

The management and operational status of the SHGs under West Bengal comprehensive area development corporation

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ABSTRACT

The present study was carried out in Haringhata Block, comprising the rural areas and villages in the district of Nadia under WBCADC. This investigation was made to assess the management, operational status of the SHGs under west Bengal Comprehensive area Development Corporation. Twenty SHGs were randomly selected out of 350 SHGs, by using the cluster sampling approach or technique. The data were processed into frequency and percentage. From this study, it was inferred that they have developed abundant self-reliance and self-esteem through this SHG movement. Again, the SHGs in the block have been releasing their social responsibilities with greater willingness. This experience available in the block intervened that SHGs were sustainable, have reliability, stimulate savings in the process. It also helped to the borrowers to come out of vicious turbulence to alleviate the poverty which can transform their energies to synergies.

KEW WORDS : Comprehensive, Management, Socio-economic

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INTRODUCTION

Self-help groups (SHGs) are playing a major role in rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places and giving emphasis on self-reliance, human agency and action. It intends to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. The self-help model in India facilitates institution-building in the form of people's organizations, groups, clusters and federations (Wisniwski, 1999). The poor, however, seldom organize themselves. It is an assisted self-help process where the State, the financial institutions and the non-governmental organizations (NGOs) play an important role in mobilizing and assisting the poor and the needy. While the policies of the external agents of development place emphasis on building institutions to assist the poor and women, the practice-oriented reality has to deal with the structural barriers that people in general, women as special and the organizations also face (Singh, 2002). At the level of practice, the

outcomes of self-help depend on building mutually beneficial relationships, negotiating power and gaining control (Rao, 2003).

The West Bengal Comprehensive Area Development Corporation popularly known as CADC, is a statutory autonomous body formed in 1974, with a view to bring about all round development of rural economy through an integrated approach towards diverse activities *viz.*, irrigation, agriculture, animal husbandry, fishery, literacy, preventive health, women and children development, rural industries, farmers co-operatives etc., for putting this model approach to test. Being a unique concept that had not been tried earlier, many practical difficulties surfaced during the initial stages of its implementation. Accordingly the original model had to be revised and modified from time to time.

METHODS

The West Bengal comprehensive area development corporation at Jaguli, Nadia was supervising 350 self-help groups in different villages under Haringhata block. The present study was conducted on the SHGs under

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