

## CHAPTER - III

### **BRINGING SCHEDULED CASTES TO THE MAIN-STREAM : A District Level Experience**

A concerted action programme for the overall development of the scheduled caste community has been in high order. Such a programme should evolve out from a policy to provide a frame-work of planning for the development and management of welfare measures for the scheduled castes to percolate the specific services such as health, education, shelter, rehabilitation, employment generation and other measures for eradication of miseries of scheduled castes. Thus an adequate infrastructure for planning programming, administering along with resource mobilisation is urgently called for. In the State of West Bengal, a considerable number of programmes has been undertaken for hastening the pace of development. These programmes for the development of scheduled castes may be typified : (a) Family based Economic Development Schemes, (b) Infrastructure based Schemes; (c) Social Services based Schemes ; (d) Social Welfare based Schemes. Under the first category of schemes, the specific target oriented programmes are : (a) Integrated Rural Development Programmes (IRDP); (b) Antyadya - Bhangi Mukti (Liberation of Scavengers); (c) Training of Rural Youths for Self-Employment (TRYSEM). The second category of schemes covers Jawhar Rojgar Yojana (JRY) and (b) Modified Area Development Approach (MADA); The third category of schemes include programmes related to health, education, electrification etc. which have been undertaken in a concerted manner by the Twenty Point Programmes launched by District Rural Development Agency. The fourth category of schemes cover Oldage Pension, Development of Women and Children in Rural Area (DWCRA), Indira Awas Yojana (IAY) Pre-Matric and Post-Matric Scholarships for scheduled caste and scheduled tribes; Students, Nutrition and Sanitation.

In addition to these programmes, there are programmes of allotment of Free Plots, Subsidy for Rural Housing, Rural Sanitation and Improved Chullah, Family Planning Programmes etc.

The welfare programmes stated above are considered as an integral part of development. The Programmes are scheduled under both Special Component Plan and Special Central Assistance for scheduled castes. The target and achievement of these programmes operating for weaker sections in the district of Cooch Behar shall be dealt with elsewhere of the study. The operational responses regarding the utilisation of the programmes shall also be highlighted by analysing data collected from the respondents (officials, non officials, community leaders and beneficiaries).

In order to accrue sustainable economic assistance to the scheduled castes in West Bengal, quantum of investment are regularly laid out. While laying out the amount to be invested, due consideration is given to ensure that scheduled castes living outside the fifty percent concentration Mouzas, which comprise more than sixty percent scheduled caste population of the state is to be equally benefitted. The flow of funds for need-based sectoral programmes for the scheduled castes is determined on the basis of the target fixed by the government of India. Despite efforts on planned development for the scheduled castes, it has been envisaged that like all India status, the economic development of scheduled castes in West Bengal has not been praise worthy, However, in West Bengal, an improvement in the field of education for the scheduled castes has been discernable while one compares the all India average of educational status of scheduled castes.

Since Sixth Five Year Plan, concerted action programmes have been undertaken for the overall development of the scheduled castes in West Bengal and keeping in conformity with the political will of the State Government, approaches were formulated articulating the objectives of the development of scheduled castes. The fundamental approach so undertaken was growth with equity enabling the scheduled castes to be endowed and empowered to act as effective agent of development. It was targeted that at-least fifty percent of scheduled caste families in al blocks to be enabled to cross the poverty line by undertaking through comprehensive family oriented integrated programmes. Stagnation and wastage in education to be minimised with more school teachers and educational assistances so that literacy rate increases. Drawing of plans and programmes for scheduled castes human development for occupational mobility and schemes at primary, secondary and tertiary sectors, elimination of unorganised money market and the money lenders who deprived the scheduled castes of real income.

Further more special attention has been given in the development effort for the women and children of the scheduled castes.

The Annual Plan outlay for the development of scheduled castes and scheduled tribes normally occupies a mere six to nine per cent of the total Annual Plan Outlay. In 1991 - 92, Annual Plan Outlay, the percentage of Special Component Plan was 6.17 per cent, 1991 - 92, the share was slightly increased to 8.67 per cent. The flow of State Plan Outlay to Special Component Plan, during the eighth Five year Plan, the agriculture and allied services have, in 1993 - 94 Rs. 1,247.97 lakhs, in 1991 - 92 Rs. 1,275.11 lakhs, and in 1994 - 95 Rs. 946.52 lakhs, and in 1993-94 the agreed outlay was Rs. 1,060.03 lakhs, and provisional outlay for the years 1980-81, 1981-82, and 1982 - 83, were Rs. 2.51 lakhs, Rs. 74.11 lakhs, and Rs. 30.72 lakhs respectively, and in 1993-94 the agreed outlay was Rs. 114.28 lakhs, and proposed outlay for 1994-95 was Rs. 119.55 lakhs. Water and Power Development Sector, the outlay for the years 1990-91, 1991-92 and 1992-93 were Rs. 757.23 lakhs, Rs. 979.27 lakhs, and Rs. 8333.33 lakhs respectively, in 1993-94, the agreed outlay was Rs. 722.80 lakhs, and for 1994-95, proposed revised outlay was Rs. 892.78 lakhs.<sup>1</sup>

In the village Industries sector, for the three years 1980-81 to 1982-83, the outlay was Rs. 45.86 lakhs, Rs. 109.38 lakhs, and Rs. 46.87 lakhs respectively, agreed outlay in 1993-94 was Rs. 62.27 lakhs, and proposed revised outlay in 1994-95 was Rs. 106.09 lakhs. In construction of roads and bridges under Transport and Communication Sector, in 1993-94, the agreed outlay was Rs. 30 lakhs, and proposed revised outlay for 1984-85 was Rs. 30 lakhs. Further, the outlay under social and Community Services Sector from 1980-81 to 1982-83, for three years, yearly Rs. 1,365.56 lakhs, Rs. 1,352.10 lakhs, and Rs. 1,744.16 lakhs respectively, and agreed outlay for 1993-94 was Rs. 1,653.57, and proposed outlay for the last years of the plan, 1994-95, was Rs. 2,428 lakhs.<sup>2</sup>

The Special Component Plan Sectoral outlay was given weightage in accordance with the District's Sectoral Plans of the State. The Sixth Plan sectorwise, divisible outlay and flow of special Component Plan of the State plan and flow to special Component Plan expenses is at the lower side.

The actual expenses, with the flow of State Plan outlay during the Sixth Plan period, had declined further than the proposed outlay, in the year 1990-91, the expenses Rs.3,442.13 lakhs only, 1981-82 Rs. 3,789.97 lakhs only, 1992-93 Rs. 3,602.23 lakhs, and 1993-94 Rs. 3,643.65 lakhs, and 1994-95, the proposed outlay was Rs. 5,672.81 lakhs and for the year 1995-96, the proposed outlay was Rs. 7,517.36 lakhs.<sup>3</sup> The Special Central Assistance for the Special Component Plan, released according to the sources of the Home Ministry, SCBCD, in 1989-90 Rs. 45 lakhs, 1980-91 Rs. 1.003lakhs, 1991-92 Rs. 944.42 lakhs, 1992-93 Rs. 1,093.31 lakhs, and 1993-94 Rs. 1,170.80 lakhs.

The actual expenditure made by the state under different heads under special Central Assistance, under Special Component Plan, yearwise during the eighth plan, 1990-91 Rs. 1,043.18 lakhs, 1991-92 Rs. 943.20 lakhs, 1992-93 Rs. 928.76 lakhs, 1993-94 Rs. 1,224.36 lakhs and proposed outlay for expenditure during 1994-95 Rs. 1,870 lakhs the Special Central Assistance received yearwise by the state in 1980-81 Rs. 1,002 lakhs, 1991-92 Rs. 944 lakhs, 1992-93 Rs Rs. 1,093 lakhs, and in 1993-94 Rs. 1,170.80 lakhs,<sup>4</sup> but the Planning Commission agreed to the expenses upto Rs. 1,325 lakhs. There is a marked difference of state proposed outlay under Special Central Assistance for Special Component Plan and the tentative allocation by the Union Home Ministry.

In West Bengal, 10,45,425 Scheduled Castes families were targeted to be elevated above the poverty line during the Seventh and Eighth Five year plan. A package of income generating, family oriented schemes were formulated for the purpose. The year-wise target and achievements may be shown in the following table :

Year	Target	Achievement
1990-91	2,07,850	6,403
1991-92	1,63,643	1,41,722
1992-93	2,27,200	2,41,572
1993-94	2,78,470	1,41,572
1994-95	73,17,439	( in Rs. )

Source : Bulletin of the Schedule Caste and Scheduled Tribe Welfare Department, govt. of West Bengal, 1997-98.

The year-wise achievement falls far short of targets. To cover the backlogs, year to year, the maximum pressure is on the last year of the plan, which requires a steady management, implementation, and monitoring machinery to achieve the target.”

Despite limitations and non-achievement of targets, a minimum acceleration has been taken place in the life status of scheduled castes in the state. During 1990-91, 16,97,323 scheduled caste people of the state have been benefited from Special Component Plan allocation. The total quantum of money invested including subsidy Margin money and Bank Loan for the scheduled caste during 1990-1996 was Rs. 558,66,88000. Reforming lands for scheduled castes has been an important area of achievement for the state. 8.32 lakhs scheduled caste Peasants of the State have received Government land and ownerships have been recorded. Under NSFDC schemes, the quantum of money invested during 1992-93 was 68,29,8,660. For the infrastructural development of Education such as road construction, culverts and hostels for Scheduled Castes and Scheduled Tribes, buildings for schools and colleges and hostels for scheduled castes and scheduled tribes, rupees 409,266,000 have been invested during 1990-95.<sup>5</sup>

To bring momentum in the development efforts, the Government of West Bengal has set up the Scheduled Castes and Scheduled Tribes Finance and Development Corporation in 1976, however the Corporation had started operating with effect from December, 1980. The Corporation's endeavour has been to organise the institutional fund and special component finances on the one hand, and subsidy fund from different departments for funding the implementation of income generating programmes for uplifting the scheduled caste and tribe beneficiaries on the other. The role of the Corporation has been that of a catalyst. It provides Margin money loan assistance to the entrepreneurs in income generating schemes in the areas of agriculture, animal husbandry, fishery, cottage and small-scale industries, transport, trade and business and other occupational areas where scheduled castes are predominant. The share money of the Corporations is divisible, 51:49, between the State Government and Government of India, respectively. Ever since its inception both the Centre and the State Governments have been contributing their respective shares on a regular basis. The achievement of this corporation at the district level will be analysed elsewhere

of the study. In a nut-shell, one may argue that the fund flow management in proportion to the total fund required to initiate the development programmes in a comprehensive manner may not be sufficient but in view of the previous performance of the financial institution, especially lending to the Scheduled Castes beneficiaries, the performance of the corporation in the state has been noteworthy.

A note on lead Bank survey and District wise credit Bank in West Bengal is important to mention. The Reserve Bank of India instructed the nationalised banks to prepare district credit plans for their lead Districts in the state. In order to achieve uniformity the Reserve Bank of India advised the lead Banks to prepare new District Credit Plans too. Since 1980 lead Banks of each district in West Bengal undertook surveys to have resemblances with the salient features of the district economy. On the basis of these surveys, the lead Banks prepared development plan consisting of technically feasible and economically viable schemes to be financed by the banks within the given infrastructural facilities. The objective of the District Credit Plan has been to identify credit gaps and to finance schemes of economic and technical viabilities to accelerate the economic growth of the district. Apart from schemes developed by the lead banks, the Programmes and schemes formulated by the state Government requiring financial support are also incorporated in the District Credit Plans.<sup>6</sup>

In West Bengal, District Level Consultative Committee (DLCC) operating as the co-ordinating committee for the implementation of schemes and programmes has been constituted during mid 1980's. At the beginning DLCC was chaired by the District Magistrate. Now, the Sabhadhipati, Zilla Parishad has been the chair person. The multifaceted programmes undertaken by the State Government for the development of Scheduled Castes are operationalised and implemented by both political and administrative agencies at the grass-root level. In accordance with the Sectoral Plan and Special Component Plan of the district, the fund flow management, of the Special Component Plan and Special Central Assistance are made. At the districts, the three tier Panchayati Raj system has been vested with the primary responsibility along with Government departments for action implementation of programmes and schemes for the scheduled castes. The performance of the Panchayat Raj structure and the other Governmental departments engaged in realising the development programmes shall also be dealt with.

### Schedule Caste Profile of the District :

The population status of the district of Cooch Behar has been unique. The total number of scheduled caste population has out-numbered the general population of the district. The total number of the scheduled caste population of the district is 11,23,719 among them 10,91,093 and 32,626 are distributed between rural and urban areas respectively. Evidently, scheduled caste rural population of the district accounts for more than 97 per cent of the total scheduled castes population and a little less of 3 per cent scheduled caste population live in the urban areas. Scheduled caste population in Cooch Behar represents 7.54 per cent as against the total scheduled caste population of West Bengal.<sup>7</sup> The percentage is considerably higher than that of most of the districts of West Bengal. Out of the total scheduled caste population, the Rajbanshis - a typical scheduled caste variety holds the largest shares. Thus the dominant scheduled caste population in the district are Rajbanshis having a share of 72.37 per cent, namasudras 10.10 per cent, Jalia Kaibartas 1.47 per cent and 16.06 percent share of the total scheduled caste population of the district goes to other scheduled caste such as Duby or Bagdi, Bhuimali, Dhoba, Jhalomalo, Bahelia, Bauri, Paliah, lohar, Pasi etc. Thus in respect of scheduled caste population status of urbanisation is extremely low and this section of the Population dominantly represents the rural society of the district. The distribution of scheduled caste population in five sub-divisions, twelve blocks and six municipalities may be presented in the following table.

Subdivision/Blocks & Municipalities	Scheduled Castes Population total
1. Mekhliganj Sub-Division	138777
Mekhliganj	81992
Haldibari	49012
Mekhliganj (M)	4084
Haldibari (M)	3689
2. Mathabhanga Sub-Division	318567
Mathabhanga - I	116463
Mathabhanga - II	110891
Mathabhanga (M)	3362
Sitalkunchi	87851
3. Cooch Behar Sub-Division	242409
Cooch Behar - I	106913
Cooch Behar - II	124719
Cooch Behar (M)	10777

4.	Tufanganj Sub-Division	173712
	Tufanganj - I	92112
	Tufanganj - II	77794
	Tufanganj (M)	3806
5.	Dinhata Sub-Division	250254
	Dinhata - I	103080
	Dinhata - II	85731
	Dinhata (M)	2240
	Sitai	59203
<b>District Total</b>		<b>1123719</b>

M = Municipality.

Source : Census of India, District Provisional Total, Cooch Behar, 1191

An overview of the table sharply suggests that Mathabhanga Sub-Division of the District of Cooch Behar occupies the highest number of scheduled caste population (318567) and Mekhliganj being the lowest (138777). Mathabhanga - I Panchayat Samity, a Block under Mathabhanga Sub-Division holds the highest number of Scheduled Caste population out of all other Blocks and Municipalities under Mathabhanga Sub-Division. Indeed Mathabhanga - I - Panchayat Samity and its selected Gram Panchayats has been one of the Principal fields of our study. Cooch Behar Sub-Division being the holder of second highest scheduled castes population of the district (242409) and Cooch behar - II being the holder of highest number of scheduled caste population out of two Blocks and one Municipality under Cooch Behar Sub-Division has been brought under the perview of our study. The Gram Panchayats of Cooch Behar - II Panchayat Samity - a principal Block of Cooch Behar sub-division has been thoroughly studied.

Out of the total scheduled castes population of the district about 49 percent are male rural and 45 per cent are female rural and 3.58 Per cent are male urban and 3.31 per cent are female urban. Out of the total scheduled castes population of the district 50.72 per cent are male rural and 47.51 per cent are female rural; and 0.89 per cent are male urban and 0.86 per cent are female urban. Thus the scheduled caste demography of the district has been primarily rural and predominantly primordial by content. The following analysis would be a probe to the argument that the scheduled castes rural sex ratio shows a decline (936) in the district, as

against West Bengal and all India figures. The scheduled castes urban sex-ratio is 964, having much better sex-ratio than all-India and West Bengal; shows that the effect of urbanisation has not made much in-roads among the scheduled caste population in the district. This is perhaps because the pace of urbanisation in the district is very slow. Higher sex-ratio in urban areas possibly balances the trend of general sex-ratio and total scheduled caste sex-ratio in the district.

The occupational profile of the scheduled castes of the district is predominantly based on agricultural avocations. The following table representing the percentage distribution of scheduled castes population according to different categories of workers may provide an overview on the occupational pattern.

*Please see over leaf*

Sl No.	Sub-division Block/Municipalities	Total Scheduled Castes Population	Total Main Workers	Cultivators	Agriculture Labourers	Household Industry Manufacturing processing servicing and repairing	Other Workers	Marginal workers	Non-Workers
01.	Mekliganj sub- division	13877	31.24	18.37	6.92	0.31	5.64	1.72	67.04
	Melahliganj	81992	31.98	21.68	6.29	0.12	3.89	2.03	65.99
	Haldibari	49012	30.96	17.49	8.56	0.38	4.52	1.64	67.40
	Mekhleganj(M)	4084	26.88	3.96	4.12	0.03	18.77	0.03	73.08
	Haldibari(M)	3689	28.99	1.94	3.62	1.92	21.51	0.51	70.51
02.	Mathabhanga sub- division	318567	31.27	17.97	8.77	0.39	4.12	1.18	67.55
	Mathabhanga-I	116463	30.19	18.97	8.28	0.12	2.81	0.31	69.50
	Mathabhanga-II	110891	32.17	17.20	9.33	0.85	4.78	2.04	65.79
	Mathabhanga(M)	3362	27.27	0.79	1.54	0.44	24.50	0.40	72.33
	Sitalkuchi	87851	31.88	19.78	9.30	0.15	2.45	1.25	66.87
03.	Cooch Behar Sub- Division	242409	29.99	11.24	6.74	0.91	11.10	2.10	67.87
	Cooch Behar-I	106913	29.32	12.89	6.08	1.20	7.75	2.30	68.38
	Cooch Behar -II	124719	31.21	12.74	7.87	0.82	9.78	2.50	66.29
	Cooch Behar - (M)	10777	27.89	0.05	0.10	0.22	27.52	0.30	71.81
04.	Tufanganj Sub- division	173712	29.62	13.67	7.56	1.31	7.08	1.79	68.59
	Tufanganj-I	92112	29.88	13.61	8.19	1.47	6.61	1.63	68.49
	Tufanganj-II	77794	29.40	15.13	7.55	1.18	5.54	2.13	68.47
	Tufanganj (M)	3806	28.57	1.22	0.43	0.90	26.02	0.60	70.83
05.	Dinhata Sub- division	250254	30.86	14.70	9.17	0.53	6.46	1.18	67.96
	Dinhata-I	103080	30.49	14.32	8.09	0.77	7.31	1.13	68.32
	Dinhata - II	85731	30.73	14.92	10.56	0.36	4.88	1.24	68.03
	Dinhata (M)	2240	29.33	0.31	0.05	0.45	28.52	0.12	70.50
	Sitai	59203	30.52	18.25	11.03	0.25	2.99	1.36	66.12
District Total		1123719	30.55	15.12	8.34	0.71	7.16	1.6	67.90

Source : Census of India, District Provisional Total, Cooch Behar, 1991.

Data provided for having a distinct picture on occupational profile of the scheduled castes suggest that the principal population of scheduled castes category is engaged in agriculture and agriculture related production process. The percentage for non agricultural avocation has been marginal. In fact non workers category represents the highest percentage. There has been no considerable variations in subdivision wise distribution of scheduled caste population representing different occupations. The average of the total main workers among scheduled castes is nearly 31 per cent. The percentage is comparatively higher while we compare scheduled castes main workers of the other district of West Bengal. Since Cooch Behar is a 'no industry district' as per classification of the Planning Commission, the percentage of industrial workers among scheduled castes has been barely minimum. As education, technological innovation and economic capacity of the scheduled castes population of the district have been low, the representation of this community to the trade, industry, commerce and service fields has also been considerably low. Culturally speaking, majority Rajbanshi scheduled castes living in rural areas has been purely agriculturist. They relate themselves with agriculture in different capacities, either as cultivator or as agricultural labourers or as marginal farmers. Since nearly on an average 68 per cent of the total scheduled castes population belonging to non-workers category, it is impossible to extract the potential human resource from this category of people. In order to enhance the capacity of the scheduled castes non-workers and to elevate them to workers category, efforts have been made for their initial endowment. Out of nearly 1,30,000 scheduled castes families having agricultures as primary occupation, nearly 35 per cent are as small farmers and 65 per cent families belong to marginal farmers category. Through out the last two decades nearly 25 per cent scheduled castes families have been the assignees of vested agricultural land under Estate Acquisition Act and Land Reforms. Act. The recorded bargadars under Operation Barga has been nearly 30 per cent of the total scheduled castes families of the districts. From the detailed data presented in the table one can hardly see any upward occupational mobility among the scheduled castes of the district.

With regard to the status of literacy rate in Cooch Behar, it is 45.78 per cent which is much below than the state average. It is also noticeable that while the urban literacy level is at 77.2 per cent which is little more higher than the state average, this same for the rural area is 48.89 per cent, a little more less than state average. The scheduled castes populace of the district in terms of literacy rate represents much

below the district average, it is 42.7 per cent for the district. The scheduled castes urban literacy rate is 49 per cent while the rural literacy rate has been much below to the level of 24 per cent only.<sup>8</sup> Again, within the same populace the difference between male and female literacy has been much wider. The most important aspect of the district's scheduled castes literacy scenario is abysmally low literacy status of the rural scheduled castes women which is only 12.5 per cent and is contrastingly poor against the urban scheduled castes female. Thus the literacy rate of scheduled caste women in the district of Cooch Behar has been very much marginal.

The total number of Primary Schools is 1,706 of which 838 schools are having one room, 418 with two rooms and 137 with three rooms as well as 313 schools are having four rooms, 1,632 schools are situated in own buildings, 10 in rented buildings, 33 in the pucca buildings, 1,187 in pucca - kancha buildings, 412 in the Kancha buildings and 10 schools have no buildings at all. Most of the schools are running without lavatory facility. 1,618 schools, in fact, do not have any lavatory facility. At present, only 88 schools are having lavatory facility. While 661 schools do not have drinking water facility, 1,025 schools are running without drinking water facility. At present the district is having 6,047 teachers, 2:7 in 1995, the requirement of teacher ratio (40 : 1) was 7,065 while the existing teachers number is 6,041 which is 85.5 percent of the total requirement. From the data, it is observed that the district is not in a position to provide facilities by way of universalising the provisions meant for thorough development of primary education in the district.<sup>9</sup>

Since Cooch Behar is a scheduled castes dominated district and rapid initiatives have been undertaken for universalising elementary education, the abismal literacy status of the scheduled castes have been first changing by way of additional drives for enrolment. The enrolment in schools of the district for scheduled castes and non scheduled castes has been almost parallel. However experience suggest that the drop-out rate is higher for scheduled castes. The enrolment ratio of the scheduled castes boys and girls is also nearly similar, however there has been a steady drop-outs experience for the scheduled castes girls. This is because of the multipronged socio-economic compulsions faced by the scheduled castes population in general. The block wise literacy percentage suggests that female literacy has been very poor. Female literacy is mostly town oriented and the over all female literacy rate is not more than 15 per cent during 1991 census, which was 12.5 Per Cent during 1981 census. Cooch

Behar I block occupies the highest percentage of literacy rate which is nearly 42.5 per cent in 1991 with increase of nearly 5 per cent from 1981 census period. The weakest among all the block in terms of literacy has been Haldibari followed by Mekhliganj, Sitalkuchi, Mathabhanga - I and Mathabhanga - II. The percentages of female literacy in this blocks have been marginal.<sup>10</sup> The following tables would help us to understand the additional initiatives taken by the district under the District Primary Education Programme for the overall development of the elementary education and literacy status of the scheduled castes populace of the district.

### Enrolment by Age Group

District : Cooch Behar

Year : 1998-99

Primary School	6	6-10	11-13	13	Total
Total Students	33034	283165	20135	749	337083
Boys	17045	146290	10144	334	173813
Girls	15989	136875	9991	415	163270
S.C. Student	17714	155683	11309	427	185133
S.C. Boys	9097	80894	5764	216	95971
S.C. Girls	8617	74789	5545	211	89162
ST. Students	231	2236	149	6	2622
S.T. Boys	123	1170	86	2	1381
S.T. Girls	108	1066	63	4	1241

Source : A Report on DPEP, DISE, Cooch-Behar, 1997-98

### Primary School Age Group Population and Enrolment

District : Cooch Behar

Year : 1998-99

Classification	Population (6-11)			Enrolment (6-11)		
	Total	Boys	Girls	Total	Boys	Girls
Total	314978	135222	179756	296238	152911	143327
Scheduled Caste	189211	69640	119571	163029	84712	78317
Scheduled Tribe	1919	959	960	2316	1218	1098
Other Backward Class	0	0	0	1763	915	848
Others	123848	64623	59225	129130	66066	63064
% S.C.	60.07	51.50	66.52	55.03	55.40	56.64
% S.T.	0.61	0.71	0.53	0.78	0.80	0.77
% O.B.C.	0.00	0.00	0.00	0.60	0.60	0.59
% Others	39.32	47.79	32.95	43.59	43.21	44.00

Source : A Report on DPEP, DISE, Cooch-Behar, 1997-98

The tables indicate a rapid rise in the enrolment of scheduled castes children in the age group between 6 to 11 years. There is hardly any difference in the enrolment status between scheduled castes boys and girls. The enrolment percentage of the children in the age group between 6 to 11 years has been less than the percentage of enrolment of scheduled castes boys and girls. This has been a unique feature for a district of Cooch Behar because the majority of the populace especially living in the rural areas belong to scheduled castes category. The number of enrolment for the scheduled tribes boys and girls and of other backward classes are minimum because of the ignorable number of populace belong to this category. If one looks to the status of enrolment by age group one can hardly find any quantitative difference between the general castes students and scheduled castes students. However with the increase in the age group one can find the increasing decay in enrolment for scheduled castes student especially for the scheduled castes girls. The economic incapacity and such other social constraints help the process of dropping out for the scheduled castes students especially girls students in an accelerated form.

The economic status of the scheduled caste in the district proves beyond doubt that they have been in a state of disadvantage and economic disablement, keeping in view the weak economic status of the scheduled castes populace both the government of India and the Government of West Bengal are deeply concerned. The Government of India has set-up a corporation called National Scheduled Castes and Scheduled Tribes Finance and Development Corporation. Like wise the State Government has objectively created West Bengal Scheduled Castes and Scheduled Tribes Finance and Development Corporation with its branches at every district. The District of Cooch Behar is having with such a corporation committed to the cause of development of the scheduled castes and scheduled tribes populace of the district. The Corporation is held responsible to play catalytic role in developing scheme for employment generation and financing pilot programmes. The corporation works with the district's lead Bank (for Cooch Behar, it is the Central Bank of India) and with such other commercial banks in providing the flow of financial assistance to the scheduled castes and scheduled tribes. The objective has been to innovate experiment and promote rather than replicate the work of the existing agencies. The district branch of scheduled castes and scheduled tribes Finance and Development Corporation serves as an apex institution for financing schemes for the economic development of scheduled castes and tribes to bring them into the main-stream by improving the flow of financial

assistance to them. The Corporation plans, promotes the schemes or projects for the welfare of scheduled castes and tribes and generate employment oppoutunities and provides entrepreneurial assistance to them. The Corporation functions through a net-work of hierarchy. The district level branch of Scheduled Castes and Scheduled Tribe Corporation provides short term and mid-term loans on various schemes. The following tables would provide us an overview of performance appraisal of the Corporation.

**Performance of Medium Term Loan over a Decade (1985-86-1993-94)**

Item	No of Beneficiaries		Margin money		Bank loan		Subsidy		Total	
	1985	1993	1985	1993	1985	1993	1985	1993	1985	1993
Agriculture and Small Irrigation	368	1280	29,5640.20	7,42,948.00	445303.80	13,76,883.00	737304.00	16,82,580.00	1478246.00	38,02,411.00
Animal Husbandry	682	512	393972.60	12,01,213.00	543280.90	19,36,003.00	1217121.50	29,16,992.00	2154375.00	60,54,208.00
Fisheries	239	512	157314.20	1,30,540.00	414225.05	2,42,988.00	513882.75	3,10,112.00	1160102.00	6,83,560.00
Cottage and Small Scale Industries	822 <sub>9</sub>	584	691405.00	16,44,870.00	1095253.50	25,19,111.00	1720366.50	40,85,771.00	3457025.00	82,49,752.00
Trade and Business	1155	—	531261.40	15,20,780.00	1795397.13	23,31,115.00	1408466.47	37,46,450.00	3735125.00	75,98,845.00
Rural Transport and others	—	584	—	3,02,561.00	—	3,02,561.00	—	7,58,316.00	—	15,16,708.00
<b>Total</b>	<b>3,266</b>	<b>3,596</b>	<b>21,44,273.00</b>	<b>55,42,912.00</b>	<b>40,90,460.00</b>	<b>55,42,912.00</b>	<b>55,97,141.00</b>	<b>135,00,221</b>	<b>1,19,84,877.00</b>	<b>2,79,05,484.00</b>

Source : Yearly Administrative Reports, 1984 - 1993, SCDC Office, Cooch-Bihar.

## Performance of Short and Medium Term Loan from 1985 to 1993

Financial year	No of Cases		Margin Money			Subsidy
	Short	Medium	Short	Medium	Short	Medium
1985-86	3,958	3266	___	21,44,273.40	6,48,777.00	5597141.22
1986-87	___	723	___	4,53,868.34	___	9,07,735.66
1987-88	3,498	4189	___	35,76,953.00	5,93,400.15	92,25,897.00
1988-89	1,808	___	___	___	2,83501.85	___
1989-90	1420	6432	___	50,55,649.00	7,04374.00	1,02,84,675.00
1990-91	816	___	___	___	1,43,688.75	___
1991-92	627	3131	___	43,98,734.00	1,01,325.95	1,07,44,134.00
1992-93	308	___	___	37,80,152.00	56,184.50	92,62,624.00

**Source :** Yearly Administrative Reports, 1984 - 93, SCDC Office, Cooch-Bihar.

For providing finance through a single window for realising the development programmes, the Reserve Bank of India initiated the idea of lead Bank in every district. The district of Cooch Behar is also assisted by a lead Bank with its branches spreaded over the district. The lead Bank of Cooch Behar is the Central Bank of India. The lead Bank is held responsible to formulate the district credit plan for every year. Such credit plan is drawn by the bank for its service area specially covering targeted group for micro level users for uplifting their economic position in phased manner. Credit agencies are composed of the branches of the lead Bank, other commercial Banks and the Co-operative Banks. These credit agencies in co-ordination with the panchayat functionaries and associated government mechinaries are supposed to ensure the implementation of the plan within stipulated time frame by way of identification of qualitative entrepreneur with activity, timely disbursal of the loan, creation of assets and their proper utilisation, close monitoring and repayment of bank dues. In fact the district of Cooch Behar has experienced with ten consecutive credit plans during the last ten years, such as from 1988-89 to 1998-99. The district credit plan includes the physical target and financial outlay for upliftment of economic position of micro-level populace and creation of job in a phased manner and ensure to achieve the target within the year for rapid development in the district both in the farm sector and non-farm sector. The target and achievement of the credit plan

specially for I.R.D.P. for atleast last two years may be provided in the following table.

Year	Plan Target Achievement	Agriculture and Allied	M.F.S.	OPS	Percentage in Lakhs
1996-97	Target	1540.04	17.67	642.88	—
1996-97	Achievement	933.02	361.45	393.73	63.45
1997-98	Target	2943.06	510.92	510.19	—
1997-98	Achievement	524.17	116.69	191.75	21.00

Source : Balletin of District Credit Plan (Annual Report, Central Bank of India, Cooch Behar, 1998

The non-achievement of targets may be of different reasons such as absence of qualitative entrepreneur and difficulty in identifying them, application of individual cases instead of group or cluster with considerable project cost, non-creation of assets in most cases, diversification of loan funds, absence of close monitoring etc.

The Scheduled Castes and Tribes of the district usually get a share of the different areas of development planning meant for the entitlement of general public of the district. In accordance with the Constitutional stipulations and the directives of the state government the different governmental organisations and agencies distribute a portion of the share of development efforts for the scheduled castes and tribes. The different development departments normally keep a portion of their budgetary expenditure for the development of the scheduled castes and scheduled tribes in accordance with the stipulated percentage. Such budget separation is kept under Special Component Plan and Tribal Sub-Plan. In fact, it is obligatory on the part of the different development department to keep a separate budget for Special Component Plan and Tribal Sub-plan. For this purpose the development agencies make separate plan for the development of the Scheduled Castes and Scheduled Tribes.

The plan projects are so made that they can cover at least fifty per cent of this targetted population. Persons benefitted from those Projects covering more than fifty Per Cent scheduled castes population may be categorised as projects under Special Component Plan and if the project benefits covered more than fifty per cent tribal population may be included in tribal sub-plan.

Planning of the different development agencies is made either at the block level or at the district level. The Projects to be included in Special Component Plan or Tribal Sub-Plan are determined either at the district or at the block level. The district of Cooch Behar is having with the District Welfare Committee and Block Welfare Committees for the development of Scheduled Castes and Scheduled Tribes. These Committees usually get reconstructed soon after the completion of every Panchayet election. For bringing a project under Special Component Plan and Tribal sub-plan Category requires the approval of the respective Block Welfare Committee and the District Welfare Committee. At the block level, Sabhapati, Panchayat Samity and at the district level Sabhadhipati, Zilla Parishad preside over the respective Block Welfare Committee and District Welfare Committee. In fact the district Plan document is composed of two kinds of planning : general and specific. The specific component of the district plan is the aggregation of block level Special Component Plan and Tribal Sub-Plan duly recommended and approved both by the Block Welfare Committee and District Welfare Committee.

One point is relevant here to mention that the specified planning for the development of scheduled castes and scheduled tribes has been the additional effort and has never been the alternative effort of development meant for general population. For this reason, the district plan formulation effort should not consider the number of scheduled castes and scheduled tribes population living in different parts of the district. The scheduled castes and scheduled tribes population are equally entitled to enjoy the share of benefits to be accrued from district general plan efforts. The additional efforts are there with an objective purpose to equalise the status of the scheduled castes and tribes with the general population of the district. The scheduled castes and the scheduled tribes welfare officials of the district co-ordinate the total specific plan efforts meant for this backward population. The Department of the Scheduled Castes and Scheduled Tribes Welfare through its monitoring cell control and co-ordinates the Special Component Plan and the Tribal Sub-Plan of the district.

In addition to the specified budget included in Special Component Plan and the Tribal sub-plan, there has been the urgent need for the additional expenditure in certain specified areas. For mitigating the expenditure of the additionally taken specified schemes, the scheduled castes and scheduled tribes welfare Department has been endowed with a budget. The district level office of Scheduled Castes and Scheduled

Tribes performs its responsibilities in specific ten functional areas. These are : (a) Students Welfare Scheme complementary to education; (b) Management of Pre-examination Training Centre for preparation of Civil Service Examination and other Competitive Service Examination; (c) Establishment of Training cum Production on Centre for training in different professional activities; (d) Realisation of family based financial schemes sponsored by IRDP and funded through district Scheduled Castes and Scheduled Tribes and Financial Development and Finance Corporation; (e) Actualisation of family based economic Programmes sponsored by West Bengal Scheduled Caste and Scheduled Tribe Development and Finance Corporation; (f) Realisation of the family based projects, establishment of industry, Construction of roads, Wire house and proper distribution system and the realisation of the group based economic projects meant for scheduled castes and scheduled tribes; (g) Provision of support and financial help in extending cultural activities and sports activities; (h) Conversion of Kuccha latrines into sanitary latrines and re-habilitation of the scavengers by way of providing them alternative means of life; (i) Application of anti-untouchability provisions and taking measures for immediate liquidation of untouchability; (j) To provide authentic certificate to scheduled castes and scheduled tribes populace.

The discussion so far made provides an understanding that a concerted action programme in consonance with the directives of the state government has been undertaken combining different areas of development for the over all development of the scheduled castes and scheduled tribes population of the district. A thorough examination may be attempted to identity the ground realities of development programmes of Scheduled Caste and Scheduled Tribe populace.

The State Government has laid detailed schemes in coloboration with Central Government for the overall development of the scheduled castes of the district of Cooch Behar. It has been prescribed that majority of the scheduled castes population should be brought under Special Component Plan and extension of benefits to this Community should be made in a targetive manner. The State Government has drawn annual action plan to cover nearly thirty-two thousand scheduled castes families under Special Component Plan with a matching subsidy through Integrated Rural Development Programme. It was decided that the Scheduled Castes families to be benefited from Special Component Plant will comprise of Agriculture - 25 per cent,

Industry - 20 per cent, Trade and Business - 20 per cent, Animal Husbandry - 15 per cent, Minor Irrigation - 10 per cent, Fishery - 8 per cent, Cereculture - 2 per cent. On the other hand, Trade and Business, Industry and Animal Husbandry for the urban areas was separately considered with a target of 40 per cent, 40 per cent and 20 respectively.<sup>11</sup>

Uptill the mid 80's the target group beneficiaries of the scheduled castes used to be covered by the Scheduled Castes and Scheduled Tribes Welfare Department with its field offices at the district and also by the Departments like Agriculture, Fisheries, Animal Husbandry, Small and Cottage Industry, Relief and Welfare, Education, Health etc. Such a multiplicities of institutions and agencies for distribution benefit for scheduled castes experienced lack of co-ordination and provided bottle necks for achieving the planned target. It was also a problem of fixing the responsibility of scheduled castes development on a particular department or agency. Passing of the responsibilities of failures and non-achievement from one department to another had been the experience. Ultimately, however, a nodal agency has been created to disburse multifacated benefits to the scheduled castes from one window — the West Bengal scheduled castes Development Finance Corporation has been provided with the responsibility to fund the scheduled castes populace from a single window. The Corporation has a District branch at Cooch Behar with the District Majistrate as its Chairman. The Corporation acts under the executive direction of a District Manager. The Corporation has built tie-up arrangement for linking its margin money loan with Bank loans and Government subsidy. In fact, the margin money loan varies from 20 per cent to 25 per cent of the project cost and the balance bourne by by government subsidy. In fact the margin money loan varies from 20 per cent to 25 percent of the project cost and the balance bourne by government subsidy and loans from commercial and co-operative banks. The Corporation sponsore schemes through the Panchayat Samity and other District level agencies are now being financed by the financial institutions from one window that is from banks and other financial institutions. The guidelines of the tie-up arrangements with the Corporation and Banks, Government agencies for short term and mid term loan are circulated at all levels that is upto the level of Gram Panchayats.<sup>12</sup>

The different programmes for scheduled castes development may be broadly categorised as under.

### **Rural Landless Employment Guarantee Programme [ RLEGP]**

The Principal objective of this fully centrally sponsored Programme is to provide the guarantee of employment for atleast 1 per cent for each landless labourers' household for at least 100 days in a year during lin agricultural season. The programe aims at creating durable public assets through this employment scheme. The Zilla Parishad, Cooch Behar has been at the apex of planning and execution of this project. The programme has to derive assistance from Panchayat Samities. The 12 Panchayat Samity's of the District are vested with the responsibility to draw up action plans for their own jurisdiction and execute the plans through their respective Standing Committees. However the ultimate responsibility of total planning and execution of RLEGP lies with the Zilla Parishad, which is accountable to the Government.

Another important feature of RLEGP operating in the district of Cooch Behar is while implementing the project, no contractor can be employed for construction or any other work. It has been conditioned that the wage component is 50 percent of the budgeted expenses, and 50 percent of non-wage component. However the State Government can exceed non-wage component provided they arrange for extra fund. It is however stipulated for the whole state that the mean average of agricultural wage would be fixed at Rs. 6 in cash and 1 kg. of wheat. The labour input would be about 4 hours per day.<sup>13</sup>

### **National Rural Employment Programme (NREP)**

The NREP has been a replacement of the food for work programme and has been in operation from December 5, 1980, on proportionate central and state share 50 : 50 basis. This programe was included in the Sixth Five Year Plans and had been pursued by the Seventh, Eighth and even included in the Ninth Five Year Plan. The objective of the programme was to strengthen and improve rural infrastructures, create durable assets and improve the rural economy. The functional areas are : (a) Aforestation and Social Forestry on Government, Community land, Plantation along with Canal banks, road side and in the denuded forest; (b) Drinking water, wells, community Irrigation wells, group housing and land development project for Scheduled Castes and Scheduled Tribes; (c) Construction, renovation, deepening of existing tanks

for human use or for cattle, for developing irrigation; (d) Minor irrigation works including those for flood protection, field channel, drainage and anti-water-logging; (e) Soil and Water conservation and land reclamation; (f) Rural link road with hard surfacing; cross drainage structure etc. (g) Construction and repair of community buildings like schools, library, Panchayat Office and also community toilets, passenger sheds, community biogas plant etc. (h) Any other scheme creating durable assets benefiting rural poor can be initiated under this project.<sup>14</sup>

The functional areas corroborate the fact that the NREP has been a highly labour oriented scheme utilising local resources as much as possible for implementing the scheme. The project preparation and implementation has been vested in the Gram Panchayats. The Gram Panchayats are to be prepared local level NREP Scheme with the help of technical guide-line and schedule of works circulated by the Development and Planning Department of the State Government. Under this project, expenditure upto Rs. 500 needs no technical vetting and upto Rs. 20000 vetting of concerned Sub-Assistant Engineer at Panchayat Samity level is required. But above Rs. 20000 vetting authority lies with District level Technical Officer or the District Engineer. Although the primary responsibility for implementing all the NREP schemes are provided to the Gram Panchayats, for Cooch Behar, big schemes are implemented by the Zilla Parishad and small schemes are left to the Panchayats.<sup>15</sup>

It has been stipulated that the schemes under NREP shall have to be prepared keeping in view to set aside 10 per cent of the Annual outlay for afforestation on Social Forestry and 10 per cent for other schemes which directly benefit the scheduled castes and scheduled tribes of the districts, 50 per cent of the estimated cost is restricted to the material component. The minimum wages would be Rs. 6 in cash plus 1 kg. of food grain. No contractors are allowed to implement the work. The supervision of the implementation will be done by the Gram Panchayats, however, the Zilla Parishad and the Panchayat Samities will exercise the powers of supervision. In addition to it a District level Special Committee, under the aegis of the District Rural Development Agency, will monitor and supervise the implementation of NREP Projects.<sup>16</sup>

### **Integrated Rural Development Programme (IRDP) :**

This important Programme has been initiated in West Bengal during 1978-79. The Programme extends to all Blocks of the State from 1980 and the District of Cooch Behar is no exception. The primary objectives of the programme are to extend the assistance of the individual family specially the Scheduled Castes and Tribes family with government subsidy and supporting loan from financial institution. This programme, objectively speaking, is meant for those living below poverty level.

The criteria of selection of the families to be brought under this programme are families whose yearly income is less than Rs. 3500. The proportionate division of the project is small farmers should have a share of 25 per cent of the total project cost; One-third of the project cost is shared by marginal farmers, land less labourers; the scheduled castes will have the privilege of having the 50 per cent of the project cost. The Schedule castes small farmers are to be benefited with 50 per cent subsidy in cash. Of land less labourers, whose income does not exceed 200 per month and 50 per cent of the income from the Non-agricultural sources having no homestead to be identified in this programme.<sup>17</sup>

The objectives of the programme have been to evolve a functionally integrated strategy for increasing production and productivity in agricultural and other allied sector and also to derive benefits for secondary and tertiary sectors. Adequate support in terms of raw materials, marketing facility, training and upgradation of skills have been the other areas of considerations of the programme. The Programme, in short, ensures optimum utilisation of the ground and surface water, dairy, animal husbandry, fisheries, village industries etc. The programme is committed to enhance income of the identified target group specially for the scheduled castes and scheduled tribes. Plans for the Programmes are to be formulated at the block level keeping in view the stipulations of the governments. The Project Officer of the District Rural Development Agency will co-ordinate the District level functional agencies for the formulation and implementation of the programme.<sup>18</sup> On the basis of the plans so formulated and after analysing the district resources the Central bank of India, the lead Bank of the district of Cooch Behar is to develop a credit plan for the five years terms. The Credit Plan indicates the areas of operation of each Bank Branch and cluster of Villages allotted to the Branch, and the quantum of credit support likely to be available to each branch for the allotted villages for various sectors of activities.

The beneficiaries have been phased out annually to cover targeted 3000 beneficiaries in each block in every five years.

Another important area of IRDP is fish farming. The scheme has been drawn with twin objectives : a) increase of fish production; b) improvement of socio-economic conditions of fishermen. The Department of Fishery has designed implementation of programme with active involvement and co-operation of the Panchayat Samities and the concerned government agencies such as DRDA, FFDA, Scheduled Castes and Scheduled Tribes Welfare Department, West Bengal Scheduled Castes and Scheduled Tribes Financial Corporation. The scheme provided for the 50 per cent subsidy of the project cost. The design is as under :

Source of Fund	Scheduled Castes Groups	Non-Scheduled Castes groups
Subsidy from Fisheries Department	25%	25%
Subsidy from DRDA	-	25%
Subsidy under Special Component Plan	25%	-
Margin Money loan from West Bengal Scheduled Castes and Scheduled Tribes Development Finance Corporation	20%	-
Bank Loan	30%	50%
	100%	100%

Source : SCSTFDC, Annual Report, 1997-98, Cooch Behar.

Under this Scheme, small farmers are also provided with Mini Kits Demonstration and Nuresry Management Training are mainly conducted at the beneficiaries tank or pond or water area. The individual farmer is entitled to Rs. 12.50 subsidy for 300 fry, raised from the ponds. The maximum limit of such subsidy is Rs. 2,5000/-. The Fisherman Co-operatives are entitled to a higher rate of subsidy Rs. 20/- for every 300 fry raised to a maximum of Rs. 80,000.<sup>19</sup> The development schemes or programmes specifically made for the scheduled castes and the general development programmes from which the scheduled castes enjoy a specific portion of share have been many. The programmes are mostly initiated by the District Rural Development Agency and the Zilla Parishad through the Panchayat Samities under the sponsorship of the state government and the Central government. Thus there have been programmes meant for the scheduled castes operating at the village level

are materialised by the multiprone development agencies. The fundamental purpose of social welfare administration has been to make a balance between growth and equity in a greater context of equality and social justice. The study of welfare programmes specially designed and provided separately to the scheduled castes and tribes has been urgent to know how this backward target group has been attempted to bring to the main stream of development process of the District. In Cooch Behar District, the Programmes of JRY, IAY, IRDP, TRYSEM, Development of Women and Children in Rural Area (DWCRA) RLEGP, NREP, Massive Programmes for Small and Marginal Farmers and Programmes for Scheduled Tribes under Modified Area Development Approach (MADA) etc. have been launched by the District Rural Development Agency. The programmes of allotment of free plots, subsidy for rural housing, rural sanitation and improved Chullah has been sponsored by zilla parishad. Other welfare measures such as scholarship for physically handicapped, old age Pensions, Pre Matric and Post Matric scholarship, Health and Family planning programmes for Scheduled Castes and Rural electrification, Fishermen's Development schemes, Cottage and small scale Industries, Khadi and village Industries schemes, Relief and welfare works, Millions Wells scheme for them have been covered by other departments engaged in development administration of the District. There have been a steady subsidy of funds for certain demarcated development programmes under special component plan and some of the programmes formulated engineered and implemented by the DRDA through the assistance of three tier District Panchayati Raj structure. The programmes projects schemes as directed above are considered as an integral part of development. In Cooch Behar district, under the Special Component Plan (SCP) for Scheduled Castes, MADA for Scheduled Tribes and certain other general and specific programmes have been under taken to cater the needs and requirement of rural populace belonging to scheduled caste category.

### **Programmes Implementation :**

The present working of NREP and RLEGP, sometime raise doubts of actual implementation and the employment of landless agricultural labourers. Suggestive alternatives are : The experience at the operation level of different development programmes suggests for certain new alternatives. In the agroclusters, Public Works Standing Committees, Development, Planning and Land Refarms Standing Committees are to conduct family survey to record the names and income of the landless agricultural labourers, and also, from the record of Bargadar and Patta Holders, shall

sort out names of the farmers owning less than 1 acre of land. Action plans are to be drawn for five years of a given agro-cluster, mentioning the works to be taken up for implementation in every year, man days required, fund requirement, time involvement, etc. so that man power available in a cluster can be systematically used. Plans are to be made known to the public, so that any deviation from the Action Plan, or bifurcation of fund can be looked after by the public.

IRDP fund flows through DRDA and IRDP Special Component Plan tie-up fund flows through WBSCSTDFC, and SCST Welfare Department fund flow authorities, according to the schemes, disburse fund to the respective implementing Agencies. The suggestive alternatives for IRDP Schemes are : (i) To complete the Family Survey in each agro-cluster to find out the sincerity of the entrepreneurs in different IRDP schemes, in different sectors. Need-based selection of the entrepreneurs is almost necessary; (ii) To develop a Block level Plan and to follow the list of activities to formulate Family Plans. On the basis of Family Plans, the respective funding Agencies will release money to the respective sthaye samitis and Bank. Strict monitoring and co-ordination is necessary, in the line discussed in the above mentioned section short interval meetings, at least once in a month, with the DLCC, BLCC and implementing Agency officials are required to coordinate action implementation and to review the causes of delay; (iii) Government should come forward in cattle breeding in the District, to supply quality cattle at a reasonable price. Gram Panchayats and Fisheries and Animal Husbandry Standing Committee should monitor the beneficiaries, so that they do not sell out in normal financial distress. Selling of cattle by way of loan, must be discouraged at all levels. Block Plan formulation, and District level Plan formulation; (iv) Joint follow up after loan disbursement, is required by the Banks and government Extension Agencies, to monitor the problems of the beneficiaries in maintaining the cattle and other equipments. The joint monitoring body should be also help the beneficiaries in marketing the products. <sup>20</sup>

Functioning of Government Department and three tier Panchayati Raj is described in previous sections. The Standing Committees formulated with different government officials and people's representatives supposed to function well in implementing developmental programmes. Communication gap leading to co-ordination gap is a major technical problem in understanding schemes and programmes. Socio-Political differences in certain cases leads to clashes of understanding. The objective of total

development and to elevate scheduled castes, socio-economically, from the poverty line, should be the objective, which will minimise the socio-political differences. The suggestive guidelines should be : (i) Training of government officials, and people's representatives at the District level, as well as State level, with specific case studies in all areas i.e., from village survey, Family survey, Family plan formulation, Block Plan formulation, and District level Plan formulation ; (ii) Clear guidelines of plan formulation and budget formulation, to understand fund flow in different schemes, from different Agencies. Formulation of Agencies, like DRDA, FFDA, and WBSCSTDFC, to understand their budgetary pattern responsibility and functioning. Functioning of Agencies other than funding Agencies, and also, the role and function of Bank with the funding and non funding Agencies. Understanding the functioning of Agencies, the joint responsibility of scheme formulation according to government order, central government guidelines, and monitoring required as per Central and state government guidelines; (iii) Training regarding report writing, coordination in report writing, data assimilation, and understanding of information system, record keeping both to the peoples' representatives and government officials; (iv) Batch by batch training and its functioning, from the District level to village level, and further co-ordination through monthly BLCC and DLCC meeting, will review the action implementation progress; (v) The Gram Panchayats and Panchayats are also to be trained in developmental security i.e., to guard the plan benefit, so that the benefit do not smuggle out to neighbouring countries. Migration from neighbouring countries, are to be checked in accordance with the Gram Panchayat Register, and also, through periodic check of the Sub-registrars office.

Eight Standing Committees are formulated at the District as well as at the Block level, for action implementation of various programmes Mahila Samiti, Khadi and Village Industry, Health and Family Welfare, Social Housing, Agro-Forestry, Relief and Welfare Works are to be attached with respective Standing Committee. Mahila Samitis are not attached to any Standing Committee at Present Mahila. Samitis' activities are to be broadened, attaching their activities and representatives with Public Health Standing Committees, Agri-Irrigation and Cooperative Standing Committee, Education, Small Scale Industry, Relief, Public Welfare, Development Planning and Land Reforms, Fisheries and Animal Husbandry Standing Committees. In all these activities, women are socially engaged their activities, once officially recognised, the implementation performances would be faster and better. In respective cases,

training are to be extended through TRYSEM schemes, and in Relief and Welfare schemes, at the agro-cluster level. A special officer senior state cadre, or all India cadre, should be in charge in the District, to activate the role of women in respective Standing Committees, imparting training to the village literate and educated girls. Checking the downward mobility of women through training and alternative employment like in hand role cigar, animal husbandry, artisan crafts and industry, will be ideal to activate the Mahila Samitis to bring them closer in the Standing Committees activities.

Successful recovery checks slipping back and establish promises of development. From the field survey data, few aspects have become prominent, that all the loan camps were not tied up with monitoring and marketing. Good plans turn bad since the funding agencies raised doubt of the willingness of repayment. Understanding of short term and medium term loan schemes working were theoretically framed, without considering the practical workability. Standing Committees and Gram Panchayats initially had monitoring, but they had never seen to the success of marketing. Fresh flow of Bank finance is on the lower side due to bad recovery. The reasons of such bad recovery are mainly because of adverse propaganda by a section of influential people in the rural areas, under-financing by some of the Bank branches, shorter repayment schedule, awareness among the beneficiaries about the necessities of loan repayment, and poor manpower position in the Banks and sub-divisional offices, effecting poor follow-ups and hampering disposal of certificate cases. Funding agencies also, to an extent, did monitoring, but both the government agencies and peoples representatives, had not made coordinated efforts as regular routine work, to monitor the functioning of various loans, and to work out marketing of products. Comprehensive effort, typing up with marketing and loan recovery, could have given expected result of recovery. The suggestive methods of recovery and checking of slipping back are ;- (i) Target of credit flow should be tagged with target of recovery, as suggested, from pre-kharif to Rabi crop loan, supported, from pre-kharif to Rabi crop loan, supportive price mechanism in crop marketing can be tagged up with recovery. But, in cases of Kharif and vegetables, monitoring should be tagged up with cropping, harvest and recovery. Respective Sthayee Samitis must arrange small batch by batch credit camps, linking with monitoring and harvesting. At the Gram Panchayat level, and also at the Sthayee Samitis level, regular functional monitoring and marketing cells are to be opened ; (ii)

facilities that is availability of primary, secondary, and higher educational institutions, drinking water facilities, health care facilities, should be stratified according to all facilities available, partly available, not at all available and stratification of these villages will be clubbed with stratified clusters; (v) Villages having no irrigation facilities, but having demography of high concentration, medium and low concentration of scheduled castes, with water are facilities like tanks, bils, canals, rivers, swamps, marshy lands, shall be stratified with the irrigated clusters, since these areas will have preferential fund flow arrangement to have quick irrigation facilities.

Further, according to the socio-cultural norms, cluster formation should be contiguous and homogeneous to form 'Agricultural Societies' in agro-clusters, either registered societies under societies Registration Act, or cooperative societies under cooperative societies Act, which will benefit the fund flow from the National Cooperative Development Corporation and NABARD and further, will ensure achievements of the plan benefits and recovery of loans.<sup>23</sup>

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