

Sri Guru Nanak Dev Ji self-help group who started with nothing : An inspiration

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Self-help group or in-short SHGs is now a well-known concept. It is now almost two decade old. Self-help groups (SHGs) play today a major role in poverty alleviation in rural area (Saravanan, 2016). Self-help groups are aimed for upliftment of socio-economic status of women in the society. Sincere efforts have been taken under various plans, policies, programmes for the development of women entrepreneurship since 1990s. The SHGs are considered as a viable organization of the rural poor, particularly, women for delivering micro credit in order to undertake entrepreneurial activities. Some of the studies on these groups particularly those managed by women successfully demonstrated how to mobilize and manage thrift activities, appraise credit needs, enforce financial discipline, maintain credit linkages with banks and effectively undertake income generating activities etc. These studies also showed that the poor as a group are quite creditworthy and repayment of loan is quite satisfactory.

Factors influencing women entrepreneurs:

The following are the major factors influencing the

women entrepreneur. Economic independence, Establishing their own creative idea, Establishing their own identity, Achievement of excellence, Developing risk-taking ability, Motivation, Equal status in society. Greater freedom and mobility. The concept of developing women entrepreneurship lays emphasis on the productive utilization of women labour force to generate income and output.

Problems faced by women entrepreneurs:

Apart from the tacit assumption that women are frail and indecisive, women entrepreneurs encounter many problems in their efforts to develop the enterprises they have established.

The main problems faced by the women entrepreneurs may be analysed as :

Shortage of finance:

Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They lack access to external funds due to absence of tangible security and credit in the market. Women do not generally have property in their names.

Lack of arrangements for marketing and sale:

For marketing their products, women entrepreneurs are often at the mercy of the middlemen who pocket large chunks of profit.

Shortage of raw materials:

Women entrepreneurs find it difficult to procure raw materials and other necessary inputs. The prices of many raw materials are quite high.

Stiff competition:

Many of the women enterprises have imperfect organizational setup. They have to face severe competition from organized industries and male entrepreneurs.

High cost of production:

Another problem which undermines the efficiency and restricts the development of women enterprises is the high cost of production.

Low mobility:

One of the biggest handicaps for women entrepreneurs is mobility or travelling from place to place. Women on their own find it difficult to get accommodation in smaller towns.

Family responsibilities:

In India, it is mainly women's duty to look after the children and other members of the family. Their involvement in family leaves little energy and time for business. Married women entrepreneurs have to make a fine balance between business and home.

Social attitudes:

The biggest problem of a woman entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional equality, there is discrimination against women. In rural areas, women face resistance not only from males but also from elderly females who have accepted inequality.

Lack of education:

In India, literacy among women is very low. Due to lack of education, majority of women are unaware of technological developments, marketing knowledge, etc. Lack of information and experience creates further

problems in setting up and running of business enterprises.

Lack of self confidence:

Need for achievement, independence and autonomy are the prerequisites for success in entrepreneurship. But women are proud to bask in the glory of their parents, husbands, sons, etc. In addition to the above problems, inadequate infrastructure, shortage of power and technical know-how and other economic and social constraints have retarded the growth of women entrepreneurship as they themselves lack confidence in their capabilities.

Motives for becoming woman entrepreneurs:

Women, especially those belonging to the low-income strata and who have no other option for employment are taking to entrepreneurship not only to meet the survival needs of the family but also due to low barriers of entry and flexibility. In recent years, entrepreneurship research has focused on what motivates women to venture as entrepreneurs. Research studies have identified various types of entrepreneurial motivation. Studies conducted across the countries have identified some of the motivating factors of women entrepreneurship and these can broadly be classified as pull and push factors (Pangannavar, 2015). Most of the studies conducted in developed countries indicated that women were motivated by desire of achieving autonomy or independence or becoming own boss.

Keeping this in mind, vocational trainings are imparted to rural as well as urban women so that they can come together and help each other and can form self help groups with mutual support. Mrs. Kuldeep Kaur, Village Kotala, Tehsil Samrala, district Ludhiana is one such person who wants to do something for family and society. She belongs to a landless family with low socio-economic status. She thought of starting her venture after attending a seminar on Navi Roshni organized in the village and was motivated to supplement her income.

Technical know how:

Kuldeep Kaur and other members were guided by Krishi Vigyan Kendra, Samrala where she got technical training to start some work for better earning. KVK Home Scientist gave training of her interest and form a self help group by involving 10 like minded women of her village to earn a better livelihood. Then she formed

“Sri Guru Nanak Dev Ji self-help group”. All the members of a group enrolled themselves for training course organized by the KVK for stitching and embroidery. The group was registered under Oriental Bank of Commerce in June 2017.

KVK helped in marketing of such products by providing the platform at KVK seed shop, through *Kisan hut*, linking its clientele with group, exhibiting their products during *Kisan melas*, arranging their stalls during various extension functions. KVK also trained the group for widening their product range by introducing AC quilts, AC covers, washing machine covers, okra picking gloves and masks and linked with KVK trained entrepreneurs for expanding market and mutual better profits. The group also started stitching of designer bedsheets, cushions, pillow covers, quilts etc.



Gross income:

The SHG members are earning Rs. 10,000/- month. Now these women have become more or less self dependent and even contributing to the overall income of the family. The overall story of the group is very inspirational and every member is working for better life. The hard work of the group brought a very good response from the visitors and the group was felicitated with Best Stall Award during PAU *Kisan mela*, September 2017.

Any constraints in promotion:

Although, they are earning good income but they are facing transportation problem due to which they have to spent lots of money in travelling and getting raw material from the market. The uniqueness of this self-help group is that they have not received any subsidy or financial help from the government (Kanti and Bhowal, 2013).



1. Name of the Intervention	Stitching and embroidery Bedsheets, cushions, pillow covers, quilts, luggage articles, quilts, AC quilts, AC covers, washing machine covers, curtains, interior decorative articles etc
2. Area under the intervention	Landless families having low socio-economic status Due to poor economic condition of family they decided to start her own enterprise
3. Gross income	Rs.20,000/- per month
4. Net income	Rs. 12,000/- per month
5. Net income from the normal farming practices followed in that area	Most of the members are from landless families so their major income is from self-help group only <i>i.e.</i> 2,000/- per member
6. How that interventions can be promoted	KVK helped in marketing of their products at KVK seed shop <i>Kisan</i> hut <i>Kisan melas</i> , Saars mela, Food craft melas KVK also trained the group for widening their product range by introducing Roti wrappers Okra picking gloves Packing material for marriages Masks and uniforms for agricultural labourers for spraying chemicals etc

Conclusion:

Today, she is woman with a sense of achievement and she is confident of making life secure for her one son and two daughters. The economic and social betterment of the family has prompted her husband to rejoin the family business. She confidently says that it may not take too many years to come out of poverty, provided one was disciplined, dedicated and hardworking. Now she exhorts the ladies of her village to become the members of SHG.

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