

# Success Story

**EXTENSION EDUCATION INSTITUTE, NILOKHERI**

**Govt. of India**

**Directorate of Extension**

**Ministry of Agriculture & Farmers Welfare**



सत्यमेव जयते



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## **Harpreet Kaur : A journey from diminishing to flourishing self help group**

*Harpreet Kaur is a fine example of hard work, dedication and honesty. Her enterprise Komal SHG has become a source of inspiration for many rural woman. Despite having no financial backup, she started her enterprise with ₹ 20,000 and has now an annual income of ₹ 4 lakh at present.*

The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. It is in this context, that people both in the public and private sectors have realized the usefulness and importance of economic up-liftment of rural women in India. It will go a long way for the overall growth and development of the country. However in present scenario, the rural women lead harder lives and are often discriminated against with regard to land and property rights, access to facilities and handling the rural finances. Women in most places have to undertake the drudgery of day-to-day household work including the collection of fuel wood for cooking and fetching of drinking water from faraway places. Their nutritional status and literacy rates are lower than those of men. Their involvement in decision making is also limited. Hence the issue of women empowerment assumes a great significance in current scenario. Self Help Groups (SHGs) have been emerged as a new ray of hope in ameliorating the conditions of rural women. These groups serve as a very practical proposition in evolving ways and means of women's empowerment. It is now well recognized that under the SHG projects, the beneficiaries acquire, the desired capabilities to have easy access to land control over resources such as land, dwellings and livestock.

Krishi Vigyan Kendras (KVK) across the country are imparting trainings to the rural women for their skill improvement. In Punjab, KVK, Amritsar through its aim at empowering rural women by motivating them to take up income generating activities for the sustainable lively-hood. Need-based and focused group discussions, short trainings and exposure visits are being organised. Besides, to help the rural women in developing their entrepreneurial skills, linkages with allied

departments are also strengthened. These trainees are encouraged to establish their own small scale enterprises and promote direct selling of their products under the technical guidance of KVK faculty.

One such example of sincerity, hard work, dedication and honesty is of a farm woman namely, Mrs. Harpreet Kaur, who adventured to start her own small scale enterprise-Komal SHG. This 48-year old matric pass women is native of Nizampura village, Block-Verka, Amritsar, Punjab.

It was in 2009 she got a chance to get training at KVK, Amritsar. Slowly she came to know about different trainings of KVK, Amritsar. She took training in preservation of cereals and pulses, and started her small business of papad and wadiyan. Then there was no looking back. Subsequently, she realized that it is very difficult to handle the whole project single handedly and hence, she formed a SHG. This SHG has 10 members from the poor socio-economic background. This group registered them as Komal self Help Group. As soon as the SHG was registered and a couple of group meetings were held, they opened a Savings Bank account with a Cooperative Bank. This common fund was in the name of the SHG.

As food processing has grown up as a viable field with latest advancement in the technology, Mrs. Harpreet Kaur along with other members decided to upgrade and diversify their enterprise. They took more training. As such, now this group is making different types of papads and wadiyans like moong dal papad, maida papad, moong dal wadiyan and mah dal wadiyan.

It was Mrs. Hrpreet kaur's sheer dedication that made her dreams come true despite having no strong financial back-up. This enterprise started with Rs. 20,000/- only as the intial investment in 2010 and now has an annual income of over Rs. 4 lakh. Komal SHG has started their work in a small room at home. Now they are planning to set up a proper unit to promote their products. They also provide home delivery service and cater to big orders from various places including restaurants, hotels, etc. They also receive clientele through the Kisan Melas where they not only sell their products but also promote their KOMAL brands. They regularly put up exhibits and sell their products in local fairs, trade-camps, etc. organized by KVK or any other agency at the district level or even outside. KVK helps them to get the stalls free of cost in these exhibitions to sell their products.

**KOMAL SHG was also awarded Best Stall Award among self-help group stalls in September, 2011 at Kisan Mela, PAU, Ludhiana. A functional liason between the KVK and KOMAL has been very instrumental in attracting a sizable number of farm or rural women for getting training and starting their own SHGs. This SHG has become a source of inspiration for many other rural women. There is, therefore, an urgent need to disseminate the knowledge about SHGs on mass scale in rural and sub-urban areas for the empowerment of women in India.**

## **Gurjeet Kaur: A successful master trainer and entrepreneur**

*A 32 year old women entrepreneur, Smt. Gurjeet Kaur is known for her successful ventures into secondary agriculture. She has trained approximately 900 rural women in stitch craft, tie and dye, and quilt work during the last five years. She attributes her success to her family.*

Smt. Gurjeet Kaur, a native of Hiana Khurd village in Patiala district, is known for her successful ventures into secondary agriculture and is a source of inspiration for rural women. A 32 year old women entrepreneur, Gurjeet Kaur studied up to matriculation and contacted to Krishi Vigyan Kendra (KVK) Patiala, in the year 2011 with a dream of achieving something bigger in the life. She wanted to give a secure future to her children as her family had a very small land holding of only 0.4 acre. After coming in contact with KVK scientists, she learned about income generating enterprise related to home science. She took vocational trainings from KVK on different aspects such as integrated home science technologies for entrepreneurship, contemporary uses of phul kari craft, garment stitching and enrichment. Initially, she started stitching garments of women and children, but later on, she switched over to quilted bags, cushions, purses and macramé articles. These products found good market in the village.

With the initiative of Krishi Vigyan Kendra, Patiala, she was selected as 'Master Trainer by the Department of Cooperation, Government of Punjab, under Mai Bhago Istri Sushastikaran Yojana. She has trained approximately 900 rural women in stitch craft, tie & dye, and quilt work during the last five years in different villages of district Patiala like Hiana Kalan, Khokh, Diwangarh, Narwana, Birarwal, Doda, Lohar Majra, Binaheri, Abheypur, Gunike etc. Smt. Gurjeet Kaur puts up her exhibition-cum-sale stall at events such as Kisan Melas at PAU and Rauni; Craft Fair at Sangrur; farmer's training camps organized by state departments of Agriculture and Horticulture, NABARD etc. The Krishi Vigyan Kendra, Patiala, has also helped her in obtaining an identity card from

**Development Commissioner (Handcraft) for participation in national level exhibitions, organized by Government of India.**

**She attributes her success to her family as well as Krishi Vigyan Kendra, Patiala for their continuous support. When she started, she was the lone beneficiary of KVK, but now around 20 women of adjoining villages are also connected with the KVK and are economically empowered. At present, she is earning Rs. 12,000/- per month and is also generating employment for two women. Her interview was broadcasted by all India Radio, Patiala.**

**Not only this, Smt. Gurjeet Kaur also encouraged her husband to venture into mushroom cultivation. Both of them took training from KVK in this aspect and started mushroom cultivation. She earned approximately Rs. 45,000/- from cultivation of dhingri and button mushroom during 2015-16. Now, she is determined to expand this enterprise on a large scale. She has indeed become a role model for fellow rural women. We wish her dreams to be fulfilled so that she can serve her family and rural women efficiently.**

## **Shehnaz: Epitome of success by way of dedication and determination**

*Shehnaz, a resident of Bathinda district, is a versatile woman entrepreneur, who is earning more than Rs. 10 Lakh annually from the allied agricultural enterprises. One marvels at her enterprising spirits. She is in touch with the scientists of Krishi Vigyan Kendra and Farm Advisory Service Centre, Bathinda for the technical guidance.*

In an era of inflation, it is essential for a woman to be well-educated and financially independent for the economic upliftment of the family as well as welfare of the society. Smt. Shehnaz, a resident of Bathinda district, is a true embodiment of these facts. A matriculate before marriage, Shehnaz continued with her studies even after marriage along with performing domestic chores. Her thirst for knowledge is evident from the number of higher education degrees including B.Ed, M.A. and M.Sc. (Fashion Designing), which she has obtained. Her mother suffered from arthritis and father from diabetes as well as kidney trouble. Being a highly educated woman, she analyzed that if a poor quality food can be responsible for poor health, in the same way a healthy and nutritious food can contribute to a disease free and healthy life. She started serving healthy foods to her father and consequently, there was decrease in the amount of creatinine in his kidney, and he started walking after one and half year. After getting rid of her father's diseases, she focused on bringing right change in foods. Since 2012, she is in touch with the scientists of Krishi Vigyan Kendra (KVK) and Farm Advisory Service Centre, Bathinda for the technical guidance. Shehnaz and her family acquired training in beekeeping from KVK, Bathinda. Thereafter, she and her husband adopted beekeeping as an enterprise and began this venture with 300 boxes of honey bees. Her husband looks after the business of beekeeping while she is into the marketing of honey. To enhance the value of honey, she sells honey face pack for Rs. 70/- per pack as well as body scrub at a remunerative price. The honey face pack is sold as per 100g. Her body scrub is highly sought after by the customers due to addition of seeds of apricot.

In 2014, Shehnaz also acquired trainings in preservation of fruits and vegetables from KVK, Bathinda and in food processing from Net Com, Bathinda. Afterwards, she started preparing pickles, Chutney and murabba for sale. Presently, she prepares mango, lemon, methe, garlic, chilli and turmeric pickles of 4 quintals each and sells it to her customers. Her sprouted methe pickle is sold like hot cakes during PAU Kisan Melas at Bathinda, Fridkot and Ludhiana. It contains essential ingredients which help in controlling sugar as well as cholesterol. Not only this, Shehnaz also prepares mango, apple, amla chutney and jam; fruit squashes; dal wadi; vegetable pakoda (besan) and earns substantially from the sale of these products. For food safety, she purchases desi gram from the market and grinds it to make gram flour for preparing besan pakoda, which she sells at Rs. 150/- per kg. She lays stress on adding nutritious value to her products for good health of her customers. Instead of using cheap vinegar, she uses apple cider vinegar that doesn't affect the health. In 2016, she also obtained training in vinegar making and wishes to prepare it herself in future.

In 2014, Shehnaz formed a Farmers Self-Help Group and a Welfare Group, Mahima Sirja, of which she herself is a member. In 2015, she established a firm 'Fresh Hub' under which she markets her food products. She sells her products in bacteria free glass jars and is earning more than Rs. 10 Lakh annually. In addition, she sells food products, prepared by various self-help groups, and gives economic benefits to the members of those groups.

She purchases pesticide free vegetables from the farmers through whatsapp. She also spreads knowledge regarding various processing techniques among the rural women for the health benefits of their families and promotion of allied agri-enterprises for income enhancement. She educates rural women through kisan training camps, group discussions and interactions. Earlier, she spread knowledge through newspapers and TV/Radio talks.

Apart from this, Shehnaz started tiffin service in 2016. She has employed three cooks and supplies food to the college students. She started this venture with 35 tiffins and charges Rs. 50/- per tiffin. She also owns an apple orchard of two acres at district Baramullah in Kashmir valley. The orchard is irrigated only through rainwater, and sheep, goat and organic manures are used. Farm yard manure is also used as it helps in maintaining soil health and getting better yield.

**Shehnaz was honoured by the Union Ministry of Food Processing at Muktsar Sahib District in 2015 for her contributions to allied agricultural enterprises. Besides, she was conferred with the 'State Awardee Sardarni Jagbir Kaur Memorial Award 2015' by PAU. We hope she will touch new heights in future with her innovative thinking.**

## Women empowerment through food processing

*Gurdeep Kaur has excelled in the processing of fruits and vegetables and was awarded "Best Entrepreneur Award" by Punjab Agricultural University in 2011 during PAU Kisan mela. Her success has persuaded many women in her village and adjoining areas and she has become a role model for them.*

Smt. Gurdeep Kaur, who belongs to village Alhoran Kalan, in Patiala is a successful entrepreneur who has set an example for other women. She has excelled in the processing of fruits and vegetables and was awarded "Best Entrepreneur Award" by Punjab Agricultural University in 2011 during PAU Kisan mela. The Government of Punjab has also conferred on her "State Award" on 26<sup>th</sup> January 2013. Her success has earned her Progressive Farm Women Award during "Global Agricultural Summit" held at Gandhinagar, Gujrat from 9-11 September, 2013. The award carried a cash price of Rs. 51000/-

A humble, God-fearing lady Gurdeep Kaur has hardly attended the school. She was an introvert, house wife her having two daughters and a son. But she desperately desired to be self dependent and educate her children. Neither illiteracy nor domestic problems could stop her from making her way to success.

It was a chance that she came to KVK, Patiala for attending a training programme in 2005 where she got an opportunity to interact with KVK scientists. She expressed her desire to do something of her own so that she can add to her family income. After discussion with KVK scientists she decided to get training in processing and preservation of fruits and vegetables. She attended several short vocational training courses at KVK Patiala and learned improved preservation methods and know-how about commercial level processing. She also got exposure regarding purchase of raw material, source of equipments, packing and labelling of products etc. Soon she attained expertise; she started prepared Bael squash on commercial scale as this fruit was underutilized and locally available. Then she added more products to her kitty. Next step was marketing of products. KVK scientists initially provided her sale platforms during various kisan

mela. She got good response from consumers which increased her confidence. She further widened her basket of products by adding tomato and mango chutneys, moong and mash daal varian, rice papad, ready to serve beverages (RTS) and hand-made sevian (vermicelli) etc. Now, she is regularly preparing various squashes, jams and pickles from seasonal and locally available fruits and vegetables and her products have great demand in nearby areas and earning a handsome income.

For Gurdeep, learning is a continuous process. She also took trainings on soya processing at KVK, Patiala and Central Institute of Agricultural Engineering, Bhopal and established a soya processing plant in 2010 to produce soya milk, tofu, soya atta and soya nuts. She sells these products under the brand name of "Protein Shakti" Seeing the success of the venture her husband S. Chamkaur Singh too joined her in this venture. Now, her unit has also been registered under FSSAI (Food Safety & Standards Act of India).

Her future plan is to increase the capacity of her processing plant. For this, she has applied for a loan. Both of her daughters are pursuing higher studies abroad and her son is working with a multinational company. Her success has persuaded many women in the area and she has become a role model for them.

## **Kuldeep Kaur: A versatile women entrepreneur**

*Bibi Kuldeep Kaur is a dedicated, devoted and versatile woman entrepreneur. Her burning desire to improve economic condition of her family encouraged her to set-up grocery shop, prepare squashes and pickles, start dyeing enterprise and take up other challenging ventures. She attributes her success to Krishi Vigyan Kendra, Bathinda from where she obtained trainings in various allied agriculture enterprises.*

The life of a 39 year old Bibi Kuldeep Kaur is an example testimony to the fact that nothing is denied to a well directed hard labour. Surmounting all the hurdles of life, this seventh class pass women has set up a fine example in the society as a versatile entrepreneur. A resident of village Bagha of Bathinda district, Bibi Kuldeep Kaur hails from a small farming family. With her dedication and devotion, she earns her livelihood, and produces food and fodder for domestic consumption. Her husband is a truck driver and visits village after 20 days or so. In order to motivate her 12<sup>th</sup> class pass son to practice farming, she hires 4-5 acres of land on custom hiring basis. Her 18 year old daughter aspires to go to USA, where her aunt lives and has a joint venture with her mother.

Bibi Kuldeep Kaur's burning desire to improve the economic condition of her family brought her to Krishi Vigyan Kendra, Bathinda where she got training in dairy farming in 2012. After acquiring this training, she started dairy farming with two cows but could not extend it due to the poor financial condition. After coming into contact with KVK scientists, she learnt about other income generating enterprises related to home science. She got training in tie-dye and simple dyeing, garment construction and enrichment; and value addition to fruit and vegetables. After obtaining these trainings, she took courage to start tailoring at her home and also started imparting training to the village girls. Besides, she set-up a small grocery shop at home itself. She then managed to purchase dupattas and started "dyeing" enterprise at her own shop. In addition, she started preparing squashes and pickles from various fruits and vegetables for additional income. She prepares the pickles of mixed vegetables, garlic, bitter- gourd, mango and chillies, and sells the same at her own

shop. She also prepares and sells the bottles of squashes which have found a good market in the village itself.

An enterprising women, Bibi Kuldeep Kaur has not left any stone unturned. She then started purchasing readymade embroidered suits and purses from the market and sent these to her sister in USA via parcel. She got 50 per cent out of the profit from their sale. Her strong desire to help her family in a big way encouraged her to take up challenging enterprises and make them profitable. She feels happy and obliged that Krishi Vigyan Kendra, Bathinda helped her to make her dreams come true. At present, she is earning about Rs. 10,000/- per month from these enterprises and is very much satisfied, but at the same time she is determined to further strengthen her initiatives. She has indeed become a role model for other farm women of her village.

Inspired and motivated by the success story of Bibi Kuldeep Kaur, other needy and interested farm women should also come forward and supplement their family income after obtaining such type of skilled vocational trainings from the Krishi Vigyan Kendras, functioning in their surrounding areas as hub of transfer of technologies, developed by State Agricultural Universities/ICAR Institutes.