

SELF HELP GROUP: A RAY OF HOPE

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ABSTRACT

Self Help Group is an innovative organizational setup for upliftment and welfare of women. Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit. There is need to impart vocational training to the women to form a Self Help Group for becoming entrepreneur and a skilled worker. The story involves the hard work of ten likeminded women of village Bhagwanpura, Samrala who, being landless, decided to earn their livelihood by forming a Self Help Group. Started with the vision of Smt. Charanjeet Kaur, they entered into the business of making bags with small amount of money. Gradually, with the help of Krishi Vigyan Kendra, Samrala, they have expanded their work to making bags, quilts, decoration items, utility articles, uniforms, bee veils etc and after paying all the loans, now each member is earning nearly 7500/- per month.

INTRODUCTION

This is a story of 45 year old woman Mrs. Charanjit Kaur of village Bhagwanpura, Tehsil Samrala, District Ludhiana belonging to a landless family having low socio-economic status. Initially she along with her husband was engaged in daily paid jobs to earn their livelihood. Her family was dependent on meager resources that she and her husband could generate by virtue of their irregular labour wages. Fed up from the poor economic condition of the family and keeping in view the future of her three children, she decided to start her own enterprise. She was guided by some wise persons in the village to visit Krishi Vigyan Kendra Samrala from where she can get technical training to start some work for better earning. The KVK experts advised her to form a self help group by involving 10 likeminded women of her village to earn a better livelihood. The idea stuck in her mind and she tried to convince other neighbouring women to start such a group. Then she along with 9 other women of the village formed "Sri Guru Arjun Dev Self Help Group". All the members of a group enrolled themselves for training course organized by the KVK for stitching and embroidery. Then the group took loan of Rs. 60,000/- from Oriental Bank of Commerce, Samrala to purchase sewing machines and other raw materials required to start the venture. The group started stitching school

bags, jute bags, luggage articles, purses, quilts, curtains, interior decorative articles etc..

INSTITUTIONAL INVOLVEMENT

The KVK helped in marketing of products by providing the platform through *Kisan Hut*, linking its clientele with group, exhibiting their products during *Kisan Melas*, arranging their stalls during various extension functions. The KVK also trained the group for widening their product range by introducing bee-veils, gloves for bee-keeping, okra picking gloves, masks and uniforms for agricultural labourers for spraying chemicals, mosquito nets etc.

SUCCESS POINT/RESULTS

As group started earning some money for their livelihood, Mrs. Charanjit Kaur made a plan to cater bit larger section of a society. Then she took a loan of Rs. 3,00,000/- at 11.5 per cent interest from Central Bank of India, Ottalan in the year 2013. With this loan amount the group purchased 3 machines for preparing bags, 2 for stitching and 1 for embroidery. The group repaid the full amount by monthly installments of Rs. 10,000/- per month in the year 2015. Every member of the group during repayment of the loan was still able to earn Rs. 3000/- every month. After repaying the loan, now every member is earning Rs. 7500/- per month. Smt. Charanjit Kaur is a president, Smt. Jasbir Kaur secretary and Smt. Jaswinder Kaur acting as a cashier

for the group. The economic status of members of SHG is better than it was at time of group formation, the clear evidence of which is the confidence and exuberance displayed by them during their interaction with each other. Now these women have become more or less self dependent and even contributing to the overall income of the family. Presently the group has also started putting traditional mini food court during *Kisan Melas* at PAU in which they serve *Sarson da sag*, *Makki di roti*, *Gur di choori*, *chati di mithi lassi* etc. Their initiative got a good response from the visitors and the group was also felicitated with Best Stall Award during PAU Kisan Mela, September 2015. It further boosted their confidence and now the group is also putting their food court during marriages and other ceremonies. Mrs. Charanjit Kaur was also awarded the best entrepreneur

award during January, 2016 at State level *Lohari Celebration* by *Pendu Vikas and Panchayat Vibhag*, Punjab. Presently this group is also imparting training to upcoming self help groups by charging Rs. 2000/- per member per month. Mrs. Charanjit Kaur also motivated and helped her two daughters to start such a venture. Her elder daughter Ms. Manjit Kaur is a member of other self help group which prepares decorative articles such as dry fruit trays, baskets, gift wrapping trays etc. Her younger daughter also got training of 1.5 months in baking from the Department of Food and Nutrition, PAU, Ludhiana and now plans to venture into this aspect. The overall story of the group is very inspirational and every member is working for a better life.



Fig. 1. Group Members with Associate Director, KVK Samrala



Fig. 2. Display of the products at Road Side Display, KVK Samrala.



Fig. 3. Group members working on their machines and making bags



Fig. 4. Group member receiving best stall award at Kisan Mela, PAU, Ludhiana

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