



# Aajeevika

## JHARKHAND



### JSLPS helping finding a meaning of life



Sujata Marandi, a resident of Jauka village of Pakur district, is now living happily with improved livelihood condition through one of the good sources of income of knitting business. Her life changed after joining JSLPS promoted SHG. She, not only, got the benefits of SHGs but also was made aware about the doles of other different schemes brought by Government, which eventually helped her to lead a peaceful and dignified life. Eye, which was once filled with tear of helplessness, is now gleaming with hopes and aspirations.

There was a time when Sujata and her family members had to bear the grunt of penury and very often spent nights in hunger. During emergency, she used to take money from money lenders at a very high interest rate mortgaging some of her belongings, which she had been

repaying for quiet a long time. Sujata and her husband used to work day in and day out yet their earning after repaying the loan could not even bring two square meals for their family. Their life had become miserable, as they were also not able to allow their children to go for study.

June 2013, Sujata heard from somewhere that JSLPS people are approaching women for forming self help groups, she joined one of the groups called JYOTI SHG formed under NRLM. Although after joining SHG, her path was not that easy as most of the women left group within 2-3 days since they had a very bad experience of earlier projects and chit fund companies who looted them in different ways. Soon after CRP group from BRLPS came in picture and convinced them by showing their own earned status with the help of same kind of project. CRPs from Bihar also assured them to stay in the village for next 45 days once their SHGs are in place.

Sujata started saving Rs.10 per week in her SHG and helped CRP members in forming other groups too. This togetherness, not only, brought economic stability in her society but also brought unity among the villagers especially women.

Eventually Sujata, with the help of SHG, repaid all her previous loans taken from moneylenders and purchased goat and seeds for farming of Rs 2500 taken as first big loan from SHG through interloaning.

Gradually, she started her own knitting business with the help of training provided and loan financed by her SHG, which ultimately produced better income for her family. Low rate of interest of SHG made her task a bit easy to take loans at regular interval. Now a days Sujata knits 10-15 mats on a monthly basis and sells these in nearest market which brings profit of around Rs.1500 every month. Apart from this she also takes care of the goats and helps her husband in farming for some more earnings.

NRLM run by JSLPS has not only helped Sujata in changing her life but also has benefitted her in many others whose conditions were similar to Sujata. JSLPS emerged as a ray of hope in changing the lives of such rural women and helping them to move forward for their sustainable livelihood.

"Being a part of SHGs as well as in updating her with the information of government schemes."



## Awareness Campaign through Street Play

Street plays continue to be a major awareness building elements through entertainment even in this electronic era. It was hinted from the large crowd that gathered at par to witness street play enacted in various villages of Bengabad block at Giridih in the first week of August and then followed in Barwadih block at Latehar. The purpose of this initiative is to create awareness about the benefits of SHGs through National Rural Livelihood Mission among rural poor.

This play was enacted by 'Bharatiya Lok Kalyan Sansthan' professional street theatre troupe from Ranchi in consultation with Knowledge management and communication cell of JSLPS. Street play team had started their shows from Dhowanni village of Bengabad block and then visited different villages of Bengabad and Barwadih to create awareness among rural women about SHGs through series of street-plays.

The main objective of the campaign was to bring awareness among the rural masses regarding benefits provided to poor people, weaker section & disadvantaged group under National Rural Livelihoods Mission, especially regarding benefits of Self-help groups (SHGs). The themes enacted in the street-play also said that SHGs awareness would help the community to get rid of poverty and provide them a platform for taking loans on very low interest rate.

The script of the play dealt with various problems of the poor that is trafficking, alcohol addiction and disseminates messages to villagers that how SHGs are converting dreams of poor women into reality.

The play depicted the tactics money-lenders employ to grab property. The play advised the poor women to approach the Active Women of Aajeevika for SHG formation. Apart from street plays, the Community Resource Persons from Andhra Pradesh started campaigning in two villages of Bengabad regarding formation of SHGs.

"Now the women members are saying that they are interested in group formation and they want themselves to get included in the NRLM fold."

**Bhola Kumar (TCC, Barwadih)**



The troupe included 10 members. Through interesting anecdotes which were interwoven by a 'Sutradhar' the play depicted various problems faced by rural women. In quite interesting manner the play depicted real life situations how SHGs financially helped her member when she is in great need after his son met with an accident. The play also provided reasons why Bank linkages of SHGs are important and what documentation bank seeks from SHGs.

"The demonstration of idea with the help of Street play was quite good. It was an eye opener for us. We got a very close idea of the benefits of SHG group. Earlier many things were unknown to us. The skit was also performed very well. We expect that such programs will continue in future also."

**SHG member (Betla cluster, Barwadih)**

There was a very positive impact of street play on the SHG members. This provided a great help to the external CRPs as well for conducting further activity of social mobilization.

External CRPs who came from Andhra Pradesh, Vani and Anantlaxmi said, "Nukkad played an important role in providing a great impact in mobilization of rural women. Now it will be easy for us to motivate rural women for forming SHG."

"The street play which was performed with the help of experts was quite good. If this sort of street plays are performed in the village twice a year then I feel that the women folk who earlier refused to form SHG, would readily get interested in forming the group. The women folk seemed to be quite enthusiastic after viewing the street play."

**Sumitra Devi (TCC, Barwadih)**



## State level workshop on SHG Bank Linkage



A State level workshop on SHGs Bank Linkage was held on 8th August at BNR Chanakya, Ranchi. The purpose of the workshop was to discuss about the issues, perception and misconception about the SHGs Bank Linkage.

NRLM aims at Financial Inclusion of poor and to eliminate poverty through organizing and building strong institution of poor (women), enabling them to access financial resource. Key features are to draw timeline for banks, SHGs, village level organization and cluster federation.

During the workshop there was a discussion about introduction of "Bank Mitra" that can become potential customers for the Banking System in the future. To ensure that, different measures have been taken already by these institutions in terms of ensuring better systems for record keeping, training individuals to look after the day to day affairs of the SHG's, preparing the MIS for transparent and effective account keeping etc. The project anticipates that the measures taken shall stand in good stead to pave the pace for quality nurturing of the SHG's in the state and shall bear fruits in the future. Bank Mitra shall be preferably a lady amongst the community who is provided with the knowledge and skill of doing subsidiary banking works like documents preparation of SHG's for account opening, credit linkage, filling up of receipts in the bank when the members reach the bank premises, either for withdrawing or depositing the amount, and supporting the bank with such works as required by the branch.

The highlights of SHGs credit linkage plan for the year 2014-15, as discussed during the workshop, are targeting 8-10k SHGs for credit linkage, preparatory work for credit linkage and requesting banks for SHGs.

The strategies and the challenges faced are:-

- Training and exposure of Bankers on SHGs
- Sensitizing bankers through workshops
- Regularizing DLCC meeting
- Regularizing BLBC meeting
- Regularizing State Level SLBC Sub-committee meeting
- Creating at least 2-3 demonstration bank branches per block.
- Ensuring good quality SHGs and community managed system
- Dedicated staff at village and block level
- Establishment of community based Recovery Mechanism
- Introduction of Bank Mitra

The key participants were Mr. Amit Kumar Sinha (AGM, RBI); Saurav Roy (National Mission Manager, Financial Inclusion, NRLM); K.C. Panda (CGM, NABARD); Bishnu C. Parida (COO-JSLPS); DhirajHoro (SPM-FI, JSLPS).



## Training on Tablet based MIS Book keeping



Two-day workshop on 'Enhancing Communication Skills & becoming an effective trainer and Development of Module for Tablet based MIS Book keeping' took place at Puri on 13th -14th August.

The objective of this visit was to orient entire team about how to develop an effective communication skill which would help in delivering our goals effectively to the community. The communication session was for 2-days (13th and 14th) taken by Dr. Om Prakash, HoD Communications, Gautam Buddha University, Greater Noida. There are two aspects of communication, first is sender and other is receiver and how the message resolves briefly discussed by participants.

Dr. Om Prakash briefed about how the messages filters and get distorted from sender to receiver due to several barriers. He discussed, in length, about the principles of effective communication such as brevity, objectivity, simplicity, clarity, intelligibility and utility.

Participants were briefed about different types of barriers too that effects the communication process such as Physical and Mechanical barriers, Language and Semantic barriers, Socio-Psychological barriers, Organizational barriers, Personal barriers etc.

It was also emphasized that the Trainer should be well prepared before the training on the subject and also the audience/trainee. Different aspects of speaking in public were also discussed during the two day workshop.

These are :

- Know your topic
- Be focused
- Avoiding unnecessary detail
- Profiling your audience
- Creating environment
- To be sincere
- Infuse positivity
- Exploit the power of word
- Reach out, and
- Conclude

Non-verbal communication such as Eye Contact, Facial Expressions, Gestures, Posture & body orientation, Proximity with audience, Para-linguistics and Humor were covered at length. The two day sessions were quite useful and everyone learnt a lot on effective communications skills

On the next two days of this workshop emphasis was laid down to prepare a framework for developing module/s for Tablet based Bookkeeping. The purpose of this workshop was to arrive at the broader sessions/topics that would be covered under the module and number of days that would be required to complete the training to Master Bookkeepers (MB).

A general consensus was arrived after two days group work about the content of the module and numbers of days to train the MBs. This session was moderated by Mr. Sanjay Sangal, MD Micro Ware. Mr. Bishnu Parida, COO too joined for this session and gave us his valuable suggestions on this.

## Training on MCP process

With an aim to orient and train the Community Cadre and CCs as to how to facilitate MCP process at SHG level 5 day long training programme was organized at Palamu beginning from 19th August 2014. Classroom sessions were conducted in the first 3 days whereas the next two days were dedicated towards field sessions providing opportunities to the participants to sit with the SHG members and facilitate the MCP process. PRADAN, the partner in home grown model, participated in this programme through 4 Community Cadres who acted as resource person for facilitating the MCP process at SHG level.



## First CRP round of Community Managed Sustainable Agriculture (CMSA)



built of the C M S A strategy. In case of failure of paddy the farmers may fall into the trap of food

The first CRP round of CMSA came to an end after 45 days of stay in the five villages of Angara block of Ranchi district and Manoharpur block of West Singhbhum district.

A debriefing meeting was organised at State office of JSLPS in which following were the key discussion and suggestions from CRP team, District, Block and State team.

A presentation on CMSA was made to detail the information on the intervention to all the participants especially state personnel to align the activity with one another.

CMSA CRP made a presentation on different models e.g. Nadep, 36 x 36 Model.

The team also selected two CMSA Aajeevika Krishak Mitra (AKMS) for achievement and action plan. The presentation also contained a compiled report of each village and cluster with action plan.

### Key activities executed by the CRP teams in 45 days

- ◆ Village resource mapping with respect to agriculture based livelihood
- ◆ Survey and selection of 10 Farmers through VO, focus on taking 2 PoP SHG members from SHGs available in the villages.
- ◆ Selection of 2 Social Capital from each village in the form of CMSA AKM for extension services. The AKMs are mandatorily women farmers from SHGs.
- ◆ Focussed on Non-Pesticide Management (NPM)
- ◆ Promotion of Poly cropping (36 x 36) model, SRI Nursery, SRI Transplantation.
- ◆ Creating Nadep compost, promotion of azolla etc.

### SUGGESTIONS :

- ◆ Foundation seed should be used for seed preservation protocol of CMSA.
- ◆ Draught mitigation measures should also be in

insecurity as Jharkhand has a trend of less rainfall in every three year.

- ◆ Follow-up plan should be made by the CMSA CRPs.
- ◆ VO sub-committee should be formed soon to have better coordination for meeting fund requirement, monitoring, scale up etc.
- ◆ Exposure visit of the existing AKMs should be made for better understanding.
- ◆ The pace of extension of the program should be fast since the model is appreciable.

### Expected improvement sought by the AKMs:

- ◆ Under nutritional management, CMSA has costly application of Panchgavya for flowering and fruiting stage which is prepared from Ghee, coconut water etc, a substitute of the practice is required.

In some places availability of Neem is dearth. A study or a detailed document is required whether Karanj can be used in place of Neem, if yes, then by what amount?

*Cartoon Corner*

Give me a place to stand,  
I will move the world



## Preparedness of thematic trainers' pool in the district for Non-Intensive blocks

To carry out the huge number of capacity building interventions on various thematic issues local resource persons at district and sub-district level are required to be empaneled and capacitated. The 19 out of 23 districts except Dhanbad, Dumka, Latehar and Simdega have already impaneled district level resource persons out of which more than 500 persons have already been trained till August 2014.

SRC is creating the pool of thematic resource persons up to Panchayat level. These thematic resource pool will be further equipped and motivated to facilitate the natural emergence of institutions of Poor.

Sl. No.	District	Date of scheduled TOT	No. Of trainers trained in the month of August 2014
1	Bokaro	1-3 Aug. 2014	29
2	Godda	5-7 Aug. 2014	26
3	Garhwa	12-14 Aug. 2014	44
4	Sahebganj	19-21 Aug. 2014	32
5	Jamtara	19-21 Aug. 2014	42
6	Giridih	19-21 Aug. 2014	36

Master Trainers known as State Resource Persons (SRPs) through training programme in which they are further graded to utilise accordingly for building capacity of self Help Groups.

### Progress Status of Non-intensive Blocks :-

As per the overall focus under non intensive blocks is to create a readiness of the SHGs and other village organizations for quick and quality adoption of the process and learning from intensive blocks. In Non-Intensive areas key thrust has been given to the capacity building of existing SHGs, its bank linkages, revolving fund to deserving SHGs.

In the month of August 2014, 25.50 lakh has been disburse among 198 SHGs in 10 districts (Simdega, Ranchi, Palamu, Shebganj, Jamtara, Giridih, Garhwa, E.singhbhum, Deoghar and Chatra). 48 SHGs has been trained and follow panchsutra in the month of August by 3 districts Ranchi, Khunti and E.singhbhum

District	No. of SHGs provided with revolving fund		
	Target	Achievement	Amount Disbursed (Rs. In Lakh)
Chatra	100	58	8.7
Deoghar	800	8	1.20
E.Singhbhum	500	39	4.45
Garhwa	700	12	1.80
Giridih	500	14	2.10
Jamtara	700	8	1.20
Palamu	700	14	2.10
Ranchi	300	11	1.65
Sahibganj	500	5	0.75
Simdega	200	29	3.55
<b>TOTAL</b>	<b>5000</b>	<b>198</b>	<b>27.5</b>

## Launching of Jan Dhan Yojna



The launching ceremony of Jan Dhan Yojna took place at BNR Chanakya, Ranchi on 28th August 2014. JSLPS actively participated in this launching ceremony by putting up a stall at the event where the field level activities undertaken by JSLPS were demonstrated. The said stall was managed by SHG members who were explaining the social mobilization process, financial inclusion strategies and livelihood initiatives of SHG members under NRLM. The SHG members also performed the welcome song in their local language during the function. This inaugural session was also used as a learning platform for the SHG members. Almost 50 SHG members attended this program where some of them got their individual passbook too.

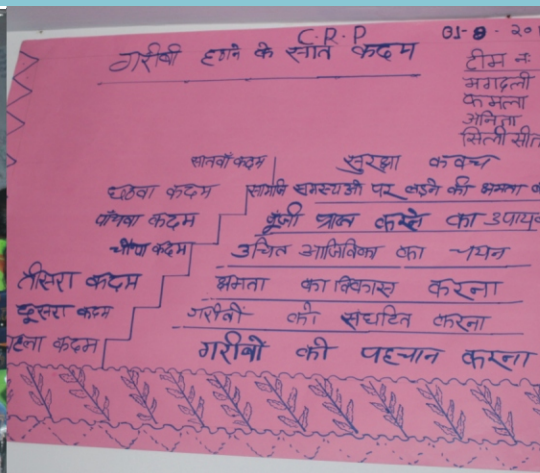
Similar programs were organized across the state and JSLPS put up their stall in all the districts covered under intensive approach.



*Glimpses of August 2014*



Visit of Mrs. Esther Kar, Joint Secretary, Minorities Commission to SRLM, Jharkhand



ToT on Transforming Active Women to internal CRPs.

**Upcoming Programme Schedule of September 2014**

Date	Events
1st Sept. 2014	Consultation on establishing Social Audit Directorate in RDD
2nd -3rd Sept. 2014	Interaction with CASE WRITERS
4th Sept. 2014	Consultation with UNICEF on Partnership in Nutrition Support Programme
11th-13th Sept. 2014	SRLM, Jharkhand visit by Mr. D. Jagannath Rao, Director NRLM Resource Cell, SERP Andhra Pradesh
18th Sept. 2014	Formal Programme Launching of DIGITAL GREEN
19th - 23rd Sept. 2014	Visit of JICA Team for i-HIMDI Project
22nd- 26th Sept. 2014	Training program on SWALEKHA (Android application)

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