



# Aajeevika JHARKHAND



## SHGs Divisional Level Meet

The Self Help Groups (SHGs) members' divisional level meet was held at Chaibasa, Hazaribagh, Dumka, Palamau and Gumla in the month of September. Honorable Chief-Minister Shri Raghubar Das, presided over all the four events. He was impressed with the work of SHG women and encouraged them to do the good work. Honorable Rural Development Minister, Shri Neelkanth Singh Munda, also graced the occasion with his presence.



SHGs members turned community cadres like Aajeevika Pashu Sakhi, Aa jeevika Krishak Mitra, Tablet Didi, and Active Women etc. shared their experiences and the story of change after joining with the SHGs. Additionally; all the participants took the oath for Swachh Bharat Mission.



In all the events at the end Honorable CM handed over the Credit Linkage Cheques to the SHG members. Honorable Ministers were too impressed by the work carried out by JSLPS and appreciated the effort put together to fight against poverty. SHG members also interacted directly with the CM in every event. All together 54 woman groups were awarded a cheque of Rs. 1 Lakh by honorable Chief Minister in the events. Rural Development Minister, Chief Secretary, Development Commissioner, Principal Secretary and CEO JSLPS were also present in every event.





## The Success Story of Parisa

*"My parents wanted me to have a better life and I want the same for my children,"* says Parisa Bibi. Like other women, Parisa too has a dream to have her own home and lead a happy life. This is the success story of 32 years old Parisa Bibi who is a resident of Rolagram Village, Maheshpur (Pakur), who wants to make a brighter future for herself and her family.

She was married at an age of 13 with a man who was an agricultural laborer. She has four children. They didn't have a proper house to live in. They were struggling in a hut. Sometimes they had to struggle for accommodating themselves in a dry place in that hut when it rained. The only income they earned was from the daily wages working as a laborer, which they used to do in Bengal. Another small work she used to do in the surrounding houses was doing some household chores like washing clothes, utensils, swiping, cooking etc. She got very little money from agriculture land and household chores and was not able to send her children to school. She was leading a tough and very challenging life. She used to load bricks over her head as a laborer due to which she developed medical problems in her neck and she still feels some pain.

She took a loan of 5000/- from Micro Credit Finance which in return she paid with a big interest. She also took loans from Mahajan of her village who too charged her very high interest rate. She was not finding any other source to get the loan for herself at a small interest rate. She was losing her dream for her children's future.

Her life changed the course when one day some *didis* came to her village for forming SHG. She got inspired by their stories. She again dreamt of making things better and change for herself. Consequently, she did so after joining Swayam Sahayata Samuh in 2013 through her active participation. She was determined to fulfill the dreams of her parents so she worked hard in SHG. In SHG, the women are supposed to save Rs 10 or Rs 5 as per the standard of living and also a small amount of rice to be submitted to the leader of the group. The rice is given to those who are really deprived of anything to eat.

Parisa took her first loan from her group of Rs 2000/- for agriculture purpose. But both her husband and she couldn't make good money out of this 2000. So, she again took a loan of Rs 9000/- from her group and decided to run a ready-made cloth business. As per the SHGs rule, when a SHG group forms, the group receives 15000/- as a revolving fund after its completion of 3 months. And there is a CIF (Cluster Level Fund), the group receives 50,000/- after 6 months. And for the big loans, the bank linkage means big amount of money as loan is taken by the group from bank. These are the funds given by the government to support the group.

She had taken loan from her group of Rs 9000/- when CIF was given to the group. She continued taking loans from the group and keeps returning it on time. She continued the cloth-business along with her husband and got her children enrolled in school. She again took a loan of 9000/- to run her business at a large scale. Parisa has taken loans almost 8 times till now.

Now, Parisa is leading a happy life and making more plans for her family. *"I never dreamed that I would make my condition better but today I am going to follow that dream – not only for my self – but for my parents, my husband and children and for the people who dreams like me."*, exclaims Parisa. She asserts, *"Problems come in everybody's life but never lose hope!"*

Name	<b>Parisa Bibi</b>
SHG	Ujala Ajeevika Mahila Gram Sangathan
Village	Rola Gram
Block	Maheshpur
District	Pakur
Total Small Loan	Rs. 5000
Total Big Loan	Rs. 26000

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## Main Bhi Digital Campaign



“Information is power” and those who are updated with information will always win the race. All the important and useful information is available online and one can find all types of information like social, religious, entertainment, sports and information like government funded schemes, entitlements etc. on the web in just one click. Rural Community is still wandering for a piece of relevant information for their need. In the absence of information, rural communities are being exploited and cheated in terms of their rights and entitlements. They are kept aside of various technological interventions which could have really changed their life and could have played important role in elimination of poverty through awareness and timely flow of information to the last women of

the remotest villages. Moreover, rural women are deprived of technological use especially computers, mobile, internet etc.

The JSLPS is working for poverty alleviation through empowerment of rural women through formation and strengthening of CBOs. It has formed more than 40,000 SHGs across the state. The Society under NRLM program has also formed second & third tier federation i.e. Village Organization and Cluster level federation. It is important to equip and trained the leaders of CBOs on basic knowledge of computers and digital technology. It has also developed more than 15000 community para professionals (Active women, MIS BK, Tablet Didi, Aajeevika Krishak Mitra, Pashu Sakhi, Bank Mitra, etc.) to provide services to villagers and institutions. It plans to include these cadres in training, so that the real transformation can be seen in villages.

Recently it was observed that if community/CBOs implement various programs effectively and successfully, and if rural women are trained in use of technology, then as a proxy indicator, the entire next generation will be digitally literate. Keeping this in view, the JSLPS MIS units in their various attempts tried to build capacity of its cadre “Tablet Didi” and provided Tablet and internet facility at village level. These “Tablet Didis” are now using tablet for collecting SHGs meeting data and providing SHGs information to Village Organizations (VO) and based on this information VOs are grading their member SHGs on regular basis.

To make a significant technological swift to rural community, JSLPS MIS unit started “**Main bhi Digital**” campaign in a missionary mode. The first phase of the mission will cover approximate 20000 rural women those are either community leaders (CBO leaders) or community cadres. It would be a great opportunity to transform the rural community in to technological savvy community and enable them to connect with the outer world with better and on-time information.

This “**Main bhi Digital**” Initiative intends to cover the following given as under -

- ◆ Training of CLF & VO leaders on Basic Concept of Computer
- ◆ Training of Community Cadres on Use of technology
- ◆ Certification under Microsoft Digital Literacy Program
- ◆ Provision of Infrastructure like Computer, Printer, power backup UPS/generator and Internet at CBO (Cluster & Village Organization) level
- ◆ Basic Communication ( How to make others understand)

These community members would be provided with a 15-20 days' training on Computer Basics in a phased manner. (5 days in month) and upon successful completion of training they would undergone an online examination. Apart from the online course contents, they would also be provided with handholding support to operate following devices

- Mobile Phone and Tablet
- Pico Projector/ Projector
- Printers
- Video dissemination through Pico and tablet
- Photography from Phone or Camera

These trained rural women would be instrumental in :

- ◆ Disseminating Videos developed for rural community like best practices under Agriculture, Awareness building, Financial Literacy
- ◆ Providing on-time information of various CBOs including SHGs, VOs, CLFs, etc.
- ◆ Analyzing Data for evaluating their own institutions
- ◆ Providing information of Government Schemes available on web
- ◆ Running Community owned Rural BPOs.
- ◆ Management of rural ecommerce platforms
- ◆ In the past JSLPS MIS unit have collaborated with Microsoft Corporation to impart training on “Digital Literacy”. The course content developed is very useful and interactive which is also available Hindi. Once these community members undertake and pass the online examination they would be provided certification from Microsoft also.



## Workshop to Streamline Micro-Enterprise



A three days' workshop on Micro-Enterprise Policy and Start-up Village Entrepreneurship project (SVEP) was held from 22nd to 24th September, 2106 at Holiday Home, Kanke in line with the process of the implementation of SVEP (Start-Up Village entrepreneurship project) initiated in 6 blocks.

The first day of the workshop began with the status sharing of the MEC project. This continued with the discussion about the need of a policy for Micro-Enterprises promotion, Business Plan Dev process for the Micro-Enterprises. After this a discussion took place on the MOU with VO/CLF, MEC's role in promotion of Micro-Enterprises. Towards the end of the day a group discussion on the draft lay-out of the Micro-Enterprises policy and MEC policy was conducted.

The second day began with presentation on Micro-Enterprises policy by the CLF members, MECs and BPM. This included presentation of the Micro-Enterprises promotion policy,

presentation on MEC policy- MECs in the respective zones, State Resource MECs and the Trainee MECs. It was followed by an open house discussion on the Policy and finalization of the Policy.

The third day had a detailed discussion on the requirement of the SVEP blocks and focused blocks. In addition to this, a brief presentation on the DPR as well as monitoring system for the SVEP blocks of the all blocks was also made. The workshop concluded with the feedback and suggestions from the team for the implementation strategy of the SVEP blocks.

## Workshop on Vetting of Livelihood Institution Policy and Structure



need of diversified kind of activities under PG structure and hence it's not an easy task. So, team JSLPS has undertaken several exposure visits and has devised a draft Policy for Producers Groups (PGs) and now we are here to get it vetted with the vast experiences of the resource persons from various renowned organizations. Next, a brief session on introduction of all the participants was conducted, which was followed by a guidance note by CEO JSLPS.

Mr. Paritosh Upadhyay, CEO JSLPS said that JSLPS has now begun to stabilize its collective efforts for livelihood programs and he laid emphasis on the need to develop a robust institutional architecture. He articulated to adopt a vetted Policy on Producer Groups after brainstorming in this workshop. He anticipated to be enriched with a gainful learning and to come up with a universal PG policy from the vast experiences of the resource persons and on the basis of exposure visits by team JSLPS in this respect.

Next, presentation on field visits to Kolebira, Latehar, Namkum and Bundu blocks were given by the concerned groups. The workshop ended with concluding remarks by CEO, JSLPS. At the end a vote of thanks was proposed by Mr. Shakir.

A three day' workshop on Vetting of Livelihood Institution Policy and structure was conducted from 19<sup>th</sup> to 21<sup>st</sup> September, 2106 at Hotel BNR Chanakya, Ranchi. The workshop included 2 days' theoretical session and one day field visit. The workshop started with the welcome address by Mr. Arif M. Akhtar, SPM-MKSP JSLPS. Mr. Akhtar shared the agenda and flow of the workshop. He told that several robust layers have been evolved by JSLPS under the framework of NRLM and there is need to create a parallel institution for the purpose for Producer Group also under this framework.

Talking about the intervention of PG, he articulated the



## Social movement for toilet construction



A one day training of women Village Organization OB's on toilet construction was organized by Jharkhand State Livelihood Promotion Society under Swachh Bharat Mission (rural) on 21 September, 2016 at Giridih District. 70 women of 35-woman Village Organization (formed under Deendayal Antodaya Scheme and National Rural Livelihood Mission) received training on different aspects of cleanliness. On this occasion Uma Shankar Singh (D.C, Giridih) appealed rural women to include cleanliness in their priority list after being a part of Swachh Bharat Mission. Under which he talked about toilet construction.

Uma Shankar Singh, D.C, Giridih requested members of Woman Village Organization to start a social movement of toilet construction on upcoming occasion of Gandhi Jayanti (2 October). They were instructed to mobilize every villager to take up a stand for this movement. During the discussion with women he came to know that they can take up this movement to more and more poor rural families with the help of Women Village organization formed under Livelihood Mission in Giridih District. During the talk about the toilet construction many other questions and issues came up.

When similar question was asked about solid liquid waste management and drinking water by a member of woman Village Organization, in assurance to this question Deputy Commissioner said "You all first take your one step towards toilet construction and then we are planning to work towards solid liquid waste management and drinking water facility as it is also proposed under SBM."

Sanjay Gupta (DPM, Jharkhand State Livelihood Promotion Society) also gave his assurance to give support in reaching out this movement to each and every household. He said, "In the initial phase, Jharkhand State Livelihood Promotion Society will convert this mobilization into movement with the help of Village Organization and Self Help Groups in Bengabad and Dumari block."

Jitendra Aggarwal (UNICEF representative) also shared the detailed information on different aspects of cleanliness as a trainer.

## Policy Development Workshop on Livelihood and Inclusion of Persons with Disability



One day workshop on policy formulation of Livelihood of Person with Disability was organized on 22nd September, 2016 at Le Lac, Ranchi. The workshop commenced with a power point presentation on Jharkhand State Livelihood Promotion Society (JSLPS) and its functioning by Mr. Srimanta Patra, State Programme Manager (SPM), Social Mobilization & Institutional Building (SM&IB). The dignitaries Shri Rajesh Singh, IAS, Joint Secretary, Social Welfare, Shri Satish Chandra, State Disability Commissioner along with a few JSLPS and Sightsavers staff lightened the lamp and subsequently, they launched the posters of persons with disability.

Shri Satish Chandra, said, on the occasion, "Life and livelihood are complimentary to each-other. People with disability still face many discrimination, we should be sensitive towards them. Such people should be given livelihood opportunities depending upon their capacity of doing work. Altogether, the Government and NGOs should bring the programme on the floor."

Shri Rajesh Singh, IAS, Joint Secretary, kept his views and shared, "We should create such environment which will increase the skills and productivity of disables. Institutionalizing overall efforts will be helpful. What we like we get and what we get we like."

Victor John, resource person and consultant from Trust Bangalore gave an overview of empowerment and social inclusion through facilitation of livelihood. He said, "We have to explore the reasons of their exclusion then only the empowerment will happen". He also shared the challenges they face while working for differently able persons.

Best practices from various states were shared, where it was presented that community will decide about who are disables, since it is a dynamic process so it should be updated regularly and the community should be more sensitive towards differently-able persons. It was followed by group discussion on inclusion of disability in JSLPS framework, plenary session and developing action points for working with people with disability.

The workshop concluded on a positive note where the desired objectives of setting policy were accomplished. Staff members from JSLPS and Sightsavers attended the workshop.



## Peer Learning Workshop on Process Monitoring



A one day National level Peer Learning Workshop on Process Monitoring was organized by Monitoring & Evaluation (M&E) domain of Jharkhand State Livelihood Promotion Society (JSLPS) at Le Lac, Ranchi on 6th September, 2016. The objective of the workshop was to learn the importance of Process Monitoring and its advantages in implementing the work of the organization. Shri Bishnu C Parida, Chief Operating Officer (COO), JSLPS, welcomed all the participants and said, "The workshop will be very useful in initiating this endeavor".

Shri Paritosh Upadhyay, Chief Executive Officer (CEO), JSLPS addressed the participants and said, "Monitoring is a continuous process and the agency which will be hired for this job should be oriented very well. Phase wise work implementation approach should be adopted and the old districts should be given the priority. The Management Information System (MIS) of JSLPS is running on transaction base, so we have transparency in our work and we get many results easily. The work of the agency in Process Monitoring should be to point out what is not following and also give the reason of why something is not following. Last year, we initiated Community Based Management System (CBMS) and it has given good result. There should be quarterly workshop organized on Process Monitoring for sharing the findings."

Mr. Deepak Upadhyay, State Programme Manager (SPM), M&E, JSLPS, gave a presentation on purpose of the workshop showing M&E components, project framework, meaning and need of Process Monitoring, requirement of external agency and its importance under National Rural Livelihood Mission (NRLM).

Under the guidance of Prof. V.J. Naidu from National Management Mission Unit (NMMU), the presentations of different states on Process Monitoring were made. It started with Bihar, followed by Karnataka, Maharashtra, Rajasthan and finally Jharkhand. Afterwards, Shri Ajay Nand Shrivastava, Programme Manager (PM), M&E, made a presentation on CBMS, which was followed by a short film on CBMS. The movie was much appreciated by the participants. Further, the Community Members from Namkum block of Ranchi district Mrs. Suman and Mrs. Shabnam told their journey of CBMS and how they were trained to work on it.

The daylong session was concluded by Shri Kumar Premchand, representative UNICEF, Jharkhand who moderated the plenary workshop, where the participants in the open forum discussed their views on Process Monitoring. Some of the learnings were, the process should not be burdened with data, there is an equal importance of monitoring and reporting, the outcomes should not be expected early, simple indicators of checking should be adopted, news-letters on the process should be started and all the protocols should be in the written form and there should be clear and well-defined roles of all the domains.

The highlights of the workshop were the Community Monitors, who shared their experiences of CBMS, which was liked by all the participants present at the workshop and was encouraged to follow. Shri Paritosh Upadhyay concluded the workshop by saying that we should focus on the process rather than the end result and combination of both Process Monitoring and CBMS should be adopted.



## Innovative communication strategy through ICT



A two days' training programme on Digital Green (DG) approach cum planning meeting was organized at Raj Residency, Ranchi on 26 and 27 September, 2016. The objective of the training programme was to orient the Knowledge Management and Communication (KMC) nodal persons and KMC Young Professionals (YPs) on Digital Green and its work implementation at field level.

The first day of the training commenced with a formal introduction of the participants. Afterwards, the trainees got to know about DG and its operations at the field level. Subsequently, the session on video-production and photography was conducted. At the end of the day, the participants were divided into 3 groups and presented the

process of work they would be following for DG in their respective work areas.

On the second day of the training, the participants in groups presented the learning and challenges they faced in the field while implementing KMC work and also presented story board on various topics for video-production. The day was exclusively focused on discussing KMC work.

Mr. Kumar Vikash, Programme Manager (PM), KMC, discussed the various initiatives which are running in KMC domain which include DG approach, Panchayatnama – collaboration of Jharkhand State Livelihood Promotion Society (JSLPS) and Prabhat Khabhar for publishing the success story of Self Help Group (SHG) members, other endeavors of JSLPS and for forming Community Journalists, Green card distribution to the Community Cadres in collaboration with IFFCO, Training of Internal Community Resource Persons (i-CRPs) on effective communication, monthly publication of e-bulletin, video-production and developing IEC products.

## De-briefing Session



already formed Self Help Groups. After that, the cluster level's groups are formed and this process continues further. It was the 3<sup>rd</sup> round of internal Senior CRPs drive.

There were 4 groups who presented their work through Chart Papers. "You can be influenced easily but for others to do the same is as hard as to break a stone", said one of the Sn CRP didi."

The next and last day was de-briefing of iCRP SHG drive. It was of 9<sup>th</sup> round. Internal CRPs are those who make Self Help Groups among poor to come out of poverty with the help of Jharkhand State Livelihood Society.

"CRP drive is very interesting; we tend to see some funny people who give their introduction in funnier way. They say for a moment and stop ...another moment they starts laughing," shared by one of iCRP didi.

The only difference between these two drives is that iCRP gives grass root level information because they do transect walk in whole village while in Sn CRP drive they move for further round to form VO through these grass root active people. Sn CRPs are one step forward than iCRPs.

A two days' de-briefing session with Village Organization CRPs' and internal CRPs' was held on 05<sup>th</sup> and 06<sup>th</sup> Sept; 2016 at Pakur Sadar Block. The objective was to orient the knowledge about SHG and Village Organization and its work activities at field level.

The first day of the session started with de-briefing of Senior CRPs for VO drive stating about their targets and achievements. They also talked about their problems and challenges they face in the field. VO (Village Organization) drive is a process in which senior CRPs forms group at village organization level out of



## NEWS Brief

- The training of iCRPs on effective communication was organized from 1<sup>st</sup> to 2<sup>nd</sup> September, 2016 at Saptrishi Sewa Bhawan, Tupudana.
- JSLPS received Skoch Smart Governance Award for the Best Practice namely Community Based Monitoring System on 9<sup>th</sup> September, 2016. Skoch Smart Governance Award is an initiative recognizing top performing government organisations and organisations working with the government, operating at local, state and national level in the area of Health, Education, Rural Development/Panchayati Raj, Urban Development, Finance, and Security. It is a step towards recognising the best practices and models of governance for excellent and efficient implementation of programmes and services delivery.
- Two days de-briefing of SHGs CRPs drive was organized on 25<sup>th</sup> -26<sup>th</sup> September, 2016 at DMMU Bokaro office.
- 3<sup>rd</sup> round iCRP drive for two blocks of Jamtara, one block of Deogarh and one SAGY GP of Deogarh started from 21<sup>st</sup> September, 2016. For the same a briefing meeting was held on 21<sup>st</sup> September, 2016 at Panchayat Bhawan in Palojori.
- Two days de-briefing meeting of 3 resource blocks namely Khutpani, Manoharpur and Goielkera for the 3<sup>rd</sup> round CBMS which took place in West Singhbhum from 23<sup>rd</sup> to 27<sup>th</sup> September, 2016 at CMTC, Khutpani where the community monitors shared their experience, learning and findings of SHGs and VOs.
- 3<sup>rd</sup> iCRP drive in 4 intensive blocks- Dhalbhugarh, Ghatsila, Patamda and Potka block of East Singhbhm completed where 17 iCRP team came to mobilize poor women, elderly & persons with disability to form SHGs for social and financial inclusion. A de-briefing for the same was held on 26<sup>th</sup> September, 2016 at Hotel Hill view Resort, Chandil where the iCRP team shared their experiences.
- 4<sup>th</sup> round iCRP drive of Silli Block in four cluster

was successfully completed in which 12 villages were taken into NRLM fold and a de-briefing meeting for the same was held on 26<sup>th</sup> September, 2016 at Silli Stadium.

- 3<sup>rd</sup> round of I-CRP livelihood Farm ended on 8<sup>th</sup> Sept'16. The livelihood i-CRP round took place in Angara, Silli, Ratu, Nagri of Ranchi district, Bhandra block of Lohardaga, Khutpani, Manoharpur & Tantanagar block of W. Singhbhum, Dumri block of Giridih and Pakuria block of Pakur district with 15 CRP teams in 75 villages. The CRP team has the composition of 2 Ajeevika Pashu Sakhi (APS) and 2 Ajeevika Krishak Mitra (AKM). The AKMs and APS of Angara, Khutpani and Manoharpur are rendering their service as internal CRP in aforementioned blocks. The support of all DMMUs/BMMUs from where CRPs are coming and the DMMU/BMMUs who are hosting the round is really tremendous. Debriefing meeting of the same was held on 9<sup>th</sup> Sept'16 at SAPATRISHI SEVA SANSTHAN RANCHI.

## Cartoon Corner



# Glimpses of September 2016



iCRP training on effective communication at Pakur



Konica Devi of Durga Aajeevika SHG started her own poultry farm business by taking loan from SHG



SHG member reading Panchayatnama in one of the SHG meeting at Palamu District



Training of APS on Herbal Medicine Preparation for Livestock Intervention



SHG member sharing her experience in CM's SHGs Divisional Meet at Gumla



SHG member started her own motel by taking loan from her group at Pakur

## An Initiative of Knowledge Management & Communication Cell

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