

PREFACE

The basic problem of our country is the problem of poverty and unemployment. The government of India has adopted so many programmes in order to alleviate poverty and unemployment since independence. Most of them are target oriented schemes, not long term schemes. As a result, these programmes have not been successful to eradicate poverty as well as creation of livelihoods. The government of India has also made several attempts to provide credit facilities to the poor. However, experience over the years shows that most of the government implemented credit programmes have not been successful and as a result, poor are not able to avail formal credit especially during the time of their distress when they are in dire need of credit support. Under this backdrop, microfinance can be considered a powerful tool which has been eradicate poverty by creating livelihoods of the rural poor particularly the rural poor women and empower them. In the present research work, I consider the topic Livelihood, Poverty Eradication and Role of Microfinance: A Case Study of Two Districts of West Bengal. I believe that this type of study can help academicians and practitioners to target poor people especially women effectively. My present research is mainly bases on primary data. This research is carried out at the University of North Bengal, Darjeeling, West Bengal. Except second chapter, all other chapters are written on the basis of primary data collected from door to door of the study area during 2012-13. There are nine chapters in my research work. Chapter 1 deals with the introduction to the study, the problem statement, the objectives, the hypotheses and the methodology. Chapter 2 deals with the review of literature relating to the study. Chapter 3 delineates the socio-economic profile of the study area. Chapter 4 deals with the development of microfinance activities in the study area. In chapter 5, impact of microfinance on livelihoods has been analyzed. Chapter 6 deals with the role of microfinance in eradication of poverty. Chapter 7 is related to microfinance and women empowerment. In chapter 8, a comparative study of the two districts has been made in the light of various aspects of livelihoods and women empowerment. Chapter 9 presents conclusions and recommendations and few suggestions have been provided for attaining the goals of sustainable rural livelihood, poverty eradication and women empowerment.