

Best Practice 1

Title of the Best Practice: Afforestation on the sides of Kana Damodar

The Goal:

The objective of this project is to control the erosion of the banks of the river named Kana Damodar which is a major source of irrigation in this area, through plantation.

The Context:

Damodar gets flooded during the monsoons. While the areas on its eastern bank remain unaffected because of its landscape, the canals on this side carry a huge amount of flood water. This heavily affects the buildings, shops, establishments situated on both sides of the canal known to the locals as Kana Damodar. Shops, temporary shacks, houses too sometimes get severely damaged, submerged and washed away by the heavy current. The government has taken due measures to prevent the banks from eroding so quickly by dredging the canals. However, that solves the problem momentarily. The real culprit identified by our college is indiscriminate felling of trees in order to incorporate the ever expanding roads and to clear out plots to build houses and shops.

The Practice:

Studies on environment, general awareness of the perils of deforestation and the threats of global warming have incited our students to spontaneously participate in the plantation programme. With the help of our NSS unit, this year also we targeted the banks of Kana Damodar as our site of plantation. A team of twenty five students were assembled. Together they planted about seventy saplings and attempted at fencing them with sticks and newspapers.

This practice of afforestation helps build up social consciousness amongst our students about the environment. This practice is relevant in preventing soil erosion as well as preserving the banks of the river.

Evidence of Success:

As the trees need years to grow, it may be a bit too early to estimate the success of the project. The main target was to prevent soil erosion of the banks which will unfortunately take time. So we cannot vouch for that at this point of time. But the plantation has definitely helped beautify the banks and the adjacent areas. The students ran the extra mile to clean up the adjacent areas where they planted the saplings and disposed of the garbage properly. This can be counted as an immediate result which render our project partially successful.

Limitations:

In order to execute this project on a larger scale, adequate funds are required. Although the saplings are cheap and with a little monetary help can be grown in the college premises, the fences, in comparison, cost five or six times more than that. If a larger scale project is ever undertaken where we decide to take the students on the levees of the main river, we need to provide with their travel expenses as well as refreshments. Since there is

no financial support for such social works, the project might come to a standstill in near future.

Another issue that jumps out is the lack of awareness amongst the locals. Often these saplings become cattle fodder, get stolen or get destroyed heartlessly. A workshop or a seminar incorporating the interested local people could be organised to discuss the perils of deforestation in general and especially on the riversides. However, budgetary issues are holding us back at this task.

Best Practices 2

Title of the Best Practice: Financial Literacy Programme for the locals

The Goal:

The objective of this project is to educate the people of Goalpota and its adjacent areas on how to invest and protect their hard earned money.

Context and Practice:

One of the best practices of our college is to promote “Financial Literacy Program” along with UCO Lead Bank Office directed by RBI. Campaign was organized on 10th April, 2018(Tuesday) at 1:30p.m. at Room No-22. Speaker was Mr. Rabisankar Dasgupta, Additional General Manager of Agriculture and Rural Development Department, UCO Bank. We have invited Jagatballavpur Anchal Samabay Krishi Unnayan Samiti Ltd, Jagatballavpur, Howrah to involve the members of the Self Help Group working under their supervision. We have also invited people belonging to Goalpota Panchayat. He has delivered a lecture describing PMJJBY(Jiban Jyoti Bima Yojana), PMSBY (Suraksha Bima Yojana)and Atal Pension Yojana. In total, one hundred fifty four (154) persons participated in the workshop. We have invited only one local Co-operative and Self Help Group under this Co-operative. Response was overwhelming. Due to the lucid presentation of the speaker, our workshop generated immense interest. One of the other local Co-operative asked for another program like this inviting them along with present Co-operative. This workshop will enhance the goal of financial inclusion by the Government of India. Actually, college has played a role of liaison by organizing a local mass of one hundred fifty common people before the lead bank of Howrah district performing the duty of extending financial literacy campaign. He stated about three schemes of Reserve Bank of India in detail stated below.

Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY): The PMJJBY is available to people in the age group of 18 to 70 years having a bank account who give their consent to join / enable auto-debit. Aadhar would be the primary KYC for the bank account. The life cover of Rs. 2 lakhs shall be for the one year period stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for Rs. 2 Lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber’s bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme. The scheme is being offered by Life Insurance Corporation and all other life insurers who are willing to offer the product on similar terms with necessary approval and tie up with banks for this purpose.This is a must for any member of the staff who is the sole breadwinner in his or her family.

Pradhan Mantri Suraksha Bima Yojana(PMSBY): The Scheme is available to people in the age group 18 to 70 years with a bank account who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. Aadhar would be the primary KYC for the bank account. The risk coverage under the scheme isRs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs. 12 per annum is to be deducted from the account holder’s bank account through ‘auto-debit’ facility in one installment. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who are willing to offer the product on similar terms with necessary approval and tie up with

banks for this purpose. Although it is for everybody, this scheme especially suits drivers, security guards, newspaper vendors, vegetable vendors and others who are exposed to the risk of accidental death or disability.

Atal Pension Yojana (APY):

It offers Pension between Rs 1,000 and Rs 5,000 a month. It costs a monthly pension of Rs 1,000, a 40-year-old subscriber will have to invest Rs 291 per month for 20 years, while an 18-year-old will have to contribute Rs 42 per month for 40 years.

All individuals between 18 and 40, who will have to contribute till they turn 60 are eligible. This is an investment one needs to make on behalf of their domestic staff who may not have anyone to look after them once they stop working.

Apart from this, Mr. Rabisankar Dasgupta and our IQAC Coordinator and HOD of Economics department, Dr. Bishan Sanyal delivered a lecture on the importance of financial awareness of common people. Bishan Sanyal emphasised on the one of the stated objectives of Indian government 'Financial Inclusion' among the masses. Bishan Sanyal has also narrated the difference between organized and unorganized sector of money market. He and Mr. Dasgupta favoured organised sector of the money market so that rural people are not cheated by players of unorganized sector like Chit fund, Mahajan etc. This awareness programme draws special relevance in rural West Bengal where chit funds like Sanchaita(earlier), Sharada, Rose Valley etc. has mismanaged money of common people capitalizing their ignorance.

Evidence of Success:

During the programme, feedback sheets were handed out to the participants. We were extremely pleased to see that almost all the feedback was positive and the participants were thrilled to have taken part in this interactive session. Seeing such success, one of the IQAC members from the local community requested us to organise another programme involving different cooperatives in future. The main speaker of the session, Mr. Rabisankar Dasgupta has requested the IQAC to organise a similar programme involving the students.

Limitations:

Lack of infrastructure is our main constraint. We could not, in time, install the necessary devices for a powerpoint presentation. Also we don't have ample space to accommodate such large scale participation. Budgetary restraints come next. Providing the participants with some refreshments may turn out to be expensive.