



# Aajeevika

## JHARKHAND



### Harnessing Entrepreneurial Dream



*"I feel proud, to assist my husband in running the house. SHG has given me equality."*

Twenty-two years old Rita is running a tailoring business and have a fixed source of income per month. Now, she is conveniently teaching her four years child and has access to essential things, which are needed for a hassle free life.

Around two years back, the story was different and it was very challenging for Rita to run the family of three. She and her son were solely dependent on her husband, who was a worker. The earnings were not enough and that too was irregular. Rita wanted to support her husband, however, did not know the way. SHG came as a ray of hope to her and in the year 2013, when she became a member of SHG which was running in convergence with JSLPS.

With the first loan of Rs 1,000 taken from the SHG, she utilized it for meeting the house-hold expenditure.

Subsequently; she took loan for her son's admission in school and then for buying sewing-machine, in order to commence tailoring business. Rita wants that the lives of other women should also change in a positive way, the way it has changed for her. Thus, assuming her responsibility, she is regularly repaying her loan and has re-paid Rs.8, 100.

At present, Rita, who completed her education till intermediate, is working as a book-keeper of her SHG. *Rita and her husband are leading a peaceful life, with the increased income avenues, life is no more a liability to them.* For a stable future, Rita and her husband are also doing paddy cultivation.

Name of the member	Rita Devi
Name of the village	Masu
Name of SHG	Mukhiya Mahila Samuh
Year of joining	2010
Big loan taken (in Rs.)	23,000
Small loan (in Rs.)	600, 500



## Celebrating Power of Women, "the real architects of society"



The International Women's Day was celebrated on 8<sup>th</sup> March 2015 at Simdega Town Hall by DMMU, Simdega. More than 2,000 Self Help Group (SHG) *didis* from 3 Blocks i.e. Bano, Kolebira and Thethaitanger, participated in this grand event and celebrated Womanhood.

Hon'ble Minister Shri Nilkanth Singh Munda (Rural Development, GoJ) was the Chief-Guest of the event. He addressed the audience highlighting the contribution of women in the development of India and their excellence in different fields. Specifying the rural areas of Jharkhand, he emphasized the significance of Self Help Groups which are empowering women to take their own decisions and taking care of their families' financial health. He also threw light on development of Jharkhand through NRLM (JSLPS) and concluded by saying, that a holistic approach is needed for fighting against the social evils and creating a safe environment for the women.

Shri Paritosh Upadhyay (CEO, JSLPS), Shri Deprava Lakra (Deputy Commissioner), Srimati Bimla Pradhan (MLA) and Shri Vinay Pandey (SPM, JSLPS) were also present at the event along with the Staff of JSLPS Simdega.

*The thrust of the programme was on women empowerment.* Issues like strengthening women power, financial inclusion, gender discrimination and importance of education were discussed. The participants were introduced to JSLPS and its core belief; to eradicate poverty by mobilizing the rural poor women through forming SHGs and supporting them

with sustainable livelihood opportunities; so that they can avail a better standard of living.

Different activities like dance, Street-play on Child Marriage & Violence against women, Skit on NRLM portraying its component - Social Mobilization, Institution Building, Financial Inclusion, Livelihood promotion and Skill Development were performed and presented by the SHGs' *didis*.

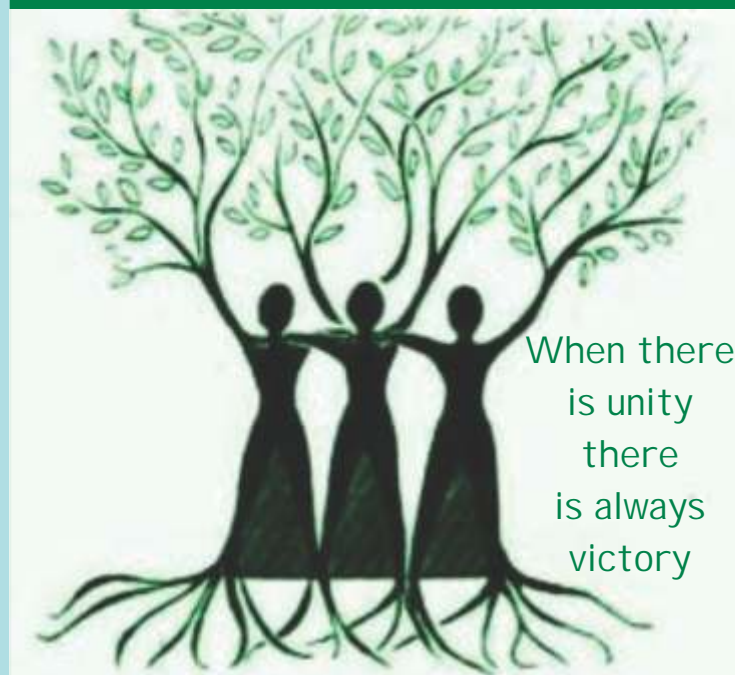
The Street-play depicted the transformation in the lives of women, after joining SHG; they became financially literate and learned the importance of saving. The ill-effects of alcohol were also shown, which is one of the major causes behind Domestic Violence.

The cultural programme was followed by dispensing of the RF and CIF amount to the SHGs by the dignitaries. For recognizing the good work and motivating the SHG *didis*, awards under various categories like *best performing SHG*, *best Active Women*, *best Master Book Keeper*, *best MCP Facilitator* and *best Aajeevika Krishak Mitra (AKM)* were presented to them.

*Altogether, 4 SHGs and 12 SHG didis got awarded for their effort and great work.*

Like-wise, DMMU Pakur also celebrated the International Women's Day with the members of SHGs of their region, *harnessing the women power.*

## Cartoon Corner





## Collaboration of SHGs with Banks



A Credit Linkage Programme was organized in Rabindra Bhawan, Torpa in Pakur on 12<sup>th</sup> March, 2015, for financial strengthening of SHGs and linking them with banks. Altogether, 174 SHGs has been credit linked with the banks and got total amount of Rs. 106.5 Lakh. More than 750 SHG members from Pakuria, Maheshpur and Pakur blocks with representatives from state (Shri D P Acharya and Shri Jitendra Kumar), district and block team participated in the event.

Mr. K.K.Das (Deputy Commissioner, Pakur) along with other dignitaries from different banks attended the event. The programme commenced with giving a brief introduction of NRLM, JSLPS and its progress till date, by DPM of Pakur.

RM-SBI expressed his view that – “we bankers are here to give the overall financial assistance to the SHGs and we will be working in win-win situation.”

Similarly, other bank managers also supported the thought of providing financial assistance to the SHGs.

Mr. K.N. Tripathi (Branch Manager-VGB Maheshpur) shared his experience – “that JSLPS has a brand Value.

*The SHGs which has bank linked is performing great, the VO Cadres, CC and CLC are performing very well and constantly following the repayment process, which is helping bank in timely recovery of loans from SHGs.”*

Mr. Jitendra Jaiswal (PM-FI, JSLPS) presented brief information about NRLM programme describing the structure of various Community Institutions, Financial Inclusion and other aspects of NRLM to the audience and urged the bankers to treat the SHGs as business partners.

Mr. D P Acharya (FI Consultant) oriented the SHG Members about Cash Credit (CC) Loan, its importance, interest and their per month transactions with the banks.

Some of the SHGs didis shared their life changing experiences of joining SHGs under the tutelage of JSLPS. *Babli Devi shared “that her family's condition was very pathetic but after joining SHG; she took loan from it and with the assistance through RF, CIF and from Bank loan, now she is living a comfortable life and repaying her monthly installments on time.”*

*Asha Devi working as Bank Mitra expressed that “they will work as an extended hand to the Banks for facilitating the documentation work for SHGs related to Bank A/C Opening, Bank Linkages and other Bank related works. She will be serving as a link between the Bank and the SHGs that will benefit both the parties.”*

The SHGs didis felt a sense of accomplishment with moving on and working together with Banks.



## Capacity Building of VO members on PIP

Participatory Identification of Poor (PIP) training of VO was organized from 9<sup>th</sup> March to 14<sup>th</sup> March at Saptrishi Seva Sadan and in Hahap Village, Ranchi. *Seventeen didis of Hahap Aajeevika Gram Sangathan* attended the training. Ninety *didis* of eight different SHGs formed the Village Organization (VO). The training was designed both in-house and of practical exposures. The trainees got three days classroom training and three days of field training. The participants were made aware about the three stages of Participatory Identification of Poor with the special focus on communitization at different level as it would lead to sustainability.

Stage I : After the formation of VOs, the PIP process should be initiated. The PIP should be facilitated by Direct Observation, Focus Group Discussion, Inclusion of women headed households and old people etc.

Stage II : Three important exercises Social mapping, Resource-mapping and well-being grouping should be done. List of eligible HHs should be displayed in public place for review by the community. Any eligible HHs which is not included in Stage I should be included in the list of eligible HHs and the Gram Sabha will also be included for approval. The outputs from the Participatory Sessions like Maps, drawings and Well-being Ranking of HHs should be preserved.

Stage III : After two years the CLF should facilitate PIP for the same village for checking, if there has been any variation in the HHs status, criteria for identifying poor people, new additions to eligible households, and decrease in the number of households. It should investigate the causes for the variations and probable solution should be found out from the people.

After the in-house training, the participants went for field training and implemented their learning. For taking the findings De-briefing session was organized on 14<sup>th</sup> March 2015 at Hahap village.

Some suggestions were pointed out like for conducting the PIP process is to build a good rapport with the villagers. Villagers must be pre- informed about the PIP process. Co-ordination is very important among the team, the venue should be a good place, so that it should be reachable to maximum people. The elderly people who have the complete and well knowledge about the village should be called to help in completing the social map. The sign of poverty should be decided very consciously.

At last the social map and the list of chart papers must be sent to the Gram Sabha for further identification of poor in the village. The training was found to be effective. The VO members took the learning positively and implemented it on the filed efficiently.



## Exposure Visit to Non-farm Project

Mr. R. S. Rekhi National Manager of Non-farm from NRLM-Delhi visited Jharkhand to see the progress under MEC (Micro Enterprise consultant) project. He visited Angara Goikera and Khutpani blocks of Ranchi and West Singhbhum districts on 11<sup>th</sup> and 12<sup>th</sup> March 2015. He interacted with the MEC group and observed the performance tracking system, selection process of MEC in respect of enterprise selection and Micro enterprise developed by these MEC – like their book-keeping and sales pattern. He also had a look on awareness and capacity building program taken by MECs in SHGs and VOs.

For the minute observation of the programme, he along with the team (Miss Divya Jain his associate and Diwakar Kumar PE, Non-farm, JSLPS) stayed at Bhoya village of Khutpani block. In return, Rs 7,000 as night halt rent was paid and the amount was donated to VO, for assisting in construction of toilet for the VO office.

*The journey was concluded with a suggestion; to promote village tourism and develop business for the SHG women in the village itself.*





## Marching on the way to Progress



The sixth round of external CRPs from SERP was completed in three blocks of West Singhbhum district. Fourteen external CRPs in seven teams went to Khutpani, Manhorpur and Goilker blocks for forty-five days.

During this tenure, they worked on forming new VOs; connecting the SHGs with it, for the ease of taking bank benefits, providing financial support to the needy, working on common agenda and many other related issues.

Additionally, they also contributed in strengthening the already formed VOs. They monitored the system of follow up VOs, taking some criteria, like what is the loan repayment percentage of the SHGs, how many EC and GB meetings have been conducted, whether the books of accounts are properly maintained or not, reviewing loan utilization of banks, timely payment of VOA, social-work done by VOs and what is the Demand Collection Balance (DCB), The VOs were graded accordingly.

For taking the learning, findings and reviewing the work done, a de-briefing meeting was organized for two days i.e. on 16<sup>th</sup> - 17<sup>th</sup> March, 2015 at Saptrishi, Tupudana, Ranchi. Altogether, *Twenty-eight new SHGs were formed and Twenty-eight previous SHGs were strengthened.*

The members of VOs along with external CRPs gave the presentation of implemented work and gave the annual budget of their VOs along with the honorarium budget of Active Women to Shri Bishnu C Parida (COO, JSLPS).

During the discussions, some of the *didis* shared their thoughts; *Laxmi Mundari from Manhorpur block is an*

*active member of her SHG "Maa Pranati Mahila Samuh" and member of Gendu Aajeevika Gram Sangthan was of the view that community development come first before personal development.*

Another *didid* Savita Suri who is also the member of the same VO and President of Suraj Mahila Samuh said that – *"For me, SHG work is a priority than my house-hold commitments."*

Along with forming and strengthening of SHGs, the external CRPs also worked on social development issues. Through the campaign of "Ek Mutthi Chaval", they distributed the rice to the very poor people including orphan children. The drop-out children and out of school children were enrolled in schools. Bathrooms for women were constructed, covering small areas as protective measures.

*With the support and encouragement from the external CRPs of Andhra-Pradesh, the poor but strong women of Jharkhand have been marching on the road to development.*

## Bridging the gap of Financial Literacy

A six days' refresh training of Village Organization Assistant (VOA) was organized from 19<sup>th</sup> to 24<sup>th</sup> March, 2015 at Saptrishi Seva Sadan, Tupudana, Ranchi. *About twenty-six VOA* from five blocks Goilker, Manhorpur, Khutpani, Angara and Namkum of West-Singhbhum and Ranchi districts got the training. Mr. NaviRasul and Mr. Balu from SERP conducted the training.

The objective of the training was to recapitulate the learning and train the VOAs in conducting their work of maintaining the fourteen books of accounts efficiently, sharing the challenges faced during the field-work and finding their solutions.

During the training, the responsibilities, criteria of selection and salary of VOAs were discussed. The VOAs were given the information of maintaining different books, why they are written and their significance. They also learnt to manage the funds of Community Investment Fund (CIF).

The training ended on a positive note. The trainees shared the changes felt in them. *Mrs. Merkha Tirki VOA of Kerketta Mahila Samuh said – "I have studied till 7<sup>th</sup> std. earlier, I was very confused in calculating, however, now, I can operate the arithmetical operations efficiently."*



## Women – Treading the Road to Development



The 6<sup>th</sup> Internal Community Resource Person (i-CRP) round was completed in Bundu block of Ranchi with an objective of making SHGs and bringing them under NRLM fold. Twenty iCRPs in a group of four i.e. five persons in each group comprising of three CRPs and two Book-keepers (BKs) visited four clusters, which are Kaanchi, Humta, Edalhatu and Taimara.

During a drive of thirty-four days, the iCRPs worked in two villages of each cluster i.e. seventeen days spent in a village. Altogether, *forty-nine SHGs* were brought under the convergence of NRLM and *sixteen Active Women (AW)* were assigned to look after proper functioning of SHGs.

During the De-briefing, the iCRPs presented Social-mapping of the villages where they worked; explaining the number of House-Holds (HH), number of HHs under SHG, location of government offices, schools and other facilities available in villages.

Afterwards the iCRPs presented the demographic details in terms of population, category (ST/SC/OBC)-wise population of village and eventually, reported their work done, formation of SHGs/ active women/ account opening of SHGs and the already running SHGs who have got RF and CIF fund.

The *didis*, who have joined the SHGs in this drive, shared their experiences. *Damayanti Devi (AW)* of *Sarna Mahila Samuh* from *Tunzu* village told – “collecting little money turns to more and thus, expands the benefits.”

The session concluded with the findings that *reporting should be better, only six to eight SHGs should be formed in a time-frame of ten to fifteen days and the focusing on quantity only.*

## Collective Effort for Collective Growth

Reducing cost and increasing the production are the two ways of profit maximization. Working on the principle of “Economies of Scale” and for safeguarding the interest of vegetable cultivators, JSLPS is working on Vegetable Producers' Group formation. The campaign has begun in Raghunathpur and Chandalmara villages in Maheshpur block of Pakur district, where Vegetable Cooperative Society has been formed in both the villages. The objective is to encourage support among the members of cooperative, to sell the vegetables produced at maximum selling-price, timely avail the raw-materials and finish products from and to the market, to make available good seeds, manure and agricultural instruments, distribution of profit in time among the members, to popularize the new technology of agriculture and to provide loan facilities to the members for practicing agriculture. The procedure commenced with visiting villages and conducting meeting with the SHG *didis*. During the meeting, the importance of PG, how it can be formed, the process of registration of the group under Co-operative Society Act 1935, JSLPS role in supporting to the organization, about selection of President, Secretary and Treasurer of the organization were discussed. Subsequently, the SHGs *didis* decided to make an organization to help those women who are dependent on vegetable farming, they named the organization, selected the *didis* on different respective posts and also formed the Executive Committee of their organization. After meeting with the Community, the next step was to approach the BCEO of Maheshpur. He was informed about the programme and was explained that the PGs will be cared by JSLPS. After taking the consent and signature of BCEO, the team moved forward to ARCS (Assistance Registrar of Co-operative Societies) Pakur. He checked all the documents and advised to deposit all the share amount of the members in co-operative bank Pakur. As guided, the team deposited the share amount in Co-operative bank of Pakur. Afterwards, all the necessary documents as per the rules and regulations were submitted to the respective authority. In the coming time, the PGs will commence functioning.





## Celebrating Achievement...



A Mahila Cadre Sammelan programme was organised at SS High School Stadium of Kolebira (resource block) in Simdega district on 3<sup>rd</sup> March, 2015. The objective of this meeting was to provide a platform to the SHG women and to raise awareness about the programme with the special focus on Government in getting the maximum support for the endeavour.

Ms. Deepshika Kumari (Zila Parishad) was the Chief-Guest of the event and other guests who were present during the event included Head of Kolebira and Rasia Panchayat. *Altogether, 287 cadres (Active Women, Book-Keepers, Master Book-keepers, Aajeevika Krishak Mitra, Bank Mitras and Pashu Sakhis) working in Kolebira and around 700 SHGs women attended the function.*

The programme commenced with a welcome dance by SHG members of Sokorla village. Thereafter, Ms. Mary Kullu (Block Programme Manager) briefed the audience about the work being carried out under NRLM fold and Mr. Amit Kujur (District Manager - SMIB) briefed the audience about the concept of SHG and the operational functioning of JSLPS under NRLM fold.

Carrying the programme further, the SHG members presented street-play depicting the concept of NRLM, including social mobilisation through SHG formation, providing financial support by means of RF, CIF and Bank Linkage.

Chief Guest Ms. Deepshika Kumari praised the cadre for their hard work and their initiative taking ability for their upliftment by means of forming SHGs. She further added that, the empowerment can happen if a woman is uplifted in three aspects- Financially, Socially and on Educational ground.

Some of the SHG members shared their life changing experience after becoming the part of SHG. *Nirupama Lohrain of Sardhatoli village told that she purchased*

*an auto from the loan of SHG and now she is in a position, where, not only her living condition has improved but also she is providing means of transportation to her villagers.*

*Sofia Kandulna, an Aajeevika Krishak Mitra shared her experience of cultivating potato through SRI methodology, with it, she got maximum production at the minimum cost. The difference she witnessed startled her, earlier she was getting fifteen kg of potatoes from five kg of seedlings and with SRI, she got twenty-five kg of potatoes from the same input.*

Eventually, the event ended with the Nagpuri dance presented by the SHGs didis. A pride of achievement were so visible on their faces.

## Lac Cultivation Training

Kolebira block of Simdega district has started Lac Cultivation with around 209 farmers of three villages Bhawarpahar, Sokorla and Sardhatoli of Kolebira block recently. The farmers who are already involved in Lac cultivation or have information on Lac cultivation were identified. Seven active and interested women were sent to Namkum (Ranchi) for Lac Cultivation Training. Trainee Community Coordinator with the help of these trained SHG members having Kusum Lac trees and already involved in Lac Cultivation identified SHG members, who have Lac trees and know how to do Lac Cultivation. Thereafter, ECCO team from the State visited Khas Sokorla village of Kolebira block and informed them about the know-how of Lac Cultivation. The productive Lac trees were visited and they had a meeting with the TCC and Active Women of respective areas on Lac Cultivation Methodology like Spraying, Register maintenance and other such factors. Lac worms of 5kg was distributed them among the farmers. Thereafter, Lac CRP team was sent from the partner organisation Udyogini. These CRPs stayed with the villagers and imparted five- days training to the farmers in the month of February and then after the gap of 30 days, PRP visited for two days and imparted knowhow on how to use spray machines. Medicines and Spraying Machine to the Nodal SHG of respective villages were handed over. The leaders of these Nodal SHG with the help of Lac Cadres so selected and TCC of respective area distributed medicine to the farmers. After, 30-days, the first spraying activity was scheduled and accordingly it was done on March 27 and 28, 2015. The *didis* learnt the mechanism of Lac Cultivation, its benefits and also started implementing Lac Cultivation using modern techniques.





# Glimpses of March 2015



"Ajeevika Krishak Mitra" Sammelan at Angara



Book-keepers training in West-Singhbhum DRDA



Credit Linkage camp in Pakur



Creating awareness about community insurance through street play



MEC Review Meeting at DMMU Ranchi



MIS Training of SHG Book-keepers at Ranchi SMMU

An Initiative of Knowledge Management & Communication Cell

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