

**Poverty in Rural Cooch Behar,
West Bengal (1999-2005): Role of the
Non-Governmental Organisations.**



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LIST OF THE ABBREVIATIONS:

ABP- Anandabazar Patrika

AID- Agency for International Development

AIDS- Acquired Immune Deficiency Syndrome (or Acquired Immunodeficiency Syndrome)

AITUC- All India Trade Union Congress

ALIMCO- Artificial Limb Manufacturing Corporation

APL- Above Poverty Line

ATMA- Agricultural Technology Management Agency

BDO- Block Development Officer

BIRD- Bankers Institute for Rural Development

BPL- Below Poverty Line

CADC- Comprehensive Area Development Corporation

CARE- Cooperative for Assistance and Relief Everywhere

CBI- Central Bank of India

CBDP- Community Based Disaster Preparedness

CBO- Community Based Organisation

CPIAL- Consumer Price Index Series for Agricultural Labourers

CPI (M) - Communist Party of India (Marxist)

DDM- District Development Manager

DIC- District Industrial Centre

DRDC- District Rural Development Cell

DWCRA- Development of Women and Children in Rural Areas

ECOSOC- Economic and Social Council

FAWLI- Financial Assistant for Workers of Lock out Industrial

FCRA- Foreign Contribution Regulation Act

G-NESEP- Godhulibazar Northeast Society for the Empowerment of the People

GO- Government Office

GO- Government Order

GOI- Government of India

GONGO- Government Organised Non- Governmental Organisations

GP- Gram Panchayat

GROs- Grassroots Organisations

GSMT- Gram Panchayat Level Self-Help Group Monitoring Team

GSROs- Grassroots Support Organisations

HDI- Human Development Indices

HIV- Human Immunodeficiency Virus

HYV- High Yield Variety

IASSW- International Association of Schools of Social Work

IAY- Indira Awas Yojana

IBRD- International Bank for Reconstruction and Development

ICDS- Integrated Child Development Scheme

IFSW- International Federation of Social Workers

IMR- Infant Mortality Rates

INGO- International Non-Governmental Organisations

IRDPR- Integrated Rural Development Programme

KfW- Kreditanstalt für Wiederaufbau (Reconstruction Credit Institute)

LDC- Lesser Developed Countries

LICI- Life Insurance Corporation of India

MLA- Member of Legislative Assembly

MP- Member of Parliament

MPLADS- Member of Parliament Local Area Development Scheme

NABARD- National Bank for Agricultural and Rural Development

NBU- North Bengal University

NGO- Non-governmental Organisations

NLM- National Literacy Mission

NNGO- Northern Non-governmental Organisations

NREGA- National Rural Employment Guarantee Act

NSSO- National Sample Survey Organisation

NUPA- National University of Educational Planning and Administration

NYKS- Nehru Yuva Kendra Sangathan

PC- Planning Commission

PMRY- Pradhan Mantri Rojgar Yojana

PO- People's Organisation

PPI- Pulse Polio Immunization

PRA- Participatory Rural Appraisal

PWD- Public Works Department

QUANGO- Quasi-Autonomous Non-Governmental Organisation

RBI- Reserve Bank of India

RCH- Reproductive and Child Health Scheme

SBI- State Bank of India

SC- Scheduled Caste

SDO- Sub-Divisional Officer

SDP- State Domestic Product

SGSY- Swarnajayanti Gram Swarajgar Yojana

SHG- Self Help Group

SPAR- Society for Participatory Action and Reflection

SREP- Strategic Research and Extension Plan

SSA- Sarba Shiksha Abhijan

ST- Scheduled Tribe

TAHA- Prevention of Trafficking, HIV/ AIDS in Women and Children

TSC- Total Sanitation Campaign

UBKGB- Uttar Banga Kshetriya Grameen Bank

UBKV- Uttar Banga Krishi Vishwavidyalaya

UBS- Uttar Banga Sambad

UNDP- United Nations Development Programme

UNICEF- United Nations Children's Fund (earlier United Nations Children's Emergency Fund)

UNO- United Nations Organization

VO- Voluntary Organisation

WB- West Bengal

WBHDR- West Bengal Human Development Report

WBIIDC- West Bengal Industrial Infrastructure Development Corporation

WBSWB- West Bengal Social Welfare Board

WHO- World Health Organisation

YPPTA- Youth Participation in the Prevention of Trafficking and HIV/ AIDS Project

LIST OF TABLES:

Table 1.1: BPL population (both in number and percentage) in rural and urban India\ 17

Table 1.2: Ultra BPL population (both in number and percentage) in India\ 18

Table 1.3: Percentage of people living below the poverty line (estimate by Minhas et al)\ 19

Table 1.4: Percentage of people living below the poverty line (data estimated by Planning Commission (Datt, Sundaram; 1993; 308-324)\ 20

Table 1.5: SC and ST population in rural and urban West Bengal\ 22

Table 1.6: Number of students reduced in Primary Schools in various districts in West Bengal\ 23

Table 1.7: A table comprising the statistics on set up of new factories and factories lock out during 2004- 2006\ 29

Table 1.8: A table comparing birth and mortality rate between India and West Bengal (*All the figures in per thousand)\ 33

Table 1.9: Rural and urban poverty in West Bengal\ 34

Table 1.10: Ultra rural and ultra urban poverty in West Bengal\ 35

Table 1.11: Rural and urban poverty in West Bengal in 1987-88\ 35

Table 1.12: Comparing rural and urban poverty between West Bengal\ 38

Table 1.13: Percentage of population living below the poverty line by means of different working classes\ 39

Table 1.14: NSSO recommended poverty line in India (in 2004-05)\ 40

Table 1.15: Comparison on rural and urban poverty between India and West Bengal\ 41

- Table 1.16:** Percentage of SC and ST population in different districts in West Bengal\ 49
- Table 1.17:** Population density in North Bengal districts\ 50
- Table 1.18:** Occupational structure in North Bengal region\ 51
- Table 1.19:** Food grain production in North Bengal districts (1990-91)\ 52
- Table 1.20:** Growth in Agricultural productivity\ 52
- Table 1.21:** A table on per capita agricultural credit, per capita industrial credit and deposit/ credit ratio\ 53
- Table 1.22:** Percentage of share in SDP in different districts in West Bengal\ 54
- Table 1.23:** Per capita SDP of the various districts in West Bengal\ 55
- Table 1.24:** Percentage of growth in Agri/labour in North Bengal districts\ 59
- Table 1.25:** Employment scenario in organized sector in North Bengal districts\ 62
- Table 1.26:** Literacy rate in six districts of North Bengal\ 63
- Table 1.27:** Health status in North Bengal districts\ 64
- Table 1.28:** A composite index on six North Bengal districts based on Health and Education infrastructure\ 65
- Table 1.29:** Growth in Total Population in Coochbehar\ 68
- Table 1.30:** Total Population of Coochbehar according to governmental website\ 69
- Table 1.31:** A comparison among the Coochbehar, West Bengal and India in the Decennial growth rate in male and female\ 69
- Table 1.32:** Literacy scenario in Coochbehar district since 1951\ 70
- Table 1.33:** Educational Qualifications among the people of Coochbehar district\ 71

Table 1.34: Number of primary schools and number of students enrolled in Coochbehar district\ 72

Table 1.35: No. of junior, high, and higher secondary schools and no. of students between 1952-53 and 2000-01\ 73

Table 1.36: Number of colleges and number of students enrolled between 1952-53 and 2000-01\ 74

Table 1.37: Political Divisions in Coochbehar District\ 75

Table 1.38: Human Development Indices (HDI) for West Bengal Districts\ 77

Table 1.39: Rank of the West Bengal Districts based on rural and urban poverty\ 79

Table 1.40: Types of houses in Coochbehar district\ 80

Table 1.41: A comparison on Total Workers between West Bengal and Coochbehar\ 80

Table 1.42: A comparison on Main Workers between West Bengal and Coochbehar\ 82

Table 1.43: A comparison on the cultivators between West Bengal and Coochbehar\ 83

Table 1.44: Socio-economic condition of the people of Coochbehar District\ 84

Table No 2.1: Number of registered NGOs in different sub-divisions of Coochbehar district\ 129

Table No. 3.1: NGOs attached with the 'District Rural Development Cell', Coochbehar\ 136

Table No. 3.2: NGOs attached with the 'NABARD', Coochbehar Branch\ 138

Table No. 3.3: Organisation structure of 'G-NESEP' 140

Table No. 3.4: No. Of SHGs formed by the 'G-NESEP' 142

Table No. 3.5: Organisation structure of the 'Nishiganj Club' 147

Table No. 3.6: Organisation structure of the 'New Bharati Club' 154

Table No. 3.7: Organisation structure of the 'Khatamari Deshbandhu Club' 162

Table No. 3.8: Organisation structure of the 'Subhash Sangha', Chowdhurihat 169

Table No. 3.9: Organisation structure of the 'Satmile Satish Club O Pathagar' 171

Table No. 3.10: No. Of SHGs formed by the 'Satmile Satish Club O Pathagar' 173

Table No 4.1: Name of the Villages, Gram Panchayats, Blocks and Sub-Divisions where survey conducted 189

Table 4.2: Different categories of farmers in 4 GPs (in numbers) 192

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

204

LIST OF CHARTS:

- Chart 4.1:** - Percentage of landowner and landless people (4 surveyed GPs in total)\ 191
- Chart 4.2:** - Percentage of the landowner & landless in 4 GPs individually\ 192
- Chart 4.3:** Different categories of farmers in 4 GPs (in per cent)\ 194
- Chart 4.4:** - Pattern of the landowners in Matalhat GP (Figures given in Percentage)\ 195
- Chart 4.5:** - Yearly paddy production (in kg) of the surveyed SHG members in Matalhat GP\ 196
- Chart 4.6:** - Pattern of the landowners in Nishiganj-II GP (in per cent)\ 197
- Chart 4.7:** Yearly paddy productivity (in kg) of the landowners in Nishiganj-II GP\ 197
- Chart 4.8:** - Pattern of the landowners in Baneshwar GP (in per cent)\ 198
- Chart 4.9:** - Yearly paddy productivity (in kg) of the landowners in Baneshwar GP\ 198
- Chart 4.10:** - Pattern of the landowners in Chilakhana-II GP (in per cent)\ 199
- Chart 4.11:** - Yearly paddy productivity (in kg) of the landowners in Chilakhana-II G.P\ 200
- Chart 4.12:** Crop area of the Coochbehar district (in '00 MT)\ 203
- Chart 4.13:** Production of Aman Paddy (in '00 MT)\ 205
- Chart 4.14:** Production of Aus Paddy (in '00 MT)\ 205
- Chart 4.15:** Production of Boro (in '00 MT)\ 206
- Chart 4.16:** Production of Aman, Aus, and Boro paddy together (in '00 MT)\ 206
- Chart 4.17:** Percentage of Household Members in 4 GPs\ 207

Chart 4.18: - Percentage of the earning members in 4 surveyed GPs\ 208

Chart 4.19: - Percentage of sufficient and insufficient paddy productivity among 462 surveyed members\ 209

Chart 4.20: - Percentage of insufficient paddy productivity (for each household) in 4 GPs differently\ 209

Chart 4.21: - The percentage of the benefited people (4 GPs in total) by governmental policies/ B.D.O. office/ Panchayat Office\ 210

Chart 4.22: - Percentage of the benefited people by the governmental policies/ B.D.O. office/ Panchayat Office in 4 different GPs\ 210

Chart 4.23: - Percentage of APL and BPL Population (4 surveyed GPs in total)\ 211

Chart 4.24: - The percentages of the people getting job throughout the year (in 4 GPs)\ 212

Chart 4.25: - The percentages of the people who do not get employment in 4 different GPs\ 213

Chart 4.26: - Improving of the economic condition (in percentage) after joining SHGs\ 216

Chart 4.27: - Economic condition of the SHG members before joining self helps groups\ 217

Chart 4.28: - People's opinion in percentage regarding the question whether the NGOs are cooperative or not\ 219

CONTENTS

<i>Acknowledgements</i>	<i>ii</i>
<i>Abbreviations</i>	<i>ix</i>
<i>List of Tables</i>	<i>xiii</i>
<i>List of Charts</i>	<i>xvii</i>
Introduction	1
Chapter 1- Rural Poverty in West Bengal and Coochbehar District	13
Introduction	13
I The Indian Poverty Debate	13
II The West Bengal Situation	22
III The Rural Poor in Coochbehar	67
Chapter 2- The World of Non-Governmental Organisations (NGOs)	91
I Non-Governmental Organisations (NGOs) in Academic Literature: What Are They?	91
II Proliferation and Categories of NGOs	108
III NGO Types in Coochbehar	128

Chapter 3- NGOs and Rural Poverty in Coochbehar	133
Chapter 4- NGO Intervention and Transformation in the Condition of Rural Poor	188
Chapter 5- Problems Affecting NGOs	220
I Ego in GO-NGO Relationship	221
II Political Parties and NGOs: Are Political Parties Afraid of NGOs?	233
III Cooperation Among NGOs: How Cooperative Are They?	238
IV NGOs and the Rural Folk: Problems in Interaction	240
Chapter 6- NGO and Government Relations	243
Summary and Conclusion	260
<i>Bibliography</i>	274

Annexure 1	Survey Schedule for the SHG members	287
Annexure 2	Schedule for the NGO Activists	291
Annexure 3	Packet for the products selling under 'Diya' brand	293
Annexure 4	Rules and Regulations of the 'G-NESEP'	295
Annexure 5	Form for First Grading of the SHGs under 'SGSY' Programme	303
Annexure 6	Form for Second Grading of the SHGs under 'SGSY' Programme	304
Annexure 7	Rules and Regulations of the 'Satmile Satish Club O Pathagar'	306

Introduction

The research is about 'Poverty' and 'Non-Governmental Organizations' (NGOs) in a particular district of West Bengal. Now the question is, what do these two terms denote and how do we relate these two terms in our thesis. 'Poverty' is a term, which perhaps has more than thousand of definitions and there is hardly any scholar who is ready to agree with others in the field. Normally when a person is unable to fulfil even his basic necessities in life, he is regarded as a poor person. The next problem that obviously arises after this question is what are the 'basic necessities of life'? On these we also cannot satisfy all. It is only because there is no single universal understanding regarding what the basic necessities of life are.

Similarly there is also a problem regarding figures on poverty or the number of poor people in the country. Scholars use different types of methods to collect data on poverty. Because of that reason and for some other reasons, the figures on the rate of poverty differ. All of them try to justify that their procedure is the most accurate. So, we consider that it is better to put all the available data on poverty and drop a line on the source of poverty. In case of India, various figures are shown during the time of depicting her poverty ratio. We in our thesis have mentioned the sources of this data be it official or individual:

Regarding poverty scenario in India and West Bengal, there is no place for satisfaction after looking at the figures. In case of India, a trend has been noticed and that is poverty is declining¹ since independence but the rate

¹ In 1960-61, India had a poverty ratio of 44 per cent (Ojha; 1970; 40) where as in the year 1987-88 this ratio reduced to 42.7 per cent (Minhas, Jain, Tendulkar; 1991; 1681). Finally, according to 61st round NSSO survey, the poverty ratio was able to drop in 27.8 per cent in the year 2004-05. (Alok Mukherjee; <http://www.thehindubusinessline.com/2007/03/05/stories/2007030502870100.htm>)

of this decline is not a satisfactory one.² If this trend continues, we will have to wait for a long time to declare India as poverty free nation.

Since this is the situation for the whole of the country, it is not very tough to assume the situation of West Bengal, a state within the territory of India. West Bengal has the same kind of trend like India in case of decline in poverty. But, here we again like to mention the fact that the rate of decline is not a satisfactory one.³ In case of Coochbehar⁴, the district under study it is reported that poverty ratio is too high (51.8 per cent households) in this district than the state average of 34 per cent households (Anandabazar Patrika and hereafter ABP, Oct. 13, 2007). In the thesis we look at why the rate of poverty is so high in this district. And we also try to know whether any kind of changes have taken place after the inclusion of 'Non-Governmental Organizations (NGOs)' in the implementation of poverty alleviation schemes. On the basis of these two surveys we tell the story of success and failure of the NGOs in the district.

During our survey, we found that landlessness is one of the main reasons behind rural poverty in the district. Out of 462 surveyed individuals those who had formed 'Self-Help Groups' (SHGs) we found 46.75 per cent were landless. The rural common folk told us that there are certain problems which they face in agriculture that affects agricultural productivity. These are; lack of irrigation facility, distribution of poor quality seeds among the Farmers and shortage of fertilizers in the market. Apart from these factors there are certain other factors that are also considered as hindrances to productivity. To one high ranking official in the agricultural department low fertility of the soil, low intensity of the soil, shorter duration of sunlight and leaching of soil

² As per 61st round survey of the NSSO (2004-05), India had a 27.8 per cent (using the uniform recall period) BPL population. The figure will change to 26.1 per cent BPL population for the same year if the mixed recall period was adopted (Alok Mukherjee; <http://www.thehindubusinessline.com/2007/03/05/stories/20070502870100.htm>).

³ According to a Planning Commission report, in the year 1999-2000, there was 31.85 per cent population who lived below the poverty line in West Bengal (WBHDR; 2004; 4).

⁴ Also spelt as Cooch Behar and Kuch Bihar.

nutrient because of heavy rainfall are also responsible for poor productivity in agriculture in the district. We found from our survey that landlessness as well as poor productivity is one of the major problems that contribute to rural poverty in the district.

Just like 'poverty', there is no universal definition of 'Non-Governmental Organization' in academic literature. A section of people think that any organisation that is formed outside the government grip can be considered as an NGO (Mencher; 1999; 2081-2086). Some others think that NGOs are not always formed outside the hold of the government. Sometimes it is seen that the government is behind the setting up of the NGOs (Ovasdi; 2006; 31). Similarly there is also a debate on the nature of the NGOs. For example, we can say that the common belief is that NGOs are those types of organizations which either in governmental projects or apart from the governmental projects try to perform developmental functions. But at the same time there are a large number of persons present in this world who would like to believe that these organizations have a hidden agenda to outlaw the existing government of the country. So, they brand these organizations as 'anti-government' (Brett; 1995; 96).

The concept of 'Non-Governmental Organizations' (NGOs) is not so old a concept in India. But, the concept is not a new one in terms of its notion worldwide. A surge is noticed throughout the world in the NGO sector in the past 20-30 years. 'UNDP Human Development Report 2002' says that the name of the world's first NGO is 'Anti-Slavery Society'. It was established in 1839 in the United States of America. But, till 1874 there were only 32 NGOs (UNDP Human Development Report; 2002; 102). It is surprising enough that the NGOs increased by 3416.44 per cent during the period between 1914 and 2000.

This boom is also noticed in India. According to a report, in the year 2002, there were 1.2 million NGOs in India. An interesting thing is noticed in

this report that in case of India the percentages of rural based NGOs is 53 per cent and the percentage of urban based NGOs is 47 per cent⁵. Hence there is only a six percent difference in its spread in rural and urban India (Kundu; 2005; 116).

The Indian Government in a particular phase of the developmental process⁶ decided to include the NGOs. The main reason behind this was to reach the grassroots level population which was not possible for the government to reach because of lack of infrastructure and manpower. So, 'Non-Governmental Organizations' were asked to assist the government in development activities by implementing poverty related projects.

It is because of the importance that has been given to the NGOs in the poverty alleviation projects we selected this topic for our research. It is well known that the Government of India (GOI) adopted poverty eradication projects long before calling the NGOs in this sector. So, what was the reason for involving the NGOs after so many years of independence? It means that there was an important gap that was noticed by the GOI between the project they formulated and the way it was executed. What is more we can also assume that the Government realized that NGOs were efficient hence they were called on by the GOI for development. So, we took to evaluating the performances of Governmental Organizations (GOs) and NGOs in poverty eradication programmes. And we also want to make a comparison between their activities. And regarding the question, why it is Coochbehar district? The following may be stated.

The main reasons behind selecting Coochbehar district as our research area is because of the following:

⁵ Kundu also adds that approximately 6 lakh NGOs (49.6 per cent of the total NGOs) were not registered during that time. (Kundu; 2005; 116)..

⁶ During the time of 7th Five Year Plan (1985-1989) the NGOs were assigned the role of advocacy of different governmental schemes to act upon as a link between the Govt. machinery and the common people (<http://mohfw.nic.in/Annual%20Report%202001-02%20.pdf/Part%20-II-8.pdf>).

- i) It has a very high concentration of Scheduled Caste population. It is 50.11 per cent as per 2001 census (Sen; 2001; 7). And this is the highest among the 593 districts in India (Chakraborty; 2006).
- ii) The percentage of BPL population (in household) is quite higher in this district. It is 51.8 per cent when compared to West Bengal's 34 per cent (ABP, Oct. 13, 2007)
- iii) It has a long history of Community Based Organizations (CBOs) as well as CBOs, which later turned into NGOs.⁷

While analyzing the role of NGOs that are operating in Coochbehar we especially emphasized on programmes like 'Swarnajayanti Gram Swarojgar Yojana' (SGSY), 'Total Sanitation Campaign' (TSC), forming and nursing of SHGs under NABARD, various training programme that are run in collaboration with the NABARD etc. It is done keeping in mind the fact that GO-NGO relationships are best understood through these programmes.

The Questions:

In this research we tried to understand and answer the following questions:

1. What is the nature and extent of poverty in India? Why is the rate of poverty so high in the district of Coochbehar in comparison to some other districts of West Bengal?
2. What are NGOs? How did they flourish and how have they become important in the process of development?

⁷ As Coochbehar was a princely state till Jan 26, 1950, it was noticed that a number of CBOs have more than 50 years old history and some of them even were patronized by the 'Maharajas' ('Kings') of Coochbehar. Some of the 50 years old CBOs are 'MJN Club', 'Coochbehar Club', 'Unknown Club', 'Puratan Post Office Para Club', 'Dakkshin Khagrabari Club' etc.

3. What role has been assigned to NGOs in eradicating rural poverty in Coochbehar district?
4. What problems do the NGOs confront while performing their assigned functions?
5. What kind of relationship exists between the Government Organizations and NGOs that are implementing poverty alleviation projects?

The research questions are linked to the subject and area of our research. While devising the research questions we have tried to maintain a chronology. In fact we have tried to maintain a sequence. As the poverty of Coochbehar is the focal idea of our research, so in the first chapter we start rightly with a discussion of poverty in general. Then gradually we shift to the nature and ratio of Indian poverty, poverty in West Bengal and then poverty in the district of Coochbehar. The second chapter takes up the second research question. Here we discuss the definition, categories and functions of the NGOs in general. We do this because our purpose is to look at the role which the NGOs play in Coochbehar district, hence for us it is better to acquire some knowledge on NGOs in general and look at how NGOs work at the Indian conditions. So, emphasis was given from the very beginning to write down something on NGOs after going through the available literature.

We have tried to look at the role of the NGOs in Coochbehar district that fight against rural poverty. This is the third question that we answer. We conducted a survey to understand the activities of the NGOs in rural Coochbehar. The fourth question is related to the socio-economic condition of the rural population in Coochbehar. This is related to the first question. It is in fact a supplementary question. We look at this question on the basis of a

survey from where we came to know the ground level reality on the socio-economic condition in the rural Coochbehar. The intention was to find out the gap that exists if any between government sources and reality. The fifth question is to discover the problems that are faced by the NGOs during the time of performing their functions.

Through the final question we tried to know the GO-NGO relationship that exists at the grassroots level. This we try to know since the NGOs that operate at the rural level in our society have to keep contact and rely on the members of the 'three tier panchayati raj system' and government officials [like Block Development Officer (BDO) or joint BDO]. If the NGOs are engaged in the implementation of programmes like 'SGSY' or 'TSC' then it is almost a necessity to keep in touch with members and officials.

The Method

It is assumed that the research should be methodical and must be done with established research methods. While conducting the research we have kept in mind that a research is a systematic study of one's chosen subject for arriving at both new and valid conclusions. We also kept in mind that during the time of research one has to follow a method or logic of investigation so that research becomes scientific. Research is generally of several kinds. They are; a) Basic and applied, b) Descriptive and analytical, c) Empirical and exploratory, d) Quantitative and qualitative, e) Explanatory (causal) and longitudinal, f) Experimental and evaluative, and g) Participatory action research.

Considering the different types of research we call our research as an applied research. A fundamental research is always concerned with fundamental rules, principles or laws and wants to achieve knowledge for its own interest. But, the aim of applied research is to sort out the ways of

applying them to social problems (including social planning, social legislation, social hygiene, religion and so on). So, keeping in mind these things we decide to call our research as an applied one since our main intention is to look at one of the major social problems in India i.e., 'poverty' and more particularly 'rural poverty'.

Regarding the second category, our research touches both the types i.e. descriptive and analytical. Descriptive research is that kind of research which intends to explain a social situation, social system or social structures. And the purpose of analytical research is to make a critical evaluation of the material by using the figures and facts already available. We think in our research we followed both the types under this category. The first two chapters are related with the analytical one. But the rest of the chapters find similarity with the descriptive one. We try to discuss the poverty scenario by using facts and figures published or cited by official and private sources. For answering the second question we discuss the facts on the world of NGOs as well as the Indian NGOs by using the available literature. But a certain portion of this chapter and the rest of the chapter fall under descriptive type of research. The parts where we discuss about the NGOs in Coochbehar district we call it as descriptive research.

The empirical research, on the other hand is based on experiences or observations without giving much importance to systems and theories. And the exploratory research is very useful when the researcher has tiny or no knowledge about the problems he is willing to research. We think that our research falls under the empirical type. Because, before commencing this research we became accustomed with the concept of poverty and NGOs.

The difference between quantitative and qualitative research is that the former is based on the amount or measurement of quantity. This form of research is established on strict sampling and research design. On the other hand qualitative research emphasizes on the phenomenon relating to or

involving quality of kind. In this type of research, the techniques usually used are word association test, sentence completion test etc. We would like to place our research in the quantitative category as it is based on sampling. We opt to place our research in the quantitative part. The soul of our research is in the two surveys conducted by us.

In case of explanatory research, the main aim is to give details on the causes of social phenomena. How one variable is the cause of the other--- this gets priority in this type of research. But, in the longitudinal research type, a problem is discussed over a period of time. We want to place our research in the explanatory category. Because our research has an intention to know what is the impact of NGOs' functions on alleviating Coochbehar district's poverty. So, in this ground this research falls under the explanatory category (Research methodologies and Methods 2005; Book 2; 3-7).

The first chapter and a big part of the second chapter are purely based on available literature. Altogether 40 'self-help groups' are surveyed to know the socio-economic condition of the rural people that live in Coochbehar district. And to know the problems of the NGOs in this district as well as the GO-NGO relationship we conducted another survey. The grounds on which we conducted these two surveys are discussed in details in the respective chapters.

The Chapters

From the very beginning we know that our research demands a good sample survey as well as a good theoretical base. We, at first prepared the first two chapters (excluding one section of the second chapter) on the basis of available literature. Different libraries; North Bengal University library, 'Acharya Brajendra Nath Seal (Govt.) College' and 'Coochbehar State Library' were used for this purpose. And from the last part of the second chapter till the end of the last chapter, the entire research is based on findings from two

surveys. Before conducting the survey, homework was done on the basis of available literature and facts on Coochbehar district. We kept in our mind that through our research we will be able to say something generally about Coochbehar district. So, we emphasised on the versatility of the 'Gram Panchayats' (GPs) as well as the NGOs. The things that we kept in our mind behind selecting the GPs are; the 'Pradhans' of the GPs should be represented by different political parties, these GPs should be situated at different distances from the highway⁸, all the GPs must fall in different sub-divisions, the GPs selected must have Banks in their locality and where Banks are yet to come up (e.g. in our 4 GPs; 1 GP has Bank facility and in 3 GPs there are no Bank).

While selecting the NGOs, we kept in mind their background, their operating area etc. For example, we included both club-based and non-club-based NGOs in our survey. It helped us to compare the activities between these two categories of NGOs. By comparing these two types of NGOs we were also able to compare the functions of the old NGOs as well as the new ones. Now the question is how could that be possible? We noticed that the club based NGOs actually originated from the Community Based Organizations (CBOs). And CBOs have an old history⁹ in this district. The NGOs which did not emerge from the CBO background are new in this district. In this way we were able to compare the old and new NGOs in this district. The NGOs were also selected from different sub-divisions. But here we would like to point out that it is not so easy to label an NGO working in a particular area as 'rural or urban' or 'block or sub-division'. We found some NGOs operating in different Blocks and sub-divisions at the same time. And some NGOs were found to be active in rural areas as well as in urban areas. So, before choosing the NGOs we looked at where their head office was situated (in rural area of the district or in the urban area).

⁸ Nishiganj-II GP and Chilakhana-II GP are situated just beside the National Highway. But the rest of the GPs (namely Matalhat and Baneshwar) are situated far away from the National Highway.

⁹ Actually CBOs in Coochbehar were engaged in different social welfare activities right from their birth. But their formal births as an NGO are noticed not 10-20 years ago.

Right from the third chapter our thesis is based on two surveys. During the time of looking at the socio-economic condition of rural Coochbehar, we used survey sampling. Writing on sample we can say that, a sample is a subset of the population that represents entire group. When a researcher found that the population (or universe) is too big to cover all the members of that universe, he takes the help of sample survey. It is believed that a well selected sample provide good results (Research methodologies and Methods 2005; Book 2; 37).

We from the very beginning relied on purposive sampling that fall under the category of 'non-probability sampling'. In a broad sense one may classify the world of sampling into two categories, i) probability sampling and ii) non-probability sampling. These two again can be divided into various sub-categories. Since our objective was to learn about the socio-economic condition of the poor (Below Poverty Line i.e. BPL) and to compare their condition with the people belonging to the category of Above Poverty Line (APL); we choose non-probability method. Through this method we could easily pick out the BPL as well as the APL population.

This helps us to know the ground level reality on the BPL as well as APL population. Furthermore, by this we were able to compare their present condition too. The outcome on poverty in Coochbehar district including our conducted survey is discussed in the fourth chapter.

The objective of the fifth chapter is to be acquainted with or understand the problems which NGOs are facing in their day to day activities. The entire chapter is divided into four sections. We tried to understand the problems of the NGOs in light of their relationship with the GO bodies, political leaders, with other NGOs and last but not the least with the common people. The relationship with these bodies is discussed in four sections.

Finally, in the sixth chapter, we have attempted to find out the nature of relationship that exists between the NGOs' and the GO bodies. We all know that it is not possible for the NGOs to continue working without taking any kind of assistance from the government or by ignoring the government. Even in cases where the NGOs are not functioning in any governmental projects they (NGO) are actually functioning under the watch of the government. So effort has been given to depict this aspect of the NGO in this chapter.

CHAPTER I

Rural Poverty in West Bengal and Coochbehar District

Introduction

This chapter focuses on the nature and extent of poverty in the Coochbehar district, which is located in the North Bengal region of West Bengal. An attempt is being made to answer the question why is the rate of poverty so high in this district. This will be done in several sections. In the first section we look at the poverty debate in the country. This is followed by a discussion of the nature and extent of poverty in the state of West Bengal and the North Bengal region and then finally we come to a discussion of the poverty situation in Coochbehar district. We argue that it is backwardness of the district located in a backward region that is responsible for the high incidence of rural poverty.

I

The Indian Poverty Debate

Even after 60 years of independence one of the most persistent problems in India is poverty. The term 'poverty' is very contradictory and there are almost as many definitions of 'poverty' in the literature depending on the number of scholars who had worked in the field. Normally while defining poverty what is taken into consideration is, if anybody is unable to fulfill even his basic necessities in life, he should be called poor. The problem however is that there is no single, universal acceptable definition or concept which provides us with the idea on what is the basic necessities of life to an individual.¹⁰

¹⁰ During the time of writing this chapter a practical problem was confronted. This related to the authenticity of the data that was published by various government offices. The data for the same criteria are showed different figures. Hence it became difficult to ascertain which government office is right in this regard. However, in

Number of scholars had tried to portray India's poverty picture by using various standards and criteria. Out of these, two common standard types in economics literature are absolute¹¹ and relative¹² poverty. About the definition and measurement of poverty, Professor Sen is one of the pioneers in the world. He however believes that poverty needs a clear analysis with all of its dimensions. In a meeting of the 'Network of Policymakers for Poverty Reduction' (an Inter-American Development Bank initiative), he told that "Human beings are thoroughly diverse" and "You cannot draw a poverty line and then apply it across the board to everyone the same way, without taking into account personal characteristics and circumstances." To him, poor people are generally found lacking a number of basics e.g. education, possession of land, health and longevity, justice, family and community support, credit and other productive resources, a voice in institutions and so on. (Charo Quesada; 2001; <http://www.globalpolicy.org/socecon/develop/2001/1205sen.htm>).

Ojha (1970, 40) in 1970 picked an average of 2,250 calorie per capita per day for the estimation of poverty. To him, those people who are financially capable of taking 2,250 calorie per day are living 'above the poverty line' and who aren't taking this are 'below the poverty line'. To Ojha in the urban areas Rs.15-18 per month (in 1960-61 prices) was needed to intake the minimum calories. And in case of rural areas, the needed amount was Rs. 8-11 per month for the same period. To him, as per this standard in 1961, India had 84 million rural poor and 6 million urban poor. He further added that the rate of rural poverty increased to 289 million in 1967-68, which was 70 per cent of the total rural population in India. It reveals that

each case where we use any data from official or unofficial sources, we mention the original source:

¹¹ Under this type of standard, at first it is determined that what are the minimum physical quantities of cereals and pulses required by an individual to survive. Then it is taken into consideration that how much is needed by an individual to purchase the above required products. After the completion of all the above calculations, a figure expressing 'per capita consumer expenditure' is fixed.

¹² In this type of standard, the stresses are given on income distribution of the population belonging to different fractal groups. And after find out the above mention income distribution, a comparison of the levels of living of the top 5 to 10 per cent with the bottom 5 to 10 per cent of the population reflects the relative standards of poverty.

the rate of rural poverty in India increased from 1960-61 when it was 50 per cent to 1967-68 when it went up to 70 per cent (Ojha; 1970; 40).

Dandekar and Rath's¹³ study on Indian poverty is highly appreciated by the scholars working on Indian political economy. Dandekar and Rath also felt that 2,250 calories per day is the desired minimum level of nutrition of an individual. And to them, for urban population Rs. 270 per capita per annum was required to intake those minimum calories in 1960-61 prices. And for rural population, the figure was Rs. 180 in 1960-61 prices. According to them in 1968-69 prices both the figures changed to Rs. 324 and Rs. 486 for rural and urban poverty respectively. And as per this criterion there were 166 million rural (40 per cent of the total rural population in India) and 50 million urban people that lived below the poverty line. To them Poverty level in India continued to increase till 1987-88 (Datt & Sundharam; 1993; 308-324).

Although the estimation of Indian poverty differed according to different scholars' but there is hardly any disagreement on the fact that the percentage of people living under poverty was increasing in the country as a whole. Da Costa (Datt & Sundharam; 1993; 308-324) has done a study on poverty on behalf of the 'Indian Institute of Public Opinion'. By using NSSO data (1963-64) he pointed out that there were three rings on Indian poverty. As per Da Costa in India in 1962-63, a total of 62 million people lived in severe destitution, 104 million people lived in destitution, and 162 million people faced poverty.

There are some other scholars like Da Costa who tried to estimate poverty in India by using National Sample Survey Organization (NSSO) data. For example, Minhas considered Rs. 240 per capita as the minimum level of annual expenditure (in 1967-68). And using this criterion he found India's 50.6 per cent population lived below the poverty line in 1967-68. The most

¹³ Dandekar, V M and Rath, N 1991. Poverty in India, Dimensions and trends. Economic and Political Weekly. Vol-6; No-1 (January 2, 1971). pp 298-323.

noticeable thing we found in Minhas' work is that India's poverty ratio was very much dependable on agriculture. He wrote that in the period between 1956-57 to 1967-68 India's rate of poverty increased in bad harvest years and it decreased in good harvest years. This was however criticized by Bardhan for using GNP deflator.¹⁴ Bardhan argues that agricultural labour price is more suitable than GNP as deflator. Bardhan considers Rs. 225 per capita per annum (at 1960-61 prices) to be the national minimum income to lead a normal life (Datt & Sundharam; 1993; 308-324).

Ahluwalia (1978) has also done a study on rural poverty on behalf of the World Bank's Development Research Center for the period 1956-57 to 1973-74. He considered an expenditure level of Rs. 15 per capita for rural areas and Rs. 20 for urban areas (in 1960-61 prices) to demarcate the poverty line. Ahluwalia's study brings out the fact that the rate of poverty in India declined from the mid 50s to mid 60s. To him during this phase, the lowest rate of poverty was seen in the year 1960-61 with 39.4 per cent. But in the later years this rate started increasing and it became high and high and in the year 1973-74 it touched 46.1 per cent. In one point Ahluwalia has an agreement with Minhas i.e. during the good harvest years India's rate of poverty declined. To quote Ahluwalia who says "the Indian experience over the past two decades cannot be characterized as showing a trend increase in the incidence of poverty in India as a whole.. In general, the time series shows a pattern of fluctuation with the incidence of poverty falling in periods

¹⁴GNP deflator is an economic metric, which accounts for the effects of inflation in the current year's gross national product by converting its output to a level relative to a base period. The formula to calculate the GNP deflator is:

$$\text{GNP Deflator} = \frac{\text{Nominal GNP}}{\text{Real GNP}} \times 100$$

Furthermore, the GNP deflator gives us an alternative to the Consumer Price Index (CPI). The CPI is based on a basket of goods and services but the GNP deflator incorporates all of the final goods produced by an economy. This admits the GNP to more accurately capture the effects of inflation as it's not limited to a smaller subset of goods (http://www.investopedia.com/terms/g/GNP_deflator.asp).

of good agricultural performance and rising in periods of poor performance" (Ahluwalia; 1978; 298-323).

The Seventh Finance Commission also attempted to calculate poverty in India. But this commission did not find NSSO data as suitable enough to estimate poverty. It objected to the NSSO data because it only covered household consumer expenditure. In order to improve their study, the Finance Commission includes the estimate of the benefit of public expenditure to private consumer expenditure norm for estimating 'the augmented poverty line'. As per this survey in 1970-71 there were 277 million people that lived below poverty line in India. Two important characteristics of the Seventh Finance Commission are:

- a) According to this report, India's rate of poverty was 52 per cent which is quite higher than any other estimate and
- b) Proportion of rural and urban population in poverty is almost the same.

In the year 1989, World Bank published a book titled "India: Poverty, Employment and Social Services" (Datt & Sundharam; 1993; 308-324). The World Bank argued that one need to expend Rs. 49.1 in rural areas and Rs. 56.6 in urban areas to consume the minimum calories (in 1973-74 prices). And according to this estimate India's poverty rates differed at different periods in the 1970s and 1980s. It was as follows:

	BPL (in Millions)			BPL (in %)		
	1970	1983	1988	1970	1983	1988
Rural	236.8	252.1	252.2	53.0	44.9	41.7
Urban	50.5	64.7	70.1	45.5	36.4	33.6
Total	287.3	311.7	322.3	52.4	42.5	39.6

Table 1.1: BPL population (both in number and percentage) in rural and urban India. (Datt & Sundharam; 1993; 311)

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And according to World Bank's 'India: Poverty, Employment and Social Services' (1989) during the above three years, India's ultra poverty¹⁵ rates were as follows:

	Ultra BPL (in Millions)			Ultra BPL (in %)		
	1970	1983	1988	1970	1983	1988
Rural	134.6	128.1	123.6	30.1	22.8	20.4
Urban	28.4	31.5	32.9	25.6	17.7	15.8
Total	163.0	159.6	156.5	29.8	21.8	19.2
Total population in India	547.6	733.2	813.7	100.0	100.0	100.0

Table 1.2: Ultra BPL population (both in number and percentage) in India.

(Datt & Sundharam; 1993; 311)

Datt and Ravallion (1989) on the other hand not only were interested in giving an idea on poverty estimate but also stressed on the concept of poverty gap. They opted for rural inter-state price relatives (ratio of rural prices in a province to all India prices) for 1973-74, which was formulated by Bhattacharya and later updated by using Consumer Price Index for agricultural labourers as the rural price deflator in 1983 ('Regional Disparities; Targets and Poverty in India' (1989)/ World Bank Paper W.P.S. 375; 37).

Minhas, Jain, and Tendulkar¹⁶ (1991) used 'Consumer Price Index Series for Agricultural Labours' (CPIAL) technique to make an in-depth study on rural and urban poverty during the period 1970-71 to 1987-88. In this

¹⁵ Ultra poverty means proportion of population below 75% of poverty line (Source: Datt & Sundharam; 1993; 308-324)

¹⁶ Minhas B S, Jain L R, Tendulkar S D 1991. Declining Incidence of Poverty in 1980s. Economic and Political Weekly. July 6-13, 1991 (Vol- 26; No- 27/28).

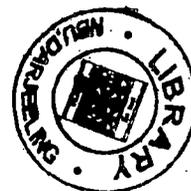
study 20 states were covered. And for the purpose of the same study in urban areas (for urban industrial workers) they opted 'Combined Price Relations Data of Consumer Price Index for Industrial' (CPIIW) technique. And they exclusively used 'CPINM' technique to know the poverty scenario among the non-annual employees in urban areas. Minhas and et al stated in their survey that there were 58.8 per cent rural people living below the poverty line in 1970-71. And the rate of poverty in India was 50.8 percent and 48.7 percent respectively in 1970-71 and 1987-88. And in urban India, the rate of poverty during 1970-71 was 46.2 per cent. It decreased to 39.7 per cent in 1983 and in 1987-88 it further decreased to 37.8 per cent. They found that in 1970-71 there was 56.3 per cent population that lived below the poverty line in India. Poverty rate found reducing in next decade also. In 1983 and 1987-88 the poverty rate traced in India were 48.1 per cent and 45.9 percent.

Another importance of Minhas et al's (1991) work is that they did not agree with the techniques adopted by the Planning Commission to estimate poverty. Below we are showing two tables comprising poverty rates in India during different periods of time in the decades of 1970s and 1980s estimated by both the Planning Commission and Minhas et al (Datt & Sundharam; 1993; 308-324).

Percentage of people living below the poverty line (estimate by Minhas et al)

	1970-71	1983	1987-88
Rural	57.3	49.0	44.9
Urban	45.9	38.3	36.5
Combined	55.1	46.5	42.7

Table 1.3: Percentage of people living below the poverty line (estimate by Minhas et al)



	1983	1987-88
Rural	40.4	32.7
Urban	28.1	19.4
Combined	37.4	29.2

Table 1.4: Percentage of people living below the poverty line (data estimated by Planning Commission) (Datt & Sundharam; 1993; 313).

According to the 61st round provisional data (of large sample survey on household consumer expenditure) the poverty rate at the national level was about 22 per cent in 2004-05. In the year 1999-2000, it was 26.1 per cent. The 22 per cent poverty rate is estimated based on the 'Mixed Recall Period'. In this method consumer expenditure data for five non-food items i.e. clothing, footwear, durable goods, education and institutional medical expenses are collected from a recall period of 365-day. And the consumption data for the remaining items are collected from a recall period of 30-day.

After every five years (approximately) the National Sample Survey Organisation (NSSO) does the above-mentioned survey on consumer expenditure. In 1995-96, the then Finance Minister of India, Manmohan Singh, taking from the NSSO (thin sample survey) told that the poverty rate declined to around 26 per cent in 1993-94 under the Narasimha Rao Government. Singh was criticized by scholars because of this. The Opposition parties complained that the Congress Government was trying to manipulate the data because of the upcoming 1996 general elections. Later the United Front Government has taken a decision to estimate poverty ratio on the basis of both 'mixed recall period' and the 'uniform recall period'. The NDA Government in 1999-2000 confirmed that poverty ratio in India was 26.1 per cent on the basis of the mixed recall period.

Unlike 'mixed recall period', the 'Uniform Recall Period' survey tries to inquire consumers to recall their expenditure for all items over a 30-day period. According to the 61st round survey (done by NSSO) for 2004-05, the poverty rate in India was 27.8 per cent (using the uniform recall period). It is quite lower than 36 per cent calculated by this method in 1993-94. Knowing the fact that poverty levels under the two recall systems showed different data in their calculations, nobody can however ignore the declining trend of the poverty ratio, which is established by the official data (Alok Mukherjee, <http://www.thehindubusinessline.com/2007/03/05/stories/2007030502870100.htm>).

From the above discussion it is clear that India's rate of poverty and nature of poverty were never above controversy. When in one hand Minhas stand to argue that India's rural poverty has fallen during the periods 1956-57 to 1967-68. On the other hand Ojha and Bardhan in their study refute that argument. Meanwhile Dandekar and Rath expressed a third angle on the estimation of the rate of poverty in India. They told that India's rate of poverty was 40 per cent in 1969-70. It was almost the same that it showed in 1960-61. Some important characteristics can be sorted out from the above discussion. They are the following:

- ii) Poverty rate in India had fluctuated at different periods. The government should identify the reasons that led to the decrease in poverty and adopt the measures more and more.
- iii) Indian poverty particularly rural poverty is very much dependent on agriculture. So, it is seen that in the good harvest year, the rate of poverty declined and in the bad harvest years the rate of poverty increased. The government should provide appropriate measures to the farmers so that their dependence on nature is decreased.

II

The West Bengal Situation

Partition of India resulted in the creation of a new state in India named West Bengal. Nature divides this state into two parts namely North Bengal and South Bengal. North Bengal is comprised of 6 districts out of 19 districts of West Bengal. The six districts in North Bengal are Darjeeling, Jalpaiguri, Coochbehar, Uttar Dinajpur, Dakshin Dinajpur and Malda. Geographically West Bengal captures 2.7 per cent of India's total area and demographically it comprises India's 7.8 percent population. Out of the total population of the state 72 per cent live in rural Bengal and the rest of the population live in urban Bengal (WBHDR; 2004; 4). According to the 2001 Census report, it is found that in this state there are 934 female per 1000 male (WBHDR; 2004; 12). The density of the population in this state is 904/ sq. km., which is quite lesser than the national average of 924/ sq. km (WBHDR; 2004; 4). Before we come to poverty in the state let us look at some indicators which have a direct and indirect bearing on the state's poor.

The Scheduled Caste (SC) and Scheduled Tribe (ST) population in the state is 23.01 and 5.49 per cent respectively. The SC and ST population in rural and urban West Bengal are as follows:

	Scheduled Caste Population (in number)	Scheduled Tribe Population (in number)
Rural West Bengal	1, 55, 24, 925	41, 36, 366
Urban West Bengal	29, 27, 630	2, 70, 428

Table 1.5: SC and ST population in rural and urban West Bengal.

(Source: Final Population Totals, 'Census of India 2001, WB' Released by Vikram Sen, Directorate of Census Operations, WB; 7).

Among the minority communities, Muslims form the largest section. They possess 28.6 per cent population in the state. The three communities namely SC, ST and Muslims together constitutes more than half of population in the state but these three communities at the same time are found to be the three poorest sections in rural Bengal (WBHDR; 2004; 4-5).

The Left Front Government of West Bengal gave a special thrust to improve the educational sector from the late 1970s. Some noted steps, which were taken in this regard, were:

- ii) Eradication of literacy;
- ii) Supply of books, paper, stationary and other materials;

Making primary education universal to the common people. But despite all this effort in education, West Bengal ranked 4th from the last (2004-05). National University of Educational Planning and Administration (NUPA) conducted a survey under Ministry of HRD. In almost all the districts of the West Bengal, the enrolment of the students decreased from 2001-02. The following chart shows how the number of students enrolled decreased in these districts (EKDIN, Apr. 17, 2007).

NAME OF THE DISTRICTS	No. OF STUDENTS REDUCED
BANKURA	10000
BURDWAN	45000
BIRBHUM	55000
D/DINAJPUR	34000
HOOGHLY	11000
JALPAIGURI	73000
KOLKATA	5000
MURSHIDABAD	98000
NORTH 24 PARGANAS	73000
WEST MIDNAPUR	40000

EAST MIDNAPUR	60000
SOUTH 24 PARGANAS	150000

Table 1.6: Number of students reduced in Primary Schools in various districts in West Bengal.

(Source: EKDIN, Apr. 17, 2007)

According to the Ministry of HRD, West Bengal ranks last with Manipur and Bihar in implementing Sarba Siksha Abhijan (SSA). The ministry said that in West Bengal dropout between Class 1 to 10 is 80.24% (Boys-76.37; Girls-84.44). The all India rate for the above corresponding area is 62.69%. Between Class 1 to 8, the drop out percentage is 63.77 (Boys-62.72; Girls-64.92). The all India rate is 52.32% (Ananda Bazar Patrika¹⁷ hereafter ABP, Sep. 04, 2006). What is more important from the point of view of our study is that in 2003-2004, the per capita income of this state was Rs. 20896 which was near about 1/3 of Chandigarh's per capita income of Rs. 60105. The other states/ UTs which had better per capita income than West Bengal in that year were Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Punjab, Sikkim, Tamil Nadu, Delhi and Pondicherry (<http://sampark.chd.nic.in/images/statistics/SDP2005R5.pdf>).

To make the health services better, the West Bengal government had emphasized both on preventive and as well as curative sides in the health sector. It had tried to educate the common people on communicable diseases, prevent malaria, encephalitis, kalazar, over population etc. And in case of curative part the government had established a three tier medical system. These three tier-comprised of sub-centres (at the lowest level), primary health centres, and community health centres.

¹⁷ All the references taken from the newspapers like 'Anandabazar Patrika', 'Uttar Banga Sambad', 'Bartaman', 'Ganashakti', 'The Statesman' and 'Ekdin' are printed from Siliguri (Siliguri edition).

While referring to the Health sector the 8th Five Year Plan talked about:

- i) Strengthening the primary health care system;
- ii) Posting adequate staffs (nurses, pharmacists, and medical technicians) in the health centers;
- iii) Relieving the government hospitals of the city, some selected health care units in the districts, especially in the North Bengal to be reinforced;
- iv) Setting up of centers of excellences within the state to relieve the patient and patient parties from going to Chennai, Vellore, Mumbai and other places. (East India Human Development Report; 2004; 260).

According to Kohli (1987) after winning the 1977 Assembly elections in West Bengal, the first task of the Left Front (LF) Government was to throw a challenge to the landlord class, which was the base of the Congress. In order to do this, they at first took measures to empower the poor landless classes by strengthening the 'Panchayat System' i.e., the local-self government. These poor landless classes formed the base of the Communist parties. And participation in the 'Panchayat System' helped them to capture power in the state. More importantly Kohli (1987) expressed that although CPI(M) is a Communist party, but within this democratic and quasi-capitalistic pattern of state, it is social and democratic in ideology and practice and communist party is only by name. On the question of eradicating poverty, Kohli stressed on three things, namely;

- i) land reforms (especially tenancy reform);
- ii) Programme for small farmers, especially credit for sharecroppers and
- iii) Employment and wage schemes for the landless labours (Kohli; 1987; 117).

We believe that the 'ways' (communism inspired economy or capitalism inspired economy) are not so important in case of eradicating poverty. The main thing is whether poverty is declining or not? In this chapter we discuss in details that although the rate of poverty has come down in the state of West Bengal, why it had not been eradicated in the state. Emphasis should be given on the methods, like micro credit, which had been effective in reducing poverty in a satisfactory measure e.g. micro credit.

Webster (1990) in another context in a study found that the representation in the panchayats from the part of the small peasants and landless population on behalf of the LF increased between 1978 and 1988 (Webster; 1990).

The rate of poverty can also be guessed from the rate of school dropouts in the state. During 16th to 22nd December 2006, one survey was conducted in every district of West Bengal and in that survey it was found that 40000-60000 students' drop out case took place in every district of West Bengal (ABP, Jan. 16, 2007). To the Ministry of HRD, Govt. of India, we can say that West Bengal ranks last along with Manipur and Bihar in the category of Sarba Siksha Abhijan (SSA). The ministry said that, in West Bengal dropout percent between classes 1 to 10 is 80.24% (Boys-76.37; Girls-84.44). The all India rate is 62.69%. Between classes 1 to 8, the drop out percentage is 63.77 (Boys-62.72; Girls-64.92). The all India rate is 52.32% (ABP, Sep. 04, 2006). We can connect these two points with the poverty scenario of the West Bengal. According to Prof. Amartya Sen, the economic condition (of the family) of some students is so poor that they have to come to the schools in empty stomach. This is one of the main reasons for drop out (ABP, Aug. 06, 2008).

Agriculture in West Bengal

Now let us briefly turn to agriculture on which rural poverty largely depends. In West Bengal, the total number of mouzas is 42042. According to the Agricultural Minister, Naren Deb at present 54 lakh hectare is used for agriculture. Out of the total land in the state in 30 thousand hectares no agriculture is taking place at all (ABP, Jan. 13, 2007). Some of the major features of agriculture in West Bengal's are the following:

- i) The state produces 60 per cent of Jute, 25 per cent of Tea and Potato out of India's total production.
- ii) West Bengal's 75 per cent population is dependent on agricultural and related jobs.
- iii) 24.97 per cent population of the total workers (Main+ Marginal) in the state is engaged as agricultural labourer's out of which male constitute 22.69 percent and female constitute 32.18 percent (Final Population Totals, Census of India, 2001; 19).
- iv) A Total of 19.18 per cent cultivators were found in the state as per the 2001 census. Although it is found that among the total population of the state 20.79 per cent is male and 14.08 per cent are female cultivators as per the 2001 census. It is a notable thing that this percentage declined in the state from 29.24 per cent as was found in 1991 census (Final Population Totals, Census of India, 2001; 17).
- v) West Bengal witnessed a food crisis soon after independence. It resulted in heavy dependence of the state on food over the union government. But since the early 1980s, a huge growth has taken place in the state's agricultural production and now West Bengal has established itself as a state that produces surplus food grains (WBHDR; 2004; 5).
- vi) Tea is one of the prime foreign exchange earning agricultural products for the state (WBHDR; 2004; 5).
- vii) The average yield of rice in the state (2259 kg/ hectare) is higher than the national average of 1928 kg/ hectare (WBHDR; 2004; 74).

- viii) It is to be noted that the agricultural growth in the state decelerated in the 1990s. One of the major reasons behind this deceleration is that Boro rice, the productivity of which grew rapidly during the 1980s (with 12 per cent per year) suddenly fell down to 5 per cent per annum (WBHDR; 2004; 75).
- ix) Adoption of crop diversification in 1980s and 1990s caused increase in production of wheat, potato, jute, and some horticulture products in the state. In case of potato production, the growth rate was 9 per cent per annum in 1980s. And in the next decade it was 6 per cent per annum. Regarding average yields of potato, West Bengal ranks first in India. And in terms of total production its position is second only after Uttar Pradesh (WBHDR; 2004; 75).

It is also to be noted that till the 31st of March 2006, total *patta* was awarded to 28 lakh 49 thousand people in the state. And 15.07 lakh families benefited because of the registration of "bargadars" (Advertisement; Govt. of West Bengal in ABP on Jan. 28, 2007).

Although in the case of agricultural growth rate the state achieved a good success. According to a World Bank report, in West Bengal the agricultural growth rate in the last decade is 4 per cent. This is highest in the country. In west Bengal, the percentages of Scheduled Caste and Scheduled Tribe populations are 28.6 and 5.8 respectively in the rural areas and 19.9 and 1.5 respectively in urban areas¹⁸ (WBHDR; 2004; 4).

Industrial Scenario in West Bengal

In 1951, West Bengal had 6, 55, 000 registered factory workers. In 1966-67 the number increased to 8, 50, 000. But, the notable thing is that beside the increase in numbers some disparities are also seen. The 11 districts out of 16

¹⁸ NSSO Report 469- Employment and unemployment among social groups in India-1999-2000.

of the state only had an increase of workers from 7.4 to 9 per cent. It clearly denotes that during this phase (1951 to 1966-67) industrialization in West Bengal has grown only in 4-5 districts [Dhar (ed); 1980; 21-22].

According to a survey conducted by 'Webcon' (2002) there were 500 heavy and middle types of industries that existed in the state. The total land acquired by these 500 factories is 41078.54 acre (ABP, Jan. 19, 2007). Lock out is one of the biggest problems in West Bengal's industrial sector. According to the Ministry of Labour of the Government of West Bengal during the period 2004-06 the total numbers of factories that was locked out was 1106. And due to this 4,24,000 people lost their jobs in this sector. Furthermore, the department of Labour adds that, in the last three years there were 66 sectors where strike was called. And the total number of workers affected was 500,000.

The industry department added that in the last three years, 396 new factories were set up in the state and the total investment that took place was 7878 Crore rupees. It means 10 people get job per 1 crore rupees. The Labour department also revealed that under the 'Financial Assistant for Workers of Lock out Industrial' Unit (FAWLI) scheme 35,220 workers were given Rs. 500 per month. The total amount that was disbursed was 19 crore 99 lakhs) in 2005-06. Although during the same year 1, 34000 workers lost their jobs (Bartaman, Apr. 14, 2007).

YEAR	NEW FACTORIES	LOCK OUT FACTORIES	EMPLOYMENT	WORKERS LOST WORK
2004	196	354	26070	1.78 lakh
2005	227	383	27521	1.34 lakh
2006	173	369	30000 (approx.)	1.12 lakh

Table 1.7: A table comprising the statistics on set up of new factories and factories lock out during 2004- 2006.

(Source: Bartaman, Apr. 14, 2007).

In 1951, 32 per cent of the total population of West Bengal was manual labour. Among the above mentioned percentage, 51 per cent population depended on agriculture, 27 per cent depended on industry. The rest (more than 30 per cent) of the manual labour was depended on the third sector¹⁹ of the economy (Anya Artha Group; 1980; 135-159).

Because of a number of reasons the decade 1961-71 is remarkably important for the state. During this time, the population of the state increased by about 27 per cent but manual labour of the state increased only by 6 per cent. Another interesting point of this decade is that during this phase although agricultural labour increased in the state the number of cultivators decreased (Anya Artha Group; 1980; 135-159).

It is an alarming situation for the state's industrial sector that West Bengal's share (in terms of the total value) in India has declined from 9.8 per cent in 1980-81 to 5.0 per cent 1997-98 (WBHDR; 2004; 5). The unorganized manufacturing sector of the state helped to accelerate industrial growth. In early 1980s this sector has 30 per cent share in manufacturing SDP. But interestingly, in the closing years of last decade of the last century this share increased to 60 per cent. Even in rural areas the growth of informal manufacturing units are seen. And this directly has a big contribution to the development of state's economy. Relying on some official sources, this report tells us that from the month of April 2000 within three years 11,300 small scale industries has been set up and it employed more than 36, 500 men in the state (WBHDR; 2004; 77).

¹⁹ Economic activities can be divided into three sectors. In the first sector it comprises agriculture; pisciculture etc. In the second sector the industries are fallen (any kinds of industries). And the third sector is comprised of transport; banking, insurance, services etc. In 1961, there were 53 per cent and 20 per cent population in West Bengal engaged in first and second sector respectively. The rest 27 per cent population was engaged in third sector.

According to WBHDR, 2004 West Bengal secured a middle position in terms of different standards of human development. West Bengal's per capita State Domestic Product in the late 90s was slightly higher than the national average. Quoting from NSSO data WBHDR, 2004 tells us that in 1999-2000, the per capita consumption expenditure was Rs. 572 in the state, which was lower than the national average of Rs. 591 per month (WBHDR; 2004; 8).

Taking from the Planning Commission, the WBHDR 2004 informs us that during 1999-2000, 31.85 per cent of the population in West Bengal lived below the poverty line. India's poverty rate in the same period was 26 per cent. It means in West Bengal nearly 5.85 per cent more population lived below the poverty line than the national average. One important thing is to be noticed in this report and that is the absolute poor population in the state is largely centered in rural areas and it was almost 84 per cent. The national average in this context was 74 per cent (WBHDR; 2004; 4).

In terms of basic household amenities, the performance of West Bengal was not satisfactory till the 1990s. 68 per cent urban household in the state had pucca houses. The percentage took a 'U' turn when we look at how many rural households had pucca houses. It showed that only 16 per cent of the total rural household had pucca houses. A horrible image of the state comes when we see how many households are using toilet facilities. To the report around 50 per cent household had toilet facilities. In this count the state almost equals India's national average (WBHDR; 2004; 9).

Regarding the economic condition of the state's population and human development, the report by the WBHDR 2004 was not satisfactory. And among all the districts, six districts of North Bengal and three districts; (Purulia, Bankura, and Birbhum) of the South Bengal were considered as backward (WBHDR; 2004; 5).

The aggregate state domestic product (SDP) of West Bengal was Rs. 17860 crores in the year 2000-2001 (at current prices) and state's per capita SDP was Rs. 16072 during the same period. The national average was quite lesser than the state average (WBHDR; 2004; 5).

But, the state achieved great success in the field of controlling birth and mortality rates. If we compare the position of West Bengal and India for the same category we find that in both the field i.e. regarding birth rate and mortality rate West Bengal crossed India. In 1990, the birth rate of the state was 28.2 per thousand as against 30.2 per thousand, which was the national average. But in 2001 birthrate was reduced to 20.5 per thousand whereas 25.4 per thousand was India's national average. In 1990, the mortality rate of the state was 8.4 per thousand. During the same period India's national average was 9.7 per thousand. But, in the year 2001, this rate for West Bengal was reduced to 6.8 per thousand. It was 8.4 per thousand in case of India. The success of West Bengal was even true with the control of infant mortality rate. Whereas this rate in case of West Bengal was 63 per thousand in 1990 it came down to 51 per thousand in 2001. And India's infant mortality rate in 1990 was 80 per thousand whereas in 2001 it was reduced to 51 per thousand. Given below is a table containing birth rate, mortality rate, and infant mortality rate that compares West Bengal and India's position in 1991 and 2001.

	1990	2001
Birth Rate*	WB- 28.2 IND- 30.2	WB- 20.5 IND- 25.4
Mortality Rate*	WB- 8.4 IND- 9.7	WB- 6.8 IND- 8.4
Infant Mortality Rate*	WB- 63 IND- 80	WB- 51 IND- 66

Table 1.8: A table comparing birth and mortality rate between India and West Bengal.

*All the figures in per thousand.

(Source: WBHDR; 2004; 11)

In the recent past the Government of West Bengal declared a new 'package' for the common people to achieve more success in dropping infant mortality rates (IMR). The Ministry of Health and Family Welfare, West Bengal has declared that if any pregnant woman goes to any government hospital for any kind of clinical diagnosis or operation, she will be provided with financial assistance. Moreover if any pregnant woman belonging to BPL household, SC/ ST category comes to the government hospitals she will get Rs. 700. Taking source from the Ministry of Health and Family Welfare, the researcher adds that till the year 2002, IMR in West Bengal was 49 per thousand. And among all the states in India, West Bengal ranked 17th. The IMR in rural West Bengal is 52 per thousand, which was better than the national average of 63 per thousand (ABP, Dec. 25, 2006).

Furthermore, in the state, 60% of total IMR took place before children crossed one year of age. During 2004-05, in the state, 1647 women died either before delivery or within 6 weeks of delivery. 670 women among them died during the time of delivery. During this period, within the age of 1

year, 19731 children died. After birth, within 7 days 12155 children died and within 1 month of birth 3592 children died (ABP; Sep. 09, 2006).

Life expectancy at birth rate of West Bengal is also better than the national context. While using Guha Roy²⁰ (2003) as source, the WBHDR-2004 tells us that in the year 2001, the life expectancy in West Bengal for a male was 65, which was higher than the national average of 64 and for a female it was 69 which was higher than the national average of 65 (WBHDR; 2004; 12).

Poverty in West Bengal

Now let us come to the core question of poverty in West Bengal. This is something, which has relevance for our study. Several post-independent surveys showed that West Bengal suffered from food crisis as a state. Almost all the studies revealed one important fact that West Bengal's poverty was higher than that of the national average. According to "India, Poverty, Employment and Social Services" (1989; 176-177) the rate of poverty and ultra poverty in West Bengal in the 1970s and 1980s were as follows:

YEAR	RURAL POVERTY	URBAN POVERTY
1970	67.6	35.1
1983	60.6	38.6
1988	57.6	36.1

Table 1.9: Rural and urban poverty in West Bengal.

²⁰ Guha Roy, Samir and Sen, Kasturi 2002. Partners of Health Care Utilization and Expenditure: A Household Survey in an Indian State: West Bengal 1999, ISI, Kolkata.

YEAR	ULTRA RURAL POVERTY	ULTRA URBAN POVERTY
1970	44.1	18.5
1983	37.1	19.0
1988	33.9	16.0

Table 1.10: Ultra rural and ultra urban poverty in West Bengal.

A similar kind of study was conducted almost in the same period by Minhas (1968-69) to know India's poverty scenario. And in that survey it was found that in 1968-69 when India's 50.6 per cent²¹ population lived below the poverty line, in West Bengal²² quite higher percentage of population lived below the poverty line.

According to Datt and Ravallion (1990) in 1983, 54.37 per cent population lived below the poverty line.

In an issue of 'Economic and Political Weekly' (July 6-13, 1991) West Bengal's poverty picture was as follows (Minhas et al; 1991; 1681):

YEAR	RURAL POVERTY	URBAN POVERTY	TOTAL
1987-88	57.2	30.6	49.8

Table 1.11: Rural and urban poverty in West Bengal in 1987-88.

(Source: Minhas et al; 1991; 1681)

Taking from a Planning Commission report, we can add here that in 1999-2000, the poverty rate in West Bengal was 27 per cent, which was slightly higher than the national average of 26 per cent. One of the important

²¹ Datt & Sundharam; 1993; 308-324.

²² 51.33 per cent according to Ministry of Finance, Government of India.

characteristics of West Bengal's poverty is that it is highly rural centric. In West Bengal, rural absolute poverty ratio is 84 per cent (in 1999-2000) whereas the national average in this regard was 74 per cent (WBHDR; 2004; 9).

Now let us come to some recent estimates. One important thing is noticed in the 55th round survey of NSSO that West Bengal's rural poverty declined in 1999-2000 from the year 1993-94. It is true that 55th round survey of the NSSO generated some controversies because of the method it used to measure poverty. Later on however NSSO published one adjusted data on poverty. For the sake of our purpose we discuss both adjusted and non-adjusted part of the NSSO data. According to the NSSO survey in 1993-94, rural poverty in West Bengal was 35.47 per cent. Rural poverty was highest among the agri-labour communities with 54.75 per cent. The condition of the agri-labour class slightly improved in 1999-2000 when we see that 47.03 percent population (adjusted) belonged to the poor class. The rate according to unadjusted data was 45.10 per cent. But even in this year agri-labour class had the highest percentage of poor people (WBHDR; 2004; 81).

In 1993-94, the 'other labour' category had 50.77 per cent poor population. This category ranks second after 'agri-labour' class. But according to the NSS 55th round adjusted survey, 32.74 per cent (in case of non-adjusted survey it was 31.75 per cent) people suffered from poverty. Rural poverty among the self-employed in non-agriculture group was 22.80 percent in the year 1993-94. After reducing the rate it touched to 21.24 per cent (NSS 55th round adjusted data). According to unadjusted data this rate was 20.79 per cent (WBHDR; 2004; 81).

In place of rural poverty the fourth position is occupied by the 'self-employed in agriculture class'. Having 9.17 per cent poverty rate, the 'others' category ranked last in the poverty table. In 1999-2000, 55th round of adjusted poverty estimated that this category had 14.59 per cent poor

population. This was 13.14 per cent according to unadjusted data. This was the sole group whose rate of poverty increased in the period 1993-94 to 1999-2000 (WBHDR; 2004; 81). There however is a debate on the question on the correct estimates of poverty rate. Suryakanta Mishra, Minister of Panchayat's in West Bengal said that poverty rate in West Bengal would be higher if international standards are used to estimate it (ETV Bangla news; Jan. 13, 2007; 7 pm).

We note that there was a decrease in poverty even if it was not a significant drop. Why was there a decrease in poverty? The decrease in poverty rate according to Kohli (1987) took place because CPI (M) as a political party applied its political and class bases to attack rural poverty in a systematic way (Kohli; 1987; 117). Despite of this decrease rural poverty in West Bengal is complex and massive in nature. For 3-4 decades after independence, the percentage of rural poverty was around 65 per cent. During the same period, the national average of rural poverty was 45-50 per cent. Planning Commission in another survey found that in 1999-2000 when the rate of poverty in West Bengal was 31.85 per cent, in the case of India it was relatively lesser with 26.0 percent.

In 1999-2000, the number of people living BPL in India and West Bengal²³ were as follows:

(7 Day recall period)

STATE/COUNTRY	RURAL		URBAN		COMBINED	
	No. of Persons (Lakhs)	% of Persons	No. of Persons (Lakhs)	% of Persons	No. of Persons (Lakhs)	% of Persons
INDIA	1713.35	24.02	612.57	21.59	2325.92	23.33
WEST BENGAL	154.04	27.24	31.06	13.83	185.1	23.43

Table 1.12: Comparing rural and urban poverty between West Bengal.

(Source: Press Information Bureau, Govt. of India, February 2001)

WBHDR, 2004 gives us a data from NSS central sample for West Bengal, which estimates rural poverty by type of household. And in that estimate it is found that poverty is highest in number in the category of agri-labour.

²³ Notes: 1. Poverty Ratio of Assam is used for Sikkim, Arunachal Pradesh, Meghalaya,

Mizoram, Manipur, Nagaland and Tripura.

2. Poverty Line of Maharashtra and expenditure distribution of Goa is used to estimate Poverty ratio of Goa.

3. Poverty Line of Himachal Pradesh and Expenditure Distribution of Jammu & Kashmir is used to estimate Poverty ration of Jammu & Kashmir.

4. Poverty Ratio of Tamil Nadu is used for Pondicherry and Andaman & Nicobar

Island.

5. Urban Poverty Ratio of Punjab used for both rural and urban Poverty of Chandigarh.

6. Poverty Line of Maharashtra and Expenditure distribution of Dadra & Nagar Haveli is used to estimate Poverty Ratio of Dadra & Nagar Haveli.

7. Poverty Ratio of Goa is used for Daman & Diu.

8. Poverty Ratio of Kerala is used for Lakshadweep.

9. Urban Poverty Ratio of Rajasthan may be treated as tentative.

	% OF POPULATION BELOW POVERTY LINE			% OF HOUSEHOLD TYPE IN TOTAL POOR POPULATION:	
	1993-94	1999-2000 (unadjusted)	1999-2000 (adjusted)	1993-94	1999-2000 (adjusted)
Self-employed in non-agriculture	30.18	27.96	29.20	17.40101	20.26504
Agri-labour	54.75	45.10	47.03	46.46589	54.94525
Other Labour	50.77	31.75	32.74	13.81685	5.421506
Self-employed in agriculture	22.80	20.79	21.24	20.12467	15.32448
Others	9.17	13.14	14.59	2.191577	4.043729
All	35.47	31.66	32.91	100	100

Table 1.13: Percentage of population living below the poverty line by means of different working classes (in Rural West Bengal).

(Source: WBHDR; 2004; 81)

From the table it can be noted that the population related with agriculture is more than half of the population of the BPL category. Agri-labour and self-employed in agriculture categories have near about 68.27 per cent BPL population.

If we go through to find out the causes behind West Bengal's higher rate of poverty in terms of national context we find that in 1980-81 West Bengal only had 9.8 per cent share in total value of industrial output in India. In later years there was a fall and it touched 5.0 per cent in 1997-98. The situation has not changed in case of food grain consumption either in the state. West Bengal's per capita food grain consumption was 476 gm per day in 1990. But unfortunately in the year 2001 it declined to 418 gm per day.

NSSO survey states that in 1987-88 per capita caloric consumption was 2200 caloric per day. But this also declined to 2150 calories in 1999-2000.

Estimating poverty, NSSO considered state-specific poverty line (in 2004-05) in Rs. per capita per month in this way:

Sl. No.	State/ UTs	Rural	Urban
1	Andhra Pradesh	292.95	542.89
2	Assam	387.64	378.84
3	Bihar	354.36	435.00
4	Chhattisgarh	322.41	560.00
5	Delhi	410.38	612.91
6	Goa	362.25	665.90
7	Gujarat	353.93	541.16
8	Haryana	414.76	504.49
9	Himachal Pradesh	394.28	504.49
10	Jammu & Kashmir	391.26	553.77
11	Jharkhand	366.56	451.24
12	Karnataka	324.17	599.66
13	Kerala	430.12	559.39
14	Madhya Pradesh	327.78	570.15
15	Maharashtra	362.25	665.90
16	Orissa	325.79	528.49
17	Punjab	410.38	466.16
18	Rajasthan	374.57	559.63
19	Tamil Nadu	351.86	547.42
20	Uttar Pradesh	365.84	483.26
21	Uttarakhand	478.02	637.67
22	West Bengal	382.82	449.32
23	Dadra & NagarHaveli	362.25	665.90

	All India ²⁴	356.90	538.60
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Table 1.14: NSSO recommended poverty line in India (in 2004-05).

(Source: <http://planningcommission.nic.in/news/prmar07.pdf>)

And taking the above criteria, one fact came into the front on poverty in West Bengal that there was 24.7 per cent people that lived below the poverty line. Obviously the rural poverty ratio (28.6 per cent) is higher than the urban poverty ratio (14.8). The rural, urban and combined poverty ratio of West Bengal and India are shown in a table below:

STATE/COUNTRY	RURAL		URBAN		COMBINED	
	No. of Persons (Lakhs)	% of Persons	No. of Persons (Lakhs)	% of Persons	No. of Persons (Lakhs)	% of Persons
INDIA	2209.24	28.3	807.96	25.7	3017.20	27.5
WEST-BENGAL	173.22	28.6	35.14	14.8	208.36	24.7

Table 1.15: Comparison on rural and urban poverty between India and West Bengal.

(Source: <http://planningcommission.nic.in/news/prmar07.pdf>)

In late 1990s, the West Bengal's per capita state domestic product (SDP) was just above the national average. NSSO says that per capita consumption expenditure was Rs. 572 per month in 1999-2000, which was quite less than Rs. 591 per month of the national average (WBHDR; 2004; 8).

²⁴ The poverty line (implicit) at all-India level is worked out from the expenditure class-wise distribution of persons (based on URP-consumption, that is, consumption data collected from 30-day recall period for all items) and the poverty ratio at all-India level. The poverty ratio at all-India is obtained as the weighted average of the state-wise poverty ratio.

And regarding the criteria of basic household amenities, performance of West Bengal is poorer than the national average. The data revealed the fact that in late 1990s, 16 per cent rural and 68 per cent urban household had pucca houses. But during the same period 29 per cent rural and 71 per cent urban household in India had pucca houses (WBHDR; 2004; 9).

There are studies like that of Rawal, Swaminathan, and Ramachandran²⁵ (2003) that tells us that although the credit for the highest growth rate in food grain production goes to West Bengal, this rate however has been declining in the recent years (WBHDR; 2004; 75).

West Bengal is a middle-income state in terms of per capita income (SDP) and also in terms of per capita consumption expenditure. In the above categories, this state ranked 9th out of 15 major states in India in 2000-01. In case of West Bengal one thing is noticeable that its SDP growth makes a 'U' turn from the first three decades to the next two decades after independence. In the first three decades after independence, the SDP growth in case of West Bengal was found below the national average. But in the next two decades the state was able to uplift its position. What is more in the 1990s, the aggregate SDP growth of the West Bengal was found second highest in the country only after Karnataka (WBHDR; 2004; 73).

The performance of the state is not well in 'Education for all' programme. This is a dream programme adopted by state and union governments to eradicate illiteracy from the state. The Union Minister for Human Resource and Development Arjun Singh reported that the performance of West Bengal, Bihar, and Manipur is not satisfactory. School dropout rate in West Bengal for the male students is 76.37 per cent (from class I to X). It is higher in the case of female students, which is 84.44 per

²⁵ Rawal, Vikas; Swaminathan, Madhura; Ramachandran, VK (2002): Agriculture in West Bengal: Current trends and directions for future growth. Background Paper submitted for West Bengal State Development Report and Perspective 2007-08, Kolkata.

cent. In all, there is 80.24 per cent school dropout incident that takes place in West Bengal. This rate is higher than the national average of 62.69 per cent. Education has a direct link with poverty eradication. If this programme fails it will directly make an adverse effect on poverty eradication (ABP, Sep. 04, 2006).

In case of rural poverty, in 1983 West Bengal ranked second only after Bihar. During that time West Bengal's rural poverty was 68 per cent where as at the national level it was 48.4 per cent²⁶ (Echeverri-Gent; 1995; 131). According to a recent report that quoted Buddhadeb Bhattacharya, the Chief Minister of the State who said that at present 4612 villages in the state is very poor, Total 900 villages among these are situated in Purulia (ABP, Dec. 07, 2007). According to NSSO's 61st round survey, 9 per cent people in India do not get food properly. And according to the rural household survey this figure in West Bengal is 3-3.5 per cent. In West Bengal, total 1 Crore 33 lakh people live in rural areas. Bankim Ghosh, Minister of state for 'Panchayat and Rural development' said that the Government of West Bengal has started a new project named 'Sahai' for the poorest of the poor section of the state's population (Ganashakti; Mar. 13; 2008):

Now the question is who will be considered as the poor of the poorest in the state? In this connection, Dilip Ghosh, Secretary, Ministry of Panchayat and Rural Development informed us that their department fixed 16 criteria to consider a person suitable to receive assistance from 'Sahai' project. These criteria are:

- i) Those who do not have any kind of residence (e.g. who live in footpath, near rail line, or in jungle).
- ii) Those who live in open places or live in Schools, Mandir, or Mosques.

²⁶ The author collected this data from the article written by Kakawani N, and Subbarao K 1990. Rural Poverty and Its Alleviation in India. Economic and Political Weekly Vol- 25; No- 13; Mar 13, 1990.

- iii) If the head of the family is a widow, divorcee, or a victim of social exploitation.
- iv) If the head of the family is unmarried (women) or become widow in younger age.
- v) If the person who is the main source of family's income is affected by any severe diseases.
- vi) No members of the family is in a position to get any income.
- vii) If the main source of income of the family is beggary.
- viii) If any woman is socially victimized in a poor way.
- ix) If the main earning member of a poor family have died recently.
- x) If the main earning member of a family become an addict of alcohol or any other kinds of drugs.
- xi) If any family is living only on eating vegetables or small snails.
- xii) If the family waste most of the times in collecting drinking water or fuel.
- xiii) If the family is a victim of any natural calamities.
- xiv) If the family's income is related with 'Mahajani'²⁷ based, i.e. they have to take money from higher interest from the 'Mahajan'.
- xv) If the family is suffering of food shortage in a particular period in a year.
- xvi) If the family is somehow a victim of social detachment.

The project has already been launched in West Midnapore, Purulia, Bankura, and Hooghly districts as a 'pilot' one. Dilip Ghosh stated that those

²⁷ In this system the poor people are taking money as loans with a higher rate of interest from the rich people. These rich people are called 'Mahajan' and the whole system is called as 'Mahajani' System.

who do not have any means or source of income would receive mid-day meal arranged by the SHGs (Ganashakti, Mar. 13, 2008).

The Panchayati Raj system that came into existence helped change the political economy of the state. Successful implementations of the 'Operation Barga' (programme for sharecroppers) and land redistribution were one of the outcomes of panchayati raj. All the above-mentioned programmes directly had a connection in annual agricultural growth. The annual agricultural growth rate between 1949 and 1980 was 1.74 per cent. But this rate increased during the period of 1981-82 to 1990-91 with 6.4 per cent (Sanyal, Biswas & Bardhan, 1998). Ghosh (1998) also opined that this growth helped reduce poverty rate in West Bengal. In this connection we want to quote Chatterjee (1998) to whom "Both the percentage of poor and the number of poor in rural West Bengal has declined sharply during the 1980s... this decline is largely due to a combination of technology-induced productivity upsurge in agricultural production, and institutional reforms like operation barga, land redistribution and decentralized planning through elected panchayats". There is hardly any doubt that the beneficiaries of these programmes are the poorest section of the state and these reforms made the elected institutions more responsible for implementing different development schemes.

The per capita income in West Bengal was 16072.26 in 2000-2001. Although it seems quite lesser in contrast to Punjab, Haryana, Delhi or national average but there was an increase from the previous years. This reflection of increase in per capita income is seen in the percentage of poor people. In 1993-94 where West Bengal had 35.47 per cent poor population, in the year 1999-2000 it declined to 31.66 per cent (WBHDR; 2004; 79-81).

In 1993-94, agri-labour section of the state (in rural areas) had the highest percentage of poverty with 54.75 per cent. The poverty rate in self-employed in non-agricultural sector was 30.18 per cent, which was quite

higher than self-employed in agricultural community (22.80 per cent). In 1999-2000, poverty declined in all the above mentioned sections of the people. In this year agri-labour community had 47.03²⁸ per cent poor population. Self-employed in non-agriculture and self-employed in agriculture sectors had 27.96 per cent and 20.79 per cent poor population respectively (WBHDR; 2004; 81).

Bardhan and Mookherjee estimated that, in West Bengal, land distributed to the landless was nearly about 5-7% which was quite higher than most of the states (1% or less than that). The record of Tenancy Registration was also higher than many other states. This programme is popularly known as 'Operation Barga' that had affected 6% cultivable land and over 50% of all tenants. Furthermore they argued that, the three tier panchayati raj system (with regular elections since 1978) has given the local people some responsibility to implement programmes including IRDP²⁹ credit, agricultural extension, and creation of local infrastructure like medium irrigation, school building and so on (Bardhan & Mookherjee; SCID Conference; 2006; <http://scid.stanford.edu/events/PanAsia/Presentations/Mookherjee%206-2-06.pdf>).

A report that was published by the NSSO of Government of India entitled "Perceived Adequacy of Food Consumption in Indian Households 2004-05" stated that "the percentage of rural household not getting enough food every day in some months of the year was the highest in West Bengal (10.6 per cent) followed by Orissa (4.8 per cent)." The provinces which are least affected by food inadequacy were Haryana and Rajasthan. Assam with 3.6% was placed at the top in the criteria 'households that did not get enough food every day in any month of the year'. In this criterion Orissa and Bengal were placed after Assam with 1.3% each. According to the report, 12% of rural households in West Bengal are facing occasional or continuous hunger and starvation.

²⁸ However as per non-adjustment data this figure was 45.10 per cent.

²⁹ Integrated Rural Development Programme.

The NSSO surveys held that between 1983 and 1993-94 rural poverty in West Bengal sharply dropped from 63.6 per cent to 41.2 per cent. But in spite of this an alarming condition is seen in the socio-economic category as we have discussed in the last paragraph. In these ten years the poverty ratio dropped to 22.4 per cent with an annual deceleration rate of 2.24 percentage points. This can be counted as a great achievement. Actually this was the period when the positive effects of 'Operation Barga' (1978-1982) started to come out. But from the mid 1990s the rate of growth in agricultural sector noticed a decline in the state. That's why annual deceleration rate of poverty during 1993-94 and 2004-05 was just 1.15, almost half from the period 1983 and 1993-94. The total poverty in rural Bengal declined during 1993-94 and 2004-05 was from 41.2 per cent to 28.5 per cent. One of the main reasons behind this slow deceleration is "lack of endeavour by the state to boost agricultural production and growth...." Moreover there was hardly any public investment that took place in the agricultural sector. Even the manipulators did not give the proper price to the farmers. The process of land reforms halted during this period (Bandyopadhyay; *The Statesman*; Apr. 14, 2007).

North Bengal

Now let us briefly look at the North Bengal region. The term 'North Bengal' is one of the oldest among the terms like 'East Bengal', 'West Bengal', 'South Bengal', and 'North Bengal' (Ghosh; 2006; 1). Ghosh (ibid; p. 52) adds further that literally 'Northern Bengal' is 'North Bengal' and Vis-a-vis. The British India government for the first time used this term while discussing the famine of 1770. It is seen that from the earliest decade of the last century, the British staffs started to coin the term 'North Bengal' in their applications comprising prayer for transfer from this region (ibid; p. 55).

North Bengal is comprised of six districts namely; Darjeeling, Jalpaiguri, Coochbehar, Uttar (North) Dinajpur, Dakshin (South) Dinajpur, and Malda. Since 1963 these region has been reorganized under Jalpaiguri division. Afterwards a separate administrative identity started to grow up for

this region (Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 6). The total area of the North Bengal is about 21, 000 sq km and it occupies 24 per cent area of the State (PC; Report on Comparative Backgrounds of North Bengal Region; 2002; 2). Let us briefly have a look at some of the specific features of the region before we come to the question of poverty in the region.

Demography

Let us turn to the demography of the region first. As per the first census (1951) of post independent India, North Bengal had a population of 39.58 lakhs. But, since then a rapid growth is seen in the population of North Bengal. And in the 2001 census, it is found that North Bengal had a population of 147.2 lakhs. In 1951 North Bengal had 15 per cent share in West Bengal's total population, which increased to 18.34 percent in the year 2001 (Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 44).

The decennial population growth rate of this region during 1991-2001 (22.31 per cent) is quite higher than the average of West Bengal, which was only 17.84 per cent. North Bengal is basically a rural based region and three districts of this region namely Coochbehar, Jalpaiguri, and two Dinajpur's together have a ratio of Schedule Caste population more than the state average. On the other hand, the two other districts of North Bengal i.e. Darjeeling and Jalpaiguri have a rate of 13.8 per cent and 21 per cent schedule tribe population. The ratio of scheduled tribe population in these two districts is also much higher than the state average (PC; Report on Comparative Backgrounds of North Bengal Region; 2002; 2).

Sl. No.	Districts	% SC Population-			% ST Population :		
		1991	1981	1971	1991	1981	1971
1	Coochbehar	51.76	49.84	47.03	0.61	0.57	0.60
2	Darjeeling	16.15	14.25	12.58	13.78	14.75	10.60
3	Jalpaiguri	36.99	34.61	34.02	21.04	22.20	19.35
4	Malda	18.12	16.89	16.48	6.50	7.54	6.43
5	Dinajpur (both Uttar and Dakshin)	28.97	28.57	23.10	5.41	10.82	9.20
	North Bengal	29.10	29.91	27.69	16.92	11.29	11.21
	Rest of the State	21.99	20.33	18.33	4.55	4.44	3.62
	Total State	23.62	21.98	25.22	5.59	6.63	5.72

Table 1.16: Percentage of SC and ST population in different districts in West Bengal.

(Source: 'Report on Comparative Backgrounds of North Bengal Region' prepared by the Institute of Applied Manpower Research for the Planning commission, Govt. of India, Nov, 2002; p. 10)

The density of population in the six districts of the North Bengal during 1991 and 2002 was:-

Districts	1991	2002
Darjeeling	413	510
Jalpaiguri	450	547
Coochbehar	641	732
Uttar Dinajpur	604	778
Dakshin Dinajpur	555	677
Malda	706	881
North Bengal**	551	700.95

West Bengal:	767	904
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Table 1.17: Population density in North Bengal districts.

[Source: The data for all the districts including West Bengal are taken from WBHDR, 2004; p. 10 and the data for North Bengal has been calculated from p. 9 and p.12 of the 'Report on Comparative Backgrounds of North Bengal Region' By Institute of Applied Manpower Research (A study sponsored by Planning Commission, Govt. of India), Nov, 2002].

The Economy of North Bengal

Let us come to the economy of the region, which has a direct bearing on the condition of the people in this region. To understand the various aspects of a regional economy one has to focus on four criteria:

- a) distribution of workers across occupational category;
- b) agricultural productivity;
- c) institutional credit; and
- d) district domestic product.

These four categories are briefly discussed below:

- a) The occupational structure in North Bengal region in the years 1991 and 2001 were as follows:

Sl. No.	Districts	% Agricultural Workers		Agricultural Labourers per cultivator		% Workers in Manufacturing (Household sector)	% Workers in Manufacturing (Non-Household sector)
		1991	2001	1991	2001		
1	Coochbehar	74.22	85.86	0.54	0.78	2.31	4.80
2	Darjeeling	36.55	29.43	0.47	0.70	0.62	6.59
3	Jalpaiguri	46.29	48.22	0.58	0.87	1.13	5.97
4	Malda	69.21	71.20	1.00	1.48	3.55	8.71
5	Dinajpur	78.15	89.13	0.59	1.27	1.94	4.01
	North Bengal	63.47	68.67	0.72	1.08	2.02	5.91
	Rest of the State	55.61	58.37	0.91	1.39	5.00	11.03
	Total State	57.18	60.49	0.86	.31	4.40	10.00

Table 1.18: Occupational structure in North Bengal region.

[Source: 'Report on Comparative Backgrounds of North Bengal Region' prepared by the Institute of Applied Manpower Research (A study sponsored by planning commission, Govt. of India, Nov. 2002, p. 15)].

From the above chart, it is clear that in these two decades, North Bengal had more percentage of agricultural-labour than the state's average. But the region had less percentage of manufacturing (both in household and non-household sector) workers than state average.

- b) The production of food grain yield in North Bengal region is not giving us a satisfactory picture in terms of West Bengal's average production. In 1990-91, the food grain yield in this

region was 1411 kg per hectare whereas in the state it was 1735 kg per hectare. The following chart will show the food grain production of the five districts of North Bengal separately for the year 1990-91.

c)

Districts	kg/ ha (in 1990-91)
Coochbehar	1303
Darjeeling	1151
Jalpaiguri	931
Malda	1693
Dinajpur	1601

Table 1.19: Food grain yield (kg/ ha) in North Bengal districts (1990-91)..

(Source: 'Report on Comparative Backgrounds of North Bengal Region', By Institute of Applied Manpower Research (A study sponsored by planning commission, Govt. of India, Nov. 2002, p 16).

According to the above table the condition of Jalpaiguri district in food grain yield is worst among all the districts of the North Bengal. The situation of the Northern districts in agricultural productivity was also poor in the period 1977-78 and 1995-96. Except two districts, Malda and Dinajpur no district was able to cross the state average.

The growth in Agricultural Productivity in West Bengal is as follows:

Sl. No.	Districts	Growth in Agricultural Productivity
1	Coochbehar	2.47
2	Darjeeling	-
3	Jalpaiguri	1.91
4	Malda	5.81
5	Dinajpur	5.02

6	Burdwan	4.47
7	Birbhum	2.08
8	Bankura	5.62
9	Midnapur	6.42
10	Howrah	4.37
11	Hoogli	5.28
12	24' Pgs (North+South)	4.46
13	Nadia	7.22
14	Murshidabad	5.22
15	Purulia	2.86
	West Bengal	4.97

Table 1.20: Growth in Agricultural productivity.

(Source: 'Report on Comparative Backgrounds of North Bengal Region' By Institute of Applied Manpower Research: A study sponsored by planning commission, Govt. of India), Nov. 2002, p. 16).

From the above chart it is clear that so far as agrarian productivity is concerned Coochbehar and Jalpaiguri's rank are below even from drought prone Purulia district.

- c) The per capita agricultural credit and industrial credit for North Bengal region is Rs. 159 and Rs. 179 respectively. In case of agricultural credit, the amount is quite higher than the state average of Rs. 104 but in case of per capita industrial credit North Bengal's Rs. 179 is far below than the state average of Rs. 226.

Sl. No.	Districts	Per Capita Agricultural Credit (Rs.)	Per capita Industrial Credit (Rs.)	Deposit/ Credit Ratio	Per Capita Deposit (Rs.)	Per Capita Credit (Rs.)
1	Coochbehar	59	46	1.81	2845	1539
2	Darjeeling	128	428	2.99	24951	8333
3	Jalpaiguri	77	455	1.97	3547	1804

4	Malda	80	51	2.46	2668	1082
5	Dinajpur	380	31	2.23	1737	777
	North Bengal	159	179	2.49	5080	2036
	Rest of the State	71	239	3.70	3385	5190
	Total State	104	226	3.09	3709	4633

Table 1.21: A table on per capita agricultural credit, per capita industrial credit and deposit/ credit ratio.

(Source: Table is taken from 'Report on Comparative Backgrounds of North Bengal Region' By Institute of Applied Manpower Research, A study sponsored by planning commission, Govt. of India, Nov. 2002, P. 17).

In 1995, the per capita deposit for a North Bengal inhabitant was Rs. 5080/- and for the whole state it was Rs. 3709. On the contrary during the same year, the per capita credit for an inhabitant of North Bengal was Rs. 2036/- when the state average was Rs. 4633. In 1995 when deposit/ credit ratio for the whole state was 3.09, in case of North Bengal it was 2.49.

In the year 2001 per capita deposit and credit for North Bengal was Rs. 3119 and Rs. 912 respectively. It means in both the sectors the amount was reduced. Except Jalpaiguri district, the per capita deposit was reduced for all other districts in North Bengal. And in case of per capita credit, all the districts' amount declined.

d) In 1988-89, the share of North Bengal in state domestic product was 14 per cent. In 1995-96 the SDP of North Bengal was recorded as Rs. 496 crores whereas for the whole of West Bengal it was estimated at Rs. 1352 crores.

Given below are two tables that indicate the percentage of share in SDP (Table no. 1.22) and per capita SDP of the districts (Table no. 1.23) of West Bengal.

Sl.	Districts	% Share of SDP (1988-89)	Projected Value for DDP 1995-96 (Rs. In Crore)
1	Coochbehar	2.02	383.66

2	Darjeeling	1.86	372.85
3	Jalpaiguri	3.23	614.22
4	Malda	2.44	459.20
5	Dinajpur	3.14	649.55
6	Burdwan	10.40	2060.51
7	Birbhum	3.7	680.95
8	Bankura	3.68	667.21
9	Midnapur	9.25	1687.65
10	Howrah	7.00	1410.96
11	Hoogli	7.84	1542.44
12	24 Parganas (North+South)	22.32	4525.20
13	Nadia	4.53	849.71
14	Murshidabad	4.74	910.55
15	Purulia	2.77	537.69
	West Bengal	88.99	19623.94

Table 1.22: Percentage of share in SDP in different districts in West Bengal.

(Source: Table is taken from 'Report on Comparative Backgrounds of North Bengal Region', By Institute of Applied Manpower Research, A study sponsored by planning commission, Govt. of India, 2002, P. 19).³⁰

Sl. No.	Districts	Per Capita SDP		SDP (1981)	SDP 1991
		1981	1991	Rank	Rank
1	Coochbehar	0.974	0.989	15	15
2	Darjeeling	0.448	0.578	5	6
3	Jalpaiguri	0.804	0.773	10	11
4	Malda	1.000	1.000	16	16
5	Dinajpur	0.915	0.930	13	14
6	Burdwan	0.384	0.414	3	5

³⁰ The source mentioned by us originally collected these data from 'On Construction of District Development Index in West Bengal', Economic and political Weekly, Vol-XXXIII, November 21-27 December 4, pp. 3019-3026).

7	Birbhum	0.645	0.607	7	7
8	Bankura	0.812	0.694	11	8
9	Midnapur	0.939	0.831	14	12
10	Howrah	0.328	0.244	2	2
11	Hoogli	0.422	0.326	4	3
12	24 Parganas (North+South)	0.449	0.345	6	4
13	Nadia	0.803	0.771	9	10
14	Murshidabad	0.827	0.844	13	13
15	Purulia	0.736	0.712	8	9

Table 1.23: Per capita SDP of the various districts in West Bengal.

(Source: Table is taken from 'Report on Comparative Backgrounds of North Bengal Region' By Institute of Applied Manpower Research, A study sponsored by planning commission, Govt. of India, Nov. 2002, P 19).³¹

It is therefore clear from the table that Darjeeling is the sole district, which is placed in the first 10 districts in terms of SDP. Unfortunately one of the districts, Malda of the North Bengal occupies the last position in that list. The rank of the other three districts; Jalpaiguri, Dinajpur (Uttar and Dakshin together) and Coochbehar in that list are 11, 14 and 15 respectively in 1991.

Eight indicators have been used by the Institute of Applied Manpower Research in their 'Report on Comparative Backwardness of North Bengal Region' to prepare a development index for all the districts of West Bengal.

A table containing composite scores was given in the book 'Report on Comparative Backgrounds of North Bengal Region' (2002; 22). The criteria

³¹ The source mentioned by us originally collected these data from 'Urbanisation and Human Development in West Bengal, A District Level study and Comparison with Iner- State Variation/ Economic and Political Weekly, VOL-XXXIII, November 21-27 December 4/ pp. 3027-3032.

taken for preparing it are; i) cultivator to agricultural labour ratio; ii) percent workers manufacturing. (NHH+HH); iii) Deposit-credit ratio; iv) food grain yields (kg/ha); v) Per capita agricultural credit; vi) per capita industrial credit; vii) per capita deposits; and viii) per capita credit.

And from this table we came to know that the top most position is occupied by Darjeeling district. But if anybody looks at it very carefully then he finds that the success of Darjeeling mainly comes because of its success in one-criterion i.e. higher per capita bank deposits. If this is excluded Darjeeling falls to the 5th position. The ranks of other districts of the North Bengal (the chart excluded Kolkata and includes two Dinajpur's together) are: Coochbehar- 10; Jalpaiguri- 6; Malda- 11 and Dinajpur- 4. It reveals that Coochbehar and Malda districts are the poorest among all the districts in North Bengal.

Agriculture in North Bengal

Since we are concerned with the question of rural poverty let us briefly turn to the agricultural scenario because it has an important bearing on poverty. An important change is seen in the area of cropping practice in North Bengal. These changes took place in the last 40 years. The cropping intensity of this region was 117 per cent. And the major areas were either single cropped or merely cultivated in nature. But, the picture changed in 1997-98. By this time the cropping intensity increased to 161 per cent. Notable thing is that for Coochbehar district, the cropping intensity was 200 per cent for 1997-98. During the period between 1960-61 and 1997-98 the net sown area (NSA) increased from 1447.57 thousand ha to 1480 thousand ha. It must however be mentioned that in early 1970s, the NSA crossed 1480 thousand ha but afterwards it declined gradually. The main reason behind the decline of NSA is shifting of agricultural lands to other use (NBU, Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 28).

Intensified cultivation and multiple cropping systems could not become popular in this region till the 1970s. But later it grew very rapidly. For example we can say that in 1960-61 when 237 thousand ha land were used for the above purpose, an increase of 885 thousand ha took place in 1997-98. In this particular field Coochbehar district was ahead of all the districts of North Bengal. In 1960-61, cropping intensity of Coochbehar district was 114 per cent and total multiple cropped land in the district was 34, 000 ha. But by 1997-98 a revolution took place in this district and the total multiple cropped area increased to 253, 000 ha. The cropping intensity for the same district in the same year was 202 per cent. In 1960-61, there were 84, 000 ha land that was used for multi-cropping in Dinajpur district (Uttar Dakshin together) which increased to 2, 90, 000 ha in 1990-91 for Uttar and Dakshin Dinajpur concurrently. Malda district also showed an increase of 79, 000 ha to 1, 52, 000 ha for the period mentioned above (NBU, Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 29). The NSA increased during the period between 1960-61 and 1997-98: approximately to 87,766 thousand ha. The NSA grew faster in Darjeeling and Jalpaiguri districts than other districts.

In 1960-61, food grains output in North Bengal region was 10.5 lakh MT. But in the year 1996-97 it touched 23.5 lakh MT i.e. more than double. North Bengal's ratio in West Bengal's total food grains production also increased during this period. In 1960-61 North Bengal had a 17.7 per cent share in West Bengal's food grain production, in 1996-97 it increased to 18.4 per cent (NBU, Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 30).

Agricultural productivity of the districts of North Bengal is much lower than the districts of the South Bengal. The two obvious reasons that are responsible are lack of irrigation facility and technology. The irrigation facilities are not widespread in this region. And this reduces the chance of increase in multi-cropped area in this region. Furthermore consumption of fertilizers in this region is also very low. And till now the advanced agricultural

devices that are used is very less in number in North Bengal. These two reasons also affect the yield of crops in this region (NBU, Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 31).

It is also found that there has been an increase in agricultural labourers. This is because of two reasons, namely; i) land fragmentation; and ii) migration of labour into rural areas. The highest growth in agricultural-laborers took place in Uttar and Dakshin Dinajpur districts (compound growth 0.46 per cent between 1970-71 and 1990-91).

The growth rate in other districts of the North Bengal is as follows:

Names of the Districts	% of growth in Agri-Labour
Darjeeling	0.04
Jalpaiguri	0.25
Coochbehar	0.05
Malda	0.03

Table 1.24: Percentage of growth in Agri'labour in North Bengal districts.

(Source: 'Socioeconomic Perspective Plan for North Bengal 2001-2010', Taskforce for the perspective plan NBU; 2001; 36).

Land Reforms in North Bengal

Even after 'Operation Barga' nobody can deny the fact that a big sector of tenancies in this region is still unrecorded. Till 1994-95 in Darjeeling district, proportion of barga recorded was 4 per cent of total bargas. And in case of Uttar and Dakshin Dinajpur districts (jointly) 30 per cent recorded barga was found out of total bargas. It is beyond any doubt that a large-scale migration has created pressure on land in this region (NBU, Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 42).

Commerce and Industry in North Bengal

Now let us turn to commerce and industry in this region. Except-tea sector (in Darjeeling and Jalpaiguri) very few large-scale industries have been set up in North Bengal. A Total of 669 registered factories were found in this region in 1991. After four years, this figure touched 748 only. Moreover registered industrial employment is highly centered in Darjeeling and Jalpaiguri districts. Approximately 89 per cent industrial employment of the North Bengal intensified here. The industrial scenario of the other four districts can be easily guessed from this data. The same type of situation is seen regarding the setting up of new factories. Total 658 factories (84.5 per cent) of North Bengal are centered in Dabgram and Raninagar industrial development center, which is near Siliguri (NBU, Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 62).

But the picture of small-scale industries (SSI) show a different trend than heavy industries. Both the registered SSI units and number of workers had increased in North Bengal. Between the time 1993-94 and 1996-97, the registered SSI units increased from 60340 to 65968 units (with an average yearly growth of 1800 SSI units). Among the SSI units in North Bengal, 32.2 per cent are in Jalpaiguri district. This figure is highest among all the districts in North Bengal. In case of Darjeeling, Malda, and Uttar and Dakshin Dinajpur (jointly) this percentage is 21.3, 19.01, and 11.2 respectively (NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 62-63).

In the North Bengal region, people are mostly attached with sectors like; mining and quarrying; manufacturing; electricity, gas, and water; construction; wholesale trade; retail trade; restaurant and hotels; transport; water housing; communication; insurance, financial services, real estate and business services (NBU, 2001, p. 64). One important thing is noticed here and that is out of all types of commercial and industrial activities in North

Bengal; rural areas have a share of 73 per cent (NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 64-65).

Labour in North Bengal

In North Bengal, the participation of work is found higher in rural areas than urban areas. Between the age group of 15 and 59, there were 50 to 53 per cent people engaged as main workers. At the same time the state average is 48.5 per cent. What is interesting is that the number of educated unemployed is increasing in this region. The highest number of labour participation is recorded in the primary sector in this region. Almost 55-68 per cent agricultural main workers are found cultivators in North Bengal. And 35-40 per cent people belong to agricultural labourers (NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 70).

Near about 3.44 lakh people are engaged in the organised sector. This amounts to 14.7 per cent of the West Bengal's total organised workforce.

In 1999, the scenario in the North Bengal's organized sector was as follows:

	Estimated Public Sector Employment	Estimated Private Sector Employment	Total Organized Sector Employment	% Public Sector	% Private Sector	% of West Bengal Public Sector	% of West Bengal Private Sector
Darjeeling	35.5	82.3	117.8	30.1	69.9	2.3	10.1
Jalpaiguri	22	137.2	159.2	13.8	86.2	1.4	16.9
Coochbehar	22.5	1.3	23.8	94.5	5.5	1.5	0.2
U and D Dinajpur	20.3	4.9	25.2	80.6	19.4	1.3	0.6
Malda	15.3	2.3	17.6	86.9	13.1	1.0	0.3
N Bengal	115.6	228	343.6	33.6	66.4	7.6	28.1
S Bengal	1415.3	582.9	1998.2	70.8	29.2	92.4	71.9
W Bengal	1530.9	810.9	2341.8	65.4	34.6	100.0	100.0

Table 1.25: Employment scenario in organized sector in North Bengal districts.

(NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 74).

In North Bengal, the informal sector and not the organized sector is the main source of employment (NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 76). More than 4.6 lakh non-agricultural enterprises are found in North Bengal today which in terms of percentage touches 15.3 per cent of state's total non-agricultural enterprises. The ratio of rural to urban enterprises in North Bengal is 3:1 whereas in the case of South Bengal it is 1:5 (NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 76).

Social Indicators in North Bengal Region

If one turns to literacy one note that in the North Bengal region 43.1 per cent population were recorded as literate in 1991. But a vast gap is noticed between male and female literacy. In 1991 when male literacy rate in this region was 53.7 per cent in case of female literacy rate, it was only 31.7 per cent. In the same year the highest and lowest literacy rates among the six districts of this region was noticed in Darjeeling district with 57.95 per cent and 35.6 per cent respectively. In case of Jalpaiguri, Coochbehar, and Uttar and Dakshin Dinajpur (combined) the literacy percentages were; 45.1, 45.8, and 39.3 respectively (NBU; Socioeconomic Perspective Plan for North Bengal 2001-2010; 2001; 82).

After one decade, it was found that the literacy rate increased in the North Bengal region. It increased in all the districts.

The literacy rates in the six districts of North Bengal in 2001 were:

Districts	% of Literacy rate (in 2001)
Darjeeling	72.82
Jalpaiguri	63.62
Coochbehar	67.21
Uttar Dinajpur	48.63
Dakshin Dinajpur	64.46
Malda	50.71

Table 1.26: Literacy rate in six districts of North Bengal.

(Source: WBHDR; 2004; 219).

The health status in the districts of the North Bengal may be assumed from the table given below.

Sl. No.	Districts	Number of PHCs per 100 inhabited villages (1991)	Rank	Number of hospital-beds per lakh population (1991)	Rank	Number of Medical Institutions per lakh population (1999)	Rank	Number of hospital beds per lakh population (1999)	Rank
1	Coochbehar	3.42	11	54.67	12	14.61	5	62.62	10
2	Darjeeling	5.00	5	207.09	1	14.14	6	168.25	1
3	Jalpaiguri	7.08	2	87.30	6	12.90	9	72.78	9
4	Malda	3.11	12	50.25	14	12.98	8	37.96	14
5	Dinajpur	1.94	15	37.38	16	12.52	11	32.48	16
6	Burdwan	5.27	3	105.28	3	12.11	13	96.16	4
7	Birbhum	3.45	10	75.71	9	15.97	3	72.93	8
8	Bankura	2.47	14	103.49	4	19.02	1	93.24	5
9	Midnapur	1.83	16	55.01	11	15.51	4	50.17	11
10	Howrah	7.63	1	87.22	7	10.01	14	80.07	6
11	Hoogli	4.11	9	85.35	8	13.67	7	74.17	7
12	North 24 Parganas	4.56	7	54.16	13	8.03	16	47.64	13
13	South 24 Parganas	4.34	8	47.26	15	12.19	12	34.88	15
14	Nadia	4.99	6	131.18	2	9.90	15	111.65	2
15	Murshidabad	5.21	4	63.84	10	12.67	10	50.09	12
16	Purulia	2.93	13	94.80	5	18.62	2	96.28	3

Table 1.27: Health status in North Bengal districts.

(Source: Table from 'Report on Comparative Backwardness of North Bengal Region' prepared by the Institute of Applied Manpower Research (A study sponsored by planning commission, Govt. of India, 2002, p. 29).)

The ranks of the three districts of North Bengal look attractive in a composite index of health and education among all the districts of the West Bengal. Coochbehar, Darjeeling, and Jalpaiguri are placed 3rd, 2nd and 5th out of 16 districts (two Dinajpur and two Midnapore counted as one). The table of this index is given below:

Sr. No.	Districts	Number of Primary Health Centres per 100 inhabited villages	Number of Upper Primary School per unit of population	Number of Upper Primary School per unit of population	Number of Hospital Beds per unit of population	Teacher pupil ratio (Lower and Upper Primary)
1	Coochbehar	0.81	0.65	1.01	0.83	0.93
2	Darjeeling	1.19	0.72	0.99	3.16	0.75
3	Jalpaiguri	1.68	0.56	0.87	1.33	1.13
4	Malda	0.74	0.57	0.91	0.77	1.09
5	Dinajpur	0.46	0.67	0.81	0.57	1.30
6	Burdwan	1.25	0.50	0.91	1.60	1.75
7	Birbhum	0.82	0.74	1.54	1.15	1.32
8	Bankura	0.59	0.91	1.64	1.58	1.81
9	Midnapur	0.44	7.13	1.08	0.84	1.19
10	Howrah	1.81	0.48	1.11	1.33	0.98
11	Hoogli	0.98	0.55	0.64	1.30	1.43
12	North 24 Parganas	1.08	0.27	0.51	0.83	0.98
13	South 24 Parganas	1.03	0.21	0.53	0.72	1.34
14	Nadia	1.19	0.50	0.80	2.00	0.80
15	Murshidabad	1.24	0.49	1.32	0.97	1.24
16	Purulia	0.70	1.05	1.33	1.44	0.85

To be Contd...

...Continued from last table

Sr. No.	Districts	Teacher-pupil ratio (High School)	Teacher pupil ratio (Higher Secondary)	Aggregate Score	Average Score	Rank
1	Coochbehar	4.93	1.01	10.16	1.27	3
2	Darjeeling	2.51	1.61	10.92	1.36	2
3	Jalpaiguri	1.99	1.27	8.84	1.10	5
4	Malda	0.52	0.96	5.56	0.69	14
5	Dinajpur	1.43	0.86	6.11	0.76	13
6	Burdwan	1.09	1.22	8.33	1.04	7
7	Birbhum	0.75	1.23	7.56	0.94	8
8	Bankura	0.55	1.40	8.47	1.06	6
9	Midnapur	0.52	2.38	13.57	1.70	1
10	Howrah	0.17	1.39	7.28	0.91	10
11	Hoogli	0.95	1.02	6.87	0.86	12
12	North 24 Parganas	0.44	0.84	4.94	0.62	15
13	South 24 Parganas	0.15	0.80	4.79	0.60	16
14	Nadia	0.52	1.20	7.0	0.88	11
15	Murshidabad	0.93	1.14	7.33	0.92	9
16	Purulia	2.35	1.42	9.13	1.14	4

Table 1.28: A composite index on six North Bengal districts based on Health and Education infrastructure.

(Source: Table from 'Report on Comparative Backgrounds of North Bengal Region' By Institute of Applied Manpower Research, A study sponsored by planning commission, Govt. of India; 2002; 34).

III

The Rural Poor in Coochbehar

Now we come to Coochbehar district of the region where the study is located. From the above discussion, it is not very difficult to understand why Coochbehar district is undeveloped (in terms of economy) and why poverty in this district is so high. In the district the total number of enlisted BPL families is 51.8 per cent, which is much higher than the state average of 34 per cent (ABP, Oct. 13, 2007). It is on agriculture that Coochbehar's economy is highly depended. But net cropped area did not increase in this district between 1990-91 and 1998-99. As the three major rural backward communities of West Bengal are Muslims, SCs, and STs it can be assumed that rural poverty in Coochbehar district is high because Coochbehar has the highest percentage of SC population (51.76 per cent) in India. And Coochbehar also has 23.34 per cent Muslim population (Chakravarty, 2006). Let's start with a brief look on the demography, literacy levels, health facilities, agriculture and foodgrain condition, industrial scenario, and socio-economic condition of the district. After having looked at this we will focus on the rate of poverty and why it is so high in the district.

Coochbehar, a princely state turned into a district of West Bengal after it merged with India on 12th September 1949 (it was reckoned as a district of West Bengal only after 1st January, 1950). Since then the district experienced an enormous number of migration from the then East Pakistan (now Bangladesh). This migration had adversely affected health and education system and had also hampered the per capita resource allocation of the people of this area (WBHDR; 2004; 10).

Demography

Official data on demography of the district confuse us. Different official data give us different information regarding the demographic composition of the

district. Hence as a result the data on a single criterion vary and do not match with each other. Because of this here we mention the source from where the data have been collected.

As we have stated earlier after the merger with India the district had to face a huge migration problem. The growth of population in the district, which is given below in the table from 1901 to 2001 is indicative of this.

YEAR	TOTAL POPULATION	MALE	FEMALE	% OF DECENNIAL GROWTH RATE
1901	565116	300413	264703	-
1911	591012	315536	275476	4.58
1921	590599	314631	275968	(-) 0.07
1931	589053	312265	276788	(-) 0.26
1941	638703	339845	298858	8.43
1951	668949	360670	308279	4.74
1961	1019806	539694	480112	52.45
1971	1414183	737931	676252	38.67
1981	1771643	915461	856182	25.28
1991	2171145	1122306	1048839	22.55
2001	2678813	1366112	1312701	23.38

Table 1.29: Growth in Total Population in Coochbehar.

(Source: 'Coochbehar e Janashikshar Bibartan' by Rajarshree Biswas, 'Paschimbanga', Coochbehar District Issue, July 2006; 201-220).

It can be made out from the above table that from 1901 to 1951 annual growth rate of population was very low. But a population boom has taken place in Coochbehar after 1951 i.e. after its merger with India. A Total of 350857 people were added to the population (i.e., 52.45 per cent) during the period 1951 to 1961. The percentage increase in 1971, 1981, 1991 and 2001 from its previous decades are 38.67, 25.28, 22.55, and 23.38 respectively (Biswas; 2006; 201-220).

The official website of the district gives us information which slightly differs from the information on the population given in the book 'Paschimbanga' of July 2006 issue which is also a Government of West Bengal publication. According to this website Coochbehar's total population including rural and urban one is as follows:

	MALE	FEMALE	TOTAL	%
RURAL	11, 57, 241	10, 96, 296	22, 53, 537	90.9
URBAN	1, 14, 853	1, 10, 765	2, 25, 618	9.1
TOTAL	12, 72, 094	12, 07, 061	24, 79, 155	100.0

Table 1.30: Total Population of Coochbehar according to governmental website.

(Source: http://www.censusindia.gov.in/Dist_File/datasheet-1903.pdf)

The above figures reveal that the heart of Coochbehar is situated in its rural part. Citing from the 'Census of India, 2001', WBHDR- 2004 (p.12) informs us that the sex ratio in Coochbehar was 949 in 2001. This ratio increased from 1991 when it was 935.

A table comprising comparison of the sex ratio among Coochbehar, West Bengal and India is given below:

	1991 (Female/ 1000 male)	2001 (Female/ 1000 male)	% of Decennial growth
Coochbehar	935	949	1.5
West Bengal	917	934	1.8
India	927	933	0.6

Table 1.31: A comparison among the Coochbehar, West Bengal and India in the Decennial growth rate in male and female.

(Source: WBHDR; 2004; 12)

Literacy and Education

According to the 2001 census, the literacy rate in the district was 67.11 per cent. From the table given below it is clear that at the time of merging with India, the literacy rate was very poor in this area.

Table on Literacy Rate (excluding 0-6 years child) on Coochbehar District:

YEAR OF CENSUS	TOTAL	MALE	FEMALE	DECENNIAL GROWTH RATE		
				Total	Male	Female
1951	17.14	26.10	6.14	-	-	-
1961	25.34	37.43	11.40	8.25	11.33	5.26
1971	26.49	37.09	14.64	1.10	0.40	3.24
1981	34.82	46.13	22.60	8.33	9.10	7.96
1991	45.78	57.34	33.39	10.96	11.22	10.71
2001	67.11	76.83	57.04	21.43	19.48	23.73

Table 1.32: Literacy scenario in Coochbehar district since 1951.

(Source: 'Coochbehar e Prathamik Shiksha: Agragati: Alope' by Afjal Hossain, 'Paschimbanga', Coochbehar District Issue; July, 2006; 221-230).

Till 1991 more than half of the total population of the district was illiterate. It is only in the last (2001) census that the literacy rate was able to cross 50 per cent. It is noticeable that a vast gap always exists between male and female literacy rate. So, a strong effort should be given to uplift female literacy rate. Coochbehar's urban literacy rate is 85.93 per cent, which

is highest in the state although in case of rural literacy the district is ranked 8th (Hossain; 2006; 221-230).

Another source of information tells us that the district literacy rate in the year 2001 was 66.3 per cent. From this source of information a table is shown below comprising literacy rate and the educational qualifications of the population of this district.

TOTAL LITERATE	1, 386, 965
WITHOUT LEVEL	23, 424
BELOW PRIMARY	592, 743
PRIMARY	365, 660
MIDDLE	210, 694
MATRIC/ HIGHER SECONDARY/ DIPLOMA	153, 907
GRADUATE AND ABOVE	40, 012

Table 1.33: Educational Qualifications among the people of Coochbehar district.

(Source: http://www.censusindia.gov.in/Dist_File/datasheet-1903.pdf)

Since merging with India, the total number of primary schools and total number of the students in those schools in the district are:

Table on the number of primary schools and number of students enrolled

Academic Session	Total No. of Primary School	No. of Total Student
1952-53	555	29580
1953-54	586	34683
1954-55	631	41275
1955-56	660	45432
1956-57	668	48011
1957-58	686	51888
1958-59	751	56530
1959-60	764	57580
1960-61	842	63367
1992-93	1722	271564
1993-94	1722	273041
1994-95	1722	274236
1995-96	1722	277186
1996-97	1805	283518
1997-98	1805	295374
1998-99	1706	304366
1999-2000	1706	335848
2000-2001	1810	348830

Table 1.34: Number of primary schools and number of students enrolled in Coochbehar district.

(Source: 'Coochbehar e Janashikshar Bibartan', Rajarshee Biswas, 'Paschimbanga', Coochbehar District Issue; July, 2006; 201-220).

Since Coochbehar's merger with India, total number of the Junior High, High, Higher Secondary schools and total number of the students in this district are as follows:

Table on no. of junior, high, and higher secondary schools and no. of students from 1952-53.

Academic Session	No. of Junior High, High, and Higher Secondary Schools	No. of Total Student of Junior High, High, and Higher Secondary Schools
1952-53	99	12945
1953-54	107	14150
1954-55	110	15458
1955-56	111	15996
1956-57	115	16868
1957-58	116	16490
1958-59	119	16679
1959-60	123	1941
1960-61	93	20153
1992-93	232	115398
1993-94	232	117221
1994-95	232	118041
1995-96	232	118622
1996-97	236	123099
1997-98	241	127754
1998-99	255	131926
1999-2000	250	141080
2000-2001	268	210025

Table 1.35: No. of junior, high, and higher secondary schools and no. of students between 1952-53 and 2000-01.

(Source: 'Coochbehar e Janashikshar Bibartan' by Rajarshree Biswas, 'Paschimbanga', Coochbehar District Issue; July, 2006; 201-220).

Since its merger with India the total number of the colleges and total number of the students in this district are the following:

Table on number of colleges and number of students enrolled 1952-53 to 2000-01

Academic Session	No. of Colleges	No. of Total Student in Colleges
1952-53	1	375
1953-54	1	472
1954-55	1	555
1955-56	1	647
1956-57	2	834
1957-58	2	915
1958-59	2	1050
1959-60	2	987
1960-61	2	984
1992-93	8	14695
1993-94	8	15798
1994-95	8	15049
1995-96	8	15128
1996-97	8	15310
1997-98	9	15713
1998-99	10	13146
1999-2000	10	14876
2000-2001	11	15330

Table 1.36: Number of colleges and number of students enrolled between 1952-53 and 2000-01.

(Source: 'Coochbehar e Janashikshar Bibartan', Rajarshee Biswas, 'Paschimbanga', Coochbehar District Issue, July, 2006; 201-220).

Political Divisions

The district has 5 sub-divisions, which include 12 blocks. There are 128 Gram Panchayats (GPs) in the district. A table is given below to show how many GPs and blocks a sub-division has:

NAME OF THE SUB-DIVISIONS	TOTAL NO. OF BLOCKS (12)	TOTAL NO. OF GRAM PANCHAYATS (128)
COOCHBEHAR	COB-I and COB-II	15 (COB-I) 13 (COB-II)
DINHATA	DIN-I, DIN-II and SITAI	16 (DIN-I) 12 (DIN-II) 5 (Sital)
MATHABHANGA	MTB-I, MTB-II, and SITALKUCHI	10 (MTB-I) 10 (MTB-II) 8 (SLK)
MEKHLIGANJ	MEKHLIGANJ and HALDIBARI	8 (MKL) 6 (HLD)
TUFANGANJ	TUF-I and TUF-II	14 (TUF-I) 11 (TUF-II)

Table 1.37: Political Divisions of the Coochbehar District.

People's participation particularly at the lower level is very much necessary in the democratic process. But, unfortunately, although the Left Front Government of West Bengal is responsible for the establishment of grassroots democracy, the three tier Panchayat elections since 1978, one recent survey revealed that the state government actually failed to spread out the 'ideal' of democracy. People's participation during the time of voting has a place for enough satisfaction in the state but people's participation when looked from the taking of part in the meetings of the Gram Sansad is very poor.³² If at this

³² As per Article 16 (a) of 1994 'West Bengal Panchayat Amendment Act', one Gram Sansad is to be formed in each electorate area of the Gram Panchayat. Each and every member of that electorate area is the member of this Gram Sansad. Every year the Pradhan of the Gram Panchayat convenes the Sansad meeting twice. The

level people's participation does not take place, the ideal of democracy and development through people's participation both gets hampered. In the year 2000, the SIPRD conducted a study on the participation of the people at the grassroots level. It was revealed from that survey that 25 per cent of all voters attended Gram Sansad meetings. The proportion of the *bargadars* and *pattadars* in these meetings are 73.2 per cent (WBHDR; 2004; 68).

At this point it should not be wrong to mention some data from a survey done by 'Transparency International and Institute of Social Sciences'. Their survey in Nadia brings out some crude fact on grassroots level administration. Some findings of researcher Budhadeb Ghosh is given below:

- a) About 66-67 per cent rural people do not know how much money is released for the panchayats.
- b) Whether the panchayat properly utilize the allotted money or not', in this question, only 25 per cent people said that panchayat utilize the money properly, 30 per cent people said that panchayat is misusing funds and 43 per cent people interviewed said that they do not know the answer to this question.
- c) 37 per cent people surveyed had started believing that 'bribe' is essential to do work in the panchayats. On the other hand 23 per cent people believe that middleman is necessary during the time of working and interacting with the panchayat. And 32 per cent people believed that during the time when financial assistance is taken from the panchayats it has become obvious to give money to the people attached with panchayats (Swati Bhatteerchajee, ABP, Oct. 05, 2007).

financial activities of the Gram Panchayat along with other matters are discussed in these meetings.

Socio Economic Condition

To estimate the district wise human development index a table has been prepared by the WBHDR, 2004 (p. 13) considering health, income, and educational indexes from different districts. Before we take an entry into this discussion it's better to see the table given in WBHDR, 2004.

Sl. No.	Districts	Health Index	Income Index	Education Index	HDI	HDI Rank
1	Darjeeling	0.73	0.49	0.72	0.65	4
2	Jalpaiguri	0.61	0.38	0.60	0.53	10
3	Koch Behar	0.50	0.41	0.65	0.52	11
4	Dinajpur	0.62	0.39	0.53	0.51	13
5	Malda	0.49	0.36	0.48	0.44	17
6	Murshidabad	0.57	0.29	0.52	0.46	15
7	Birbhum	0.53	0.27	0.61	0.47	14
8	Bardhaman	0.74	0.47	0.71	0.64	5
9	Nadia	0.65	0.41	0.66	0.57	9
10	North 24 Parganas	0.72	0.49	0.76	0.66	3
11	Hugli	0.77	0.46	0.67	0.63	6
12	Bankura	0.67	0.26	0.62	0.52	11
13	Purulia	0.61	0.18	0.55	0.45	16
14	Medinipur	0.68	0.45	0.74	0.62	7
15	Haora	0.77	0.53	0.75	0.68	2
16	Kolkata	0.82	0.73	0.80	0.78	1
17	South 24 Parganas	0.71	0.40	0.68	0.60	8
18	West Bengal	0.70	0.43	0.69	0.61	-

Table 1.38: Human Development Indices (HDI) for West Bengal Districts.

(Source: WBHDR; 2004; 13).

From the above table it is somehow clear that regarding health, income and education, Coochbehar do not have any place for enough satisfaction. Particularly in this category of income the district performed poorest. And out of the total districts, its Human Development Index (HDI) rank is 11 out of 17 districts. So as a whole we can say that there is enough scope to uplift the socio-economic condition of the district. This report also gives us an idea on Gender Development Indices by using health index, income index, and education index.

According to this estimate, Coochbehar's health, income, and education indexes are 0.497, 0.287, and 0.628 respectively. And the Gender Development Indices for Coochbehar is 0.471. This figure placed the district into 13th place out of 17 districts (counting two Dinajpur and two Midnapore as one district each). In this area the district also has to perform a lot to upgrade its condition (WBHDR; 2004; 13).

In case of per capita income, Coochbehar shows an improvement in the year 2000-01 than 1980-81. In 1980-81 Coochbehar ranked 16 out of all the districts in West Bengal but in the year 2000-01 with Rs. 13855.35 the district was placed 13th. The rural monthly per capita consumption for Coochbehar district is Rs. 466.43 and in this category the district again was placed 13th among all the districts. The urban monthly per capita consumption for the district is Rs. 797.92.

Both the above ranks indicate one fact that in Coochbehar, poverty exists more in number than other districts of the state. The rural poverty in the district is 25.62 per cent and urban poverty ratio is 15.44 per cent of the total population (WBHDR; 2004; 80). The district ranks 7th and 9th in terms of rural and urban poverty. A table is given below containing ratio of rural and urban poverty in different districts of West Bengal:

NAME OF THE DISTRICTS	RURAL POVERTY RATIO (%)	RANK	URBAN POVERTY RATIO (%)	RANK
DARJEELING	19.66	4	15.21	8
JALPAIGURI	35.73	12	61.53	17
COOCHBEHAR	25.62	7	15.44	9
DINAJPUR	27.61	9	19.29	13
MALDA	35.4	11	6.6	3
MURSHIDABAD	46.12	13	49.56	15
BIRBHUM	49.37	14	21.83	14
BARDHAMAN	18.99	3	17	11
NADIA	28.35	10	15.51	10
NORTH 24 PARGANAS	14.41	2	9.99	5
HUGLI	20.43	6	11.43	6
BANKURA	59.62	15	52.38	16
PURULIA	78.72	16	6.47	2
MEDINIPUR	19.83	5	19.25	12
HOWRAH	7.63	1	1.33	1
KOLKATA	-	-	11.17	7
SOUTH 24 PARGANAS	26.86	8	8.5	4

Table 1.39: Rank of the West Bengal Districts based on rural and urban poverty.

(Source: WBHDR; 2004; 80)

Using the criteria of road construction and maintenance (by PWD³³ and Zilla Parishad) and per capita income of the people Coochbehar ranks 13th (WBHDR; 2004; 84).

If we go through occupational diversification, we find that in 1991, there were 51.8 per cent recorded cultivators in the district. In the year 2001 it was reduced to 40.4 per cent. On the contrary an increase in the category

³³ Public Works Department.

of agricultural-labourers took place for the same period. In 1991 in Coochbehar district, there was 28.2 percent agricultural-labourer. It increased to 31.8 per cent in 2001. In this decade the number of the non-agricultural labourers also increased from 20 percent in 1991 to 27.8 percent in 2001 (WBHDR; 2004; 99).

In case of type of house and percentage of household occupying those houses one conception may be drawn from the table given below:

TYPE OF HOUSE	% OF HOUSEHOLD OCCUPYING
PERMANENT	14.7
SEMI-PERMANENT	56.8
TEMPORARY	28.3

Table 1.40: Types of houses in Coochbehar district.

(Source: http://www.censusindia.gov.in/Dist_File/datasheet-1903.pdf)

The same governmental website tells us that out of 1138 inhabited villages in the district safe drinking water facilities had already reached 1137 villages. Electricity has reached 583 villages in the district. Post, telegraph and telephone facilities are available in 323 villages. The census report of the 2001 also adds that 337 villages are connected with bus services.

Let's have a brief look at Coochbehar district's number and percentages of total workers (main+marginal) in 2001 and whether there had been an increase or decrease since 1991.

	No. of Total Workers 1991		No. of Total Workers 2001	Percentage of Total Workers to Total Population 1991	Percentage of Total Workers to Total Population 2001	Increase/ Decrease in Percentage of Total Workers to Total Population
West	T	21914774	29481690	32.19	36.77	4.58

Bengal	R	16380039	21889642	33.18	37.90	4.73
	U	5534735	7592048	29.59	33.85	4.27
Coochbehar	T	697882	966705	32.14	38.99	6.85
	R	649725	893311	32.46	39.64	7.18
	U	48157	73394	28.41	32.53	4.12

Table 1.41: A comparison on Total Workers between West Bengal and Coochbehar.

(Source: Final Population Totals, Census of India 2001, West Bengal Released by Vikram Sen, Directorate of Census Operations West Bengal; p. 11).

It means that in Coochbehar district, the percentage of total workers increased more than the state's number. But unfortunately, this increase mainly took place in the category of marginal³⁴ worker and not in the category of main³⁵ workers.

³⁴ A person who got work less than six months of the reference period (i.e. in the last one year preceding the date of enumeration) in any economic activity is labeled as Marginal Worker.

³⁵ A person who got work for major part of the reference period (i.e. six months or more during the last one year preceding the date of enumeration) in any economically productive activity is labeled as Main Worker.

The table, which is given below gives us an idea about the increase or decrease of the main and marginal worker in this district from 1991-2001.

	Percentage of Main Workers to Total Population in 1991		Percentage of Main Workers to Total Population in 2001	Increase/Decrease in Percentage of Main Workers to Total Population	Percentage of Marginal Workers to Total Population 1991	Percentage of Marginal Workers to Total Population 2001	Increase/Decrease in % of Main Workers to Total Population
	T						
West Bengal	T	30.23	28.72	-1.52	1.96	8.05	6.10
	R	30.61	27.89	-2.72	2.57	10.01	7.45
	U	29.23	30.84	1.61	0.36	3.01	2.65
Cooch behar	T	30.55	30.43	-0.12	1.59	8.57	6.98
	R	30.78	30.43	-0.35	1.68	9.21	7.53
	U	27.97	30.39	2.42	0.44	2.14	1.70

Table 1.42: A comparison on Main Workers between West Bengal and Coochbehar.

(Source: Final Population Totals, Census of India 2001, West Bengal, Released by Vikram Sen, Directorate of Census Operations West Bengal; pp. 13-16).

So, increase in the total number of workers does not show that people are getting work and they are living well. As the numbers of marginal workers increased in the district, it means a large section of the population in this district do not get job for more than six months in a year.

After the workers category now we discuss about the percentage of the cultivators and agri-labour in the district.

		Percentage of Cultivators to Total Workers in 1991	Percentage of Cultivators to Total Workers in 2001	Increase/ Decrease in Percentage of Cultivators to Total Workers from 1991-2001	Percentage of Agri-labour to Total Worker 1991	Percentage of Agri-labour to Total Worker 2001	Increase/ Decrease in Percentage of Agri-labour to Total Worker from 1991-2001
West Bengal	T	29.24	19.18	-10.06	25.01	24.97	-0.04
	R	38.40	25.52	-12.88	32.27	33.08	0.81
	U	2.12	0.90	-1.23	3.54	1.61	-1.93
Coochbehar	T	48.41	37.43	-10.98	26.48	29.53	3.05
	R	51.75	40.42	-11.33	28.18	31.82	3.64
	U	3.30	1.06	-2.24	3.53	1.63	-1.91

Table 1.43: A comparison on the cultivators between West Bengal and Coochbehar.

(Source: Final Population Totals, Census of India 2001, West Bengal Released by Vikram Sen, Directorate of Census Operations West Bengal; pp. 17-20).

The agri-labour³⁶ in the district increased in the period 1991 to 2001 but the percentage of cultivators³⁷ decreased for the same period. It means the people who are working in agricultural land had become more dependent on the landlords in 2001 than earlier. It may have resulted in the increase in poverty in the district.

³⁶ If a person is working on another person's land for wages in money or kind or share, he will be regarded as an agricultural labourer. He/ she has no risk in the cultivation, but merely works on another person's land for wages. An agricultural labourer has no right of lease or contract on land on which he/ she works (Sen; Census of India, 2001; 2001; 4).

³⁷ It is decided for the purpose of a census that if a person is engaged in cultivation on land owned or held from the government or held from private persons or institutions for payment in money, kind or share, will be called as cultivator. (Sen; Census of India, 2001; 2001; 4).

In short, a brief knowledge regarding district's socio-economic condition including literacy status (based in 2001) can be drawn from the table given below:

Sl. No.	Subject	Coochbehar	West Bengal
1	Rural Population (%)	90.90	71.97
2	Urban Population (%)	9.10	28.03
3	Growth of population (1991-2001)	1.40	1.80
4	Population Density (per sq km)	732	904
5	Sex Ratio (Female per 1000 Male)	949	934
6	SC Population	51.76	23.96
7	ST Population	0.60	5.65
8	Muslim Population	23.34	25.30
9	Literacy Rate	67.21	69.22
10	Female Literacy Rate	56.0	60.20
11	Literacy Growth Rate (1991-2001)	21.43	11.52
12	Growth of Female Literacy Rate (1991-2001)	23.73	13.66
13	Average Male Age	53	65
14	Average Female Age	57	69
15	Place in the State in case of literacy rate	9	-
16	Place in the State in case of Female literacy rate	10	-
17	Place in the State in terms of per capita income	13	-
18	Place in the State in case	13	-

	of Gender Development Index:		
19	HDI Index-Rank	11	-
20	Place in the State in case of Rural Population	2	-
21	Place in the State in case of Urban Population	17	-
22	Place in the State in case of Urban Literacy	1	-
23	Place in the State in case of Rural Population	8	-

Table 1.44: Socio-economic condition of the people of Coochbehar District.

(Source: 'Coochbehar e Prathamik Shiksha: Agragatir Aloke' by Afjal Hossain. 'Paschimbanga', Coochbehar District Issue, July, 2006, pp. 221-230).

Agricultural Condition

Let us have a brief idea of the condition of agriculture in Coochbehar since it has important implications for rural poverty in the district. Out of the total area of the district 77.56 per cent area is used for agriculture (Dakua; 2006; 29). And hence 92 per cent of the total population is related to agriculture (Biswas; 2006; 229). According to the WBHDR, 2004-report, agri-labour class is the poorest section in West Bengal. Poverty also remains high in number in the categories of self-employed in non-agriculture, self-employed in agriculture and other forms of labour (WBHDR; 2004; 81). This agri-labour class had also increased in the district from 1991 to 2001. (Final Population Totals, Census of India 2001, West Bengal Released by Vikram Sen, Directorate of Census Operations West Bengal; 19-20).

The major crops of the district in pre-kharif season are 'Boro' paddy and Jute. And in the kharif season, the main crops of this district are 'Aman' paddy. Tobacco, oil seeds, pulses (lentil, khesari) and wheat are the most

important crops for the Rabi-season. In recent years a good progress is seen in the cultivation of green winter vegetables (Annual Action Plan, DRDC; 2006-07; 5).

The land reform process gained pace in West Bengal only after the Left Front Government came to power in 1977. This process changed the nature of the landowners in the state as well as in the district. By the year 2000 a total of 84431 bargadars were recorded in this district. These *bargadars* have 23.4 percent share in the total numbers of cultivators in 2001 (WBHDR; 2004; 33).

During the time of land reforms, it was believed that women's rights over the ownership or titles to assets have been neglected in India. So, the Government issued single patta in the name of a single woman or even gave them joint pattas with their spouses. The introduction of joint pattas took place in the state only after mid 1990s and not before. Before that the pattas were only given to the head of the households, who were surely the male members of the household (WBHDR; 2004; 41).

The Industrial Scenario in Coochebehar

Coochebehar district do not have any big and medium scale industries and it is declared as 'A' category zone for setting up industries. Subsidy from the central level is also granted to set up industries in this area. The scenario in case of small-scale industries is also not glorious. The two main reasons behind this backwardness are locational disadvantage and lack of infrastructural amenities. Although in case of some industries, local skills are observed. These sectors are Pati, Bamboo craft, Bidi making, Pottery etc (Annual Action Plan, DRDC; 2006-07; 7).

The weaknesses of Coochebehar in the field of industry are described in the governmental website as follows:

- i) The district does not have good transport and communication facilities (only 337 villages out of 1138 inhabited villages are covered by bus service);
- ii) Rivers, which are flowing throughout the district, are not navigable;
- iii) Only 127 km railway track cross over this district; moreover distance between Kolkata and NCB and between Siliguri and NCB through railway takes more time because of single-track line;
- iv) The climate (mostly wet) of this district is not friendly to preserve or store products;
- v) The running industries are facing the problem of shortage of electricity (although recently Coochbehar's Chakchaka Industrial Developmental Centre is declared as 'load shedding free zone')
- vi) The industrialists are facing the Sales Tax related problems as the Divisional office is situated in Jalpaiguri (http://coochbehar.gov.in/HTMfiles/cob_industry.html)
- vii) Air services are not regular from this district, so the industrialists from outside do not take interest to set up industries here.
- viii) Good quality of tobacco is produced here but not a single tobacco industry was set up here.
- ix) The sectors like IT, which is already in boom and will boom more in near future is absent in this district.
- x) Landlessness of the people (in our survey we found that 46.32 per cent people are landless out of 462 numbers of people)
- xi) The governmental delay in various offices is also an important reason behind non-thriving of the industrial sector in Coochbehar district. It was published in the newspaper that a number applications are waiting for sanction of loans to set up small-scale industries under 'Pradhan Mantri Rojgar Yojana'. Taking information from a source, the newspaper published that the target was fixed to give loan to 904 groups or interested people in the district. The number of applications received for this purpose was 1043. But, till now the Bank has

approved only 110 projects. In this way the interested people are loosing interest in setting up industries in this district (Bartaman, Nov. 15, 2007).

The key criteria needed for the flourishing of the industrial sector in a particular region are population pattern of that region, mental and physical ability of the local people, sources of raw materials and obviously a solid market for the sale of finished products. The people of Coochbehar district do not show enough mental ability or rather one may say that there is a lack of initiative in setting up industry. During the period 1949 and 1950, a large-scale immigration took place from East Pakistan (now Bangladesh) to Coochbehar. It is only after that the agriculture and industrial sector started to grow (Mandal; 2006; 65-68).

According to the Zilla Parishad, in Coochbehar district, there are 6,125 handicrafts units in 5 sub-divisions. The important handicrafts units in the district are making toys, pottery, making goods from bamboo, garments, making umbrella, mat, pati, handloom, jute based products, powder, and distill water etc (Mandal; 2006; 65-68).

District Industrial Development Corporation help the local people to sell their products in the market. The people attached with handicrafts can sell their products in different fairs through governmental stall. They even receive a loan up to Rs. 10, 000 with a low rate of interest. And the people who are aged more than 60 years but attached with the handicrafts sector for more than 10 years can get Rs. 400 monthly pension (Mandal; 2006; 65-68).

As the district is not an advanced district in terms of industry one Industrial Development Centre (WBIIDC³⁸) has been established at Chakchaka (4 km away from the district headquarter). The area of this

³⁸ West Bengal Industrial Infrastructural Development Centre.

WBIIDC is 131.0315 acre. Electricity, water, inter-connecting road facilities are available here. At present there are 25 industrial units that are operating. Total 769 people are employed in this WBIIDC (Chattapadhyay; 2006; 59-64).

Why is the rate of poverty high in Coochbehar district?

Now a few words on why the rate of poverty is so high in the district. From the discussion that we have done so far it is not very difficult to get an idea regarding why is the rate of poverty so high in Coochbehar district? We have already noted that in the case of industry, this area is officially declared as a non-advanced zone. Few jobs have been generated in the industrial sector in this district and all of them or most of them are mainly in the cottage or small-scale industries. All the reasons that we have mentioned in this chapter that are behind the lack of growth in industry are also the reasons behind poverty in the district.

The government is aware of the lacuna in the district. Some of the important reasons are mentioned in the official website. The district do not have good transport and communication facilities (only 337 villages out of 1138 inhabited villages are covered by the bus service); only 127 km railway track cross over this district. Moreover distance between Kolkata and NCB and between Siliguri and NCB through rails takes more time because of single track line; the climate (mostly wet) of this district is not friendly to preserve or store products and soon(Source:http://coochbehar.gov.in/HTMLfiles/cob_industry.html).

The main source of income of the population of this district is from agriculture. But the percentage of cultivators to total workers in this sector is declining day by day and the percentage of agri-labour to total workers is

increasing. The same thing happens with the main worker and the marginal worker categories: The percentage of main worker decreases and the percentage of marginal worker increased. Furthermore, the growth of agriculture of this district is facing hindrances because of some typical geographical and climate related problems about which we shall discuss in the fourth chapter. All these can also be considered as reasons behind the higher rate of poverty in the district. From 1991 to 2001, the total workers in this district increased but the percentage of main worker declined. The growth in the rate of marginal workers helped in the increase in the percentage of total worker. The net cropped area in this district did not increase from 1990-91 to 1998-99. Agriculture is not very profitable it can be made out from the fact that every year suicide of farmers growing tomatoes and potatoes in this district is regularly taking place. We have already talked about the problems related to agricultural and industrial sectors. But the entire lacuna relating to agriculture and industry are important reasons behind poverty. Almost 3/4th of the total population is comprised of the SCs and Muslims. It has been earlier stated that the three poorest sections or communities are SC, ST and Muslims in rural areas. So, new development schemes should be introduced in this district for these sections. The per capita income of the district's population is also very low. This is another reason for the existence of higher percentage of poverty in the district. In 1980-81, Coochbehar ranked 16 out of all the districts in West Bengal. In 2000-2001 it ranked 13 out of 18 districts (WBHDR; 2004; 79).

Landlessness is one of the main reasons behind poverty in rural Coochbehar. In the fourth chapter we discuss about a finding on the socio-economic condition of the rural people of Coochbehar, our survey strikingly found that 46.75 per cent surveyed individuals do not have any land. We will discuss the findings of the survey in the fourth chapter which will establish this fact. There are some related conditions like the number of the household members, number of the earning members in that household which also affect poverty condition in rural Coochbehar. This is a point that we discuss in the fourth chapter of our thesis.

CHAPTER II

The World of Non-Governmental Organisations (NGOs)

In the last chapter we focused on poverty in West Bengal and the district of Coochbehar. We looked at the nature of poverty in the state and tried to answer the question why is the rate of poverty particularly rural poverty so high in the district. In this chapter we look at what NGOs are in academic literature, what are the reasons behind their proliferation, how can these NGOs be classified and finally we focus on the types of NGOs in the district. We also look at how did the NGOs flourish in the district and became an important part in the process of development? The activities of the NGOs will be the subject of the next chapter in our thesis. The points to be discussed are done in three main subsections.

I

Non-Governmental Organisations (NGOs) in Academic Literature: What are they?

The 'Handbook of Political Science' (1975), which runs into eight volumes is almost silent on the definition of Non-Governmental Organizations (hereafter NGOs). Even after two decades of its publication, the term NGO perhaps had only marginal significance to the Political Scientists. But, now the scenario has changed considerably. And according to Salamon (1994, 109), we are at the center of "associational revolution". In the introduction the author writes that he used the term Non-Governmental Organizations (NGOs) and nonprofit organizations roughly to denote the NGOs. From this, one may make it out that the term NGOs actually covers a large section of organizations. Which type of organization should we consider as a Non-Governmental Organization? To him the answer is, "as an organization an NGO has at least

several full-time staff, some sort of hierarchy, a budget and an office. although with local NGOs this can sometimes mean little more than someone's house or flat" (Potter; 1996; 1-2).

In the literature on NGOS, it is said that common people have formed voluntary associations since long, but NGOs in its present form developed only two hundred years back. And as a term, the 'Non-Governmental Organisations' acquired pace only after the United Nations Organizations (UNO) came into existence. Article 71 of the UN charter (chapter 10) makes a provision for UNO-NGO collaboration. In this article it is described that, "The Economic and Social Council may take suitable arrangements for consultation with non-governmental organizations which are concerned with matters within its competence..." The definition on international Non-Governmental Organisations is first seen in resolution no. 288 (X) of Economic and Social Council adopted on Feb 27, 1950. In this resolution the international NGOs are defined as "any international organization that is not founded by an international treaty" ([http://en.wikipedia.org/wiki/non-governmental organization](http://en.wikipedia.org/wiki/non-governmental_organization)).

In the year 1973, Smith found that, in general people looked the Voluntary Organizations/ Non-Governmental Organizations (VOs/ NGOs) 'either as an unclassifiable and amorphous hodge-podge of groups' or as in that way by which one classify them through 'common sense' categories for e.g. scientific, political, welfare (Smith, 1973). In her writing Weisgrau (1997) argued that the "NGOs is a term used very lightly to mark any organisation which is not a direct division of a national government." What is interesting in her article is that to her the NGOs and their development are lesser a movement and more a "rapidly expanding industry" (Mencher; 1999; 2081-2086).

These organizations are treated from different angles in different countries. In this connection it must be noted that in China, these

organizations are assumed as 'anti-government' (Brett; 1995; 96-110). To Clarke (1998; 36-52): "NGOs are private, non-profit, professional organizations, with public welfare goals. In the developing world, NGOs include philanthropic foundations, church development agencies, academic think-tanks and other organizations focusing on issues such as human rights, gender, health, agricultural development, social welfare, the environment and indigenous people." He excludes "other non-profit organizations such as private hospitals and schools, religious groups, sports clubs, and QUANGO's (quasi-autonomous non-governmental organization)" as non-governmental organizations. Furthermore, he adds that "In the contemporary literature, NGOs are distinguished from people's organizations (POs), local, non-profit membership-based associations that organize and mobilize their constituents in support of collective welfare goals. POs include local community associations and cooperatives as well as peasant associations and trade unions but exclude other professional or business associations. POs are usually regarded as a sub-category of NGOs" (Clarke; 1998; 36-52).

Mathur felt that the term NGO is a vogue one but in India within a short time it had gained currency (Mathur, 1998; 877-879). Mishra felt that because of the poor performance of the government the role of the NGOs have become very important. In the field of agriculture, energy, environment, water resources, the government departments failed to bring integrated development. So, to achieve the above mentioned goal, the hope is rested on the voluntary organisations. Why the hope is centered on the VOs? Because these organisations are working at the grassroots level and give priority to the local needs and requirements. What is more is that they are functioning on the principles of equity and social justice. According to the author of the book, the most important role played by the NGOs is to grow political awareness among the grassroots people. At the time of awareness building, the NGOs are trying to follow three principles, namely, i) charitable principles; ii) the developmental principles; and iii) the participative principles. But, to maintain the above principles, the NGOs have to act in accordance with some basic prerequisites. These are a) "they themselves should be

people's organizations; b) they should help in the development of the grassroots organisations to become self-reliant through local leadership; c) they should not attempt to operate projects directly; d) they should be able to create motivation and opportunities for self-employment among the people; e) the NGOs should thoroughly study the national development policies and try to promote them among the people; f) they should be recognized by the government as an essential force for socio-economic development, and g) there should be complete co-ordination among the NGOs to avoid duplication and wastage." According to Mishra, the above observations are a key to review the book (Mishra; 2002; 238-240).

Ovasdi (2006) gives a single line definition of NGOs in this way, "these are the organisations that work with the people to improve their social and economic situation" (Ovasdi; 2006; 31-34). In an article, Peterson and Peterson (1973) argued on voluntary association that, "no current definition is entirely satisfactory." Referring to Bode, they note that, "a completely satisfactory definition of voluntary associations seems less possible than a set of considerations for developing a definition or several definitions." Quoting Warner, they add in their writing that, ten characteristics are generally attributed to voluntary associations in many past studies. Some of the characteristics from that list are given here:

- 1) Voluntary involvement;
- 2) Secondary importance;
- 3) Normative inducement;
- 4) Specialization of interests;
- 5) Low degree of organization;
- 6) Private organization etc. (Peterson & Peterson; 1973; 2-15).

In one of his articles, Kirby opined that "voluntarism can and does play a role at all levels of development". In this piece of writing he expressed that "private and voluntary organisations are encouraged to collaborate with

AID³⁹ in efforts to carry out the new social objectives. In fact, a new and expanded role for voluntarism is an important innovation and aspiration in AID's current approach to fostering development in LDCs⁴⁰ (Kirby; 1973; 148-155).

We also find a definition on voluntary organisation in the 'National Conference on the Role of Voluntary Organisation in Health Care in India'. It says "a voluntary organisation is a social service and developmental institution motivated to meet the needs of the most disadvantaged in society either through direct services to the people or through facilitative/ indirect services to other voluntary organisations or Government, non-profit making and not undertaken to be fully funded for its maintenance, directly or indirectly by the Government" (Bhose; 2003; 38).

Nanavatty looks at the reasons why the voluntary sector is to be taken to assume responsibilities of rendering services in aid of the government. It is assumed that the VOs derive their strengths because of their attachment with the grassroots people. Their non-bureaucratic character helps them to introduce and experiment in organization of services as well as securing participation of people in the organization of service. Although the author admits that assumption is always not reflected in reality. He did not forget to add that VOs are found in different tone and colour. He further notes that there is a vital and distinct point between the VOs formed during the time of Independence (or soon after that) and the present age. As the contemporary VOs are attaching them with the 'Central Social Welfare Board', 'Ministry of Social Welfare', 'Ministry of Human Resources and Development' (and other government organisations), they are letting loose their independence to experiment and innovate new things (Nanavatty; 1996; 46-52).

³⁹ Agency for International Development.

⁴⁰ Lesser Developed Countries.

In Bhose's (2003) book we notice that he focused on man's nature as 'gregarious animal'. And to him this nature of human being give birth to the concept of voluntarism from the very start of human civilization. Voluntary Organizations (VOs) or non-governmental organizations work away from the governmental system and their main concern is 'service'. The history of the voluntary organizations is very old. They are even traced in the Paleolithic period too. This is true that in the 20th century the VOs are able to establish itself as a concept but the real evolution took place in this field in the post World War- II epoch. Behind the growing activities of voluntary organizations one may find the important reasons are as missionary zeal, war and calamities, socio-economic discrimination etc. In addition to that, the concept of welfare state, emergence of international organizations, disasters (both man-made and nature), ethnic problems (riots and clashes) helped to spread the voluntary organizations throughout the world.

To Bhose (2003), like human society the voluntary agencies also have a history of evolution. The primitive people were forced to show a voluntary unity because of risk-management, collection of food and biological-physiological needs. And whenever one group was searching food together, obviously one common interest came out. And later kinship organizations accelerated this one. And at length when the tribes settled in one place, automatically society was formed. In this way one may see that it was the voluntary groups on which the early social action was relied. With time, the society became more and more complex and this complexity made voluntary organizations more indispensable in the society (Bhose; 2003; 23).

Bhose (2003) also adds that the activists engage in the voluntary sector are sometime facing a problem on how to look a voluntary organisation. Some of them feel that there is a disagreement between the terms NGOs and Voluntary Organizations. It is because under the umbrella of the NGOs a large number of organisations including business clubs, recreation clubs who have no social activism are placed. Bhose admits that in broader sense the above mentioned organizations are included within the

umbrella of NGOs but the definition of NGOs specifically refers to the voluntary organisations solely (Bhose; 2003; 40).

The 'International Bank for Reconstruction and Development' (IBRD), popularly known as World Bank defines the NGOs as "private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development" (<http://wbi0018.worldbank.org/essd/essd.nsf/NGOs/home>). But one thing should be noted here that in the broader sense, the phrase NGO may be given to any nonprofit organization, which is distinct from the government. The IBRD not only defines NGOs but also provides an idea of strengths and weaknesses of the NGOs. Recognizing the diversity of the NGOs, some general strengths of this sector have been pointed out in this way:

- i) Strong grassroots links;
- ii) Field-based development expertise;
- iii) The ability to innovate and adapt;
- iv) Process-oriented approach to development;
- v) Participating methodologies and tools;
- vi) Long-term commitment and emphasis on sustainability;
- vii) Cost-effectiveness.

In the same manner some common drawbacks are also to be found out in this way:

- a) Limited financial and management expertise;
- b) Limited institutional capacity;
- c) Low levels of self-sustainability;
- d) Isolation/ lack of inter-organizational communication and/or coordination;

- e) Lack of understanding of the broader social or economic context (<http://wbln0018.worldbank.org/essd/essd.nsf/NGOs/home>).

Ross (1976) in his article expressed that VOs in ancient Judaism were basically the guilds, most probably a form of fraternity or burial association and the synagogue (Ross; 1974; 84-90). Rosenbaum (1981) believed that voluntary sector's activities have a great value in the society. To him the main reason behind this is that VOs are playing a homely and humanity based role which are not performed by the government. To the author, the idea of "an extensive voluntary sector" is nothing but an American phenomenon. It is notable that the values which are carried by the VOs such as pluralism, diversity and individualism are the integral part of American heritage (Rosenbaum; 1981; 82-89).

Brown and Kalegaonkar in their article (2002) pointed out that the importance of civil society and development NGOs in various sectors (like social, political, and economic) is growing very rapidly. Actually, the NGOs are increasing because of the fact that the state has some sort of limitation as a medium of development. Brown and Kalegaonkar agreed that during the time of social change and developmental process some organizations are playing a vital role (Brown & Kalegaonkar; 2002; 231-258).

In an article Mercer (2002) states that NGO literature proliferated in the 'last 15 years'. What is more he adds that in the 80s of the last century, NGO literature emphasized on "NGOs' efficiency, impact and scale." In the early 1990s a new set of debate along with the concept of civil society, democracy, good governance were included in the NGO literature. Agreeing with Bratton (1989), Mercer opined that NGOs' contribution in development may be considered more important in political than economic terms. Furthermore, Bratton opined that the role of the NGOs has become important because of their participatory and democratic characteristics. One interesting point which is to be noticed in Mercer's article is that he distinguished 'NGOs'

and 'Grassroots Organizations (GROs)' in terms of their size, number of members, area of operation etc. He strongly believes that NGOs mean those organisations which are officially established, have employed staff and obviously well-resourced. On the other hand GROs refer to the comparatively smaller, very often membership-based organisations and which mainly rely on donors or NGOs for finance. This article actually tries to find out the relationship among NGOs, civil society and democracy. In his article, Mercer shares that a common thought regarding their (NGOs and civil society) relationship is that, NGOs are not only one of the important parts of the civil society but they also try to strengthen it (civil society) by their activities. And finally strengthening civil society actually helps to prop up the democratic process also. Mercer talks about three principles which helped establish NGOs' role in strengthening civil society and democracy. These are:

Firstly, as NGOs are acting as autonomous, they pluralize and strengthen the institutional arena;

Secondly, NGOs help to increase citizens' participation in developmental process. NGOs are related with grassroots organizations which are often formed by poor and marginalized groups. In this way NGOs are trying to increase citizens' participation;

Thirdly, NGOs are said to establish an alternative model of perspective and policies. They sometimes challenge state autonomy in national and local levels and in this way they already play a significant role in case of democratic transitions and democratic consolidation in several Latin America countries, especially in Chile and Brazil (Mercer; 2002; 5-22).

Devine (2006) in his study writes that Non-Governmental Organizations- "a) provide welfare services efficiently to the poor; and b) develop a political process grounded in principles of participation, empowerment and accountability" (Devine; 2006; 77-79). To Sabel Rahman

(2006) development policy based literature in the last twenty years mainly concentrated on two things, namely;

- i) Development does not mean only 'economic change'. It relate with local political context, poverty alleviation etc. and
- ii) Against corrupt departments of the government, the donors and policymakers start to think that NGOs are their alternative at the grassroots level (Rahman; 2006; 451-473).

To write something on the NGOs it is better to briefly talk about social work too. Social work and NGOs or NPOs are very close to each other. In our society particularly, for a long time NGO activists were known as social workers. When we talked with the common people in Coochbehar district almost all of them told that before forming the NGOs, the prominent activists were known as social workers in their locality.

Let us try to know how the concept of international social work gained momentum. 'International social work' is the term which was first used by George Warren. In the year 1943 he coined this term to describe social work practice in agencies which were engaged in organized international efforts. According to experts, it is a distinct field of practice and demand specific skills and knowledge to cope with the social workers to act in international agencies (e.g. the International Committee of the Red Cross). Later, the word 'international social work' was able to include domestic social work practice with immigrants and refugees (Sanders, 1984; Sanders & Pedersen, 1984). Since the last decade of the last century, many scholars have started to define international social work from a broad perspective. To them, it is a professional practice that already crosses national boundaries and swears on contacts and exchanges between countries for e.g. Hokenstad et al. (1992) (Xu; 2006; 679-692).

NGOs have a deep connection with the concept of social work. At the biennial general meeting of the 'International Federation of Social Workers' (IFSW) held in Montreal in July 2000, the organisation decided to establish a new international definition of social work. Almost at the same time, the 'International Association of Schools of Social Work' (IASSW) also granted this definition in its General Assembly. Later in June 2001, when these two organisations met in Copenhagen both of them agreed to adopt it as the joint international definition. Originally composed in English, this definition had now been translated into 15 other languages. This actually starts with a short definition followed by some remarks. The first paragraph tells us the definition and the rest three highlight on the values, theory and practice of social work. The definition is as follows: "The social work profession promotes social change, problem-solving in human relationships, and the empowerment and liberation of people to enhance well-being. Utilizing theories of human behavior and social systems, social work intervenes at the points where people interact with their environments. Principles of human rights and social justice are fundamental to social work" (Hare; 2004; 407-424).

The meaning of the word NGO depends mainly on its perspective. In his article, Neal used the term NGO "to refer to legally constituted nonprofit organizations whose operations promote diverse economic, political, or cultural interests for the benefit of a broad social group." He later explained that some of the NGOs are oriented towards the professionals. And some other organisations try to serve peasants or engaged in promoting certain religious ideologies. What is more, Neal's article divulges some of the typical characteristics of the NGOs. He discusses the features of the NGOs taking help from different other authors in this field (<http://nvs.sagepub.com/cgi/content/abstract/37/3/492>). For example, Batliwala & Butcher (2002) in their books expressed that by informing and mobilizing marginalized populations, NGOs are trying to support the democratic rule in spite of the fact that it is a sector outside the government's domain. Sometimes it is noticed that NGOs are organizing protests and

petitions (Gilberth & Otero; 2001). In several cases NGOs have performed the role of human rights and election observers (Blum, 2001; Risse, 2000; Sikkink, 1993). We, in this particular context want to mention that in the year 2001, the much controversial⁴¹ parliament election of Bangladesh was monitored by several NGOs. Beside the above political function, some other political activities are also seen within the NGOs job (Fisher, 2003; Foweraker & Craig, 1990; Nelson, 1995, 2002). So in several regions it is traced that NGOs have become important political advocates and social service providers (Boris & Mosher-Williams, 1998; Clarke, 1991; Habib & Taylor, 1999). Some scholars believe that nonprofit organisations have the ability to contribute in the process of democratization (Escobar & Alvarez; 1992). But on the other hand some other group of scholars believes that NGOs are boosted by the power of the elites (Ferguson, 1990; Fisher, 1997; Pasha & Blaney; 1998) (Neal; 2008; 492-511).

There are several types of studies in which GO-NGO interaction are traced (Young, 2000). For this purpose one can put the opinion of Anheier-Salamon⁴² (1998) and Salamon-Sokolowski-Anheier⁴³ (2000). According to them, social origins theory believes that a combination of various factors (not a single factor) should be credited for the existence of nonprofit sectors (Seibel⁴⁴, 1990). Scholars of the social origin theory also believe that nonprofit organisations shape and are shaped by their social and political surroundings. It is seen that in a number of countries, the size and

⁴¹ The two major parties in Bangladesh are 'Awami League' and 'Bangladesh Nationalist Party'. Before the election both the parties raised voice against the male practices from the part of the opposition party as well as the government. So a numbers of election observers including some international NGO activists came to watch the election.

⁴² Anheier, H., & Salamon, L. (1998). *The nonprofit sector in the developing world: A comparative analysis*. New York: St. Martin's.

⁴³ Salamon, L., Sokolowski, S. W., & Anheier, H. (2000). *Social origins of civil society: An overview*.

Baltimore: Johns-Hopkins University Institute for Policy Studies.

⁴⁴ Seibel, W. (1990). Government/third sector relationships in a comparative perspective: The cases of France and West Germany. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 1, 42-61.

composition of the nonprofit organisations are not shaped only by the power of the state and religious institutes. The power of the working class, landed and social elites and peasants in addition to the above powers are also responsible for that. (Neal; 2007; 492-511).

In case of India, the NGOs are now counted as the third sector only after the government and the corporate sectors. This is also a reflection of the global scenario too. In India, it is seen that in late 1970s some Christian organizations including the Left, the Gandhian and the followers of Lohia focused on the development in the grassroots level (Bhose, 2003; 14). Ovasdi (2006) divided the evolution of Indian NGOs into four phases. A short discussion of these four phases is given below:

Period between 1960 and 70: According to Ovasdi, the NGOs in its contemporary form started to flourish in India between the mid-sixties and the early seventies of the last century. During this period, the government was criticized for their earlier adopted development model. In this period, India witnessed the vast gap between the rich and the poor. In addition to that an increasing division was noticed between the rural part and the urban part of the Indian society. What is more in the late 1960s two social factors i.e. economic stagnation and political instability made India's economic and political condition shoddy. And it was at this point of time (1968-69), the concept of alternative and integrative rural development got pace. New generations of people were responsible for that. People were noticed to join in this movement during the time of droughts and floods. During the time of 1971 Bangladesh liberation movement this movement found stride. The young people in India joined this movement to rehabilitate the huge number of Bangladeshi refugees. In West Bengal, it is noted that student movement and Naxalite movement helped to bring new thoughts in the voluntary sector.

1970-1980: It was the mid of 1970s when Indian NGOs were able to attract the attention of the foreign donors. The international donors found that the

Indian NGOs are transparent, locally effective and have flexible approach. These actually attract them on Indian NGOs. A new generation also entered into this field that is found different from the Gandhian NGOs. Indian NGO activists in this phase were also influenced by Jay Prakash Narain's 'Total Revolution' concept. Some of the notable institutions were also formed in this period like, 'Tata Institute of Social Sciences' (TISS), 'Institute of Rural Management' (IRMA). Several State sponsored NGOs were set up in this phase, e.g. we can mention the names of 'Council for Advancement of People's Action for rural technology (CAPART), 'National Wastelands Development Board' (NWDP). Some of the ministries even started to fund the NGOs in different schemes. The ministries like welfare, health and family welfare, urban development etc. represent this category. Specialized bodies of the UNO like, 'World Health organization' (WHO), 'United Nations Children's Emergency Fund' (UNICEF), World Bank also increased their support toward Indian NGOs in this part of the last century.

To Ovasdi, the declaration of emergency in 1975 started a new phase in the history of Indian NGOs. He expressed that in this period, the concept of people's participation started to come forth. The focal point of the voluntary organisations is seen with the target groups like, tribal, landless labourers, small farmers and women and so on.

1980-1990: According to Ovasdi, the 80s of the last century witnessed a growth in the Indian voluntary sector with a different form. The growth was seen in case of the support organisations which are specialized in training, research, legal aid, advocacy, documentation and so on. The issues like women's development, environment and forestry gained pace. And above all, a further professional approach was noticed in the voluntary sector. This is the period when NGOs started to think themselves as an important part of the civil society. Moreover, the community groups, unions too are also taken into consideration as the agents for development and integrated part of the civil society.

1990 Onwards: The things that received importance in the 1990s in the NGO circuit are, i) efficiency and competence of the NGOs; ii) availability of the resources; iii) performance; iv) achievement of results.

An alarming situation was also witnessed by the NGO sector in the early 1990s. Some 'paper organizations' were traced in this period whose main intention was to siphon funds. Growth in funding by the foreign donors and by the government was the main reason behind this.

To Ovasdi (2006) some of the characteristics of the Indian NGOs are the following:

- a) "Non-profit.
- b) Voluntary.
- c) Legally constituted.
- d) Directly or indirectly reliant on the system of national/ international aid or other assistance, like donations and endowments.
- e) Working for the people, by the people, through the people.
- f) Beneficiaries are the targeted segments of society.
- g) Self-governance.
- h) Do not distribute profits, if any, to the members of the organisation except as wages and salaries.
- i) Registered under Companies Act 1956.
- j) They have definite aims and objectives.

Ovasdi (2006) classifies some of the types of the NGOs in the country:

- a) Relief and Welfare Agencies (for e.g. Red Cross).
- b) Technical Innovation Organizations: To introduce new or and improved access to problems are the focal theme of these types of organizations. British Intermediate Technology Development Group,

Grameen Bank of Bangladesh are the best examples of this type of organization.

- c) **Public Service Contractors:** These organisations think that their size and flexibility are fit for doing the task better than the government. So they try to implement the works of the GO bodies. CARE is a good example of this type of organization.
- d) **Popular Development Agencies:** Non-profit sector of the developed nations fund their counterparts in the third world countries to focus on self-help, social development etc. The finest examples of this type of organization are; Seven OXFAMS, Bangladesh Rural Advancement Committee and so on.
- e) **Grassroots Development Organizations:** Self-help groups, Aruna Roy's Mazdoor Kissan Shakti Sangathan are the examples of this type of organization.
- f) **Advocacy Groups and Networks:** Education and lobbying are the main objective of these groups. In this regard one may take the name of the 'Transparency International' which engages to check corruption at the highest levels of the government, 'Narmada Bachao Andolan' etc. (Ovasdi; 2006; 31-34).

To Rajan (2004), the ruling elites of India in post independence era were able to design and control the development process bypassing the Gandhian ideologies. To help the poor or we can say in this way that to uplift the condition of the poor, the 'trickle down' policy was adopted from the part of the GO. But, unfortunately after 50 years of independence 40 per cent population were found poor in India. The current trend of people's participation was promoted by Robert Chambers. He introduced a method called 'Participatory Rural Appraisal' (PRA). A citizen of United Kingdom, Mr. Chambers was engaged in Her Majesty's colonial service in Africa. Rajan (2004) points out that NGO leadership in most cases are in the hands of charismatic persons (Rajan; 2004; 253-270).

In India, proliferation of NGOs has taken place in the past few decades. According to 'Johns Hopkins Comparative Study of the Third Sector' in India there are more than 1 million NGOs engaged in various fields.⁴⁵ In India, the five year plan of 1985-90 for the first time 'included' and 'integrated' the NGOs in the 'development processes'.

Basu (2005; 61-76) in his writing expressed the ideas of Mr. Prakash Karat⁴⁶. To Karat, the NGOs act as a weapon of the imperialist power to establish multi-party democracy in the Third World countries. And this starts from the 1970s of the last century. One vital point Karat adds that NGOs are concentrated more on different 'section' of the society, like, poor, women, tribal etc. They are not concerned over 'classes' of the society. And in consequence of that it is very difficult to know the main factors behind the poor condition of the exploited class (Basu; 2005; 61-76).

⁴⁵ Salamon, L and Aheier, H; "The Nonprofit Sector in the Developing World", Manchester University Press, 1997.

⁴⁶ Prakash Karat is at present the General Secretary of the 'Communist Party of India (Marxist)' [CPI (M)], the largest Communist Party in India.

II

Proliferation and Categories of NGOs

In the last 20-30 years, a boom was noticed in the arena of transnational society. And the term 'explosion' was used by the 'United Nations Development Programme' (UNDP) to describe this expansion. In 1839, world's first NGO 'Anti-Slavery Society' was formed. But, till 1874 only 32 NGOs were traced in this circuit. The scenario started to change gradually in the next century. From 1914 to 2000 the total number of NGOs increased from 1083 to 37, 000. In terms of percentage this rate is 3416.44. The all important part of this growth is that 1/5th of these international NGOs came into existence after 1990 (UNDP Human Development Report, 2002).

The above paragraph emphasize on the time of the NGOs' proliferation, Clarke (1998) on the other hand stressed on the region where this proliferation took place. Recognizing the fact that proliferation of the NGOs is a worldwide phenomenon, he specially mentioned the zone of Asia, Africa, and Latin America where to him significant expansion took place. To him between 1984 and 1993, when private sector organisations grew by 65 per cent in Philippines, a growth of 148 per cent was noticed in registered NGO category. During then 58,000 NGOs existed in the Philippines. In Kenya, 184 per cent growth is noticed in the NGO sector in just nine years (from 1978 to 1987). It is revealed that in 1993, Brazil had the highest number of NGOs (with 110, 000) among all the nations in the developing world. India was ranked second with 1000, 000 NGOs.

To Clarke (1998), the main reasons behind the growth of the NGOs are the following:

i) Non-governmental agencies in the industrialised world channel a lot of aid through non-governmental partners of the developing world. In this

connection one good example was given by him. He writes that in the year 1990, US \$ 7.2 billion was provided by the rich nations' NGOs. The figure was equivalent to 13 per cent of net disbursements of official aid or 2.5 per cent of total money outgoing to non-developmental and developing NGOs and People's Organisations (POs).

ii) The next reason to him is that in this neoliberal age from the 1980s, multilateral donors and their bilateral partners are able to channel funding through non-developmental and developing NGOs.

iii) Because of the economic recession in the 1980s of the past century, the nation which earlier had a negative mind towards NGOs tried to change their policies and involved NGOs in nation building process.

iv) It is seen that large-scale social movements (in some developing nations) which perhaps earlier were ideologically and organizationally unified, shifted in their themes of social mobilization.

In his work Clarke (1998) tries to look at some important questions on NGOs e.g. why are the NGOs proliferating? Ideologically, what are the bases of NGO action? And obviously, how far NGOs can intervene in politics? Looking at these questions, Clarke at first sought the help of Sethi's (1991) work. Sethi (1991) in his book revealed that in Philippines and India, NGOs are able to fill an institutional gap formed because of the weakness of political parties and trade unions. But, the situation in Indonesia and Vietnam are different from India and Philippines. In these two nations, the proliferation of the NGOs comes about because of the hegemony and not for the weakness of formal industries (Clarke; 1998; 36-52).

To categorise the NGOs, Wiesgrau⁴⁷ (1997) opted the following criteria; composition, size, mission or purpose, sources of funding, histories, whether they focus on a particular area (e.g. agriculture) or not, whether they provide innovative models in 'technology' research methods or institutional arrangements' and their manner of day to day functioning and decision-making.

Mencher however uses other criteria to categorise the NGOs. These are a) NGOs' relationship with other social movements including women's movement; movements against oppression (e.g. race); diverse left movements within or outside of political parties; diverse rightist groups including religious fundamentalist environmental movements and b) current Western and international policies' effect on poor villages and NGO responses to these policies (Mencher; 1999; 2081-2086).

The World Bank concept on NGOs covers a huge number of organisations and at the same time various types of organisations. For example if anybody looks in the area where NGOs are engaged in development related functions, he finds out that there are some international charities that exists like CARE, WORLD VISION, OXFAM etc. And with that he also finds that local community based self-help groups are also working in developing and underdeveloped world. The wide range of the term 'NGO' is discussed in this article. It is said that a vast area of our life is touched by the NGOs (<http://wbi018.worldbank.org/essd/essd.nsf/NGOs/home>).

World Bank mostly have a touch with two kinds of NGOs, namely i) operational NGOs and ii) advocacy NGOs. The main function of the first kind of NGOs is to relate themselves with development oriented programmes. On the other hand advocacy NGOs are those who are engaged with a particular

⁴⁷ Wiesgrau, Maxine, "Interpreting Development: Local Histories, Local Strategies", University Press of America Inc. Lanham, New York, 1997.

cause and they even influence on World Bank's programmes (<http://wbln0018.worldbank.org/essd/essd.nsf/NGOs/home>).

Kirby (1973) in his article suggests that, "Development may be broadly defined as a process of change in general well-being leading to a higher quality of life for all." Within this framework the author attempted to classify voluntary organisations by taking into consideration the following:

1. Public issue/ instrumental voluntarism;
2. Expressive voluntarism; and
3. Service voluntarism.

A brief discussion on the above classification is given below:

1. Public issue/ instrumental voluntarism: These types of organisations mainly emphasise on affecting government policy decisions and its implementation. Viewing different types of activities, these organizations may again be classified into various categories, like, Public information voluntary groups, Low pressure issue-oriented voluntary groups, High pressure issue-oriented voluntary groups.
 - a) Public information voluntary groups: One may label this voluntary group as an issue-oriented organisation because their main aim is to awaken public interest in a particular context. They normally take a neutral position and these organisations' behavior is almost like an educational instrument or institution. They also function as a mediator to inform common people about their rights as a citizen. Some of these kinds of organizations are functioning in less developed countries (LDCs) to Kirby (1973) as examples. These are- 'Ethiopian Council on Social Welfare', 'The Organization de Ciudadanas Costarrinses', 'The Central Institute of Research and Training in Public Cooperation' (India) etc.

- b) **Low pressure issue-oriented voluntary groups:** On various public oriented issues, this type of associations play a dedicated participation with a low-key action to reach their targets. One of the important characteristics of this organization is their reliance on established political institutions, processes and instruments. To Kirby (1973) in less developed countries (LDCs) groups like 'Mass Education Association in pre-communist China', the 'COLAC of Latin America', the 'Hind Mazdoor Sabha' in India etc. are examples of this kind.
- c) **High pressure issue-oriented voluntary groups:** These association's functions are just opposite of what is done by the low pressure issue-oriented groups. They favour strong action like strikes, publicity campaigns, mass demonstrations, violence and so on. 'All India Trade Union Congress' (AITUC) of India, the 'Tupamaros in Uruguay', and the 'National Awami Party of Bangladesh' are the best examples belonging to this category (Kirby; 1973; 2; 148-155).

Bhose (2003) in his study depicted the characteristics and specialties of the NGOs in the following manner:

- i) **Voluntary:** NGOs are formed voluntarily by the commitment of some people.
- ii) **Legal Status:** Under different types of acts, the NGOs are registered with the government. Some of these are like, Societies Act, Trust Act and Trade Union Act etc. Furthermore if any NGO is willing to get foreign funds, they have to register themselves under Foreign Contribution Regulation Act (FCRA) with the Ministry of Foreign Affairs, Government of India.

- iii) **Independent:** In case of setting up and execution, the NGOs are found more independent than the Government institutions.
- iv) **Flexible:** NGOs are found free from red tapism and bureaucratic hurdles.
- v) **Quicker in decision-making:** The author believes that because of the above mentioned characteristic, the NGOs can take decisions quickly. And that's why people benefit more than the action taken by the GO bodies.
- vi) **Non-Profit Oriented:** 'Profit' is not an objective of the NGOs. If any monetary profit takes place from any economic project, it is re-used for further development purposes and not distributed among the members or stake holders of the organisation.
- vii) **Not Self-serving:** The basic objective of the NGOs is to serve the poor and try to uplift their condition. Uplifting the economic condition of the NGOs and its activists are not the objective of the NGOs. The NGO activists receive mental satisfaction by the co-operation of the people. This inspires them to do better in future.
- viii) **High Motivation:** The NGO activists are highly motivated to work for the betterment of the poor. In the time of work they have to forget about the clock.
- ix) **Freedom in work:** During the time of field work, the NGO workers enjoy much freedom. This freedom ultimately becomes a source of great motivation. They even, because of this freedom and motivation forget their ill-salaried condition.

- x) Value driven: Normally NGOs are run on the basis of humanitarian principles and social values, which ultimately has an aim to form a value based society.
- xi) Catalytic: Without any kind of involvement in the process of intervention, the NGOs facilitate the communities towards social actions.
- xii) People-centered: Slightly changing Lincoln's famous quote we can write that--- NGOs are of the people, by the people and for the people. They actually sort out plans for the development of the common people and then they try to implement those plans through common people (Bhose; 2003; 39-40):

In his article entitled "NGOs: Are They a Force for Change?" Joan Mencher (1999) devoted space for discussing "What is an NGO?" In this section he tells us about the range and complexities attached with the name NGO. To present a realistic representation of NGO sector he provides us a multi-dimensional model which is mentioned below:

A) Size: -

- i) Organizational size: To Mencher, NGOs may be as small as one village oriented and may be as large as CARE or OXFAM which are functioning throughout the world.
- ii) Area of operation: In this category it is seen that in how many nation-states the NGO is operating. Most of the NGOs are found to base and operate in one nation. But, in some case it is noticed that an NGO is

based with one 'developed country' and spread their operation in many developing countries.

- iii) Geographical location basis: We can give the example of this category in this way that, in rural areas, in how many parts is covered by an NGO. And in urban areas, the number and nature are the main concerning matter to differentiate the NGOs from one another.

B) Organizational Pattern: Under this category one can look at so many sub-divisions again. These are:

- i) In the first category, one should try to find out whether the organization is hierarchical or not? And if it is revealed that the organization is hierarchical, the next thing is to try to know what kind of autonomy is given to its people and wings of the organization?
- ii) Secondly, it is to be watched whether and to what extent the NGO includes non-local people? The education of the members, power, all these are to be counted in this.
- iii) In third point he wants to mention that, if the organization is found not too much hierarchical, then focus should be shifted on how decision-making takes place?
- iv) The centralize nature of the organization and its branches are to be considered.
- v) Role of the women from minority community in the decision-making power.

C) Focus: - Mencher used the word 'Focus' to denote various processes.

- i) **Administrative processes:** In this phase, it is detected whether the people of the NGO are paid or unpaid or a mixture of both? And in last case whether there is any tension that exists between paid and unpaid groups?
- ii) **Functional processes:** The decision-maker in a particular circumstance is to be pointed out. And it is also to be noticed that during the time of need who decides and obtain the fund.
- iii) **Goals:** It includes health, employment and or income generation, agriculture programmes, loan programmes, child care etc.

D) History

- i) In this category one important question is how do the NGOs evolve? It means whether the NGO started as a co-operative or not and if it started as a co-operative how does it involve itself with other activities?
- ii) Did the NGO start as a local movement or was it started by the people coming from outside.
- iii) In what stage an NGO becomes a 'parastatal organization' or quasi-governmental organization?

E) Funding source: The classification under this heading was made by Mencher in the following manner:

- i) The first category includes NGOs which are getting foreign funds from the first world.
- ii) In this category those NGOs are targeted which are receiving funds from their national governments.
- iii) The NGOs of South Asia which get fund from state governments or local district governments.
- iv) NGOs, which are raising funds through members' donations and so on.
- v) Various combination of above mentioned four sub-categories.

F) The Impact of Funding Parties' Goals on Preferences:

It's very important to know the back groups of intentions and means in which funding parties' goals can influence on Third World NGOs.

- i) Some NGOs may make problems to small NGOs and make it tough for them to survive.
- ii) Sometimes NGOs face problems to mix their preferences and funding agencies' priorities (Mencher; 1999; 2081-2086).

To Parvey (1972) the word 'development' is a Post World War II phenomenon in Western Europe to formulate programmes for economic recovery and growth. Writing in the early 70s of the last century, he expressed that the trend which was noticed in the 'development' sector related with "national and regional aspirations, the total culture needs of the people and the overall development of the political and social environment independent of current political situations." Recognizing the likelihood of flourishing NGO sector in the Third World Countries Parvey (1972) focuses on three major problems and a number of queries associated with it.

To him the first problem is "what are the structures and functions of voluntary associations within developing countries?" The first related question that he asked or raised was how can voluntary associations in developing countries be classified? Answering this he at first broadly divided his answers into five categories. A brief discussion of his answer to this question is given below:

- a. Different branches of international organizations vs. those organizations which are operating solely within one nation or one region.
- b. Traditional vs. Modern.
- c. Limited membership vs. broad base of representation.
- d. Direction of function.

Two things are to be searched under this sub-category; the first one is whether the VOs are inward (mainly self-serving, for example, The Indian caste associations) and the second one is outward (basically the VOs which are serving for other people, for example, The Ramakrishna medical care associations).

- e. On the type of influence, the VOs may also be divided into three sub-categories. These are:
 - i) The VOs which are able to influence power elite of the nation or able to affect governmental policy are to be placed under the first sub-category;
 - ii) The VOs which operate as government propaganda agencies;
 - iii) The VOs which are keen to re-focus local special interests;

In problem number two, Parvey (1972) discussed "how are international voluntary associations structured and how do they function in the international community?". Under the above problem, the first sub-question asked by Parvey was "How can international voluntary associations

(especially those with recognized UN affiliation) be classified?" Broadly he classifies the VOs in four different categories in this section.

In the first category he discussed about the types of associations, such as:

i) Business and Commercial; ii) Religious; iii) Welfare and Social Service; iv) Professional and Occupational; v) Student and Youth movements; vi) Women's organizations; vii) Policy change organizations and viii) Agricultural.

In the second category he discusses VOs on the basis of financial support and leadership. Under this category, the two main sub-categories are: i) Area of the World and ii) "Environment" of interests.

In the third category he analyses VOs in terms of certain parameters. These are:

- i) Geographic— Like Eastern and Western Europe, North American Third World and so on;
- ii) Ethnic;
- iii) Religious;
- iv) Self-Serving or other people serving;
- v) Types of influence. In this area Parvey again makes two divisions such as "a) pressure to affect international and U.N. policies and b) Act mainly as a channel for propaganda on already established U.N. decisions.

Parvey in the fourth and last category of this section classified VOs in terms of the 'purpose'. He again notices two sub-categories namely narrow (which emphasise on specific issues) and broad (which emphasise on multi-purpose issues) under this category.

The second sub-question that he raises under problem number II is "what is the identity of international voluntary associations?" Answering this Parvey speaks that structures, leadership, relationship to other international

voluntary associations are to be noticed to find out the answer. A brief discussion of this part is stated here:

- i) Structures: The noticeable thing in this section is that whether the VOs are representing their member nation states with a view of totality or not? And it is also to be looked that, are the VOs entitled with their own objectives and plans.
- ii) Leadership: In this point it is noticed that who, is actually setting the goals and exerts influence on behalf of the voluntary association.
- iii) The focus of this part is centered in searching relationship to other international voluntary associations.
- iv) In this sub-division it is probed whether and to what extent the policies of the international organizations affect the style of functioning in member nations and organisations within their mother nations and/ or vice versa. Parvey argued that "downward transmission of information, attitude, and policies" and "upward transmission of needs, pressures for policy change etc..." affect the process of functions of member states and organisations within their home countries and/ or vice versa.

The last problem (problem number three) in his article was asked by Parvey in this way: "how can international voluntary associations become more effective in Third world development both at the national and international levels.

The above problem is discussed under the light of a number of questions and their answers. The first questions asked by Parvey was—

- i) "Where might there be a more receptive climate for the development of more voluntary association activity—short and long-run?" He mentions the names of two areas to give the answer to the question, namely a) different regions and sub-regions of the Third World and b) different socio-political structures within the Third World.

- ii) "What insights might be gained from a study of specific voluntary associations?"

While answering this question he mentions two sub-categories, namely-- a) international and b) national (but with international implications).

- a) International: The examples given by him in this part are—The International Red Cross; SODAPOX (The combined development programme of the World Council of Churches and the Vatican); The International Chamber of Commerce and so on.
- b) National (but with international implications): Black organizations, instant movements (the example is Citizen's League Against the Sonic Boom) are placed in this category.

Third question or problem number three is, "What are some examples of possible influential roles?"

Answering this question, Parvey says in the first place that the VOs in case of moderating social change are playing a formal as well as an informal role. In the second place, he mentioned that the function of the VOs in the development of new intermediate groups—a) create new organizations tackle the new situation of liberation and increasing equality of women b) VOs try to increase the development of associations of the middle classes, mainly associations of professional groups, students and so on c) VOs help in organized labour and peasant movements and in the mobilization of "human resources" d) it creates urban immigrant associations.

In the third place, Parvey says that, VOs provide primary education, community health services and adequate shelter and so on.

In the fourth place, Parvey revealed that the act of VOs in international arena in the following way—

- a) VOs arrange "international institutions and interest groups as counter allying forces to the interest groups of private multinational corporations."

- b) VOs also "provide national grassroots associations parallel to the 'from the bottom up' strategy of the Chinese involvement in development in Latin America, Asia, and Africa."

The fifth and final question that was asked by Parvey under problem number three, "How might international voluntary associations provide national development?" The answer that he gives in different parts is the following—

International VOs try to find out mutuality of interests. Sometimes these are found with Economic and Social Council (ECOSOC) members and sometimes with native voluntary associations:

In the second part, Parvey says international VOs perform leadership training among the educated people. Parvey adds that the international VOs provide leadership development to the newly educated (women's group, labour unions etc) and professional groups belonging to science and technology.

In the last two paragraphs of the second part, it is seen that sometimes international VOs "provide voluntary association training—

- a) through secondary and primary schools providing education about what voluntary associations are; how they are formed, organized, financed; how they function socially, politically; their style of leadership and cooperative behavior; etc."
- b) Regarding group voluntary action, the international VOs give training via voluntary associations themselves at both national and international level (Parvey; 1972; 2-7).

To Brown and Kalegaonkar (2002), civil society include a variety of organisations. To them it is very difficult to make a list of them. In their study, they tried to focus on the development NGOs. And in this sub-section of the VOs they observed that there are many types of NGOs that exist. Taking from Vakil⁴⁸ (1997) they write that by means of functional orientation, NGOs may be divided into these sub-groups—welfare, development organizing, advocacy, development education, networking or research. And by means of level of operation, development NGOs may be divided into community, national, regional or international (Brown & Kalegaonkar; 2002; 231-258).

Fisher (2003) on the other hand divided the NGOs into the following three categories:

- i) Northern Non-governmental Organizations (NNGOs): These organizations are mostly based in one developed country but its operation area is spread out internationally.
- ii) International Non-Governmental Organisations (INGOs): These organizations have branches in three or more than three nations.
- iii) Southern Non-Governmental Organisations: The NGOs from the Third World or developing or undeveloped countries belong to this group.

In addition to that, Fisher felt that the term NGO denotes different meanings in different countries. In Western Europe, the term NGO means the NPOs which are operating internationally. But, in the transitional nations of Europe and former Soviet Union, the term NGO covers all charitable and nonprofit organizations. Eventually in the Third World, the term NGO denotes those organisations which are engaged in the process of development (e.g. hospitals, charitable organisations, universities etc.).

⁴⁸ Vakil, A C (1997), 'Confronting the Classification Problem: Toward a Taxonomy of NGOs, World Development, 25 (12), 2057-2070.

Discussing Third World NGOs, Fisher specially deals with the idea of two types of NGOs namely grassroots organisations (GROs) and grassroots support organisations (GRSOs). The GROs are mainly based on local communities and GRSOs are nationally or regionally based development organisations. Having professional staffs, the GRSO play the role of a mediator to channel international funds to the GROs. Moreover, Fisher talks about two other types of NGOs that is GRO networks and GRSO networks. The functions of the GRO networks are to link local communities to one another (Fisher; 2003; 7).

In a legal sense, the development and voluntary organisations in India are recognised as 'society' or 'trust'. They are not legally named as an 'NGO'. In India, it is assumed that an NGO should have the following characteristics:

- i) They do social work with professional attitude;
- ii) They have paid staffs;
- iii) They are receiving funds from the foreign donors (Ghatak; 2005; 93-106).

According to an estimate in the year 2002, there were approximately 1.2 million NGOs in the Indian soil. The figure included large scale NGOs, local clubs and societies as well. It is stated that in that year, 53 per cent of the total NGOs in India belong to village and 47 per cent represented the urban sector. What is more, approximately 0.6 million NGOs (i.e., 49.6 per cent of them) were not registered (Kundu; 2005; 115-138).

Kundu (2005) in his study tried to categorize the Indian NGOs. To him by and large Indian NGOs can be divided into three categories. These are:

- i) Relief/ Donation/ Service oriented: These NGOs usually run schools, hospitals, old age home. What is more during the time of emergency or during the time of natural calamities they may also come out with relief measures.

- ii) Development oriented: Long term development, social justice, and people's empowerment are the main objective of these types of NGOs. They are again divided into four sub-categories:
 - a) Community development organization: The primary concern of these organizations is to run programme on economic development, create public opinion on different social issues and so on.
 - b) Network: These are formed by a number of NGOs in regional or at the national level. Their primary aim is to work together to get success on issues like, food security, child labour etc.
 - c) Service oriented organisation: To develop the potential power of the human beings; these NGOs run programmes for their targeted people.
 - d) Advocacy: These NGOs are basically trying to change policies. Their advocacy is seen in the fields of Human Rights, Food, Work, Right to Education and other domain.
- iii) People's organization: These organisations are mainly formed by the NGOs. It is told that theoretically they are autonomous but in reality they function under the mother NGO. What is more in most of the cases it is found that they do not have any legal validity (Kundu; 2005; 107-114).

Bhose (2003) classified NGOs on the basis of the activities they perform. The categories of NGOs, to Bhose (2003) are as follows:

- i) Charity NGOs: Charity is the primary function of these NGOs. Giving something to others is their main objective.
- ii) Relief and Rehabilitation NGOs: From the heading it is clear that these NGOs engage in providing relief and rehabilitation schemes which fall under this category.

- iii) Service Providing NGOs: These NGOs are basically welfare oriented. They run mobile Clinics, hospitals, schools for the poor section of the society. Low expense and high quality services are provided by these NGOs.
- iv) Economic development NGOs: These NGO activists believe that "Economic gain is the social gain". So they try to adopt those policies by which the poor can generate their income. Increase in income will result in their development.
- v) Social Development NGOs: Various social aspects are the main focal theme of this type of NGOs. They consider that social awareness and people's involvement will give rise to development.
- vi) Empowerment NGOs: The aim of these types of NGOs is to strengthen people in a way so that they can have control over their resources. Education is considered to be one of the medium through which it can take place.
- vii) Network NGOs: In the decade of the 80s these types of NGOs were established. These NGOs are like umbrella or federation type. They are working on a common issue like drug abuse, women's rights, etc.
- viii) Support NGOs: It denote those newly emerged NGOs which give supportive functions to different grassroots NGOs. (Bhose, 2003; 45-49).

Taking location and area (based on functionalities of the NGOs) as the criteria, Robinson (1995) divided the Indian NGOs into six categories. These are:

- i) The large size indigenous NGOs which are functioning in different states in India;
- ii) Big Indian NGOs which are working in the different districts of a single state;
- iii) Mediocre indigenous NGOs those are functioning in one or more than one village or villages;

- iv) Small indigenous NGOs which are engaged in several villages;
- v) Large scale international NGOs which are financially assisting the indigenous NGOs;
- vi) Small scale international organisations which are directly working at the regional level (Mukhopadhyay; 2005; 77-92).

We think that any organisation which has emerged outside the government's sector should not be simply called as an NGO. If anyone starts to do so, one day will come when organisation formed by the thieves will be called as NGOs. But this obviously hurt the social development movement. So, we think that 'development' should be the motto of an organisation before we start to call that organisation as an NGO. The objective of that organisation may be to develop rural area or urban area. Or they may engage in improving women's condition or the education sector- whatever it may be but some kind of development must be tagged with their objective. In this point we want to mention the opinion of Ovasdi (2006). To him in India, the term NGO is considered as a negative term, like non-vegetarian. In reality it is not that a 'non-vegetarian' does not take vegetables. By using the term 'non-vegetarian' we actually mean those who eat meat besides vegetables. Similarly, to Ovasdi (2006) any organisation if not run by a government agency cannot be called an NGO. It is seen that most profit seeking organisations are run by the NGOs. And in India, it is also seen that some NGOs are promoted, financed and managed by the government (Ovasdi; 2006; 34.).

III

NGO Types in Coochbehar

Let us come to the NGOs in the district with which this study is concerned. According to the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar' at present 50 registered NGOs⁴⁹ are carrying out their activities throughout the district. But, here we want to bring up one fact that a large number of NGOs outside these 50 NGOs are also working in the district. If that is the case, why these NGOs do not get a place in the above list? The staff of the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar' told us that every year some NGOs fail to renew their names due to various problems. One of the major and common problems in this regard is that they fail to submit proper papers including the annual audit report. Due to this reason the department itself rejects NGOs' plea to renew their organization. Another problem in this connection according to a staff of the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar' is that, sometimes internal fractions within the NGOs are also responsible for registration or renewal. Whatever may be the reason, the fact is that, there are a number of NGOs whose existence are prominent in this district but are not able to enlist their names under the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar'.

From the list given by the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar', it is clear that the growth of NGOs in Coochbehar district does not show an equal distribution among the 5 sub-divisions. If we divide these 50 NGOs in 5 sub-divisions, we will see that most of the NGOs function around Coochbehar Sadar sub-division. A total of 30 NGOs out of 50 registered NGOs are centered on the Coochbehar Sadar sub-division. It means 60 per cent registered NGOs are being controlled from the district hub.

⁴⁹ In the month of October, 2008, a list of 50 NGOs handed over to us by the 'Department of Social Welfare, Office of the District Magistrate, Coochbehar'.

NAME OF THE SUB-DIVISIONS	NO. OF REGISTERED NGOs
Coochbehar Sadar	30
Dinhata	8
Mathabhanga	7
Tufanganj	3
Mekhliganj	2
TOTAL SUB-DIVISIONS- 5	TOTAL REGISTERED NGOs- 50

Table No 2.1: Number of registered NGOs in different sub-divisions of Coochbehar district.

Total 32 NGOs are found whose head office is situated in rural areas and offices of 18 NGOs are situated in urban part of the district. Here we want to mention one thing that some of the NGOs have more than one office in this district (including both rural and urban offices). Here we have counted their head offices only. What is more, among the above mentioned 50 NGOs, 13 NGOs (26 per cent) have a club background.

Now, let us look at the characteristics of the NGOs functioning in Coochbehar district in the light of the literature on NGOs that we have discussed earlier in this chapter. As per the characteristics referred by Fisher (2003), most of the NGOs in Coochbehar district belong to 'Grass Root Organizations' (GROs) and 'Grass Root Support Organizations (GRSOs)'. The six NGOs which we have surveyed⁵⁰ fall into the first group. But some NGOs which are operating in this district fall in the GRSO category also e.g. 'Society for Participatory Action and Reflection' (SPAR) or 'Sundarban Rural Development and Training Centre' (SRDTC).

⁵⁰ A detailed discussion of this survey is in the third chapter.

If we follow Kundu's (2005) classification we will note that all the three categories of NGOs are present in Coochbehar district. The first category i.e. relief/ donation/ service oriented characteristics are found within almost all the NGOs. Here we specially want to mention the name of 'Ramkrishna Math' which is well known throughout the country for their relief functions. We were informed by the common people that during the time of natural calamities (e.g. flood, cyclone) almost all the NGOs try to give their best to save the lives of the people in Coochbehar district. The NGOs who are engaged with DRDC and NABARD may be called the NGOs engaged in long term development goal (i.e. second category mentioned by Kundu). Now, the third category i.e. "people's organization" of Kundu (2005) we found in the activities of 'Khatamari Deshbandhu Club'. We have discussed about this organisation in the third chapter of our work. To uplift the socio-economic condition of the Choudhurihat Gram Panchayat they formed 'Youth Development Centre' in association with 39 other clubs. We think this a good example of the "people's organisation" in the district.

If anybody looks through the eyes of Robinson (1995), he will find out that almost all the NGOs in Coochbehar district fall under two categories out of the six categories cited by him. These two categories are: a) mediocre indigenous NGOs which are functioning in one or more than one village/villages and b) small indigenous NGOs which are engaged in several villages.

According to the World Bank, the strength of the NGOs is rooted in:

- I i) Strong grassroots links;
- ii) Field-based development expertise;
- iii) The ability to innovate and adapt;
- iv) Process-oriented approach to development;
- v) Participating methodologies and tools;
- vi) Long-term commitment and emphasis on sustainability;

- vii) Cost-effectiveness
(<http://wb1n0018.worldbank.org/essd/essd.nsf/NGOs/home>)

We, during our survey have noticed that most of the NGOs operating in Coochbehar district have strong grassroots connection. What is more, there is no shortage of innovativeness in the activities of the NGO staffs. They are found committed and aware of how to become cost-effective. So in our opinion the government should give them more and more chance to prove their ability in the process of development. They have adequate potentiality to become a good NGO. What they need is proper guidance and financial support from the part of the GOs.

Ovasdi (2006) writes that in India the evolution of the NGOs may be divided into four stages namely i) period between 1960-70; ii) 1970-1980; iii) 1980-1990; and iv) 1990 onwards. If we see the NGOs functioning in Coochbehar district in the light of the Ovasdi's viewpoint, the thing that comes is that most of the registered NGOs (out of the above mentioned 50) were in fact born in the 1990s or later. Almost all the non-club based registered NGOs in Coochbehar district emerged in this phase. And in the case of club based NGOs, we can say that some of them were born long before this phase but as an NGO in a true sense their re-birth took place in this phase.

After completion of the two surveys, we would like to divide the NGOs of Coochbehar district into two more types, namely, NGOs having club background and NGOs having no club background. In Coochbehar district, 13 registered NGOs (out of 50 registered NGOs) are found to have club background. The club based NGOs almost all are very old, at least 30-40 years old. But, the non-club based NGOs are hardly 10-15 years old. It is seen that the club based NGOs engaged themselves in social welfare activities long before they registered themselves under 'West Bengal Society Registration Act'. Later on they did register themselves under that act and soon after that their social welfare activities received official recognition. But,

the non club based organisations were set up to perform a particular task (e.g. to take participation in 'Total Sanitation Campaign' or 'Swarnajayanti Gram Swarojgar Yojana' etc.). Members of both the categories told that to serve the common people is their primary motto.

In Coochbehar district, the NGO members have mostly joined this sector due to their commitment towards social service. A good number of people associated with the NGOs were very popular in their locality long before joining the NGOs. They achieved this popularity because of their participation in different social service activities. In this connection we want to mention about a conversation that took place between us and one NGO activist⁵¹. We asked him to tell us why he joined the NGO sector. He laughed and replied that his grandfather expired when he was 18-19 years old. His grandfather was attached with social service and did a lot for his locality. During that time (after his grandfather passed away) this NGO activist went to the SDO office for some official work. When the office staff came to know that this person is the grandson of that personality, a warm reception was extended to him, which was something unusual. Since that day he firmly decided to do something for the society for which he will be remembered by all even after his death.

But most of the NGO activists told us that it is the 'obsession' or 'passion' which had been the driving force behind joining social service. To an NGO activist⁵², this 'obsession' is no lesser than drug addiction. Some of the wives even complained of negligence of their families by their husbands. After a deep study of NGO activists we think that if their sincerity and dedication is adopted by all the staffs of the public departments, the socio-economic condition of our nation would have changed to a great level.

⁵¹ Secretary of a Coochbehar based NGO named 'Godhulibazar Northeast Society for Self Empowerment of the People' (G-NESEP).

⁵² President of the 'Nishiganj Club', an NGO based at Nishiganj, Coochbehar.

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 NGOs 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 'G-NESEP'), 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 etc⁵⁸ (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 Debashish 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, TUF-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. 'BHOADABRI KESHARIBARI INDRAJIT CLUB O PATHAGAR' VILL. BHOADABRI-KESHARIBARI, P.O. ELAJANER KUTHI, COB
2. 'BHANUKUMARI WELFARE ORGANIZATION' VILL & P.O. BHANUKUMARI 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 (G-NESEP)' 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 ALO' VILL. & P.O. DEWANFAT, COB
12. 'ICCHAMARI VIVEKANANDA RURAL DEVELOPMENT SOCIETY' VILL. ICCHAMARI, P.O. HATIDUBA, COB
13. "DR. SHYAMAPRASAD FARMERS' CLUB", BHETAGURI
14. 'DESHBANDHU CLUB' VILL. & P.O. KHATAMARI, COOCHBEHAR
15. 'LANGALRAM TANTUBAY SAMITY'

⁶³ This was informed by Mr. Debashis 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 Dinhat. 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. Satishree 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 the 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 Dinahata branch, 'G-NESEP' started their micro finance project on 31st

⁶⁵ On Oct. 12, 2007 at their Dinahata 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 Mathabhanga-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, Dinhatā, Sitai, and Haldibari. In Dinhatā, Sitai, and Haldibari they organize this type of camps in collaboration with the "Boys' Recreation Club" of Dinhatā, '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 Sarker⁷⁶, 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 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 Bijnan 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 Vishwavidyala' 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.

- xi) Vocational training: This project is run in assistance with the 'Nehru Yuva Kendra Sangathan' (NYKS). Under this programme pump set repairing and related training are given to unemployed youth.
- xii) 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.
- xiii) 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 become successful at Chowdhurihat GP.
- xiv) 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 Mandal' by taking 10 clubs of 2 GPs (Chowdhurihat and Nayarhat-Gobrachhara). Later near about 35 clubs came under the umbrella of this 'Yuva Mandal'.

- 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; APL 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 APL 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 convince 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. Debashis 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 G.Ps.

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 Debashish 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 sector. 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 households 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 of 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 1/2 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 Kamakhyaguri-I 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." Sābhapati 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 Shulkapara of Nagrakata, Jalpaiguri district, choose to produce vegetables, poultry farming, goattery 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. Shulkapara 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 Coochehar 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 Golapi 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).

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 Dinahata, 'Nishiganj Club' of Nishiganj and 'New Bharati Club' of Baneshwar) are chosen for this purpose in Dinahata-I (Sub-Division: Dinahata), 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.

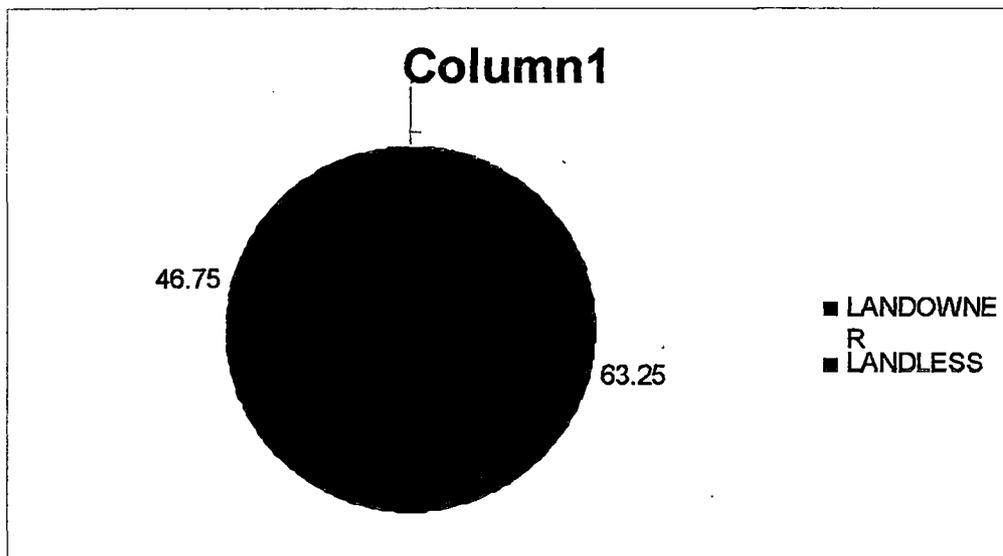


Chart 4.1: - Percentage of landowner and landless people (4 surveyed GPs in total)

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:

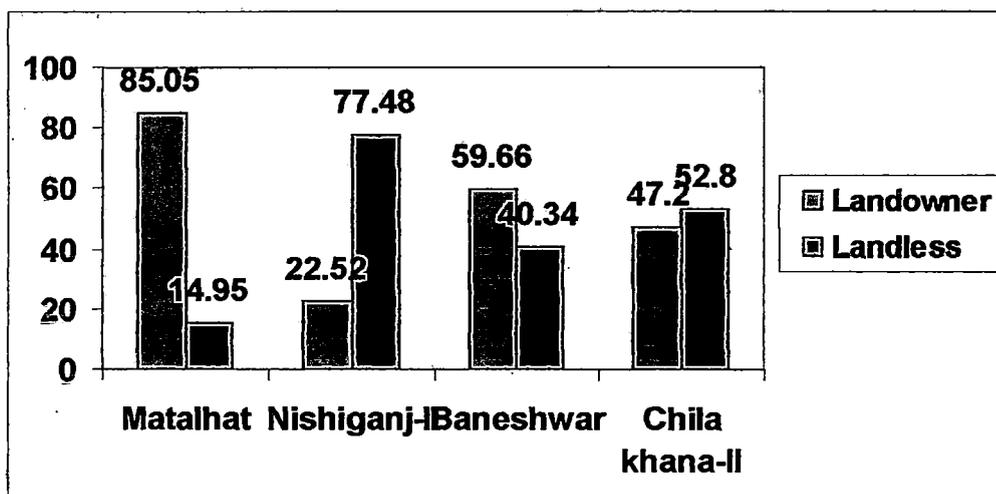


Chart 4.2: - Percentage of the landowner & landless in 4 GPs individually

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).

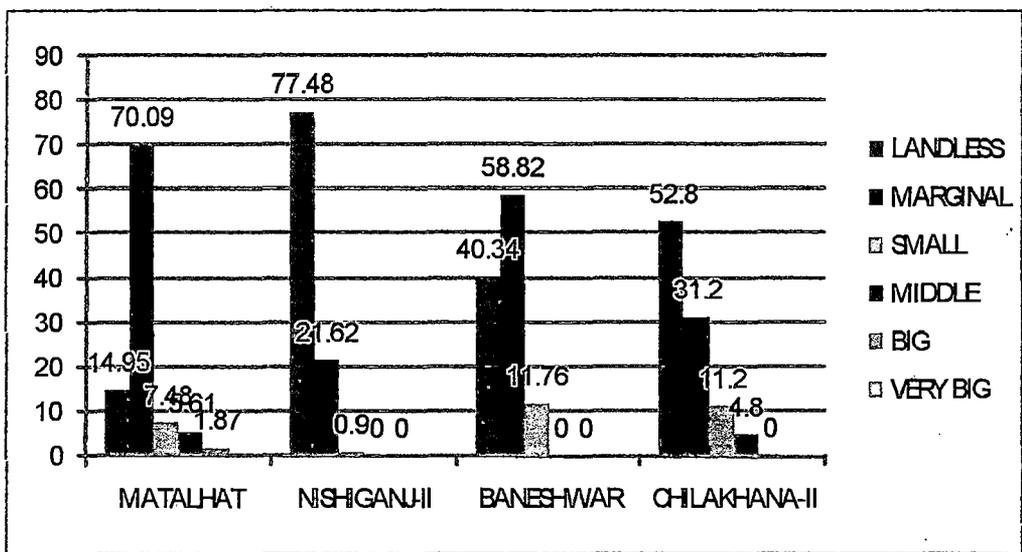


Chart 4.3: Different categories of farmers in 4 GPs (in per cent).

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.

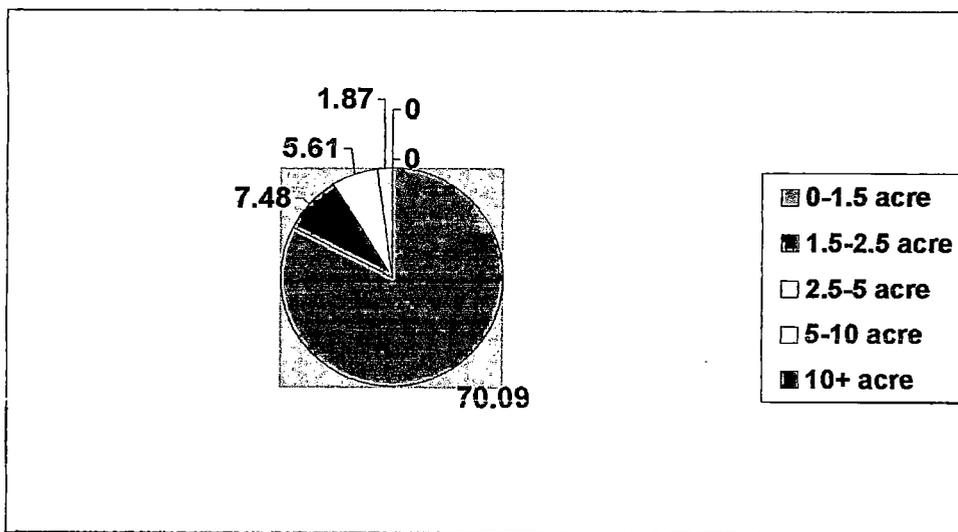


Chart 4.4: - Pattern of the landowners in Matalhat GP.

(Figures given in Percentage)

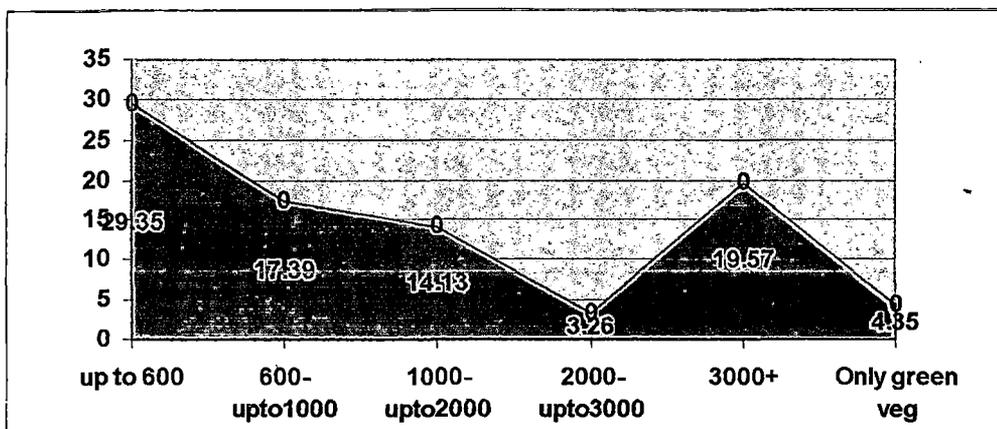


Chart 4.5: - Yearly paddy production (in kg) of the surveyed SHG members in Matalhat GP.

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.

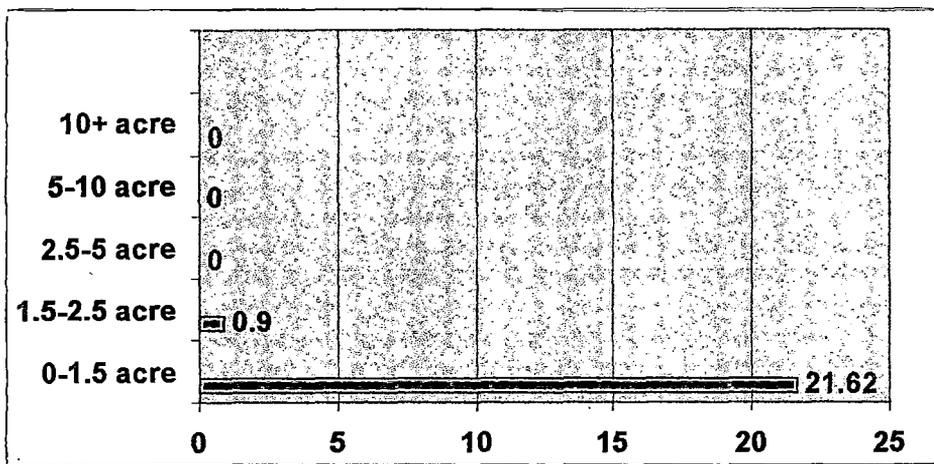


Chart 4.6: - Pattern of the landowners in Nishiganj-II GP (in per cent).

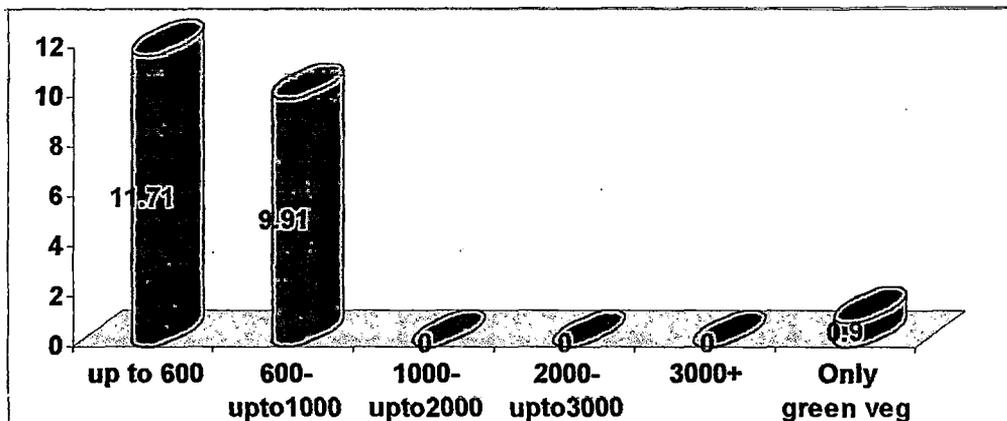


Chart 4.7: Yearly paddy productivity (in kg) of the landowners in Nishiganj-II GP.

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.

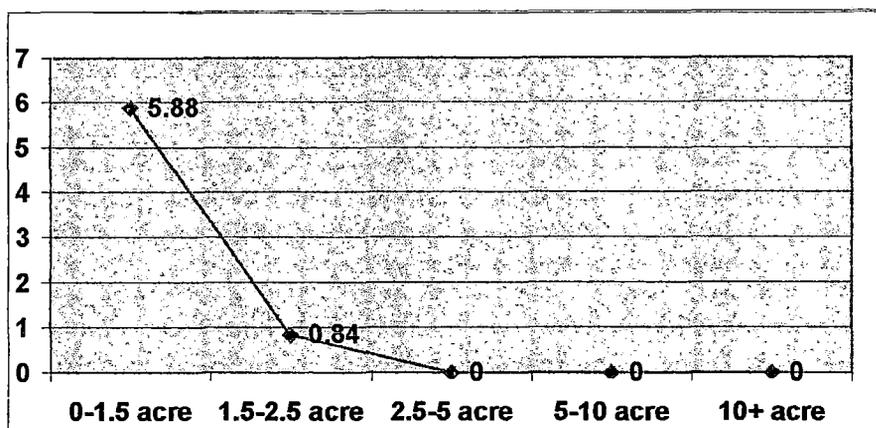


Chart 4.8: - Pattern of the landowners in Baneshwar GP (in per cent).

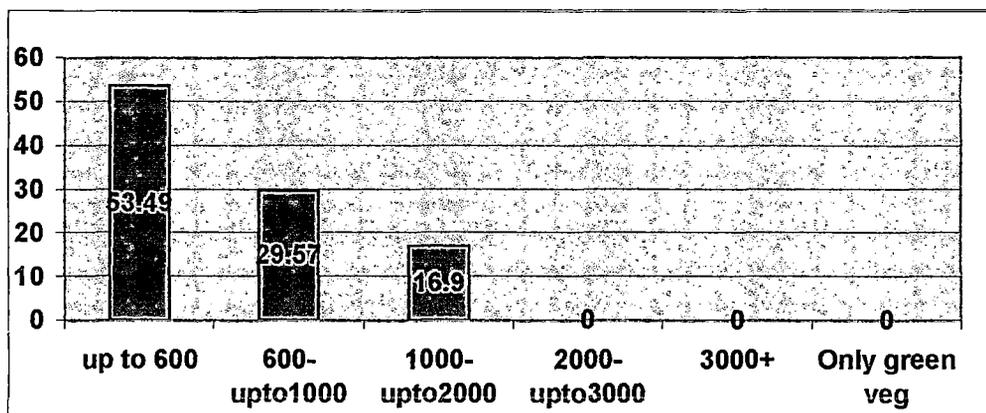


Chart 4.9: - Yearly paddy productivity (in kg) of the landowners in Baneshwar GP.

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.

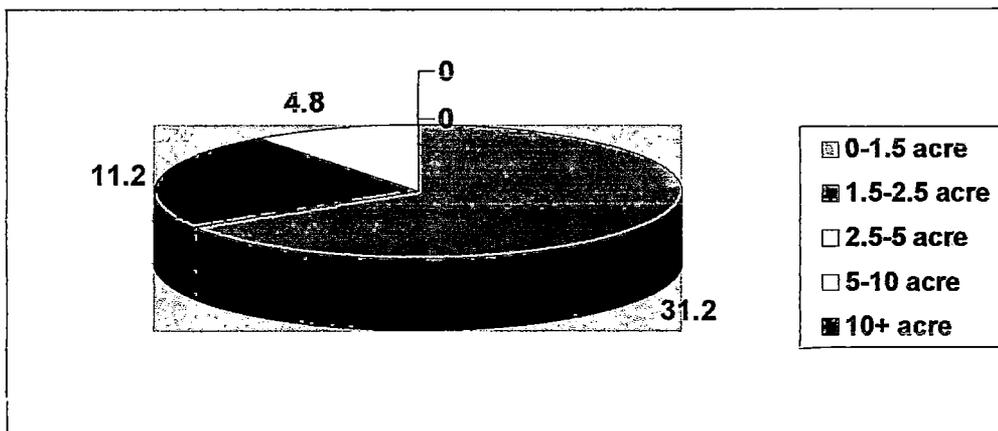


Chart 4.10: - Pattern of the landowners in Chilakhana-II GP (in per cent).

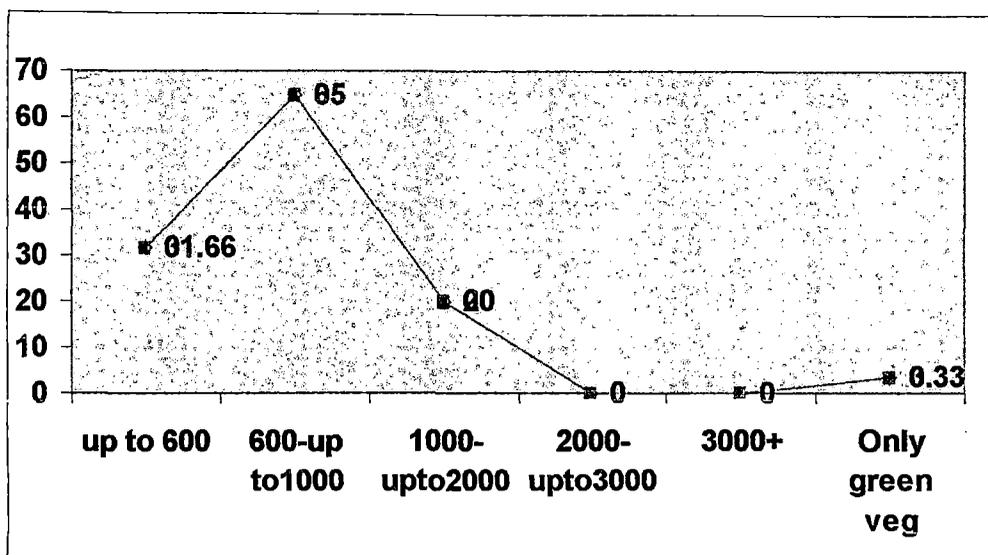


Chart 4.11: - Yearly paddy productivity (in kg) of the landowners in Chilakhana-II G.P.

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:

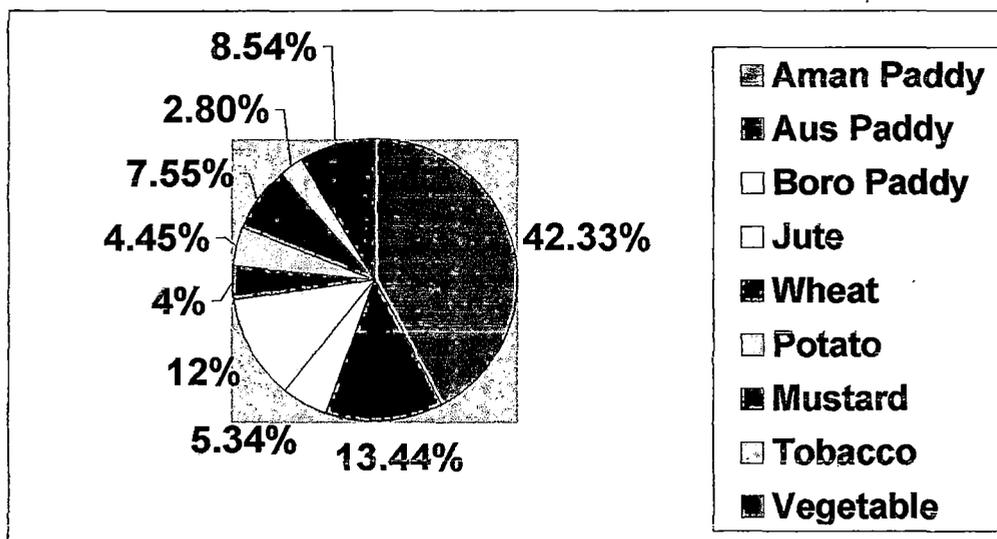


Chart 4.12: Crop area of the Coochbehar district (in '00 MT)

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:

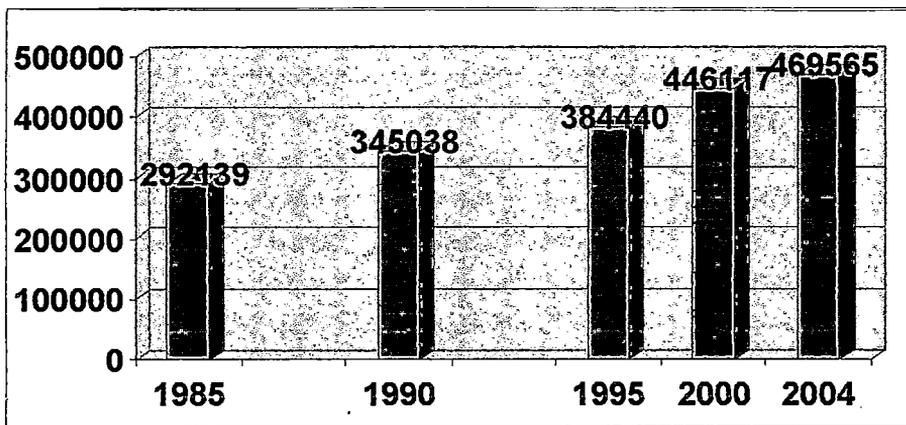
Year	Aus	Aman	Boro	Total Paddy	Jute	Wheat	Tobacco	Vegetables
1985	78522	292139	3820.4	374481.4	45946	38511.2	11157.2	125590
1990	86391	345038	23682.5	455111.5	57942	42570	13209.8	192945.5
1995	80971	384440	42975	508386	65819	51525	11208	220732.5
2000	82666	446117	78425	607208	69278	35358	10430	245215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

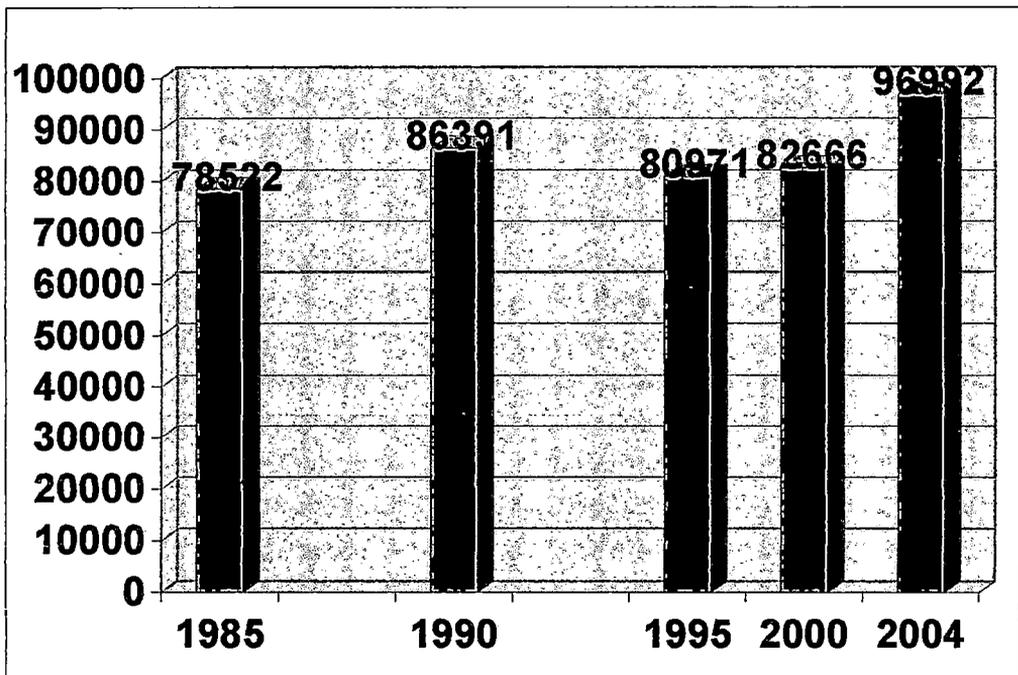


Chart 4.14: Production of Aus Paddy (in '00 MT)

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

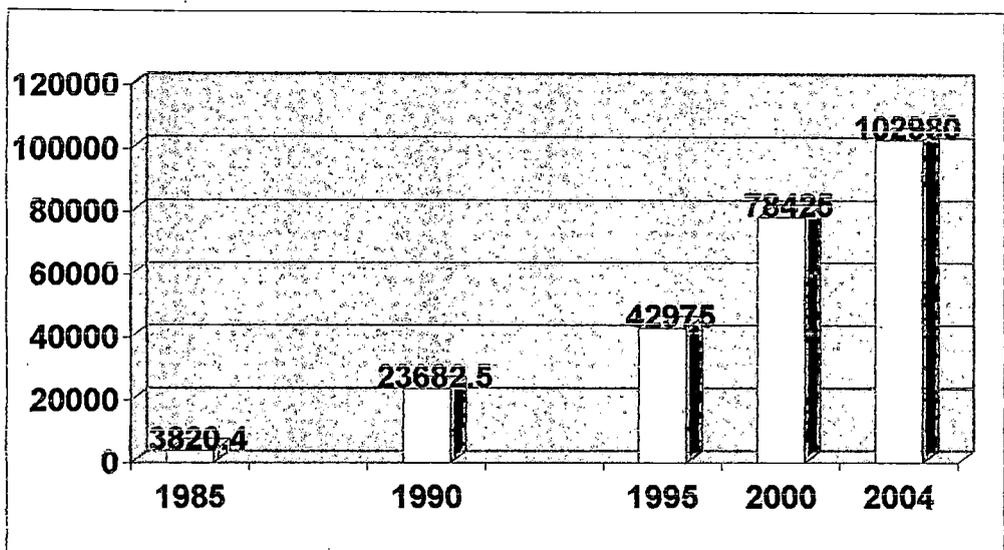


Chart 4.15: Production of Boro (in '00 MT)

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

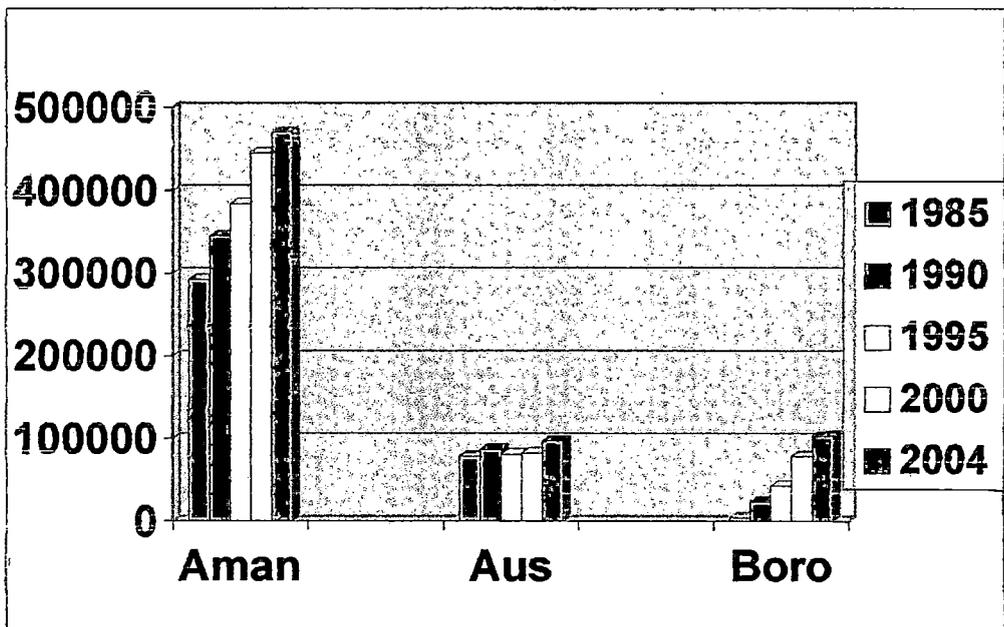


Chart 4.16: Production of Aman, Aus, and Boro together (in '00 MT)

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.

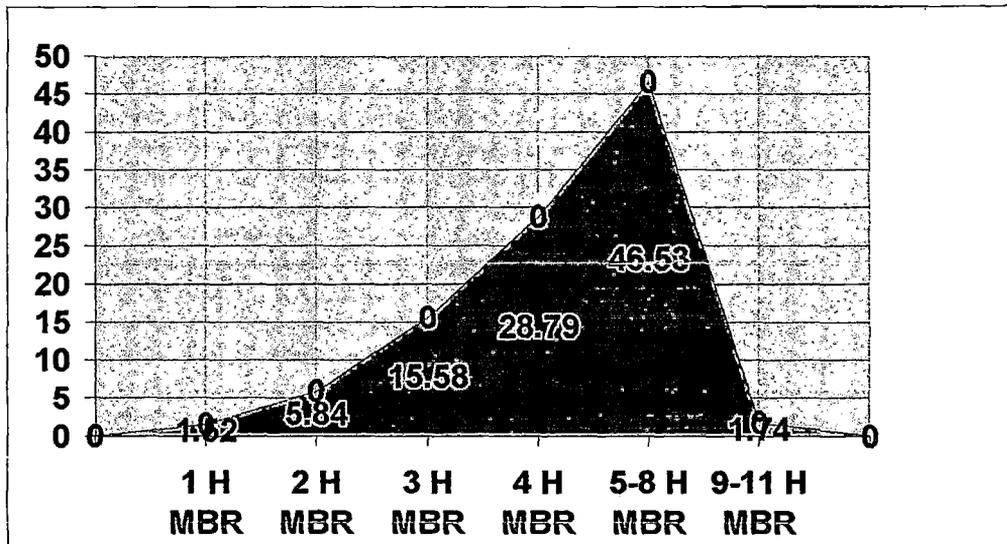


Chart 4.17: Percentage of Household Members in 4 GPs.

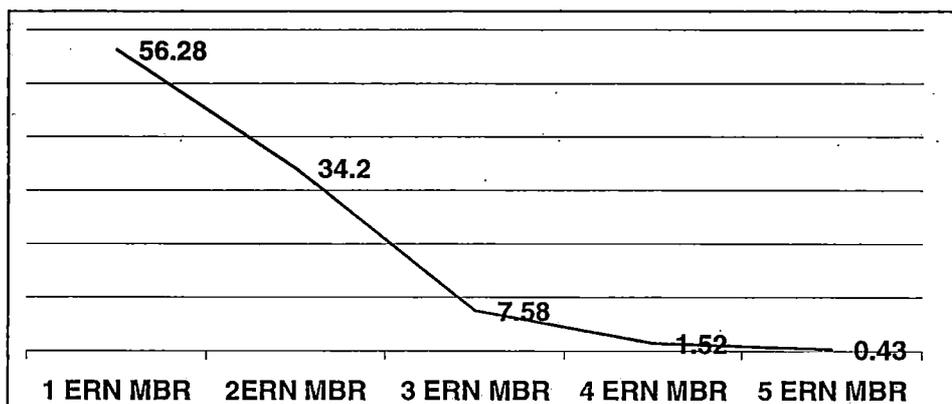


Chart 4.18: - Percentage of the earning members in 4 surveyed G.Ps.

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.

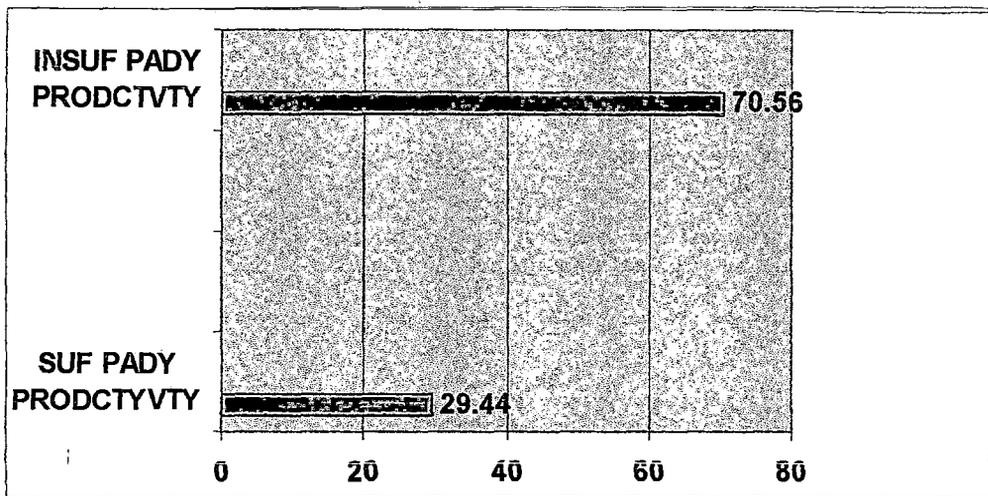


Chart 4.19: - Percentage of sufficient and insufficient paddy productivity among 462 surveyed members

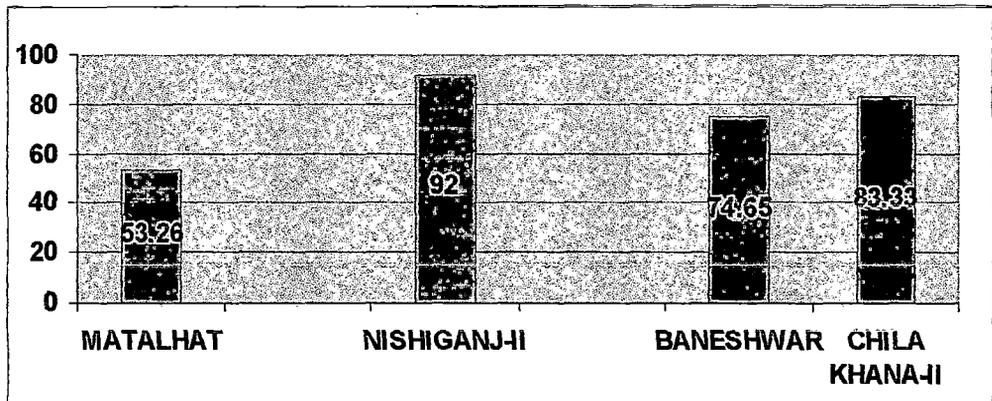


Chart 4.20: - Percentage of insufficient paddy productivity (for each household) in 4 GPs differently

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 Guarantee 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.

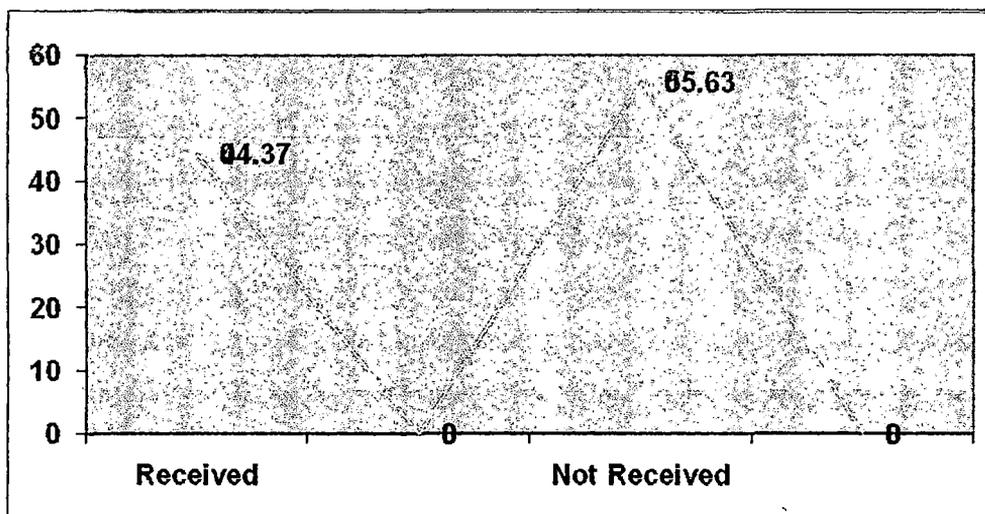


Chart 4.21: - The percentage of the benefited people (4 GPs in total) by governmental policies/ B.D.O. office/ Panchayat Office.

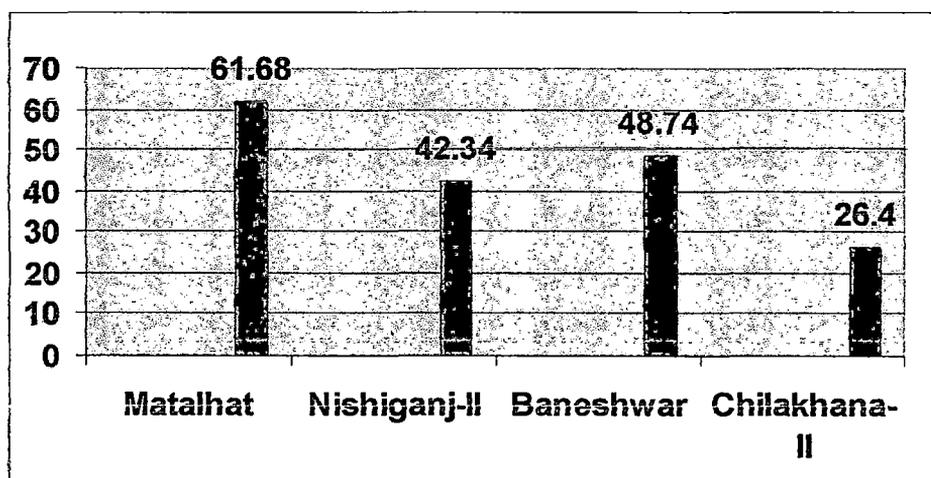


Chart 4.22: - Percentage of the benefited people by the governmental policies/ B.D.O. office/ Panchayat Office in 4 different GPs.

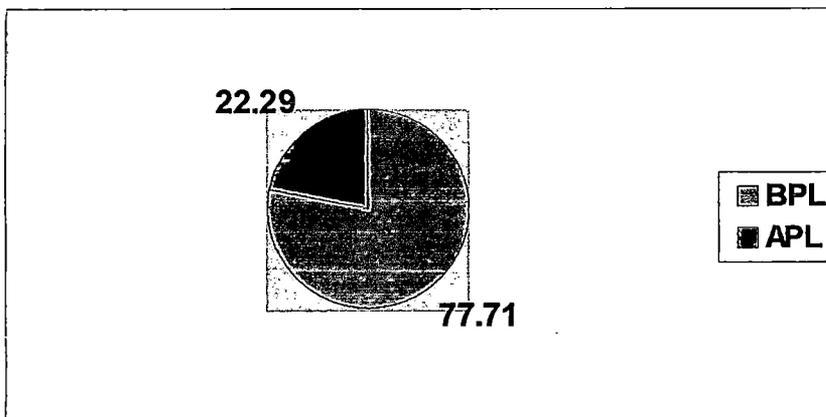


Chart 4.23: - Percentage of APL and BPL Population (4 surveyed GPs in total)

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.

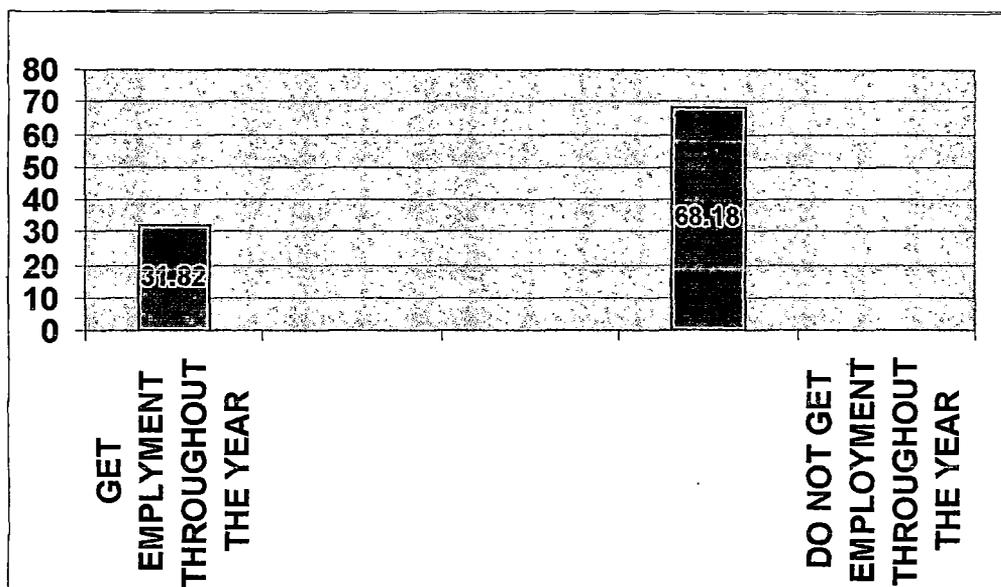


Chart 4.24: - The percentages of the people getting job throughout the year (in 4 GPs)

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.

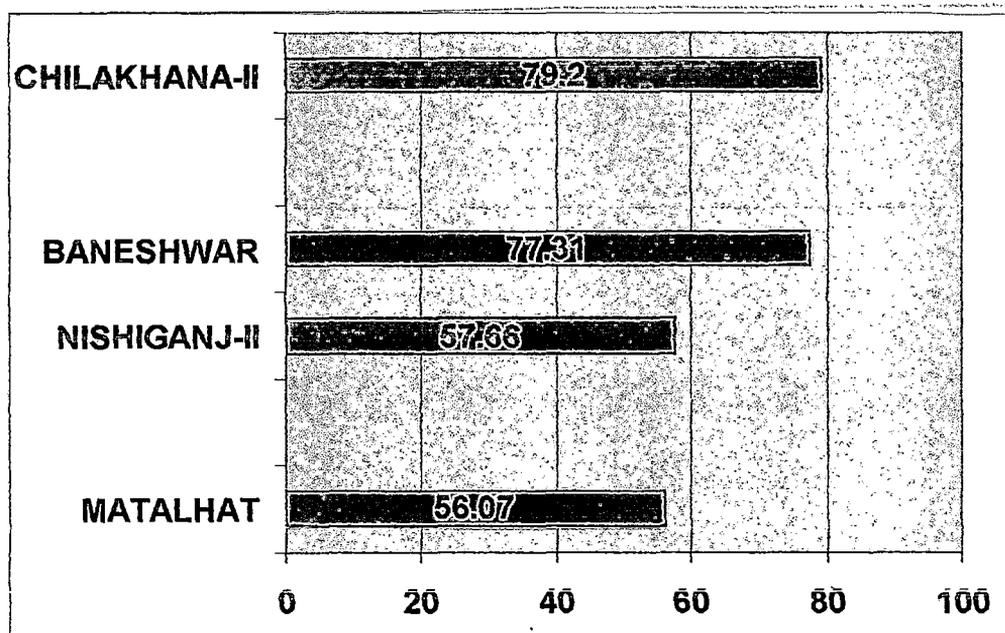


Chart 4.25: - The percentages of the people who do not get employment in 4 different GPs

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, Dinhat-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'.

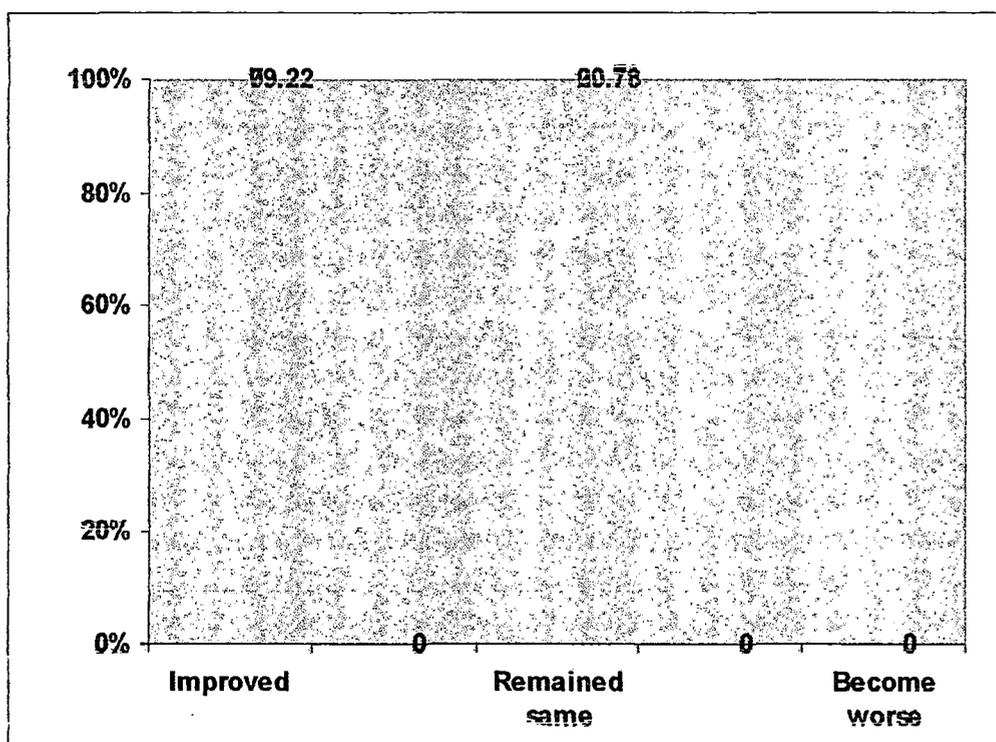


Chart 4.26: - Improving of the economic condition (in percentage) after joining SHGs.

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.

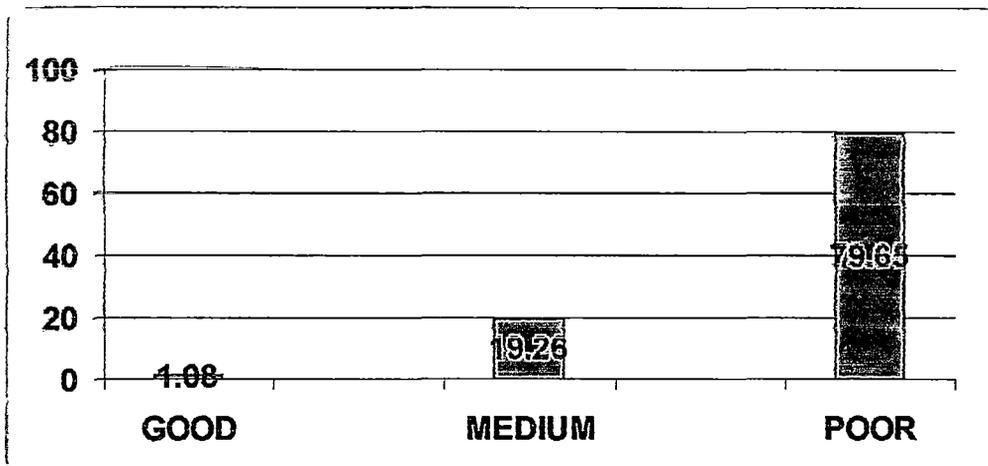


Chart 4.27: - Economic condition of the SHG members before joining self helps groups.

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.

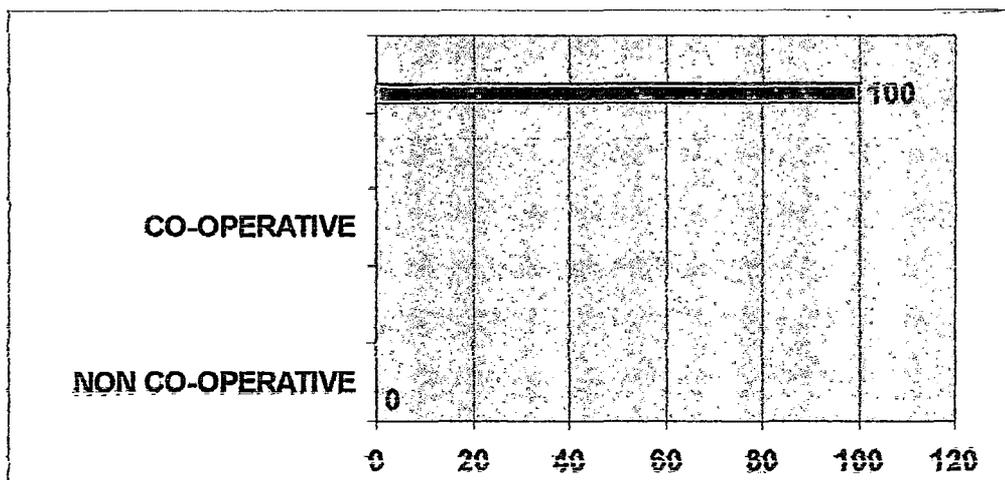


Chart 4.28: - People's opinion in percentage regarding the question 'whether the NGOs are cooperative or not'.

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.

CHAPTER V

Problems Affecting NGOs

In the last two chapters we have looked at the activities of the NGOs in rural Coochbehar and the impact of these activities on the rural poor. In this chapter we attempt to show the problems, which the NGOs in the district confront while performing their assigned functions. In other words we try to understand the question, what problems do the NGOs confront while performing their assigned functions. This discussion will be carried on in four different sections. In the first section, we will discuss the problems, which the NGOs confront from their relationship with Government organs; the second section will focus on the problems of the NGOs when they come into touch with the vast range of political parties that operates in the district; the third section discusses the NGOs' problems which arise when one NGO is interacting with other NGOs and in the fourth and final section of this chapter we shall highlight the problems of the NGOs during the time when they interact with the common people at the grassroots level. For an outsider it may appear that the NGOs at the village level mainly have relations with the GOs like Gram Panchayat, Panchayat Samity, B.D.O. and its staff, Project Director and other staff of the DRDC, staff of the NABARD and so on. But through our observation we found that in practice, when an NGO is going to work at the village level, it cannot demarcate the GO bodies in this manner. While performing their everyday business at the village level, the NGO activists have to communicate and interact even with the members and staff of the Zilla Parishad, S.D.O. and office staff, District Magistrate and his office personnel and sometimes even with Ministers, MLAs and MPs.

For the purpose of answering the questions we conducted a survey, which is different from the survey that was conducted for the last chapter. This survey included interviews with the Pradhan's, Upa-Pradhan's, Members, Secretaries and different category of staff of the 'Gram Panchayat' offices,

members of the 'Panchayat Samiti', B.D.O. and his office staff, a number of Bank officials and staff, Project Director and other staff of the 'DRDC', District Development Manager of 'NABARD' and last but not the least we met with a large number of NGO members and common people to know the ground level reality on the problems, which the NGO confronts. A Total number of 28 GO members and 27 NGO members were interviewed for this purpose.

For the sake of our convenience in our survey we divided the whole government representatives into two categories. The first part is comprised of the elected members of the government organisations i.e. the members of the 'Gram Panchayat', 'Panchayat Samity' and 'Zilla Parishad' and the second part is comprised of select bureaucrats like 'Block Development Officer', Project Director of the DRDC and so on and their office staff.

I

Ego in GO-NGO relationship.

As we have pointed out earlier that the first section of this chapter will deal with the problems of the NGOs that arise during GO-NGO relationship. We came to learn about this problem from the Secretary¹¹³ of a Coochbehar based NGO during our survey. In an interview that was conducted on October 12, 2007 he revealed one interesting point, which at the same time had made their task very much difficult. He informed us during the time of interview that, recently some gram panchayat members (particularly those members who represented the ruling party¹¹⁴ at the Gram Panchayat level and political leaders irrespective of which political party they belong to at the grassroots level have told them that the SHG members should not go to the NGO activists for any kind of consultation. They were instructed to consult

¹¹³ Secretary of 'G-NESEP, Coochbehar.

¹¹⁴ In this point by saying ruling political party he actually means the party or alliance which is in power in the 'Gram Panchayat' level and not the party or alliance in power at the state level.

the 'Gram Panchayat Level Self-Help Group Monitoring Team' (GSMT) members in case of any problem. This gentleman assumed that this instruction was given by the parties considering the upcoming Panchayat elections (2008) in West Bengal. To him, no political party wants to share the credit of development work with the NGOs. Political parties are apprehensive that if any other organisation become more popular than them, this might have a negative effect on their vote banks. But surprisingly enough, nowhere the local self-government bodies issued any order that from now onwards the NGOs will not be responsible for nursing the groups. The NGO official was suspicious because he felt that if in future the GSMT or Panchayats fail to give proper nursing to the groups, the whole responsibility will pass on to the hands of the NGOs. When we discussed this matter with local political leaders, all the political leaders denied. But this was reported to be true when the staff of other NGOs and SHG members were asked about it. A large section of the NGO activists and SHG members accepted this to be true.

Relating to this when we asked the SHG members about what kind of support do they get from the GSMT (in different GPs), we found that they (the SHG members) are not satisfied with the GSMT activities and support. A staff¹¹⁵ of an NGO different from the NGO we referred to earlier also told us that although the government has given a large responsibility to the GSMT members, but in practice the performance of the GSMT is very poor. Almost all the SHG members told us that NGO activists are more helpful and much closer to them than the GSMT staff. It is not very difficult to presume that if one self-help group is formed by the NGO, it is nursed by the NGO for a long time and hence they have much more attachment than the NGO staffs. Here, in the words of an NGO staff, we can say in this way that, 'no one can know the pulse of the SHGs better than NGOs'. Moreover the GSMT comprises¹¹⁶ of 2 members from Gram Panchayat ('Pradhan' and 'Shishu Nari Sanchalika' of

¹¹⁵ An NGO activist of 'New Bharati Club', Coochbehar. We meet with this activist on Oct. 13, 2007.

¹¹⁶ This composition can be changed looking the necessity and demands of that GP. And it was told that this committee should be met in the second saturday of every month. But, in reality we found that in nowhere (the places we surveyed) this rule is followed.

the respective GP), 1 member from NGO (operating in that GP), 2 members from the veterinary, agriculture or health departments, 1 member from the opposition party in the GP level. A good number of GSMT members have little idea about the SHG functionaries or members. Even in most cases the SHG members complained that the meeting of the GSMT is not held regularly. Our survey revealed that the SHG members have more feeling, more regard for the NGOs than the GSMT. So, in this point our suggestion to the government is that if they really want to make the lives of the rural poor better through the SHG movement, they should re-empower the NGOs than GSMT and restrain them from entering into any conflict with the NGOs.

We came to learn about a second problem of the NGOs that arise out of GO-NGO relationship from the Secretary¹¹⁷ of another Coochbehar based NGO. He opined that for the smooth functioning of different governmental projects, the government need to review some of their plans. Criticizing 'Swarnajayanti Gram Swarajgar Yojana' (SGSY) he cited a good reason. After passing 1st and 2nd gradation, the groups under 'SGSY' appear for Bank Linkage, which is popularly called by the SHG members as 3rd gradation. He explained to us that Bank linkage means, it is assumed that the SHGs are now self-sufficient and they are capable of running them without taking any help from the NGOs. During this stage they can even receive up to Rs. 1.25 lakh as loan from the Banks to run different schemes like poultry farming, dairy farming, pig rearing etc. In a single line one can say that during this stage the government assumes that the SHGs had become self-sufficient to the extent that they can take important decisions of their own and need not take advice from the facilitators. But, to him, in practice SHG members do not disengage themselves from the NGOs and they come to them whenever they enter into any trouble. We also feel that if any group that has been formed and nursed by an NGO for a period of 2-3 years, it is not possible for that NGO to detach itself from that group or SHG members one fine morning. And surprisingly enough, the most unfortunate thing that takes place during

¹¹⁷ Secretary of 'New Bharati Club', Baneshwar, Coochbehar. We interviewed him on Oct. 10, 2007.

or after Bank linkage is that no supportive money is sanctioned from the government side for the NGOs which is sanctioned during the time of 1st and 2nd gradation. It was learnt from the respondent code 10 that although in this period they spend time and labour for the groups, the NGO staffs are not paid. To him, this part of the 'SGSY' programme should be reviewed by the government and NGOs should be given proper financial assistance for this. We later talked about this to other NGO staff, DRDC official and staff. The NGO staff confirmed this problem and almost all felt that the NGOs should get proper supportive money for their labour.

The third problem of this section was also learnt from the Secretary¹¹⁸ of the same Coochbehar based NGO. This problem is related to another lacuna of the 'Swarnajayanti Gram Swarojgar Yojana' programme. In an interview with us on Oct 7, 2007 he mentioned that before taking loan for different schemes (e.g. poultry, piggery, dairy farming etc.) the SHGs have to produce their projects with their own land. Since this is the minimum necessity hence the SHGs had to part a good part of their money for purchasing land, they are facing financial problems to run the scheme. Moreover, Banks support the project for only 5 years. To him, if after 5 years from the commencement of the project if it fails, what will happen to the members of those groups? Is there any guarantee that after 5 years they will be able to sell their land at a good price? So, to overcome this problem, the groups should start their schemes in leased lands rather than own land that they purchase. We also think that this is high time the government should think over this matter.

A fourth problem was also learnt from the above mentioned person (in the same day as pointed earlier), which is related to 'Swarnajayanti Gram Swarojgar Yojana' programme. He narrated that once a SHG was somehow able to sanction a plan to do piggery within the municipal area. But it is well known fact that nobody in the town would permit the SHG to start piggery.

¹¹⁸ Secretary of 'New Bharati Club', Baneshwar expressed this during the time of an interview with us on Oct. 13, 2007.

So, even after it was passed by the authorities, the scheme could not be implemented. So he emphasized that proper planning should be done before the implementation of the schemes:

Another major problem (fifth problem of this section) of the NGO sector is linked with the bank officials and staffs. The Secretary¹¹⁹ of a Coochbehar based NGO told us this problem with an example. He said that earlier their NGO and SHGs (formed and nursed by them) received a lot of help from Bank officials and staffs. But now a day, a section of the Bank officials and staff are taking the SHG related functions as a load to them. To him, this is because of shortage of staff in the Banks. Although the highest level of Bank authorities want to advance the SHG movement but in practice their dream is converted merely as a daydream because of staff shortage in rural branches. So, he demanded that the Banks where SHG related work is done should have appropriate staff. He is actually in favour of deputing separate staffs to take up the load of SHG related activities.

The Secretary of another NGO and a member of that NGO¹²⁰ also felt that Bank officials in particular were not eager to support the SHG members. To him, the Bank officials and staff are still living with an old aged idea that 'Banks are exclusively for the rich people'. Although he did not forget to mention that some Bank officials and staffs are exceptionally good and always have an attitude to help the SHG members. But to him, they are only few in numbers. The large sections of the Bank staff do not entertain the poor people.

During our survey we met several Bank officials and staff and talked

¹¹⁹ Secretary of 'G-NESEP, Coochbehar. The conversation took place on Feb. 7, 2008 at his NGO office:

¹²⁰ Secretary and one member of 'Nishiganj Club'. We met both of them on Dec. 7, 2007 at their NGO premises.

to them in this regard. A Branch Manager¹²¹ of a Bank informed us that the performance of the SHGs is more satisfactory than individual loan receivers. In his branch the loan recovery in case of SHGs is more than 90 per cent which is far better than the individual loan receiver's record. This was also said to us by one other Bank staff. These Bank staffs whom we talked to both were souls who were responsible for looking after SHG related functions in their branches. In this connection it would be proper to mention one important 'Government Order' (GO) of the 'Reserve Bank of India' (RBI). This GO was shown to us by the President¹²² of an NGO. According to this GO every Bank which is attached with SHGs should spend one day in a week exclusively for the SHG members. But, he informed us that there is no Bank to his knowledge which maintains this order. Later we also tried to search out whether any Bank devotes one day in a week for the SHGs or not. But till now we have not come across any Bank. In this particular point we think that RBI should not remain silent only by issuing orders. They have to take necessary steps to implement the order also. Both the parties, i.e. the Bank officials and the SHG members will be helped by the execution of this GO. The Bank officials in that particular day will not have to entertain other customers. In this way the SHG members who are complaining against the attitude of the Bank officials and staff will be silent.

The sixth problem of this section is related with the 'involvement' of the government officials and staff towards their assigned tasks. A number of NGO activists complained that a section of the government officials and staff do not intend to coordinate with the NGOs and common people. In this connection we want to cite one good example, which was witnessed by us. On 4th April, 2008 we went to visit an NGO in Coochbehar district. A meeting had been convened at that NGO¹²³ office premises with SHG members and the Block staffs and one another government official. The members of the SHGs who are engaged in likewise works (e.g. fishery, poultry) were asked to

¹²¹ Branch Manager of 'Uttarbanga Kshetriya Grameen Bank' Nishiganj Branch. On Jun. 25, 2008 at his Bank premises.

¹²² President of 'Nishaganj Club'. On Dec. 7, 2007 at his NGO office.

¹²³ 'New Bharati Club', Baneshwar, Coochbehar.

attend the meeting. The objective of that meeting was to provide some tips about their work and also offer few advices regarding the generation of their income. Consulting with the staffs of both the GOs, the NGO asked the groups to come in two different shifts one at 12 noon and another at 2 p.m. At 11.45 p.m. in the presence of us, the NGO staffs received one phone call from one of the government offices. The call was not from the block office. It was informed that due to non availability of car they were unable to come on that day. Now the problem of the NGO staff was how would they face the SHG members and what will be told to the SHG members who were to come from a long distance to attend the meeting. We think that this incident is not just one lapse. This incident shows the lack of 'mental involvement' of the GO officials in their jobs. If they have an attachment with the common people, they would have come by a substitute car or by bus. We think that proper training for the government officers and staff is needed so that they become more humanitarian.

One interview with a high ranking official¹²⁴ in a financial institution forced us to set the seventh problem of this section. In the last day of the month of October, 2007 he told us during a discussion that the people of this area will have to show more 'hungriness' to generate their income. He expressed that a lot of functionaries are waiting for the voluntary sector. If we quote him, this place is till now a 'virgin' place regarding the implementation of the concept that 'develop the locality with the local people'. He is quite sure that the government cannot take development solely. They do not have such a capacity of infrastructure or manpower. But unfortunately the people of Coochbehar do not take the chance to join the process of development and make it a source of income. With a deep grievance he said that although 33 NGOs enlisted their names under his financial institution but at present only 15 are functioning. This problem was admitted by the Secretary¹²⁵ of a Coochbehar based NGO. He is also saying that local people should come more in number in the voluntary sector. In this

¹²⁴ 'District Development Manager' (DDM), NABARD, Coochbehar.

¹²⁵ Secretary of 'New Bharati Club', Baneshwar, Coochbehar. On Oct. 13, 2007 at his NGO office.

particular point (that the inhabitants of this district should show more 'hungriness'), these two people agreed with each other despite their difference in their background. What is more is that the Secretary of the NGO is an inhabitant of this district, but the high ranking official come from the state hub. We believe that proper campaigning and training is needed to make people aware of the voluntary sector. It should be told to the people that one can run his family very well by joining the voluntary sector too. The government should however think about the financial security of the activists that are engaged in the voluntary sector.

The eighth problem of the NGOs in this section is related to the financial support that is given by the government. Interviews with the Secretaries of three different NGOs revealed that the financial support which the NGOs get is very meagre. They all felt that the government should support the NGOs financially more and more. Some of the NGO activists expressed that a good number of dedicated voluntary workers are leaving this field because of poor financial support. A respondent¹²⁶ told us that "one cannot do social work in empty stomach". The government should give financial support to the NGO workers in such a manner so that that they can live normal lives in the society. Otherwise to them this job will be a stop gap job and they will shift to another sector in search of good salary.

During the time of surveying the socio-economic condition of the grassroots level people which we discussed in the fourth chapter, we came to one conclusion that GO-SHG relationship is an important factor which determines NGOs' relation with different GO bodies. As the SHGs are formed and nurtured by the NGOs, the problems of the SHGs also affect the NGO and its staff. A section of the SHG members revealed that sometimes they become the victim of narrow politics.

¹²⁶ DDM of NABARD. On Feb. 16, 2008 in a Seminar organized by the 'Department of Political Science', University of North Bengal.

The ninth problem of the NGO is related to the above. We were told that due to their political colour some people are deprived of governmental benefits by the GP office. However when we talked to the GP members, all of them denied the charge. To avoid this, one female SHG member¹²⁷ named Ms Sunity Barman told us that the government should empower SHG members more and more. To her, the 100 days job assurance programme under 'National Rural Employment Guarantee Act' ('NREGA') should be schemed and monitored by the SHG members in the villages. She told us that despite several lacunas, government's mid-day meal scheme has become successful only because of the participation of the SHG members. If the responsibility to disburse job card, preparation and monitoring of different schemes (e.g. 'NREGA', 'IAY', 'BPL Listing' etc.) is given in the hands of the SHG members perhaps nobody will complain about narrow politics affecting NGO activity.

Now let us come to the tenth problem of this section which to us is the most important problem out of all the problems that we have listed above. It is most important because, it has a direct bearing on the economic condition of the SHG members. Two Pradhans¹²⁸ and two Upa (Deputy) Pradhans (one 'ex' and one running) of four different GPs, all the staffs of the surveyed NGOs and a large section of the SHG members expressed their grievances in a single voice that at present one of their main problems is that they are not getting the market to sell their products. The government and NGOs inspired them to apply for the schemes through 'SGSY' and other schemes that are in operation. But when they had started to produce various products like Dhoopsticks, Papad, Chusi (one kind of noodles eaten with milk) they failed to find out a market for those products. Some SHGs like 'Jay Baba'

¹²⁷ On May 2, 2008 at the 'G-NESEP' office. She is also the Secretary of 'Gram Unnayan Cluster Committee' at Matalhat GP (Dinhata-I Block) which is comprised of 10-15 SHGs.

¹²⁸ G P 'Pradhans' of Matalhat (Apr. 19, 2008) and Baneshwar GP (Apr. 25, 2008) and 'Upa (Deputy) Pradhans' of Chilakhana-II (Apr. 18, 2008) and Matalhat GP (ex) (Apr. 19, 2008). The Baneshwar GP Pradhan was interviewed in her GP office. The other three were interviewed in their residences.

Lokenath Swanirbhar Dal' (Nishiganj-II GP) is engaged in making Papad¹²⁹. But the main problem for them is where to sell their products? If they keep it on the shelf of any grocery shop, it won't attract the eyes of the consumers because of the existence of other colour packaged Papads manufactured by the big companies. And they told us that it is not possible for them to sell their products door to door ignoring their family members and their needs. To overcome this problem SHG members and NGO activists suggested us that the government should take steps to package these products. For their information we wanted to mention that the government had already decided to sell the products of the SHGs (under 'SGSY' scheme) under a single brand named 'Diya'¹³⁰. But according to the SHG members, as the packaging of 'Diya' brand is very poor, it can't compete in the market with the big firms. Moreover, if the government invests more and more in packaging the products, its cost will not compete with the big companies in the market. So, what is the next best thing the government can do in this context? It should do something to market the products¹³¹ of the SHGs that do not find market.

Sometimes the NGO activists face difficulties in implementing government policies. This happens mainly because they are placed in between the common people and the government. And this we consider as the eleventh problem of the NGOs in this section. For instance, one can take the example of 'Total Sanitation Campaign' programme. This programme is actually supported by the 'UNICEF'. The objective of this programme is to avail sanitary latrine in each house of the GP so that all the GPs turn into 'Nirmal GP' (means 'Clean GP'). When all the GPs become 'Nirmal GP',

¹²⁹ We bought Papad from them to check the quality of it. We found that the taste of their product is no lesser than from any other big companies.

¹³⁰ The products selling under are exempted from Sales Tax.

¹³¹ We, in this particular point have a recommendation to the government to adopt the policy of the 'UNICEF' which they apply during the time of selling greeting cards. We all know that 'UNICEF' sells season greeting cards to help the poor children in the world. And people from worldwide are purchasing these cards not because of its get up or packaging, they pay for it only to become a part of one noble goal. The state or centre or both the governments should opt for the route taken by the 'UNICEF'. They should start campaigns in print and electronic media that purchasing SHG made products mean one is contributing something to the process of poverty alleviation. So, the 'mental involvement' from the part of the common people obviously will help the SHG members to sell their products.

automatically all the blocks and the district will become 'Nirmal Block' and 'Nirmal District'. As per the scheme Rs. 250 is given to the interested persons from the UNICEF as subsidy. There are various categories of sanitary latrines that are available under this scheme. The cost of the lowest rate of the latrine is Rs. 500 only. The rate of the other standard types of latrine is Rs. 500, Rs. 1030, Rs. 2130, Rs. 2910, Rs. 4360 and Rs. 5100. It means one interested individual has to pay at least Rs. 250 as subsidy to set up a sanitary latrine. But, according to the NGO activists, a large section of the rural poor still do not have the capacity to spend Rs. 250 for this purpose. So, the Secretary of a Coochbehar based NGO, field staff of a Coochbehar based NGO¹³² and President¹³³ of a Coochbehar based NGO told us that, they have to face a lot of problem to generate interest among the people to set up sanitary latrines.¹³⁴

A high ranking Bank official¹³⁵ also shared some experiences with us on the problems occurred during the time of GO-NGO relationship. This person tells us that sometimes NGOs are trying to force the Bank officials to pass the SHGs they formed in gradation examination (in the case of 'SGSY' scheme). The sole reason behind this is that, after passing the gradation examination, the NGOs will receive some supportive money from the government. He added that sometimes the performances of the groups are so poor that they do not want to pass the groups. But still the NGOs create pressure on them. This person thinks, to overcome this problem the government should look into the self-sufficiency of the NGOs. If NGO activists are found well paid and the NGOs are receiving their supportive money on a regular basis, they will perhaps not turn their sight from the ideals of the SHGs movement. This person agreed to a concern raised by the

¹³² An NGO activist of 'New Bharati Club', Baneshwar, Coochbehar. We meet with this activist on Jul. 6, 2008 at their NGO premises.

¹³³ President of 'Nishiganj Club', Coochbehar. The interview was taken on Nov. 17, 2007 at their NGO office.

¹³⁴ Our suggestion in this point is that the UNICEF or the government should give 100 per cent subsidy in the 'Total Sanitation Campaign' (TSC) scheme. We think that by doing this the programme will become a success.

¹³⁵ This lady holds an important post in the 'Uttar Banga Kshetriya Grameen Bank', Coochbehar. We interviewed her on Jun. 20, 2008.

NGO activists. The concern of the NGO activists is that, after making different goods, the SHGs are not provided with sound market. To the Bank official when the members of the SHGs come to them and regret about the lack of market it became an awkward moment. But they have nothing to do in this matter. What is more she adds that during the time of meeting, they share the same mat with the SHG members to prove their attachment towards them. When they (the Bank staffs) requested the SHG members to save 50 paise per day to save Rs 15 per month, the members kept their words. But in return when they asked these Bank officials and NGO activists to provide them with market, they could not do anything.

Another Bank official¹³⁶ told us with a grievance that even after 2nd gradation or sometimes after bank linkages which is popularly known as 3rd gradation, the SHGs do not show expected performances. To establish this viewpoint, one good example was shared by him. In his branch, a total of 60 SHGs have already opened their account. They asked some old groups to submit good schemes for big loans. But till the date of interview (i.e. Jun. 24, 2008) only 5 SHGs (out of 60 SHGs) had showed interest in this matter. And finally only 2 SHGs were able to submit schemes. What's more 1 out of 2 SHGs till now have not drawn their loans. They are now searching a good place to start dairy farming but have not found it out. So, this Bank official told us that SHG members are still happy to roll their money within the groups. And they are not interested in making more and more profit. Some other Bank officials and NGO activists also shared this point with us.

¹³⁶ An Official of 'Uttar Banga Kshetriya Grameen Bank', Baneshwar Branch. We interviewed him on Jun. 24, 2007.

II

Political Parties and NGOs: Are Political Parties Afraid of NGOs?

In the second section of this chapter our focus will shift to the problems of the NGOs that arise from the side of political parties. Several times during our visit to a surveyed Coochbehar based NGO, the Secretary¹³⁷ of an NGO and other staff told us that the SHG members particularly the womenfolk have now become a matter of concern for all the political parties. The staff¹³⁸ of that NGO opined that female members of the SHGs are now an indispensable part in the decision-making process in their own family. This was a daydream for them a few years back. What is more, in some cases during the time of taking important family decisions, the male members are now depending on the female members. So now the women SHG members have become 'soft target' for political parties to step-up their vote banks. To achieve their target, at first political parties are trying to capture the group leader or President or Treasurer of groups and then through them they are trying to reach other members of the SHGs. In this way, through the members of the SHGs they try to grasp all the family members.

In this connection one good example was given by the Secretary¹³⁹ of that NGO. He said that, their NGO alone had formed more than 1000 SHGs. It means these groups include around 10,000 to 14,000 families. And the total members of these families will touch not less than 50,000. If these 50,000 or more than 50,000 people start thinking independently it will become a concern for political parties. They will have definite reasons to worry. In the past, political parties emphasised on getting the support of male members of the families. They felt that if male members are convinced,

¹³⁷ Secretary of 'G-NESEP', Dinhata, Coochbehar. On Oct. 12, 2007 at his Dinhata office.

¹³⁸ A staff of 'SPAR', Coochbehar. On Oct. 9, 2007 at his NGO premises.

¹³⁹ Secretary of 'G-NESEP'. On Oct. 18, 2007 at his residence.

they will be able to convince the female members of that family who would cast their votes automatically in favour of candidates for whom the male members cast. According to the staff of this NGO, this type of women empowerment is an achievement of the SHGs and NGOs.

The Secretary¹⁴⁰ of another NGO told us that sometimes they have to face opposition from political leaders at the grassroots level because they also fight against criminalization. Once upon a time on behalf of their NGO they fought against criminals in their locality. Some of these criminals tried to create hindrances in the developmental activities of the NGO by using their influence over different political parties and the members of the local-self government. To us, this is another negative outcome of the much discussed nexus between 'politics and criminalization'. Later on when we conversed with other NGO staffs about this type of complaint, we found that in some other areas the NGOs are also facing this problem:

Secretary¹⁴¹ of another NGO informed us that once they also had to face this type of situation. Some local hooligans did not like their developmental activities as an NGO. They felt that NGO activities could hamper their political activities. He also informed us that their NGO members support different political parties in their personal life. But, when they take entry into the club premises, they do not carry their political colours. When we discussed this matter i.e. participation of the NGO members in active politics with other NGO staff, they also referred to this. The officials of some NGOs and all other NGO activists when interviewed admitted that when the NGO members take entry into the office premises, they do not divulge their political identity. Some NGO activists who are attached with active politics were asked whether the common people are trying to make safe distance from them or not? Our intention was to know whether people belonging to

¹⁴⁰ Secretary, 'Khatamari Deshbandhu Club', Chowdhurihat. On Dec. 9, 2007 at his NGO office:

¹⁴¹ Secretary of 'Satmile Satish Club O Pathagar', Satmile, Coochbehar. On Apr. 3, 2008 at his NGO office.

other parties trust them or not? Almost all of them answered that they do not have any problem in convincing the other party members on behalf of their NGO. The problem perhaps exists in the minds of the leaders of different political parties. If people become aware about government schemes and policies they will ask more and more for their implementation. And obviously it will be a matter of headache for the political leaders. But in spite of that, the relationship between NGOs and the above mentioned GO bodies are not beyond politics. The two parts of the government are directly or indirectly related with power politics. The first section of the government organisation purely is comprised of political leaders. And second part of the government organisation is comprised of the bureaucrats who are posted by the state government. Moreover the select bureaucrats like BDOs, SDOs and District magistrate do not keep themselves aloof from politics as they are given the responsibility of implementing governmental policies (and it is well known that governmental policies mean policies which in most cases are actually the agenda of the ruling political party or alliance).

The Secretary¹⁴² of an NGO further added that sometimes 'ego' problem between the GOs and NGOs create hindrance in their work. The politicians always have a fear in their mind that development activities through the NGOs may lead to the decline of their popularity in their locality. The same point was also shared by another official of an NGO. One more instance may be cited here. An interesting point was disclosed by this NGO activist. To him, their organisation started to make the local people literate in their GP long before the declaration of the 'National Literacy Mission' (NLM). But, unfortunately they were not given any responsibility by the 'Gram Panchayat' office to participate in NLM. As a result for a long time that GP was not a total literate GP. They were the victim of narrow politics. When it became mandatory for the GP members to call the NGOs to assist, the NGOs came forward. And since it had a long experience in this field, within a short period the NGO activists was able to convert the GP into a 'total literate GP'.

¹⁴² Secretary of 'Khatamari Deshbandhu Club', Chowdhurihat, Coochbehar. On Dec. 9, 2008 at his NGO office.

Now the thing is that 'time' and 'money' both have been wasted because of ego problem between the GO and NGO members. It was revealed by the Secretary of an NGO that the GP members at first did not want to share success with any Non-Governmental Organisations.

The Secretary of an NGO revealed that political leaders are to some extent afraid of NGOs. We came to learn that during the time of election they have to tackle resistance more and more from political leaders. To him, the main concern of the political leaders is that through the NGOs the common people will become aware of different governmental schemes and their implementation. And if they come to know what has been allotted for them, it is quite obvious that they will also know how they are deprived of getting that facility. In this way political leaders get exposed. So, they are afraid of the activities of the Non-Governmental Organisations. Political leaders particularly become more suspicious before the elections.

We were told by an NGO Secretary¹⁴³ that in the year 2008, just before the Panchayat elections in their subdivision they went to from their head office to organise an awareness camp with the members of the SHGs. But, when they reached the ground fixed for their meeting, they found it was occupied by a political party. Then they started to look for another ground for the awareness camp but whenever they begin to fix a ground for their meeting, supporters of that political party came and told them that they have their scheduled meeting in that ground. Finally the NGO activists understood that they are actually not liked by that political party and hence they decided to leave that place. The official felt that if NGOs 'educate' the common people, it will have a negative impact on their vote banks. So before the elections, political leaders became more cautious and suspicious of NGO activities.

¹⁴³ Secretary of 'G-NESEP', Dinahata, Coochbehar. On May 15, 2007 at his NGO office.

The President¹⁴⁴ of one NGO told us that in all their programmes they invite political leaders particularly the political representatives of the local self-government. But, at the same time he cleared that, in their day to day functions they try to keep safe distance from political leaders. To him, no political party is in a position to accept that NGOs take credit for the development of the region. But we find that in case of devotion, punctuality and perfection the performance of the NGOs is simply outstanding.

Almost all the respondents from the NGOs' part are convinced that political leaders belonging to all parties in the rural areas are afraid of awakening of the common people. And they think that NGOs are playing a vital role to awaken them. That's why political leaders in some places even try to disturb NGO activities. But, at the same time one also find that some political leaders are exceptional¹⁴⁵ in their activities.

We met a lady who is a member of Gram Panchayat and asked her a question regarding her contribution to the development of SHG members and also the NGOs. She shared some of her experiences with us. In her 'Gram Panchayat', a scheme was sanctioned for the construction of a road on

¹⁴⁴ President of Nishganj Club, Nishganj, Coochbehar. On Dec. 12, 2007 at their NGO premises.

¹⁴⁵ The President of this NGO requested us to meet one female member of the 'Gram Panchayat' (GP). He said that this GP member despite her traditional education understands 'development' better than the 'educated'. She knows how to develop the local area and what kinds of measures should be taken to achieve that. We decided to meet with this female GP member to know her opinion as well as her contribution in the development process. In our survey she will be known as respondent code 35. This respondent code 35 became GP member in the year 2003. During the time of interview with us she expressed us that self-help group (SHG) gives social prestige to the women. After formation of the SHGs, now they can even help their husbands or families in sharing financial loads. Earlier, before the formation of the groups they remained dependent solely on their husbands. After joining these groups, the women are now not restricted to walls. Now they share their feelings in every aspect of life including political as well as economic or social with their counterparts. To her now the members of the SHGs need good market for their products. She emphasised on training of the members on Jam, Jelly, Pickle, handmade toys etc. She believes that only making papad, dhoopsticks will not solve their problems. Because these products are all available in the market. They must also think in terms of making jam, jelly and pickle. SHG members will get more benefit. Even she is in favour of starting a factory in her GP.

'Member of Parliament Local Area Development Scheme' (MPLADS). Under the scheme when supervisors were recruited, she convinced others to take 2 supervisors from the SHG members. She claimed that in this way she actually tried to give recognition to the SHG movement. It also inspired the other SHG members who started to think that they are being asked to participate in the development process because of their contribution in the SHG movement. The same effort was given by her during the time of enrolment of names under the NREGA programme. She specially emphasised on inclusion of all the BPL SHG members' household under this scheme. What is more, in her GP, still some BPL members are not getting electricity. She is trying to electrify their households too. What is more she adds that as a member of the 'Nari Kalyan Samity' personally she donates 'cotton' saris to 35 women belonging to the BPL families.

III

Cooperation Among NGOs: How Cooperative Are They?

The third section of this chapter will try to trace out the problems, which takes place during the time of interaction among NGOs.

Ego problem is one of the problems that had affected the NGO movement in the district. A staff¹⁴⁶ of the Kolkata based NGO admitted before us that ego problem is one of the main problems in the NGO sector. He added that sometimes it hampers the development process in the district. Answering one of our questions, he said that some Coochbehar based NGOs think that their NGO was a stranger in the district because their head office is situated in Kolkata. He claimed that in Coochbehar district they can be called as pioneer in 'development' through the NGOs. There is almost no NGO in the district, which is not directly or indirectly being helped by them. The NGOs in Coochbehar district started operating after they sought help on how

¹⁴⁶ An NGO staff of 'SPAR'. We interviewed him on Oct. 9, 2007 at his NGO office.

to prepare or apply schemes or project papers. But, in spite of that, some native NGOs think that they are deprived because of an outsider NGO. Even one of the portfolio holders of a Coochbehar based NGO told us that the NGOs which do not have permanent office in Coochbehar may leave the town any time and nobody can make them answerable to the people of Coochbehar.

The absence in rules and regulations in the NGO sector is also visible and that affects the functioning of NGOs negatively. The Secretary¹⁴⁷ of an NGO also admitted about the lack of coordination and firm rules and regulations in the NGO sector. In this connection one good example, was given by him. Once their NGO guided one woman on how to form and nurse SHGs in a sub-division away from their head office. After that she was able to form and started nursing 9 SHGs. Later that woman was asked to proceed for the gradation process of those 9 SHGs. (from the bank through their NGO). But unfortunately, this lady was convinced by some other NGOs of that sub-division and she joined them. And ultimately what happened in this case was that the lady did not receive any cooperation from the latter NGOs in the gradation process. Eventually that lady sought help from the staff of the first NGO (who actually guided her) to grade her groups. Hence it is clear that NGOs often come into conflict with each other since they often try to interfere in the activities of other NGOs. Interference in the activities of others leads to misunderstandings and problems. Interestingly this incident cleared one thing that conflict among NGOs is not only prevalent among Coochbehar-based and Kolkata based NGOs but also among local NGOs.

During the survey, it was also learnt that government offices show biasness towards NGOs. In a discussion with us the Secretary¹⁴⁸ of an NGO once complained that sometimes different government offices show biasness towards some NGOs. When we asked about the name of the government

¹⁴⁷ Secretary of 'New Bharati Club', Baneshwar, Coochbehar. On Jan. 22, 2008 at his NGO premises.

¹⁴⁸ Secretary of 'G-NESEP'. On May 2, 2008 at his NGO office.

offices; and the names of the NGOs, no pin point answer was given by him. When we tried to find out the truth in this allegation we found that there is some reality in this allegation. This became clear when we started to discuss this thing with other NGO activists. Some NGO activists even complained to us that, a section of the NGO staff having good contact at the Ministry level in Kolkata and New Delhi are using these contacts to get projects. This obviously is a matter of concern for all. If this goes for a long period, only poor and mediocre NGOs will be found functioning in the district.

IV

NGOs and the Rural Folk: Problems in Interaction

Now we start the fourth section of our chapter. And in this section, we discuss the problems that arise during the time of interaction of NGO and the common man.

The first problem in this regard is acquiring the trust of the rural poor. This problem was stated by one NGO field staff¹⁴⁹. This field staff of a Coochbehar based NGO told us that, their organisation started to form SHGs in 1996 under a project which was related to women's development. This project was later funded by one Kolkata based NGO from 1996 to 1998. Their first joint collaboration with the government was to form self-help groups (SHGs) under 'Reproductive and Child Health Scheme' (RCH) during the period 1999-2003. During this period, the field staff of this organisation had to face a lot of problem in the formation of the SHGs. They even, in their earlier meetings didn't disclose that they have come to form groups. Rather in these meetings, they told that they were there to discuss different development related issues with the villagers. From her ground level experience, this respondent told us that, if in the first meeting 30 women came to attend, the next meeting hardly 10 women turned up. The reason

¹⁴⁹ Field staff of 'New Bharati Club', Baneshwar, Coochbehar. On Oct. 14, 2007 at their NGO office.

behind this is that some people (especially male members of the family) had told them that the NGO staffs will run away with their savings. Since the villagers had lost money in one government scheme 'Development of Women and Children in Rural Areas' (DWCRA) hence the poor villagers did not wanted to lose it again. To her, this was a big problem for them; to convince the poor people to save in a governmental scheme once again. The bitter experience of 'DWCRA' made the task harder for the NGO staff to come closer to the rural poor. She added that their NGO joined the 'SGSY' project in the year 2003. And from 1996 to 2003 they had to give a lot of labour to form and nurse groups. But after that, the villagers came to them in their own interest.

Even, in the earlier stages the NGOs did not get the backing of the local-self governments. During then the members of the local self governments didn't have enough idea on the objectives and working patterns of the NGOs. But now, with a big smile she tells us that the entire scenario has changed. The GO members now realize that NGOs should be treated as a tool of development. In this regard he specially mentioned the name of a 'Gram Panchayat Pradhan' who spares a lot of time for the NGOs.

The Secretary¹⁵⁰ of a Coochbehar based NGO and other members/activists of the NGO also told us that in the earlier phase they had to face a lot of problem to make people understand about SHGs under the SGSY programme. Some bitter experiences with former projects (e.g. DWCRA) kept them away from forming groups. But now the scenario has entirely changed. At present common people are coming to the NGO activists instead of the later going to the common people. There is hardly any need to tell the people on the benefits of the SHGs. This is in fact the real success story of the 'SHG movement'. Seeing a positive change in the life of the neighbours, others automatically contact the NGOs. We found that people make their rubber stamps, prepare minute books first and then come to the

¹⁵⁰ Secretary of the 'Satmile Satish Club O Parhagar', Satmile, Coochbehar. Apr. 14, 2008 at his NGO office.

NGOs to form SHG. From this one can assume the 'confidence' among the people. And we are quite sure that this 'confidence' will help these people in other aspects of their lives too.

Almost all the NGO activists (who engage in SGSY programme) believe that the 'SHG movement' have become successful only because of the hard labour of the rural poor. This was agreed to by different activists and officials of the NGOs in Coochbehar district. 'Women empowerment' and other things have taken place because of well planned hard work of the NGO activists. We would like to add here that in the process of making the SHG movement credible, the NGOs had played a pivotal role. Without their help, it was not possible for the government to touch and cover the grassroots people. The NGO activists have done this even though they do not get good salary and do not have job security.

The field staff¹⁵¹ of an NGO told us regarding a peculiar problem in NGO-common man relationship. To him, the common man often fails to differentiate NGO activists from the functionaries of the Government. And due to this several times NGO activists have to face various problems. For example, this activist when he went to the rural areas in order to make them aware of their health people asked him why the condition of the roads is so bad and why it has not been repaired till now. When is the NGO going to solve their drinking water problem? When was the village going to be electrified? The villagers in fact were adamant that until and unless these problems are solved they will not cooperate with the NGO activists. Here some instances may be cited and that is when the Pulse Polio Immunization Programme started some villagers in some areas boycotted the 'Pulse Polio Immunization' (PPI) programme. In these places, the villagers demanded that at first the government should take necessary steps for the development of their locality only then they will think about successful implementation of the PPI programme.

¹⁵¹ Field staff of 'G-NESEP', Dinhata, Coochbhar. On Jun. 6, 2008 at their NGO office.

CHAPTER VI

NGO and Government Relations

This chapter focuses on the relationship of NGOs with different Governmental bodies. We in fact had tried to answer the question, what kind of relationship exists between the Governmental organisations and NGOs that are implementing poverty alleviation programmes in the district? This is important because both the organisations are supposed to devote them in the service of the common people. So, if these two organisations do not have good relationship among themselves, common people will be the ultimate victim. What is more the total money which was fixed for development would go in vain. That's why priority was given to find out whether the relationship between these two is cooperative or not and if cooperative, to what extent it is cooperative. In addition to that, we put emphasis on suggesting possible solutions to strengthen the relationship between these two bodies.

For the purpose of writing this chapter we took the help of the available NGO literature as well as from the survey about which we have already mentioned in the fifth chapter. Additionally, we talked to Bank officials and its staffs for their opinions. These helped us to understand the problems they face during the time of disbursing and recovery of loans. And what kind of role is being played by the NGO activists as a mediator between the common people (SHG members) and Banks. What is more, this survey (with the Bank officials and staff) helped us to know about the role played by the NGOs during the time of negotiations between Banks and SHGs. Finally, last but not the least, before writing this chapter, a large number of NGO activists was interviewed to know the grassroots level reality on GO-NGO relationship.

During the time of interviewing the above mentioned targeted population, we always kept the existing literature in our mind. The literature on NGOs informs us that, NGOs are considered both good and bad by the scholars as well as by the GO staff. For example we can say that if some scholars in this field looked them as a tool for development¹⁵² some government officials are fearful about NGO activity. Even some politicians consider NGOs as anti-government (Fisher; 2003; 40). Even in India, the Orissa police recently demanded the stoppage of NGOs' developmental activities in Maoist dominated areas of the state. Tribal based Malkangiri district's police superintendent Mr. Gojviye expressed that the money which is being spent for development purpose in this area is siphoned off by the Maoists. That's why Mr. Gojviye urged the state government that the NGOs should be banned in this district. What is more he added that by using force the Maoists are taking money from the NGOs. The NGO officials of that area obviously were saddened by this kind of statement of the police officials (ABP, NOV 5, 2007). If the NGOs are looked in this manner by a high ranking official of the Government, it is not very difficult to understand what kind of relationship exist between the two organisations in that particular area.

A similar kind of relationship may be traced in other parts of the world too. Most of the NGOs functioning in the Middle East are facing insalubrious scanning from the government. In Singapore, there is a history of putting the leaders of grassroots support organisations (GRSOs) in prison. In 1995, the Kenyan government forced to shut down the GRSOs and created government-organised NGOs (GONGOs) who were close to the official ruling party (Fisher; 2003; 40). Potter (1996) adds that it's always not an easy task to distinguish between the government and the NGO. In support of his comment he said that sometimes it is seen that the NGOs are exclusively financed by governments. He in this regard raised one vital question, "does this make them an arm of the state" (Potter; 1996; 1-2)?

¹⁵² A detail discussion of this is there in the second chapter.

In Coochbehar district, we found from our survey that cooperation and non-cooperation both exists between the GO staff and NGO activists. The Secretary¹⁵³ of a 'Gram Panchayat' (GP) once told us with a slight grievance that the NGO activists only come to them whenever they face any trouble or need something from this office. We may quote him this way, that, 'NGOs come to us only during the time when they require signatures'. When we tried to learn, how much truth exists in this statement, we found that this understanding was actually a result of misunderstanding. In this case the Secretary was annoyed regarding why the people related to the NGO does not visit GP regularly and why do they come only during the time of taking signatures. Now our question is, why should NGO activists visit GP offices regularly? Is that a part of their job? We think this type of thinking emerge from the 'mentality' that looks the NGO activists as 'inferior' to them. He is not the sole person who is thinking like this. During the time of our survey it was revealed several times that the GO consider themselves as superiors than that of NGO staff. But, if anybody deeply thinks into the matter he will find out that in no case these NGO activists can be called as 'inferior' to the GO staffs. As they are not working at your office, how can you claim undue obedience from them? So, before calling the NGOs it is the duty of the government to change the mentality of its staff.

The NGOs are supposed to perform some assigned functions/tasks of the government or some mother NGOs or the work which they have devised. As they are doing these tasks at the village level, it is quite obvious that they should keep contact with Gram Panchayat or Panchayat Samity level. But it does not mean that they are subordinate to the GO bodies or they have to visit these offices daily. This type of thinking should be treated as obsolete thinking in the 21st century. Rather we can say that as the government does not have wholesome infrastructure to reach the grassroots people¹⁵⁴ and they

¹⁵³ Secretary of Baneshwar GP. We interviewed him on Apr. 24, 2008 at Baneshwar GP office.

¹⁵⁴ Perhaps it is unknown to the GO staffs that during the time of 7th Five Year Plan (1985-89) it was decided by the Government of India to call the NGOs to act as a link between the government machinery and the common people (<http://mohfw.nic.in/Annual%20Report%202001-02%20.pdf/Part%20-II-8.pdf>).

are seeking help from the NGOs, if the performances of the NGOs are good; the government should remain grateful to them (NGOs). So, to us, NGO staff should go to the GP office or Panchayat Samity office only for official work and not for oiling them regularly. Moreover, if the practice of regular visits to the GP office starts then corruption will creep in. One thing should be remembered always that the NGOs are helping the government in the implementation of the projects and not the other way round. People or the staff of the GO bodies should understand this soon at the grassroots level bodies and this will only help benefit the targeted people.

One high ranking government official¹⁵⁵ in a financial institution told us that a number of NGOs in Coochbehar district suffer from the problem of lack of sincerity in their works. For example, at present 33 NGOs are registered under their financial institution but unfortunately only 15 NGOs are working, 18 NGOs out of the total are not in touch with them. To this respondent, if they showed sincerity in their work it will ultimately help the poor people of this district. At the same time he praised the dedication and innovativeness¹⁵⁶ of some other NGOs. He believes that this is high time to change the persisting concept that 'social work means to do something for the society without any kind of expectation'. To him in the 21st century, this kind of thinking is outdated. In our country, nobody can think that he will run his family by involving himself solely in social work. This kind of belief to this respondent ultimately does not benefit the society. To overcome this problem, 'Professionalism' needs to be incorporated in the field of 'Social Work'. In this connection one needs to point out that what the President of an NGO¹⁵⁷ in Coochbehar district once lamented when he lost some good

There was certainly any lack traced by the government in their machinery that forced them to call the NGO sector in the developmental process after 45 years of independence.

¹⁵⁵ District Development Manager of NABARD. We interviewed him on Nov. 01, 2007 at his Coochbehar office.

¹⁵⁶ In an interview with us on Apr. 03, 2008; he told that inspiring by his words one NGO named 'Z-Academic Society', Sunil Sarani, Coochbehar started to make shoes and chappals from 'Pati'. To him it's a great piece of examples of innovativeness.

¹⁵⁷ President of 'Nishiganj Club'. He was interviewed us on Dec. 07, 2008 at their NGO office.

workers when they (workers) joined governmental jobs. We think that those who have already devoted themselves to social work, it is the responsibility of the government to think for them. New concept should be built-in in this field, so that through social work one can run his or her family very well. After all, the government cannot ignore that social workers are actually doing welfare activities on behalf of the government. Later we talked to some of the social workers who joined governmental jobs quitting different NGOs. Almost all of them told us that they are not mentally satisfied with their present job. But, the salary which is drawn by them is much higher than what they received as an NGO activist and what is more, now they have job security. We think this actually is the loss of the society that some good proven social workers are 'mentally exploited' in other fields (here in different governmental offices) and if they are offered handsome salary and provided with job security they might become pioneers in the development sector.

The 'Pradhan'¹⁵⁸ of a Gram Panchayat told us that as the NGOs are attached with development related works, their failure or their limitations sometimes hamper the entire development of the society. It is not possible for the GO bodies to remain aloof from the activities of the NGOs as they also have responsibility towards their people. In this connection he specially praised the dedication and mentality of the activists of an NGO named 'Satmile Satish Club O Pathagar' working in his Gram Panchayat. He said that till now their GP is not declared as a 'Nirmal GP'.¹⁵⁹ But they are giving a lot of effort to make it. For this purpose they have sought the assistance of this NGO. And he is really happy about the role played by the above mentioned NGO in this project ('Total Sanitation Campaign'). But, at the same time he is very much frustrated over the functioning of another NGO. They have been assigned with the same task under the TSC programme. But, this NGO have failed to complete their target. And in this particular case, incomplete work means, the whole GP will be the victim. The Gram

¹⁵⁸ GP Pradhan of 'Falimari GP', Coochbehar- I block. We interviewed him on Apr. 14, 2008 at Maghpala market.

¹⁵⁹ 'Nirmal Gram Panchayat' means every family within that Gram Panchayat have sanitary latrine and take safe drinking water.

Panchayat receives a handsome amount of money after it is declared 'Nirmal Gram Panchayat'. The Pradhan of a Gram Panchayat felt that it is because of the negligence of this NGO people of this region has been duped. He used the term 'negligence' intentionally because within this GP, two NGOs have been provided with the same facilities. Even their places of work are in a same zone. So, when one NGO (i.e. 'Satmile Satish Club O Pathagar') is able to complete the target before the due date, it is just because of the 'negligence' that the other NGO becomes late. In this particular point we think that NGOs should prepare their plans with more concentration before starting their project. Otherwise common people will be the sufferer because of their non-performance.

To the 'Pradhan' of the above Gram Panchayat they have another objective to fulfil through the NGOs. They want to make the rural people aware of maintaining basic health. He informed us that the NGO which achieved success in the TSC project in their Block were often found organising seminars on the rights of the labours and health awareness camps for the bidi workers and other labours that belong to the unorganized sector. These types of programmes helped the targeted people in two ways. First it helped them to make the people aware of their rights. Secondly it helped them also because in these camps the targeted people were able to check their health. It is not only necessary to ensure rights for the poor but they must also be made aware of these programmes.

The 'Pradhan'¹⁶⁰ of a Gram Panchayat also informed us that some rules and regulations of the government were not understandable to the common man because of lack of clarity. In this connection one good example was given by him. The 'prerak' and 'nodal'¹⁶¹ persons of the 'Sarba Shiksha Abhijan' (SSA) are eligible to form and nurse SHGs in rural areas under

¹⁶⁰ Pradhan of Falimari GP, Coochbehar-I block. He was interviewed by us on Apr. 14, 2008.

¹⁶¹ 'Prerak' and 'Nodal' persons are related with the 'Sarba Shiksha Abhijan' (SSA). The main objective of this programme is to return those people into the schools who due to various reasons left the school.

'Swarnajayanti Gram Swarogay Yojana' (SGSY). In his GP, 3 persons from this category (i.e. 'prerak' and 'nodal') formed groups. But, the DRDC declared financial assistance only for 1 'prerak'. The interesting thing is that the cheque was issued in favour of the 'pradhan' of this GP (it means the cheque is actually issued in his favour) and he was instructed to give it to only 1 'prerak'. He was confused since he did not know whom to give the money. If 3 persons have worked as facilitators, financial assistance should be given to all the three men individually. But, this was not recognized by the government agency and hence the money could not be disbursed.

We can illustrate a good example of GO-NGO relations in Chowdhurihat GP of Dinhata-II block. The 'District Development Manager'¹⁶² of 'NABARD' told us to visit Chowdhurihat GP. To him, in this GP, one Bank manager¹⁶³ had brought 'revolution' in the field of development. And the relationship of GO and NGO in this GP is also a significant thing. On 9th December 2007 we went to Chowdhurihat to meet that 'revolutionary' Bank manager. The Bank Manager during the time of interview we noticed that he talked in details on the causes, effects and probable steps to eradicate poverty in this GP as well as from Coochbehar district. And he took the help of different NGOs of Chowdhurihat GP to attain this goal i.e. alleviate poverty from this GP. The causes of poverty in Coochbehar district according to him are as follows:

- i) Lack of basic infrastructure in Coochbehar district is one of the main reasons behind poverty. Here, by using the term basic infrastructure, he meant road, electricity, communication, skilled human resource, etc. He said that the condition of roads in this district throughout the year does not remain the same. In support of this statement he gives the example of the road from Dinhata to Chowdhurihat. This road for several years had remained poor. Only this year (2007) the road has

¹⁶² On Nov. 01, 2007 at his Coochbehar office.

¹⁶³ Mr. Jitendra Behari Mahapatra, Manager of 'Central Bank of India', Chowdhurihat branch.

been repaired. He adds that from New Jalpaiguri to New Coochbehar and from New Coochbehar towards Assam a large portion of the railway track has single line and due to this train services are affected adversely. Electrification is not complete in the district¹⁶⁴.

- ii) The geographical location of this district is also against development. Bangladesh and Assam are the neighbours of this district. Bhutan is also very near to this district. Unrest in Assam often spreads out heat waves in Coochbehar. And the trouble of Chowdhurihat which borders Bangladesh was told by him in this way, "*ekhane meye harale Delhi jai, ar Garu harale Bangladesh jai*". Translated in English it means 'here at Chowdhurihat if girls are lost, they are found in Delhi; and if Cows are lost, they are found in Bangladesh.'

After explaining the causes of poverty, he discussed with us the possible remedies. To him, the probable remedies for alleviating poverty are:

- i) People of Coochbehar district will have to reduce their dependence on agriculture. They are too much depended on agriculture.
- ii) A number of skilled labours (weavers, ply makers, mason, labours engaged in construction companies etc.) every year go to Delhi, Gujarat and Rajasthan in search of jobs. If proper job is provided to them in their own locality, there will be no shortage of skilled labours for the newly set up industries. The cost of living is very high in north and south India where these labourers go. They will prefer to stay in their native places even if they are provided low wages. So, the main task for the government is to create jobs in the above sectors for these skilled labourers. If factories open up, others along with skilled labourers will be benefitted. Even the newcomers can also

¹⁶⁴ We compared this statement by him with news item published in the 'Anandabazar Patrika' that 36 percent people are taking the facility of the electricity in Coochbehar district (ABP, Nov. 03, 2007).

learn everything from the experienced persons about their work.

- iii) Khadi Board, NABARD should come forward to set up small scale industries in the rural areas of Coochbehar district. Khadi Board has certain schemes where people can get 30 per cent subsidy for up to 10 lakh loan and 10 per cent subsidy for loans up to 10-25 lakh loans. People those who are related with the development of Coochbehar should take immediate initiative to introduce these schemes in the district.

Like Khadi Board, NABARD has also some schemes to set up new industries. In this point one interesting thing was raised by him. He told us that sometimes NABARD officials send proposals to the Bank for loans (for setting up new industries) but these applications were not sent as per norms. Hence in a number of cases it is found that in spite of fulfilling all the above criteria, the interested youth were deprived of loans which they could have got.

- iv) He said that it's not true that lack of raw materials is one of the main reasons behind not setting up big industries. On the basis of jute and tobacco production, there is every possibility of establishing new industries. Unfortunately no industry is running in this district on the basis of these two crops. These crops are taken from these areas and readymade goods (e.g. cigarettes) are marketed by the big companies from other states. So profit is being made by others on the basis of Coochbehar's raw materials. This is high time that the government should look up this matter so that industrialisation in these remote areas does take place.
- v) To achieve success in the area mentioned above, the politicians need to perform their duties setting aside narrow politics. They should take initiative and steps to set up industries, raise their voices against lack of infrastructure in the legislatures and guard industrialists against 'red-tapism'.

The politicians know better than anybody else about the demands of the local people, their mentality and how to transform the economy of this region. So their role is very crucial.

- vi) He also talked about the psychological reason. According to him, a section of the people of this area thinks that their poor condition is hereditary and it is inevitable and no one can change it. Then we asked him how he came to this conclusion? He started his answer in this way--- one day he found in his locality that one van puller is taking his 9-10 year old son to assist him. When he asked him why he is not sending his son to the school, the van puller promptly replied that as he was a van puller, there is no necessity to send his son to the school. After all, his son has to pull the van for the rest of his life. He also talked with many other belonging to this category. And he found that not everybody, but a section of the people still possess this sort of mentality. This type of mentality may create hindrances in the path of development, he commented.
- vii) The second psychological reason mentioned by him is that, a large section of the people of this area is willing to enlist their names in the BPL categories (the APL people also want to enlist their names in the BPL list). The reason behind this is that, if anyone is able to enlist his name in the BPL list, he will receive some benefits from the government. Now it has become a matter of pride to hold a BPL card. But, they do not understand that by getting a BPL card they are actually placed among the marginal section of the society. And in this way how will the economic scenario of this district change? So, to him the fake BPL card holders should withdraw their names from the BPL list. And the people those who actually belong to the BPL category must try to uplift their economic

condition. There should be a realisation that holding a BPL card is not at all a matter of pride for a human being.

- viii) To him, everywhere (not only in this area) a section of the elite class always want that the poor should remain poor so that they are able to maintain their dominant position. He told from his own experience that one graduate from a poor family never raises his voice against any wrong action done by the illiterate or less literate member of the traditional 'jotedar' (landlord) family. He told us that if that graduate sees that a member of the 'jotedar' family is engaged in illegal activities still then he remains silent. In this way the evil cannot wither away from the society. The poor people should raise their voice against any kind of ills in the society..

He also stressed on keeping right kind of 'mentality' by the NGO activists for the attainment of their goal. After discussing with a large number of people, we also think that the most important part behind any development programme is 'mentality' and 'involvement'. To us, all other things including 'money' is secondary and these two are primary. If anyone is facing financial problem or any other problem, he may overcome it through his 'mentality' or 'involvement'. But if he does not have the 'mentality' or 'involvement' to do a particular work, no one can expect a good outcome from that work. So, to us, for the GO-NGO both activists, all other things are secondary in front of 'mentality' or 'involvement'.

This view was also expressed by two Block office staff. During the time of interview, these two Block staff¹⁶⁵ (one among them was high ranking official) exposed that they are witnessing 'lack of will' and 'lack of involvement' as the main factor that hinders the process of development. Both of them told us that in their Block, 6 NGOs have enlisted their names

¹⁶⁵ These two block staffs belong to Tufanganj- I Block Office. One was Joint BDO and another one was clerk of that office. We interviewed them on Oct. 03, 2008 at their office premises.

under the 'Total Sanitation Campaign' (TSC) project. But, only 4 NGOs are now engaged in this project. The other two left the project. This was because of their lack of interest in the work. We believe that NGOs should not only think that they are doing social services. They should start thinking that through their participation in this type of project, some of their field staff can earn something and run their families. Professionalism should be tagged with social service. This type of thinking should be welcome from both the sides, i.e. GO and NGO. The GO bodies should also announce sufficient subsidies to the NGOs so that it generates interest among the field staffs towards their work.

The 'mentality' factor can be established through another experience¹⁶⁶ which is visible in this block. The NGOs in this block take keen interest to do well in the 'Total Sanitation Campaign' (TSC) project. There are 4 NGOs that are active in these projects. But when it comes to performance of the NGOs in the 'Swarnajayanti Gram Swarojgar Yojana' (SGSY) programme it is very poor. The reason behind this is that the NGOs found fewer hazards in implementing the TSC project than SGSY programme. The reason for not taking interest in the later is because of internal problems of the organisation. This is what was told by the NGO activists. But we think this cannot be a satisfactory answer because the same NGO which is doing well in TSC programme is found failing in the SGSY programme. If internal problem was really the reason, then successful implementation of the TSC programme could also become difficult. So we tried to find out what are the actual problems, which the NGOs confronted in implementing the SGSY programme.

Almost all the NGO activists told us that before forming SHGs, a lot of things including the homogeneity of the groups were to be given utmost

¹⁶⁶ This was told by the Joint BDO of the Tufanganj- I block on Oct. 03, 2008 at his office.

importance. A representative of the GO¹⁶⁷ also supported this viewpoint. Heterogeneous character of the groups hampers its unity. But, the NGOs do not sort out plans properly before forming the SHGs. This one is the most vital reason why the NGOs left the SHGs after the formation period. In this point our suggestion is that a workshop on a regular basis (2 or 3 in a year) is necessary for the NGO activists, particularly for those who are engaged as field staffs on behalf of the NGOs. And NGOs should receive more financial assistance for nursing the groups than forming the groups. In this way, the NGOs will take more interest on nursing and will not stop their functions after forming the groups. Nursing groups is much more vital than formation of groups. Training on a regular basis and appropriate rules and regulations can only save the groups from the hands of the bad NGOs.

Two staffs¹⁶⁸ working in one of the Block offices in Coochbehar district who are in touch with the NGOs on a regular basis told us a few things on this point. One of the staffs who is aged around 50 years told us from his vast experience that after the NGOs were given responsibility, the development process in the district have been accelerated. "But, they should show punctuality in completing their assigned task"--- this was his reply at the time of answering one of our questions. We actually asked him in what ways the NGO's can perform better in future? He in this place explained to us some negative things, the most important being the delay in completion of a task. To him, everybody knows that the cost of the raw materials (whether it is construction related or any other) is increasing day by day. If one NGO is six months behind the schedule time to complete a project, it clearly denotes that they have to compromise with the quality of the work. As a result the common people will be duped because of the late running of the project.

¹⁶⁷ Joint BDO of the Dinhat - I Block. We interviewed him on Sep. 12, 2008 at his office.

¹⁶⁸ These two staffs belong to Coochbehar - II Block Office. We interviewed them on Sep. 05, 2008 at their office.

The other staff whom we talked to even told us that sometimes the GO bodies are even blamed by the common people because of not finishing the targeted project in scheduled time. The common people do not understand their (GO bodies) obligations in this matter. On this particular point we discussed a lot with the different NGO staffs. After the discussion it became clear that to us in some cases they (NGO activists) do not have any other option but to stop the work. Everybody knows that the NGOs have limited fund. If they do not receive financial assistance from the GO bodies, how can they pay their field staff? So, sometimes late disbursement of funds from the part of the GO bodies ultimately caused the stoppage of the work. We, in this particular point think that, it is the duty of the government to look out that there is regular disbursement of money in development related projects.

The GO and NGO staffs told us that 'red tapism' is one of the main reasons behind the above problem. So, necessary steps are to be taken to reduce 'red tapism'. Another NGO activist¹⁶⁹ directly complained to us that some office staff intentionally delayed the approval of the project or delay in sanctioning the money for the project. When we asked whether he is trying to indicate some financial corruption or not, he remained silent. It is not possible for us to search out the truth on financial corruption, but if fixed rules and regulations are absent in fund disbursement procedure, there is every possibility that corruption will take place.

In this point we again want to stress on the setting of the right 'mentality' of the GO and NGO staffs in this way so that they can't even think of personal benefit. We know this is very tough, but at the same time we don't think this is impossible. Actually, for the progress of the society, today two 'P' are very necessary. One 'P' is for prize and another 'P' is for punishment. The strict implementation of these two 'P's can save our society from the vicious cycle of corruption.

¹⁶⁹ He is the Secretary of an NGO which have head office in one of the sub-divisions of the Coochbehar district. We interviewed him on Nov. 18, 2007 at his NGO office.

One important issue was raised by one another government official.¹⁷⁰ This lady is also actively engaged with the NGOs on behalf of the GO bodies. She told us that if one NGO is doing poor, all the NGOs in that circuit are blamed for it. To establish her point she gave one good example. According to her, in their block, one NGO is doing really very well out of 3-4 in SGSY and TSC projects. The services and dedication of the activists of the first NGO toward the common people is not questionable. But, because of the other 3-4 NGOs, which are not performing well, the whole NGO activists and staffs in this block are facing questions. In this connection, the block officials have nothing to do because the field staffs of the NGOs are not controlled by them. The GO bodies are also facing different questions from the district level officers because of non completion of the assigned tasks within the scheduled time.

What is more she adds that, the NGOs do not have adequate number of field staffs. To her, in most of the cases, not only these field staffs are inadequate in number but sometimes it is also found that they are even untrained. She opined that the organisation of time to time training programmes and refresher courses is very much necessary to make the field staffs cope up with contemporary ideas.

Staff shortage not only affects the NGOs, but it also affects the GO bodies too. For example, we can state here the conversation that took place between us and one of the respondents.¹⁷¹ He tells us that in their office the post of the Industrial Development Officer is vacant for a long time. The officer is supposed to look after the 'Total Sanitation Campaign' (TSC) programme. So, another official of this office has been given the extra responsibility to look after the said programme. It is not very difficult to assume that the officer who is looking after it is not in a position to give 100

¹⁷⁰ She is working in Coochbehar- II Block Office. We met her on Sep. 05, 2008 at her office.

¹⁷¹ He is the Head Clerk of the Coochbehar- II Block Office. We met him on Sep. 05, 2008.

per cent in TSC programme. So, we think that the government should give paramount importance to fill up vacancies wherever required in development related projects. Otherwise the objective of the development programmes will get hindered.

A high ranking official in a BDO office in the Coochbehar district¹⁷² during an interview with us firmly expressed that there is hardly any doubt that there is a requirement for accelerating the development process after NGOs had been included to cooperate with the GO bodies. Before taking charge his present post, he served in another district in North Bengal. He, from his long time experiences in civil service stated us that NGOs are found to do better function than the individual (here by using the term 'individual', he tried to indicate 'contractor'). To him, the NGO activists always fear that if they fail to do their work or if there is any fault in their work that may create a bad image for the entire NGOs. This fear creates a pressure on them to perform well. Here we find out one important thing that collective responsibility is much better than individual responsibility. When we met the members of the 'Self-Help Groups' (SHGs), we had similar kinds of experience. The members of the SHGs told us that their performance is always better when they try to perform jointly under the banner of the groups. He is happy with the NGOs attached with their office particularly in the tasks of TSC and SGSY programme.

Another civil servant¹⁷³ of the district almost aired the same view during the interview. This man told us that at present their office is attached with the NGOs in two projects, namely, the 'Total Sanitation Campaign' (TSC) and 'Swarnajayanti Gram Swarojgar Yojana' (SGSY). The development functions run by the government got pace after the inclusion of the NGOs--- this was the remark passed by him when we asked him whether NGOs are doing well or not in the above mentioned programmes. When we were discussing about the roles played by the NGOs in his block, one important

¹⁷² Joint BDO of Dinhata- I Block. We met him on Sep. 12, 2008 at his office.

¹⁷³ BDO of Mathabhanga- II Block. We met him on Aug. 29, 2008 at his office.

point was raised by him. He told that besides the above mentioned programmes, sometime they request different NGOs to engage in literacy campaign, organise awareness campaign on public health and so on. And the GO bodies received overwhelming support from the part of the NGO sector. We think that it is a good signal for the entire society that the NGOs are coming in front to assist the GO bodies to eradicate literacy or to improving the health of the people. What are the important steps to be taken by the NGOs to improve their functions? When we asked this question to him he replied that communication between GO-NGO is to be increased. A good communication between the two bodies may reduce the gap and improve the quality of their work. After all whatever they do, he tells, if the result is positive, it directly helps the common people.

So, we hope that we have been able to depict a clear picture on the GO-NGO relationship in Coochbehar district. Where cooperation exists, we have nothing to say but where cooperation is required, we have tried to suggest our own views. Finally one thing we would like to mention here and that is whether the GO bodies are 'superior' or the NGOs; this should be forgotten by both of them during the time of work. Only one thing is to be remembered during then that-- everybody comes here to do something for the common people who in most cases are poor. So, GO and NGO activists should concentrate on their own work and not waste time by intervening in each other's work.

Summary and Conclusion

In the last part of our thesis we come to the conclusion of our research. We do this along with a brief summary of the entire work. It is universally accepted that the rate of poverty in India has declined since independence. This is also true of the state of West Bengal. During the time of conducting this research we noticed that poverty has various dimensions. To us the decrease in the number of people belonging to the 'Below Poverty Line' (BPL) category does not indicate that there is economic development of the people. For example in 1999-2000, the rate of poverty in West Bengal officially was 31.85 per cent. This percentage is quite satisfactory when we consider the earlier figures. But according to a NSSO report, "the percentage of rural households not getting enough food every day in some months of the year was the highest in West Bengal (10.6 per cent) followed by Orissa at 4.8 per cent". How can this situation be explained? Does the above information indicate that the people who live above the poverty line in West Bengal are really living in a good condition? This is certainly not. So we think that considering only the poverty ratio should not be taken as an index to measure the development of the poor. What is more we also notice is that a large number of people are labelled as APL people because they do not have the BPL card. Parthapratim Sarkar, Secretary of 'G-NESEP' and Narayan Pal, President of 'Nishigan Club' in this regard told us an important point. To them, a large section of the rural people is considered as APL not because of their proper living condition but because of their failure to enlist their names in the BPL list.

In this connection we would like to raise one vital point. When we went to find out the official data on the rate of poverty, we found that different data is shown by different departments of the government. The same thing happened with us when we tried to collect information regarding literacy rate or the total population (whether it was of India, West Bengal, or Coochbehar). In a single line we can say that there are different data that are available in this field on different things.

Coochbehar is a backward district if the indicators of literacy, education, agricultural development and industrial development are taken into consideration. Agricultural productivity is very low in case of all the items. So far as the industrial sector is concerned we see that there is enough scope in the district to improve the industrial sector. We think that due to lack of proper planning this scope is not transformed into reality. Furthermore, like any place, Coochbehar district has some weaknesses in the field of industry like, transport and communication facilities, unsuitable climate, shortage of electricity etc.

In the second chapter we looked at the role of the NGOs in eradicating rural poverty in the district and how do the NGOs operate in the district? We have seen that the term 'Non-Governmental Organization' (NGO) is a new phenomenon. Not only that, it is one of those terms which has given birth to a new debate in social sciences. It is difficult to define NGOs we can just say that there are as many definitions as many scholars present in this field. For example, a section of people believe that NGOs are an unclassifiable and amorphous hodge-podge of groups. A group of scholars like to believe that NGOs does not mean that it is only the organizations which are formed outside the grip of government. Sometimes NGOs are deeply attached with the government too. We think that this is one of the greatest examples how politics takes an entry into the arena of GO-NGO relationship. UN charter tells us that NGOs can be called as any international organization that is not founded by an international treaty. According to Weisgrau (1997) NGOs is a term used very lightly to mark any organisation which is not a direct division of a national government. Bindeshwar Pathak, founder, 'Sulabh International' makes an interesting difference between NGOs and VOs. He admits that the functions of both the organizations are almost the same. Then in which point these two organizations look different? He said that NGOs are working throughout the year in service of the common people. But VOs work only in the time of need. And the organisations which are functioning throughout the year in service of the common people are to be called NGOs.

In India, most of the NGOs in pre-independent era and immediately after independence were dominated by the Gandhian ideals. It was the period of 1960s and 1970s when non-Gandhian ideals also helped to set up NGOs. A boom was noticed in the NGO sector during the last two decades of the last century. It was that very time when the Government of India tried to include the NGOs in the developmental process. This boom however brought both good and bad things in the NGO sector in India. A section of people started to form NGOs with a different kind of intention, to amass public money. However it has been established that NGOs have done a tremendous job in India. In the process of development new experiments have been introduced by the NGOs. So, there is no point in over-regulating the NGOs.

The NGOs in Coochbehar district started to expand in the last decade of the last century. From our survey we noticed that it was that very period when the government set its mind to merge the NGOs in various developmental programmes. So, it is not quite difficult to assume that most of the NGOs emerged in Coochbehar district during this period. They saw their prospect in these governmental projects.

Unlike NGOs, the concept of the 'Community Based Organizations' (CBOs) is not a new one in the district. A number of CBOs in this district have a history of more than 50 years. Some of the CBOs who crossed more than 50 years are 'Coochbehar Club', 'Unknown Club', 'Maharaja Jitendra Narayan Club' and so on. These organisations are seen to help the victim of natural calamities (or situations alike) in this district or adjacent districts. We may say in other words that the NGOs in a modern sense were absent in Coochbehar district 40-50 years ago but the activities of the clubs were no lesser than an NGO.

In the third chapter we have discussed the most important thing of this chapter i.e. the functions of the NGOs in this district. Mahesh Barman

(BDO. of Mathabhanga-II block), Kishalay Datta (Coordinator, NYKS), Mani Kamal Gholey (Joint BDO, Dinhat-I block), Branch Manager of the 'Uttar Banga Kshetriya Gramin Bank' (UBKGB) Nishiganj branch and a large section of the GO officials told us that they are happy with the activities of the NGOs they are attached. Debashish Ganguly (District Development Manager of 'NABARD') also gave good certificate to the 15 running NGOs under 'NABARD' in Coochbehar district. But H. K. Roy (Joint BDO of Tufanganj-I block) informed us that he is not satisfied with all the NGOs attached to his BDO office. And we think it is quite obvious because all the NGOs in this circuit cannot be good. Roy mentioned that lack of tenacity and internal conflict of the NGOs are the main reasons behind poor performance of the NGOs. For example; Roy told us that the performance of the NGOs was found to be better in the implementation of 'Total Sanitation Campaign' (TSC) programme than 'Swarnajayanti Swarojgar Yojana' (SGSY). When we asked him to explain why did the NGOs fail in SGSY programme he said that the 'tenacity' or 'firmness' is the main reason behind it. The 'SGSY' programme needed more patience on part of the NGO activists because they have to tackle numerous people of different temper, particularly the women section under this project. A number of meetings are necessary to make the people understand the things. If you do not have patience you cannot become successful in this project. But, the outcome of this programme is really fruitful. The Branch manager of the 'UBKGB, Nishiganj told us that under 'SGSY' programme their loan recovery success was up to 90 per cent. But, the loan recovery rate in other schemes is very much unsatisfactory. So, no one can ignore the social benefits of this programme. Another thing that we notice is that the NGOs of this district have similarities in their functions. The schemes like 'SGSY', 'NABARD' etc. are implemented by most of the NGOs. Beside these, the schemes like running crèche for poor working parents, 'Prevention of Trafficking, HIV, AIDS in Women and Children' (TAHA), 'Total Sanitation Campaign' etc. are performed by most of the surveyed NGOs.

We are surprised to see the advancement that has taken place among the rural women through the SHG movement. The women who used to cast

their votes by asking their spouses 5-6 years ago, the women who were never asked by the male members of their family during the time of taking important decisions within the family have suddenly found themselves independent. And we think that this independence is the reflection of their economic independence. The women of the SHGs are now empowered to such an extent that now they lock the Bank Managers in the Bank if they find negligence on part of Bank officials. Male counterparts of their families are now discussing with them before taking important decisions. Now it is not possible for anybody to sideline them. The NGO activists should be credited for this success. Their contribution in rural development is beyond any doubt and debate.

Finally we think that 'social work' or 'voluntary work' should be recognised by the society as well as by the government. A section of people still think that those who have no work are engaging in social work. Or we can say in this way that the arena of social work is only open for the 'failed' youths. The scenario has changed in the big cities of India where youths join in voluntary sector after completing 'Bachelors in Social Welfare' (BSW) or 'Masters in Social Welfare' (MSW) and run their families by earning from this sector. It is high time that this truth be understood by the people of this region.

The NGOs are to be more cautious and sincere during their work. We found that because of internal factions within NGOs, the objective of social work gets hindered. Because of this the 'District Magistrate' (DM) of Coochbehar is very strict before registering any organization as an NGO. We think this is the narrow mentality on part of the NGO activists and the people who are doing this cannot last into the arena of social work. They came in this field just for fame and leave the arena after making some quick money. So, the Government should take all the measures so that unscrupulous people do not take entry into this arena.

Chapter IV focused on the socio-economic condition of the rural poor in Coochbehar district. The attempt was to look at to what extent the participation of NGOs contributed in enhancing the effectiveness of the delivery system. For the purpose of answering the question we conducted one survey. And during the time of the survey, we choose all the Gram Panchayats (GPs), SHGs and NGOs purposively. This was done keeping in mind that we wanted to reach all kinds of people in this district. In this way we reached the population belonging to the APL and BPL category and included villages for our survey that were away from the national highway and those villages that were situated just beside the national highway. What is more we took both club based and non-club based NGOs in our survey. Even we included both the types of NGOs e.g. the NGO which emerged as Community Based Organisations 30-40 years ago (i.e. club based NGOs) and also included the NGOs which were born just 5-10 years ago. Furthermore, in this chapter we were able to show the difference that exists (in terms of development) among the areas where NGOs are in operation and the places where NGOs is still to start its mission.

In the beginning we faced a difficulty in identifying the NGOs for the purpose of our study. We also found it difficult to give the exact figure of NGOs. We broadly included all NGOs including those which work for prevention of AIDS or run crèche for poor working parents into the list of NGOs engaged in poverty alleviation. If we deeply study the NGOs operating in Coochbehar, we see that a large number of NGOs are engaged in versatile activities. It tells us that the NGOs we surveyed (discussed in third chapter) are doing common programmes like forming and nursing SHGs, anti-trafficking, total sanitation campaign, micro insurance, running crèche for poor working parents etc. To us, the success of the NGOs in Coochbehar district is most reflected in the activities of forming and nursing of the SHGs. We want to call this as 'SHG movement'. Through this movement the lives of the rural women has changed. Their socio-economic condition after joining SHGs has uplifted. They now do not hesitate to enter into the Bank premises or to discuss development issues with the BDO or Panchayat officials. The

most important thing is that they can now feel what independence means. Even inside the family they have achieved dignity. It is very easy to write the above lines and it is easier to read those lines but the people who do not have any touch at the grassroots level cannot understand what revolution is taking place in the rural areas of the district.

From our survey it is clear that landlessness is a major cause behind the poor economic condition of the people in Coochbehar district. We have seen in the first chapter that poverty ratio of Coochbehar district is higher than the state (West Bengal) and national average. But it is important to recollect the fact that out of 462 surveyed individuals, we find only 2 big farmers. Not a single very big farmer was traced in our survey (in 4 'Gram Panchayats'). And 24 farmers belonged to the category of small farmers. In terms of percentage, 45.02 per cent people (out of 462 individuals) are placed in the marginal farmer category. The percentage of the marginal farmer increased to 84.55 if we count them among only the landowners (i.e. out of 246 members).

Not only landlessness, lack of productivity is another reason behind higher rate of poverty in this district. According to the common people, the main factors behind the lack of productivity in this district are rooted in: i) lack of irrigation facility; ii) distribution of poor quality seeds among the farmers and iii) non availability of fertilizers in the market. The views of the expert always differ from that of the layman. And according to an officer of the Agricultural Department, the main reasons behind low productivity are: low fertility of the soil, low intensity of the soil, shorter duration of sunlight and leaching of soil nutrient because of heavy rainfall.

A big gap was noticed between the number of household members and the number of earning members of the households. To us, this is another reason behind the high rate of poverty in this district. The survey reveals that among the 462 surveyed individuals, 48.27 percent households have 5 or

more than 5 household members. But, we found that in 56.28 per cent households, the total number of the earning member is only 1. Two earning members were found in 34.2 per cent households. And only 9.53 per cent members stated that they have more than 2 earning members (out of these 7.58 per cent household have 3 earning members). The survey also found that the annual paddy productivity is not sufficient in 70.56 per cent households. All these are the reasons behind the high rate of poverty in the district.

It was also revealed that only 205 surveyed SHG members out of 462 individuals ever received any kind of assistance under any kind of programme from the government (e.g. 'Indira Awas Yojana', 'TSC' etc.). It means 55.63 per cent surveyed people did not receive any kind of assistance under any programme run by the government. It should be kept in mind that all the surveyed people belong to the rural community. What is more we found in our survey that there are 359 (77.71 per cent) surveyed SHG members those who live below the poverty line (BPL) out of 462 surveyed members. It clearly indicates that a good number of BPL people do not benefit from governmental programmes.

The percentage of people who do not get employment throughout the year in Matalhat GP is 56.07. And in rest of the 3 GPs, these percentages are; 57.66 (in Nishiganj-II GP), 77.31 (in Banashwar GP) and 79.2 (in Chilakhana-II GP) respectively. It was not possible for us to include the programme run under 'National Rural Employment Guarantee Act' (NREGA) into our survey because in the year 2007, when we conducted this survey the programme was not implemented throughout the district. These figures tell us enough about the reasons behind higher rate of poverty in the district.

It is interesting to note that 100 per cent surveyed members whom we asked whether they are satisfied with the activities of the NGOs or not replied that they are satisfied with them. So, here we want to mention one

important point... It is clear that after 60 years of independence, the Government could not grasp its entire targeted people. Hence when they are asking help from the 'Non-Governmental Organizations' (NGOs) to reach them, the targeted population is satisfied with the activities of the NGOs. So, our suggestion is that it will be prudent for the government to incorporate the NGOs in more and more developmental activities. It is true that we are not arguing in favour of all the NGOs. The NGOs which are not working properly or who were found corrupt during the time of actions, we are not suggesting to back them up. But, we are trying to establish the fact that if the government seeks assistance from the NGOs who have good mentality to do the work, it'll ultimately benefit the common people.

In chapter V we made an attempt to know the problems of the NGOs which they face at the grassroots level. We tried to answer the question what problems do the NGOs confront while performing their assigned functions. This discussion was carried out in four different sections. The first section discusses the problems that erupt from GO-NGO relationship. The focus of the second section centered on the problems related to NGO-political party relationship. The NGO-NGO relation and NGO-common people relation are the theme of the third and fourth sections respectively. We came to our understanding on the basis of our second survey. In this survey we interviewed the BDOs and their office staff in different blocks, members of the 'Gram Panchayat' and 'Panchayat Samity', Project Director and his office staff of the 'DRDC', District Development Manager of 'NABARD', Coordinator and his office staff of the 'Nehru Yuva Kendra O Sangathan', Bank officials and staff and many other government staff. In the next phase of our survey we met a number of NGO activists throughout Coochbehar district.

In the first section what we found is that cooperation and non-cooperation both exists between the GO bodies and NGO activists. During the time of completion of any project¹⁷⁴ it is mandatory for both the organisations

¹⁷⁴ Here 'project' means where GO-NGO collaboration is sanctioned.

to show cooperation with each other. But we think that the real problem starts right after the completion of the project. The members of the GO bodies like, members of the GP (or members of the 'Panchayat Samity' or 'Zilla Parishad') try to get full credit of the work. The members of the GP or 'Panchayat Samity' belong to different political parties. Since they are interested in winning elections hence they have to show the record of performance. And NGOs are also trying to get the credit for the same work for their survival. Because they also have to show that they are the best in this sector which, in future, will help them to get more work.

We do not want to repeat all the problems here which we have already stated in the fourth chapter. To us, proper planning before implementation of any governmental programmes is very much necessary. If planning has drawbacks in itself, the programmes cannot be successful. On this point, one can take the fourth problem of the first section as an example. The government itself permitted one SHG to set up piggery within the municipal area which is prohibited under the municipal act. The destiny of the project was written on that very day when it was sanctioned.

Another important thing which is required is change in the behaviour of the GO staff for the development of the society. Their behaviour is very poor. We want to call this in our thesis as the 'mentality factor'. To us, the 'mentality factor' is the most important part in the process of development. If you have shortage of money you can overcome that problem through your mentality, but if you do not have the mentality to do a work, huge amount of money will be useless and hence the work will not be complete. This 'mentality factor' is not only required in the arena of GO-NGO relationship, we think it is required in every aspect of life or in the society. Debashish Ganguly¹⁷⁵ also agrees with us that 'mentality factor' does matter in the process of development.

¹⁷⁵ Distrit Development Manager, NABARD, Coochbehar.

The success of the SHGs in different schemes proves that the collective force is more powerful than individual effort. Keeping in mind the above fact it is the exact time to engage these SHGs in other developmental projects as well. Already the government has taken a decision to include them in the 'mid-day meal' projects in the primary and high schools. Now, they are managing the 'mid-day meal' scheme. We, in this point have a proposal for the government that the supervisory responsibility for schemes like 'NREGA', 'IAY' and so on should be handed over to the SHG members. We think if the SHG members collectively take the responsibility to look after the work under the above programmes, corruption will get reduced.

One thing we should however emphasize and that is if proper steps are not taken, the SHG movement will collapse very soon. The SHGs now require a good market to sell their products. The arrangement of the 'DRDC' to sell the products of the SHGs under the same brand 'Diya' and these products are also exempt from the purview of sales tax. But what they urgently need is publicity. And our proposal in this regard is that publicity should be done in the way the 'UNICEF' publicise their products like Greeting cards. The greetings cards of the 'UNICEF' are not an attractive one in terms of other big house products. In a similar manner, the state government too can publicize that if you are buying the products of the 'Diya' brand you are actually contributing yourself in the process of uplifting the socio-economic condition of the poor. Thus if the common people come to know who the real manufacturers of those products are and what is the actual objective behind this scheme, the SHGs will be benefit more and more.

In case of NGO-NGO relationship, we want to point out that ego problem works between the Coochbehar based NGOs and NGOs which have head office outside this district. In this particular area, we want to mention that the target of all the NGOs' is the same. They all are engaged in social work and want to uplift the socio-economic condition of the common people. So, they have to leave aside their 'ego' during the time of work.

The final chapter deals with the relationship between Government Organisations and NGOs during the time of implementing poverty alleviation projects. To us, this chapter is the most interesting part of the thesis. Because when we went to talk to both the GO and NGO members, in most of the cases they asked us not to write anything which they say. The discussion to them was off the record. We faced one problem when we tried to look at the nature of the 'non-governmental organizations' (NGOs). In a plain eye, to us NGOs are organizations which engage themselves in different kinds of development activities. But, the GO officials are not ready to accept this assumption so easily. To them sometimes NGOs have some hidden agenda apart from development. We have seen that in China, these organisations are called 'anti-government'. On the activities of the NGOs, an interesting observation was raised by Mr. Gojviye, the district police superintendent of Malkangiri, Orissa. He claimed that the money which is spent for development purpose in his area is siphoned off by the Maoists. What is more he added that, by using force, the Maoists are also taking money from the NGOs. That's why Mr. Gojviye appealed to the state government to ban the NGOs in this district.

Thus it becomes clear that NGOs are not receiving a positive look all the time from the part of the GO bodies. But, one question arises and that is whether there is any truth behind this allegation or not. If the NGOs are not engaged in development activities then why the government took the decision to include them in development related programmes along with the GO bodies? So, in this chapter we tried to find out the truth on the nature of the NGOs and the relationship that exists among the two organisations. From our survey we found that the role of the NGOs in development in Coochbehar district is quite satisfactory. It is true that some GO officials and staffs are not fully satisfied with the activities of some NGOs. But, at the same time these officials praised some other NGOs. So, we think that there is no question whether NGOs should be included in the process of development or not. It is necessary to include them in this process. But, emphasis should be given on clarity on part of the NGOs.

One allegation is common among the NGO activists that the staffs of the GOs are not punctual in their work. The same complaint was expressed by the NGO activists as well. To us, any kind of delay not only hampers the flow of the work but at the same time also make an effect on the quality of the work. How is 'time' and 'quality of work' related, this is what we have discussed in the fifth chapter. To overcome this problem our suggestion is that, both the GO staff and NGO activists should show more responsibility and sincerity in their work. The government should fix a time for the GO staff to pass the files or submit the reports. On part of the NGO activists, this should be mandatory that failure in work within the time frame will cause penalty. Actually, two 'P' are necessary for good work culture. One 'P' is for prize and another 'P' is for punishment. We think that the lack of these two 'Ps' are behind the negligence in the work.

How do common people and the NGOs suffer because of the poor performance of one or two NGOs? The answer to this was stated by the President of 'Nishiganj Club'. Narayan Pal told us that earlier they ran only one 'Old Age Day Care Centre'. The project started in 2001 under the sponsorship of the 'Ministry of Social Justice and Women Empowerment' through the Nehru Yuba Kendra. In the year 2002, the government withdrew the project. The main reason that forced the government to back away from the project is that in some places (not in West Bengal) the NGOs who were granted financial assistance, grabbed all the money without running any day care centre. Now who will blame the government for withdrawing this project? But at the same time we must mention that after the government backed out, the 'Nishiganj Club' is still running an 'Old Age day Care Centre' at their own cost. So, two faces of the NGOs are reflected in the above example. Hence we must repeat here that the 'mentality factor' is the main reason behind any kind of development.

We witnessed that businessman, journalist, housewives, and unemployed youth including the government servants hold different posts in the NGO offices in Coochbehar district. We found that a total of 7 government service holders (in 6 surveyed NGOs in this district) are at the same time also holding important positions (like President, Vice-President, Secretary, Asst. secretary, Treasurer or Governing body member) in the NGOs. Almost all the NGOs have a pucca building and own computers. On this point we want to mention the names of some NGOs who are now well known for their good activities but once they started their mission from a wooden room (e.g. 'New Bharati Club') or from a hut (Khatamari Deshbandhu Club). Reviewing this point we come to the conclusion that if anybody has will power in his mind to work for the people, lack of infrastructure cannot be an obstacle.

Finally we tried to understand the motto of the GOs and NGOs and also tried to collect the information on whether there is any chance of conflict or not? If we deeply think, we will notice that 'development' and 'work for people' are the common motto of both the organizations. Then where is the place for conflict? We think the main reason behind conflict is 'mentality' or 'ego'. Who is superior and who is doing better for the common people, these are the two points on which rivalry starts among the two bodies. Keeping aside the 'ego' factor if both the organisations work together for the people, the real objective will be fulfilled.

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SURVEY SCHEDULE FOR THE SHG MEMBERS

TOTAL NUMBER OF SELF HELP GROUPS: 40
(in 4 surveyed GPs)

1. Age Group:

18-20:	31-35:	46-50:
21-25:	36-40:	51-55:
26-30:	41-45:	56-60:

2. Sex:

Male:
Female:

3. Economic Status:

BPL:
APL:

4. Caste:

GEN	
SC	
ST	
OBC	

5. Literacy Status:

Literate:
Illiterate:

6. Total family members:

1 family member:
2 family members:
3 family members:
4 family members:
5 family members:
6 family members:
7 family members:
8 family members:
9 family members:

7. Occupation:

Housewives:
Labour/Worker:
Agriculture:
Business:
Others:

8. How many earning members are there in your family?

1 earning member:
2 earning members:
3 earning members:
4 earning members:

9. Do you get employment throughout the year?

YES:
NO:

10. a. Do you (household) possess any land?

YES:
NO:

b. Area:

No Land:
0-1.5 acre:
From 1.5 acre to 2.5 acre:
From 2.5 acre to 5 acre:
From 5 acre to 10 acre:
10+ acre:

c. How much produce do you receive per season/year?

Up to 200 kg paddy:
From 200 kg – 600 kg paddy:
From 600 kg – 800 kg paddy:
From 800 kg – 1000 kg paddy:
From 1000 kg – 1400 kg paddy:
From 1400 kg – 2000 kg paddy:
From 2000 kg – 2400 kg paddy:
From 2400 kg- 3000 kg paddy:
From 3000 kg- 3500 kg paddy:
Possess land but no production take place:
Green Vegetables:

d. Is that sufficient for your family?

YES:
NO:

11. Have you ever benefited from government policies/ Panchayat office/ BDO office?

YES:
NO:

12. What kinds of activities are carried out under the SHG (e.g. poultry, making dhoopstick etc.)?

a) Type:

b) Personal/ collective

Personal	
Collective	

13. a. **After joining the SHG, whether you have (socially) benefited you or not? How much?**

YES:
NO:

b. **HOW?**

Increase contacts:
Increase income and savings:
Other:

14. **What was your economic condition before you joined SHGS?**

Good:
Not so good:
Bad:

15. a. **Is your economic condition better than what it was earlier?**

YES (improved):
NO (become worse):
REMAINED SAME:

b. **If yes in what way it is better?**

16. **How cooperative are the NGO activists/officials?**

COOPERATIVE:
NOT COOPERATIVE:

SCHEDULE FOR THE NGO ACTIVISTS

Annexure 2

1. Age :
2. Sex :
3. Permanent Address :
4. Background: Urban/Rural :
5. Family background :
6. Educational Qualifications :

QUESTIONS:

7 a. Opinion on Poverty

- i. What to you are the Causes of Poverty in India, West Bengal and Coochbehar?
- ii. Why there is, such a great concentration of Poverty in the district even though land reforms have been carried out in the district?

b. Opinion on NGOs

- i. What are NGOs?
- ii. Why there has been a proliferation of NGOs in the state and why late proliferation?
- iii. Can NGOs bring about any change in the condition of rural poverty?
- iv. Can rural development in the state takes place through NGOs?
- v. Why have you joined this NGO? Why not a government or a private job?

c. Opinion on the State:

- i. What about the present state?
- ii. Can the state alleviate poverty?
- iii. What problem do you have with the state?

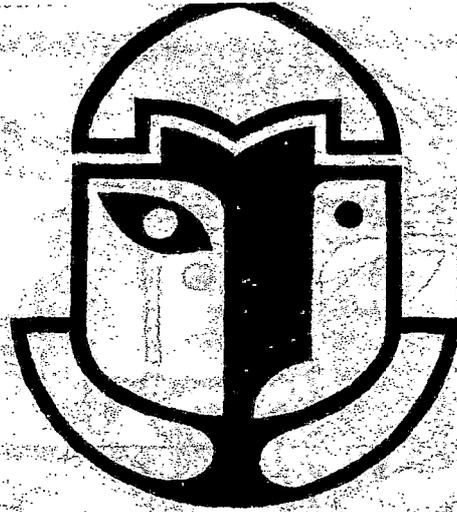
d. Politicians

- i. What opinion do you have about politicians? Do they collaborate in your efforts?
- ii. Do they interfere unnecessarily?

e. State bureaucracy

- i. What opinion do you have about bureaucracy in the district?
- ii. How do they collaborate with you?





DIYA

**Product of SGSY Group
Panchayat & Rural
Development Department
Govt. of West Bengal**

RULES & REGULATION

OF

NORTH EAST SOCIETY FOR EMPOWERMENT OF THE PEOPLE

(N-E-SEP)

REG. NO. 27140
 No. 882

Unless the content otherwise requires words and expressions contained in these regulations shall bear the same meaning as in the West Bengal Societies Registration Act 1961 or any statutory modification thereof.

MEMBERSHIP

1. (a) Qualification

The signatories of the Memorandum of Association of the society shall be the first members of the society. Person from any caste, creed, race or religion who has attained the age of eighteen years and who agrees in writing to be bound by the Memorandum of Association and Rules and Regulations of the society, will be eligible for membership of this society.

(b) Admission

1) New members will be taken according to the decision of the Executive Committee. Persons desirous of becoming members of the society will have to submit applications addressed to the Secretary of the society which will be reviewed by the Executive Committee for selection.

Be it noted that the power to admit members is the sole and absolute power of the Executive Committee and the Executive Committee may refuse to admit any person as a member without assigning any reason therefor.

2) Members will have to pay a monthly membership subscription @10/- (Rupees ten) only

Types of members

(a) Life Members: The Executive Committee has the power to accept any person/s as the Life Member/s of the society, if his/her association with the society is found to be highly beneficial in pursuing its aims and objectives of the society, or donation of Rs. 10,000/- in cash or in any other form which is equivalent to the amount mentioned above. This will be decided by 2/3rd vote of the total members of the Executive Committee.

(b) Honorary Members: There shall be Honorary Members of the society. The members of the Advisory Committee will become Honorary Members of the society by virtue of their position. The Executive Committee can accept any person/s as Honorary Member/s if it feels the need of such person/s in pursuing the aims and objectives of the society.

(c) Ordinary Members: The ordinary members of the society may be

Any person having minimum two years of involvement with the society and subject to the certification of seven members of the Executive Committee conforming to the conditions as laid down in Rule 1

decide the admission fees as membership

3. Cessation of Membership :-

i) Connection of members with the society shall cease on resignation, death, removal or non-payment of dues for a year, but shall be capable of renewal in such manner as the Executive Committee may decide from time to time.

ii) The membership of any member of the society shall cease on his/her becoming medically insane (applied to persons only) or insolvent (applied to both persons and organizations).

iii) If a resolution for removal of an ordinary member is voted by more than half of the members present in the aforesaid meeting may remove any ordinary member from the rolls of the society if his/her continuation as member of the society is deemed to be detrimental to the aims and objectives of the society.

iv) Executive Committee will be the sole decision making body for termination of membership of a Life Member. The Executive Committee can only expel any of the Life Members provided his/her activities seem to be detrimental to the aims and objectives of the society. This decision will be taken by 3/4th votes of the Executive Committee.

v) Executive Committee will have the power to terminate the membership of any of the members of the society without assigning any reason or cause to prevent the society from loss of reputation, if it feels that the activities of the said member/s are detrimental to the aims and objectives of the society. The decision will be taken by 3/4th votes of the total members of the Executive Committee.

4. Register of Members :-

The society shall maintain a Register of Members containing the names, addresses, educational qualifications, occupations and signature of each member, the date of his/her admission as a member and the date on which he/she ceases to be such. Any member may inspect the register after giving seven day's notice to the Secretary, in the presence of a person appointed by the Secretary with the consent of the President.

5. Rights and obligations of Members :-

Members has the right to elect and be elected to any office of the society as per the mentioned rules and regulations of the society.

Members shall attend all such activities organized by the society for the benefit of the deprived masses.

iii) Receive all publications of the society at a special discount of the published price to be decided by the Executive Committee from time to time.

iv) To submit suggestions for discussion to the Executive Committee and Sub-Committee/s specially formed to deal any specific issue.

v) Inspect accounts and proceedings of the meetings in the office of the society during office hours on a date to be fixed by the Secretary, in the presence of person authorized by the Secretary after informing the president and the Executive Committee formally. In such cases fifteen day's notice of his/her intention to inspect shall be given to the Secretary.

vi) To pay his/her subscription within the prescribed time.

vii) Defaulting members shall not be allowed to take part or cast his/her vote in a meeting.

viii) Members shall have one vote each.

EXECUTIVE COMMITTEE

i) Composition and election :-

There shall be an Executive Committee consisting of not less than seven and not more than thirteen members. These members shall be elected at the Annual General Meeting of the society at three years interval. The office bearers of the Executive Committee shall consist of President, Secretary, Assistant Secretary and Treasurer. The Vice-President, Assistant Secretary and Treasurer shall be elected by the members of the Executive Committee from amongst themselves, whereas the President and the Secretary will get elected in the Annual General Meeting of the society. The Executive Committee has the power to co-opt any member when occasion arises.

The term of office will be for a period of three years.

The signatories of the Memorandum of Association of the society will act as the first Executive Committee of the society.

ii) Termination of Membership :-

A member of the Executive Committee shall cease to be a member of the executive Committee if :-

- a) He/she resigns by letter addressed to the Secretary/President.
- b) He/she absents himself from three consecutive meetings of the Executive Committee without any reasonable grounds.

c) He/she is convicted of any offence in connection with the formation, promotion, or conduct of the affairs of the society, or of a body corporate or of any offence under the Companies Act, 1956 or has not renewed his membership in due time.

iii) Meetings

Meetings of the Executive Committee shall be held at least at an interval of three months. The time, date and place of the meetings shall be determined by the Secretary. The Secretary will be the Secretary of the Executive Committee.

Any five members of the Executive Committee may requisition the meeting of the Executive Committee and the Secretary shall summon the same within fifteen days and failing which the President on the requisition may do so provided no business other than that specified in the notice shall be transacted at such meeting.

iv) Quorum :-

At least 1/3rd of the total members should present in a meeting to form the Quorum. If the quorum is not present within 30 minutes of the scheduled time the members present may adjourn the meeting.

If necessary emergency meeting may be called on 24 hours' notice by the Secretary in consultation with the President.

v) Notice :-

Fifteen days' notice of the meeting specifying the place, time and the general nature of work and business to be transacted shall be given to every member of the executive Committee. The accidental omission to give such notice to or the non-receipt of such notice by any of the members shall not invalidate any resolution passed in such meeting.

vii) Procedure of the meeting :-

The President shall preside over all meetings of the Executive Committee and in his absence vice-president and in absence of both, members present can elect the president of the meeting. All questions before the meeting shall be decided by a majority of votes each member having one. The president shall have a second or casting votes in addition to his own vote in case of equality of votes.

viii) Powers and Duties of the Executive Committee :

The Executive Committee shall have general power of management, supervision and control over all affairs of the society and in particular shall discharge the following duties:-

- a) To convene the Annual General Meeting of the society.
- b) To appoint, suspend, remove or discharge subcommittees, Officers, Employees, Agents, Servants or Delegates with such powers and duties as may be considered necessary or expedient.
- c) To accept donations, gifts, grants of all kinds from organizations or individuals in India and abroad.
- d) To sale, lease, mortgage, or otherwise dispose off and deal with all and any part of the property of the society as deemed necessary or expedient for the purpose of the society.
- e) To keep proper accounts of the society and to open bank accounts in the name of the society in one or more of the Nationalized/Scheduled Banks. Bank accounts will be operated by the Secretary jointly with the president or the Treasurer.
- f) To modify or incorporate rules, regulations, by-laws as it thinks fit and proper in concurrence with the secretary or any member of the Executive Committee handling and project or programme for the efficient management of the programme implemented by the society.
- g) To consider and confirm the ordinary membership of the society on the basis of the applications for membership of the society, and with due comments of the Secretary in this regard the same shall be passed by them before the Executive Committee.
- h) To pass audited accounts of the year.
- i) To appoint qualified auditor or auditors.
- j) To acquire and undertake the whole or any part of the activities along with property of any dissolved Centre/Society/Organization/Institution carrying on similar type of activities inside the Union Territory of India upon the satisfaction of all its debts and the Executive Committee of the society so desire as per laws and rules and regulations of the society.

ix) Safe custody of funds :

- a) The Executive committee shall be responsible for the safe custody of the funds and assets of the society.
- b) The funds of the society shall be kept in some Nationalized and/or Scheduled Banks.
- c) All accounts will be audited annually by qualified auditors on completion of the financial year which begins on 1st of April and ends on 31st March of the next year.

the treasurer of the society

viii) Common seal and Emblem :-

The society shall have a common seal and emblem of such design as Executive Committee may determine.

ix) Books of accounts and inspection :-

The books of accounts and other statutory books shall be kept at the registered office or on such other place or places as the Secretary/President thinks and shall be opened to inspection of the members at such time and place as the Executive Committee directs on a written request made by any member/s.

x) Accounting year :-

The accounting year of the society shall be from 1st of April to 31st of March of the next year.

xi) Audit of Accounts :-

All accounts will be audited annually by qualified auditors on completion of the financial year which begins on 1st of April and ends on 31st March of the next year.

GENERAL MEETINGS :-

There shall be two kinds of general meetings :-

- i) Annual General Meeting and
- ii) Special or Emergency General meeting.

a) There shall be one Annual General Meeting of the society to be called by the Secretary every year on a date not later than 15 months of the previous year's Annual General Meeting at its headquarters, on a date and hour as the Secretary shall from time to time determine in consultation with the Executive Committee.

b) At least 1/3rd of the total members should be present in the meeting to form the quorum. If the quorum is not present within 30 minutes of the scheduled time the members present may adjourn the meeting.

c) At such Annual General Meeting the following business shall be transacted :-

- i) Confirmation of proceedings of the last meeting.
- ii) Report of the Executive Committee on the working of the Organization for the previous accounting year.
- iii) Going through the Balance sheet and auditor's report.
- iv) Selection of duly qualified auditors for a period of one year and such other business as the Secretary will place on the agenda.

d) Not less than 15 days notice shall be given to the members of the society, which together with the agenda shall be drawn up by the Secretary and sent by post to the registered address of each member. The date of posting being deemed to be the date of notice, but the non-receipt of the notice by any member shall not invalidate the proceedings of any meeting.

To be conducted office hours for three years

e) The Executive Committee should approve the agenda of the Annual general meeting.

f) If any member wants any matter to be discussed in the Annual General Meeting (she) should send the matter to the Secretary with his/her note on the subject well in advance that it reaches the Secretary at least 60 days ahead of the said meeting. The matter will then be discussed in the Executive Committee and with the approval of the Executive Committee, it be included in the agenda.

g) At any meeting of the society in which the President is present he/she shall preside. In his/her absence any member of the Executive Committee elected for that purpose shall preside over the said meeting. All questions in the meeting of the society shall be decided by a majority vote of the members present, each member casting a vote. Provided the President of the meeting shall have a second or casting vote in case of tie. The President's declaration as to the result of voting shall be final.

EMERGENCY OR SPECIAL GENERAL MEETINGS:-

An Emergency or Special General Meeting of the society may be convened either by the President or Secretary specifying the business to be transacted or on a requisition signed by at least 1/3rd members of the society specifying the business to be transacted at such requisitioned meeting with a minimum of 24 hours notice. Date, time and place of such meeting shall be determined by the President of the society.

ADVISORY COMMITTEE:-

For the achievement of the objectives of the society and also to oversee its workings the Executive Committee shall appoint an Advisory Committee. The President and Secretary of the society will be Ex-officio members of this Committee. In absence of any or both of them they may authorize any member of the Executive Committee to act as their as well as the society's representative. The membership of the Advisory Committee with regard to other members apart from the President and Secretary shall be decided by Executive Committee. The external member of the said committee will automatically become the Honorary member/s of the society. The/she remains as the member of the said committee. The Executive Committee shall appoint, constitute and direct the Advisory Committee on 2/3rd vote of the total Executive Committee.

Responsibilities of the Advisory Committee:-

- a) The Advisory Committee must meet at least once in a year.
- b) The annual programme of activities of the society have to be reviewed by the Advisory Committee for necessary guidance.
- c) The Advisory Committee will guide the Executive Committee with regard to initiating any new programmes.
- d) Advisory Committee will guide the Executive Committee in the matters of acquiring or disposal of any property of the society.
- e) In case of any conflict in the Executive Committee the matter has to be referred to the Advisory Committee who will advise the members to resolve the conflict.

DUTIES OF OFFICE BEARERS :-

1. President :-

- a) He/she shall preside over all the meetings of the society.
- b) He/she shall advise the society on all points of disputes and decision and will generally look after the interest of the society.
- c) He/she shall act as the President of the Grievance Committee and Disciplinary Committee of the society as and when consulted by the Executive Committee by virtue of his/her post. Any decisions in this regard will be taken by him/her in consultation with the Executive Committee.

2. Vice-President :-

In the absence of the President, vice-president will carry on the duties of the President as mentioned above except those which can't be delegated in consultation with the Secretary and the Executive Committee.

3. Secretary :-

- a) He/she shall convene all the meetings of the society.
- b) Maintain minutes books of all the meetings.
- c) Issue general circular and notice and carry on all correspondence on behalf of the society.
- d) Sign on behalf of the society on all receipts for all sums received as subscriptions, donations, grants and gifts etc.

e) Sign and give pay order on all bills for payment and sign on behalf of the Executive Committee (in any document) to appoint, suspend, remove or discharge Sub-Committees, Officers, Employees, Agents, Servants or Delegates with such power and duties as may be considered necessary or expedient for the cause of the society.

f) Transact all other business of the society in consultation with the President and Executive Committee as and when necessary in the interest of the society.

g) Act or nominate in consultation with the President and other members of the Executive Committee any of its member or members to act, as and when necessary, on behalf of the Executive Committee and sign for and on behalf of it any deed or document or to give a valid and effectual discharge on its behalf.

h) All suits and matters instituted by or on behalf of the society or against the society shall be instituted in the name of the Secretary, and all pleading, warrants, powers of attorney, vokalnamohs, petitions, state of facts, statements, counter state of facts statement, counter tabular statements and other papers shall be signed by the Secretary and likewise in all suits and matters against the society, the Secretary shall represent the society.

4. Assistant Secretary :-

In the absence of the Secretary, Assistant Secretary will carry on the duties of the Secretary as mentioned above except those which can't be delegated in consultation with the President and the Executive Committee.

5. Treasurer :-

- a) He shall assist the Secretary in the matter of financial administration according to the directives of the Executive Committee from time to time.

- b) He may operate bank accounts as may be decided by the Executive Committee.
- (2-c) c) Evolve guidelines of the overall fiscal policy of the society.
- d) Provide general outlines of financial management in furtherance of the objectives of the society.
- e) Scrutinize monthly statements of accounts.
- f) Advice on the preparation of budgets.
- g) Give directions regarding budgetary control measures.
- h) Participate in major financial decision.

ALTERATION OF RULES AND REGULATIONS :-

The Rules and Regulations as well as bye-laws as laid down in the interest of the society, if necessary, may be altered, modified, rescinded or added to by special resolution/s passed by the members in a Special General Meeting called for the purpose by 3/4th of votes of the total members.

AMENDMENTS :-

The Memorandum of Association and Rules and Regulations of the society may be amended at any Special General Meeting of the society by 3/4th of votes of the total members provided that the amendment/s shall have been proposed in writing and circulated to all the members of the society well in advance of such Special General Meetings and provided that the amendment/s has got the concurrence of the 3/4th members of the Executive Committee and the concurrence of the President as well as the Secretary of the society.

DISSOLUTION :-

The society may be dissolved by a resolution to that effect passed by 3/4th of the total members of the society at a General Meeting called for the purpose. If upon the dissolution of the society there remains after the satisfaction of all its debts and any fund or property whatsoever the same shall not be paid or distributed among the members of the society or any of them but shall be delivered to some institution or institutions/societies having the characteristics of local level apex body moving for the interest of the community with the aims and objectives similar to those of the society considering the priority of need of that institution/society side by side community's over all benefit.

We, the undersigned members of the Executive Committee of the society, do hereby certify that the above is a true copy of the Rules and Regulations of the society.

Name and Signatures of Three members of the Executive Committee.

1. Parth Pratim Sarker
 2. Partha Nath Sarker
 3. Dipak Ray

Dated, Cooch Behar, the 21st February 2000.



TRUE COPY

Annexure 5

District Rural Development Cell
COOCH BEHAR ZILLA PARISHAD
FIRST GRADING OF SHGS
(On completion of Six Month)
 Date of Grading

Name of the SHG

Address : Vill P. O

P. S.

Name of G. P.

Name of the Block

No. of Members of the SHG - Total

SC ST Women PH

Date of formation of the SHG :

Rate of monthly contribution to thrift Fund

Name of the Bank Bank A/C No.

Name of Group Leader

Sl. No.	Criterion	Weightage	Marks obtained
1.	No of meetings held (how many	10	.....
2.	Average attendance in meeting (%	10	.....
3.	Members response to the need & utility of group (As per minutes book)	10	.....
4.	No. of meetings attended by facilitator including NGO (.....)	10	.....
5.	Quantum of Savings	10	.....
	A. Quantum of savings generated : (.....)		
	B. Regularity in savings (.....)		
6.	Participation in social Activities (.....) (Literacy, Basic Health care, Immunisation, Sanitation)	10	.....
7.	Credit disbursed to members (.....) [Amount of Intel loaning]	10	.....
8.	Repayment / Recovery (%) (.....)	10	.....
9.	Record Keeping (.....)	10	.....
10.	General Observation (.....)	10	.....
Total :		100	

(* Criterion Requiring Nos, and figures may kindly be noted as against them, in figure, no, percentage etc. as may be applicable)

(Whether Recommended for release of Revolving fund / Subsidy :
 Please tick the right box)

YES

NO

Signature of Bank Manager Signature of Pradhan Signature of BDO

First Gradation Form of the SHG under 'SGSY'.

COOCH-BEHAR ZILLA PARISHAD
SECOND GRADING OF SHGs
 (On completion of 1 Year)

Date of Second Grading :

Name of the SHG :

Address : Vill. P.O.
 P.S.

Name of G.P.

Name of the Block :

No. of Members of the SHG -- Total :
 SC ST Women PH

Date of formation of the SHG :

Date of first Grading :

Name of the Bank :

Bank A/C No. Group's own fund :

Bank A/C No. of Cash Credit A/C :

Monthly contribution to own fund :

Sl. No.	Criterion	Weightage	Marks obtained
1.	No. of meetings held (how many) (From first Grading to the date of second Grading)	10	
2.	Average attendance in the meeting : (%)	10	
3.	No. of meeting attended by facilitators (including NGOs) (.....)	5	
4.	Amount of Savings		
	A. In the Bank (.....)	4	
	B. With Inter loaning (.....)	6	
	C. Total (.....)		
5.	Mode of Utilisation of Cash/Credit Fund : (.....)		
	A. Basic Activities of the Group : (.....)		
	B. Percentage of Cash Credit fund utilised for Basic Activity (.....)	8	
	C. Whether different Members took up different Activities (.....)	2	
	D. If so % of Cash credit fund utilised For such different Activities (.....)	2	
	E. No. of members involved in activities (.....)		
6.	A. Amount of Profit earned by the Group from different activities, on utilisation of Cash credit fund (.....)	4	
	B. Average turn over in group business (.....)	4	

Contd. Page No. 2

Sl. No.	Criterion	Weightage	Marks obtained
7.	Amount of Credit disbursed to the members :		
	A. From own fund (.....)	5	.....
	B. From Cash Credit fund (.....)	5	.....
8.	Rate of Recovery/Repayment (In %) (.....)	10	.....
9.	Decision on sanctioning of loans to members :		
	In meeting by all members (.....)	5	.....
	By Group Leader (.....)	0	.....
	By Office Bearers (.....)	0	.....
	[Please tick the appropriate box]		
10.	Awareness among members about Transaction systems with banks	5	.....
11.	Record Keeping	5	.....
12.	Creation of core fund	3	.....
13.	Participation in social Activities. [Literacy, Basic Health care, Immunisation, sanitation.]	7	.....
14.	General observation :		
	Not so stable group (.....)		
	Moderately stable group (.....)		
	Strong & stable group (.....)		
	[Please tick the appropriate box]		
	Whether Recommended for sponsoring loan cases to the bank : YES (.....)		
	NO (.....)		
	If YES Specific scheme to be suggested.....		
	Signature of Bank Manager (with date and Seal)	Signature of Prodhana (with date and Seal)	Signature of BDO (with date and seal)

CZPP/5000/30-9-04/(54)

Second Grading Form of the SHG under 'SGSY'

217892
16
23-107

FORM IV

(See Rule 9)

FILING OF ALTERATION OF THE MEMORANDUM OR THE REGULATIONS BY A SOCIETY

বেঙ্গল সোসাইটি রেজিস্ট্রেশন অ্যাক্ট (১৯৬১) বিধান-৩ নং নোডাল কারিগর: কলকাতা-১

THE WEST BENGAL SOCIETIES REGISTRATION ACT, 1961.

To, The Registrar of Firms, Societies and Non-Trading Corporations, West Bengal.

I submit herewith, pursuant to rule 9, the altered Memorandum/Regulations along with a brief statement of alterations as given below :

Name of the Society: SATMILE SATISH CLUB - O - PATHAGAR

Registered No. of the Society: 217892, 2001-02

Description of Alteration in Memorandum / Regulations.

Date of Alteration	Previous position	Altered position
16.07.07	Amr 2	Amr & Objects

i) Nil

i) To participate effectively in the programme of Agriculture and Animal Husbandary, Rural Crafts, Family planning, Adult Literacy, social education at the rural sector.

ii) Nil

ii) To open rehabilitation centers for mentally retarded children or victims of cerebral palsy, physically handicapped children with arrangements of modern and scientific techniques for their education and training with the sole purpose of charity.



Person IV
Submitted
21/09/07
21/09/07

Date: 21-09-07



Signature of the President/Secretary (Seal of the Society)

Amal Ray
Satmile Satish Club - O - Pathagar
Satmile, Cooch Behar

Amal Ray
Secretary
Satmile Satish Club - O - Pathagar
Satmile, Cooch Behar

Rules and Regulations of the 'Satmile Satish Club O Pathagar'.

v) Nil

v) To create a good environment of the village by understanding various schemes on improvement of Health and Sanitation such as jungle cutting, Preparation of compost pits, cleaning of drains and platforms of the wells and Tubwells; construction of Sanitation etc. and to motivate the People for accepting vaccination and inoculation in time;

w) Nil

w) To encourage grow more food movement, introduce improved method of valuation by imparting scientific training to the villagers and to encourage the rural people .

x) Nil

x) To promote Self Help Group ,sympathy,fellow-feeling and unity among the followers of different faith so as to evolve a sense of social and religious toleration;

y) Nil

y) To establish ,maintain,conduct,manage, administer, co-ordinate basic and adult education center,old age home,child care home, Charitable dispensary,Hospital, Charitable women hosiel, soil and water Testing center ,mother and child care center,vocational training center, Ambulance service, Community hall, Rehabilitation center, women shelter home, Consumer protection rights ,prevention Trafficking and AIDS,Dowry and Early marriage and other socio-Economic development & social welfare center,conductive to realization of the objectives of the society;



Compared by - *[Signature]* 31/01/07

Amal Ray

Secretary
Smtis Sajib Club-O.Patbegar
Smtis. Conch Behar

CERTIFIED TRUE COPY

[Signature]

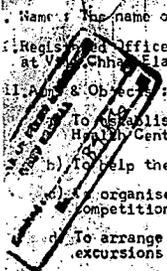
Asst. Registrar of Firms, Societies & Non-Trading Corps., West Bengal

Amal Ray

MEMORANDUM OF ASSOCIATION

OF "SATMILE SATISH CLUB 'O' PATHAGAR"

R-114329
25-2



Name: The name of the society shall be "SATMILE SATISH CLUB 'O' PATHAGAR".

Registered Office: The Registered Office of the society shall be situated at V. Chha Elajan, P.O. Elajaner Kuthi, Dt. Cooch Behar, Pin. 736157, W. Bengal.

Objects: The objects for which the society is established are:

- a) To establish, start, aid, run, maintain and manage School, Libraries, Health Centre for the benefit of the public;
- b) To help the aged, sick, helpless and indigent persons;
- c) To organise physical culture, indoor and outdoor games, sports, competitions, exercise and other types of amusements;
- d) To arrange and organise lectures, debates, discussions, seminars & excursions for the diffusion of knowledge;
- e) To promote and encourage advancement of literacy, cultural, political, religions, scientific and technical education;
- f) To alleviate the sufferings of animals, or other living creatures as may be deemed appropriate;
- g) To cultivate the spirit of culture among the members of the society by holding drama, dance-drama, cultural functions;
- h) To do all social welfare activities including public health and other development works of the locality;
- i) To publish or cause to be published useful literatures, books, magazines, periodicals etc. for the diffusion of knowledge;
- j) To help the needy students of all communities for the prosecution of students;
- k) To observe the Birthday of the great men of the Country, Red Letter Days, Pujas etc. in order to uplift the morality of the people of the locality;
- l) To give necessary relief to the affected in times of flood, famine, pestilence and other calamities caused by nature;
- m) To help the people at the time of marriage, funeral and cremation of dead;
- n) To promote sympathy, fellow-feeling and unity among the followers of different faith so as to evolve a sense of social and religious toleration;
- o) To establish and maintain basic and adult education centre;
- p) To engage and assist in such other philanthropic activities as may be deemed appropriate by the Governing Body of the society;
- q) To accept any gift, grant, donation, subscriptions or fee towards raising any fund on which the society may resort to for financial provision for furtherance on the interest it represents;
- r) To construct, maintain, improve, develop and alter any building, houses, & other works necessary or convenient for the use of the society;
- s) To do all other things as may be deemed incidental or conducive to the attainment of the foregoing objects.

10/1/61



Nanda Debal Saha
Secretary

contd.../5

Arinal Ray
Secretary
Satmile Satish Club 'O' Pathagar
Saimile Cooch Behar

// 2 //

Income and properties of the society whatsoever derived or obtained shall be applied solely towards the promotion of the objects of the society and no portion thereof shall be paid to or divided amongst any of its members by way of profits.

19. The names, addresses and descriptions of the members of the Governing Body.

<u>Name</u>	<u>Address</u>	<u>Designation</u>
1. Ahammed Hossain ✓	Vill Chhat Elajan P.O. Elajaner Kuthi Distt. Cooch Behar Pin No. 736157, W. Bengal.	President
2. Suranjan Barman ✓	Do	Vice-President
3. Nanda Dulal Saha ✓	Do	Secretary
4. Shyamal Sarkar ✓	Do	Asstt. Secretary
5. Coctan Sarkar ✓	Do	Treasurer
6. Paritosh Roy	Vill. Giriar Kuthi P.O. Elajaner Kuthi Distt. Cooch Behar West Bengal.	Game Secretary
7. Chandra Das ✗	Vill. Chhat Elajan P.O. Elajaner Kuthi Dt. Cooch Behar, W.B.	Asstt. Game Secretary
8. Anil Roy ✓	Do	Cultural Secretary
9. Shyamal Saha	Do	Asstt. Cultural Secretary
10. Jiban Roy ✗	Vill. Giriar Kuthi P.O. Elajaner Kuthi Dt. Cooch Behar, W.B.	Member
11. Sanjoy Kirtania ✓	Vill. Bhogdabri Kesharibari P.O. Elajaner Kuthi Dt. Cooch Behar, W.B.	Member
12. Kamallesh Haldar ✗	Vill. Chhat Elajan P.O. Elajaner Kuthi Dt. Cooch Behar, W.B.	Member
13. Sanjoy Bhownik ✓	Vill. Giriar Kuthi P.O. Elajaner Kuthi Dt. Cooch Behar, West Bengal.	Member



Nanda Dulal Saha
Secretary

Anil Roy
Secretary
Cultural Section, P.O. Panchagarh

We, the several persons whose names, address and occupations are hereinto subscribed are desirous of being formed into an association in pursuance of this Memorandum of Association.

<u>Name & Signature</u>	<u>Address</u>	<u>Occupation</u>
1. <u>Ahannul Hossain</u> (Ahannad Hossain)	Vill. Chhat Elajan P.O. Elajener Kuthi Distt. Cooch Behar Pin No. 736137, W.B.	Business
2. <u>Suranjan Barman</u> (Suranjan Barman)	Do	Student
3. <u>Nanda Dulal Saha</u> (Nanda Dulal Saha)	Do	Business
4. <u>Shyamal Sarkar</u> (Shyamal Sarkar)	Do	Cultivation
5. <u>Goutam Sarkar</u> (Goutam Sarkar)	Do	Business
6. <u>Paritosh Roy</u> (Paritosh Roy)	Vill. Giriar Kuthi P.O. Elajener Kuthi Distt. Cooch Behar, W.B.	Student
7. <u>Chandra Das</u> (Chandra Das)	Vill. Chhat Elajan P.O. Elajener Kuthi Dt. Cooch Behar, W.B.	Business

Witness to the above signatures,

Signature : [Signature]

Address : Pradhan
Folmuri Gram Panchayat
Cooch Behar-1 Bolo

Occupation :

Dated, the 10 day of November 2001.

Nanda Dulal Saha
Secretary

contd..../-



Amal Ray
Secretary
Salmite Satsah Club, Cooch Behar,
West Bengal.