

**CHAPTER SIX**  
**CASTE, TRIBES, AND**  
**PLANS**

## 6.1 POLICY UNDER FIVE YEAR PLAN

### Strategy of Seventh Five Year Plans and its Achievements :

The Seventh Five Year Plan strategy of this corporation has been centered round the beneficiary oriented schemes with focus on family as a unit. The entire strategy has been evolved for the purpose of building up a strong economic base for the scheduled castes and scheduled tribes families living below the poverty line. Following the approved pattern and schemes had been designed to be financed according to the accepted funding pattern of 20% margin money of this Corporation on soft loan basis 30% institutional finance and 50% governmental subsidy. While formulating the strategy for the seventh plan the following factors have been kept in mind :

- a) Identification of right type of beneficiary and selection of right kind of schemes suitable for the beneficiary;
- b) Arrangement of all inputs required for successful execution of such economic activity;
- c) Willingness of the financial institution to finance such schemes;
- d) Availability for a catalyst for clubbing together the inputs and pass them on to the beneficiary.

During the seventh plan period to achieve the desired level of performance of few changes have been made, which were conspicuous by their absence during sixth plan period.

- 1) Communication of district target to the district branches well in advance at the beginning of the financial year;
- 2) Establishing direct contacts with the beneficia-

ries through organisation of Sandhy Baithaks to ensure selection of appropriate schemes and to create an overall awareness and motivation among the target group of people. Where necessary, pre-sanction joint enquiry has been introduced so that the beneficiaries may be selected by all the agencies involved in the programme through a joint sitting and interview of the beneficiaries in order to ascertain their aptitude, expertise and credit absorption capacity;

3) Bringing the families covered by the short term lending programme within the ambit of the mid-term lending programmes;

4) More emphasis on the execution of schemes in clusters;

5) Training for the beneficiaries to augment their enterprenurial skill and subsequent economic rehabilitation through family oriented economic schemes.

In the beginning of the Seventh Five Year Plan programme planning for the entire Seventh Five Year Plan was made marking districtwise and year-wise division of targets. It was contemplated to cover in the first year i.e. in 1985-86. The projected percentages of coverages during the successive years of the plan period were calculated as 15%, 22%, 26% and 27% respectively.

Target & Achievement during 1985-86 :

During 1985-86 it was envisaged to cover 90,000 families under the mid-term lending programme. The achievement of the corporation far exceeded the target although the linkage of

margin money with the IRDP schemes in respect of scheduled castes and scheduled tribes beneficiaries was discontinued by Government. During the year 1985-86 the financed a total number of 1,18,411 scheduled caste beneficiaries in mid-term lending programme with a total margin money participation of Rs.5,94,00,663/-. Institutional finance mobilised for these schemes amounted

Name of the	Benefic- iaries	Margin Money Rs.	Bank Loan Rs.	Subsidiry Rs.	Total Rs.
Agriculture	13210	9353119	15758854	24431576	49543549
Animal Husbandry	22646	12173427	19074151	31091732	62339310
Cottage & Small Scale Industry	41704	1571962	26104583	40383439	81959974
Trade and Business	19022	8344996	16550699	20336875	45222570
Fisheries	15796	11765228	22683379	26282530	60741137
Transport and others	6033	2291931	3320412	5050663	10663006
<b>Total :</b>	<b>118411</b>	<b>59400663</b>	<b>103492078</b>	<b>147576805</b>	<b>310469546</b>

Target & Achievement during 1986-87 :

Based on the strategy of development as indicated in the preceding paragraphs and also keeping in view the occupational pattern and aptitude of Scheduled Castes people belonging to the target group and in the light of the experience gathered by corporation in the previous years the programme of the Corporation for the year 1986-87 was to cover 1,35,000 Scheduled Castes families out of which the Corporation would take care of 81,000 families under mid-term lending programme and the balance 54,000 families would be covered under the IRDP programme.

Name of the	No. of Beneficiaries	Margin Money Rs.	Bank Loan Rs.	Subsidiry Rs.	Total Rs.
Agriculture	16200	129.6	194.4	324.0	648
Animal Husbandry	20250	162.0	243.0	405.0	810
Cottage & Small Scale Industry	16200	129.6	194.4	324.0	648
Trade and Business	8100	64.8	137.7	121.5	324
Fisheries	16200	129.6	194.4	324.0	648
Transport and others	4054	16.2	24.3	40.5	81
<b>Total :</b>	<b>81000</b>	<b>631.8</b>	<b>988.2</b>	<b>1539.0</b>	<b>3150</b>

As against the programme for 1986-87 the Corporation not only achieved the target but also exceeded it, entirely to the exclusion of the achievements made under the IRDP sector. It will be apparent from the table given below that against a target to cover 81000 Scheduled Castes families with involvement of margin money the Corporation covered 87970 number of families by investing an amount of Rs.6,12,02,406/- as margin money. The total investment made for these families during 1986-87 inclusive of subsidy, bank loan and margin money was to the tune of Rs. 30.03 crores. A sectorwise comparative analysis of achievement made during 1985-86 and 1986-87 will show that the maximum increase in the coverage of beneficiaries has been made under the Trade and Business sector there by implying a definite thrust towards occupational mobility of the Scheduled Castes population living below the poverty line who had been hetherto stuck to the traditional occupation with a gradual shrinkage in opportunities

NAME OF THE	Number of cases sponsored	Number of cases sanctioned	No. of beneficiaries	Margin money Rs.	Bank loan Rs.	Subsidy Rs.	TOTAL Rs.
Agriculture and							
Small Irrigation.	9233	9147	9161	8626526	13086748	213770938	43084212
Animal Husbandry	17813	17714	17712	12590450	12590450	31609941	63600874
Cottage & Small							
Scale Industry	32998	32931	32854	19117745	29362304	45653067	94133116
Fisheries	8737	8522	8971	8794779	14023630	19474953	42293362
Trades Small							
Business Rural	16227	16197	16196	10673854	19077890	20422829	50174573
Transport	2996	2974	2976	1399052	2308094	3302662	7009808
<b>TOTAL</b>	<b>88004</b>	<b>87484</b>	<b>87970</b>	<b>61209406</b>	<b>97259149</b>	<b>141834390</b>	<b>300295945</b>

for enhanced income. A cursory glance over the percentage-wise sectoral coverage of beneficiaries during the year 1986-87 will reveal that as in previous years the maximum number of beneficiaries were covered under the village and cottage industry sector 32,954 out of 87,970 total beneficiaries.

Target and Achievement during 1986-87 :

Keeping in mind the experiences gathered in the past in implementing family oriented schemes for the Scheduled Castes people living below the poverty line and the availability of necessary finance from the Central and the State Government the target of the corporation for the year 1987-88 was fixed in the following manner :

NAME OF THE	Target	Total Outlay	Subsidy	Margin Money
		Rs.	Rs.	Rs.
Agriculture and Small Irrigation	15836	63344000	31672000	12668800
Animal Husbandry	19797	79188000	39594000	12837600
Cottage and Small Scale Industry	15836	63344000	31672000	12668800
Fisheries	15836	63344000	31672000	12668800
Rural Transport	3957	791400	3957000	1582800
<b>T O T A L :</b>	<b>79180</b>	<b>308806000</b>	<b>150444000</b>	<b>61761200</b>

It will be apparent from the above table that minimum emphasis was put on Animal Husbandry Scheme followed by agriculture and Small Irrigation, Cottage and Small Scale Industry and Fisheries. An appreciable thrust had been also put on the Trade and Business sector with a view to achieving occupa-

tional mobility of the Scheduled Castes population hither to tied to the traditional occupation. This will help to open up new vistas of economic horizons for these people, thereby lessening their overdependence on traditional occupations.

Name of the	No. of Beneficiaries	Margin Money Rs.	Bank Loan Rs.	Subsidiry Rs.	Total Rs.
Agriculture & Small Irregagion	8836	8186252	12506659	20285538	40978440
Animal Husbandry	18093	13031745	19711235	33486079	66229059
Cottage & Small Scale Industry	35804	24351001	36726314	60999902	122077217
Rural Transport	2156	1095604	1857041	2534905	5488450
Fisheries	6116	5752197	9511275	13637675	28901147
<b>T O T A L :</b>	<b>81219</b>	<b>59692593</b>	<b>94412539</b>	<b>144823124</b>	<b>299938256</b>

The following Table will give an idea of the achievement made during 1987-88

Name of the	Target	Total Outlay Rs.	Subsidy Rs.	Margin Money Rs.	Bank Loan Rs.
Agriculture & Small Irregagion	15650	64985666	29689327	12437106	22859233
Animal Husbandry	19815	81164000	37090643	15535366	28538000
Fisheries	15850	64985667	29689328	12437106	22859233
Cottage & Small Scale Industry	15850	64985667	29689328	12437106	22859233
Trade and Business	7924	41524000	18857620	7924380	1474200
Rural Transport	3960	6870000	3959904	1679096	3231000
<b>T O T A L :</b>	<b>79249</b>	<b>326515000</b>	<b>148976140</b>	<b>62450160</b>	<b>115088700</b>



Target and Achievement during 1988-89 :

The physical and financial target in respect of coverage of Scheduled Castes were fixed up in consonance with the direction issued by the State Govt. in this target regard. The following Table gives a picture of the target in respect of Scheduled Castes during 1988-89.

NAME OF THE SCHEME	BENEFICIARIES	MARGIN MONEY Rs.	BANK LOAN Rs.	SUBSIDY Rs.	T O T A L
Agriculture and					
Small Irrigation.	7573	7232466	13503597	17645086	38381149
Animal Husbandry	13841	10600938	20939966	24965804	56506808
Cottage & Small					
Scale Industry	38524	29072520	55141957	65908107	150122584
Fisheries	4655	4508430	8109028	10164421	22781879
Trades & Business	15795	11597780	23296856	24145791	59040427
Rural Transport &					
Others	2366	1270487	2554398	2813392	6638277
T O T A L	82754	64282621	123545402	145642601	333470624

Target and Achievement during 1989-90 :

During 1989-90 fund constraint, burgeoning number of beneficiaries coupled with the endeavour to augment per beneficiary investment under the anti-poverty programme in order to ensure a sizable economic return to the beneficiary families living below the poverty line brought about certain changes in the financing pattern for the scheduled castes beneficiaries during the year. An increased flow of institution credit to the hitherto neglected section of the population is one of the prime factors motivating the Government to bring about the changes. The Bank Loan component was increased from 30% to 50% whereas the subsidy component was reduced to 33-1/3% along with the reduction of margin money component to 16-2/3% from the existing 20%.

The target fixed for 1989-90 was 5% above the physical and financial target of 1988-89 which was in conformance with the direction issued by Scheduled Castes and Tribes Welfare Department in this regard. The sectoral target for 1989-90 is given below.

The sectoral coverage of beneficiary families together with its financial outlays in each sector had been arrived at keeping in view of the broad guidelines enunciated in the D.O. letter dated the 25th April, 1980, from Shri B.G. Deshmukh, Additional Secretary, Ministry of Home Affairs, Govt. of India wherein Special Central Assistance to Special Component Plan has been conceived as an additive which will provide the required thrust in programmes relevant for the development of Scheduled Castes population particularly in core sectors like Animal

T A B L E

NAME OF THE SCHEME	T A R G E T	AVERAGE PROJECT COST	TOTAL PROJECT COST	MARGIN MONEY 16-2/3%	BANK LOAN 50%	SUBSIDY 33-1/3%
Agriculture and						
Small Irrigation.	16628	6000	88768000	16628000	49884000	33256000
Animal Husbandry	20785	6000	124710000	20785000	62335000	415770000
Cottage & Small						
Scale Industry	16628	6000	99768000	16628000	49884000	33256000
Fisheries	16628	6000	99768000	16628000	49884000	33256000
Trades & Business	8314	7000	58198000	9699670	29099000	19399330
Rural Transport &						
Others	4157	4000	16628000	2771330	8314000	5542670
TOTAL	83140		498840000	83140000	239420000	166280000

Husbandry, Agrigulture, Village & Cottage Industries, etc.

It will be apparent from the above table that the per family investment during 1989-90 was tentatively fixed at Rs. 6000/-. The projection made in respect of per family investment during 1989-90 surpasses all other projections made in this regard in the preceding year. The total investment envisaged for the programme for 1989-90 was Rs. 49.88 crores which was such higher than that of 1988-89 where it was only Rs. 32.65 crores.

The table below gives an idea of the achievements during 1989-90.

It would be evident from the above table that the achievement during 1989-90 is slightly less than that of target fixed for the year.

Although 88552 cases were sponsored during the year and cleared by the financial institutions, the Corporation could not cover all the cases because of the lack of margin money and subsidy fund. The Corporation also failed to make recoveries of the margin money lone to the desired extent because of the prevailing ideas among the loanees that the loan amount would be waived by Government.

However, the total investment made during 1989-90 is Rs. 59.83 crores which is evidently higher than that of 1988-89 when it was Rs. 33.35 crores. The per family investment during 1989-90 has also gone up to above Rs. 5,000/- which is distinctly higher than that of 1988-89 when it was Rs. 4,030/-.

The table 1-B annexed to the documents projects a total

TABLE

NAME OF THE SCHEME	T A R G E T	ACHIEVEMENT	MARGIN	BANK LOAN	SUBSIDY	T O T A L
			MONEY			
		Rs.	Rs.	Rs.	Rs.	Rs.
Agriculture and						
Small Irrigation.	16628	7220	6604592	19692206	13411081	39707879
Animal Husbandry	20785	133362	10552068	31387030	21592340	65531438
Cottage & Small						
Scale Industry	16628	37366	30926804	92214293	62506922	185648019
Fisheries	16628	4777	3797458	11992253	7509638	23299349
Trades & Business	8214	15497	13092593	38709300	26367994	78169987
Rural Transport	4157	2193	1341212	3957730	2600695	7899637
T O T A L	83140	80415	66314727	197952812	133988670	398256209

picture of the performance of the Corporation in respect of short-term and mid-term loan during the Seventh Five Year Plan.

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## 6.2 SALIENT FEATURES OF THE PROGRAMME FOR 1992-93

### Base Level Planning :

In conformity with the State Policy to have base level planning on the basis of resources and infrastructural facilities available in each area and to inject an element of realism into the planning process, the Corporation has been preparing its Annual District Physical and financial targets are fixed before hand on the basis of Scheduled Castes and Scheduled Tribes population percentage, past performance, occupational pattern and expertise of Scheduled Castes peoplex living in the area. In constitution with Lead Bank officers, block officials and Panchayet funtionaries, micro-level physical and financial targets are fixed on the basis of available reseources, infrastructural facilities, occupational skill and expertise of the community living in a particular area. This Action Plan of the Corporation relating to a particular district forms an integral part of the district plan and the Credit Plan of the district.

### Procedure for selection of beneficiaries :

As the purpose of different schemes of the Corporation are meant to alleviate the economic condition of the S.C. people living in the lowest stratum of the society, it is very necessary to select the right type of beneficiaries for this purpose. The elected bodies including the Block Panchayet Samity have a key role to play in selecting the right type of beneficiary for the family oriented schemes of the Corporation. It is needless to

mention that it has been the persistent endeavour of the Corporation to ensure selection of right type of beneficiaries for the right type of schemes. The project profile prepared in this connection will immensely help the sponsoring agencies.

An evaluation report on the performance of West Bengal Scheduled Castes and Scheduled Tribes Dev. & Fin. Corporation prepared by the Agricultural Finance Corporation Ltd., S.C. Cell, New Delhi, Ministry of Welfare (S.C. & B.C.D.), Government of India on the basis of the sample survey undertaken by them in three districts viz. 24-parganas(North), Nadia and Jalpaiguri observes "Out of a total sample survey of 150 beneficiaries 50 from each district all but 4 are below the poverty line which was defined as a family income of Rs. 3,500/- per annum at that time. Almost all the beneficiaries had their homestead land either purchased, inhabited or vested by Government. Only 2 beneficiaries in Jalpaiguri district had no homestead land of their own but were squatting on P.W.D. land". The said organisation while making the survey report on the working of the Corporation further observes "Panchayat system has taken deep roots in West Bengal. The decision to involve the elected representatives of the people in the Panchayat in development programme in genegally is generally sound".

The evaluation report commands the efficiency of the method followed by the Corporation for selecting beneficiaries for poverty alleviation programme at the grass root level. The present system of selection of beneficiaries will be continued

during 1992-93. Thus pre-sanction enquiry as well as interview of the beneficiaries for selecting of right type of scheme are expected to help the beneficiary families to earn additional income during 1992-93. The present method followed in selection of beneficiaries will also help the financial institutions and Government officials to weed out ineligible beneficiaries as well as unsuitable schemes and help financial institutions to sanction schemes as soon as the schemes through joint inspection, the availability of local resources and infrastructural facilities are also taken into account to select more realistic scheme for the beneficiary families.

Cluster-cum-Saturation Approach :

The Cluster-cum-saturation approach which was introduced during the middle of the 6th Plan will also be continued during 1992-93. The cluster approach is replete with the following potentialities :

- I. Different scheme in a compact area may be complementary to each other, thereby making each scheme economically viable;
- II. A large area may be brought under the developmental activities thereby making the programme more meaningful to the community;
- III. Monitoring including recovery of loan becomes easier;
- IV. It offers manifold benefits to the target group of people in the shape of financial assistance from financial institutions coupled with the organisation of supply of inputs and marketing facilities.



The cluster approach also helps in imparting technical know how to a large group of beneficiary families.

The cluster will be both in terms of area and in terms of schemes.

An earnest effort in this regard has already been made by launching pilot project in selected areas.

Monitoring :

The system of monitoring of family oriented schemes which occupies an important place in the programme implementation of the Corporation is expected to play a more effective role during 1992-93. The monitoring work will include among others the following :-

- a) Review of monthly performance report submitted by the district branches. The report should contain the following information : (i) number of cases sponsored by the Banks, (ii) number of cases sanctioned, (iii) the Bank level position of disbursement, (iv) the field level stage of implementation etc.
- b) Periodical review meetings are held with the heads of the district units to review and evaluate progress of different schemes, shortcomings etc. are identified and necessary instruction for over coming these difficulties are issued;
- c) Emphasis is on the issue of beneficiary monitoring cards to the loanee at the time of disbursement of loans so as to make periodical review of the position of beneficiaries easier;

- d) Submission of field inspection report by the Corporation officials to the Head Office in each month in the prescribed format;
- e) Monthly field visit by the base level officials of the district unit as well as middle level functionaries of the Corporation to ensure proper monitoring and evaluation;
- f) Regular discussion in the S.L.B.C. and the D.L.C.C./B.L.B.C. meeting regarding implementation of family oriented schemes and appraisal.

The Corporation has arranged for necessary training programme for the entrepreneurs to strengthen their technical skill and develop their entrepreneurial quality. Besides this, evaluation of the performance of the Corporation is also entrusted to outside organisations like National Scheduled Castes and Scheduled Tribes Finance and Development Corporation, Cultural Research Organisation Directorate of Evaluation, Monitoring and Man Power from time to time and the reports submitted by them offer scope to the Corporation to plug of loopholes and remove the shortcomings.

Preparation of Project Profile :

So long the Corporation had been going by the project profiles prepared by DRDA and other agencies. No project profile especially relevant to the problems of Scheduled Castes and Scheduled Tribes was even prepared thereby ignoring the needs and aspiration of Scheduled Castes and Scheduled Tribes beneficiaries whose problems are unique in nature and cannot be equated with

the problems of other groups of people, ethnic or religious. The preparation of a suitable project profile relevant to the Scheduled Castes and Scheduled Tribes had thus become long overdue as emphasised by different Working Groups on Scheduled Castes and Scheduled Tribes. The escalation of project cost of Rs. 35,000/- along with the suggestions from the West Bengal State Level Bankers' Committee in this regard accentuated the preparation of a suitable project profile in 1991-92. The project profile has thus been prepared by each district. It is needless to mention that the project profile will help the sponsoring agencies to select innovating schemes of higher value for S.C./S.T. families and will help the families to earn more income from schemes.

#### Recovery of Margin Money Loan :

Recovery of margin money loan plays a vital role in the continuation of the programme of the Corporation and is ~~entirely linked~~ with the successful implementation of the programme. The capital base of the Corporation has been moulded out of the contributions made by Government of West Bengal and Government of India in the ratio of 51:49. It has been envisaged that in the long run the Corporation will be in a position to undertake a self-supporting programme for the benefit of the Scheduled Castes and Scheduled Tribes by recycling the recovered margin money and no further share capital contribution will be necessary from Government. It has also been envisaged that interest earned @ 4% on margin money will be able to meet the establishment costs of the Corporation. The recovery of margin money loan and interest there on has been

become important for the sustenance of the Corporation.

To achieve the objective the Corporation prepares annually an elaborate for recovery of outstanding margin money loan with the help of Panchayat functionaries and Bank Branches. In fact, the recovery of margin money loan is a continuous process and is undertaken throughout the year along with the recovery of Bank loan as per the tie-up arrangements evolved with the S.L.B.C. The single window system introduced for the antipoverty programme has entrusted the financing bank branches with the responsibility of recovering margin money loan along with bank loan component. To streamline the system of recovery of margin money loan through bank branches some important steps have been staken in consulation with the S.L.B.C. which are, among others, the followings :-

- I. All the three components of the loan namely, Bank Loan, margin money Loan and Subsidy should be disbursed proportionately when disbursment is made in instalments;
- II. Margin Money Loan bonds and money receipts should be submitted by the financing Bank Branches to the concerned District Managers within one month from the date of disbursment;
- III. The Margin Money Loan repayments accepted by the Bank branches should be remitted to the concerned District Branches along with the list of loanees.

Despite best efforts of the Corporation and the financing institutions the recovery of margin money loan during 1991-92

was seriously effected because of the introduction of Agricultural and Rural Debt Relief Scheme, 1991 by Government of India. Bank loans amounting to Rs.10,000/- under the provisions of the above scheme have been waived but no decision from the Government has been received as to the realisation of margin money loan given to the Scheduled Castes and Scheduled Tribes borrowers belonging to the poverty line. This has adversely affected the recovery of margin money loan during 1991-92.

The margin money loan disbursed by the Corporation to the Scheduled Castes and Scheduled Tribes borrowers upto 1991-92 amounts to Rs.54.10 crores excluding refund. As most of the schemes sanctioned for the beneficiary families relate to the core sectors with a long repayment schedule as per the revised norms of NABARD the total RECOVERY amount due as on 31st March, 1991 is of the order of Rs.40 POSITION crores. The total recoveries made upto 31st March, 1992 is Rs.12,10,000/- (Rupees twelve lakhs and ten thousand) only. The recovery percentage as on 31.3.92 is 30.33%. The total amount recoveries made during 1991-92 is Rs.105.66 lakhs.

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### 6.3 TRIBAL SUB-PLAN 1992-93

#### Introduction :

Out of total population of 5,45,80,647 in the State of West Bengal 30,70,672 belong to Scheduled Castes( 1981). There has been a decrease in the Scheduled Tribes population from 5.72% in 1971 to 5.62% in 1981. Whereas gross population increased during 1971-81 period was 23.17% which is 1.94 less than the general population.

Level of Development :

According to 1981 census 1273768 Scheduled Tribes persons constituting 41.48% of total Scheduled Tribes population were main workers. Out of the above main workers categoriwise distribution of Scheduled Tribes workers are indicated below.

i) Cultivators	3,95,359	31.04%
ii) Household Industry Manufacturing, process Sing. Servicing repairs etc.	13,377	7.05%
iii) Agricultural Labourers	6,20,743	48.73%
iv) Other workers	2,44,290	19.18%

During the decade 1971-81 the literacy rate among the Scheduled Tribes of this State registered a rise from 8.92 to 13.21%. The main Scheduled Tribe literacy rate in 1981 was 21.16% and female literacy rate was 5.01% in comparison to general male literacy rate of 50.67% and female literacy rate of 30.25%. The working group on tribal Development during 7th Five Year Plan observed that inspite of so much educational development programmes undertake for the Scheduled Tribes there had been slow progress in tribal education and a gap still continues rather widely. Keeping in view the recommendations made by the working group greater effort is being made by the State Government. In promoting education of the Scheduled Tribes in primary and secondary stage including adult education of tribal men and women in the tribal areas particularly with association of voluntary organisations and traditional tribal social institutions. This department is also implementing different stipendiary educational

scheme for Scheduled Tribes students in pre-secondary and post-secondary stage of education. For quick availability of stipend entitlement cards against individual student are being issued for payment of stipend through Banks.

Review of the Protective Measures :

a) Forest Policy : The existing policy in relation to tribal continue during 8th Five Year Plan. The Forest Villages Development Schemes approved by the Government of India for all round development of tribal people residing in the forest villages, implementation of which was stopped in the midway because of the ban on creation of the fund on account of this scheme is being utilised. The social forestry schemes for raising plantation on lands belonging to Government Panchayat and Local Bodies exclusively for the people belonging to backward classes is continuing.

b) Land Reforms Policy : With a view to protect the tribals from land grabbing by the unscrupulous people it was proposed earlier by the State Government to stop alienation of land in suppression of the provision of Chapter IIA of the W.B.L.R. Act, 1955. The Government of India was requested to consider introduction of centrally sponsored new scheme for purchasing lands from the tribal people in distress and redistribute the same among the landless tribals as the State Government was not in a position to implementation the scheme for want of fund. Accordingly, alienation of tribal land to tribal or non-tribal has been stopped. The State Government was however, taken up the

above policy of "Distress Sale" subject to the availability of fund.

c) Credit Policy : The W.B.T.D.C.C.Ltd. the apex body of the lamps and W.B. Scheduled Castes and Scheduled Tribes Development and Finance Corporation have arranged for adequate credit flow for the tribal people in family oriented economic schemes. The W.B.T.D.C.C.Ltd., has undertaken banking operation through its subsidiary LAMPS in selected places. Co-Operative Banks are also advancing credit on short term financing scheme to the Scheduled Tribes bargaders and assigness of vested lands.

d) Supply of foodgrains and other Consumer Articles : The scheme for distribution of foodgrain at concessional rate in ITDP areas and for supply of public distribution item through the LAMPS are going on satisfactorily.

e) Excise Policy : There will be no change in the existing Excise Policy. To strengthen the publicity amongst the backward class people the Scheduled Castes and Tribal Welfare Department has decided to publish a fortnightly bulletin from the year 1990-91. The excise policy adopted by State Government in relation to the tribal areas is given below. :

I. No new liquor shops in predominantly Tribal Areas (i.e. Mouszas) should be opened.

II. Existing country spirit shops located in Tribal concentrated Mouzas should be gradually shifted outside.

III. Pachwai Shops may be retained or set up in Tribal Mouzas only if they are run by the Tribal People and



accordingly other Pachwai Shops in Tribal Mouzas may be abolished; and

IV. Home brewing Pachwai Licenses may instead be issued in adequate numbers.

f) Employment : The Jawhar Rojgar Yojana, Social Forestry Schemes and other Schemes for Development of infrastructure in the Tribal villages will continue to be implemented in massive scale for creation of employment opportunities for the Tribal people. In addition, Forest Department will continue to engage tribal population in forest felling and logging operation. Relaxation in the employment policy in relation to recruitment of tribal people in the SAP Forest and Group "D" posts in the Forest Directorate and Forest Development Corporation will also continue.

The Plan 8th Five Year Plan 1992-97 and Annual Plan 1992-93 :

As tentatively decided by the State Government, the State Plan outlays during the 8th Five Year Plan period are proposed to be stepped up over the State Plan outlay of 1991-92 and compounded 10%, 10.5%, 1.1%, 11.5% and 12% respectively. The State Plan outlay during 1991-92 has been fixed at Rs.148600 lakhs.

Although the above flows are higher in financial terms as compared to the previous years, yet the actual percentage to State Plans will remain below 5%. As per decision of the Government Sectoral Departments, were requested to quantify at least 5% of their Annual Plan outlay to T.S.P. It may be mentioned in this connection that as recommended by the working group on the

Development of Scheduled Tribes and guidelines issued by the Planning Commission and the Ministry of Welfare, Government of India, this State Government, have already decided and taken serious efforts to raise the outlay for T.S.P. to 6% i.e. according to Scheduled Tribes population ratio of the State (Census 1981). Accordingly Scheduled Castes and Tribes Welfare Department, in this Government expected flows to T.S.P. against the above probable State Plan outlays during 8th Plan period at above rate which are likely to come as given below :

The expectations seem to be highly ambitious. Because, funds against only 28 sectors/Departments could be quantified so far. 3.2 The size of the Annual Plan outlay 1992-93; as proposed is Rs.163433.26 lakhs of which the proposed follow to T.S.P. estimated so far comes to Rs.8340.56 lakhs comprising 5.10% to the Annual Plan outlay. abstract statement given in Table III indicates names of the Department/Sectors, proposed State Plan.

#### The General Guiding Principles of Seventh Plan :

In consonance with the general guiding principles of the seventh Plan the proximate objective of the T.S.P. are growth equity and social justice self reliance efficiency and productivity raising the socio-economic condition of the tribal population and strengthening of infrastructure of tribal areas the main objectives during 7th Plan were as follows :

- i) Orientation of planning towards beneficiary - oriented programmes with stress on such infrastructure development as will be conducive to the overall

objective of assisting 50% of Scheduled Tribes families to cross the poverty line.

ii) Special programme for vulnerable tribal areas and groups including Scheduled Tribes women improvement of tribal encoronment.

iii) Education both formal and non-formal.

iv) Rehabilitation of displaced persons.

v) Upgradation Tribal skills and setting up of tribal crafts training-cum-production centres.

vi) Minor Irrigarion projects in the tribal areas.

vii) Adequate organisation for enforcement of protective legislations.

viii) Primitive Tribal and grounding an administrative unit for implementing such programme.

ix) Improving marketing of tribal produce.

x) Alleviation of poverty through forestry schemes.

In consonance with the above objectives the sectoral Departments in this Governments have been requested to draw up need based programme during 8th Plan on :

a. eradication of the basic factors that have been responsible for social educational and economic backwa-  
rdness of these groups of people.

b. removal of economic deprivation and special handicaps within the shortest possible time.

c. to make available primary education, primary health dwelling units, drinking water and other basis

minimum needs without hindrance by ensuring proper allocations.

d. to augment and strengthen the economic development programme which are already continuing. Keeping in view that outlays under the T.S.P. should be at least, in proportion to the Scheduled Tribe population percentage (6%) of the State and only such schemes that results in direct benefit to the Scheduled Tribe population should be included under T.S.P. avoiding notional quantification. The Schemes/Projects having more than 50% Scheduled Tribe beneficiaries should entirely be booked under T.S.P. Indivisible sectors like Roads, Power Projects, Major Irrigation and Flood, Projects of Higher Education subsector, Bustee Improvement projects of urban development Department and even some projects of commerce and Industries Department the cost of the segment of the project 50% of the total beneficiaries of which belong to Scheduled Tribes should entirely be booked under T.S.P. A Statement showing State Plan outlay flow to T.S.P. and expenditure made during the 7th Plan (1985-90) and Annual Plans 1990-91 and 1991-92 is appended in Table IV.

Special Central Assistance (SCA) :

Special Central Assistance to Tribal sub-plan (T.S.P) is an additive and mainly utilised for implementation of various family oriented economic benefit schemes linked with Margin Money and Institutional Finance during the 7th Year Plan and onwards.

About 10% of SCA was utilised in community development and infrastructure development and only a very small portion as administrative expenses the yearwise allocation of S.C.A. made by the Government of India total expenditure made during 7th Plan and onwards are given below :

In 1985 to 1990 total allocation by Government of India is Rs.4014.12 lakhs and expenditure is Rs.4016.047 lakhs.

Out of Rs.4014.12 lakhs Rs.395.48 lakhs in community and infrastructure development Rs.518.338 lakhs under co-operation (by W.B.T.D.C.C.Ltd. and LAMPS). Rs.269.21 lakhs towards Margin Money, Rs.114.769 lakhs for primitive Tribes and Rs.63.322 lakhs as administrative expenses. Remaining fund was spent in family oriented economic scheme.

During 1990-91 out of SCA of Rs.1053.68 lakhs Rs.10.21 lakhs for administrative expenses. Rs.3.385 lakhs for primitive Tribes Rs.179.587 lakhs under co-operation (by T.D.C.C. Ltd. and LAMPS) have been spent, Rs.110.00 lakhs in community and infrastructure development is being utilised, balance fund has been spent in family oriented economic benefit schemes. It may be mentioned here in this connection that it has been decided by the Government to spend about 10% of SCA in community and infrastructure development schemes.

During the current financial year S.C.A. amounting to Rs.802.52 lakhs have so far been released by the Government of India (upto 2nd instalment), out of which Rs.1.92 lakhs could be released so far. Besides an additional grant meant for 1990-91 for Minor Irrigation and Primitive Tribes has been revalidated.

Proposals for release of further funds are being examined by the Finance Department and expected to be released soon.

Primitive Tribes :

The West Bengal we have three Scheduled Tribes communities declared as primitive tribes. As already spelt out they are Lodha/Kheris, Birhor and Toto spread over mainly in Midnapur, Bankura, Purulia and Jalpaiguri districts. Government of India has been providing SCA to the States for development of primitive tribal groups out of the total S.C.A. provided under the Tribal sub-plan strategy on cent percent basis without trying it up with any precondition for State plan involvement. However, the State Government, is not pre-cluded from investing in these programmes. During the 7th Plan period (1985-90) Government of India sanctioned Rs.182.99 lakhs for the development of primitive tribes out of total SCA to T.S.P. out of which Rs.114.77 lakhs has been utilised in various family benefit. Community undinfrastructure development of schemes, viz. land development, Agricultural inputs, plough, plough cattle, well, pumps, tanks, minor irrigation, drinking water supply, pisciculture, horticulture, animal husbandry, fishery, forestry, sabui, tasar, bamboo, rope making and other industries, health, housing and community centres etc. During 8th Plan funds proposed for the primitive tribal groups is Rs.315.27 lakhs and Rs.50.60 lakhs for the Annual Plan 1992-93. During 1990-91 SCA amounting to Rs.3.385 lakhs was utilised.

Grant Under Proviso to Art. 275(1) of the Constitution :

Government of India also sanctioned grants under

provision to Art.275(1) of the Constitution for implementation of various developmental scheme for the Scheduled Tribes which are not covered under special Central Assistance. The above grants released by the Government of India also include implementation of family oriented economic schemes. Community, development and infrastructure development preferable of primitive tribal groups from the year 1988-89. During the 7th Five Year Plan grants amounting to Rs.531.41 lakhs was released by the Government of India which Rs.307.33 lakhs has been utilised. Balance fund is being utilised. During the year 1990-91 Rs.114.50 lakhs released by the Government of India has been drawn and is being spent. During the current financial year Rs.38.02 lakhs has so far been released by the Government of India. Information on further un-utilisation of fund is being collected. It is proposed to sanction grant under the above provision during 8th Plan as below

Out of the above it is proposed to utilise Rs.47.25 lakhs in organisation of Tribal Womens' Wing by the W.B.T.D.C.C. Ltd.

Upgradation of Standards of Administration in Tribal Areas with the Finance Commission's Award :

During VIII Finance Commission's period we were to construct 248 Quarters and to infrastructurally develop 42 villages.

In the year 1989-90 we have received Rs.1.00 crore on this account of which Rs.77.08 lakhs have been allotted to different districts against specific schemes for infrastructure development and Rs.23.01 lakhs have been allotted for construct-

ion and completion of 33 Staff Quarters. Workers are in progress and those are expected to be completed soon.

Tribal Women :

Emphasis on involving the Tribal Women in the development is being given.

Poverty Alleviation Programme :

This programme is implemented mainly through the West Bengal SC and ST Development and Finance Corporation. The W.B.T. D.C.C.Ltd. also implement family oriented economic benefit schemes through their lamps. Physical and financial targets of the West Bengal SC and ST Development and Finance.

West Bengal Scheduled Caste and Scheduled Tribe Development and Finance Corporation :

The focus of the West Bengal Scheduled Castes and Scheduled Tribes Development and Finance Corporation during the 8th Plan is on the qualitative improvement of scheme being undertaken for the poverty amelioration of the Scheduled Tribes people living below the poverty line. The average per family investment has been increased to Rs.7,900/- in case of Scheduled Tribes beneficiaries during the Eight Plan.

The objective during the 8th Plan period is to cover 1,27,597 S.T. families below the poverty line with a total investment of Rs.100.80 crores.

During 7th Five Year Plan it was proposed to assist 2,50,000 S.T. families under point 11(B) of the 20 point programme to cross the poverty line which actually came to



2,97,525 families (including IRDP) at the end of 7th Plan. Achievement against the above revised target came to 3,38,823 families (including TRDP) comprising 113.88%. The Physical target of Scheduled Tribes families proposed to be assisted under the above programme during 8th Five Year Plan and Annual Plan 1992-93, as proposed are 354962 and 78465 S.T. families respectively already spelt out.

Family oriented economic schemes are also being implemented by the W.B.T.D.C.C.Ltd. and its LAMPS under point 11(B) of the 20 point programme. Financial and physical targets relating to S.T. families (Family Benefit Schemes) during 8th Five Year Plan (By W.B.T.D.C.C.Ltd. & LAMPS).

In the year 1992-97 total physical target is Rs.142.00 lakhs and Financially is Rs.477.90 lakhs.

Review of Administrative Arrangements, impmlementation and evaluation :

As per Cabinet decision dated 9.3.1982 sectoral departments were required to spend certain percent of their annual plan outlay for the benefit of Scheduled Tribes people under tribal sub-plan and the outlay are booked under separate minor head "Tribal areas sub-plan" under their respective major heads.

The project officers co-ordinates implementation of T.S.P. programmes through the forum of these communities. SCA to TSP and funds under proviso to Art.275(1) of the Constitution relating to community development Schemes are placed with project officers who utilise the same with the help of above committees. The ITDP area office assist the panchayets and Block Level

Welfare Committees in formulating programmes and in monitoring implementation of the programmes. Under Class (a) of sub-section 1) of Section 82 of the West Bengal Co-operative Societies Act, 1973 the project officers, Scheduled Caste and Tribal Welfare have been authorised to inspect the large sized co-operative Agricultural Multipurpose Societies known as Lamps within their respective officials jurisdiction.

There is also a advisory council known as "The West Bengal Tribes Advisory Council" to review the policies and measures taken by the Government of the Welfare of Scheduled Tribe people. Besides the Cabinet sub-committee for the welfare of Scheduled Castes and Scheduled Tribes is the highest State level body to monitor and guide the expenditure under T.S.P.

Besides sectoral Departments, utilisation of fund and implementation of the schemes are also monitored by this Department through quarterly/annual progress reports and periodical information.

Monitoring of point 11(B) of the 20 point programme :

Point 11 of the 20 point programme 1986 relates to "justice to SCs and STs". Point - II(B) relates to economic assistance to Scheduled Tribes families under poverty alleviation programme. Quarterly and Annual physical and Financial performance reports are being collected from the sectoral Departments for submission to the Government of India. The entire monitoring is done by this Department.

REFERENCES :

1. Annual Action Plans 1992-93. West Bengal Scheduled Castes and Scheduled Tribes Development and Finance Corporation, Government of West Bengal.
  2. Tribal sub plan 1992-93 : The Department of Scheduled Caste and Scheduled Tribe Development and Finance Corporation, Government of West Bengal.
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