



Aajeevika

JHARKHAND



Developing Rural Entrepreneurs



After a period of 40 years, the weekly market at Barkela Panchayat of Khutpani block in West Singhbhum district was started in September, 2015, by the initiative of Village Organization (VO) members and with the support of Micro Enterprise Consultant (MEC) block team.

The weekly market which was once the livelihood avenue for the community people was closed due to unfair practices like gambling which often leads to frequent fights and thus, eventually, the market was closed. This left many of the villagers unemployed and thus, in a search of livelihood, people migrated to different places. Not only income, the daily needs requirements of the community was also affected. Even for small needs, people were compelled to go far flung areas for shopping.

The demand of the market for the community was estimated by the MEC members and thus, in a move, they visited various VOs and SHGs. The need of the market was discussed and the members were motivated to work towards it. The initiative needed a holistic approach, for that the village-heads were also included into the plan. Subsequently, a list of people who shown their interest was prepared and with them the Aam Sabha was called, where the members of *Bazaar Samiti* were selected and the rules and regulations of weekly market were formulated. It was decided that the *Bazaar Samiti* will constitute 50% of VO members and rest 50% will be people from the village. Types of shops, days of market for avoiding any type of collision with other market days were decided. For avoiding anti-social activities, it was decided not to allow selling of Hadiya, cock-fights and gambling.

With the effort and support of MEC team, the weekly market commenced on every Saturday of the month. People from Barkela, Chetansika, Latersika, Pandabir, Petapeti and Rangamati organized their stalls and offered various things like vegetables, seasonal fruits, pulses, mushrooms, fresh fish, eateries like pani-puri, chaat, roasted groundnuts, samosa, pakori, gulgula etc. Other materials like clothes, cosmetics, slippers, earthen pot, brooms and products made of bamboo, various soaps and masala powders, broiler, desi chicken, toys, utensils and ayurvedic medicines was also available in the market. Many of the SHG members took small loans from the SHG to start their shops at the weekly market.

The weekly market proves to be a great success. People earn and enjoy simultaneously.

Sursingh Baipai, a SHG member told – *"Mai bahut khush hun ki is bazaar ke madhyan se gaon k logon ko aay ke shrot ka acha awsar mila. Logon ko samjhane me thodi kathinayi hui, par har saftaah logon ki bheed dhek kar accha lagta hai"*.

Barkela VO member, Sonari Baipai said – "My dream was to have my own shop and now it has been fulfilled."



Creating the next level of Community Cadres



For the first time in Jharkhand State Rural Livelihood Mission (JSRLM), a splendid step has been taken in stride by initiating developing Senior Internal Community Resource Persons (iCRPs) by providing them 6 days' residential training. The training was organized from 8 September to 14 September, 2015 at Ashoka Hotel, Ranchi. **The objective of the training was to train the iCRPs to develop them as Senior iCRPS who will be forming Village Organizations (VOs) in the intensive blocks.** Previously, it used to be the case that external CRPs from Andhra Pradesh would come to Jharkhand for forming VOs. But now the scenario is changing and JSLPS is helping in building the capacities of iCRPs to develop them as Senior iCRPs in order to replace the external CRPs for the task of formation of VOs in Jharkhand. These iCRPS are the VO office

bearers who have one year experience of working in VO, who will be developed as Senior iCRPs. From 18 September, one month drive was initiated in Bundu Block and Medninagar Block of Ranchi and Palamu districts respectively, where these Senior iCRPS formed VOs in the respective villages. Four team were sent to Bundu block and three teams in Medninagar block where one team comprises of two Senior iCRPs and one Village Organization Accountant (VOA). The total drive period was of 30 days starting with one day briefing of Senior iCRPs, then 7 days will be the formation period in one village after that the team will move to another village for the same. The team will continue for seven more days as follow-up period in the first village and then the next village. Eventually, the drive will end with a de-briefing meeting.

Mobile based Advisory Services for Community Cadres

The Aajeevika Krishak Mitra (AKM) of Satbharwa, Bengabad and Dumri blocks of Palamau and Giridih district were distributed Green SIM Cards in the month of September at Block Mission Management Unit (BMMU) and Panchayat office, respectively. During this drive, around 68 AKM got the Green Cards.

They were oriented about the benefits of the value added services for effective dissemination of advisory on the 'best efforts'. The advisory service will include one minute voice capsules in Hindi covering diverse areas of interest to the enrolled members. Presently, four such voice messages are delivered per day. To the extent other services in vogue such as Helpline, Re-listen facility to hear the same day's voice message again, 'Phone-in' program and 'Mobile based quiz' are available in the service list. The messages will be composed from the following key categories:-Agronomics Practices of Crops, Seasonal Diseases and Control, Animal Husbandry, Livestock Care and Management, Market Price, Weather, Government Schemes, Agriculture, Alternate Livelihoods, Kisan Credit Card (KCC), Financial Literacy, Human health and Employment opportunities.

The representative from IFFCO team activated the numbers of the AKM and explained them how they can listen the voice messages for their need. Additionally, they also shared the contact numbers in case of any help and pamphlets was also distributed among them. "I am very happy to get the green card, as it will help me in doing my work effectively and the good thing about it;is that it will also give health-related suggestions. I am very excited for using this." said Jhubli Devi, AKM, Bishnu Aajeevika Mahila Samuh, Manasoti village, Satbharwa block, Palamau.



Awareness Campaign for Social Mobilization



For raising awareness among the rural people regarding SHGs and its benefits, the Knowledge Management and Communication cell of JSLPS commenced the campaign of conducting streetplays in the project area of JSLPS. Honorable Rural Development Department Minister Shri Neelkant Singh Munda flagged off the street-play campaign in Khunti district of Jharkhand. *Overall 32 shows were organized in 17 villages of Khunti and Rania blocks.* In an hour show, the people got to know about the concept of SHGs and the benefits of joining it.

The messages from street plays helped the Community Resource Persons (CRPs) teams in forming SHGs in the villages. Street plays made the SHG formation hassle free to a great extent in the villages, because people already know about the concept and benefits of SHGs and thus, convinced with ease. The street play not only attracted the women of the community but also the men and children watched the show.

The people of the most interior Khatkhura Village in Raniya block said, "We have seen a source of public entertainment and awareness initiative in our village after a very long time".

Besides the entertainment factor, the street-play also highlighted the reality and reflection of the society. *Sarani Kandulna, Active Women (Tiratoli, Kalamati Village) shared her experience - "Street-play presented the reality of my village, my SHG was broken earlier due to unawareness among the members about the importance of group and benefits of SHGs but after watching the street-play, we decided to re-join and re-structure our SHG".* The impact of street-play was not only confined to a village in which it was conducted but

also it spread to the nearby villages. According to an iCRP Mrs. Geeta "street-play had portrayed what we used to say verbally about the benefits of a SHG. And now people from nearby villages approaching me to start the formation of SHG and to organize a similar street-play show in their villages too". Street-play is a positive initiative towards raising awareness and forming SHGs under the tutelage of JSLPS throughout Jharkhand.

Forming SHG Chain for Development

The first drive of Internal Community Resource Persons (i-CRPs) was held in Khunti. The iCRPs worked in four clusters i.e. Hutan, Siladon, Maranghada and Tirla and covered eight villages, where they formed new Self Help Groups (SHGs) and strengthened the old ones. The drive commenced on 21 August, 2015 and continued for thirty-four consecutive days. For taking the learning outcome of the drive, a one day de-briefing meeting was organized at District Mission Management Unit (DMMU), Khunti on 22 September 2015. During the de-briefing meeting, the i-CRPs presented their work done in their respective villages and explained the CRP drive i.e. showing the social-map of villages, subsequently they explained the Participatory Identification of Poores (PIP) process followed in the villages and then communicated the entire process of SHG formation. It was reported that out of the 1,704 House-holds (HHs), 769 HHs were covered. 47, new SHGs were formed and 13 old SHGs were strengthened. 58 Book-keepers were made and 16 Active Women (AW) were identified. The bank accounts of 18 SHGs were opened. The follow-up action plan was also discussed i.e. conducting training of AW in the last week of October, refresher training of book-keepers during the second week of October and opening of bank accounts of the remaining SHGs was there in the agenda. The highlight of the drive was opening of bank accounts simultaneously during the drive. CRP team with the active support of PRP of Hutar cluster opened 5 new bank accounts of Rai Village during the i-CRP round.



Capacity Building of Master Book-Keepers

A three days' training programme of Master Book-Keepers (MBKs) was organized from 21 September to 23 September 2015 at Dumri Block of Giridih district. **The objective of the training was to orient and build the capacity building of the MBKs on the Management Information System (MIS) book-keeping "Swalekha" of JSLPS.**

The first day of the training began with the introduction of the participants, giving a glimpse of JSLPS, overviewing SHG and discussing the importance of SHG. The participants got to know about village and SHG profiling. Subsequently, different books of records, Panchsutra, similarities and differences between books of records and MIS sheet were discussed. The day one of the training session concluded with open discussion on various aspects of book-keeping.

On the second day of the training session, the trainees were oriented about MIS, why it should be done, importance of MIS sheet and its benefits etc. The participants were introduced to meeting sheets and practiced filling the MIS sheets.

On the third and the last day, the concept of zero meeting, its importance, timing and the difference between zero meeting and regular meeting was shared with the participants. The trainees were also given practical exposure on zero meeting with different books of records.

The training ended on a positive note, where the trainees were excitingly learnt the different aspects of MIS book-keeping. **Altogether, 32 MBKs attended the training.** Mr. Mrituanjaya, District MIS Officer was the trainer and resource person for this training.



Ajola: the Multipurpose Organic Solution



The Aajeevika Krishak Mitra (AKM) of Badkitand village in Bengabad block at Giridih district, formed mother pit for cultivating "Ajola".

Ajola is used in multi-purpose work. It is used to feed pet animals like goats, hens, cocks and cows, which provides nutritional value to the animals. Ajola is also used in Scientific Rice Intensification (SRI) methodology for cultivating rice; spraying it on field, helps in reducing the growth of unwanted weeds.

The AKMs dug the mother pit whose ideal size is of 6*3*1. After this, a plastic-sheet was used to cover the field. Then, half of the pit was filled with water and subsequently, cow-dung (2 kgs) and termite-soil was mixed in it and eventually, hand-full Ajola was mixed in the mixture.

The Ajola takes 7 to 10 days for getting spread and then it is used for myriad purposes.

This is the eco-friendly and low-cost process of cultivating Ajola.

The AKMs of JSLPS are using green methodology of cultivation and are also motivating the farmers of their areas for adopting the same.



Phagni – A story of Will and Empowerment



“After joining SHG, I feel empowered” - Phagni

It is never too late in life and Phagni Devi of Tunzu village in Kutiyatu cluster of Namkum block, Ranchi is an embodiment of this. At an age of 48, Phagni started the second innings of her life. Phagni, a widow, had no one in her life for any kind of support. A mother of three sons, she had to bear all the expenses from running her home to taking care of her sons' education. It was very challenging for her to earn only through very insignificant paddy cultivation and meet her expenditure.

In the year 2013, SHG came as a ray of hope in her life. After knowing its advantages, Phagni became the member of Nayi Rah Mahila Samiti running under the convergence of JSLPS. The SHG opened new doors of opportunities in her life. She got to know about SRI methodology of cultivation and thus, adopting it, she cultivated potato and radish through this approach. The increased output resulted in more income compared to the earlier harvest, and that too at a very low cost. Her economic condition improved gradually. Working on the same line, Phagni explored other ways of income-generation and with taking loan of Rs. 30,000 from her SHG, she started poultry farming. With the passage of time, the business expanded and now, Phagni altogether owns 150 hens and cocks. The story is different now, once, a woman who did not know where to go and how to get money, is now

possesses a steady income of Rs. 5,000 per month and can easily afford to have three times meal in a day.

Phagni has repaid the interest of her loan and will gradually repay the loan amount also. Phagni wants to expand her business of poultry.



Collective Efforts towards Progress



Principal Secretary Shri N. N. Sinha, RDD, GoJ and Shri Burzis S. Taraporevala, Secretary and Chief Accountant, Tata Trust signed MoU on 30 September 2015 for establishment of a Planning Cell in Rural Development Department.

The Planning Cell will coordinate the large-scale Intensive Participatory Planning Exercise (IPPE), called “*Yojana Banao Abhiyan*”, being undertaken by the Government of Jharkhand in 195 most-backward blocks, for preparation of livelihood-enhancing plans for MGNREGS, as per Government of India's guidelines and State's Vision to ensure water access to farmers based on Integrated Natural Resource Management (INRM) principles.

Jharkhand State Rural Livelihood Mission is providing managerial and institutional support whereas PRADAN NGO is providing training support for IPPE - II initiative in MGNREGS, Jharkhand.

It is expected that the partnership will contribute to significant improvement in OUTCOMES of MGNREGS and NRLM in Jharkhand during the FY 2016 - 17.



Exposure visit of Active Women



16 Active Women (AW) from Latehar district were gone to two days' exposure visit (16 and 17 September, 2015) to Khutpani block of West-Singhbhum district. **The objective of the visit was to have understanding of SHGs and its functioning and to understand structure of Village Organization (VO), Executive committee (EC) and different management practices.**

During these two days, the AW attended SHG and VO meetings. They attended the meeting of Saraswati Mahila Swayam Sahayata Samuh at Gotai Village and Satyam Sundram Mahila Swayam Sahayata Samuh at Bhoja village. They saw the complete procedure of a

standard SHG meeting and understood the job responsibilities of an AW. Simultaneously, they interacted with the local active women and other resource persons such as Internal Community Resource Person (iCRP), Book-keeper (BK) and Aajeevika Krishak Mitra (AKM) and understood their roles and responsibilities. The AW during one to one interaction put forward their queries and gets them cleared.

The AW attended the VO meeting at Dopai village. The participants observed the whole session and transactions of VO. Afterwards, interacted with the Office bearers of VO.

Besides, the SHG and VO meeting, Latehar team also learned about the livelihood activities and other interventions through the SHG in the village which are being sponsored and promoted by JSLPS. Activities and interventions such as System of Rice Intensification technique of paddy cultivation, Kitchen Garden and shops running by SHG members were shown to the AW team of Latehar district. The AW were also got the opportunity to witness a success story of a blacksmith in Gotai village, who was very poor but after joining SHG running under the tutelage of JSLPS, is now living a much comfortable life, compared to before.

The visit completed on a very positive note, where the AW of Latehar learned things with great enthusiasm and were easily identifying themselves with the community cadres of Khutpani. It was observed that the next exposure visit should be of 4 to 5 days for more learning and to get the opportunity of witnessing other kinds of livelihood activities for poverty alleviation.

Pashu-Sakhi Initiative awarded Best Practice under SAGY



Under the Sansad Aadarsh Gram Yojna (SAGY), Government of India (GoI) had invited best practices throughout the nation.

JSLPS has submitted its best practice of "Pashu Sakhi" to the forum. "Pashu-Sakhi" is a practicing goat rearer from the community society (mostly a SHG member) is promoted as Para veterinary worker in the villages who give services to the goat rearing farmers at village. Basically, she is a goat rearer herself who demonstrates advocates and disseminates knowledge and skill actively for betterment of her nearby goat farmers within the village.

Out of the 101 applications accepted, 31 were short-listed for the final round. A team from Tata Institute of Social Service (TISS) had come to Ranchi and visited both the blocks Angada and Namkum,

closely observed the work of Pashu-Sakhi and the impact of their work on the society. During the final round, the concept of Pashu-Sakhi got the award of Best practice by the Cabinet Minister at Bhopal, Madhya Pradesh.



Glimpses of September 2015



COO, JSLPS welcomed newly joiners at State Office of JSLPS



Honorable CM of Jharkhand Shri Raghubar Das distributed Tablet to DDU-GKY Trainees



Honorable RDD Minister of Jharkhand Shri Neelkanth Singh Munda distributed RF & CIF amount to SHG Members at Khunti



Shri N.N. Sinha, Principal Secretary, RDD interacted with the VOAs during the 8th batch refresher training



Documentary Shooting on tablet initiative at Angara, Ranchi



VO level SHGs Monitoring Sub Committees Training at Hardag Cluster Level Federation, Namkum

An Initiative of Knowledge Management & Communication Cell



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