

SHGs have undeniably changed the lives of the rural poor, offering hope and empowerment.



## Empowering Communities Through Grassroots Action

*Self-Help Groups* (SHG) have been transformative for rural poor communities, promoting financial inclusion, social empowerment, and sustainable livelihoods. Recognizing their potential, the *Ministry of Rural Development* has developed *Self-Help Groups* nationwide through the *National Rural Livelihood Mission* (NRLM), providing funds and incentives.

Field workers are appointed by the block development administration to implement this program. These workers visit villages, meet women, and motivate them to join the groups. Before forming a group, all members must have their identity cards (aad-

haar) and bank accounts opened. The identity cards must be linked to their bank accounts to ensure that all financial transactions are handled directly. The digitalization of these accounts is underway to guarantee transparency.

However, field workers, often appointed on a contractual basis, may lack sufficient experience working at the grassroots level.



Every Wednesday, *Saraswati* SHG prepares 1,250 *ladoos*, which are distributed to 15 government-run schools in the region.

Instead of engaging with poor women and encouraging them to form groups, they sometimes focus on those who already possess the required documents. In some cases, members are being added to a group without being properly informed, if it is in the interest of the field worker.

When this kind of government organized SHG is formed, the government provides 30,000 rupees (336,00 euros approximately) to help the group initiate income-generating programs. After one year, if the program runs successfully, the group can receive an additional 100,000 rupees (1120,00 euros approximately). Unfortunately, many groups, because they lack proper support and monitoring, fail. If a group disbands, the money is supposed to be returned to the government. However, in some instances, field staff allegedly divide the funds among themselves. This situation is akin to corruption, where those entrusted with resources misuse them for personal gain. The phrase "the kettle drinking the tea" symbolizes this issue, it is becoming an issue in several areas. We see this critical situations in our project areas ourself.

### Adapting to Change

With the introduction of the *National Rural Livelihood Mission* program, the nature of rural development has undergone a significant shift. Previously, the NABARD (National Bank for Agriculture and Rural Development) was funding independent NGOs like us nationwide to promote, create and run SHGs. Following NRLM's launch, NABARD ceased funding new SHG projects, leaving many NGOs, especially those dependent on this activity and the support of NABARD, in financial distress.

*Anthony's bread* has adapted to this new reality

by aligning its created SHGs with the NRLM guidelines, ensuring that the deserving group members can continue to access government resources. However, the transition has not been without challenges. In many villages, the NRLM appointed field workers are building their action based on the work done by *Anthony's bread* in the past while claiming full credit ! Despite these hurdles, we remain focused on community welfare, continuing to promote and facilitate the creation of SHGs.

### Empowering Women

In the village of Jadwar, *Nauwat Singh* is actively engaged in forming Self-Help Groups (SHG) and linking them to the National Rural Livelihood Mission program. Members of the *Radha Krishna* and *Saraswati* SHGs in *Kiratpur* and *Bamanpuri* villages have seen their lives transformed in just six months.





All financial transactions are digitized, with payments issued by cheque and directly deposited into members' accounts.

Here is one member's testimony :

« When *Nawat Singh*, Anthony's bread's field worker, visited my house, I was initially suspicious. Over several visits, he spoke with me and my husband, explaining the benefits of SHGs. I decided to join but faced challenges stepping out of the house. Gradually, meeting other members and learning new things became exciting. We were taught to write our names and sign, enabling us to open a bank account. It was a proud moment to have a bank account and see money deposited directly.

A few months later, we were introduced to a program to make *laddoos* (Indian sweet), which was thrilling. Every Wednesday, we prepare around 1,250 *laddoos* using pulses from our fields and quality ingredients from the local market. On Thursdays, we distribute these *laddoos* to 15 local primary schools as part of the midday meal program. This initiative boosts my family's income and it motivates me to give good education to my children. The *laddoos* have gained popularity, with people from the locality buying them as well. There's even scope to expand this business beyond government schools. »

Primary schools run by the government provide free midday meals to the children. Now on Thursdays they get a *ladoo*. This make children moti-



Laddoos...

vated to stay longer on that day. The initiative has done more than just feed children, it has boosted school attendance. Teachers at the schools notice the difference.

### Moving Out of Asmoli After Two Decades

*Jena's* Transformative Leadership in Dugawar-Asmoli is impressive. We first met *Jena* in 2000 while he was working on a social project in *Uttar Pradesh*. His sincerity and commitment were evident. After completing that project, he returned to his native place in the state of *Odisha* (1400km from *Dugawar*). When *Anthony's bread* launched its initiatives, we invited him back. *Jena*, as project coordinator, along with a few others, brought their experience and dedication to propel our work forward.

After two decades of transformative work in the Dugawar-Asmoli region, *Jena* proposed shifting *Anthony's bread's* focus to the areas of *Rahrai* and *Jadwar*, where we created the two new *St-Anthony's schools*. He is confident that the women of the Dugawar-Asmoli project are now well-equipped to sustain SHG activities under the National Rural Livelihood Mission program, even without the help of state agent support.

*Jena's* visionary leadership and unwavering commitment have elevated Anthony's bread to a position of distinction as a highly respected and impactful NGO in *Uttar Pradesh*.



Working with women in deeply conservative communities was initially challenging. Jena's patient and grassroots approach encouraged women to join the SHGs. He thought them the saving habits, the credit access, and the micro-business skills. He also trained and mentored local field workers, building a strong team that continues to implement our missions. Now, Jena is ready to concentrate more on Jadwar and Rahrai.

### Success Story: Navya Jyoti Self-Help group

*Navya Jyoti* SHG, formed in 2013 with 11 members, is an example of success. Initially, members struggled to save 200 rupees weekly (2,20 euros), but regular meetings motivated them. Within months, they began inter-loaning and eventually secured a 50,000 rupees bank loan (560 euros) to buy buffaloes. In 2017, they received another 100,000 rupees loan (1120,00 euros), which they used to expand their dairy operations. Anthony's bread arranged a NABARD-sponsored Micro-Entrepreneur Development Program on animal husbandry and dairy training, which increased milk production and quality. At that time milkman was coming to collect milk from the villages and they were getting only 30 rupees per liter. Realizing the benefits of milk collection centers, the group started their own, increasing profits from 30 rupees per liter to 48 rupees per liter. All the SHGs followed this initiative and all the project area benefit from it.

Over the past two decades, *Anthony's bread* has reached 62 villages in the Dugawar-Asmoli region, impacting approximately 300,000 people. Around 650 SHGs with 7,000



Once struggling to save ₹200, *Kusumlata* now owns four buffaloes, earning ₹500 daily and enjoying a fulfilling life.



*Kusumlata*, a member of *Navya Jyoti* SHG from *Dugawar*, proudly contributes at the village milk collection center.

members are now capable of running their own groups and benefiting from NRLM. *Anthony's bread's* main office operates from the St. Anthony's School campus. All these villages are closely linked to the school. Though not directly involved, *Anthony's bread's* presence gives the community strength, as they can always rely on *Jena* for support.