



Aajeevika

JHARKHAND



"SHG has given me financial security, now I want to educate myself",

A Transition from Borrower to Investor...

25 years old Savita who is a resident of Bahiya village, Hasel cluster, Angara block, Ranchi was living a life of extreme poverty. There was a time when taking loan from the relatives and money-lenders were the only means of meeting the ends and surviving for Savita. The little borrowed money was barely sufficient and Savita could hardly save or invest. Slowly, it started becoming burden on her and she found herself helpless and was not getting the way of dealing with it. Her husband was also unemployed. Therefore, there was no source of income.

Savita's struggle came to an end when in the year 2012; she joined Mahila Vikash Self Help Group (SHG) running in the tutelage of JSLPS. Here afterwards, she learnt converting loan into investment. Initially, she utilized the loan amount in meeting her house-hold expenditure, in repaying the loan to the money-lenders and then eventually for earning livelihood she constructed well for her work and also invested the borrowed amount for expanding agriculture. Later on, she bought cows. With the increased income, Savita re-paid all the loans to her relatives and money-lenders and so far has re-paid the amount of Rs. 30,000 to her SHG.

Now, leading a comfortable and tension free life, Savita has become the Village Organization Accountant of Bahiya Aajeevika Mahila Samuh. Savita wants to complete her graduation and has a vision of coming out of poverty entirely. On a personal note, Savita is a great fan of South-Indian movies dubbed in Hindi and she wants to help others in coming out of poverty as she did for herself.

Name	Savita Pahan
SHG	Mahila Vikas Samuh
Village	Bahiya
Block	Angara
District	Ranchi
Small Loan	5000
Big Loan	20,000, 15,000

Inside Stories...

- Strategic Communication for Livelihood Mission : Way Forward
- Learning Book-keeping and taking SHG Catering Services
- Ensuring Livelihood Opportunity for Differently Abled
- Aajeevika Ke Rang, Jharkhand Ke Sang
- JOHAR – Towards a Transformative Change...
- Showcasing CBOs Power
- Workshop on SHG Management & Centralize Database
- Refresher Training of Book-Keepers
- An Initiative for Old Age Villagers...
- Transforming India - Gram Uday se Bharat Uday Abhiyaan
 - News Brief



Strategic Communication for Livelihood Mission : Way Forward



Two days' National Workshop on Strategic Communication was held at BNR Chanakya on 01 and 02 April, 2016. The objective of the workshop was to develop competency on formulating Strategic Communication for imparting effective messages to the target audience. Mr. Kumar Vikash, Communication Specialist, JSLPS did the anchoring of the workshop with welcoming of all the dignitaries and participants.

The session commenced with the official welcoming of the participants by Shri Paritosh Upadhyay, CEO, JSLPS, he also shared the objectives of conducting the workshop that is to decide communication strategy for NRLP under NRLM.

Shri N.N. Sinha, Principal Secretary, RDD, GoJ, talked on Development Communication, Issues and Challenges. He said, *"Theme of workshop is very relevant and it needs a holistic approach to achieve the objective. It's time to work on all aspects of communications rather than specifically focusing on cadres. Although our work has got many accreditations but we should inculcate efficiency as our habit."* For communication, delivering the message is very important and he cited several exemplary on effective communication.

Shri Parmesh Shah, Global Lead, World Bank put forward his views on importance of Strategic Communication in Development Projects. He told, *"People should be made responsible for documentation and capturing photographs. The Communication Structure that is prevailing in Jharkhand should be replicated in other states also. It should be emphasized that improvement is communication brings efficiency in other programmes. Public Relation is not communication but important is what we want to impart. Good documentary movies should be developed for capturing the needs of myriad stakeholders. We have to believe that things can*

change."

"The Change Makers: booklet of Success Stories" was released by the honorable guests.

Shri Nilesh Mishra, founder of Ek Gaon Connection, shared opportunities in development communication and added that training of Community Reporters will be helpful for generating stories from the root. Suggesting media intervention, he added that positive collaboration in good governance rather than working as watch dog. He suggested a more imaginative way to reach out government plans is Story Telling, which will prove a more accessible way with a positive journalism. It was followed by an interactive session with him.

Followed to that, a Video on Community Champions: depicting the work of different Community Cadres made by JSLPS was shown to the participants.

The Communication Professionals from all over the states visited the stalls and observed the IEC materials and gave their feedback on the same. Subsequently, they also presented the Best Practices of their respective states, which included presentations, success stories and video-documentation.

The next day of the workshop, Mr. Kamlesh from World Bank recapitulated the session of Day 1. Afterwards, Shri Sudip Mozumdar, Advisor, External Affairs, World Bank, India commenced with discussing Strategic Communication using Social Media Platforms: Approaches and Opportunities. He showed a case study and spoke about traditional mode of communication that was: Workshop and Newsletter. Now, the users of internet have increased manifold. He further added that traditional media is now dependent on new approach of communication i.e. online media. He suggested adopting a mobile responsive website for maximum chances of navigation. Citing the usages and reach of social media,



he suggested creating a hash tag named #rurallivelihoodindia.

Afterwards, Mr Pritam and Mr Praveen from Digital Green gave a power point presentation on its intervention and impact. They shared that Digital Green produces community video and it is technically supporting SRLMs in making videos to create impact. Followed to it, Mr. Junaid Memon shared about Green TV which is working as 24-hour Hindi agricultural television channel and is a multi-channel video publishing network working for conservation and sustainability stories.

Subsequently, the states in group presented Priorities and Roadmap for a Communication Strategy and Communication Plan for the project period. From JSLPS, Mr. Kumar Vikash presented the activities undertaken so far and way forward of JSLPS.

Mr. Dhruv Sen Gupta, representative from MoRD, NMMU kept his views on the workshop and said, "Under NRLM, this is the first initiative on strategic communication, which is very nice. He assured all the participants that NMMU will provide all types of support needed for achieving the objectives of the workshop. The presentations done by the state will be going to the implementation level with the support from NRLM."

The workshop ended on a closing note by Samik Das on giving a brief of the usage of social media, intervention with Gaon connection and making 90 second videos for You-tube channel.

Shri Bishnu C Parida, COO, JSLPS, formally closed the workshop. World Bank staff and SRLMs staff of Bihar, Karnataka, Odisha, Maharashtra, UP and Tamil Nadu were present at the event.



Learning Book-keeping and taking SHG Catering Services



A five days' book-keeping training of Book keepers was organized at Block Office Bhandra of Gumla district from 26 March to 30 March 2016. During the training, the seven books of records, the objectives of the book keeping and *Panchsutra* was discussed. Concepts of Do's and Don'ts of book keeping were also discussed. 30 book keepers from the villages namely Banda, Ambera, Kota and Amdari attended the training. The training was given by the Block Anchor Person of Bhandra and was concluded with a feedback session, where the participants shared their learning, likings and area of improvement for the training.

As a new initiative, the lunch and refreshments were provided by the SHG catering group Chala Dharam Mahila Swayam Sahayta Samuh from village Bhaismundo to the trainees. It was the first catering service of the SHG. Based on their satisfactory services and performances, it was decided that in all the forthcoming trainings, the same SHG will be providing its services.



Ensuring Livelihood Opportunity for Differently Aabled



A workshop for ensuring livelihood opportunity for differently able persons through forming their SHGs was organized by Jharkhand State Livelihood Promotion Society on 26 and 27 April, 2016 at Hotel Le Lac, Ranchi. The programme was formally launched by Shri Paritosh Upadhyay, IFS, Special Secretary, cum CEO, JSLPS on April 27 2016.

Shri Paritosh Upadhyay, addressing the participants said, "This is a new initiative for the differently able persons, who often remain neglected by the mainstream people. Towards an inclusive approach, we will make their SHGs and will work for exploring livelihood avenues for them, like our successful women SHGs. For this, special strategy will be developed, for giving them equal opportunities. Seeing the different types of disabilities, livelihood options will be chosen for them. We will take technical support from Sightsavers and for further

implementation of programme roadmap will be developed. The objective will be to make the programme sustainable in the long run and we are very hopeful for the same."

Shri Satish Chandra, Disability Commissioner, Jharkhand, said, "In the present scenario, disability is a major concern. However, things are changing very fast towards a positive direction. People are becoming emphatic towards differently able persons. Media has played a very positive role in bringing the differently able persons forward, because of which people are becoming aware towards their rights and getting their entitlements."

Shri Prashan Chandra, Director, Sightsavers, said, "We are working for a noble cause and will speed up the process of empowerment with the participatory approach of all the stake-holders. Sightsavers will provide all the technical support wherever needed." Shri Ketan Kothari, Advocacy Manager, Sightsavers, kept his views and said, "It is not a matter of charity, and we are trying to make the differently able persons independent in choosing the livelihood options for them. When the programme will show the result and reach to its beneficiaries, then real change will happen."

JSLPS has entered into a MoU with Sightsavers, where Sightsavers will provide technical support to the Society for building capacity of the JSLPS team and identify appropriate livelihood opportunity and develop skills of PwDs through linking them with Skill Development Programmes launched at the state and national levels. JSLPS will be implementing the programme in the state. The programme will start in 3 districts of Jharkhand i.e. Ranchi, Hazaribagh and Dumka Godda covering 6 blocks namely Angada, Namkum, Kattkamsandhi, Masaliya and Sikariparra, respectively. During the two days' session, different activities and presentations were done on sensitization towards differently able persons.

Shri Satish Chandra, Disability Commissioner, Jharkhand, Shri Bishnu C Parida, COO, JSLPS, Shri Prashan Chandra, Director, Sightsavers and Shri Ketan Kothari, Advocacy Manager, Sightsavers, JSLPS state and district staff, dignitaries from different organizations and Staff of SightSavers attended the workshop.



Aajeevika Ke Rang, Jharkhand Ke Sang

A photo exhibition was organized by Jharkhand State Livelihood Promotion Society at BNR Chanakya on April 01 and April 02, 2016.

Pictorial glimpses of various activities happening in Jharkhand through JSLPS and also the different aspects of Jharkhand's culture and tradition was beautifully presented. The work and photos of community cadres was also part of the photo exhibition.

All the dignitaries from different states made their presence in the Photo Exhibition. Shri N.N. Sinha, Principal Secretary, RDD, also had a look on the photographs. The initiative was praised by the participants highlighting the beauty of Jharkhand through a pictorial tour.



JOHAR – Towards a Transformative Change...



The official process of Jharkhand Economic Development Project (JOHAR) has started for a dedicated new Livelihood Project of Jharkhand to be financed by the World Bank. It will be a new generation livelihood project to be built on the Social base (Women SHG/VO/CLF) of NRLM for a transformative change in the rural economy of Jharkhand.

The Goal of JOHAR Project is to improve the overall competitiveness of the rural economy of Jharkhand through targeted interventions on selected value chains (Agriculture, Livestock and NTFP) and promoting enterprise development. It will establish community owned and managed production related small infrastructures in the rural areas. Apart from value addition it will also focus on market linkages of produces and products of rural Jharkhand. Collaboration with stakeholders and convergence with various government programmes i.e. Agriculture, Livestock, Horticulture, Fishery, Forestry, Skills development will be integral part of JOHAR project. It will benefit around 5 Lakh rural poor families of Jharkhand by increasing additional INR 50, 000 per family per annum. It will bring new and improved technology, Package of Practices (PoP), promote Farmer Producer Organizations (FPO) and develop quality human resources in the state. Department of Economic Affairs (DEA), Ministry of Finance, Government of India has approved the Preliminary Project Report (PPR) of JOHAR in March 2016. In the present form of the project it is proposed that Jharkhand government will invest INR 200 Crores while the World Bank will provide loan of INR 600 Crores directly to state government.

First World Bank Mission visited Jharkhand from 11 to 13, April 2016 and undertook identification and stakeholders' consultation. Nine members World Bank team met Principal Secretary, Rural Development, Principal Secretary of Honorable Chief Minister, Chief Secretary and many senior government officials of various departments of Jharkhand and JSLPS team. On 13 April, 2016 there was Stakeholders consultation with NABARD, Banks, RSETIs, NGOs, PIAs of Skills development, Resource Institutes and Academicians at Le Lac, Ranchi.

Project formulation and finalization will take around one year time as it requires lots of appraisal and approval from different authorities and hopefully will be commencing by June 2017.

Showcasing CBOs Power



JSLPS, Pakur district team organized a Vikas Mela on 11 April, 2016 at Sonadhani Village of Littipara Block, Pakur. Honorable Governor of Jharkhand Ms. Draupadi Murmu was the chief guest of the event. Honorable Governor visited the Stalls of JSLPS and interacted with the Community members. A grant of Rs.52.60 Lakhs was given to 9 Cluster Level Federations for meeting out their establishment cost and Resource fee towards community Cadre payment. Cheque of Rs.152.55 Lakh was given to the SHGs against RF and CIF amount. Honorable Governor gave tablets to 30 Master Book Keepers for online book keeping of SHG Transaction. Resource Book-Keeper Ms. Celina Kisku shared her experience and described her journey with the mission and its impact on her life. Altogether, 3000 SHG members were present at the programme and among other special guests included DC-Pakur, DDC-Pakur, SP-Pakur, SDO-Pakur and BDO.



Workshop on SHG Management & Centralize Database



A State level Workshop on maintaining a database for all the SHGs functioning in Jharkhand was conducted by JSLPS on April 08, 2016. The objective of the workshop was to provide a unique code to the SHGs, so that every SHG gets registered and avails the benefits of the government schemes. Shri Bishnu C Parida, COO, JSLPS, commenced the session by welcoming the participants from different NGOs and Banks. Shri Parida threw light on the age old system of Money Lenders for giving and taking of money. He emphasized that women should be made technology friendly and shared the vision of online banking for SHG women. Shri Paritosh Upadhyay, CEO, JSLPS, elaborated the objective of the workshop and said that State level database and capacity building programmes of SHG women should be done. All the organizations should share the database of their SHGs with JSLPS for bringing uniformity and reducing duplicacy. Unique code will be generated for all the SHGs which will also become their identity and will be state recognized. The timeline for the procedure should be finalized and the SHGs who are functioning in the compilation of NRLM should get registered. Shri N.N. Sinha, Principal Secretary, RDD, GoJ in his address said, "JSLPS will work as a register for all the state run SHGs. The process should be finish in a time bound manner. Data collection should be simple and data validation should be done separately. Registration of SHGs is voluntary. The priority should be given to collect basic profile of every SHG. Shri Srimanta Patra, SPM, SM&IB oriented the participants about the concept of SHGs under NRLM. Shri Ramrai Banra, PM, SM&IB shared the concept of SHG federation under NRLM, Shri Praveen Mishra, PE, SM&IB focused on training modules and books of records of SHGs under NRLM. Shri A.K. Sinha, Consultant, FI, highlighted the common documents used for SHGs Credit Linkage. Shri Amit Jain, PM, MIS, shared the concept of Centralized SHG database both online and offline and also on SHG registration and certification. Shri Sandeep Jain, Data Administration, introduced SHG profiling and reports to the audiences. The workshop ended with an open house discussion on related queries. Along with the members of NGOs and Banks, JSLPS staff attended the workshop.

Refresher Training of Book-Keepers



A refresher training of Book keepers was conducted at Pandra village, Ratu block, Ranchi on April 21, 2016. The objective was to increase the efficiency of Book Keepers on managing books of records.

The Block Incharge along with Internal Professional Resource Person discussed the importance of maintaining proper books of records and how it proves to be very useful in Bank Linkage. The participants were informed to write all the fourteen agenda serially, marking correct attendance and correct usage of pens in different books of records. Since, Ratu is a new block under National Rural Livelihood Mission coverage, therefore, the SHG didis were trained from the very basic things, so that they inculcate the habit of maintaining correct books of records.

Puja Devi, Master Book-Keeper of Gulab Mahila Samuh, shared her experience and said that because of SHG, she is getting time for herself and the opportunity of doing writing and reading again as Master Book Keeper.

Apart from the training, the members also discussed social benefits available to the rural women like services available in maternity period at the government hospitals like Mamta Vaahak.

The women were very enthusiastic about their new roles and responsibilities. Around 30 SHG members from 10 SHGs (including the President, Vice-President and Treasurer) attended the training.



An Initiative for Old Age Villagers...



Elderly people who often feel excluded from mainstream and not considered themselves for income generating opportunities, for catering their needs, Jharkhand State Livelihood Promotion Society (JSLPS) initiated the programme of Elderly Self Help Group (ESHG). The objective is to empower them as the best experience holder for the welfare of the society.

To understand the needs, aspiration and issues of elderly people and to help them out for their better and dignified life in the society JSLPS and Help Age (Bihar) both have come forward to support in forming SHGs and help them to resolve with the following benefits or output in joining the group ; Social Inclusion, Self- managed institution and their performance, Social support systems and linkages, Percentage increase in access to Pension, Public Distribution System, Health services, Old age homes and improved health and nutrition, Financial inclusion, savings, credit accessed, bank linkages, Insurance, Improved livelihood – increase in income, access to markets, linkages to livelihood collectives, Increased access to MNREGS, increase in wage and self-employment (days and wages), Increased food security, reduced risks and Performing community managed elder care systems.

Prominent terms and conditions to fulfill for joining the ESHG are: Elder must be 55 years and above, ESHGs can be formed into three types – Male, Female and Mixed Groups, 10 days of exposure cum Training visit at Help Age and 10 days support CRP Drives to form Elders SHG and Health Camp Focus interventions

along with Livelihood activities.

The external CRPs had the primary task of forming ESHGs by bringing the consenting community members together with the help of the Active Women. For doing this common meetings in the villages were held. The CRPs went around the village and talked to people. Sharing their experiences and motivating the community to come forward and be a part of the SHG. In places where the groups had already been formed the external CRPs tried to strengthen the group.

On 5 April, 2016, at Mantri Residency, the CRP- Drive rolled out initiating with the “Briefing Meeting of the Active Woman who moves to Darbhanga for Exposure cum Training visit for 10 days and returns with the external CRPs to support and train the iCRPs to form groups and SHG mechanism”. The intervention concluded with the Debriefing meeting giving detail presentation of the teams made in the blocks which was held on 27 April 2016 at Kejriwal Institute of Management Studies, Namkum.

The Elderly SHG drive is running in 3 districts of Jharkhand Ranchi, West-Singhbhum and Pakur, respectively and in the 3 drive, 59 ESHGs has been formed comprising of 15 Male ESHGs, 12 Female ESHGs and 32 Mixed ESHGs.

It was concluded that it is not so difficult to form the groups as the community were already aware of the concept and were curious to know more about the group formation process. The overall drive made a successful impact on the villages.



Transforming India - Gram Uday se Bharat Uday Abhiyaan



The *Gram Uday Se Bharat Uday Abhiyaan* was observed across the state from 14 to 24 April, 2016 with Central Government employees participating at various districts of Jharkhand. Jharkhand State Livelihood Promotion Society (JSLPS) team and its Women SHG members also participated in the campaign. The objective of this campaign was to raise awareness among the community and inform them about different Government Schemes, benefits and the importance of participation in decision making for the development projects of their villages. The emphasis was laid on Water Harvesting with the slogan, "*Khet ka Paani, Khet mein, Gaon ka Paani, Gaon Mein.*" The campaign commenced with *Sadbhawana Diwas* from 14 April to 16 April 2016 followed by *Kisaan Sabha* from 17 April to 20 April, 2016 and eventually, *Panchayati Raj* from 21 April to 24 April 2016. On 24 April, 2016, "National Panchayat Day", Hon'ble Prime Minister of India, addressed PRI representatives from different parts of India at JRD Stadium, Jamshedpur, Jharkhand. During the *Gram Sabha*, the most acute problem of water was discussed. As a measure of water harvesting, constructing of small ponds in the individual agricultural land of the villagers was discussed and the participants were also informed about the government financial assistance for the same. Next, different effective ways of doing agriculture in the scarcity of water and how to solve the issue, were also discussed. The other things which were discussed were constructing of roads, MGNREGA scheme, job-cards, widow pension, *Pradhanmantri Gram Awas Yojna*, *Beti Bachao – Beti Padhao* Scheme, health and sanitation, status of education in Government schools and *Pradhanmantri Jan Dhan Yojna*. At the same time, the participants were also

getting to know about National Rural Livelihood Mission. The SHG members shared their experiences of SHGs running under the fold of NRLM and its benefits not only to the members but also to the villagers in social perspective. Kiran Devi from *Jai Mata Di Mahila Samuh*, told, "I am feeling very glad to be the part of SHG", further she shared the *panch sutra* of SHG and their vision regarding forming SHG, how it will help during emergency situations, how women will be friends of each-other in solving any kind of issues, and will help in exploring livelihood avenues for coming out of poverty and also enlightened the people on social issues like education and availing other rights.

Women probably for the first time come in forefront in sharing the issues, challenges and asking for their rights. Earlier the male or other persons from their families were attending the *Gram Sabha*. The Special *Gram Sabha* proves to be a beginning of new opportunities and utilizing women power for innovations.

The Sarpanch of the villages, BDOs, observers from the Central Government, JSLPS staff, SHG members and almost all the members of village participated in the campaign.

NEWS Brief

- State-level review of JSLPS- Trickle Up partnership on ultra poor pilot was organized on 25 April, 2016.
- Orientation workshop on MKSK AAP was organized on 25 April, 2016.
- Consultation with Trickle Up on SECC data and baseline study of ultra poor pilot was held on 26 April, 2016.
- Orientation on HRIS and online RF/CIF Module was organized on 27 April, 2016.
- Consultation with COMIC India and Ek Gaon Connection was held on 28 and 29 April, 2016.
- From 28 April, 2016 the shooting of documentary film started which will be depicting the NRLM activities.



Glimpses of April 2016



Audit Training of Professional Resource Persons at Saptrishi, Ranchi



Training of District Team on Human Resource Management Information System



Rally against alcohol at Berwadi village, Angara



Shooting of JSLPS Corporate Movie



Tamarind Production at Murhu block, Khunti



Training of District Managers -Social Mobilization & Institutional Building on Swalekha

An Initiative of Knowledge Management & Communication Cell

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