

Chapter - VI

Decentralized Development and Empowerment of Women: A Study of DWCRA in a Selected District of West Bengal

1. (a) The Study: Women and Development – The Constraints

The UN Commission on the Status of women observed: “Women who contribute half of the world’s population by virtue of an accident of birth, perform two-thirds of the world’s work, receive one-tenth of its income and own less than one hundredth of its property.”¹ It is really a grave concern that there has been a worldwide deadly discrimination in terms of women’s protection. In USA, a woman is physically abused by her partner in every nine seconds. In Middle-East and Latin America, ‘husbands are often exonerated from killing an unfaithful, disobedient or wilful wife on grounds of honour.’ In Asia and North America, 60 million women (who should be alive) ‘are missing from population statistics –they have died prematurely as a ‘result of discrimination in virtually every area of life.’ In Asia, 1 million children, of whom mostly girls are forced into prostitution. In Africa and Asia 2 million girls ‘are genitally mutilated’ in a year. And, however, as UNICEF observed: “Violence against women and girls is the most pervasive human rights violation in the world.”² Consequently, while one in four of the world’s population lives in abject poverty, two-thirds of them are women who have no access to adequate food, clean water, sanitation, necessary healthcare and basic education services.³

The UNRISD study found that a significantly high mortality risks to mother and children ‘are often associated with high fertility.’ As it is observed, “children born less than eighteen months after a previous birth have a risk of dying roughly twice that of a child born after an interval of two years or more; and children born to young mothers (less than 18 years), or very much older mothers, also have higher than average mortality risks. It is commonly the case, though, that short birth intervals and early and very late births are associated with high fertility.”⁴ As a woman will have to spend one-third of her adult life in pregnancy or lactation in the developing countries.

Thus, it is clear that there has been a significantly low status and less protection of women in the society throughout the world. And, “where female status is low and gender discrimination in the family common, even in smaller families, girls will contribute by household and farm work to releasing family resources for their brothers’ education”.⁵ As a result to this, if women are deprived of education – daughters are withdrawn from school and women are unable to contribute labour due to the urgent need of taking care of sick children, it is observed in the Report of the UNRISD/CDP Workshop that ‘this is likely to have a negative effect on the balance of payments...’⁶ The Report, however, emphasized on the need for better integration between the “productive” and the “reproductive” spheres in the one hand, and a ‘greater social revolution and gender auditing of emerging markets through public action’ on the other.⁷

In fact, there has been an inter-relationship between health, education and income. It is of course, such that, ‘health and education contribute to income – but also to each other’.⁸ It is, however, beautifully illustrated that “Human development relates to poverty bi-directionally: incomes, health and nutritional status affect peoples’ access to and ability to benefit from services; and their education and health have important consequences for their ability to earn income”.⁹ But, the circumstances which form the basis of discrimination to the women, is such that they have significantly low nutritional status, minimum educational facilities and minimum access of productive resources for income generation.

However, many studies even of 1990s showed about the fact that the impoverishment of women is growing and their work burdens are expanding. In case of Bangladesh or of the developing world, Muhammad Yunus observed that the poor women are passing ‘the toughest time of all’. “She is confined first to her father’s house, then to her husband’s house – and has very little security in either place. She wants to do something about his plight, but the doors of opportunity are closed to her...”¹⁰ In India, as it is noted that over 5,000 women are murdered in every year because their in-laws consider their dowries inadequate.¹¹ Their contribution in terms of production system is not less significant but their role is not valued and counted properly. The record shows that in India, women produce

30 percent of the food commodities, but enable to get only 10 percent of income, and own only 10 percent of property of the country.¹² Dreze and Sen pointed out that in India, as in many societies gender inequality is one of the most crucial disparities. The female literacy is markedly low and women have to face 'the lack of freedom to do these things that goes with a high frequency of birth, not to mention the dangers of repeated pregnancy and high maternal mortality.'¹³ Thus, women are identified as the 'world's largest excluded category'. As the UN Report observed: "The scales of world's equality are out of balance. The side marked 'women' is weighed down with responsibility while the side marked 'men' rides high with power..."¹⁴

1. (b) Women for Development and Their Role in Development:

Dreze and Sen are of the view that gender equality and social justice are the urgent need not merely because of the fact that it is an 'issue' of the day. Rather, "the emancipation of women is an integral part of social progress, not just a 'women's issue' ".¹⁵

No doubt, the above brief account alarmingly indicates the worrying examples and fearing perspective which considerably need supportive measures from the part of both the government and non-government agencies. Even though women are simply treated in many cases as the 'domestic unpaid labour, there are some glaring instances also. Today more and more focus on women is highly felt and their role in the family and high potentiality is acknowledged in many societies and by many scholars. As Muhammad Yunus observed: "Loans made to women bring more benefits to the household, as women tend to be more farsighted and more concerned for the long term security of the household. A woman gives first priority to her children; her second priority is the household. A man has different priorities, he does not give the family top position".¹⁶

In fact, the main focus on women through the international movement got momentum during the decade of 1970s. The movement started earlier has called upon worldwide countries and international development agencies for integrating women into the development process. These are mainly International NGOs (INGOs) which have begun to promote different issues in terms of women's concern with the help of ECOSOC of the United Nations. As a result, the United

Nations declared in the mid-seventies the “United Nations Decade for Women (1976-85)”. In 1977, the UNDP produced its first guidelines on WID (Women in Development): “ ‘Guidelines on the integration of women in Development’. The guidelines were included in the UNDP Programme Manual under a section ‘Special Considerations in Projects’ thus indicating their ‘added on’ status. Staff were encouraged to examine all projects from the stand-point of women’s role in development, though most emphasis was placed on traditional areas such as education, health and handicraft production”.¹⁷ In 1986, the WID issues has become one of the four priority issues of UNDP and, thereby the Division of Women in Development has been created in the next year (1987). In late 1980s, while the administrators of the Division primarily relied on and emphasized upon three tools: ‘new guidelines’, ‘gender training’ and ‘project review form’, ‘a new set of guidelines, “Women in Development: Policy and Procedures”, which build upon the PAN guidelines, were prepared by the Division in 1987’.¹⁸ In 1992, the DWID has been renamed as the “Gender in Development Programme (GIDP)”.¹⁹

During the decade of 1990s, the UNDP’s new development discourse and its focus on ‘equity’ and ‘empowerment’ and its shift of strategy from ‘economic’ to ‘sustainable human’ development with more ‘people-oriented’ approach have created a new dimension in terms of women’s development approach. Maintaining proper consistency with the former one, the GIDP prepared a Policy Paper: “Gender and Sustainable Human Development: Policy Perspectives” (1975), now “gender equality and equity” is put forward as the essence of the programme and operation of UNDP, and the paper justifies UNDP’s attention to women in terms of the goals of ‘equity and empowerment’.²⁰

The international movement for the development of women was highly imbued with some glaring instances as illustrated by Birgitte Sorensen in her study on the role of women in terms of political, economic and social reconstruction in the post-war situation. It is undoubtedly spectacular that in many countries such as in Eritrea and Mozambique women were invited and encouraged to take part in the war. In Eritrea, the National Union for Eritrean Women (NUEW) was established in 1979 in order to organise women in support of the Eritrean

Peoples' Liberation Front (EPLF). In Mozambique, the Mozambican Liberation Front (MLF) declared that the liberation of women was "the fundamental necessity for the revolution, a guarantee of its continuity and a precondition for victory". And, thereby, the Mozambique Women's Organisation (MWO) was formed to support the movement. Similarly, in terms of political reconstruction, women's right to vote has been recognised in Somalia in the late 1950's likewise in Cambodia.²¹ In Somalia, even UNHCR commented in 1994: "Somali women are the most able peace makers and developers of their country."²² In Sri Lanka, that has been granted in 1931, 'before most European countries.'²³ Sorensen further pointed out that many studies on the local level post-conflict reconstruction in Angola, Chad, Eritrea, Ethiopia, Liberia, Sierra Leone indicated that "they play an important role in post-war situations, in mobilizing resources and re-creating a sense of community, possibly also including marginalised social groups."²⁴ These are some spectacular events of success about women from victimized women to female actors, so far.

2. (a) The Case of India and West Bengal:

For our present study relevant methodology is dealt with in the foregoing Chapter (No.-I). We have had a scope of explaining a brief account of the public policy intervention in India in regard to women in general and DWCRA in particular, and the specific attention focussed on DWCRA in the Ninth Plan (in a section in Chapter III).

Perhaps, it can commonly be argued that India is in the cross-way between glaring and worrying instances in terms of women's role in political, economic and social reconstructions. The Sixth Plan which contributed a Chapter entitled 'Women in Development' with due emphasis on women's development noted that the decline of sex ratio, low literacy rate and the low status of women underlying the fact that women direfully needed to have greater attention for their economic emancipation. It is also recognised that the low status of women 'can not be raised without opening up opportunities of independent employment and income for them.'²⁵ Likewise, the Seventh Plan documents also contributed a separate Chapter on the 'Socio-Economic Programmes' for the women. The documents noted the prevailing gender discrimination and wide gaps in respect to

literacy, health, mortality, etc., between male and female. The Plan documents for the first time mentioned the significant contribution the women in GNP which is largely 'invisible', unrecorded and non-quantified. And, however, the Plan proposed for the adoption of 'an integrated multi-disciplinary approach' and for an increasing participation of women in the prevailing anti-poverty programmes i.e., NREP, RLEGP, and IRDP.²⁶ Similarly, the Eighth Plan documents -- objectives and strategies included the issues like, education, health, nutrition and mainly employment opportunities for the women and, thereby it emphasized more on the emancipation of the women. The steps towards the improvement of the status of women got momentum by the 73rd and 74th Amendments of the Indian Constitution in 1992 and 1993 which empowered grass-roots women by reserving 33 percent of the seats in the local government institutions.²⁷

It is very often argued that the public policy pronouncements have affected women in many ways by improving the overall income of the households and the participation, awareness and independent earning power of women. But, it is equally important that a number of supportive policies and even the policy of decentralization and democratization have no/little guarantee for gender equity and social justice if social attitudes are not changed in favour of women. Perhaps, this is so in India.

It is not surprising to note that prior to the 1990s in India, 'there were hardly any credit schemes designed for rural women'.²⁸ Similarly, women in India lagged behind significantly in respect of participation in work. The records of the survey study done in 1993-94 on employment and unemployment show that the percentage of women engaged in work was 28.6 percent against 54.5 percent of males.²⁹ While our present study is on DWCRA which had been extended in all Districts of the Country in 1st January 1990, it was pointed out that the Programme suffered from a large number of setbacks. These were like, inadequate strength of staff, lack of proper training facilities, wrong identification of trades, lack of functional coordination among the various agencies, financial problems of the beneficiaries, lack of space, lack of cooperative zeal of members, non-availability and high cost of necessary raw materials, lack of proper market facilities, competition with the big companies, etc.³⁰ As it was put forward:

“DWCRA, as run by the government, rarely reached women who needed it the most and even when it did, rarely was it able to make a real difference in the lives of more than 15 percent of those who participated in the programme”.³¹ The result of interviews conducted with district government officials in Nanded, Osmanabad, Gadchiroli and Yavatmal (1992) and state officials in Mumbai (1992) showed that DWCRA had a minimum rate of success in its goal to achieve the poverty alleviation.³² The studies done in both states also exhibited that even the Gram Sevikas who were responsible in the grassroots level had no idea of their jobs. As it was put forward by SSP-SPARC that nevertheless, the actors of SSP chose DWCRA because, “On paper at least, it advocated self-reliance, group production and ownership, offered flexible eligibility terms and funded a variety of income generation activities. Also, most important, it was a gateway to linking women’s group to other government development programmes”.³³

In case of West Bengal, in spite of the supportive policies of the Left Front Government, women’s development and their participation in the development process has not been occurred at the desired level. As L. Mayoux, in his detailed study revealed that the project of training schemes for handicraft development failed because it was not appropriately designed and targeted.³⁴ The study, done by Lieten, revealed the markedly low participation ratio of women in public life in West Bengal. He commented, “although women had been fairly active in economic (agricultural) domain, the public space remained excluded”.³⁵ Webster, in his study found the similar result. As he observed: “What is most lacking is the participation of women”.³⁶ A case study of West Bengal on the development of women through IRDP, revealed that the programme ‘largely fails to empower the women to enjoy economic liberty’. (Although the programme recognized the productive power of women). The main reasons of failure as pointed out by the investigators that women still remain ‘invisible’ in the society and they hardly involve themselves outside their household activities.³⁷

However, with the above background and experiences of meagre performance on women in development, the Left Front Government found reasons to initiate certain special measures as a part of alternative approach to administer DWCRA Programme. This was because, it was a specific programme

to ensure a 'movement' to awaken the rural women for women in development and the Programme was begun to implement in 1983-84 with the coverage of 10 blocks in West Bengal.

But initially, the Programme suffered from a number of setbacks. As a study revealed that the staff including even the APO were not well concerned about the DWCRA concept. As a result, groups were formed haphazardly, no specific guideline was followed and the training of personnel related to DWCRA was missed out.³⁸ The study revealed out that the group suffered from 'many operational inadequacies, conceptual misunderstanding and deliberate scuttling of the spirit of the scheme'.³⁹ An evaluation carried out jointly by the Ministry of Rural Development, Government of India and UNICEF in eight states including West Bengal revealed the similar result. As it was found in West Bengal: (i) the groups were mostly formed by the Panchayats and the rate of failure was found high due to 'dispersed location of members'; (ii) the group leaders were also selected by the Panchayats and the leaders mostly belonged to the higher class strata; (iii) most of the members of the groups were not aware about the basic objectives of DWCRA, and the purpose of Revolving Fund was not also understood; and (iv) even the group leaders could not remember half of their members because the formation of the groups was opportunistic and lacked cohesive individual operation.⁴⁰ It is claimed that in the later years, the performance on DWCRA, attributed to the proper guidelines, training of DWCRA personnel and panchayats brought about better results in West Bengal.

In West Bengal, a special administrative structure was introduced for DWCRA programme with necessary implementation. The appointment of State Civil Service Cadre Officers with 5-6 years service as APO (DWCRA) made a new dimension in the way to the implementation of the Programme, and, this was distinctively different in relation to other States. The APO (DWCRA) was necessarily a woman and primarily responsible for its implementation in the district. In the block level, the Extension Officer (Woman), further renamed the Mass Education Extension Officer (Woman) was/is primarily responsible for the Programme. Also, there were/are two Gram Sevikas under the Extension Officer. The authority responsible for IRDP in the block level extended always necessary

supports to the block level administrative machinery on DWCRA. To monitor the programme adequately, a quarterly postal monitoring system – an innovative tool was introduced so that the group leaders could report to the APO (Woman) about the activities of the groups. Moreover, the DWCRA Group Monitoring Card, a regular monitoring tool was used in the process. The Card was to be kept by the group leaders maintaining a complete record of information on the group and individual activities which was to be supervised by the officials (visitors) regularly. The special responsibility of the women panchayat members in terms of DWCRA progress was a special feature of DWCRA Programme in West Bengal. For the first time in 1993 Panchayat Election, the provision for the reservation of one-third seats for women and their relevant assignment augmented the Programme in the way to its progress. What is most important to be noted here that in addition to administrative set up, different departments related to rural development were restructured and suggested to consider the problems of DWCRA Programme carefully and helping the groups whenever required.

2. (b) DWCRA in the National Level, West Bengal as well as in the District of Cooch Behar:

While DWCRA, the centrally sponsored Programme and the sub-scheme of IRDP was launched during the year 1982-83 in the national level, the programme was implemented in 1983-84 in the state of West Bengal with the coverage of 10 blocks. But Cooch Behar District in West Bengal was noticeably late in getting necessary funds as sanctioned by the Government of India for organizing the Programme. The Ministry of Rural Development, Government of India conveyed a letter with the administrative approval for the inclusion of the District under the Programme during the year of 1994-95.⁴¹

Keeping in mind the diversity of forces and factors involved for the implementation of the Programme in the three levels, an attempt is made to focus on the achievement at the District, State and National level on DWCRA in a comparative manner based on the data available to us. The data furnished in the Tables (No. 1.1 and 1.2) show the Planwise and Yearwise (from 1982-83 to 1998-99) appraisal of physical achievement on DWCRA in three levels, as shown in following pages:

Table No. 1.1
Planwise Appraisal of Physical Achievement on DWCRA During 1982-83 to 1998-99

| Plan 1 | India | | | | West Bengal | | | | | | Cooch Behar | | | | | | | | | |
|---------------------|---------------------------|---------------------------|-----------------------|-----------------------------|---------------------------|---------------------------|-----------------------|--|---|--------------------------------------|------------------------------|--|----------------------------|----------------------------|------------------------|--|---|--------------------------------------|------------------------------|--|
| | 2 Target No. of groups | 3 No. of groups formed | 4 % of achievement | 5 No. of women benefited | 6 Target No. of groups | 7 No. of groups formed | 8 % of achievement | 9 R.F. released to the No. of groups or IGA | 10 % of achievement to the No. of groups actually formed | 11 No. of women covered initially | 12 No. of women benefited | 13 % of achievement to the No. of women covered initially | 14 Target No. of groups | 15 No. of groups formed | 16 % of achievement | 17 R.F. released of the number of groups or IGA | 18 % of achievement to the No. of groups actually formed | 19 No. of women covered initially | 20 No. of women benefited | 21 % of achievement to the No. of women covered initially |
| Sixth Plan | 6035 | 3308 | 54.81 | 52,170 | NA | 54 | --- | 19 | 35.18 | 1080 | 380 | 35.18 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| Seventh Plan | 35,000 | 28031 | 80.08 | 469707 | NA | 1328 | --- | 879 | 66.18 | 25330 | 16506 | 65.16 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| Annual Plan 1990-91 | 7500 | 7139 | 95.18 | 109557 | 340 | 405 | 119.11 | 264 | 65.18 | 7531 | 4965 | 65.9 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1991-92 | 7500 | 9378 | 125.04 | 208012 | 400 | 403 | 100.75 | 234 | 58.06 | 5650 | 4234 | 74.93 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| Eighth Plan | 91900 | 141514 | 153.98 | 2268327 | 5018 | 3662 | 72.97 | 2203 | 60.15 | 47261 | 27687 | 58.58 | 230 | 46 | 20.00 | 4 | 8.69 | 690 ** | 60 | 8.69 ** |
| Ninth Plan | 91850 (*) | 56093 (*) | 61.07 | 695803 | 3756 | 3906 | 103.99 | 2237 | 57.27 | 51246 | 32844 | 64.09 | 120 | 94 | 78.33 | 42 | 44.68 | 1410 ** | 630 ** | 44.68 ** |

Notes: i) The Ninth Plan figure shows upto 1997-98 to 1998-99; ii) R.F. implies Revolving Fund; iii) IGA implies Income Generating Activities; iv) NA implies Not Available; v) (*) indicates the position as on 21.1.99; vi) (**) indicates the figure approximately.

Source: Annual Report 1998-99, Government of India, Ministry of Rural Areas and Employment, New Delhi, P-32; Department of Panchayats and Rural Development, Government of West Bengal, Calcutta; also, compiled from the Official records of District Rural Development Agency, Cooch Behar, under IRDP.

Table No. 1.2
Year-wise Appraisal of Physical Achievement on DWCRA during 1982-83 to 1998-99

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
|---------|--------|--------|--------|---------|------|--------|---------|--------|---------|----------|---------|---------|-----|-----|--------|-----|--------|--------|--------|---------------|
| 1982-85 | 6035 | 3308 | 54.81 | 52,170 | NA | 54 | --- | 19 | 35.18 | 1080 | 380 | 35.18 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1985-86 | 5000 | 6008 | 120.16 | 101056 | NA | 130 | --- | 50 | 38.46 | 2577 | 968 | 37.56 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1986-87 | 7500 | 5545 | 73.93 | 96132 | NA | 189 | --- | 120 | 63.49 | 3721 | 1843 | 49.52 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1987-88 | 7500 | 4959 | 66.12 | 83589 | NA | 247 | --- | 150 | 60.72 | 4295 | 2865 | 66.70 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1988-89 | 7500 | 5968 | 79.57 | 98636 | NA | 391 | --- | 288 | 73.65 | 7531 | 5502 | 73.05 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1989-90 | 7500 | 5551 | 74.01 | 90294 | NA | 371 | --- | 271 | 73.04 | 7206 | 5328 | 73.93 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1990-91 | 7500 | 7139 | 95.18 | 109557 | 340 | 405 | 119.11 | 264 | 65.18 | 7531 | 4965 | 65.92 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1991-92 | 7500 | 9378 | 125.04 | 208012 | 400 | 403 | 100.75 | 234 | 58.06 | 5650 | 4234 | 74.93 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1992-93 | 7500 | 9029 | 120.38 | 128744 | 300 | 345 | 115.00 | 210 | 60.86 | 4754 | 2727 | 57.36 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1993-94 | 11000 | 15483 | 140.75 | 268525 | 350 | 290 | 82.85 | 238 | 82.06 | 3979 | 3302 | 82.98 | Nil | Nil | --- | Nil | --- | Nil | Nil | --- |
| 1994-95 | 13400 | 37964 | 283.31 | 592026 | 756 | 381 | 50.39 | 351 | 92.12 | 5349 | 4516 | 84.42 | 100 | Nil | 0 | 0 | 0 | 0 | 0 | --- |
| 1995-96 | 30000 | 37576 | 125.25 | 697088 | 1806 | 888 | 49.16 | 567 | 63.85 | 11092 | 6953 | 62.68 | 100 | 1 | 1.00 | 1 | 100 | 15*** | 15*** | 100*** |
| 1996-97 | 30000 | 41462 | 138.20 | 581944 | 1806 | 1758 | 97.34 | 837 | 47.61 | 22087 | 10189 | 46.13 | 30 | 45 | 150.00 | 3 | 6.66 | 675*** | 45*** | 6.66** * |
| 1997-98 | 30000 | 36436 | 121.45 | 460409 | 1806 | 1986 | 109.96 | 1494 | 75.22 | 26589 | 20833 | 78.35 | 50 | 61 | 122.00 | 26 | 42.62 | 915*** | 390*** | 42.62** ** |
| 1998-99 | 61850* | 19657* | 31.78 | 235394 | 1950 | 1920 | 98.46 | 743 | 38.69 | 24657 | 12011 | 48.71 | 70 | 33 | 47.14 | 42 | 127.27 | 495*** | 630*** | 127.27*** |
| Total | 239785 | 245463 | 102.36 | 3803576 | 9514 | 8376** | 88.03** | 4938** | 58.95** | 111688** | 69730** | 62.43** | 350 | 140 | 40.00 | 72 | 51.42 | 2100 | 1080 | 51.42 |

Notes: i) Items 1-21, as shown in details in Table No. 1.1; ii) *indicates the position as on 21.01.1999;
iii) ** shows the records during the period 1990-91 to 1998-99; iv) ***indicates the figures approximately.

Source: Same as Table No. 1.1.

The data furnished in the above Table (No. 1.1) show that even though the Sixth Plan revealed a relatively poor performance (54.81%) in terms of Physical achievement, the records of Seventh Plan (80.08%) and the First Annual Plan (1990-91) envisage a gradual improvement in the national level. During the Second Annual Plan (1991-92) and the Eighth Plan, it was over-achieved the target (125.04% and 153.98% respectively). The Table further reveals that in case of West Bengal, the target of forming the group have been achieved or over-achieved (except the performance – 72.97% in the Eighth Plan). But, it is evident that it was hardly reached the target in different Plans in terms of the achievement of the R.F. released to the number of groups or IGA against the number of groups actually formed. The achievement in terms of the number of women covered initially and the number of women benefited has been by and large similar to the former. (Details are furnished in the Table 1.1). Also, the records presented in the Table No. 1.2 show that since its inception upto 1998, 2,45,463 groups had been formed with 102.36 percent achievement against the target fixed with the coverage of 38,03,576 women benefited under the programme in the national level. On the other hand, it had been achieved 88.03 percent with the formation of 8376 groups (during 1990-98) against the target fixed in West Bengal. Even though the records reveal relatively a satisfactory result in this regard, its performance in releasing the R.F. and in ensuring the income generating activities to the groups shows a very meagre result (58.95%). The details in regard to the yearwise appraisal of physical achievement in the three levels under study are furnished in Table No. 1.2.

In addition to this, as per official records, 174 groups had been formed since the inception upto the terminal year of operation of DWCRA in the Cooch Behar District. In regard to this, it is relevant to note certain factors: (i) the District was noticeably late in organizing the Programme (1994-95); (ii) its performance in terms of the formation of groups had been markedly below the target; and (iii) it had a very poor performance in terms of the coverage of the groups with the necessary assistance for ensuring income generating activities. The Tables (No. 1.1 and 1.2) depict that during the Eighth Plan Period, 46 groups had been formed against the target of 230 (or 20% achievement). And, R.F. had been

released to only 4 groups (or only 8.69% achievement to the number of groups actually formed). Even though 94 groups had been formed against the target of 120 (or 78.33% achievement) during the first two years of Ninth Plan (1997-98 to 1998-99), only 42 groups had been assisted (or 44.68% achievement to the number of groups actually formed). It is also envisaged that (as Table 1.2 shows) in the initial year (1994-95) of the Programme, not a single group had been formed and assisted, and only 1 group had been formed and assisted (against the target of 100) in the following year (1995-96). Even though 45 groups had been formed in 1996-97 (or 150.00% achievement), only 3 groups were provided R.F. (or 6.66% achievement to the number of groups actually formed). But, the Table depicts a gradual improvement of achievement in terms of R.F. released to the number of groups in the following two years (26 and 42 groups had been provided assistance with 42.62% and 127.7% achievement in 1997-98 and 1998-99 respectively).

So far as the overall performance of DWCRA in terms of Physical achievement in the District is concerned (during the years – since its inception upto 1998-99, under study), 140 groups had been formed against the target of 350 (or 40% achievement) and 72 groups had been provided assistance (with 51.42% achievement) to the groups actually formed.

Here, an attempt is also made to focus our attention on the financial achievement on DWCRA at the three levels similar to the above analysis. The Table 2.1 shows the same in following page:

Table No. 2.1
Planwise and Yearwise Appraisal of Financial Achievement on DWCRA (Rs. in lakh)

| Plan | India | | | West Bengal | | | Cooch Behar | |
|---------------------------------------|-----------------------------------|--|---|--|---|---|-----------------------------|--|
| | Total Central assistance released | Central release of fund to West Bengal | % of share to the total central assistance released | Total release of fund (Fund comprising the share of Central, State & UNICEF) | Expenditure in Income Generation Activities | % of achievement to the total Fund released | R.F. released to the groups | % of achievement to the Expenditure in Income Generation Activities in West Bengal |
| 6th Plan 1982-85 | 198.53 | 1.280 | 0.43 | 2.560 | NA | --- | NIL | --- |
| 7th Plan 1985-86 | 630.70 | 5.200 | 0.82 | 16.620 | NA | --- | NIL | --- |
| 1986-87 | 786.33 | 5.100 | 0.64 | 20.260 | NA | --- | NIL | --- |
| 1987-88 | 607.29 | 15.300 | 2.51 | 35.400 | NA | --- | NIL | --- |
| 1988-89 | 738.21 | 9.540 | 1.29 | 39.290 | NA | --- | NIL | --- |
| 1989-90 | 901.00 | 25.090 | 2.78 | 76.930 | NA | --- | NIL | --- |
| TOTAL | 3663.53 | 60.230 | 1.64 | 188.500 | NA | --- | NIL | --- |
| Annual Plan | | | | | | | | |
| 1990-91 | 898.00 | 14.280 | 1.59 | 50.850 | 54.670 | 107.51 | NIL | --- |
| 1991-92 | 962.72 | 10.200 | 1.05 | 35.660 | 55.810 | 156.61 | NIL | --- |
| TOTAL | 1860.72 | 24.480 | 1.31 | 86.510 | 110.480 | 127.70 | NIL | --- |
| 8th Plan | | | | | | | | |
| 1992-93 | 1548.17 | 20.910 | 1.35 | 58.750 | 36.714 | 62.49 | NIL | --- |
| 1993-94 | 2365.00 | 16.830 | 0.71 | 48.630 | 37.786 | 77.70 | NIL | --- |
| 1994-95 | 3100.00 | 33.150 | 1.06 | 98.800 | 42.960 | 43.48 | 0 | --- |
| 1995-96 | 6365.00 | 57.723 | 0.90 | 144.846 | 54.506 | 37.63 | 0.16 | 0.29 |
| 1996-97 | 5696.00 | 81.900 | 1.43 | 119.700 | 128.764 | 107.57 | 0.45 | 0.34 |
| TOTAL | 19074.17 | 210.513 | 1.10 | 470.726 | 300.730 | 63.89 | 0.61 | 0.20 |
| 9th Plan | | | | | | | | |
| 1997-98 | 4145.43 | 100.422 | 2.42 | 241.164 | 138.356 | 57.37 | 4.11 | 2.97 |
| 1998-99 | 4209.25 | 124.816 | 2.96 | 249.632 | 196.271 | 78.62 | 6.79 | 3.45 |
| TOTAL | 8354.68 | 225.238 | 2.69 | 490.796 | 334.627 | 68.18 | 10.90 | 3.25 |

Source: As in Table Nos. 1.1 and 1.2.

The Table 2.1 makes it clear that during the Sixth Plan, the central release of fund to West Bengal had been Rs. 1.280 lakhs (or 0.43% of share to the total central assistance released). It had been Rs. 60.230 lakhs or 1.64 percent of share to the total central assistance released in the Seventh Plan. It was also envisaged that during the Sixth Plan, the total release of fund in West Bengal with the Central and State share (UNICEF had no share during this Plan) had been Rs. 2.560 lakhs. It had been Rs. 185.500 lakhs with the share of Central, State and the UNICEF during the Seventh Plan. The Table also indicates that during the Annual Plan years (1990-91 and 1991-92) the percentage of shares to the total Central assistance released had been Rs. 1.31 lakhs with the release of fund to West Bengal Rs. 24.480 lakhs. During this two years operation of DWCRA in West Bengal, the total expenditure installed in income generation activities had been Rs. 110.480 lakhs with 127.70 percent achievement (to the total fund released Rs. 86.510 lakh in West Bengal). During the Eighth Plan the central release of fund to West Bengal had been Rs. 210.513 lakhs (or 1.10% of share to the total Central assistance released Rs. 19,074.17 lakhs). Whereas the total release of fund in West Bengal (with the Central, State and UNICEF's share) had been Rs. 470.726 lakhs of which Rs. 300.730 lakhs had been made expenditure in income generation activities (or 63.89% achievement). In the first two years of Ninth Plan (upto 1998-99 under study), the Central release of fund to West Bengal had been Rs. 225.238 lakhs whereas the total Central assistance released had been Rs. 8,354.68 lakh (or 2.69% share to the total Central assistance released). During this period, the expenditure had been made Rs. 334.627 lakh in income generation activities with 68.18 percent achievement to the total fund released (Rs. 490.796 lakhs) in West Bengal, UNICEF had no share during this period (Details are furnished in Table 2.1).

Further, it is equally significant to note what the above Table depicts that the overall performance in terms of financial achievement on DWCRA in the District of Cooch Behar shows a worrying instance. As it is envisaged in the Table that since its inception upto the end of Eighth Plan (1994-95 to 1996-97), only Rs. 0.61 lakh had been installed as R.F. to the groups with 0.20 percent achievement to the expenditure in income generation activities in West Bengal (Rs. 0.0 lakh,

0.16 lakh, 0.45 lakh with 0%, 0.29% and 0.34% achievement in 1994-95, 1995-96 and 1996-97 respectively). Similarly, in the first two years of the Ninth Plan under study (1997-98 to 1998-99), a total of Rs. 10.90 lakhs had been released to the groups as R.F. with only 3.25 percent achievement to the expenditure in income generation activities in West Bengal. (It was Rs. 4.11 lakhs and 6.79 lakhs with 2.97% and 3.45% achievement in 1997-98 and 1998-99 respectively).

While the evidences available in the above analysis tend to raise a fundamental question in regard to the alarmingly poor physical and financial performance on the Programme in the District, we have focussed our attention to do an intensive scrutiny on the Programme (DWCRA) implemented in the District.

3. (a) The Case Study:

The Study Area: For our present study, two blocks with certain demographic differences (Cooch Behar-I and Dinhata-II) in the District of Cooch Behar were selected – Cooch Behar-I is adjacent to and Dinhata-II is 30 kms away from the District headquarters. The following Table shows the demographic features of the two blocks in the District:

Table No. 3.1
Demographic Features of Cooch Behar-I and Dinhata-II Blocks

| Sl. No. | Items | Cooch Behar-I | Dinhata-II |
|---------|---|-------------------|-----------------|
| 1. | Total Geographical area | 372.04 (sq.km.) | 263.45 (sq.km.) |
| 2. | Population | | |
| | (a) Total | 2,26,288 | 1,87,612 |
| | (b) Male | 1,16,698 (51.57%) | 96,556 (51.46%) |
| | (c) Female | 1,09,590 (48.42%) | 91,056 (48.53%) |
| 3. | Number of Villages | 144 | 119 |
| 4. | No. females per 1,000 males | 939 | 943 |
| 5. | Literacy (in %) [excluding children in the age group 0-6] | | |
| | (a) Rural (Person) | 46.70 | 41.42 |
| | (b) Male | 59.06 | 52.71 |
| | (c) Female | 33.49 | 29.33 |
| 6. | Main workers (for Rural population) | | |
| | (a) Total | 66,958 (29.59) | 57,653 (30.73) |
| | (b) Male | 61,120 (27.01) | 52,718 (28.10) |
| | (c) Female | 5,838 (2.58) | 4,938 (2.63) |
| 7. | Marginal worker (for Rural Population) | | |
| | (a) Total | 5,498 (2.43) | 2,401 (1.24) |
| | (b) Male | 542 (0.24) | 469 (0.25) |

Table Contd.

| | | | |
|-----|---|------------------|------------------|
| | (c) Female | 4,955 (2.19) | 1,857 (0.99) |
| 8. | Total workers (for Rural Population) | | |
| | (a) Total | 72,457 (32.02) | 59,979 (31.97) |
| | (b) Male | 61,663 (27.25) | 53,188 (28.35) |
| | (c) Female | 10,793 (4.77) | 6,791 (3.62) |
| 9. | Non-workers (for Rural Population) | | |
| | (a) Total | 1,53,830 (67.98) | 1,27,632 (68.03) |
| | (b) Male | 55,033 (24.32) | 43,375 (23.12) |
| | (c) Female | 98,797 (43.66) | 84,256 (44.91) |
| 10. | Scheduled Caste Population | 1,06,913 (47.24) | 85,731 (45.69) |
| 11. | Scheduled Tribes | 904 (0.39) | 941 (0.50) |
| 12. | Cultivators | 31,956 (14.12) | 27,984 (14.91) |
| 13. | Agricultural Labourers | 18,544 (8.19) | 19,830 (10.56) |
| 14. | Industrial category of main workers (Total main workers) | 72,688 (32.12) | 57,656 (30.73) |
| 15. | Number of Households | 48,453 | 37,428 |

Notes: Figures in the parentheses show the percentage to the total population.

Source: Compiled from the records of Census of India 1991—District Census Handbook – Koch Bihar, Series 26, Part – XII-B, Directorate of Census Operations, West Bengal, Calcutta.

Although the above Table (No. 3.1) depicts the demographic features of two blocks with almost identical nature, in certain cases differences are found. As it is envisaged that the literacy rate of Cooch Behar-I is higher than that of Dinhat-II. Similarly, difference is also found in case of the number of main workers, non-workers, agricultural labourers, etc. However, the records furnished in the Table indicate that the overall condition of Cooch Behar-I is better than that of Dinhat-II. (Details are displayed in Table 3.1).

3. (b) DWCRA in Selected Two Blocks as well as in the District:

While our present study is on DWCRA, its implementation in two blocks in the District of Cooch Behar, two DWCRA groups – one was ‘the best one’ in the District (at Cooch Behar-I) as it is commented by the government officials and another was reportedly in the income generation activities (at Dinhat-II) were also selected for more intensive scrutiny. (Details are highlighted in the ‘Methodology of the Present Study’ – as put forward in Chapter-I).

It is stated earlier that the Programme was initiated in the District in the year 1994-95. Even though the success being phenomenal in the implementation of the Programme and rural women showed their keen interest and enthusiasm, the mere glance at the figures set out in Tables 1.1, 1.2 and 2.1 indicate severe

limitations of the implementing agencies. However, keeping in mind the need of balanced growth of performance of the Programme, the blockwise appraisal of achievement on DWCRA since its inception upto the terminal year of implementation (1999-2000) of the Programme in the District is displayed in the following Table:

Table No. 4.1
Blockwise Appraisal of Achievement on DWCRA in the District upto 1999-2000

| Name of the Blocks | Total number of groups formed | R.F. released to total member of groups | % of achievement to the total number of groups actually formed |
|--------------------|-------------------------------|---|--|
| Cooch Behar-I | 12 | 9 | 75.00 |
| Cooch Behar-II | 21 | 15 | 71.43 |
| Dinhata-I | 21 | 13 | 61.90 |
| Dinhata-II | 11 | 2 | 18.18 |
| Sitai | 13 | 4 | 30.77 |
| Tufanganj-I | 12 | 9 | 75.00 |
| Tufanganj-II | 17 | 5 | 29.41 |
| Mathabhanga-I | 10 | 2 | 20.00 |
| Mathabhanga-II | 12 | 4 | 33.33 |
| Sitalkuchi | 12 | 4 | 33.33 |
| Mekliganj | 30 | 8 | 26.67 |
| Haldibari | 3 | --- | --- |
| Total/% | 174 | 73 | 41.95 |

Source: Same as Table 1.1.

The data furnished in the Table (No. 4.1) envisage that even though the District had a very poor performance in terms of the formation of groups and the number of groups to which R.F. released (as only 73 DWCRA groups had been assisted against 174 groups actually formed or 41.95% achievement), Cooch Behar-I and Tufanganj-I was ranked relatively better position (with 75% achievement) in this regard. Whereas in Haldibari, not a single group was assisted and in Dinhata-II only two groups were assisted with R.F. (with 18.18% achievement).

However, the real insight is indicative – why the two blocks (Cooch Behar-I and Dinhata-II) were selected in our present study.

In addition to this, it deserves to put forward the performance on DWCRA in the selected two blocks since the inception of the programme upto its terminal year. This is to follow in the following page:

Table No. 4.2
Performance of DWCRA in Cooch Behar-I and Dinhata-II

| Year | Cooch Behar-I | | | | Dinhata-II | | | |
|--------------|---------------------------------|-------------------------|--|---------------------------------|---------------------------------|------------------------|--------------|---------------------------------|
| | No. of GP covered (Total GP-15) | No. of groups assisted | Scheme | Total beneficiary (approximate) | No. of GP covered (Total GP-12) | No. of groups assisted | Scheme | Total beneficiary (approximate) |
| 1994-95 | NIL | NIL | ---- | NIL | NIL | NIL | ---- | NIL |
| 1995-96 | NIL | NIL | ---- | NIL | NIL | NIL | ---- | NIL |
| 1996-97 | 5 | 5 | 1- traditional & fancy 4- Sericulture | 75 | 1 | 2 | Traditio-nal | 30 |
| 1997-98 | 2 | 3 | 2- traditional 1- traditional & fancy | 45 | NIL | NIL | ---- | NIL |
| 1998-99 | NIL | NIL | ---- | NIL | NIL | NIL | ---- | NIL |
| 1999-2000 | 1 | 1 | Traditio-nal & fancy | 15 | NIL | NIL | ---- | NIL |
| TOTAL | 5 (*) | 9 ** (12.33) | ---- | 135 | 1 (*) | 2 ** (2.73) | ---- | 30 |

Notes: 1. *Indicates actually total number of G.P. covered – 5.

2. ** Indicates the percentage to the total number of groups assisted in the District.

Source: Compiled from the records of the Block Development Offices of Cooch Behar-I and Dinhata-II, Cooch Behar, West Bengal.

Obviously, Table 4.2 does not display any glaring result of performance on the Programme in the two blocks under study. Nevertheless, DWCRA performance in Cooch Behar-I was relatively far better than that of Dinhata-II. As it is revealed in the Table that since the inception of DWCRA in the District, (5 Gram Panchayats had been covered with 9 groups assisted with 12.33% achievement to the total number of groups assisted in the District) in Cooch Behar-I. Whereas in Dinhata-II only one Gram Panchayat had been covered with the assistance given to 2 groups with only 2.73 percent achievement to the total groups within the District. As a result, while 135 (approximate) women had been benefited in Cooch Behar-I, only 30 women were benefited in Dinhata-II. So far as government assistance is concerned, the groups in two blocks supposedly fulfilled necessary conditions in getting funds for income generation activities. The conditions were: (i) the groups would have to promote thrift for a period of six

months; (ii) members would have to learn to write their names; and (iii) members conducted regular meetings for better coordination among the group members.

In addition to this, the DW CRA groups would have to engage in 92 different economic activities can broadly be classified into seven categories – Traditional, Business, Food and Beverages, Dairy and Animal Husbandry, Fancy and Cosmetics, Sericulture and Horticulture. However, the Table (No. 4.2) depicts that in Cooch Behar-I, the group started diversified viable economic activities. (The groups pursued almost three categories of economic activities). Whereas in Dinhata-II, the groups engaged in only one (traditional) category of economic activity. It also shows that the group members in Cooch Behar-I continued economic activities based on the locally available raw materials, available technical skills and the market facilities, so far. But, this viability of economic activity is found minimum in Dinhata-II.

4. Analysis of the Study:

4. (a) Socio-Economic Characteristics of the Group Members:

As it is stated earlier that for our present study, two groups of two blocks were selected followed by the principle of purposive sampling and, all the members of the groups were contacted by means of pilot survey. The details of the size of sample are furnished below:

Table No. 5.1
Sample Size

| Cooch Behar-I | | | Dinhata-II | | |
|------------------|--------------|-------------------------|------------------|--------------|-------------------------|
| Name of the G.P. | Sample group | Group members contacted | Name of the G.P. | Sample group | Group members contacted |
| Ghughumari G.P. | 1 | 13 | Shukarur kuthi | 1 | 15 |
| Total | 1 | 13 | | 1 | 15 |

In order to gather necessary data, 13 group members were contacted at Ghughumari G.P. in Cooch Behar-I Block. Although initially, the group was formed with 15 members, two of them failed to continue the thrift. At Shukarurkuthi G.P. in Dinhata-II, it was possible to contact all members.

Here, an attempt is made to show the Socio-Economic Status (SES) of the respondent families in two Gram Panchayats of two Blocks. The following Table shows the same:

Table No. 6.1
Socio-Economic Status of the Sample Respondents

| Item | Cooch Behar-I | Dinhata-II |
|--|-------------------------|-------------|
| 1. Sample respondents | 13 | 15 |
| 2. Size of Households (Number) | | |
| a) Total: | | |
| 1-3 | 2 (15.38) | 2 (13.33) |
| 4-6 | 11 (84.62) | 12 (80.00) |
| 7 above | NIL | 1 (6.67) |
| Total | 13 | 15 |
| b) (i) Male | | |
| 1-2 | 9 (69.23) | 9 (60.00) |
| 3-4 | 4 (30.76) | 6 (40.00) |
| 5-above | NIL | NIL |
| Total | 13 | 15 |
| (ii) Female | | |
| 1-2 | 10 (76.92) | 11 (73.33) |
| 3-4 | 3 (23.07) | 4 (26.67) |
| 5-above | NIL | NIL |
| Total | 13 | 15 |
| 3. Marital Status: | | |
| (a) Married | 13 (100.00) – 1 (Widow) | 15 (100.00) |
| (b) Unmarried | NIL | NIL |
| Total | 13 | 15 |
| 4. Age group of the Respondent beneficiary | | |
| (a) Upto 25 | NIL | 4 (26.67) |
| (b) 26-35 | 7 (38.84) | 4 (26.67) |
| (c) 36-45 | 5 (38.46) | 4 (26.67) |
| (d) 46-55 | 1 (7.70) | 2 (13.33) |
| (e) above 56 | NIL | 1 (6.67) |
| Total | 13 | 15 |

Note: The figure in the parentheses shows the percentage to the total respondents.

The sample 28 respondents of two DW CRA groups in two Gram Panchayats of 2 Blocks show almost similar results in terms of the size of the family (Table 6.1). Here, it is significant to note that most of the households of each group is of medium size in nature. As it is envisaged that 84.62 percent households in the selected group of Cooch Behar-I and 80.00 percent households in the selected group of Dinhata-II consists of members between 4-6. The Table also depicts that majority households of sample respondents consist of the number of male and female members between 1-2. (69.23% and 60 % male, and, 76.92% and 73.33% female in the selected two groups of Cooch Behar-I and Dinhata-II respectively).

The Table further shows that of the total women in both groups, everybody is married and one is widow. Even though most of the families were

headed by their husbands, women had supposedly significant economic enterprise and their role in health care and education specially to their children.

But, in case of age group of the respondent beneficiaries certain variation is found. While majority respondents of the group of Cooch Behar-I were of the age group of 26-35 (or 53.84%) and 36-45 (or 38.46%), majority beneficiaries of the group of Dinhata-II were of the age group of first three categories (upto 25, 26-35 and 36-45).

4. (b) Other Social and Cultural Factors:

Ethnic Group and Educational Status:

The following Tables show the Caste composition (Table 6.2) and Educational status (Table 6.3) of the beneficiary respondents of the two groups under study:

Table No. 6.2
Social Classification of the Respondents

| Item | Cooch Behar-I | | Dinhata-II | |
|-------------------------------|---------------|-----------------------------------|------------|-----------------------------------|
| | Number | % to the total sample respondents | Number | % to the total sample respondents |
| 1. General | 5 | 38.46 | 4 | 26.66 |
| 2. Scheduled Caste | 2 | 15.39 | 11 | 73.34 |
| 3. Scheduled Tribe | NIL | ---- | NIL | ---- |
| 4. Other Backward Class (OBC) | 6 | 46.15 | NIL | ---- |
| Total | 13 | 100 | 15 | 100 |

Table No. 6.3
Educational Status of the Respondent Beneficiaries

| Item | Cooch Behar-I | | Dinhata-II | |
|---------------------------------------|---------------|---------------|------------|---------------|
| | Number | % | Number | % |
| 1. Cannot Sign | NIL | --- | NIL | --- |
| 2. Newly educated and can sign | 8 | 61.53 | 7 | 46.67 |
| 3. Primary Level | NIL | --- | 7 | 46.67 |
| 4. Secondary Level | 3 | 23.07 | 1 | 6.67 |
| 5. Higher Secondary Level | NIL | --- | NIL | --- |
| 6. Graduate Level | 2 | 15.38 | NIL | --- |
| 7. Number of children going to school | | | | |
| (a) 1-3 | 9 | 69.24 | 12 | 80.00 |
| (b) 4 above | NIL | --- | 1 | 6.67 |
| (c) None | 4 | 30.77 | 2 | 13.33 |
| Total | 13 | 100.00 | 15 | 100.00 |

The caste composition of the sample respondents shows that in the sample groups of Cooch Behar-I majority of them belongs to the Other Backward Class (OBC) – (46.65%) and General Class (38.46%). And, 15.39 percent belongs to the

Scheduled Castes. The sample DW CRA group of Dinhata-II shows that most of the beneficiaries belong to the Scheduled Castes (73.34%) and 26.66 percent of them belongs to the General Class. While the Census Report of India-1991 shows a high concentration of SC population (51.75%) in the District (Table 2.4, Chapter-II). The sample group of Dinhata-II had relatively a good achievement in terms of the coverage of SC beneficiaries.

Of the sample respondents in both blocks, none was found illiterate. In Cooch Behar-I, when we met the respondents, it was reported that the DW CRA leader had an important role in forming the group and in educating the group members – in percentage terms it was 61.53. Moreover, 23.07 percent of the sample respondents have education upto secondary level and 15.38 percent upto Graduate level. It was further found that the educational status of the group members of Cooch Behar-I was relatively higher than that of the group members of Dinhata-II. Of the sample respondents in Dinhata-II, 46.67% was found newly educated, 46.67 percent upto primary level and 6.67% upto secondary level. The Table (No. 6.2) further envisages the education of the children of the respondent families.

5. Economic Status:

So far as the economic status of the sample respondents is concerned, the following Tables related to economic factors show the same.

5. (a) Occupational Status:

The records as furnished below depict the occupational status of the sample respondents:

Table No. 7.1
Occupational Status of the Sample Respondents

| Occupation | Cooch Behar-I | | Dinhata-II | |
|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
| | No. of respondents | % to the total respondents | No. of respondents | % to the total respondents |
| 1. Marginal Farmer | NIL | --- | 1 | 6.67 |
| 2. Agricultural Labour | NIL | --- | 13 | 86.67 |
| 3. Non-Agricultural Labour | NIL | --- | NIL | --- |
| 4. Petty Trade | NIL | --- | NIL | --- |
| 5. Rural Artisans | 12 | 92.31 | NIL | --- |
| 6. Mixed | 1 | 7.69 | 1 | 6.67 |
| 7. Non-workers | NIL | --- | NIL | --- |
| TOTAL | 13 | 100.00 | 15 | 100.00 |

5. b) Assets:

Table No. 7.2
Various Assets of the Sample Respondents

| Item | Cooch Behar-I | Dinhata-II |
|---|---------------|------------|
| 1. Whether house on own land: | | |
| On own land | 13 (100.00) | 8 (53.33) |
| Vested land | NIL | 6 (40.00) |
| Not on own land | NIL | 1 (6.67) |
| 2. Condition of House: | | |
| Partly Pucca | 1 (7.69) | NIL |
| Well built | 9 (69.23) | 1 (6.67) |
| Thatched | 3 (23.07) | 14 (93.33) |
| 3. Live-stock possession: | | |
| Cattle | 7 (53.85) | 9 (60.00) |
| Goat | NIL | 6 (40.00) |
| Hen/Duck | NIL | NIL |
| No Possession | 6 (46.15) | NIL |
| 4. Land Holdings (Family land) | | |
| Own | 3 (23.08) | NIL |
| Own and Barga | NIL | 4 (26.67) |
| Barga only | NIL | NIL |
| No land | 10 (76.92) | 11 (73.33) |
| 5. Productive machinery stock of the family | | |
| On own arrangement | 9 (69.23) | 3 (20.00) |
| On assistance | 1 (7.69) | NIL |
| No possession | 3 (23.08) | 12 (80.00) |
| 6. Conspicuous Variables | | |
| Possession | 8 (61.54) | 1 (6.67) |
| No Possession | 5 (38.46) | 14 (93.33) |

Notes: The figure in the parentheses shows the percentage to the total respondents

Our close look on the beneficiary respondents and the records furnished in Table No. 7.1 envisages that all families were male headed and the respondent beneficiary in each group worked for remuneration. It was not found any non-worker in any group under study. A basic difference in terms of overall occupational status between two groups under study is to be pointed out that the members of the group of Cooch Behar-I were mainly rural artisans and the heads of the families were either employee or engaged in traditional family occupations which were mainly non-agricultural activities. But in Dinhata-II, the sample households were all agro-based and the members were engaged in agricultural activities. As it was found majority of them (80%) were agricultural labourers whereas all members (92.31% and 7.69%) in Cooch Behar-I had an inherent possibility of becoming productive earners.

Table 7.2 reveals that in Cooch Behar-I, all members had houses on their own lands. But, in Dinhata-II, 53.33 percent had their houses on vested lands and

6.67% had not on own lands. In regard to the conditions of houses, the Table reveals that in Dinhata-II almost all members (93.33%) had their thatched houses but in Cooch Behar-I, majority of them (69.23%) had well-built houses and 23.07 percent had thatched houses. The Table further depicts that almost half (46.15%) of the group members of Cooch Behar-I had no livestock possession and 53.85 percent had their domestic animals. When we met these respondents, it was observed that a certain number of respondents did not need to have such possession, whereas the members of Dinhata II had high choice of such possession. Perhaps, it is due to the fact that the former group members were of the semi-urban area adjacent to the District headquarters but the members of the latter group were extremely rural – an India Bangladesh border area where ‘smuggling’ is an important economic activity, an area through which a boundary line of barbed wire exists. As most of the households were residing inside the boundary line and they were said to leave the place, they faced serious problems primarily for rehabilitation and livelihood.

Even though the records furnished in the Table in terms of (farming) land holdings, show almost similar result (as 76.92% of members of Cooch Behar I and 73.33% of members of Dinhata II had no farming lands), a wide ranging difference is hidden in the same records. So far as the occupational status of the sample households of Cooch Behar I is concerned, the major source of livelihood almost of all families was not agriculture and majority households had no farming lands. (Although secondary occupation of certain families was found agriculture). On the contrary, the occupational status of the sample households of Dinhata II shows that for almost all families, the major source of livelihood was agriculture. But, it was surprising that in percentage terms, 73.33% did not possess any farming land and 26.67% were sharecroppers. However, it is quite evident from the Table that the DWCRA women of Dinhata II had been properly identified, and, thereby, benefits had been received by the target groups. On the contrary, even though majority of DWCRA women of Cooch Behar I were within the target groups, a certain number of women belonged to relatively better-off classes.

The empirical results further show that 80.00 percent of DWCRA women in Dinhata II did not possess any productive machinery stock whereas 69.23

percent of DWCRA group members of Cooch Behar-I possessed productive machinery stock with their own arrangements. Similarly, while in Cooch Behar-I 23.08 percent of women did not possess productive machinery stock, only 20.00 percent of members in Dinhata II possessed the same with their own arrangements. Likewise, while in Cooch Behar-I 61.54 percent of women had their possession of conspicuous variables, in Dinhata II only 6.67% of women had such possession.

6. (a) Health Care:

The data of the empirical study in terms of family health care reveal that in Cooch Behar-I majority (53.85%) of sample households depended mainly on local health centres and hospitals, 15.38% on traditional means, local health centres and hospitals; 23.07 percent on local health centres, hospitals and special clinical facilities; and 7.69 percent on special clinical facilities. Unlike the group of Cooch Behar-I, in Dinhata-II almost all sample households (93.33%) depended on traditional means, local health centres and hospitals and, 6.67 percent of households depended mainly on traditional means.

7. (a) Income Range Classification:

On the basis of income of pre-assistance period, the members of two sample groups are classified in accordance with the level of poverty (as it was defined on the basis of average annual family income by the Planning Commission).

Table No. 8.1
Classification of Members on the Basis of Income in the Pre-assistance Period

| Item | Cooch Behar I | | Dinhata II | |
|--------------|-----------------|----------------------------------|-----------------|----------------------------------|
| | No. of Families | (%) to the Total No. of Families | No. of Families | (%) to the Total No. of Families |
| 0-4000 | Nil | - | 2 | 13.33 |
| 4001-6000 | 2 | 15.38 | 12 | 80.00 |
| 6001-8500 | 2 | 15.38 | 1 | 6.67 |
| 8501-11000 | 3 | 23.08 | Nil | -- |
| 11000-Above | 6 | 46.15 | Nil | -- |
| Total | 13 | 100.00 | 15 | 100.00 |

The data furnished in the above Table (No. 8.1) depict that in Cooch Behar I wrong identification had been made in 46.15 percent cases at the time of selection for forming the DWCRA group. Even though other members had been identified from the target groups (15.38% of women were 'very very poor', 15.38% were 'Very Poor', and 23.08% were from the 'Poor Families'), nobody had been identified from the 'Destitute group'. On the contrary, in Dinhata-II, the families assisted under DWCRA belonged to the target group (13.33% of women belonged to the 'Destitute group', 80.00% belonged to the 'Very Very Poor' families and 6.67% were of the 'Very Poor' families).

The above analysis on the Socio-Economic Status (SES) variables of the respondent beneficiaries makes a clear difference between two groups under study in terms of various factors. However, the members of Dinhata-II were found more deserving – mostly socially backward, economically down-trodden and the scheme undertaken for groups activity i.e., 'Bamboo Work' was extensively traditional. But, the majority members of Cooch Behar-I were found less deserving, socially conscious, economically better off in many cases even though the scheme undertaken for group activity i.e., 'Pati making' or 'Mat making' was found more potentially viable.

8. Beneficiaries' Response and the Economic Activities:

The United Nations Decade for Women (1975-1985) was declared on the assumption that women are not simply 'house persons' and 'child raisers' and, consequently, the WID identified poverty of women as a problem and women were targeted as 'the poorest of the poor.' And, therefore, the situation demanded for the need of special anti-poverty programmes for income generating activities. The basic aim was to improve the status of women in the society at a considerable extent by allowing women to become 'visible' so that they can see their talents independently.⁴² Obviously, the DWCRA Programme launched during this decade was an important attempt in the direction to women's empowerment.

However, keeping in mind the above objectives of the Programme, our present attempt is underlying the fact that how far the members have participated in development activities and to what extent development was ensured.

8. (a) Beneficiaries' Opinion and the Source of Information about DWCRA:

In order to reveal the DWCRA women's awareness about the Programme, we asked the beneficiaries when they had known the Programme and their source of information. The responses received from the members in our survey study are indicated in the Tables 9.1 and 9.2.

Table No 9.1
Views of Sample Beneficiaries on the Question when they Knew the DWCRA Component under IRDP

| Group | Long before the Formation of Group | % age | After Training was Imparted | % age | At the Time of the Formation of Group | % age | Total Respondents | % age |
|----------------------------|------------------------------------|--------------|-----------------------------|-------------|---------------------------------------|--------------|-------------------|------------|
| DWCRA group on Cooch Behar | 3 | 23.08 | 00 | 0.00 | 10 | 76.92 | 13 | 100 |
| DWCRA group in Dinhata-II | 00 | 0.00 | 00 | 0.00 | 15 | 100.0 | 15 | 100 |
| Grand Total | 3 | 10.71 | 00 | 0.00 | 25 | 89.29 | 28 | 100 |

Table 9.2
Views of the Beneficiaries on Their Source of Information about the Programme

| Group | I | % age | II | % age | Total Respondents | % age |
|------------------------------|----|-------|----|--------|-------------------|-------|
| DWCRA group in Cooch Behar-I | 5 | 38.46 | 8 | 61.54 | 13 | 100 |
| DWCRA group in Dinhata-II | 00 | 0.00 | 15 | 100.00 | 15 | 100 |

Notes:

I – The Panchayats, block officials and the APO (Woman)

II – The Panchayat members.

Even though the panchayat members of each group under study were engaged in traditional family occupations to produce surplus or to earn income, all members of Dinhata-II (100 percent) and a significant majority of members (76.92%) in Cooch Behar-I to our surprise expressed their concern that they did not know the DWCRA Programme before the formation of group. But, 23.08 percent of respondents in Cooch Behar-I viewed that the Programme was known to them long before the formation of group (Table 9.1). However, it is striking to note that the members did not come forward to form the groups with their own incentives seeing the success of the Programme or knowing the Programme as a self-supporting project. In reality, they had been informed, encouraged and

motivated to form the groups. Further, it appears from the Table 9.2 that in Cooch Behar-I, 38.46 percent of the members viewed that the source of information of them had been the panchayats, block officials – mainly Gram Sevikas and the DRDA officials – mainly the APO (woman). And, 61.54% of women expressed that the group leader who was then herself a Panchayat member had been their main source of information. Moreover, while the group leader had been encouraged and motivated to engage in such (DWCRA) a gender-specific activity, all members of the group viewed that they had been continuously encouraged and motivated to form the group and to start thrift by the group leader. But, in Dinahata-II, the main source of information had been the panchayat members and all group members had been initially encouraged and motivated in the direction to group activity by the same guiding forces.

In fact, the economic activities under DWCRA Programme of any DWCRA group would be attributed to the identification of beneficiaries at the time of selection; selection of viable schemes based on the availability of raw materials, necessary skills, marketing facilities and the preferences of the members; motion of the thrift; necessary capital; monitoring system; and, productivity and profitability.

8 (b) Selection of Beneficiaries and the Formation of the Groups:

It generally deserves an in-depth study whether the wave of development had been created in the minds of the administrative officials and, whether they have initiated to make visible the 'invisible', to recognise the unorganized and to ensure wages to the unpaid and unrecorded 'work horses of the development sweatshop'⁴³ or they have come forward due to certain administrative compulsions. Nevertheless, it is clear from the data available that the DRDA and block officials initiated for the formation of the groups and, the beneficiaries had been identified by the panchayats. Even though (as it is revealed) 100 percent of the beneficiaries thought that they had been really deserving and all expressed their view that they had not face any problem in getting identified, it is revealed in the Table 8.1 that in many cases wrong identification had been made in Cooch

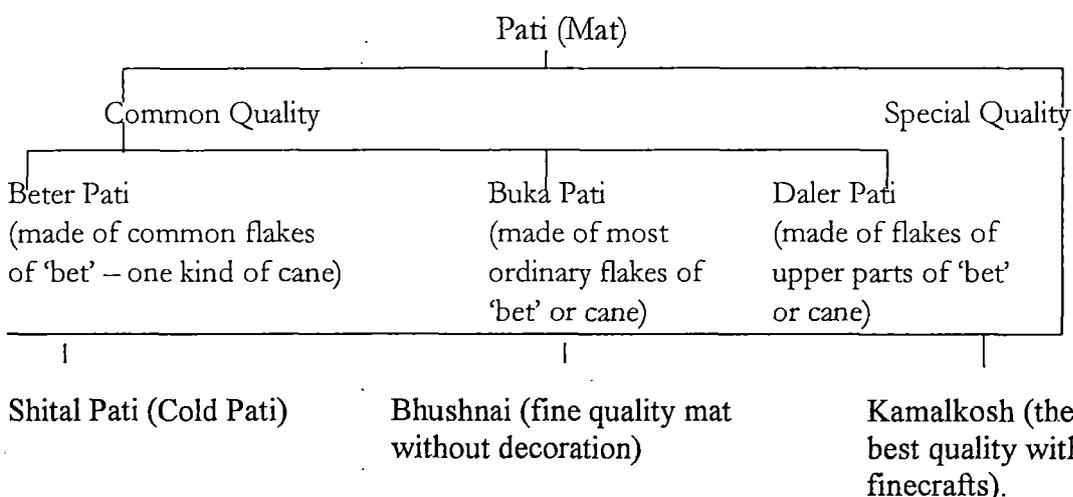
Behar-I what was absent in Dinhata-II (Details are furnished in Table 8.1). Although the intervention of constitutional leaderships and even extra-constitutional political leadership in selecting the beneficiaries is an inherent feature in West Bengal, 92.31 percent of the beneficiaries in Cooch Behar -I were of the view that they had been benefited because they were really deserving and capable of running such group activity with credit and, any political consideration had not been done in selection. But 7.69 percent of women were of the view that they were benefited because they belonged to a particular political party. Likewise, the majority respondents of Dinhata-II (66.67%) opined that any political consideration had not been happened to them. But, 26.67% of respondents remained silent and 6.67% viewed that political consideration had been done at the time of selection of families for assistance.

It deserves mention that certain factors, such as the open participation of political parties in the Panchayati Raj functioning (as recommended by the Asoka Mehta Committee – 1977), the politicization of rural development in West Bengal, and CPI (M)'s effective policy of 'Directives of the West Bengal State Committee on running the Panchayats' are certain spectacular events which confirmed the involvement of extra-constitutional leaderships to the functioning of Panchayat institutions. And, while 73rd and 74th Constitutional Amendments opened up more new opportunities for the involvement of PRIs in the decentralized development process, it opened up also a new scope of involvement of the extra-constitutional leaderships in the process. While development is associated with the party, its programmes and policies, and, it involved the people and local political leaderships, it is hardly to argue that in West Bengal political consideration had not done in case of the selection of beneficiaries by the local leaders. Strikingly, our findings reveal the fact that in Dinhata-II, almost all recipients were of the lower income groups (Table 8.1). But, in Cooch Behar-I, a large number of DWCRA women (46.15%) were of the higher income groups. Here, government's concern on DWCRA was very clear. As Surjya Kanta Mishra, the former Minister of Panchayats and Rural Development, Government of West Bengal issued a letter to the Panchayat functionaries through which it was said to take initiatives for organising the groups in such a way that the participants would be able to

carry on their group work with self-reliance and to make them aware of the programme 'instead of to make them simply benefited.'⁴⁴

8. (c) Selection of Viable Schemes:

In fact, economic activities and income generations through DW CRA Programme largely depended upon the viability of schemes based on certain essential factors. The 'Patimaking'- a project undertaken by the *Purba Ghughumari DW CRA Dall* was an established local small scale craft industry and caste-based in many cases with high potentiality and a major source of livelihood of the local people. It is recognised that "the district is famous for its two handicrafts like production of 'Sital Pati' and 'Endi Chadar.'⁴⁵ Due to varied quality of products, it is classified into different categories which is as below:



For making different qualities of 'Patis' raw materials i.e., the '*Bet Plant*' cultivated by the farmers in the relatively low and fertile lands and supplied by them. A plant needs 3-4 years to be matured. Then the matured stem of the larger grasses or cane is collected and flakes are processed in different forms. Generally, ordinary 'Patis' are made of ordinary '*bets*' with ordinary flakes. But, in case of special qualities, fine flakes are processed, boiled and coloured (not in case of '*Bhushnai*') for making the 'Patis'. '*Kamalkosh*' is the best quality with fine crafts. In addition, different fancy goods are also made of it i.e., bags, baskets, designed small mats, etc. In these cases, '*Kamalkosh*' design is used. In case of the artistic and superfine products, the utilization of plenty of social skill is observed in this cottage industry.

The bamboo-mat making Project undertaken by the *Tallibari DW CRA Sangha in Dinbata-II*, was extremely local, purely traditional, not a fine craft and not a caste-based occupation with minimum possibilities of productivity and potentiality. Consequently, the group could not survive more than one year and the members found something better when they work as agricultural labourers and find cash in their hands.

However, the real difference between the two schemes undertaken by the two groups under study that the scheme of *Purba Ghughumari DW CRA Dall'* was mostly traditional and most of the participants had their 'natural or hereditary skills' (As Table 7.1 envisages) of which there had been a plenty of scope to be improved through training and 'technological upgradation.' It is worth noting that the Planning Commission focussed attention on such factors in the Ninth Plan.⁴⁶

8 (d) Viability of the Projects and the Economic Activity of the Group:

Further, the real insights on the viability of the projects and economic activity between two DW CRA groups can be gained from the following indicators as furnished in the Tables (Nos. 10.1 and 10.2):

Table 10.1

Viability of the Projects and Economic Activity of the Groups

| Items | Cooch Behar-I (Potentiality) | Dinhata-II (Potentiality) |
|---|---------------------------------|------------------------------|
| 1. Availability of raw materials: i) Maximum availability ii) Available iii) Minimum availability iv) Not available | Maximum availability | Minimum availability |
| 2. Necessary skill training: Whether skill training imparted under TRYSEM: Yes/No | Yes | No |
| 3. Opening and maintenance of bank account and the development of the thrift: i) Found systematic ii) Not systematic | Systematic | Not systematic |
| 4. Necessary infrastructure: Constructed/Not constructed | Constructed | Not constructed |
| 5. Revolving Fund and its utilization: (a) Fund Sanction to the groups i) R.F. in the first instalment; | (i), (ii) and (iii) | (i) |

Table Contd.

| | | |
|---|----------------------------|--------------------------------|
| ii) R.F. in the second instalment; & iii) Matching Grants (b) Utilization of assistance: i) Utilized ii) Diversion of funds (In case of majority members made diversion) iii) Misutilization/Misappropriation of funds (In case of majority members misutilized the funds) | Utilized , | diversion of funds |
| 6. Necessary Market facility: (a) Common market facility: Available/Not available (b) Market facility for selling special produces: Available/Not available | Available Not available | Not available Not available |
| 7. Rffective working years: (a) More than 4 yrs/3-4 yrs/2-3 yrs/1-2 yrs/Less than 1 yr. (b) No. of meetings held | 3-4 yrs 50 | Less than 1 year 9 |
| 8. Monitoring system: (a) During effective working years of group activity: Frequently/Rarely/Not at all (b) Monotoring system during the period when group activity was not running: Frequently/Rarely/Not at all | Frequently Not at all | Rarely Not at all |

Table No. 10.2
Condition of Sample Group Activity

| Items | Cooch Behar-I | Dinhata-II |
|--|--------------------|--------------------|
| 1. Group activity was Running well/Not running well/Not running at all | Not running at all | Not running at all |
| 2. Pre-assistance occupational status of the members: | | |
| i) Marginal farmer | --- | 1 (6.67) |
| ii) Agricultural labourer | 1 (7.69) | 14 (93.33) |
| iii) Non-agricultural labourer | --- | --- |
| iv) Petty trade | 2 (15.38) | --- |
| v) Rural artisans | 8 (61.54) | --- |
| vi) Mixed (Rural artisans and others) | --- | --- |
| vii) Non-workers | 2 (15.38) | --- |
| Total | 13 (100.00) | 15 (100.00) |
| 3. Subsequent occupational status (As the Table 7.1 depicts) | | |
| i) Marginal farmer | --- | 1 (6.69) |
| ii) Agricultural labourer | --- | 13 (86.67) |
| iii) Rural artisans | 12 (92.31) | --- |
| iv) Mixed (Rural artisans and others) | 1 (7.69) | 1 (6.67) |
| Total | 13 (100.00) | 15 (100.00) |

Note: The figure in the perenthesis shows the percentage to the total respondents.

8 (d) (i) Availability of Raw-materials:

Any project under DWCRA should be a viable one and for which forward and backward linkages were inevitable. The availability of raw-materials, skilled training and marketing supposedly encouraged the groups to be cohesive in the spirit of participation and cooperation of all group members. In Table 10.1, it is found that there had been maximum availability of raw materials in the local area of the group under study in Cooch Behar-I. While 'Bet-plantation' and 'Pati-making' were found mutually supportive and economically viable, these were not only the main sources of livelihood but also the way to make profit. It made the situation more conducive for the procurement of raw materials. Contrarily, the non-procurement of raw materials had made a major constraint towards the forward and backward linkages to the group under study in Dinahata-II.

8 (d) (ii) Necessary Skill Training:

Likewise, skill training was another ingredient for the forward and backward linkages of DWCRA Programme. And, therefore, emphasis had been laid on the training of DWCRA beneficiaries to help them to extend their performance of their project and the choice in their group activity. The empirical study makes it clear that the group members in Cooch Behar-I had been imparted skill training by the D.I.C. (District Industries Centre) under TRYSEM. It was found that only 7.69 percent of the respondent beneficiaries took skill training first and then took up the economic activity. In case of 92.31 percent of the beneficiaries, it was previously a family occupation and the work was known to them. What was gained from the training programme by the majority members, was the special skills for fine craft activities. But, the participants of bamboo-work project in Dinahata-II under study had not been imparted training to extend their new knowledge and to use it properly.

8. (d) (iii) Necessary Market Facility:

In addition to this, necessary markets of products made by the participants were equally important to sustain the interest of the participants on the

programme and to make the activities economically viable. When we met the respondents, it was found that the markets of common quality products made by the members of Cooch Behar-I DWCRA group were locally available where the products were marketed easily. But the market of fine-crafts produced by the group had not been available in the local areas. By contrast, the market of bamboo-mat produced by the participants of the group of Dinhata-II had not been commonly available but only in the period of harvesting. However, the lack of forward and backward linkages in the Dinhata-II DWCRA group activity makes it more evident that the scheme designed was unsuitable and unrealistic and, was largely imposed upon the members. On the contrary, the procurement of raw materials, skill training and the marketing of products encouraged the members of the group of Cooch Behar-I to be cohesive initially and extended the viability of the project to a large extent.

Notwithstanding our close observation on the local market and informal discussion with the respondents it made clear that the members failed to have the direct access to the consumers even in the local markets. This situation caused from the fact that they were not freed from the deprivation of the 'middlemen', locally known as the *Mahajan*, *Faria*, etc. who are quite powerful in the marketing system.

8. (d) (iv) *Opening and Maintenance of Bank Account, the Development of the Thrift and Necessary Infrastructure:*

Further, it is revealed in the study that the group in Cooch Behar-I was found systematic in terms of opening and maintenance of bank account. Consequently, the group developed steadily from the thrift-group for a period of six months to the socially and economically active working team towards self-employment. But, the DWCRA group of Dinhata-II was found unsystematic and inactive in regard to the formation of group, opening of bank account, appearing to be a thrift group and its development towards self-employment. It is to note that, both the groups under study had no bank credit activities. Likewise, for *Purba Ghughumari* DWCRA group, vested land was identified and the work shed

construction was made as a primarily necessity. Such an initiative was not taken for the group of Dinhata-II.

8. (d) (v) R.F. and its Utilization:

So far as the financial assistance under DWCRA is concerned, the group of Cooch Behar-I received the R.F. of Rs. 25,000.00 in two instalments (Rs. 15,000.00 and Rs. 10,000.00) and the Matching Grants of Rs. 15,000.00 against its group savings with the accumulation of Rs. 3,000.00. But, the group of Dinhata-II enabled to receive only Rs. 15,000.00 as R.F. in its first instalment. The relevant question that arises is – did the groups utilize the sanctioned assets properly?

The data reported by the beneficiaries of Cooch Behar-I DWCRA group (100% of women) revealed that the assistance was utilized properly when the group work was running and was better networked, highly positioned with right team spirit. When we met the respondents, it was found that in spite of the members having many difficulties, they were securing funds. But the spirit of organization and nurturing of true group had been lost; better understanding and the valuable capacity for teamwork had diminished. It is striking to note that right team spirit was not ever created in the DWCRA group of Dinhata-II and the members ultimately failed to secure funds. It was found during the field survey that 73.33 percent members made the diversion of fund – they purchased goats, used in the marriage of their daughters, etc. And, 26.67 percent members misutilized or misappropriated the assets.

8. (d) (vi) Effective Working Years:

The effective years of functioning as illustrated in Table 10.1, shows that the DWCRA group of Dinhata-II could not survive at least one year whereas the activities of the group of Cooch Behar-I sustained for a number of years and got momentum during its effective years of functioning.

8. (d) (vii) Monitoring System:

For the effective monitoring of the Programme for proper implementation, there had been different machineries: (i) a three-tier staff pattern at Block, District and State level: the Extension Officer (Lady) and the Gram

Sevikas, the key functionary at the block level and APO (Woman) at the district level; (ii) constitutional leaderships i.e., the Panchayats at the local level; and (iii) extra-constitutional leaderships i.e., local political leaderships and the actors of the NGOs.

The data collected during the field survey in Cooch Behar-I envisage that during the effective years of the group activity, the district monitoring machinery – both the DRDA and block authority had paid ‘frequent’ visits, provided informations, boosted up valuable team spirit, enquired the difficulties faced by the group in running the project properly and provided them necessary suggestions. Besides, the constitutional and extra-constitutional leaderships played key roles in selecting the beneficiaries and in determining the composition of groups. And, they had paid frequent visits for the interest of the groups. It deserves mention here that, the group leader was herself a Panchayat member. But, in Dinahata-II, the 100 percent of women expressed that the group was visited ‘rarely’ during the composition of the group. But in the later period, none of the responsible persons visited to collect informations regarding the problems faced by the group. It was astonishing that this was also the case with the group of Cooch Behar-I.

However, the above analysis brings forths the fact that the project for the group of Dinahata-II was inappropriately designed and implemented with poor quality inputs and, thereby, lacked cohesive individual operation in the group. By contrast, the project of the group of Cooch Behar-I was appropriately designed and successfully implemented initially with the fulfilment of basic ingredients – ‘the organization and nurturing of true groups with the right team spirit, understanding and capacity for teamwork’, but inappropriately targeted. The group gained momentum and became the best one in the District.

8. (d) (viii) *Subsequent Condition of Sample Groups:*

Further, Table 10.2 in our present study brings into a sharp focus on certain important facts which are: (i) the economic activities of both groups were not running at all; (ii) while the occupational status of respondent members of Dinahata-II in the preassistance period was found mainly agricultural labourers

(93.33%), a diversity of occupational structure was found in the preassistance period in Cooch Behar-I – 61.54 percent of women engaged in rural artisans i.e., ‘Patimaking’, 15.38 percent in Petty trade, 7.69 percent agricultural labour and 15.38 percent were found non-workers; (iii) the Table depicts that in Dinhat-II, the occupational status of the participants in the post-assistance period was found almost similar as it was found in the pre-assistance period. Only 6.67 percent of women managed to change their occupation. This means that the project (bamboo-work) undertaken by the group resulted nothing on their occupational status: they could not become economically independent, ensured sustainable livelihood and caused any indicator of positive change; and (iv) here what is more striking to note that there had been a revolutionary change and uniformity of occupational status during the post-assistance period for the group members of Cooch Behar-I. The Table 10.2 indicates, almost all participants of the group were ‘Pati (mat) weavers’ and income earners. But, the ‘Pati-making’ Project of the group members or the group activity for income generation was not running at all.

This situation tends to raise the fundamental questions – why did a DWCRA group not enable to get least nurturing and fail to ensure growth? And, what were the reasons which reduced and ultimately stopped the group activity? These deserve no doubt, an in-depth study to discover the underlying causes of failure of the Programme.

9. Impact of the Programme:

The data collected through the field survey and personal interview with the members of two DWCRA groups indicated that the participants of the Programme in Dinhat-II were characterized by social and economic backwardness, low level of education and low standard of living. On the contrary, even though majority of the group members was found socially and economically backward with low standard of living and low educational level, a number of members belonged to relatively high socio-economic status.

Keeping in mind the subsequent Socio-Economic Status (SES) of the beneficiary respondents, an attempt is made to assess the impact of the

Programme on the basis of the aim and objectives of the Programme as designed for it. The analysis is categorized as 'direct' and 'indirect' impact.

9. (a) *Direct Impact of the Programme:*

For the assessment of direct impact of the Programme, the creation of employment and generation of income were considered primary issues for analysis. The following Table shows the average working days of the respondent beneficiaries:

Table No. 11.1
Employment Generation under DWCRA Programme

| Item | Cooch Behar-I (No. of Person/Group) | Dinhata-II (No. of Person/Group) |
|--|--|-------------------------------------|
| Average Working Days per Month (Nos.) | | |
| (i) Pre-assistance Period: | | |
| 1-7 | 2 (15.38) | --- |
| 8-14 | --- | 14 (93.33) |
| 15-21 | 11 (84.62) | 1 (6.67) |
| 22 above | --- | --- |
| (ii) During the effective years of working (The Group) | | |
| 1-7 | --- | --- |
| 8-14 | --- | --- |
| 15-21 | --- | 1 |
| 22 above | 1 | --- |
| (iii) When group activity was not running: | | |
| 1-7 | --- | --- |
| 8-14 | 3 (23.08) | 14 (93.33) |
| 15-21 | --- | 1 (6.67) |
| 22 above | 10 (66.67) | --- |

Note: The figure in the parenthesis shows the percentage to the total respondents.

One of the objectives of the Ninth Plan as fixed by the Planning Commission has been to ensure the employment of women in the rural areas. With the tune of this objective, a significant corollary in terms of employment generation of the group activity in Cooch Behar-I is indicative. As it is revealed in the Table 11.1 that by and large, the sample respondents of both DWCRA groups reported that the assets under DWCRA helped their group members to create subsidiary activities during the effective working years. The participants expressed that they felt confidence in their group activity and found opportunities for

personal growth through employment opportunities. The data displayed in the Table 11.1 envisage that the number of working days per month of both groups increased considerably. The sample DWCRA group of Cooch Behar-I created more than 22 working days per month whereas the group of Dinhata-II created the working days between 15-21 per month. During the course of our survey study, it was found that the group activity was not in operation and the overall working days decreased. But, it is striking to note that the working days of 23.08 percent women in Cooch Behar-I decreased by 8-14 days. It was observed that the heads of the families were male and they were government employees. And, 66.67 percent of women were taking their working days to more than 22 days per month by getting themselves engaged in similar occupation for earning livelihood without being involved with the group work. On the contrary, the working days of the group of Dinhata-II had come down as same as the working days found in the pre-assistance period.

In addition, while the main objective of DWCRA Programme was the alleviation of poverty, gender equity and empowerment to the disadvantaged women, an assessment of income generation under the Programme is felt necessary. The following Table (No. 11.2) shows the generation of income of the sample respondents in different periods.

Table No. 11.2
Income Generation under DWCRA Programme

| Group | Average monthly earnings of the members | | |
|---------------------------------|--|--|--|
| | With DWCRA (during the effective years of working of the groups) (Rs.) | Without DWCRA group activity (when group activity was not running) (Rs.) | If any earnings other than the group activity on the specific project (Rs.) |
| DWCRA group in Cooch Behar-I | 475-500 | 225-250 | (i) Rs. 20,000.00 (for supplying Disposable Delivery Kits under Family Welfare Bureau) (ii) Rs. 30,000.00 for supplying food in the centres under ICDS |
| DWCRA group in Dinhata-II | 220-260 | 175-200 | NIL |

All sample respondents of Cooch Behar-I reported that during the effective working years of the DWCRA group, assets were utilized properly and this helped to generate additional income in the families. The members admitted that then the Programme had brought about a significant change in the level of income which resulted in the improvement of the level of consumption and a positive change in asset holdings. It is clear enough that these quality changes possibly had a positive impact on the health and education of the respondent households. (Table No. 12.1 and 12.2 envisage it). As it was stated in the UNRISD study that "Incomes clearly play a major part in peoples' health and education. Income is, first of all, a major determinant of nutritional status..."⁴⁷ While at the pre-assistance period, somebody were found agricultural labour, somebody engaged in petty trade even somebody were found unpaid workers (Table No. 10.2), in the post-assistance period, all they involved in a specific programme and enabled to earn an average income of Rs. 475-500 per month (Table No. 11.2) with proper entrepreneurship. In the subsequent years, when group activity was not running, it declined considerably to an average of Rs. 225-250 and the team spirit and integrity of the group was yet to be weaned away. Even though each member worked for remuneration and engaged mainly in 'Pati making', members with high educational level had keen interest in searching government service; the members of whom heads of the families were government employees, found more reasons to take care of their children than worked for (minimum) remuneration; and, somebody switched on sometimes even to agricultural labour during the harvesting times. Soon after the group activity was stopped and the members stopped to bring regular income, a widow member had to take care of her grandsons, to feed her milch-cow purchased once with the benefits generated from the DWCRA group activity to go to market and to weave 'Pati' in a day on contract basis. A number of recipients had no 'asset' to purchase raw materials, they had to weave 'Pati' on contract basis – Rs. 10 per 'Pati' which reportedly needed two days for weaving.

Here the most worrying issue is that as soon as DWCRA group activity was stopped and, it resulted in a fall on the income level, most of the DWCRA women fell in a vicious circle with many oppressive conditionalities. Because,

women labour is fairly attractive because it is cheap. Because, "Women's work, by definition, is overtime, an extra for which men matter-of-factly received extra pay, but for which women are routinely not paid or underpaid".⁴⁸ Interestingly, the exploitation of the powerful traders to the 'cheap' labour of women tended to turn out the grassroots reality of the group extremely bleak and gloomy. However, it is evident that 'middlemen' or dishonest traders are not active only in the marketing system but on the production system, too. This actually degenerated the situation to be far from liberating women, in general.

Likewise, in Dinahata-II, almost all sample respondents reported that on an average the income increased to Rs. 220-260 per month which was more than prior to the project. But, soon after the group activity was stopped, the level of income declined (slightly). As it is revealed (Table 10.2) that the participants came back to the earlier occupations and the project was far from enabling the members 'to have opportunities to secure their economic needs through access to assets, markets', etc. This situation underlying the fact that women's participation in development was not endured and women of the group were not helped in the long term basis in their process of development. However, the possibility of 'higher earnings and better lives' was far from being created due to inadequacy of social opportunities. Even though the Table 11.2 does not show any significant difference between the additional income generated with DWCRA Project carried out by the group members and the income generated without DWCRA, the former income had reportedly tended to improve personal growth, security, realization of rights, control of fertility and health, literacy, etc.

The Table 11.2 also makes it clear that there had been a sharp difference between the income generation of two groups under DWCRA. (Details are furnished in the Table). If we accept Rs. 11,000.00 as the poverty line as envisaged by the Planning Commission, then it is clear that the average earning in the form of 'additional income' had a considerable effect to each family in Cooch Behar-I in the way to alleviating poverty during the effective years of working. In Dinahata-II, the earning generated under DWCRA in the form of 'additional income' could not ensure such a positive effect to the households. The main reason is underlying the fact that there had been a large variation between the two study areas. Most

importantly, the relatively more indications of backwardness of the group members of Dinhata-II which were inextricably related to poverty, social exclusion, lack of education, etc. It is also seen that there had been a sharp decline of income of both groups at the time when group activity was not being carried out. But, the rate of decline was found high (50% -- the highest limit of income is taken for measuring data in both cases) in case of the group of Cooch Behar-I whereas it was found relatively low (23.08%) in case of the group of Dinhata-II.

9. (a) (i) *Convergence of other Services and Programmes with DWCRA:*

The Coordination Committees set up by the State Governments to focus on women and children, had also helped to generate interaction with the officials of other Programmes like ICDS, National Literacy Mission, Mother and Child Care, etc. 'so that there is mutual exchange of benefits flowing out of the DWCRA'.⁴⁹ However, it was attempted to develop each DWCRA group 'into an effective and conscious receiving system for channelizing and dovetailing services and facilities available for various Government Programmes'.⁵⁰ In direction to this, the DRDA in the District of Cooch Behar initiated to bring about the benefits of different ongoing programmes i.e., Health Programme, Literacy, Rural Sanitation, etc. to the DWCRA groups.

While these policy implications aimed to extend the capability of the DWCRA groups and to augment the income level by making proper bridge with other ongoing programmes, the need of an assessment on the present issue is highly felt.

The official records of the DRDA and the data collected through personal interview indicated that the sample group under study in Cooch Behar-I supplied the Family Welfare Bureau's annual requirements of 'Disposable Delivery Kits' (DDK) required for its safe motherhood programme based on a successful link up with the Bureau, Cooch Behar. As a result, the group earned a good amount of benefit of Rs. 20,000.00. In addition, the group further earned a better profit of Rs. 30,000.00 by supplying necessary food at the Integrated Child Development Schemes Centre. It was found that the earnings helped the members to improve

their level of income and asset holdings to a considerable extent. But, the other group under study could not ever create the favourable employment situation and avail such opportunities outside its normal group activity on the Project.

9. (b) Indirect Impact of the Programme:

For the assessment of indirect impact of the Programme, asset holdings in the pre-assistance period (without DWCRA) and the subsequent period are taken for analysis. In addition, under indirect benefits, the issues like health, education, childcare activities, etc. had been studied. However, the indirect impact of the Programme has been analyzed on the basis of the data collected from the respondents' responses as shown in Table 12.1:

Table No. 12.1
Asset Holdings of the Sample Respondents in the Pre-assistance Period

| Item | Cooch Behar-I (No. of respondents) | Dinhata-II (No. of respondents) |
|----------------------------------|---------------------------------------|------------------------------------|
| 1. Whether house on own land: | | |
| On own land | 13 (100.00) | 8 (53.33) |
| On vested land | NIL | 6 (40.00) |
| Not on own land | NIL | 1 (6.67) |
| 2. Condition of house: | | |
| Partly Pucca | 1 (7.69) | NIL |
| Well built | 8 (61.54) | 1 (6.67) |
| Thatched | 4 (30.77) | 14 (93.33) |
| 3. Live-stock possession | | |
| Cattle | 4 (30.77) | 5 (33.33) |
| Goat | NIL | 5 (33.33) |
| Hen/Duck | NIL | NIL |
| No possession | 9 (69.23) | 5 (33.33) |
| 4. Land holdings (Farming lands) | | |
| Own | 3 (23.08) | NIL |
| Own and Barga | NIL | 4 (26.67) |
| Barga only | NIL | NIL |
| No land | 10 (76.92) | 11 (73.33) |
| 5. Productive machinery stock | | |
| On own arrangement | 7 (53.85) | 4 (26.67) |
| On assistance | NIL | NIL |
| No possession | 6 (46.15) | 11 (73.33) |

Note: The figure in the perentheses shows the percentage to the total respondents.

The Tables 12.1 and 7.2 make it clear about the asset holdings of the respondents in the pre-assistance period (without DWCRA) and the subsequent asset holdings (with DWCRA group activity). It is observed that the data furnished in the two Tables (12.1 and 7.2) in terms of 'whether house on own land' and 'the condition of house' of the respondents in Cooch Behar-I show similar or almost similar results. Similar trends are also found in case of the

respondents of the group of Dinhata-II. But, in case of livestock possession some positive indications are found in the groups under study. While in the pre-assistance period, 69.23 percent of women had no livestock possession in Cooch Behar-I, at present it declined to 46.15 percent. And, the respondents' possession of cattle which was found 30.77 percent increased to 53.85 percent. It is noteworthy that in Dinhata-II, this possession of the group members considerably increased which is higher than that of the group members of Cooch Behar-I. While collecting the data by means of field survey, the respondents of Dinhata-II reported that most of them purchased cattles with the assets provided to them with the diversion of funds.

It has already been indicated that DWCRA Programme caused considerable positive effect on the occupational status of the members in Cooch Behar-I. Even though as it was found – their group work was not carried out, all the members engaged in 'Pati making' – almost all were not dependent on agriculture and most of them had no farming land holdings. The Tables make it clear that the DWCRA Programme had not created any positive impact on the possession of farming land holdings to the group members of Dinhata-II. Still 73.33 percent of women of the group had no farming land possession and the rest were sharecroppers with their own little plots. But, their occupational status was agricultural labour. Further, from the results of the empirical study (from Table Nos. 7.2 and 12.1) a change in terms of productive machinery stock possession was found in the DWCRA group of Cooch Behar-I. While in the pre-assistance period, 46.15 percent of women of the group had no possession of productive machinery stock and the rest (53.85%) had such possession with their own arrangements, it was found in the subsequent period that the former percentage of non-possession declined to 23.08 percent and the latter increased to 69.23 percent. But, the records of productive machinery stock possession of the group members of Dinhata-II had been relatively very low and remain almost similar both in pre-and-post assistance period.

It was further presumed that the DWCRA Programme would help the participants to improve their socio-economic status. Keeping in mind the indirect

impact of the programme, it has been attempted to assess on the basis of the responses gathered from the DWCRA members, as shown in the following Table:

Table No. 12.2
Indicators for Measuring the Status of the Respondents

| Item | Cooch Behar-I | | | Dinhata-II | | |
|--|--|---|--|--|---|--|
| | Pre-assistance period (without DWCRA) | Post-assistance period in the effective years of group work | In the subsequent period when group work was not running | Pre-assistance period (without DWCRA) | Post-assistance period in the effective years of group work | In the subsequent period when group work was not running |
| 1. Literacy (signing capacity including higher education) | 5 (38.46) | 13 (100) | 13 (100) | 8 (53.33) | 15 (100) | 15 (100) |
| 2. Children going to school | 7 (53.85) | 9 (69.23) | 9 (69.23) | 13 (86.67) | 13 (86.67) | 13 (86.67) |
| 3. Better health care to all family members | 3 (23.08) | 10 (76.92) | 7 (53.85) | 1 (6.67) | 1 (6.67) | 1 (6.67) |
| 4. Better care to the children in terms of food, health etc. | 4 (30.77) | 13 (100) | 10 (76.92) | 1 (6.67) | 15 (100) | 1 (6.67) |
| 5. Borrowing stopped from moneylenders | 3 (23.08) | 13 (100) | 9 (69.23) | NIL (--) | 2 (13.33) | NIL (--) |
| 6. Going to markets, Banks & Offices etc. | 1 (7.69) | 13 (100) | 13 (100) | NIL (--) | 15 (100) | 4 (26.67) |
| 7. Decision Taking | 3 (23.08) | 13 (100) | 8 (61.54) | NIL (--) | 15 (100) | 5 (33.33) |
| 8. Aware of the consequences of girl-child marriage | 5 (38.46) | 13 (100) | 13 (100) | 4 (26.67) | 15 (100) | 15 (100) |
| 9. Improvement of socio-economic status (opinion of the respondents) | 2 (15.38) | 13 (100) | 5 (38.46) | NIL (--) | 15 (100) | NIL (--) |
| 10. Persuading neighbours to utilize development Plans | 1 (7.69) | 13 (100) | NIL (--) | NIL (--) | 15 (100) | NIL (--) |

Note: Figure in the parentheses shows the percentage to the total respondents in the Block.

The indicators furnished in the Table No. 12.2 show the indirect effect of the Programme on the DWCRA groups under study by gathering data of pre-assistance period (without DWCRA), post-assistance period (during the effective working years) and the subsequent records (when group activity was not running). While DWCRA aimed to strengthen the role of women in a broader perspective, the overall performance of the sample group of Cooch Behar-I in terms of different issues shows revolutionary change (during its effective years of working) in relation to its pre-assistance period. The greater change ensured through 'additional income' and employment resulted in the improvement of living

conditions of the group members. It helped to be more self-reliant in decision taking, enhanced the capability of better care for their children, empowered for social protection, security and realization of rights, etc. For instance, as it is envisaged in the Table (No. 12.2), that all group members (in percentage terms, 100%) in Cooch Behar-I enabled to stop borrowing from the moneylenders during their effective years of group work. Clearly enough, the income derived from the group activity helped the members to marginalize their 'vulnerability' also, as borrowing "increase vulnerability" in the words of Chambers.⁵¹ The participants expressed their concern that 'it was a great success' but the growing indicators could not endure and these declined with the changing manner of group activity and a certain number lasted with problematic nature. In case of the DWCRA group of Dinhata-II, this kind of major positive changes were not observed (as only 13.33% of women enabled to stop their borrowing during the period). Nevertheless, the empirical investigation indicates the small but significant change in terms of almost all issues (Table No. 12.2) during its effective period of working in relation to its prior stage. It is worth noting that while other variables remained constant, certain issues like, literacy, better care to the children, decision taking, realization of rights, social awareness, etc. indicate significant change with powerful effect. But, soon after the group activity became stopped, the positive instances declined and certain survived with ever-lasting values.

However, the overall assessment between two DWCRA groups underlying the fact that the range of improvement was found spectacular in Cooch Behar-I than that of Dinhata-II. In Dinhata-II, the overall assessment indicates that very negative result except in three cases which were – literacy, the children going to school from the family and the awareness of the consequences of girl-child marriage. (Details are furnished in Table No. 12.2).

10. Rationality of the Distribution of Benefits and the Level of Social Awareness of the Respondents:

When we met the respondents, 100 percent of women in Dinhata-II felt that they remained in the same state economically where they had been before assistance provided. More importantly, the members of the group of Cooch

Behar-I, recalled the 'glorious' past (when members were carrying out IGA) and could not look any solution to the problems in the subsequent period. But, it is worth adding – our overall analysis does not indicate that the members were unproductive and economically inactive. Rather, specially, the group of Cooch Behar-I used the capital which helped them at the same time to break out the prevailing (minimum) traditional moulds to move outside their families and to participate in the development process. It should be noted that the caste structure, culture and tradition of the society had not reportedly been the major constraints in the way to the group activity. In fact, this was highly attributed to the growing level of social consciousness of the DWCRA women.

However, an attempt is made here to elicit the level of social awareness of the respondents on the rationality of the distribution of benefits under DWCRA Programme. Towards this direction, the responses received are recorded in the following Table:

Table No. 13.1
Distribution of Benefits and Level of Social Awareness

| Items | Cooch Behar-I | Dinhata-II |
|---|---------------|-------------|
| 1. Whether they had full knowledge of market price of their produce | | |
| Yes | 13 (100.00) | 15 (100.00) |
| No | 00 (0.00) | 00 (0.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 2. Whether they had to sell their produce generally | | |
| At market price | 12 (92.31) | 00 (0.00) |
| Above market price | 00 (0.00) | 00 (0.00) |
| Below market price | 1 (7.69) | 15 (100.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 3. Whether they were aware of the grants | | |
| Yes | 13 (100.00) | 15 (100.00) |
| No | 00 (0.00) | 00 (0.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 4. Whether they faced any problem in getting the grants | | |
| Yes | 00 (0.00) | 00 (0.00) |
| No | 13 (100.00) | 15 (100.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 5. Whether they enabled to get the assets through legal process | | |
| Yes | 13 (100.00) | 15 (100.00) |
| No | 00 (0.00) | 00 (0.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 6. Whether they thought that the asset under the scheme was | | |

Table Contd.

| | | |
|--|-------------|--------------------------|
| sufficient | | |
| Yes | 00 (0.00) | 00 (0.00) |
| No | 13 (100.00) | 15.00 |
| Don't know | 00 (0.00) | (100.00) |
| Total | 13 (100.00) | 00 (0.00) 15 (100.00) |
| 7. Whether they thought that the system was a time consuming process | | |
| Yes | 00 (0.00) | 00 (0.00) |
| No | 13 (100.00) | 8 (53.33) |
| Don't know | 00 (0.00) | 7 (46.67) |
| Total | 13 (100.00) | 15 (100.00) |
| 8. Whether they thought that their group had achieved the goal as expected | | |
| Yes | 00 (0.00) | 00 (0.00) |
| No | 13 (100.00) | 15 (100.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |

Note: The figure in the parentheses shows the percentage to the total respondents.

Our present analysis (Table 13.1) makes it clear that all DWCRA women (100%) of the group of Cooch Behar-I expressed their concern that they had full knowledge of the market price of their products. They reported that a common product (Rs. 100-500) was generally marketed in the local area and a designed or special quality product (Rs. 600-2500) was sold at seldom on special order or in the 'Melas'. Similarly, 100 percent of the members of the group of Dinhata-II reported that they had full knowledge of market price and their products were sold at home due to non-availability of market facilities. Further, 92.31 percent of women in Cooch Behar-I viewed that the common quality products which were marketable normally, were sold at market price but one participant viewed that these were sold always below the market price. But, the special qualities were reportedly sold occasionally above the market price. And, no supportive linkages were established to make the DWCRA products more marketable. On the contrary, the products of the group of Dinhata-II were always sold below the market price due to the perception that these were made by 'women' and, were of inferior qualities.

What is also striking in the discourse of DWCRA development under study that all members (100 percent) of both groups were aware of the assistance provided to them and did not reportedly face any problem in getting the grants. The 100 percent of the member of both groups also viewed that they enabled to

get the assets through the legal process as right inputs and as proper incentives. But, all, of the group of Cooch Behar-I thought that the asset under the scheme was not sufficient and, most of them comprehensively viewed that they needed a least amount of Rs. 1,00,000-1,50,000 with sufficient infrastructure for running the project properly. Almost similar view was expressed by all the group members of Dinhata-II that the asset provided was not sufficient for the project undertaken.

Even though the members of Dinhata-II ensured very little genuine participation in the process and failed to continue the group work on a long-term basis they identified the lack of effectiveness of the functionaries as the main reason of their failure. As it was portrayed by the respondents that the officials who were primarily responsible, failed to ensure the mobilization of resources, arrangements for training facilities, marketing of products and necessary monitoring. And, however, the system hardly could run at the desired level and hardly could achieve the goal as expected (Table 13.1) despite the fact that the system was not a time consuming process (as reported by a majority of 53.33 percent of women and the rest remained silent on the issue). Conversely, despite spectacular events of success of the group of Cooch Behar-I on the 'gender specific activities' – which reflected once an overall distribution of income – the members were not reportedly helped for the long-term by the functionaries responsible for the implementation of the project, specially the government agencies. Here again, all members expressed in a comprehensive manner that 'the system was not a time consuming process' but 'it could not run well as expected' (Table 13.1).

However, in the above analysis, there is a sense in which the level of social awareness of the participants is obvious. Significantly, most of the members, specially, the newly educated participants of Cooch Behar-I commented: "we did not go outside our families before assistance and do such what we are doing even now". Obviously, it does not only indicate the growing level of social awareness but also the recognition that women are the agents of social change. It is evident that women are really 'disadvantaged' and deprived of proper opportunities but

the level of home-bound or tradition-bound or ignorant is a mis-representation or mis-conception which needs more intellectual clarity, so far.

11. Perception of the Respondents and the Role of the Panchayat Members, Political Leaders and Government Officials in the Grassroots Level:

The most spectacular events which characterize the rural development in West Bengal are the 'radicalization of political process', democratization of Panchayat system and the politicization of development. While Panchayat system is implemented as a revitalized and democratized pro-poor instrument in West Bengal, "politicization of rural development in West Bengal is based on strong political will, radical ideological back up, disbanding of the traditional power structure and continuous vigil and supervision by the well-grilled and well-knit cadre-based party machinery".⁵² However, the curbing of power of the bureaucracy and the inseparable relation between constitutional and extra-constitutional leaderships and their direct contact with the people have created an effective link between the rural society and the State. This has resulted in "some amount of social homogenization, improvement in living conditions of the rural poor and augmentation of awareness of the general mass of population about their rights and place in the society and secularization of the political process in the countryside".⁵³ All these which are rare indeed, are the objective conditions for the 'radical socio-economic change'.

11. (a) Beneficiaries' Perception and the Role of Panchayat Members:

Many investigators found severe limitations in the politicization of development as it tends to 'institutionalize the spoil system', and, to some, like, Dreze and Sen: "while issues such as land reforms have received high priority in the programme of the Left Front Coalition...public policies concerned with health, education and related matters have been comparatively neglected".⁵⁴ Similarly, Webster found a gap in the equitable distribution of benefits as he observed: "While the benefits are reaching the poor, they are not reaching women,

in general and poor women in particular. This is a clear failing in the current work of the Panchayats".⁶⁵

Under this backdrop of situation, an attempt is made to examine the role of constitutional leaderships based on the perception of the beneficiary respondents. The responses received from the beneficiary respondents are furnished in the following Table:

Table No. 14.1
Perception of DWCRA Women and the Role of Panchayat Leaderships

| Item | Cooch Behar-I | Dinhata-I |
|---|---------------|-------------|
| 1. Panchayati Raj is the basis of economic development of rural West Bengal | | |
| Agreed | 13 (100.00) | 15 (100.00) |
| Disagreed | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 2. Panchayat system ensured the right to the rural poor | | |
| Yes | 13 (100.00) | 14 (93.33) |
| No | 00 (0.00) | 1 (6.67) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 3. Panchayats have always their hobnobbing with the rural elites | | |
| Yes | 2 (15.38) | 8 (53.33) |
| No | 11 (84.62) | 7 (46.67) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 4. Panchayat system caused the development of rural roads | | |
| Yes | 13 (100.00) | 15 (100.00) |
| No | 00 (0.00) | 00 (0.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 5. Panchayat leaderships are connected with corruption and nepotism | | |
| Yes | 2 (15.38) | 3 (20.00) |
| No | 11 (84.62) | 12 (80.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |
| 6. PRIs changed the previous system | | |
| Yes | 13 (100.00) | 15 (100.00) |
| No | 00 (0.00) | 00 (0.00) |
| Don't know | 00 (0.00) | 00 (0.00) |
| Total | 13 (100.00) | 15 (100.00) |

Note: The figure in the parenthesis shows the percentage to the total respondents.

While many investigators found wider limitations in the role of panchayats towards women's development, the evidences from the perception of DWCRA Women of two groups studied envisage that 100 percent of respondents in Cooch Behar-I agreed with the view that Panchayat system is the basis of socio-economic

development of rural West Bengal. When one who did speak of the fact, over-emphasised the statement. Likewise, all members of the group of Dinhata-II agreed and confirmed the view. In regard to the rights of rural poor and their place in the society, 100 percent of respondents in Cooch Behar-I expressed their concern that the newly democratized Panchayat system ensured the right to the rural poor. Similar to this, in Dinhata-II, an overwhelming majority of 93.33 percent of respondents expressed that the right of the rural poor has been ensured considerably by the Panchayat system but one of them expressed negative views.

Considering widespread arguments that about 85 percent of the Panchayat members have come from the small farmers, marginal farmers and agricultural labourers⁵⁶ or, the criticism that the key Panchayat leaderships have a rich-peasant background and their usual hobnobbing with the rural elites or the corruption and nepotism prevailing in the functioning of the Panchayats, it was also decided to assess perceptions of DWCRA women about the Panchayat functionaries. As it was found that in Cooch Behar-I, 84.62 percent of DWCRA Women do not believe that the Panchayat members have their hobnobbing with the rural elites. To them, some instances which are found, are the exceptions. The remaining 15.38 percent viewed – in many cases the Panchayats have undesirable hobnobbing with the rural elites. In Dinhata-II, 53.33 percent of respondents supported the statement. But, many of them viewed that although the Panchayat members have relations with the rich peasants, they maintain an effective relation with the poor rural people. Besides, 46.27 percent of respondents completely denied this kind of relationship with the rural elites. Similarly, in regard to the question whether the Panchayat members are connected with corruption and nepotism, 84.62 percent of respondents do not think that the Panchayat representatives are connected with corruption and nepotism whereas, 15.38 percent expressed by and large, they connected with it. On the contrary, in Dinhata-II, 80 percent of members expressed that they did not believe that the Panchayat representatives are corrupt whereas, 20 percent confirmed the statement.

Moreover, while receiving relevant data on the questions – whether the Panchayat system caused the development of rural roads and other social

amenities and, whether the PRIs changed the previous socio-economic condition of rural areas, 100 percent of respondents in both Cooch Behar-I and Dinhata-II, firmly expressed that the PRIs caused development in this direction.

While the questions were framed both negatively and positively and were introduced in an order of cross-method to the respondent beneficiaries, it was apparently found that the respondents had popular and positive attitudes towards the Panchayat system. Even though corruption and nepotism are not completely unheard phenomena, most of the respondents were of the opinion that the Panchayat members have a good contact with the rural people and they are looking after the needs and complaints 'in a scrupulous and committed way'.

11. (b) Beneficiaries' Opinion and the Role of Extra-Constitutional Leaderships:

Since rural development in West Bengal has been politicized and associated with the political party – its policies and programmes, decision-making process and even local constitutional leaderships have been largely controlled by the local political leaderships. Despite the fact, both the constitutional and extra-constitutional leaderships have been collectively responsible for the public distribution system and selection of beneficiaries. In this way the constitutional accountability and political commitment have become intertwined and, it has characterized the distribution system more non-bureaucratic and ensured the reasonable functioning of local democracy. On the basis of this realization, the informations collected from the DWCRA members about the role of extra-constitutional leaderships are tabulated in the following Tables:

Table No. 15.1

Distribution of Respondents by Opinion on Whether the Local Political Leaderships Played Positive Role in the Implementation of DWCRA Project

| Group | Yes | %age | No | %age | D.K. | %age | Total respondents | %age |
|------------------------------|-----------|--------------|----------|-------------|----------|-------------|-------------------|------------|
| DWCRA group in Cooch Behar-I | 13 | 100.00 | 00 | 0.00 | 00 | 0.00 | 13 | 100 |
| DWCRA group in Dinhata-II | 11 | 73.33 | 2 | 13.33 | 2 | 13.33 | 15 | 100 |
| Grand Total | 24 | 85.71 | 2 | 7.14 | 2 | 7.14 | 28 | 100 |

Note: D.K.: Don't Know.

Table No. 15.2
Distribution of Respondents by Opinion on Whether They Thought that
the Local Political Leaders Have Any Role to Play in the Development
Process

| Group | Yes | %age | No | %age | D.K. | %age | Total respondents | %age |
|------------------------------|-----------|---------------|-----------|-------------|-----------|-------------|-------------------|------------|
| DWCRA group in Cooch Behar-I | 13 | 100.00 | 00 | 0.00 | 00 | 0.00 | 13 | 100 |
| DWCRA group in Dinhata-II | 15 | 100.00 | 00 | 0.00 | 00 | 0.00 | 15 | 100 |
| Grand Total | 28 | 100.00 | 00 | 0.00 | 00 | 0.00 | 28 | 100 |

Note: D.K.: Don't Know.

It appears from the Table 15.1 that on overall basis, 24 persons (85.71%) of the total respondents reported that by and large, the extra-constitutional leaderships played positive role in the implementation of their DWCRA Project. The remaining 14.28 percent either expressed in the negative or gave no response. The group-wise data reveals that in Cooch Behar-I when we met the respondents 100 percent of respondents expressed their concern in the positive and recalled the cooperation received during their effective working years. In Dinhata-II, 73.33 percent expressed positive responses which were below of the former. Further, Table 15.2 shows that strikingly, all DWCRA women of both groups (100% in each group) felt the need of a commendable and active role of political leaderships in the development process.

It is worthnoting that the local leaderships have a popular and living contact with the rural people and their indirect intervention in the decision making process on the one hand, and the other fact remains as it was observed by Sunil Sengupta and Haris Gazdar that the "electoral accountability, and the responsiveness of all major political parties to the concern of voters, have contributed to the relatively better performance of PRIs in West Bengal compared to other States".⁵⁷ Here, Echeverri-Gent argued that it is the democratic competition between political parties which provides incentives to the CPI (M) and the Left parties to 'monitor the performance of Panchayat members and weed out those engaged in corruption'.⁵⁸

However, the focus on the perception of the sample DWCRA women in the context of the role of constitutional and extra-constitutional leaderships at the

local level, the foregoing analysis by and large shows some insights about their role and performance. It appears that in the first place, the local decentralized democracy with the revitalization of PRIs ensured the rights of the rural poor. Secondly, also, the present Panchayat system is reportedly the basis of socio-economic change of rural West Bengal and it caused an objective change of the previous system. Thirdly, even though corruption and nepotism are not completely diminished, the Panchayat members have their living contact with the rural poor and in the field of development process as well. Finally, this process of change has been steered by the politicization of rural development and monitored by the leaderships with their 'strong political will' and well-knit mass-mobilization in the rural areas, in particular.

The findings show that although the DWCRA women of both groups, the group of Cooch Behar-I in particular had been fairly active with necessary entrepreneurship in the economic domain, they had not been helped on a long-term basis by the both administrative officials and constitutional and extra-constitutional leaderships. As it was found that the participation ensured by the local leaders in the development process of DWCRA was greater popular and largely political and the support and responsiveness was highly based on 'electoral accountability' but, the totality of space was solidly grounded. Further, so far as the involvement and supportive measures of the PRIs are concerned, it plays as the only important means for bringing about the local information in the light with adequate prioritization. The legislative measures of 'Gram Sabha' and 'Gram Sansad' form the basis of effective links between the government and the people. Despite wider limitations, the Panchayat members rather the 'political panchayats' have become the part of rural life and inseparable links with the rural poor. It is worth noting that although, there had been the inadequacy of supportive measures and monitoring and lack of initiatives for proper forward and backward linkages from the parts of both local leaderships, the respondents viewed about them complacently. However, in our study of DWCRA development discourse, most significantly almost all respondents who were mostly backward and had minimum accountability but, clearly in contrast have had a positive and even noticeably

positive assessment regarding the constitutional and extra-constitutional leaderships.

11. (c) Views of DWCRA Women and the Role of the Government Officials:

Further, it has been considered a vital area for analysis that how the government officials are evaluated by the respondent beneficiaries. The informations collected in this direction are indicated in the following Tables:

Table No. 16.1

Distribution of Respondents by Opinion on Whether the Government Officials Played Effective Role in the Implementation of DWCRA Project

| Group | Yes | %age | No | %age | D.K. | %age | Total respondents | %age |
|------------------------------|-----------|--------------|-----------|--------------|-----------|-------------|-------------------|------------|
| DWCRA group in Cooch Behar-I | 13 | 100.00 | 00 | 0.00 | 00 | 0.00 | 13 | 100 |
| DWCRA group in Dinhata-II | 00 | 0.00 | 15 | 100.00 | 00 | 0.00 | 15 | 100 |
| Grand Total | 13 | 46.43 | 15 | 53.57 | 00 | 0.00 | 28 | 100 |

Note: D.K.: Don't Know.

Table No. 16.2

Distribution of Respondents on Whether They Thought that the Government Officials Always Show Official Attitude and Reluctant to Cooperate With the Poor

| Group | Yes | %age | No | %age | D.K. | %age | Total respondents | %age |
|------------------------------|-----------|---------------|-----------|-------------|-----------|-------------|-------------------|------------|
| DWCRA group in Cooch Behar-I | 13 | 100.00 | 00 | 0.00 | 00 | 0.00 | 13 | 100 |
| DWCRA group in Dinhata-II | 15 | 100.00 | 00 | 0.00 | 00 | 0.00 | 15 | 100 |
| Grand Total | 28 | 100.00 | 00 | 0.00 | 00 | 0.00 | 28 | 100 |

Note: D.K.: Don't Know.

The Table 16.1 under reference shows that in Cooch Behar-I 13 persons (or 100%) of respondents viewed that the government official(s) played effective role in implementation of their project. By contrast, 100 percent of sample respondents in dinhata-II expressed negative views. On overall basis, while a little majority of 53.57 percent expressed dissatisfaction on the issue, 46.43 percent reproted the effective role of the official(s). The Table 16.2 makes it clear that 100 percent of respondents of both groups strongly confirmed the statement that overall, the administrative officials always show 'official' attitude and they are

mostly reluctant to cooperate with the rural poor. Our informal discussion with the respondents helped to elicit the fact in the light that the respondents of Cooch Behar-I emphatically recalled mainly the relevant cooperation received from the then APO (Woman) in the District. "Her transfer results in an unhappy ending, and now nobody comes to visit us" – was reiteratedly expressed by the respondents. By contrast, the DWCRA Women of Dinhata-II mostly reported in the negative in terms of the cooperation of the government officials. "There is none in the B.D.O. office to visit us, why will they come to a very distant place?" – was the common reaction of the DWCRA Women of Dinhata-II.

12. Government Officials' Perception and Peoples' Need:

A number of evidences found in our detailed study indicate that poverty still persist among the participants. Because, they are in the 'deprivation trap' which causes a 'vicious circle of poverty' and 'poverty of participation' in particular; if not, they are/have been inactive or socially unproductive. And, however, they have needed strong supportive measures or nurturing, because they cannot 'lift themselves' from their existing position. Because, they are poor. As Chambers commented, "we can go further than saying people are poor because they are poor because they are poor".⁵⁹

Clearly, the DWCRA group activity had not been a smooth one for a long term basis because the functional organization did a little in some cases or nothing in many cases. However, while the former issue makes it clear that DWCRA Women did not participate actively in the group activity, the latter issue examines that they had been supported and nurtured very little for genuine participation. But, very specifically, an overwhelming majority of members of both groups expressed their popular and positive concern in regard to the constitutional and extra-constitutional leaderships. Whereas it was mostly negative to government officials. This had possibly been the underlying issue for which an added attempt has been made herein.

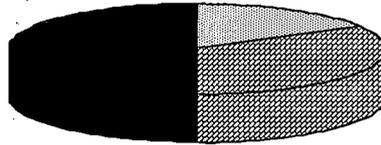
At the different levels, while we met the government officials, primarily responsible for DWCRA Programme, 100 percent of the respondents reported that the selection of beneficiaries was done mainly by the Panchayat members

from the target groups which was same as for IRDP. And, 75 percent of officials reported that the prevailing system of selection was satisfactory. Whereas 16.67 percent reported in the negative and raised allegations of political consideration and interference of political leaders and the remaining 8.33 percent gave no response on the issue. Further, all the officials thought that the groups were not formed haphazardly because these were formed after due verification at their own level. Similar to this, 66.67 percent of officials viewed that the identification or priority list was done properly, 25 percent was of the opinion that most of the households were fairly identified while 8.33 percent answered in the negative.

Although women members of DWCRA had to form groups and select group organizer, as per IRDP/DWCRA Guidelines, they would have to be helped with adequate care by providing incentives and supporting facilities.⁶⁰ Because, the intervention of DWCRA “aims at not only raising the incomes of rural women of poor households, but also enabling organized participation of groups in the programmes of credit, skill training and infrastructure support for self-employment in groups who cannot take up economic activities, individually of their own”.⁶¹ With the tune of these Guidelines, Panchayats and Rural Development, Government of West Bengal emphasized on the collective effort for the improvement of the quality of life of women and children. Further, the government warned not to take ‘DWCRA’ simply as a ‘governmental programme’.⁶² Nevertheless, the active participation with adequate entrepreneurship and cooperative zeal of the group members were considered primary tool of group activity. Interestingly, our survey-data depict that 100 percent of government officials observed that the members participated effectively with adequate cooperative zeal in the group activity.

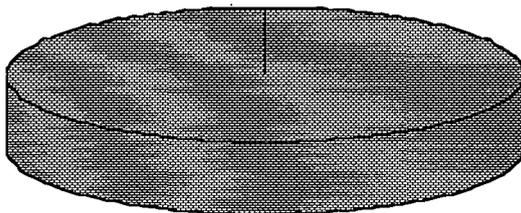
While conducting the survey study, special attention was paid on the questions related to the role of local leaderships. It was found that 66.67 percent of official respondents viewed that the Panchayat members at the grassroots level involved in the implementation of the Programme in an effective way and the remaining 33.33 percent expressed negative views. But, by contrast, 66.67 percent of respondents gave no response on the question whether the local extra-constitutional leaderships involved for the implementation of the Programme.

**Chart 1.1,
Distribution of Respondents by Opinion on the Reasons for
which the Groups in Many Cases were Not Imparted Training**



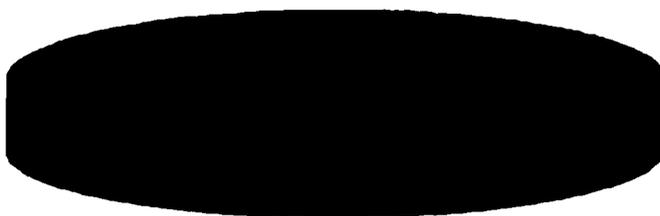
- 1 In many cases the participants knew the skills previously.
- ▨ 2 Due to many difficulties i.e., lack of trainer, lack of initiative, lack of help from D.I.C., problems of distant places, etc.
- ▩ 3 Relatively late programme in the district and the DRDA took time to be equipped with the project.

**Chart 1.2,
Distribution of Respondents by Opinion on the
Individuals/Institutions for whom/which in Most Cases
the Recipients were Not Imparted Training**



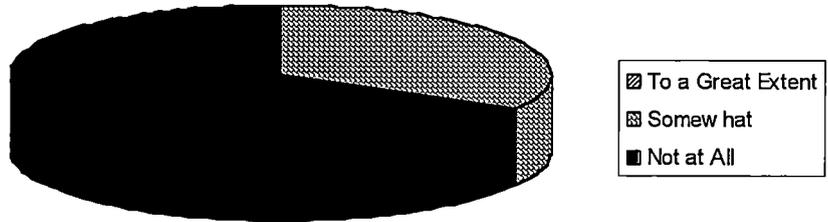
- ▩ DRDA
- ▨ APO(Woman)
- ▩ Block Functionaries
- ▨ DIC
- ▩ Don't Know

**Chart- 1.3,
Distribution of Respondents by Opinion on
Whether the Respective DRDA was Fully
Equipped for Supporting the DW CRA Groups**

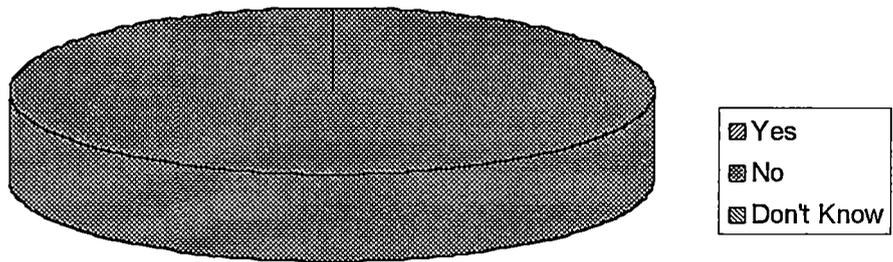


- Yes
- ▨ No
- ▩ Unaware

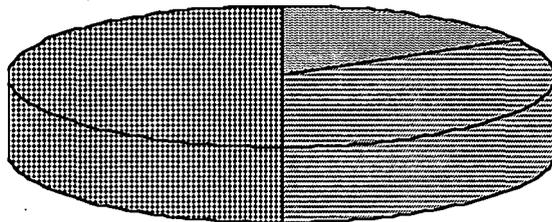
**Chart-1.4,
Distribution of Govt. Officials by Opinion on to what Extent Forward
and Backward Linkages were Established for the Implementation
of the Programme**



**Chart-1.5,
Distribution of Official Respondents by Opinion on
whether They Favoured the Group Members Through
Organising 'DWCRA Mela'**

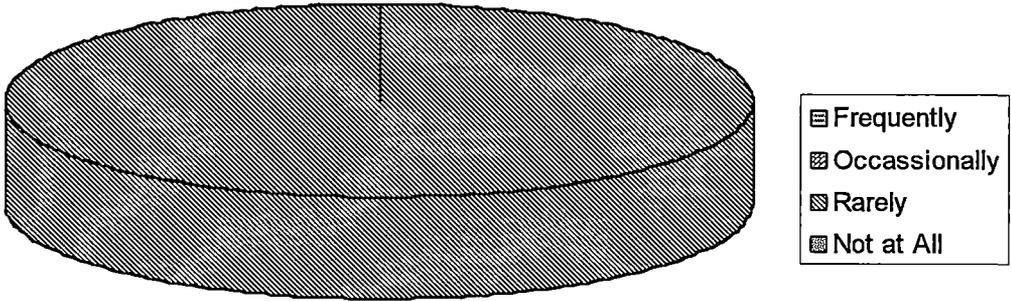


**Chart- 1.6,
Distribution of Official Respondents by Opinion on the Reasons for
which It was Hardly Achieved the Target (in both Physical and
Financial Terms) Year after Year**

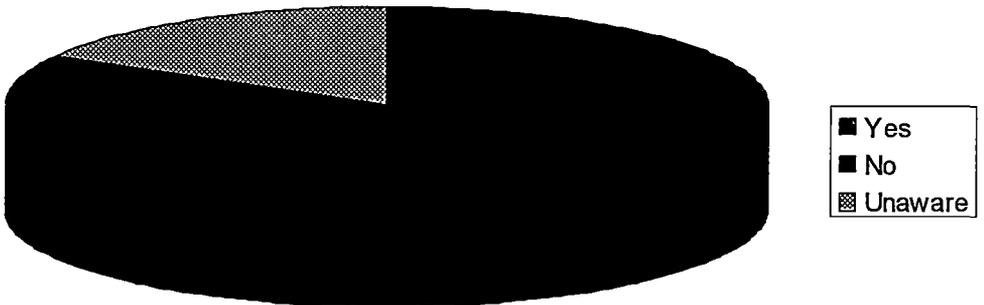


- 1 Because the DRDA did not receive sufficient proposals.
- 2 Necessary groups had not been formed and the Programme was so late to implement in the district.
- 3 Really a lapse from the part of all agencies.
- 4 Others.

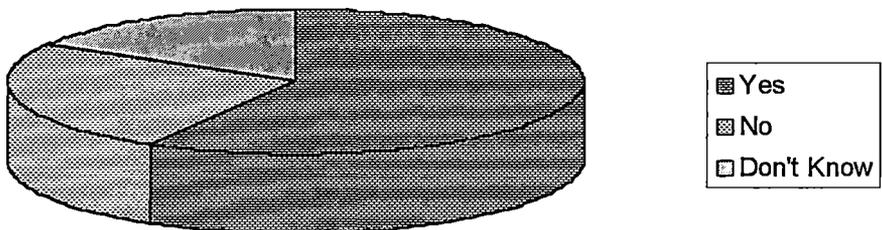
**Chart-1.7,
 Distributiob of Official Respondents by Opinion on the Follow-up
 Action (how often the Officials Visited the Group Members)**



**Chart-1.8,
 Distribution of Official Respondents by Opinion on whether the
 Quaterly Postal Monitoring System/DWCRA Group Monitoring
 Card was Duly Administered**



**Chart-1.9,
 Distribution of Official Respondents by Opinion on whether They
 Found Lack of Functional Co-ordination Among the Various
 Agencies**



Clearly enough, the skill training to the DWCRA women was considered one of the main strategies and the precondition as well before they took up an economic activity. As it was stated: “groups may be imparted training under TRYSEM for developing skills and subsequently assisted to take up income generating activities”.⁶³ But, in our hypothetical observation it was found that in most cases groups were not imparted training. In regard to this, 50 percent of the respondents viewed that it happened because in many cases the skill was known to the participants previously; 33.33 percent pointed out the difficulties in the way to imparting training, and, 16.67 percent reported that it was due to the fact that DRDA took time to be equipped with the Sub-scheme because it was relatively much late in the District. Surprisingly, 100 percent of the official respondents (Chart No. 1.2) remained silent and denied to point out the institution(s) or individual(s) for which/whom it had been a failure.

But, 100 percent of respondents viewed (Chart No. 1.3) on the question relating to the functional organization that DRDA was fully equipped for supporting the DWCRA groups. While the forward and backward linkages were considered important for the viability of the group activity, 66.67 percent of respondents (as displayed in the Chart No. 1.4) expressed that such linkages were not established at all; remaining 33.33 percent reported – it was achieved only in some cases. Similarly, Chart 1.5 depicts that the government officials did not arrange any special programme of ‘DWCRA Mela’ or ‘Haats’ for the marketing of products of the groups. It deserves mention that it was marketed at seldom in the local *Melas* by the group members of Cooch Behar-I.

Further, on the question of failure in achieving both the physical and financial targets in spite of sufficient financial flow for DWCRA in the District, 50 percent of respondents expressed that it happened because DRDA did not receive sufficient proposals; 33.33 percent pointed out the reason that necessary group had not been formed and the programme was much late to be implemented in the District and the remaining 16.67 percent categorically acknowledged the lapse from their part (Chart No. 1.6). Likewise, it is found in Chart No 1.7 that 100 percent of respondents rarely visited the group members for follow-up action. Most of them expressed in our informal discussion that they could not do so due

to the lack of staff and over-burden of departmental work. Our another observation in terms of monitoring system as displayed in the Chart 1.8 that while 83.33 percent of respondents reported that the Quarterly Postal Monitoring System or DWCRA Group Monitoring Card was not exercised, 16.67 percent expressed that they had not been aware of the subjects.

Besides, more importantly, the Chart 1.9 depicts that a majority of 58.33 percent official respondents expressed their concern that there had been the lack of functional coordination among the different agencies; whereas 25.00 percent answered in the negative. And, the remaining 16.67 percent gave no response.

Furthermore, consistent with the above, on the question relating to the problems faced by the group which was recognized once as 'the best one' in the District, while the DRDA official respondents had been unaware, the block level official respondents reported that the group (under study) faced severe problems but started group activity again and prayed for bank loan under SGSY.

Despite major lacunae revealed in the present study, overwhelmingly, 100 percent of respondents viewed that the group-work tended to create social awareness among the participants to a considerable extent and, they commented, even though the Programme (DWCRA) had a widespread potentiality it could hardly achieve the desired level of target in the District.

To conclude, our present empirical study envisages noticeably a worrying result, indeed. This proves and equally signifies that the members participated a little in the group activity because they had been supported and nurtured very little by the bureaucrats, in particular. Clearly enough, the activity of DWCRA groups under study had been grounded to a halt because it lacked necessary bureaucratic support because the 'professionals' did not ensure active participation in the process. And, more importantly, 'development' did not start in the professionals' mind because it lacked actually 'new values' in bureaucracy in the new-de-bureaucratized process. However, our major findings make it clear that in the first place, the government officials are mostly 'outsiders' and rarely 'benevolent outsiders' or 'benefactors'. Secondly, the assurance of redundant benefits or any praiseworthy performance or not is largely confined in the level of personal or attitudinal intervention rather than collective administrative accountability or

government policy implication. This type of intervention caused the mechanical implementation of the programme. Thirdly, the power of bureaucracy has been curbed, but the real participation of bureaucrats has not been ensured in the development process. Most of the government officials are apparently less generously democratic and much reluctant to enable the rural poor 'to demand and control more of the benefits of development'. Strikingly enough, although decentralization embodies de-bureaucratization, the departmental officials exercise powers 'with a feeling of superiority'. Here, West Bengal State Finance Commission's (1995) observation is very alarming as "The state's development Projects are executed through departmental staff on whom the Panchayats have no control".⁶⁴

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