



# Aajeevika

## JHARKHAND



### Industry-Rural India Skill Connect : An initiative under DDU-GKY

Industry-Rural India Skill Connect a mega event was organized on 17 February 2015 at Thakur Vishwanath Shahdeo Indoor Stadium at the mega sports complex in Hotwar.

Among those who were present included Choudhary Birender Singh, Union Rural Development Minister, Shri Sudarshan Bhagat, the Minister of State, Shri Raghubar Das, the Chief Minister of Jharkhand, Shri Neelkanth Singh Munda, GOJ State Rural Development Minister, and industries' representatives from Tata Steel, HEC and Shoppers Stop. At least 215 young men and women from the left-wing-extremism-affected districts of West Singhbhum, Palamau, Latehar, Chatra, Garhwa and Gumla districts of Jharkhand received certificates for successful completion of training, under a project called

Roshni. After the earlier scheme, Aajeevika, renamed as Deen Dayal Upadhyay Grameen Kaushalya Yojana in September last year, Jharkhand set up six specialized training centres in Ranchi. According to a Govt. Official - "most of the trainees have secured jobs in well-known organizations". The first batch of trainees received skills training ranging from counter sales to hospitality to automobile manufacturing and machining, IT-Enabled Services, IT and soft skills, and were provided with the state-of-the-art infrastructure facilities at six training centres in Ranchi. Union Minister Mr. Singh; lauded the state's efforts. "Employability training will be the answer to Jharkhand's many ills. No job means one adopts wrong means of livelihood. Nationwide, around five crore youths between 18 and 40 years are unemployed as they lack skills. That is what we are aiming to address to become the skill capital of the world," he said.

"The Centre aims to skill 10 lakh rural Indian youths over the next year", said Union Rural Development Minister Choudhary Birender Singh. Baby among 200 "Yojana graduates" was awarded certificate at the function and brimming with confidence she narrated her story to a gathering of around 4,000 that "I am earning Rs 6,000 per month. I don't know how much my father manages to earn but given the acute poverty we lived in, it can't be much. Now, I can support him and also think of pursuing studies on my own,"

Baby's parents, who were initially apprehensive about allowing her to leave home, are happy that she has done so well for herself. "I hadn't ventured out of my hometown... my parents always said, 'girls don't go out'. They had their own fears. But after I left studies last year, I felt suffocated. I wanted to do something. Finally, in September last year, I came to know about this scheme. I got myself enrolled and came to Ranchi for training," said Baby. According to the Principal Secretary, Rural Development Department, Shri N.N. Sinha, these girls belonged to the first batch of skilled candidates to come out of the Yojana. "It's a matter of pride for us. That's why, we decided to celebrate it in a big way".



## Regain the hope - The Story of Sarita

Ms. Sarita Devi scripted her own story of success and independence in a situation when there was no livelihood source, no income and an alcoholic husband, who worked as a laborer but was not supporting home and family. It was very difficult for Sarita to take care of her three small children (2 boys and 1 girl) and giving them regular and proper meals. Her children were going to nearby government school. Although, Sarita was a member of the SHG of her village, but it was not functioning properly. Her life got a direction when in the year 2012; she joined SHG in the tutelage of JSLPS.

Sarita was aware of the importance of education and thus, she borrowed her first loan of Rs. 10,000 from SHG and enrolled her children into private school. This was the first step towards fulfilling the dream for children. Suffering in the hands of cruel weather, sometimes of scorching heat, shivering cold and at times blobbing of rain water in home, having a pucca house was always in the wish-list of Sarita.

Thus, the next thing that Sarita did after taking second loan of Rs. 25,000, was that she made a pucca house for her. This was in her words like a **dream**

<b>Name of the member</b>	Sarita Devi
<b>Name of the village</b>	Masu
<b>Name of SHG</b>	Palashful Mahila Samuh
<b>Year of joining</b>	2012
<b>Big loan taken (in Rs.)</b>	10,000 & 25,000
<b>Small loan (in Rs.)</b>	1,000



**“SHG provided me the basic needs of life ; food, shelter and good education for my children”.  
SHG is my identity.”**

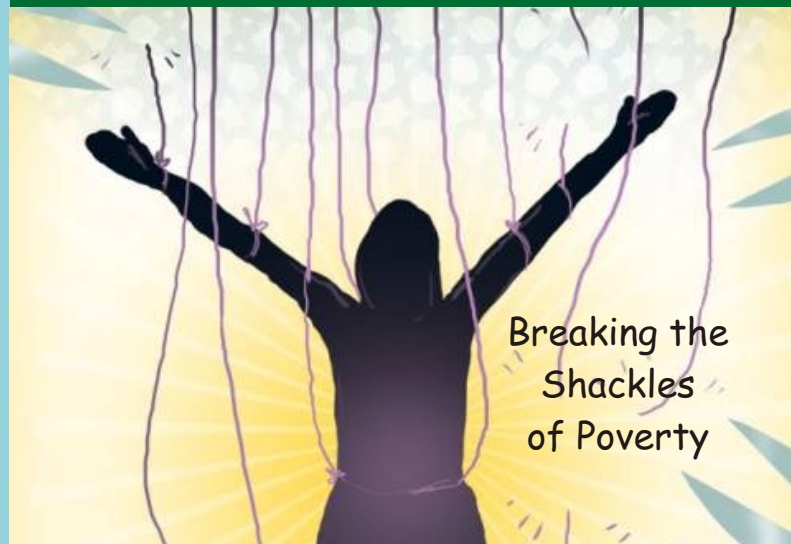


**coming true.** Afterwards, she took Rs. 1,000 for meeting her house-hold expenditure. Till date, Sarita has repaid Rs. 12,000 of the total loan amount including the interest.

Subsequently, for a regular flow of income, Sarita started goatry business and is running it quite well. Now, her husband is also supporting her and sharing the responsibilities.

Presently, **Sarita is working as an Active woman and is the book-keeper of her SHG. With this, she is earning Rs.1, 200 per month.**

### Cartoon Corner



**Breaking the Shackles of Poverty**



## Be Informed... be the Change...



Knowledge Management & Communication Cell along with Social Development Domain, conducted street-plays on Anti-Human Trafficking on 05 February 2015 at Nicchitpur village in Hardaag cluster of Namkum block, Ranchi. Block staff of Namkum and the members of Jungle Aajeevika Mahila Gram Sangh were present at the event. **The objective was to raise awareness on human trafficking.**

Bhartiya Lok Kalyan Sansthan has been hired for conducting the street-plays. With the campaign, “*Beti ko Padhao, Aage badhao*”, it started with a small song “*Hamar Sunder Chotanagpure*”. During an hour long programme, four different stories depicting effective messages on human trafficking were delivered.

The first play was on **Bonded Labor**, showing how naive and facile people in search of better livelihood opportunities get attracted to big cities and become puppets in the hands of their employers, who took more work in return of very less wages and also, sexually harassed the women workers. The other theme was **Exploitation of Domestic Workers**. It displayed inhuman conditions of domestic helpers. The play showed how they are paid less and are treated like slaves by their employers. Third, case of the play showed **Selling Women for Marriage**. According to 2011 census, the sex ratio in India is 940 females per 1000 males. As a consequence, in many parts of India, people are not finding suitable girls for marriage and thus, it has developed the market of buying and selling of women for marriages. The worst part is that sometimes women are forcefully married to more than one man. The last one was on **Selling Women for Prostitution**. It showed how the brokers are targeting

young beautiful women, befooling their parents and then pushing them into flesh trading. The play concluded with the motivating song “*Hamne hai thana, beti ko hai bachana, beti ko padhayenge, badal denge jamana.*”

Afterwards, the women of the community shared their experiences of watching street-plays. Laxmi Kachhap, Secretary of Sarna Mahila Samiti SHG told, “*beti behen ke nahi bheje ke chahiye*”. (We learnt that sisters and daughters should not be sent with strangers). **Nasrin Khatun, book-keeper of Jungle VO and active women of Khusboo Mahila Samiti told, “We should not trust strangers easily and send our daughters and sisters in greed of getting work and money.”**

The young girls are soft targets of brokers, and considering this; the next street-play was conducted in Middle School of Dundigada village. Ms. Poonam Kachhap, the school teacher shared that “although the number of females migration has reduced, however, it is still prevalent in some of the areas”. Taking the campaign further, the street-plays were organized in other villages of Namkum block, Angara block of Ranchi district and Khutpani, Goilker and Manoharpur blocks of West Singhbhum district respectively.



## Post Planning Consultation meeting with CFT partners



Mahila Kisan Sashaktikaran Pariyojna (MKSP) Cell organized a three days' post planning consultation meeting with the NGO partners from February 05 to February 07, 2015 at hotel Le Lac, Ranchi.

The agenda of the meeting was to review the progress under Cluster Facilitation Team (CFT) programme, detail of work done, plan for FY 2015-2016, prioritized schemes, shared challenges faced and discussed the possible solutions.

The meeting was chaired by Mr. Arif. M. Akhtar (SPM-MKSP) and co-chaired by Mr. Sanjay Bhagat (PM-Convergence), in the presence of Shri Paritosh Upadhyay (CEO, JSLPS) and Mr. Bishnu C. Parida (COO, JSLPS). Altogether, twenty-eight Civil Society Organizations (CSOs) presented their progress of work, discussed about the challenges faced and the way forward of the programme.

Several topics like technical discrepancy of MIS, capacity building for CFT team, uniformity in Baseline survey and calculation of labor days were also discussed.

In deliberations among the stake-holders, it was decided that JSLPS would try to solve the issues related to MIS with state level technicians and Aam Sabha with Panchayati Raj Institutions (PRI) members will be helpful in collaboration.

## Visit of World Bank Team

A team of the World Bank visited the project area of JSLPS at Angara block of Ranchi district on 24 February 2015. Altogether six villages were visited, where the progress of Livelihood Intervention Project Area was reviewed. **The objective of the visit was to assess the development of Livelihood Project in the state.** The tour commenced with Guttidih village, where lac cultivation was observed and the team interacted with the farmers, took note of their experiences on the procedure and the benefits of Lac cultivation. Along with that, the learning of farmers and their feedback were also captured. Additionally, the team also took a look at Semialata (a host tree of lac cultivation). Taking the visit forward, at Kucchu village, vegetable production and Summer Paddy Cultivation through System of Rice Intensification (SRI) was observed and then the team proceeded to Rangamati village, where they saw the Community Managed Sustainable Agriculture (CMSA). Afterwards, the next destination was Getalsud, where the team interacted with *Pashu Sakhis*, visited the Goat Resource Centre and shared the thought of scaling of the Goatry Project. Eventually, the team proceeded to Jamun village, where they interacted with the farmers who were growing vegetables through Drip Irrigation System and took note of their learning and findings. After meeting the *Aajevika Krishak Mitras* (of Lac cultivation, CMSA and SRI methodology of growing vegetables) and *Pashu Sakhi*, the team look satisfied and contented from the work of livelihood project in Jharkhand. After the successful visit, the team had a meeting with the CEO and COO of JSLPS, along with the SMMU officials at State office of JSLPS, where they briefed about their visit and discussed the progress for scaling up of the programme.



## Capacity Building for preparing Credit Utility Plan



A fourteen days' training programme for twenty-four Micro Credit Plan Community Trainers (MCPCT) from four blocks of two districts i.e. Manhorpur, Khutpani, Goilkeri of West Singhbhum and Angara of Ranchi district was organized at Saptrishi Seva Sadan, Ranchi.

**The objective of the training programme was to train the community trainers in making the credit utilization plan for one year time frame.** Ms Nagrajamma and Mr. Ravindra Reddy from Society for Elimination of Rural Poverty (SERP) were the trainers.

The training was conducted in-house with session for field exposures. After the introduction of Micro Credit Plan (MCP), the SHG didis went to Namkum block and prepared MCPs of SHG didis and then presented their findings and works in a two days' time-frame. The same procedure was repeated in the remaining days of training.

On the last day of the training i.e. on 23 February, the MCPCTs presented the procedure of MCP in a vestibule model, where a Village Organization (VO) was created and in turn, each SHG presented their MCP to the VO. The procedure commenced with taking the permission from the President, Secretary and Book-Keeper of VO for presenting the MCP and then seven steps of MCP was presented i.e.

- Taking information of SHGs,
- Information of family members of SHGs,
- Income & Expenditure of the SHG members,
- Details of Income & Expenditure of the family of SHG members,
- Presenting the occupation to be commenced and

presenting the budget - the income and expenditure from the business,

- Loan amount and the installments of loan with frequency and amount,
- the detail of members who are taking loan for the very first time and the members who are taking loan for the second time.

After discussions and deliberations, it was agreed upon by the SHGs members that the loan amount will be spent only for the purpose for which it has been taken and the repayment of loan should be timely. Similar agreement and understanding was developed between the SHG and VO. It was noted that the loan will be refunded in 20 to 30 installments and 70% of the total loan amount will be sanctioned from the VO.

Shri Bishnu C Parida (COO, JSLPS) guided the trainees on how to calculate personal income and expenditure of families, as it is a difficult task, because most of the people hesitate to reveal their personal details.

***Ms. Shehnaz of Pahal Mahila Samuh from Angara block, sharing her experience told, "I am enjoying it, feeling like, I have returned to my childhood days." Sami Shri from Goilkeri block told, "I have never used calculator before, but now I am using it confidently."***

The training concluded on a positive note, the trainees presented their point of views before the COO, that they need five days' time for preparing MCP. It was decided that a talk will be held on this in which their points will be discussed and then the next course of action will be taken.



## Training of Active Women as Community Trainers



Training of Trainers (TOT) programme for Active Women of West Singhbhum district from Goikera, Khutpani and Manhorpur blocks for developing them as best Community Trainers for formation & strengthening of SHGs was held at Saptrishi, Tupudana, Ranchi from 14 February to 23 February, 2015. Altogether, twenty-four Active Women attended the training; two active women from Angara block of Ranchi district also attended the training.

In the training, the trainees understood the meaning and definition of poverty and got acquainted with different topics like; who are poor, reasons of poverty, steps in eliminating poverty, women empowerment, why SHG, what it is, how it is formed, rules of SHGs, indicators of good SHGs, *panch-sutras* of SHGs, benefits of savings, agenda of weekly sittings and its advantages, book-keeping and why it is important, its benefit, the usefulness of SHGs books and its types, about Revolving Fund (RF), Community Investment Fund (CIF) and different government schemes which are available and are beneficial for them.

On the last day of the training session, the trainees shared their experiences and recapitulated the major learning. Shri Bishnu C. Parida (COO, JSLPS) attended the session and guided the SHGs *didis* of keeping a note-book with them while interacting with the women of the community, so that the important discussions can be noted down and encouraged them to focus more with determination in training programme, because what they learn, will in turn, impart in their work, since working with less ambiguity will yield better result.

## Expanding the SHGs Chain

In order to form new SHGs and strengthen the existing ones, the first drive of iCRPs (Internal Community Resource Persons), commenced at Bano block of Simdega district. Four teams of iCRPs (i.e. five members each in a team consisting of three SHG Resource persons and two Resource Book Keepers) arrived from West Singhbhum for thirty-four days drive intervention. The Briefing meeting was held at Simdega on 17 February 2015. During the meeting, a cluster wise presentation was made by TCCs, CLCs and PRPs and a seventeen days' schedule was prepared and intimated to the iCRP team. This drive was specifically focused on the Participatory Identification of Poor process (PIP). The team went to eight villages (Simahatu, Soy, Pabura, Kanarona, Banki, Ukauli, Jamtai and Raikera) and formed fifty-nine new SHGs, identified sixteen Active Women and made fifty-nine book-keepers (i.e. forty-one within the SHGs and eighteen from the community). Additionally, for helping the ultra-poor under the campaign of "*ek mutthi chaval*", they collected rice and distributed to the needy. Simultaneously, for raising awareness on health and hygiene, the iCRPs along with SHGs *didis* cleaned the villages.

On the basis of the work done, it was concluded that:

- there is a need of proper communication to fill the gaps between the work done by both the Resource and Intensive blocks,
- more number of orientations are required on PIP process,
- Resource book keeper should be well oriented for SHGs book keeping,
- there should be an equal division of SHG resource person and Resource book keeper while attending and writing SHGs books during the first SHG meeting,
- the unnecessary interference by block staffs (including TCC, CLC) while iCRP team worked in villages should be avoided, and
- the follow up activities handed over by the iCRP team to concern persons should be handled in time.



## Empowering Women... Empowering Lives...



The Saras Mela was organized in Jharkhand from 11 to 27 February, 2015. JSLPS organized *Aajeevika Mahila Sammelan* on 26 February, for the women of SHGs. The objective of the event was to strengthen women empowerment and to provide a platform to the women of the SHGs for presenting and sharing their success-stories. Through Saras Mela, the SHGs women got a chance to exude their products in the market and an opportunity to gauge the taste and

preferences of the customers. The SHGs women of four blocks from Ranchi i.e. two Resource blocks Angara and Namkum and two intensive blocks i.e. Bundu and Bero, participated in the programme. Around 2,000 SHGs women were mobilized from fifty-nine Village Organizations (VOs) and from approximately hundred villages.

The SHGs women participated with great enthusiasm, a few of them anchored the programme, and some shared their success-stories of joining the SHGs, getting the benefits from it and coming out of poverty. One of the participants, *Anita Devi of Neha Mahila Samuh from Angara shared that it's only because of SHG, she got a new and comfortable "poverty-free" life, now she is doing tailoring and working on field using SRI methodology, as trained by JSLPS.* The SHGs women also presented songs, group-dance and street-plays.

Along with that, the women who have worked efficiently for their SHGs and for connecting the other women of the villages with the SHGs, were given prizes and felicitated in the presence of Shri Paritosh Updhayay, CEO of JSLPS.

***Suraj Mukhi Mahila Samuh was awarded as the Best SHG; Singari Gram Sangathan was awarded as the best VO in this event.*** RF and CIF were also distributed among the SHGs.

## Internal CRPs : Transforming Lives...

A de-briefing meeting of 1st Round iCRP Drive Bero was held on 24 February 2015 at Saptrishi Bhawan, Ranchi. The objective of the meeting was to review the work done and training provided by iCRPs to the rural women of the Bero for formation of new SHGs and strengthening the existing SHGs.

The de-briefing took place for four clusters including Jaria, Hariyarpur, Murto and Dighiya. A total numbers of fifty-eight SHGs were formed by the iCRPs. Participatory Identification Process was done by the villagers themselves. A joint walk, social mapping and wealth ranking were implemented which were illustrated during the presentations at de-briefing session.

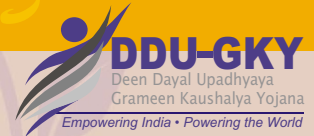
It happened for the first time in Jharkhand SRLM that the data of SHG meetings with the help of MIS data sheet was presented during the de-briefing session of iCRPs.

Explaining the overall process, Anita Devi of *Neha Mahila Samuh*, iCRP said, *"During the first seventeen days of PIP process took place which was carried out by the villagers itself, six days were spent in forming new SHGs and strengthening the old SHGs and five days were spent in providing the training to the book keepers and master book keepers to make them learn the skill of maintaining the book of records."* She added that in the beginning, the *didis* of the villages lacked concentration and were not at all aware about the schemes of the government but slowly and steadily they have gain confidence on various provisions under the government skills as well as there co-operation in formation of SHGs is praise worthy. A member of the newly formed SHG, *Tetri Tigga of Kiran Mahila Samuh*, said, *"Previously in the old SHG there were no laid down rules and regulations to be followed but SHGs formed under the NRLM fold is very organized. Here, we have learned to follow Panchsutra and follow the rules accordingly."*



# Glimpses of February 2015

Empowering India... Powering the World...



Industry-Rural India Skill Connect organized by JSLPS at Hotwar, Ranchi

An Initiative of Knowledge Management & Communication Cell

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