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Agriculture and Rural Development - Self Help Group

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Abstract: ***Women's groups are increasingly becoming vehicles for political, economic and social empowerment around the world. In India, self-help groups (SHGs) are in the eyes of every field and they are getting support from the government of India, NGO's that are run by social activist and private sector. Each SHG consist of some poor women around 10-20, who live nearby and meet each other on regular basis and they save some small amount their money and deposit their money in a common account .The four-year research effort is called Women Improving Nutrition through Group-based Strategies (WINGS).Our study is ongoing, but some early results, based on data from a 2015 survey in five states, indicate SHGs likely do help empower women by enhancing their mobility, building their self-confidence, and providing them with more powerful social networks. SHGs helps in disseminating the information to the poor women who are not aware of public benefits ,services and policies formulated by the government in various sectors like agricultural extension and information services etc. For instance, if an SHG actively promotes specific health- and nutrition-related programs, that can increase demand and produce better coordination with community health workers. These groups can also help expand social networks and the communication within them—facilitating the flow of useful information.***
Keywords: SHG's, NGO's, NRLM

I. INTRODUCTION

The number of people who work in the unorganized sector are much more efficient than those people in the organized sector. Thus, there is need to promote the unorganized sector and need to divert more loans facilities towards them .This will help in creating and providing self employment, jobs and empowerment of people who are working in unorganized sectorThe women's working in SHGs work hard to earn their livelihood and help in their empowerment .The products produced by them are usually selled through the third parties in the market so our project is to remove the third person and create a direct link between the products and customers which will enhance the confidence inside the SHGs. The project is started keeping in mind about the isolated SHGs who work together but don't get that much exposure. The return on investment is poor in certain groups due to lack of the management, poor quality ,lack of packing , production is on small scale and having less variety etc. Marketing is an important area to promote the proper functioning of the SHGs but in this area they faces difficulties and different types of issues in the marketing of products which are manufactured by them. Some difficulty includes lack of coordination with marketing companies and agencies , lack of proper amount of sales measures, and it also includes poor packaging system. Our project will provide new opportunities and it will help them to grow economically . The problem which these SHGs are facing we are going to remove this.
We are going to make a project which is going to display every product made by these SHGs and we are going to make them directly available to the users which will remove the third party.

II. REVIEW OF LITERATURE

SHG is originated from Grameen Bank of Bangladesh, Mohmad Yunus was the founder of the SHG . In India SHG is originated as self –employment women association (SEWA) in 1972 and in 1992 National Bank For Agriculture And Rural Development (NABARD) formed the SHG bank linkage project. The institutional credits are not available in the rural area whic led to the establishment of SHGs. The recent study in this lockdown is :-With 1.3 billion Indians in this very hard situation in 40-day lockdown to defeat the corona virus, the maximum strength of women's self-help groups (SHGs) has come forward to help.
According to the facts that more than 85% of India's districts, they are very far from the lime lights of the cities, SHG(women) are Manufacturing home- made facemask, Cooking food in kitchens at a big community level, delivering necessary food products and supplies , sensitizing and spreading awareness to the people about health and hygiene and many more valuable products.
"The women's movement that started as a leap of faith some 15 years ago has proved to be an invaluable resource in these difficult times. Our partnership with the govt. of India in building social capital with the rural areas(poor) has paid off in spades," said Gayatri Acharya, who leads the World Bank's $750 million support for India's National Rural Livelihoods Mission. NRLM is India's flagship program to reduce poverty by mobilizing poor rural women into self-help groups and building community institutions of the poor.

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Over the past two decades of the Bank's association, the movement which was started by India's SHG(self help group)has increased and poor rural women developed from small savings that has empowered them . Into one of the largest institutional platform in the world for the the poor. Today, 67 million Indian women joined and they are the members of 6 million SHGs(Self Help Group).

With this type of huge numbers of workers who are informal are losing their livelihoods during the lockdown and supply of food chains getting disorder in some areas, SHGs have established over 10,000 community kitchens across the country to feed calibre workers, the poor, and the unprotected.

In Kerala, the Kudumbashree network, one of the country's earliest community platforms of women with 4.4 million members with years of catering experience with the government natural choice there are number of severl kitchens. By the support of the government they have buill themselves and are now running 1,300 kitchens across the state, while there are also delivering food to those people who are fighting with corona and are in isolation . the states where poverty is high like- Jharkhand , chattisgarh , SHGs (Self Help Group) are helping district administrations by finding and fulfilling the food requirement and saving the poor people from starvation and making adequate efforts to feed them . These all efforts from SHGs inspired the developers to build and develop this project to help them.

III. METHODOLOGY

A. Selection of Topic

The SHG Programme has been gaining more significance as social workers are working for them in many states . There is a need for comprehensive study on development of SHGs in the district to find out actual trends in growth and development these primary institutions as instrument of women empowerment and poverty-eradication. Hence the topic on the development of SHGs is selected for the present study.

B. Data Collection and Analysis

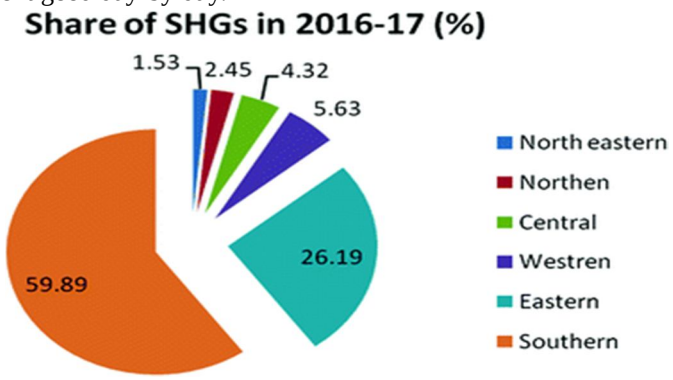
Our team used qualitative methods to gather data from people of different age groups who wants to purchase Hand-made products from Women's of SHGs and also want to help them.

These methods included surveys with various questions that assessed whether the customers want to purchase hand-made products, Whether they want to pay online or offline, On daily basis how much they are into using e-commerce websites etc.

The surveys were distributed among the students of 3rd and Last year and apart from them the survey was distributed to friends and family members to get a random idea about the output we will get after deployment of the website. The surveys will be done on yearly basis to get the input of user needs and updation in any present features.

IV. RESULTS

The survey gave us the clear idea about how much people liked our idea and how much people suggested some changes. The people who are using e-commerce websites on daily basis makes it clear that if the products are good enough and will also be helpful in a genuine cause they will love to purchase it. The features already provided are somehow limited but after getting high input from various users will make it good day-by-day.



The growth rate in the northern region is much less than the southern region . Our project will remove this barrier the help them gain equal share in the upcoming years. The projects main focus will be on the Rural areas . Solving this inability Of SHGs to generate good revenue will make every single person working for livelihood better and will also provide Customers with best products.

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V. CONCLUSION

The problem that are faced by the women's of SHG is getting big because of lack of support.``Self-Help through Mutual Help`` the logical concept was initially developed by women. In male dominated society, women have no money or source of income for their personal expenditures or to spend on their own choices. In the survey we found that how much lack of support and income can effect these people's life.

Having the same situation in later life could make the situations bad for them. So the system we are developing will somehow give them relief and help the to earn better. Moreover NGO's and social workers will help for the development of SHG's.

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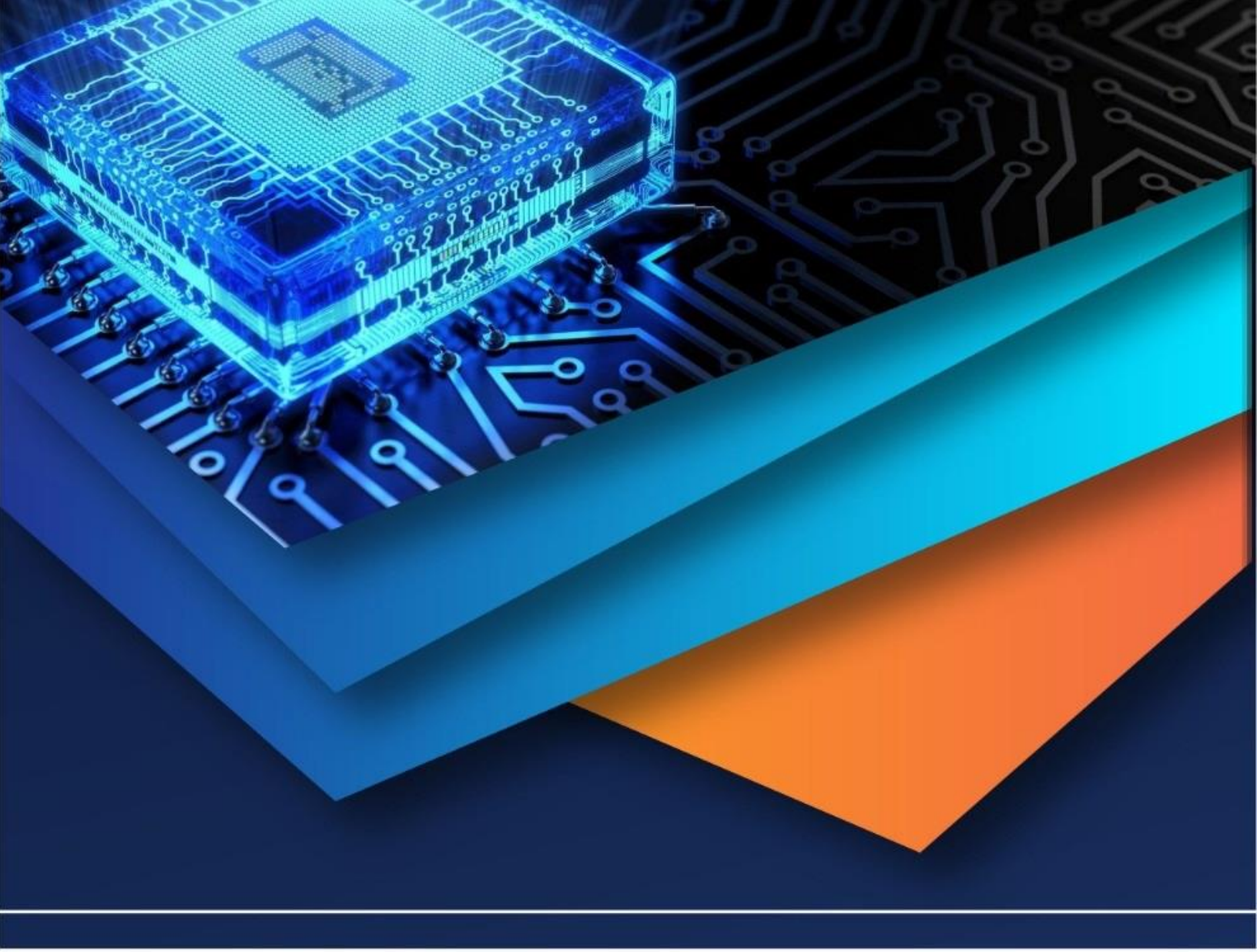

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