

Chapter - VII

Evaluation and the Impact of IRD Programme in the Study Area

In India, the 'New Agricultural Strategy' of the 1960s which caused 'Green Revolution' with an unexpected stagnation of overall rural economy in the seventies, could hardly ensure the economic right to rural masses who do not have adequate power in the society and are deprived from property and social wealth. While this situation demanded to provide special attentions on the improvement of material condition of the poor and the reduction of dependence of the poor on the rich and included the issues of equity and poverty, the IRD Programme was launched as a second stage move to eliminate poverty by enhancing purchasing power through employment generation.

With the tune of these objectives, the Programme was implemented in the State of West Bengal to tackle the problem of poverty in a de-bureaucratized and radicalized political process within the framework of 'an alternative development approach' introduced by the Left Front Government. But, some evaluation studies as mentioned earlier pointed out some glaring deficiencies in the implementation of the Programme in West Bengal.

Nevertheless, an attempt has been made of a detailed analysis of findings in our present study based mainly on the data gathered in our survey study. However, before taking up an in-depth and detailed evaluation study under the Programme in the selected study area, a short introduction is pointed out in the following way:

1. (a) Demographic Features of the Three Gram Panchayats under Study:

In so far as the rural and urban poverty is concerned, a significant part of the State of West Bengal, mainly the six districts of North Bengal (Cooch Behar, Jalpaiguri, Darjeeling, Uttar Dinajpur, Dakshin Dinajpur and Malda) and three western districts – Purulia, Bankura and Birbhum are relatively more backward districts.¹ Notwithstanding the backwardness of the regions, the District of Cooch Behar in which some areas were selected for our intensive scrutiny, is the poorest and the most backward in terms of per-capita income as in 1988-89 and its percentage to the per-capita income of the State.²

Keeping in mind this poverty scenario of the District, the demographic features of the selected 3 Gram Panchayats (Sahebganj, Burirhat-I and Bamanhat-I) are displayed in the following Table:

Table No. 1.1
Demographic Features of Sahebganj, Burirhat-I and Bamanhat-I

Items	Sahebganj	Burirhat-I	Bamanhat-I
Total geographical areas (in hectares)	2370.17	1572.12	1862.98
Population:			
(i) Total	18,289 (100.00)	10,212 (100.00)	13,912 (100.00)
(ii) Male	9383 (51.30)	5213 (51.05)	7165 (51.50)
(iii) Female	8906 (48.70)	4999 (48.95)	6747 (48.50)
No. of villages	12	8	7
No. of households	3663	2067	2773
Scheduled Castes	7118 (38.92)	5833 (57.12)	6492 (46.67)
Scheduled Tribes	11 (0.06)	00 (0.00)	42 (0.30)
Total (SC+ST)	7129 (38.98)	5833 (57.12)	6534 (46.97)
Literates:			
(i) Total	6298 (34.43)	3828 (37.49)	5568 (40.02)
(ii) Male	4078 (64.75)*	2441 (63.77)*	3585 (64.39)*
(iii) Female	2220 (35.25)*	1387 (36.23)*	1983 (35.61)*
Cultivators	2445 (13.37)	1505 (14.74)	1697 (12.20)
Agricultural Labourers	1910 (10.44)	1022 (10.01)	1301 (9.35)
Industrial Categories of Main workers:			
Total Main Workers	5353 (29.27)	3249 (31.82)	4179 (30.04)
Marginal Workers	246 (1.35)	167 (1.64)	140 (1.01)
Non-Workers	12,690 (69.39)	6796 (66.55)	9593 (68.95)

Notes: (i) * Indicates the percentage to the total literates.

(ii) The figure in the parenthesis shows 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, Village and Town-wise Primary Census Abstract, Directorate of Census Operations, West Bengal, pp- 36-47.

It deserves mention that of the selected three Gram Panchayats, Sahebganj, and Bamanhat-I are formed in the bordering area where these abut on Bangladesh. Of these G.P.s – Sahebganj and Burirhat-I are about 35 kms away from the District headquarters and, Bamanhat-I is about 45 kms away from it. Even though the above Table (No. 1.1) shows the identical nature of demographic features of the selected 3 G.P.s, a noticeable difference is found in case of the Scheduled Caste population. Similarly, if not noticeable, difference is also found in case of the number of literates, number of non-workers, etc. (Details are furnished in the Table 1.1).

1. (b) Political Parties and their Dominance in the Selected Gram Panchayats:

It is worthnoting that the politicization of rural development with 'well-knit' cadre-based party machinery is, no doubt, an integral part of rural development process in West Bengal. The argument against this political climate is

that it postulates the over-tone of political leaderships in the process which ultimately creates 'institutional presence' but 'functional absence' of Panchayat leadership. Whether this development process is people-centred or party-centred, people-inspired or party-inspired, but it is evident that there has been an interrelationship between the leadership in the power structure of West Bengal. Nevertheless, it can be argued that the increasing emphasis on political activism from the part of the extra-constitutional leaderships may either be conducive for effective governance or detrimental to the interests of rural poor through considerable political considerations.

While in essence, the above forces and factors are the distinctive features of rural West Bengal, we have made a modest attempt to examine the impact of IRD Programme in the subsequent sections. However, as mentioned earlier, our intensive study is concentrated in Cooch Behar District specially because it is not only one of the most backward Districts of the less developed North Bengal Division but also there is a diversity of political support in the area. All these factors which are rare indeed, are considered the useful basis for selecting 3 different Gram Panchayat with different political parties having their respective dominance.

Under the 1973 West Bengal Panchayat Act, the panchayat elections on the three levels (Gram Panchayat, Panchayat Samiti, and Zilla Parishad) was held for the first time in 1978. Since then, a regular and systematic election is being organised in every five years (in 1983, 1988, 1993 and 1998). Lieten is of the view that while the "panchayat democracy in West Bengal is a party-based democracy", a high rates of participation "are likely to have been induced by the mobilization through political parties."³ As we have pointed out earlier (Chapter IV), the Left Parties have continued to gain overwhelming support and 'dramatic victories' in the subsequent panchayat elections. Consistent with these, an attempt is made here to show the number of seats in the selected Gram Panchayats won by different political parties in the five panchayat elections under the Left Front Government.

Even though 'the support for the CPI (M) and the LF Parties has hovered around 50 percent of the voters'⁴ and an overwhelming majority of seats (as it is indicated in the preceeding Chapter) in the different panchayat elections, our close look at the results of the last five panchayat elections in the selected area under study exemplifies some interesting features, shown in following page (Table 2.1):

Table No. 2.1
Support of Different Political Parties and the Seat Division in Panchayat Elections in the Selected G.P.s

Political Parties	1978			1983			1988			1993			1998		
	I	II	III	I	II	III	I	II	III	I	II	III	I	II	III
CPI (M)	3 (20.00)	3 (23.08)	---	---	3 (33.33)	---	2 (11.76)	7 (63.63)	---	3 (13.63)	13 (100.00)	---	3 (17.65)	8 (80.00)	5 (38.46)
Cong (I)	5 (33.33)	---	1 (8.33)	13 (92.86)	6 (66.67)	2 (20.00)	14 (82.35)	---	3 (21.43)	18 (81.81)	---	12 (70.59)	9 (52.94)	---	5 (38.46)
INC	1 (6.67)	---	---	---	---	---	---	---	---	---	---	---	---	---	---
AIFB	6 (40.00)	8 (61.54)	10 (83.33)	1 (7.14)	---	8 (80.00)	1 (5.88)	4 (36.36)	11 (78.57)	1 (4.55)	---	5 (39.41)	1 (5.88)	1 (10.00)	---
FB (S)	---	---	---	---	---	---	---	---	---	---	---	---	2 (11.76)	---	3 (23.08)
CPI	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
RSP	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
WBTMC	---	---	---	---	---	---	---	---	---	---	---	---	2 (11.76)	1 (10.00)	---
BJP	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Others	---	2 (15.38)	1 (8.33)	---	---	---	---	---	---	---	---	---	---	---	---
TOTAL	15 (100.00)	13 (100.00)	12 (100.00)	14 (100.00)	9 (100.00)	10 (100.00)	17 (100.00)	11 (100.00)	14 (100.00)	22 (100.00)	13 (100.00)	17 (100.00)	17 (100.00)	10 (100.00)	13 (100.00)

Notes:1. I: Sahebganj G.P.,

2. II: Burihat-I G.P.;

3. III: Bamanhat-I G.P.

4. The figure in the parentheses show the percentage to the total seats.

Source: Compiled from the Official Records of Block Development Office, Dinbata-II Block, Sahebganj, Cooch Behar.

In Sahabganj G.P., in the 1978 Panchayat election, the allied power of Left Parties secured 60.00 percent of seats and came to power. But, in the 1983 election, the Congress (I) registered a landslide victory and secured 92.86 percent of total seats whereas the AIFB secured only 7.14 percent of seats. Since then, the G.P. is being governed by the Congress (I) with the same overwhelming support, capturing as many as 82.35 percent of seats in 1988 and 81.81 percent in 1993. In the 1998 election, the Congress (I) maintained its authority on the G.P. but its number of seats has declined to 52.94 percent.

In Burirhat-I, in the first election (1978), the Left parties gained a massive support of the people, securing 84.61 percent of seats. But, in 1983 election the Congress (I) swept in power with an overwhelming majority – it captured as many as 66.67 percent of seats whereas the opposition CPI (M) secured only 33.33 percent of seats. By contrast in 1988, the Congress (I) failed to secure a single seat whereas CPI (M), by capturing as many as 63.63 percent of seats came to power. While the left parties contested separately in the election, the AIFB secures 36.36 percent of seats and took the role of opposition. However, it is evident that the fortunes of the parties had been fluctuating in the first three elections at the G.P. But, since 1988 the CPI (M) maintained its dominance and, in the 1993 election, it noticeably administered a landslide victory and captured all 100.00 percent seats. But, in 1998 election in a new swing the CPI (M) lost 20.00 percent of the total seats.

In Bamanhat-I, the AIFB maintained its victory and captured the overwhelming majority in the first three elections. It secured 83.33 percent, 80.00 percent and 78.57 percent of seats in 1978, 1983 and 1988 panchayat elections respectively. But, in a new swing in 1993, the Congress (I) captured 70.59 percent of seats and came to power whereas the AIFB secured only a meagre 29.41 percent of seats. In 1988 election, a critical situation emerged when the Congress (I) and the CPI (M) secured equal number of seats (38.46% each) and, the remaining seats were secured by the then F.B (S), the party had been under the leadership of Sri Kamal Kanti Guha. As a result, the Congress (I) came to power and remained in office upto December 1999 supported by the CPI (M). But, due

to the split in opposition FB (S) in which a number of members merged in the CPI (M), a change of governance has come into being.

1. (c) The Appraisal of Performance on IRDP in the Selected Gram Panchayats:

As it is mentioned earlier that the implementation of IRD Programme was entrusted to the state governments and, the Programme provided 'the mainstay of panchayats' activities', specially in West Bengal. While the different Gram Panchayats in West Bengal, were the sole implementing authority of IRD Programme, it is presumably the useful basis of comparative study between our selected Gram Panchayats ruled by different political parties. Our present study is, however, attempted in this direction and the data contained in the following Tables (Nos. 3.1 and 3.2) show the G.P.-wise physical and financial targets vis-à-vis achievement during the period under reference (1988-89 to 1998-99).

Table No. 3.1
Physical Targets and Achievements under IRDP in the Selected Gram Panchayats during 1988-89 to 1998-99

Year	Sahebganj			Burirhat-I			Bamanhat-I		
	I	II	III	I	II	III	I	II	III
1988-89	95	77	81.05	175	142	81.14	160	59	36.88
1989-90	80	142	177.50	160	177	110.63	160	145	90.63
1990-91	70	71	101.43	140	108	77.14	140	65	46.43
1991-92	70	65	92.86	140	177	126.43	140	68	48.57
1992-93	50	NA	---	60	29	48.33	60	50	83.33
1993-94	47	50	106.38	94	156	165.96	94	94	100.00
1994-95	50	48	96.00	90	93	103.33	90	97	107.78
1995-96	50	45	90.00	90	94	104.44	90	86	95.56
1996-97	Not fixed	37	---	Not fixed	100	---	Not fixed	129	---
1997-98	Not fixed	45	---	Not fixed	105	---	Not fixed	54	---
1998-99	Not fixed	NA	---	Not fixed	NA	---	Not fixed	NA	---
Total	462	498	107.79	889	947	106.52	874	614	70.25

Notes: 1. I: Target; II: Achievement; III: Percentage of Achievement

2. NA: Not available.

3. As per data available the records furnished against Burirhat-I and Bamanhat-I Gram Panchayats included also the records of Burirhat-II and Bamanhat-II Gram Panchayats respectively.

4. The years - 1992-93, 1996-97, 1997-98 and 1998-99 are not assessed due to either non-availability of data or target was not fixed.

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

Table No. 3.2
Financial Targets and Achievements under IRDP in the Selected Gram Panchayats during 1988-89 to 1998-99 (Rs. in lakh)

Year	Sahebganj			Burirhat-I			Bamanhat-I		
	I	II	III	I	II	III	I	II	III
1988-89	5.85	2.57	43.93	11.25	6.79	60.36	10.38	2.86	27.55
1989-90	5.61	6.62	118.00	11.19	9.09	81.23	11.19	5.55	49.60
1990-91	5.61	3.27	58.29	11.19	6.48	57.91	11.19	1.80	16.09
1991-92	5.60	3.88	69.29	11.20	110.10	99.11	11.20	5.04	45.00
1992-93	4.50	NA	---	5.40	2.71	50.19	5.40	1.64	30.37
1993-94	4.23	4.44	104.96	8.46	14.96	176.83	8.46	8.03	94.92
1994-95	5.00	5.50	111.80	9.00	10.65	118.33	9.00	8.72	96.89
1995-96	5.00	5.30	106.00	9.00	10.79	119.89	9.00	8.83	98.11
1996-97	5.55	4.51	81.26	7.05	6.44	91.35	7.35	7.22	98.23
1997-98	3.12	5.36	171.79	11.40	9.64	84.56	7.20	3.62	50.28
1998-99	8.40	NA	---	11.40	NA	---	8.40	NA	---
Total	45.57	41.54	91.16	89.74	85.94	95.77	84.97	51.67	60.81

Notes: 1. I: Target; II: Achievement; III: Percentage of Achievement

2. NA: Not available.

3. The figure furnished in the Table included both bank credit and subsidy.

4. As per data available the Records furnished against Burirhat-I and Bamanhat-I Gram Panchayats included also the records of Burirhat-II and Bamanhat-II Gram Panchayats respectively.

5. The years 1992-93 and 1998-99 are not assessed due to the non-availability of data.

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

The records furnished in the Table No. 3.1 make it clear that in Sahebganj G.P. the achievement in terms of physical target had been satisfactory. In the different years, it was achieved or over-achieved or almost achieved the targets except in the year 1988-89 (81.05% achievement against the target fixed). But, during the year 1989-90, the achievement was found markedly high (177.50% against the target fixed). And, on overall basis, the achievement is found 107.79 percent (as 498 families had been covered against the target of 462) during the period under reference. Likewise, in Burirhat-I (& II combined), the achievement is found 106.52 percent (as 947 families had been covered against the target of 889). The records show that the achievements were altogether different in the different years in Burirhat I – it was markedly high in 1993-94 (165.96% achievement), over-achieved the targets in 1991-92 (126.43% achievement) and in 1989-90 (110.63% achievement), crossed the targets in 1994-95 and 1995-96 (103.33% and 104.44% respectively) and, it had been below the targets in 1988-89 (81.14% achievement). On the contrary, in Bamanhat I (& II combined), on overall basis, the achievement is found far from expectation (70.25% only) during

the period under study. Even though the target was achieved in 1993-94 and 1994-95 (100.00% and 107.78% respectively), it remained far below the targets in 1988-89, 1990-91 and 1991-92 (36.88%, 46.43% and 48.57% respectively). In the other years, specially in 1989-90 and 1995-96, by and large, the achievement had been satisfactory (90.63% and 95.56% respectively).

Further, Table 3.2 makes it clear in regard to the G.P.-wise performance on financial achievement. The Table envisages that in Sahebganj G.P. even though the achievement on financial allocation (bank credit mobilized and subsidy disbursed) remained far below the targets in certain years – 1988-89, 1990-91, 1991-92 and 1996-97 (with 43.93%, 58.29%, 69.29% and 81.26% respectively), it was achieved or over-achieved in the remaining years- 1989-90, 1993-94, 1994-95, 1995-96 and 1997-98 (with 118.00%, 104.96%, 111.80%, 106.00% and 171.79% respectively). In Burirhat I (& II combined), the expenditure incurred in 1993-94 had been markedly high (or 176.83%). In the other years like 1991-92, 1994-95, 1995-96, and 1996-97 it was over-achieved or almost achieved the targets (or 99.11%, 118.33%, 119.89%, and 91.35% respectively). Whereas in the remaining years (1990-91, 1988-89, 1989-90 and 1997-98), the achievement remained far below the targets (with 57.91%, 60.36%, 81.23% and 84.56% respectively). The Table 3.2 further presents that while in Bamanhat-I (& II combined), the achievement in terms of financial allocation had been satisfactory in the years – 1993-94, 1994-95, 1995-96 and in 1996-97 with 94.92%, 96.89%, 98.11% and 98.23% achievement, none of the years under reference could exceed or achieve the financial targets. Furthermore, on overall basis (Table No. 3.2), the Burirhat-I (& II combined) ranked first in position in terms of financial allocation with 95.77 percent achievement and, the Sahebganj G.P. followed the next in position with 91.16 percent achievement whereas Bamanhat-I (II combined) remained far below the targets (with only 60.81% achievement).

2. (A) Socio-Economic Characteristics of the Beneficiary Respondents:

The study of SES (Socio-Economic Status) variables of the respondents are considered the integral part of scientific social research. The socio-economic

status that included various characteristics of the respondents form the very basis of scientific study. Because, the variables used for ascertaining the personalities of the respondents, indicate the status of a particular situation. However, our present study is to show the characteristics of the respondents which include the family size, age, social and educational status, occupational status, health care, asset holdings, etc. in the selected Gram Panchayats.

(i) *Sample size and Age Group of the Beneficiary Respondents:*

Table No. 4.1
Size of the Households and Age Group of the Beneficiary Respondents:

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. Sample beneficiary respondents (numbers)	120	120	120
2. Distribution of respondents by sex :			
Male	92(76.67)	85(70.83)	98(81.67)
Female	28(23.33)	35(29.17)	22(18.33)
3. Size of Beneficiary Households (Number)			
(i) Total:			
1-3	13(10.83)	17(14.17)	14(11.67)
4-6	82(68.33)	87(72.50)	90(75.00)
7 & above	25(20.83)	16(13.33)	16(13.33)
Total	120(100.00)	120(100.00)	120(100.00)
(ii) Male			
1-3	87(72.50)	100(83.33)	93(77.50)
4-6	26(21.67)	20(16.67)	25(20.83)
7-above	7(5.83)	0(0.00)	2(1.67)
Total	120(100.00)	120(100.00)	120(100.00)
(b) Female			
1-3	92(76.67)	97(80.83)	89(74.17)
4-6	22(18.33)	21(17.50)	26(21.67)
7-above	6(5.00)	2(1.67)	5(4.17)
Total	120(100.00)	120(100.00)	120(100.00)
4. Age Group of the Beneficiary Respondents			
Upto 25	2(1.67)	3(2.50)	6(5.00)
26-35	29(24.17)	32(26.67)	26(21.67)
36-45	47(39.17)	51(42.50)	46(38.33)
46-55	22(18.33)	19(15.83)	22(18.33)
56-above	20(16.67)	15(12.50)	20(16.67)
Total	120(100.00)	120(100.00)	120(100.00)

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

The Table (No. 4.1) under reference reveals the equal number of respondents (120 persons) in each Gram Panchayat selected for study. Of these respondents – in Sahebganj G.P.- 92 persons were males (or 76.67%) and 28 persons were females (or 23.33%); in Burirhat-I G.P. – 85 persons were male (or

70.83%) and 35 persons were females (or 29.17%); and in Bamanhat-I G.P. – 98 persons were males (or 81.67%) and 22 persons were females (or 18.33%).

On overall basis (Table 4.1), the size of the family of the selected beneficiary households was calculated to be medium size (between 4-6 members of households – in Sahebganj – 68.33%, Burirhat-I- 72.50% and Bamanhat-I – 75.00%). While an insignificant number of small families (between 1-3 members of households) were found in the selected Gram Panchayats, it was found 10.83% in Sahebganj, 14.17% in Burirhat-I, and 11.67% in Bamanhat-I. In addition, the large families (with above 7 household members) were found in 20.83% cases in Sahebganj, 13.33% cases in Burirhat-I and 13.33% cases in Bamanhat-I. Besides, there had been an identical nature of the respondent families in terms of male and female members in the respondent households.

The Table (4.1) presents also the identical nature of age group of the beneficiary respondents. The G.P.-wise analysis shows that a large number of respondents were in the age group of 36-45 years – 39.17% in Sahebganj, 42.50% in Burirhat-I and 38.33% in Bamanhat-I. It followed the age group of 26-35 years of the respondents- 24.17% in Sahebganj, 26.67% in Burirhat-I and 21.67% in Bamanhat-I. Furthermore, as per analysis, the respondents were also found 18.33% in Sahebganj, 15.83% in Burirhat-I and 18.33% in Bamanhat-I between the age group of 46-55 years. However, on overall basis, in Sahebganj – 81.67%, in Burirhat-I- 85.00% and in Bamanhat-I 78.33% beneficiary respondents were in the age group of 26-55 years.

(ii) Ethnic Group and Educational Status:

Table No. 4.2
Social Classification of the Beneficiary Respondents

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. General	59(49.17)	58(48.33)	43(35.83)
2. Scheduled Castes	52(43.33)	54(45.00)	62(51.67)
3. Scheduled Tribes	00(0.00)	00(0.00)	6(5.00)
4. Other Backward Classes (OBC)	9(7.500)	8(6.67)	9(7.50)
Total	120(100.00)	120(100.00)	120(100.00)

The above Table (No. 4.2) under reference reveals that of the total respondents, 59 persons (or 49.17%) were of the General Castes in Sahebganj G.P. which was almost similar to Burirhat-I (58 persons or 48.33% to the total

respondents) whereas it was 43 persons (or 35.83%) in Bamanhat-I. In regard to SC respondents, Sahebganj G.P. included 52 persons (or 43.33%) and Burirhat-I included 54 persons (or 45.00%) which was below the District average (51.76% to the total population) whereas Bamanhat-I included 62 persons (or 51.67%) which was similar to the District average. In case of the ST beneficiary respondents, while Sahebganj and Burirhat-I included none of the ST respondents (Burirhat-I G.P. does not constitute ST population), Bamanhat-I included 6 persons (or 5.00%) which was higher than the respective Gram Panchayat average (0.30% to the total population) or, the District average (0.61% to the total population).

Table No. 4.3
Educational Status of the Beneficiary Respondents

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. Literacy:			
(i) Literate-	75(62.50)	48(40.00)	71(59.17)
(ii) Illiterate	45(37.50)	72(60.00)	49(40.83)
(iii) Total	120(100.00)	120(100.00)	120(100.00)
2. Children going to School			
Yes -	94(78.33)	75(62.50)	85(70.83)
No -	26(21.67)	45(37.50)	35(29.17)
Total	120(100.00)	120(100.00)	120(100.00)

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

Though the Census Report of India 1991 presents the records of 54.22 percent illiterates in the District of Cooch Behar, the Table (No.4.3) under reference shows that the literates constitute a majority of the respondents – 62.50 percent in Sahebganj and 59.17 percent in Bamanhat-I Gram Panchayat which were above the common literacy rate – 34.43 percent in Sahebganj and 40.02 percent in Bamanhat-I. Whereas in Burirhat-I only 40.00 percent of respondents were found literate which was almost similar to the Burirhat-I Gram Panchayat's common literacy rate – 37.49 percent and, below the District average of 45.78 percent. In addition, the Table (No.4.3) reveals that a majority of the respondent households – 78.33% in Sahebganj, 62.50% in Burirhat-I and 70.83% in Bamanhat-I from which children were getting school education.

(iii) Economic Status of the Beneficiary Respondents:

(a) Occupational Status:

The data furnished in the following Table 4.4 depicts the Occupational Status of the sample beneficiary respondents, shown in following page :

Table No. 4.4
Occupational Status of the Sample Beneficiary Respondents

Primary Occupation	Sahebganj		Burirhat-I		Bamanhat-I	
	No. of respondents	% age to the total respondents	No. of respondents	% age to the total respondents	No. of respondents	% age to the total respondents
1. Cultivation	47	39.17	34	28.33	32	26.67
2. Agricultural Labourers	52	43.33	44	36.67	47	39.17
3. Allied Activities – Dairy, Poultry, Fishing, etc	14	11.17	16	13.33	15	12.50
4. Subsidiary Occupation such as Bidi Making	00	0.00	8	6.67	00	0.00
5. Small Business	7	5.83	15	12.50	21	17.50
6. Rural Artisans	00	0.00	2	1.67	3	2.50
7. Service	00	0.00	1	0.83	2	1.67
Total	120	100.00	120	100.00	120	100.00

The Table (No. 4.4) under reference shows that a majority of the respondents in each Gram Panchayat reported their occupation as agriculture based – 99 persons (or 82.50%) in Sahebganj; 78 persons (or 65.00%) in Burirhat-I; and 79 persons (or 65.83%) in Bamanhat-I. It is worthnoting that of these agriculture based respondents, a majority in each Gram Panchayat were reportedly found agricultural labourers – 43.33% in Sahebganj, 36.67% in Burirhat-I and 39.17% in Bamanhat-I Gram Panchayats. Further, an identical nature of occupational status was reportedly found in case of allied activities in the selected Gram Panchayats. Explicitly, while 5.83 percent of the respondents were engaged in small business in Sahebganj, a steep increased 12.50 percent in Burirhat-I and 17.50% in Bamanhat-I were engaged in it. (In other cases, details are furnished in the Table 4.4).

(b) Health Care:

The data collected in our empirical study in terms of family health care are furnished in the Table 4.5, shown in following page:

Table No. 4.5
Family Health Care of the Beneficiary Respondents

Item	Sahebganj	Burirhat-I	Bamanhat-I
	No. of Respondents	No. of Respondents	No. of Respondents
1. Whether dependent on traditional means	4 (3.33)	00(0.00)	00(0.00)
2. Go to health centre/hospital	29(24.17)	28(23.33)	28(23.33)
3. Whether dependent on traditional means and go to health centre/hospital	64(53.33)	76(63.33)	68(56.67)
4. Hospital/Doctor	22(18.33)	14(11.67)	15(12.50)
5. Doctor/Nursing Home	1(0.83)	2(1.67)	9(7.50)
Total	120(100.00)	120(100.00)	120(100.00)

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

The data furnished in the Table (No. 4.5) makes it clear that a majority of the respondents – 53.33 percent in Sahebganj, 63.33 percent in Burirhat-I and 56.67 percent in Bamanhat-I were dependent on very common medical amenities available in the local area – either they were dependent on traditional means or went to the health centre or hospital. Likewise, a number of respondents – 29 persons in Sahebganj, and 28 persons each in Burirhat-I and Bamanhat-I reported that they were dependent on local health centre or hospital. Besides, a number of respondents – 18.33 percent in Sahebganj, 11.67 percent in Burirhat-I and 12.50 percent in Bamanhat-I were reportedly dependent on relatively better medical facilities – either they went to the hospital or doctor for treatment. However, the data gathered in our empirical study underline the fact that on overall basis, majority of the respondents were dependent on common medical amenities and, there was no wide or noticeable difference in this regard between the Gram Panchayats under study.

(c) Asset-holdings of the Beneficiary Respondents:

So far as the asset-holdings are concerned, the Table (No. 4.6) shows this kind of holdings to the beneficiary respondents in the selected areas under study, shown in following page:

Table No. 4.6
Various Assets of the Sample Respondents

Item	Sahebganj-I		Bururhat-I		Bamanhat-I	
	No. of respondents	% age to the total respondents	No. of respondents	% age to the total respondents	No. of respondents	% age to the total respondents
1. Whether house on own land:						
On own land	104	86.67	105	87.50	96	80.00
Vested land	3	2.50	2	1.67	7	5.83
Not on own land	13	10.83	13	10.83	17	14.17
2. Condition of house						
Partly Pucca	1	0.83	0	0.00	2	1.67
Well built	22	18.33	18	15.00	23	19.17
Thatched	97	80.83	102	85.00	95	79.17
3. Livestock Possession:						
Cattle	74	61.67	62	51.67	68	56.67
Goat	16	13.33	25	20.83	11	9.17
Hen/Duck	5	4.17	8	6.67	11	9.17
No possession	25	20.83	25	20.83	30	25.00
4. Land holdings (Farming land):						
Own	48	40.00	42	35.00	56	46.67
Own and Barga	17	14.17	14	11.67	9	7.50
Barga only	5	4.17	2	1.67	10	8.33
No land	50	41.67	62	51.67	45	37.50
5. Productive machinery stock:						
Possession	56	46.67	51	42.50	51	42.50
No possession	64	53.33	69	57.50	69	57.50
6. Conspicuous Variables:						
Possession	43	35.83	59	49.17	42	35.00
No possession	77	64.17	61	50.83	78	65.00

On overall basis (Table No. 4.6), the data gathered in our survey study in terms of asset holdings of the sample respondents explicitly present very poor economic condition. Even though an overwhelming majority of respondents (86.67%, 87.50% and 80.00% in Sahebganj, Burirhat-I and Bamanhat-I respectively) had their houses on own land, a bulk of households (41.67%, 51.67% and 37.50% in the respective G.P.s) had no cultivable land and, a majority of the total respondents in each G.P. (53.33% in Sahebganj, 57.50% in Burirhat-I and equally 57.50% in Bamanhat-I) had no possession of productive machinery stock. Likewise, a majority of households had thatched houses and no possession of conspicuous variables.

It deserves mention that a wide difference in terms of asset holdings of the respondents between sample Gram Panchayats is not found. Nevertheless, Sahebganj G.P. shows better position in terms of livestock possession when compared to Burirhat-I and Bamanhat-I G.P.s. By contrast, a higher proportion of households (46.67%) in Bamanhat-I had cultivable land holdings when compared to Sahebganj and Burirhat-I (40.00% and 35.00% respectively). (The details, in terms of other cases are furnished in the Table 4.6).

(d) Income Range Classification of the Beneficiary Respondents:

On the basis of present income as reported by the beneficiary respondents, they are classified in accordance with the level of poverty (as it was defined by the Planning Commission, Government of India).

Table No. 4.7
G.P.-wise Classification of Beneficiary Respondents on the Basis of Annual Income

Range of income	Sahebganj-I	Burirhat-I	Bamanhat-I
0-4000	24 (20.00)	12 (10.00)	7 (5.83)
4001-6000	16 (13.33)	26 (21.67)	10 (8.33)
6001-8500	42 (35.00)	28 (23.33)	33 (27.50)
8501-11000	23 (19.17)	29 (24.17)	40 (33.33)
11000 above	15 (12.50)	25 (20.83)	30 (25.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)

The level of income as reported by the beneficiary respondents (Table No. 4.7) envisages that in the post-assistance period a considerable number of households – 40 (or 33.33%) in Sahebganj, 38 (or 31.67%) in Burirhat-I and 17 (or 14.17%) in Bamanhat-I had been with the annual income below Rs. 6000 to which the Planning Commission accorded its top priority for assistance. Of the remaining beneficiary households, 65 (or 54.17%) in Sahebganj, 57 (or 47.50%) in Burirhat-I and 73 (or 60.83%) in Bamanhat-I were found with the annual income between Rs. 6001-11000 which was considered the income level below the poverty line. However, the Table (No. 4.7) under reference further reveals that 12.50 percent in Sahebganj, 20.83 percent in Burirhat-I and 25.00 percent in Bamanhat-I were found of the higher income groups (with annual income above Rs. 11000).

2. (B) Socio-Economic Status of the Sample Non-beneficiary Respondents:

To make the proposed study coherent and more scientific, an analysis of socio-economic characteristics of non-beneficiary respondents is felt necessary. Supposedly, the analysis will suffice the hypothesis proposed by the study. This is as follows:

(i) *Sample Number and the Social Classification of the Non-beneficiary Respondents:*

Table No. 5.1
Number of the Households and their Distribution by Sex

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. Sample of non-beneficiary respondents (Number)	120	120	120
2. Distribution of respondents by sex:			
Male	108	116	114
Female	12	4	6
Total	120	120	120

Table No. 5.2
Social Classification of the Non-beneficiary Respondents

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. General	73 (60.83)	47 (39.17)	78 (65.00)
2. Scheduled Castes	44 (36.67)	64 (53.33)	37 (30.83)
3. Scheduled Tribes	00 (0.00)	00 (0.00)	3 (2.50)
4. Other Backward Class (OBC)	3 (2.50)	9 (7.50)	2 (1.67)
Total	120 (100.00)	120 (100.00)	120 (100.00)

Note: Figure in the parenthesis shows the percentage to the total respondents.

The Table under reference (No. 5.1) shows that equal number of respondents (120 persons) was selected in each Gram Panchayat. But, sex-wise proportion indicates that the number of male respondents was found noticeably higher than those of the female respondents in each Gram Panchayat. And, the number of non-beneficiary female was found much below when compared to the beneficiary female respondents (Table 4.1). Furthermore, Table 5.2 presents that of the total non-beneficiary respondents, 73 persons (or 60.88%) were of the General Caste and, 44 persons (or 36.67%) were of the Scheduled Castes which was almost equal to the proportion of Scheduled Castes population (38.92%) in the Sahebganj Gram Panchayat. Likewise, the number of Scheduled Caste respondents (53.33%) was almost equal to the proportion of Scheduled Caste population (57.12%) in Burirhat-I Gram Panchayat whereas it was only 30.83% which was much below when compared to the proportion of Scheduled Caste population (46.67%) in Bamanhat-I (Details are furnished in the Table 5.2).

(ii) Occupational Status of the Non-beneficiary Respondents:

So far as the occupational status of the non-beneficiary respondents is concerned, the data gathered in our Survey study are furnished in the following Table:

Table No. 5.3
Occupational Status of the Non-beneficiary Respondents

Primary Occupation	Sahebganj-I		Burirhat-I		Bamanhat-I	
	No. of respondents	% age to the total respondents	No. of respondents	% age to the total respondents	No. of respondents	% age to the total respondents
(i) Cultivation	33	27.50	38	31.67	46	38.33
(ii) Agricultural Labourer	59	49.17	66	55.00	37	30.83
(iii) Allied activities – dairy, Poultry, fishing etc.	17	14.17	12	10.00	10	8.33
(iv) Subsidiary occupation such as Bidi making etc.	00	0.00	2	1.67	4	3.33
(v) Small Business	7	5.83	2	1.67	19	15.83
(vi) Rural Artisans	00	0.00	00	0.00	00	0.00
(viii) Service	4	3.33	00	0.00	4	3.33
Total	120	100.00	120	100.00	120	100.00

Likewise, the data furnished in Table No. 4.4 in terms of the Occupational Status of beneficiary respondents, the Table 5.3 presents that an over-whelming majority of non-beneficiary respondents were agriculture based in each Gram Panchayat (76.67% in Sahebganj G.P., 86.67% in Burirhat-I G.P. and 56.67% in Bamanhat-I G.P.). But, the proportion of agricultural labourers (49.17% in Sahebganj and 55.00% in Burirhat-I) was found higher than that of the Bamanhat-I G.P. (30.83%). By contrast, the proportion of non-beneficiary respondents engaged in Small Business was found higher in Bamanhat-I (15.83%) than those of the Sahebganj and Burirhat-I G.P.s (5.83% and 1.67% respectively). Mention may be made here that the proportion of non-beneficiary respondents engaged in this occupation was found almost equal to the beneficiary respondents (Table No. 4.4) in Bamanhat-I G.P.

(iii) Income Range Classification of the Non-beneficiary Respondents:

The data furnished in the Table 5.4 show the classification of non-beneficiary respondents on the basis of income as reported, shown in following page:

Table No. 5.4
Classification of Non-beneficiary Respondents on the basis of Annual Income

Range of income	Sahebganj-I	Burirhat-I	Bamanhat-I
0-4000	23 (19.17)	19 (15.83)	8 (6.67)
4001-6000	27 (22.50)	47 (39.17)	12 (10.00)
6001-8500	51 (42.50)	24 (20.00)	38 (31.67)
8501-11000	13 (10.83)	22 (18.33)	43 (35.83)
11000 above	6 (5.00)	8 (6.67)	19 (15.83)
Total	120 (100.00)	120 (100.00)	120 (100.00)

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

The Table under reference (No. 5.4) makes it clear that in Sahebganj G.P. 114 households (or 95.00%); in Burirhat-I G.P. 112 households (or 93.33%) and in Bamanhat-I G.P. 101 households (or 84.17%) were found with the annual income below Rs. 11,000 which was considered the income level below the poverty line. (Details are presented in the Table 5.4).

3. Mode of Distribution of Benefits and the Satisfaction of Beneficiary and Non-beneficiary Respondents on the Selection Process:

(a) Perception and Satisfaction of Beneficiary Respondents:

It was observed that as a common practice, a fresh survey rather the base line survey was conducted on the eve of Eighth Plan in the District through the block and Panchayat machineries by appointing enumerator for field survey of the families in the Gram Panchayat areas on the basis of fresh income classification i.e., (i) 0-4000; (ii) 4001-6000; (iii), 6001-8500; (iv) 8501-11,000. And, the respective survey list of BPL families under 'A', 'B', 'C' and 'D' groups were completed and circulated to the G.P.s., bank branches and the BDOs in the subsequent years of 1993-96.⁵

During our field survey it was found that the banks and their 'Credit Camps' were not involved in the selection process. As it was confirmed by the bankers that their main function was confined to the release of loan amount after due verification only. Even the block functionary was not directly involved in the selection process. Actually, the lists were to be prepared by the Panchayat members at the Gram Panchayat level who were controlled by the extra-constitutional leaderships – the constitutional leaderships of CPI (M) in particular.

Considering this situation, an attempt is made to focus on the issue of political consideration in selection and the satisfaction of beneficiary respondents over the process. Here, the data gathered in our field survey, are displayed in the following Tables:

Table No. 6.1

Perception of Respondents on the Issue that whether they Thought that they got the Benefits because they Belong to or Supporter of a Particular Political Party

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	75	62.50	43	35.83	2	1.67	120	100
Burirhat-I	86	71.67	34	28.33	00	0.00	120	100
Bamanhat-I	74	61.67	46	38.33	00	0.00	120	100
Total	235	65.28	123	34.17	2	0.56	360	100

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

Table No. 6.2

Satisfaction of the Respondents with the Selection Process

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	98	81.67	20	16.67	2	1.67	120	100
Burirhat-I	108	90.00	12	10.00	00	0.00	120	100
Bamanhat-I	19	15.83	101	84.17	00	0.00	120	100
Total	225	62.50	133	36.94	2	0.56	360	100

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

While many studies pointed out the 'pick and choose method' in the selection process in the National Level⁶ and some others found that in West Bengal, majority of the recipients were selected from the lower income groups⁷, the Tables (Nos. 6.1 and 6.2) under reference reveal some interesting results. The G.P.-wise analysis shows that a majority of respondents in each G.P. (62.50% in Congress (I) led Sahebganj, 71.67% in CPI(M) led Burirhat-I and 61.67% in (mainly) Forward Bloc led Bamanhat-I) reported that they had been benefited because they belonged to/were supporter of a particular political party. But, other respondents (35.83% in Sahebganj, 28.33% in Burirhat-I and 38.33% in Bamanhat-I) expressed negative views. On overall basis (Table 6.1), the fact remains, however, that 235 persons (or 65.28% of the respondents) viewed about political consideration in the selection process. More importantly, almost all recipients reported about the fact that the Panchayat members equally considered their poverty for selection. But in the CPI (M) Panchayats' Constituencies, specially in Burirhat-I a large number of respondents reported that the decisions were taken actually by the party units involved activity in the selection process.

Further, Table 6.2 reveals that while in Burirhat-I, as many as 90% and in Sahebganj, an overwhelming majority of 81.67 percent of the respondents expressed their satisfaction with the selection process, in Bamanhat-I a majority of 84.17 percent expressed negative views. On overall basis (Table 6.2), a majority of 62.50 percent were satisfied with the process whereas 133 persons (or 36.94%) expressed dissatisfaction and the remaining 0.56 percent gave no response.

However, the findings as appeared from the analysis that (a) even though a majority of respondents expressed about political consideration as an important factor in getting or arrogating the benefits, a majority of total respondents supported the selection process. It is because of two reasons so far: (i) extensive politicization of rural development, active mobilization of political parties and, even the high level of participation of the recipients in the political process; and (ii) the prioritization to the poor people for selection. (b) By contrast, while in Bamanhat-I, 61.67 percent of respondents raised the factor of political consideration in selection, 84.17 percent of the respondents expressed dissatisfaction on the process. It is likely due to the fact that the respondents found much evidences of corruption of bribe taking or favouring to the supporters and voters or relatives of the members in the selection process.

(b) Perception and Satisfaction of the Non-beneficiary Respondents:

More importantly, consistent with the above analysis, we need here to focus on the perception of non-beneficiary respondents over the issues. However, the data collected in the field work, are furnished in the following Tables:

Table No. 7.1

Perception of Non-Beneficiary Respondents on the Issue Whether Political Consideration was Prominent in the Selection Process

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	98	81.67	17	14.17	5	4.17	120	100
Burirhat-I	117	97.50	3	2.50	00	0.00	120	100
Bamanhat-I	109	90.83	11	9.17	00	0.00	120	100
Total	324	90.00	31	8.61	5	1.39	360	100

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

Table No. 7.2
Satisfaction of the Non-Beneficiary Respondents with the Selection Process

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	00	0.00	117	97.50	3	2.50	120	100
Burirhat-I	00	0.00	108	90.00	12	10.00	120	100
Bamanhat-I	00	0.00	119	99.17	1	0.83	120	100
Total	00	0.00	344	95.56	16	4.44	360	100

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

Unlike the beneficiary respondents (Table 6.1 and 6.2), a mere glance at the data set out in the Tables 7.1 and 7.2, indicate otherwise in terms of selection process. As the Table (No. 7.1) reveals that 98 persons (or 81.67%) in Sahebganj, 109 persons (or 90.83%) in Bamanhat-I and 117 persons (97.50%) in Burirhat-I made the usual allegation of prominent political consideration in the selection process. In regard to this, Burirhat-I ranked the top in position when compared to the other two G.P.s. Only a meagre 2.50 percent in Burirhat-I, 9.17 percent in Bamanhat-I and 14.17 percent in Sahebganj expressed negative views. On overall basis, while 90.00 percent of the respondents raised the allegation, only 8.61 percent expressed in the negative. Further, Table 7.2 indicates that none of the non-beneficiary respondents expressed satisfaction with the selection process and, noticeably 10 percent of respondents in Burirhat-I gave no response.

It deserves mention that following our field visit we may comment that (i) even though the assets under IRDP were provided to the majority people of lower income groups in each G.P. (Table 18.3), political consideration was found prominent. This was found much more in Burirhat-I than Sahebganj or Bamanhat-I G.P.s (Tables 6.1. & 6.2 and 7.1 & 7.2). (ii) The fact remains, however, that a number of people of the lower income groups of the selected G.P.s remained excluded (as Table 5.4 envisages it). (iii) Most importantly, it was found in our hypothetical observation that while political consideration has been much more prominent in CPI (M) ruled Burirhat-I, the cases of exclusion was found much more in Congress (I) ruled Sahebganj which followed the Bamanhat-I G.P. It was because of the fact that the CPI (M) is strongly a cadre based party and the party activists emphasized for strengthening their organization by mobilizing more rural people or by proving their sincerity in rural development or fulfilling primarily the target oriented activities of anti-poverty programme i.e., IRDP.

4. Perception of Beneficiary and Non-beneficiary Respondents and the Rationality of the Mode of Distribution:

A. (i) Time Consuming in Sanction and Disbursement of Loans:

No doubt, the timely availability of assistance would have helped the beneficiaries to avoid undue sufferings. However, the policy of 'Nothing Outstanding Certificates' (NOCs) was an innovative measure of the government in this direction so that the beneficiaries would not be harassed by the bankers and government officials. With the tune of these guidelines, the DRDA, Cooch Behar issued a Circular to avoid the long time lags. In this Circular, the DRDA requested the officials of the banking institutions to provide assistance within one month after receiving the subsidy as sanctioned by the Agency.⁸ However, the time-lag supposedly involved in the sanction and disbursement process is studied on the basis of the perception of the beneficiary respondents.

Table No. 8.1
Distribution of Beneficiaries by Opinion on Whether the Existing System was A Time Consuming Process

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	114	95.00	4	3.33	2	1.67	120	100
Burirhat-I	118	98.33	2	1.67	00	0.00	120	100
Bamanhat-I	116	96.67	4	3.33	00	0.00	120	100
Total	348	96.67	10	2.78	2	0.56	360	100

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

Mention may be made here that the application for the assets were made generally through the Panchayat members who were much more dependent on the officials and bankers, 'outside their control'. However, on the basis of the experience of time-lag supposedly involved in the process from the application to the real operationalisation of assets, the responses given by the respondents are indicated in the Table (No. 8.1). It reveals that an overwhelming majority of respondents (95.00% in Sahebganj, 98.33% in Burirhat-I and 96.67% in Bamanhat-I) expressed their concern that the system was a time consuming process. Whereas only 3.33% in Sahebganj, 1.67% in Burirhat-I and 3.33 in Bamanhat-I reported that they did not have the time lag experience and, however, they did not agree the statement. No doubt, our present findings as revealed do not compare favourably with the study conducted by Madhura Swaminathan in

Onda Block of West Bengal where she found that 'application process was easy, and neither time consuming nor expensive',⁹ or, the IFMR study in Satara, Amaravati and Parbhani Districts. In these Districts by and large, an overwhelming recipients experienced less than two months or between two months of time lags.¹⁰

A. (ii) *Legal Process and the Disbursement of Loans:*

It is commonly believed that specially the rural poor people have to run from pillar to post and 'to grease the palm of field functionaries' for clearing up their case under government programme. As the Concurrent Evaluation Studies of 1987 and 1989¹¹ pointed out that besides unnecessary delay in sanctioning assistance, the beneficiaries under IRDP had to face a number of difficulties and had to spend money for visiting different offices for getting the loan sanctioned. And, there has been a general criticism in case of West Bengal that beneficiaries had to face difficulties, spend sufficient money to provide local Panchayat members and political leaderships as bribe and to waste valuable times for visiting G.P. offices and specially the banks.

Keeping in mind this criticism, an attempt is made in our present study to examine whether the sample respondents had to spend money to get the loan sanctioned or they received through legal process. The data collected, are indicated in the following Table:

Table No. 9.1
Distribution of Beneficiaries by Opinion on whether they Got Assistance through Legal Process

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	97	80.83	17	14.17	6	5.00	120	100
Burirhat-I	111	92.50	3	2.50	6	5.00	120	100
Bamanhat-I	91	75.83	24	20.00	5	4.17	120	100
Total	299	83.06	44	12.22	17	4.72	360	100

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

The Table (No. 9.1) under reference shows that a significant majority of respondents (80.83 percent in Sahebganj, 92.50 in Burirhat-I and 75.83 percent in Bamanhat-I) reported that they were not required to spend money as '*Ghush*' or bribe to get their papers cleared up or to get the asset sanctioned. However, our present analysis depicts that the CPI (M) governed Burirhat-I G.P. shows better

position in terms of loan acquisition through legal process when compared to the other two G.P.s – one is led by Congress (I) and another is led by mainly Forward Bloc.

Nevertheless, the cases of malpractices or corruptions were not absent and found with varying degrees in the selected G.P.s. On overall basis, since an overwhelming majority of 83.06 percent of respondents did not spend much money, a number of recipients (12.22%) were required to grease the palm of the functionaries specially, Panchayat members to get the assets sanctioned. Noticeably, it was found in 20.00 percent cases in Bamanhat-I, 14.17 percent cases in Sahebganj and 2.50 percent cases in Burirhat-I. Of them, while most of the respondents were found hesitant to explain, it was found in our informal discussion that few recipients either paid money previously or provided subsidy or part of subsidy after the acquisition of assets to the Panchayat members.

In addition, a number of total respondents reported that they had to spend a considerable amount to visit G.P. offices and, mainly the banks. While making trips in search of assets to the banks, some '*Khorcha*' (expenditure) was needed for the Panchayat members for accompanying them. Supposedly, this situation reduced the assets on the way to the real utilization of it.

A. (iii) Perception of the Beneficiaries and the Cooperation of Financial Institutions:

It has been pointed out earlier that in the selected District of Cooch Behar, the main responsibility of providing loans to the beneficiaries under IRDP was undertaken by 8 commercial banks with their 95 branches. While the banking institution was considered as one of the important agencies for the implementation of the Programme, an interesting fact had been brought about by the PAC Study – 1986-87 that the Circulars issued by the NABARD and RBI were not followed by the officials of banking institutions.¹²

Furthermore, many investigators found irregularities in the functioning of these institutions. In regard to this, it was warned: "such irregularities if not checked in time, may have wide implications in future participation of the target groups in the Programme".¹³ However, if any major lacuna involved in the activities of the banking institutions in the selected District, it can be studied under the following heading (Table 10.1):

Table No. 10.1
Distribution of Beneficiary Respondents by Opinion on whether they Thought that the Financial Institutions Always Cooperated with them

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	11	9.17	106	88.33	3	2.50	120	100
Burirhat-I	79	65.83	39	32.50	2	1.67	120	100
Bamanhat-I	45	37.50	66	55.00	9	7.50	120	100
Total	135	37.50	211	58.61	14	3.89	360	100

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

The data furnished in the above Table (No. 10.1) makes it clear that a majority of 79 persons (or 65.83%) of the respondents in Burirhat-I G.P. expressed satisfaction with the cooperation provided by the bank branch office which was higher than the other two G.P.s and the overall percentage (37.50%) as well. The G.P.-wise analysis further shows that it was only 45 of the 120 respondents (or 37.50%) in Bamanhat-I and, only a meagre 11 persons (or 9.17%) in Sahebganj expressed satisfaction over the issue. On the contrary, a significant majority of 106 persons (or 88.33%) in Sahebganj expressed dissatisfaction in terms of cooperation of the respective bank branch. Whereas it was 55.00 percent in Bamanhat-I (almost equal to the average percentage – 58.61%) and 32.50 percent in Burirhat-I (below the overall percentage). And, 1.67 percent of respondents in Burirhat-I, 2.50 percent in Sahebganj and 7.50 percent in Bamanhat-I remained silent on the issue.

Of the respondents, who expressed dissatisfaction, pointed out specifically either the difficulties they experienced, or the ill treatment they endured or the terms and conditions as imposed by the bank managers. In reality, even though the bank branches (CBI in Sahebganj, Bank of Baroda in Burirhat-I and Allahabad Bank in Bamanhat-I) confirmed their position with the satisfactory/almost satisfactory intensity of IRDP 'target oriented' activities, in many cases the bankers had their proverbial assumption of wastage of money towards IRDP beneficiaries. The evidence as reported by the Prodhan of Bamanhat-I that the local bank manager of Bamanhat-I G.P. did not sanction any loan followed by the same assumption during the year 1998-99. It can, however, be argued that the operationalisation of bank with IRDP beneficiaries was not based on trust and, the policy of "taking the bank to the poor rather than having the poor come to

the bank" as introduced successfully by "The Grameen Bank"¹⁴³ in Bangladesh remains in the lurch specially in Sahebganj and Bamanhat-I G.P.s.

B. Perception of Non-Beneficiary Respondents:

(i) Process of IRD Programme and the Perception of Non-Beneficiary Respondents:

While we interviewed intensively with the non-beneficiary respondents to examine the issue, the responses as reported are furnished in the following Table:

Table No. 11.1
Distribution of Non-beneficiary Respondents by Opinion on whether they Thought that the Existing System was a Time Consuming Process

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	109	90.83	00	0.00	11	9.17	120	100
Burirhat-I	94	78.33	17	14.17	9	7.50	120	100
Bamanhat-I	99	82.50	00	0.00	21	17.50	120	100
Total	302	83.89	17	4.72	41	11.39	360	100

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

If not benefited, an overwhelming majority of respondents in each G.P. (Table No. 11.1) consciously viewed about the very popular Programme that its system was a time consuming process (90.83% in Sahebganj, 82.50% in Bamanhat-I and 78.33% in Burirhat-I). On overall basis, it was 302 of the 360 households (i.e. 83.89%). However, it was found below the overall percentage of beneficiary households (96.67%) when compared to the beneficiary respondents (Table 8.1). Further, of the G.P.s under study, 14.17 percent of respondents in Burirhat-I was found conscious enough to express the negative views, which was above the overall percentage of beneficiary respondents (2.78%). Furthermore, of the non-beneficiary respondents, 17.50 percent in Bamanhat-I, 9.17 percent in Sahebganj and 7.50 percent in Burirhat-I gave no response. On overall basis, it was 11.39 percent, which was noticeably higher than the overall percentage of beneficiary respondents (0.56%).

Thus, our enquiries revealed that the time lag as experienced by the beneficiary respondents and the lacuna remaining predominantly, as traced out by the non-beneficiary respondents, proves that the system was a time-consuming

process. Whether it was due to the procedural constraints or red-tape infected activities of the government officials/bankers, this time consuming process initially indicated an environment of dismal performance and non-viability of the Programme.

B. (ii) Preparation of the Respondents and the Non-receipt of Assets:

Likewise, the following Table (No. 11.2) depicts the data as reported by the non-beneficiary respondents on the above issue:

Table No. 11.2
The Reasons of Non-Receipt of Assets as Expressed by the Non-Beneficiary Respondents

Name of the G.Ps.	(i)	% age	(ii)	% age	(iii)	% age	(iv)	% age	(v)	% age	Total Respondents	% age
Sahebganj	61	50.83	9	7.50	16	13.33	29	24.17	5	4.17	120	100
Burirhat-I	67	55.83	7	5.83	22	18.33	21	17.50	3	2.50	120	100
Bamanhat-I	53	44.17	13	10.83	24	20.00	29	24.17	1	0.83	120	100
Total	181	50.28	29	8.06	62	17.22	79	21.94	9	2.50	360	100

Notes: (i) Because of political consideration.

(ii) Because identification was not made in the target group.

(iii) Not interested to get loan.

(iv) Because of certain reason other reasons.

(v) Don't know.

Even though as many as 90.00 percent of the non-beneficiary respondents (Table 7.1) raised allegation of political consideration in selection and none of the them expressed satisfaction on the process (Table 7.2); 181 of the 360 respondents (i.e. 50.28%) pointed out political consideration as the reason of non-receipt of assets under IRDP (Table 11.2). The G.P.-wise analysis also shows – it was 50.83 percent in Sahebganj (almost equal to overall percentage), 55.83 percent in Burirhat – I (above the overall percentage) and 44.17 percent in Bamanhat-I (below the overall percentage). Further, 8.06 percent of non-beneficiary respondents pointed out the reason that they had not been identified in the target group (BPL). Noticeably, 17.22 percent of respondents reported that they had not ever been interested to get bank credit. While coincidentally Sahebganj G.P. and Bamanhat-I, both show equal percentage of non-beneficiary respondents

(24.17%), Burirhat-I shows 17.50 percent which is below the overall percentage (21.94%) of them who pointed out other than the major three reasons indicated (Table 11.2). Many of them specially, in Bamanhat –I reported that they had not been benefited because the authorities did not cooperate with them.

However, the data gathered in our survey study as furnished in the Table (No. 11.2) do not show any significant difference among the G.Ps. under study.

It deserves mention that in 1988, in a new significant development the Left Front government in West Bengal decided to make the Panchayat members directly more responsible for different development works. This situation actually helped to reverse the previous process of 'top downwards' which 'are assumed to contribute to the mentality of dependence, indifference and corruption.'¹⁵ Consequently, the nature of reasons of social exclusion remaining predominantly grounded to a halt.

But, our present analysis does not show a wide range of equitable distribution of assets under IRDP. The major lacunae as revealed in our above analysis are that the numerous politicizations augmented the extent of political considerations, which ultimately constrained equitable distribution of assets under the Programme. It had much an implication that the IRDP remained as merely a target oriented programme rather than a growth oriented multi-variate approach. More importantly, at the level of selection of beneficiaries, 'political panchayat' members had been used more as an instrument for political gains rather than development activities. Also, a significant number of reluctant non-beneficiary respondents to credit proves that they had been excluded from this kind of financial service because they had not been convinced about the fact that 'credit is a basic human right' and it 'unlocks the door' of all other basic rights which are denied to a man who is poor.¹⁶

B. (iii) Perception of Non-beneficiary Respondents and the Cooperation of the Bank:

The data gathered in our survey study from the non-beneficiary respondents in regard to the co-operation of Bank officials are presented in the Table 11.3, shown in following page:

Table No. 11.3
Distribution of Non-beneficiary Respondents by Opinion on Whether they Got Cooperation from the Financial Institutions

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	00	0.00	114	95.00	6	5.00	120	100
Burirhat-I	13	10.83	83	69.17	24	20.00	120	100
Bamanhat-I	00	0.00	103	85.83	17	14.17	120	100
Total	13	3.61	300	83.33	47	13.05	360	100

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

An interesting fact brought out by the earlier study (Table 10.1) that even a majority of beneficiary respondents (58.61%) did not get adequate cooperation of the financial institutions. In our present analysis (Table 11.3), the information collected from the sample non-beneficiary respondents reveals that 300 of the 360 respondents (i.e. 83.33% -- 95.00% in Sahebganj, 69.17% in Burirhat I and 85.83% in Bamanhat-I) reported that they got neither any financial service nor any supportive measures or cooperation from the part of the financial institutions. Only 13 persons (or 10.83%) of respondents in Burirhat I reported positive result.

However, it can be observed that a segment of rural poor in the study area who received assistance under IRDP (whether it was adequate financial assistance or poor quality of assets) lacked proper supportive measures and nurturing. And, many people still do not have the access to financial credit institutions. As Lieten in his study of West Bengal, put forward that one of the main causes "for the non-achievement of the targets relates to the attitude of the banks... when the banks argue that there are too many financial resources which cannot be distributed, the reason is obviously not the lack of prospective applicants, but the unwillingness of the banks to put their financial resources at risk".¹⁷ No doubt, the 'erroneous' assumption what is prevailing that "the poor do not have any resources, do not save, that they cannot invest in view of immediate consumption needs, and that they are ignorant of the basic principles of sound money management."¹⁸

5. Beneficiaries' Response and Benefits from IRDP Schemes:

(a) (i). Selection of Schemes and the Diversification of Assistance:

The IRDP guidelines indicated that the potential beneficiaries would be allowed to select the scheme with their own choice. The Programme guidelines

further stipulated that 'the size and number of schemes should be determined in relation to the income gap required to be covered to bring the family above the poverty line.' And, however, under IRDP, the economically viable schemes having favourable Incremental Capital Output Ratio (ICOR) were taken up in the three sectors i.e. Primary, Secondary and Tertiary.¹⁹ In addition, considering the need of the farm sector, emphasis was given to diversify the assistance into Secondary and Tertiary Sectors, i.e. Industries (Small scale and Cottage industries) and Business and Service.

In fact, the panchayat members in West Bengal played key roles not in the selection of beneficiaries only but in the selection of schemes also. Besides, the block functionaries and the bank officials provided joint investigation and played important role in the process. Keeping in mind these factors, our present study is reflected in the following heading:

Table 12.1

Classification of Beneficiary Respondents on the Basis of Selected Schemes
in the G.Ps under Study

Sectors/Projects	Sahebganj	Burirhat-I	Bamanhat-I
Primary Sectors			
1. Agriculture	6(5.00)	8(6.67)	7(5.83)
2. Minor Integration	8(6.67)	7(5.83)	2(1.67)
3. Animal Husbandry	20(16.67)	31(25.83)	18(15.00)
4. Pisciculture	00(0.00)	00(0.00)	00(0.00)
5. Sericulture	00(0.00)	00(0.00)	00(0.00)
Sub Total	34(28.33)	46(38.33)	27(22.50)
B. Secondary and Tertiary Sectors			
1. Industries: Small Scale industries and Cottage industries	23(19.17)	19(15.83)	35(29.17)
2. Business and Service	63(52.50)	55(45.83)	58(48.33)
Sub Total	86(71.67)	74(61.67)	93(77.50)
Grand Total	120(100.00)	120(100.00)	120(100.00)

Note: The Figure in the Parenthesis shows the Percentage to the Total Respondents.

The Table 12.1 depicts in terms of the percentage of distribution of the beneficiaries covered under different schemes in the G.Ps. under study. It envisages that none of the beneficiary respondents was covered under Pisciculture and Sericulture project. Although there has been an ever increasing demands for minor irrigation in the District, the data furnished in the Table (No. 12.1) shows a

very negligible coverage under it. It was only in 1.67 percent cases in Bamanhat-I and, in 5.83 percent cases in Burirhat-I which was slightly below the coverage of Sahebganj (6.67%). Likewise, in case of agricultural schemes (Pan Boroj, Banana cultivation, Bullock (own pair), etc.), it was found only 6 persons (or 5.00%) in Sahebganj, 7 persons (or 5.83%) in Bamanhat-I and 8 persons (or 6.67%) in Burirhat-I. It was only the animal husbandry scheme (Poultry Farm, Duck Rearing, Goat Rearing, Milch Cow, etc.) under which a number of recipients was provided assets. It was 15.00 percent in Bamanhat-I, which was slightly below the percentage of Sahebganj (16.67%) whereas it was noticeably high in Burirhat-I (25.83%) when compared to the former two. Noted, during the course of our sample survey most of the respondents reported that they had been provided the assets of milch cow. Further, the Table (No. 12.1) reveals that on overall basis, 46 persons (or 38.33%) of households were covered under the scheme of primary sector which was higher than the Sahebganj (34 persons or 28.33%) and the Bamanhat-I (27 persons or 22.50%) G.Ps.

Furthermore, the Table reveals that a majority of beneficiary respondents in each G.P. were provided assistance (93 persons or 77.50% in Bamanhat-I; 86 persons or 71.67% in Sahebganj; and 74 persons or 61.67% in Burirhat-I) under the farm sectors i.e. Secondary (with the schemes like Rope Making, Bidi Making, Wooden Furniture, Tailoring, Cane Work, Tubewell and Pumpset Repairing, etc.) and Tertiary Sectors (with the schemes like Tea Stall, Grocery, Rickshaw Van, Fishing Boat and Net, etc.). More importantly, our present study points out that a majority or almost a majority of respondents in each G.P. were covered under various schemes of Business and Services (52.00 percent in Sahebganj, 48.33 percent in Bamanhat I and 45.83 percent in Burirhat-I. However, on overall basis, the information sought from the sample beneficiary respondents in respect of the extent of diversification of assets shows almost satisfactory results specially because a significant majority of respondents were assisted under Secondary and Tertiary Sectors. Although IRDP guidelines agreed for the coverage of 33% (16%+17%) recipients under these two Sectors.²⁰

But, an interesting feature which is indicative in our present study is that even though uniformity of performance in terms of physical and financial

achievements (Tables 3.1 & 3.2) was found absent among the G.Ps. under study, the distribution of beneficiaries covered under different schemes showed almost identical results.

Nevertheless, a basic question underlying the fact that whether the implementation of IRD Programme carried out merely with the achievement of targets or it dent a real impact on the rural life. While the backdrop of situation emerged from our foregoing detailed analysis does not indicate any meaningful progress or process of development, our present analysis will supposedly contribute further to bring about its real impact in the grass-roots level in the area under study.

5. (a) (ii) Selection of Schemes, their Relation with the Occupation of Beneficiaries and the Economic Activities:

It is generally assumed that the recipients were consulted with the constitutional local leaderships in making the choice of the schemes and, thereby, the assets provided were according to their needs and aspirations. It is also assumed that the assets should have a long-term impact and, it was likely to be related to either primary or secondary occupations of the recipients. However, the viability of the schemes and economic activities of the beneficiaries can be examined on the basis of the relationship of selected schemes to the post-assistance occupational status on the realization of its impact on the long term basis. However, the real insight can be gained from the data furnished in the following Table:

Table 12.2
Relationship of Selected Schemes to the Post-assistance Occupational Status

Name of the G.Ps.	I	%age	II	%age	III	%age	IV	%age
Sahebganj	25	20.83	16	13.33	41	34.17	79	65.83
Burirhat-I	32	26.67	25	20.83	57	47.50	63	52.50
Bamanhat-I	39	32.50	26	21.67	65	54.17	55	45.83
Total	96	26.67	67	18.61	163	45.28	197	54.72

Notes: I: Related to primary occupation.

II: Related to secondary occupation.

III: Either related to primary or secondary occupations.

IV: Not related to either primary or secondary occupations.

During the course of our survey study it was found that the schemes selected for economic activities were related to primary occupations only in 20.83 percent cases in Sahebganj G.P. which was below the percentage of Burirhat-I (26.67%) and significantly, below of Bamanhat-I (32.50%). Likewise, Bamanhat-I shows the percentage of respondents (21.67%) which was little above the Burirhat-I G.P. (20.83%) and above the Sahebganj G.P. (13.33%) in respect of relationship with secondary occupations. However, in Bamanhat-I, the relationship of selected schemes to the post-assistance occupational status (either primary or secondary) was found in 54.17 percent cases, which was above the overall percentage (45.28%). Whereas, it was found 47.50 percent in Burirhat-I and only 34.17 percent in Sahebganj G.P.

Thus, the glaring deficiencies which are to be noted here that on overall basis, the selected schemes of 197 persons of the total 360 respondents were not related to the subsequent primary or secondary occupations. It was as many as 65.83 percent in Sahebganj, 52.50 percent in Burirhat-I and 45.83 percent in Bamanhat-I.

A very striking feature as revealed in our present study is that even though the programme was not smoothed out in terms of both physical and financial achievement in Bamanhat-I, if not significant, it indicates relatively a better result in regard to the rationality of the selection of schemes under the Programme.

Also, our present analysis further reveals that on overall basis, neither the guidelines of the programme nor the decentralized approach was properly adhered to selecting viable schemes. As a result, the schemes were haphazardly selected without having viability or assets had been grossly misutilized or the schemes had no real and long-term impact on the economic life of majority respondents.

5. (b) (i) Value of Capital and the Satisfaction of the Beneficiary Respondents:

The IRDP guidelines always indicated that the assets under the Programme should be of standard quality, economically priced and, it would satisfy the beneficiaries. Also, the assets purchased under selected schemes would match the need and skill of the recipient family and the local resources. It was observed that while all assets were purchased through the Purchasing Committee, it was

dominated by the officials of the banks and DRDAs. However, in 1996, the revised IRDP guidelines provided that the 'working capital loan should be disbursed in cash in the presence of a small committee of non-officials.²¹ And the ceiling of cash disbursement had been enhanced from Rs. 5000 to Rs. 10000 except in case of milch cow having Project Cost of Rs. 10000.

But, during our field survey it was observed that the working capital was disbursed in different instalments by the banks. Those who would repay the bank loan regularly and maintain the assets properly were given further capital in instalments. As a result, it hardly could match the need of the recipients and satisfy them. The following Tables show the installation of Working Capital by the banks and the satisfaction of the beneficiaries:

Table No. 13.1
Working Capital and the Satisfaction of the Beneficiaries

G.Ps	No. of respondents who thought the Asset was sufficient	% age	No. of Recipients who thought that the asset was not sufficient	% age	Total Respondents	%age
1.Sahebganj	52	43.33	68	56.67	120	100
2. Burirhat-I	62	51.67	58	48.33	120	100
3. Bamanhat-I	55	45.83	65	54.17	120	100
Grand Total	169	46.94	191	53.05	360	100

Table No. 13.2
Distribution of Beneficiaries by Opinion on whether they Thought that the Asset Helped them in Many Ways

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	11	9.17	108	90.00	1	0.83	120	100
Burirhat-I	21	17.50	99	82.50	00	0.00	120	100
Bamanhat-I	54	45.00	66	55.00	00	0.00	120	100
Total	86	23.89	273	75.83	1	0.28	360	100

Note: DK Stands for Don't Know

The present study (Table 13.1) reveals that on overall basis, a majority of respondents (191 of the 360 respondents or 53.05%) expressed that the assets provided them for economic activity was not sufficient or of good quality. Whereas 169 persons (or 46.94%) responded that the assets provided were upto

their satisfaction. The G.P.-wise break-up of data shows that only in Burirhat-I, a little majority of respondents (51.67%) expressed their satisfaction, which was above the overall percentage (46.94%). But, in Sahebganj and Bamanhat-I G.Ps., it was 43.33% and 45.83% respectively. On the contrary, a majority of respondents in both Sahebganj and Bamanhat-I (56.67% and 54.17% respectively) responded negative results whereas it was 48.33% in Burirhat-I.

The information collected from the sample beneficiary households revealed that the assets whether provided in cash or kind, created some serious problems. In one hand, the procedure for the disbursement of assets in instalments by the banks caused difficulties even in starting the projects. And, on the other hand, the assets particularly the milch cows, which were to be purchased by the Purchasing Committee, reportedly created many additional problems. In this regard our discussions with the recipients revealed that the procedure as followed was cumbersome and was supposedly wrong. Because, in almost all cases, the recipients were said to 'show' the milch cows and they fulfilled the 'conditions' with the hired cows. This situation was not conducive for running the projects smoothly.

So far the wide impact of the projects is concerned, (Table 13.2) only a meagre 9.17 percent of respondents in Sahebganj and 17.50 percent in Burirhat-I reported that the assets provided did not help the recipients in many ways. Whereas it was 45.00% of respondents in Bamanhat-I who believed that the assets had a positive impact in this regard. On overall basis, it was 86 of the total 360 respondents (or 23.89%) who responded "Yes". But, 273 persons (75.83%) expressed that the benefits as acquired did not help in many ways. It was noticeably 90% in Sahebganj, 82.50 percent in Burirhat-I and 55.00 percent in Bamanhat-I.

However, the responses as indicated in the Table (No.13.2) envisages that if not commendable, the Bamanhat-I G.P. shows relatively a better result in terms of the wide impact or impact with sustained basis.

Nevertheless, more importantly, the other glaring deficiencies as revealed in our present study of which the major one was the faulty procedure and poor delivery system of working capital under the Programme.

5. (c) (i) *Perception of Beneficiaries and the Need of the People:*

While the beneficiaries were identified and assets were provided by the authorities and like NABARD and the RBI indicated in their evaluation the proper identification of poor families by the panchayats in West Bengal, an interesting fact can be brought to the light by the present study. It is that what the respondents expressed in terms of their need of assistance.

Table No. 13.3

Distribution of Beneficiaries by Opinion on whether they Thought that they were Really Deserving

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	120	100.00	00	0.00	00	0.00	120	100
Burirhat-I	118	98.33	2	1.67	00	0.00	120	100
Bamanhat-I	120	100.00	00	0.00	00	0.00	120	100
Total	358	99.44	2	0.56	00	0.00	360	100

Note: DK Stands for Don't Know

An interesting and equally significant feature as revealed in our present analysis (Table 13.3) that all respondents interviewed by us were of the opinion (except two persons in Burirhat-I) that they had been really deserving for such assets under IRDP. Since the success of the Programme depended primarily upon the interest of the beneficiaries, it shows initial commitment for carrying out the economic activity for additional income in the family.

5. (d) (i) *Beneficiaries' Response and Utilization of Assets:*

In fact, the utilization of assets was the important indicator of the viability of the scheme selected. Its success depended upon the effective working years for a long-term basis or effective life span of assets provided. The Concurrent Evaluation Study – 1989 found that an overwhelming majority of 91.23 percent of beneficiaries maintained their assets intact.²² Webster found in his study of selected area of West Bengal that 44 out of 46 recipients used the assets for the purposes it was designated.²³ The Evaluation Study done by the 'monitoring Cell' under DRDA, Cooch Behar pointed out that only 37.07 percent of beneficiaries utilized their assets genuinely and generated income from it.²⁴ Our present study is, however, attempted under the following heading, as shown in following page:

Table No. 14.1
Distribution of Beneficiaries by Opinion on whether they Utilized their Assets as Sanctioned

Name of the G.Ps.	Properly utilized	%age	Partly utilized	%age	Diver-sion of fund	%age	Failed to utilize	%age	Total respon-dents	%age
Sahebganj	17	14.17	39	32.50	15	12.50	49	40.83	120	100
Burirhat-I	44	36.67	24	20.00	16	13.33	36	30.00	120	100
Bamanhat-I	38	31.67	43	35.83	13	10.83	26	21.67	120	100
Total	99	27.50	106	29.44	44	12.22	111	30.83	360	100

Table 14.2

Perception of Beneficiaries and the Reasons for Spending of Assets without Proper Utilization

Name of the G.Ps.	I	II	% age	III	% age	IV	% age	V	% age	VI	% age	VII	% age	Total % age
Sahebganj	103	13	12.62	11	10.68	41	39.81	10	9.71	14	13.59	15	14.56	100
Burirhat-I	76	4	5.26	12	15.78	28	36.84	13	17.10	4	5.26	15	19.74	100
Bamanhat-I	82	8	9.76	7	8.54	25	30.49	16	19.51	13	15.85	13	15.85	100
Total	261	25	9.58	30	11.49	94	36.02	39	14.94	31	11.88	43	16.48	100

Notes:I. Total number of respondents either partly utilized or failed to utilize assets or made diversion of funds.

II. Scheme initially started but failed to carry out.

III. Urgent family need met, like marriage of girls, sudden diseases, etc.

IV. Normally spent to meet day to day family need.

V. Defective assets/assets perished

VI. Inadequate income generation.

VII. Spent for other reasons.

The present study (Table 14.1) points out that on overall basis, 99 persons of total 360 respondents (i.e. 27.50%) properly utilized their assets as provided to them. It was only 14.17 percent in Sahebganj which was much below the Burirhat-I and Bamanhat-I G.Ps (36.67% and 31.68% respectively). The beneficiaries who partly utilized their assets as sanctioned were 20.00 percent in Burirhat-I, 32.50 percent in Sahebganj and 35.83 percent in Bamanhat-I. On overall basis, it was 106 persons (or 29.44%). Besides, the diversion of funds was administered in 10.83 percent cases in Bamanhat-I, 12.50 percent cases in Sahebganj and 13.33 percent cases in Burirhat-I – incidentally, the G.Ps under study show almost equal

trend. Furthermore, the respondents who did not even start their projects were significantly 40.83 percent in Sahebganj which was higher than Burirhat-I (30.00%) and Bamanhat-I (21.67%). On overall basis, it was 30.83 percent.

However, some worrying instances as revealed in our present study that an overwhelming majority of 261 persons (or 72.50% - on overall basis) did not utilize their assets properly. In addition, our informal discussion makes further clear that most of the remaining 27.50 percent of respondents failed to ensure effective economic activities on the long term basis and, however, their assets were not found intact.

Further, the Table (No. 14.2) depicts that, on overall basis, out of 261 persons of the total respondents who did not utilize the assets properly, 25 persons (or 9.58%) reported that even though the project was initially started, it was not continued; 30 persons (or 11.49%) stated about the fulfilment of urgent family needs as the main reason for their assets being not utilized; noticeably, 94 persons (or 36.02%) pointed out the daily family needs as the reason; 39 persons (or 14.94%) reported the supply of defective assets or the assets perished after it was provided; 31 persons (or 11.88%) reported the inadequate income generation by the assets and 43 persons (or 16.48%) pointed out some other reasons. (G.P.-wise data are furnished in the Table 14.2 in details).

However, it appears from our present study that most of the beneficiaries were more interested and were compelled to spend the assets for their 'survival' and to meet acute family problems temporarily. The other reason was the prevailing socio-economic environment which was not conducive for 'risky economic activity'.

5. (e) (i) Beneficiaries' Perception and Repayment Position:

In fact, the proper maintenance of assets and its viability or its success or otherwise and even the recipients' awareness could be understood from the overdues outstanding against them. As repayment of loan largely depended upon the effectiveness of the scheme and generation of income, regular repayment of bank-loan under IRDP was considered an important parameter of success. However, an attempt is made here to show the position of repayment and reasons

of being defaulters in the selected area under study. In regard to this, the data gathered in our survey study, are displayed in the following Tables:

Table No. 15.1
Position of Repayment of the Beneficiaries

Name of the G.Ps.	Total respondents	Bank Dues Cleared up/ still repaying	%age	Partial	%age	Not at all	%age	Total %age
Sahebganj	120	10	8.33	80	66.67	30	25.00	100
Burirhat-I	120	25	20.83	71	59.17	24	20.00	100
Bamanhat-I	120	19	15.83	85	70.83	16	13.33	100
Total	360	54	15.00	236	65.56	70	19.44	100

Table No. 15.2
Distribution of Respondents of Opinion on the Reason for Being Defaulters

Name of the G.Ps.	(i)	% age	(ii)	% age	(iii)	% age	(iv)	% age	(v)	% age	No. of total defaulters	% age
Sahebganj	9	8.18	47	42.73	23	20.91	14	12.73	17	15.45	110	100
Burirhat-I	6	6.32	48	50.53	3	3.16	11	11.58	27	28.42	95	100
Bamanhat-I	5	4.95	36	35.64	31	30.69	14	13.86	15	14.85	101	100
Total	20	6.54	131	42.81	57	18.63	39	12.75	59	19.28	306	100

Notes:

- (i) Not compulsory to repay.
- (ii) Acute family poverty.
- (iii) Defective distribution system.
- (iv) Minimum income generation.
- (v) Other reasons.

A mere glance on the data furnished in the Tables (Nos. 15.1 and 15.2) depict a very poor repayment position and the cases of maximum overdues outstanding against the beneficiaries. Our present study (Table 15.1) points out that on overall basis, only 54 of the 360 respondents (i.e., 15.00%) either cleared up or were making repayments of bank dues. It means that only in 15.00% cases practically no amount of overdues was outstanding which was, however, far below the 55.93 percent of the national average, as revealed in the CES-1989²⁵ or 34.20 percent for the year ended March 1997 as reported in the Reserve Bank of India Bulletin-1996.²⁶ It was equally far below the 44.70% as Lieten observed in his study of a selected area of West Bengal.²⁷ The G.P-wise analysis reveals that in Congress(I) led Sahebganj only in 8.33% cases, no amount of overdues was outstanding which was far below the 15.83% in (mainly) Forward Bloc led Bamanhat-I and 20.83 percent in CPI(M) led Burirhat-I.

The Table (15.1) further points out that out of 85.00% (on overall basis) of the beneficiaries who were not able to make repayments, noticeably, 65.56 percent made partial repayment but stopped altogether. The remaining 19.44% did not make any of it.

While the repayment of loan at proper time was considered very important, the data furnished in the Table (No. 15.2) depict an overwhelming number of defaulters – 110 households (or 91.67%) in Sahebganj, 95 households (or 79.17%) in Burirhat-I and 101 households (or 84.17%) in Bamanhat-I (who were either irregular in repayment or stopped instalments of repayments). A further scrutiny of detailed data show also the reasons of being defaulters. It is seen in the Table that, on overall basis, as many as 42.81% of the beneficiaries pointed out the acute family poverty as the reason of being defaulters; 18.63% indicated the defective distribution system; 12.75% identified the inadequate income generation and 19.28% expressed miscellaneous reasons for their being defaulters. Of which the major reasons were: somebody stopped repayment in the hope that it would be written off; somebody cited their neighbours who took assets but did not make repayments. Some other striking features as observed during the course of our survey study are that somebody utilized their assets but remained defaulters; somebody misutilized/misappropriated the assets but made repayments with the disposal of even farming lands. Furthermore, a leakage as it was found that, if not significant, 6.54 percent of the repayments did not make respondents as it was assumed not compulsory.

5. (f) (i) *Monitoring System and the Economic Activity:*

While the beneficiaries under IRDP were not only economically weak but also in terms of skill and ability, they needed supportive measures and nurturing for the maintenance and management of assets under the Programme. However, the IRDP guidelines emphasised for the proper follow-up and monitoring of the Programme. And, it was monitored on a monthly, quarterly, half-yearly and annual basis through reports submitted by DRDAs/States. At the block level, monitoring was done through the physical verification of assets.²⁸ In West Bengal, the Rural Development Department found a serious gap in monitoring and evaluation at its

state level evaluation.²⁹ Our present study is attempted in this direction to reveal the real insight of monitoring system on IRDP. As data collected, are furnished in the following Table:

Table No. 16.1

Distribution of Beneficiaries by Opinion on the Physical Verification of Assets by Different Agencies:

Agencies	Sahebganj	Burihat-I	Bamanhat-I
1. DRDA/ Block			
Yes	00(0.00)	00(0.00)	00(0.00)
No	120(100.00)	120(100.00)	120(100.00)
T	120(100.00)	120(100.00)	120(100.00)
2. Bank			
Yes	00(0.00)	24(20.00)	20(16.67)
No	120(100.00)	96(80.00)	100(83.33)
T	120(100.00)	120(100.00)	120(100.00)
3. PRIs			
Yes	3(2.50)	29(24.17)	21(17.50)
No	117(97.50)	91(75.83)	99(82.50)
T	120(100.00)	120(100.00)	120(100.00)
4. NGOs			
Yes	00(0.00)	00(0.00)	00(0.00)
No	120(100.00)	120(100.00)	120(100.00)
T	120(100.00)	120(100.00)	120(100.00)
5. Political Leaders			
Yes	00(0.00)	17(14.17)	00(0.00)
No	120(100.00)	103(85.83)	120(100.00)
T	120(100.00)	120(100.00)	120(100.00)

Note: (i) T Stands for Total, (ii) Figures in the Parenthesis shows the percentage to the total respondents.

Our detailed discussion in the preceding Chapters suggests that as the poor cannot ensure their own development through their own individual efforts, they need the actors of the state and non-state agencies as 'the men of the (poor) people' or the effort on which Chambers emphasised that "the soundest and best way forward is through innumerable small steps and tiny pushes, perhaps, putting the last first not once but again and again and again."³⁰ In this direction, in West Bengal, mainly the panchayats – a 'main pillar of alternative approach' or 'a part of a grid of organisations', DRDA officials – the actors in the debureaucratized development process, the banking officials and even the extra-constitutional leaderships committed to engage in supervising the beneficiaries under IRDP. The

basic purpose was to enquire the difficulties faced by them and to encourage them in running the projects properly. But a very glaring deficiency as it is revealed in our present study (Table No. 16.1) is that in cent percent cases the DRDA/Block Officials had not paid any visit to the beneficiaries selected in the three G.Ps. under study. Likewise, the banking officials had not paid any visit to the households in Sahebganj G.P. whereas 20% of beneficiaries in Burirhat-I and 16.67% in Bamanhat-I reported that they had been visited by the bank officials of respective branches. However, in 80% cases in Burirhat-I and 83.33% percent cases in Bamanhat-I the officials had paid no visit to enquire the problems faced by the beneficiaries.

During the course of our field survey, only a meagre of 2.50% of the respondents in Sahebganj reported that the panchayat members had paid occassional visits to them but the remaining overwhelming majority reported in the negative. Whereas in Burirhat-I, members had paid their visits in 24.17% cases but in 75.83% cases they never visited their beneficiaries. Almost similar report was given by the beneficiaries of Bamanhat-I in this regard. In Bamanhat-I, the members had paid visits only in 17.50% cases whereas in the remaining cases they had not visited their beneficiaries to collect information regarding their problems. The G.P.-wise analysis of data further reveals that none of the total beneficiaries of the selected three G.Ps had been visited by any NGO. If not significant, an exception was observed during the field survey that in CPI(M) led Burirhat-I G.P., the beneficiaries were visited by the local political leaderships in 14.17% cases whereas in the remaining 85.83% cases they had not been visited. On the contrary, none of the beneficiaries in Sahebganj and Bamanhat-I had been visited by the extra-constitutional leaderships.

A further scrutiny which can be judged from the data furnished in the Table (No. 16.1) that none of the G.Ps. under study depicts any noticeable results by extending maximum possible of supportive measures in the post-assistance period. A leakage is to be pointed out that while the Sahebganj G.P. led by Congress(I) showed satisfactory results in terms of involvement in the target oriented activities, it shows totally a meagre result in the follow-up process. By

contrast, Bamanhat-I (led by mainly Forward Bloc in the history of Panchayati Raj governmentality) of which performance in terms of physical and financial achievement was far below the targets, showed the indications of some positive steps in terms of follow-up action to the IRDP beneficiaries. Even though the Table under reference depicts some sort of positive steps taken by the authorities in CPI (M) led Burirhat-I, it could not suggest a people-centred development in terms of IRDP implementation which then could act as a catalyst of development.

6. IRDP Beneficiaries and the Impact of the Programme:

While the targeted families under IRDP were adopted as units of development, they were provided productive assets for the generation of incremental income. The basic objective was that they could be able to cross the poverty line. However, the creation of employment and the generation of income were considered the prime indicators of positive change in the post-assistance period.

Keeping in mind these objectives, an attempt is made in the present study to estimate the real impact of the Programme in terms of the creation of employment and the generation of additional income ensured by the beneficiary households in the post-financed period. However, it is attempted in the following headings:

Table No. 17.1

Distribution of Beneficiaries by Opinion on whether they Thought that the Assets under the Scheme Helped them to Create Subsidiary Activity

Name of the G.Ps.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	37	30.83	80	66.67	3	2.50	120	100
Burirhat-I	58	48.33	62	51.67	00	0.00	120	100
Bamanhat-I	62	51.67	58	48.33	00	0.00	120	100
Grand Total	157	43.61	200	55.56	3	0.83	360	100

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

Table No. 17.2

Beneficiaries Opinion and the Durability of their Economic Activities

Name of the G.Ps.	I	II	%age	III	%age	IV	%age	Total percentage
Sahebganj	37	3	8.10	10	27.02	24	64.86	100
Burirhat-I	58	21	36.20	23	39.66	14	24.14	100
Bamanhat-I	62	19	30.65	28	41.16	15	24.19	100
Grand Total	157	43	27.58	61	38.85	53	33.76	100

Notes: I) Total respondents believed the scheme helped to create subsidiary activity. II) Subsidiary activity was created for a long-term basis. III) Subsidiary activity was created for a short term basis. IV) Subsidiary activity was very short lived.

The PEO Study (1985) indicated that 90.70 percent of the beneficiaries experienced the creation of employment as a result of IRDP assets provided to them whereas the remaining 9.30 percent did not experience such change of employment pattern.³¹ Our present study (Table No. 17.1) points out that, on overall basis, 157 of the 360 respondents (i.e. 43.61%) expressed that as a result of assistance under the scheme, their family experienced the creation of subsidiary activities whereas 55.56 percent reported that no change in the nature of employment was occurred and 0.83 percent remained silent on the issue. The G.P. wise data furnished in the Table, depict that a little majority of 51.67 percent of respondents in Bamanhat-I reported that the assets under the scheme helped them to create subsidiary activity which was little above of 48.33 percent in Burirhat-I and far above of 30.83 percent in Sahebganj G.P. However, in Sahebganj G.P. 66.67 percent, in Burirhat-I 51.67 percent and 48.33 percent in Bamanhat-I experienced in no way the creation of subsidiary activity in the family.

Our further scrutiny (Table 17.2) in respect of the durability of their economic activities points out that out of 37 person in Sahebganj G.P. who experienced the creation of additional activity in the family, only 3 persons (or 8.10% also, only 2.50 to the total respondents) enabled to create employment for a long-term basis. In regard to this, Bamanhat-I shows relatively a better result (36.65% out of 62 person, also, only 15.83% to the total 120 respondents) when compared to the Sahebganj G.P. It was little below of 36.20 percent (out of 58 person, also, 17.50% to the total respondents) in Burirhat-I. The Table (No. 17.2) further points out that out of 37 persons, 27.02 percent in Sahebganj, out of 58 persons, 39.66 percent in Burirhat-I and out of 62 persons, 45.16 percent in Bamanhat-I expressed that the additional activity was created in their families but it was for a short term basis. Of the G.P.-wise respondents who experienced the creation of employment, noticeably 64.86 percent in Sahebganj and, 24.14 percent in Burirhat-I and 24.17 percent in Bamanhat-I reported that even though subsidiary activity was created, it was very short lived.

However, the above analysis proves the proposed hypothesis of our present study that an overwhelming majority of respondents either could not create additional employment in the family or it was not created on sustained basis.

Consistent with the above analysis, in order to examine the ultimate impact of the Programme in bringing about the people above the poverty line, we asked the respondents in respect of their additional income, its extent and their annual income prior to receipt of assistance and their present income level. The information received from the sample beneficiary respondents, are furnished in the following Tables:

Table No. 18.1

Distribution of Beneficiaries by Opinion on whether they Thought that the Assets Helped them to Generate Additional Income in the Family

Name of the G.P.s.	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	31	25.83	84	70.00	5	4.17	120	100
Burirhat-I	57	47.50	58	48.33	5	4.17	120	100
Bamanhat-I	58	48.33	58	48.33	4	3.33	120	100
Grand Total	146	40.56	200	55.56	14	3.87	360	100

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

Table No. 18.2

Beneficiaries Opinion and the Extent to the Generation of Additional Income

Name of the G.P.s	I	II	%age	III	%age	IV	%age	Total percentage
Sahebganj	31	1	3.22	6	19.35	24	77.42	100
Burirhat-I	57	8	14.03	31	54.39	18	31.58	100
Bamanhat-I	58	8	13.79	28	48.28	22	37.93	100
Grand Total	146	17	11.64	65	44.52	64	43.84	100

Notes: I) Total respondents who believed that the asset helped to generate additional income. II) A considerable amount. III) A marginal amount. IV) A very least amount.

Table No. 18.3

G.P. wise Shift of Beneficiaries from Lower to Higher Income Groups

Item (Range of income)	Sahebganj		Burirhat-I		Bamanhat-I	
	Pre-assistance period	Post-assistance period	Pre-assistance period	Post-assistance period	Pre-assistance period	Post-assistance period
0-4000	32 (26.67)	24 (20.00)	23 (19.17)	12 (10.00)	13 (10.83)	7 (5.83)
4001-6000	37 (30.83)	16 (13.33)	26 (21.67)	26 (21.67)	16 (13.33)	10 (8.33)
6001-8500	28 (23.33)	42 (35.00)	35 (29.17)	28 (23.33)	63 (52.50)	33 (27.50)
8501-11000	16 (13.33)	23 (19.17)	30 (25.00)	29 (24.17)	10 (8.33)	40 (33.33)
11000-Above	7 (5.83)	15 (12.50)	6 (5.00)	25 (20.83)	18 (15.00)	30 (25.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)	120 (100.00)	120 (100.00)	120 (100.00)

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

Mention may be made that a number of evaluation studies conducted by various agencies on IRDP pointed out many leakages in its implementation. The

essence of which is that IRD Programme in India succeeded 'in increasing the assets of large number of the rural poor, but failed to ensure sustainable financial returns to them'.³² In case of West Bengal, by contrast, as Westergaard observed that the CPI (M) has succeeded in implementing the 'structural reform' programme by using the local government institutions.³³ Jean Dreze found in his study that the IRD Programme overwhelmingly benefited the landless people.³⁴ Madhura Swaminathan found the level of income generation through IRDP activity higher in West Bengal than Tamilnadu.³⁵ But, our present study, pointed out that on overall basis (Table 18.1), 146 of the total 360 respondents (i.e. 40.56%) reported about the fact that the assets provided, helped them to generate additional income in the family. Whereas a majority of 55.56 percent of the respondent expressed negative views and 3.87 percent remained silent.

The G.P.-wise data reveal that in Sahebganj G.P. only 25.83 percent of the respondents enabled to generate additional income which was far below of 47.50 percent in Burirhat-I and 48.33 percent in Bamanhat-I. Whereas of the remaining respondent beneficiaries, 70.00 percent in Sahebganj and 48.33 percent equally in Burirhat-I and Bamanhat-I reported that assets did not help in the way to generating income.

Our present study (Table 18.2) also points out that, on overall basis, out of 146 respondents who expressed an increase in their income level after adopting the assets under the Programme, as many as 65 persons (or 44.52%) expressed that their incremental level of additional income was marginal. Almost equal number of persons (out of 146, 64 persons or 43.84%) expressed that they experienced a very least amount of additional income in the post-assistance period. Only 17 persons (out of 146 or 11.64%) expressed an increase in income of a considerable amount. Furthermore, the G.P.-wise data furnished in the Table depict that only a meagre of 1 person in Sahebganj and 8 persons equally in both Burirhat-I and Bamanhat-I experienced the incremental income of a considerable amount. Whereas an overwhelming majority of 77.42 percent (out of 31 persons) in Sahebganj enabled to create a very least amount. In Burirhat-I, it was 31.58 percent (out of 57 persons) and in Bamanhat-I, it was 37.93 percent (out of 58 persons). It further reveals that out of the respondents who expressed an increase

in their income, a majority of 54.39 percent in Burirhat-I, 48.28 percent in Bamanhat-I and 19.35 percent in Sahebganj reported an increase in their income of a marginal amount.

The real insight as revealed in our present study is the inadequacy of incremental income of the overwhelming majority of respondents. It can be observed that only a meagre 4.72 percent (or 17 persons of the total respondents) had their high level of incremental income. One major reason as revealed in our preceding analysis that most of the beneficiary households failed to ensure IRDP activity on a long-term basis. Either they misappropriated or misutilized or liquidated or utilized the assets for some other purposes. Indeed, all these are not healthy indicators showing a movement from lower to higher income groups.

Further it reveals in the Table (No. 18.3) that a significant majority of 113 persons (or 94.17%) in Congress (I) led Sahebganj G.P., 114 persons (or 95.00%) in CPI (M) led Burirhat-I G.P. and 102 persons (or 85.00%) in (mainly) Forward Bloc led Bamanhat-I G.P. were correctly identified/selected and, they had been below the poverty line at time of assets provided to them. Though the PEO Study 1985 documented wrong identification in 26 percent cases.³⁶ However, an interesting feature as revealed from our study that if there were numerous political considerations in selection and even bribe taking in distribution, an overwhelming majority of IRDP asset recipients were from the lower income groups. Further, if we consider the revised poverty line, it may appear that in Sahebganj G.P. – 69 persons (or 57.50%) and in Burirhat-I – 49 persons (or 40.83%) had been with the annual income below Rs. 6,000 to which the Planning Commission accorded its top priority. Whereas, Bamanhat-I, it was only 29 persons (or 24.17%).

A further examination on the shift in income level of the beneficiary respondents as revealed in the Table (No. 18.3) that in Sahebganj G.P., at the time of our survey study it was found that 33.33 percent of the respondents were below the revised income level of Rs. 6,000. It means that the shift of beneficiaries from lower to higher income groups was in 24.17 percent cases. In Burirhat-I, this kind of shift to higher income level was found in 9.17 percent cases and, in Bamanhat-I, it was found 10.00 percent cases.

Even though a mere glance on the remaining revised income groups shows an incremental level of income of the sample respondents, some distinctive features were found in each G.P. under study. In Sahebganj G.P., at the time when we met the respondents, it was found that 54.17 percent of the respondents were between the income level of Rs. 6,001-11,000 whereas it was found 36.66 percent in the pre-assistance period. It means that the respondents of whom shift in income level was occurred between the first two categories, were aggregated between the two income levels of poverty –Rs. 6001-8500 and Rs. 8501-11,000 in the post-assistance period. In Burirhat-I, as many as 20.83 percent of respondents were found above the poverty line and the number of respondents found in the pre-assistance period (65 persons or 54.17%) declined to 47.50 percent in the post-assistance period. However, it indicates that this percentage change shows a cumulative effect, which helped a number of respondents to cross the poverty line. Furthermore, in case of Bamanhat-I, it was found that the shift in income of the beneficiary households was comparatively far high in the income group of Rs. 6,001-8500. It was calculated 25.00 percent to the total respondents who were assumed to be aggregated in the following income group (Rs. 8501-11,000). Coincidentally, it was –25.00 percent to the total respondents.

However, the data furnished in the Table 18.3 depicts lucidly the net percentage of beneficiaries, who were able to cross the poverty line of Rs. 11,000. In our present analysis, the critical calculation of the shift in income level reveals that 6.67 percent of respondents in Congress (I) led Sahebganj G.P. ultimately crossed the poverty line, it was far below of CPI (M) led Burirhat-I where net 15.83 percent of respondents ultimately crossed the poverty line. In Bamanhat-I, it was 10.00 percent – which was relatively lower than that of Burirhat-I. However, the percentage of people crossed the revised poverty line was far below of 68.33 percent who crossed the poverty line of Rs. 6,400 in Jammu and Doda districts found in a study.³⁷ And, the average of the three G.P.s studied (10.83%) was also lower than that of the National average of 13 percent found by the CES – 1987.³⁸

7. Perception of Beneficiary and Non-beneficiary Respondents and the Role of the Local Leaderships:

(a) Perception of Beneficiary and Non-beneficiary Respondents and the Role of Constitutional Leaderships:

As delineated earlier, the Left Front Government in West Bengal introduced a radicalized political process with the democratized local government and politicized rural development as the tools of development strategy. It is worthnoting that while the situation was conducive to rural development, the government considered the PRIs as the primary agency for IRDP implementation in the local level.

Keeping in mind presumably this objective conditions created for the implementation of anti-poverty programmes, an attempt is made to examine the role of constitutional leaderships based on the perception of the beneficiary and non-beneficiary respondents. In this regard, the data gathered in our survey study are furnished in the following Tables:

Table No. 19.1
G.P.-wise Perception of Beneficiary Respondents and the Role of Panchayat Leaderships

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. Panchayati Raj is the basis of economic development of rural West Bengal			
Agreed	116 (96.67)	115 (95.83)	110 (91.67)
Disagreed	4 (3.33)	5 (4.17)	10 (8.33)
Total	120 (100.00)	120 (100.00)	120 (100.00)
2. Panchayat system ensured the right to the rural poor			
Yes	108 (90.00)	109 (90.83)	109 (90.83)
No	11 (9.17)	11 (9.17)	10 (8.33)
Don't know	1 (0.83)	00 (0.00)	1 (0.83)
Total	120 (100.00)	120 (100.00)	120 (100.00)
3. Panchayats have always their hobnobbing with the rural elites			
Yes	55 (45.83)	16 (13.33)	76 (63.33)
No	64 (53.33)	104 (86.67)	44 (36.67)
Don't know	1 (0.83)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)
4. Panchayat system caused the development of rural roads			
Yes	112 (93.33)	114 (95.00)	78 (65.00)
No	7 (5.83)	6 (5.00)	42 (35.00)
Don't know	1 (0.83)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)
5. Panchayat leaderships are connected with corruption and nepotism			
Yes	53 (44.17)	23 (19.17)	104 (86.67)

Contd. Table

No	65 (54.17)	97 (80.83)	13 (10.83)
Don't know	2 (1.67)	00 (0.00)	3 (2.50)
Total	120 (100.00)	120 (100.00)	120 (100.00)
6. PRIs changed the previous system			
Yes	117 (97.50)	113 (94.17)	119 (99.17)
No	1 (0.83)	7 (5.83)	1 (0.83)
Don't know	2 (1.67)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)

Note: The figures in the parenthesis show the percentage to the total respondents.

Table No. 19.2
G.P.-wise Perception of Non-beneficiary Respondents and the Role of Constitutional Leaderships

Item	Sahebganj	Burirhat-I	Bamanhat-I
1. Panchayati Raj is the basis of economic development of rural West Bengal			
Agreed	109 (90.83)	106 (88.33)	104 (86.67)
Disagreed	11 (9.17)	14 (11.67)	16 (13.33)
Total	120 (100.00)	120 (100.00)	120 (100.00)
2. Panchayat system ensured the right to the rural poor			
Yes	107 (89.17)	82 (68.33)	108 (90.00)
No	13 (10.83)	38 (31.67)	11 (9.17)
Don't know	00 (0.00)	00 (0.00)	1 (0.83)
Total	120 (100.00)	120 (100.00)	120 (100.00)
3. Panchayats have always their hobnobbing with the rural elites			
Yes	93 (77.50)	68 (56.67)	109 (90.83)
No	27 (22.50)	52 (43.33)	11 (9.17)
Don't know	00 (0.00)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)
4. Panchayat system caused the development of rural roads			
Yes	109 (90.83)	113 (94.17)	77 (64.17)
No	11 (9.17)	7 (5.83)	43 (35.83)
Don't know	00 (0.00)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)
5. Panchayat leaderships are connected with corruption and nepotism			
Yes	104 (86.67)	54 (45.00)	113 (94.17)
No	14 (11.67)	66 (55.00)	7 (5.83)
Don't know	2 (1.67)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)
6. PRIs changed the previous system			
Yes	112 (93.33)	115 (95.83)	119 (99.17)
No	6 (5.00)	5 (4.17)	1 (0.83)
Don't know	2 (1.67)	00 (0.00)	00 (0.00)
Total	120 (100.00)	120 (100.00)	120 (100.00)

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

During the course of our survey study, a number of structured questions were introduced to the beneficiary and non-beneficiary respondents. The purpose

was how the local leaderships were assessed by the respondents. However, the present study (Table Nos. 19.1 and 19.2) reveals that in some cases majority of respondents (in both categories) expressed positive views and, in some cases they expressed in the negative. The Table 19.1 reveals that on the question whether the Panchayati Raj is the basis of economic development of rural West Bengal, 116 persons (or 96.67%) in Sahebganj, 115 persons (or 95.83%) in Burirhat-I and 110 persons (or 91.67%) in Bamanhat-I expressed positive views whereas the remaining respondents expressed negative views. The same trend is revealed in the response pattern on the question whether the Panchayat System ensured the right to the rural poor. Coincidentally, equal number of respondents – 109 persons (or 90.83%) in both Burirhat-I and Bamanhat-I and, almost equal number – 108 persons (or 90.00%) in Sahebganj firmly established the statement. The data collected on the question whether Panchayat System caused the development of rural roads envisage that an overwhelming majority of respondents in Burirhat-I (95.00%) and Sahebganj (93.33%) expressed their satisfaction whereas it was 65.00 percent in Bamanhat-I, which was far below the former. However, the remaining 35.00 percent in Bamanhat-I, 5.83 percent in Sahebganj and 5.00 percent in Burirhat-I expressed their dissatisfaction on it. Furthermore, almost all respondents in each G.P. (99.17% in Bamanhat-I, 97.50% in Sahebganj and 94.17% in Burirhat-I) established another point very strongly that the PRIs changed the previous system in a positive way.

Most significantly, the non-beneficiary respondents expressed similar views on the present issues. The Table No. 19.2 shows that a significant majority of 90.83 percent in Sahebganj, 88.33 percent in Burirhat-I and 86.67 percent in Bamanhat-I strongly supported the opinion that the PRIs is the basis of economic development of rural West Bengal. Likewise, 90.00 percent of respondents in Bamanhat-I, 89.17 percent in Sahebganj and 68.33 percent in Burirhat-I supported the statement when they were asked whether Panchayat system ensured the rights to the rural poor. Further, similar to this, an overwhelming majority of sample non-beneficiary households surveyed (90.83% in Sahebganj, 94.17% in Burirhat-I and 64.17% in Bamanhat-I), established that Panchayat System caused the development of rural roads. Also, noticeably, as many as 93.33 percent in

Sahebganj, 95.83 percent in Burirhat-I and 99.17 percent in Bamanhat-I expressed a remarkable degree of satisfaction that the PRIs changed the previous system.

The above analysis, however, makes it clear and establishes the fact strongly that "...Panchayats constitute the foundation on which stands the entire edifice of the rural development in West Bengal".³⁹ Even though most of the respondents were found illiterate and most of the beneficiary respondents could not cross the poverty line through IRDP assets, their evaluation on the Panchayat activities is very significant. It means that the PRI is not only a participative institution for peoples' mobilization, but also an effective instrument in the way to restructuring of rural economy and social development. The study also suggests that the institution is need-oriented and capable of bringing about a living contact between the State and the rural people. The significant presence of poor peasants, agricultural labourers, bargadars, etc. in Panchayats as revealed by many studies, changed the previous elite-centric system and introduced a de-bureaucratized process of rural development. Most importantly, it appears from the analysis that the Panchayat System has created a situation in which village people are enjoying democratic rights.

But, a different trend is revealed when a large number of beneficiary respondents expressed their opinion on the question of corruption and nepotism among panchayat members. An overwhelming majority of 86.67 percent of respondents in Bamanhat-I confirmed the statement of the prevalence of corruption and nepotism on a large scale. In Sahebganj G.P., 53 of the 120 respondents (i.e. 44.17%) supported the statement, which was far below the former. Whereas, a majority of 65 persons (or 54.17%) expressed in the negative. If not on a large scale as it was found in Bamanhat-I, 19.17 percent of respondents in CPI (M) led Burirhat-I confirmed the statement whereas 80.83 percent did not believe that there was corruption and nepotism among the panchayat members. A similar trend is revealed when we asked the respondents whether panchayats had always their hobnobbing with the rural elites. As many as 63.33 percent of respondents in Bamanhat-I supported the view whereas remaining 36.67 percent – did not confirm the opinion. In Sahebganj G.P., 45.83 percent of respondents reported widespread hobnobbing of the panchayats with

the rural elites. The remaining 53.33 percent expressed negative views. But, in Burirhat-I, the data collected from the respondents did not confirm the opinion of the prevalence of panchayats' hobnobbing with the rural elites. While 13.33 percent of respondents supported the statement, an overwhelming majority of 86.67 percent answered in the negative.

A same trend is revealed in the response pattern of the non-beneficiary respondents on the question of corruption and nepotism among the panchayat members and their hobnobbing with the rural elites. A very significant majority of 94.17 percent in Bamanhat-I and 86.67 percent in Sahebganj strongly viewed that the members were connected with corruption and nepotism. In Burirhat-I, even though a little majority of 55.00 percent denied the statement, the remaining 45.00 percent supported the opinion. Likewise, 90.83 percent in Bamanhat-I and 77.50 percent in Sahebganj confirmed the opinion that the Panchayat members had nexus with the rural elites. It was 56.67 percent in Burirhat-I, which was far below of the former.

However, a striking feature what is significant indeed, as revealed in our present study that while an overwhelming majority of respondents expressed a remarkable degree of satisfaction on the panchayat system, a number of respondents pointed out the glaring limitations of panchayats' activities. The widespread corruption reportedly prevalent among the panchayats' activities is a serious problem, indeed. This will affect poor people most directly. And, it will affect bi-directionally because corruption "is inimical to sustainable development, poverty reduction and good governance..."⁴⁰ Thus, the present situation suggests that such limitation, if not checked in time, it would have a wide impact on the decentralization process introduced by the Left Front Government in West Bengal.

(b) Beneficiaries' Opinion and the Role of Constitutional and Extra Constitutional Leaderships in the Process of IRDP Implementation:

In the above backdrop of situation in which the respondents (both beneficiary and non-beneficiary) expressed mixed reactions, we need to elicit correct opinion of the beneficiary respondents on the specific issue, i.e., whether

they thought that the panchayat members and local political leaderships played positive role in the process of implementations of IRD Programme. The responses received, are indicated in the following Tables:

Table No. 20.1

Distribution of Beneficiary Respondents by Opinion on whether they thought that the Panchayat Members Played Positive Role in the Process of Implementation of IRDP

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	46	38.33	67	55.83	7	5.83	120	100
Burirhat-I	69	57.50	33	27.50	18	15.00	120	100
Bamanhat-I	37	30.83	79	65.83	4	3.33	120	100
Grand Total	152	42.22	179	49.72	29	8.06	360	100

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

Table No. 20.2

Distribution of Beneficiary Respondents by Opinion on whether they thought that Political Parties and Leaderships had Played Positive Role in the IRDP Implementation Process

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	9	7.50	109	90.83	2	1.67	120	100
Burirhat-I	37	30.83	77	64.17	6	5.00	120	100
Bamanhat-I	4	3.33	116	96.67	00	0.00	120	100
Grand Total	50	13.89	302	83.89	8	2.22	360	100

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

Despite widespread support and popular attitude to PRIs and IRDP as a very popular Programme, the Table (No. 20.1) under reference depicts that, on overall basis, 49.72 percent of the total respondents expressed dissatisfaction when they were asked specifically whether they thought that the Panchayat members played positive role in the implementation of IRDP. And, 8.06 percent gave no response. Although an overwhelming majority of respondents of Burirhat-I and Sahebganj expressed a remarkable degree of satisfaction on the selection process (Table No. 6.2). It indicates that the respondents were simply benefited but without onward supportive measures and nurturing. Further, the G.P.-wise data envisage that in Burirhat-I, even though a majority of 57.50 percent

of respondents expressed positive views, noticeably 15.50 percent remained silent on the issue. Whereas in Bamanhat-I, relatively a large majority of 65.83 percent and in Sahebganj a majority of 55.83 percent clearly expressed dissatisfaction on the role of the Panchayat members in the implementation of IRDP.

A same trend is revealed in the Table (No. 20.2) under reference that, on overall basis, a significant majority of 83.89 percent of the total respondents interviewed, expressed dissatisfaction and reported that the extra-constitutional leaderships did not play positive role in the process of IRDP implementation. Whereas a meagre 13.89 percent of the total respondents expressed their satisfaction on the issue. The G.P.-wise data furnished in the Table do not confirm equally the opinion that these leaderships played positive role in the process. It indicates that in CPI (M) led Burirhat-I, 30.83 percent of respondents expressed satisfaction whereas it was only 7.50 percent in Sahebganj and 3.33 percent in Bamanhat-I G.P.s.

8. Beneficiaries' Opinion, Shortcomings in the Programme and Relevant Suggestions:

It appears from our detailed analyses that in spite of peoples' interest on the programme, the recipients could hardly ensure their active participation in the process. Because, it was mostly conditioned by all limiting factors. Consequently, they had interest upto the assets but had no real being suited to the Programme (i.e. IRDP) or being developed on sustained basis. Under this realization, an attempt is made to elicit the major shortcomings experienced by the beneficiaries in the Programme and the major suggestions provided for bringing about a positive situation in respect of any income generating self employed Programme. However, the responses received from the sample beneficiaries are furnished in the Tables (21.1 and 21.2):

Table No. 21.1

G.P.-wise Opinion of Beneficiary Respondents and the Shortcomings in the Programme

Name of the G.Ps.	I	%age	II	%age	III	%age	IV	%age	V	%age	VI	%age	VII	%age	Total respondents	%age
Sahebganj	18	15.00	30	25.00	20	16.67	4	3.33	2	1.67	31	25.83	15	12.50	120	100
Burirhat-I	14	11.67	44	36.67	17	14.17	00	0.00	00	0.00	24	20.00	21	17.50	120	100
Bamanhat-I	19	15.83	54	45.00	11	9.17	4	3.33	1	0.83	23	10.17	8	6.67	120	100
Grand Total	51	14.17	128	35.56	48	13.33	8	2.22	3	0.83	78	21.67	44	12.22	360	100

Notes:

- I. Asset was not sufficient.
- II. Defective procedure of distribution.
- III. Lack of monitoring and follow-up process.
- IV. Involvement of corrupt practices in the identification/selection process.
- V. Lack of coordination among agencies.
- VI. Different difficulties created by the bankers and their non-cooperation.
- VII. Don't know.

Table No. 21.2
Suggestions Provided by the Beneficiary Respondents

Name of the G.Ps.	I	%age	II	%age	III	%age	IV	%age	V	%age	VI	%age	VII	%age	VIII	%age	IX	%age	Total respondents	%age
	Sahelganj	24	20.00	20	16.67	12	10.00	4	3.33	15	12.50	36	30.00	3	2.50	1	0.83	5	4.17	120
Burirhat-I	18	15.00	13	10.83	5	4.17	00	0.00	8	6.67	63	52.50	8	6.67	00	0.00	5	4.17	120	100
Bamanhat-I	19	15.83	10	8.33	25	20.83	2	1.67	35	31.67	12	10.00	1	0.83	00	0.00	13	10.83	120	100
Grand Total	61	16.94	43	11.94	42	11.67	6	1.67	61	16.94	111	30.83	12	3.33	1	0.28	23	6.39	360	100

- Notes: I. Sufficient and timely availability of assistance.
 II. Proper and onward supportive measures and nurturing.
 III. Necessary measures for avoiding defective procedure of distribution.
 IV. Political parties should have no role in the distribution process.
 V. Procedures of banks for granting loans and their cooperation should be improved.
 VI. Special emphasis should be given for the improvement of irrigational facilities.
 VII. Improvement of infrastructural development.
 VIII. Others. IX. Don't Know.

The Table (No. 21.1) under reference makes it clear that, on overall basis, 12.22 percent of respondents either did not find any shortcoming or felt difficulties to express themselves on the issue. However, a significant majority of respondents (87.78%) pointed out many serious shortcomings. Out of these respondents, on overall basis, 35.56 percent strongly pointed out the defective procedure of distribution what they experienced; 21.67 percent stated different difficulties created by the bankers and their non-cooperation which hampered them in generating additional income; 14.17 percent stressed on the fact that the assets provided was not sufficient for economic activity (even though 53.05% expressed dissatisfaction and pointed out the inadequacy of working capital on the specific question – Table No. 13.1); 13.33 percent pointed out lack of monitoring and follow-up process; a meagre 2.22 percent of respondents stated about the involvement of corrupt practices in the identification/selection process and 0.83 percent found lack of coordination among the agencies.

The G.P.-wise data as indicated in the Table show that in Bamanhat-I, noticeably 45.00 percent of respondents stressed on the defective procedure of distribution whereas it was 25.00 percent in Sahebganj which was far below of the former. It was found 36.67 percent in Burirhat-I. Almost a similar trend was found among the G.P.s in respect of hurdles created by the bankers. Of the respondents, 25.83 percent in Sahebganj, 10.17 percent in Bamanhat-I and 20.00 percent in Burirhat-I pointed out the shortcomings in this regard. Likewise, of the G.P.-wise respondents, 15.83 percent in Bamanhat-I, 15.00 percent in Sahebganj and 11.67 percent in Burirhat-I stated about the fact that the assets provided was less than the required amount. And, 16.67 percent in Sahebganj, 14.17 percent in Burirhat-I and 9.17 percent in Bamanhat-I expressed their dissatisfaction and pointed out very poor monitoring system in the process. (Details are furnished in the Table 21.1).

It may be mentioned that our earlier analysis makes a sharp focus on the wide-ranging gap between the expectation of IRDP and what had been its real results. In this respect the suggestions introduced by the respondents (Table No. 21.2) on the basis of the major reasons of wide gap, as shown in the Table (No. 21.1) depict that, on overall basis, 111 of the total 360 respondents (i.e, 30.83%)

suggested for improving the irrigational facilities for better cultivation; 16.94 percent suggested for the sufficient and timely availability of assistance; coincidentally, the equal number of respondents (16.94%) stated for the improvement of the procedure of banks for granting loans and their cooperation; 11.94 percent stressed for the need of proper and onward supportive measures and nurturing; 11.67 percent suggested for the necessary measures for avoiding defective procedure of distribution; 3.33 percent emphasized for the improvement of infrastructural development and a meagre 1.67 percent of respondents opined that the political parties should have no role in the distribution process. The remaining 6.39 percent were unable to express themselves. (The G.P.-wise responses as received in this regard are furnished in the Table 21.2 in details).

9. Perception of the Panchayat Leaderships and the Implementation of IRD Programme:

Clearly enough, our foregoing analysis reveals that the IRD Programme could not make a significant dent on poverty in the area under study – this creates a contrasting situation, indeed. Under this backdrop of situation, we intensively interviewed existing all Gram Panchayat members in the sample Gram Panchayats under study. The primary purpose was to elicit their opinion in respect of the implementation of IRD Programme and their role in it. And, we collected necessary data with the help of a ‘questionnaire’ comprising both ‘structured’ and ‘unstructured’ questions.

9. (a) Perception of the Respondents and the Selection of the Recipients:

During the course of our survey study, all member respondents in the selected G.Ps. (in Sahebganj - 17, in Burirhat-I 10 and in Bamanhat-I 13) expressed: “We are well aware that IRDP is longer in operation.” It was reported when they were asked whether they knew that IRDP is no longer in operation. Further, while the ‘pro-poor panchayats were used as the important instrument to implement ‘the poverty amelioration measures,’ the collected information in terms of selection process of IRDP are indicated in the Tables – 22.1 to 22.6, shown in following pages:

Table No. 22.1

Distribution of Respondents by Opinion on whether they were Supplied the Proposals of IRDP Adequately

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	17	100.00	00	0.00	00	0.00	17	100
Burirhat-I	10	100.00	00	0.00	00	0.00	10	100
Bamanhat-I	13	100.00	00	0.00	00	0.00	13	100
Grand Total	40	100.00	00	0.00	00	0.00	40	100

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

Table No. 22.2

Distribution of Respondents by Opinion on the Procedure Followed for the Selection of Potential Beneficiaries

Name of the G.P.s	Beneficiaries were selected from the BPL list	%age	Priority was given to the poorest of the poor	%age	On the basis of the Panchayat sub-Committees' recommendations	%age	Total respondents	%age
Sahebganj	13	76.47	2	11.76	2	11.76	17	100
Burirhat-I	7	70.00	1	10.00	2	20.00	10	100
Bamanhat-I	13	100.00	00	0.00	00	0.00	13	100
Grand Total	33	82.50	3	7.50	4	10.00	40	100

Table No. 22.3

Distribution of Respondents by Opinion on whether they Selected the list of Beneficiaries Independently

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	1	5.88	16	94.12	00	0.00	17	100
Burirhat-I	00	0.00	10	100.00	00	0.00	10	100
Bamanhat-I	1	7.69	12	92.31	00	0.00	13	100
Grand Total	2	5.00	38	95.00	00	0.00	40	100

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

Table No. 22.4

Distribution of Respondents by Opinion on whether the Meetings of the 'Gram Sansad' were Conducted Regularly where the List of Beneficiaries was duly Placed

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	17	100.00	00	0.00	00	0.00	17	100
Burirhat-I	10	100.00	00	0.00	00	0.00	10	100
Bamanhat-I	13	100.00	00	0.00	00	0.00	13	100
Grand Total	40	100.00	00	0.00	00	0.00	40	100

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

Table No. 22.5

Distribution of Respondents by Opinion on whether they thought that the Method of Selection was Satisfactory

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	17	100.00	00	0.00	00	0.00	17	100
Burirhat-I	9	90.00	1	10.00	00	0.00	10	100
Bamanhat-I	13	100.00	0	0.00	00	0.00	13	100
Grand Total	39	97.50	1	2.50	00	0.00	40	100

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

Table No. 22.6
Distribution of Respondents by Opinion on the Reasons for Satisfaction

Name of G.P.s	Because the guidelines assured for providing assets only to those who were below the poverty line	%age	People had participation in the selection process	%age	Total respondents	%age
Sahebganj	14	82.35	3	17.65	17	100
Burirhat-I	5	50.00	5	50.00	10	100
Bamanhat-I	13	100.00	00	0.00	13	100
Grand total	32	80.00	8	20.00	40	100.00

While the declared policy of Left Front Government empowered the constitutional leaderships for the distribution of IRDP assets, 100 percent of respondents in each G.P. confirmed the statement that they had been supplied the proposals for distributions of IRDP assets adequately (Table No. 22.1). At the time when an unstructured question was introduced to the respondents with the intention to know the procedure for the selection of potential beneficiaries, on overall basis, 33 persons (82.50%) of respondents reported that commonly the beneficiaries were selected from the target groups; 4 persons (i.e. 10.00%) reported that it was done on the basis of the recommendation of ‘Panchayat Sub-Committee’ or ‘Parichalan Committee’ and 3 persons (i.e. 7.50%) reported the prioritization to the ‘Antyodaya’ principle. However, the G.P.-wise data depict that an overwhelming majority of respondents in each G.P. (100.00% in Bamanhat-I, 76.47% in Sahebganj and 70.00 percent in Burirhat-I) commonly selected the beneficiaries from the BPL list; coincidentally, equal number of respondents in Sahebganj and Burirhat-I G.P. (2 persons in each) reported that the list were prepared on the basis of the approval of ‘Parichalan Committee’; and 2 persons in Sahebganj and 1 person in Burirhat-I reportedly followed the principle of ‘Antyodaya’.

The Table 22.3 reveals that, on overall basis, 95.00 percent of member respondents reported that they did not select the list of beneficiaries independently. Only 1 person in each G.P. of Sahebganj and Bamanhat-I expressed that they did it independently. This overwhelmingly indicates that the panchayat members presumably took the help of local political leaders or of the ‘Parichalan Committee’ for identification and preparation of the list of beneficiaries. It is worthy to note that although the operational guidelines of

IRDP initially indicated that 'the final selection of the beneficiaries should be made in the General Body Meeting of the Village Council (Gram Sabha),⁴¹ of the many studies, the PEO study – 1985 pointed out that none of the beneficiaries was selected by the Village Council'.⁴² In West Bengal, while a relevant section of the West Bengal Panchayat Act, 1992 postulates that the 'Gram Sansad' shall "identify, or lay down principles for identification of the beneficiaries for various poverty alleviation programmes",⁴³ our present analysis apparently shows a positive result in this direction. The responses as reported (as the Table 22.4 shows) that 100 percent of Panchayat leaderships in each Gram Panchayat confirmed the view that the meetings of the 'Gram Sansad' were held regularly and the list of beneficiaries were placed duly in it. Further, the Table 22.5 depicts the views of member respondents regarding their satisfaction over the selection process. On overall basis, 97.50 percent of the member respondents were satisfied with the process of selection whereas only one member in Burirhat-I expressed negative views. An unstructured question was further introduced to elicit the correct reasons of satisfaction. Here, the Table 22.6 depicts that, on overall basis, a significant majority of 80.00 percent of respondents indicated commonly the principle of IRDP guidelines – that it assured for providing assets only to those who were below the poverty line. The remaining 12.50 percent pointed out that it was because the rural people had an open participation in the selection process. The G.P.-wise data depict that while 100 percent of respondents in Bamanhat-I and 82.35 percent of respondents in Sahebganj pointed out the general principle of the distribution of IRDP, 50 percent of respondents in Burirhat-I pointed out the participation of the people in the decision making process as the reason of their satisfaction. It was 17.65 percent in Sahebganj. And, in Bamanhat-I, nobody gave such response.

9. (b) The Supportive Measures and the Selection of Schemes and its Integrity with the Common Development Programmes:

The views of the member respondents were also collected on the supportive measures as required by the beneficiaries in the selection of schemes and the respondents' perception regarding the IRDP's integration with common rural development programmes. The data collected in this direction, are indicated in the Tables 23.1 and 23.2, in following page:

Table No. 23.1

Distribution of Respondents by Opinion on the Agency which Helped most of the Beneficiaries in the Selection of Schemes

GPs	IRDA	%age	Block authorities	%age	Bank	%age	Panchayat leaders	%age	Political leaders	%age	Total respondents	%age
Sahebganj	00	0.00	00	0.00	00	0.00	14	82.35	3	17.65	17	100
Burirhat-I	00	0.00	00	0.00	00	0.00	8	80.00	2	20.00	10	100
Bamanhat-I	00	0.00	00	0.00	00	0.00	13	100.00	00	0.00	13	100
Grand Total	00	0.00	00	0.00	00	0.00	35	87.50	5	12.50	40	100

Table No. 23.2

Distribution of Respondents by Opinion on whether they Thought that the Schemes under IRDP would Alone Help the Poor in their Development

G.P.s	Yes	%age	No	%age	Don't know	%age	Total respondents	%age
Sahebganj	00	0.00	17	100.00	00	0.00	17	100
Burirhat-I	00	0.00	10	100.00	00	0.00	10	100
Bamanhat-I	00	0.00	13	100.00	00	0.00	13	100
Grand Total	00	0.00	40	100.00	00	0.00	40	100

It was stated earlier that the rural poor virtually needed help in making the choice of their schemes. The present analysis (23.1) makes it clear that, on overall basis, 87.50 percent of respondents strongly established the fact that the Panchayat leaders helped most of the beneficiaries in their selection of schemes. But, 12.50 percent of member respondents expressed their concern that the local political leader mostly helped the beneficiaries in their selection of schemes. The G.P.-wise data depict that while in Bamanhat-I 100 percent of panchayat members spoke of themselves who mostly helped the beneficiaries in this regard, it was 80.00 percent in Burirhat-I and 82.35 percent in Sahebganj. However, 17.65 percent of respondents in Sahebganj and 20.00 percent of respondents in Burirhat-I pointed out the role of local political leaders in this regard. Further, more importantly, it appears from the Table 23.2 that 100 percent of respondents in each G.P. comprehensively viewed that the schemes and the economic activities under the Programme alone could never help the rural poor in their way to development because these were inseparably linked up with the common development programmes.

9. (c) Panchayat Leaders, Beneficiaries' Dealing with the Banks and the Repayment Performance:

The informations were also sought from the panchayat member respondents in respect of their cooperation to the beneficiaries in dealing with the banks and reversely their cooperation to the banks in the repayment performance. The data collected during the course of our survey study on these aspects are indicated in the following Tables:

Table No. 24.1
Distribution of Respondents by Opinion on whether they Helped the Beneficiaries in Dealing with the Banks for Loans

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	17	100.00	00	0.00	00	0.00	17	100
Burirhat-I	10	100.00	00	0.00	00	0.00	10	100
Bamanhat-I	9	69.23	4	30.77	00	0.00	13	100
Grand Total	36	90.00	4	10.00	00	0.00	40	100

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

Table No. 24.2
Distribution of Respondents by Opinion on whether they Helped the Banks in Repayment Process

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	14	82.35	3	17.35	00	0.00	17	100
Burirhat-I	9	90.00	1	10.00	00	0.00	10	100
Bamanhat-I	9	69.23	4	30.77	00	0.00	13	100
Grand Total	32	80.00	8	20.00	00	0.00	40	100

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

A mere glance on the data furnished in Table 24.1 envisage that the constitutional leaderships provided appropriate and adequate cooperation as required by the beneficiaries in dealing with the banks. The Table shows that, on overall basis, a significant majority of 90.00 percent of respondents expressed positive views in this regard. The remaining respondents (10% -- on overall basis) who expressed negative views, were of the Bamanhat-I G.P. where the bank authorities did not sanction any loan during the terminal year of the IRD Programme. Further, Table 24.1 shows that, on overall basis, 80.00 percent of respondents reported that they helped the bank authorities in the repayment process by motivating the beneficiaries or by organizing 'credit camps'. Whereas, 20.00 percent responded in the negative. Also, the G.P.-wise analysis depicts that while 90.00 percent of respondents in Burirhat-I reported positive views, it was far below in Bamanhat-I (69.23%) and, it was also lower than that of the overall percentage (80%). Whereas, it was found 82.35 percent in Sahebganj G.P. On the contrary, while 10 percent of respondents reported negative result in Burirhat-I, it was 17.35% in Sahebganj and 30.77 percent in Bamanhat-I.

9. (d) Respondents' Views and the Role of the Local Political Leaders:

Keeping in mind the politicization of rural development in West Bengal and the correlation of power in the local level, informations were collected from the Panchayat member respondents in respect of the role of local political leaders in implementing the Programme. Here, the views expressed by the respondents are indicated in the Tables 25.1 and 25.2, shown in following page:

Table No. 25.1
Distribution of Respondents by Opinion on whether the Local Political Leaders Involved in the Implementation of IRDP

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	11	64.71	6	35.29	00	0.00	17	100
Burirhat-I	8	80.00	2	20.00	00	0.00	10	100
Bamanhat-I	6	46.15	7	53.85	00	0.00	13	100
Grand Total	25	62.50	15	37.50	00	0.00	40	100

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

Table No. 25.2
Distribution of Respondents by Opinion on whether they thought that the Political Leaders Played Positive Role in the Process

Name of the G.P.s	No. of respondents who viewed local leaders involved in the process	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	11	11	100.00	00	0.00	00	0.00	11	100
Burirhat-I	8	8	100.00	00	0.00	00	0.00	8	100
Bamanhat-I	6	6	100.00	00	0.00	00	0.00	6	100
Grand total	25	25	100.00	00	0.00	00	0.00	25	100

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

The Table 25.1 depicts that an overwhelming majority of 80.00 percent of respondents in Burirhat-I reported that the local political leaders involved in the implementation of Programme whereas it was 64.71 percent in Sahebganj and 46.15 percent in Bamanhat-I. On overall basis, a majority of 62.50 percent of respondents reported such involvement whereas 37.50 percent of respondents expressed negative views. However, the G.P.-wise analysis further depicts that while a majority of 53.85 percent of respondents in Bamanhat-I did not confirm the statement, it was only 20.00 percent in Burirhat-I and 35.29 percent in Sahebganj. Interestingly, Table 25.2 shows that 100 percent of respondents (who viewed that the local political leaders involved in the process of IRDP implementation) strongly established the fact that the role played by such local leaders in the process was positive in character and commendable indeed.

9. (e) Views of the Respondents and Role of the Voluntary Organizations:

During the course of our survey study question were also asked to the Panchayat member respondents to indicate the role of voluntary organizations in the process of IRDP implementation. The responses given in this regard, are presented in the Tables 26.1 and 26.2, shown in following page:

Table No. 26.1
Distribution of Respondents by Opinion on whether the Voluntary Organizations were Involved in the Process

Name of the G.P.s	Yes	%age	No	%age	D.K.	%age	Total respondents	%age
Sahebganj	00	0.00	17	100.00	00	0.00	17	100
Burirhat-I	00	0.00	10	100.00	00	0.00	10	100
Bamanhat-I	00	0.00	13	100.00	00	0.00	13	100
Grand Total	00	0.00	40	100.00	00	0.00	40	100

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

Table No. 26.2
Distribution of Respondents by Opinion on the Reasons for the Non-Involvement of NGOs in the Process

Name of the GPs	Suitable NGOs were not available	%age	Panchayat leaders did not wish to consult NGOs	%age	Total respondents	%age
Sahebganj	16	94.12	1	5.88	17	100
Burirhat-I	7	70.00	3	30.00	10	100
Bamanhat-I	12	92.31	1	7.69	13	100
Grand Total	35	87.50	5	12.50	40	100

It appears from the Table 26.1 that noticeably 100 percent of respondents in each G.P. reported on the unstructural question that the voluntary organizations were not involved in the IRDP implementation process. While pointing out the reason of non-involvement, on overall basis, as many as 87.50 percent of respondents reported the non-availability of suitable NGOs in the area under study. The remaining 12.50 percent expressed that the panchayat leaders had been reluctant to consult the NGOs. Further, the G.P.-wise analysis depicts that in percentage terms, while 70 percent of respondents in Burirhat-I reported about the non-availability of suitable NGOs, it was found 92.31 percent in Bamanhat-I and 94.12 percent in Sahebganj. However, 30.00 percent of respondents in Burirhat-I specified the reason that the panchayat leaders did not wish to consult the NGOs and, coincidentally, equal number of respondents (one) in Sahebganj and Bamanhat-I accorded this view.

9. (f) Respondents' Opinion and the Follow-up Services:

Keeping in mind the IRDP guidelines for the proper follow-up and monitoring and, the peoples' need for continuous support to ensure the accrual of the incremental income from the assets, the views of the respondents were obtained for the present analysis. These are indicated in the Table 27.1:

Table 27.1
Distribution of Respondents by Opinions on their follow-up Action to the Beneficiaries

GPs	I	%age	II	%age	III	%age	IV	%age	Total Respondents	%age
Sahebganj	5	29.41	3	17.65	9	52.94	00	0.00	17	100
Burirhat-I	6	60.00	2	20.00	2	20.00	00	0.00	10	100
Bamanhat-I	00	0.00	7	53.85	4	30.77	2	15.38	13	100
Grand Total	11	27.50	12	30.00	15	37.50	2	5.00	40	100

Notes : I: Visited Frequently II: Occassionally III: Visited Rarely
IV : Never

The Table 27.1 demonstrates that, on overall basis, 27.50 percent of total respondents reported that they paid frequent visit to the beneficiaries to collect information regarding the problems faced by the recipients; 30.00 percent reportedly paid occasional visits; 37.50 percent visited the beneficiaries rarely; and 5.00 percent did not pay any visit. The G.P.-wise analysis depicts that while 60.00 percent respondents in Burirhat-I reportedly paid frequent visits, it was 29.41 percent in Sahebganj G.P. In Bamanhat-I, the panchayat members reported that they did not pay frequent visits to their beneficiaries. Whereas, 53.85 percent in Bamanhat-I reported that they paid occasional visits to the beneficiaries. It was 20.00 percent in Burirhat-I and 17.65 percent in Sahebganj. Besides, in Sahebganj G.P., a majority of 52.94 percent of respondents reported that they visited rarely to their beneficiaries. It was 30.00 percent in Bamanhat-I and 20.00 percent in Burirhat-I.

9. (g) Respondents' Impression and the Success of IRD Programme:

During the course of our survey study, the panchayat members were also asked to indicate their overall impression on the success of IRD Programme. However, the views expressed by the respondents, are indicated in the Table 28.1, as shown in following page:

Table 28.1

Distribution of Respondents by Opinion on their Impression about the Success of IRDP

GPs	I	%age	II	%age	III	%age	IV	%age	Total Respondents	%age
Sahebganj	00	0.00	4	23.54	10	58.82	3	17.65	17	100
Burirhat-I	00	0.00	00	0.00	9	90.00	1	10.00	10	100
Bamanhat-I	00	0.00	00	0.00	11	84.62	2	15.38	13	100
Grand Total	00	0.00	4	10.00	30	75.00	6	15.00	40	100

Notes: I: Highly Satisfactory; II: Satisfactory; III: Not Satisfactory
IV: Not at all.

The Table 28.1 under reference makes it clear that on overall basis, a significant majority of 90.00 percent of respondents expressed dissatisfaction about the performance of the Programme. Of these: as many as 75.00 percent expressed "Not satisfactory" and the remaining 15.00 percent replied "Not at all". Of the total respondents, only 10.00 percent expressed positive views and replied that it was "Satisfactory". The G.P.-wise analysis reveals that while the Burirhat-I and Bamanhat-I G.P.s envisage the identical nature of responses (as 90.00% of respondents in Burirhat-I and 84.62% of respondents specified "Not satisfactory" and, 10.00 percent in Burirhat-I and 15.38% in Bamanhat-I replied "Not at all"), the percentage of Sahebganj G.P. represents some different results (as 58.82% replied "Not satisfactory" and 17.65% replied "Not at all" and, 'interestingly', 23.54% expressed positive results).

9. (b) Views of the Panchayat Members and the Shortcomings in the Programme:

Most strikingly, a host of shortcomings identified in our earlier analysis help to bring about our extra efforts to reveal more reality about the constraints which created obstacles in the way to IRDP implementation. However, an unstructured question was asked to the panchayat member respondents to specify the shortcomings as they experienced in the IRDP Programme. The responses received in this regard, are indicated in the Table 29.1, shown in following page:

Table 29.1
Distribution of Respondents by Opinion on the Constraints which Created
Obstacles in the Way to IRDP Implementation

GPs	I	%age	II	%age	III	%age	IV	%age	Total Respondents	%age
Sahebganj	6	35.29	2	11.76	9	52.94	00	0.00	17	100
Burirhat-I	2	20.00	1	10.00	6	60.00	1	10.00	10	100
Bamanhat-I	00	0.00	3	23.07	10	76.92	00	0.00	13	100
Grand Total	8	20.00	6	15.00	25	62.50	1	2.50	40	100

Notes: I: Lack of proper initiatives of the beneficiaries; II: Delay in disbursing of subsidy by the DRDA; III: Lack of co-operation of the banks and their delay in disbursing loans; IV: Lack of co-ordination among the functionaries.

The Table 29.1 under reference points out that all Panchayat member respondents expressed that the Programme suffered from a number of serious shortcomings. A major shortcoming as stressed by a majority of respondents (62.50%) was the lack of cooperation of the bank officials and their delay in disbursing loans; 20.00 percent of respondents pointed out the lack of proper initiatives of the beneficiaries; 15.00 percent stated the delay in disbursing of subsidy by the DRDA; and a very small percentage of respondents (2.50%) mentioned the lack of coordination among the different functionaries. Further, the G.P.-wise data envisage that in Bamanhat-I, as many as 76.92 percent of respondents stressed that the major constraints which created obstacle in the way to IRDP implementation was the lack of cooperation of the bank officials and their delay in disbursing loans. Whereas, it was pointed out by 60.00 percent of respondents in Burirhat-I and 52.94 percent of respondents in Sahebganj. While in Sahebganj G.P., 35.29 percent of respondents and in Burirhat-I G.P., 20.00 percent of respondents stated the lack of proper initiatives of the beneficiaries, none of the respondents in Bamanhat-I pointed out this shortcoming. Furthermore, the panchayat respondents who had pointed out the delay in disbursing of subsidy by the DRDA was 23.07 percent in Bamanhat-I, 11.76 percent in Sahebganj and 10.00 percent in Burirhat-I.

10. Perceptions of Government Officials and the Implementation of IRD Programme:

As per IRDP guidelines, the success of IRD Programme largely depended upon the effective role of government officials who were primarily responsible for

implementing the Programme. But, in reality, it depended upon the positive attitudes of the officials for generating positive change. However, keeping in mind the importance of this aspect and the much-hyped decentralization process in West Bengal with 'a political climate that called for decentralization of power and popular participation and decision-making from below' in consideration, we met the government officials to gather opinion intensively. It is worth noting that during the course of our survey study, the respondents were found much reluctant and mostly defensive on some issues. And, they showed equally negative attitudes towards other agencies even to the beneficiaries.

10. (a) Government Officials' Opinions, their Satisfaction on the Selection Process and their Supporting Measures to the Beneficiaries:

The views of the government officials collected on the selection process and the supporting measures as required by the beneficiaries in the pre-and-post assistance period are indicated in the following Table:

Table No. 30.1
Views of Government Officials, the Selection Process and the Supporting Measures to the Recipients

Items	Opinion of the respondents	No. of respondents	%age
1. On whether they thought that the prevailing system of selection was satisfactory	Yes	12	100.00
	No	00	0.00
	Don't know	00	0.00
	Total	12	100.00
2. On whether they thought that DRDA was fully equipped for supporting the beneficiaries	Yes	12	100.00
	No	00	0.00
	Don't know	00	0.00
	Total	12	100.00
3. On whether they thought that the way through which subsidy was provided was a time consuming process	Yes	9	75.00
	No	3	25.00
	Don't know	00	0.00
	Total	12	100.00
4. On whether they thought that there had been the lack of functional coordination among the various agencies	Yes	11	91.67
	No	1	8.33
	Don't know	00	0.00
	Total	12	12
5. On how often they visited the beneficiaries for follow-up action	Frequently	00	0.00
	Occasionally	2	16.67
	Rarely	7	58.33
	Not at all	3	25.00
	Total	12	100.00
6. On whether the 'Vikas patrika' issued to the beneficiaries	Always	00	0.00
	In some cases	00	0.00
	Not at all	12	100.00
	Total	12	100.00

The present study (Table No. 30.1) points out that 100 percent of government official respondents expressed their satisfaction on the prevailing selection process. Equally, all respondents over-emphasized the issue that the DRDA was fully equipped for supporting the beneficiaries. While we asked a question to the (official) respondents surveyed in respect of the process for the disbursement of subsidy to the beneficiaries, 75.00 percent of respondents viewed that it was a time-consuming process. But, it was prominent insofar as maximum of them had been found reluctant to admit the leakage of the DRDA. They argued that in most cases the bank branches delayed in the disbursement of financial assistance to the beneficiaries. It is equally significant that as many as 91.67 percent of total respondents reported that they experienced the lack of functional coordination among the various agencies. Only 8.33 percent of respondents did not agree with the statement. This was possibly the main lacuna in the process.

Strikingly, the official respondents were found more open-minded and frank in admitting on the issue of follow-up action, if not it indicates positive results. The Table 30.1 depicts that a majority of 58.33 percent of respondents reported that they 'rarely' visited the beneficiaries for the follow-up action; 25.00 percent reported that they never visited and 16.67 percent reportedly paid occasional visits to the beneficiaries. But, most of the respondents claimed in our informal discussion that despite their utmost care to check the mis-utilization of assets and diversion of funds, it had not been ruled out. Equally, they claimed that despite their effort for proper screening and monitoring, 100 percent of respondents admitted that the 'Vikas Patrikas' could not be issued to the beneficiaries.

10. (b) Government Officials' Perception and the Participation of Beneficiaries in the Economic Activities:

During the course of our survey study, the government officials were also asked about the nature of participation of the beneficiaries in their economic activities under IRDP. The responses received, are indicated in the Table 31.1, as shown in following page:

Table No. 31.1
Views of Government Officials and the Participation of the Beneficiaries in Economic Activities.

Items	Opinion of the respondents	No. of the respondents	%age
1. On the extent of participation of the beneficiaries in the economic activities	Effectively	00	0.00
	Not so effectively	2	16.67
	Not at all	10	83.33
	Total	12	100.00
2. On whether they found lack of working zeal among the beneficiaries	Yes	12	100.00
	No	00	0.00
	Don't know	00	0.00
	Total	12	100.00
3. Overall reasons of it as put forward by the respondents	Due to lack of skill and experience, entrepreneurship for economic activities; and also for political reasons	12	100.00
	Total	12	100.00

Our present analysis (Table 31.1) reveals that the issues elicited apparently display negative results. As many as 83.33 percent of respondents expressed their concern that the beneficiaries did not participate at all in their economic activities with the schemes undertaken for generating additional income whereas 16.67 percent viewed that the beneficiaries did not participate so effectively in their economic activities. On another issue, which had widely attached to the above one, 100 percent of official respondents reported that they found wide-ranging limitations of working zeal among the beneficiaries. On an unstructured question, the major reasons on which the respondents stressed in this regard, were 'the lack of skill and experience', 'the lack of entrepreneurship for economic activities' and 'the political reasons'.

Mention may be made that may be most of the beneficiaries were having inadequacy of working zeal and certain major reasons further constrained them from being involved effectively in the economic activities. Here, in order to, more clearly reveal the real insight, we may agree that most of the schemes had failed due to major problems experienced by the beneficiaries in relation to the provision of supporting services and infrastructural facilities (Tables 8.1, 10.1, 14.2, 16.1 and 30.1).

10. (c) Perception of the Government Officials and the Role of the Panchayat Members:

In order to, clearly understand the views about the core implementing authority at the grassroots, informations were also sought from the government officials. As the data collected, are indicated in the following Table:

Table No. 32.1
Views of Government Officials and the Role of the Panchayat Leaders

Items	Opinion of the respondents	No. of the respondents	%age
1. On the extent of involvement of the Panchayat leaders in the IRDP development process	Maximum	12	100.00
	Somewhat	00	0.00
	Minimum	00	0.00
	Not at all	00	0.00
	Total	12	100.00
2. On whether they found that the Panchayat members always played positive role in (a) the follow-up process and (b) in the repayment system	(a) Maximum	00	0.00
	Somewhat	00	0.00
	Minimum	00	0.00
	Not at all	12	100.00
	Total	12	100.00
	(b) Maximum	00	0.00
	Somewhat	1	8.33
	Minimum	3	25.00
	Not at all	8	66.67
	Total	12	100.00

While explaining the extent to which the Panchayat leaders had been able to involve in the IRDP development process, 100 percent of respondents expressed 'maximum'. But, most of the respondents added their views that the Panchayat members involved in the process of granting loans only. On another specific question, 100 percent of respondents expressed that even if the members involved in the selection process, they hardly involved in the follow-up action and hence there had been the difficulties in generating income. Here, many respondents cited 'political reasons' that it gained prominence and the members did only the target-oriented activities. Similar to this, the respondents overwhelmingly expressed negative views in respect of Panchayat members' role in the repayment system. While 8.33 percent of respondents reported that they involved somewhat in the repayment process and 25.00 percent expressed 'minimum', a majority of 66.67 percent of respondents stated that the members involved 'not at all' in the system of repayment.

10. (d) Perception of Government Officials, and the Role of Political Leaderships:

Keeping the significance of the role of local political leaders in the politicized development process in consideration, we posed certain structured and unstructured questions to the official respondents in respect of their role played in the process of IRDP implementation. However, the responses received are tabulated in the following Table:

Table No. 33.1
Views of Government Officials and the Role of Political Leaders

Items	Opinion of the respondents	No. of respondents	%age
1. On whether the local leaders involved in the implementation of IRDP	Yes	4	33.33
	No	8	66.67
	Don't know	00	0.00
	Total	12	100.00
2. On whether they favoured the involvement of the leaders	Yes	4	33.33
	No	8	66.67
	Don't know	00	0.00
	Total	12	100.00
3. Overall types of involvement as desired by the respondents	a) to control the activities of the panchayat members & b) to take part in the process of selection and aftercare	4	33.33
4. The overall reasons as put forward not for favouring the political leaders in the IRDP implementation process	a) because it had to create political consideration, corruption and nepotism & b) because agencies did not wish to consult the political leaders	8	66.67
Total (3+4)		12	100.00
5. On their general impression about the success of the programme	Highly satisfactory	00	0.00
	Satisfactory	00	0.00
	Not satisfactory	7	58.33
	Not at all	5	41.67
	Total	12	100.00

Despite institutional presence of the Panchayat members and the effectiveness of controlling of the extra-constitutional leaderships on the Panchayat members (in the Left parties, specially CPI [M]), the present study (Table 33.1) points out that a majority of 66.67 percent of respondents viewed that the local political leaders were not involved in the implementation of IRDP. Whereas, 33.33 percent expressed in the affirmative on the issue. While we posed the next question, likewise, 33.33 percent of respondents reported that they

favoured the involvement of the local leaders in the process whereas the remaining 66.67 percent ruled out the issue. While we posed the third question (unstructured) to the respondents who reported in the affirmative to our first and second questions, pointed out that the overall 'types of involvement' as desired by them were to control the activities of the panchayat members and to take part in the process of selection and after-care. On the third question posed to the respondents who stated in the negative to our first two questions, put forward two reasons (on overall basis) not for favouring the political leaders in the IRDP implementation process which were: (a) because it had to create political consideration, corruption and nepotism; and (b) because the agencies did not wish to consult the political leaders.

It appears also from the Table 33.1 that none of the official respondents expressed satisfaction about the performance of the IRD Programme. Of the total respondents, 58.33 percent expressed "not satisfactory" and the remaining 41.67 percent replied "not at all".

11. Perception of the Bank Officials and the Implementation of IRD Programme:

The role of the 'local bank branch' was considered more crucial in terms of financing of schemes under IRDP than the DRDAs. Because, the cases sponsored by the BDO were duly processed by the banks with the disposal of cases either by sanctioning or rejecting and referring back the undeserving cases to the BDO when it came to financing to the schemes. Afterwards, on receiving the sanction of subsidy from the DRDA, the banks would disburse against the sanctioned cases, the bank loan alongwith the subsidy to the beneficiaries. This Process genuinely tended to create a continuous and close contact between the bankers and the beneficiaries. Besides, the role of the local banks right from its involvement in the identification to the follow-up, monitoring and evaluation, and the interrelationship of the banks with the various local level agencies were the inherent features in the development process of IRDP. Keeping the significance of all these aspects in consideration, we met the local bank officials to ascertain and discuss their viewpoints in our present analysis.

11. (a) Perception of The Bank Officials, Identification of The Beneficiaries and the Schemes under IRD Programme:

During the course of our survey study, responses were received from the bank officials on their role in the identification of beneficiaries and in the selection of schemes under the Programme. We also asked the respondents whether they thought that the recipients had always-clear conception about the schemes. The responses received by our survey study, are recorded in the following Table:

Table No. 34.1
Views of the Bank Officials, Identification of Beneficiaries and the Schemes under IRDP

Item	Opinion of the respondents	No. of respondents	%age
1. On their extent of involvement in the identification of beneficiaries	Maximum	00	0.00
	Somewhat	00	0.00
	Minimum	10	100.00
	Not at all	00	0.00
	Total	10	100.00
2. On their extent of involvement in the selection of schemes	Maximum	00	0.00
	Somewhat	2	20.00
	Minimum	8	80.00
	Not at all	00	0.00
	Total	10	100.00
3. On whether they thought that the recipients had always clear conception about the schemes	Yes	00	0.00
	No	10	100.00
	Don't know	00	0.00
	Total	10	100.00

It deserves mention that it reveals from our earlier analysis of both beneficiary and non-beneficiary respondents that the local bank branches mostly adopted the 'target oriented' approach and always 'wanted to play safe'. To our present analysis as to what extent the bank officials were involved in the identification process, 100 percent of respondents reported that their role had been 'to a minimum extent'. Even though their involvement in this respect was not reportedly "direct", they played significant role through deliberations in the meetings of the District Consultative Committee (DCC) where Annual Action Plans, District Credit Plans, etc. were discussed and finalized. Nevertheless, the approach undertaken in the later period for group loaning under the Programme had augmented its effectiveness in the identification process of the beneficiaries. As it was stated: "a Screening Committee consisting of bank officials, Block

Development Officer (Convenor) or his representative, Village Pradhan and ward members...will after due publicity, visit villages and after interaction with the prospective group members about their aptitude and skill formally approve the constitution of groups and the activities to be undertaken".⁴⁴

On our similar enquiry, in respect of their involvement in the selection of schemes, 20.00 percent of respondents reported that they were involved 'somewhat' in the process whereas the remaining 80.00 percent reported their involvement 'to a minimum extent'. The respondents reported that the selection of schemes were generally made at the Gram Panchayat level where the freedom of selection was 'officially granted to the beneficiaries'. However, they had little scope of 'direct' involvement in this respect. Although it was not 'direct', yet the lower level banks were the sole agency to provide final approval after due verification of the potentiality of the proposed scheme. Perhaps, it was a significant contribution.

On being asked whether the respondents felt that the beneficiaries had always their clear conception about the schemes or not, 100 percent of the respondents expressed in the negative. Further, a common consensus as emerged from the overall added views of most of the respondents that the 'target oriented' activities at each level and the optimum will of the beneficiaries for the acquisition of assets only, had jeopardized the proper selection of schemes in particular and the overall working of the programme in general.

II. (b) Perception of the Bank Officials, Functional Coordination among the Agencies and the Follow-up Action:

During the course of our survey study, necessary data were also collected on the functional coordination among the agencies, role of the banking institutions in the follow-up process and the views of the bank officials in respect of DRDA's role in the implementation of IRDP. The responses given by the officials, are indicated in the Table 35.1, shown in following page:

Table No. 35.1
Views of the Bank Officials, Functional Coordination and the Follow-up Action

Item	Opinion of the respondents	No. of respondents	%age
1. On whether they found necessary functional coordination among the implementing agencies	Highly satisfactory	00	0.00
	Satisfactory	00	0.00
	Very poor	10	100.00
	Not at all	00	0.00
	Total	10	100.00
2. On whether they involved effectively in the follow-up process	Yes	00	0.00
	No	10	100.00
	Don't know	00	0.00
	Total	10	100.00
3. On whether they agreed that DRDA's initiative was 'target oriented' instead of growth oriented	Yes	7	70.00
	No	1	10.00
	Don't know	2	20.00
	Total	10	100.00

It appears from our present analysis that the respondents did not find harmony but a wide-ranging gap of functional coordination among the DRDA, Block Level Officials, banks and the Panchayat members. The nature of such coordination as reported by all respondents (10) that it was of 'very poor' quality. Sometimes, this kind of functional disharmony reportedly created conflict and resulted in the delay or rejection and even stopping of approval of the cases of loans (as it happened in Bamanhat-I).

Further, on being asked whether the bank officials involved effectively in the follow-up process, 100 percent of respondents answered in the negative. The major causes as specified by the bank officials in this respect were the lack of sufficient staff, maximum load on office work, etc. It deserves mention here that the present results are the same as obtained from the beneficiary respondents in respect of the bankers' follow-up action (Table 16.1). Furthermore, a glaring deficiency as stated earlier, was again established by most of the respondents (70%) that the initiatives of the DRDA had been 'target oriented' rather than 'growth oriented'; one person or 10 percent of respondents denied the statement and the remaining 20.00 percent gave no response.

11. (c) Perception of the Bank Officials and the Role of the Panchayat Members:

The views of the bank officials were also sought about the role of the panchayat members – their nature of involvement in the IRDP implementation

process and their role in repayment of the loans. However, the views expressed by the sample respondents covered by our survey are furnished in the following Table:

Table No. 36.1
Views of the Bank Officials and the Role of the Panchayat Members

Item	Opinion of the respondents	No. of respondents	%age
1. On the nature of involvement of the panchayat members	In the overall working of the programme	00	0.00
	Only in some cases	10	100.00
	Not at all	00	0.00
	Total	10	100.00
2. On whether the members played positive role in the repayment process	Yes	00	0.00
	No	10	100.00
	Don't know	00	0.00
	Total	10	100.00

In regard to the nature of involvement of the panchayat leaders, all sample respondents viewed that the leaders did not involve in the overall working of the Programme but 'in some cases only'. Most of them explained and specified that the panchayat members involved themselves and became ambitious only to achieve the 'target-oriented' activities without caring for the effectiveness of its results and, also, without motivating and educating properly the recipients. Moreover, on the enquiry to reveal whether the banks got sufficient support from the panchayat members at the time of recovery of loans, 100 percent of respondents viewed that the panchayat members did not play positive role in this respect which had resulted in extending the interruption of recycling process of funds.

Under this backdrop of situation, additionally, the bank officials were asked to specify the overall position of repayment (in percentage – approximately). In this connection, it is significant to note that most of the respondents over-emphasized the view that "it was not more than 2 percent". The overall percentage as specified in our conversation by the respondents was below 5 percent.

11. (d) Perception of the Bank Officials and the Utilization of Assets:

It was also considered important to make an enquiry on whether the beneficiaries utilized their assets for the stipulated purposes or not. Keeping in mind the significance of this aspect, we asked the questions to the sample

respondents what in their view was about the utilization of assets. However, the views expressed by the respondents in this respect are indicated in the following Table:

Table No. 37.1
Views of the Bank Officials and the Utilization of Assets

Item	Opinion of the respondents	No. of respondents	%age
1. On whether they thought that the beneficiaries utilized the assets as sanctioned	Yes	00	0.00
	No	10	100.00
	Don't know	00	0.00
	Total	10	100.00
2. Overall reasons as put forward for the mis-utilization of assets	Because of poverty of the recipients, poor standard supervision, wilful intention of the beneficiaries, schemes were not suited to the beneficiaries and the political reasons	10	100.00
	Total	10	100.00

It appears from the above Table (No. 37.1) that 100 percent of bank officials reported that, on overall basis, the beneficiaries did not utilize the assets for the stipulated purposes. Rather, most of them mis-utilized or mis-appropriated or diverted the funds for other purposes. While they were requested to specify the causes of such mis-utilization, the respondents pointed out multi-variant causes. However, the major causes in their opinion were poverty of the recipients, poor standard supervision, wilful intention of the beneficiaries, non-suitable schemes and the political reasons.

11. (e) Perception of the Bank Officials and the Involvement of the Political Leaderships:

During the course of our survey study, the responses were also received from the bank officials about the role of political leaderships – whether they involved in the process of development and, whether the bank officials favoured them in their involvement. The responses received in this respect, are indicated in the Table 38.1, shown in following page:

Table No. 38.1
Views of the Bank Officials and the Involvement of the Political Leaderships

Item	Opinion of the respondents	No. of respondents	%age
1. On whether the local political leaders involved in the process	Yes	00	0.00
	No	10	100.00
	Don't know	00	0.00
	Total	10	100.00
2. On whether the bankers favoured their involvement	Yes	00	0.00
	No	10	100.00
	Don't know	00	0.00
	Total	10	100.00

Our enquiries revealed that the bank officials expressed negative views about the local political leaderships. As it is seen, 100 percent of respondents stated that the political leaders did not involve in the process of IRDP implementation. And, they did not favour them in the process.

11. (f) Impression of the Bank Officials and the Impact of the IRD Programme:

At last, it was also considered important to elicit the overall impression of the bankers about the impact of the Programme. The responses received on the aspect, are indicated in the following Table:

Table No. 39.1
Impression of the Bank Officials and the Impact of IRDP

Category	No. of respondents	%age
(a) Highly satisfactory	00	0.00
(b) Satisfactory	00	0.00
(c) Very poor	3	30.00
(d) Not at all	7	70.00
Grand Total	10	100.00

Since the banks were the financial institutions of schemes under IRDP, the findings revealed in the present study (Table 39.1) are considered significant. It appears that none of the bank officials expressed satisfaction on the issue. 30 percent of total respondents reported its performance "very poor". And, the remaining 70 percent remarked that it did not ensure a least positive impact on the rural life. It is, indeed, a grave concern.

12. Opinion about the Panchayat Leaderships, Government and Bank Officials:

The overall impression that can be gathered from the opinion of the Panchayat leaderships, government and bank officials that in the first place, most

of the respondents were found much reluctant to report on some issues and conscious to dispel some real facts. On the contrary, most of them were found frank in admitting the reality of a specific issue but much more critical to the other agencies involved in the process. In addition, the agencies showed often distrust to each other and, sometimes the respondents of an agency expressed divided opinions among themselves. Secondly, there emerged a consensus from the above 'specific issue' among the respondents is that all of them told that the IRD Programme could not ensure a positive impact on the rural life on sustained basis. And, thirdly, (as in realistic terms, the impact of IRD Programme was that which was 'perceived as such by the beneficiaries') it can be argued that the poor beneficiaries have/had to remain in the vicious circle of deprivation of the inadequate supportive and nurturing services.

It appears from our present study that the major leakages underlying the failure of IRD Programme were the following:

- (a) It reveals that attention was given much more on the identification process (Table 22.1) without caring the potentiality of the schemes. This can generally be characterized as 'the narrow focus of achieving targets'.
- (b) Another factor underlying the failure of the Programme was the process of selection of schemes – a process in which the beneficiaries were consulted 'directly' with any Panchayat members where the government officials and bankers had no scope of 'direct' intervention (Table 34.1). This resulted in the intensification of the selection of traditional schemes and the rejection of cases of loans by the bankers.
- (c) Another important constraint elucidated by the study was the inadequate and inappropriate follow-up services and the inherent limiting factors caused from it, jeopardized the progress of development through IRDP.
- (d) Interestingly, the wide variation of opinion as found in terms of repayment process between the panchayat leaders (Table 24.2) and bankers (Table 36.1) and, the distrust as expressed by the bank officials to the DRDA (Table 35.1) are considered very much indicative.

However, our opinion is that may be the bank officials were not having cooperation from the panchayat members and the memebtrs wanted to play safe and even the DRDA emphasáized on the targets without caring help to the local level bank branch in the repayment process.

- (e) In addition, while the existing system of politicization of rural development recognizes the direct and regular contact among the people and the constitutional and extra-constitutional leaderships, the government and bank officials found an inherent limitation in it (Table 33.1 and 38.1). They thought it would help to 'institutionalize the spoil system'. Although the government officials expressed divided opinions (Table 33.1) and the bankers expressed numerously negative views (Table 38.1). This situation was not conducive for the successful working of the IRD Programme.

It is good to note what generally appears in the present study that in most cases the schemes selected did not suit to the beneficiaries and the project remained non-started. The situation generally aggravated when the recipients lacked 'a least' backward and forward linkages. Further, the absence of adequate follow-up action spoilt the very spirit of the project which resulted in ultimately the non-repayment of loans.

To conclude, the limitations revealed in the study had likely been sufficient in making the rural poor apathetic to the development programmes. This situation calls for an urgent need to check the prevailing irregularities in time and to re-orient the values and attitudes of the 'actors' involved in the process of development especially in the rural areas. In fact, these are considered necessary to bring about an objective situation for the 'alternative development' approach of the Left Front Government in West Bengal.

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