CHAPTER 2

# ECONOMIC AND THE AGRARIAN SITUATION OF COOCH BEHAR DISTRICT

This chapter highlights some basic features of economic and agrarian situation of the district of Cooch Behar so as to provide a backdrop for analysis in the present thesis. The analysis in the chapter includes demography and natural pre-conditions, followed by a discussion on the state of industry and some other supporting infrastructural facilities in the district. The performance of agricultural sector has also been taken up, before going into the credit market structure. Evaluation of the rural credit market in the study area is necessitated to understand the nature of contractual arrangements in the informal credit market.

## 2.1 General Features

### 2.1.1 Location and Boundary

The district of Cooch Behar is the north-eastern district of West Bengal under the Jalpaiguri Division. Geographically, it forms a part of the Himalayan Terrain of West Bengal. It lies between 25° 57' 56" and 26° 32' 46" North latitude and 88° 45' 02" and 89° 52' 00" East longitude. It is bounded by Jalpaiguri district of West Bengal in the north, Assam and Bangladesh in the east and Bangladesh in the South and West. The district comprises an area of 3387.0 sq. kilometres which is roughly 3.82 percent of the total geographical area of West Bengal.

### 2.1.2 Brief History

The name Cooch Behar is of recent origin and is a compound of two words. The word 'Cooch' came from the word 'Coch' or 'Koch',the name of an ethnic group of people living in the North-Eastern part of Bengal. 'Behar' or more properly 'Bihar' on the other hand, denotes an abode or spot. Cooch Behar therefore means the land of the Koch.[1]

Formerly the land pertaining to the present district of Cooch Behar was a part of a much bigger Kingdom which included a large tracts of Assam when it went by the name Kamrup and only after the Koch Kings had come into power in the beginning of the 16th century, it was called Cooch Behar.

In 1773 Cooch Behar became a feudatory State to the East India Company by virtue of a treaty. Until 1950 it used to be a feudatory State in political relations, first with the British Government and then with the Government of India. On the 28th of August 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. 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 the 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 provinces of West Bengal. This was done with effect from 1st January, 1950.

The district of Cooch Behar is divided into 5 sub-divisions, viz., Sadar, Tufanganj, Dinhata,

Mathabhanga and Mekhliganj. There are only 7 towns in the district of which 6 are municipal. Therefore, the progress of urbanization is not satisfactory. The district is comprised of 12 blocks, 128 Gram Panchayats, 12 Panchayat Samities and 10 police stations. There are 1168 mouzas of which 1139 are inhabited.

## 2.2 Human Resources

### 2.2.1 Population Growth

In order to understand the nature of economic development of a certain region, the study of human resource becomes imperative. It is important because man is not only the creator of resource but also its user. A rapid growth of population may have an unfavorable impact on economic development if the increased manpower is not properly utilized in the development process. The nature and growth of population of our study area, therefore, naturally comes into discussion.

The district of Cooch Behar has a long border with Bangladesh. In-migrants from across the international borders had been an important component of growth of population in the district.[2] The immigration of displaced persons from East Pakistan (now Bangladesh) began largely since 1950-51. In 1951, total population of the district was 668949. The census of 1961 however counted 1019806 persons. During the period 1951-61, the population of the district therefore increased by 52.45 percent compared to a rate of 32.8 percent for the state of West Bengal. Over the decade 1951-61, the growth of population of Cooch Behar had been phenomenal. In fact, Cooch Behar recorded the highest rate of growth of population as compared to other parts of West Bengal. Settlement of displaced persons in different parts of the district had a great bearing on the growth of population during the decade. During this period a number of 201953 persons immigrated to this district.

In 1971, the population of the district rose to 1414183. The decennial growth rate of population for the district (38.67 percent) was considerably above the decennial population growth rate for the state (26.87 percent). The same pattern of population growth also continued during the following decades. In 1981, the total population of the district rose to 1771643 registering a growth rate of 25.28 percent during the decade 1971-81 which was also higher than the state figure of 23.17 percent.

At present (1991 census), the population of the district exceeds 20 lacs. The rapid increase in population has led to a rise in population density over the years. However, the population density of the district (641) is lower than that of the state (677). The variation in the density of population of the district during 1901-1991 is presented in Table 2.1

**Table 2.1**
**Variation in Density of Population (1901-1991)**

| Year | 1901 | 1911 | 1921 | 1931 | 1941 | 1951 | 1961 | 1971 | 1981 | 1991 |
|---|---|---|---|---|---|---|---|---|---|---|
| Density of Population (per sq.km) | 430 | 450 | 450 | 448 | 486 | 509 | 776 | 418 | 523 | 641 |

**Source :** *Census Reports*

### 2.2.2 Composition of SC and ST

Scheduled caste and Scheduled Tribe population are very important to understand the structure of population. There is a high concentration of Scheduled Caste population in the district of Cooch Behar. Scheduled Tribe population is very negligible. The Tribe population is mainly concentrated in Tea Gardens. The composition of SC and ST population over 40 years is shown in the following table.

**Table 2.2**
**Composition of Scheduled Caste and Scheduled Tribe Population, Cooch Behar District (1961-1991)**

| Year | Population | SC Population | ST Population |
|---|---|---|---|
| 1961 | 1019806 | 478340 (*46.90*) | 8809 (*0.86*) |
| 1971 | 1414183 | 665020 (*47.02*) | 10611 (*0.75*) |
| 1981 | 1771643 | 883084 (*49.84*) | 10105 (*0.57*) |
| 1991 | 2171145 | 1123719 (*51.76*) | 13275 (*0.61*) |

Note : Figures in parentheses denote percentages to total population.
**Source :** *Census Reports*

The concentration of SC population is highest in Cooch Behar among all other districts of West Bengal. Moreover, the proportion of SC population is increasing while the proportion of ST population is declining in the district over the years. The higher percentage of SC population is an indication of backwardness of the district.

The two principal communities in the district are Hindus and Muslims. As per 1991 census, 76.45 percent of the total population of the district are Hindus and 23.34 are Muslims. The high percentage of Scheduled Castes is dominated by Rajbanshis believed to be of Koch tribal origin who were eventually Hinduised. The other SC segments comprise Namasudra and other SC communities.[3]

### 2.2.3 Literacy Level

The quality of population depends on the level of literacy attained by the people. A modicum literacy is absolutely necessary for the purpose of meaningful participation of the rural people in development programmes such as adoption of better and scientific farming techniques, use of fertilizers and pesticides and family planning practices. Absolute level of illiteracy give rise to orthodoxy in Indian society and is responsible for the perpetuation of poverty.

As per 1991 census, the literacy rate in Cooch Behar is 45.8 percent which is much lower than the state average of 57.72 percent. The male literacy rate is 57.4 percent compared to the female literacy rate of 33.3 percent. Although literacy rate in the district has increased over the years, it is still lagging behind the state and national average.The low level of literacy is another indication of backwardness and poverty of the district.The following table gives a picture of the literacy rates of the district of Cooch Behar.

**Table 2.3**
**Literacy Rates of the District of Cooch Behar (1951-1991)**

| Census Year | Percentage Literacy | Percentage Male Literacy | Percentage Female Literacy |
|---|---|---|---|
| 1951 | 15.00 | 23.20 | 5.30 |
| 1961 | 21.00 | 31.40 | 9.30 |
| 1971 | 21.92 | 31.40 | 11.93 |
| 1981 | 30.10 | 40.09 | 19.43 |
| 1991 | 45.80 | 57.40 | 33.30 |

**Source :** *Census Reports*

A comparison of the literacy rate of the five districts of North Bengal in 1981 with that of the state of West Bengal also reveals the relative backwardness of North Bengal districts in regard to literacy rare. It is observed that (Table 2.4) out of the five districts of North Bengal, four have registered literacy rates which are lower than the state average.

**Table 2.4**
**Literacy Level in the Districts of North Bengal (1981)**

| District | Percentage Literacy | Percentage Male Literacy | Percentage Female Literacy |
|---|---|---|---|
| Darjeeling | 42.52 | 51.58 | 32.38 |
| Cooch Behar | 29.99 | 39.99 | 20.44 |
| Jalpaiguri | 29.88 | 38.48 | 19.30 |
| West Dinajpur | 26.92 | 36.13 | 17.08 |
| Malda | 23.06 | 31.46 | 14.21 |
| West Bengal | 40.88 | 50.49 | 30.33 |

**Source :** *Census Report*

From the above table it appears that the literacy rates in the North Bengal districts are very poor. Malda and West Dinajpur occupy the weakest position in this regard. Darjeeling district has a higher literacy because of certain tradition of Anglo-Indian Schools in the area.

### 2.2.4 Urbanisation

Cooch Behar is primarily of rural district. There is a heavy concentration of population in rural areas of the district . According to 1961 census, 92.99 percent of the population in Cooch Behar lived in villages as against 75 percent in the state of West Bengal. In 1971 the percentage of rural population increased to 93.16 percent as against 75.25 percent for the state. In 1981 census, the percentage of rural population was recorded as 93.10 which was much higher than that of the state as a whole (73.53). It therefore appears that the percentage of rural population of the district is much higher than that of the state of West Bengal. Table 2.5 shows the growth of rural and urban population in the district of Cooch Behar.

**Table 2.5**
**Growth of Rural and Urban Population in Cooch Behar**

| Year | Total Population | Urban Population | Rural Population | % of Rural Population | Decadial % Variation in Rural Population | Decadial% Variation in Urban Population |
|---|---|---|---|---|---|---|
| 1951 | 668949 | 50181 | 618769 | 92.50 | 53.27 | 87.09 |
| 1961 | 1019806 | 71446 | 948360 | 92.99 | 52.26 | 42.38 |
| 1971 | 1414183 | 96652 | 1317531 | 93.16 | 38.93 | 35.28 |
| 1981 | 177163 | 122260 | 1649383 | 93.10 | 25.19 | 26.50 |
| 1991 | 2171145 | 169497 | 2001648 | 92.99 | 21.36 | 38.64 |

**Source:** *Census Reports*

The above table(Table 2.5) shows that the district of Cooch Behar is almost entirely rural. The progress of urbanisation has been very slow. Only 7.01 percent of the total population of the district live in urban areas compared to figure of 27.48 percent for the state of West Bengal (1991 census). This is an indication of the state of economy of the district which has remained almost entirely dependent on agriculture. The rural population derives its livelihood mainly from agriculture.

As per census report 1981, there were 7 towns of which 2 were administered by municipality, 4 by town Committee and the remaining, was non-municipal. Still now, i.e., according to 1991 census report, there are 7 towns of which 6 are run by municipality and remaining 1 is non-municipality.

Comparing the percentage of urban population in the five districts of North Bengal in 1981 with that of the state of West Bengal, we find a considerable variation in urbanisation process. Some districts are more urbanised than the average of West Bengal and some districts are very poor in respect of urbanisation process.A comparative study is made to show the nature of variation in the following table.

**Table 2.6**
**Percentage of Urban Population in Different Districts of North Bengal**

| District | Percentage of Urban Population |
|---|---|
| Cooch Behar | 6.30 |
| Jalpaiguri | 14.96 |
| Darjeeling | 27.86 |
| West Dinajpur | 11.19 |
| Malda | 4.78 |
| West Bengal | 26.49 |

**Source :** *Census Report, 1981*

It appears from Table 2.6 that Darjeeling among other districts of North Bengal has the highest percentage of urban population and the percentage is even higher than that of the state average. But the ratio of urban population is very low in Malda and Cooch Behar indicating a slow process of urbanisation in the two districts . In fact the percentage of urban population in the districts of Malda and Cooch Behar is lower than the average of North Bengal and the average of the state. The comparative low growth of urbanisation in some of the districts of North Bengal reflects the nature of slow development in the area; because economic development is very often related to the process of urbanisation. Since urbanisation has been very slow in the district of Cooch Behar, it may be described as a backward district.

### 2.2.5 Occupational Pattern

The occupational structure of population of the district of Cooch Behar also reveals the backward nature of the area. As per 1991 census, 30.56 percent of the total population of the district are main workers. Out of the total main workers in 1991, 48.18 percent are cultivators, 26.04 percent are agricultural labourers and 2.30 percent are engaged in household industries. Therefore, a very high proportion of main workers (i.e. 74.22 percent ) are engaged in agricultural sector. But the methods of cultivation are still orthodox. Farmers are still obliged to pursue subsistence farming which is retarding not only agricultural productivity but also breeding unemployment and poverty. Tobacco and jute are two major commercial crops of the region. But jute growers do not get remunerative price and the growth of production of tobacco is shrinking due to the lack of nearby market. Naturally, economic condition of the people is backward and their standard of living is low. It has been observed that the percentage of population engaged in agricultural sector falls slightly during the last ten years (1981-91) from 22.93 percent to 22.68 percent. The occupational pattern of the district therefore remains almost unaltered during the last decade.The following table shows a comparative picture of the sectoral distribution of population in the two census years.

**Table 2.7**
**Distribution of Population According to Different Categories of Workers and Non-Workers in Cooch Behar**

| Category | 1981 | | 1991 | |
|---|---|---|---|---|
| | Population | Percentage | Population | Percentage |
| A. Total Main Workers | 513590 | 28.99 | 663424 | 30.56 |
| 1. Cultivators | 267173 | 15.03 | 319642 | 14.72 |
| 2. Agricultural Labourers | 139914 | 7.90 | 172762 | 7.96 |
| 3. Household Industrial Manufacturing & Repairing Works | 10356 | 0.58 | 15319 | 0.71 |
| 4. Other Workers | 96147 | 5.43 | 155699 | 7.17 |
| B. Marginal Workers | 14370 | 0.81 | 34458 | 1.59 |
| C. Non-Workers | 1243683 | 70.20 | 1473263 | 67.85 |
| Total Population (A+B+C) | 1771643 | 100.00 | 2171145 | 100.00 |

**Source :** *Census Reports, 1981 & 1991*

It is seen from the Table 2.7 that the proportion of population engaged in industries registered a marginal increase from 0.58 to 0.71 percent during the decade 1981-1991. It therefore appears that industry plays a very minor role in the economy of Cooch Behar and remains almost stagnant over the decade.From the above table it is also revealed that two third (i.e. 67.80 percent) of the population of the district are non-workers. The high percentage of non-working population reflects the backward nature of the economy.

It is also seen from Table 2.7. that the percentage of agricultural labourers increases in the district of Cooch Behar during the decade 1981-91. The available literature[4] also suggests that there has been a sharp rise in the number of agricultural labourers in the district of Cooch Behar along with other districts of North Bengal over the decade 1971-81. The growth of agricultural labourers in West Bengal as a whole was 22.66 percent during this decade. However, the growth rate of agricultural labourers in each of the five districts of North Bengal surpassed the state average with Cooch Behar showing a rate as high as 141.58 percent followed by Jalpaiguri with 105.62 percent during the decade 1971-81. Among the five districts, Darjeeling had the lowest rate of growth of 24.58 percent , preceded by Malda with 28.431percent The sharp rise in the growth of agricultural labourers is quite indicative of the gradual pauperisation of the agricultural population in the district as well as in other districts of North Bengal.

Considering all the factors together we therefore observe that the quality of human resources is very poor in the district, a fact further strengthened by the observation that the HDI for the district of Cooch Behar is the lowest among all the districts of West Bengal. The district is lagging behind in respect of human resource development. While the HDI for the state of West Bengal was 0.436 in 1981, it was only 0.289 in Cooch Behar.[5]

## 2.3 Natural Preconditions

### 2.3.1 River System

Topographically, the district is a level plain with gentle slope towards the South - East. A large net-work of river and rivulets traverse the district from the North-West to South-East direction. Being very near to the foot hills, the rivers generally have a strong current and some of them often spill their banks after heavy shower in their catchment area, but the fall in the water level of the rivers is as sharp

as that in the case of rise. The main rivers of the district are Teesta, Mansai and Torsa. The other rivers worth mentioning are the Dharla, Kaljani, Gadadhar, Raidak and Sankosh. Among the small rivers Khutmara, Gilandi Dudua, Mujnai, Dolong etc. needs mention. All the rivers drain their water into the river Brahmaputra in Bangladesh either directly or after unity among themselves earlier.

### 2.3.2 Pedology and Climate

The soil of the district of Cooch Behar is formed by alluvial deposition of different river system. It is mainly sandy loam and heavy soil is found in small pockets only. Soil depths are normally low ranging from 15-100 cm, super-imposed on deep beds of sand. The base of igneous and /or metamorphic rocks lying at depth of 1000-1500 meters. The moisture retentive capacity of land in the higher situation is low with much less fertility. The lower situation is more fertile while in the middle order land, multiple cropping has gained popularity. With assured irrigation facility these lands can be better utilised for crop production. Out of the total cultivated land 5.7 percent is low land, 15 percent high land and the rest is medium.

The climate of Cooch Behar experiences roughly two seasons in a year viz. Summer and Winter. The Summer starts in April overlapped by monsoon and giving place to Winter in early November, the months of March and October marked the fag-ends of the two seasons. The monsoon starts by the middle of May and continues upto September, thereby extended over the great portion of Summer. Cooch Behar district has a moderate humid climate in a mean temperature range of 8° (January) and 37' 8° C (August) with heavy rainfall. The average annual rainfall in the district is about 3200 mm, nearly 93 percent of this is received between April-September. The rate of rainfall from 1986 to 1991 is presented below.

**Table 2.8**
**Annual Rainfall (in mm)**

| | | |
|---|---|---|
| 1986 | - | 3137 mm. |
| 1987 | - | 4165 mm. |
| 1988 | - | 5364 mm. |
| 1989 | - | 3581 mm. |
| 1990 | - | 3362 mm. |
| 1991 | - | 3226 mm. |

**Source :** *Industrial Growth Prospects in Cooch Behar District - A Study, Published by Cooch Behar Zilla Parishad, January 1996, p. 10*

### 2.3.3 Forest Resources

Forest happens to be an important natural resource of an economy. In addition, it is also a source of supply of economic products like wood, leaves, fruits, etc. Forest also palys an important role in soil conservation. Cooch Behar is very poor in respect of forest resources. The area under forest is about 1.67 percent of the total land area. However, the major forest produce include Teak, Sal,Sisu, Khair, Gammar etc. The production of fuel wood is negligible in the district. Since forest produce is negligible in the district, the revenue earning is also not that significant.

### 2.3.4 Mineral Resources

Compared to other neighbouring districts of North Bengal viz. Jalpaiguri and Darjeeling, the location of Cooch Behar is beyond the rocky clutches of Himalayan belt. The hard rock is completely absent in this area and therefore the district does not occupy any position in terms of major mineral deposits. Amongst minor minerals, mention may be made of river-bed boulders and brick clay. The brick clays are available in plenty which are used for manufacturing of roofing tiles, domestic potteries and bricks. Cooch Behar is therefore not endowed favourably with the natural resources.

The district is relatively small in land area and relatively resource-poor as no large timber-tracts or hydel resources or mineral deposits occur. Tea, which is a major commercialising influence of the economics of some other North Bengal districts (like Jalpaiguri and Darjeeling) has not taken a foothold in Cooch Behar. The district is basically an agrarian one with low productivity and poor production conditions in agriculture.

## 2.4 Transport and Communication

The development of a place depends to a large extent on the good communication system. But Cooch Behar district is unluckly from the point of view of transport and communication. Existence of low level of transport facilities is another indicator of backwardness of the area.

The district of Cooch Behar is interoven with innumerable streams and rivers.Presence of these inserviceable streams and rivers has made it difficult to bridge them all wherever roads run over them. Besides the main roads, the district has no good all-weather roads.Many of the villages remain nearly isolated for lack of roads.Out of 1168 monzas, only 370 are connected by all-weather roads.The N.H.31 covers a short distance through the police stations of Cooch Behar and Tufanganj. The State High Way,12A starts from Maynaguri and touches Changrabandha, Mathabhanga, Cooch Behar Sadar and Baneswar, Alipurduar in Jalpaiguri district. Besides the National and State Highways, there are metalled and unmetalled roads. The road transport service in the district and also in other districts of North Bengal, are provided largely by North Bengal State Transport Corporation (NBSTC) with head quater at Cooch Behar. The total length of roads maintained by different organisations is shown in the table below.

**Table 2.9**
**Roads Maintained by Different Organisations in Cooch Behar**

| Year | Road Maintained by | | | | | | Total |
|---|---|---|---|---|---|---|---|
| | P.W.D. | | Local Bodies | | Municipalities | | |
| | Surfaced | Unsurfaced | Surfaced | Unsurfaced | Surfaced | Unsurfaced | |
| 1985-86 | 641.00 | 379.00 | 17.75 | 20.60 | 103.27 | 36.42 | 1196.04 |
| 1986-87 | 647.00 | 380.00 | 17.75 | 20.60 | 103.27 | 36.42 | 1205.04 |
| 1988-89 | 598.00 | 373.00 | - | - | 122.53 | 78.41 | 1171.94 |
| 1989-90 | 698.00 | 369.00 | - | - | 125.25 | 75.69 | 1267.94 |

**Source :** *(1) District Statistical Handbook, Cooch Behar, Series ; 1981, 1986-1989*
*(2) Key Statistics of Cooch Behar, 1989-90*

The District had a total length of 1267.94 km. of surfaced and unsurfaced roads in 1989-90 which represented only 6 percent increase since 1985-86. Total length of surfaced road was 762.02 km. in 1989-90 which recorded 8.3 percent increase since 1985-86 (Table 2.9).

The length of total surfaced road in Cooch Behar seems to be very low compared to that of Burdwan. Cooch Behar had 4.19 percent of the total surfaced road of West Bengal in 1988-89. The corresponding percentage for Burdwan in the same year was 10.05 percent. The lower percentage of surfaced road length in Cooch Behar indicates the backward transport and communication system in the district.

The railways are also inadequate in the district.The district has two types of railway tracks viz., broad gauge and metre gauge with a length of only 53 km. and 69 km. respectively. There are two broad gauge lines in the district. One covers New Jalpaiguri -Haldibari Section and the other, Calcutta-New Bongaigaon Section goes upto New Bongaigaon of Assam. The metre gauge line originates from

Alipurduar of Jalpaiguri District. This section of North-East Frontier Railways connects the main railway stations, Cooch Behar, New Cooch Behar and Dinhata in the extreme southern part of the district. There are 15 railway stations in the district . Besides the railways, the district has an air Communication with Calcutta but this service is irregular.

There are some deficiencies or bottlenecks in the existing network of transport in the districts of North Bengal including Cooch Behar. Some of the deficiencies may be noted as follows:[6]

(i) *Inadequate Road Infrastructure* : The network of roadways service in the district of Cooch Behar and also other districts of North Bengal is grossly inadequate. Per km. surfaced road in the district is required to serve more than 25000 persons.Taking North Bengal as a whole, per km. surfaced road is required to serve 21000 persons against the state average of 65000 persons.

(ii) *Lack of Rural-Urban Communication* : Due to the lack of surfaced rural roads in North Bengal, there is a little scope for interaction between rural and urban economies of North Bengal . At present there is only 400 km. of surfaced rural roads in entire North Bengal which constitute less than 10 percent of total length of surfaced roads (4921 km.). Out of the total rural surfaced roads in North Bengal, there is only 13 km. road in Darjeeling, 33 km. in Jalpaiguri, 44 km. in Cooch Behar, 101 km in Malda and 184 km. in West Dinajpur. A large number of villages, therefore, are not connected by roadways service. For example, out of 1168 village, only 370 are connected by roads in Cooch Behar leaving 595 villages in isolation. Due to the lack of adequate roads, transportation of agricultural products to the urban centres become difficult. The products of handloom industry of Cooch Behar suffer from lack of demand as because it is difficult to transport them to the urban markets in the absence of adequate roadways infrastructure.

(iii) *Inadequate Sub-Regional Integration* : The present system of integration between different sub-regions (district units) especially between Siliguri and Cooch Behar, and Jalpaiguri and Cooch Behar is grossly inadequate. Siliguri which is the gateway of North-eastern states is connected with Cooch Behar by N.H.-31. But the journey is troublesome and tedious as because it involves a long distance of about 225 kms. During the rainy season, the route becomes disrupled at several places and the vehicles have to cover additional distance.The same is true for communication with Jalpaiguri. Hence, the industrial units of Cooch Behar are to bear additional transportation costs.

(iv) *Poor Condition of Bridges* : The condition of bridges in the district of Cooch Behar and other districts of North Bengal is extremely poor. Most of the bridges in the area of wooden structure. In the rainy season when the flow of water in the rivers accelerates, a number of bridges are completely washed causing total disruption in the transport system of the district along the other districts of North Bengal.

(v) *Inadequate Rail Infrastructure* : Railways are also inadequate in the district of Cooch Behar. Total length of railway is only 127 kms in the district. North Bengal as whole have an aggregate length of 1000 kms. of railway tract.

## 2.5 Industry

The district of Cooch Behar is industrially backward too. In the absence of any medium or large-scale industry the district has been earmarked as "no industry district". The district enjoys certain subsidies and concessions as a classified backward area in the state of West Bengal. The industrial advancement in the small-scale sector is also very slow. This is mainly due to locational disadvantages and derth of other infrastructural facilities and inputs.

The process of industraliasation in the district is still in its infancy. Existing small-scale industries in the district are cold storage, sawing and planning of wood, manufacutre of ply wood chest for tea,

automobile servicing,printing presses, automobile repairs, grill and gates manufactuirng, manufacture of bidi, etc. Besides, there is also a number of artisan oriented industries in the district which are handloom, sital pati, carpentary, etc.

The progress of small-scale industries in Cooch Behar is not comparable with the progress of these industries in Burdwan. The contribution of small-scale industries in terms of number of units and amount of employment generated is much higher in Burdwan than in Cooch Behar. The number of small-scale industrial units registered in Cooch Behar and Burdwan is shown in the following table.

**Table 2.10**
**Number of Small-Scale Industrial Units Registered with the Direcotrate of Cottage and Small-Scale Industries with Corresponding Employment**

| District | 1982-83 | | 1986-87 | | Upto 31.3.1990 | |
|---|---|---|---|---|---|---|
| | Unit | Employment | Unit | Employment | Unit | Employment |
| Cooch Behar | 242 | 2338 | 273 | 1289 | 5671 | 31278 |
| | *(1.98)* | *(2.39)* | *(1.17)* | *(0.88)* | *(1.68)* | *(1.37)* |
| Burdwan | 1104 | 9276 | 2117 | 13203 | 28330 | 159355 |
| | *(9.06)* | *(9.47)* | *(9.37)* | *(9.02)* | *(8.38)* | *(6.99)* |
| West Bengal | 12213 | 97.962 | 23228 | 146435 | 337941 | 2280857 |

Note : Figures in parentheses are percentages of Corresponding West Bengal figures.
**Source :** *Economic Review, Govt. of W.B 1986-87/1990-91*

From Table 2.10 it is seen that 242 small-scale industrial units were registered in Cooch Behar during the year 1982-83 and these units employed 2,338 persons. The corresponding figure for Burdwan in the same year was 1,104 units employing 12,213 persons. The table also reveals that Cooch Behar accounted for only 1.98 percent of the registered small-scale units in West Bengal compared to a figure of 9.06 percent for Burdwan in the same year. During the year 1986-87, the share of Cooch Behar in terms of number of units and employment both declined. If we consider the total number of small-scale industrial units registered upto 31.3.1990, it is found that Cooch Behar accounted for 1.68 percent, the corresponding figure for Burdwan being 8.38 percent. In terms of the number of persons employed, it is found that Cooch Behar accounted for 1.37 percent of total employment generated in small-scale industries in West Bengal, the corresponding figure of Burdwan being about 7 percent. It therefore appears that industrial advancement in the small-scale sector has been very slow in Cooch Behar and in fact,it remained almost stagnant. According to 1991 census, only 0.71 percent of population of the district are engaged in "household industry, manufacturing and repairing". This shows that only agriculture is important and industry is virtually non-existent in our study area.

The same picture is discernible if we consider the number of registered factories (excluding defence factories) in West Bengal by district. This is shown in the Table 2.11.

**Table 2.11**
**Registered Working Factories (excluding Defence Factories) in West Bengal by District**

| Year | Cooch Behar | Burdwan | West Bengal |
|---|---|---|---|
| 1960 | 12(0.29) | 189(4.62) | 4039 |
| 1970 | 14(0.24) | 270(4.81) | 5612 |
| 1980 | 13(0.20) | 367(5.72) | 6412 |
| 1985 | 17(0.22) | 464(5.90) | 7864 |
| 1986 | 18(0.22) | 477(5.92) | 8064 |
| 1987 | 18(0.22) | 491(5.88) | 8348 |
| 1988 | 18(0.20) | 492(5.74) | 8573 |
| 1989 | 18(0.20) | 508(5.80) | 8746 |

Note : Figures in parentheses are percentages of corresponding West Bengal figures.
**Source:** *Economic Review, Govt. of West Bengal, 1988-89/1990-91*

It appears from Table 2.11 that while Cooch Behar accounts for a negligible portion (i.e. 0.20 percent) of the total registered factories in West Bengal in 1989, the corresponding figure of Burdwan is about 6 percent. This also reinforce our earlier observation that modern industries are almost non-existent in our study area.

We have noted earlier that Cooch Behar is one of the backward districts in the state of West Bengal. Owing to its industrial backwardness, the economy of the district is mainly dependent upon agricultural activities. But agriculture of the district is characterised by poor production condition and low productivity. Economic condition of majority of the population of the area, therefore, remain very poor.

### 2.5.1 Consumption of Electricity

There is no two opinion about the importance of power for the economic, particularly industrial development of a region. No modern industries can run without power. The district of Cooch Behar receives its power supply from Chukha Hydel power of Bhutan and Jaldhaka Hydel project. The consumption of power in the districts of North Bengal, particularly in Cooch Behar is very poor and substantially lower than the state and national average. The low consumption of electricity for productive activities indicates the nature of poor development of the area.The total consumption of electricity in the districts of North Bengal and Burdwan is given in Table 2.12.

**Table 2.12**
**District-wise Consumption of Electricity in West Bengal (1988-1989)**

| District | Total Consumption of Electricity (in million KWH) |
|---|---|
| Cooch Behar | 17.6 |
| Jalpaiguri | 82.7 |
| Darjeeling | 108.4 |
| Malda | 47.5 |
| West Dinajpur | 34.1 |
| Burdwan | 1881.1 |
| West Bengal | 8130.4 |

Source : *Economic Review, 1990-1991*

It is seen from the table that Darjeeling district has the highest consumption of electricity of 108.4 million KWH and Cooch Behar has the lowest consumption of electricity of 17.6 million KWH in North Bengal. It is also evident that the consumption of electricity in Burdwan in 1988-89 was almost 107 times greater than that in Cooch Behar. In fact, the district of Burdwan alone surpasses all North Bengal districts together in respect of consumption of electricity. In the year 1988-89 North Bengal as a whole consumed 280.3 million KWH of electricity, whereas the corresponding figure for the southern districts of Bengal was 7850.1 million KWH. Further, the districts of North Bengal consume major portion of electricity for domestic purposes and very little for industrial activities. For example, 0.84 percent of the total consumption of electricity was utilised for irrigation puposes, and 32 percent for industrial purposes in Cooch Behar compared to 32.79 percent use of electricity for domestic purposes alone. The low consumption of electricity for productive purposes indicates the backwardness of the whole region.

## 2.6 Agriculture

### 2.6.1 Agrarian Structure

Cooch Behar is predominantly an agrarian economy. 93 percent of its population live in rural areas. In the absence of any medium or large-scale industry in the district, a vast majority of its working population has to depend on agriculture for its livelihood. 74.22 percent of the main workers in

Cooch Behar belongs to agricultural sector - 48.18 percent consists of cultivators and 24.04 percent comprise of agricultural labourers. Cooch Behar is however dominated by small and marginal farmers operating less than 2 hectares of land. 78.38 percent of the operational holdings in Cooch Behar are less than 2 hectares. The average size of holdings is 0.87 hectares as against 0.95 hectare for whole of West Bengal. In the absence of a class of really 'large' cultivators the agrarian economy of the district can largely be described as a peasant economy. The following tables will give some idea on the position of the farmers of this district.

**Table 2.13 a**
**Distribution of Holdings**

| Size of Holdings | No. of Holdings (in '000 Nos) | % of Total Holdings |
|---|---|---|
| Upto 1.00 hec | 138.5 | 51.99 |
| Above 1.00 & below 2.00 hec. | 70.3 | 26.39 |
| Above 2.00 & below 4.00 hec. | 32.5 | 12.20 |
| Above 4.00 hec. | 25.1 | 9.42 |
| Total | 266.4 | 100% |

Female Ownership is 16.02%

**Table 2.13 b**
**Tenancy Arrangement**

| | | |
|---|---|---|
| Total Nos. Bargadars | : | 1,30,762 |
| Total Nos. of Pattaholders | : | 1,12,380 |
| Total Nos. of Landless persons | : | 40,971 |
| Total Nos. of Small Farmers | : | 86,388 |
| Total Nos. of Marginal Farmers | : | 1,97,910 |
| Total Nos. of Agricultural Labourers | : | 1,39,914 |

**Source :** *Census of India , 1981*

Cooch Behar "did not have a class of landless agricultural labour as in other districts. Each cultivating family had at least some land for itself and in addition served on the lands of the nearby *jotedar* or bigger cultivator. With the influx of a large number of migrants since 1950-51 a small class of labour has grown up."[7] Sharecropping was the dominant form of cultivation in some places of Cooch Behar in the past. But in recent years there has been a tendency to withdraw lands from the share-croppers for self-cultivation. Consequently, we find a large number of owner cultivators now-a-days. Seasonal tenancy is seen to have been gaining popularity in recent years . These changes in the system of cultivation is, perhaps, the result of the new tenency laws introduced by the Left Front Government which allows the tenant to record in his name the tenanted portion of land.

The main features of agriculture in Cooch Behar have been discussed here under the following heads : (a) land-use pattern, (b) cropping pattern, and (c) production trends and productivity.

### 2.6.2 Land-Use Pattern

One of the important aspects of agriculture is the pattern of land utilisation. It actually means the use and distribution of available land for different purposes. The following table shows the land-use pattern of the district of Cooch Behar for the year 1990-91.

**Table 2.14**
**Land Utilisation Pattern of Cooch Behar District (1990-91)**

| | Category | Area (Ha) | Percentage to Total Geographical Area |
|---|---|---|---|
| 1. | Geographical Area | 3,38,713 | 100% |
| 2. | Area Under Non-agricultural Use | 69,137 | 20.41% |
| 3. | Forests | 5,646 | 1.67% |
| 4. | Barren and Uncultivable Land | 14,277 | 4.21% |
| 5. | Permanent Pastures and Other Grazing Land | 181 | 0.05% |
| 6. | Area Under Orchard, Plantation and Miscellaneous | 10,340 | 3.05% |
| 7. | Cultivable Waste Land | 3,332 | 0.98% |
| 8. | Fallow and Other Current Fallow | 1,582 | 0.46% |
| 9. | Current Fallow | - | - |
| 10. | Net Area Available for Cultivation | 2,30,391 | 68.02% |
| 11. | Area Sown More Than Once | 2,24,609 | 66.31% |
| 12. | Grossed Cropped Area | 4,55,000 | 134.33% |
| 13. | Cropping Intensity (%) | - | 197.50 |

**Source :** *Annual Plan on Agriculture (1990-91),Cooch Behar*

The land-use pattern of the district clearly reveals that (Table 2.14) the scope for extension of cultivation is not much. The district has already brought under plough 2,30,391 hectares of land which comprise 68.02 percent of the geographical area of the district. Very negligible percentage of land (1.67) is under forest.

The cropping intensity for different districts of North Bengal can be compared favourably with the state of West Bengal. It is highest in Cooch Behar and lowest in Malda among the five districts of North Bengal.Table 2.15 shows the district-wise cropping intensity in North Bengal.

**Table 2.15**
**Cropping Intensity in North Bengal Districts**

| District | Net area available for cultivation | Gross Cropped Area(Ha) | Cropping Intensity ( in Percentage) |
|---|---|---|---|
| Cooch Behar | 230391 | 452358 | 196 |
| Jalpaiguri | 225676 | 400169 | 179 |
| Darjeeling | 66871 | 112476.40 | 168 |
| West Dinajpur | 395984 | 609796 | 153 |
| Malda | 280850 | 414838 | 148 |

**Source :** *Conference on Regional Development of North Bengal : Prospect & Potential Background paper, 1986, Govt. of West Bengal, p. 32*

The above table shows that the cropping intensity in the district of Cooch Behar is fairly high. Relatively high rainfall and low monthly potential evapo-transpiration (because of high humidity)

constitute towards retaining the favourable trend. Moreover, soil moisture is contained for a considerable period even after the departure of monsoon. Despite this high cropping intensity in the district of Cooch Behar, productivity indices are much lower than the state average.

### 2.6.3 Cropping Pattern

There are mainly three crop-seasons in the district, namely, *pre-kharif* (March - June), *kharif* (June-September) and *Rabi* (October - January) . The main crops of the district are Aus paddy and jute in the pre-kharif season. Aman paddy during kharif season and in the Rabi season tobacco, oil seeds, pulses and wheat are grown. Boro paddy (February-May) is a new introduction in the cropping-matrix of the district since it was previously a marginal crop in the marshlands or *bill*. The district is the major tobacco growing area of the state. It has the potentiality of growing one of the best quality Cigar wrapper and filter tobacco. Unfortunately, for want of near-by market, the extension of area for this crop is not possible. During recent years the district has made some progress in the cultivation of winter vegetables, specially cauliflower, cabbage, and items like potato and hybrid tomato, the produce of which has captured the markets of Assam and Meghalaya. The following table highlights the area under principal crops in the district of Cooch Behar in different years.

**Table 2.16**
**Area Under Principal Crops in Cooch Behar**

(Area Thousand Hectares)

| Crop | 1981-82 | 1985-86 | 1986-87 | 1987-88 | 1988-89 | 1989-90 |
|---|---|---|---|---|---|---|
| Aus (Rice) | 62.2 | 61.2 | 64.8 | 61.4 | 96.1 | 86.9 |
| Aman (Rice) | 193.7 | 195.4 | 225.0 | 191.5 | 229.9 | 222.6 |
| Boro (Rice) | 0.1 | 0.4 | 2.2 | 5.2 | 8.7 | 9.2 |
| Wheat | 8.0 | 14.0 | 33.5 | 34.8 | 21.7 | 23.4 |
| Gram | (a) | - | - | - | - | - |
| Other Pulses | 6.4 | 7.8 | 11.7 | 9.2 | 9.1 | 10.6 |
| Rape and Mustard | 6.9 | 4.5 | 7.5 | 6.5 | 7.7 | 6.8 |
| Jute (1) | 54.0 | 76.1 | 60.4 | 56.8 | 55.2 | 59.6 |
| Sugarcane(2) | 0.1 | (a) | - | - | (a) | (a) |
| Potato | 1.8 | 3.1 | 9.5 | 4.1 | 3.9 | 4.6 |
| Tobacco | 9.4 | 10.0 | 9.8 | 9.8 | 13.2 | - |

**Sources :** *(1) District Statistical Handbook, Cooch Behar Series : 1981, 1986-1989*
*(2) Key Statistics, Cooch Behar, 1989-90*

Note : (1) Production items of 100 bales
(2) Production items of gur
(3) Less than 50 hectares

Table 2.16 discloses increasing preponderance of food crops. The entire agricultural economy largely depends on paddy, wheat, jute, tobacco and potato. Aman paddy is the most important crop of the district. Although the area under Boro paddy is not very significant, yet it is increasing steadily. During the years wheat has emerged as an important crop of the district. While the proportion of area under Jute (cash crop) seems to have been declining, the proportion of area under potato ( a commercial crop) have an increasing trend.

### 2.6.4 Production Trends and Productivity

A comparison of the production and productivity ternds of the district of Cooch Behar with those of the district of Burdwan clearly reflects the backwardness of our study area. Burdwan is agriculturally the most advanced district of West Bengal. The production and productivity indices of Burdwan are much higher than the corresponding state averages. But in case of Cooch Behar, these indices are substantially lower than the corresponding figures of Burdwan and West Bengal. The following table presents a comparison of the index number of area, production and productivity of Cooch Behar, Burdwan and West Bengal.

**Table 2.17**
**Index Numbers of Agricultural Area, Production and Productivity of Land for All Crops in Cooch Behar, Burdwan and West Bengal (Base: 1971-72=100)**

| Year | Area | | | Production | | | Productivity | | |
|---|---|---|---|---|---|---|---|---|---|
| | Cooch Behar | Burdwan | West Bengal | Cooch Behar | Burdwan | West Bengal | Cooch Behar | Burdwan | West Bengal |
| 1976-77 | 119.29 | 105.32 | 104.13 | 101.79 | 114.90 | 105.11 | 85.33 | 109.10 | 100.11 |
| 1981-82 | 108.53 | 107.36 | 102.59 | 97.25 | 116.80 | 103.84 | 89.61 | 108.79 | 101.22 |
| 1982-83 | 110.94 | 94.91 | 96.35 | 94.24 | 119.00 | 84.95 | 84.95 | 125.38 | 99.78 |
| 1984-85 | 116.23 | 126.04 | 104.13 | 112.84 | 163.68 | 97.08 | 97.08 | 141.05 | 135.14 |
| 1985-86 | 112.99 | 114.87 | 105.07 | 110.89 | 153.15 | 98.14 | 98.14 | 133.32 | 138.12 |
| 1986-87 | 130.52 | 110.25 | 108.12 | 124.99 | 171.53 | 95.76 | 95.76 | 155.58 | 136.90 |
| 1987-88 | 113.41 | 123.25 | 109.85 | 117.12 | 196.38 | 103.27 | 103.27 | 159.33 | 144.81 |
| 1988-89 | 128.44 | 116.34 | 108.75 | 143.07 | 213.71 | 177.25 | 111.39 | 183.69 | 162.99 |
| 1989-90 | 124.38 | 116.57 | 109.80 | 146.97 | 207.62 | 182.96 | 118.16 | 178.11 | 166.63 |

**Sources :** *(1) Economic Review 1986-87, p. 38*
*(2) Economic Review 1990-91, p. 44*

It appears from Table 2.17 that the index numbers of agricultural production and productivity in the district of Cooch Behar remains much lower compared to those of Burdwan and the state of West Bengal. While the production index for Cooch Behar has increased by 45 points from 1976-77 to 1989-90, it has increased by 93 points for Burdwan and 77 points for the state during the same period. Similarly, productivity index for Cooch Behar has increased by 33 points, compared to an increase of 69 points in Burdwan and 66 points increase in the state during the same period. In both terms therefore Cooch Behar is backward.

### 2.6.5 State of Irrigation

The volume of agricultural production depends very much on the irrigation system of the area. Irrigation facilities, though an essential pre-requisite for agricultural progress, are very much limited in the district of Cooch Behar. The main source of making water available for agricultural fields is natural rainfall, which is marked by divergence in quantity, time and continuity.

Irrigation facilities at present are inadequate. At the time of field investigation (1990-91) only 11.72 percent of the net cultivated area was under irrigation. In the absence of any major irrigation projects in the district, farmers depend on minor-irrigation schemes. The types of irrigation facilities available in the area are: Tanks,RLIs, STWs, DTWs, Hand Tube Well and Dug Well (pucca). The following table presents the area irrigated by different sources in the district of Cooch Behar for a period of 10 years.

**Table 2.18**
**Area Irrigated by Different Sources in the District of Cooch Behar**

(Thousand Hectares)

| Year | Area Irrigated by | | | | | | |
|---|---|---|---|---|---|---|---|
| | Govt. Canals | Private | | | Deep Tube Well, Shallow Tube Well & Rivers Lift Pump | Other Sources | Total Area Irrigated |
| | | Canal | Tank | Well | | | |
| 1981-82 | 0.25 | - | 1.40 | - | 12.50 | 22.20 | 36.35 |
| 1985-86 | - | - | - | - | 140.93 | - | 140.93 |
| 1986-87 | - | - | - | - | 150.88 | - | 150.88 |
| 1987-88 | - | - | - | - | 129.23 | - | 129.23 |
| 1988-89 | - | - | - | - | 221-05 | - | 221.05 |
| 1989-90 | - | - | - | - | 210.60 | - | 210.60 |

**Sources :** *(1) District Statistical Handbook, Cooch Behar, Series : 1981,1986-1989*
*(2) Key Statistics of Cooch Behar, 1989-90*

The district has got a rich deposit of ground-water. But in the absence of any proper net-work of irrigational facility, the vast amount of ground-water resource remain untapped in the district. The main utilisation of ground-water in the district is for agriculture apart from the very small percentage that represents domestic drawals. However,"Utilisation of ground-water for agriculture and irrigation has not attained its optimum level in any part of the district.... considering the appreciable amount of recharge received annually through rainfall, the withdrawal of ground-water has been negligible which leaves a tremendous scope for further large-scale development of water".[8]

The potential available in the district for irrigation is of the order 1,447.40 MCM, while the total ground-water available for development is about 1,851.22 MCM.[9] In view of this large available resource of ground-water, it is useful to develop some idea of the order to which it has been harnesses for development. There is a good scope for utilisation of ground-water through the spread of irrigational facilities in the district. "With the increased irrigation potential, the farmers in the district should be encouraged and persuaded to resort to multiple-cropping pattern through assured irrigation, which in turn would result in the up-grading of the economic status of the people and the district as a whole".[10] But unfortunately, the irrigation facilities at present are not adequate to meet the growing demand of agriculture. The following table gives the distribution of ground-water structures and draft in the district of Cooch Behar in 1988.

**Table : 2.19**

**Distribution of Ground Water Structures and Draft in Cooch Behar, November (1988)**

| Deep Tube Wells | Minideep Tube Wells | No. of Shallow Tube Wells | | | | | No. of Dug Wells | | | Not in Use Permanently | Total Annual Draft from Ground Water (M.C.M) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Electrical | Diesel | Manual F. P. | Other | Total | Mech. | Manual | Total | | |
| 51 | _ | 245 | 8218 | 2730 | 138 | 11331 | 15 | 3812 | 3827 | 64 | 164.01 |

N.B. : F.P. = Fitter Points
M.C.M. = Million Cubic Metres

**Source :** *Key Statistics of Cooch Behar, 1993*

It appears from Table 2.19 that irrigation development in the district has been slow and not even 10 percent of the available ground-water in the district is being utilised, in the absence of major irrigation schemes. Exploitation of this ground-water reserves appears to be the only way that can quicken economic development of the area. In this regard, the importance of government-operated RLIs and STWs is paramount. The following table shows the distribution of govt. DTWs, RLIs and STWs in Cooch Behar, Burdwan and West Bengal.

**Table 2.20**

**Distribution of Govt. Deep Tube Wells, River Lifting Irrigation and Shallow Tube Wells in Cooch Behar, Burdwan, and WB (as on 31st March, 1988)**

| Cooch Behar | | | Burdwan | | | West Bengal | | |
|---|---|---|---|---|---|---|---|---|
| DTW Total Nos. | STW Total Nos. | RLI Total Nos. | DTW Total Nos. | STW Total Nos. | RLI Total Nos. | DTW Total Nos. | STW Total Nos | RLI Total Nos. |
| 15 *(0.59)* | 90 *(2.69)* | 88 *(2.75)* | 332 *(12.99)* | 408 *(12.21)* | 266 *(8.32)* | 2554 *(100.00)* | 3342 *(100.00)* | 3198 *(100.00)* |

**Source :** *Economic Review 1988-89*

It appears from the above table that the importance of the three government-operated minor irrigation schemes is very small in the district of Cooch Behar compared to Burdwan.Cooch Behar accounts for only 0.59 percentof DTWs of West Bengal in 1988, the corresponding figure for Burdwan is 12.99 percent. In case of STWs, the share of Cooch Behar is only 2.69 percent, compared to 12.21 percent share for Burdwan. In case of RLIs, the share of Cooch Behar is 2.75 percent only, whereas the share of Burdwan is 8.32 percent.Therefore compared to Burdwan the government-operated irrigation faclities seem to be lower in Cooch Behar substantially.

All other technological inputs like HYV seeds, chemical fertlizers, etc. can only be used if water input is available sufficiently. The poor irrigation facility in the district appears to be one of the most important factors impeding agricultural development.

### 2.6.6 Fertilizer Consumption

Cooch Behar is predominantly an agrarian economy. But still now the agriculture in the district remains at a primitive level with low level of productivity. The low productivity can largely be attributed to the low consumption of fertilizer and low level of irrigation facilities in the area. For successful implementation of HYV Programme, the use of chemical fertilizer acts as a catalytic agent. But the consumption of fertlizer is very insignificant and plays a very negligible role in the agriculture of Cooch Behar. The following table shows per hectare fertlizer consumption of the district of Cooch Behar for the years 1984-85 to 1988-89.

**Table 2.21**
**Consumption of Fertlizer in Cooch Behar**

| Year | Name of the Fertilizer (in tonnes) | | | Total | Fertilizer Consumption |
|---|---|---|---|---|---|
| | N | P | K | (N+P+K) | (kg/ha) |
| 1984-85 | 6690 | 3986 | 2960 | 13636 | 27.75 |
| 1985-86 | 7170 | 3772 | 2863 | 13805 | 28.11 |
| 1986-87 | 9567 | 5037 | 3583 | 18187 | 37.03 |
| 1987-88 | 12755 | 5519 | 3893 | 22167 | 45.15 |
| 1988-89 | 14335 | 7714 | 5535 | 27584 | 56.20 |

**Source :** *Annual Plan on Agriculture (1990-91), Cooch Behar, p. 25*

It is observed that (Table 2.21) the fertilizer consumption per hectare area in the district was 27.75 kg. in the year 1984-85 which rose to 56.20 kg in 1988-89. During a period of 4 years,fertilizer consumption in the district was therefore doubled. However, a comparison of per hectare fertilizer consumption in the five districts of North Bengal in 1988-89 with that of the district of Burdwan and the state of West Bengal reveals an extremely poor position of Cooch Behar in this respect. Such a comparison is made in the following table.

**Table 2.22**
**Consumption of FertiliZers in North Bengal Districts and Burdwan (1988-89)**

| District | Name of the Fertlizers (in tonnes) | | | Total | Fertilizer Consumption |
|---|---|---|---|---|---|
| | N | P | K | (N+P+K) | (kg/ha) |
| Darjeeling | 4437 | 3310 | 2451 | 10198 | 89.6 |
| Jalpaiguri | 9565 | 5798 | 4425 | 19788 | 49.76 |
| Cooch Behar | 14335 | 7714 | 5537 | 27584 | 56.20 |
| W.Dinajpur | 21055 | 8265 | 6697 | 36017 | 51.60 |
| Malda | 20547 | 9024 | 7931 | 37502 | 79.10 |
| Burdwan | 45949 | 16534 | 10133 | 72616 | 100.80 |
| West Bengal | 370925 | 164205 | 115578 | 650708 | 79.00 |

**Source :** *Annual Plan on Agriculture (1990-90), Cooch Behar, p.25*

It appears from Table 2.22 that all North Bengal districts are lagging behind Burdwan, which is agriculturally the most developed district in West Bengal, in respect of per hectare consumption of chemical fertilizer.The per hectare consumption of fertilizer in Cooch Behar, in particular, is substantially lower than that of Burdwan and of the state of West Bengal. The low consumption of chemical fertilizer reflects the backward nature of agriculture in the district of Cooch Behar.

The backward nature of agriculture is attributable to the agrarian structure of the economy. Since a vast majority of cultivators in Cooch Behar are small and marginal farmers, their ability to invest for agricultural development is quite limited. The problem is further compounded by their limited access to formal credit institutions of which we discuss now.

## 2.7 Rural Credit Situation

Rural Credit market is of two types -organised and unorganised. Within the organised credit sector we have a number of formal lending institutions such as Primary Agricultural Credit Societies (PACs), Commercial Banks and Co-operative Banks which provide working capital for agricultural operations. Unorganised or informal credit sector on the other hand includes a large number of private sources such as landlords, larger cultivators, neighbours, professional money-lenders, traders, friends and relatives, and others. The features and relative importance of lending from formal and informal credit-sources in the district of Cooch Behar may now be discussed.

Looking first at the formal credit-sources we observe that the Primary Agricultural Credit Societies (PACs) are the credit institutions at the grassroots level. At the end of June 1985 there were 221 PACs in Cooch Behar with a total working capital of Rs. 721 lac and total membership of 93 thousand. The number of PACs however increased to 224 at the end of June 1989 although total membership had declined to 89 thousand and working capital to Rs. 683 lac.[11] The performance of the PACs has therefore not been satisfactory in the district.

Co-operative Bank in the district is of two types - West Bengal State Co-operative Bank (WBSCB) with its 3 branches and Land Development Bank (LDB) with 6 branch offices in Cooch Behar. The WBSCB provide short-term loans for agricultural operations. The total loan sanctioned by the bank in the agricultural sector in 1987-88 was Rs. 69.02 lacs against which the collection was only 26.81 percent. There is thus an acute problem of outstanding loans in this institution. Land Development Bank (LDB) on the other hand provides long-term loans for reclamation of land, construction of ring-wells or cattleshed, redemption of old debts, purchase of agricultural implements like pump-set, power-tiller, tractor, sinking shallow-tubewells, etc. The bank is mainly financed by NABARD. The LDB had advanced Rs. 85.22 lacs in 1977-78 which gradually declined to Rs.0.19 lac in 1982-83. The bad recovery condition of loan has been primarily responsible for such decline in loan advanced. It may be noted that only 7.12 percent of loan advanced by the institution was collected during 1986-87.[12]

Despite a rapid branch expansion of the commercial banks in recent years, its effect in terms of population coverage has not been adequate.

**Table 2.23**
**Number of Bank Offices and the Number of Population per Bank in the districts of Cooch Behar, Burdwan and West Bengal**

| District | Number of Offices | | Population Per Bank (inThousand) | |
|---|---|---|---|---|
| | As on 1981 | As on 1990 | As on1981 | As on1990 |
| Cooch Behar | 40 (1.79) | 101 (2.46) | 44 | 21 |
| Best District | 184 (8.24) | 356 (8.69) | 26 | 16 |
| State | 2233 (100.00) | 4097 (100.00) | 21 | 16 |

**Source :** *Economic Review 1990-91*

Table 2.23 shows that of the total number of bank offices in the state of West Bengal, Cooch Behar uniformly accounts for a very low percentage compared to the most agriculturally advanced district of Burdwan. However, whereas the differential increase in the number of branches in Burdwan over the period of 1981-90 has raised its percentage proportion by 0.45 points, in the case of Cooch Behar the rate of branch-expansion has been faster at 0.67 percentage points. Thus some effort to make up the backlog in spread of bank services is evident. In terms of population coverage, the effect of this expansion has not been sufficient to cover the backlog, since although coverage in Cooch Behar has improved, the district still lags considerably behind Burdwan which has figures consistently closer to the average in the state.

We now consider the distribution of bank-branches as well as deposits and advances over the rural and urban areas.

**Table 2.24**
**Distribution of Deposits and Advances of Scheduled Commercial Banks**

| District | Rural | | | | Urban | | | |
|---|---|---|---|---|---|---|---|---|
| | No. of Offices | Deposit | Advance | Advance-Deposit Ratio | No. of Offices | Deposit | Advance | Advance-Deposit Ratio |
| Cooch Behar | 59 | 4293 | 1793 | 41.77 | 23 | 4012 | 1826 | 45.51 |
| Burdwan | 194 | 16472 | 4653 | 28.25 | 44 | 20362 | 3501 | 17.19 |
| State | 1768 | 123916 | 50643 | 40.87 | 581 | 164649 | 39707 | 24.12 |

Note : Urban = Semi-urban + Urban + Metropoliton

**Source :** *Economic Review 1990-91*

Table 2.24 reveals that about 72 percent of the total bank branches in Cooch Behar are situated in rural areas, whereas it is 58 percent in Burdwan and 48 percent in the state of West Bengal as a whole. With a very high proportion of rural branches in Cooch Behar, a lower advance-deposit ratio in the rural areas reflects policies of urban-bias resorted to by the commercial banks in the district. However, the advance-deposit ratio in the rural areas of the district is much higher than that of Burdwan and it is consistent with the state average. But this apparent favourable situation may not reflect the actual availability of institutional credit to the poorer section of the peasantry.

In the absence of recent data relating to class-wise distribution of formal credit among the cultivator households, we have to depend on the results obtained from our field investigation which however reveal restricted access of the poorer sections to the formal credit institutions (see Table 3.4 & Table 4.7). We have noted earlier that the district of Cooch Behar is dominated largely by sub-marginal, marginal and small cultivators who are generally seen to pursue subsistence agriculture. Since a vast majority of cultivators are poor, their ability to invest for agricultural development is quite limited. Moreover, their access to formal credit institutions is further restricted because of asset-based lending policy pursued by the lending institutions. Lack of adequate institutional credit in the peasant economic system has therefore been primarily responsible for the perpetuation of agricultural backwardness in the district.

In the absence of adequate institutional credit in the study region, the cultivators very often depend on informal (private) sources for production and consumption loans. A section of private lenders in the study region are seen to advance credit with a view to interlocking the labour services or output of the borrowers. In a number of cases such interlocking arrangements enhance surplus extraction from the village economy and have been responsible for relative impoverishment of the rural community.

## 2.8 A Backward District

It therefore appears from the foregoing analysis that agriculture is the primary occupation in the backward 'no industry' district of Cooch Behar in North Bengal. Because of the high dependence of the

regional economy and the population on agriculture and the high intensity of cultivation, the agrarian features of the district are characterised by peasant economy, since both average size of holding as well as proportion of landless agricultural labourers are small.

Irrigation facilities are very limited in the district. The application of chemical fertilizers and pesticides and the use of HYV seeds is also very low compared to Burdwan which is agriculturally the most advanced district in West Bengal and the state average. Poor irrigation facilities along with low levels of consumption of fertilizer and other inputs is responsible, in part, for the low level of agricultural productivity in the district. Since a vast majority of cultivators are poor, their capacity to invest for agricultural development is quite limited. Lack of adequate institutional credit in the peasant economic system has also been responsible for the perpetuation of agricultural backwardness in the district.

The backwardness of the district is also revealed by the poor infrastructural facilities in the area. Transport and Communication systems are inadequate, educational facilities are not sufficiently advanced. Consumption of electricity for productive purposes is also very low. The lack of infrastructural facilities is responsible for the retardation of industrial growth in the area. The scope of employment outside agriculture is therefore very limited.

We therefore observe that the economy of the district of Cooch Behar is backward on all fronts, an observation further strengthened by the fact that HDI for the district of Cooch Behar is the lowest among all the districts in West Bengal. Since the purpose of the present study is to investigate the nature and extent of interlinkages in the context of a poor agrarian economy, Cooch Behar provides an ideal territory for field investigation.

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