



Jharkhand State Livelihood Promotion Society

# Aajeevika

## JHARKHAND



National Rural Livelihoods Mission



**"I got the inspiration of doing something productive from SHG" - Pooja Devi**

Name	<b>PUJA DEVI</b>
SHG	Neha Mahila Samuh
Village	Jaratoli
Block	Angada
District	Ranchi
Small Loan	100, 500, 2000
Big Loan	5000, 10000, 15000 & 30000

### Inside Stories...

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### A story of Change from nothing to everything...

Pooja is a resident of Jaratoli village in Angara block of Ranchi. Married at a very tender age, Pooja suffered many difficulties in terms of scarcity of money and resources. Her life had become a synonym to struggle in multiple ways. She could hardly have enough to eat and meet out the bare minimum needs. There was no hope and her life was miserable.

In the year 2012, SHG came as a ray of hope in Pooja's life and she saw a bright light at the end of the tunnel. She joined the SHG. Now SHG has proved to be a strong support to her. However, initially, she was afraid of taking loan as she was not confident of repaying it. To begin with, she took a token loan of meager sum of Rs.100/- for meeting the house-hold expenditure. She repaid it successfully to her SHG, which gave her the courage to go further. Afterwards, she borrowed Rs. 500/- and Rs. 2,000/- for the education of her children, Rs. 2,000/- for medical expenditure and again Rs. 5,000/ and Rs.10,000/- for the education of her children.

Fulfilling the basic needs, gave her a very required confidence in her own abilities. Getting the basic needs accomplished; Pooja moved forward for earning regular income and thus, started exploring livelihood opportunities.

Pooja opted for agriculture and took Rs.15,000/- for vegetable agriculture and Rs. 30,000/- for buying paddy machine. The process resulted in increasing Pooja's income manifold and now she is able to save Rs.2, 000/- to Rs.3, 000/- per month, which was beyond her imagination before.

Now, Pooja plans of setting up business in goatry. To her, the **SHG is like God; it has given a definite direction to her life.**



## Brainstorming on Registration of Community Based Organization



A State level consultative workshop on Registration of Community Based Organizations (CBOs) (VO, CLF and BLF) was organized on 25 January, 2016 at Hotel BNR Chanakya, Ranchi. The workshop started with a welcome address by Shri Paritosh Upadhyay, CEO-JSLPS. The objective of the workshop was discussed by Shri Bishnu C.Parida, COO-JSLPS which was to take the view of experts on an Act which is suitable for registering community institution in Jharkhand.

Shri N. N Sinha, honorable Principal Secretary, Rural Development Department said, *“The bylaws for registration must be prepared according to the need of the members of SHG. It should be simple, clear and easy to understand for the community. The discussion among the community should take place for the preparation of the bylaws. The final bylaws should be based on the outcomes of the discussion with the community so that they can also give their inputs.”*

Shri Jagannadha Rao, CEO- SMDF discussed the importance of Registration of CBOs, legal entity for CBOs, its advantages and disadvantages. He said that SHGs are building blocks, where Village Organizations (VO) are walls, Cluster Level Federations (CLF) are roof of the building, a house with strong foundation which will exist for 100 years. SHG should form an integral part of VO. The SHGs manage their credit and operate of their own, VO should not disturb in the management of SHGs. The internal management structure of SHG should not be destroyed. Financial intermediaries are necessary between SHGs and CBOs. As per the framework given by RBI and NABARD, bank give loans only to SHG and not to VO. The VO performs second important role of village financial intermediaries. VO will also become self-reliant organization i.e. financially self reliant & VO should not depend on government for funds.

He suggested for registering under self-supporting Co-operative Society Act. He said that we need not to be in hurry in going for registration. *First we need to put up a small committee, study whether model bye laws can be shared with the members of SHGs and if they are comfortable then only we should proceed for the registration.*

Shri Bisweswar Dawal, Consultant discussed different Acts available for registration of CBOs as well as presented comparison of various Acts. He talked about the mission of the training in Bihar which is to develop a strong constituency of informed, principled and committed co-operatives external officers who would play a major role in empowering co-operative movement. He shared his experience about registration Act in Bihar.

Shri Ramkrishna Kothapalli, Representative from SERP shared his experience about registration of CBOs in Andhra Pradesh. He talked about the significance of forming voluntary co-operative in doing business, to thrift and self help and mutual aid, to have structured institution, to have self managed and controlled institution running by own members of their ultimate object of socio-economic development. The SHG is a crucial body for development and if the foundation becomes weak the entire thing will collapse. He mentioned about Societies Act and Co-operative Act as well as other available Acts and their Nature. He discussed about the various forms of MACs which are SHG MACs, Cluster MACs, Member MACs



and NGO centric MACs etc. He also explained the things to do before registration which includes awareness, sensitization, bylaw & business rule preparation, liaisoning with department, documentation and then finally registration.

One of the SHG members from Andhra Pradesh shared her experience of being a Registration CRP. She said previously she was unaware about the Registration Act but then she received the training about registration and became Registration CRP where her role is to create awareness among the members of SHGs about the importance of Registration, who will do the registration, who should be present at the time of registration, etc. She also explained about Registration CRP and its roles and responsibilities.

Shri Ritesh Kumar, Representative from BRLPS shared his experience about Registration of CBOs in Bihar. He said that communitization is very necessary. Sharing his experience, he said that a document of 31 pages was prepared in Hindi language which was standardize and submitted to DCO. For documentation they selected book keepers of VO and CLF as well as also developed a cluster level team. In a span of 2 years 240 VO, 9 CLF was registered in Bihar and till March 2016 it is expected to register more 1500 VO, bylaws and training modules were standardize as well as 3 consultant were hired to provide support for the registration of CBOs. The issues which were faced in the entire process were the demographical and operational institutional size and the reservation policy to be addressed properly.

Shri Rajeev Pal, Chartered Accountant talked about the documents required for the Registration. The documents are Pan Number, Form 49A, Registration bylaws copy, Accounts and Filing of the returns. He also said that as the dealings are among the members only so there will be no tax to be paid.

The representative from the CLF namely Swarniya Devi, Sakhi SHG-Angara block said "Registration should be done as soon as possible so that the government will become aware of our CLF. This will help us in getting more livelihood opportunities in our village."

Shri Srimanta Kumar Patra, SPM-JSLPS shared the way forward for registration of CBOs.

- The orientation of the CLF will be completed by March end
- Consultant will be hired as per the need in the problematic areas
- Bylaws and all the related documents to be prepared by the end of March

The concluding remarks and vote of thanks was proposed by Shri Paritosh Upadhyay, CEO-JSLPS. The following points were among the concluding remarks :-

- Registration to be done under self supporting Co-operative Society Act.
- VO and CLF members should discuss among themselves and raise demand for bylaws.
- Model bylaws must be in simple and easy language.
- Till March end model bylaws to be prepared and by April actual Registration will be started.
- Registration CRP will be created and trained.
- Firstly the VO will be registered and after an interval of time the registration of CLF will be done.
- In the first quarter of 2016 the VO, which is formed till date, will be registered.



## Stop the Witch-hunt Campaign



Jharkhand State Livelihood Promotion Society (JSLPS) in collaboration with Hindustan Media commenced an awareness campaign against Witch-hunting and Human Trafficking. The Campaign was formally inaugurated on 29 January 2016 at the CMO, Jharkhand. Shri Sanjay Kumar, Principal Secretary of Chief- Minister in the presence of Shri Bishnu C Parida along with the staff of JSLPS and Hindustan flagged off the campaign.

Shri Kumar in his address told, *“witch-craft is the result of illiteracy and prevalent with the objective of suppressing women. Sometimes for the objective of acquiring of property also, women are declared witches. The campaign will prove to be very beneficial in solving twin problems*

*which are witch-hunting and human trafficking, to a great extent.”*

During the campaign, a van of Hindustan Media will be moving in the selected clusters of 6 districts, which are Ranchi, Khunti, Gumla, Lohardaga, Simdega and West-Singhbhum. It will create awareness through jingles, pamphlets and signature campaign and simultaneously *chai-chaupal* activity will be done, where the Hindustan's local correspondents and JSLPS staff will be discussing with the community about the evil effects of witch-hunting and human trafficking.

JSLPS will also be conducting street-plays in four different places of selected cluster, making people aware about the social evils. The Campaign commenced from Namkum and Khutpani block of Ranchi and West-Singhbhum district respectively. During the campaign 54 clusters of 19 blocks will be covered.

## Transforming Lives through Agriculture

JSLPS has been doing the agricultural promotion work in the poverty-stricken Litterpara Block of Pakur district for a substantial period of time. The initiatives started in 48 villages of 9 Gram Panchayats in the year 2015. Agriculture is the mainstay of the area along with seasonal migration to Bengal and other places. However, with the changing climatic situations agriculture operations, it has become a risky venture for the poor farmers. It has been a challenging task for JSLPS to keep the motivation of farmers maintained in agriculture. The numbers of farmers have been increasing each year but with the climatic vagaries and poor resources it has been limited to few areas. In order to boost the agriculture work in the area, this year JSLPS made efforts to link the farmers with the government department so that they can get some support in terms of inputs or incentives for their work. Through this effort around **120 farmers received 600 kg gram seeds worth of Rs. 52,800** which boosted their confidence to take up the agricultural work.

During *Kharif* season about 1,027 farmers took up System of Rice Intensification (SRI) in the area and 650 farmers were facilitated to get enrolled with the Agriculture Department. The department was providing a help of Rs. 1000 per hectare for taking up paddy cultivation by SRI method. But, the land holdings were poor in the area which was a constraint in take this incentive, therefore, efforts were made to convince the department to club farmers in groups so that they reach the 1 hectare benchmark which made the total area

212 hectares.

Eventually, it was worked out in a meeting which was held on January 12, 2016 in JSLPS office premise where 1,027 farmers from 36 villages of 8 Gram Panchayats received a total incentive of Rs. 2.128 lakhs. The staff members of JSLPS along with **Mr. Mithilesh Kalindi, DAO-Pakur** of Agriculture Department were present at the event. The farmers were glad to receive the incentive and consented that taking up SRI was a good choice as it not only helped them to reduce the cost of inputs but also increased the production. Jumratan Bibi from Jhenagariya village shared -*“Pehil bar mujhe is tarha ki koi madat mili hai, SRI Vidhi se kheti karke bahut phaida mila”*

Moreover, getting incentive for the SRI work under this programme had further boosted their confidence in the new method of cultivation. The benefitted farmers voiced that they will not only increase the area under SRI but would also motivate fellow farmers to take up SRI in the coming season.



## Rural Women on the Road to Empowerment



The third round of External Community Resource Persons (eCRPs) drive of forty-five days was conducted at resource block Latehar from 27 November, 2015 to 8 January, 2016. **The objective of the drive was to connect the rural women with the SHGs. In this drive, 36 villages of 5 clusters i.e. of Pandepura, Nawagarh, Mongar, Sasang and Parsahi were covered.** For taking the learning and outcome of the drive, a debriefing meeting was conducted on 9 January, 2016 at Utsav Mandap, Latehar.

During the process, the eCRPs stayed in the village and shared their success-stories with the villagers. They narrated about how their life tremendously changed after coming under the umbrella of SHG. They motivated the rural women to form SHGs and write their own success stories. A total of **228 SHGs were successfully formed out of 2,515 house-holds.**

After the SHG formation, the SHGs members got trained in running their SHGs adhering to the rules for the same. Each SHG selected its leader with general consensus. For maintaining the books of records of SHGs, book-keepers were selected and were given five days training of keeping update of the seven books of SHGs. **A total of 228 Book-keepers (i.e. one in each SHG) were identified and trained. In addition to these, 53 Active Women were also selected.** The strengthening of SHG is not possible without financial inclusion. Therefore, bank accounts of 25 SHGs were opened for the purpose.

The CRP drive helps in joining the rural women together in SHGs and makes them financially strong through regular saving and interloaning.



## Gearing up for Economic Prosperity



A de-briefing meeting of 36 Internal Community Resource Persons (iCRPs) from Littipara and Maheshpur block was organized on January 27, 2016 by District Mission Management Unit (DMMU) Pakur, Jharkhand State Livelihood promotion Society (JSLPS) at TSRD, Maheshpur. This was the 6<sup>th</sup> round of iCRP's drive, where the iCRPs went for one month (i.e. from December 23, 2015 to January 26, 2016) in the villages of different clusters in Pakur, Hiranpur and Amarapara blocks at Pakur district. **With the objective of poverty alleviation, the iCRPs were required to identify the poor of the poorest and form their Self Help Group (SHG).**

During their stay at the village, the iCRPs covered **24 villages. They spent 15 days in a village and started with the Participatory Identification of the Poor (PIP) process, formed new SHGs, re-structured and strengthened the old SHGs.** In the process, they identified 50 Active Women and 153 Book-Keepers, audited the books of accounts and evaluated money spent on social-work. **Altogether, 166 new SHGs formed and worked on strengthening of 8 old SHGs.**

Apart from this, they also conducted some social activities in the villages, like raising awareness on the importance of child education, cleanliness, capacity building of all the SHG members, imparting knowledge about MGNREGA Schemes, involvement in Yojna Banao Abhiyaan and create awareness about ill-effects of child marriage. The iCRPs also shared some of the challenges faced while working in the villages, like people do not have positive tenet about SHGs on the basis of their old experiences, unavailability of competent people for managing the SHGs.

The drive ended on a positive note, where, 50% of the targeted house-holds got connected with the SHGs.



## NEWS BRIEF

- The 2<sup>nd</sup> round Internal CRP drive in three intensive blocks (Nvamundi, Jhinkpani, Manjhari) of West Singhbhum and two SAGY blocks ( Patamda and Gurabanda) of East Singhbhum district started from 9<sup>th</sup> January 2016 which was of 34 days. One day briefing meeting was held for the same on 9<sup>th</sup> January 2016 at Rabindra Bhwan, Chaibasa, West Singhbhum.
- The first round internal CRP drive in 4 clusters of 16 villages of Silli block, Ranchi has been successfully completed from 13<sup>th</sup> December to 10<sup>th</sup> January, 2016. The debriefing meeting of the same was held on 11<sup>th</sup> January, 2016 at Silli Stadium. Total 248 SHGs formed at Silli block in 4 clusters i.e Silli, Muri, Banta and Lota.
- The 3<sup>rd</sup> round External CRP drive of Raniya Resource block of Khunti district, which started on 27<sup>th</sup> October 2015, was successfully completed on 9<sup>th</sup> January 2016. The de-briefing meeting of the same was conducted on 10<sup>th</sup> January, 2016 at Saptrishi Bhawan Ranchi. The total number of SHGs formed in 11 villages of Rania, Khatanga and Sode cluster are 65.
- The 3<sup>rd</sup> round of external CRP drive of Latehar resource block of Latehar district was started on 27<sup>th</sup> November, 2015 and successfully completed on 9<sup>th</sup> January, 2016. The de-briefing meeting of the same was conducted on 9<sup>th</sup> January, 2016 at Utsav Mandap, Latehar. The total numbers of SHGs formed are 228.
- The 2<sup>nd</sup> round Internal CRP drive of Manika block of Latehar district was successfully completed on 18<sup>th</sup> January, 2016. The de-briefing meeting of the same was done on 18<sup>th</sup> January, 2016 at Latehar block. The total numbers of village covered are 6 where total numbers of SHGs formed are 63.
- In convergence with Agriculture department a total of 1027 SHG members of 36 villages received Rs. 2.128 Lakhs for doing SRI in their field. Total area covered is around 212 hectares and receive amount as Rs. 1000 per hectare. The programme was held at Litipara on 12<sup>th</sup> January, 2016. The cheque was distributed to the farmers by Mr. Mithilesh Kalindi (DAO, Pakur).
- First Community Based Monitoring (CBM) was completed in Simdega. A one day de-briefing meeting was organized on 22<sup>nd</sup> Januray, 2016 at Bano block office for three blocks namely Kolebira, Thethaitangar and Bano with the purpose to share the experience, learning and findings of community monitoring.

- The 6<sup>th</sup> round of internal CRP drive in 12 clusters of 3 intensive blocks of Pakur district has been successfully completed during 23 to 26 January 2016. The de-briefing meeting was held on 27<sup>th</sup> January, 2016 at TSRD, Maheshpur with the purpose to share the experiences.

### Building Capacities on Procurement Process



A three days training program on “Public Procurement” with the support of World Bank empanelled institution “All India Management Association” (AIMA), New Delhi was organized by the JSLPS at Ranchi from 11 to 13 January 2016. The objective was to familiarize the staff with public procurement and improve their capacity. After completion of the training, a participation certificate and study material on public procurement was provided by AIMA to all the 26 participants. Apart from this AIMA has also enrolled all the participants for “Professional Diploma in Public Procurement” course and after completion of the course a certificate will be provided to them by World Bank and AIMA. The key participants were National Mission Manager, Procurement, SMMU Procurement, Finance Team including SRC and District Finance Manager & Account Officers. Apart from the training, the regular activities done under procurement during the month of January was the major tenders initiated/floated for furniture, desktop, online UPS and generator sets for Block Mission Management Unit, tender for MIS Tablets, award of contract for SHG/VO books of Records, different types of printing materials Yojana Banao Abhiyaan, and tender for Industrial Stitching Machine. The training was a great success as it added value to the participants' capacity.



# Glimpses of January 2016



JSLPS signed MoU with LANDESA for land right issues



Discussion on progress of NRLM with Ms. Neeta Kejriwal, Director NRLPS



Review Meeting of Skill PIAs



Planning Meeting for Mega SHG Credit Linkage Camp.



SHG didis of West Singbhum district providing catering service at State Office of JSLPS



Masniaya VO meeting at Angada, Ranchi



Welcoming of new recruits by COO of JSLPS

## An Initiative of Knowledge Management & Communication Cell

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