IDENTIFY THE NEEDS AND BENEFITS FOR CREATION OF SELF HELP GROUP

Victor Sarkar, Biman Maity*, Kausik Pradhan, Tarun Kumar Das and Ankur Adhikary

Department of Agricultural Extension, Uttar BangaKrishiViswavidyalaya, Pundibari Cooch Behar, West Bengal-736165 Email: biman100002@gmail.com

Received-30.06.2020. Revised-25.07.2020

Abstract: Self Help Groups are small economically homogeneous group of the rural and urban women and poor. The study was conducted in Falimari and Chandamari village under Cooch Behar block I, Gopalpur, Takargach villages under Cooch Behar block II of Cooch Behar District, from each village 45 no. of respondents taken and total 180 no. of respondents are taken from the exhaustive list. The purposive and random sampling procedures were followed and collected data was analyzed with help of statistical tools for graphical representation of the results. The result shows that majority of the respondent had joined the Self-Help Group for promoting saving because most of the Self-Help Group members belong to poor family background and they have always financial shortage. 88.89% of the respondents are acquired money for the food security purpose. The finding indicates that the earning and saving money is the main factor of SHG members in the group which help them for empowerment and maintenance livelihood.

Keywords: Development, Empowerment, Income Generation, Livelihood, SHG

REFERENCES

APMAS (2009). Quality and Sustainability of SHGs in Assam, Retrieved from http://www.apmas.org,

Goetz, A.M. and Sen Gupta, R. (1996). Who takes the credit? Gender, power and control over loanuse in rural credit programmes in Bangladesh. World Development **24** (1), 45-63.

Hashemi, S.M., Schuler, S.R. and Riley, A.P. (1996). Rural Credit Programs and Women's Empowerment in Bangladesh, World Development **24** (4), 635-653

Percy, Bose Dr. A. (2013). Credit for Women empowerment –A case study on Self Help Groups in North TamilNadu, Vol.2 (Issue.3).

Rahman, A. (1999). Micro-credit initiatives for equitable and sustainable development: whopays? World Development, **27** (1), 67-82.

Reddy, C. S. (2005). SHGs: A Keystone of Micro Finance in India: Women empowerment & Social Security, Retrieved from http:/ www.self-help-approach.com,

Roy, Durgadas (2007). Mid-term Evaluation of the composition and working of Swarnajayanti Gram SwarozgarYojana in 24 Parganas South District (West Bengal). Retrieve from http://wwww.planningcommission.nic.in.

Sahu, GaganBihari (2010). SHG Bank Linkages in North West India: Experiences and Challenges in Financial Access and Poverty Alleviation, Centre for Micro-Finance (sub-centre) Institute of Development Studies, Jaipur.

Savitha, V. and Rajashekar, H. (2012). Role of self help groups on the development of womenentrepreneurs - A study of Mysore district, Karnataka state. *International Journal of Research in Commerce &Management* vol. **3**(4): 77-80.

Singh, Jai Pal (2006). PEDO's SHG Programme Impact Assessment, A Draft Report, Centre for Microfinance, Jaipur. Retrieved from http://www.solutionexchange-un.net.in/mf. www.m.k.gandhi.org

*Corresponding Author