



# Aajeevika

## JHARKHAND



### Tablet Didi : Face of Empowerment...



“*Tablet wali didi*” people called me that a smiling Renu told.

27 years old Renu is a resident of Chenagarh Tirdi village, in Namkum block at district Ranchi. Living with her in-laws, she was leading a very pathetic life. Her husband was unemployed and they were dependent on their in laws for every small need. Supporting such a big family was difficult for her father in law. Thinking of two square meals in a day was a herculean task for Renu and her family. In the name of assets, they had a small piece of land and that too was a mortgage one.

The year 2012, was a life changing period for Renu, when SHG came as a ray of hope. Renu came to know about SHG from external Community Resource Persons (e-CRPs) and

after understanding its benefits and importance, she agreed to join this SHG. She became a member of ***Kamal Mahila Samuh Samiti***.

From the first loan taken from SHG, she utilized the money in freeing her land from the clutches of the money lender. It was like getting freedom. This was just the beginning of good days in Renu's life, not only her financial situation strengthened but also her personality and confidence improved a lot.

Renu got the training of SHG modules and was selected as the book-keeper of her SHG. Moving forward, she became Village Organization Accountant (VOA) of her village organization. Her good works helped her being recognized for her effort and she was selected as the Master Book Keeper (MBK) and was trained to upload data of SHGs via real time on the Management Information System (MIS), “Swalekha” of JSLPS. For the purpose, she was given a tablet by JSLPS. In her words, “This is like a dream come true, a

person who does not even know of handling a mobile phone, is now possessing a tablet and operating it efficiently.”

Altogether, Renu has taken a sum of Rs. 43,000 from her SHG and had repaid Rupees 22,000 to it. Renu is very delighted of her present changed situation and is happy to get identity of her own.

<b>Name of the member</b>	Renu Tirkey
<b>Name of the village</b>	Chenagarh Tirhi
<b>Name of SHG</b>	Kamal Mahila Samuh Samiti
<b>Year of joining</b>	2013
<b>Big loan taken (in Rs.)</b>	11,000 & 15,000
<b>Small loan (in Rs.)</b>	7000



## Orientation Workshop of IPPE



A two days' State-level work-shop on orientation of Intensive Participatory planning Exercise (IPPE)-II and Mahatma Gandhi National Rural Employment Act (MGNREGA) was organized for the district and block team of JSLPS on October 07 and 08, 2015. The objective of this workshop was to enhance understanding about MGNREGA, key components of IPPE-II, to discuss the role of State Rural Livelihood Mission (SRLM), District Programme Manager (DPM) and Block Programme Manager (BPM) in IPPE-II and to discuss the plan of action for IPPE-II.

The programme commenced with the addressing note by Shri Paritosh Upadhyaya (MGNREGA, Commissioner cum Chief Executive Officer (CEO), JSLPS). During his address, he told, *"MGNREGA is mandate for JSLPS team. The major responsibility is to select the Panchayat Planning Team (PPT), which will comprise of five persons. Some standards have to be set for their selection and the focus should be to include and select the SHG women. The orientation workshop at District and Block level should also be organized in order to orient all the team members. The planning exercise will be over by February 15, 2016 and then, in a special Gram Sabha, the Yojna Planning will be launched."* It was followed by an introductory remark by Shri Bishnu C. Parida, Chief Operating Officer (COO) of JSLPS.

The session began with discussion on the journey of IPPE-II and followed by MGNREGA 2005,

Yojna Banao Abhiyaan, 2015. The Livelihood in Full Employment (LIFE) was discussed at length. The sessions on day one ended with sharing the survey formats with the participants.

On the second day, the participants were taken to the field-visit to Ormanjhi and observed the work in two villages. During the second half of the day, the participants shared their learning and experiences, which include a holistic approach to the programme implementation, environment building and readiness, capacity building in sync with the MGNREGA, developing IEC materials, encouraging *Women Gram Sabha* and proper documentation. Subsequently, the role of SRLM, DPMs and BPMs in IPPE-II, timeline, and programme budget were discussed.

At the end of the session, Shri Paritosh Upadhyaya in his concluding remarks told, *"IPPE-II is a work of SRLM. The role of DPM and BPM is very crucial in the programme implementation. The team should meet the DC and take an order of visiting gram Sabhas by the Government Officials. It has been instructed by the Central Government that proper audios and videos should be developed of the officials during their visits to the gram Sabha. Quality of work should be ensured; as we have such a nice social capital and need based planning should be formulated. Out of the admissible activities, the activities should be carefully selected and the DPMs should submit one month action plan within two to three days to the state."*



## Building Capacity of Community Cadres



A 15 days' training of Senior Book Keepers (BKs), Internal Community Resource Persons (iCRPs) and Internal Professional Resource Persons (iPRPs) was organized at Saptrishi, Tupudana, Ranchi from September 30, 2015 to October 14, 2015. The trainers from SERP trained the community cadres of Ranchi and West Singhbhum districts. During the book-keepers training, the trainees learnt the objective of JSLPS, financial assistance received by JSLPS in the form of RF and CIF to the SHGs, benefits of forming the SHGs, procedure of forming Micro Credit Plan (MCP), concept clarity of books of records, rules of writing them, doing auditing and the process of selection of iCRPs and BKs. The iCRPs were trained to narrate their success-stories in a very conceiving way, process of forming SHGs, benefits of SHGs, MCP and to work on women empowerment. The iPRPs were also trained on forming SHGs, organizing SHG meetings, BK training and monitoring of the SHGs formed on their proper work implementation. Altogether, 125 community cadres attended the training, who will be going to five new blocks for scaling up National Rural Livelihood Mission (NRLM) activities. Poonam Devi, an iCRP from *Kiran Aajeevika Mahila Samuh*, Angada, Ranchi said, *"This is a very enriching experience, am glad to be part of a SHG running under the tutelage of JSLPS and learnt many new things, during this tenure. I have not only defeated poverty but also acquired so much confidence."*



## Creating Employment Opportunities for Youths

A one day Job Fair was conducted on October 08, 2015 at Kachari Maidan of Khunti district by District Mission Management Unit (DMMU) Khunti and Labor Employment and Training Department.

Deputy Commissioner Dr. Prasad Krishna Baghmare inaugurated the event. In his address, Dr. Baghmare said, *"Such events are a platform, where thousands of youth gets job opportunity at one place from different available alternatives and also many of them gets on spot job appointment"*. He also emphasized on conducting such type of events at Block Levels.

The youth from Khunti and Ranchi participated in the job fair and explored the opportunities of future prospects in myriad companies like insurance, security, BPOs and Construction.

Under the programme of DDU-GKY, the skills team of DMMU and SMMU had successfully organized four stalls on different trades like BPO, Mason, Bar Bender, Shunting Carpenter, Plumber, General work Supervisor, Nursing, Basic Electrician, & DEO and Salesman, DEO/OA, Nursing Assistant.

***Altogether, 211 youths registered their names and showed interest to work.***

The youth participated with great enthusiasm and a ray of hope towards secure future was visible in their eyes.



## Experience Sharing for scaling up NRLM activities

A de-briefing Meeting of new Internal Community Resource Persons (iCRPs) was organized on October 14, 2015 at Saptrishi, Ranchi. The objective was to take the learning and outcomes of the iCRP drive.

Shri N.N. Sinha, Principal Secretary, RDD, GoJ presided over the event. In his address to the participants he told, *"I am very happy to see the progress of the community cadres of JSLPS. We are thinking and making plan of bringing Gram Panchayat and SHG women working together. The community cadres will be able to work with Village Head and wards members of Panchayati Raj Institutions (PRIs). The SHG women are wise enough to take the correct decisions based on their lives experiences. Now, Aajeevika is the centre point, rural people are commencing different livelihood activities like rearing of cow, goats, pigs and hens. Presently, JSLPS is functional in 40 blocks of Jharkhand, however, we, have to scale up in all the 260 blocks of Jharkhand. Additionally, we have to conduct social activities like cleanliness, proper sanitation and health related activities."*

Shri Paritosh Upadhayay, MGNREGA Commissioner cum CEO, JSLPS, congratulated all the participants including the community cadres, JSLPS team and members from SERP, for successfully implementing the drive and going forward in achieving the goals of NRLM. *"There is a great responsibility on the community cadres for implementing the programme in Jharkhand, as JSLPS will be working only as a facilitator. However, the SHG women are the real hero"*, he said.

Rita Devi from Singari Village of Angada block Ranchi narrated her success story. She said, *"Life was very difficult before joining SHG, having two times meal a day was also not possible. I was very alone and introvert. There was a SHG in my village, I also wanted to join SHG, which becomes possible when CRP from Andhra came to my village and I joined the SHG running under the convergence of JSLPS. Initially, I took loan for medicines, then for rice and lac cultivation. Till date, I have taken 4 small loans and 3 big loans of Rs. 25,000. I freed my agricultural land, which was mortgaged in the hands of money-lender. I have earned a profit of Rs. 2 lakhs from lac cultivation. I have not seen so much of money in my life."* She also shared her future plans of doing fishery, for which she wants a pond and have demanded Rs. 40,000 for the same from her SHG.

Kamla Devi of Amba Swayam Shahyata Samuh from Kiski Village of Hardaag cluster, Namkum, shared the procedure of iCRP drive and her learning and findings. She told that maximum 6 to 8 SHGs can be formed in a drive, SHGs are given training for 3 days and the Book-keepers are given training for 5 days. Two sittings of SHGs are mandatory during the drive. The SHG women were very happy and excited to share their experiences, which left the honorable guests amazed on the confidence of the women. The event concluded with the SHG song, *"Hum badle toh jan badelega, jan badle to j jagat badelega."*



## JSLPS made its way as Finalist in e-NGO Challenge South Asia 2015

The 4<sup>th</sup> e-NGO Challenge South Asia 2015 was held in New Delhi. It is a joint initiative of Public Interest Registry (PIR) and Digital Empowerment Foundation (DEF).

The e-NGO challenge aspires to create an ecosystem by recognizing and honoring the NGOs / organizations which are using Information Communication Technology (ICT) and digital media tools for good governance and practices that are benefiting societies and communities at large.

The Management Information System (MIS) cell of JSLPS, participated in the competition and it has been short-listed in the finalist category for best use of e-commerce and enabling environment. It was high-lighted that JSLPS is empowering rural women of Jharkhand to operate SHGs work using tablets and digital tools.

The SHG women of JSLPS, who are working as Master Book-keepers (MBKs), upload the data of 10 to 12 SHGs through tablet provided by JSLPS on "Swalekha" MIS of JSLPS. Uma Karmali who is a MBK was also present at the event and narrated her success-story from a common girl to tablet didi to the audience.

Empowering Women digitally got recognized as a step towards Women Power.

## Bankers' Sensitization Workshop on National Rural Livelihood Mission

One day Bankers' Sensitization programme was organized by Jharkhand State Livelihood Promotion Society (JSLPS), District Mission Management Unit (DMMU) Girdih with support and guidance of LDM Office, Bank of India, Giridih at Hotel Ashoka International, Giridih on October 15, 2015. Regional Managers and Branch Managers of different banks from Bengabad, Dumri, Jamua, Birni blocks and Giridih were participated in the event.

**Mr. Shailendra Jarika DPM, Giridih** introduced the house about the basics of NRLM and how it was different from SGSY in its principle and approaches. It was reinforced that basic pillars of NRLM remain development of sustainable institutions for poor, building of human capitals along with providing financial services and then a final level of livelihood layering that can help in sustainable development of the community. Further, the **community institutional framework of JSLPS** was briefed. The strategies and challenges in this regard was discussed which included training and exposures of bankers, sensitizing bankers through workshop, regularizing DCC meeting, regularizing state level SLBC sub-committee meetings etc. The major challenges such as rolling out of common documents, building confidence of Bankers were also discussed.

**During the Technical Session;** the SHG-Credit Linkage Plan for year 2015-16, role of banks, their

importance and responsibilities of *Bank Sakhis*, bankers' role in community building. Process of financial assistance through Revolving Funds (RF), Micro Credit Plans (MCP) and Community Investment Funds (CIF) was discussed. The functions of MIS in terms of the live working and the transparency that is maintained with the help of *Swalekha*, how it helps in identification of all the details of SHGs which include SHGs' compulsory savings, the present status of group whether it is new or active or old active, its saving, its Bank details and all intricacies of financial assistance that are required for transparency, **were explained** to the participants.

**The training ended on a positive note, where, it was made clear that CIF was not a pre-condition for Bank Credit Linkage.**

Cartoon Corner

SHG giving  
women  
wings to fly



## Food Security : Catering the needs of poor



As a part of layering the Social Development activities at Village Organization (VO) level and in order to meet the gap of food scarcity of the tribal community, Comprehensive Food Security Micro-plan commenced for the tribal SHGs under the Vulnerable Reduction Fund (VRF) available at VO level.

**The objective of this initiative is to propagate and bring the best practices for nutritional value within the community.** It was planned that the fund which is allotted in VRF should be utilized for solving vulnerability in the village and the amount will be consider as a grant to VO and loan to the members.

brings the desired result of more profit. *Buruhundru Mahila Gram Sangthan* of Goilkera block, West Singhbhum district took the food security initiative forward after receiving the VRF fund. The Food Security Fund (FSF) of Rs.1 lakh was utilized for the first round of food security drive. There were five SHGs out of which three SHGs (*Jagriti Mahila Samuh, Ujala Mahila Samuh and Shradha Mahila Samuh*) had shown their interest for food security drive and prepared their Micro Credit Plan (MCP).

President of the VO along with one representative from all the three SHGs purchased the food products in bulk. The total amount of all the three SHGs at the time of preparation of MCP was summed to Rs. 87,915, but the actual amount of purchasing was Rs. 80,915. Thus, the profit of Rs. 7,000 was the result of bulk purchasing. On an average each SHG save Rs. 2,333 each. Additionally, the shopkeeper also paid the transportation cost.

The members of the all three SHGs were informed in advance about the purchasing and were gathered at their VO for collecting their share of food products. The food products were packed at the shop in such a way in which all the grocery belonging to each member was kept in a sack and the names of the members were mentioned on every sack. This made the distribution easy. **21 SHG women got benefitted during the first drive of food security.**

## Imparting Technological Training



A five days' training for Data Entry Operators (DEO) and Executive Assistant cum Computer Operator (EACO) was conducted from 13 to 17 October 2015 at Saptrishi Bhawan, Ranchi. **The objective of the training was to orient on operating new Management Information System (MIS) sheet, Village Organization (VO) transaction sheet, MWF and LITE softwares.**

The participants were given training on "Swalekha" MIS of JSLPS, its various modules, dashboard, SHG and federation module. The trainees were introduced to Livelihood, MKSP and various entry in this module. Various reports in MIS were discussed along with the introduction to report generation and Human Resource (HR) MIS.

The session ended with discussing the queries of the participants for carrying out effective work.



# Glimpses of October 2015



Beli SHG meeting at Littipara, Pakur



Green Card distribution to Aajeevika Krishak Mitras of Pakur



Maa Santosi catering group of SHG Women at Pakur



Meeting with the SHGs Book-keepers at Parashi cluster of Latehar



New Market initiation at Khutpani by Micro Enterprise Consultant



Training of Cluster level Federations of 5 Resource Blocks at KIMDS, Ranchi

## An Initiative of Knowledge Management & Communication Cell



Concept, designing and compilation by **Kumar Vikash**  
**Jharkhand State Livelihood Promotion Society**

(Rural Development Department, Government of Jharkhand)  
3rd Floor, Shanti Deep Tower, Radium Road, Ranchi – 834001

☎ : 0651-2360053/2360391 ✉ [jslps.ranchi@gmail.com](mailto:jslps.ranchi@gmail.com) 🌐 [www.jslps.org](http://www.jslps.org) 📘 [facebook.com/onlineJSLPS](https://facebook.com/onlineJSLPS)

