



# Aajeevika

## JHARKHAND



**"SHG is my strength"  
Sugiya Lohra**

Name	<b>Sugiya Lohra</b>
SHG	Khusboo Kiran Jivan Jyoti Mahila Samuh
Village	Chane
Block	Namkum
District	Ranchi
Small Loan	100, 500, 3000
Big Loan	10,000, 11,500, 20,000

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## Action Changes Things .....

A widow, mother of five girls and with no source of steady income, the situation of Sugiya was very pathetic. After the death of her husband, she had no home to live and no hope to survive. Her family was not getting food properly and in the name of cloth, every person had only two pairs of cloths to wear.

In the year 2011, at Chane village of Namkum block, Ranchi external Community Resource Persons from Andhra-Pradesh went to form Self Help Groups (SHGs) under National Rural Livelihood Mission (NRLM), Sugiya who is the resident of same village became the member of SHG and initially took Rs. 100 for meeting house-hold expenditure and subsequently Rs. 500 for the education of her daughters. SHG gave a lot of support to Sugiya and now she doesn't have to worry about from where she will get money at the time of need. With the help from SHG, Sugiya spent Rs. 13,000 in her first daughter's marriage. She also repaid Rs. 10,000 to money-lender. For earning livelihood, with Rs.10,000 Sugiya commenced goatry and piggery. We can say SHG worked like paving pathways of possibilities for her. Presently Sugiya is working as an Internal Community Resource Person and also continuing her business of goatry and piggery. Now she has a monthly income of Rs. 10,000. With the passage of time, Sugiya has saved Rs. 36,000, and has an insurance of Rs.1,00,000. She has repaid Rs. 23,100 to her SHG.

Fighting all odds, now, Sugia is a face of exemplary change maker in her village. With financial gain, she also got social acceptance and now she gets invited to all the social gatherings of her village and in her family. Her daughters are also studying in Kasturba Gandhi Balika Vidyalayas (KGBVs). A proud Sugiya has now no qualms from life.



## Celebrating Women Empowerment



Jharkhand State Livelihood Promotion Society (JSLPS), Rural Development Department (RDD), Government of Jharkhand (GoJ) celebrated International Women's Day by organizing Women Convention on 08 March 2016 at Nehru Stadium, Dhurwa, Ranchi. Shri Raghubar Das, Honorable Chief-Minister of Jharkhand was the Chief-Guest of the event. Srimati Louis Marandi, Honorable Minister, Women and Child Development, Social Welfare was the Special Guest, whereas Shri Neelkanth Singh Munda, Honorable Minister, Rural Development of Jharkhand chaired the event. The programme was formally started with the lighting of lamp by the Honorable Guests.

Shri Paritosh Upadhyay, CEO of JSLPS welcomed the guests and participants. He gave a brief outlook to the audience about the achievements of JSLPS, that about 3,50,000 rural families of Jharkhand have come under the fold of SHGs running under the tutelage of JSLPS. At village and block level, various Community Based Organizations are operational, and working for generating livelihood avenues and poverty alleviation. He motivated the SHG women present at the event to keep a strong base for future development of the State, so that we will achieve the target of poverty alleviation in Jharkhand.

A short movie named "Samuh se Samradhi ki Ore" was screened depicting the transformation in lives of rural women after joining the SHGs. The women who had no identity before have graduated as Community Champions. This video was all about the transformation in rural women and their journey so far as Community Champions.

Shri N.N. Sinha, Principal Secretary, RD in his address said, "It's a day of celebration of Women Empowerment. Women of Jharkhand are fighting together against various issues like malnutrition, financial crisis, food shortage and social stigmas, like Witch-hunting and Human-trafficking. Department of Rural Development has initiated Indira Awas for the rural widow, a step towards their social-security. Our target is to cover 40 lakhs families of 263 blocks of Jharkhand and associate them with livelihood activities. The development work should bring on floor with more efforts with the objective of gender equality in Jharkhand."

Shrimati Bhalanti Devi from Manhorpur block of West-Singbhum district narrated her success story, that how a common woman, who knew nothing about outside world, is a service woman now and is working as a Trainee Cluster Coordinator for JSLPS itself. Afterwards, the honorable guests released the Annual Report of JSLPS and "Prerna" – a collection of testimony of rural women.

Srimati Louis Marandi, Honorable Minister Women and Child Development, Social Welfare congratulated all the women present there and



said, "We all women need to do an introspection. We are creators and multi-taskers. We should raise our voice against social evils like feticide, and bonded labors." She emphasized and supported the campaign of "Beti Bachao, Beti Padhao" and concluded by saying, "**Beti nahi toh Kal Nahi.**"

Shri Neel Kanth Singh Munda, Honorable Minister, Rural Development of Jharkhand addressed the people and said, "It is a day of celebration. The nation whose women are active develops very fast. The development must include the women. Around 36,000 SHGs are operational, which shows that development without women is impossible. It has been planned to operate drip Irrigation and public distribution system with the help of the women, as they are disciplined and a change agent. In fact, "**Mahila Bina Kuch Nahi.**"

Followed to it, the 7,500 SHGs who got credit linkage with Banks were provided cheques worth Rs. 38 Crores by the Honorable CM. The Samiti Vikas SHG, Village organization, Pakuria Cluster Level Federation and Tata Mahila Samuh Block Level Federation of Simdega, West-Singhbhum, Pakur and Khunti districts were awarded by the Honorable Guests.

Shri Raghubar Das, Honorable Chief-Minister of Jharkhand, congratulated all on the occasion of International Women's Day. Further, he said, "Women are the foundation of social and cultural development. More women should be literate for a stable economic condition. I salute all the women who have continued their studies overcoming all the restrictions imposed on them. Government will give full support to the women, who want to study with the campaign, "**Pehle Padhai, Phir Bidai**" and ensure that each and every woman should studied till at least Xth standard. We have to change as per the time and fight against witch-hunting and gender discrimination. We should focus to work more with Primitive Tribal Group Women and these women should be connected with SHGs. There should not be any gap between the Government and the people. The Government schemes should be implemented by the people of Jharkhand, like it has been done in Yojna Banao Abhiyaan (YBA), where women of the community participate actively. I believe that there is no development until the villages are developed. My mission is to bring smile on the faces of rural women. The Government will support in building the CBOs offices at the village level. Through MUDRA Yojna, the people who want to become entrepreneurs will be supported." Honorable CM, shared the helpline number 181 for the SHG women, for such cases where they face any difficulty from the banks in giving loan. He also encouraged the SHG women to ensure timely repayment of loans, because until money will rotate; it will be of no use and will remain idle. He also emphasized that, if the loan is repaid timely, the interest on loan will be waived off. Talking about social issues, he discussed that villages should be made addiction free from alcohol and should also work for *Swachh Bharat Abhiyaan*, keeping the surroundings clean for good health and hygiene. Government will give Rs. 12,000 for making toilets in rural area. The SHG women of Primitive Tribal Groups will be given Rs, 1 lakh financial support directly from the government and the tribal youths will get Rs. 2 lakhs for their career building.

Women have quality; we have to bring them forward. It has been planned to give 35% reservation to women in Police. He said that he was very hopeful to see 72,000 SHGs group on the Women Day of the next year. Women are integral part of the society and they should be respected. All the SHG women who had performed magnificently were awarded. Shri Bishnu C Parida proposed the vote of thanks to all the Guests, participants and all those 10,000 SHG women who had actively participated and made the event successful.



## Succeeding towards next level Institutions



A debriefing meeting of the first Internal Senior Community Resource Person (Sr. CRP) drive in Silli block of Ranchi district was held at Silli Stadium on 11 March, 2016. The objective was to take the findings and outcomes of the drive.

Sr. CRPs in a group of four, comprising two people in each group, covered 4 clusters and formed 16 Village Organisations (VOs) in a drive of one month. 158 SHGs were joined with the VOs and the bank accounts of 11 VOs were opened. Altogether, 16 Village Organisation Assistants were formed to assist the administration of VO work. The drive commenced with a meeting of the Mukhya and Ward Members of the village, where they were informed about establishing VO in the village. Subsequently, SHG members got to know about VO and why it is beneficial that a SHG should be connected to a VO. The Sr. CRPs checked and verified the books of accounts of SHGs, conducted Aam Sabha, where different social-issues like health and hygiene, social-stigmas etc were discussed with the villagers. The eligibility of SHG for connecting with VO was scrutinised. The VO members got to know about the rules and regulations of organising General Body and Executive Committee meeting. Selection of office bearers was done and the bank account of VO was opened. On the last day of the drive, VO was inaugurated with its First Executive Committee meeting.

While presenting their work and annual budget of VO in the debriefing meeting, the Sr. CRPs shared their experiences. Kiran Devi of Jharkhand Mahila Gram Sangthan shared, "we got our VO office after fighting with the influential people of the village." They also shared that for efficient work, more flip-chart is needed and required banners will be very fruitful.

Mamta Devi of Prakash Mahila Jagriti Mandal, Angada, who went for the first time as Sr. CRP told, "I am feeling very nice. Initially, I used to fear but now I am confident. The SHGs who were not doing inter-loaning, now have started doing it, which has led to livelihood interventions."

The first step towards evolution has been taken, for required progress of the rural women.

## Paving the way for good Photography



A State level two days' knowledge workshop on Photography was organized at BNR Chanakya on 15 and 16 March, 2016. The objective was to understand the basic technological aspects of photography and apply it in work.

Mr. Masood, Communication Specialist from World Bank commenced the session by drawing the attention of the participants on the fact that without communication society does not exist and a good photograph can explain thousand words itself.

Mr. Rajesh, the trainer from Indian Institute of Photography discussed about photography, the creativity in it and digital technology associated with photography. He explained that awareness is the key to visualization that results in good photography.

Next to it, Mr. Arindam Goswami took the technical session, where he discussed shooting fine images by controlling the light exposure via Aperture, Shutter and ISO. Meaning of field, visual literacy and Composition Rules and techniques were also elaborated. Based on the theoretical knowledge, the participants took the photographs. Afterwards, the photographs were analyzed by the trainers.

On day two, the participants were taken to Patratu Valley for taking the photographs applying the knowledge learned at the workshop. Afterwards, each participant presented the five best photographs taken by them and the trainers gave their feedback. Some of the learning that came in the feedback session were the horizon of the photograph should be straight, the negative space should not minimize, no two people should merge in a photograph, the body of the object should not be hidden, there should not be distraction in the photograph and macro mode should be used for small images.

At the end of the workshop, the participants were given away the certificate of participation. The workshop ended on a very positive note, where, all the participants participate enthusiastically and learned the technical aspect of photography.



## Financial Strengthening of SHGs...



A Mega Credit Linkage Camp was organized at Pakur on 16 March 2016. A total of **502** SHGs has been Credit Linked with different banks amounting to the worth of rupees two crore and fifty one Lakh. The supporting Banks were SBI, BOI, VGB, Allahabad Bank, UBI and BOB.

The major success was that this time SHGs were also credit linked with SBI and around 295 SHGs has been credit linked in different SBI Branches. The best performing branch manager along with best Bank Sakhi was provided memento by the Chief-guest as a token of appreciation.

Shri Dinesh Chandra Mishra, DC-Pakur, Shri Dilip Kumar Toppo, DDC-Pakur, Shri Sunil Sharan Sinha, GM-VGB, Shri Sanjay Kumar, RM-SBI, Shri Rajan Kumar Sinha, RM-VGB, LDM, RSETI-director graced the occasion along with Bankers, JSLPS staff, around 850 SHG members and media persons.

## Fight against Witch Craft & Human Trafficking



The one month long drive on two critical social stigmas i.e. Witch-Hunt and Human Trafficking which are very common at Jharkhand, was run successfully in 54 clusters of 19 blocks in 6 districts namely, Ranchi, West-Singhbhum, Lohardaga, Gumla, Simdega and Khunti.

During this drive, several activities were conducted like *Chai-Chaupal*, street-play, etc. and in addition, jingles and pamphlets were also distributed. Although, it is a long journey to eradicate such social curses from the root, for closing the first campaign, a conclave was organized at Holiday Home, Ranchi on 30 March 2016.

Her Excellency Ms. Draupadi Murmu, Governor of Jharkhand was the Chief-Guest of the event. In her address, she said, "It's strange that despite many developments, we are still lagging behind and are facing such social stigmas. People should come forward to fight against such evils; until the villages are

developed there is no meaning of development. Such initiatives are definitely good and should continue to eliminate the problems from rural India."

Shri Bishnu C Parida, COO, JSLPS, said, "The campaign was very successful. It got public support. Women should be respected and crime against them should be stopped completely. Many more such campaigns are required for eliminating Witch-Hunting and Human Trafficking."

For taking the lead, Shri Parida was felicitated by the Honorable Governor.Ms. Asha Lakda, Mayor, Ranchi, Ms. Sampat Mina, IG, Ms. Mahua Manjhi, JSLPS and Hindustan staff attended the event.

This was the initiative of Knowledge Management & Communication cell of JSLPS in joint venture with Hindustan and Hindustan Times.



## Initiatives for fighting against Human Trafficking



A convergence workshop was organized by JSLPS, Simdega on 17 March, 2016 in coordination with Juvenile Justice Board & District legal service authority, Simdega. The objective behind the Workshop was to bring in all the stakeholders on a common platform and seek support of each other to combat Human Trafficking.

The session started with sharing objectives of NRLM by Anita Kerketta, DPM, Simdega, followed with intervention of human trafficking in context of Jharkhand by Sri Baidyanath Kumar, Resource person. He shared a report where child trafficking has been increased by 65 % in last 10 years. According to NCRB of India, 76 % are Women & Child. In the year 2014, 5,466 cases have been registered against Human Trafficking out of which charge sheet has been issued to 4,489 and only 1,029 have been proved.

Delegates from Judiciary and Dy. SP (HQ) shared their views on Human Trafficking where CJM, Sri Satyapal shared the role of DLSA in combating Human Trafficking and talked about bridging the gaps between all Departments and working together to eradicate the social evil, educating people on Human Trafficking & its consequences, sensitizing the community through SHGs & CBOs, strengthening accountability by identifying entitlement holder to scheme delivery, providing legal assistance to the victims, facilitating in accessing compensation, regular monitoring and act as social auditors and ensure rehab centers for the victims, community awareness through panel lawyers and Para Legal volunteers to the vulnerable.

JSLPS intervention was shared against Trafficking which is active in two blocks of Simdega, i.e. Bano and Thethaitanger. The number of workshops have been organized at Block Level where Village organizations actively participated and they are being trained to maintain "Migration Tracing Register" and the

VO would be active in tracing such social evil and record the migrations in the villages. The Social action committee of VO will be responsible for it and on quarterly basis it will be shared to the Line departments and from there the vulnerable family will be traced out and will be linked with different Social security Schemes. JSLPS, Simdega also performed awareness campaign in the form of Nukkad Natak & Chai Chaupal. SHGs also volunteered awareness campaigns in their villages, it was indeed fruitful and has brought awareness among the community.

The chief guest of this workshop was Sri Kausalkishor Jha, Principal District & Session Judge, who was accompanied by other dignitaries Sri Ram Babu Gupta, District & Additional Session Judge, Sri A.K Singh, Secretary DLSA, Sri Satyapal, CJM, Sri Vikram Anand, PMJJB, Sri SheraShamson Turkey, Civil Judge, Junior Division, Sri NoimulHaque, and DSWO Simdega. Other departments such as Para Legal volunteers, Child welfare Police department officers, Juvenile Police Unit, Anti- Human Trafficking unit, Women Police Station, Child Welfare Committee, District Child Protection Unit and whole team of JSLPS Simdega also Participated in this workshop.



## Innovative Campaign for Community Awareness



### Felicitating the Change Makers...

JSLPS in collaboration with Prabhat Khabar successfully completed a month long awareness campaign on Swachh Bharat Mission, DDU-GKY and Yojna Banao Abhiyan. The awareness campaign consisted of two phases namely Prerna and Aprajita. In the first phase "PRERNA"- Mobile vans (decorated with flex and banners) were flagged off by the Minister of Rural Development Shri Neelkanth Singh Munda. These vans set on travel from 17<sup>th</sup> Feb 2016 and ended on 1<sup>st</sup> March 2016 covering around 153 villages of Hazaribagh, Ramgarh, Saraikela, Ghatsila, Manoharpur, Chaibasa, Khunti, Torpa, Simdega, Lohardaga and Gumla performing *Nukkad Natak* and almost 20,000 people witnessed the same. Pamphlets were distributed among the audience of the street plays and in the villages to make them aware about Swachh Bharat Mission, DDU-GKY and Yojna Banao Abhiyan. There was a wide newspaper coverage with photographs in the districts where the van moved.

Under the second phase "APARAJITA" - Prabhat Khabar in collaboration with JSLPS organized a felicitation ceremony 20<sup>th</sup> March 2016 at DPS School, Ranchi. In this event 15 SHG members were felicitated with Shawl, Memento and a mobile phone set who belongs to different cadres including Pashu Sakhi, Aajeevika Krishak Mitra, Micro Enterprise Consultant, Internal Community Resource person, Bank Sakhi, Tablet didi, Lac CRP, Active women etc. for doing a great work in their respective fields and coming forward as a "Change Agents of the Society". The Chief Guest of the event was Mrs. Draupdi Murmu, Governor of Jharkhand. Principal Secretary, Rural Development Department Hon'ble Shri N. N Sinha; Shri C P Singh, Minister of Urban Development and Mrs. Prem Lata Agarwal along with the staffs of JSLPS were also present in the event.

## NEWS Brief

- A book, "Prerna- Samuh Se Samridhi Ki Aur" was released by Shree Raghubar Das, Hon'ble Chief Minister of Jharkhand on the occasion of the International Women's Day. This is a collection of success stories of rural women who have come out to bring change in the society and have successfully changed their economic as well as social condition by becoming the member of SHG.
- Senior CRP drive in 12 clusters of 3 old intensive blocks namely Tantnagar, Jagannathpur and Hatgamharria of West Singhbhum district has been successfully completed. During the drive four villages from each cluster were covered. The de-briefing meeting of the same took place on 9<sup>th</sup> March 2016. The total number of SHGs formed in this drive are 401 and number of VOs formed are 47.
- 14<sup>th</sup> round external CRP de-briefing meeting was conducted on 21-22 March at Saptrishi. 10<sup>th</sup> round external Senior CRP de-briefing meeting was conducted on 19-20 March 2016.
- 4<sup>th</sup> round Internal CRPs development training was conducted in the month of March for 25 teams in 6 parallel batches.
- Under MEC domain a Baseline Survey was conducted with the help of mobile application to fetch the detailed data regarding Enterprise Survey and Enterprise Census in two blocks of Pakur (Pakuria & Litipara), one block of Ranchi (Angara) and two blocks of West Singhbhum (Manoharpur & Khutpani) for the purpose to initiate the Start of Village Entrepreneurship Program in Financial year 2016-17. Here 5 blocks are supported by Kudumbshree as NRO and 1 block of Simdega (Koliebera) is supported by EDI as NRO.
- A two days' training workshop on Photography Skills was organized by KMC cell on 15<sup>th</sup> & 16<sup>th</sup> March, 2016 at BNR Chanakya, Ranchi. The workshop helped the participants in improving their skills and took their level higher up in the photography.
- An MoU was signed between JSLPS and Sight-Savers for working on forming SHGs of Physically Challenged People on 10<sup>th</sup> March 2016 at SMMU office, Ranchi.
- Under the NRLM program JSLPS entered in 8 new districts in the month of March namely Garhwa, East Singhbhum, Saraikela Kharsawa, Chatra, Jamtara, Hazaribagh, Deogarh and Sahibganj.



# Glimpses of March 2016



Asha Rani, Bank Sakhi got awarded for her work



World Bank Mission Consultation for "JOHAR" project



Launch of Prerna - testimony of SHG women



Pindarkum Village Organization inauguration by Namkum District Council member



SHG members of Murhu block, Khunti preparing tamarind brick



SHG Members performing at SHG Linkage Camp at Berwari, Angara

## An Initiative of Knowledge Management & Communication Cell

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