



# Aajeevika

## JHARKHAND



### Insufficiency to adequacy : The story of AnjuAra Begum



An ordinary woman, AnjuAra Begum has scripted a feat which is inspiring women of her community to come out of poverty and brave the world. Today she is in a position to provide proper food and education to her children which was some kind of luxury till a few months back.

She became a member of SHG in 2005 but owing to absence of regular handholding the group disintegrated. In the year 2013 Aajeevika Mission reformed this SHG and with AnjuAra taking an active role is set to achieve higher attainments. She is a very dedicated and determined woman which can be gauged from the fact that she attended the JSLPS de-briefing sessions even when her daughter's marriage is slated to be solemnized in the following 2 days.

With the membership of SHG reformed by JSLPS has automatically qualified her to gain knowledge about various schemes and services of the Govt. as a result of which she now demands the services from the department. She could earn an Indira Awaas Yojna (IAY) house too and has helped other such women to demand their dues under IAY. Already taken seven times loans, AnjuAra Begum motivates women in her community to form SHGs and get loans for their emergent needs like health, education, agriculture, nuptial requirements etc. Her credit history shows that she has been involved in taking loans for education purpose of her children, making kantha stitch saris, launching business of kantha stitch sari, wedding of her daughter and for meeting other small business purpose. Today she runs a Fair Price Shop too.

Regular meetings and trainings provided by JSLPS has made this once so shy and introvert woman to a demanding, articulate and confident person who doesn't only speak her local dialect but can converse fluently in Hindi too.

Her commitment, courage and perseverance have made her a role model before her community members. She now boasts of her achievements and encourages others to take up small business of their choice to earn their livelihoods. AnjuAra Begum's feat is no small considering her poor financial condition before she joined the SHG when she had to struggle relentlessly to provide food for her children.

<b>Name of the member</b>	AnjuAra Begum
<b>Name of the village/Block</b>	Raghunathpur/ Maheshpur
<b>Name of SHG</b>	Sakcharta SHG
<b>Small loan taken (in Rs.)</b>	500, 200, 5000, 1000, 7000, 5000
<b>Big loan taken (in Rs.)</b>	45,000



## District Level Workshop on NRLM-MGNREGA-CFT Convergence Project



Godda was invited to deliberate on perspectives of MGNREGA in Godda district, his expectations from this project and seek his suggestions on implementation of CFT project in this regard.

He observed that generally people make plans for wells, roads, 100 X 100 ponds and create these infrastructures, but in majority of cases they do not own and maintain these leaving them lying useless.

He further emphasized the significance of upward input to the policy framing agencies which get feedback from the grass-root level. This will facilitate effective planning, demand realisation and work implementation. He suggested that the community should plan structures within their existing resources and afterwards get support from Gram Sabha and further up from block to district level. By this process the community will own their work and will engage in proper utilization of such structures in agriculture around the water structures. It was also deliberated upon that we also need to plan the outcome/output of the infrastructure budget/expenses, keeping in mind the proper utility and ownership. He promised that the payment would be made in time to facilitate implementation and successful execution of the CFT project. It was decided that the Gram Sabha planning of all blocks will be done on 2<sup>nd</sup> of October 2014 and the schemes will be sanctioned till 15<sup>th</sup> November, 2014 this year.

A one day district level workshop on CFT was organised by District Rural Development Agency (DRDA) under the chairmanship of Deputy Commissioner (DC), Godda at Meeting Hall, DRDA, Godda on 1<sup>st</sup> September, 2014. The concept of Cluster Facilitation Team (CFT) and the issues regarding MGNREGA, identified by MoRD was discussed. The key issues discussed in the workshop were as it follows:

### Quality Assets

- Need for livelihood-enhancing assets
- Need for technical support at Block/Panchayat-level

### Delay in wage payment

- Need for timely muster roll closure
- Need for timely measurement verification
- Need for timely payment by Financial Institutions

### Community Mobilisation

- Lack of Awareness about MGNREGA
- Absence of Community Institution

The workshop was attended by the DC, Godda, DDM-NABARD, BDOs, BPO, JE, LEO and *prakhanda pramukh* of four blocks (Sunderpahadi, Poraiyahat, Pathargama and Boarijore), all the Rozagar Sewak, Panchayat Sewak, Panchayat Mukhiya of Concern 12 CFT Panchayats, 3 block level federation representatives of 4 blocks, 3 Cluster representative of 12 concern panchayats, PRADAN professionals. Apart from them Mr. Jitedra Kumar Jaiswal, PM-FI from JSLPS were present in the workshop.

Mr. Rajesh Kumar Sharma, Deputy Commissioner,



## Keeping Pace with Technology : Tablet based book keeping



In continuation with its commitment to the cause, JSLPS has been empowering rural women by introducing technology at grass root level. In this continuation, a five days' training program was conducted on MIS tablet application "Swalekha" from 22<sup>nd</sup> to 26<sup>th</sup> September 2014 at Saptrishi Bhawan for master book keepers. The main objective of this training was to train the book keepers to use the tablet for making entries of their Meeting Transactional Data efficiently. The book keepers, who have been using registers for maintaining the records of the details of SHGs, are now well equipped to use the tablet for this purpose.

The master book keepers were trained to enter the data using tablet applications comprised of the following:

- Attendance
- Savings

- Loan Disbursement
- Loan Repayment
- Penalty
- Withdrawal of Loan
- Bank & Cash

On the last day of the training program, the master book keepers shared their experiences of learning the new format and technology. While sharing her experience after the training programme, one of the master book keepers Shabnam Praveen said, "When I first saw the tablet I thought only the rich people own it. But today being a part of SHG and a master book keeper, I got the opportunity to operate on the tablet by myself. It is indeed a great experience." The CEO JSLPS, Mr. Paritosh Upadhyay distributed tablets to the master book keepers of different VOs. The outcome of the training programme was very encouraging.



## Consultative workshop on intensive block roll out in Jharkhand

Consultative workshop on Intensive block roll out in Jharkhand was organised by Jharkhand State Livelihood Promotion Society (JSLPS) on 13<sup>th</sup> Sep. Society for Eliminations of Rural Poverty (SERP), Director, Jagannath Rao gave a presentation on planning and strategy as well as discussed how with the help of internal CRP we will scale up to Intensive block from Resource block. CEO, COO, SPMs, PMs, DPMs of JSLPS were present in the workshop. SERP is National Resource Organization of NRLM.



## An initiative : Community based intervention in health & nutrition



A meeting with UNICEF, India was held on 4<sup>th</sup> September 2014 at JSLPS conference hall for the proposed pilot programme on community based intervention in the areas of nutrition and health through Aajeevika, the women's federations in Jharkhand. The agenda of the meeting was to deliberate on the pilot project in community based intervention in the area of nutrition and health through Aajeevika, the women's federations. The meeting started with a brief introduction on NRLM and Jharkhand SRLM by Mr. Bishnu C. Parida, COO-JSLPS. A presentation on NRLM was made by Ms. Shweta Jha, PM Social Development.

Mrs Vani Sethi, representative from UNICEF, India, gave a brief introduction her organization. The presentation on proposed pilot "Swabhimaan" by her was focused primarily on key objectives and expected outcomes, interventions plans, scope, phasing, implementation, NIF, budgeting and need for a multi-sectoral coordination for pilot project on health and nutrition in Jharkhand. The key objective of Swabhimaan is to demonstrate an enhancement of the nutrition for rural women by integrated nutrition-livelihood-health-

water-sanitation intervention designed and led by organized village level institutions.

In this regard, West Singhbhum has been selected for this pilot project. The implementation will be initiated tentatively by January 2015 in three resource blocks of West Singhbhum, which are Khuntpani, Goelkera and Manoharpur. In the meeting, it was decided that a core team will be formed by UNICEF and JSLPS jointly for restructuring the proposal and organizing a consultation workshop in the month of October- November 2014. UNICEF will provide nutrition and health CRPs for this pilot project and will primarily be responsible for developing community cadre on nutrition, health and hygiene in

JSLPS selected areas under "Swabhimaan". The pilot project "Swabhiman" will start in 3 blocks of West Singhbhum tentatively by January 2015. Any further extension will be determined in the blocks of Ranchi and Pakur later.

### *Cartoon Corner*



SHGs give  
wings to  
rural women.



## PIP Process with the Villagers of Murhu



The Participatory Identification of the Poor (PIP) process in Bagma village of Murhu Block took place from 23<sup>rd</sup> to 25<sup>th</sup> September 2014. On 22nd September 2014, JSLPS team visited all the three *tolas* of Bagma (35-40 HH), Gingdung (35 HH), Kedaldih (20 HH) providing information to the villagers about the PIP exercise and sought dates and time for the same from them. The PIP process started on 23<sup>rd</sup> and on that day with the facilitation of the social and resource mapping. During the resource mapping, the villagers of the three *tolas* sat together and mapped the resources in a chart paper. The social mapping was done *toला*-wise. On the second day, the Wealth Ranking too was carried out *toला*-wise. The branch Manager, State Bank of India-Murhu, Mrs Anita Kandir along with her field Officer and RBO officer visited the Bagma village to witness the PIP process and interact with the villagers. She was very satisfied and pleased to see the work and proposed that both NRLM and the bank should work together for the development of the villages. She also ensured that all the 22 Bank Linkages applications pending in her bank will be linked shortly. Murhu village has processed the Bank Linkage of 10 SHGs till date.

## Community Managed Sustainable Agriculture (CMSA) CRP round

The Second round of CMSA CRP drive started on 19th September 2014. The main objective of CMSA was to bring sustainability to agricultural based livelihoods, with special focus on small and marginal farmers, tenants, agricultural labor and women.

In the Second round of the CRP drive, the CRPs focused on SRI paddy, conoweeder management, Non Pesticide Management (NPM), Nadep compost, seed bank system and nursery management. As Agri-horticulture model (36 x 36 Model) has already been accepted by many of the farmers, in this round the new group of farmers was trained and prepared for the model. These farmers prepared NPM like Neemastram, Peda-mutra-hingudravam, Ghanajeevaamrutam. NADEP compost is cost effective and proves to be the best FYM (Farm Yard Manure), sufficient for 1 acre of land. The focus of the team was the Farmer's Field School as crop of 36x 36 model, SRI crop, and vegetable are there on the field. The farmers had on-the-field training under FFS, and got information regarding crop related problems. Bird Perches and Yellow /White Sticky plates in farmer's field were introduced to protect the crop as preventive care. The CRPs also discussed opening of NPM shop in the village. These shops can cater to the need of the farmers willing to use NPM and those who do not have required resources, time to prepare.



# Glimpses of September 2014



Training of BPM, CC & CLC on MIS



JICA fact finding mission for assisting on horticulture intensification by Micro Drip irrigation in Jharkhand



District level workshop on Bank Linkage at Pakur



Training of Project Implementing Agencies (PIAs) on skills MIS



Meeting with MKSP partners and representative of Annapurna Model

## An Initiative of Knowledge Management & Communication Cell

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