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“SHG brought complete U-turn in my life” - Suman Devi



If you stare at the window you will find out that it is not just a mere window rather it is a shop, where a lady is busy arranging the items of daily use. Suman Devi is the name of the lady who is happy owner of the shop and played a vital role in the formation of SHGs with the help of JSLPS which encouraged her to improve the financial condition of her family. In the year 2005, Suman Devi got married in Ranchi and started living in Jamun village of Angara block. After her marriage she found that financial condition of the family was not good. Her husband was a poor labourer and just had one small shop in the house itself, which had only few things for sale. For almost five years, Suman lived in a very poor financial condition.

During this phase of her life, a team of JSPLS along with the local women of the village took a round around the village and helped the women of the villages to form SHGs.

Recalling the past, Suman said that just after two years of marriage, her husband was confined to bed and she did not have sufficient money for his treatment. This compelled her to ask for financial support from her maternal house. It was then, when she realized that it would be better to join SHG, which would be capable of helping her in terms of money. After this incident, in the year 2010, Suman formed Purna Jagriti Mahila Samuh. She was successful in inducting women in this group. Initially, women were scared of the fact that they will not be able to return the loan in time. They even thought that they might get involved in some legal issues and this very idea played initial inhibitions and withdrawal. But receiving appropriate and clear information about SHGs and motivation, they agreed to be a motivated member of the group. Suman took a big loan of Rs. 18000/- which she invested in her little shop that further helped her to increase items of day to day use available for sale in her shop and in turn this increased her income. Suman also bought a sewing machine from the money which she took as loan from the self-help group. Today, she has opened the path of her livelihood by staying in the village and doing the work of stitching. Suman is a matriculate and now she is getting the benefits of it, which helped her to take the responsibilities of book keeping. It is the belief of Suman that, if each and every woman of the village gets education then SHGs will be able to climb more and more ladders of success. Through Suman, it was known that the financial condition of the women of the village have improved a lot compared to what it was before becoming a part of the SHG, because now they are getting indulged in some sort of their own business. Suman confidently claims, **“Here the financial condition of women was poor but now it's improving”.**

Name of the member	Suman Devi
Name of the village	Jamun
Name of SHG	Purna Jagriti Mahila Samuh
Year of joining	2010
Big loan taken (in Rs.)	18,000
Small loan (in Rs.)	800



Food Security drive for Sustainable Future



The one month long drive of Chenchu Community Resource Persons (CRPs) in West Singhbhum district on food security for tribal community was completed on 09th January 2015. A de-briefing meeting was conducted for taking the outcomes and findings in Saptrishi Seva Sadan, Tupudana, Ranchi. Ten teams comprising of two members of Chenchu CRPs from Andhra-Pradesh went to three blocks, which were Manhorpur, Goilkeria and Khutpani of West-Singhbhum district. Shri Paritosh Updhayay, Chief Executive Officer (CEO), JSLPS was present during the meeting and took the feedback of the Chenchu CRPs as well as the SHG members on the food security drive. The De-briefing session commenced with the introduction of SHGs, which included the introduction of SHG members, their family background, their personal assets details, financial transactions of SHGs and details of three months food requirement of SHGs members.

Moina Surin told sharing her experience - *“pehle aadha pet khake kaam karte they, ab pura pet kha kar kaam karenge.”*

During the one month tenure, the Chenchu CRPs covered **60 SHGs of 20 villages** and worked on food security. The programme was comprised of five steps :

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 (Kaaranaama).

Sangita Devi of Ram SHG, shared *“that it was entirely different experience. Initially, we used to buy goods on weekly basis, but for the very first time, we bought goods for 3 months and that too in bulk. We witnessed the difference that the soap which was costing Rs.5 to us, we bought it in Rs.4. Additionally, many things like flour, refined oil, utensils, soap, tooth-brush and mix-masala which we were not purchasing before, now we can afford to have it. Initially we were eating only one vegetable, now we can afford to eat two vegetables a day.”*

Sharing the benefits of Food Security, Surekha Devi added, *“Earlier we were not able to eat Daal, and now we have the luxury of eating it.”*

Khusboo Devi concluded the session, telling, *“Samuh se sab kuch milta hai, kuch bhi ho jaye, samuh nahi chodna hai.”*



Rally against alcohol for raising awareness against its ill-effects



Around 150 women of various Self Help Groups (Shashi Mahila Samuh, Roshni Mahila Samuh, Saloni Mahila Samuh, Bosko Puja Mahila Samiti, Laxhmi Mahila Samuh, Sitara Mahila Samuh, Jyoti Mahila Samuh and Rani Mahila Samuh) running under the tutelage of Jharkhand State Livelihood Promotion Society (JSLPS) conducted a rally against alcohol in Tumbagutta village, Kutyatatu cluster of Namkum block, Ranchi.

Before commencing the rally, many women including Priya Devi, Munsari Devi, Sushila Devi and Sariya Devi shared the negative ascendas of alcohol, how it not

only affects the person's health but also the welfare of the family. It leads to frequent fights in family and it is one of the major factors of poverty, as most of the income is spent on alcohol, rather than meeting the essential needs of the family.

Sariya Devi shared an incident as how her 12 years old child was given alcohol forcefully, when he went to a picnic and also most of the children in their village took alcohol at very early age and are now addicted to it.

The women also shared their experiences, which they often faced while attempting to stop the alcohol consumption; people flouted them and talk with them in abusive languages. However, the women with strong determination work on the issue and also persuaded those who were producing *hadiya* (local alcoholic drink) to stop its production and motivated them to adopt another occupation with the financial assistance from SHG.

Rina Munda, an active woman told ***"this is the beginning, and gradually we will be working to stop all kinds of addiction and shun them away from our village."***

Women started the rally from Karamtoli village, with the strong slogans ***"Jan jan ka naaraa hai, Nashaa mukt karaanaa hai"***, ***"Saraab bechna band karo-band karo"*** and ***"Sharab bechne waalon hosh mein aayo-hosh mein aayo."***

The rally went through Patratoli and Tumgagutta and eventually ended with the most ambitious one, ***"Jab tak Suraj Chand Rahega, Hadiya Daru Band Rahega."***



A Move towards Women Economic Empowerment



Bundu block of Ranchi district has been selected for implementation of Intensive Block Strategy under National Rural Livelihood Mission (NRLM) through Internal Community Resource Persons. Four teams comprising of 20 members (i.e. 5 persons in a team) were in the villages for one month (i.e. *from December 14, 2014 to January 11, 2015*) and supported in identification of the poor, formation, training and strengthening of Self Help Groups (SHGs). At the completion of the 5th round of the internal CRP strategy, the JSLPS DMMU Ranchi organised a one day debriefing meeting on 13th January, 2015 at Social Development Centre, Ranchi.

The CRP team went to four clusters of Bundu; which were Taymara, Edalhatu, Kaanchi and Tau and covered eight villages which included Lohatu, Churgi, Aradih, Litingidih, Baradih, Karamduh, Khudimakhm, and Hunta. The iCRPs spent fifteen days in a village of each cluster, in which they conducted Participatory Identification of the Poor (PIP) process, formed new SHGs, re-structured and strengthened the old SHGs. In the process, they identified active women and book keepers, conducted the auditing of the books of accounts and evaluated money spent on social-work. **Altogether, forty four new SHGs formed and worked on strengthening of thirty old SHGs.**

The iCRPs shared some of the roadblocks they encountered on their drive while working in the villages such as, people did not have positive tenet about SHGs on the basis of their old experiences, and did not find appropriate persons in managing the SHGs.

Savitri Devi, a Book-keeper of Gendaful Mahila Samuh, shared her experience of joining SHG, **“that now she has a support.”** She narrated the Panchsutra, names of myriad books of accounts to be maintained in a SHG and story of proper fund utilisation.

Training of Bank Mitras



A five days' training of the 2nd batch of Bank Mitra was organized from 19th January to 23rd January 2015 at Dumka. The objective of the training was to create a pool of specialised cadre of Bank Mitras with the knowledge of banking procedure, so that, they can act as a bridge in between the SHGs and the bankers. The training program was inaugurated by the General Manager of Vananchal Gramin Bank.

Altogether **thirty two Bank Mitras** from three districts (Dumka, Godda and Pakur) were trained. During the training programme, the participants were made aware about NRLM and its goal, concept of Bank Mitra and its importance in SHG and about the key banking terminologies. During the Financial Literacy session, the participant 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 was imparted. The participants were made aware about credit linkages of SHGs with banks. They were also informed about different types of loan accounts, process and required documents for obtaining loans, their repayment and handling loan pass books.

Regional Manager of the State Bank of India and Lead District Manager of Pakur and Dumka interacted with the trainees. 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 Vananchal Gramin Bank and were exposed to the bank set up. During 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 finally, protocols regarding functioning of Bank Mitra, their roles and responsibilities were defined and shared among them.



First Step Towards Performance Management System



A three days' workshop on Performance Management System (PMS) Analysis was conducted at Hotel Le Lac, Ranchi from 15th January to 18th January 2015, with the following objectives :

- To develop the understanding on the importance of Performance Appraisal (PA) and PMS,
- To identify Key Result Areas (KRAs) and Key Performance Indicators (KPIs) for various staff positions for the Financial Year (FY) 2014-15, and
- To define the process of Performance Appraisal (PA) across all levels.

The sessions on the first day were devoted to Block Programme Managers (BPMs), for setting KPIs and KRAs for the block level staffs and defining the process of PA at the block level. All the District Programme Managers (DPMs), few Cluster Level Coordinators (CLCs) and Community Coordinators (CCs) along with two Programme Executives from the state team attended the workshop. Subsequently, the district and state staff members attended the workshop on second and third day respectively.

During the three days' workshop, the participants were told about PMS and its importance. Planning of conducting PA and its process was also shared with the participants. After understanding KRAs and KPIs, their indicators were set by the participants.

Important strategic decision taken by Shri Paritosh Updhayay (CEO, JSLPS) regarding PMS was also discussed and which are as follows:

- The period of PA will be financial year.
- First PA will be conducted in 2014-15.
- The KRAs & KPIs should be done on re-call basis.
- COO will monitor and guide the PMS.

- DPMs will evaluate the performance of blocks and districts.
- Working Committee at state level will guide PMS.
- Staff completing 6 months till the end of 2014-15, will be included for the first appraisal. The back-log will be cover in October and November, 2015.

Further, the participants in group activity presented the performance indicators of staffs at various levels. It was revealed that the final PA would be conducted in April 2015 and its result will be known in May, 2015.

PIP Process Training

A two days' training programme on Participatory Identification of Poores (PIP) process was organized on 19th and 20th January, 2015 at Saptrishi Seva Sansthan, Tupudana Ranchi.

The 20 iCRPs (Internal Community Resource Persons) and 4 iPRPs (Internal Professional Resource Persons) attended the training. They will be going for the 1st Round of Internal CRP drive in the new intensive block i.e. Bero of Ranchi district.

State Resource Cell (SRC) team took the training session, where the participants learned the 3 steps of PIP.

- Sanyukt Bhraman** Visiting of village with the local villagers and collecting the information of all the things, institution found during the visit. In the mean team, the iCRPs and iPRPs also introduce themselves and will give information of NRLM programme to the village people.
- Samjik Maanchitra** Making the map of village, with the assistance of villagers citing social and financial aspects of village.
- Samaj ki Tokri** - It is the methodology of classifying families into 3 categories that is poor, ultra-poor and lower middle class families. The objective behind this is to join same status people in the one SHG group, for avoiding any kind of hassles among them.

Followed to the PIP training, a briefing session was organized and then the iCRPs and iPIPs moved to Bero block of Ranchi, for one month time-frame.



Orientation Programme of Local Resource Group on Participatory Assessment of Entitlements



A Local Resource Group (LRG) orientation programme on Participatory Assessment of Entitlements (PAE) was organized on 17th and 18th January 2015 at Barajori Panchayat, Ghatsila (East Singhbhum), with the following objectives :

- To build capacity and understanding to make the participants confident to do PAE exercise at their own with SHGs in the village,
- To consolidate the data and information collected through discussion with SHGs members at Village Organisation (VO) level, and
- To share information with Panchayat representatives and the community.

Mr. Mansoor Bakht, DM-SM&IB and Kudhiram Mahto (SPC, NRO) were the facilitators of the orientation programme. During the two days programme, the participants were introduced to PAE, collecting information of various schemes like ICDS, MGNREGA and NBA etc with the help of SHG members. It was noted that the role of every person is important whether (s)he is a Panchayat representative or Village Traditional Head.

The booklet was shown to LRGs and its content was discussed. The participants were familiarized with the module regarding various schemes of the government and were trained in how to fill the data accordingly. For clear understanding, the participants were divided into

three groups and from each group two persons were nominated for writing and facilitation and rest of the LRG members took the role of SHG members. As per the module, the different colors of ribbon were distributed, interview was conducted and the observer team (of facilitators) gave them advice and suggestion about the method of asking questions.

The PAE process was explained to them. It was intimated that the interview schedule of every village has to be complete and the SHG women should be approached politely, for gathering correct information. Eventually, in group, the following steps were explained :

- a. to know the schedule of SHG women meeting
- b. to confirm the time schedule and venue for gathering them, and
- c. to reach one hour before in meeting of the SHG.

Mr. Mansoor Bhakt concluded the session with his remarks focusing on building good rapport with community by doing work with great effort and while working on this project, so that the community may get benefit from the government schemes.

Cartoon Corner



World Bank and NRLM team visit to JSPLS Project Area



On 23rd January 2015, World Bank and NRLM team along with JSPLS officials visited some villages of Mahila Kisan Shashtikaran Pariyojna (MKSP) in Mandu block of Ramgarh district, Ranchi.

The visit was a part of Pre-Mid-Term Review. Its objective was to review the progress of JSPLS along with MKSP for Mid Term Evaluation.

The team, first interacted with the newly formed Village Organization (VO) at Bongabar village. The VO had recently started its operations and had done few activities related to advocacy, awareness and livelihood. As a progressive VO they were practicing NRLM principles and their vision was very clear with respect to their work commitments in the coming years.

Next to it, the team visited the Annapurna model in the same village. They interacted with the farmers and had their experience on the same. The team was quite impressed with this pro poor model and wanted more

of such models in working areas also.

The next destination was Farmer Field School (FFS) at Gargali village which was developed as an integrated approach for the ongoing chilli value chain. The FFS demonstrates, various new technologies like anti vector net, new seed varieties, seed treatment etc. Vermi compost, Non Pesticide Management (NPM) based organic fertilizers; good farming practices etc were other attractions. The fellow farmers come here and learn about new technologies and developments so that they could also do the same in their field. The team discussed the activities with the farmers, field coordinators and staffs of the implementing agency SUPPORT, at all the visited areas along with other activities.

The team was impressed with the exertions of MKSP ICCo JSPLS Value Chain Cell that have been gone into not for only establishing the chilli value chain but also strengthening the VOs. The team appreciated the efforts in developing the Annapurna pro poor livelihood model and Farmer Field School in tandem with the supporting Programme Implementing Agency (PIA) in business concepts initiated for strengthening of the Producer Organization as a part of value chains. However they suggested replicating more such models in other regions and also to charge 'user fee' by the FFS.

The endeavour of them MKSP ICCo Value Chain Cell was well recognized in creating the model, motivating the PIA, supporting village organizations as an integrated approach for up scaling the value chains in near future.



Glimpses of January 2015



Releasing of New year collaterals



DMMU Pakur has awarded 2nd prize in Republic Day Parade



Members of SHGs posing for the shutterbug



Meeting on discussion of Annual Action Plan



DMMU Latehar Tableau participated in Republic Day Parade



West Singhbhum team won Best Performer award in Quarter 3

An Initiative of Knowledge Management & Communication Cell

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