

CHAPTER – 6
SUMMARY AND CONCLUSIONS

CHAPTER - 6

SUMMARY AND CONCLUSIONS

In India basic reform in Panchayati Raj Institutions through the 73rd constitutional amendment took place at the same time when economic reforms were undertaken as a matter of policy. After two decades, economic reforms are being continued steadily while there have not been much enthusiasm in strengthening Panchayati Raj Institutions. Although the part IX of the Constitution directs to “endow the panchayat with such power and authority as may be necessary to enable them to function as institution of self government” (Article 243G) almost all the States have failed to devolve three Fs: Functions, Functionaries and Finances. This disturbing development co-exists with an absence of panchayat level planning, particularly involving women in the planning process. We presented the structure of different standing committees of PRIs in West Bengal under section 15 of Chapter 2. As it was clear there was no important involvement of women in the planning process.

SHG Federation models like economic reforms represent a parallel development where involvement of women is much more prominent. As we observed under Chapter 3, from the time that the first SHGs emerged in 1985 to the inclusion of the SHG strategy the annual plan for 2000-01 (Government of India, 2000), several important steps were taken by the National Bank for Agriculture and Rural Development (NABARD), the Reserve Bank of India (RBI) and leading NGOs as well as by multilateral agencies, particularly IFAD. In our country the pioneer in this field is Self-Employed Women's Association (SEWA). Without the Grameen model SEWA was started in 1972. In Southern India organizations like PRADAN, MYRADA, ASSEefa, MALAR etc. have entered into this rural credit system. PRADAN has a membership of 7000 women who have availed 40000

loans worth \$600000 as on March 1997. MYRADA has 62769 members who have saved Rs. 48 lakhs and availed loan to the tune of Rs. 2.90 crores. MALAR has a membership of 15000 women who have saved Rs. 86 lakhs and availed loan to the tune of Rs. 2023 crores. If we see the presence of SHGs in India, 64% of total SHGs are in Southern India that to particularly in A.P. and Tamilnadu, whereas SHG movement is very weak in Northern and Western states. In West Bengal however unlike the state West Bengal made a late entry into the domain of SHGs.

Not only West Bengal was a late entrant in the field of SHGs it did not go for any existing model of SHGs which are –

- a) MYRADA model of CMRCs
- b) Andhra Pradesh's SERP model of Indira Kranthi Patham
- c) Tamil Nadu Women's Development Corporation model.
- d) DHAN foundation's Nested model.
- e) Orissa Government model adopted in Dhenkanal District.
- f) Kerala's Kudumbashree model.

The Government of West Bengal had given priority on the Panchayati Raj Institutions long before other states did so. Any model as above would not fit easily with highly politicized environment of Panchayati Raj in West Bengal. Hence it fused the SGSY structure SHGs with a politicized structure of Panchayats and gave it a name: Convergence Model. We examined under Chapter 4 section 18 the main aspects of this model. However, from our field study we did not find any evidence of its successful working. The ideas of cluster associations was only on paper. At Block level representatives of SHGs who were

primary members of SHG Federations hardly attended any meetings. Ordinary members of SHGs lacked any clear ideas about SHG Federations. In short the thinking on integrating SHGs with Panchayati Raj Institutions without reducing the importance of Panchayati Raj Institutions failed to encourage SHG Federation development in West Bengal. The much touted convergence scheme in West Bengal, as far as our study shows, failed to take off.

The district of Cooch Behar where the study was conducted has been politically charged from the very beginning. All major nationalist parties and some regional parties had their organisational set ups in the district. Even during the Left Front Regime , one of the partners of LF, namely, Forward Block was very strong. The opposition too were not weak. The typical history of Coochbehar also encouraged regional political formations. To understand this we may take note of some facts about the district.

The district has a glorious past history. About 500 years ago the State of Koch Behar was created by the king Biswa Singha in 1496. The crown ship was ended during king Jagadipendra Narayan as the state of Koch Bihar was merged with the State of Sovereign India in 12th September 1949. Thereafter it became a district under the state of West Bengal in 1st January 1950.

During the period of King Nara Narayan the area of the state was spread from Manipur in the east to north-west of Bihar in the West and from Bhutan in the North to Tripura of the South. That was the whole of present North Bengal and the district of Rangpur and Sri Hatta (Now in Bangladesh) and half part of present state of Assam and the state of Meghalaya.

In 1772, during the period of King Dharjendra Narayan the need was felt to protect the state of Koch Bihar and to make free the king

Dharjendra Narayan who was arrested by the king of Bhutan. A treaty was made between the king Dharjendra and Governor General Hastings of East India Company on condition that the state of Koch Bihar had to pay taxes annually to the Company. Since 1772 Koch Bihar virtually was included under the British domination as princely state. Under the Act since then the responsibility to keep watch and superintendence of the education and betterment of the people of Koch Bihar was entrusted to British Official that continued during the reign of the later kings.

King Nara Narayan (1533) can be regarded as one of the pathfinders in bringing out the then Koch Bihar state as a sound state in field of Sanskrit Bengali education. He wrote a letter to a king in Bengali which can be regarded as the first letter in Bengali prose. It was under the king in 1847 that modern and English system of education was introduced in Cooch Behar and at least 390 schools were set up upto 1879.

King Nripendra Narayan (1883) can be regarded as the modern builder of Cooch Behar. He was a kind hearted, benevolent modern and English educated cultured directly experienced through domestic and foreign tour and also an enlightened personality. For higher education he established Victoria College (presently known as Acharya Brajendra Nath Seal College) in 1888.

'Sahitya Sabha' – is a centre of antique records of books and culture. King Jitendra Narayan was fond of collection of rare manuscripts books and ancient idols or historical graphite's. At that time Nityendra Narayan in a meeting of about 600 intellectuals such as Sailesh Ch. Guha, Pandit Kokileswar Shastri, Hirendra Narayan Chowdhury, Prafulla Chandra Mustafi, Sitesh Ch. Sanyal, Khan Amanataullah Chowdhury, Satish Ch. Mustafi, Ganga Prasad Dasgupta and so on established Sahitya Sabha.

Jagadwipendra Narayan was the last king of Cooch Behar and he established Sib Yagyan in Khagrabari village for spiritual and ethical uplift of the people of Cooch Behar.

Since the district of Cooch Behar was once a princely state, it has its own history. It is royal, intellectual and unique in the region. There are many eminent books written on the history of Cooch Behar. Such as Koch Beharer Itihas by Bhagabati Charan Bandopadhyaya, and another Koch Beharer Itihas by Chowdhury Amanatulla Khan, the Rajbanshis of North Bengal by Dr. Charuchandra Sanyal, Princes Remembers by Maharani Gayatri Devi, Rajopakhyan of Jainath Munshi, Cooch Behar through the eyes of Campbell etc.

In 1901, the term Rajbanshi was first coined in the census of India. However, since the 16th century these people were found busy to search for their Aryan identity, especially inside the Royal family of Cooch Behar. These people took the title of Narayan and accepted Madan Mohan Temple as the God of the State. The people like Goswami and Bhattacharya were brought from the district of Nadia and other places and made Cooch Behar a centre of Aryan religious practice and culture. Thakur Panchanan Burma was the person who led such renaissance in the second decade of 20th century. These people got so encouraged that with a view to strengthen their position they enlisted their identity as Khatriya in the census of 1921.

Thakur Panchanan Burma was a great social reformer for the downtrodden Kshatriya Rajbanshi people for the North East Region. He brought this community before the civil society. In 1891, F.A. Skyne, the then Magistrate of Cooch Behar ordered the Rajbanshi to write them as 'Koch' the society was burst into protest. Yadaeswar Tarka Ratna and others opined that Rajbanshis are Aryan oriented Poudra Kshetriya. Since these people are renegade for several years, these people are worthy to write as 'Bratya-Kshatriya'.

In 1931, with the help of some leaders from other Backward Classes five (5%) percents seats were reserved for these people in the clerical jobs. In 1932, Lord Lothian declared the backward community as depressed classes on the basis of the term depressed or 'dalit' he opined that those who are untouchables and having no right to enter into the temple are called as depressed or dalits. There was again severe protest in the society.

Thakur Panchanan Burma who was led the protest during that time. He gave the reason if the upper caste Brahmin having no knowledge, education or finance works like a cook rather than priest of a temple, they do not get respect. Therefore being a Brahmin he (Thakur Panchanan Barma himself) recommended Sir William Prentice to amend the definition of Backward depressed class and tactically brought an order from Prentice. Panchanan gave a proposal that the term dalit or depressed to be changed by the term Tafsili, i.e. 'Scheduled Caste'.

In 16th January, 1933 the Govt. of India accepted the proposal and also as a result or reaction of his (Panchanan Burma's) movement in 1937, reservation system, was introduced for the expansion of education of these scheduled castes through scholarship and government jobs in the educational institutions. In 1950, the constitution of India provided reservation for them both in Loksabha and Rajya Sabha.

Therefore, the Rajbanshi community is very much indebted to the Great Thakur Panchanan Burma. Recently in Cooch Behar a University has established in the name of Thakur Panchanan Burma.

1. Some other eminent leaders of Cooch Behar

Shiben Chowdhury was another activist who led the mass movement against the torture of the kings of Cooch Behar. In 1945,

while the Royal Army of Cooch Behar tortured the students of Victoria College (Now ABN Seal College) Mr. Chowdhury led the masses, especially the students. Birendra Ch. De Sarkar was another famous leader of the people who was departed from the state of Cooch Behar by the Royal Authority on the basis of the allegation of his (Sarkar's) involvement leading the masses against the Royal whip. Professor Durga Kinkar Bhattacharya was another progressive personality of the Princely state of Cooch Behar who was vocal against the Royal torture. Prof. Bhattacharya was the leader of 'Koch Beharer Sangram Committee'. In 1947, while India became free (i.e. Independent) the Sangram Committee under the leadership of Prof. Bhattacharya took a decision to felicitate Birendra Ch. De Sarkar, the departed leader. At once Prof. Bhattacharya was suspended from ABN Seal College where he was the teacher. Jiban De was another great leader of the people of Cooch Behar. In 1962 he became the first elected communist MLA. His social service in the region during the Bengal Famine in 1942-43 is noteworthy. His protest movement against the kings in Cooch Behar on the issue of excessive tax taken by them in the Haats (rural markets) made among the rural local people aware against their rights to the concerned issues. He was also a good organizer who along with friends contributed a good impact among the foiled mass (marginal labourers) through creative songs. Kamal Guha (former leader of Forward Block Party and former Minister in Charge of the Govt. of West Bengal) had always a close touch with toiling people and organized a lot of movements further interest e.g. he played a leading role for rural development and reconstruction including the reform of rural haats like Chowrahaat in Dinahata one of the busiest haat in Cooch Behar.

The people of the Cooch Behar State were mainly Koch. (Hunter, W.W. 1974) The advanced section of the community was known as 'Rajbanshi'. The Kochas believed in Hinduism. (Chowdhury Amanatullah Khan Ahmed, 1936) The Kochas or Rajbanshis are a

mixed people arising out of Dravidian stock with marked admixture of Mongoloid blood. At present the Rajbanshis claim themselves to be the Khatriyas in the caste hierarchy. The tendency development process of the Rajbanshis from Koch to Rajbanshi Khatriya however ultimately cause to an end when they claimed to be the Scheduled Caste.

Cooch Behar could not have any permanent royal palace as we find in other kingdoms. Till 1874, the capital of Cooch Behar had few 'mud huts'. Maharaja Nripendra Narayan with the help of Colonel Horton and his commissioners created the 'magnificent palace' abandoning the old dilapidated palace of the former kings. The palace in Cooch Behar town today deserves special attention with regard to potential tourism in the district. Earlier the name of the kingdom was 'Kamtapur' and capital was in 'Gosanimari' which is now situated seven miles North West of the Dinhata town.

The first king of Khen dynasty was Niladhaja (1440-60) whose territory was upto Bhutan at the North and border of West Bihar. Moimonsingh at the Bank of Padma River is now in Bangladesh and Goalpara in the east. Beside a large palace be built a large Garh (made up of soil) for 15 miles which after 600 years is still visible in Gosanimari with a height of 30 to 40 hands seemed to a hill – a unique creation of these days.

It was in 1498 Hussain Shah attacked the Kehn kingdom and destroyed it. Then Khen king was Chakradhwaj (1480-1498 A.D.) This tradition of princely state also gave unique cultural character to this region. The popular form of song in Cooch Behar district is the Bhawaiya. The legendary singer was Abbasuddin who brought the music popular to each person in the region. The district of Cooch Behar maintaining strong and wide culture in the field of folk songs, dances like Vishahara, Kushan, Dotara, songs of Satyapir, Sitol, etc. are these varieties. Among these Bhawaiya is the most popular song of the

region. Bhawaiya is the song of Vbava (idea) the language of loving heart. Surendra Nath Basunia, Nayeb Ali Tipu and Keshab Barman etc. a number of artists have made the song popular in the region. Abbsauddin Ahmed in the legend singer has made the song famous in the country and abroad.

For the last few years agitations are being spearheaded by section of the Rajbanshis on the basis of the demand for constitutional recognition of the Kamtapur language and a separate state of Kamtapur. Kamtapur People's Party (KPP) now Kamtapur Progressive Party (KPP) led the movement. Though the movement of the KPP stands partly democratic and limited they demand of statehood within the sovereign Indian Territory. The other groups like Kamtapur Liberation Organisation (KLO), Kamtapur Students Organization (KSO), All Koch Rajbanshi Students Union (AKRASU), Greater Cooch Behar (GCP) etc. are the allied groups which extended their support to the respective issues and the movement. KLO however went to the extremist and anti state path.

Their proposed state of Kamtapur is comprised of 19 districts of which Darjeeling, Jalpaiguri, Cooch Behar, Malda, North Dinajpur and South Dinajpur; Six (6) districts are from the North Bengal and eleven (11) districts from Assam and two (2) districts from Bihar. These groups alongwith a few intellectuals who support their cause clears that Rajbanshi language was lingua franka in previous days and still it has relevance in the region claiming that anthropologically Rajbanshis are separate from the people of southern part of West Bengal and Upper Assam.

As there is the large number of SCs and STs (52 percent) in the region of North Bengal, Uttar Bonga Tafsili Jati and Adibashi Sangathan (UTJAS) occasionally called for mass movement with a demand to stop police atrocities on them. The organization formed

Swayatwa Sashan Moncha (platform for self-rule) to focus their demand of separate homeland on the basis of Kamtapur language and culture on North Bengal.

There are reasons behind the plight of the Rajbanshis. The illiterate poor Rajbanshis used to be hated by the higher caste people and some of them were victims to the exploitation of the Brahmins. The abolition of Izaradari system could not check 'depeasantization' of the Rajbanshis Koches. It is in the social context that some social leaders of Rajnabshi communities led by Rai Saheb Panchanan Barma fought for the uplift of the Rajbanshis. (Taniguchi, Sinkichi (2000))

There is an Uttar Banga Unnayan Parisad (UBUP) or North Bengal Development Council (NBDC) for the development of the region. Chief Minister is the Chairperson and a minister from North Bengal is the Vice-Chairperson of the Parishad. The Parishad was established on 30th March in 2000 keeping in view to organize development works for 1.5 crore people of six districts (Malda, Uttar Dinajpur, Dakshin Dinajpur, Jalpaiguri, Cooch Behar and Part of Darjeeling) of North Bengal. It was decided to establish a number of regional directorates of the government branches of West Bengal Government in North Bengal. None but the agricultural Directorate was set up. The parishad was not able to do major function due to its lack of administrative and technological infrastructure.

The district was a wide border area with Bangladesh. Moreover there are almost 110 Indian enclaves (Chit) in Bangladesh. There are also some enclaves of Bangladesh in India. The people of these enclaves do not have basic amenities for life such as education, health care etc. including the right to vote or right to life. But the government has taken no positive action for them till now.

The Greater Cooch Behar People's Association (GCPA) was established in 1998. There were two massive movements in 2005 July

and September through GCPA. The major demand raised to form the separate state to be established with area ranging from the geographical part of lower Assam to six districts of present West Bengal. According to the organization a contract was made between Govt. of India and the then king of Cooch Behar in 28th August, 1949 in which Cooch Behar was declared as 'C' category state.

The organization opposes the inclusion of Cooch Behar in the Indian Union as a mere district of West Bengal in 1950. Rather they want its earlier rank of a 'C' category state. The GCPA again for the second time brought more than 30,000 active agitators and divided into four or five groups sat in for mass hunger strike in 20th Sept. 2005. The district administration on the ground of security, law and order promoted 144th section in Cooch Behar Sadar. Therefore agitators were assembled at the four or five main entrance roads nearly outside the Cooch Behar town.

This situation became grave with the death of five persons on both sides two from the agitators by police firing and three from the police personnel including one Deputy Supdt. of Police allegedly beaten up and murdered by the agitators on the spot. As per the report of the newspaper the version of the respondent agitators was that they were carrying the dream that a separate state would mean more money for them (the people of Cooch Behar). The leaders (Banshi Badan and others) were the dresses of the kings of the erstwhile princely state of Cooch Behar. Despite death casualty the road blocate of the agitators continued for three and half day.

Politically volatile and competitive the region as it has been we were surprised to find that our respondents were so non-committal about politics. As responses under Table Nos. 24, 27(vii) showed they were in contrast to the political trends in the district. In our next round of interviews before and after 2013 Panchayat elections those responses

on the hindsight seemed unreal. For now the SHG members were outspoken about their involvement with party politics. This admission was to be seen in the context of sweeping political changes in the district in terms of the electoral politics. The parties which were strong in 2008 elections, when our study actually began, were the losers in 2013 elections, presumably because people vented out their opposition in the ballot box. The following tables (relating to Selected GPs as well as two Blocks as a whole) show the nature of such change:

Table 6.1**Dinhata Block-I****Gram Panchayat Level Results of General Panchayat Election 2008 & 2013 of 3 G.P. under Field Area**

Name of GP	Panchayat Election 2008						Panchayat Election 2013						Gain & Loss of Political Parties				
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats									
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	AITC	INC	IND	AIFB	CPI(M)	AITC	INC	IND
Dinhata Village-I	8	04	03	0	0	01	09 (+1)	0	0	09	0	0	-4	-3	+9	0	-1
Putimari-I	13	02	05	0	04	02	15 (+2)	05	01	07	02	0	+3	-4	+7	-2	-2
Matalhat	15	10	0	0	03	02	18 (+3)	08	0	06	04	0	-2	0	+6	+1	-2

Table 6.2

Dinhata Block-II

Gram Panchayat Level Results of General Panchayat Election 2008 & 2013 of 3 G.P. under Field Area

Name of GP	Panchayat Election 2008						Panchayat Election 2013						Gain & Loss of Political Parties						
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats											
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI	CPI(M)	AITC	INC	IND	AIFB	CPI	CPI(M)	AITC	INC	IND
Burirhat-I	09	07	02	0	0	0	10 (+1)	0	0	0	10	0	0	-7	0	-2	+10	0	0
B. Sakdal	15	12	03	0	0	0	18 (+3)	10	01	01	06	0	0	-2	+1	-2	+6	0	0
S. Kuthi	14	04	03	06	0	01	17 (+3)	0	01	0	16	0	0	-4	+1	-3	+10	0	-1

Table 6.3

Dinhata Block-I

Panchayat Samiti Level Results of General Panchayat Election 2008 & 2013 of 3 G.P. under Field Area

Name of GP	Panchayat Election 2008					Panchayat Election 2013					Gain & Loss of Political Parties						
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats									
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	AITC	INC	IND	AIFB	CPI(M)	AITC	INC	IND
Dinhata Village-I	02	01	01	0	0	0	02	0	0	02	0	0	-1	-1	+2	0	0
Putimari-I	03	0	01	0	02	0	03	01	01	01	0	0	+1	0	+1	-2	0
Matalhat	03	03	0	0	0	0	03	01	0	02	0	0	-2	0	+2	0	0

Table 6.4

Dinhata Block-II

Panchayat Samiti Level Results of General Panchayat Election 2008 & 2013 of 3 G.P. under Field Area

Name of GP	Panchayat Election 2008						Panchayat Election 2013						Gain & Loss of Political Parties				
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats									
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	AITC	INC	IND	AIFB	CPI(M)	AITC	INC	IND
Burirhat-I	02	02	0	0	0	0	02	0	0	2	0	0	-2	0	+2	0	0
B. Sakdal	03	02	01	0	0	0	03	01	01	01	0	0	-1	0	+1	0	0
S. Kuthi	03	01	0	02	0	0	03	0	0	03	0	0	-1	0	+1	0	0

Table 6.5
Dinhata Block-I
Total Gram Panchayat Level Results of General Panchayat Election 2008 & 2013

Nos. of GP	Panchayat Election 2008						Panchayat Election 2013								Gain & Loss of Political Parties					
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats												
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	CPI	AITC	INC	IND	AIFB	CPI	CPI(M)	AITC	INC	IND	
16	186	62	54	05	52	13	220 (+34)	39	25	02	99	52	03	-23	-29	+2	+94	0	-10	

Table 6.6
Dinhata Block-II
Total Gram Panchayat Level Results of General Panchayat Election 2008 & 2013

Nos. of GP	Panchayat Election 2008						Panchayat Election 2013									Gain & Loss of Political Parties					
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats													
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	CPI	RSP	AITC	INC	IND	AIFB	CPI(M)	CPI	RSP	AITC	INC	IND
12	154	70	50	22	07	05	185 (+31)	30	14	03	01	129	05	03	-40	-36	+3	+1	+107	-2	-2

Table 6.7
Dinhata Block-I
Total Panchayat Samiti Level Results of General Panchayat Election 2008 & 2013 of 3 G.P.

Nos. of GP	Panchayat Election 2008						Panchayat Election 2013						Gain & Loss of Political Parties				
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats									
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	AITC	INC	IND	AIFB	CPI(M)	AITC	INC	IND
16	41	13	13	02	13	0	44 (+3)	07	06	24	07	0	-6	-7	+22	-6	0

Table 6.8
Dinhata Block-II
Total Panchayat Samiti Level Results of General Panchayat Election 2008 & 2013 of 3 G.P.

Nos. of GP	Panchayat Election 2008						Panchayat Election 2013						Gain & Loss of Political Parties				
	No. of Seat	Distribution of Seats					No. of Seat	Distribution of Seats									
		AIFB	CPI(M)	AITC	INC	IND		AIFB	CPI(M)	AITC	INC	IND	AIFB	CPI(M)	AITC	INC	IND
12	33	17	11	05	0	0	35 (+2)	05	05	25	0	0	-12	-6	+20	0	0

One of our research questions was about whether the members, both of PRIs and SHGs, get politically empowered in the sense of greater awareness, ability, leadership, education in governance and a larger vision of autonomy and self reliance or get more 'administered' and increasingly apolitical or anti-political? The answer was not clear. The SHGs became political but that politicization did not translate into economic wellbeing and self reliance. The tables above when considered together with open admission of respondents/SHG members about their political involvement indicate active politicization and the political significance of the SHGs. In West Bengal Panchayat elections are fought under the banners of political parties that explains its highly politicized aspect of rural development strategy of any kind. Why should SHG become an exception? In Southern States SHG Federations were largely apolitical but in West Bengal, particularly in the district of Cooch Behar they had to have political character. Our initial field study could not find that link from people's responses. But subsequently due to favorable circumstances, where people had already foreseen changes, they gave out their views more openly. As of now, together with Panchyats, SHGs are also politicized. As our study has shown, Self-help groups have become power centres for the panchayat polls in West Bengal. The arithmetic behind luring these all women groups is quite simple. A candidate for a ward (sansad/sabha) member post needs around 250 to 300 votes to win. Assuming that there are 30 members in two self-help groups (SHGs) in a ward and three adult members in each SHG member's family, SHG members have a say over half the votes required for victory. Political parties are also keen to woo these empowered women. The reservation of 50 per cent seats for women has increased the importance of SHGs. It is perceptible in all villages. Political parties are also keen to woo the members of the SHGs because every village has at least one such group of 20 members. Even members of SHGs are also contesting. Or else, SHGs are supporting candidates who are keen to work towards the betterment of society.

Politically active SHGs became part of rural politics and indirectly inseparable from Panchayets. This was of course a 'convergence' of PRIs and SHGs but the one that has run away from the model of largely apolitical SHG Federation Models that were developed elsewhere. There was nothing wrong in the proposed convergence model provided, it did not weaken SHG Federations as such. But as our study has revealed SHGs in connection with SGSY could not develop federal model at all. In our field study we did not find any working federation model except on paper for Dinhat-I. We found that SHG supporting structures were weak or non-existent. The fact that most of the SHGs failed to get at second grading testifies to the importance of these supporting structure. As far as the objective of our study was concerned, namely to examine the role of PRIs in relation to formation, grading and federation of SHGs at Block level where most of such activities are centered, we did not find any effective role of the PRIs in developing the SHG Federation and thereby making convergence scheme a success. Further, there has been no change of policy in real terms towards an integrated approach of development of PRIs and Rural Development to one of rural development through a Convergence Model in which PRIs are no longer seen as the primary agents of democratic decentralization.

There were of course routine limitations other than the failure of the 'convergence scheme' that account for low achievement for SHGs. Among them were lack of training and marketing opportunities. In General the PRIs were found to have neglected the formation and growth of SHGs other than through SGSY. But in our case the PRIs were also found to be uninterested to develop the SHG Federations though the "Convergence Model" took that role for granted.

Despite failure of the proposed convergence scheme the SHGs formed under SGSY were found to be significant for women's empowerment. Participation of women in MF programme irrespective of

caste, religion or social class is significantly large and impressive. The field studies reveal that after joining SHG, the relative isolation of women has significantly been reduced. Their attendance in the meetings of SHGs is astoundingly high. This opportunity has enabled them to share experience and discuss ideas. Women speak out in public meetings and can voice their problems. Most of them have said that their confidence has been raised and their social esteem is increasing. Many of them do not hesitate to go out of their home and visit a bank branch or a public office.

We have already highlighted the need of reforms in SGSY framework, Banking Sector, State Government's role etc in Chapter 4 that are necessary for strengthening SHG movement. Here we may repeat some very important among them. First, it is necessary to identify, and allocate social spaces to non-government organizations, community-based organizations, farmers' organizations, women organizations, youth organizations as also other people's organizations and support them for capacity building of self help groups and micro-finance institutions. These people's institutions will complement the decentralized structure of governance namely the PRIs. Second, It is necessary to direct the line departments providing social services like health and family welfare or school education or social welfare to converge their services through SHGs. Third, It is necessary and expedient to evolve gram sansad as the effective grass-roots level forum for self-help groups to participate in the process of planning and development. This forum will ensure convergence of services to the poor households through SHGs. The gram sansads should evolve gradually as the planning and coordinating forum at the base level for people's empowerment through micro-finance. Fourth, it is necessary to review purchase policies of the government to facilitate marketing of SHG products or supply of goods and services through the SHGs on the pattern of incentives given to small-scale units. Finally it may be

necessary to encourage the development of different types of SHGs by routes other than through the SGSY. It is necessary to bring about legislative changes particularly of the WB. Co-operative Societies Act and the West Bengal Societies Registration Act in order to facilitate growth of MFIs federated at the GP or PS level. In a politicized environment one cannot have apolitical growth of SHG Federations through SGSY, as the PRIs are the sole agency for its implementation. However, if the development of SHGs is promoted through largely apolitical Federation Models by the Government through a practical convergence of line agencies and NGOs one might find the SGSY based SHGs as more successful than they are today.