



Aajeevika

JHARKHAND



Harnessing Women Power to Eliminate Poverty



"I feel secure now" - Lilmuni

Lilmuni opened her eyes in a very poor family and consequently, adjustment and struggle for survival was her destiny. Getting three times meal in a day was a dream to her. She got one time meal and was compelled to survive on water most of the day.

Lilmuni got married at a very tender age and moved to Kolad village in her in-laws house. However, the financial and economical situation did not change and even got worse. Lilmuni's husband was a construction worker; his income was very irregular and insufficient that too, depending upon the days of his working. It was very difficult for them for getting food regularly.

Lilmuni was very worried about the future of her only son, whom she was unable to feed. She wanted to provide a bright future to his son and did not want her son to suffer the same situation, which she and her husband had faced in their lives.

In the year 2013, Lilmuni came to know about SHG running under the convergence of JSLPS. With the help of the Community Resource Persons, she became its member. It gave a positive direction to her life.

From the first loan of Rs. 3,300 taken from SHG, she invested it in paddy cultivation and again she took a loan for purchasing manure. For doing agriculture efficiently and smoothly, Lilmuni took a big loan of Rs.15,000 and from this she bought Tulu (a machine used for watering agricultural field.) Till date, Lilmuni has re-paid Rs.4,300 of her loan amount. She took small loan of Rs. 1,000, Rs. 3,300 and big loan of Rs. 15,000. Now, Lilmuni and her family are in a condition to get three times meals a day comfortably, which was once a luxury to them. They are also able to produce sufficient grains for consumption and at times surplus for business purpose. For increasing income avenues, now, Lilmuni along with her husband has started doing ginger cultivation.

Name of the member	Lilmuni Devi
Name of the village	Kolad
Name of SHG	Upalbah Mahila Samiti
Year of joining	2010
Big loan taken (in Rs.)	15000
Small loan (in Rs.)	1000, 3300



SHGs : Building Business Relationship with Banks



Jharkhand State Livelihood Promotion Society (JSLPS) organized a "State Level Workshop on SHGs-Bank Linkage" on 4 July, 2015 at Hotel BNR Chanakya, Station Road, Ranchi.

Shri N.N. Sinha, Principal Secretary, RDD, GoJ, Shri Paritosh Upadhyay, Special Secretary-cum-CEO, JSLPS, Shri Rajan Babu, National Mission Manager (Financial Inclusion, NMMU, MoRD), Shri Bishnu C Parida (COO, JSLPS), Shri Dhiraj Horo (SPM, FI) and Controlling Heads of various Banks, LDMs, DDMs NABARD participated in the workshop to discuss and develop good relationship between the banks and the SHGs. The objective of the workshop, was to sensitize the stakeholders on taking SHGs as priority and to undertake business for accelerating SHGs-credit linkage in the state.

Shri Paritosh Upadhyay shared the objectives of workshop and told, "that SLBC has set SHGs-bank credit linkage target of Rs. 162 Crores for the FY 2015-16. Witnessing the very low credit disbursement to SHGs (Rs. 33.78 Crores in the last FY), it is very important to make better strategies and action plan to accelerate the SHGs-credit linkage in the state. He added, "Digitization of SHGs bank records is already initiated for the SHGs under NRLM through MIS based system of JSLPS. This is very helpful for the bankers in order to access the data and monitor the past performances of SHGs bank accounts for providing

credit linkage."

Respective Banking Officials from NABARD, RBI and SLBC stressed the fact that SHG should be taken as clients for business purpose. Its a large untapped market. The only requisite is to develop strategies for developing SHGs as profit avenues.

Shri Rajan Babu, National Mission Manager (Financial Inclusion, NMMU, MoRD) shared Jharkhand state data, showing only 6% of SHGs has been linked with banks. The percentage of SHG credit linkage of Jharkhand has decreased over the years. It was discussed in this workshop that Jharkhand should come up with the strategies to improve the relationships between the banks and the SHGs. It is the need of the hour to create awareness among the bankers for increasing the reach of the banking facilities at the SHG level for boosting the credit linkage.

Shri Dhiraj Horo (SPM, FI) shared strategies of JSLPS like developing Bank Sakhis for working as a hand-holding support between the banks and the SHGs, to ease the transactions, ensuring good quality SHGs and exposure visit of bankers for understanding the programme. He also shared the challenges faced during the programme like lack of common documents, procrastination by bankers and lack of confidence among the community.

A healthy discussion held among the participants, where several doubts were cleared. *The workshop ended on a positive note where some of the bankers themselves set the target of doing SHGs credit-linkage.*



Collective Effort for Maximum Gain

In order to become independent, increase saving and productivity, the women (members of SHGs), did collective plantation of paddy on July 05, 2015 at Pathargama block, Godda. It was for the first time that the focus was on collective benefit rather than on individual families.

The SHG members were trained and were showed movies on SRI in the Village Organization. Simultaneously, planning on plantation was done by VO members of Rojgar Samiti with the help of Aajeevika Krishak Mitras (AKMs).

The procedure was initiated by negotiation with local vendors for quality seeds. Then, the quality seeds of paddy, maize and vegetables were sold by the local vendors at Panchayat level by organizing camps. Afterwards, farmers raised nursery. It was followed by plantation of paddy. The SHG members planted seeds in each other's field collectively. This helped in reducing time and labour cost.

The initiative was successful and for the high yield, it has been planned to regularly monitor and do follow up by the AKMs and livelihood coordinators.



Exploring Livelihood Opportunities



A three days' training program was conducted by DMMU Simdega at Namaji Complex, on "livelihood portfolio" with coordination of PRADAN team members along with the DMMU and BMMU Staff.

The purpose of the training was to develop better understanding on Livelihood and its opportunities where the rural poor can benefit through various livelihood interventions by practicing scientific methods of cultivation.

The session commenced with having an understanding of livelihood, its structure, framework and the better ways of doing livelihood activities. The issue of sustainable livelihood was discussed in brief. The participants shared their knowledge of how livelihood plays an important role in the lives of rural poor.

Subsequently, rain fed agriculture, priority ranking of crops practiced by the farmers and livelihood goals were discussed. During the training session, the **5As, ASSET, ASSURANCE, ATTITUDE, ABILITY and ACCESS** was discussed and deliberated.

On the last day of the training, a field demonstration was done, where the CLCs accompanied the PRADAN staff to the respective areas for seed sowing. Followed to it, an activity called knowledge gaining through games was held, where participants were divided into two groups and each group asked a question to the other group. Based on the training program, various technical issues were discussed like knowing the PH of the soil and soil testing methods with local materials.

PRADAN CRP was allotted two blocks Bano and Taitenager to start SRI and vegetable cultivation. At the end of the training session, targets were set for the Blocks and action plan was prepared by the BPMs. Livelihood is a very essential means of securing the necessities of life of poor. It encompasses people's capabilities, assets, income and activities required to secure the necessities of life.

The three days training on "Capacity building of Staff on livelihood portfolio" was enriched with livelihood strategies to eradicate poverty and vulnerability of the poor households.



Bank-Linkage - a step towards Self-reliant CBOs



Millat Aajeevika Mahila Samuh comprising of 12 members formed on 17 September 2014 at Gogadbahar, Taitenagar, Simdega. It runs under the tutelage of JSLPS. In a short span of time, the SHGs worked efficiently and followed all the rules and regulations of JSLPS regarding SHGs, like following Panchsutra, organizing weekly meetings and maintaining proper books of records adequately. The SHG has got both RF and CIF amount and the members have utilized the amount in their different needs.

On 29 June 2015, credit linkage for this SHG was done with the Bank of India. During the first credit linkage, the SHG received Rs.50,000 and with the consent of all the members of the SHGs, Nazia Praveen who is the book-keeper of their SHG, took Rs. 49,000 of the credit-linkage amount for

commencing ration shop. She inaugurated her ration shop which is run by her husband.

At present, the SHG has Rs.1,026 as saving in BOI. Additionally, all the members of Millat Aajeevika Mahila Samuh have their Sabka Bima Yojna of Rs. 330. This is a great move towards financial security, where the women, who belong to minority community, are actively and confidently handling the financial matters.

Promoting Pashu Sakhies (Livestock Nurses) at grassroots



A meeting of Goat Resource Cell (GRC) was organized at Getalsud, Angada in Ranchi on 14 July, 2015. The objective of the meeting was to discuss the operational issues of GRC. Around 22 *Pashu-Sakhis* with CLMs attended the training. Shri Khalid Hussain from SMMU was also present. The meeting commenced with setting the agenda, which included discussion on maintaining books of accounts, insurance claim-settlement, scheduling date of GRC meetings, monitoring, infrastructural issues and clarity in work implementation. With the consent of the participants, it was decided that the treasurer will look after the accounting system adequately and will

also see insurance claim settlement. During the discussions, it came out that there is a problem of availability of water in the GRC office for which hand-pump was demanded and for immediate solution it was decided that the members will have a conversation with the concerned village head regarding this. For preserving vaccination, it was concluded that a small fridge worth of Rs.8,000 will be purchased soon. Additionally, sanitation issue was also discussed. The timing of meeting was fixed at 10 a.m. Mr. Husain asked the *Pashu-Sakhis* about PPR vaccination and also cleared their doubts. For distinguishing among the goats for vaccination, it was discussed that the data should maintained on the basis of size and colour of the goats. Further, the benefits and assistance from Community Livestock Manager, like helping in vaccination, providing information on meetings and visit, taking note of the goats that are insured, etc. were discussed. Different committees on Claim settlement, medicines, monitoring, purchasing and other issues were formed. The *Pashu Sakhis* participated with great zeal in the training and understands their roles and responsibilities preciously.



Brainstorming on Training Needs



In an initiative to collaborate with BIRD, Lucknow for training and capacity building of bank branch managers/officials and JSLPS team members on Financial Inclusion (with more focus on SHGs-bank linkage). JSLPS organized a one day consultation workshop on 15 July, 2015 at hotel Le Lac in Ranchi. Two senior experts Shri A.K. Shrivastava and Shri Rakesh Chandra came from BIRD, Lucknow as facilitators for the workshop. **The objective of the workshop was to assess and understand the training needs of bankers and JSLPS staff on financial inclusion and to develop training modules as per the requirement of NRLM program in Jharkhand.** Shri Dhiraj Horo (SPM-FI) gave a brief introduction of NRLM, JSLPS and shared the objective of the workshop. Further, he outlined the programme schedule. He added that standardization is the need of the hour. Though the working area is not very large but very soon JSLPS will be expanding the programme in more number of blocks. Therefore, it was felt that standardized rules and regulations are required and in addition, cost-effectiveness should also be taken care of. It was agreed upon that a pool of trainers will be created, the selected staff will be trained by BIRD and subsequently they will train others (*concept of training of trainers will be followed*).

Next to it, roadmap of JSLPS was discussed with the participants, i.e. for reaching the saturation point, it is required that within the span of three years, the turnover of each SHG member should be Rs. one lakh. Additionally, good relationships with Banks should be maintained. Adding further, Shri Horo told that they are developing VO's and SHGs as mini banks and the next level CLF will also work as the same. The concern is more on investment of credit linkage amount than

doing credit linkage with banks. To be proactive and to cover the contingency issues, the team (JSLPS) should think of loan insurance and life insurance at SHG level. It will act as catalyst in doing credit linkages with Banks. A good network and relationship between SHG members, *Bank Sakhis* and Banks should be developed so that in the coming years, they will work independently.

Further, the participants were divided into groups to discuss the training needs assessment of community, JSLPS staff and Bankers. The participants discussed training needs on capitalization of fund utilization and micro-insurance.

Afterwards, in an open discussion, financial literacy and credit linkage knowledge of SHG members were discussed and the steps needed to strengthen or increase the knowledge were explored. The last session was on IEC materials, where designing training materials and sharing of JSLPS knowledge products with Bankers was elaborated.

Shri Bishnu C Parida (COO, JSLPS) concluded the session by proposing vote of thanks to the participants. In his address he said that 'it was a good experience where feedback on training module was taken and TNA for staff and community would be developed accordingly. He suggested that there is more learning in multi-media. It will be easy to demonstrate through videos like how people trapped in the hands of money lenders and through motivational case-studies, there will be more learning. The training should be interactive in which self-assessment should also be included and moreover, *people should think in bigger perspective above than the target of bank linkage*, 'he concluded.



Expanding Horizons for Community Institutions...



The inauguration of Bharno block as NRLM intensive block took place on 28 July, 2015 at Rajkiya Krit School, Bharno, Gumla District. The chief guest on this occasion was Honorable Dr. Dinesh Oraon, Speaker of Assembly, Jharkhand.

In order to create awareness among rural women, a street play was organized in the event entitled *Samuh Mei Hai Shakti*. The main objective of the street play was to create awareness among the rural women and the participants regarding benefits provided to poor people, weaker section and disadvantaged group under National Rural Livelihoods Mission, especially regarding benefits of Self Help Groups (SHGs). The script of the play dealt with various problems of the poor such as trafficking, alcohol addiction and provided message to viewers as to how SHGs are converting dreams of poor women in reality. The play depicted the tactics money-lenders employ to grab property. The play advised the poor to approach the Active Women of Aajeevika for SHG formation. The play also provided reasons why Bank linkages of SHGs are important and what documentation bank seeks from SHGs.

Honorable Dr. Dinesh Oraon, Speaker of Assembly said, "We always talk about our rights but most of the time we are bound to certain situations which makes us helpless to achieve it. But now it's high time when we should break all the shackles and touch the sky of development. Every one present here should move their step forward to achieve the dream of our honorable Late Dr. APJ Abdul Kalam's Vision 2020, as well as the dream of our honorable Prime Minister Shri Narendra Modi, which includes Swachh Bharat

Mission. The rural women should become a part of SHGs and create revolution to walk on the path of development."

Mrs. Usha Devi, Vice-President of Gumla District said, "Rural women should

be aware about SHGs and take the immense advantage through it and make a happy living for themselves and their family."

The LDM of BOI, Gumla said, "You must follow *Panchsutra*, only then any bank will provide you a loan." He also added that if alcohol consumption in Jharkhand reduces to half then the growth of Jharkhand will increase four times to that of the present time. A revolution needs to be started with the help of SHGs to spread the action of prohibiting the killing of female feticide in order to increase the number of females compared to males thereby reducing the crime against women. He also discussed about *Jan Dhan yojna* as well as *Pradhan Mantri Suraksha Bima Yojna* and *Atal Pension Yojna*.

Mr. Sushil Das, DPM-Gumla explained about the JSLPS program as to how it works towards the empowerment of poor women through participatory means and by convergence of prevalent government developmental schemes. He said, "Jharkhand SRLM is developing intensive block by using its own community resources either from existing resource blocks or with women SHG federations undertaken under Home Grown Model (HGM) or partnership model."

Honorable Dr. Dinesh Oraon, Speaker of Assembly flagged off the troupe *Aajeevika Kalajatha*. This troupe will perform street plays in Bharno block to create awareness among the rural women about the formation of Self Help Group. Further, these street plays will help in mobilization of rural women leading towards their empowerment.



Food Security : the essential need of the Community



A meeting on food security drive was held on 29 July, 2015 at *Baheya Mahila Aajeevika Gram Sangthan* in Hasel cluster, Angara block of Ranchi district. The objective was to raise awareness among the SHG members about the importance of nutritional food and to have food certainty. Members from five SHGs attended the meeting in the presence of District and State team. The meeting started with showing a short movie on food security drive; through which they understood the concept more precisely. The participants learnt to save money through various ways like purchasing in bulk, reducing transportation cost and other related expenses. Followed to it, the e-CRPs from Andhra-Pradesh told the five steps towards food security, which began with a.) Collecting information of SHG; b.) Collecting information of SHG members; c.) Making monthly and quarterly budget of food procurement; d.) Repayment of loan; and last one was e.) Signing the consent. Continuing the session, the SHG *didis* clarified their doubts and showed their interest towards the new beginning towards food safety.

Knowledge Workshop on RTI



A workshop on RTI was organized on 31 July 2015 at Le Lac, Ranchi. The objective of the workshop was to enhance knowledge of the participants on various aspects of RTI. The workshop was facilitated by Mr. Venkatesh Nayak, National Resource Person from Commonwealth Human Rights.

The workshop commenced with the welcoming session and introduction of the participants followed by screening of a short film titled "A Classic Bureaucratic Procedure (Citizen v/s Public Service Employee)". The film depicted that the knowledgeable person can make the government authority to work for them. Followed to it, Mr.

Venkatesh Nayak gave a presentation on the RTI ACT, 2005- A Guide for Public Authorities. The presentation included discussion about the following topics: What is RTI and why RTI? Who's right? Whose duty is this to give information? And what kinds of information can be given; etc. was discussed. It was suggested that the name of Public Information Officer (PIO) should be displayed on the notice board of the office. After presentation, the cases of RTI received in JSLPS were discussed. Institutional arrangements required for RTI like expansion of content of website, positive list/negative list, decision making tree and organogram were explored.

In order to make the web-site more interactive, suggestions were taken on JSLPS website. Followed to it, a sample template was presented about public disclosure. Mr. Nayak also discussed about Public Interest, its guiding principles and its determining principles.

The final discussion was held on whether, the Village Organizations (VO) as well as Cluster Level federation (CLF) comes under RTI. A healthy discussion was held in which, everyone participated and gave their opinion. The training ended on a positive note, where the trainees understood the importance and implications of RTI.



Glimpses of July 2015



Book-Keepers' training at Thetaitanagar, Simdega



De-briefing meeting of forming Cluster Level Federation, held at Saptishi Seva Sadan, Ranchi



Hotel commenced by SHG member at Bundu block of Ranchi



Lighting of Lamp at Awareness programme on insurance for SHG members



Members of SHG, attending their weekly Meeting at Simdega



Quarterly Review Meeting of MKSP, at JSLPS, Conference Hall, Ranchi.



Refresher training of Village Organisation Accountant, held at Saptrishi Seva Sadan, Ranchi



Students of DDU-GKY, posing for the photograph at training centre, Simdega



State Quarterly Review Meeting, held at JSLPS Conference Hall

An Initiative of Knowledge Management & Communication Cell



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