

Chapter II

Physical Description of the Research Area : Malda District

I N T R O D U C T I O N

Banking institutions like Co-operative Banks, Commercial Banks and Regional Rural Banks play an important role in reshaping and restructuring rural economy. One of the aims of nationalisation of Commercial Banks and setting up of Regional rural Banks is to accelerate the tempo of rural development. In India about 76 percent of the population live in villages. Many central and state sponsored programmes have been launched to uplift the economic condition of the rural poor. The rural poor comprises small and marginal farmers, agricultural labourers, share croppers, small artisans, small entrepreneurs and other kinds of rural people who earn less than a defined minimum income and live just above or below subsistence level.

There was hardly any banking institution in Malda two decades ago. The objective of this thesis is to study the problems of rural development with special reference to Malda district within a given time frame, and the performances of banking institutions with special reference to 'Gour Gramin Bank' (a regional rural bank) to solve the problems.

a) Identification Of The Area :

Malda district, a front door of North Bengal is famous for its historical importance. The district is quite known to all for its historical background. According to historians, Gour, a part of Malda district was once Capital of Bengal under the regim

of Hussain Saha. The city of Gour, a deserted capital of Bengal is situated at an old channel of the Ganges, 16 kilometres South West of Englishbazar. It is said that at the time of the Mohamedan invasion another popular name of the city was Lakhnanti or Lakshmanvati, of the fort within the city two gates, the Dakhil Darwaza and the Lukachari, exists with a part of the ramparts. Within the fort precincts are some remains of the palace wall and various buildings. Another historical place Pandua an old capital of Bengal in the Barind or Barendra bhumi situated at a distance of about 10 kilometres north-east from Old Malda. Ramkeli, near to Gour is a pilgrimage to Baishnab religion. It is said that Mahaprabhu Chaitanya once came here to meet with Roop and Sanatan, two ministers of King Hussain Saha. Till today, two foot prints of Mahaprabhu have been kept in a temple which draws thousands of Baishnabas in each year. Apart from this Adina Mosque a city under Gazole block is also a place of historical importance. It is said that Jitu Santal led his meeting against the British Raj from here. Many marks of firing of the wall of this Mosque will stand as a witness of such incident (1)

Malda is almost centrally placed in the map of this State. It is bounded by the district West Dinajpur in its northern side and the district Purnia of Bihar State in its eastern side. On the South, it is bounded by the district Murshidabad and on West by the district Murshidabad and the Santal Paraganas district. The district is also partly bounded by Rajsahi, a district under Bangla-

desh.

After the formation of this district, this was within the Bhagalpur Sub-Division and after some period, it came under the Raj-sahi division. At present this district is within the Jalpaiguri division. This is only district in West Bengal at which has only one Sub-Division with its headquarter at Englishbazar. Entire main administration is being controlled from Englishbazar which is situated at the almost centre of this district. The district is situated between the latitudes $25^{\circ} 33' 08''$ and $24^{\circ} 40' 20''$ in the northern hemisphere, entirely to the north of the tropic of cancer. The eastern most extremity of this district is marked by $88^{\circ}28' 10''$ longitude and its western most extremity by $87^{\circ} 45' 50''$ of longitude. The area of the district according to the Survey General of India is 3713 Sq. Km. ⁽²⁾

b) Malda - A Feudatory State .

The district of Malda derives its name from the town now called Old Maldah. The word Maldah comes from the arabic word 'Mal' meaning wealth. The name possibly signifies that Maldah grew vigorously as a trading centre and was a place of great wealth and prosperity. The district has a very rich history from ancient times. It contains within its limits the sites Pandua and Gour, the Capital Cities of Bengal throughout mediaval times. Both the towns are located north and south of Englishbazar, almost at a equal distance. The town Malda and Old Maldah contain

old relics which make them places of great tourist attractions.

The ruins of Old Cities of Gour and Pandua attract numerous tourists to Malda District throughout the year. The sites of the city of Gour lie along the Englishbazar Gour Road. It is easily accessible by car and there are motorable roads to the various buildings. The monuments which are worth seeing are Boro Sonamasjid, also known as Baro Duary Masjid which is the largest of the remaining monuments of Gour; Dakhal Darawaja which was the entrance gates to the city of Gour; Firoj Minor - a brick built tower with a height of 84' ; Chakmati Masjid; Lukachuri Gate; Kadam Rasul Masjid; Chilka Masjid; Lotan Masjid and Kotwali Darwaja. At Pandua the Famous sights are the ruins of Kutubshahi Masjid, Eklakhi Mansoleum and the great Adina Mosque, the largest and finest of all the building either at Gour or Pandua.

The district consists of two Municipalities viz, Englishbazar and Old Malda Municipalities and fifteen Blocks viz, Harishchandrapur-I, Harishchandrapur-II, Chanchal-I, Chanchal-II, Ratua-I, Ratua-II, Gazol, Bamangola, Habibpur, Old Malda, Englishbazar, Manickchak, Kaliachak-I, Kaliachak-II, Kaliachak-III. The district has eleven (11) Assembly constituencies viz, 39 - Habibpur (ST), 40 - Gazol (ST), 41 - Kharba, 42 - Harishchandrapur, 43 - Ratua, 44 - Araidanga, 45 - Malda (SC), 46 - Englishbazar, 47 - Manikchak, 48 - Sujapur and 49 - Kaliachak Legislative Assembly Constituencies whereas 39,44,45,46,47,48 and 49 L.A. Constituencies from Seven (07) Malda Parliamentary constituency, 41,42, and 43 L.A. constituencies fall within Raiganj and 40 L.A. constitu-

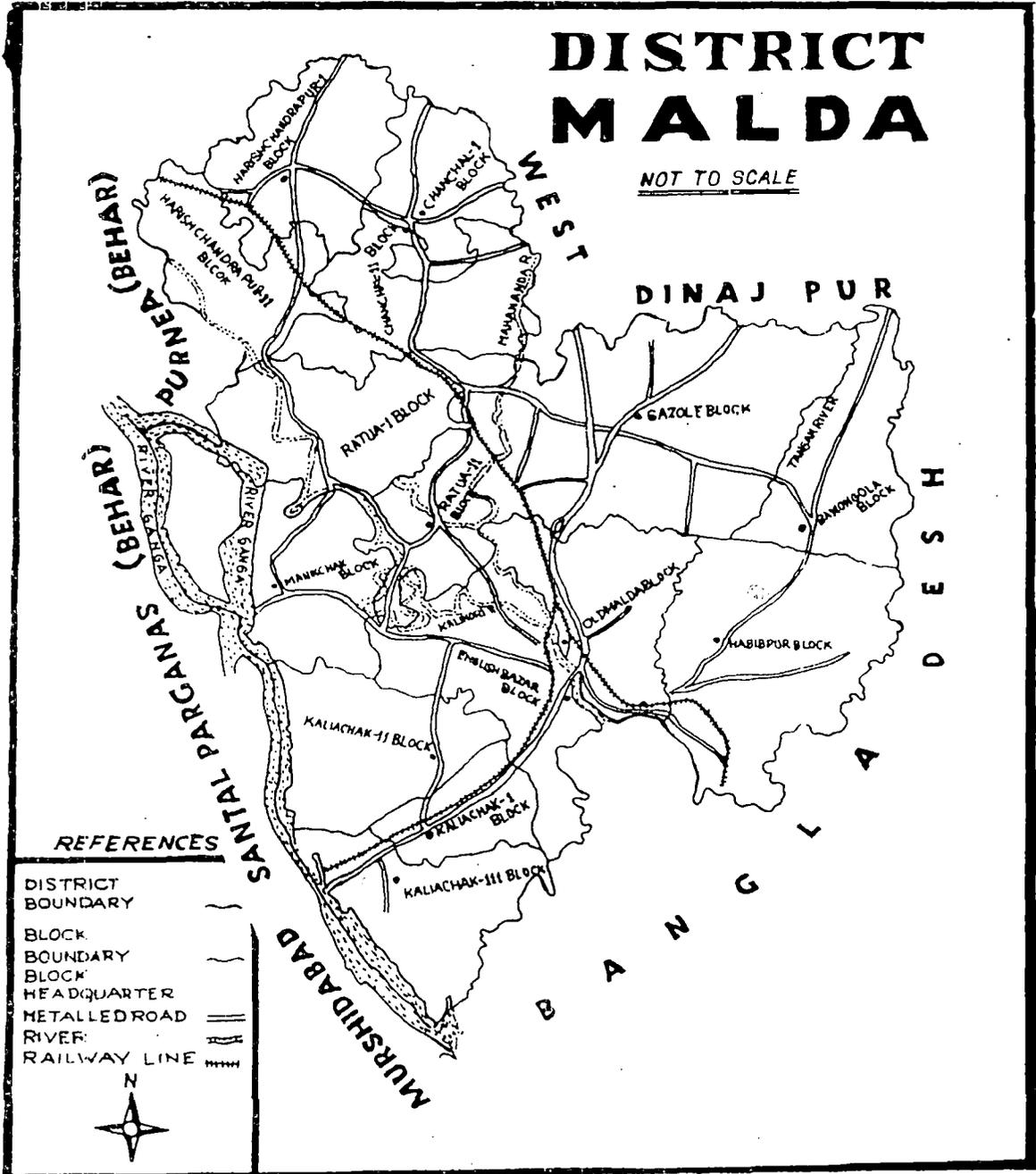
ency fall within 6 - Balurghat Parliamentary Constituency respectively (3) . The administrative limits of the district are shown in the following table.

Table :- 2.1

Administrative units of the district Malda 1985

District -	Sub-Division	Police Station	Block	Panchyat		Mauza	Inhabited village	Town		
				Samity	Gram			Municipal	Town Comittee	Non-Municipal
Malda	1	10	15	15	147	1749	1615	02	04	02
West Bengal	49	379	341	339	3305	41107	38024	101	-	9190

Administrative units of the district of Malda has been shown on Map and the location of Malda district in India has been shown on Map . In the table 2.2 shows the break up of areas of different police station of Malda District.



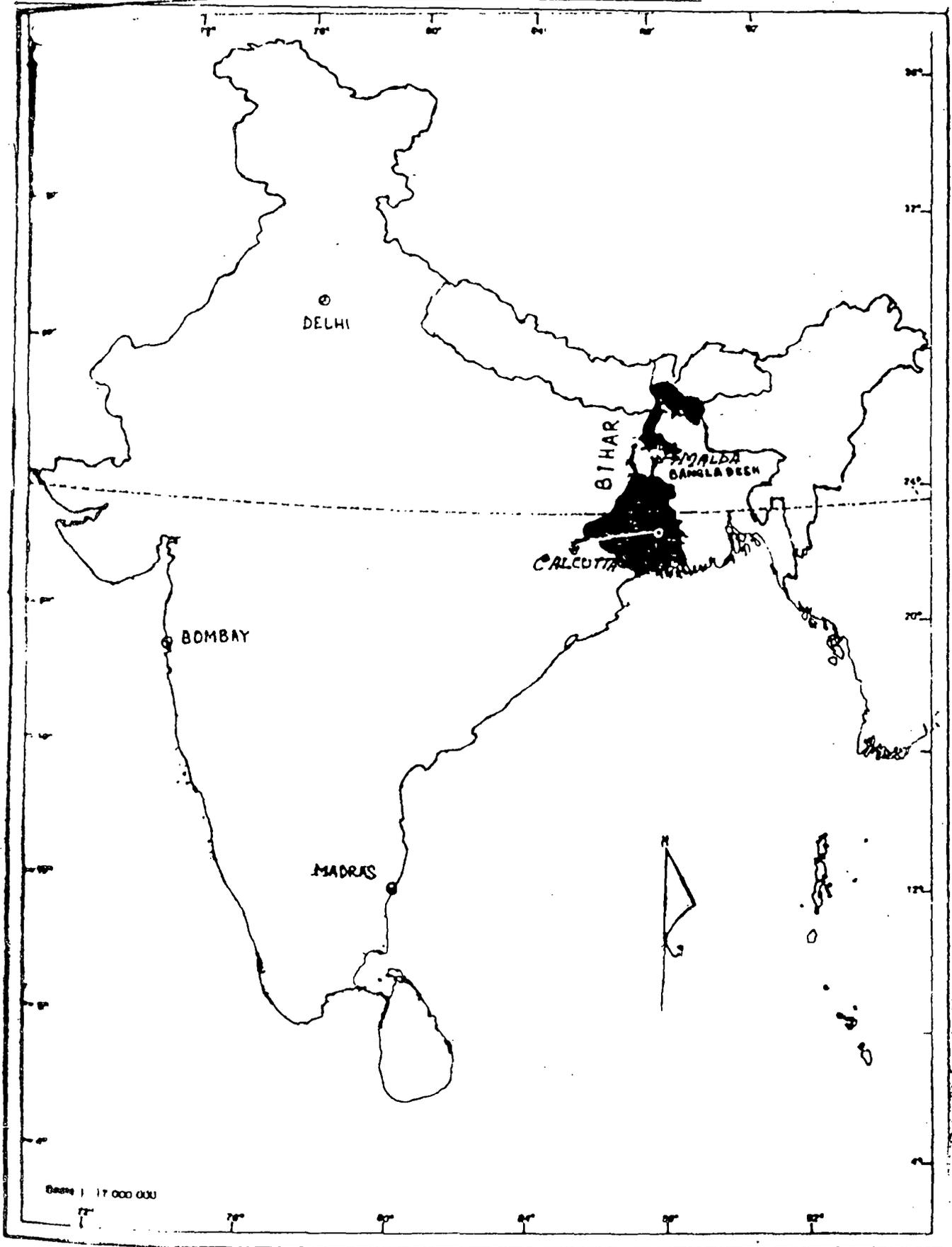
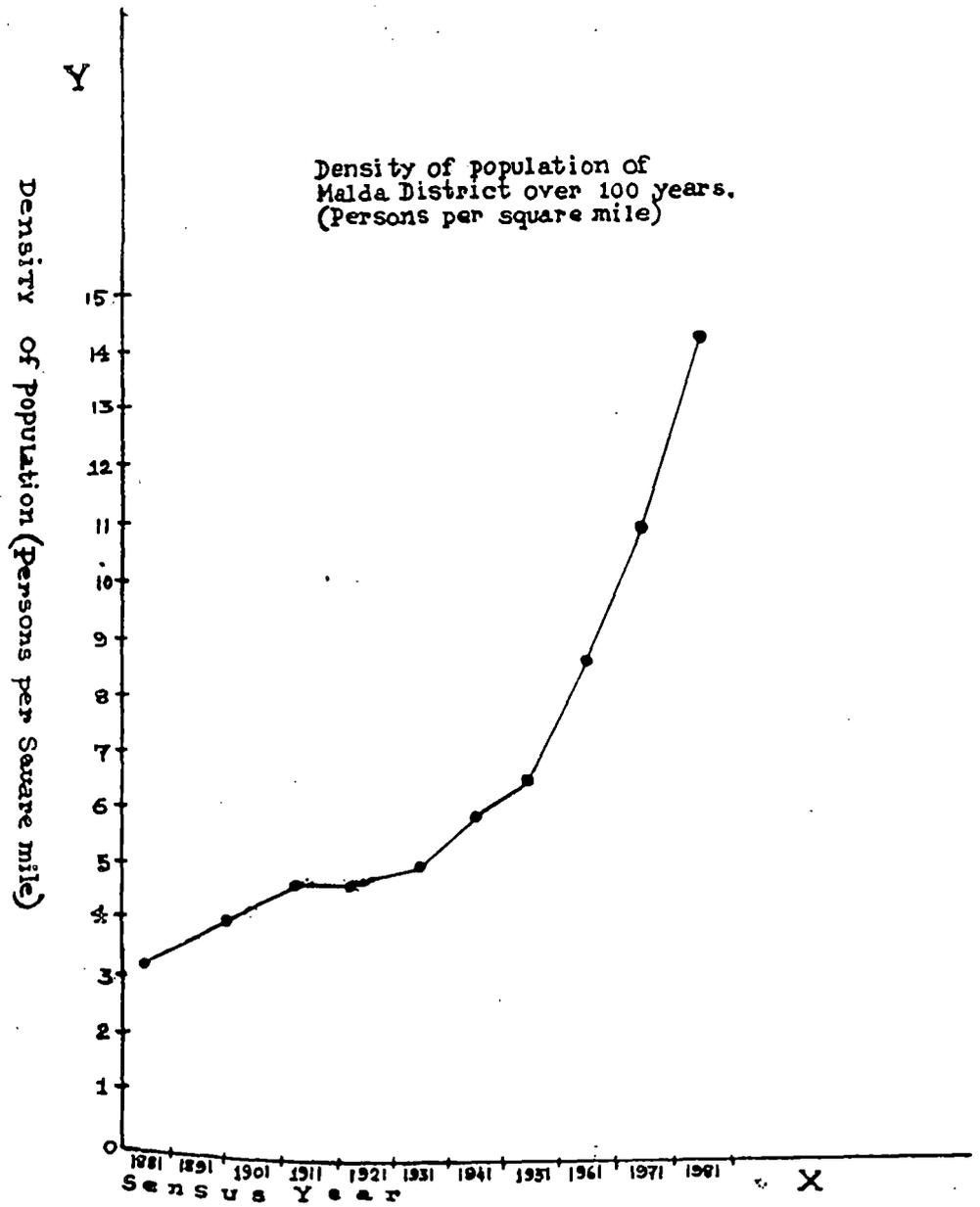


Table : 2.2

Break up areas of different police stations of Malda District

<u>District and Police Station</u>	<u>Rural Urban</u>	<u>Area</u>		<u>Block</u>
		<u>in Sq. miles</u>	<u>in Sq. Km.</u>	
Malua district & Sadar Sub-Divi sion	Total	1 391.9	3,605.1	15
	Rural	1 388.8	3,597.3	
	Urban	3.1	7.8	
Englishbazar	Total	98.4	254.8	1
	Rural	96.6	250.2	
	Urban	1.8	4.6	
Malda	Total	87.4	226.4	1
	Rural	86.1	223.2	
	Urban	1.3	3.2	
Kaliachack	Rural	207.1	536.4	3
Habibpur	Rural	153.3	397.1	1
Ratua	Rural	153.7	398.1	2
Manikchack	Rural	122.1	316.2	1
Kharba	Rural	142.2	368.3	2
Harishchandrapur	Rural	149.8	388.0	2
Gazole	Rural	198.3	513.6	1
Bamongola	Rural	79.6	206.2	1
Total	Rural	1 391.9	3 605.1	15

Source : Census Handbook, Malda, 1981 census.



c) Climate :

The development of a particular place largely depends on its climate favourable and congenial climate always act as blessing for all sorts of development. The climate of the Malda district has been tremendously influenced by its neighbouring state. This district experience extreme hot in the summer season, considerable rain in the rainy season, abnormally cold in the winter.

Rainfall .

This district has nearly 67 rainydays in a year and the approximate rainfall is 1453.1 m.m. in a season. So it can be safely said that the total rainfall of this district is more than average. The maximum precipitation being received during the period from June to September. The average rainfall and number of rainydays is shown in the following table :-

Table - 2.3

Average rainfall (m.m.) and number of Rainydays

<u>Month</u>	<u>Actual</u>	<u>Normal</u>	<u>% Departure</u>	<u>No. of Rainydays</u>	
				<u>Actual</u>	<u>Normal</u>
January	37.3	10.9	242	2	1
February	22.2	21.6	3	2	1
March	11.4	18.0	-37	1	1
April	14.2	34.5	-59	2	2
May	118.4	115.6	2	7	5

Contd.

June	294.5	252.7	16	12	11
July	349.0	292.6	19	18	14
August	210.6	283.2	-26	15	15
September	266.6	287.3	-7	12	11
October	62.6	120.9	-49	4	5
November	Nil	14.0	-100	-	1
December	3.9	1.8	116	1	-
Total	1 390.3	1 453.1	-4	76	67

Note : The rainfall records are average of 9 rainfall recording stations of the district under Agricultural Deptt.

Source : District handbook.

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Temperature .

From about the beginning of March the temperature begins to rise. The night Temperature, however, is low even in April. Although the temperature reaches the maximum in April or May, night temperature continues to rise even in the monsoon. In April, the mean daily maximum temperature is 36°C and the mean daily minimum temperature is 22.1°C on account of increased humidity and high night temperature oppressive weather is experienced in monsoon season particularly in between rains. With the withdrawal of south west monsoon by about the first week of October, both the day and night temperature drop steadily. The cold season commences after the middle of November and the night temperature

drops more rapidly than the day temperatures. January is the coldest month with the mean daily minimum temperature at 10.8°C and the mean daily maximum temperature at 24.2°C. In the cold season, in association with passing western disturbances, Spells of cold weather are experienced and the minimum temperature may go down to four to five degrees above the freezing point of water⁽⁴⁾. The month wise temperature can be seen in the following Table :-

Table - 2.4

Month wise Temperature in °C, Station Malda

<u>Month</u>	<u>Means of</u>		<u>Extreme</u>	
	<u>Daily Max.</u>	<u>Daily Min.</u>	<u>Highest</u>	<u>Lowest</u>
January	22.8	10.3	25.6	7.5
February	25.4	12.0	28.3	7.3
March	34.0	17.0	36.7	9.4
April	36.8	21.6	42.5	17.5
May	33.6	24.4	43.0	19.2
June	32.0	25.8	36.9	23.7
July	31.8	25.6	34.0	23.8
August	32.5	25.9	35.0	24.1
September	31.6	24.8	33.5	22.2
October	31.8	22.6	34.4	18.2

Contd.

November	28.9	15.2	31.0	13.2
December	25.6	10.7	25.8	7.0

Source : District Seed Farm, Malda.

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d) Soils :-

The district is situated on the western part of the alluvium filled gap between the Rajmahal hills on the west and the Garo hills on the east. The entire area is covered by alluvium which however is of two different ages displaying different physical and physiographic Characteristics.

East of Mahananda which bisects the district roughly along a north south line are found older (Plistocene) alluvium forming the Barind. The soil of this tract is red soil of old alluvium formation it is composed of stiff clay, containing iron and lime and become extremely hard in the cold weather. Even a heavy shower will not do more than make it slippery on the surface. The soil in this tract is mostly acidic. This tract is mainly mono-cropped. The main crop grown in this region is winter Rice. On the northern parts of this area Jute Autumn Rice in the khariff season and wheat and Mustard in the Rabi Season are grown. Irrigation for Rabi cultivation is a must for this tract. Extensive cultivation of Summer Rice is restricted only in the " Duba " area (low lying areas subject to water stagnation). The pH of this

tract varies from 4.2 to 5.5 .

On the west of the Mahananda, the Soil is light called " Do ash ". It is a later alluvium formation and consists of an admixture of clay and sand. On the eastern side the proportion of clay is more but farther western one goes towards the Ganges, the soil reaction is neutral.

A third kind of Soil is found in the low lying areas, beels and valleys. This is a dark loam called matial (metal) It has a greater admixture of clay. It is also fertile and produces chiefly Aman paddy or Boro paddy.

In the Tal area Jute, Maize, Aus and Aman Paddy are the main crops grown in the Khariff. In Rabi, Wheat and Boro Paddy are the major crops. Pulses and oil seeds are also grown in a considerable area. The pH ranges from 6.5 to 8.0 maximum being between 6.5 to 7.5 ⁽⁵⁾ .

e) River System :

The principal rivers of the district which serve as the water storage as also supplying through lifts irrigation water to Rabi and summer crops are the 1) Purnabhaba, 2) the Tangon, 3) the Mahananda, 4) the Kalindri, 5) the Ganges. In fact, the Ganges which forms the south western boundary of the district receives the water of all the other rivers. Total net work of different rivers is 172 Km in this district.

f) IRRIGATION :

The district is not Commanded by any Major Irrigation Project. The Irrigation is made through Minor and Small irrigation Project only. About 24% of the net cropped area is under irrigation command.

The study of Hydrological Map of Malda indicates different static water level in different areas. In Barind areas it is 1800 cm, in Diara it is 600-700 cm, in Tal area it is 360-570 cm, only. So installation of Shallow Tube well is technically feasible every where, 'Doba' area of Barind tract, offers an opportunity for having STW and consequently makes it possible to cultivate Boro.

The net work of rivers and their 172km. long course flowing through the district has made it possible to install largest number of RLI schemes in this district. The existing strength of departmental RLI schemes in this district is 361. Now we can show the Gross and Net Khariff and Rabi Summer Irrigation Sources in the year 1987-88 in table 2.5.

Table : 2.5

Gross and Net Rabi-Summer Irrigation Source 1987-88

Sl. No.	Sources	No. of Installation	Net Irrigation (ha)	Net area irrigated (ha)	Gross area Irrigated (ha)
1.	DTW	212	6,500	5,360	10,610
2.	RLI	382	15,240	12,320	28,600
3.	STW	13,400	36,200	26,330	62,640
4.	TANK	10,141	11,489	12,160	14,250
5.	S.I.Schemes	281	5,380	4,900	6,720
6.	Other Schemes (Boro-Bandh etc.)	NA	805	805	600

Contd....

Contd....

Total :	75614	61,875	1,23,420
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 Apart from the above table we can also show the Block-wise Number of different Irrigation Installation. This is shown in table 2.6 .

Table : 2.6

Block-wise Number of Different Irrigation Installations of Malda District.

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Block	DTW			RLI			STW			Dug well	Ta- nk	S.T sch- eme	Bo- ro Ban- dh
	State own ed	MIC	Other	State own ed	MIC	Oth er	State own ed	PRT VA TE	Ot- her				
	2	3	4	5	6	7	8	9	10				
1													
English bazar	18	03	-	20	-	-	-	554	42	-	488	10	-
Old Malda	19	01	-	34	-	-	-	436	12	-	840	15	07
Gazole	01	02	-	39	-	-	-	901	12	-	3263	54	-
Chanchal I	-	09	02	-	22	-	21	1211	35	-	337	07	-
do - II	-	07	01	-	22	-	24	996	30	-	436	-	-
Bamongola	-	-	-	35	-	01	-	263	-	-	1316	67	-
H.C.Pur-I	-	2	2	-	10	-	24	1078	42	-	307	24	-
do - II	-	-	-	-	33	-	-	1882	36	-	462	34	-
Manick chak	9	03	-	23	-	-	-	509	18	-	223	02	-

Contd....

Contd.....

Kaliachak-I	8	02	-	06	-	-	24	597	30	-	65	01	-
do - II	7	02	-	09	-	-	48	289	30	-	79	16	-
do - III	17	01	-	-	-	-	24	635	30	-	80	03	-
Ratua - I	-	12	04	-	24	-	26	743	24	-	507	21	-
do - II	-	13	26	-	60	-	48	676	18	-	438	02	-
Habibpur	-	-	-	37	-	-	-	496	-	-	1305	13	-

From the table 2.6 it is seen that the different irrigation installation of Malda District in case of block wise is not sufficient at all. But from our survey report we can also show the benefited area of the district through irrigation under different blocks of Malda District ⁽⁶⁾. This shown in table 2.7.

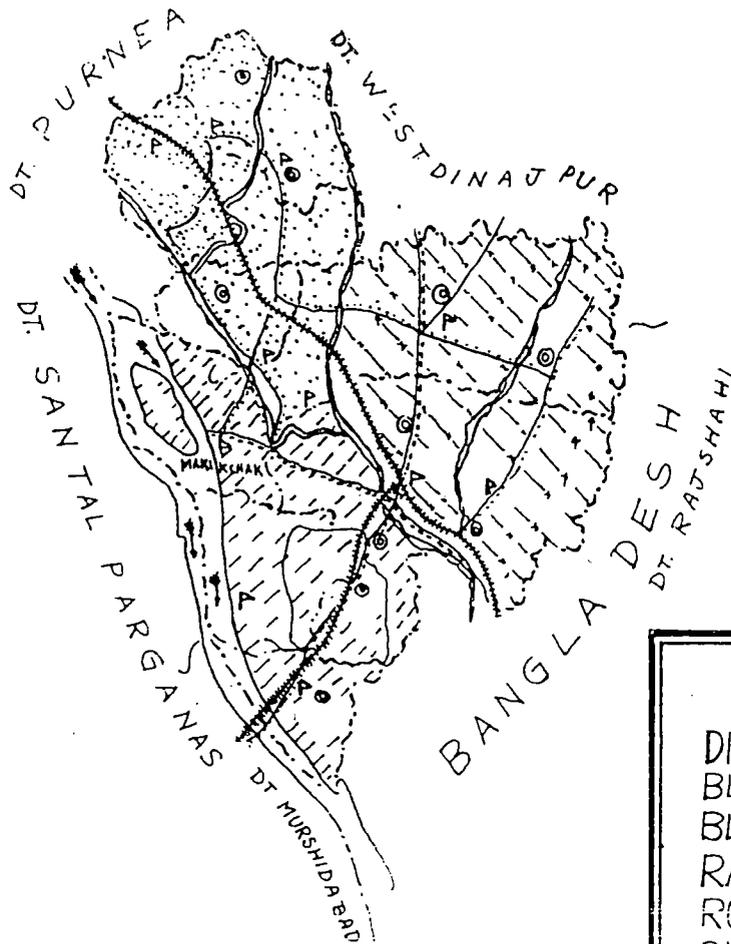
g) Natural Divisions :

Geographically the district is divided into three district Zones : 1) Barind 2) Diara and 3) Tal. (Natural Division of the district of Malda has been shown on Map)

1) Barind :

The barind tract of Malda district is of Comparatively high lands which lie on the east of the Mahananda river. The highest elevation of the district measuring 397 metre from the sea level is situated in Gazole P.S. under the tract. The tract

DISTRICT MALDA



REFERENCE

DISTRICT BOUNDARY	---	~~~~~
BLOCK BOUNDARY	---	~~~~~
BLOCK HEADQUARTERS	---	△
RAILWAY	---	
ROAD (METALLED)	---	----
RIVER	---	~~~~~
GOVT FARM	---	○
BARIND	---	▨
TAL	---	●
DIARA	---	▩

Table : 2.7

Distribution of Irrigation and the Area benefited

<u>Blocks</u>	<u>Net area under irrigation</u>	<u>Type of Facilities</u>											
		<u>Canals</u>		<u>Tanks</u>		<u>RLI</u>		<u>DTWS</u>		<u>STWS</u>		<u>Others</u>	
		<u>No.</u>	<u>Area benefited</u>	<u>No.</u>	<u>Area benefited</u>	<u>No.</u>	<u>Area benefited</u>	<u>No.</u>	<u>Area benefited</u>	<u>No.</u>	<u>Area benefited</u>	<u>No.</u>	<u>Area benefited</u>
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. HARISHCHAN. DRAPUR - I	16,703	2	62	307	887	10	1,724	04	551	1,102	12,209	42	1,270
2. HARISHCHAN DRAPUR - II	18,000	NIL	NIL	NIL	NIL	34	2,000	NIL	NIL	4,000	16,100	NIL	NIL
3. CHANCHAL - I	11,460	11	130	23	185	22	990	09	465	21	210	1,1209,480 (Private) (STW)	
4. CHANCHAL - II	14,210	NIL	NIL	390	11,440	20	2010	07	455	02	305	NIL	NIL
5. RATUA - I	13,770	NIL	NIL	97	250	31	4,500	18	2,400	1,250	6250	10	370
6. RATUA - II	7,401	NIL	NIL	NIL	NIL	57	3,880	36	1,478	681	2043	NIL	NIL
7. GAZOLE	29,732.50	22	25	205	9,575	39	6,800	NIL	367.5	1,200	10080	52	2885
8. BAMONGOLA	3,375	NIL	NIL	75	75	35	1,300	NIL	NIL	500	2000	NIL	NIL

Contd....

1	2	3	4	5	6	7	8	9	10	11	12	13	14
9. HABIBPUR	31,700	36	18.2	1,305	4,187	37	4,525	NIL	NIL	534	4282	03	706
10. OLD MALDA	18,240	NIL	NIL	420	12,478	34	1,000	22	580	510	4182	NIL	NIL
11. ENGLISHBAZAR	1,847	02	50	10	10	19	668	22	480	639	639	NIL	NIL
12. MANIKCHAK	3,950	02	100	NIL	NIL	23	2000	10	450	150	900	10	500
13. KALIACHAK - I	4,572	03	124	NIL	NIL	06	296	10	1,008	24	121	600	2023
14. KALIACHAK - II	17,599	06	16,139	NIL	NIL	09	400	09	500	04	555	04	05
15. KALIACHAK - III	4,228	08	788	02	30	NIL	NIL	NIL	NIL	18	540	1125	2,870
Total :	1,96,787.5	88	35,418	2,834	39,117	376	32,093	150.8	734.5	10635	60316	2966	21,109

All figures of area benefited shows in acres .

Source : LBO, Malda.

which is of old alluvium in origin having red colour extends over a wide area begining from Bogura district in Bangladesh to eastern most extrimity of the Mahananda river of Malda District. The Characteristic feature of the tract is wild undulations with successive ridged and depressions seamed with Small water courses in the valleys. The ground is baked hard as iron, drinking water is scarce during hot weather. Except in autumn when it becomes green with winter rice, it remains arid. In spite of the fact stated above it provide irrigation facilities from the rivers Mahananda, the Tangan and the Purnarbhaha in the winter season for Rabi and Summer Paddy cultivation. Moreover there are 'Doba' areas which comprises of 25-30% of the cultivated area have favourable ground water strata which accommodate shallow tube wells for irrigation in winter and Summer Paddy cultivation. The area comprises of Gazole, Habibpur, Bamongola and Old Malda Block of the district.

2) Diara ;

This is the new alluvium of the district and comprises of Kaliachak - I, II, III, Manikchack, Englishbazar and part of Ratua - I block of the district. The soil is new in origin with annual deposition of silts, the ground water strata is favourable accomodating a number of shallow tube wells for Rabi and summer cultivation.

3) Tal :

The tal region is situated to the west of Mahananda

river. It is a low lying area subject to inundation with the river of the Ganges, the Mahananda, the Kalindri etc. The construction of flood protection embankment, however, reduced the chances of flood in the area. The Tal area gradually slopes down towards the south and west and merges with the Diara region. The slopes of shallow Sinking for rabi and summer irrigation may be verified by the SWID.⁽⁷⁾

h) Agriculture :

The economy of the district is basically an agrarian one and economically Malda is a backward district. According to 1971 census 27.09. percent of the total population constitutes working force of the District. Within next ten years there was no significant change in the overall economic structure. In fact 1981 census there was only 0.14 percent increase in the total working force in the District. This low pace of economic development has its impact on both agriculture and industry. Inter sectoral analysis shows that there is roughly 5 percent decline in the primary sector working force between 1971 and 1981. Within the sector there is rise of agricultural labourers and fall in the proportion of cultivators. Since there is no appreciable change in the land holding pattern it may be concluded that there is shift in the labour force from the primary sector to other sectors. The problem of primary sector still remains in bog of despondency due to continuous pressure of excess labour on land in the form of agricultural labourers. Now the task ahead is to draw this

excess labour from primary sector and to mobilise them in the secondary sector. Ultimately this improves the marginal productivity of labour in the agricultural sector side by side with the adoption of scientific farming. Now we can show the change in working population among different categories between 1971 to 1981 in Malda District in table 2.8 .

Table : 2.8

Percentage Distribution of working population in different categories in 1971 and in 1981 Malda district

Catrgoty	Percentage of workers	
	1971	1981
A. 1. Cultivators	55.98	44.44
2. Agricultural labourers	33.94	21.16
3. Other worker	10.08	34.50
4. Total	100.00	100.00
B. Percentage of main workers to total Population	27.09	27.28

Source : Director of census operation, W.B.

Malda is one of the most backward Districts in the State.

The economy of the District is Practically agobased and large number of labour force is directly of indirectly dependent on agriculture. Proportion of workers engaged in agriculture has gone up considerably. The District is divided into two agricultural sub-division, Malda Sadar with its head quarter at Englishbazar and Chanchal with the headquarters at Chanchal itself under Malda Sub-division are ; a) Gazole, b) Bamongola, c) Habibpur, d) Old Malda, e) Englishbazar, f) Manikchak, g) Kaliachak - I, h) Kaliachak - II, i) Kaliachak - III. Chanchal sub-division includes a) Harishchandrapur - I, b) Harishchandrapur - II, c) Chanchal - I d) Chanchal - II, e) Ratua - I and f) Ratua - II. Chanchal Sub-division covers less than half of the land of Malda Sadar Sub-division.

The ownership distribution pattern of land holdings is, also very peculiar in the sense that 53 percent of land holdings is upto the size of 1 hectare only. 4 percent of owners are holding 4 hectares and above. We can show the ownership distribution of land holdings in table 2.9 .

Table : 2.9

Ownership Distribution of land holdings in Malda

Sl. no.	Side of holdings in hectare	No. of hold-ings	% of total holdings	Area in hectare	% to total area
1.	Upto 1.00 ha	117615	53	70569	24
2.	1.00 to 2.00 ha	62135	28	95416	32
3.	2.00 to 4.00 ha	33285	15	93855	31
4.	4.00 to above	8876	4	39942	15

In short the land use pattern of Malda District is very interesting and it is shown in the table 2.10.

Table : 2.10

Distribution of land use of Malda District

<u>Blocks</u>	<u>NET AREA UNDER CULTI VATION</u>	<u>AREA UNDER PASTURE ORCHARD ETC.</u>	<u>CULTI VABLE WASTE LAND</u>	<u>HOME STEAD LAND</u>	<u>FOREST LAND</u>	<u>RESI DUAL AREA</u>	<u>AREA IN WHICH MORE THAN ONE CROP IS GROWN</u>	<u>AREA OF VESTED LAND</u>	<u>AMOUNT OF LAND DISTRI BUTIED THERE OF</u>	<u>NO. OF ASSIG NEES</u>
1. HARISHCHANDRAPUR-I	33,000	25	70	1,822	NIL	89.20	20,000	2,294.90	2,105.70	5,170
2. HARISHCHANDRAPUR-II	28,510	602	5,227	2,134	5,227	244.00	15,000	2,613	2,000	9,500
3. CHANCHAL - I	30,120	8	1,088	2,054	NIL	NIL	9,799	1,384.40	972.10	3,315
4. CHANCHAL - II	35,800	2,125	1,850	1,847	NIL	1,200.00	9,720	4,617.00	257.00	4,432
5. RATUA - I	29,312	662,722	382	2451	NIL	72.00	2,600	3,850.30	2,973.05	6,623
6. RATUA - II	35,300	5,500	NIL	1,807	NIL	3,304	8,500	1,506.96	1,191.46	4,110
7. GAZOLE	1,03,810	1,150	257.5	3,107	1,205	5,500	29,855	17,784	14,075.12	22,286
8. BAMONGOLA	40,000	50	300	1,565	1,000	200.00	10,000	5,472.91	5,054.29	10,203
9. HABIBPUR	98,084.33	148	950	2,458	826	4,387.14	12,000	23,367.43	13,234.17	961
10. OLD MALDA	42,680	41	500	1,780	75	N.A.	17,500	5,736.70	5,294.70	9,768
11. ENGLISHBAZAR	30,000	1,500	50	2,677	NIL	2,550	8,500	2,324.06	1,513.95	5,687
12. MANIKCHAK	40,000	7,213	NIL	2,595	NIL	2,550	34,000	12,571.48	6,666.61	10,692
13. KALIACHAK - II	23,640	2,223	NIL	5,199	NIL	28.27	18,525	701.87	554.14	1,513

Contd....

Contd..(Table : 2.10)

14. KALIACHAK - II	30,852	3,952	9.88	2,000	NIL	NIL	17,599	5,895.07	N.A.	2,881
15. KALIACHAK - III	47,310	911.07	175	2,698	NIL	NIL	32,455	6,356.56	3,921.64	4,850
<hr/>										
TOTAL :	6,48,918.99	28,170.07	10,859.38	34,117	8,333	12,429.61	2,46,053	96,476.28	59,813.93	95,991
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Source : District Profile Malda.

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Thus we can say that the land using pattern of Malda is highly insignificant. There is a little scope of increasing agricultural production.

i) Industry :-

From economic point of view the scope to recommend development of industries, small or large, depends upon certain key factors like existence of resources, physical and human, infra-structural facilities like existence of communication and transport net-work, industrial accomodation, water, power and financial institutions and on the motive forces generating overall enthusiasm among people to explicit the situation. Except absence of social unrest the district was perhaps endowed with all negative virtues at least up to the begining of seventies. Two common nature drought and flood have been ravaging the district as if with religious earnestness.

The economy of the district mainly rests on Mango and mulberry cultivation. In that case too the production and marketing of mango have recorded a decline over years. There is no mineral deposit permitting exploitation nor there is any forest resource with industrial utilisation. There is not a single large scale industrial unit in the district. There are 2000 registered small scale units which account for only 1.3% of the total number of registered units in the State. The situation posed a problem to identify prospective industries. The backwardness of the district has been admitted by the government and allowing it a central subsidy of 25% of fixed capital investment on industrial ventures.

At present Malda consists of 140 bank branches

of 14 different banks. The United Bank of India is the "Lead Bank" of the district, during the last 10 years advances given by banks to the small scale units of the district was amounted to rupees 256.24 thousands and it was mostly in the form of working capital. To act as a catalytic agent for industrial growth of the district the banks should adopt more need based approach rather than security based approach. The main reasons for non-repayment of loan are due to the lack of technical and marketing knowledge of entrepreneurs, diversion of money to non-productive purpose, infrastructural problems associated with Power and Raw Material. In order to provide adequate credit to the different sector in Malda district a comprehensive credit plan has been drawn by the lead Bank covering the period from January 1983 to March 1988. The credit plan envisages a total amount of rupees 10.94 crores at which share of agriculture is rupees 7.18 crores. The total plan outlay for the small scale sector and the tertiary sector has been kept at rupees 2.17 crores and rupees 1.62 crores respectively. West Bengal Financial Corporation has a branch office at Malda to do preliminary processing of loan applications. In recent years much emphasis has been laid down on entrepreneurship development and promotion of entrepreneurs.

Promotion of Industrial activities and thereby creation of economic development and employment generation in Malda District in the field of Cottage and Small industries started actually after the establishment of District Industrial Centre in the year

1978 - 1979. Industrial infrastructure of the district is still very neglected. There is still no organised effort for development of accomodation of small scale industries in and around the prospective growth centres. The condition of providing power connection to the industry is very much delayed. Adequate institutional support are still not forthcoming in time. Considering the economic need of the district there is immediate need to mobilise adequate quantity of financial resources in the district in the Seventh Five Year Plan to create favourable impact on the industrial economy of the region.

Infrastructure facilities in terms of industrial accomodation is found to be very poor in the district. Presently there is no industrial area. So the planned industrial accomodation is urgently needed in the district. Due to rapid commercialisation and development activities it has become difficult to procure land in English-bazar town for industrial use. For development of industrial area, the field investigation reveals that Narayanpur under Old Malda Block offers a suitable location where approximately three acres of land is available. Here the facilities water, power, railroad etc. are available.

Raw materials is an essential input to industries. In a backward area like Malda there is no organised market for raw materials like steel, cement, coal and various chemicals. At Narayanpur there is a small coal depot maintained by WBSIC. But there is a huge gap between supply and demand (8).

It may be mentioned here that a scheme for " area development for SSI unit is under active consideration for implementation by the West Bengal Industrial Infrastructure Development Corporation in Old Malda P.S. and expeditious action in the matter will help to chalk out future schedule of industrialisation of the district ".

In view of the fact that the Malda is industrially backward district and infrastructural position be fitting for promotion of industrial units is yet to be developed in respective growth centres of the district and as such industrialisation is not progressed in the equal ratio with the stress given for this programme.

The target group of self employment programme, i.e., educated unemployed youths do not possess fair knowledge of trade and industries and they are more inclined to service.

According to the industrial policy of govt. of India and State government various support and package of assistance are being extended for upliftment of economy of the backward area by industrialisation which has been introduced in this district also from 1978-79 through District Industries Centre.

DIC provides support to entrepreneurs for successfully promotion of Small Scale Industries in the backward district which is closely coordinated and adjoined with efforts with other agencies working in the field of Cottage and SSI Sector like Small Industries Service Institution, State Board of Khadi and Village Industries, Khadi and Village Industries Commission, Developmental Commission and Financial Institution.

Table : 2.11

Distribution of bank-wise Credit plan for the year 1989-90 of Malda District :

Name of the banks	Agril & Allied	SSI	Trade & Source	Total of Priority Sector	Non-Priority	Grand Total
UBI	20933	7587	11018	39538	2450	41988
SBI	11926	8493	7666	28085	5209	33294
AB	6292	1341	2380	10013	940	10953
UCO	3183	2492	2036	7711	360	8071
IOB	980	839	793	2612	330	2942
IB	176	290	585	1051	-	1951
CBI	2439	1256	2550	6245	1920	8165
BOI	982	451	1185	2618	-	2618
PNB	433	161	195	789	-	789
GGB	43983	12250	10610	66843	770	67613
UB	720	337	648	1705	169	1874
DCCB	15092	430	530	16052	-	16052
LDB	6690	(-)	175	6865	-	6865
WBFC	-	10000	(-)	10000	-	10,000
Total :	113769	45382	40976	200127	21248	212275

Source : Malda District Credit Plan 1990.

Now we can show the bank wise Credit plan and bank wise target and achievement vide table 2.11 and table 2.12 respectively.

In case of bank-wise Target and Achivement under Agrri and Allied, Industries, Business and Services, it is seen that the performance of commercial bank itself not satisfactory. But in case of Rural banks, GGB plays an important role and as well as WBFC has also got pivotal role in case of achivement than their target. This is shown in table 2.12 .

From the table 2.12 it is seen that bank-wise target and achievement is good in case of SBI, AB, BOI, DCCB Ltd., IOB and WBFC. In case of Agri and Allied the position of SBI, UCO bank, DCCB Ltd. has occupys the promising role in case of achievement over their target on that sector. In case of Industries SBI, AB, PNB, UB, LDB Ltd., WBFC has got their role in top position in case of achievement over their target. In sphere of services UBI, SBI, GGB, AB, PNB, UIB Ltd., BOI, UB, and IOB inserted their position in top. But in sum total the achievement position is higher in case of SBI, AB, BOI, DCCB Ltd., IOB and WBFC has got their supremacy. To compare the rural banks with the other commercial banks it is seen that their acievement is not good as GGB. But in case of other Financial Corporation and the other Commercial banks keep up their position more or less⁽⁹⁾ .

Table : 2.12

Bank wise Target and Achievement under Agriculture and Allied, Industries Business and Service
for the year 1988-89.

Banks	No. of Branches	Agril & Allied			Industries			Services			Total		
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
UBI	21	14646	10576	72	4392	3379	77	5943	6013	101	24981	19968	80
SBI	20	11710	13881	119	3904	7150	183	5350	6046	113	20964	27077	129
GGB	54	35346	19899	56	5319	2079	39	9935	16593	167	50600	38571	76
AB	08	3879	3271	84	1664	2691	162	2135	2643	124	7678	8605	112
UCO	05	2747	3007	109	1002	923	92	1437	1163	81	5186	5093	98
CBI	07	3778	1503	40	908	724	80	2013	1388	69	6699	3615	54
PNB	01	377	286	76	97	128	132	127	132	104	601	546	91
UIB Ltd.	02	486	85	17	402	13	03	490	911	186	1378	1009	73
IB	01	271	51	19	304	25	08	491	344	70	1066	420	39
BOI	03	1337	977	73	743	702	94	959	1947	203	3089	3626	119
DCCB Ltd.	05	13431	15253	114	1500	1009	67	525	-	-	15456	16262	105
UB	01	1022	305	30	172	532	309	450	653	145	1644	1490	91
LDB Ltd.	01	5851	5562	95	-	-	-	-	-	-	5851	5562	95
IOB	01	405	260	64	320	1150	359	803	1233	154	1528	2643	173
WBFC	01	-	-	-	4250	7350	173	-	-	-	4250	7350	173
Total :	131	95286	74916	79	24977	27855	112	30658	39066	127	150921	141837	96

Source : Malda District Credit Plan 1990.

S U M M A R Y

The district of Malda is included within the Jalpaiguri Division of West Bengal is the Southernmost of the North Bengal district. The area of the district is 3,713 sq. km., according to surveyor-general of India. The district is bounded by Purnea and Santal Paraganas of Bihar, Dinajpur and Rajshahi districts of Bangladesh and Murshidabad and West Dinajpur district of West Bengal.

The district of Malda is composed of only one Sub-division - sadar with its headquarters at Englishbazar which is the seat of both the district and Sub-division. The district has 10 Police Stations, 15 Blocks, 1794 Mouzas, 147 Gram Panchyat, 15 Panchyat Samity, 1615, inhabited village, 02 Municipal town, 04 Town Commettee. The total population of the district was 2,031,871 in 1981. The name Malda was formerly applied to the town which is now known as old Malda. In course of time Englishbazar became the headquarter of the district and came to be known as Malda.

The district of Malda came into existence under the British informally only in 1813, when a joint Magistrate and Deputy Collector was posted. A Treasury was established in 1832 and in 1859, a Magistrate and Collector was placed in charge of the district upto 1876, the district formed part of the Rajshahi Division of the undivided Province of Bengal and between 1876 and 1905 the district formed part of the Bhagalpur Division which was then

in Bengal. From 1905, it was included in the Rajsahi Division till August, 1947. The district as it exists today came into existence as a result of a notification issued by the government in September, 1947.

Among the important historical, archaeological and as well as the tourist spot in the district, the names of Gour and Pandua may be mentioned. The city of Gour, a deserted capital of Bengal is situated at an Old Channel of the Ganges, 16 kms South West of Englishbazar. Its dimensions as defined by the embankments is about 12 kms in length North and South and about 2 to 3 kms in breadth from East to West. Gour is full of dighis and tanks of various sizes. There is another large dighi, just behind the Piasbari dak bungalow about 402 metres of length and about 283 metres in breadth. Another historical place Pandua an old capital of Bengal in the Barind or Barendrabhum situated at distance of about 10 kms North-East from Old Maldah. The ruins of the city of Pandua is the evidence of an earlier Hindu dynasty. During the Mohammadan times, the city was called Firozadabad. The remains which now exist may be divided into those of Pandua and Adinah, the distance between the places being about 3.5 kms.

The river Mahananda, flowing North and South roughly divides the district into two equal parts, Rahr and Barendra. The characteristic feature of Barendra, or Barind is high land of the red clay soil of old alluvium.

Tal and Diara region in Rahr area with their characteristic features. The southern portion of the district of Malda which receives the Ganges silt, is the most fertile. The least fertile lands are the higher portions of the Barind and the poor Soils of the Duba and Tal.

The economy of the district of Malda is mainly rural in nature. Agriculture is the principal Source of livelihood of the people of the area. Cultivation and agricultural labourers together constitute 74.30 percent of the total workers in the district according to 1981 census. The classification of land use area in Malda is given below :

- i. net cropped area ; 291.28 thousand hectares.
- ii. land put to non-agricultural uses : 54.54 thousand hectares
- iii. Barren and unculturable waste : 0.24 thousand hectares.
- iv. culturable waste : 5.30 thousand hectares.
- v. other Fallow land : 0.72 thousand hectares.
- vi. current Fallow : 1.08 thousand hectares.

As per data of 1976-77, the total area under production of food grains was 399.7 thousand hectares. Rice was cultivated in 248.1 thousand hectares and Wheat in 40.3 thousand hectares. The fibres mainly Jute and Masta were cultivated in 24.1 thousand and 1.8 thousand hectares respectively. Barley and Pulses were cultivated in 14.8 and 80.1 thousand hectares of lands respectively. The total food grains produced were 410.7 thousand tonnes of which cereals being 367.5 thousand tonnes of the cereals—again rice and wheat were produced 262.2 and 81.7 thousand tonnes

respectively. The fibres produced were 157.2 thousand bales of which Jute being 147.1 thousand bales and the remaining fibres were mesta. The tank irrigation is the major source for agriculture in the district. There are large number of tanks in the district. Since tank irrigation is not always sufficient to cater the needs in the respect, various other irrigation schemes were executed by the Government to ensure adequate irrigation facilities to the cultivators.

There is no big or large scale industries in the district. But the small scale industries of this district play a vital role in its economy. The most important of all the industries of Malda is Silk. It has a traditional post and is still the life bird of the district. There were only 8 registered working factories in the district in 1977. But the number of registered small scale industries accounted for 1256 in the referent year. According to the house census held in August-September 1980, Factories, workshops and worksheds occupied exclusively 2685 census houses in the district Malda. Workshop-cum-residence including household industry covered 10020 census houses.

The industrialisation programme in the field of Cottage and Small Scale Industry and intensive work on introduction of setting up Bio-gas plant, Solar Cooker. Working on setting up of Bio-gas plant is an active progress. In case of Small Scale Industries SBI, AB, PNB, LDB Ltd., WBFC has got their role in top position in case of achievement over their target. In sphere of services UBI, SBI, GGB, AB, PNB, UIB Ltd., BOI, GGB and IOB inserted their position in top.

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