



AmritaSREE

Empowering Women - Enriching Families

AmritaSREE: Amrita Self-Reliance, Employment & Empowerment



A network of SHGs managed by the Mata Amritanandamayi Math



“The real experience of true love is I am love.” Amma

Summary

- p 5. Women in Rural India
- p 8. Catalysts of Change: The Spark
- p 10. How do AmritaSREE Self-Help Groups (SHGs) work?
- p 12. Goals of AmritaSREE Self-Help Groups
- p 14. From Individual SHGs to Clusters
- p 17. Vocational Training Programmes
- p 18. Successful Enterprises
- p 20. The Story Thus Far
- p 28. Beyond Religion, Beyond Caste: AmritaSREE SHGs
- p 30. Mini Joykutty’s Story
- p 32. Livelihood Transformations: Personal Testimonies
- p 34. Amritakripa: Ever Flowing Grace

AmritaSREE Self-Help Groups

AmritaSREE Self-Help Groups are based on the training of women to shift them from dependence to self-reliance, building trust and confidence between members.

The projects are imbued with the entrepreneurial spirit and cover many areas of action, skill-development and vocational training programs.

Empowerment through loans is also facilitated to individual members to promote community growth.



Meeting of an SHG group in Uttarakhand



“All around the world, heated discussions are arising about giving women an equal place to men in all spheres of society, according to them the same respect and reverence. This is a welcome sign of change.”

Amma



Women in Rural India

Women all over the globe, from different walks of life, of different races, have long been embroiled in a struggle to make their voices heard amidst the chaos of this world.

The result is the consensus among women that they need to empower themselves to be able to carve a life of their own choice. Women are already on a path of self-discovery and, clearly, in many parts of the world, have even begun to run the show. However, there remain millions of women in India, still in the dark, fighting solitary battles for their existence.

The women of rural India, as much as their counterparts in cities and towns, represent the spirit of womanhood and highlight the importance of women in a family. Sadly,

these women have been bearing the brunt of poverty, illness and illiteracy for a long time. Studies show that women in India are still clearly disadvantaged when compared to their male counterparts, especially in rural areas.

In fact, just over a third (33.5%) of the Indian population are women living in rural areas, according to the government census of 2011. The disadvantages these women have to face are clearly visible: in 2011, literacy rates for rural women were 58.8% as compared to 78.6% for rural men.

As of 2005, the vast majority of rural households, i.e. 84% of the rural population, were still dependent upon wood or cow dung as fuel for cooking, resulting in rural women suffering from regular smoke-inhalation.¹



“Empowerment of women in India itself is the change.”

Ranganathan, Director of AmritaSREE



Poverty is a major problem in villages for both men and women. About 50% of the national labour force is dependent on agriculture, but agriculture only contributes to 17% of the GDP.² Self-employed agriculturalists, i.e. India's small-scale-subsistence farmers, struggle with food insecurity as a result of seasonal droughts and other natural calamities which affect their harvest.

According to the Socio-Economic Census of 2011, almost 75% of the households in rural India need to manage on a monthly income of less than Rs. 5,000. More than 50% of rural households do not own land, and more than 50% of rural households depend on daily labour. In rural India, close to 26% of households are living below the poverty line (BPL), compared to about 14% in urban areas.

Due to their financial dependence on other household members and their limited employment opportunities, women are more vulnerable than men. If poverty strikes, they have fewer options. The majority of people working in the lower-pay informal sector are women.

Women are more prone to poverty than men, in all countries. In India, only 26% of women have a bank account, versus 44% of men. Women earn lower wages than men, on average 62% of what men earn for similar work.⁵

Poverty causes food insecurity. Women especially suffer the consequences, as the main breadwinner, most often male, usually receives the largest share of available food, with the female members only eating what is left over.



Women in rural India rarely earn a wage. As of 2006, 58.2% of women aged 15 to 49 years and 80.9% of children between 6 and 35 months suffered from iron-deficiency, anaemia.⁴ This high rate of anaemia points towards the malnutrition of women, which in turn causes malnutrition in young children.

Anaemia also increases the risk of maternal and infant mortality.

The infant mortality rate is 54.7 per 1,000 live births in rural areas versus 34.7 in urban areas, as of 2014. The goal of the National Rural Health Mission is to bring this rate down to below 27 in all states.⁵ Maternal mortality is another risk which women face each time they give birth, especially if the delivery is at home instead of a health centre. The maternal mortality ratio is 200 per 100,000 live births, and only 58% of births are

attended by skilled health personnel. Almost a third (28%) of women marry when they are between 15 and 19 years old.³

Women do not have equal access to healthcare. Domestic violence is a sad reality for many women throughout rural India. Female infanticide rates have decreased, but girls are taken less frequently to a health facility and are immunized less regularly than their brothers.

References

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- ² The World Bank. (2014). Agriculture, value added (% of GDP).
- ³ The Global Gender Gap Report 2013. World Economic Forum.
- ⁴ Mukunthan, A. (2015). Rural India is far behind urban India in every indicator of progress. *Factly*, December 5, 2015.
- ⁵ Ministry of Health & Family Welfare, Government of India. (2014). Five years (2009-2014) Achievements & New Initiatives.

Catalysts of Change: The Spark

In 2004, a giant wave lashed against the shores of the Indian Ocean, unleashing damage of a phenomenal magnitude. Countless lives were lost, many were permanently injured, families were separated, homes were demolished and livelihoods perished. The tsunami brought life to a standstill in the fishing villages of Kollam and Alappuzha.

The sorrows, hardships and emancipation of Sunithi, Anitha and Mini, three simple women left to face the twists and turns of a difficult life, resonate. Sunithi had no home until she met Amma. Anitha was a young widow, and Mini lost a supportive husband and was thrown into the midst of huge financial crisis.

The story does not end there. These women are not alone in that their sentiments, tribulations and trials. Their stories echo in the lives of thousands of women across rural India.

Elsewhere, in Maharashtra, in the five months since the state government announced the Rs. 34,000-crore farm-loan-waiver scheme, nearly 1,020 farmers committed suicide, unable to bear the burden of debt, as reported by the media.

During Amma's travels all over India, thousands of women come to Amma. Among them are the widows of farmers who have committed suicide. Caught in the vicious cycle of escalating loans taken for



greater and greater amounts of fertilisers and pesticides needed each year, these men left their women and children with no way to survive.

Deeply affected by the plight of these women, men, children — complete families caught in the throes of natural disasters, poverty, illiteracy and disease — Amma threw herself into their midst to protect and sustain the families, giving them emotional support, financial independence and a respectable place in society.

It was against the backdrop of these hardships, the 2004 Indian Ocean Tsunami and the spate of farmer suicides, that Amma began the AmritaSREE Self-Help Group programme in early 2005.

AmritaSREE is a community-based organisation centred around self-reliance, education and employment. It aims to help women become independent.

Members are given vocational training and helped to develop an entrepreneurial spirit. Empowerment through loans is also facilitated to individual members to promote community growth. Founded on strong spiritual values, the AmritaSREE SHGs come to be collectives of self-empowered and financially independent women.

As Mr. Ranganathan, Director of AmritaSREE, said: *“Empowerment of women in India itself is the change.”*

We wish to see our villagers confident and leading successful, happy lives. This demands that they are given the right awareness and

means to feel empowered and to overcome any marginalised social status. This is, without doubt, an enormous and long task. However, AmritaSREE is putting in efforts from all quarters to achieve this goal.

One is really empowered only when one finds a voice in governance. It has been proven time and again that women in governing roles make a positive impact on society within a short period of time. Connecting with the local governing body and being elected as a member, is the first and most effective step in development of all kinds. It not only makes the women feel empowered, it also gives them a greater sense of responsibility.

Today, the AmritaSREE SHG programme is active across the length and breadth of India and has brought about spectacular transformations in the lives of innumerable women and, through them, their families as well. Entire rural communities now benefit from the additional income of the women participating in AmritaSREE and the financial stability that the programme makes possible.

Moreover, it is a statistically proven fact that women are more likely than men to spend their income on household and family needs. Women’s additional income benefits the whole family: children are better nourished, go to school and receive better healthcare.⁶

References

- ⁶ Deshpanda, R. (2001). Increasing access and benefits for women: Practices and innovations among microfinance institutions – Survey results.

How do AmritaSREE Self-Help Groups (SHGs) work?

AmritaSREE SHGs are based upon a formula established by the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD). Self-Help Groups comprise 10 to 20 women or men who come together every week to deposit a small weekly amount as a common saving for the SHG. This money is then loaned to each individual when the need arises at a nominal interest rate determined by the SHG.

SHGs are usually found among the poorer sections that cannot avail bank loans due to lack of collateral. The AmritaSREE SHGs, inspired by Mata Amritanandamayi Devi, are a vast network of more than 13,000 SHGs with a total of more than two lakh members. The women involved have attained financial independence, emotional strength and social respect through their membership.

Mata Amritanandamayi Math (MAM) first

identifies whether a particular community presents the need for an SHG and whether the group might require special training in a vocation. Groups are formed according to geographic proximity. Men who are family members of women within the SHG are also eligible to receive training.

The first groups were concentrated in the district of Kollam, Kerala. The SHGs started functioning with a president, secretary and treasurer. They would collect small amounts of money at each weekly meeting, held in rotation at the homes of each member. It would be deposited into a bank account taken in the name of the main office bearers.

After the first six months, the minutes book and register of each group would be examined and graded by AmritaSREE appointed officers. Groups that passed this inspection would be able to receive loans from banks of upto four times the amount deposited in their account.



Goals of AmritaSREE Self-Help Groups

Primary Goals of AmritaSREE SHGs

- To provide an alternative livelihood independent of increasingly unpredictable weather patterns for every family .
- To help unemployed and economically vulnerable women to become self-reliant through the development of technical and vocational skills.
- To adequately prepare each member to engage in an income-generating activity, start-up an individual business, or a group business with other members.
- To provide support in starting home-based nutrition awareness through home-gardening instruction and support.
- To provide a loan base for SHG members for emergencies, education, home and business needs.

Ultimate Goal

To establish 30,000 SHGs comprising at least 10 women each.

Today, SHGs have been formed in 21 states with the greatest number so far being in South India.

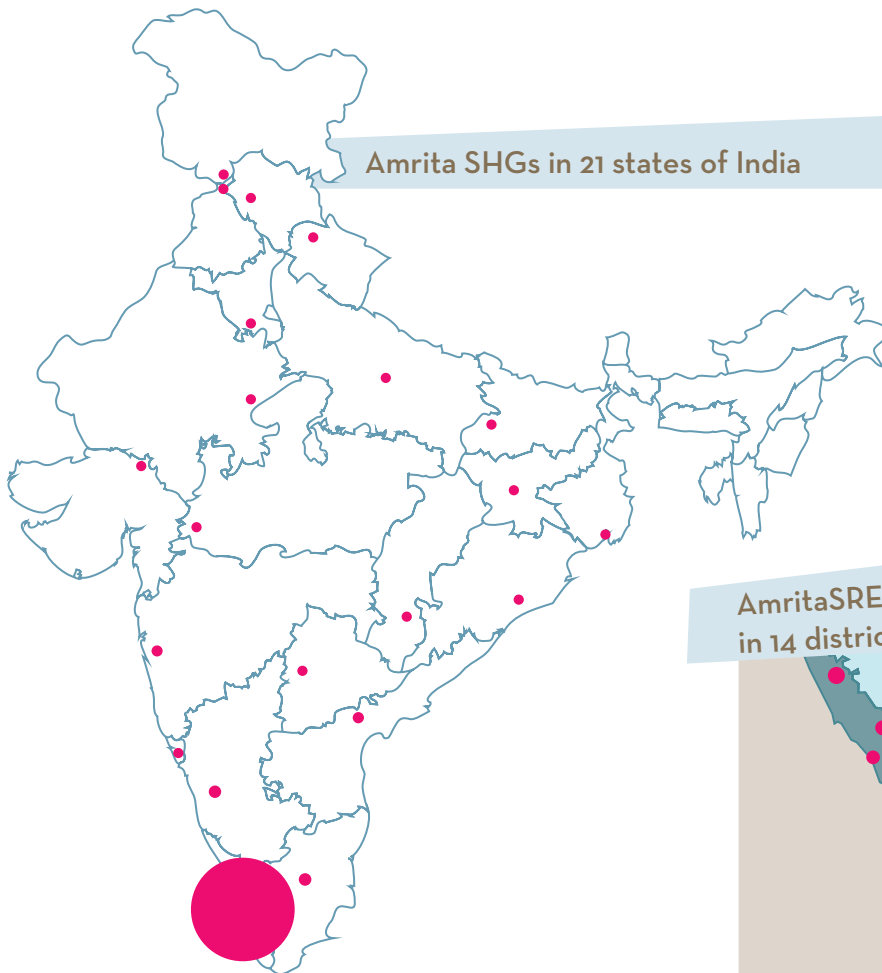


Districts in Kerala where AmritaSREE SHGs have been formed

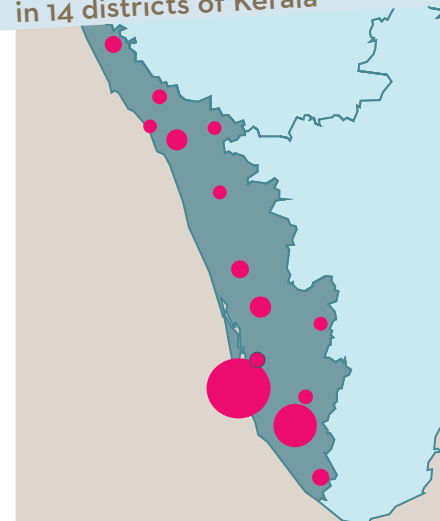
District	SHGs	Members
Alappuzha	5,745	80,260
Kollam	2,695	38,900
Ernakulam	947	16,720
Kozhikode	930	16,350
Thrissur	521	9,330
Thiruvananthapuram	465	7,880
Kasaragod	458	7,800
Kottayam	197	3,000
Pathanamthitta	176	2,970
Kannur	170	3,100
Idukki	163	2,820
Malapuram	55	750
Wayanad	40	600
Mahe	38	520
Total in all of Kerala	12,600	1,91,000

States where AmritaSREE SHGs have been formed

State	SHGs	Members
Kerala	12,600	1,91,000
Tamil Nadu	250	3,750
Karnataka	230	2,900
Andhra Pradesh	110	1,350
Maharashtra	100	1,100
Other states	100	1,200
Total	13,390	2,01,300
Total members including family		6,03,900



AmritaSREE SHGs in 14 districts of Kerala



• <100 SHGs



• 5,000 SHGs



• 10,000 SHGs

From Individual SHGs to Clusters

“I am not highly educated. In fact, I have only studied up to 8th standard. In spite of that, with the continuous and systematic training that I have received from AmritaSREE and the emotional support and strength that they give me, I have become the coordinator of a cluster of 60 SHGs with a membership of 500 families.

“As the cluster president, I am aware of the financial burden and the livelihood problems faced by the members. When the officials arrive every month, we discuss the need of each member and loans are given on a priority basis.”

— Beenamma, Nirkunnam Cluster

The Story of Sunitha, Sangamitra SHG, Nirkunnam Cluster

Born into a very poor, large fishing family in the coastal belt of Nirkunnam, Kerala, Sunitha, like her mother, married a fisherman. The couple rented a dilapidated one-room shack where they began raising their two small daughters. Lacking even a secure door, the family had no sense of security whatsoever.

“We cannot loan so much money to people who have

no collateral,” the banker said. “What if you didn’t pay us back? This would be bad for the bank. The maximum I can loan you is two lakhs.” The bank had asked for collateral, which they did not have.

Sunitha was no stranger to Amma’s Amritapuri Ashram. She would go, occasionally, to receive Amma’s darshan. Whenever she went, she would pour out her sorrows to Amma from the bottom of her heart: *“Amma, we are living without any security. Our house is so poor that it doesn’t even have a proper door. My husband works so hard, but still we are unable to save anything much. My heart’s dream is to have my own house. Somewhere I can be safe. Please help my family, Amma.”* She would try to take this peace back to her dilapidated little shack.

In 2008, Sunitha joined AmritaSREE and became part of the Nirkunnam Cluster, a cluster comprising 60 SHGs. The office bearers of these SHGs come together every month to pool the money collected by each individual SHG and decide upon the applications for loans. Sunitha, along with the other members, gave Rs. 20 per week as part of their monthly savings. The Nirkunnam

Cluster Meetings

During monthly cluster meetings, applications for loans are discussed. Priority will be given to those most in need. There are many categories of need:

- Medical care
- Children’s education
- Daughter’s delivery
- Repair and building of homes
- Repayment of loans to private, unofficial moneylenders
- Start-ups



Cluster allowed Sunitha to take a loan of Rs. two lakh, without any collateral. Another two lakh was sanctioned by the panchayat. She built a secure home for herself and repaid the loan in easy instalments.

A peep into the history of human civilisations before the advent of the modern era, illustrates the subtle truth that man is a social being. From cavemen to villagers, human beings have thrived in collective societies.

The concept of a man or woman “alone” and completely on his/her own is fairly new, relative to the much greater history of mankind. In India, it is only in the past 20 to 30 years, as a byproduct of materialistic development, that confined lifestyles have emerged and neighbours stopped knowing each other.

The AmritaSREE SHGs are raised on concepts of mutual trust and confidence between members, as Amma feels that

open communication and sharing of ideas and resources are the basic building blocks of community based Self-Help Groups. Indeed, the knowledge that “I am not alone” is echoed throughout the AmritaSREE’s SHGs and seems to be as important as the security and financial gains.

Cluster

The coming together of a number of SHGs in the immediate neighbourhood leads to what is called a *cluster*, with about 25 to 100 SHGs that have decided to pool their economic resources together and form one single unit.

The objective of forming these clusters is to be independent of bank loans. If a loan is taken by an SHG or an individual member, the loan will be taken only from the cluster’s resources, and not from a bank. In this way, the interest will go to the cluster and not the bank.



Handwork in Uttar Pradesh



Tailoring in Telengana



Making bags for sale

Vocational Training Programmes

The MAM Amritapuri Ashram devises a vast array of vocational training programmes that are given on a rotational basis to each SHG. More than 54 different kinds of training have been given so far.

“We gave a letter to the banks saying the SHGs were part of the Ashram, and based on that strength, the banks gave loans to the groups. We have a system of grading the SHGs, depending upon the regularity of meetings and attendance of women, as well as the transparency of the meeting minutes and the accounts. A training in rigorous recordkeeping and administration, as well as various vocational trainings, prepared them for different job ventures such as tailoring shops, soap-making and garment shops.”

– Kalesh, Coordinator, AmritaSREE, Alappuzha

With the formation and strengthening of the clusters, dependences on banks have become almost nil. The clusters with their pooled resources themselves are lending money to individual members at self-decided interest rates whilst ensuring that there are no defaulters.

With the collaboration of international agencies like UNDEF (United Nations Democracy Fund), ILO (International Labour Organization) and in association with MSME (Ministry of Micro Small and Medium Enterprises), various trainings have been given.



Packing snacks in Kerala

Successful Enterprises

SALE OF CURRY POWDERS

AmritaSREE SHGs are very active in the sale and manufacture of curry powder. SHGs buy the ingredients wholesale, followed by cleaning, powdering and packing in order to sell the product among their members and neighbours. This reduces the cost by a major margin. There is a huge turnover when these curry powders are bought and sold at monthly meetings.

CLUSTER SHOPS

Clusters in the Kozhikode District procure items in bulk from both the wholesale market and straight from the producers. Certain items, such as detergent powder, chilli powder, rice flour, turmeric powder and coriander powder, are produced by the clusters themselves. Each cluster produces one or two items, which are then distributed to all the shops run by the clusters. As

a result, the shops are able to offer their customers most items needed for daily use.

SALE OF TEA LEAVES & POWDER

Tea is bought wholesale from factories. During the tea season, the central AmritaSREE office purchases around 5,000 kilos of tea at wholesale prices. This is distributed to various clusters and attractively repacked. The packing and sale of tea powder provides a livelihood to many women.

COCONUT COLLECTION, DEHUSKING & SALE

The Amriteshwari AmritaSREE SHG started in 2008 with 12 members. Members collect coconuts from neighbouring areas, dehusk them and then sell them to individuals and grocery shops. The turnover is about six lakhs per month. Now the business makes Rs. 50,000 net profit per month.



Sale of Tea leaves and Garments at a cluster meeting



Procuring, pounding, packaging and selling fine rice flour

MAKING & SELLING SNACKS

The Aishwarya AmritaSREE SHG functions in the village of Thottapilli in Purakad Panchayat. The group's source of income is making and selling snacks. Out of 30 members, seven have been trained in preparing different kinds of snacks such as chips, mixtures, unniyappam and murukku. The group members sell their produce in shops and door to door. They started the venture with a bank loan guaranteed by the AmritaSREE head office that has been completely repaid. Their sales total is Rs. 60,000 per month, with Rs. 20,000 net profit.

MAKING & SELLING SOAP

The production and sale of soap powder has resulted in a vast number of SHG members using their own soap. Making and selling soap also provides a livelihood. The covers for packaging and the materials for production are bought wholesale and entrusted to different SHGs. This ensures uniformity in quality and packing. Training is conducted by MSME. 25 tons of soap powder is produced and sold every month!

SEWING NIGHTIES

The Kirtana AmritaSREE SHG in Kundalloor started in 2008. It is part of a cluster that comprises more than 100 SHGs. All the members of Kirtana SHG were trained in tailoring by vocational trainers from Amritapuri Ashram, which coordinates training between AmritaSREE and MSME. Following the training, the SHG members decided to concentrate on buying cloth wholesale and sewing nighties. They sell it to other SHG members and to neighbouring shops. They sew more than 300 nighties a month and make around Rs. 125 profit per nightie.

MAKING & SELLING RICE POWDER

The Kirti AmritaSREE SHG in Ira Kuttanad is situated in the "Rice Bowl of Kerala" and consists of 10 members. The SHG members procure rice and pound it by hand with a stone pestle to make it into fine rice flour. Their rice flour is in great demand. The profit is an average of Rs. 15,000 per month.

The Story Thus Far

Amma travels all over India, listening with concern to the problems and sorrows of all who come to her. Hearing the plight of village women throughout the nation, Amma decided to adopt 101 villages and to empower the inhabitants, making them self-reliant and self-confident.

Empowering women is crucial to enriching the family. Amma started her 101 village Project, known as Amrita SeRVe, to guide the villagers to financial and emotional security, and one of the first steps was to form the AmritaSREE SHG groups all over India.

The village women wrestled with illiteracy due to lack of opportunities to go to school. They were also coping with malnutrition as a result of lacking awareness and access to balanced and affordable food. Domestic violence from alcoholic husbands further deepened their predicament.

They were completely unaware of the various existent government programmes aimed at their benefit. The SHG groups started taking steps to combat these issues. One member took charge of education, another took charge of health, while yet another took charge of awareness classes on various issues.

The Honourable President of India, Shri Ram Nath Kovind, distributing certificates of appreciation in the divine presence of Sri Mata Amritanandamayi Devi to representatives of villages where members of AmritaSREE SHGs have constructed toilets and attained an open-defecation free village.





Village women constructing toilets in Rajasthan

CONSTRUCTING TOILETS

AmritaSREE has a growing presence across the nation, with the SHG women in many villages being taught plumbing and being hired to construct their own toilets under supervision.

It is the women of the SHGs who construct toilets for themselves as well as for the rest of the village, earning a livelihood for themselves and making the Amrita SeRVe villages open-defecation free. This has been made possible under the guidance of the AMMACHI Labs, Amrita Vishwa Vidyapeetham.

The Jivamritam Water Filtration System programme, launched in October 2017, provides clean drinking water to villagers in areas with the most highly polluted water sources. In many areas it is the AmritaSREE women who are at the forefront working to secure the necessary permissions from the Panchayat, then harnessing the support of the Amrita Vishwa Vidyapeetham's Center for Wireless Networks and Applications, to install and operate these water systems.

PROMOTING KITCHEN GARDENS

The practice of maintaining kitchen gardens is not new to Indian villages. However, it has been dying out over the past 20 years or so.

Such gardens have huge potential to combat various diseases. A kitchen garden can help decrease malnutrition or under-nutrition, especially in children, pregnant women and lactating mothers.

It is a demanding task to convince the villagers to grow a crop that would not bring returns in the form of cash. The village coordinator inspects the kitchen gardens as she goes door-to-door.

She also ensures that the harvest of kitchen gardens is primarily used for feeding the family. Only excess produce should be sold on markets for generating additional income.



ADULT LITERACY CLASSES

Adult literacy classes were conducted for four months for SHG members in the tribal areas of Kerala, Orissa and Uttarakhand.

Adult literacy training is being taken to many other villages across India. With the use of tablets and other teaching aids, the women mastered the alphabet and learnt numbers, addition and subtraction. They were taught to write and read simple sentences, and recognise bus and road signs.

This allows them more mobility to visit their family and children. It also ensures that they do not get fleeced by unscrupulous shopkeepers, as they can now read the amount for each item and add the total amounts for themselves. Amrita CREATE of Amrita Vishwa Vidyapeetham developed and implements the programme.



AWARENESS AND TRAINING

Awareness campaigns on health, sanitation, and the importance of education are facilitated in all the villages. The people, especially the children, are taught the importance of properly washing their hands. Another focus is on menstrual hygiene, whereby Saukhyam cloth pads have already been distributed in some villages.

Awareness on family planning encourages women to plan their families, as a survey showed that 65.7% of the women do not use any planning methods. The Self-Help Group meetings are used as a major key to open the doors of development.

There is a wide range of different government schemes that have the potential to make a significant positive impact on these women's lives. Various projects of the MAM, including AmritaSREE, Amrita SeRVE, and AMMACHI Labs, provide awareness on this topic and offer support in availing the schemes. One example of a scheme applying to tribal communities is the Forest Rights Act of 2006, empowering the people to special rights concerning their property and traditional lifestyles relating to nature.

One of the first challenges for the SHGs was to get the children of some of the most backward villages in India to go to school. In a land where education is seen as a luxury, children who went to school regularly were few and far between. Of the handful that had attended school for a few years, many would drop out by the age of 10. With the continuous and supportive intervention of SHG members, the women are now seeing their own and neighbours' children attending classes regularly, as well as the education centres run by Amrita CREATE of Amrita Vishwa Vidyapeetham.

Amma's will has traversed many landscapes already bringing about phenomenal changes to the situation of women in rural India. Much has been achieved, but there is much more on her agenda. Amma feels that it is imperative that the women of rural India should be made aware of the unlimited potential that rests within them, for they run the family. Family is of immense consequence in the Indian way of life. There is a lot that these women can achieve together; for themselves, their families, the nation and ultimately for this world.



Children at an Amrita Education Centre



A stone craft shop

The AmritaSREE Self-Help Group Program is a cardinal step towards enriching and enhancing women; in a sense it is verily the celebration of the power of women collective.

EMPOWERMENT THROUGH LOANS TO INDIVIDUAL MEMBERS

“AmritaSREE gave me a home, lent me money for the marriage of my daughter and now, I am taking another loan for my daughter’s delivery.”
 —Sunithi

“Owning a home is the dream of every Kerala woman, for this means that nobody can tell her to move out. She is a homemaker. To be a homemaker, she needs a home.”
 —Beenamma, AmritaSREE Nirkunnam Cluster coordinator

“When Sunithi applied for the loan of two lakh, we thoroughly investigated her home situation and found that her needs were genuine,” Beena recalls.

Within a short time, Sunithi and her husband had the four lakh they needed to build their home — two lakh from the panchayat and two lakh from AmritaSREE.

“She would have had to borrow from loan sharks at a high interest otherwise,” Beena explains. *“You’re permanently indebted to them. You end up paying 10 to 12 times the amount loaned.”*

Sunithi found a job peeling shrimp, and in four years had finished paying off the two lakh loan. Many years later, Sunithi took out yet another loan, this time for her daughter’s wedding. Because of this loan, she was able to give her daughter 23 sovereigns of gold. For an Indian woman, gold is considered



A beauty parlour



Dosa batter for sale

the greatest security, for it can always be pawned. Gold is also given for a new baby. It is considered an essential collateral.

“There is so much pride in the knowledge that they have saved and can take care of themselves. Nobody fails to repay their loan.”

— Beenamma, cluster coordinator.



FROM DEPENDENCE TO SELF-RELIANCE

Anitha was a widow with a five year-old son when she joined the Dhana Lakshmi SHG. She led a very lonely and sad life and had no self-confidence. She was totally dependent on her husband’s family. With a loan from the Nirkunnam AmritaSREE Cluster, she built a house and started living in her own home.

“Only after joining AmritSREE was I able to live with confidence and discover my individual identity.”

— Anitha

As much as the money helped her become independent, the compassion and friendship she received from the group gave her inner strength and confidence. *“You realise that you’re never alone,”* she narrates. *“You develop so many connections. If you have a problem, you can always talk to someone. When we are in grief, we have so many to turn to. You’re much freer, sometimes, when you talk to a friend.”*

Today Anitha’s son is 25. He works in a shop and is about to get married, so Anitha is taking out a loan for marriage expenses. However, the biggest thing she recounts is the connection she feels with others: *“You meet people with many problems, and suddenly, you don’t feel alone. You become bigger than yourself. Suddenly, you become a giver.”*

This sentiment is echoed by many other women. Before they joined an SHG, they

were alone to meet their needs. Now they are able to not only fulfil their own family's needs, but they can also reach out to others. And the more they reach out, the more confident they feel – confident to help themselves and others.

In 2012, the coastal SHGs of Alappuzha district, comprising nearly 4,600 SHGs, registered as a society. Initially, Beenamma, the coordinator of Nirkunnam Cluster, had reached out to women by calling them, whereas today people call her.

The shy housewives of yesterday, while still fulfilling their household duties, now have the confidence to approach bankers, manage accounting records and speak in public.

“The biggest thing is that they are now so well known outside that they have friends everywhere and are known and respected. They are people of significance. Looked up to. Ultimately, this is Amma’s blessing. Because of this, they do not have to stand with their hands out. They have become self-sufficient. They are proud.”

— Beenamma

Why People Trust Us

“Our greatest success lies in our financial accountability and transparency. This is why people trust us.”

— Karuna, Maamud Cluster coordinator

In 2008, Karuna started the Amriteshwari AmritaSREE SHG in Maamud. They started saving Rs. 20 every week during the meetings. The savings were aggregated into a single deposit in an SHG account. A year and a half later, the group, with its 12 members, was given a bank loan of 32,000 rupees. But it was only after their SHG had joined a cluster that they were able to apply for individual member loans through the collective cluster fund. In this way they became independent of bank loans.

Once a month, Karuna, Nisha, Maya and Nitya travel to each SHG in the cluster to verify that the accounts are transparent and duly updated. So far, they have not come across any major issues. If someone does not pay her balance on time, this person is not penalised. Instead, they are approached with an attitude of love and empathy about their personal problem.

“If there are women who do not comply with their monthly balance, we counsel them. For those with a genuine reason, we give them some leeway.”

— Karuna

Indeed, the training given by Rangannan and Kalesh have made them such finance experts that an SHG run by a nearby church brings their accounts to them to check. Every month they are given a refresher training, which strengthens and upgrades their knowledge.

The biggest asset, according to Karuna, however, is the love that the group generates and shares. As a result of this love and the cluster’s financial success, there are so many people asking to join that they direct them to form their own groups.

“The strength behind our success is Amma’s love and the persistent effort of Kalesh and Rangannan, who go from cluster to cluster monitoring and sympathizing with each individual.”

— Karuna



Counting and entering SHG savings into the cluster ledger

Beyond Religion, Beyond Caste: AmritaSREE SHGs

Unlike many Self-Help Groups in India, which may be politically based or based on caste or religion, AmritaSREE SHGs go beyond religion and politics, which is why they are such a huge success.

Fousia



Fousia, who happened to live in the house next to Karuna's, was hanging clothing on the roof when she noticed that there seemed to be some sort of celebration taking place next door. A group of women were talking and laughing over tea. They looked like they were having a lot of

fun. Over time, Fousia began to notice that these "celebratory teas" were taking place quite often. She couldn't help feeling curious — and a little envious of the camaraderie the women shared.

"As for holidays, we celebrate them all."

— Fousia

When Fousia discovered that the camaraderie stemmed from an SHG, she presented the idea of joining to her husband. *"It's right next door,"* she said, *"It will be easy for me to attend."* Her husband supported her, for it sounded like a nice social group for women.

In fact, more than the financial need, Fousia was craving connection and friendship. *"Before I joined Amriteshwari SHG, I didn't know any of my neighbours,"* Fousia relates 10 years later.

"Now I have so many friends in the community."

Not knowing one's neighbours is not, in fact, unusual these days. Unlike in previous generations, when communities were closely knit, most people in this town did not know any of their neighbours.

Now that everyone on both sides of the street has become a member, however, the neighbourhood is bonded by fellowship. As the group discovered after some time, this fellowship was composed of four Hindus, four Muslims and four Christians.

"Only after a long time did we discover it was like this," Karuna relates. *"Very naturally, we began to celebrate all of the festivals. On Christmas, we exchange gifts. On the Muslim holiday of Eid, Fousia makes a big meal for everyone. And for the Hindu Onam celebration, the husbands help with all the cooking and serving."*

But not all is fun and games. Husbands may cook and serve, but sometimes they need help, too. When Fousia's husband's rickshaw suddenly needed 10,000 rupees worth of work done, he began to realise that the SHG was much more than a social activity.

"Husbands may even think this is all gossip until they get help themselves."

— Fousia

Sunita

Every group has a memory of its greatest challenge. “There is a girl named Sunita in the Prarthana AmritaSREE SHG,” Karuna recalls. “Her husband is a loading worker, and they have two children. After much difficulty, they finally built a home for themselves. They had taken a loan from the bank to finance the house.

“The interest rate, of course, was very high, and the bank doesn’t allow even a one-month lapse without raising the rate. Because of a lack of work, they weren’t able to pay for some months, so the interest rate got quite high. The money they owed became an unbearable burden. Finally, they were told their house would be confiscated unless they paid one lakh to the bank immediately. So, they came to ask for a loan.

“We had never given such a large amount of money and told them the most we could give was Rs. 50,000.

The next day, Sunita came crying to Maya because Rs. 50,000 would not help at all. Unless they paid the full lakh, the bank would definitely confiscate their home.”

“It has to be all or nothing.”

— Sunita

“We held a serious discussion about this. ‘This is what Amma’s programme is all about,’ Maya, one of the other members, reminded us. We were so scared, but we decided to take the risk and loan them the full lakh.

“As a result, Sunita and her husband were able to keep the house. Sunita got a job as a cook in a family-run hotel to repay the loan. We felt so happy we were able to do this.”

— Karuna, Maamud Cluster



Lokah Samastah Sukhino Bhavantu - May all beings in this world be happy.

Mini Joykutty's Story

When Mini and Kalesh went around forming Self-Help Groups, Mini's husband, PV Joykutty, went with them. Because he was politically active, he was known and respected, so he attracted people. Mini first started one SHG, Darshana, which became one of 28 SHGs in the Thalavady Cluster, formed in 2013. Mini became the coordinator. But later on in the same year, a great tragedy occurred in Mini's life when her husband suffered a fatal heart attack.

Not only a devoted husband and father, her husband had been a man who extended himself to others, even taking out loans for them in his own name. And although they were repaying him while he was alive, once he died, many stopped. In a flash, Mini had lost a very loving and protective husband and was simultaneously plunged into deep financial crisis.

In shock, Mini tried to deal with the financial debt by going to the political parties and government offices that her husband had loaned money to and to which he had contributed in different ways. On top of loans she now had to pay back, she also needed money to buy items for the small shop she and her husband had been running. But the same people who had benefitted from her husband's generosity now closed the door to his bereft wife and teenaged children.

Overcome with grief and unable to cope with

the financial crisis, Mini closed up the small shop she and her husband had been running and stopped going to the cluster meetings. The AmritaSREE main office sent delegates to help her overcome her sorrow. Somehow managing to climb out of the well of grief she had fallen into, Mini came to one of Amma's birthday celebrations. There, she noticed a stall with an inspiring array of handmade products set up by some of the SHG groups. By the time she got home, she already had a plan.

With the help of some SHG members along with one of her husband's friends, Mini purchased two sacks of wheat and two sacks of rice for her start-up enterprise. After grinding the wheat and rice into flour, and packaging it under the label *AmritaSREE*.

Mini, along with her own SHG members, went house to house to sell the products in their neighbourhood in Thalavady. Initially, the response was not very enthusiastic. "*We have very high-quality flour in the markets,*" people said, "*why should we try yours?*" In return Mini offered: "*Try it once at a reduced price.*"

Since Mini prepared her products at her own home, people started to notice the care she took in each step. They watched her washing the grains and then drying them out in the sun. The care and devotion, she exerted during each step of the process, could not be missed. This itself became the advertisement.

The AmritaSREE cluster sanctioned a loan of three lakh for Mini with which she has expanded her enterprise and given jobs to two of her AmritaSREE SHG friends.

“Self-effort is so important.” — Amma

When Mini began educating her customers about the lack of preservatives in her flour, they became very interested. In fact, the big brand names all add some preservatives in order to keep the flour fresh for a longer period of time. But villagers do not need flour that keeps for a long period of time. At this point they realised that they wanted a fresher, healthier choice. Mini’s flour became so well liked that her customers began requesting additional items. *“Can you sell us chilli and coriander powder?”* they asked.

“It was infinite grace that gave me the strength to come out of my sadness.”

— Mini

With the help of the cluster and some additional business training from the district AmritaSREE coordinator Kalesh, Mini is also planning on branching out into the rice business. She plans on buying it wholesale and marketing it to the neighbourhood, to shops, and to the cluster itself.

While Mini’s husband was alive, he was always beside her. Not only was he a very

loving, caring and protective husband, but he also took care of the children. In their shop, her husband had taken care of all of the business aspects while she sat and greeted the customers. *“I was given the role of a glorified lady,”* she recalls.

Recently, Mini opened a small thattutukada, a little outdoor café that consists of some chairs and one or two tables. From 6:00 to 8:30 p.m., she makes and serves dosas along with fish curry and tapioca. In the mornings, she and the two women she has hired continue producing fresh rice and wheat flour, as well as coriander and chilli powder. Along with this, she has started raising hens and goats to save money for her children’s education.

Although Mini is still repaying the loans her husband took out for others, she is no longer overwhelmed by it. In the past, she recounts, she had been afraid of so many things. Ambulances scared her. And a death in the neighbourhood was so terrifying that she wouldn’t go near the neighbour’s house for days.

Today, however, even her family is surprised by the change that has come over her. The fearless strength that has taken hold of her life is unfathomable. *“See, I have taken care of the children and the loans,”* she wants to tell her husband when they meet in the afterlife. *“I will always miss you, but I have found the strength to live without you.”*



Livelihood Transformations

HEALTH INSURANCE & EDUCATION

“I am president of a cluster consisting of 150 SHGs and more than 2,000 members and their families spread over a large area of the Panchayat of Kumarapuram at Karuvatta. The health insurance of our members, the educational needs of the children of our members and their loans are all taken care of by the cluster. It is the confidence imbued in me by Amma and my devotion to her that has given me the strength to forge ahead.”

—Nisha Bhanu

LEMONGRASS OIL UNIT

Lemongrass grows wild and plentiful in the hills of Valaramkunnu, one of the tribal villages adopted by the Amrita SeRVe 101 village project in Kerala. The Live-in-Labs project under the Amrita Vishwa Vidyapeetham, in which students are sent to the field to identify opportunities and design solutions, took the initiative to work with the tribals.

A solar and electricity powered lemongrass unit was designed and installed for the distillation of essential oil. The AmritaSREE SHG, a group of shy forest dwellers, were patiently trained to work the unit. Now they earn a steady income from the wild grass at their doorsteps.



Lemongrass - Distillation of essential oil



Chapathi in the making

SHRIMP-PEELING SHED

"We belong to Lotus AmritaSREE SHG, comprised of 10 members. We live in the seaside village of Nirkunnam and are part of the Nirkunnam cluster. With help from the cluster, we took a loan of five lakhs and started a shrimp-peeling shed, for shrimp was available locally. The major purchasers come to us with the shrimp and collect it back after peeling. We charge by the kilo and make a reasonable profit. We have been successfully peeling shrimp and providing it to our customers for the past two years. The amount is sufficient to take care of household needs, repay the loan, and pay for our children's education."

— Lisa and Jayanthy

THEERTHAM CHAPATHI MANUFACTURING UNIT

"I live at Pilapuzha, Haripad and am the member of Vaishnava Swasraya Sangham, Haripad, part of the Haripad Cluster. We have started a chapatti-making unit called Theertham with money loaned from the cluster. You can see Theertham chapattis in many shops in the vicinity. We have been repaying the loan without any lapse and have enough to take care of family expenses and put aside money for our monthly savings. There are five SHG members who work in this unit."

— Sreeja, president of the AmritaSREE cluster at Haripad Anchamuri

"I am Rekha Gopalakrishnan, president of the AmritaSREE SHG cluster at Haripad Anchumuri. There are six other office-bearers in the cluster. We have been able to meet the financial requirement of all our members, and our cluster is considered to be one among the finest."

— Rekha Gopalakrishnan

Amritakripa: Ever Flowing Grace

“I still remember the day with a shudder. At night, in vivid dreams, I see the faces of my loved ones smiling at me. I long to see them when I awake; yet I know this can never be. They are forever lost to me.

We heard the word tsunami for the first time on that fateful day, when the giant wave stole 29 lives from the pretty, peaceful sand strip between the Arabian Sea and the backwaters that was my village in the Arattupuzha panchayat. The tsunami stole my sweet daughter. It stole from my friends their husbands, children, brothers and sisters. We lost everything in the fury of that giant wave.

Amma, my Amma, she came to comfort me. She came like a blessing to all of us. For the next six months, it was Amma and the Mata Amritanandamayi Math that took care of us, feeding us, clothing us and providing a safe place to rest our battered souls. She gave us back our livelihood, motorized boats and nets. She provided education and brought smiles to our scared children.

Ten of us grown women joined AmritaSREE, the Self-Help Group project started by the Ashram, to provide an alternative livelihood and to comfort our bereaved souls. Our group was called ‘Amritakripa’.

With the guarantee of the Ashram, we were granted a bank loan to start a small shrimp-peeling shed after saving only a small sum of money in the bank. The buyers would provide the shrimp, paying a fixed amount for each kilo we peeled. For a very reasonable price, AmritaSREE helped us build a shed and buy the huge pots and trolleys needed for peeling.

In two years we completely repaid the loan. Now, as we slowly build up our savings, our children study in good schools. We are planning to make our shed bigger so more women can join us as partners in peeling shrimp. The black day still looms large over us.

We are grateful to Amma for her love and guidance that helped us survive our deep losses and become confident and prosperous. As we learn to smile even in the midst of our sorrow, we thank Amma and AmritaSREE for everything they have given us.”

— K. Lisa, Amritakripa AmritaSREE, Alappad



Amma distributing sarees and seed money of Rs. 30,000 as grant for each AmritaSREE SHG during her public programmes held in various states. The left photograph was taken with the honourable Chief Minister of Gujarat, Vijay Rupani, and the right one with the honourable Governor, Prof Kaptan Singh Solanki (front left), and the honourable Chief Minister, Manohar Lal Khattar (near Amma on the right), of Haryana. The seed money can be utilized either as working capital or as an addition to the corpus fund of each SHG.



“Service to mankind is service to God.” Inspired by Amma’s vision, the AmritaSREE Clusters are keeping aside a portion of the interest earned from their savings to build homes for the homeless. The Kuttanadu cluster in Kerala handed over one of the three homes already built to a homeless family. In total, seventy-six clusters have pledged to give one home each for the homeless among their members.



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