

Chapter - V

IRD Programme and Development Agencies in the District of Cooch Behar

As far as the Indian Planning is concerned, social justice through economic growth is claimed the prime objective of Indian economy. But it has been realised that social justice is far from implementation and it has also been recognized from the long gathered experiences that the development of production and the increase in national income cannot be able to benefit the weaker sections of the country. However, the scenario has led to the apprehension that the rural development, a complex phenomenon requires agricultural development and rural industries and the development of allied sectors simultaneously. This simultaneous development is necessary for improving the employment opportunities as well as for raising the income of the weaker sections of the society.¹

The need of the inter-linkages of different spheres in the developmental system is highly felt. Despite, this realization, the developmental process is going on the sectoral basis and the developmental expenditure is allotted to department-wise schemes. However, "a comprehensive study of rural development consisting of programmes for resource development, diversification of occupational structure and employment generation is necessary to bring the small and marginal farmers, landless labourers and rural artisans into the mainstream of economic growth and social progress. The area planning exercises and Integrated Rural Development Programmes are elements of such a strategy now implemented."²

The programme implemented was rather an arrangement which sought the active participation of the commercial banks, different agencies and various governmental departments. It was realised that these institutions had their mixed and positive impact on the different sectors of the rural economy.

The institutions which were intimately related to the implementation of Integrated Rural Development Programme and ensured constructive commitment to the individuals in the society were the following:

- A. Financial Institutions;
- B. Government Agencies' and
- C. Voluntary Organisations.

A. Role of Financial Institutions in the District of Cooch Behar:

The positive role of financial institutions was highly felt at a time when economic development corporated only to the sophisticated sections of the society which caused economic and social disparities to a great extent. The role of these institutions was also felt in the way to the balanced economic development, increased economic growth and industrial advancement. However, the nationalisation of 20 Commercial banks (14 in 1969 and 6 in 1980) was a landmark towards the aim of desired development. This had imparted a new reflection to the banking system in the country. Under the new banking system, the aims were sought to be achieved by the expansion of the number of branches in the rural areas, mobilisation of savings and by enlargement of money markets.³

Presently, it has been recognised by the government that the objectives of economic growth can never be achieved without adequate pattern of production, proper distribution of productive goods and the growth of employment. This allround development which characterised the planned economic development should be augmented so as to cover the growth as well as the removal of poverty. This planned economic development is possible only when the basic requirements of economic growth, namely savings and investment and a developed marketing system are available. These requirements for economic growth ultimately depend upon the rural development. As the problems of rural development in India are multi-dimensional and complex, the banking institutions should play an important role in order to accelerate rural economic growth.

Even though the banking finance is considered an important ingredient for the effective implementation of all development programmes, and the respective institutions play considerable role in assisting the weaker sections of the society, but failed in structuring the credit system with positive character. In recent years, the rural poor nemely the small and marginal farmers, landless labourers, rural artisans have their mixed intention on the banking credit. One section wants to

get credit without any effort to repay it but the other use to deny the facilities offered by the banks. -- This is due to the following reasons:⁴

- (a) (i) The acute poverty is one of the major impediments of the poverty-stricken people in generating incomes from the assets provided by the banks which results in a wide scope for mis-utilization and mis-appropriation of the assets; (ii) the lack of banking system with adequate infrastructure and the least awareness of the people are not encouraging to have the initiative for repayments.
- (b) (i) The traditional idea of rural poor is that the indebtedness to the banks causes reasons to be trapped; (ii) the social system in the Indian rural areas is such that the affluent classes are able to get the benefits by virtue of their bargaining power by allocating the schemes in favour of them; and (iii) in the banking system due to the formalities to be followed and the restrictions enforced by the banks, the majority of the rural people prefer the unorganised financial agencies for their credit requirements.

Despite the fact that the Indian rural underdeveloped complex scenario can never be changed in favour of development merely by providing credit to the people by the financial institutions. The scholars view that India calls for an integrated and more effective governmental programmes to bring about a developmental change where the banking institutions may have the significant role to play.

Cooch Behar District, Financial Institutions and IRDP:

As Integrated Rural Development Programme was a credit-based programme, its successful implementation depends upon the flow of credit from the financial institutions. Again, the flow of credit largely depends upon the number of financial institutions successfully operating in the district. In 1988-89, there have been 83 branches operating in the District in which Central Bank of India is the Lead Bank in the District of Cooch Behar. The Central Bank of India with 19 branches, the State Bank of India with 9 branches, the Allahabad Bank

with 4 branches, the Bank of Baroda with 2 branches, Bank of India with 1 branch, the United Bank of India with 3 branches, The United Commercial Bank with 2 branches and Uttarbanga Kshetriya Gramin Bank with 43 branches had been financing to various sectors during the year 1988-89. During this period there had been 7 proposed new bank branches to be opened in different blocks of the district as per licence granted by the Reserve Bank of India. In 1995-96, it was found that there were 94 local level branches which were financing to the IRDP beneficiaries in the District. Details are given below:

Table No. 1
Number of Local Level Bank Branches in Cooch Behar District

SL. NO	Name of the Bank	No. of Branches Financing Cases under IRDP	No. of G.P.s Covered
1.	Central Bank of India	27	35
2.	State Bank of India	13	20.5
3.	Allahabad Bank	3	5
4.	Bank of Baroda	3	4
5.	Bank of India	1	1
6.	United Bank of India	5	7
7.	United Commercial Bank	1	1
8.	Uttarbanga Kshetriya Gramin Bank	42	54.5
Total		95	128

Source: Official Records of District Rural Development Agency, Cooch Behar under IRDP.

It deserves mention that though the district under our present study is one of the backward areas in West Bengal, it is not far behind in providing financial credit through the above financial institutions and in helping the poorest of the poor in the society. These financial institutions were intimately related to the multi-dimensional programme, i.e. Integrated Rural Development Programme.

The District of Cooch Behar comprises 12 blocks. As per data available the blockwise position of the banks under IRDP may reveal the credit flow in different years. The Table No. 2.1 shows the Block-wise position of the Bank-loan targeted and sanctioned during the period 1988-89 to 1998-99:

Table No. 2.1

Blockwise Position of Bank Loan Targeted and Sanctioned during the Period 1988-89 to 1998-99 (Rs. in lakh)

YEAR	CBR-I	CBR-II	DNH-I	DNH-II	SITAI	TFG-I	TFG-II	MTB-I	MTB-II	SLK	MKG	HLD	TOTAL	% of achievement
1988-89	50.34 (32.10)	44.76 (48.53)	50.08 (39.96)	39.92 (22.07)	20.36 (12.77)	47.02 (21.29)	35.68 (20.53)	29.96 (6.84)	35.24 (21.90)	27.04 (8.10)	27.46 (20.27)	21.22 (40.68)	435.08 (295.04)	67.82
1989-90	51.82 (47.60)	47.12 (46.07)	58.32 (46.56)	43.38 (30.87)	17.74 (16.99)	49.96 (26.98)	38.26 (21.98)	34.54 (23.87)	34.54 (32.68)	28.00 (12.67)	28.00 (27.49)	20.52 (42.25)	452.20 (376.01)	83.15
1990-91	56.28 (46.35)	48.53 (43.24)	59.73 (39.15)	44.80 (28.89)	18.67 (14.95)	52.27 (42.36)	41.07 (26.33)	37.33 (26.89)	37.33 (32.73)	29.87 (16.44)	29.87 (27.25)	22.40 (10.10)	477.87 (354.58)	74.20
1991-92	52.50 (37.30)	45.50 (34.27)	56.00 (37.79)	42.00 (34.59)	17.50 (13.96)	49.00 (35.67)	38.50 (19.08)	35.00 (19.39)	35.00 (25.37)	28.00 (7.89)	28.00 (20.16)	21.00 (10.50)	447.50 (295.97)	66.14
1992-93	38.86 (32.37)	34.22 (26.09)	31.32 (41.50)	27.84 (7.49)	12.18 (7.40)	27.84 (16.41)	20.30 (17.10)	25.52 (24.36)	25.52 (12.79)	22.04 (16.55)	18.56 (9.64)	12.76 (23.55)	296.96 (235.25)	79.22
1993-94	36.45 (53.91)	31.59 (45.11)	38.88 (53.61)	29.16 (33.99)	12.15 (12.66)	34.02 (39.72)	26.73 (25.68)	24.30 (25.46)	24.30 (17.00)	19.44 (26.25)	19.44 (30.73)	14.58 (9.38)	311.04 (373.50)	120.08
1994-95	44.10 (45.63)	39.90 (44.21)	45.60 (50.53)	34.50 (36.85)	15.00 (17.63)	39.00 (31.52)	29.50 (27.68)	28.50 (21.98)	29.50 (24.98)	24.60 (17.69)	22.50 (23.52)	16.20 (15.52)	369.00 (357.74)	96.95
1995-96	44.10 (49.45)	39.90 (47.93)	45.60 (47.87)	34.50 (34.31)	15.00 (17.35)	39.00 (28.22)	29.70 (27.05)	28.50 (25.37)	29.50 (27.33)	24.60 (13.71)	22.50 (16.27)	16.20 (14.62)	369.00 (349.48)	94.71
1996-97	49.56 (32.32)	51.26 (14.71)	48.30 (35.14)	36.76 (27.80)	17.48 (12.39)	40.38 (28.91)	29.56 (21.98)	31.18 (19.06)	33.30 (21.84)	30.78 (19.73)	22.76 (12.59)	15.24 (12.91)	406.56 (259.38)	63.80
1997-98	50.00 (32.26)	52.00 (33.03)	48.00 (36.92)	36.00 (24.58)	18.00 (13.30)	40.00 (22.88)	30.00 (24.11)	32.00 (13.77)	34.00 (15.57)	30.00 (15.19)	22.00 (8.79)	16.00 (7.21)	408.00 (247.61)	60.69
1998-99	62.00 (NA)	64.00 (NA)	60.00 (NA)	46.00 (NA)	24.00 (NA)	50.00 (NA)	38.00 (NA)	40.00 (NA)	42.00 (NA)	38.00 (NA)	30.00 (NA)	22.00 (NA)	516.00 (NA)	----
Total	474.01 (409.29)	434.78 (383.19)	481.83 (429.03)	368.86 (281.44)	164.08 (139.40)	418.49 (293.96)	319.30 (231.52)	306.83 (206.99)	318.23 (232.19)	264.37 (154.22)	241.09 (196.71)	176.12 (186.72)	3973.21 (3144.56)	----
% of achievement	86.35	88.13	89.04	76.30	84.96	70.24	72.51	67.46	72.96	58.33	81.59	106.01	79.14	----

Notes: (i) CBR: Cooch Behar; DNH: Dinhat; TFG: Tufanganj; MTB: Mathabhanga; HLD: Haldibari; MKG: Mekliganj.

(ii) The figure outside the bracket shows the amount to be sanctioned. (iii) The figure in the parenthesis shows the amount is sanctioned.

(iv) NA: Not Available; (v) The year 1998-99 is not assessed due to the non-availability of data.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar under IRDP.

The yearwise performance of different commercial banks in different years in terms of credit flow envisages that these financial institutions could not achieve the target in several years. The institutions actually sanctioned the credit of Rs. 295.04 lakhs (67.82%), Rs. 376.01 lakhs (83.15%), Rs. 354.58 lakhs (74.20%), Rs. 295.97 lakhs (66.14%), Rs. 235.25 lakhs (79.22%), Rs. 373.50 lakhs (120.08%), Rs. 357.74 lakhs (96.95%), Rs. 349.48 lakhs (94.71%), Rs. 259.38 lakhs (63.80%) and Rs. 247.61 lakhs (60.69%) in the years 1988-89, 1989-90, 1990-91, 1991-92, 1992-93, 1993-94, 1994-95, 1995-96, 1996-97 and 1997-98 respectively. However, the records show that the banking institutions had a good performance of credit flow in 1993-94 in the district and achieved satisfactory results in the years 1989-90, 1992-93, 1994-95 and 1995-96.

The blockwise performance of credit flow (during the period under study) reveals that the banks had a good achievement in sanctioning of Rs. 186.72 lakhs or 106.01 percent against the target fixed in Haldibari Block of the district. The banks sanctioned Rs. 409.29 lakhs (86.35%) in Cooch Behar-I, Rs. 383.19 lakhs (88.13%) in Cooch Behar-II, Rs. 429.03 lakhs (89.04%) in Dinhata-I, Rs. 281.44 lakhs (76.30%) in Dinhata –II, Rs. 139.40 lakhs (84.96%) in Sitai, Rs. 293.96 lakhs (70.24%) in Tufanganj – I, Rs. 231.52 lakhs (72.51%) in Tufanganj –II, Rs. 206.99 lakhs (67.46%) in Mathabhanga-I, Rs. 232.19 lakhs (72.96%) in Mathabhanga – II, Rs. 154.22 lakhs (58.33%) in Sitalkuchi and Rs. 196.71 lakhs (81.59%) in Mekliganj. As per data available the overall achievement in terms of credit flow is found Rs. 3144.56 lakhs with 79.14% achievement against the target fixed. Even though the overall performance is found not satisfactory, the banks maintained a steady growth in financing to the rural weaker sections in different years in the blocks of Cooch Behar – I and II, Dinhata-I and markedly in Haldibari.

In the present analysis, an attempt is further made to find out the performance of several bank-branches in the area under study. The following statement will show the bank-wise position of bank-loan sanctioned, subsidy released and the number of families benefited under IRDP during the period 1988-89 to 1998-99 vis-à-vis target fixed:

Table No. 2.2
Bankwise position of Bank-loan Sanctioned Subsidy Released and the
Number of Families Benefited under IRDP (Rs. in Lakh)

Year	Name of the Bank	No. of Families to be covered (Old & New)	Bank Loan Target fixed	Subsidy Target fixed	No. of Families covered (Old & New)	Bank Loan Sanctioned	Subsidy Released
1988-89	Allahabad Bank	610	25.24	12.62	460	16.79	8.35
	Bank of Baroda	175	7.50	3.75	142	4.46	2.33
	Bank of India	240	10.00	5.00	150	4.00	1.96
	CBI	2510	100.88	50.44	2789	87.27	44.20
	SBI	1555	64.26	32.13	2104	67.42	32.46
	UBI	190	7.80	3.90	156	5.99	2.88
	UCO Bank	190	7.80	3.90	241	5.92	2.86
	UBKGB	5035	211.60	105.80	3502	103.00	50.18
	CBR Land Dev. Bank	--	--	--	2	.19	.05
Total	10,505	435.08	217.54	9546 (90.87)	295.04 (67.81)	145.45 (66.86)	
1989-90	Allahabad Bank	400	18.66	9.33	292	9.44	4.59
	Bank of Baroda	240	11.20	5.60	270	9.83	4.87
	Bank of India	240	11.20	5.60	342	10.43	5.18
	CBI	2400	112.00	56.00	3194	130.59	64.33
	SBI	1520	70.90	35.45	1801	70.34	33.30
	UBI	320	14.94	7.47	438	20.72	9.71
	UCO Bank	80	3.74	1.87	63	2.54	1.24
	UBKGB	4490	209.50	104.78	3643	191.99	58.64
CBR Land Dev. Bank	--	--	--	2	.13	.06	
Total	9690	452.20	226.10	10,045 (103.66)	376.01 (83.15)	181.92 (80.46)	
1990-91	Allahabad Bank	350	18.66	9.33	341	10.91	6.71
	Bank of Baroda	280	14.94	7.47	252	9.09	6.55
	Bank of India	70	3.74	1.87	122	5.42	2.70
	CBI	2240	119.46	59.73	2360	95.99	67.16
	SBI	1400	74.66	37.33	1678	65.19	43.05
	UBI	490	26.13	13.06	464	22.45	11.98
	UCO Bank	70	3.74	1.87	94	3.33	2.21
	UBKGB	4060	216.54	108.27	4260	142.20	95.54
	CBR Land Dev. Bank	--	--	--	--	--	--
	Total	8960	477.87	238.93	9571 (106.82)	354.58 (74.20)	235.90 (98.73)

1991 -92	Allahabad Bank	350	17.50	10.50	235	10.19	6.62
	Bank of Baroda	280	14.00	8.40	320	12.92	9.20
	Bank of India	70	3.50	2.10	49	3.16	1.56
	CBI	2450	122.50	73.50	1588	76.52	52.32
	SBI	1447	72.35	43.41	1262	56.64	35.82
	UBI	490	24.50	14.70	288	15.17	8.00
	Uco Bank	70	3.50	2.10	69	3.00	1.88
	UBKGB	3803	190.15	114.09	2721	118.25	78.93
	CBR Land Dev. Bank	--	--	--	--	00.6	00.2
Total	8960	448.00	268.80	6533 (72.91)	295.91 (66.05)	194.35 (72.30)	
1992 -93	Allahabad Bank	190	11.02	6.08	207	6.71	4.68
	Bank of Baroda	140	8.12	4.48	59	2.92	2.29
	Bank of India	50	2.90	1.60	104	4.48	2.24
	CBI	1430	82.94	45.76	1320	60.31	43.47
	SBI	830	48.14	26.56	734	35.58	23.45
	UBI	290	16.82	9.28	401	24.26	11.65
	UCO Bank	90	2.90	1.60	NA	NA	NA
	UBKGB	2140	124.12	68.48	2252	100.99	70.10
	Total	5120	296.96	163.84	5077 (99.16)	235.25 (79.22)	157.88 (96.36)
1993 -94	Allahabad Bank	235	12.15	9.00	277	14.43	9.05
	Bank of Baroda	188	9.72	7.20	213	11.37	8.90
	Bank of India	47	2.43	1.80	57	4.19	2.08
	CBI	1645	85.05	63.00	1854	95.71	67.47
	SBI	964	49.84	36.92	1010	50.30	33.44
	UBI	329	17.01	12.60	510	30.50	17.16
	UCO Bank	47	2.43	1.80	60	2.94	1.96
	UBKGB	2561	132.41	98.08	3421	164.06	116.46
	Total	6016	311.04	230.40	7402 (123.04)	373.50 (120.08)	256.52 (111.34)
1994 -95	Allahabad Bank	240	14.40	9.60	237	13.44	8.37
	Bank of Baroda	180	10.80	7.20	181	11.93	8.16
	Bank of India	55	3.30	2.20	64	5.00	2.47
	CBI	1685	101.10	67.40	1681	101.71	67.18
	SBI	988	59.28	39.52	986	59.59	38.48
	UBI	355	21.30	14.20	356	26.16	13.36
	UCO Bank	50	3.00	2.00	49	3.54	1.84
	UBKGB	2597	155.82	103.88	2463	136.37	93.22
	Total	6150	369.00	246.00	6017 (97.84)	357.74 (96.95)	233.08 (94.75)

1995 -96	Allahabad Bank	240	14.40	9.60	236	15.94	8.36
	Bank of Baroda	180	10.80	7.20	190	13.44	9.25
	Bank of India	55	3.30	2.20	55	3.92	1.96
	CBI	1685	101.10	67.40	1467	95.72	60.32
	SBI	988	59.28	39.52	744	47.10	29.35
	UBI	355	21.30	14.20	331	27.67	13.13
	UCO Bank	50	3.00	2.00	48	3.74	2.09
	UBKGB	2597	155.82	103.88	2257	141.95	88.83
Total		6150	369.00	246.00	5328 (86.63)	349.48 (94.71)	213.29 (86.70)
1996 -97	Allahabad Bank	NA	15.20	7.60	238.87	10.87	6.60
	Bank of Baroda	NA	10.50	5.25	157	7.53	5.63
	Bank of India	NA	4.90	2.45	63	6.46	2.87
	CBI	NA	113.00	56.56	1304	73.98	48.52
	SBI	NA	66.54	33.27	736	48.81	29.58
	UBI	NA	25.80	12.90	182	9.82	5.32
	UCO Bank	NA	3.30	1.65	51	2.17	1.16
	UBKGB	NA	167.32	83.66	2125	107.74	73.81
Total		(---)	406.56	203.28	4856 (---)	259.38 (63.79)	173.49 (85.34)
1997 -98	Allahabad Bank	NA	15.32	7.66	161	6.44	4.69
	Bank of Baroda	NA	13.70	6.85	142	6.88	6.04
	Bank of India	NA	4.60	2.30	31	3.02	2.08
	CBI	NA	109.72	54.86	1184	69.13	51.56
	SBI	NA	68.12	34.06	807	47.68	35.12
	UBI	NA	22.02	11.01	202	12.05	7.28
	UCO Bank	NA	3.30	1.65	74	5.06	2.59
	UBKGB	NA	171.22	85.61	1798	97.35	71.59
Total		(---)	408.00	204.00	4399 (---)	247.61 (60.69)	180.95 (88.70)
1998 -99	Allahabad Bank	NA	18.12	9.06	NA	NA	NA
	Bank of Baroda	NA	15.74	7.87	NA	NA	NA
	Bank of India	NA	5.60	2.80	NA	NA	NA
	CBI	NA	145.22	72.61	NA	NA	NA
	SBI	NA	83.58	41.79	NA	NA	NA
	UBI	NA	25.60	12.80	NA	NA	NA
	UCO Bank	NA	4.30	2.15	NA	NA	NA
	UBKGB	NA	217.84	108.92	NA	NA	NA
Total		(---)	516.00	258.00	(---)	(---)	(---)

Notes: (i) NA-Not available,

(ii) Figures within the parenthesis shows the percentage of achievement against the target fixed.

Source: Compiled from the Official records of District Rural Development Agency, Cooch Behar under IRDP.

Table No. 2.2 shows the details regarding the bank-wise achievement on the number of families to be covered and the families actually covered, the target of bank loan fixed and the loan actually sanctioned by the banking institutions, the target of subsidy fixed and the subsidy actually released. The period undertaken for the present analysis is 1988-89 to 1998-99.

The period under our present study reveals that every bank in the different years could not reach the targets. Nevertheless, in many cases the performance of the banking institutions shows satisfactory results. The records in the Table infer that the Lead Bank maintained the steady growth of loan disbursement, release of subsidy and the coverage of the families in the several years. After CBI, the SBI ranks the next in position in its performance. Apart from these, the performance of the Allahabad Bank, United Bank of India, Bank of Baroda, Bank of India and UCO Bank delivered their service fruitfully to the extent of financing to the rural poor. (Details are furnished in the Table [No. 2.2] under reference).

Despite the fact it is undeniable that the banking institutions do not yield desired results in the country as a whole and the district of Cooch Behar as well. They have not done an incredible service to the poor. It has happened due to the lack of interest, negligence, shortage of the banking institution staff, etc. If these restraints are overcome and proper attention is given, no doubt, they would deliver their service faithfully and up to the desired level of satisfaction. The banking managements should not treat the rural poor individuals as the elements of commerce and the rural places as commercial centres but they should feel a lively concern for the development of the rural areas. The commercial banks of the country should play a significant role and should act as an instrument to usher in the development of economy of the country. Here, a smooth and well-efficient system of savings and investment is a pre-requisite and the banking system with the network of branches is a pivot which may enhance the process of economic growth. Because the experiences gathered in the past show that the process of development is left exclusively to private choice, there will follow a trend of economic growth leading only to excessive urbanization, acute unemployment and poverty and consequently the problems of social, political and economic inequalities. However, it is rightly decided that "economic growth should be a

planned achievement in India. In fact, it is not merely economic growth we are trying to achieve, but it is economic development we want to realize. The concept of economic development connotes economic growth coupled with overall social and cultural development.”⁵

The process of social and economic development is not merely a large cake of national production. The gross National Product and the per-capita income are not the determinants of real economic development. Development should, however, be accompanied by the better living standard in terms of housing, sanitation, health, education, etc. This is the development of the quality of life of the individuals what are the true indicators of true development. Thus, a search has been worked out to find out a new alternative which may involve the individuals in the developmental process in the rural areas. The Integrated Rural Development Programme was a beginning in this direction.

No doubt, the proper implementation of IRDP might have brought about a complete change in the living standard of the rural people. The implementation of this kind of integrated programme requires active involvement of the officials of the financial institutions and the government as well as non-government agencies formed to administer in the district level. Since the beneficiaries of the hinterlands are illiterate and poverty-stricken, an approach with patience should be administered on the part of the personnel of both the financial and developmental agencies. Because, the mere disbursement of credit would be of little utility without realizing the objectives of the programme. However, the bank employees should acquire necessary training and skills to acquit themselves well in formulating schemes for various economic activities and for counselling the beneficiaries. Contrarily, the beneficiaries should have their thrust to acquire entrepreneurial skills to be equipped with the developmental process. Further, the banking institutions should also help the governmental authorities in identifying the beneficiaries who need asset endowment. The employees of every banking institutions should educate and influence the borrowers about the need of prompt and regular repayment of loans. To achieve this end, an active public relation should be maintained and regular meetings with the beneficiaries should be arranged on the part of the banking institutions.⁶

The District Officer of Reserve Bank of India acts as a resource person and maintains a link between RBI and district functionaries. He has to clarify the RBI instructions and guidelines. No doubt, the creation of the National Bank for Agriculture and Rural Development is a landmark on the way to rural development. This bank which was established in July, 1982 to provide financial credit and necessary support for the development of agriculture, small scale industries and other allied economic activities to promote Integrated Rural Development and to ensure prosperity in the rural areas. The Agricultural Refinance and Development Corporation (ARDC) which emerged with NABARD had been refinancing for agricultural development and allied sectors to generate additional incomes to 400 out of 600 identified rural households in each block under IRDP. The remaining 200 beneficiaries under the ISB (Industrial Service Business) of Integrated Rural Development Programme was taken care of by NABDRD. It had enhanced its role in the non-formal sectors by extending its refinancing scopes to the Commercial Banks, regional rural banks and Cooperative banks.⁷

However, the establishment of the regional rural banks (RRB) is an important innovation in the financing system to meet the credit needs of the poor. These institutions made necessary loans mainly to the beneficiaries of the Integrated Rural Development Programme. These loans provided by these institutions were small and fixed and, thereby, lacked flexibility. The beneficiaries had to spend a lot of time for chasing their application. The subsidy provided by the government was also linked up with the loans. And, the repayment of loans was also interrupted sometimes by the government policies and sometimes by political intervention. If bank account was closed and repayment was met up, the banks become happy without taking any further attempt to co-ordinate with these beneficiaries. The credit institutions seldom induced investment for education or training which might extend productive capability (TRYSEM is an exception). All these motivational and organisational handicaps had impaired the effective role of the RRBs. To achieve the goal and to overcome all these restraints some of the challenges that the credit delivery systems face are ⁸:

- (1) to create and expand the financial markets without distorting product or factor prices;
- (2) to create a design of loan that reaches the poor while minimising the transaction costs;
- (3) to minimise the cost of lending operations while keeping the low interest for the poor beneficiaries to have an institutional milieu for participation;
- (4) to create a design to scale up the service delivery mechanism; and
- (5) to incorporate schemes which finance human capital formation so that the capacity of production can be enhanced.

In other words, the urgent need in this context is to formulate a strategy that may give sustained livelihood to the poor people and may ensure also the sustainability to the credit institutions. Perhaps, we have not been able to formulate such a strategy. Here, we should make a conscious effort from the past successful experiences of ours as the Grameen Bank of Bangladesh, the Action Projects in Latin American Countries and the BBK in Indonesia have already enabled to increase the incomes of the poor. These programmes have also been successful in empowering the poor. These sound experiences may also encourage us in achieving the goals where no economic collateral, no sound technological knowledge, no literacy, no money management experience and no social pull is necessary in the initial stage to start a project. Small loans are advanced, and once the loan is repaid, further loans are sanctioned to the beneficiaries. This is considered a creative process in which better know-now is developed, skills are improved and the confidence of poor in them and the management system of the credit is also developed. Hence, instead of the rigid condition of the state, the devices of cooperative solutions as challenge to problems should be started so that the poor people will be able to increase their incomes and accumulate some capital to them.⁹

B. IRDP and the Role of Government Agencies in the Cooch Behar District:

It was supposed that for the successful implementation of the IRDP Programme, it was necessary that its benefits should have reached all those who

genuinely deserved them; the assets would be properly utilized and additional incomes were generated from the assets provided. Here, the District Rural Development Agency was the important mechanism for the implementation of this Programme. In fact, for the purchase and ownership of the productive machinery, assets were provided with a subsidy component by the DRDA and the loan component from an institutional credit agency. These two components were expected to be in the ratio of about 1:2. In the Block level the block machinery was responsible for the identification of poor families, preparation of bankable schemes and monitoring of implementation. The programme was mainly routed through the block development administration. Therefore, the administrative machinery at this level had to be more active in character. In this block administration the Block Development Officer was the key-person in the implementation of the programme. Further, the District Industries Centre (DIC) had a cooperation with the DRDA. The General Manager of DIC was nominated as the member of the DRDA and the DIC was in a position to formulate the projects for the beneficiaries which were relevant to the area, skills and demand of the respective district. However, the action plans of DIC, DRDA and ISB (Industrial Service and Business) had been harmonious. Besides, the Gram-Panchayats as the assembly of the villagers and as the integral part of Panchayat System played an important role in the implementation of IRDP. The lists of beneficiaries were selected and their projects were finalised in the Gram Panchayats. —All these various agencies with their collective effort helped the programme to be successfully implemented in the District. It deserves mention that presently, the DRDA has been merged with the Zilla Parishad for the implementation of newly introduced SGSY (Swarnjayanti Gram Swarozgar Yojana).

Likewise, there had been various government agencies which were playing with their own endeavours in financing the weaker sections and in implementing the programme with their organisational structures in the District. The data contained in the following Tables will show the physical and financial targets and achievements of IRDP during the period 1988-89 to 1998-99 in the District:

Table No. 3.1
Physical targets and achievements under IRDP in the District during
1988-89 to 1998-99

Year	Target (No. of families)	Achievement (No. of families)	% of Achievement
1988-89	8,025	9,546	118.95
1989-90	7,854	10,046	127.91
1990-91	6,398	9,571	149.59
1991-92	6,068	6,533	107.67
1992-93	5,057	5,077	100.40
1993-94	5,961	7,402	124.17
1994-95	5,278	6,017	114.00
1995-96	5,280	5,328	100.91
1996-97	6,543	4,856	74.22
1997-98	5,174	4,399	85.02
1998-99	NA	4,215	----
Total	61,638	68,775	111.58

Note: The year 1998-99 is not assessed due to the non-availability of data.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar under IRDP.

Table No.: 3.2
Financial Targets and Achievements under IRDP in the District during
1988-89 to 1998-99

Year	Target (Rs. in lakh)	Achievement (Rs. in lakh)	% of achievement	Target of Average investment per family (Rs.)	Achievement of Average investment per family (Rs.)	% of achievement
1988-89	176.44	177.58	100.65	5,000	4,614	92.28
1989-90	196.13	206.21	105.14	7,880	5,555	70.49
1990-91	201.52	255.85	126.96	8,000	6,170	77.13
1991-92	189.66	225.76	119.03	8,000	7,504	93.80
1992-93	178.80	181.89	101.73	9,000	7,743	86.03
1993-94	246.00	270.65	110.02	9,000	8,511	94.57
1994-95	245.00	265.05	108.18	10,000	9,819	98.19
1995-96	264.00	248.08	93.97	10,000	10,502	105.02
1996-97	264.00	195.91	74.21	10,000	8,914	89.14
1997-98	272.44	231.63	85.02	10,000	9,742	97.42
1998-99	365.52	NA	----	NA	NA	----
Total	2233.99	2258.61	101.10	*8,688	*7,907.40	91.02

Notes: (i) NA: Not available; (ii) The year 1998-99 is not assessed due to the non-availability of data. (iii) * Figure shows the average of the period 1988-89 to 1997-98.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar under IRDP.

Table 3.1 makes it clear that the achievement in terms of physical target has been by and large not far from achievement in financial terms (Table 3.2) during the years. In different years the targets were fully achieved or crossed the target except in the years 1996-97 and 1997-98. Even though the records show

that the achievements were altogether different in the different years, the achievement had been markedly high (149.59 percent to the target fixed) in 1990-91. The physical achievements in different years under reference had decreased constantly maintaining its consistency with the target fixed. This has been due to the coverage of identified families since the inception of the programme.

The figures in the Table 3.2 show that full achievement of the financial target took place in the year 1988-89. The position in this regard had marginally been increased in certain years while the target was not fulfilled in 1995-96, 1996-97 and 1997-98. Nevertheless, the record of achievement (126.96%) shows markedly high in 1990-91. Although the Table indicates the overall increment of amount of financial target fixed during the years 1988-89 to 1997-98, the growth in targets and achievements do not conform to the same pattern in different years.

The Table (No.3.2) also indicates the per-family average investment during the years. While it has been recommended by various Expert groups and ascertained by the 'ambitious' Ninth Five Year Plan for the enhancement of per-family investment, the Table does not display any meaningful result in terms of per-family investment in the years under study. The governmental agencies could hardly reach the target in different years. But, the Table shows the consistent and considerable growth of target on the average per-family investment. This consistency is also found in case of achievement on per-family average investment except for the year 1996-97. In the next year (1997-98) it shows the upward trend. (Details are displayed in the Tables 3.1 and 3.2).

One of the notable features of the performance of IRD Programme implemented in the District as well as in the Country, was the average of SC, ST and women beneficiaries which was given due importance by the Department of Rural Development, Government of India. The performance during the period under reference (1988-89 to 1998-99) in terms of SC, ST and women beneficiaries is presented in the Table 4.1 as shown in following page:

Table No. 4.1
Year-wise Appraisal of the Families Assisted under IRDP by Class

Year	No. of families assisted	No. of SC, ST families assisted	Percentage Targeted	Achievement in % to the total families	No. of Women beneficiaries assisted	Percentage targeted	Total No. of beneficiaries assisted	Achievement in % to the beneficiaries
1988-89	9,546	5,127	30	53.71	3,869	30	12,383	31.24
1989-90	10,046	5,446	51	54.21	5,222	30	15,582	33.51
1990-91	9,571	5,345	51	55.86	6,514	40	15,667	41.58
1991-92	6,533	3,635	51	55.64	4,184	40	10,287	40.67
1992-93	5,077	2,737	51	53.91	3,195	40	7,765	41.15
1993-94	7,402	3,967	54	53.60	5,029	40	12,305	40.87
1994-95	6,017	3,225	55	53.59	4,026	40	9,587	42.00
1995-96	6,280	2,753	55	43.84	3,429	40	8,364	41.00
1996-97	4,856	2,558	55	52.68	1,958	40	4,856	40.32
1997-98	4,399	2,334	54.86	53.06	1,852	40	4,569	40.53
1998-99	NA	NA	54.86	----	NA	40	4,215	---
Total	69,727	37,127	50.78	53.25	39,278	38.00	1,01,365	38.75.

Notes: The year 1998-99 is not assessed due to the non-availability of data.

Source: Compiled from the Officials Records of District Rural Development Agency, Cooch Behar, under IRDP.

As per data available, Table 4.1 reveals that in case of the coverage of SC and ST families, the performance shows satisfactory results in the different years under study except for the year 1995-96. The subsequent growth of target of percentage for the SC and ST families to the total population in the District envisages a great vigour to its coverage. Keeping in view the district level perspective of the percentage of SC and ST population, the government agency enhanced its target in the subsequent years. The Table (No. 4.1) depicts that during the period 1988-89 to 1997-98, the total number of SC, ST families assisted was 37,127 or 53.25 percent achievement against the overall target of 50.78 percent. No doubt, the agency in terms of the coverage fulfilled the objective.

So far as assistance to the women beneficiaries is concerned, the data contained in the above Table show also satisfactory results. The target fixed for the coverage of women beneficiaries had always been achieved in the different years under reference (1988-89 to 1998-99). It is also found that on overall basis, a number of 39,278 women beneficiaries were assisted with 38.75 percent achievement against the total coverage of 1,01,365 beneficiaries during the period 1988-89 to 1997-98. However, in regard to this, the Table presents a regular and balanced performance that is praiseworthy in our present rural society.

Blockwise Appraisal in the District:

Keeping in view the separate entity of different Blocks of the District in terms of distinct Block-level administrative set-up, financial institutions and the role of PRIs, it is desirable to make a Block-wise appraisal in regard to the coverage of the families and financial achievement during the years under reference. The Tables 5.1 and 5.2 depict the block-wise position of the number of beneficiaries covered vis-à-vis target fixed under IRDP during the years 1988-89 to 1998-99 as shown in following pages:

Table No. 5.1
Blockwise Position of No. of Families Covered vis-à-vis Target Fixed under IRDP (1988-89 to 1992-93)

Name of the Block	1988-89			1989-90			1990-91			1991-92			1992-93			Total - 1988-89 to 1992-93		
	Target	Achievement	% of Achievement	Target	Achievement	% of Achievement												
CBR-I	1280	960	75.00	1110	1370	123.42	1050	1172	111.62	1050	773	73.62	670	645	96.27	5080	4920	96.85
CBR-II	1075	1460	135.81	1010	1088	107.72	910	1058	116.26	910	651	71.54	590	488	82.71	4445	4709	105.94
DNH-I	1345	1281	95.24	1250	1315	105.20	1120	1096	97.86	1120	939	83.84	540	974	180.37	5375	5605	104.28
DNH-II	945	801	84.76	930	891	95.81	840	898	106.90	840	877	104.40	480	176	36.67	4035	3643	90.29
SITAI	545	527	96.70	380	399	105.00	350	305	87.14	350	314	89.71	210	141	67.14	1835	1686	91.88
TFG-I	1140	855	75.00	1070	810	75.70	980	1170	119.39	980	813	82.96	480	397	82.71	4650	4045	86.99
TFG-II	845	749	88.64	820	748	91.22	770	905	117.53	770	486	63.11	350	369	105.43	3555	3257	91.62
MTB-I	700	287	41.00	740	660	89.19	700	749	107.00	700	357	51.00	440	535	121.59	3280	2588	78.90
MTB-II	825	760	92.12	740	763	103.11	700	763	109.00	700	481	68.71	440	287	65.23	3405	3054	89.69
SLK	660	266	40.30	600	351	58.50	560	467	83.39	560	200	35.71	380	380	100.00	2760	1664	60.29
MKG	675	724	107.26	600	808	134.67	560	782	139.64	560	442	78.93	320	216	67.50	2715	2972	109.47
HLD	530	870	164.15	440	842	191.36	420	206	49.05	420	200	47.62	220	469	213.18	2030	2587	127.44

Notes: (i) CBR: Cooch Behar; DNH: Dinhata; TFG: Tufanganj; MTB: Mathabhanga; HLD: Haldibari; MKG: Mekliganj.
(ii) The figures of achievement included both Old and New Families.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar, under IRDP.

Table No. 5.2

Blockwise Position of No. of Families Covered vis-à-vis Target Fixed under IRDP (1993-94 to 1998-99)

Name of the Block	1993-94			1994-95			1995-96			1996-97			1997-98			1998-99			Total – 1993-94 to 1998-99		
	Target	Achievement	% of Achievement	Target	Achievement	% of Achievement															
CBR-I	705	990	140.43	735	715	97.28	735	720	97.96	BNA	609	---	BNA	517	---	BNA	BNA	---	2175	2425	111.49
CBR-II	611	861	140.92	665	715	107.52	665	663	99.70	BNA	171	---	BNA	503	---	BNA	BNA	---	1941	2239	115.35
DNH-I	752	924	122.87	760	773	101.71	760	736	96.84	BNA	712	---	BNA	689	---	BNA	BNA	---	2272	2433	107.08
DNH-II	564	633	112.23	575	561	97.57	575	492	85.57	BNA	700	---	BNA	468	---	BNA	BNA	---	1714	1686	98.37
SITAI	235	277	117.87	250	290	116.00	250	253	101.20	BNA	300	---	BNA	287	---	BNA	BNA	---	735	820	111.56
TFG-I	658	858	130.40	650	616	94.77	650	557	85.69	BNA	541	---	BNA	462	---	BNA	BNA	---	1958	2031	103.73
TFG-II	517	546	105.61	495	519	104.85	495	426	86.06	BNA	316	---	BNA	323	---	BNA	BNA	---	1507	1491	98.94
MTB-I	470	533	113.40	475	382	80.42	475	368	77.47	BNA	399	---	BNA	280	---	BNA	BNA	---	1420	1283	90.35
MTB-II	470	372	79.15	490	447	91.22	490	366	74.69	BNA	338	---	BNA	326	---	BNA	BNA	---	1450	1185	81.72
SLK	376	523	139.10	410	334	81.46	410	224	54.63	BNA	353	---	BNA	282	---	BNA	BNA	---	1196	1081	90.38
MKG	376	671	178.46	375	401	106.93	375	281	74.93	BNA	194	---	BNA	157	---	BNA	BNA	---	1126	1353	120.16
HLD	282	214	75.89	270	264	97.78	270	242	89.63	BNA	223	---	BNA	105	---	BNA	BNA	---	822	720	87.59

Notes: (i) CBR: Cooch Behar; DNH: Dinhata; TFG: Tufanganj; MTB: Mathabhanga; HLD: Haldibari; MKG: Mekliganj.

(ii) BNA: Blockwise Data not available.

(iii) The figures of achievement included both Old and New Families.

(iv) Due to non-availability of data, the period 1996-97 to 1998-99 is not taken for present analysis.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar, under IRDP.

As per data available, the Table Nos. 5.1 & 5.2 depict that in CBR-I, the number of families assisted in 1988-89 and 1991-92 shows the downward trend. Other than these years the overall performance is found satisfactory. In the different years the targets were achieved or over-achieved or almost fully achieved. The overall performance of the programme is found satisfactory in CBR-II Block in different years. Though the records of 1991-92 and 1992-93 show a downward trend, the performance of the remaining years is shown markedly good. The Tables indicate that the performance of IRDP in DNH-I & II Blocks is not found similar. The overall performance of the former is found better than that of the latter. The data contained in the Tables reveal that in Sitai Block the achievement of the coverage of the families is found only 67.14 percent against the target fixed for 1992-93. Whereas during the remaining years it remained above the targets or near about the target. In TFG-I the physical targets were not achieved in the different years, (1988-89, 1989-90, 1991-92, 1992-93, 1994-95 and 1995-96) whereas it was achieved or over-achieved in 1990-91 and in 1993-94. Although an upward and downward trend of performance is found in TFG – II Block in the different years, the data reveal almost similar results in these two blocks (TFG-I and TFG-II). The tables further reveal that interestingly, in MTB – I Block, an improving trend of performance is found after 1988-89, but a downfall trend is found in 1991-92. The performance achieved in 1988-89 was only 41.00% and in 1991-92 it was only 51.00 percent. Even though an improving trend is found again after 1991-92, a downward trend is noticed after 1993-94. In MTB-II Block, the coverage of the families remained below the targets in several years. It was only in 1989-90 and 1990-91, when the targets were exceeded (103.11% and 109.00% respectively). In SLK Block, while the targets were achieved in 1992-93 (100.00%) and over-achieved in 1993-94 (139.10%), none of the remaining years could exceed or achieve the physical targets. A markedly good record of performance is found in the block of MKG in several years except for the years 1991-92, 1992-93 and 1995-96 (78.93%, 67.50% and 74.93% respectively). The block-wise available data show that in HLD Block, while in certain years the physical targets were exceeded or markedly over-exceeded (in 1988-89, 1989-90, and 1992-93), it remained below the targeted numbers during the remaining years under reference.

The block-wise performance of IRD Programme during the period under study (Tables 5.1 & 5.2) reveals that the highest number of families were assisted in the DNH-I Block (the coverage of 5,605 families with 104.28% achievement during 1988-89 to 1992-93 and numbers of 2,433 families with 107.08% achievement during 1993-94 to 1995-96). It followed COB-I Block. But, in regard to the percentagewise achievement, the Table 5.1 indicates that the HLD Block ranked the first in position (Nos. of 2,587 beneficiaries were assisted with 127.44% achievement against the target fixed, namely No. 2,030 during 1988-89 to 1992-93). The MKG Block followed that position in this regard (109.47% achievement with the coverage of 2,972 families during the period 1988-89 to 1992-93). On the contrary, Table 5.2 depicts that in percentagewise terms, MKG Block ranked the first in position (as shown 120.16% achievement with the coverage of 1,353 families during 1993-94 to 1995-96) and, the CBR-II ranked the second in position (as shown 115.35% achievement with the coverage of Nos. 2239 families). Nevertheless, the physical achievement remained below the target in many blocks during the period under reference. (Details are furnished in the Tables 5.1 and 5.2).

Further, a modest attempt is also made to underline a block appraisal in regard to the position of subsidy released against the target fixed under IRDP in the District during the period 1988-89 to 1998-99. It is displayed in the Table 6.1 and 6.2 as shown in following pages:

Table No. 6.1

Blockwise Position of Subsidy Released vis-à-vis Target Fixed under IRDP during 1988-89 to 1992-93 (Rs. in lakh)

Name of the Block	1988-89			1989-90			1990-91			1991-92			1992-93			Total - 1988-89 to 1992-93		
	Target	Achievement	% of Achievement	Target	Achievement	% of Achievement												
CBR-I	25.17	15.89	63.13	25.91	22.77	87.88	28.00	27.94	99.78	31.50	22.62	71.81	21.44	19.47	90.81	132.02	108.69	82.33
CBR-II	23.38	22.93	98.08	23.56	21.99	93.34	24.27	27.80	114.54	27.30	21.52	78.82	18.88	15.30	81.03	117.39	109.54	93.31
DNH-I	28.04	19.40	69.19	29.16	22.48	77.09	29.87	24.04	80.48	33.60	22.16	65.95	17.28	24.53	141.96	137.95	112.61	81.63
DNH-II	19.96	11.17	55.96	21.69	15.09	69.57	22.44	17.83	79.46	25.20	23.10	91.67	15.36	5.52	35.94	104.65	72.71	69.48
SITAI	10.18	6.45	63.36	8.87	8.42	94.93	9.33	10.76	115.33	10.50	11.16	106.29	6.72	5.43	80.80	45.60	42.22	92.59
TFG-I	23.51	10.56	44.92	24.98	13.30	53.24	26.13	25.78	98.66	29.40	22.68	77.14	15.36	10.91	71.03	119.38	83.23	69.72
TFG-II	17.84	10.00	56.05	19.13	10.86	56.77	20.53	17.54	85.44	23.10	13.00	56.28	11.20	11.38	101.61	91.80	62.78	68.39
MTB-I	14.98	3.48	23.23	17.27	11.67	67.57	18.67	20.97	112.32	21.00	13.11	62.43	14.08	19.07	135.44	86.00	68.30	79.42
MTB-II	17.62	10.89	61.80	17.27	15.42	89.29	18.67	23.73	127.10	21.00	17.91	85.29	14.08	10.37	73.65	88.64	78.32	88.36
SLK	13.52	4.26	31.51	14.00	6.22	44.43	14.93	12.01	80.44	16.80	5.26	31.31	12.16	11.91	97.94	71.41	39.66	55.53
MKG	13.73	10.72	78.08	14.00	13.54	96.71	14.93	20.40	136.64	16.80	14.23	84.70	10.24	8.51	83.11	69.70	67.40	96.70
HLD	10.61	19.70	185.67	10.26	20.16	196.49	11.20	7.10	63.39	12.60	7.60	60.32	7.04	15.21	216.05	51.71	69.77	134.93

Notes: (i) CBR: Cooch Behar; DNH: Dinhata; TFG: Tufanganj; MTB: Mathabhanga; HLD: Haldibari; MKG: Mekliganj.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar, under IRDP.

Table No. 6.2

Blockwise Position of Subsidy Released vis-à-vis Target Fixed under IRDP during 1993-94 to 1998-99 (Rs. in lakh)

Name of the Block	1993-94			1994-95			1995-96			1996-97			1997-98			1998-99			Total - 1993-94 to 1998-99		
	Target	Achievement	% of Achievement	Target	Achievement	% of Achievement															
CBR-I	27.00	33.46	123.93	29.40	27.30	92.86	29.40	28.61	97.31	24.78	19.99	80.67	25.00	21.59	86.36	31.00	NA	--	135.58	130.95	96.59
CBR-II	23.40	28.80	123.08	26.60	27.49	103.34	26.60	26.64	100.15	25.63	10.93	42.65	26.00	20.05	77.12	32.00	NA	--	128.23	113.91	88.83
DNH-I	28.80	31.63	109.83	30.40	29.19	96.02	30.40	27.14	89.28	24.15	21.90	90.68	24.00	26.53	110.55	30.00	NA	--	137.75	136.39	99.01
DNH-II	21.60	22.84	105.74	23.00	22.27	96.83	23.00	19.75	85.87	18.38	17.47	95.05	18.00	18.35	101.94	23.00	NA	--	103.98	100.68	96.83
SITAI	9.00	9.85	109.44	10.00	12.98	129.80	10.00	12.21	122.10	8.74	8.77	100.34	9.00	10.68	118.67	12.00	NA	--	46.74	54.49	116.58
TFG-I	25.20	26.84	106.51	26.00	20.15	77.50	26.00	17.20	66.15	20.19	19.77	97.92	20.00	18.01	90.05	25.00	NA	--	117.39	101.97	86.86
TFG-II	19.80	17.82	90.00	19.80	18.40	92.93	19.80	16.23	81.97	14.78	14.56	98.51	15.00	17.19	114.60	19.00	NA	--	89.18	84.20	94.42
MTB-I	18.00	20.42	113.44	19.00	16.27	85.63	19.00	16.64	87.58	16.59	13.61	82.03	16.00	11.14	69.62	20.00	NA	--	88.59	78.12	88.18
MTB-II	18.00	13.42	74.56	19.60	18.60	94.90	19.60	17.41	88.83	16.65	14.42	86.61	17.00	12.05	70.88	21.00	NA	--	90.85	75.90	83.54
SLK	14.40	19.74	137.08	16.40	12.93	78.84	16.40	9.53	58.11	15.39	13.35	86.74	15.00	12.36	82.40	19.00	NA	--	77.59	67.91	87.52
MKG	14.40	24.41	169.51	15.00	17.38	115.87	15.00	12.98	86.53	11.38	10.67	93.76	11.00	7.23	65.73	15.00	NA	--	66.78	72.67	108.82
HLD	10.80	7.29	67.50	10.80	10.12	93.70	10.80	8.91	82.50	7.62	8.05	105.64	8.00	5.77	72.12	11.00	NA	--	48.02	40.14	83.59

Notes: (i) CBR: Cooch Behar; DNH: Dinhata; TFG: Tufanganj; MTB: Mathabhanga; HLD: Haldibari; MKG: Mekliganj.

(ii) Due to non-availability of data the year 1998-99 is excluded in the present analysis.

(iii) NA: Not Available.

Source: Compiled from the Official Records of District Rural Development Agency, Cooch Behar, under IRDP.

The block-wise financial outlay and expenditure (subsidy) under IRDP in the District of Cooch Behar during the period 1988-89 to 1992-93 (Table 6.1) presents that the maximum amount of subsidy of Rs. 112.61 lakhs were released against the target of Rs. 137.95 lakhs or 81.63 percent achievement in DNH-I Block. It followed the CBR-I Block where Rs. 109.54 lakhs or 93.31 percent achievement. The Table shows that the Agency released Rs. 108.69 lakhs in CBR-I, Rs. 83.23 lakhs in TFG – I, Rs. 62.78 lakhs in TFG – II, Rs. 68.30 lakhs in MTB – I, Rs. 78.32 lakhs in MTB – II, Rs. 39.66 lakhs in SLK, Rs. 67.40 lakhs in MKG and Rs. 69.77 lakhs in HLD with the achievement of 82.33 percent, 69.48 percent, 92.59 percent, 69.72 percent, 68.39 percent, 79.42 percent, 88.36 percent, 55.53 percent, 96.70 percent and 134.93 percent respectively. The Table also shows that the HLD Block ranked first in position in regard to the percentage-wise achievement (134.93%) and the MKG Block ranked the second in position (96.70%).

Table 6.2 envisages that the subsidy to the extent of Rs. 136.39 lakhs was released in DNH-I Block during the period 1993-94 to 1997-98 which ranked the first in position in terms of subsidy disbursement. The CBR-I Block ranked the next in position in which Rs. 130.95 lakhs were released with 96.59 percent achievement. But, it is to mention here that the target achieved or over-achieved only in the Sitai and MKG Blocks (116.58% and 108.82% respectively). Whereas the achievement remained below the targets in the remaining blocks under study. However, the Tables (NoS. 6.1 & 6.2) further show that most of the blocks except HLD, Sitai and MKG had not fully utilized the allocated outlays. However, it is observed that in many blocks the achievement remained far below the targets. Nevertheless, the largest subsidy component amounting to Rs. 249.00 lakhs (112.61 lakhs+136.39 lakhs) against the target of Rs. 275.70 lakhs (137.95 lakhs+137.75 lakhs) was released in DNH-I Block. The CBR-I Block followed the next in position in disbursing the subsidy component. (Details, regarding the blockwise subsidy released against the targets fixed are displayed in Tables 6.1 and 6.2).

Recovery Position, Monitoring and Evaluation in the District:

It is a common view that the favourable maintenance of provided assets, the economic viability of assistance and the success or failure of any scheme under IRD Programme could be realized from the standpoint of the overdues outstanding against the beneficiaries. As its success did not merely depend upon the asset-providing provision, the consistent repayment of loans was assumed to be an important quantifiable characteristic of a bank-loan-based development programme i.e., IRDP. The basic reason is that the recovery of bank-loan depended mainly upon the adequate income generation from the assets provided to them. But it is a matter of grave concern that "overdues are an all-pervasive phenomenon and their extent varies only in degree between different categories of credit institutions and in different regions."¹⁰ As it was found at the end of June, 1990, the overdues of all agricultural credit institutions amounted to Rs. 7,557 crore, constituting 26.42 percent of the loans outstanding and 52.66 percent of demand in the country.¹¹

The present study area under reference is not away from the overdues of the 'recalcitrant, borrowers. The DRDA Cooch Behar under IRDP repeatedly admitted the very poor loan recovery position in its reviews. With a view to improving the situation, a Monitoring Cell was formed at the Cooch Behar, DRDA which had to make regular survey independently and sometimes jointly with the help of bank officials and Panchayat functionaries. The respective cell started its functions with a survey-work done on 518 beneficiaries in 1987-88. It was noticed in the survey that 116 Nos. of beneficiaries misutilized/ misappropriated their assets (22.39%), 210 Nos. of beneficiaries utilized their assets but failed to clear up the bank dues (40.54%) and 192 Nos. of beneficiaries utilized their assets and generated some income out of which bank dues were being cleared up (37.07%).¹²

In the later period the monitoring system had been strengthened and the Panchayat machineries had also been geared up to make arrangements for the loan recovery camps. In 1989-90 the monitoring Committee had also been formed at the Gram-Panchayat level with the officials and the representatives of the people

to supervise the workings of the programme in the G.P. areas. During 1993-94 for the first time the task of monitoring had been delegated to the block-level offices which was previously done by the Monitoring Cell attached to IRDP. By sponsoring verification of assets and monitoring it was found in late 1993 that as many as 87 cases corresponding of which 7 families crossed the poverty line and 46 Nos. of beneficiaries maintained their assets intact.¹³

With a view to persuading the Follow-up, Monitoring and Evaluation mechanism, the Department of Rural Development, Government of West Bengal took the effort that as it is not sufficient to provide assets simply to the beneficiaries, the progress of management of the assets for the generation of incremental income had to be continuously followed up and monitored and periodically evaluated and the result of which was considered important for taking up necessary steps.¹⁴

In 1996-97, the monitoring cell of DRDA in the district surveyed 95 families assisted under IRDP covering 144 beneficiaries of 15 G.Ps in 8 Blocks. From its report it had appeared that 36 SC families 45 women and 25 minority families had been inspected. It was found that 47 Nos. of beneficiaries utilized their assets properly (32.63%) and in 10 cases of the assisted were partially maintained (6.94%) and 87 beneficiaries failed to maintain assets (60.41%) under IRDP.¹⁵ During the period 1997-98, the respective cell inspected further 33 families with the coverage of 43 beneficiaries of 2 G.Ps. in 2 Blocks. It also appeared from its Report that 11 SC families, 16 women and 10 minority families had been inspected for follow-up study. In the analysis it was found that only 3 beneficiaries utilized their assets properly and 40 beneficiaries failed to utilize assets and repay the bankloans under IRDP.¹⁶ It clearly appears from the study that only 6.97 percent of beneficiaries had their proper utilization of assets. While the remaining 93.02 percent beneficiaries failed to utilize their assets and, thereby, their overdues were outstanding. However, it is clear from the above records that the utilization of assets and the repayment of bank-loans was in a very downward trend. (In 1987-88 the utilization and repayment was found in 37.01% cases in 1996-97 it was 32.63% whereas it was noticed only to be 6.97% in 1997-98).

C. Role of Voluntary Agencies in the District of Cooch Behar:

In the Integrated process of rural development all policies and programmes undertaken by the government aim at increasing per-capita income and standard of living condition of the rural people. In the process of this development administrative action effective in character has of great importance to the relationship between the citizens and the administrators. Experiences have shown that the development programmes undertaken with group participation have a greater chance of success than the societies where the members are simply expectators. The people can participate in the implementation of the programmes based on community participation in the three ways –resource contribution; administration and co-ordination efforts; and programme enlistment activities. Therefore, the need of a strong support from the people representing all segments of the society is highly felt. The Eighth Five Year Plan document asserted, "...it is necessary to make development a peoples' movement. Peoples' initiative and participation must become the key-element in the whole process of development."¹⁷ It is also believed that "a true participatory development is a process by which a community undertakes to overhaul itself to achieve a given socio-economic goal by consciously diagnosing the problems and charting a course of action all by themselves to resolve those problems."¹⁸

The implementation of rural development programmes, however, requires a strong organisation and a member of agencies like government and non-government, voluntary groups, etc. It has been strongly felt that these agencies can convert the programmes into reality effectively. But, the government programmes are often misunderstood or misinterpreted. The reasons could be that the government has failed to convince the village people or the village people have failed by expecting too much of spoon-feeding from the part of the government. Another group of people in the village areas is selfish enough to deprive the timid villagers and use the schemes for their own interest. The government machinery is also not always strong enough to concentrate and take care of the deceived individuals at the grass-root level. Hence, the programmes of rural development have been misutilized to meet the selfish ends. The so-called intelligent rural people keep this community deliberately in the dark so that the benefits may be

enjoyed by the few. Another alarming problem in the implementation of the projects is the relationship between the government and financial officials with the villagers. Many of the officers do not behave as they are expected to do; they always assume the position of givers to the poor villagers.¹⁹

However, a matter of grave concern is that although a huge amount of money has been allocated and sent for the development of rural areas, the benefits have not reached to poorest section of the society. These show the dire need of the rural society for such organisations which can help and guide the poor villagers on the way to their development. And, the situation demands also for the creation and development of a dynamic relationship between the government and organisations adequately. In fact, the voluntary organisations may keep a close eye in this direction and help the people to be able to take rational decisions, strengthen the local institutions and to prevent the wrong allocation of inadequate resources and to 'avoid duplication of work.'

The need of voluntary efforts was highly felt even in the First Five Year Plan so that the organisations could help the poor people with their innovative attitudes. A greater emphasis has also been given on the role of voluntary organisations while formulating the VIIth (1985-90) and VIIIth (1992-97) Five Year Plans. The VIIIth Plan document declares, "...Efforts will be made to evolve a system for providing one window service to NGOs working in the area of integrated development."²⁰ The role of VOs has further been accelerated through the Constitutional Act, 1992 (73rd Amendment) and their role has become more significant. In the IXth Plan document, the involvement of voluntary agencies is highly felt even in regard to the universalization of primary education.²¹ It is expected that "in the prevailing conducive climate, voluntary effort would be forthcoming in a massive way for mobilizing and helping rural people to be active participants of the development process."²²

However, the role of VOs in rural development had been recognized and it was an important landmark in this process that the programmes of the Ministry of Rural Development including IRDP, TRYSEM, DWCRA, JRY, Accelerated Rural Water Supply, etc. were being implemented by NGOs. Being assisted and mobilized by the CAPART (Council for Advancement of Peoples' Action and

Rural Technology), this voluntary sector plays the role to implement not only the national planned schemes but also the 'location specific projects.'²³

Following this footprint the involvement of VOs is sought by the DRDA, Cooch Behar. But it is DRDA's viewpoint that the voluntary sectors had not come forward and take part in the process of functioning of IRDP in the District. The organisations could not ever help the rural poor by any means 'of the mobilization of resources, creation of potentiality, identification of problems and finding solutions to them.

This situation calls for an urgent need to create an appropriate environment at all levels in the district so that the non-government/voluntary sector can be evolved with great enthusiasm. The Government should motivate the people, take the steps for creating awareness, streamline, simplify and publicise grants-in-aid system widely. It should take also steps for the improvement of administrative competence of the personal and organisational structure and strengthen them to a great extent so as to enable the organisations to discharge their functions in a more efficient and effective way. Contrarily, the educated and sensitised people of the society should come forward to promote voluntary effort and demonstrate their commitment in this regard.

To conclude, the above findings based on official documents that characterised the role of different development agencies, it is supposed to raise many questions –how far were the agencies able to unlock the 'closed door' of development of the poor even though they belong to enormous capacity and high potentiality? Could the agencies (government, non-government and banking institutions) come closer to the poor or the poor had to come to them with an empty bowl? How did 'social consciousness' and the vision of individual wellbeing' play as the driving force in the way to change their condition? No doubt, these questions deserve an intensive security in the area under study. However, an attempt is made with close looking how the schemes under IRDP got started, assets utilized, the difficulties and results in the subsequent Chapters.

Notes and References

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