

Chapter VI

Role of Panchayats and Poverty Alleviation Programmes on the Rural Economy of Cooch Behar

Introduction:

Alleviation of rural poverty has been the major objective in India specifically from 6th five year plan. For this purpose, the Govt. of India launched two important comprehensive rural development programmes viz IRDP & JRY during 6th & 7th plan period throughout the country to reduce the high incidence of poverty. IRDP (1979) seeks to provide productive assets to the 'Poorest of the Poor' through a credit-cum-subsidy package so that they can employ themselves usefully to earn greater incomes and thus cross the poverty line. The main objective of JRY (1989) is to generate additional gainful employment for the unemployed and underemployed persons in rural areas by creating community productive assets and to improve the overall quality of life in rural areas. This programme is specifically targeted to help people below the 'Poverty line'. After restructuring a little and keeping the objectives more or less same from April 1999, both the programme have been replaced into new names – Swarn Jayanti Gram Swarozgar Yojana (SGSY) instead of IRDP and Jawahar Gram Samridhi Yojana (JSGY) instead of JRY⁽¹⁾. Thus performance appraisal of both the programmes (IRDP & JRY) have been made in our study area before they came into operational existence with new names.

Under decentralised planning, Panchayat Raj Institutions namely gram panchayats are entrusted with the great task for planning, implementation and monitoring of all such rural development programmes in the villages involving rural people in decision making process. They are the key agents of fulfilling the felt needs & aspirations of the rural people and development of the villages.

To study the role of panchayats and poverty alleviation programmes on the rural economy of Cooch Behar, the chapter has been divided into two sections viz Section-I & Section-II. In Section-I we have studied the overall performance of IRDP in two sample panchayats of the district. Similarly, in Section-II, the overall performance of JRY has been studied in those sample GPs. To evaluate the impact of both the programmes on the target group of people and to arrive at positive conclusion a field survey also has been carried out in the selected GPs.

Section-A

a) Basic Approach of IRDP to the Target Group of People of the Priority Sector through DRDA.

Integrated Rural Development Programme (IRDP) was introduced by the Government of India in the year 1979, to alleviate mass poverty in rural India. It is a major rural development programme. Before its introduction, various programme and approaches have been adopted upto fifth five-year plans for rural development. By and large, all the programmes and their approaches - were selective, sporadic, piecemeal or sectoral in nature. They just covered one or two aspects of rural people in the selected areas. They provided only marginal impact on the rural life and could lead to the balanced and overall development of rural areas. They have caused spatial and sectoral imbalances in the growth of the economy.²

With a view to remove these drawbacks, the IRDP was introduced. The concept of IRDP in its full-fledged form is more comprehensive. As stated by Mishra & Sundaram³, it is a multi-level, multi-sector and multi-section concept of rural development. As a multi-level concept, it extends rural development to the viable cluster of village communities, blocks & district. As a multi-sector concept, it embraces development in various sectors and sub-sectors of rural economy like agriculture, industry, education, health and transportation

etc. As a multi-sector concept, it likes to bring socio-economic development of various poorer sections or sub-sectors of rural population such as landless labourers, artisans, small farmers, marginal farmers, scheduled caste and tribes. It aims at integrating the low income segments with the rest of the rural community by ensuring them a better participation in production process and a more equitable share in the benefits of development.⁴

The target of IRDP was to assist, on an average, 600 poor families per block per year and 3000 families per block during the 6th plan period. In this manner, 3 million families would be assisted in a year and 15 million families in the course of sixth plan in the country as a whole. For each block a uniform allocation of RS. 35 lakhs was to be shared between the centre and the states on a 50:50 basis.⁵

Under IRDP, identified rural families (lying below the poverty line), are assisted through viable bankable projects. In order to enhance the viability of a project, different rates of subsidy are admissible on the total cost of a project. The capital cost of a project/asset is subsidies to the extent of 25% for small farmers, 33.3 per cent for marginal farmers, agricultural and non-agricultural labourers and 50 percent for scheduled caste and tribe beneficiaries.⁶ Following the Antyodaya principle, the programmes is intended to reach the poorest household first and later to reach other poor people in an ascending order.⁷

Progress of IRDP during the sixth plan reveals that a total investment of RS. 4762 crores was made to help 16.56 million beneficiaries. During seventh plan a total investment of RS. 8688 crores was made to cover 18.2 million beneficiaries. In the eighth plan (1992-93 to 1996-97) a total investment of RS. 11541 crores was made to assist 108.2 lakhs families.⁸

The Department of Rural Development (Ministry of Agricultural) is the apex level agency responsible for overall guidance, policy making and monitoring of the programme. At the state level, the State Level

Coordination Committee (SLCC) monitors the programme. At the District level, there is District Rural Development Agency (DRDA). At the Block level, the Chief Coordinator is the Block Development Officer (BDO). He is assisted by Extension Officers. Below the BDO is the Village Level Worker (VLO) at the village level. Apart from official agencies, voluntary agencies and prominent voluntary action groups concerned with socio-economic activity pertaining to rural development could also be associated with the programmes.⁹

The DRDA Cooch Behar came into existence on 26.5.81 with the amalgamation of the Small Farmers' Development Agency (SFDA).¹⁰ DRDA actually started functioning from 1982-83. This agency is identifying the beneficiaries, drawing different viable and bankable projects on local resources, providing subsidy and other necessary inputs and assistance in marketing of products and providing adequate training with the help of gram panchayat, Panchayat Samities, lead bank and other development agencies. This agency identifies the beneficiaries on the recommendation of the gram panchayat and Panchayat Samities. Different commercial and public sector banks are providing bank loan on the subsidised projects sponsored by DRDA. The area operation of this agency has covered 12 blocks of the district including 128 gram panchayats. Among many schemes, the district of Cooch Behar justifies agriculture, animal husbandry, fisheries, sericulture, and small industry under IRDP from the viewpoint of economic viability. The identified families below the poverty line are provided with Govt. subsidy and bank loan on those schemes from preventing the families from slipping back into poverty.¹¹

b) Progress on Implementation of IRDP in the Sample Panchayat Khagrabari through DRDA.

Integrated Rural Development Programme has been implemented in all blocks of the district Cooch Behar covering all gram Panchayats since 1982. Project officers of DRDA, lead Bank officer,

BDO and gram panchayats are the key agents of planning, implementation, monitoring and evaluation of the Programme in the district. In both the Panchayats we have studied the Progress on implementation of IRDP for last five years. The Progress made in the matter of implementation of IRDP through DRDA in the sample Panchayat Khagrabari for the year 1993-94 to 1998-99 is shown in the table- 6.1.

Table No. 6.1
Amount Showing Total Project Cost, Subsidy Released and the Number of Beneficiary Covered through D.R.D.A in Khagrabari G.P.

Year	Total Project Cost(Rs.)	Amount of Subsidiary Released (Rs.)	No. of Beneficiary	No. of SC
1993-94	199040	82020	42	23
1994-95	381350	148111	68	32
1995-96	343800	138151	74	21
1996-97	N.A	N.A	N.A	N.A
1997-98	150500	65899	35	22
1998-99	155355	57146	26	7
Total	1230045	491327	245	105

Source: i) DRDA Annual Action Plan from 93-94 to 98-99
 ii) Personal Computation.

It appears from the table that there was a sharp increase in the quantum of subsidy released and number of beneficiaries covered under the Programme. This is because of high non-recovery of bank loans on IRDP projects and the financing banks felt discouraged to sanction fresh loans to the new beneficiaries. Moreover considerable delay was marked in preparing necessary documents of the beneficiaries by concerned authorities. Total amount of subsidy released amounted to Rs. 491327 and the total number of beneficiaries covered were 245 of which 105 were scheduled caste (42.85 percent) during the years under review.

In Khagrabari G.P. different IRDP schemes are operative. From the viewpoint of economic viability and option of the beneficiaries, the popular schemes are – Chira Muri, Vegetable Vending, Bamboo Craft, Goatery, Rickshaw Van, Furniture Shop, Milch Cow. Table 6.2 shows the amount of subsidy released, Bank loan and the number of beneficiaries covered under different schemes in Khagrabari G.P.

Table No. – 6.2

Table Showing Amount of Subsidy, Bank loan and No. of Beneficiary Under Various Scheme in Khagrabari G.P

Year Name of the scheme	93-94			94-95			95-96			96-97			98-99		
	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.
Rice & Rice Product	5500	7700	2	18000	27000	5	3000	6000	1						
Jute Rope	1200	2400	1	2400	2400	1	2400	2400	1				2116	4234	1
Tailoring	2400	4800	1	3400	6800	1	3400	6800	1				3400	6800	1
Photo Binding	1900	3800	1	-	-	-	-	-	-				-	-	-
Goatary	2600	2600	2	14665	21335	9	23996	40004	16						
Mitch Cow	14820	19380	5	10000	18000	2	-	-	-						
Rikshaw Van	4200	4200	1	1500	1500	1	6000	12000	6	2000	2000	1	11998	2000 2	8
Vegetable Vendor	8500	9500	6	12835	18665	9	14003	24497	11	3999	8001	3	6666	9334	4
Dhenkhi	11550	14850	8	-	-	-	-	-	-						
Grocery	4000	6000	1	4000	9300	1	-	-	-				8000	1860 0	2
Chira Muri	6200	8800	6	31136	42364	21	9335	15165	7						
Well Ring	4800	4800	1	4000	4800	1	-	-	-						

Continued

Table No. – 6.2

Table Showing Amount of Subsidy, Bank loan and No. of Beneficiary Under Various Scheme in Khagrabari G.P

Year Name of the scheme	93-94			94-95			95-96			96-97			98-99		
	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.
Papad Making	5700	11400	3	2933	5867	1	2933	5867	1						
Readymade Garment	2100	4200	1	-	-	-	-	-	-						
Bidi Making	2550	5100	2	7175	11275	3	-	-	-						
Jersey Cow	4000	7490	1	-	-	-	-	-	-						
Fish Vending				2250	2250	1	-	-	-						
Handloom				6000	14100	1	-	-	-						
Pan Biri Shop				3750	5250	2	9750	17250	6						
Rickshaw Repairing				3267	6533	1	-	-	-						
Bamboo Craft				11000	13000	4	51000	51000	17	16800	16800	12			
Jute Making				7800	15600	3	-	-	-						
Saloon				2000	4000	1	2000	4000	1						
Paper Packet							2000	4000	2						

Continued

Table No. – 6.2

Table Showing Amount of Subsidy, Bank loan and No. of Beneficiary Under Various Scheme in Khagrabari G.P

Year Name of the scheme	93-94			94-95			95-96			96-97			98-99		
	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.	Subsidy	Bank Loan	No. of. Benf.
Poultry							4000	8000	1						
Thota							1534	3066	2						
Dhupkati Mtg.							2800	5600	1						
Piggery										24500	24500	7			
Carpentry										15600	27300	11	9100	14300	6
Banana Cult										3000	6000	1	2166	4334	1
Laundry													4000	8700	1
Furniture													2200	4400	1
Tea Stall													7500	7500	1
5 H.P. Pump Set															
	82020	117020	42	148111	233239	68	138151	205649	74	65899	84601	35	57146	98209	26

N.B. Data is not available for the year 97-98

Surce- Annual Action Plan, DRDA, Cooch Behar 1993-94 to 1998-99

c) Progress on Implementation of IRDP in the Sample Panchayat Sikarpur through D.R.D.A.

Sikarpur gram panchayat (in Mathabhanga Block-II) relatively less developed and dominated by agriculture. Here we find a large proportion of scheduled caste population lying below the poverty line. Since inception of the programme the BDO and the Panchayat members have been extending their active co-operation and help to the beneficiaries for obtaining loan & subsidy on different schemes. The elected representatives are very close to the beneficiaries even in preparing the necessary documents for getting loan & subsidy. The progress made in the matter of implementation of IRDP through DRDA in the sample Panchayat Sikarpur for the years 1993-94 to 1998-99 is shown in table- 6.3

Table No. – 6.3

Amount Showing Total Project Cost, Subsidy Released and the Number of Beneficiary Covered through D.R.D.A in Sikarpur G.P.

Year	Total Project Cost (Rs.)	Amount of Subsidy released (Rs.)	No. of beneficiary	No. of SC
1993-94	452187	206264	91	67
1994-95	550400	236167	80	58
1995-96	572100	202782	60	42
1996-97	180050	80732	37	30
1997-98	N.A	N.A	N.A	N.A
1998-99	189540	85732	37	32
Total	1944277	812677	305	229

Source : i) Annual Action Plan, DRDA, Cooch Behar 93-94 to 98-99
ii) Personal Compilation

From the above table 6.3 it appears that quantum of subsidy released and number of beneficiaries covered under the Programme both were satisfactory upto 1995-96. But in the years 1996-97 and

1998-97 subsidy released and number of beneficiaries covered under the programme were not at all encouraging. This is mainly because of non-repayment of bank loan on the one hand and lack of initiative in preparing necessary papers & documents of the beneficiaries by the concerned authorities. Considering the year under review, total amount of subsidy released was Rs. 8,12,677 and the total number of beneficiaries covered were 305 of which 229 were scheduled caste beneficiaries (75 percent).

From the view point of economic viability and option of the beneficiaries, the popular schemes in the G.P. are:- Milch Cow, Rickshaw Van, Chira Muri, Goatery, Vegetable vending, Bamboo Craft. Amount of subsidy released, Bank loan and the number of beneficiaries covered under different schemes is shown in table 6.4

Table No. 6.4

Table showing amount of subsidy, Bank loan and No. of beneficiary under scheme wise in Sikarpur G.P

Name of the scheme	93-94			94-95			95-96			96-97			98-99		
	Subsidy	Bank Loan	No. of Benf	Subsidy	Bank Loan	No. of Benf	Subsidy	Bank Loan	No. of Benf	Subsidy	Bank Loan	No. of Benf	Subsidy	Bank Loan	No. of Benf
Milch Cow	74100	90060	24	22000	34000	4	10600	23600	18	-	-	-	-	-	-
Rice & Rice Product	40700	51700	14	76500	85500	18	3000	6000	1	-	-	-	-	-	-
Dheki	52250	63250	35	-	-	-	-	-	-	-	-	-	-	-	-
Chira Muri	4050	4050	3	30251	38749	21	22750	24750	14	-	-	-	-	-	-
Goatary	8234	9933	7	22000	27000	13	78320	16168	6	-	-	-	-	-	-
Tea Stall	9600	9600	3	-	-	-	7500	11700	3	-	-	-	-	-	-
Net & Boat	3500	3500	1	5000	5000	1	-	-	-	-	-	-	-	-	-
Bullok cart	3600	3600	1	-	-	-	-	-	-	-	-	-	-	-	-
Saloon	2680	2680	1	27000	36000	7	4500	4500	1	5100	5100	1	5100	5100	1
Bamboo Craft	2550	2550	1	-	-	-	36700	-	-	-	-	-	-	-	-
Grocery	-	-	-	9000	15000	4	-	41300	13	2800	2	2800	2800	2800	2

Continued

Table No. 6.4

Table showing amount of subsidy, Bank loan and No. of beneficiary under scheme wise in Sikarpur G.P

Name of the scheme	93-94			94-95			95-96			96-97			98-99		
	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf	Subsidy	Bank Loan	No. of. Benf
Rickshaw	5000	5000	1	16000	23900	3	-	-	-	-	-	-	-	-	-
Van	-	-	-	3000	3000	2	-	-	-	36666	39334	19	37999	44001	20
Sweet Shop	-	-	-	4000	10000	1	-	-	-	-	-	-	-	-	-
Veg. Vendor	-	-	-	1750	1750	1	-	-	-	20666	23334	11	19339	20667	10
Pati Making	-	-	-	15666	24334	4	-	-	-	-	-	-	-	-	-
Furniture Making	-	-	-	4000	10000	1	10500	16500	3	-	-	-	-	-	-
R/R Business	-	-	-	-	-	-	4000	12400	1	-	-	-	-	-	-
Radio Tape Repair	-	-	-	-	-	-	-	-	-	4000	15250	1	8000	15240	1
Poultry	-	-	-	-	-	-	-	-	-	3000	3000	1	3500	7000	1
Piggery	-	-	-	-	-	-	-	-	-	9000	9000	2	9000	9000	2
Banana Calt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	206264	245923	91	236167	314233	80	202782	369318	60	81732	98318	37	85732	103808	37

N.B. Data is not available for the years 97-98

Source: DRDA, Cooch Behar Annual Action Plans from 1993-94 to 98-99.

d) Survey Result to Evaluate the Impact of IRDP on the Target Group of People (Priority Sectors) ¹²

To evaluate the impact of IRDP on the target group of people, we have conducted a sample survey in two selected gram panchayats viz Khagrabari & Sikarpur. Four villages (two from each G.P) and 100 beneficiaries (25 from each village) have been selected randomly for the purpose. The names of the villages were – Mahisbathan, Banchukamari, Nalangibari & Mohanpur. Relevant information primary data have been collected from the beneficiary families through questionnaire's and personal interview. The questionnaire's prepared for survey has been given in appendix. The occupational status of the beneficiaries were small farmers–5; marginal farmers–17, agricultural labourers–16, other agricultural labourers–18 and small businessmen–44 out of the sample families of 100, 4 belonged to yearly income group of Rs. 0–2265; 21 belonged to Rs. 2265–3500; 52 belonged to Rs. 3501–4800, 11 belonged to 4801– 6400 and 12 families belonged to 9000+.

From information collected, the other important results are shown as follows: -

- i) **Number of Families Who Crossed the Poverty Line:** The number of families who crossed the poverty line with the help of IRDP was 60 (60%) but on the close scrutiny, it was found that 12 families had been wrongly identified and they had been above the poverty line according to their pre-investment annual income criteria of Rs. 9000+. These families generated sufficient income with the help of IRDP. This wrong identification of beneficiaries undoubtedly shows that a large considerable amount of resources has been diverted to the families above the poverty line at the expense of the poorest of the poor families. Next 48 families who crossed the poverty line with the help of IRDP belonged to the

respective annual income group of Rs. 2265–3500; Rs. 3501–4800 and Rs. 4801–6400. 12 families belonged to the annual income group of Rs. 2265–3500; 28 belonged to Rs. 3501–4800 and 8 belonged to Rs. 4801–6400. Highest number of families crossed the poverty line belonged to the annual income group of Rs. 3501–4800 (28%). No family crossed the poverty line from annual income group of Rs. 0–2265. Schemes which helped most of the families to cross the poverty line were tertiary (42%), Primary (18%). Percentage of general caste families who crossed the poverty line was 32 percent and the percentage of Scheduled Caste families was (28%).

- ii) Status of the Asset:** Regarding status of the asset among a total of 100 beneficiaries, the survey result shows that 60 beneficiaries (60%) utilised their assets and generated income. 12 beneficiaries (12%) perished their assets, 19 beneficiaries (19%) misutilised their assets, and 9 beneficiaries disposed of their assets. The present trend of misutilisation of income generating asset has turned out to be the singular cause responsible for slow and poor impact of the programme on alleviation of rural poverty in the sample panchayats. Percentage of misutilisation highest in Nalanghibari village in Sikarpur G.P. Remarkable percentages of misutilisation were obtained in the annual income group of Rs. 0–2265 & Rs. 2265–3500. Quite a large number of families also had been obtained in the annual income group of Rs. 3501–4800. Misutilisation was considerable in Bamboo Craft (77.77%), Milch Cow (66.66%) and Chiramuri (43.75%).
- iii) Repayment of Bank Loan:** In recent times, most of the credit institutions of our study area, have been facing the poor performance of loan repayment or high level of overdue in case of

IRDP beneficiaries. In reality, the accumulation of overdue threatens to rob the credit institutions of their refinance abilities. In respect of repayment of bank loan 28 beneficiaries (28%) did not repay bank loan at all; 18 beneficiaries (18%) repaid bank loan 0-20%; 12 beneficiaries (12%) repaid 21-40%; 8 beneficiaries (8%) repaid 41-60 percent; 4 beneficiaries (4%) repaid 61-80 percent and 30 beneficiaries (30%) repaid bank loan 81-100 percent. Thus we are assuming only 30 beneficiaries were found non-defaulter because they have repaid bank loan more than 80 to 100 percent. They were found with almost regular repayment behavior. On the other hand 70 beneficiaries were found with high overdue or non-repayment of bank loan. They were classified as defaulter.

In order to examine the reasons of non-repayment of bank loan the sample survey gave the following interesting results.

Table: 6.5
Reasons for non-repayment of Banking

		No. of beneficiaries	Percentages	Rank
a)	Delay in income generation	8	11.42	4
b)	Inadequate income	14	20.00	3
c)	Assets perished & disposed	21	30.00	2
d)	Old due paid	3	4.28	5
e)	Urgent family need	24	34.30	1
	Total	70	100.00	

Source: - Primary survey.

The above result showed that urgent family need topped the list (34.30%). Next prominent cause was assets perished & disposed (30%). Inadequate income occupied 3rd position (20%). Old due paid and delay in income generation occupied respectively 4th & 5th position.

iv) **Impact of Credit on Earnings:** Generally, the borrowers for the purpose of their economic development take loans. That is why borrowers are generally termed as 'beneficiaries' in the language of banking and other concerns. However, the borrower generally achieves the term 'economic development' when there is net increment in annual income by the judicious use of credit in comparison to annual income before the use of credit. During our field study, we have taken into account of such net increment of income as a sign of economic development. On the contrary, if the borrowers fail to add some net increment of income to his annual income, it is presumed that they have not achieved economic development. Thus to find out the extent to which the borrowed funds have been judiciously used, information was gathered from the field study of rural borrowers regarding their income before and after the use of credit. Table: 6.6 exhibit the impact of credit on earnings of the borrowing households.

Table: 6.6
Impact of Credit on Earnings.

Percentage increase in income	No. of respondents
Nil	40 (40)
Upto 20	8 (8)
20 - 40	14 (14)
40 – 80	20 (20)
80 – 100	12 (12)
100 & Above	6 (6)
Total	100 (100)

Note:- Figures in the brackets are percentage.

Source:- Primary survey.

It is seen from the table: 6.6 that considerably large number (40 percent) of borrowing household could not make a judicious use of credit as they reported to have no increase in their earnings after the use of credit. Another group of household (8 percent) could get a marginal increase (around 20 percent) in their yearly incomes. 14

percent of the borrowing household could get an increase in their earning ranging between 20 to 40 percent 20 percent of the borrowing households could get an increase in their earning by a reasonably good margin ranging between 40 to 80 percent over their previous levels of memo, 12 percent of the borrowing households could get an increase in their earning ganging between 80 to 100 percent of their previous levels of income.

Households registering more than 100 percent increase in their years income due to the judicious use of credit numbered only a few (6 percent). Thus the overall performance in the rural borrowers enhancing their family incomes is indicative of a more or less judicious use of credit by these people.

The following limitations have been found in case of proper implementation of IRDP through DRDA in the sample panchyats as well as in the district.¹³

1. Wrong and slow identification of beneficiaries by the Govt. machinery.
2. Misutilisation of income generating assets.
3. Lack of infrastructure facilities.
4. Low recovery of bank loan.
5. Low Per family investment.
6. Ignorance in regard to consumption credit to the Poor assisted families initially.
7. Lack of guidance supervision and follow up action at different levels.
8. Lack of marketing facilities.
9. Acute shortage of DRDA staff at block and village level.

Unless these difficulties are overcome this Programme may assume the shape of only subsidy giving Programme

SECTION-B

e) Basic Approach of Jawahar Rozgar Yojana (JRY) to the Target Group of People through Zilla Parishad.

Jawahar Rozgar Yojana (JRY) was Launched in April 1989 after merging the National Rural Employment Programme (NREP) and the Rural Labour Employment Guarantee Programme (RLEGP). The main objective of the programme is to generate additional gainful employment for the unemployed and under employed persons in the rural areas by creation of community productive assets on the onehand and to improve the overall quality of life in rural areas on the other hand. JRY is specially targeted to help people below the poverty line. Preference is to be given to scheduled Castes, the scheduled tribe and freed bonded labourers. At least 30% of the employment is to be provided to women under the JRY¹⁴.

The JRY is a centrally of sponsored scheme and expenditure is shared between the centre and the states in the proportion of 80:20. It is administered by the Zilla Parishad at the district level and by the gram panchayats at the village level. JRY has three main components - General JRY, Million well scheme (MWS) and India Awaas Yojana (IAY). Under MWS, irrigation facilities are extended to lands belonging to small and marginal farmers including bargadars. 30 percent of the total resources are earmarked for MWS. Under IAY houses are provided free of cost to the members of the SC/ST, freed bonded labourers. The permissible expenditure for each house under IAY has been extended from Rs. 14,000 to Rs. 20,000. 10% of the total resources of JRY are earmarked for the IAY¹⁵.

After providing for the earmarked sectors of the IAY & the MWS at least 80% of the remaining funds are distributed directly to the gram Panchayats under general JRY for social forestry construction of roads & buildings, individual beneficiary schemes and other economically productive assets in the villages. Under general JRY there is larger

scope for Panchayati Raj Institutions (PRI) to choose the nature of work. The presence of poor in the power structure and decision making process of PRIs can be felt in the selection of work under JRY village Panchayats are preparing annual action plan under various heads considering the decision of the gram sabha. Finally Panchayat Samity and Zilla Parishad approve all those plans respectively¹⁶.

JRY was introduced in the district of Cooch Behar under the supervision of Zilla Parishad from the year 1989-90, covering every single panchayat of the district keeping an eye for generation of gainful employment for the unemployed and under employed men and women in rural areas, creation of substantial employment by strengthening the rural infrastructure and creation of social assets in the villages. Since 80 percent of the JRY funds are directly made available to the panchayats, they constitute their single largest source of finance; most of the public works executed by the Panchayats in the district are sourced from these funds. Here also by and large, the list of works as identified in gram sabha and finalised by the respective panchayat, is formally approved by the Panchayat Samity and Zilla Parishad, Cooch Behar. Thus PRI's have a great role and involvement in the matter of implementation of JRY in the district of Cooch Behar. ¹⁷

f) Progress on the Implementation of Jawahar Rozgar Yojana (JRY) in the Sample Panchayat Khagrabari through Zilla Parishad.

JRY has been implemented as the single largest employment generation Programme for the rural poor in all 128-gram panchayats in the district. Khagrabari gram panchayat with sincere efforts has been implementing the programme since inception keeping proper co-ordination with panchayat samiti in the block level and Zilla Parishad in the district level. This sample panchayat has been identifying the list of works for the villages according to priorities on the proposals of the meetings of gram sabha regularly. Money is allocated and spent under

different heads as per annual action plan. Bulk amount of money is mainly spent for the development of rural infrastructure namely construction oriented works for the generation of gainful employment and income for the target group of people who are living below the poverty line. The progress made in the matter of implementation of JRY through Zilla Parishad and obviously its impact, in the sample panchayat Khagrabari over last 10 years (1990–91 to 1999–2000) has been evaluated in different tables.

Table 6.7

Distribution of Expenditure and Mandays Achieved under J.R.Y scheme of Khagrabari Gram Panchayat (1990-91 to 1999-2000)

Year	Grant Received (Rs.)	Expenditure (Rs.)	Wages (Rs.)	Material (Rs.)	Mandays achieved	Targeted Mandays
1990-91	455282	232830 (51.14)	139725 (60.01)	93105 (39.99)	5970 (24.51)	24353
1991-92	696472	510594 (73.31)	270532 (59.99)	240061 (47.02)	11459 (54.62)	20979
1992-93	1005171	490932 (48.84)	294559 (60.00)	196373 (40.00)	12459 (58.89)	21155
1993-94	1183630	1079613 (91.21)	524910 (48.62)	554703 (51.38)	20814 (83.98)	24785
1994-95	1156751	1156086 (99.94)	811040 (70.15)	345045 (29.85)	24792 (165.53)	14977
1995-96	859493	753466 (87.66)	270376 (35.88)	483090 (64.12)	6963 (62.90)	11070
1996-97	680981	474255 (69.64)	260680 (54.97)	213575 (45.03)	5460 (28.95)	18860
1997-98	1327155	891508 (67.17)	608896 (68.29)	282612 (31.70)	13389 (135.39)	9889
1998-99	1364081	1278623 (93.74)	845566 (66.13)	433057 (33.87)	14942 (121.05)	12344
1999-2000	1744282	1575866 (90.34)	509952 (32.36)	1065914 (67.64)	9139 (48.91)	18686
Total	10473298	8443773	4536236	3907535	125387	177098

N.B. Parenthesis indicates Percentages. Source : 1. Official records of the Khagrabari gram panchayat from 1990-91 to 1999-2000.
2. Personnel Computation.

From the above table 6.7 it is found that during last 10 years (1990-91 to 1999 -2000) as against the target of 177098 mandays, this GP generated employment of the order of 125387 mandays nearly 78.80 percent of the target. This is apparently encouraging achievement. If we evaluate the impact of J.R.Y. on employment generation and income in respect of 1,666 BPL families of the G.P.¹⁸ the result is not at all encouraging. As per mandays achieved over 10 years and in respect of 1,666 BPL families a JRY worker in the GP got employment only 8 days in a year and income was estimated Rs. 448 per year. Wages and material accounted respectively 53.72 & 46.28 percent of total expenditure, which is against the ratio of 60:40 under JRY manual.

Table – 6.8

Expenditure Made Under J.R.Y. Scheme on the Following Heads over the Years (90–91 to 99–2000) of Khagrabari Gram Panchayat.

SI No.	Name of the Scheme	Expenditure incurred (Rs.)	Physical Unit
1.	Road Repairing	2994401 (35.46)	206
2.	Link Road	101520 (1.20)	13
3.	I.C.D.C.S center	180000 (2.13)	5
4.	Passenger shed	210000 (2.49)	5
5.	Drain renovation culverts	482449 (5.71)	49
6.	Culverts	543481 (6.44)	17
7.	Construction of Pry. School	660000 (7.82)	6
8.	Social Forestry	472605 (5.59)	4
9.	Hume Pipe	557000 (6.59)	106
10.	Urinal	60000 (.72)	1
11.	Wooden Bridge	11769 (.14)	2
12.	Community Reading Room	182000 (2.16)	1
13.	Extension of gram panchayat office building	145404 (1.72)	2
14.	Tube Wells	31279 (.37)	8
15.	Rural Housing	7000 (.08)	2
16.	SC/ST individual Latrine	397500 (4.71)	100
17.	Composite Toilet	225543 (2.67)	8
18.	School Ground uplifting	50000 (.59)	2
19.	Sericulture	195000 (2.31)	16 bigha
20.	Irrigation Cannel	86000 (1.02)	2
21.	Houses of DWCRA	40000 (.47)	3
22.	Renovation of Ponds	18000 (.21)	3
23.	Bamboo Bridge	15000 (.17)	2
24.	Pucca Drain	362826 (4.30)	5
25.	Sishu Siksha Kendra	415000 (4.91)	5
	Total	8443777 (100.00)	

N.B. Parenthesis indicates Percentages.

Source: 1) Official records of Khagrabari G.P. for 1990-91 to 99- 2000.

2) Personal computation.

A closer look at the table-6.8 shows the pattern of expenditure under JRY in the sample Panchayat. Distribution of expenditure under various heads in JRY during last 10 years (1990-91 to 1999-2000) shows that out of a total expenditure of Rs. 8443777, road repairing and link accounted for Rs. 3095921 (36.86%), followed by Drain renovation Rs. 482449 (5.71 percent), culverts Rs. 543481 (6.44%), construction of

Primary schools Rs. 660000 (7.82%), Social forestry Rs. 472605 (5.59%), Hume pipe Rs. 557000 (6.59%), SC/ST individual latrine Rs. 397500 (4.71%), Pacca drain Rs. 362826 (4.30%) and Sishu Siksha Kendra Rs. 415000 (4.91%). Pattern of expenditure denotes that, by and large, Panchayats have given priority to construction oriented works than to development oriented ones. However, considering the fact that there is need to develop rural infrastructure, the efforts of Panchayats are timely and more importantly beneficial to people living in such villages.

g) Progress on Implementation of Jawahar Rozgar Yojana in the Sample Panchayat Sikarpur through Zilla Parishad.

JRY has also been implemented in Sikarpur G.P. since 1989 as a major anti-poverty programme. Sikarpur gram panchayat members are highly sincere to carry out development tasks authorised by the programme. This sample panchayat has been implementing those works for the villages, which are identified in the gram sabha meetings as per needs & priorities of the village people. Money is allocated and spent as per annual action plan prepared by them. In this G.P. also, lion share of money is spent for road infrastructure development. The progress made in the matter of implementation of JRY and its impact, in the sample panchayat Sikarpur for the years 1990-91 to 1999-2000 is shown in the following tables.

Table – 6.9

Distribution of Expenditure and Mandays Achieved under J.R.Y Scheme of Sikarpur Gram Panchayat (1990-91 to 1999-2000)

Year	Grant Received Rs.	Expenditure Rs.	Wages Rs.	Material Rs.	Mandays Achieved	Mandays Targeted
90-91	399467	247838 (62.04)	171092 (69.00)	76747 (31.00)	4493 (80.01)	5616
91-92	NA	NA	NA	NA	NA	NA
92-93	435295	430259 (98.84)	288214 (66.98)	142044 (33.02)	12481 (80.00)	15600
93-94	1048053	496649 (47.39)	352668 (71.00)	143981 (29.00)	13402 (80.00)	16752
94-95	931916	716542 (76.89)	469866 (65.57)	246676 (34.43)	16242 (80.00)	20302
95-96	1269910	614251 (48.37)	446599 (72.71)	167652 (27.29)	11267 (80.00)	14083
96-97	1119547	1088450 (97.22)	592420 (54.43)	496030 (45.57)	15475 (80.00)	19343
97-98	1269990	1261502 (99.33)	637972 (50.57)	623530 (49.53)	12553 (80.01)	15690
98-99	1317618	759925 (57.67)	502178 (66.08)	257743 (33.92)	10310 (55.65)	18526
99-2000	1882431	932699 (49.55)	272293 (29.19)	660406 (70.81)	4109 (80.00)	5136
Total	9674227	6548115	3733302	2814809	100332	131048

N.B Parenthesis indicates Percentages Source : 1. Official records of the Sikarpur Gram Panchayat from 1990-1991 to 1999-2000.
2. Personal Computation.

It is evident from the table 6.9 that during 1990-91 to 1999-2000, as against the target of 131048 mandays, the sample GP generated employment of the order of 100332 mandays nearly 76.56 percentage of the target. This is promising achievement. But if we evaluate the

impact of JRY on employment generation and income in depth with respect to +596 BPL families of the G.P¹⁹ the result is not at all promising. As per mandays achieved over the years and in respect of BPL families, a JRY worker got employment here only 6 days in a year and income was estimated only Rs. 336. This is highly disappointing picture. Wages and material accounted respectively 57:43 percent of total expenditure as against the ratio of 60:40 under JRY manual.

Table – 6.10

Expenditure Made Under J.R.Y. Scheme on the Following Heads over the Years (1990-1991 to 1999-2000) of Sikarpur G.P

Sl. No	Name of the Scheme	Expenditure incurred (in Rs.)	Physical Unit.
1.	Link Road	5201185 (7.94)	17
2.	Culverts	118500 (1.81)	4
3.	I.C.D.S.Centre	513770 (7.85)	15
4.	Construction of Pry. School Building	849379 (12.97)	19
5.	Construction of High School Building	189768 (2.90)	3
6.	Road Repairing	2013741 (30.75)	80
7.	Furniture of Pry. School	71740 (1.09)	40
8.	Cows, Goats for SC/ST	114600 (1.75)	154
9.	Social Forestry Project	67732 (10.3)	5
10.	Sanitary of Pry. School	274117 (4.19)	23
11.	Passenger Stand	74502 (1.14)	3
12.	Sanitary for SC/ST	193784 (2.96)	40
13.	Shallow Tubewell for SC/ST	182485 (2.79)	35
14.	Pump set for SC.	151500 (2.31)	10
15.	Grounds repairing for Pry. School.	283685 (4.33)	7
16.	Housing for SC/ST	45954 (0.70)	4
17.	Ring of Well	49884 (0.76)	40
18.	Spray machine for SC/ST	19500 (0.29)	21
19.	Grounds for Market Development.	58160 (0.89)	1
20.	Repairing for Grounds of High School	89440 (1.37)	2
21.	Extension of G.P office	347328 (5.30)	
22.	Tailoring for SC/ST	33286 (0.51)	34
23.	Hume Pipe for Road	141021 (2.15)	126
24.	Ring of Well for SC/ST	109230 (1.67)	2
25.	Cannel.	34837 (0.53)	
Total		6548055 (100.00)	

N.B Parenthesis indicates Pcentages

Source : 1. Official records of the Sikarpur Gram Panchayat from 1990-1991 to 1999-2000.
2. Personel Computation.

Table 6.10 presents the pattern of expenditure under JRY in the sample Panchayat. Distribution of expenditure under various heads during 1990-1991 to 1999-2000 shows that out of a total expenditure of Rs. 6548055, link road & road repairing accounted Rs. 2533856 (38.69%), followed by ICDS Centre Rs. 513770 (7.85%), construction of primary school building Rs. 849379 (12.97%), Sanitary of primary schools Rs. 274117 (4.19%), grounds repairing for primary schools Rs. 283685 (4.33%) and extension of G.P office Rs. 347328 (5.30%).

Pattern of expenditure in both the GPs exhibits that by and large, Panchayats have given priority to construction oriented works for infrastructure development of the villages rather than to development oriented works related with asset creation of permanent nature in the villages. Although JRY has made some headway in providing employment but the target of providing 90-100 days of employment during off agricultural season for every registered person is a distant goal. However, considering the poor performance of the programme in the study area it can hardly be denied the need to develop rural infrastructure and the important beneficial role-played by the village panchayats to the people living in such villages.

h) Survey Results to Evaluate the Impact of JRY on the Perception of Gram Sabha Meeting and Village Development.

In order to evaluate the impact of JRY on the perception of village development, we have conducted also a sample survey in our selected gram panchayats viz. Khagrabari and Sikarpur. For our purpose four villages (two from each GP) and 100 villagers (25 from each village) have been selected randomly. Name of the villages are- Mahisbathan, Banchukamari, Nalangibari & Mohanpur. Relevant information data have been collected through questionnaire & personal interview. This kind of evaluation has become very essential in Panchayat Raj development administration since Panchayats work very closely with the people. With increasing emphasis on planning from below it has

become necessary to see to what extent the felt needs and aspirations of the rural people have been given priority and more importantly what perception they have attained about the development of the villages by panchayats & JRY.

i.) Observation on Gram Sabha Meeting:

The action process of planning for the development of the villages is devised at Gram Sabha, a meeting place of all the voters. It is here the needs and aspirations of not only the individual households but also of the village community as a whole are identified. The 1993 Act enjoins the Gram Sabha important responsibilities like identifying beneficiaries of various development programmes, motivating the people towards community development and welfare activities giving suggestions and making recommendations to gram panchayat etc. The collected information on the working of Gram Sabhas in our selected Panchayats reveals that by and large, the sample Panchayats had called meetings as per norms to discuss various issues relating to the development of the villages. But in reality, the meetings are vague. 85 percent respondents (villagers) pointed out that final decision making process is found to be unilateral and centralised around the Pradhan or a small coterie. In the meetings of the Gram Sabha they pass resolutions imposing their own decisions upon the common citizens of the villages. Only 15 percent respondents (villagers) pointed out that development works are done in the villages as per decisions of the Gram Sabha meetings. As per citizens participation is concerned, on an average 30 to 35 percent of the electorate normally take active part in the meetings. The citizens who get any benefits under the poverty alleviation programmes hardly show any interest in attending the meetings. Majority villagers

commented that Gram Sabha meetings are held at the behest of pradhan and some influential Panchayat members.

ii) Impact of JRY: Village Perception:

Regarding the impact of existing devolution on development the general verdict is that existing devolution has only marginally speeded up village development. It can be seen from the following table 6.11

Table- 6.11
Estimated Impact of Devolution on village Development
(Percentage)

Village	Not at all	Marginally	Quite a lot
Mahisbathan	34	56	10
Banchukamari	37	52	11
Nalangibari	22	64	14
Mohanpur	28	55	17
Total (100%)	30.25	56.75	13

Source: Household Survey (N=100)

The above table shows that on an average 57 percent respondents are of the opinion that devolution has a marginally positive impact on the village development; 30 percent are as the opinion that devolution has not at all any impact on village development and 13 percent respondents believe that the impact is quite substantial.

In order to find out the principal reason for the poor performance of panchayats that on an average 56 percent respondents identified village level corruption and 5 percent identified block level corruption as the main reasons, followed by shortage of funds (39 percent). Majority respondents are also with the opinion that allocation and expenditure are not transparent and villagers are by and large not involved in the implementation of the programme.

Table 6.12
Reasons for Poor pPrformance of the panchayats.
(Percentages)

Villages	Village level corruption	Block level corruption	Shortage of funds	Total
Mahisbathan	60	8	32	100
Banchukamari	70	6	24	100
Nalangibari	52	4	44	100
Mohanpur	42	2	56	100

Source: Household Survey (N=100)

From the field survey²¹ in two selected GP's the following observations have been made regarding evaluation of JRY.

1. The village Panchayats in the selected GP's has spent more than 70 percent available funds.
2. The wage and non-wage component of the expenditure of JRY works undertake by the village Panchayats at the GP level was 54:46 in Khagrabari and 57:43 in Sikarpur.
3. In both the GP, Muster Rolls were maintained.
4. JRY has made some headway in providing employment but the target of providing 90-100 days of employment for every registered person is a distant goal. In Khagrabari GP a JRY worker got employment only 8 days in a year and in Sikarpur a JRY worker got employment only 6 days in a year.
5. Total absence of voluntary organisations in its implementation seemed to be a serious weakness.
6. It was felt that JRY needs larger devolution of funds and greater intensification of implementation.

Summary:

This Chapter is mainly concerned with the role of Panchayats in implementing the major rural development programmes (Anti Poverty Programmes) viz IRDP & JRY and also with evaluating the impact of such programmes on the rural economy of Cooch Behar. DRDA, Panchayat Samities, Gram Panchayats, Lead Bank have been playing an important role in the matter of implementation of IRDP Programme in the district. They have been identifying the beneficiaries, drawing different viable bankable projects on local resources providing bank loan on subsidised Projects to the poorest of the poor so that they can employ themselves usefully to earn greater incomes and thus cross the poverty line.

Cooch Behar Zilla Parishad has been providing important leadership in implementing the largest single employment programme (JRY) in the district keeping proper coordination with panchayat samities at the block level and panchayats at the village level. Under the supervision of Zilla Parishad, Panchayat Samities & gram Panchayats have been assigned great task of fulfilling the objective of JRY in respect of generating additional gainful employment for the unemployed and underemployed persons in rural areas by creating community productive assets and to improve the overall quality of life in rural areas. The programme is specifically targeted to help people below the poverty line. Gram panchayat have been identifying the beneficiaries of JRY and also the list of works for the development of the villages according to the priorities on the proposals of the meetings of gram sabha. Money is allocated and spent under different heads as per annual action plan prepared by them. Under decentralised planning PRIs have been performing great role for planning, implementation and monitoring all such rural development programmes in the villages of the district involving rural people in power structure & decision making.

Regarding progress on implementation of IRD Programmes in the sample GPs (table 6.1 & 6.3) show that a reasonable number of weaker section people have been covered under this programme of which 43 percent beneficiaries are SC in Khagrabari and 70 percent beneficiaries are SC in Sikarpur. From the viewpoint of economic viability and option of the beneficiaries the popular schemes in Khagrabari GP are - Chira Muri, Vegetable Vending, Bamboo Craft, Goatery, Rickshawvan, Furniture shop, Milch Cow (Table 6.2). In Sikarpur, the popular schemes are – Milch Cow, Rickshawvan, Chiramuri, Goatary, Vegetable Vending, Bamboo craft (Table 6.4).

Field survey results to evaluate the impact of IRD Programme on the target groups of people in the sample G.P.s show that 60 percent beneficiaries crossed the poverty line; 19 percent beneficiaries misutilised their assets; 12 percent perished their assets and 9 percent beneficiaries disposed their assets. Highest number of families crossed the poverty line belong to the annual income group of Rs. 3501–4800 (28%). Schemes that helped most of the families to cross the poverty line were tertiary (42%) & primary (18%). Remarkable percentages of misutilisation were obtained in the annual income group of Rs. 0–2265 & Rs. 2265–3500. Misutilisation was considerable in bamboo craft (77.77%), milch Cow (66.66%) and chiramuri (43.75%). Regarding repayment of bank loan, field survey result showed quite a disappointing picture. Only 30 percent beneficiaries were found non-defaulter whereas 70 percent beneficiaries were found defaulter. Among the reasons of non-repayment of bank loan urgent family need topped the list (34.30%); asset perished & disposed (30%); inadequate income (20%); old due paid and delay in income generation (15.70%). In reality, the accumulation of overdue threatens to rob the credit institutions of their refinance abilities in this region.

In regard to the impact of credit on earnings table 6.6 depicted that rural borrowers (60%) utilised credit in enhancing their incomes more or less judiciously. Only 40% borrowers failed to use credit judiciously and they reported to have no increase in their earnings after the use of credit.

Although the scheme IRDP was poised for right curve and the overall atmosphere was congenial, desired result could not be achieved in the sample GPs as well as the district as a whole for some inherent drawbacks. The drawbacks are – wrong and slow identification of beneficiaries, misutilisation of income generating assets, lack of infrastructure facilities, low recovery of bank loan, low per family investment, lack of guidance supervision and follow up action, lack of marketing facilities and acute shortage of DRDA staff at block & village level.

The overall performance of JRY programme in Cooch Behar region is not encouraging. Regarding progress made in the matter of implementation of JRY programme in the sample GPs (Table 6.7 & 6.9) show that in Khagrabari GP, a JRY worker got employment only 8 days in a year and income was estimated Rs. 448 per year. Whereas in Sikarpur a JRY worker got employment only 6 days in a year and income was estimated only Rs. 336 per year.

Pattern of expenditure under JRY in both the GPs (Table 6.8 & 6.10) exhibits that by and large, panchayats have given priority to construction works for infrastructural development of the villages rather than to development oriented works related to asset creation of permanent nature in the villages. However considering the poor performance of the programme in the study area, it can hardly be denied the need to develop rural infrastructure and the important beneficial role-played by the village panchayats to the people living in such villages.

Field survey result to evaluate the impact of JRY on perception of gram sabha meeting and village development shows that 85 per cent respondents (villagers) are of the opinion that the meetings are vague and final decision making process is found to be unilateral and centralised around the pradhan or a small coterie. In the meetings of Gram Sabha they pass resolutions imposing their own decisions upon the common citizens of the villages. Only 15 per cent respondents pointed out that development works are done in the villages as per decisions of gram sabha meetings. As per citizens participation is concerned, on an average 30 to 35 per cent of the electorate normally take active part in the meetings. The citizens who do not get any benefits under poverty alleviation programme show any interest in attending the meetings.

Regarding the impact of existing devolution on development (table 6.11) on an average 57 per cent respondents are of the opinion that devolution has a marginally positive impact on the village development; 30 per cent are of the opinion that devolution has not at all any impact on village development and 13 per cent respondents believe that impact is quite substantial. In order to find out principal reasons for the poor performance of panchayats, on an average 56 per cent respondents identified village level corruption; 5 per cent identified block level corruption and 39 per cent pointed out shortage of funds. Majority respondents are also with the opinion that allocation and expenditure are not transparent and villagers are by and large not involved in the implementation of the programme.

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