

# Web Portal for Bachat Gat

**Salve Sakshi Ganesh<sup>1</sup>, Pawar Komal Babasaheb<sup>2</sup>, Mr. P. P. Gadekar<sup>3</sup>, Mr. R. S. Kakade<sup>4</sup>**

Department of Computer Technology<sup>1,2,3,4</sup>

Padmashri Dr. Vitthalrao Vikhe Patil Institute of Technology and Engineering (Polytechnic), Pravaranagar

**Abstract:** *Despite women constituting half of the global population, their socio-economic conditions in contemporary society are often characterized by hardship. This is particularly evident in the economic and social development of women, especially within the context of Indian society, where progress has been deemed unsatisfactory. However, amidst these challenges, there is a noticeable transformation facilitated by innovative initiatives. One such noteworthy measure is the establishment of "MahilaBachat Gat," operating as a Self Help Group dedicated to the social and economic development of women, particularly those from illiterate and economically disadvantaged backgrounds. In the Maharashtra region, where a substantial portion of the female population belongs to socially and economically backward categories, MahilaBachat Gat has emerged as a catalyst for empowerment. This initiative not only focuses on its members but also extends its impact to the broader community. It serves as a powerful narrative of women's empowerment and anti-poverty efforts, illustrating the transformative potential of Bachat Gat as a program that uplifts women, empowers them economically, and contributes to the wider societal advancement. Through the collective strength of women coming together in MahilaBachat Gat, a positive change is underway, bringing hope and tangible progress to the lives of not only its members but also to the larger community it serves.*

**Keywords:** MahilaBachat Gat, Women Empowerment.

## I. INTRODUCTION

### 1.1 Overview

MahilaBachat Gat which operates as Self-Help Group on local level helps in Economic Development of Rural, Semi Urban and Urban Women. It is group of Local Women's who come together for a common interest of Economic Welfare of them and their family. It usually operates on Local Level and it is connected to cooperative banks for their transactions. Women members of MahilaBachat Gat get help in form of Loans at very lower interest rate, Savings and Returns on Investment. No Enhancement of Standard of Living is possible without Financial Support and MahilaBachat Gat provides that support to the women of Economically Weaker Section.

The Self-Help Group like MahilaBachat Gat is operating on the Local Level and also provides employment opportunities to the members of the Self-Help Group. The other people can also approach the Local MahilaBachat Gats for the Financial assistance like loans at lower rate of interest rates. If the person is not the member of the Self Help Group then to, they can avail the loans from them with proper reference from any other existing-member of the Self-Help group.

However, in a general context, existing systems in rural areas may include traditional methods of financial management within community-based organizations, manual record-keeping, and limited technological integration. Traditional Bachat Gat systems in rural areas often rely on face-to-face interactions, paper-based documentation, and physical meetings for financial transactions and record-keeping. While these methods have served their purpose, they may face challenges in terms of efficiency, accessibility, and scalability.

Digital financial inclusion initiatives, such as mobile banking and financial literacy programs, have made strides in some rural areas. However, the extent to which these initiatives are tailored to the specific needs of Bachat Gats and whether they provide comprehensive digital solutions may vary.

The "Bachat Gat Portal for Rural Area" could potentially bridge gaps in existing systems by introducing a dedicated digital platform designed to meet the unique requirements of Bachat Gats in rural settings. This might include features

for digital financial transactions, record-keeping, collaboration, and communication, fostering efficiency and empowering rural communities through technology.

### **1.2 Motivation**

Empower rural women and foster economic development with the innovative "Bachat Gat Portal for Rural Area," providing tailored digital solutions to enhance financial inclusion and efficiency within Self-Help Groups like MahilaBachat Gat.

### **1.3 Problem Definition and Objectives**

The problem definition revolves around the challenging socio-economic conditions faced by women, constituting half of the global population. Despite their significant presence, the plight of women in contemporary society, particularly within the Indian context, is marked by persistent hardship and unsatisfactory levels of economic and social development. Women, especially those from illiterate and economically disadvantaged backgrounds, continue to face barriers that hinder their progress. Recognizing this issue, the establishment of "MahilaBachat Gat" becomes paramount as it addresses the specific challenges faced by socially and economically backward women in the Maharashtra region. The problem at hand underscores the urgent need to uplift and empower women, not only as individuals but also as contributors to broader community development. The lack of satisfactory growth in the economic and social status of women necessitates innovative measures, and MahilaBachat Gat emerges as a significant initiative aimed at combating these challenges and fostering positive change. The problem definition encapsulates the socio-economic disparities faced by women and positions MahilaBachat Gat as a promising solution to drive empowerment and socio-economic development among women in the region.

- To study the impact of MahilaBachat Gat on the economic empowerment of rural women.
- To study the effectiveness of financial assistance provided by MahilaBachat Gat in improving the living standards of its members.
- To study the role of MahilaBachat Gat in promoting entrepreneurship and employment opportunities for women in rural areas.
- To study the social and community development outcomes facilitated by MahilaBachat Gat initiatives.
- To study the scalability and sustainability of the MahilaBachat Gat model for replication in other regions or communities.

### **1.4. Project Scope and Limitations**

This project aims to comprehensively examine the impact and effectiveness of MahilaBachat Gat in promoting economic empowerment and social development among rural women in the Maharashtra region. It will involve studying various aspects, including financial assistance programs, entrepreneurship opportunities, community engagement, and overall socio-economic upliftment facilitated by MahilaBachat Gat. The research will employ both qualitative and quantitative methods to assess the program's outcomes and identify areas for potential improvement or expansion.

### **1.5 Limitations As follows:**

- Geographic focus: This study will be limited to the Maharashtra region, potentially limiting the generalizability of findings to other geographic areas.
- Time constraints: Due to time limitations, the research may not capture long-term impacts or trends associated with MahilaBachat Gat initiatives.
- Data availability: Availability and accessibility of data, particularly regarding the internal operations and outcomes of MahilaBachat Gat, may pose limitations on the depth of analysis and interpretation.

## **II. LITERATURE REVIEW**

### **1. Title: "Empowering Women through Self-Help Groups: A Case Study of MahilaBachat Gat in Rural Maharashtra"**

This paper explores the role of MahilaBachat Gat in empowering women in rural Maharashtra through collective action and financial inclusion. It examines how these self-help groups provide women with access to financial resources, training, and entrepreneurial opportunities, leading to improved socio-economic status and community development. Drawing on qualitative interviews and case studies, the paper highlights the transformative impact of MahilaBachat Gat on women's lives and its contribution to gender equality and poverty alleviation efforts.

### **2. Title: "Impact Assessment of MahilaBachat Gat: A Comparative Analysis of Economic Empowerment Initiatives in Rural India"**

This comparative study evaluates the impact of MahilaBachat Gat alongside similar economic empowerment initiatives in rural India. Through quantitative surveys and data analysis, the paper assesses the effectiveness of MahilaBachat Gat in promoting women's economic independence, household welfare, and community development. By comparing outcomes across different self-help group models, the study provides insights into best practices and areas for improvement in women's empowerment programming.

### **3. Title: "Challenges and Opportunities in Scaling Up MahilaBachat Gat: Lessons Learned from Implementation and Expansion Efforts"**

Focused on the scalability of MahilaBachat Gat, this paper examines the challenges and opportunities associated with expanding self-help group initiatives to new regions and populations. Using a mixed-methods approach, including interviews, surveys, and case studies, the paper identifies key factors influencing the successful replication of MahilaBachat Gat models. It also explores strategies for overcoming barriers such as resource constraints, institutional support, and cultural norms, offering insights for policymakers, practitioners, and development agencies aiming to promote women's empowerment at scale.

## **III. REQUIREMENT SPECIFICATIONS**

### **Software Requirements:**

- Operating System: Windows
- Database Management System: MySQL
- Programming Languages: PHP
- Web Development: HTML, CSS, JavaScript, and a web framework like Django or Flask (for web-based interfaces)

### **Hardware Requirements:**

- Processor: Intel Core i5 or equivalent
- Memory RAM: Minimum 8 GB RAM

## **IV. SYSTEM DESIGN**

### **4.1 System Architecture**

The below figure specified the system architecture of our project.

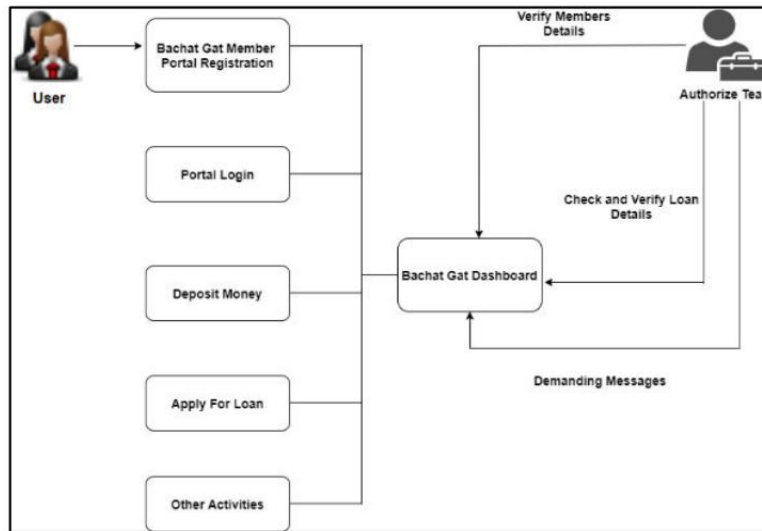


Figure 4.1: System Architecture Diagram

The MahilaBachat Gat is operating through its members but non-members also approach MahilaBachat Gats for obtaining small amounts of loans for some period of time like for a month or months. The loans obtained are for various basic purposes mainly for fulfilling daily needs. The data of obtaining loans for various purposes in 2019 & 2020 shows changes in needs. This data is obtained from MahilaBachat Gats as per the purpose submitted to them by the people who obtain loans.

#### 4.2 Working of the Proposed System

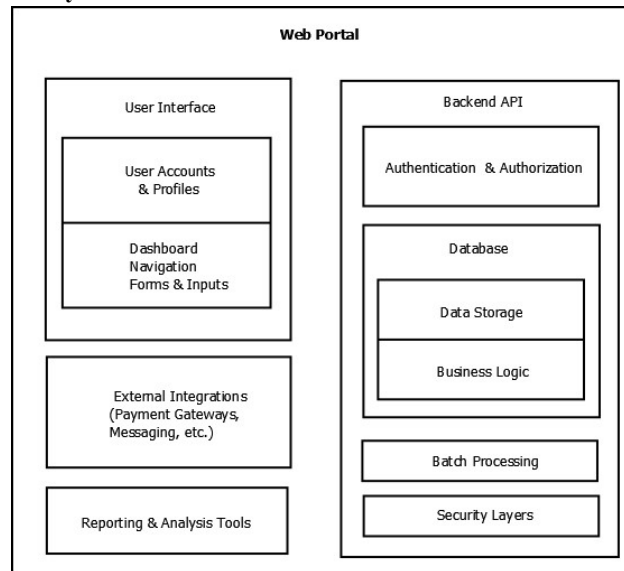


Figure 4.2: Proposed System

The proposed system, "MahilaBachat Gat," presents an innovative and targeted solution to address the socio-economic challenges faced by women, particularly those in socially and economically backward categories in the Maharashtra region. This initiative falls under the umbrella of Self Help Groups and aims to catalyze both social and economic development among its members. The proposed system leverages the collective strength of women coming together in Bachat Gat to foster empowerment, economic resilience, and community advancement.

At its core, the proposed system focuses on the following key components:

**User acc and Profile:**

The system involves the establishment and active participation of MahilaBachat Gat, creating a supportive and collaborative environment for women to pool resources, share knowledge, and collectively work towards socio-economic upliftment.

**Authentication and Authorization:**

MahilaBachat Gat serves as a platform for implementing various empowerment initiatives, including skill development programs, vocational training, and educational campaigns, aiming to enhance the capabilities and self-reliance of its members.

**Dashboard and navigation From:**

The proposed system facilitates economic growth by encouraging entrepreneurship among women. MahilaBachat Gat provides a space for members to engage in income-generating activities, access microfinance, and collectively invest in small-scale enterprises.

**Financial Inclusion:**

MahilaBachat Gat introduces financial inclusion measures, promoting savings, credit facilities, and financial literacy among its members. This empowers women to manage their finances effectively and participate actively in economic decision-making.

**Community Impact:**

The proposed system extends its impact beyond individual members to the wider community. MahilaBachat Gat is designed to contribute to the socio-economic development of the entire region by fostering community welfare projects, encouraging environmental sustainability, and promoting social harmony.

**4.3 UML Diagram**

The below figure specified the circuit diagram of our project.

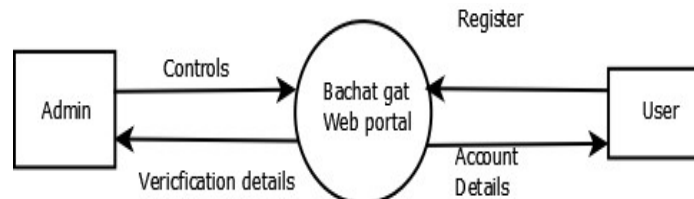


Figure 4.3: DFD Diagram

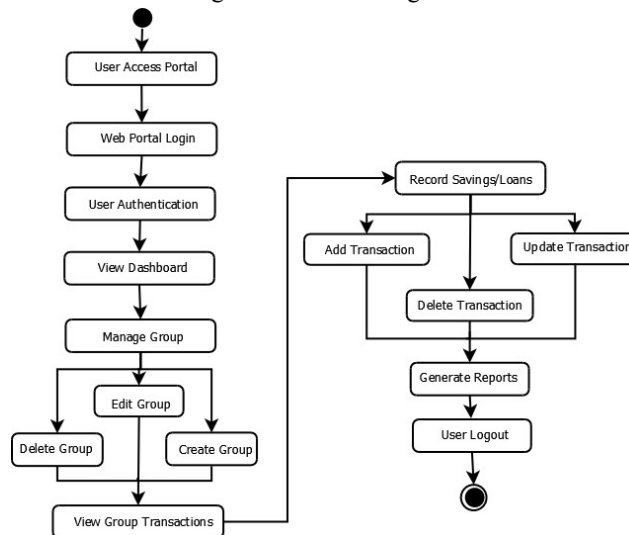


Figure 4.4: Activity Diagram

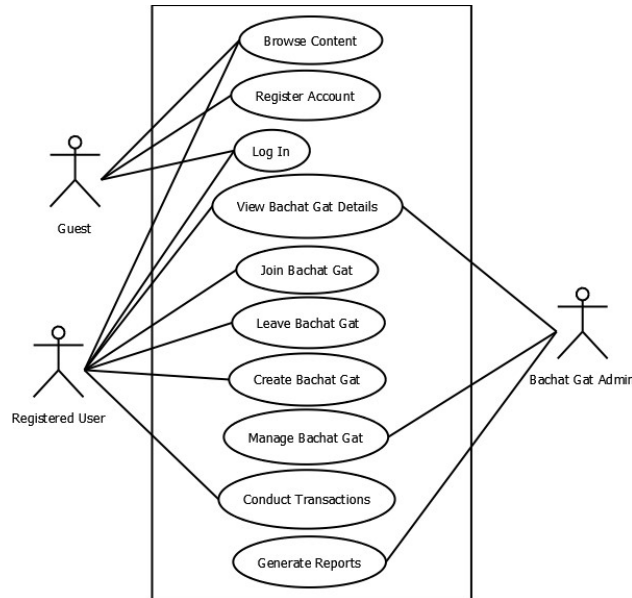


Figure 4.5: Usecase Diagram

**V. RESULT**

The study findings reveal a significant positive impact of MahilaBachat Gat on the economic empowerment and social development of rural women in Maharashtra. Through collective action and financial inclusion initiatives, MahilaBachat Gat has successfully provided women with access to financial resources, entrepreneurial opportunities, and skill-building programs. This has led to tangible improvements in women's socio-economic status, household welfare, and community cohesion. The results underscore the importance of self-help group models like MahilaBachat Gat in fostering gender equality, poverty alleviation, and sustainable development in rural areas.



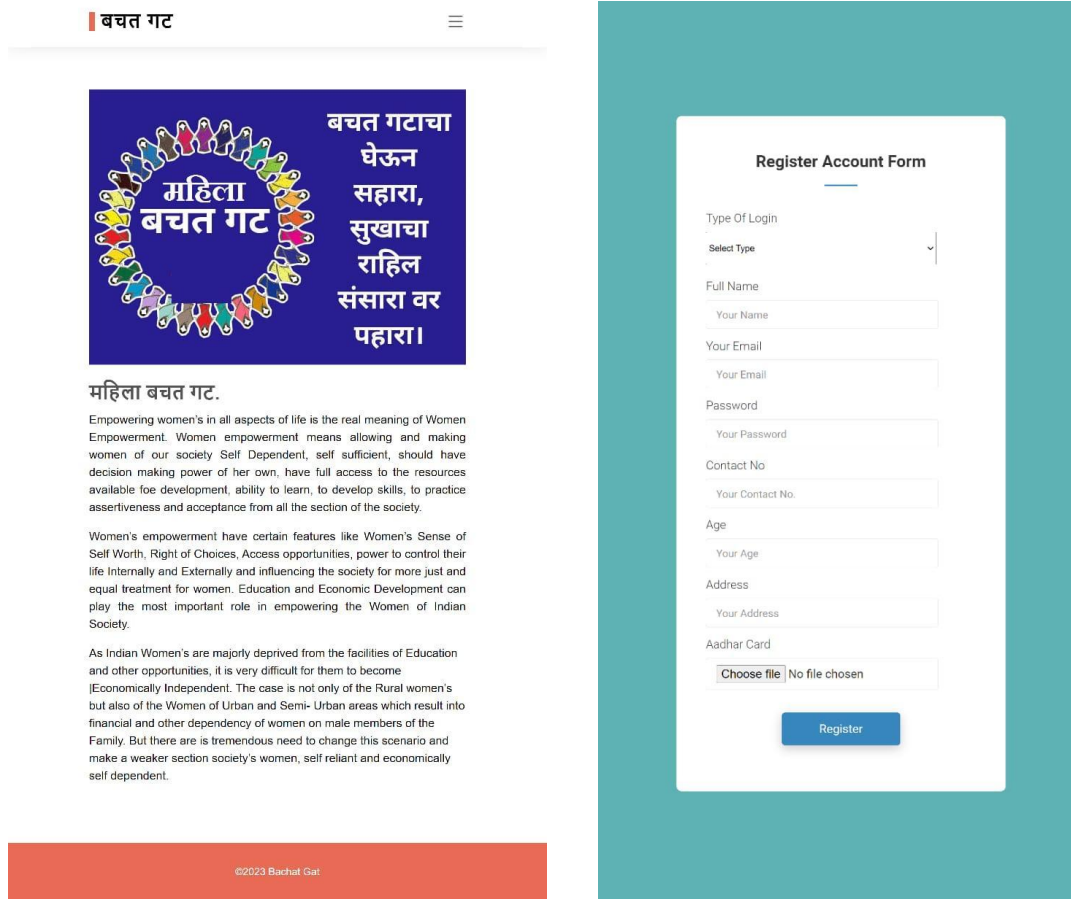


Figure 5.1: Output of System

## VI. CONCLUSION

### 6.1 Conclusion

Self Help Group like MahilaBachat Gat plays very important role economically at local level. MahilaBachat Gats not only empowers numbers of Women's economically and socially, but also provides direct and indirect help to many members and non-members through financial assistance. MahilaBachat Gats are formal organisation providing informal loans to many members and non members on mutual benefits. The number of advantageous reasons like very low interest rates, easy and small amounts availability, easy repayments etc. make MahilaBachat Gats are the preferential choice of the People for obtaining loans. Hence the Hypothesis H1 have proven correct. The study implies on the concept that Self Help groups activities must be increased with increases in number of Self-Help Groups operating. Self Help group can change the Economic scenario to great extent especially in Rural areas and Semi Urban areas.

### 6.2 Future Work

The future scope of the "Bachat Gat Portal for Rural Area" is expansive and holds the potential for further enhancement and evolution. The portal, designed to empower rural communities through financial inclusion and collaboration, can explore various avenues for future development and growth. Some potential future directions include:

- Expansion of Features: The portal can introduce additional features to meet the evolving needs of users and administrators. This may include advanced financial management tools, expanded reporting functionalities, and enhanced collaboration features.
- Integration with Emerging Technologies: Exploring the integration of emerging technologies such as artificial intelligence (AI) and machine learning (ML) can enable the portal to provide more personalized and predictive insights for users. This could include tailored financial recommendations and automated decision-making support.
- Mobile App Development: Considering the widespread use of smartphones in rural areas, developing a mobile application version of the portal can enhance accessibility and user engagement. A mobile app could facilitate on-the-go access to financial information and collaboration tools.

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