



Aajeevika

JHARKHAND



**"I think my journey
has just started"**

Name	Anita Devi
SHG	Lovely Aajeevika SHG
Village	Berwari
Block	Angara
District	Ranchi
Small Loan	300, 7000, 1000, 2000, 5000,
Big Loan	8000, 10000, 15000, 20000

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Gearing up for greater responsibilities

Anita Devi's story is indicative of what is happening across the length and breadth of rural India, where underprivileged women finding their footing and firmly moving on to create success for themselves and inspire others like them. Anita, once a poor housewife from hinterland of Jharkhand, has broken away with the shackles of poverty by selling spices. But what makes her so important, other than the success, is the flame of inspiration that she can ignite among many of the rural women.

A native of Berwari village of Angara block in Ranchi district, this cheerful and outgoing woman doesn't believe in harping over her misery. She has taken the challenges life has thrown at her in her own stride. She says that because of her initial adverse situations and poverty she got a chance to be a part of her self-help group and find friends for life, who have stood with her all through thick & thin.

Few years ago, Anita Devi was a poor woman. Once her husband got seriously ill and was admitted in a hospital, Anita was helpless and was running out of money as her husband was the only source of income. Through selling spices in the weekly market of the village, she could make not even Rs.2000 per month. She was always thinking of the ways for arranging money for the treatment of her husband. One day she thought of selling her gold earrings which she had got from her father at the time of marriage. After selling it she just got Rs.8000 in return which she utilized it in the treatment of her husband. She was discussing this with her neighbor that how helpless she is and in urgent need of money. This was the time when her neighbor informed her about Self Help Groups. Anita was unaware about SHGs and its importance but she was guided about it by Andhra *didis* who came in her village for formation of SHGs and she agreed to be a part of it.

In the year 2013 Anita became the member of Lovely Aajeevika SHG. The very first loan which she took from the group was of Rs.700 and Rs.1000 consecutively which she used for treatment of her husband. Altogether she took 7 small loans and 5 big loans summing up to the amount of Rs.92,000. Slowly and steadily she expanded her business and opened a shop where she sells spices. She also bought an auto for her husband which helped them in getting sufficient income. At present Anita's monthly family income is approx Rs.17,000. Anita is a mother of two kids a girl and a boy whom she is nurturing with proper education. Today Anita is also selected as Internal Community Resource Person (iCRP) from her SHG. She is going to other districts in order to form new SHGs and strengthen old SHGs by providing trainings and building capacities of the rural poor woman of different villages. Initially the local villagers never trusted her and taunted her to be a fraud. But with the passage of time when she spent 17 days during iCRP round in one village she became capable of gaining faith of villagers by sharing her own case study and successfully convinced rural woman to join SHGs.

Anita's life changed significantly after becoming the part of SHG. Not only Anita's life completely changed after being a part of SHG like all other poor rural women's lives who are breaking through the shackles of poverty and are blooming with happiness and prosperity.

Anita happily testifies, "I think my journey has just started and I am glad to be part of such a programme that has helped me and my family in more ways than one."



Step towards sustainable livelihood



The first Livelihood Internal CRP (iCRP) round started from 18th -30th June, 2016 in 17 clusters spread over district of Ranchi, West Singhbhum, Giridih, Lohardaga and Pakur which were taken up by livelihood CRPs (AKM & APS). The objective of the training was to create awareness about the programme as well as identification of AKM/APS in addition for providing training to the existing as well as newly selected AKMs & APS on package of practices, demonstration of works and providing support to AKM in farmer's field. The iCRP team consisted of 5 members including 2 AKMs, 2 APS and 1 external CRP for 5 villages. On the first day of Livelihood iCRP round, the meeting of Gram Sabha was conducted in the respective village. The members of SHGs as well as other villagers participated in this Gram Sabha. The iCRPs initiated the meeting by explaining the participants about the purpose of their arrival in the village. The main reason for conducting the meeting was to create awareness on the roles and responsibilities of livelihood cadres to villagers as well as SHG members. The iCRPs also facilitated the community to identify livelihood cadre AKM/APS in their village. One of the iCRPs Leela Devi from Maa Durga Mahila Samuh said, "This is the first time we are selected as Livelihood iCRP. I got the opportunity to step out of my village and come to different village for training the cadres. This has helped in boosting up my self confidence and has also become a secondary livelihood option for me." On the same day in the evening the existing as well as newly selected livelihood cadre members were provided training with the use of picco projector disseminating the training videos. Jagni Devi from Badal Aajeevika Mahila Samuh said, "Training videos disseminated through picco projectors was very helpful as I am illiterate but video helped me in learning the procedures very well." On the second day of the iCRP round, the iCRP team demonstrated the preparation of Hara chara stand, Ghanjeeva Amrit, Nadep, Beeja Amrit and Nimastra to the identified AKM/APS. This turned out to be very useful activity for the livelihood cadre (existing as well as newly selected) in learning the techniques of preparing fertilizers for higher production. Suchitra Devi one of the identified livelihood cadre said, "I am happy that iCRP have selected me as AKM this helped me in learning new techniques for agricultural practices which will thereby help in increasing production."

Harnessing the power of communication



A one day communication training for Internal Community Resource Persons (iCRPs) was held on 11th June, 2016 at Saptrishi Sewa Bhavan, Tupudana. 25 iCRPs who attended the training were from Ratu, Nagri and Silli blocks of Ranchi, Jharkhand. The objective of the training was to develop effective communication skills of the iCRPs which will further help them during the CRP drive.

Training commenced with the game of Chinese whisper. The game was to make the participants enthusiastic along with the motive of making them understand the problem of communication, how it gets affected at every stage. After that introduction round was started in most creative way where the women introduced themselves along with explaining the problems (internal and external) which they are facing in their Self Help Groups and also while mobilizing the other women. During this session the CRPs listed out the problems which they face during the CRP drive.

The next session started with demo play of CRP drive. The CRP *didis* were divided in different groups. Every group were assigned with its respective roles as the villagers, CRPs and observers. They acted according to the roles assigned to them. At the end they were instructed about what should they do to improve their role as well as to enhance their communication skills. One of the ladies who played the role of CRP said, "After receiving the feedback we know where we are making mistakes while communicating with the villagers. We have learnt the skills of effective communication and we are sure we will not repeat these mistakes again."

The same activity was repeated once again with a new group. This time the participants acted according to the feedback received in the previous act which turned out to be fruitful.

The last activity was narration of case studies. Women were asked to narrate their case studies, the changes that took place before & after becoming the member of SHG. In this session there was a gradual improvement in delivering the case study. The last session involved the feedback from all the participants. They explained their learning from the training.

Tara Lakra from Pratibha Mahila Samuh said, "The training was very worthwhile. It helped us to learn about body language, eye contact as well as the effective ways of communication which will be helpful during the CRP drive."



Developing a pool of financial literate women



One and half day training on handling and imparting training through picco projector of members of Bero block took place on 24th and 25th June, 2016 at Social Development Centre, Ranchi. The training started with the discussion about the learning from three days of training on financial literacy. Each participant shared his or her learning and the points they liked in the training. One of the participants Anita Devi said, "These three days helped me in gaining the knowledge regarding financial literacy. I learnt about Saving, Financial diary, advantages of ATM card, Prime Minister Jan Dhan Yojna, Aam Admi Bima yojna etc. This has changed my personal way of looking towards financial aspect."

In order to make the participants acquainted with each other, the participants were divided into group of two where each one was required to introduce the other

member of the group. This was done in order to know the participants well and become familiar with each other. After this the game of Chinese whisper was played among the participants which is based on the phenomena that a message is passed through a group of people and it changes as people filter the information, thereby passing on what they think they heard. Invariably the message is never the same at the end. It reminds us just how quickly a message can be changed into something completely different when it is passed through even a few people. It was explained that the things that we learn about via the rumor mill can, and often do, include incorrect information. The participants were told to be mindful of what information they spread, given the fact that what we say has the potential to have a negative impact on the individual. In the first session a game was played where the participants were divided into three groups. Each group was provided with a piece of paper which was to be used for making a paper art. The first group was provided with a sheet of written instructions, the second group was provided with a sheet of instruction along with pictures in it and the third group was showcased a video for making the paper art. In this case all the members of the third group easily made the paper art but the other two groups were unable to make even a single paper art. This proves that video helps better in learning as compared to written and pictorial. The participants of the training agreed by doing it by themselves that video is more helpful in learning.

Next session was about the lesson of handling the picco projector. The participants were divided into four groups and each group was handed with one picco projector. Then each participant learned about the handling and operating picco projector that included switching the device on and off, selecting the options/video to be played, disseminating the video, adjusting the quality of the video, increasing and decreasing the volume, playing and pausing the video etc. the session ended with the feedback from the participants about how well they understood about the picco projector.

Last day of the training started with an examination where the participants have to operate the picco projector and disseminate the training video. Each participant successfully operated the picco projector. Then they were taught about the basics of communication including types of communication, importance of body language and eye contact, facilitation process through picco etc.

One of the participants Pushpa Devi from Vikash Ajeevika Mahila Samuh said, "I had never operated a picco projector in my life. It was the first time; I smoothly operated it and was very easy as well as convenient. The video disseminated through picco projectors to the rural women will be really helpful to them as when one watches any movie it stays in their mind for a long time similarly such training videos disseminated through picco will also stay in their mind and it will be easy for them to remember and understand."

Another participant Pratima Devi from Shiv Ajeevika Mahila Samuh said, "The training on picco projector was very helpful for me. I learned by doing myself that video is more effective for learning anything. So the training video disseminated through picco projector to the rural woman will be more effective during their learning process and this will make it easy for them to understand as most of them in the village are illiterate."



ESHGs: Ray of Hope for Elderly People



Jharkhand State Livelihood Promotion Society (JSLPS) has been working for the rural poor women since 2011 and has achieved a remarkable success in providing the poor various livelihood opportunities and bringing them out of poverty. Taking a step further, now, JSLPS is working for the rural elders, where, through forming their Elderly Self Help Groups (ESHGs), their needs are being catered too. ESHG is not limited to females only, but it includes males also.

Since the inception of this initiative, around 200 ESHGs have so far been formed in Ranchi, West-Singhbhum and Pakur districts of Jharkhand and the journey continues. The ESHGs also follow the Panchsutra i.e. weekly meeting, weekly savings,

weekly interloaning, weekly returning of loan and maintaining books of records. The ESHGs have 5 books of records.

At Sarval village of Namkum block Ranchi, Milan Vridh Aajeevika Swayam Sahayata Samuh is functioning since October, 2015. It's an all old males 12 members' ESHG. Since its inception, it is following all the norms of ESHG and also doing the interloaning. This ESHG is saving Rs. 20 per week and the members are taking loans for purchasing rice, making homes, for commencing livelihood - like animal rearing and fulfilling other personal needs.

Thuma Munda, one of the member of Milan Vridh Aajeevika Swayam Sahayata Samuh, was facing problem in walking and do not have sleepers. From his ESHG, he took Rs.150 as loan and by the amount borrowed; he bought a pair of slippers for him. Now, he has got some relief in walking and said, "ESHG is fulfilling my basic and important need, I am very grateful to my ESHG." At the same time, he also returned the loan amount with the interest accrued on it.

Another ESHG named Mariyam Vridh Aajeevika Swayam Sahayata Samuh is a mixed group ESHG and is operational since February, 2016 at Diskilli village of Rampur cluster, Namkum block, Ranchi.

75 years old Sushana Lakda member of Mariyam Vridh Aajeevika Swayam Sahayata Samuh explaining her reason of joining ESHG told, "I am saving for the education of my grandson, as his parents' are not alive, I want a secure future for her." Sushana saves Rs.10 per week to her ESHG, which she gets from her relatives who came to meet her occasionally.

The members of ESHG shared that they have got strength after connecting with ESHG. Now, they own something, have a feeling of security. They happily assert that they are no more a burden but are also helping their family members in the case of their urgent needs.

Debriefing Meeting of Community Based Monitoring System



The debriefing meeting of Community Based Monitoring System (CBMS) was held at Latehar district on June 24, 2016. The objective was to take the learning and findings of the first CBMS drive which was held from June 20 to June 23, 2016.

In a group of three (i.e. 1 Active Woman and 2 Master Book-Keepers), the Community Monitors (CMs) went to

a cluster, where they collectively covered 9 Self Help Groups (SHGs), i.e. one CM covering three SHGs. The CMs were trained for a day and then they were sent to the villages with a proper defined format, which they filled after monitoring the work of the SHGs. For taking their feedback and outcome, one day de-briefing meeting was organized. During the presentation, the CMs presented their basic observation about SHGs' working process like where they are lacking and they also shared the good practices of SHGs like various SHGs initiated social work.

Some of the SHGs members were also supporting each-other like Mata Parvati Self Help Group of Barwadih district, collected a sum of Rs. 5000 from the members for the treatment of one of their SHG member. Some SHGs were reading pledge letter in every meeting for following SHGs rules and regulations. SHGs are also discussing family planning



and livelihood intervention of doing agriculture through System of Rice Intensification. It was found that some of the SHGs were following 10 Sutras of SHGs including health, education, government schemes and livelihood. *Jyoti Swayam Sahayata Samuh of Pandepura cluster from Latehar block also took the oath on "Beti Bachao, beti Padhao."*

It was pointed out that some SHGs were not discussing the social issues and were also not following the Panchsutra. It was suggested from the CMs, that more

training is required for the CBOs.

Sandhaya Devi, one of the Community Monitor sharing her experience said, "that, it was a very nice information, as we get to know, what the other SHGs are actually doing, we will take the positive things and will implement the same in our SHG also."

The experience of CBMS was found to be very satisfactory, altogether 24 CMs covered 55 villages of 2 Latehar and Barwadih Blocks.

Orientation of Model Convergence Block project Staff



A five days' orientation programme of Model Convergence Block (MCB) project staff was organised from 13 to 17 June, 2016 at Raj Residency, Ranchi. The objective of the convergence area training was to orient the project staff on the components, strategies and outcomes of the MCB project.

Shri Bishnu C Parida, COO, JSLPS, addressed the participants and said, *"The word convergence appears to be easy but is very difficult to implement. He highlighted that JSLPS is working on several convergence projects in its different domains. We should work on priority to avail various schemes for our community cadres. We are also working with Agriculture department in which one Village Organisation from each Panchayat will be selected and agricultural equipments from Agriculture department will be provided to them. Convergence should be used as an opportunity for availing the benefits for the community cadres. In comparison to other states, JSLPS has worked very fastly on MCB."* He summarised that the community cadres of JSLPS should get the benefits

of convergence, Block Convergence Coordinator (BCC) should work proactively, reducing the work load of Block Programme Manager (BPM) and eventually, community should work independently.

During the 5 days' programme, the participants got to know about NRLM, its protocol, institutional arrangement at the field level, key features of NRLM, different domains of NRLM- in which they get to know about various activities of Livelihood like agriculture, livestock and NTFP and about how to do convergence with the required government departments and who are the correct contact persons for it, Model Convergence Project: its objectives, strategies, roles & responsibilities of project staff, outcome, rapid assessment, capacity development initiatives and selection of cluster convergence coordinator, about key Government Schemes: nutrition & health, initiatives of doha Construction, role of PRI, Preparation of Labour budget, role of Mate, Social Audit, Social Security Schemes – NFBS, NSAP, Pension Schemes, Mukhyamantri Kanyadaan Yojna, Mukhyamantri Lakshmi Ladli Yojna etc, Public Distribution System: Nodal Official at District Level, Block Level and GP Level, Schemes being implemented by Agriculture Department, Animal Husbandry, Fisheries Department, Swachh Bharat Mission – Gramin, State Nutrition Mission, Objective of Nutrition Mission and important guidelines.

State Programme Managers, Block Convergence Coordinators, Block Programme Managers/YP in-charges, Cluster Level Coordinator/Community Coordinator and State Convergence Coordinator of JSLPS along with various Government Staff attended the training.



Empowering elderly villagers



The 4th round CRP Drive was initiated in the three districts (Ranchi – Namkum, W.Singhbhum – Khuntpani and Pakur – Pakuria) in 12 villages of the identified clusters. From the very first day, the external CRP team, Active Women identified and the PRPs initiated in the villages to collect people in different ways – out of three blocks CRPs used hooting methods to collect community members and others went to Household visits and urged the elders to come forward by giving their introduction and a note. On the second day they assembled for the “Aam Sabha” and were briefed about the concept of elders' inclusion – its importance and significance and what roles and responsibilities can be raised as well as a medium to engage them and lead a better life. At evening village interaction was done by the team along with the community members. On the third day- The team in each village, initiated the group formation, keeping in mind the criteria and other factors the community members merged into elders groups. From the next day, the elders were trained on the groups dimension, rules and regulation and in this CRP Drive, the uniqueness was that the existing Book Keeper were also engaged in the drive so as to know the whole concept about the program and who would be responsible and give their time in the scheduled meeting. On the 8th and 9th day, the basic training on book keeping was retained for the groups. The last day was the drive's closing day where the groups along with the teams invited the VO, the key persons and the block level staffs. The groups along with the CRP teams presented the charts and overall picture of the drive. A serious issue was found in West Singhbhum district that the Mukhya of the village did not allow the teams to form groups when the Aam Sabha was organized and he denied that any outsider cannot come and form the groups, for that we can arrange for entitlements and other securities. But on the other hand the community members were curious and interested to form groups so few of them could join. The Debriefing meeting for the same was held on 4th June, 2016 at Kejriwal Institute of Management & Development Studies, Namkum. So far, 56 groups have been formed in the 4th round of Elders CRP Drive. Consequently, now there are a total number of 246 groups in three districts.

NEWS Brief

- Refresher training on financial module and business plan preparation took place from 3rd to 8th June, 2016 at Saptrishi Seva Bhawan, Tupudana.
- Free eye-check up camp was organized by JSLPS on 12th June, 2016 at State office were SMMU staffs along with their family members received the benefits.
- CBMS training programme as well as field exercise at three Home Grown Model blocks of Lohardaga district was initiated in the month of June. 30 SHG members/ community monitors participated in the training programme. The debriefing session on the same was held on 12th June, 2016 at Hotel Divys Palace, Lohardaga and Quality circle meeting with PRADAN professional DDMU staff and BLFC was also held on 13th June, 2016 at Lohardaga.
- A 28 days' internal senior CRPs strategy implementation on new VO formation in Bundu, Bero and Silli block of Ranchi district came to an end on 14th June, 2016. In this regard a debriefing meeting was held on 15th June, 2016 for Bundu block at BDO office in Bundu Block, for Bero block at BMMU office in Bero block and for Silli at Silli stadium in Silli block to know the outcomes and learning experiences of VO-OB members from the new VOs been formed by internal senior CRPs in these three intensive blocks of Ranchi district. During this drive a total of 36new VOs have been formed and strengthened.
- DMMU Dumka initiated CBMS in all four HGM blocks of Dumka and Godda district. Around 40 community monitors participated in the data collection process from SHGs and VOs. The first debriefing of Dumka district was held on 21st June and second debriefing was held on 22nd June where as the quality circle meeting with PRADAN professionals, federation and DMMU members took place on 23rd June, 2016 at ATM training centre, Dumka.
- A 5 days' training of the trainers on financial literacy for Bero and Khuntpani blocks took place on 21st-25th June, 2016. Last one and half days (on 24th & 25th June) training on handling and imparting training through Picco Projector took place at Social development centre, Ranchi.



Glimpses of June 2016



Refresher training on financial module and business plan preparation



MoU signed between JSLPS and Landesa



Orientation on Bank Linkage Document Preparation



Meeting with KMC Nodals in progress



Aajeevika Pashu Sakhi training the SHG members to prepare Hara Chara stand



An executive round table meeting on "Build value : How to make impact with livelihood for very poor woman"

An Initiative of Knowledge Management & Communication Cell

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