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The concept of 'One Village, One Product', can be a game changer for product specialization and local village recognition

Self Help Groups (SHGs) are a fairly recent phenomenon. What started as a small movement in Bangladesh a few decades ago is now slowly taking root in the villages of rural India. Self Help Groups are informal associations of people who choose to come together to find ways to improve their living conditions. It can be defined as a self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform a common purpose. Today the success of SHGs has not only become the catalysts for rural development but also makes a substantial contribution to the GDP of our Nation. The Government has recognized the efforts of SHGs, and from time to time introduces projects and schemes through which these groups can achieve higher level of economic success for themselves and also the Nation. In light of binding the SHGs into more cohesive units of Enterprise and economic development, World Trade Center Goa and Indian Accounting Association, Goa Branch, jointly organized a webinar on 'Self Help Groups - Empowering Local Entrepreneurship'. The primary objective of the webinar was to understand the steps taken in the areas of finance and organizational support for the SHGs, to upscale themselves to empower and nurture local entrepreneurship. The Hon'ble Chief Guest Mrs. Sulakshana Pramod Sawant in her key note address briefly spoke on how the COVID-19 pandemic has affected the economic and social fabric of Goa in particular and the world in General. Mrs Sawant highlighted that the need of the hour is to be "Vocal for Local" and t h e same could be put to practice by encouraging domestic tourism to boost the local economy, as soon as the economy fully opens up from the effects of the COVID-19 pandemic. Mrs. Sawant also informed about the various schemes like National Rural Livelihood Mission , Stand - Up India, Mudra Yojana , Kaushal Bharat and Mahila E-Haat to name a few, which are initiated by the Government for the development of local enterprises. Further, Mrs. Sawant opined that the opportunities offered by these schemes should be a great source of encouragement for the Local economy to grow and develop Mrs Rupa Naik, Senior Director, World Trade Center Mumbai, in her opening address assured all the support to the Self-Help Groups (SHG) from WTC Mumbai. She pointed out that online marketing would give a big boost for the sale of products made by SHGs. Further, elaborating on the same, Mrs. Naik explained that each one should try and make videos of their products and post them on various social media platforms to get maximum marketing reach for their products. she introduced the concept of 'One Village, One Product', an idea that could be a game changer for product specialization and local village recognition. Mrs. Naik also stressed on the need for creating stories around the products which would work as an advantage while market ing them. "SHG's have contributed a great deal in the GDP Growth" she said, and advised the SHGs to be proud of their work and the product they make, and market them confidently. Lastly, Mrs. Naik suggested that an educational programme on how to 'Make and present a Business Plan' would be very beneficial for SHGs. Guest of Honour, Mr. Gautam Kharangate, General Manager, Jai Bhuvan Group, in his address said that Goan women are extremely creative, and with a little guidance, can go a long way. He stressed that a SWOT analysis is the need of the hour, which will help the SHGs tap the tremendous opportunities that are available on a very scientific and sound basis. Mr. Kharangate urged organisations like WTC Mumbai to support the local product of SHGs, and in future help them market their products in the Global Market. He mentioned that Mr. Sudesh Sagelkar, who is based in the United States has created a 'DigitalBaila App' which can prove to be a boon for women entrepreneurs as it helps them digitally market their produce. Concluding his speech, Mr. Khrangate recommended SHG entrepreneurs to learn and train in packaging and marketing, as it would be of great help in being recognised and succeed. Guest of Honor, Mr. Bhaskar Narulkar, DRDA, Nodal Officer, District Rural Development Agency Spoke on the National Rural Livelihood mission, which was

launched by DRDA in December 2015 in Goa, a scheme that was designed by women for women. He informed that DRDA has disbursed rupees 1 crore and 71 lakhs to the SHGs so far. He further mentioned that DRDA has formed 90 village level groups and helps the SHGs in various aspects like, maintaining books of accounts, public speaking, etc. DRDA also encourages women entrepreneurs to attend the village level Gram Sabha meetings where the requirements of the village are discussed. To discourage competition among them, the department helps the SHGs choose different income generating activities and also encourages them to make different products. He further added that DRDA also sends the SHGs for various trainings and, if need be, to other states too, for enabling them to acquire specialised skills. Mrs. Deepali Naik, Director, Directorate of Women and Child Development, Government of Goa, apprised on the various activities her Directorate has initiated, especially for the women in Goa. She informed that during the ongoing COVID -19 Pandemic her Directorate had enabled the SHG ladies, stitch 1.50 lakh masks in the span of 3-4 days, which fetched them a good remuneration of Rs 6/- per mask, and the Directorate is now in the process of enlisting the SHGs in the production of gowns, bedsheets etc, which will further help boost their economic stability. She also spoke on the help rendered to women entrepreneurs by guiding them through the formalities of getting licences from the FDA for starting a venture in the food industry. Dr. Madanant Naik, Assistant Professor, Commerce & Management, in his address said that initially SHGs only had women members but now the trend is changing and many men are grouping themselves into SHGs. Dr. Naik pointed out that primarily the SHGs were started with the objective of inculcating the habit of saving and generation of income but with time they have progressed from this stage and are rapidly transforming themselves into strong local enterprises, and we are ready to support them. Dr. Naik was of the opinion that companies could consider outsourcing some aspects of the manufacturing process to encourage rural enterprises. Further, Dr. Naik opined that the SHGs could form themselves into a Federation to better avail of the financial and other facilities that can help them grow and prosper. Mrs. Priti Kerkar, Internal Mentor, District Rural Development Agency (DRDA), Government of Goa, shared her experience in mentoring the SHGs of Goa. She informed that Goa has 8 blocks for SHGs and currently there are 2800 active SHGs. As Internal Mentor, she trains members to make value addition to products and also reaches out to local women entrepreneurs and shares ideas with them on making different products, she also teaches them the importance of packaging, as it would increase the shelf life of the products, and also trains them in developing marketing skills for achieving better sales for their products. Mrs. Kerkar also works on changing mindsets by helping them understand new trends and ideas that would help take their products to the Global markets. Mr. Cyril Desouza, Assistant Director - Trade Promotion, in his vote of thanks assured all help to the SHGs in marketing their products locally and eventually globally. Mr. Desouza also noted that as Ms. Rupa Naik, Senior Director, WTC Mumbai has suggested, WTC Goa will try and conduct a session on how to write and formulate a professional business plan, which would be of great help to the SHGs.

The Webinar was held on July 28, 2020