



Aajeevika

JHARKHAND



“SHG is like mother to me” – Anita Devi



Born and brought up in a relatively well to do family, Anita's father was a driver in a Veterinary Department. Anita with her 5 other siblings was living a happy life. With the passage of time, little Anita grow up to a young girl. Her two elder sisters got married and then, it was her time to get married. In comparison to her sisters, Anita was an average looking girl. Thus, for finding an easy way of her marriage, her father chose a family, whose economic condition was not good.

Anita accepted her fate however; she was not able to meet her daily basic needs. Her husband was a graduate, but unemployed, her in-laws often remained ill. Thus, most of the income was spent on their treatment and medicines. Owing to all such difficulties, Anita was dependent on her parents for most of the domestic needs even after marriage. Anita became mother of a son, and the condition did not improve. She used the old clothes of her sisters' children for her son. Anita's self-respect was discouraging her from taking help from her parents

and sisters. She was also worried about her son's future.

In the year 2005, Anita with 10 to 15 other women formed a SHG. After forming the SHG, she got to know about its details, how it works and the potential benefits it can fetch. Anita's SHG got a direction, when it came under the fold of Aajeevika programme being implemented in the state by JSLPS. The group started meeting on the specific date and time in a month, discusses various issues, government programmes & services, maintain books of accounts and took mutual decisions, which was missing earlier.

Anita took the first loan from the SHG, for treating her unwell son. Afterwards, she took loan for farming. All-together, she took Rs. 50,000/- as loan total in seven times, in which Rs.30, 000 was the biggest loan. For improving their economic-condition, Anita wanted to do something but at the same time, did not want to ignore her domestic chores. Through SHG, she got trained in stitching and with the loan-taken, she bought a stitching machine and commenced tailoring business. Along with her, her husband also got trained in farming through Aajeevika programme and learnt technical aspects of farming. For Anita, SHG is like a mother to her, she told, “Jab bacha rota hai, toh maa uski sari zarrurat puri karti hai, usi tarah jab hum mahilayein rotey hain, toh samuh se hi hamari sari zarrurat puri hoti hai”.

Anita also wants to help other women like her. She and her SHG members live with the objective of “ghar-ghar, alakh jagayenge, hum badlenge zamana”. Anita is an active woman and was provided an exposure to Andhra-Pradesh SHG units to learn and get trained in effective functioning of SHGs. She has formed 9 SHGs, trained 3 SHGs and has audited the books of accounts of 2 SHGs, till date. Anita is good at managing books of accounts and thus, do audit of various SHGs. Since they are living a happy life and are comfortably managing their house-hold expenditure Anita's father and husband both are very proud of her today.

Name of the member	Anita Devi
Name of the village	Geetalsood Jaratoli, Angara
Name of SHG	Neha Mahila Samiti
Total Loan Amount (in Rs.)	50,000
Big loan taken (in Rs.)	30,000



Building Capacities for Initial Action : State writeshop



A five days Jharkhand State 'Writeshop was organized from 5th to 9th November 2014 at Bijoy International & Toshali Sands, Puri.

Objectives of the State Writeshop:

1. To have common understanding and shared vision on NRLM and NRLM Processes at various levels in JSLPS (across SMMU, DMMU & BMMU),
2. To see SRLM as one team and family and build solidarity,
3. To appreciate the status on the ground directly from the cutting-edge HR,
4. To revisit systems, policies, processes, protocols established and manuals (COM, HRM and FMM) and improve where required in line with the pace of NRLM,
5. To discuss HR processes including induction, capacity building, HR protocols (for being a sensitive support), performance management, de-selection etc., in view of communitization, rationalization and geographic responsibilities of all the staff,
6. To discuss strategy for expansion into 30 intensive blocks from 5 resource blocks and phasing plan,
7. To discuss progress of this year AAP & develop broad outline for next AAP including indicative units and unit costs.

The participants were divided in different groups for presentation along with the expected outcomes. After the group presentations the following suggestions and feedbacks were provided by the participants :-

- **Mr. Bhargava, Kudumbshree (representative)** said that organization fails or succeed on the basis of the performance of teams at various levels to be good team and continue to grow. Two things to be developed that is individual member excellence and what kind of synergy is generated. All this are possible through rigorous induction programme. We have to leave everything to community and community cadre. Capacity building is a continuous process which involves people in monitoring, participatory process and planning. It is important to have a comprehensive understanding of reality and comprehensive understanding of system and process.
- **Prof. Madhukar Shukla, XLRI** said that in small capsule we get big things to learn. It is important to institutionalize the process of collective reflection across the organization.
- **Mr. Murlalidhar (representative from NMMU)** said that we need to further recruit rightly oriented people, enhance micro planning, participation, training skills, management skills, leadership, training calendars at all levels, village stay and plan for vision.
- **Mr. Paritosh Upadhyay, CEO-JSLPS** said that discussion about AAP should be completed by December end and a workshop should be held at State level to finalize AAP by January. There is delay in induction so within 6 months and we need to fix the old group. The learning received here will be taken to the National Writeshop.
- **Mr. Bishnu C. Parida, COO-JSLPS** proposed the vote of thanks and discussed the learning and feedback about the Writeshop and further distributed the feedback forms to every participant for further analysis.

Learning Outcomes for the Participants:

1. In-depth Understanding of the Policies of JSLPS,
2. Understanding of the Vision of NRLM,
3. Understanding of Performance Management System,
4. Learning on Home Grown Model,
5. Importance of Cross Learning,
6. 10 Years of a Typical Block in NRLM.



Training on Gender Sensitization



A two days training programme on Gender Sensitization for all the SMMU staff was organized on 24th and 25th November, 2014 at hotel Le Lac. The Centre for Social Research (CSR), Delhi was engaged for the training programme.

Objectives of the training were:

- To sensitize the participants for development issues relating to gender and to enhance their capacity to understand, analyze and utilize gender dimensions/ considerations in development process,
- Build the capacity of staff to integrate gender in their work,
- Equip participants with knowledge on concepts and issues on Gender and development themes,
- Developed ideas on how gender awareness can be applied in personal, work and larger social spheres,
- Develop an understanding of structures that perpetuate gender inequalities at the level of HHs, community, workplace and at the state.

The first day session started with introduction. Mrs. Shweta Jha (PM, SD) introduced the trainers Ms Richa and Ms Rajni from CSR to the State team. It was followed by Mr. Bishnu Charan Parida's (COO, JSLPS) welcoming of all the participants in the training and then a formal introduction of all the trainees. Mr. Paritosh Upadhyay (CEO, JSLPS) addressed the participants and shared his thoughts. This was the first initiative of JSLPS on gender sensitization, although we were one and half years late, however, now as we have commenced the

initiative, it should be included in our organization's activities, to work further upon it.

For understanding gender issues, a short video "Boys should not cry" was played and a discussion was held on random statements on gender such as what are the opinions of the participants regarding gender? When and how they have come across gender discrimination? What can be done on handling gender discrimination at personal as well as on work level? Etc. All such imperatives were deliberated upon.

During the second half of the day, Ms. Rajni conducted a session on Growth and Development. Participants gave their views as what they understand by growth and development. Development indices were discussed.

The session was then followed by a group activity. The trainees were classified into four groups and were instructed to make a development house. The concept was to make a development house and the raw materials, that should be use for making the house was given love, respect, equality, finance, health, education and other things that will constitute base, walls, windows, floors and roofs of the house. Presentations by all the four groups were given and at the conclusion of first group activity, second group activity was done with the same groups, where the group members were instructed to short-list the things that have changed and the things which have remain constant over the time-frame of three generations. All the groups presented their views.

Day one, ended with the summarization of the day by Ms. Rajni and she recalled the key point that development is a process and how it can be taken to a





positive direction.

On the second day (25th Nov. 2014), Ms. P. Jamuna, Director Advocacy, SERP joined the training and she gave her inputs on “gender strategy” which includes the development of support structure to resist gender based violence, which leads to more participation of women into mainstream development process. Poor of the poorest, from the very beginning should be included in gender strategy. Who are the Gender based vulnerable people was discussed, like families with more than two girl children, women headed household, divorcees, domestic violence are some of the criteria for identifying gender based vulnerable people.

For working on reducing gender inequality, support structure to resist gender based violence was discussed which includes Gender Point Person (GPP), VO gender forum, Adolescent Girls Group, Gender Fund and Community Managed Family Counselling Centres (CMFCC).

Second half of the day, started with an activity, in which trainees were divided into two groups. First group was instructed to make clock-wise activities of rural women and second group was told to present clock-wise activities of rural men.

Followed to it, a session by Ms. Rajni was taken in which, she threw light on changing scenario of women over the period of time, and how it has been gradually changing from the earlier welfare approach to women empowerment (power-sharing and decision taking). Gender Responsive budgeting including legislation, policy, planning programmes, scheme formulation, resource allocation and the importance of gender budget auditing were shared with the participants.

Next to it was the last group activity in which, three groups were formed and were instructed to prepare gender budget at thematic level, organizational level and at personal level.

The last session was conducted by Ms. Rajni on promoting gender friendly workplace. According to Supreme Court of India, what constitutes sexual harassment at work-place and about the separate Complaints Committee in an organization for hearing sexual harassment cases was intimated by her.

From the two days training, it was concluded that there should be a separate Anti-harassment cell of JSLPS and gender policies should be formed at each level (state-district-block). The team should wear gender lens in performing their work.

ROSHNI to Light the Way of the Rural Youth



The first batch of ROSHNI Program started in Jharkhand across the state by Mass Infotech in Chatra district. The first batch of two trades has started from October 2014 with 30 candidates. In this, out of 30 candidates 16 candidates are girls. 19 candidates are in Accounts and Tally and the rest 11 candidates are in Customer Relation Services (CRS) trade. Apart from Mass Infotech, IKEA and CAP Foundation have also started their first batch under ROSHNI program in Ranchi. Out of 7 PIAs due diligence for 4 PIAs are completed and rest will be completed by December 2014. The operation of all PIAs under ROSHNI program will start by December 2014.



Annual General Body Meeting (AGM) of Women SHGs Federation



An AGM was organized by Maa Yogini Mahila Vikas Sangh, Pathargama, Godda on 12th of November'2014. The objective of organizing this event was to make participants know about the progress of Federation as well as the achievement during last six months and plan for the next six months. Another objective of the meeting was to know the financial as well as the physical progress against the target. .

A presentation on Federation's six months achievement & plan for the next six month was presented by Federation coordinator in which it was focused on achievement and plan of total SHGs promoted, total villages covered, total panchayat covered, total disbursement of Revolving fund, Community investment fund, credit linkage and livelihood interventions.

The Secretary of Federation shared about the livelihoods interventions and the scope of earning livelihoods through different livelihoods activities. Uma Devi, a SHG member shared her life experience about how her life changed after becoming a member of an SHG. Uma said, "She earned Rs.15000 in bitter guard on 5 decimal of land after utilizing CIF money." Shyamakant Jha, a veteran freedom fighter and civil society member of Pathargama honoured Uma Devi with a shawl for her incredible contribution for uplifting the agriculture practices and showing her courage in uplifting from poverty.

Further , a power point presentation (PPT) on need analysis of CLF and VO was presented by Md. Kamran (representative from PRADAN) with focus on how we are going to cover every left out households after promoting four different CLF at Block level; Village Organization will be the key part of it. He discussed the way in which CLF and Village Organization will work in future and their roadmap. He

also build a vision to reclaim those area where we are lacking. Manish Pandey (representative from PRADAN) shared the importance of Organic farming and drawbacks of inorganic farming with opinions of participants. Panwati Devi a SHG member, who did her farming through organic way shared her good experience that how in low cost and utilizing indigenous resources she indulged herself in farming. She compared it with her past practices, now she is fully agreed that at least in her panchayat they will focus on organic farming.

Video of Satyamev Jayate on Organic farming was telecasted. Participants were now feeling connected and showed their interest in organic farming.

Early childhood marriage was a burning social issue discussed by the Paraspani villagers. In this block, SHG members have seen many cases regarding early childhood marriage. Even they have also seen the cases of human trafficking in the name of marriage. One case from Paraspani panchayat was raised of human trafficking by SHG members. Cluster members are fully supporting the villagers; even they are ready to financially contribute those families who sold their daughter in Rs.50000. Cluster members have given a time of 10 days to the broker in handing over her daughter to their family. Federation has decided to support this cluster and also decided to eradicate this kind of practice from the society.

Subhadradevi an envoy of Ekta Mahila Vikash Manch, Poraiyahat running a same kind of federation denoted her thanks for support to everyone. She encouraged participants to take part in all parts of life. Manikant Rai hosted the prize distribution ceremony. In the prize ceremony those persons were awarded who have worked for federation in an extra ordinary manner.

Federation President gave the vote of thanks to all participants for attending in the AGM and making this event a memorable one.



Orientation on Finance, Procurement and HR

In order to give a detailed orientation on Finance, Procurement & HR as well as bridge the gap between Program and Operation team at district level, a two days' participatory training program was held on 17th and 18th October'2014 for the District Program Managers (DPM) and Finance personnel at Hill View Resorts, Jamshedpur, Jharkhand.

All the participants introduced themselves and shared their expectations from the training. The discussion commenced with the basic accounting and brief overview of various register, fixed assets register, stock register and fund reconciliation. It was discussed that cash entries should be passed in Cash book as well as Petty cash book. The entries to be passed are transferred interest amount from cash to petty cash on first Day of the Month (**at the time of cash withdrawal from bank**), transfer total monthly expense from petty cash to Cash when remaining balance of fund reaches at minimum level (**around 25% of withdrawal amount**) and withdraw such amount from bank which is equal to the expenses incurred during that period.

The discussion continued about the file movement process, how to write correct noting and do recording. The sessions defined Note and Noting, described the skills required to prepare a note, listed out contents of an office noting. The needs of noting and how should we proceed, the Guideline for noting, Note Referencing practice, Drafting & Check list for preparation, file movement process and linkage or De-linkage of file were also discussed.

Mr. Anirudh Parida discussed about the understanding on delegation of power and approving authority. He talked about the guidelines for classification of expenditure for reporting under IUFR Form S3, delegation of power and sanctioning authority for approval of fund and expenditure. He also added in his discussion about the understanding on IUFR and Tally based FMS Development and reporting Schedule for SMMU to NMMU.

Discussion on Cost Norms, Internal Control and process for settlement of expenditure related with block office was done by Mr. Ranjan Srivastva. He explained the basic definition of Cost Norms. The presentation about HR: Entitlements and norms were given by Mr. Sanjay Kumar. He discussed on entitlements and norms for JSLPS staffs and detail discussion held on travel policy and FTA. Mr. Bhajman Sabut presented about Procurement of Goods, Services and works. He further oriented the participants on the overview of the NRLM procurement procedure for Goods, Services & Works as well as on different method of procurement of Goods like Shopping, Limited Tendering, Pretty purchase, Single Tender & Rate Contract.

At the end of the program it was decided that the next orientation may be organized after 3-4 months.

MEC : Checkpoint Workshop



Under the MEC pilot project in partnership with Kudumbshree NRO-Kerala, we have moved one step ahead. Check point workshop was conducted for the second time in November 2014 after completion of the capacity building, benchmarking, data collection, and consolidation and analysis activities.

The main objectives to cover in the two days' event were as the following:

- Review of MEC group activities post Checkpoint 1
- SWOT analysis and MEC groups
- Discussion on draft B Plan,
- Devising strategy for branding and launching of MEC groups,
- Update on benchmarking and PTS status.

At the end of this check point workshop we achieve the following outcomes:-

1. All nine zones of three resource blocks having average of 15 MEC prepared a first draft of business plan which includes their potential clients- (SHG members, RSETI trainee, Bank, Existing micro enterprise etc), list of activities, and service model business plan.
2. All nine zones assessed their strength, weakness, opportunities and threat through SWOT tools.
3. Role clarity of each MEC in their respective zone.



Glimpses of November 2014



Glimpse of 19th Executive Committee Meeting



Crop cutting exercise at Khutpani, West Singhbhum



MoU with Chaitanay for e-learning certificate course on community management



8th State Level Banker's Committee meeting on SHGs-bank linkage and NRLM Coordination

An Initiative of Knowledge Management & Communication Cell

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