



Jharkhand State Livelihood Promotion Society

Aajeevika

JHARKHAND



National Rural Livelihoods Mission



Jharkhand Sakhi Mandals got national award for best performance by Ministry of Rural Development, Govt of India.

In a bid to revamp village economy by bringing women into mainstream economic activities, the Centre plans to take more steps to promote products of women self-help groups across the country. "The Centre is taking all steps for effective and decentralized marketing of SHG products in the country," Union Rural Development Minister Narendra Singh Tomar said while addressing representatives of SHGs from across the County on the occasion of National award ceremony for best performing SHGs.

One Sakhi Mandal and One Village Organization from Jharkhand have also received award for the best performance. Across the country 30 Sakhi Mandals and 10 Village organizations received awards. JSLPS wishes all the best to winner VOs and SHGs of Jharkhand for the milestone they achieved. It is a moment of pride for Jharkhand and *didis* of Sakhi Mandals.

A brief about Suraj Mukhi Mahila Samuh and Masaniya aajeevika Mahila Gram Sangathan are as follows :-

Suraj Mukhi Mahila Samhu Jiddu Village, Jonha Gram Panchayat, Angara Block, Ranchi District, Jharkhand Formed in the year 2012, Suraj Mukhi SHG was self-promoted and later brought into NRLM fold. There are 15 members in the group, all belonging to Scheduled Tribe. The members meet on a weekly basis. The SHG has identified and got trained 2 Community Resource Persons form the group. The SHG has accumulated,

Wings of Empowerment

through savings and inter-lending, a corpus of Rs. 1.24 lakh. The SHG has accessed an amount of Rs. 1.73 lakh in the form of RF, CIF and bank loan. All members of the SHG have utilized the available funds for taking up additional livelihoods and individual enterprises. The members are engaged in pig rearing, goat rearing and running grocery shops which generate additional incomes for their families. The SHG members have reported enhanced asset base and income. The way these women from poor socio-economic background have stood-up for themselves, is indeed laudable.

Masaniya Aajivika Mahila Gram Sangathan, Sirka Gram Panchayat, Angara Block, Ranchi District, Jharkhand

Masaniya Aajivika Mahila VO was formed in 2014 under Jharkhand State Livelihood Promotion Society (JSLPS). The VO consists of 19 SHGs with a membership of 234 women. The 5 Office Bearers of the VO function under the elected Executive Body. The Executive meets and conducts/approves VO transactions at fortnightly/monthly intervals. The VO has established an independent office. All books of accounts and other registers are maintained by a trained Book Keeper. The VO has a corpus of Rs. 9.09 lakh. The VO has trained SHGs in the preparation of MCPs. Based on the MCPs the VO has provided CIF to 18 eligible SHGs. There are 4 functional sub-committees of the VO which undertake periodic monitoring of SHGs, extends support to SHG bank linkage and repayment of loans, promotion of member livelihoods and articulation and resolution of Social issues. The VO has created a pool of 12 Community Resource Persons who provide their support in mobilization and institution building in other blocks. The Masaniya VO has been actively involved in the implementation of :-

- MGNREGS by mobilizing and facilitating the villagers to prepare plans under IPPE-II;
- Mid-day meal scheme by visiting the school and monitoring the quality of food;
- Health and nutrition activities by mobilizing the villagers to get timely immunization of children, pregnant women and lactating mothers; and
- Collective social activities such as 'Save the tree' initiative, cleanliness drive etc.



Moving towards prosperity



Name	Mairoon Bibi
SHG	Naginaa Aajeevika Mahila Samuh
Village	Pokhrigalla
Block	Berwadih
District	Latehar
Small Loan	3000, 5000,
Big Loan	30,000

"I was living a pathetic life", told Mairoon Bibi, who is a resident of Pokhrigalla village in Betla cluster of Latehar district, Jharkhand. Mairoon was married at a very tender age of fourteen years. Suffered at the hands of her early marriage, Mairoon faced many problems. For earning a living, her husband worked at a textile mill in Mumbai and earned very little to support his family. He used to come home twice in a year to meet Mairoon. The financial condition of the family was very bad and they hardly were able to get two square meals properly. With the passage of time, Mairoon became the mother of six children out of which four daughters and two sons. Her first child was a girl child and this made her suffer more with bad comments from her in laws. For them, daughter was a liability. Her suffering finally got over after she became the mother of two sons.

Mairoon and her family who were already living in poverty, were stuck more into the vicious circle of poverty due to the arrival of newly born babies in the family. Supporting a family of ten members became almost impossible. Gradually, she made her sons study up to class VIII and married them at an early age. Her two daughters were also married. Her sons also left for Mumbai for working in a textile mill. The family was incomplete but for living and earning, there was no other

choice. Adding to the adversity, her husband also fall bed ridden and due to ill health was unable to do anything.

One day Mairoon got to know about formation of Sakhi Mandal in her village by the staff of Jharkhand State Livelihood Promotion Society (JSLPS). Getting to know everything about Sakhi Mandal, Mairoon decided to be a part of it and became the member of Naginaa Aajeevika Mahila Samuh. Afterwards, she got a five days' training of Sakhi Mandal and was selected to be the treasurer of her Sakhi Mandal.

The most important thing in Mairoon's life was to lead a happy family life and thus, for it, she thought of doing business and started a poultry venture by taking loan from her SHG. She took a loan of Rs. 30,000 and started her business of poultry; afterwards she took small loan of Rs. 3,000 and 5,000 for investing in her business. Gradually, her business gained momentum and she started earning a monthly income of Rs. 10,000. When a steady income started flowing in, she called her sons from Mumbai and involved them in her poultry business.

Now, Mairoon is happy her family lives together. She is also sending her unmarried daughters to school for studying. Mairoon hated her illiteracy and after becoming a member of Sakhi Mandal, she has learned to write her name. She wants her daughter-in-laws to learn some basic concepts. She has sent her grandchildren to the private schools for study.

Mairoon shares that her happiest moment in life is becoming a member of Sakhi Mandal. Her future plan is to start her new business of clothes and opening a grocery store.



Creating Job for People with Disability



A job fair for People with Disability (PwDs) was organized by a combined effort of Jharkhand State Livelihood Promotion Society (JSLPS) and Sightsavers on 23 December 2016 at the Premises of District School, Ranchi. This was the first ever initiative organized for PwDs in the state of Jharkhand. The programme was formally inaugurated with lightening of lamp by the dignitaries present on the occasion. Shri Manish Ranjan, State Projector Director, Jharkhand Secondary Education, was the Chief-Guest of the event. He appreciated the endeavor and said that this was happening for the first time and it would create greater opportunities for the PwDs in Jharkhand.”

Around twenty companies namely Tata Steel, Agis, Chotanagpur Sanskritik Sangh, Swachh Beverage, Capital Residency, Radisan Blue, IT-SCIENT and others had put their stalls and were interested in hiring eligible candidates on various posts. Around 250 Candidates appeared in the event with their resumes and certificates and got registered for the job opportunity. About 55 candidates successfully got the job and 44 were kept in the waiting list.

Babloo Oroan, a job aspirant, who came from Chaibasa, West-Singhbhum said, “For the very first time, I am participating in such an event and feeling very happy to get this opportunity.”

Janki Kumari who came from Giridih with a hope of getting a job told, “Through this event, I am getting a sense of equality and I am very optimistic that I will get a good job.”

The programme continued for the entire day. The other dignitaries who graced the event were Shri Paritosh Upadhyay, Chief Executive Officer, JSLPS, Mr. Arun Tiwary, Manager, ITC, Mr. Rakesh Ranjan, Deputy Director, UID, Mr. Kumar Gaurav, Executive CSR, Tata Steel and Mr. Sudip Mohanty, Area Director, Sightsavers.

Opportunity for youth to “Learn And Earn ” under NRLM



A one day Youth Selection Camp for manufacturing industry was organized by JSLPS in collaboration with NTTF (Netter Technical Training Foundation) at Bengabad block of Giridih on 3rd December 2016 for the youths of Bengabad and Jamua. Around 200 young men were mobilized for the selection camp from two blocks of Giridih (Bengabad and Jamua). A number of total of 173 candidates appeared for the written test conducted, out of which 33 were able to clear it successfully for the next round (i.e. personal interview at Ranchi).

JSLPS has been working with various skill development and placement agencies for the promotion of skill development, job placement, and career progression. Netter Technical Training Foundation (NTTF) is one of such agencies. NTTF is offering “Learn and Earn” opportunity for the youth, under which there are two courses namely, Certificate in Manufacturing Technology and Diploma in Manufacturing Technology.

The event began with a briefing about the courses offered and future possibilities in them. Selected candidates will be placed in Karnataka in the various manufacturing and automobile companies under “Learn and Earn Program” of the NTTF. They will be offered a monthly stipend of Rs. 7500/- to Rs. 9000/- along with one time meal (lunch) from the company. The company will provide all course material and uniform. It's a two years' course and after successful completion of the course, they may get job opportunity in the same company where they are pursuing their internship. Those candidates who will miss the opportunity of getting absorbed in the same company will be provided placement assistance by the NTTF through their campus selection cell.

“This is a great opportunity for the youth where they will earn along with learning and will get a certificate which will help them in future. This was not possible in our time. I have been working since my childhood in this profession and I don't have any certificate”, said an old man who had come along with his son.



CBMS : Monitoring of the Community by the Community



DMMU, Khunti team facilitated the first CBMS in Khunti districts from 25th to 30th November, 2016. The CBMS was held in Raniya, Murhu and Torpa block. The objective of CBMS was to initiate a 360 degree monitoring, feedback and learning process to equip community cadres to identify implementation status (best practices and gaps) of Social, Financial and Economic Inclusion of the poor under various programmes in NRLM.

The process of CBMS firstly selects the community cadres who have the knowledge of Books of Record and are part of SHG for more than a year. In these five days of CBMS, the first day was dedicated to the training on tools of data collection, the second day was used for the field testing, in which the field staffs visited SHGs and VOs, the third and fourth day was dedicated to the groups of *didis* for visiting SHGs and conducting reviews of the books of record and interacting with the SHGs, the fifth day was for de-briefing of groups where they shared their findings and experiences of the field. Finally quality session meeting were held to discuss the Plan of Action with CCs, CLCs and BPMs of the respective blocks.

CBMS is a bias free exercise which takes care of these issues right since the beginning with the selection of monitors from community themselves, collection of inputs inform of data from a sampled SHGs and VO pooled out from the project MIS and compilation of issues and recommendations from a joint brain storming exercise in the form of a quality circle meeting with all the relevant stakeholders. Since the data is collected by community monitors themselves who collect data from SHGs and VO covering all clusters in blocks, it removes the prejudices and biases and gives a real picture of the ground realities. The participants of CBMS feel to have physically visited SHGs by listening to the findings and observations of the debriefing by community monitors.

Advantages of Community Monitoring :

- It provides regular and systematic information about community needs, informing and guiding about an appropriate planning process.
- It provides feedback according to locally developed measures and key indicators
- It provides feedback on the status of fulfilment of entitlements, the functioning of various levels in the community support system, the level of community satisfaction and identifies gaps and deficiencies in services, which facilitates corrective actions in a framework of accountability.
- It enhances feeling of empathy, togetherness and self help.
- It allows Community Monitors themselves to assess the quality of functioning of SHG and their federations, the adequacy and timeliness of inputs provided by block staff in terms of capacity building and ensure adherence to mission protocols in the releasing of Revolving Fund (RF), Community Investment Fund (CIF) and mainstreaming with formal financial institutions.
- It provides cross learning through Community Monitors about best practices and success stories from a new area.

The findings of the CBMS were discussed in detail in the Quality Circle Meeting held in presence of DPM, DMMU-Staff, BMMU-Raniya Staff and MFT representatives.

Cartoon Corner



A step for Mapping of Market Opportunities and Identification of Enterprises



A Workshop on Value Chain Exercise Mapping of Market Opportunities and Identification of Enterprises was conducted by the Jharkhand State Livelihood Promotion Society (JSLPS) under Mahila Kisan Sashaktikaran Pariyojana (MKSP) from 20th to 23rd December 2016 at Hotel Le Lac, Ranchi. The workshop is a part of a three month's (phase-wise) duration training on value chain development exercise organised by JSLPS with the technical support of Practical Action Consulting (PAC).

In continuation to the phase-I training and the field study (as phase-II of this exercise) undertaken by the participants; discussions were held on the data compiled for presentation matrix from the Key Informant Interviews (KIIs) with farmers, producers, processors, service providers and other business

enablers along with field level observations. As a component of the entire exercise, this workshop aims to contribute to the process of linking rural small holders (especially *mahila kisan*) and enterprises (if exist?) into the mainstream market to harness and maximize the benefits from the value chains.

The workshop reviewed the results of the value chain analysis and mapping activity conducted by the participants during phase-II of this exercise through focus group discussions, filling of questionnaires, telephonic interviews and other consultations.

Keeping in view the findings during phase-II of the value chain development exercise; the workshop identifies the relationship, functions and linkages between value chain actors. In addition, it emphasizes on the current gaps and potential areas for project interventions.

During this four days' workshop, the value chain (Goat, Tamarind, Backyard Poultry, Potato & Pigeon Pea) mapping activities provided with the insight of prospective intervention with a view of the problems identified during phase-II.

This workshop also served as a means for better understanding of the value chains with respect to mapping market opportunities, which will help in designing customized interventions and identification of enterprises under MKSP project.



Producer Group Formation

A great saying by Matie Stepanek "When there is teamwork and collaboration, wonderful things can be achieved" has defined team work in its perfect form. Following this definition, a group has been formed by the community members for their most vulnerable area, which is agrarian activities and know how. JSLPS has provided a golden opportunity to cadres who are involved in farming activities but are not able to get access to the rights regarding getting appropriate value of products in market, to get a strong purchasing power, and to get high yield variety seeds with their correct values.

These groups are formed on some rules, some of which are the maximum no. of members in this group can be forty, the groups are formed on common goals with a particular crop or

product. In this group only those members can get involved, who have farms more than 10 decimal of any particular crop.

Producer Group formations are the groups of the community formed by community and is formed for the community to safeguard the rights of farmers and people involved in agrarian activities. Presently two PG groups have been formed in Satbarwa block, Palamau with seventy two members in these groups.

JSLPS has an aim of providing empowerment, justice and equal rights to farmers and cadres.



Convergence with OXYGEN for Cashless Movement



Since demonetization began, numerous strategies and ideas have been opted nationwide to channelize the proper inflow and outflow of the cash. Moreover, in rural areas people are identifying exceptional personalities to give a hand in implementation of these ideas.

JSLPS is an organization, which empowers women and ensures that development takes place in an appropriate manner. A great initiative of such a development was started in the month of December in Satbarwa block, Palamau where community members embraced a change of promoting cashless transactions in their villages. Through convergence with OXYGEN, JSLPS has provided an opportunity to the community for creating Micro ATM agents who can resolve the problems of the community to get involved in chunk of banking activities. A team from Financial Inclusion orientated the active cadres from different VOs about how implementation of POS will create feasibility for them and how they can also make it their source of income as well as help their community in large amount. OXYGEN team along with the FI team of Palamau oriented and selected cadres eligible to be Micro ATM cadres.

A cadre Sunita Devi has taken the lead of this change by becoming the first Micro ATM agent and has started working in her block Satbarwa. She along with other agents is thrice orientated about the responsibilities and job roles of this position. Creation of these cadres will be time efficient, money efficient and these cadres will do activities related with depositing and withdrawing money and any recharge related activities.

Gradually implementation of cashless transaction is spreading all around the district and community has appreciated this step by JSLPS.

NEWS Brief

1. An MoU signing Ceremony with women federation promoted by Pradan was held. The Principal Secretary, Rural Development Mr. N. N. Sinha graced the occasion. The CEO JSLPS Mr. Paritosh Upadhyay signed the MoU on behalf of the NRLM.
2. The 7th batch of BRP training in five themes was organized at Saptarishi Seva Sadan, Tupudana, Ranchi from 14th to 23rd December '16 for 10 days. The training was conducted on following broad six themes :
 - Social Mobilization and Social Inclusion, Institutions-SHG's & VO's- 2 batches
 - Fund management, & Financial Literacy- 1 batch
 - Book Keeping & Auditing (SHG, VO & CLF)- 2 batches
 - Federation Promotion & Management- Capacity Building & Vision Leadership & Management- 1 batch
 - Gender-Food Nutrition Health & WASH (FNHW)- one batch

One CC per block as potential BRP was also present in the training programme so that he can facilitate the training's at Block Level.

Briefing/de-briefing Meetings

1. The 5th round internal CRP debriefing session of Ratu/ Nagri block was held on 22nd December, 2016 at block office Nagri to share the experiences and areas of difficulties faced by the team. This was a 45 days' drive thereby covering three villages from each cluster of the blocks. Thus entering 15 new villages and forming/ strengthening more than 130 SHGs.
2. A 45 days' of iCRP drive in Chouparan, Kathkamsandi, Churchu, Daru and Dadi Block and five AGY villages of Hazaribagh district ended on 26th December 2016 and the debriefing meeting for the same was held on 27th and 28th December 2016 at Hotel Mayuri Residency, Hazaribagh. A total number of 436 SHGs were formed during this drive covering 36 villages.
3. The 4th round I-CRP drive at Lesliganj Block within three clusters Darudih, Lesliganj and Kundari of our Intensive block under DAY-NRLM was successfully completed and formed 209 SHGs during this Drive.



Glimpses of December 2016



Sakhi Mandal of Latehar district took loan for starting her own poultry farm



Sakhi Mandal Members practicing 'Ek Muthi Chawal' Activity



Sakhi Mandal Member reciting Panchayatnama in their regular meeting



IFFCO Green Sim Card distribution took place at Giridih district



Mason training for constructing toilets being provided to members of Sakhi Mandal at Giridih district



Sakhi Mandal members planted G9 banana, for the first time at Satbarwa block, Palamu District

An Initiative of Knowledge Management & Communication Cell

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