



Aajeevika

JHARKHAND



Pratima Devi : Developing Innate Skills



Pratima Devi, wife of a peasant and mother of two kids, has come a long way to establish her tailoring unit. Pratima says, *"I have learned the art of sewing, knitting etc, from my sister-in-law, so I wanted to bring that skills in work by setting up my own business. This thought was put in reality just because of JSLPS Aajeevika Mission which inspired, motivated and trained us to establish our own business and improve the economic condition of our family."*

In the year 2010, she became the member of SHG. The financial condition of her family was so pathetic that they could hardly meet two square meals a day, what to speak of their sartorial needs. She used to borrow clothes and other items of daily use from her maternal home. There was no income, so no savings. It was very difficult for her to endure in such a condition. Most of the time members of her family

remained ill which compelled her to scrounge money from others in exchange of valuables, whatever left with them at home. Behind every success story of a rural woman entrepreneurship, there is usually backing of some or other sources, be it Government or non-Government. In the case of Pratima too, similar thing occurred where JSLPS Aajeevika Mission in the year 2013 not only helped her to improve the financial condition of her family but also shaped her in emerging as a rural woman entrepreneur.

JSLPS Aajeevika Mission helped in establishing Saraswati SHG along with many others and saved them from disintegration by providing handholding support on a sustainable basis. It helped in further strengthening their inter-loaning policy which earned them to become credit worthy before the bankers. Pratima took several loans, small as well as big. She took a small loan of Rs. 800/- which she utilized for the treatment of her kids and then she took a big loan of Rs.20, 000/- for purchasing equipment for her business like the sewing machine.

This loan of Rs.20,000/- has changed her life completely and has made her life easier. She is a very hard-working lady and the newfound zeal has been instrumental in facilitating her to gross around Rs.4000 to 5000 a month. She is now capable of saving money for future use too and specifically for expanding her business. A self-assured Pratima says, *"I will expand my business by increasing the number of machineries and someday I will open a training centre too, where I can impart the skill to other girls/women who in turn can earn a better livelihood."* JSLPS is helping the rural woman to emerge as successful woman entrepreneurs in the rural areas in order to improve their livelihood and further growth and development of their locality.

Name of the member	Pratima Devi
Name of the village	Nachaldag
Name of SHG	Saraswati Mahila Samuh
Year of joining	2010
Big loan taken (in Rs.)	20,000
Small loan (in Rs.)	800



Bridging the gap between Community and Bank



A five days' *Bank Mitra (Bank Sakhi)* training program was held from 1st to 5th December, 2014. The objective was to make Self Help Group (SHG) members literate with the banking terminologies, functioning of the bank and discussing the roles and responsibilities of Bank Mitras. Altogether, 33 Bank Mitras from 5 districts i.e. Ranchi, Lohardaga, Khunti, Gumla and West Singhbhum were trained.

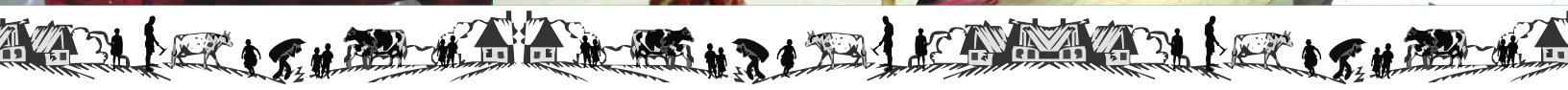
During these five days' training programme, the participants were made aware about National Rural Livelihood Mission (NRLM) and its goal, concept of *Bank Mitra* and its importance in SHG, about the key banking terminologies, and concept of saving and credit. ***The participants were explained that, Savings & Credit are the two sides of the same coin; one, who cannot save, cannot repay.*** During the Financial Literacy session, the participants were trained in the procedure of opening saving bank account and the

documents required for opening it, process of cash deposit, withdrawal and understanding of saving account passbook entries. The participants were made aware about credit linkage of SHG with banks. They were also informed about different types of loan account, process and required documents of obtaining loan, its repayment and handling loan pass books.

An interaction session of the trainees was held with some of the bank officials, which includes General Manager (SLBC Convener), Lead District Manager (Ranchi), Regional Manager (Jharkhand Garmin Bank) and Senior Manager, Loan (of Cananra Bank and Bank of India). The Bank Officials motivated the *Bank Mitras* and expressed their expectations from them. For better understanding and clarity in work, the *Bank Mitras* were taken to Bank of India (Getalsud) and Jharkhand Gramin Bank (Jonha, Ranchi) and were exposed to the bank set up, understand its functioning and were introduced to the banking personals.

On the last day of the training session, the participants were introduced to the structure and functioning of Community Based Resource Mechanism (CBRM), the responsibilities of its members regarding the repayment performance of each Credit linked SHG (VO wise) and at the end of the training, protocols regarding functioning of Bank Mitra and their roles and responsibilities were defined.

The training programme achieved its goal leaving effective imprint on the knowledge and skills of the participants.



Way to Food Security for ultra poor people



A briefing meeting of 20 members of Chenchu CRPs was organized by JSLPS at Saptrishi, Tupudana on December 10, 2014 to discuss food security of community.

The objective behind attainment of food security is to make availability of food to the ultra-poor people and in the process reducing their migration, where in order to earn little money, they have to work for extra hours and live in very inhumane conditions.

Shri Paritosh Updhayay, Chief Executive Officer (CEO), JSLPS welcomed the Chenchu CRPs and threw a light on the programme. Some Community Resource Persons (CRPs), Sairama Devi, Sujata Devi and Anjana Devi (to name a few) shared their success-stories, which included their lives before and after joining SHG and the attainment of financial security.

The CRPs shared their views on objective of the programme and discussed the importance of commencing of food security programme. This session was followed by a discussion on implementation of the programme. Chenchu CRPs in a group of two will go in different clusters of Westsinghum district and facilitate their work for a period of one month. They will spend 15 days in a village to train 3 to 4 SHGs in preparation of comprehensive Food Security Micro Plan. The CRPs will be working on the following five steps towards attaining food security.

1. Taking information of SHGs.
2. Collecting information of SHG members.
3. Budgeting of the ration for one month and then for three months.
4. Procedure of taking loan and its reimbursement.
5. Taking the consent of the SHG members (*Kararnama*).



Designing the Future : Micro Credit Plan (MCP)

A five days' residential training of altogether 26 active women community cadres (CCs) and Community Resource Leaders (CLCs) on Micro Credit Plan (MCP) was organized in Latehar from December 16 to December 20, 2014. The facilitators of the training include district (Latehar) and state team of JSLPS. Along with them, CMT from Ranchi, West Singhbhum and Simdega were also present.

The training commenced with discussion on Panchsutra of Self Help Group (SHG) and about ideal revolving fund (RF) followed by a detailed discussion about MCP. The pertinent question as what is MCP? Why and when it is needed?, What to do in MCP?, How should it be done? was discussed.

The participants were told about seven steps of MCP and were introduced to the MCP format. A detailed discussion continued on calculation part including attendance percentage and loan repayment percentage. The participants were also informed about including family background format. A field visit was organized for the next three days of the training for hand-on exposure. On the last day of the training programme, the findings of the field visit was shared and discussed.



Identifying poor and connecting with SHGs



A briefing meeting of about twenty iCRPs from Namkum block was organized on December 13, 2014 by District Mission Management Unit (DMMU) Ranchi, Jharkhand State Livelihood Promotion Society (JSLPS) at Saptrishi, Tupudana.

This was the 5th round of iCRP drive, where the iCRPs will be going for one month (*i.e. from December 14, 2014 to January 14, 2015*) in the villages of different clusters in Bundu block. They were required to identify the poor of the poorest and form their Self Help Group (SHG).

The iCRPs were trained in Participatory Identification of Pooors (PIP) by Mr. Nilesh Singh (from State Resource Cell) and were given the details of the villages, where they were required to stay. Additionally, the iCRPs were informed about the population, economic status of people and climatic condition by the Cluster Level Coordinators (CLCs).



Step towards successive Development



The 5th round of Sr. CRPs (from Andhra-Pradesh) strategy implementation concluded on 17th December 2014. During the 45 days time frame, the Sr. CRPs formed 33 new Village Organizations (VO) and did follow-up of 55 old Village Organizations in Namkum and Angara blocks of Ranchi district and Goilkera, Khutpani and Manhorpur blocks of West Singhbhum district respectively.

For gauging the outcomes, leanings and experiences, JSLPS conducted this debriefing meeting on 18th and 19th December 2014 at Saptrishi Seva Sadan, Ranchi. The Senior CRPs presented details of new VOs formed and its budget to the respective District Programme Managers (DPMs). Along with it, they gave the performance report of follow up VOs.

The President Secretary and Treasurers of various VOs present there, shared their experiences, told the importance of forming VOs and the development work, which they intend doing through it, like making toilets and abolishing alcohol-consumption and gambling in their villages.

Anzum Praveen, Treasurer of Mahespur Ajeevika Mahila VO, shared that *"The VO is like a stage to us, joining with it, we can move forward."*



Building Bond : Bank Linkage Camp



A Bank Linkage Camp was organized on December 23, 2014 at NHPC ground in Torpa. Shri Ajit Sood (Chief General Manager, Patna Mandal), Shri D K Panda (Deputy General Manager), Shri Kishore Kumar Das (General Manager), Shri C B K Singh (Regional Manager), along with some other managers from SBI participated in the programme.

More than 400 SHG members from Torpa Mahila Sangh, 50 pensioners of Pradan Khunti Team Members and representatives from state JSLPS team (Shri D P Acharya, Shri Dhiraj Horo, Shri Jitendra Kumar), Shri Rajeev Ranjan (Pradan State representative) and DMMU Staff participated in the event.

Mr. Sood inaugurated the Bank Mitra Corner in SBI Torpa Branch. He had a brief interaction with the participants and talked about the NRLM programme and the importance and necessity of Bank Mitra. He urged the SHG women to maintain a good relationship with the Banks, by regularly paying their loan.

Mr. Dhiraj Horo (State Programme Manager, Financial Inclusion) gave brief information about the NRLM programme, structure of various Community Institutions, Financial Inclusion and other aspects of NRLM to the participants and urged the Bankers to treat these SHGs as business partners.

The CGM gave the Bank Linkage Certificates to 33 SHGs, who had been linked with SBI Torpa Branch and also distributed Certificate of Loan to the Pensioners.

The entire team took a tour of the Display Zone of various IEC materials depicting the different activities (Institutional Strengthening Processes, Livelihood Activities etc.) of NRLM.

Post Procurement Review



In accordance of the provisions as contained in the procurement guidelines for the financial year 2014-15, the post procurement review (PPR) of 8 districts i.e. Ranchi, Pakur, West Singhbhum, Simdega, Giridih, Khunti, Gumla and Dumka was conducted by the State Mission Management Unit (SMMU) in the month of December, 2014.

The objective of the visit was to verify the contract made during the period, process, protocol followed, proper stock entry and distribution, handhold on procurement records and also visit to the fields to ascertain the work implemented by the agencies engaged for livelihoods activities. During December, some tenders like UPS, Printing of New Year Diary and Calendar etc. were floated and orders were placed for the items like Desktop computer, Photocopier, Projector etc. required for the Block Mission Management Unit (BMMUs).

Apart from this, some sample procurement records were verified by Ms. Binu Malhotra, Procurement Specialist of World Bank from 24th to 26th December, 2014. She visited the Block Office to see the refurbishment of BMMU, furniture and equipment, different books of records supplied by SMMU and also visited the areas, engaged for the livelihood activities.



Social Audit Initiative



The Government of India and the Government of Jharkhand together have institutionalized the process of social audit in the state. Hence, a Social Audit Unit, Jharkhand has been formed which is called Directorate of Social Audit (DSA). Shri Paritosh Updhayay, Special Secretary to the Rural Development Department of Jharkhand is made the Director-in-charge of the Directorate. Under his chairmanship DSA formed a State Resource Group taking the members largely from the civil societies and social activists groups.

Based on the learning from the other states, it was decided, to conduct a three day writeshop (from December 14 to 16, 2014) to consolidate these experiences. During the three days residential training, there were four working groups formed around four major themes of Social Audit. The themes of the modules were :

- Capacity Building and IEC Strategy,
- Processes and Protocols of Social Audits
- Social Audit rules and Grievance redressal system,
- Organizational structure of Social Audit Unit (SAU) and recruitment.

These working groups worked to draft a strategy of their respective themes. Consultants to MoRD were also part of these groups and had helped them in drafting their thematic draft by mentoring the group. On the second day each group made its presentation and invited inputs of other groups on their respective theme. On the last day, the group incorporated received comments presented the final version of the work to the eminent panel of experts including Commissioner, MGNREGA Cell, Government of Jharkhand, for further input.

Four major points were discussed and finalized during

the sessions, which were :

- Capacity Building Strategy for social audit in the state along with the training modules for every layer of the structure and IEC strategy for gramsabha and labor force.
- Process and protocols of Social Audit and Public hearing at all level within the framework of given policy was discussed.
- Contextualizing the Social Audit Rules as per the state reality and past experiences.
- Details of HR structure, HR manual and by laws for the society which will be anchor to the social audits in the state.

Cartoon Corner



We are each other's harvest; we are each other's business; we are each other's magnitude and bond.



Glimpses of December 2014



Review meeting of RSETI



Exploring Livelihood opportunities at Keonjhar, Odisha



Visit of COO, JSPLS to Namkum block Project Area



Workshop held on Proposal Development for pilot project "Swabhiman"

An Initiative of Knowledge Management & Communication Cell

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