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ijirset@gmail.com



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# Bachat Gat Portal for Rural Area

Mrunal Raju Bhosale<sup>1</sup>, Shweta Rajendra Pandit<sup>2</sup>, Shreyash Tarendra Thakre<sup>3</sup>

Department of Computer engineering, Smt. Kashibai Navale College of Engineering, Sinhgad Institute, Vadgaon Bk.,  
Pune, Maharashtra, India.

**ABSTRACT:** Women constitute half of the population of mankind yet the condition of women in today society is miserable. The Economic and Social Development of Women especially of Indian Society is still at the level of unsatisfactory growth. But the scenario is changing to some extent through many innovative measures. “Mahila Bachat Gat” is one of such measures which come under Self Help Group and which is responsible for Social and Economic development of Women specifically of illiterate and economically poor groups. Maharashtra Region belongs to Population of Women of Socially and Economically backward category to which Mahila Bachat Gat helped for empowerment. Also, it aims to oral the story of Bachat Gat as a women empowerment and anti-poverty program, not only for its members but also for the wider community.

**KEYWORDS:** Mahila Bachat Gat, Self Help Group, Women Empowerment.

## I. INTRODUCTION

### A. Overview

In rural part of our country many low earning communities come together and form a savings group, which is one of the effective way for investing. Savings Groups provide members the opportunity to save frequently in small amounts, access to credit on flexible terms, and a basic form of insurance.

Includes information about how record on an individual member or group is gathered, used, shared and stored, as well as ownership of that data and member understanding of how it is being used, and by whom.

### B. Motivation

In today's world whole Banking and financial institutes had moved towards digitalization. Digitalization reduced human errors and thus builds customer loyalty. It is key to customer engagement, better profitability and control.

Bachat gat are still using pen paper for managing all those things. They are manually keeping track on records. So it's too much messy. Working huge amount of data it is time consuming process. Existing system is not that much transparent Because of its manual work that might be possibilities of corruption by authorized team.

## II. RELATED WORK

This research [1] tries to survey the MBG managing model, the state of MBGs today, their effect on secular society and how they require to be hold on going forward. Also it aims to oral the story of Bachat Gat as a women empowerment and anti-poverty program, not only for its members but also for the wider community. The research covers important aspects related to the microfinance Scheme-Bachat Gat, which is more prevalent among women in Nagpur region.

The small [2] semi urban area like Mumbra where major population belongs to poor section suffered the same. Mahila Bachat Gat – Self Help Group was the pillar of financial support for many needy people in Mumbra. This Study is related to the Role of Mahila Bachat Gat and the reasons for which people prefer Mahila Bachat Gats for help.

Kausa-Mumbra [3] is a region with dense population. The Demographic feature of Kausa-Mumbra is complicated in case of Women's Population. Major population belongs to Muslim Minorities and with sizeable amount of Hindus, tribal etc. The Women Population is basically belongs to weaker section in terms of Education and Economic dependency. Many different MAHILA BACHAT GAT are operating in the Kausa-Mumbra Region under

Organization like Maharashtra Mahila Parishad and also as individual/personal groups. These Bachat Gats are connected to “Thane Co-operative Bank” for saving money systematically and for making monetary transaction easy.

Mahila Bachat Gats are formed with 10 -20 women members and for specific period of time say 3years. A President, Secretary and Treasurer is appointed for each Mahila Bachat group who are authorized signatories for monetary transactions. Women member invest monthly fix amount of money and they can avail benefits of loans, returns on investment etc. Even State Government provides loan of 1-3 lakhs for such Mahila Bachat Gat at very lower rate if interest. Mahila Bachat Gats also provides employment to members by starting a small scale business through loans and Contracts of Government like making foods, snacks for government school children.

Anand, 2002[10]: Anand explains the concept of SelfHelp Groups as informal association of Local people formed for the purpose of enjoying economic benefit, mutually helping and supporting each other and shouldering joint Responsibility.

The National [11] Bank for Agriculture and Rural Development (NABARD, 1999): NABARD explains the concept of microfinance as small amounts of credit and other financial services to the poor in rural, urban & semi urban area to help poor to raise their income level and improve their living standards

### III. OPEN ISSUES

#### A. *No such System:*

Now a day there is no such existing system. Which keeps tracks of Bachat gat record on web portal. All services provided with offline mode by bachat gat system.

#### B. *Everything done manually:*

Bachat gat are still using pen paper for managing all those things. They are manually keeping track on records. Member have their personal book that has been written by secretary. Bachat gat have their separate register which also written by secretary.

#### C. *Time consuming process:*

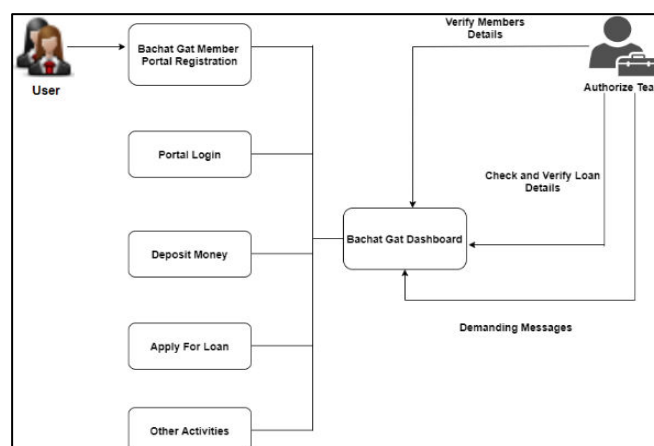
As this is Bachat gat system we have to deal with accounting things. So there are some mathematical calculations for many things. Which have been done by secretary itself. So dealing with such a thing it takes more time for calculations.

#### D. *Lot of corruption :*

As existing system is not that much transparent because of its manual work that might be possibilities of corruption by authorized team.

### IV. PROPOSED MODEL

We are developing the application to be bachat gat portal for rural area. In this application we are creating online portal for bachat gat with the help of Web based technology. This portal is very helpful for who Form Bachat gat at village side.

*fig: System Architecture*

This system provides online service for Mahila bachat gat. System will be User friendly and easy to operate for anyone. We are providing Digital ID, data ownership privacy policies and Formal policies around the establishment of an identity related to digital transactions. Its helps to moving towards digitalization. Which move towards modern technology. Its helps reduced Paper work which will save the paper.

In our system there are databases to keep track of records correctly. Our system will save Time of calculation. Our system has providing dashboard facilities it also keep track of other activity. It also provides platform to sale their product. It also provide transparent accountings which help to reduce Corruption.

## V. ENHANCEMENT

In future we will implement an advanced functionality in bachat gat portal. Where we are looking for working on the large amount of data in which we will enhanced other activity functionality where user can found big platform for buying and Selling their product. As well as online banking will take place for a all bachat gat transaction.

## VI. CONCLUSION

Mahila Bachat Gat has important role to play in Sociological and Economical Development. The Mahila Bachat Gat is providing many benefits to the poor and illiterate women population of Kausa-Mumbra Region. As a Self Help Group, Mahila Bachat Gat provides Economic stability and Social support to the Women's which in turn provides larger benefit to the families of the Women's and also to the Society as whole.

Women have the biggest share in making elderly self-help groups. Because many small big groups in every district of Maharashtra are working today. Through which the Indian grassroots community of the grassroots is moving towards self-reliance. Self-reliant, self-confident, and a woman standing on their feet. She is playing a key role in the economic development of the country. We can testify to this through group of groups. Everyone needs financial empowerment. But every woman does not have to take a specific time to prove herself to be at home and abroad. Then it can be done by cooperating by overcoming their own problems. It is possible through all women's groups.

The mahila bachat gat aim is to reduce poverty. Every women's become independent and true empowerment with confident and support to the women's and raise women empowerment is the aim of the mahila bachat gat. We have proposed the application to Savings groups portal for rural area. Savings groups web based technology will very helpful for people who are form a Savings groups at village. It will provide digital way for it.

## VII. ACKNOWLEDGMENT

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