

CHAPTER - II

Physical Description of the Research Area : Cooch Behar.

INTRODUCTION:

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

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

(a) A glimpse into the history of the district Cooch Behar.

Cooch Behar is the North-Eastern district of Jalpaiguri Division. In shape it is an irregular triangle. The name of Cooch Behar is rather of recent origin. In ancient times, the country was called Kamrup. Even during the reign of the last but one line of kings, the Khens, about 450 years ago, the country was known by that name. It came to be called Cooch Behar after the Koch kings had come into power in the beginning of the 16th century, long after all Buddhist influence had died out in Bengal. The name of Cooch Behar is a compound of two words : Cooch and Behar. The term "Cooch" is a corrupt ~~form~~ form of Coch or Koch, being the name of race of people, inhabiting a large tract of country to the north-east of Bengal, and Behar or more properly vihara denotes abode or sport. "Cooch Behar" means the abode or the land of the Koches⁽¹⁾.

W. W. Hunter in his book "A statistical Account of Bengal" Volume X writes "The name 'Kuch Behar' is derived from the Sanskrit Vihara (Bengali, Bihar) meaning 'recreation', especially applied to a Buddhist monastery. The latter is probably the historical basis of the name, as in the case of our province of Bihar. This name, however, is used only by the outside world. The appellation acceptable at the court of the Raja, who repudiates the theory of a Koch descent, is Nij Behar;

the word nij, 'own peculiar', being applied to distinguish the country from Bihar proper."⁽²⁾

Until January 1950, it used to be a feudatory state in political relations, first with the British government and then with the Government of India. On August 28, 1949 an agreement was contracted between the governor general of India and His Highness the Maharaja of Cooch Behar, which came to be known as the Cooch Behar Merger Agreement in which His Highness the Maharaja of Cooch Behar Ceded to the Dominion government (Govt. of India) "full and exclusive authority, jurisdiction and powers for and in relation to the governance of the State", and agreed "to transfer the administration of the State to the Dominion Government on the 12th Day of September, 1949". It was stipulated that from the 12th September, 1949 the government of India would be competent to govern the State in such a manner and through such agency as it might think fit.

Between 12th September and 31st December 1949, Cooch Behar was known as a Chief Commissioner's Province in the government of India under a Chief Commissioner. After a series of talks between the union government, the West Bengal Government and the Government of Assam, in which the wishes of the people of Cooch Behar was taken into account, the government of India reached a conclusion that the best interest of

the people of Cooch Behar and of India as a whole would be served by the merger of Cooch Behar in the province of West Bengal. This was done with effect from January 1, 1950⁽³⁾.

(b) Location and boundary.

The district of Cooch Behar geographically forms part of the Himalayan Terai of West Bengal. It lies between the parallels $25^{\circ} 57' 40''$ and $26^{\circ} 32' 20''$ north latitude in the northern hemisphere. The eastern-most extremity of the district is marked by $89^{\circ} 54' 35''$ east longitude and its western-most extremity by $88^{\circ} 47' 40''$ east longitude. The chief town bearing the same name is situated on the river Torsa and $26^{\circ} 19' 86''$ north latitude and $89^{\circ} 23' 53''$ east longitude.

With a territory extending over 1289 square miles, the district is bounded on the north by the Western duars of the Jalpaiguri district. Its northern frontier is about 20 miles south of the Bhutan ranges of the Himalayas. On the east, it is bounded by the Guma Duars and pargana ghurta of the Goalpara district of Assam and paraganas Gaibari and Bhitambar of Rangpur, now in Bangladesh. The Brahmaputra at the point where it turns out from its western course, a short way below Dhubri is about 20 miles from the eastern border of the district. The rivers Gadadhar, Sankos, Bagmuni and Marududkumar

formed one time or other the eastern line for a considerable distance. The Southern limit of the district's territory is determined by the International boundary between India and Bangladesh. The district is bounded on the South by Chakla Purbabhag and Parganas Kakina and Kazirghat in the district of Rangpur and Pargana Patgram in the district of Jalpaiguri. The Western boundary is marked by the pargana Kazirghat in Rangpur and Chakla Boda formerly in Jalpaiguri, but now in Bangladesh. The area of the district is 3387.0 sq. kms according to the Census Report of 1981 as compared to 3386.0 in 1971.

(c). Administrative units.

The district comprises five sub-divisions namely Cooch Behar, Tufanganj, Dinhata, Mathabhanga and Mekliganj with their headquarters at the towns of their respective names. Cooch Behar town is also the district headquarters. The district covers the police stations of Haldibari, Melkiganj, Mathabhanga, Sitalkuchi, Koch Bihar, Tufanganj, Dinhata and Sitai. There are 12 blocks, 12 Panchayat Samities, 128 gram Panchayats, 1168 Mauzas and 1139 inhabited villages of the district. The district has seven towns of which two are administered by Municipality, four by town Committee and remaining 1 is a non-municipal town. Of the municipalities, the district headquarters Koch Bihar is a class II town with a population of 67327 and

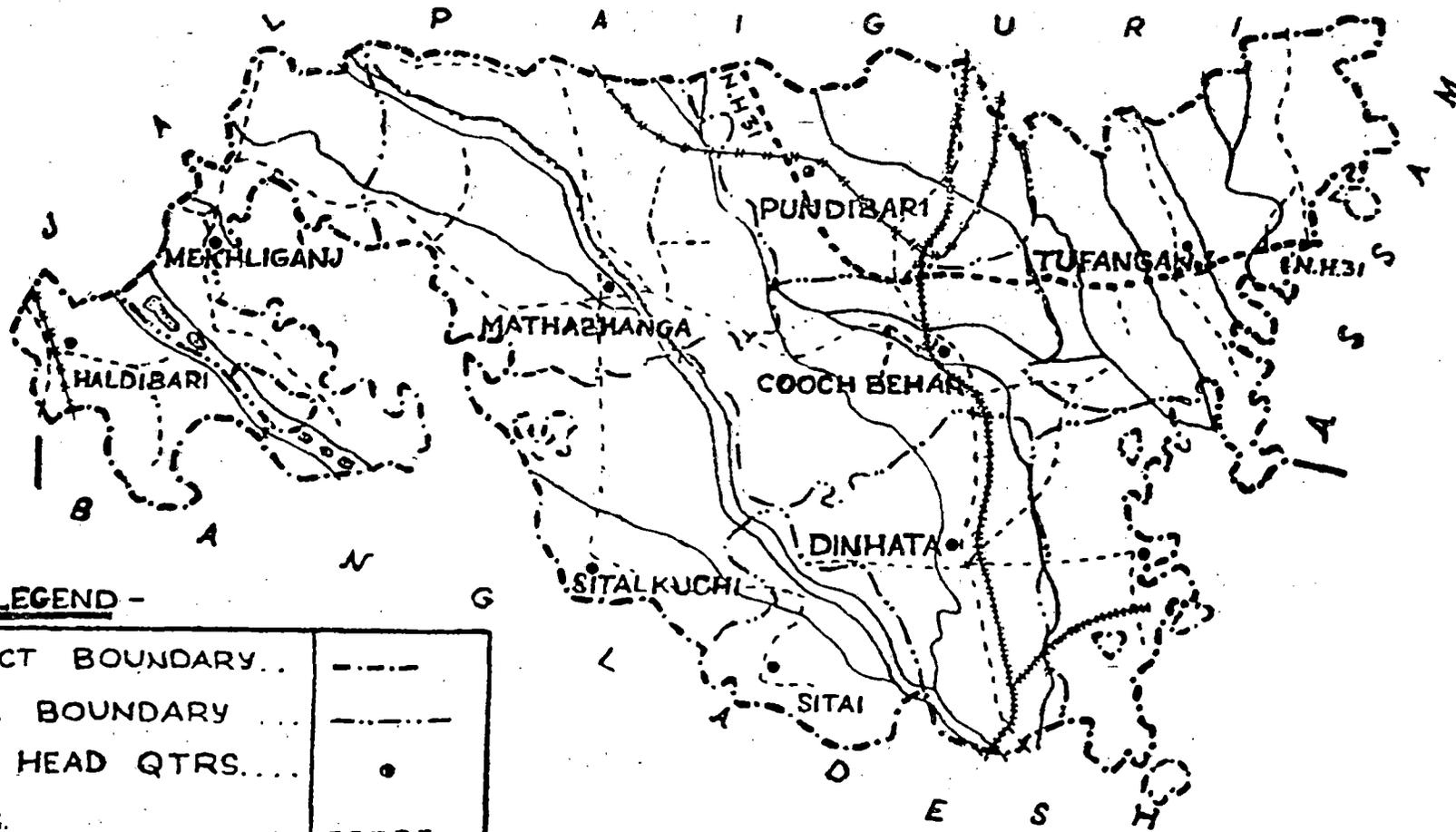
Map 2.1

COOCH BEHAR

BLOCK BOUNDARIES & COMMUNICATION

SCALE 1 Inch to 8 MILES.

N



- LEGEND -

| | |
|--------------------------|-------------|
| 1. DISTRICT BOUNDARY.. | ----- |
| 2. BLOCK BOUNDARY | - - - - - |
| 3. BLOCK HEAD QTRS..... | • |
| 4. ROADS..... | - - - - - |
| 5. RIVERS..... | ~~~~~ |
| 6. B.G. & M.G. LINE..... | ---+---+--- |

subdivisional headquarters Dinhata with a population of 14536 have acquired the size class IV status. Two of the four town committees Mekliganj and Tufangaj cater to the needs of towns of size class VI whereas one each for the size classes IV & V viz. Mathabhanga town Committee for size class IV and Haldibari for class V. The solitary non-municipal town Guriahati has the status of class IV town. Among the statutory towns of the state of West Bengal, Mekliganj with population of 4534 happens to be the smallest urban unit according to 1981 Census. The administrative units of the district are shown in table 2.1

Table - 2.1

Administrative units of the district Cooch Behar 1984.

| District | Sub-division | Police-Station | Block | Panchayat | | Mauza | Inhabited villages | Town | | |
|-------------|--------------|----------------|-------|-----------|------|-------|--------------------|-----------|----------------|---------------|
| | | | | Samity | Gram | | | Municipal | Town Committee | Non-Municipal |
| Cooch Behar | 5 | 8 | 12 | 12 | 128 | 1168 | 1139 | 2 | 4 | 1 |
| W.B. | 49 | 379 | 341 | 339 | 3305 | 41107 | 38024 | 101 | - | 190 |

(d) Soil.

The soil of Cooch Behar is of alluvial formation and has a large admixture of sand. The greater portion of it is a light loam that can retain moisture and easily give it out,

and does not become water-logged. When dry, it does not cake up but yields to light pressure and easily gets dissolved. Ploughing is thus not difficult. The surface soil which contains the fine loam, is not ordinarily more than two feet deep, often much less, and contains underneath fine sand, about a foot or two thick, beneath which is found coarse sand. Clay stands form only a small proportion, and except in some taluks on the banks of the Karotoya, good and stiff clay can not be found in any part of the district. By far the greater part of the soils is of various shades of ash colour. In the northern-eastern part of the country bordering on the Eastern Duars of Goalpara district, a black loam is found which surpasses all other soils in richness. The portion of the country east of the Kaljani possesses the richest soil. Next comes the tract between the Jaldhaka and Tista and several detached areas west of the latter, such as taluks Hemkumari and Samilabas. The Western part of the district known as Gird Teldhar, situated in pargana Boda now in Bangladesh, lying between the old channel of the Teesta, west of Haldibari, and Karatoya have more clay than other parts of the district. Pargana Mathabhanga, although more sandy than Gird Teldhar, has less sand than Mekliganj. The proportion of sand in the soil of pargana Cooch Behar is larger than in Mathabhanga and the soil of Dinhat

resembles the soil of Gird Teldhar more than the soil of any other part of the district. Tufanganj mostly resembles Cooch Behar, but its soil is less sandy.

High lands or dangas in Cooch Behar are generally more sandy than the low lands and they are less fertile. When properly manured they yield rich crops of tobacco, sugarcane, betel-nut and bamboo. The low lands around beels and marshes, although rich, are little employed. They grow small quantities of boro, locally called boa Paddy. The soil between the high and the low is generally the richest. It is of a dull ash colour and grows jute and paddy. It is a loam of a high order and can raise two crops in the year ⁽⁷⁾.

Soil groups of different blocks of the district is given in table 2.2.

Table - 2.2Soil groups in different blocks of the district.

| Name of the Block | Area available for Cultivation. | Predominant group | % of the total area | Other groups | % of the total area |
|-------------------|---------------------------------|-------------------|---------------------|-------------------------------|---------------------|
| Cooch Behar - I | 28899 | Sandy loam | 50 | Sandy clay loams, Sandy loam. | 50 |
| Cooch Behar- II | 18789 | Sandy loam | 50 | Loam | 50 |
| Tufanganj | 39904 | Loam | 50 | Sandy loams & Sandy clay loam | 50 |
| Dinhata-I | 23777 | Sandy loam | 70 | Loam | 30 |
| Dinhata-II | 18626 | Loam | 60 | Sandy loam & Sandy clay loam | 40 |
| Sitai | 8152 | Sandy loam | 70 | Loam | 30 |
| Mathabhanga-I | 23059 | Loam | 55 | Sandy loam | 45 |
| Mathabhanga-II | 28293 | Loam | 55 | Sandy loam | 45 |
| Sitalkuchi | 22210 | Sandy loam | 58 | Loam | 42 |
| Mekliganj | 23413 | Sandy loam | 60 | Loam | 40 |
| Haldibari | 10269 | Loam | 60 | Sandy loam | 40 |
| District Total | 230391 | - | - | - | - |

Source : Annual Plan on Agriculture, 1988-89 Cooch Behar.

V. Climate.

Captain T. H. Lewin, a Late Deputy Commissioner and superintendent of Cooch Behar, wrote on the climate of the district as follows:-

"The climate of Cooch Behar is damp and malarious, but no so hot as in other parts of Bengal. The wind sets much from the east. Heavy gales, in general from the north-west accompanied with thunder lightning and rain, are prevalent from about the 15th March till 15th May. Fogs are common in the early morning during the cold weather but the days are clear, cool and pleasant."⁽⁸⁾

There are two well defined seasons in Cooch Behar as in fact in all the neighbouring district namely winter and summer. Winter sets in fairly early in November and summer in April, the months of March and October marking the fag-ends of the two seasons. The rains set in by the middle of May and last till the middle of September. The rains of Cooch Behar are proverbially long and persistent. In June and July and sometimes even in August, it rains almost continually day and night for days and sometimes for weeks together. Formerly, the duration of the rainy days was inconveniently long. It has become shorter now-a-days. The

average rainfall and the number of rainy days during the year 1987 are given in table 2.3.

Table - 2.3

Average rainfall (m.m) and number of rainy days in the year 1987.

| Month | Actual m.m. | Normal m.m. | % of Departure. | No. of rainy days. |
|--------------|----------------|----------------|-----------------|-----------------------|
| January | 0.0 | 8 | -100 | 0 |
| February | 13.1 | 20 | -34.5 | 2 |
| March | 101.6 | 39 | +160.51 | 8 |
| April | 118.0 | 156 | -24.35 | 8 |
| May | 222.4 | 427 | -47.77 | 12 |
| June | 927.2 | 834 | +1.17 | 20 |
| July | 1053.4 | 748 | +40.77 | 28 |
| August | 990.8 | 580 | +70.82 | 21 |
| September | 458 | 592 | -22.63 | 17 |
| October | 256.7 | 191 | +34.00 | 6 |
| November | 10.0 | 10 | 0.0 | 1 |
| December | 0.0 | 3 | -100 | 0 |
| Total | 4151.2 | 3608 | +15.05 | 123 |

Source : Annual Action Plan on Agriculture, 1988-89
Cooch Behar.

It is evident from the above table that actual rainfall (monthly average) was recorded highest in the month of July (1053.4 millimetres) in the year 1987. Number of rainy days was also highest (28 days) in the same month.

The temperature generally reaches a maximum in June or July and the lowest temperature is recorded in the month of January. The temperature recorded at the District Seed Farm, Cooch Behar during 1987 is given in the table 2.4.

Table - 2.4

Temperature (in O°C) district seed farm, Cooch Behar in the year 1987.

| Month | Mean of | | Humidity % | |
|-----------|------------|------------|------------|----------|
| | Daily Max. | Daily Min. | 0700 LMT | 1400 LMT |
| January | 25.1 | 10.8 | 93 | 46 |
| February | 27.1 | 13.5 | 90 | 47 |
| March | 28.1 | 17.6 | 87 | 56 |
| April | 31.2 | 20.1 | 85 | 56 |
| May | 31.6 | 22.6 | 86 | 62 |
| June | 31.6 | 25.2 | 92 | 78 |
| July | 30.0 | 25.4 | 95 | 84 |
| August | 30.4 | 25.2 | 93 | 81 |
| September | 30.1 | 24.8 | 95 | 82 |
| October | 30.1 | 21.9 | 92 | 67 |
| November | 29.6 | 16.0 | 92 | 60 |
| December | 26.6 | 11.4 | 93 | 53 |

Source : Annual Action Plan on Agriculture, 1988-89, Cooch Behar.

It is seen from table 2.4 that temperature was recorded highest in the month of June (31.6°C) and lowest (10.8°C) in January.

S U M M A R Y

Cooch Behar is the north-eastern district of the Jalpaiguri Division as well as of the state of West Bengal. The district Cooch Behar was so called only after the Koch kings came to power and made it their abode in the beginning of the 16th century, long after the Buddhist influence had died out in Bengal.

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1949 Cooch Behar was known as the Chief Commissioner's Province in the government of India under a chief commissioner. After series of talks between union government and west Bengal Government, Cooch Behar was merged in the province of West Bengal with effect from January 1, 1950.

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K.m.s according to 1981 Census Report.

The district consists of five sub-divisions namely Cooch Behar, Tufanganj, Dinhata, Mathabhanga and Mekliganj with their headquarters at the towns of their respective names. There are 8 Police Stations, 12 Blocks, 12 Panchayat Samities, 128 Gram Panchayats, 1168 Mauzas and 1139 inhabited villages. There are 7 towns in the district of which 2 are administered by municipality, four by town committee and remaining 1 is a non-municipal town.

Cooch Behar district forms a level plain which is intercepted by number of rivers and streams. The soil of the district is formed of alluvial depositions. The greater ~~part~~ portion of the top soil is a light loam that can retain moisture and easily give it out and it does not become waterlogged. Lands in higher situation are generally more sandy and less fertile. Low lands around depressions and marshes, though rich, are less exploited. The soils of the medium situation are generally intensively cropped. It is a loam of high order.

The climate of Cooch Behar is damp and not so hot as in other parts of West Bengal. Winter sets in early in November and summer in April. The rains of Cooch Behar are

long and persistent. In June and July and sometimes even in August, it rains almost continually day and night for days and sometimes for weeks together. The average annual rainfall in the district was 4152.2 millimetres in 1987. The temperature reaches maximum in June or July and lowest temperature is recorded in the month of January.

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