

ORGANISING PEOPLE IN SELF- HELP GROUPS: THE ROLE OF CENTRAL COOPERATIVE BANK OF MALDA DISTRICT IN WEST BENGAL

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ABSTRACT

The role of the state in development is very much crucial, and this is associated with the nature of the state. While the neo-fabians see the government as the principal instrument for development, the neo-liberals under the impact of globalisation advocate for a slim government with less function to perform, since to them administered development suffers from a panoply of problems and those can be lessened by reducing the scope of government activities. Amidst the competing advocacies, India is striving for assuming the role of an enabling state through adhering to programmes of rural development. In line with this professed objective, NABARD has adopted a group approach to achieving self-sufficiency for the rural poor through the formation and nourishment of self-help groups by its partner agency Malda District Central Cooperative Bank Ltd. (MDCCB Ltd.), as a partner agency of NABARD working towards that objective with the help of Primary Agriculture Cooperatives. Observations based on field study in Malda district of West Bengal are presented, with focus on SHGs which have taken up Vermi Composite, as the economic activity. Though the activity is in the nascent stage, it offers potential for the SHG members to pursue this seriously.