



Aajeevika

JHARKHAND



“One should never lose patience, happiness will surely come on their way.”

Name	Saedun Bibi
SHG	Pakuria Sankul Aajeevika Sankul Sangh
Village	Deki Duba
Block	Pakuria
District	Pakur
Small Loan	450, 5000
Big Loan	10,000, 20,000

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Bear and Forbear

Meet Saedun Bibi, an ordinary woman with an extraordinary determination. Around 400 km away from Ranchi, there is a small village in Pakur district. She was there in the village for CRP drive. It was of 17 days where 5 CRP didis created awareness among the rural women of the village about Self Help Group (SHG) and its importance. They worked towards mobilizing the rural women to become members of SHG. The team helps them to put their first step forward towards alleviating poverty and starting up with their own livelihood activity.

Saedun stood out different in her team. She was the oldest among the lot. Saedun Bibi, 45 year old lady was not from so well to do family but was determined enough to change her life. When she just reached the age of adolescent she was married to a 30 year old man, who already had left two of his wives for not having any kid. She belonged to a very poor family. The only source of income was through daily wages earned by working as a labourer, she and her husband did in Bengal. Somehow after working out very hard they bought a small land on lease for farming. This helped them in getting some income for educating their kids. But unfortunately it was not sufficient for providing good education to her children. She had a very tough and demanding life. She used to travel 1 km to fetch water for daily use as there was no source of water near her house. With tears in her eyes she quoted, *“I have gone through the days when I and my children were very hungry and we had hardly anything to eat, however we still survived.”*

Time passed like decades and then the scenario changed when few didis from Gaya district came to her village for forming SHGs. She got inspired by their case studies and willingly formed Beli Aajeevika SHG. The very first loan which she took from SHG was of Rs. 450 which she invested in opening Beatle shop. Then she took two consecutive loan of Rs. 5000 and Rs. 10,000 for medical treatment of her husband. She also took a big loan of Rs. 20,000 for converting her Beatle shop into a mobile shop.

Now she gets a steady income from the shop. She also earns as an iCRP which is helping in changing her life. She has helped in forming 24 SHGs in different villages till date. She utilized the money for the marriage of her daughter in a well to do family. With passage of time she started living a happy life by being a member of SHG. She is working towards installing a hand pump in her area so that the ladies of her place do not have to travel long distances for fetching water. She dreams of visiting Ajmer Sharif. She happily testifies, *“One should never lose patience, happiness will surely come on their way.”*



Initiatives at large taken by village organization

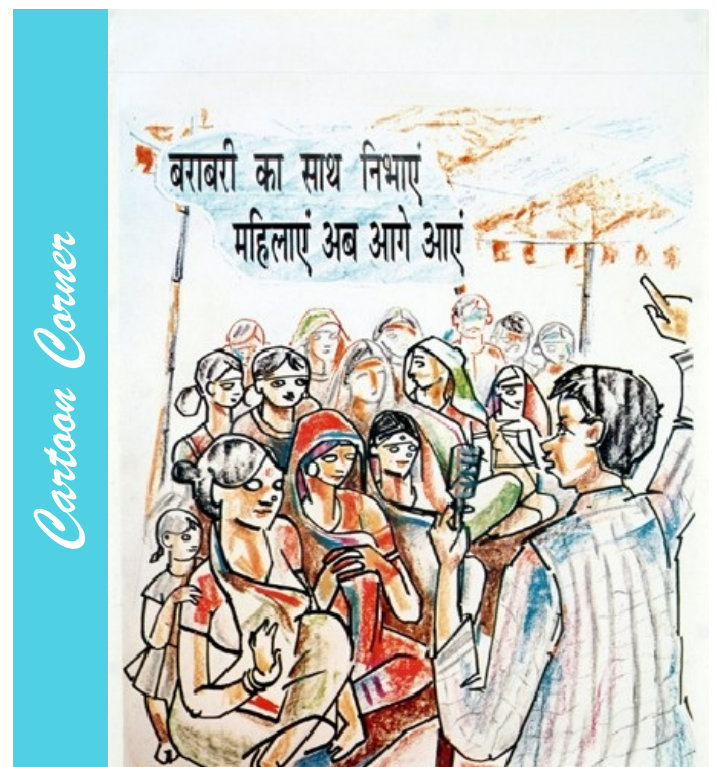


The strength of Village Organization members lies in their unity. If they decide to move a mountain even that becomes easy for them. Village organization conducts two monthly meeting namely EC meeting 1 and EC meeting 2. In the EC1 meeting, the members discuss about the lending and receiving of loans whereas in EC 2 meeting the members discuss about the social issues they are tackling within their locality. This does not stop here, which means it is not limited to only discussions; rather they take necessary steps to cope up with the issues they are facing. Social issues like child marriages, buying and selling of alcohols, human trafficking, witch hunting, no proper education facilities, no proper transportation facilities, non availability of drinking water, sanitation and hygiene problems etc.

It was in one of such EC meetings when the members of *Phulwari Gram Sangathan* decided to construct a road in their village in order to make transportation convenient. Bhalanti Devi, remembering the idea from the past, said, "It was one fine morning when we gathered for conducting our regular EC meeting. One of the *didi* raised the issue of road. There was no road in the village. The place was covered with bushes and deep big holes. This was causing great trouble at the time of emergency. Once her children fall sick at night and due to the inconvenience of transportation she could not provide treatment on time." All these trouble ignited the light in their mind to construct the road for betterment of the villagers. These members worked 2hours every day for 6 months regularly to complete the work for constructing a *kuccha* road in their village. Even this *kuccha* road is helping villagers in many ways. Better access to health facilities. It also improved frequency of health workers visiting villages. Similarly, farmers started growing vegetables instead of grain because they could reach markets faster and fetch better prices.

Another example is of Simdega district were the members of Village organization raised their voice in banning the use of alcohol in their villages. These members took out rally against prohibiting the use of alcohol in each and every corners of the village.

Economically, they are now no longer dependent on their husbands' income for running the household. They affirm, "It is a source of immense pride to us that we are able to educate our children and we have earned a respectable social and economic status in society. We, who had earlier been confined to the four walls of our homes, have now started transacting in banks and participating in all the important occasions in our village, such as Gram Sabha meeting. Our strength lies in our unshakeable unity and our realization of the immense potential that a group has to offer when compared with an individual."



Cartoon Corner



Backyard Poultry Creates Excellent Impact on Livelihood



JSLPS initiated the training of Backyard poultry to the MGNREGA-LIFE workers from 5th May, 2016 covering 20 districts of Jharkhand. Backyard poultry production is an age old practice in rural India. The backyard poultry production can be easily boosted up with improved varieties of chicken and can promise a better production of meat and egg. To improve the socio-economic status of the traditional farmers, backyard poultry is a handy enterprise with low-cost initial investment, but high economic return along with guarantee for improving protein deficiency among the poor. In the month of May a total of 6 districts namely Latehar, Palamu, Pakur, Chatra, Gumla and Lohardaga were covered.

The main objective of the training was to create awareness among the farmers about the following :-

- Housing management for Backyard poultry farming
- Feeding management
- Health management

Why to go for backyard poultry farming?

1. Low initial investment but higher economic return.
2. A unit can be started with as low as two chickens to a large flock.
3. Feed cost is negligible due to better utilization of agricultural by-products and leftover food and grains.
4. Eggs and birds can be sold in local market with high price, because there is a growing demand for local chicken.
5. And the consumers are willing to pay higher prices for high quality desi chicken meat or egg.
6. Increase in family income for better utilization of family members who cannot perform other agricultural works like old family member or children.
7. Backyard poultry farming acts as an 'ATM', because as per family need the birds and eggs can be sold at anytime anywhere with cash in hand.
8. Quality of chicken and egg is better in terms of organic farming as the birds are raised in stress free environment with natural input.

Training on Management of Cluster Level Federation (CLF)



A four days' training of trainers on management of Cluster Level Federation took place from 2nd to 5th May, 2016 at Pinnacle Hotel, Ranchi. On the first day of the training the need of SHG- Federation was explained which included inclusion of poor, saturation, increase in bargaining power, information flow, capacity building & monitoring, resource generation, sustainability, support, bank linkage and livelihood opportunity. The roles of cluster level federation assume institution building, capacity building, fund management, bank linkage, insurance, resource generation and convergence. The training on the second day further focused on the three tier structure of the federation. This three tier structure of the federation explained the purpose and functions of each level. On the third day, the discussion was conducted on the work to be done before GB meeting. Next to it was the evaluation of the agenda and total time involved in it and how this timing can be reduced. Discussion was also made regarding functioning of the CLF, which are given as under :

- CLF should make flex from their own corpus for review
- CLF office should function at least 20-22 days a month for back office functioning
- CLF office should be ground for training purpose
- There should be fixed priority to be discussed in all CLF and strategically executed
- Grading and ideal money will be deciding factor for the appraisal and rejection of micro-plan for CLF.

On fourth day, unanimous decisions were made for the efficient functioning of federation at policy level.

At the end, training was formally called off after taking feedback from the participants about the effectiveness of the training in terms of the methodology, content and technique involved in the training.



Orientation on Swalekha



A four days' MIS training was organized from 4th May to 7th May, 2016 at IBIZA Resort, West Bengal. The training was organized to give orientation to new people joining as BAP/YP/BPM and in-charge BPM in all intensive block of Jharkhand regarding details of all modules of JSLPS MIS, Data entry level online form as well as hard copy, online reports at all level as may be required.

On the first day of the training, the overview of the "Swalekha" MIS was discussed. The next session focussed on Village profile-manual as well as online, SHG profile Manual and Online. During the online session the trainer explained the trainees about the online process of SHG bank update, SHG member update, RF/CIF, RF/CIF disbursement Module, Bank Linkage, SHG Reports. The next session was centred on the orientation of Knowledge Management and Communication domain.

The second day started with explaining about the VO profile, both manual as well as online, CLF Profile both manual as well as online, Community cadre profile both manual as well as online, SHG Capacity building, Reports, MPR, MWF- SHG transaction sheet, VO-Transaction sheet manual as well as offline.

The sessions on the third day focussed on HR-MIS. The overall MIS based HR system was explained to the trainees & Swalekha reporters. The last session of the day was about media handling and branding.

On the last day of the training, the trainees were divided into groups for making group wise presentations of their learning outcome.

VO Initiative towards Clean Village



In tandem with the Swachh Bharat Mission, the members of the Village Organization participated and cleaned Hessalkutti village and Gangapur village on 10th April and 11th April, 2016 respectively. The Village Organization members of Hessalkutti Mahila Gram Sangathan, of Kusmunda cluster, Hatgamariya in one of their EC meeting decided to clean their village. This was the first initiative in its type where women of villages came forward for cleaning up their villages without the support of any male members of the village. The members of VO witnessed leaves spread on ground and roads, even the water outlets were blocked due to the leaves and dust in school premises and near houses. This made them to take a decision for cleaning their

respective village by themselves. In this activity, 13 SHGs of two villages participated, 4 SHGs of Hessalkutti village and 9 SHGs of Gangapur village. There are total no. of 180 SHGs members. These SHGs are formed one year ago and formation of VO took place on 8th March, 2016. List of SHGs who were part of this initiative are given below:

Hessalkutti village

1. Maa Tarini Mahila Swayam Sahayta Samuh
2. Glaab Phool Mahila Swayam Sahayta Samuh
3. Malin Baa Mahila Swayam Sahayta Samuh
4. Shri Maa Sakhti Mahila Swayam Sahayta Samuh

Gangapur village

5. Maa Tarini Mahila Swayam Sahayta Samuh
6. Jeevan Jyoti Mahila Swayam Sahayta Samuh
7. Saheli Mahila Swayam Sahayta Samuh
8. Maa Jaishree Mahila Swayam Sahayta Samuh
9. Maa Laxshmi Mahila Swayam Sahayta Samuh
10. Jagriti Mahila Swayam Sahayta Samuh
11. Malin Baa Mahila Swayam Sahayta Samuh
12. Maa Santoshi Mahila Swayam Sahayta Samuh
13. Marshal Mahila Swayam Sahayta Samuh



Financial literacy campaign for community



Jharkhand State Livelihood Promotion Society (JSLPS) in partnership with MicroSave, has initiated a pilot programme on Financial Education (FE) for the community members. Currently, the programme is being piloted in 3 blocks – Bero (Ranchi district), Khutpani and Manoharpur (West Singhbhum district).

FE is one of the priorities for JSLPS in 2016-17. The FE pilot will provide a blueprint to extend the programme in all the intervention districts in Jharkhand. Subsequently, the FE programme can be taken to Livelihood Mission Programme in other states.

To avoid “Tell It All” in a single session and compromise on the retention of knowledge, the training programme is divided into four separate modules distributed over 4 weeks. Riding on the existing and pervasive platform of SHGs formed under JSLPS, the programme aims to integrate FE training with the SHG meeting and does not run in isolation.

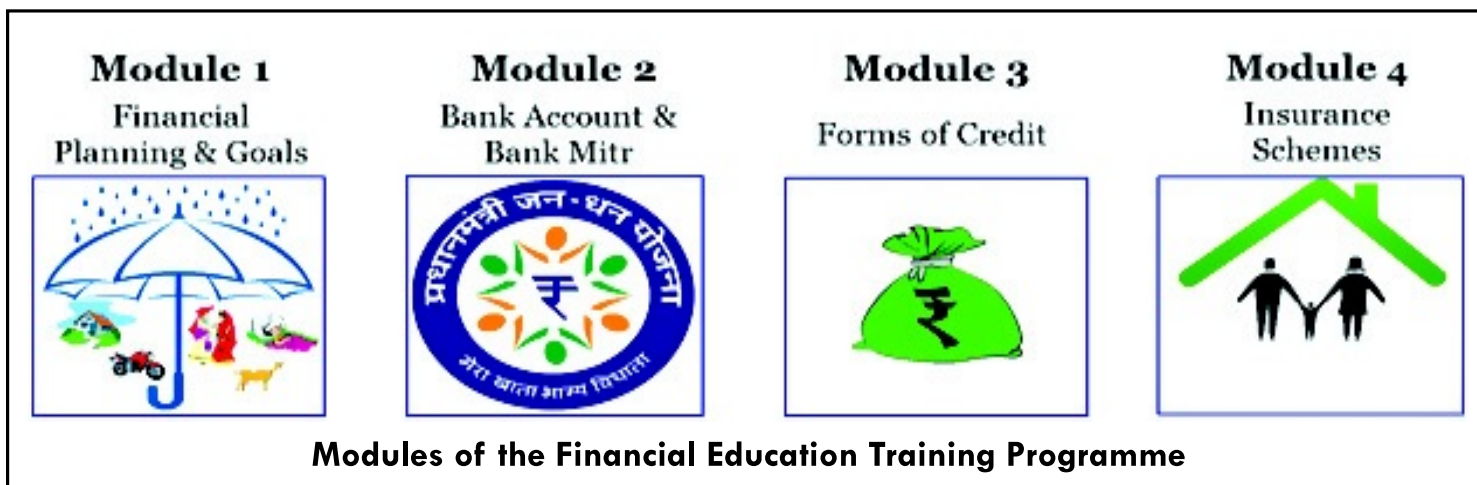
To overcome the disadvantages of traditional training programmes, the content for this financial education programme has been digitized. This is to provide basic financial education modules in digitised format. Digitization of content provides various advantages such as scalability, asynchronous learning and universality and moreover break the monotony of lecture-mode of training.

Dissemination of the content will be done by developing a cadre of master trainers. The master trainers will be trained in content and delivery by MicroSave. The Master trainers will then be responsible for forming their own team of trainers to

actually impart FE training to the community. The trainers, with the help of pico projectors, will disseminate the learning through videos and audios and ensure that participants' queries are resolved. The aim would be to provide a holistic training which would increase knowledge, build capacity to avail benefits from such initiatives, and bring a change in perception and eventually increase actual usage of the financial products.

To measure the training effectiveness, baseline data is collected around knowledge, perception and usage of formal financial products in the pilot districts. Few community members from respective blocks were trained on data collection on tablet. Once the pilot is over, end line data will be collected and measure it with baseline data for training effectiveness.

JSLPS and MicroSave understand that standalone training on a rather complex subject like financial education would not break the status quo among SHG community members who are reluctant to use various formal financial services such as bank accounts, insurance schemes and pensions. To break this barrier, the programme has an inbuilt design to repeatedly harp on the key learnings and motivate members to avail various financial products. Going forward, a dedicated Integrated Voice Response System (IVRS) will be set up for SHG members so that they can dial in using their mobile phones and learn more about a topic of their choice. Additionally, to re-emphasise on the learnings provided during the FE programme, JSLPS is aiming to include FE as one of the discussion agenda for the ClusterLevel Federations, Village Organizations and SHGs during their meetings.



Women Federation Workshop



A three days' workshop for women federation members of Home Grown Model (HGM) districts was conducted by Social Mobilization & Institutional Building (SM&IB) domain at Mantri Residency, Ranchi from 11 to 13 May, 2016. At the very outset, the work of National Rural Livelihood Mission (NRLM) was reviewed in HGM, and was found that it was not at par with the work which is directly implemented by Jharkhand State Livelihood Promotion Society (JSLPS). Therefore, for bridging the gap, a capacity building workshop of women federation was conducted. Gumla, Lohardagga, Godda, Dumka and Khunti team along with PRADAN staff (a Non-Government Organization (NGO)) participated in the workshop. The objective of this workshop was to take the learning and outcomes of programmes running in the respective districts, learn the functioning of Cluster Level Federation (CLF) and Village Organization (VO) and to plan the work strategy for coming quarters.

First day of the workshop was commenced with the introduction of the participants, followed by the discussion on the objectives of the workshop by Shri Srimanta Patra, State Programme Manager (SPM), SM&IB, JSLPS. Afterwards, the Federation members presented their programme implementation strategies, achievements, challenges faced, learnings and findings of the programme. They started with a brief on current scenario of their blocks which included number of villages, families connected with SHGs, bank-linkages of SHGs, community cadres engaged with the programme and training received. Day one concluded with the presentations given by the Women Federation Members. The important achievements and challenges faced are summarized as under:

Achievements :

- SHG Members' active participation in Yojna Banao Abhiyaan.
- Many of the SHGs have started catering business and only their services are taken during the meetings.

<ul style="list-style-type: none"> • Actively participating in the Panchayat activities. • The access to Police, Health benefits has increased considerably.
Challenges faced
<ul style="list-style-type: none"> • Little support from Bankers.
<ul style="list-style-type: none"> • Migration in villages.
<ul style="list-style-type: none"> • Transportation problems in reaching distant villages.
<ul style="list-style-type: none"> • Lack of efficient Book-keepers.
<ul style="list-style-type: none"> • Ill-literacy.
Way Forwards
<ul style="list-style-type: none"> • Will focus on Livelihood intervention.
<ul style="list-style-type: none"> • Social activities will be increased.
<ul style="list-style-type: none"> • Strengthening of VOs.
<ul style="list-style-type: none"> • Exposure visit to VOs.
<ul style="list-style-type: none"> • Selection and training of Master Trainers (MTs) for VOs.
<ul style="list-style-type: none"> • Insurance of SHG Members.
<ul style="list-style-type: none"> • Exposure of Bankers to Community Based Organizations (CBOs).

On second day, group activities cum field visits were carried out. All the participants in a group of four went to Namkum and Angara block of Ranchi district for field visit in order to learn the operations of Village Organizations (VOs) and Cluster Level Federations (CLFs). They understood the functioning of both Community Based Organizations (CBOs) and enquired about its various roles and responsibilities. It was told that, every SHG member saves Rs.50 to its VO and every VO member saves Rs.100 to its CLF. Rs.1000 is deposited by every VO to its CLF as share-capital annually, which is used at the time of contingency. Two meetings namely Executive Committee (EC1) and Executive Committee (EC2) are held in a gap of 15 days every month. During EC1, non-financial discussion held like cadre review, bank linkage review and sub-





committee review and at EC2 financial discussions centers on grading of SHGs. General Body meeting is held quarterly where they discuss about social activities and development of their villages. They also learnt SHG grading, some of the criteria used in SHGs grading such as saving percentage, interloaning and repayment. Based on that, marks are awarded to the SHGs and the SHGs scoring more than 90 gets grade "A", getting between 80 to 90, results in grade "B" and less than 70 marks comes under grade "C". The details of book-keeping were also shared with the federation members. Kiran Devi, Accountant of Angada CLF, oriented the participants about maintaining Demand Collection Books and also cleared the queries related to that. In the second half of the day, all the participants presented their learnings of the field with JSLPS and PRADAN staff. On third day, Mr. Praveen Mishra, Programme Executive (PE), SM&IB, made presentation on Capacity Building for institution formation. He introduced different Cadres and their training needs that prevail in JSLPS. It was discussed that the concept of some training on books of records becomes tough for the SHG women. Therefore, it is divided into different parts for proper understanding. It was also discussed that the training at the village level should be customized on the basis of the presence of the villagers. Shri Bishnu C Parida, Chief Operating Officer (COO), JSLPS, took a brief session and communicated the future way of work with the audience. In his interaction, he said, "There will be only two Cluster Coordinators (CCs) at block level who will be known as Field Organizers. One Young Professional will be allotted at each block. Financial Linkage is very crucial and this year all bank linkages should be done by September 30, 2016 and Livelihood intervention will be on special focus." Afterwards Shri Srimanta Patra threw light on the entire training programme of three days and discussed about the registration of CBOs. He also mentioned that it is in the bylaws of Reserve Bank of India (RBI), that all the CBOs should be registered. Eventually, all the members of Women Federation after a fruitful discussion presented their expectations from JSLPS which included availability of modules, resource materials, exposure visits to VOs and CLFs and appropriate training of cadres.

NEWS Brief

- Lohardaga Foundation Day was organized by Lohardaga Administration on 17th May, 2016 at Lohardaga. In this mega event Hon'ble CM graced the occasion as the chief guest. Minister of State for Ministry of Rural Development Sri Sudarshan Bhagat and MLA Sri Sukhdeo Bhagat were present as special guests along with other district Officials during this occasion. In this camp there were a proposal to distribute Rs.1,70,000 (by Cheque/Bank Advice) to 9 SHGs among the 52 SHG members. Stalls were also set up to exhibit various activities.
- Community Based Monitoring System in 4 blocks (Angara, Namkum, Bundu & Bero) was conducted from 30th May-2nd June 2016. Regarding this one day-orientation and briefing meeting with Community Monitors was conducted on 30th May 2016 with 2 days village stay in these blocks.
- The Community Based Monitoring System (CBM) process was initiated in Giridih district. Around 24 community monitors from Bengabad and Dumri blocks are trained and deployed in two resource blocks of the district to monitor the status of our program interventions by interacting with randomly selected SHGs. The debriefing session of the same was held on 26th May-16 in Bengabad and 27th May 2016 in Dumri.
- The 15th Round CRPs Strategy Briefing meeting on "Formation & Strengthening of SHGs" of 7 new Resource Blocks was held on 20th May 2016 at Saptrishi Seva Development center.
- 10 teams of Sr. CRPs from the resource blocks of Ranchi district started the internal Sr. CRP drive for 4th round VO formation in Bundu block & 2nd round VO formation in Bero & Silli block from dated 17th May to 10th June 2016. Regarding this, a half day briefing meeting was held on 17th May 2016 at CMTC, Garh Khatanga, Namkum, Ranchi. The team members motivated the Internal Sr. CRPs who went in the villages to facilitate the process of institution building and capacity building in the intensive blocks of Bundu, Bero & Silli in Ranchi.



Glimpses of May 2016



Brainstorming with World Bank team for Johar Project



English ToT to English Trainers of PIAs



Shooting in progress for JSLPS Corporate movie



SHG members of Pakur district practicing 'Ek Muthi Chawal' activity



Finance Review and Planning meeting at IBIZA Resort, West Bengal

An Initiative of Knowledge Management & Communication Cell

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