



Jharkhand State Livelihood Promotion Society

# Aajeevika

## JHARKHAND



National Rural Livelihoods Mission



### Braving All Odds

The gleaming face of Sanjeeda Khatoon replaces her suffering and struggle what all she had gone through. Once being a victim of domestic violence Sanjeeda today happily testifies, "Self Help Group has helped me to stand strong through all the evils and fight for my right and respect. The best thing I have learned is you yourself can help to regain the self esteem and face all odds."

Sanjeeda Khatoon is a resident of Pokhrikala village in Latehar district. Prior to her being a member of SHG, Sanjeeda went through a terrific phase of her life. She was married to a family who always cursed her for her existence. Her husband was jobless and her father in law used to earn just Rs. 150 per month. The financial condition was very poor. Once her father in law was bed ridden due to severe illness and she had to sell her only gold earrings to save his life which she got at the time of her marriage. Despite all her struggle she tried helping her family but she was never appraised for her deeds. Her husband was addicted to alcohol and whatever money she used to earn by farming was wasted by him in buying alcohol. Her drunken husband would always beat and abuse her which led her to develop a poor health. Sanjeeda's in-laws were also too harsh towards her; they didn't even allow her to talk to her own parents and any other family members. She lost all hope and her life became miserable.

But one day she came to know that a Self Help Group (SHG) was being formed in her village. Unaware about the importance of SHG, she was eager to become a member of it. After rigorously convincing her in-laws and husband she anyhow joined SHG and became a member of it. This was the changing time in her life. Everything in her life changed unexpectedly. The very first loan she took from her Juhi Aajeevika SHG was of Rs. 500 which she used in buying victuals for fulfilling the basic needs of her family. Slowly and steadily the family's financial condition started improving. Altogether she has taken 14 times small loan of Rs. 15,100 utilizing it for purchasing household stuffs and medical treatments. The first big loan she took of Rs. 24000 with which she bought a handloom machine for her father in law as he had the skill of weaving clothes. This helped in making her father in law regain the lost respect and now he no more curses Sanjeeda for her existence. Now he earns Rs. 400 per day by stitching clothes and selling this. Not only this but today Sanjeeda's husband goes to nearby Madarsa to teach small children from where he earns Rs.3000/month. She has also released two of her lands where she started doing farming and helping her family in improving their financial condition.

Sanjeeda is blessed with a daughter and very soon she is expecting her second child. She dreams of teaching her daughter as she could not study because of the unavailability of money. Sanjeeda wants her daughter to be a successful doctor in coming future.

Name	<b>Sanjeeda Khatoon</b>
SHG	Juhi Aajeevika SHG
Village	Pokhrikala
Block	Barwadih
District	Latehar
Total Small Loan	Rs. 15100
Total Big Loan	Rs. 42000

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## Orientation of Block Staff



A two days' workshop was conducted on Process, Protocols and Outcome of NRLM blocks in 10 years from 13<sup>th</sup>- 14<sup>th</sup> July, 2016 at Raj Residency Hotel, Ranchi. The objective of the workshop was to re-vision the BPMs/In-Charge BPMs on outcomes of NRLM blocks in 5-10 years.

On the first day the workshop started with the welcoming of the participants and sharing of the objective as well as the expectation of the participants from this workshop. After the inaugural and orientation session, an overview on status/ situation of JSLPS blocks, RB, IB, HGM and convergence with other NGO/ partner and phasing out plan were discussed and presented by Mr. Srimanta Patra, SPM SMIB. After this session, a brain storming session on intensive block process, protocols, expansion from Resource blocks to Intensive blocks was taken up. This continued with a discussion on saturation, inclusion of SHG of elderly & PWD, role of VO and sub-committee, gender, FNHW, community institutions at various level, services provided by community institutions, cadres and CB cost norms followed by presentations. There was another brain storming discussion on need of community cadres, types of community cadres, process of development of community cadres, different cadres at different institutions, insurance and payment.

Next day the session started with the recap of the previous sessions. The first session of the second day was focused on the discussion about block process in 5 years and 10 years- overall financial and social outcomes over 5-10 years in a NRLM block. After this session there was a brain storming session followed by a presentation by Mr. Dhiraj Horo, SPM- FI on capitalization of CBOs, financial inclusion- RF, CIF, Bank Linkage, BC Model, Insurance, MCP. Session continued with the presentation on livelihood intervention in a block process and protocols, livelihood cadres, livelihood i-CRP rounds by Dr. Praveen Singh, SPM- Livelihood. Mr. Arif Akhtar, SPM- MKSP made a presentation about MKSP strategy, plan, process and protocols. Then the session was steered towards another brain storming on block ownership, role and responsibilities of BMMU/BPM. In the final session of the workshop, individual action plans for the next 3 months were noted down. The workshop ended with vote of thanks proposed by Mr. Ram Rai Banra, PM-SMIB.

## CBMS - Capturing untold stories



A community based monitoring program was initiated in Lohardaga district from 30<sup>th</sup> June to 4<sup>th</sup> July, 2016 followed by quality circle meeting on 5<sup>th</sup> July, 2016. It was carried out in three Home Grown Model blocks i.e. Senha, Kisko and Kuru blocks of Lohardaga district.

The community monitors who were involved with the collection and analysis of data are the ultimate users of the information. Dissemination of monitoring results can be challenging because it requires selecting both appropriate content (e.g. data summaries and analytical findings) as well as packaging (e.g. selection of presentation, clear narrative), like other aspects of monitoring objectives and the overall conceptual framework. The content of analysis is presented in an unbiased fashion, including 'positive', 'negative', and ambiguous results. Reports based on monitoring data present sufficient background information. CBMS can complement existing database by providing a regular source of information on socio- economic attributes of communities to further enrich the contents and usefulness of existing information. CBMS can help enrich this information by providing a complete set of households to enhance the quality of community institution.

### Encapsulation of debriefing meeting

After presentation by all the community monitors, a discussion on the findings was conducted in which, it was felt that the community organizations are running smoothly in the most of the criteria. The inter-loaning habit of the group members was up to the mark. The repayment of loan in most of the cases was good. The module training of SHG, updating of minute books, lack of bookkeepers training etc remained the major concerned. It also surfaced that in most of the SHG meetings, discussion on social issues was not being held on a regular basis. As SHG is not a mere institution of thrift and credit only, discussion on other issues and proper planning and implementation are equally important. It was also observed that support from the bankers was not given on time in the field.

On the basis of the outcome, it was observed that immediate action is required for rectifying the issues which were underlined during debriefing and quality circle meeting. It was also discussed that SHG training is required to maintain a quality of SHG. Most of the SHG were not conducting on time meeting as per updated MIS schedule meeting. Consequently it becomes imperative to schedule the time and day for pursuing the meeting on a regular basis.



## Credit Linkage Camps



July month witnessed various credit linkage camps were organized across different districts of Jharkhand. DMMU Lohardaga organized one day 1st CREDIT LINKAGE CAMP at Sahakarita Bhawan, Lohardaga on 19<sup>th</sup> July, 2016. A total number of 82 SHGs comprising of different blocks were credit linked with an amount of Rs 50,000 each. Out of 82 number of SHGs, 72 numbers of SHG were of JSLPS, NRLM intensive blocks namely Senha, Kisko, Kuru and Bhandra.

DMMU Khunti organized one Day Credit Linkage and Financial Inclusion Camp with support of LDM and District Administration at DRDA Hall on 20<sup>th</sup> July, 2016. Honorable RDD Minister Shri Nilkanth Singh Munda was the Chief Guest of the event. A total number of 111 SHGs from Torpa, Murhu and Karra blocks were credit linked. Sample Check for total amount of 1,18,89,000/- for Credit Linkage, Revolving Fund,

Community Investment Fund, SHG Kit and VO Establishment cost was handed over to SHG members by RDD Minister. More than 300 SHG members from Torpa, Murhu, Rania, Khunti and Karra block participated in the event. CEO JSLPS, DC, DDC Khunti, DDM NABARD also graced this occasion with their presence.

DMMU Ramgarh organized one Day Credit Linkage Camp very successfully with support of LDM and District Administration at Block Campus Ramgarh on 21<sup>st</sup> July, 2016. The chief guest of the program was Honorable Deputy Commissioner, Ramgarh. A total of 85 applications were submitted out of which 57 SHGs group were given loan pass-books. In this process 136 SHGs were credit linked and out of that 57 from JSLPS and 69 from NABARD respectively. Almost 300-350 SHGs members participated in the camp. DDC Ramgarh, Director DRDA, LDM, DDM NABARD were also present during the programme.

## Developing trainers tool



A two days' de-briefing meeting of Master Trainers (MTs) trained by National Institute of Rural Development (NIRD) and planning for block level trainers' pool was organized on 11 and 12 July, 2016 at Raj Residency, Ranchi. The objective was to witness and evaluate their competency as a trainer and grade them accordingly for organizing future training programmes in the state.

The meeting commenced with the introduction of the participants and sharing its objective by Mr. Srimanta Patra, Sate Programme Manager (SPM), Social Mobilization & Institutional Building (SM&IB). Further, the MTs in group gave presentations on various topics like learning on vision leadership and management, health nutrition and gender, financial inclusion, National Rural Livelihood Mission (NRLM) framework and Cluster Level Fund Management.

Simultaneously, the grading of MTs was done at state and at block level by Mrs. Purnima Mukherjee from Sanjivani, B. Prabhakar - State Anchor Person from State Elimination Rural Poverty, Mr. Ramrai Banra - Programme Manager, SM&IB and Mr. Srimanta Patra. Moving forward, the participants in group made the content for Training of Trainers' (ToT) programme.

On the next day of the training programme, the participants made theme-wise presentation and finalization followed by the sharing of ToT plan for 1500 block level trainers. Around 40 trainees comprising of Block Programme Managers, Community cadres like Professional Resource Persons, Internal Community Resource Persons, and Resource Book-Keepers participated in the training. They participated actively, gave their feedback and also thought various games to be used during the training programme.



## Training of Trainers for Resource Persons



A ten days' State Level Training of Trainers (ToT) of Block Resource Persons (BRPs) was conducted from 21<sup>st</sup> - 30<sup>th</sup> July, 2016 at Saptrishi Sewa Bhawan, Ranchi. These BRPs were selected from 15 different blocks across Jharkhand. The objective of the training was to promote the BRPs who would further provide training in the village to the SHG members on themes and topics related to SHG, VO, CLF, Cadre training etc. In the first phase of the training a total of 164 BRPs were trained.

This was the first phase training which was carried out in a parallel manner on five different themes. The themes under which the State Level ToT for BRPs was conducted includes :-

1. Social Mobilization – PIP and Social Inclusion, Institutions- SHG & VOs
2. Federation Promotion and Management- Cadres Capacity Building and Vision Leadership and Management
3. Fund Management and Financial Literacy- Micro Credit Plan & Vulnerable Reduction plan
4. Book- Keeping, Audit & Grading (SHG, VO, CLF)
5. Gender- Food Nutrition Health & Cleaning

The selected BRPs are already working as Professional Resource Person, Active Woman, Village Organization Accountant, Bank Sakhi, Book-keeper, Aajeevika krishak Mitra, Aajeevika Pashu Sakhi, resource book-keepers, Internal Community Resource persons, etc. in their respective blocks. The trainers who were conducting the training program have received the ToT from NIRD. These trainers are known as State Resource persons (SRPs). National Resource persons, resource persons from NIRD, Resource persons from NMMU provided hand holding support and technical assistance to SRPs. Pinky Verma SRP from Chouparan block said, *“I have received the training for 10 days in the 2<sup>nd</sup> batch consisting of 25 other participants on different themes. I have also got the opportunity to visit Adarsh Gram in Andhra Pradesh. Now I want to train the trainees in such a manner that they will be ready to make their village an Adarsh Gram in coming future.”*

In the last session of training, a feedback session was conducted with a new feedback mechanism and the videotape of the training sessions shot during the entire event was shown to the trainers. Here they got a chance to see and reflect upon their performance, inappropriacy in their body language, eye contact, voice pitch or the content of the training module etc.. This further helped them in improving their learning. Thereby, the feedback mechanism used during the training session was very fruitful in improving the quality and productivity of the training sessions. Further it was resolved that by the end of November month a total number of 1700-1800 BRPs would be developed covering 50 blocks under NRLM.



## Micro ATM training to Business Correspondents – Bank Sakhis



A one day training programme of Business Correspondents (BCs) Bank Sakhis was organized at Singari Cluster Level Federation of Angada block, Ranchi district on July 12, 2016. Four community cadres from JSLPS were selected and given training on operating Micro ATM machines. They learnt about opening of an account, depositing in saving accounts and also withdrawing from their accounts. They will be giving door to door banking for connecting the rural people with Banks in order to avail banking services. After training, the BCs also opened Bank accounts of some village women simultaneously.

Shri Sanjeev Khana, Bank Manager of Johna Grameen Bank also participated in the training and addressed the participants, directed them regarding the benefits of various banking services. JSLPS staff members were also present in the meeting. The entire procedure was video-documented for utilizing it as knowledge repository.





## Developing "Agents of change" for villages



A three days' orientation program on Model Convergence Block of selected SETU *didis* was held from 25<sup>th</sup> to 27<sup>th</sup> July, 2016 at Mantri Residency, Ranchi. The main objective of the program was to train the SETU *didis* to act as a bridge between the villagers and the government schemes. SETU will help the SHG members in making them aware about all the government schemes. They will also help and guide them to make use of these schemes for their benefits.

The participants were the members of Cluster level federation as well as Block Convergence Coordinators. They are selected from 7 different blocks of Pakur, Ranchi, Palamu and West Singhbhum district of Jharkhand. During the session the participants were explained about National Social Assistant Program. A detailed discussion about the various government schemes like Pradhan Mantri Jan Dhan Yojna, Sukanya Samridhi Yojna, Swachh Bharat Mission etc. took place in one of the sessions of the training. The SETU *didis* were directed to conduct a need assessment in their respective villages to know which all government schemes will be beneficial for bringing a developmental change in their lives. After the need assessment analysis an action plan was made to move further accordingly in a planned manner to achieve the objective.

Notably this will be help in creating awareness among the rural masses about the various government schemes which they are deprived of and are not able to draw the benefits from it. This will also help them in getting rid of the mediators.



## NEWS Brief

- DMMU Lohardaga initiated the process of CBMS in 3 HGM blocks with 28 community monitors. In this regard a de-briefing meeting was held on 4<sup>th</sup> July, 2016 followed by quality circle meeting on 5<sup>th</sup> July, 2016 at LGSS Conference hall, Lohardaga.
- The 3<sup>rd</sup> round iCRP drive was successfully completed in 4 clusters of Silli block, Ranchi district which was started from 31<sup>st</sup> May to 7<sup>th</sup> July, 2016. During this drive 3 villages from 4 clusters were covered and a total number of 12 villages were taken into NRLM fold. In this regard a de-briefing meeting was held on 7<sup>th</sup> July, 2016 at Silli stadium.
- 2 days de-briefing of master trainers and block level trainers pool development plan was held on 11<sup>th</sup> 7 12<sup>th</sup> July, 2016 at Hotel Raj Residency, Ranchi.
- Senior CRP drive in 4 cluster of Khunti Sadar block of Khunti district has been successfully completed from 11<sup>th</sup> June to 8<sup>th</sup> July, 2016. In this regard a de-briefing meeting was successfully conducted on 9<sup>th</sup> July, 2016 at Pariwar Residency, Khunti.
- One day workshop for all the thematic YPs on PMS was held on 21<sup>st</sup> July, 2016 at hotel Le Lac, Ranchi where the discussion took place on KRA/KPI on the theme basis, benchmarking of the targets as set against AAP and assigning weightage as well as understanding the formats and clarity on the same.
- 2<sup>nd</sup> round iCRP Livelihood farm which was initiated in 15 clusters in the different district namely Ranchi, West Singhbhum, Giridih and Pakur ended on 22<sup>nd</sup> July, 2016. In order to have insight on the progress of iCRP round, a de-briefing meeting was held on 23<sup>rd</sup> July, 2016 at KIMDS, Namkum Ranchi.
- DMMU Ranchi organized SHG- Credit Linkage Camp on 27<sup>th</sup> July, 2016 at Kavs Hotel, Ranchi.



# Glimpses of July 2016



A review meeting of MKSP domain in progress



Distribution and Orientation of IFFCO Green sim cards



Performance Management System (PMS) workshop for Young Professionals in progress



Rural women harvesting the seeds of prosperity



Screening process for selection of Video CRPs from Latehar district



Workshop on PMS for Block Anchor Persons and District Program Manager in Progress

## An Initiative of Knowledge Management & Communication Cell

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