

## Assal self help group

**Lakhwinder Kaur**

Department of Extension Education and Communication Management, Punjab Agricultural University, Ludhiana (Punjab) India  
(Email: [lakhwinder.pau@gmail.com](mailto:lakhwinder.pau@gmail.com))

The World Bank study has aptly observed that women, particularly from under developed countries, are often denied property and inheritance rights. Their freedom is restricted by social norms. An inequality trap may prevent generations of women from getting educated; restrict their participation in labor market. The government of India, so far has spend crores of rupees on poverty alleviation programmes. However, implementation of poverty alleviation programmes has been under severe criticism because of inclusion of non-poor people as beneficiaries, corruption and mismanagement. In India, a task force (1987) was set up by the central government under the leadership of NABARD for undertaking a sample survey of existing self-help groups and preparing a plan for channeling savings and credit through SHGs of poorest of the poor with the help of banks, GOs and NGOs. In Punjab NGO *i.e.* Rameshwar Welfare Society established Assal self group in 2009.

Today, a fifteen women are the members this group and have risen from the traditional, gender-specific roles and to venture in to business world by adopting entrepreneurial activities like honey making, decorative candle making, food processing of seasonal fruits, tailoring, preparation of household products. For the smooth functioning and managing of entrepreneurial activities, group leader play an important role. The group leader was selected on the basis of election and consensus. In order to avoid any singular control, the position of leader is generally rotated among the members from time to time with the consent of members after one year.

Meetings of self help groups on monthly basis were observed to be a common phenomenon which was conducted once in a month at a member's house on rotation

basis which showed member's personal interest towards the group. Attendance of group members was found to be 80 per cent which showed interest of all the members. A fine of Rs. 50/- was imposed to those members who were absent in two meetings continuously.

Apart from discussions on production and preparation of value-added products, group members socialize by solving the problems of their families. Group leader maintained the records completely and upto date. The



major strength of the group was their ability to unite and market the products collectively. One of the basic principles of SHGs is that even the very poor may save small amounts. Regarding mobilization of financial resources, monthly savings of Rs.100/- was kept together in the Bank in the name of self help group (SHG) which could

be used by the women members for inter-loaning among the members at the time of emergencies.

After sustained efforts, Assal self help group availed loan amounting to Rs. one lakh from Punjab National Bank, Ludhiana at one per cent per month to carry out entrepreneurial activities. Before the formation of the SHG the status of women was very poor. But after the formation of the SHG, the members realized the importance of saving and supplement to family income. The group has participated in Saras Mela (Sangrur) and Pragati Madan (New Delhi). The group has participated in *Kisan Melas* held at Punjab Agricultural University, Ludhiana every year to promote their products and has been awarded by PAU Kisan club, Ludhiana several times and also got appreciation award from the Department of Agriculture, Bathinda.