



# Aajeevika

## JHARKHAND



### The Empowered Women is powerful beyond Measure



*“SHG is my back-bone, it support my life.”-  
Sanju Devi*

Sanju and her husband worked as daily wagers. It was difficult for them to arrange three times meals a day. Taking care of the education of their children was beyond their reach. However, the wheel of time churned and 8<sup>th</sup> pass Sanju Devi found her way to SHG.

She joined JSLPS supported SHG in the year 2012. The time changed swiftly. She took Rs. 500 as first loan, for the treatment of her ailing husband. Then she borrowed another loan for the education of her children. Moving forward

towards achieving her dreams, Sanju took another loan for the construction of her house and afterwards for tractor.

For running the house and to increase income, Sanju started Goatry. *Aajeevika* not only provided her financial security but to her husband as well, when he joined with it and started working in JSLPS supported Goat trust and earning Rs.5,500 per month.

Gradually, Sanju also started working as an *Aajeevika Krishak Mitra (AKM)* and now she is helping other women to do farming through System of Rice Intensification (SRI) which results in more production and more income in less cost. In her persuasion, 40 farmers have commenced doing agriculture through SRI methodology and she is earning Rs.25 per farmer.

Sanju has also adopted SRI methodology for herself and growing potatoes and corn through this technique. Now, Sanju is enjoying a sound financial condition, her children (a girl & a boy) have access to good and regular education. Sanju has taken Rs.37,500 total loan from SHG and has repaid Rs.12,500 to SHG.

<b>Name of the member</b>	Sanju Devi
<b>Name of the village</b>	Amatoli
<b>Name of SHG</b>	Jyoti Mahila Samuh
<b>Year of joining</b>	2010
<b>Big loan taken (in Rs.)</b>	10000, 20000
<b>Small loan (in Rs.)</b>	500, 3000, 4000



## Women on the way to achieve Financial Security



In order to encourage the poor women to join SHG chain and bringing them out of poverty, the second round of iCRP drive was conducted in three intensive blocks of West Singhbhum district which are Hatgamharia, Tantnagar and Jagannathpur. It started on 18 April and continued till 22 May, 2015. A total number of 30 iCRPs from Goikera and Manoharpur (resource blocks) completed drive of 34 days. In a team of 5 they spent 34 days in a cluster, covering 2 villages, i.e. staying for 17 days in a village.

The iCRPs connected the women with the SHGs, made them aware about the benefits of forming SHGs and the concept of saving during their stay in the village. In addition to it, they also worked towards raising awareness on the importance of sanitation and cleanliness. They encouraged the practice of collecting 'ek Mutthi Chawal' in the SHGs for helping the needy people.

On the successful completion of the drive, the i-CRPs along with the newly formed SHGs members presented their work, learning, findings and challenges of the field to the district team during the debriefing meeting conducted at Pillai Hall in Chaibasa on 23 May, 2015.

**Altogether, 24 villages from 12 clusters were covered. Around 200 SHGs from 2,524 house-holds were formed. 54 Active Women were identified, 187 Book-keepers were formed and about 23 SHGs' bank account were opened.**

The new members of SHGs happily shared their experience of joining SHGs and demonstrated their understanding of the basic rules of SHGs like Panch-sutras and the names of 7 books of records.

## Igniting Young Minds ...

A five days' thematic training was conducted at Hotel Le Lac, Ranchi from 5 May to 9 May, 2015. The training was attended by 46 participants including YPs, BPMs and persons at managerial posts, who have joined JSLPS in the month of October, 2014. The residential training started with the welcome address by Mr. Sanjay Kumar (PM, HR). This was followed by the introduction of the participants. Shri Paritosh Upadhyay (CEO, JSLPS) delivered the key note address to the participants.

During the training sessions, the participants were oriented about NRLM and JSLPS, their objectives, core principles, vision and mission of the project. Resource Persons from World Bank and SMMUs threw lights on functioning of different domains and their importance in the implementation of the project. The concepts and functioning of domains were discussed including SM&IB, FI, Skills, MKSP, SD, KMC, M&E, Livelihood (both farm & off-farm) and MIS. The participants were also trained in HR, Finance and Procurement related issues.

Shri Bishnu C. Parida (COO, JSLPS) concluded the session, with briefing the participants about their career management and how they can effectively encash the learning period at JSLPS.

After the conclusion of the thematic training, the trainees were sent for seventeen days of Village Immersion programme. During this stint, they witnessed i-CRP drive of forming and strengthening SHGs and challenges the team faced during the implementation of the programme.

Cartoon Corner

Women : the creators,  
nurturers & the transformers.



## JSLPS joins hands with IFFCO



Jharkhand State Livelihood Promotion Society and IFFCO Kisan Sanchar Limited (IKSL) signed a Memorandum of Understanding in the State Office of JSLPS on 19 May, 2015, in the presence of Shri Paritosh Upadhyay (CEO, JSLPS), Mr. M.M. Tiwari (State Manage, IKSL) and other JSLPS staff.

The objective behind the MOU is to provide “Mobile based Alert and advisory services” to Self Help Groups and Producer's group members of JSLPS in the state of Jharkhand, which will equip them with pertinent and high quality information on verticals such as agriculture, animal husbandry, education, health, livelihood, basic financial literacy, commodity prices, weather alerts, weather based agricultural advisory etc., to enable the rural community to head towards empowerment and hence lead a better life.

### Modality and Benefits of the Services

In the course of the programme, 'IKSL Green SIM Card' will be provided to the members of the “JSLPS SHG and producer group” and extend the mobile phone based Value Added Services (VAS) for their benefit and also to extend other services in vogue such as 'Helpline', 'Re-listen facility' to hear the same day's voice message which will be a capsule of one minute duration by calling 53435 again, 'Phone In' programmes and 'mobile based quiz', etc.

The community shall be getting two free of cost messages, one message on agriculture related to Agro Climate Zone and one message especially based on the content as provided by the Organization such as animal husbandry, banking operations, schemes, loan disbursement, Crop insurance etc. per day.

## JSLPS expanding opportunities with Trickle up



Jharkhand State Livelihood Promotion Society and Trickle up has signed a Memorandum of Understanding (MoU) in the State Office of JSLPS on 19 May, 2015, in the presence of Amlendu Pal (Representing, Trickle up), Shri Paritosh Upadhyay (CEO, JSLPS), Shri Bishnu C. Parida (COO, JSLPS), Shri Srimanta Patra (SPM, SM&IB) and others JSLPS staff.

The purpose of the Tie-up is to develop strategy and implementing livelihood programme initiatives for people living under extreme poverty defined in the NRLM framework.

This partnership includes different strategies like training and developing managerial capacity of the community resource persons, community based organizations and other stake holders like district officials, bankers, PRI members including members of the Self Help Groups.

In addition, it will also work towards developing and improvising knowledge management and learning systems of JSLPS on strategies for poorest of the poor household. The target is to cover 3,000 households in three years.



## Orientation of Financial Inclusion team



A three days' orientation programme from May 21 to May 23, 2015 of FI staff was organized at Pakur district of Ranchi.

Mr. Dhiraj Horo (SPM, FI) took the session, Mr. DP Acharya (FI, Consultant) and Miss Priti Kumari (YP, FI) assisted him, in imparting the training programme. FI team from Dumka, Gumla, Simdega and Latehar also attended the training session.

***The objective of the programme was to bring conceptual clarity for performing work efficiently, discussing on the challenges faced in the field and exploring the possible solutions.***

It was decided, that, the training will be implemented in all the working regions of JSLPS.

The training was commenced with the introductory session of the trainees. Objective of NRLM was discussed, to bring the poor out of poverty within the span of six to seven years and it was concluded, this would have been feasible, only if one poor family will circulate Rs. one lakh loan within three to four years. Additionally, significance of Insurance was also discussed.

For increasing the capacity of taking loan Panch-sutra, SHG books of record and MCP was discussed. Afterwards the trainees in group presented the RF, CIF guidelines and SHG credit linkages.

The second day witnessed the rules and regulations of the SHGs in details and their financial significance.

On the last day of the training session, the trainees presented their learnings in groups. Followed to it, they were informed about the procedure of bank linkage and the relevant data required for it. For monitoring and tracking the work online, the MIS Officer of Pakur in details guided the trainees.

The session ended with discussing CBRM, the roles and responsibilities of Bank Sakhis and different reporting formats.

## Capacity Building of Internal Professional Resource Persons



A five days' residential training programme of internal Professional Resource Persons (i-PRPs) on the concept of SHGs formation was held from 25 to 29 May, 2015 at Saptrishi Seva Sadan, Ranchi. The training was attended by the Resource Book Keepers (RBKs) from Ranchi, West Singhbhum and Pakur. The objective of the training was to build capacity of the iPRPs for giving training to the cadres in the field, SHGs' management and for providing timely staff training to CCs and CLCs for book keeping.

During the training sessions, the roles and responsibilities of iPRPs, their responsibilities in management of iCRPs like village selection; distribution of CRP kit; SHG formation; follow-up training; book keeping training; refresher training as well as SHG leaders and Active Women training was discussed.

The training ended on a positive note, where the iPRPs learnt skills of their jobs. The trained iPRPs has been planned to be placed in Sanjivani project area.



## Women Empowering One Another



A 17 days' iCRP drive was conducted at Naya Anjana village of Chachki cluster in Pakur block of Pakur district. The objective of the drive was to connect the rural women of the poor families with SHGs for bringing them out of poverty.

The drive started with Participatory Identification of Poors (PIP) process. The first step was “**Samyukta Bhraman**”, where the i-CRPs visited the village and collected basic information about the financial and social status. After that, they invited the villagers for the next day meeting (**Aam Sabha**). The village was found to be under-developed with high ill-literacy rate, high population and zero cleanliness (no awareness regarding health and hygiene).

On second day, during the “**Aam Sabha**”, the iCRPs narrated the objective behind visiting the village and shared their success-stories for motivating the women of the community. Afterwards, the **social-mapping** of village was done by the villagers themselves, citing the resources and important institutions available in the village.

On day three, the procedure of “**Samajik Tokri**” was completed. With the participation of the villagers, the House-Holds (HHs) were classified into ultra-poor, poor and medium families. *Out of 269 HH, 141 were found to be ultra-poor and 108 came under poor category, the rest 20 came into medium category.*

From day four, the process of SHG formation started

with persuading the targeted families for joining SHGs. Altogether; **three SHGs** were formed and were provided all the three training of Module 1, Module 2 and Module 3.

During Module 1 training, the life-cycle of women was depicted; reasons of poverty, power of unity and importance of SHGs were shared. It was followed by Module 2 training, in which the SHG members were told about the rules and regulations regarding functioning of SHGs, following the rules rigorously, importance of time and about monetary fine, in case somebody does not adhere to the defined rules. Eventually, in the Module 3 training leadership quality, selection of leaders, maintenance of books of records etc. were discussed. During the process, **two Active Women and three Book-keepers** were designated and the Book-keepers were given five days training by the Resource Book-keeper in how to maintain the different books of Records.

On the 17<sup>th</sup> i.e. last day of the drive, the iCRPs shared their experiences with the villagers and communicated the final word of motivation of joining SHGs. Working at high temperature and with little co-operation of the villagers was difficult. It was concluded that if the Active Women inform the villagers prior about the drive, then the work of i-CRPs becomes easier.



## Exposure Visit of NERLPS Team



A team from the North East Rural Livelihood Promotion Society (NERLPS) was on a two days visit to Jharkhand SRLM. The objective of the visit was to see the best practices under JSLPS, in Chilli Value Chain and ½ Acre Food & Nutritional Security Livelihood model being implemented by ICCo and MKSP.

On the first day, the team visited Angada block of Ranchi district to see the functioning of the VO and activities under livelihood domain. They saw goatry activity being implemented by the Goat Trust under JSLPS and also observed farm based activities including drip irrigation system. Later, they saw the functioning of MIS and appreciated the procedure. Next day, after a brief introduction about the value chain activities and Food & Nutritional (FaN) Security Livelihood model, the team studied FaN field at Bongabar village at Mandu block of Ramgarh district. The seven layers cropping round the year and food and nutritional

security model was appreciated by NERLPS team. The Project Director and his team asked various questions from the women farmers regarding their experiences, learnings and income enhancement.

Subsequently, the team attended a VO meeting at Bongabar village. The VO members briefed about their activities, experiences and vision for future. They also described about the chilli value chain and their recent experience on value addition and packaging activities. The team was impressed and appreciated efforts put forth in such a short span of time.

The next destination of the team was the Farmer Field School at Tillaiya village which has been developed as an integrated approach for the on-going chilli value chain. The FFS demonstrated various new technologies like anti vector net, new seed varieties, seed treatment, vermi compost, NPM based organic fertilizers and good farming practices. Another FaN model was also seen by the visiting team adjacent to the FFS. The team discussed in length with the farmers about field coordinators and staff of the implementing agency SUPPORT at all the visited areas. Eventually, a presentation was made by ICCo VCC informing the NERLPS team on the journey, approach, steps, status and progress of various value chains and other activities.

The team was seemed to be impressed with the efforts of MKSP, ICCo, JSLPS Value Chain Cell that have been gone into not for only establishing the chilli value chain but also strengthening the VO. They also appreciated the efforts in developing the FaN pro poor livelihood model and Farmer Field School in tandem with support of the PIAs in business concepts and initiation of strengthening of the Producer Organization as a

part of establishing value chain. They suggested on up-scaling and replicating more such models in other regions and also to charge 'user fee' by the FFS.



## Workshop on Procurement Procedures



A Two days' workshop on "NRLM Procurement Procedures" was conducted on 28 and 29 May, 2015 at Hotel Ranchi Ashok by the Procurement Domain. **The objective behind organising the workshop was to provide details on limited tender, basic concepts of open tender, details on service procurement, contract management of Goods & Service and Community Procurement.**

The programme commenced with the welcoming and introduction of the participants and the trainers by Mr. Bhajman Sabut (SPM, Procurement). Honourable CEO and COO, of JSLPS attended the session. The SPM Finance and PMs of different domains along with DMMU members participated in the workshop. Altogether, there were 50 participants.

Mrs. Binu Malhotra (Procurement Consultant) from World Bank oriented the trainees on procurement guidelines of NRLM. Mr. Hari Krishna Pasupuleti (National Mission Manager, Procurement), guided the participants on service procurement. Mr. Bhajman Sabut (SPM, Procurement) together with Mr. Prem Mohanta (Procurement Expert, NRLM) conducted session on details of Limited Tender. The first day ended with an interactive session, where all the participants discussed their learning and cleared their doubts during the daylong session.

On the second day of the workshop, the participants were trained in the process of Open Tender, Pre-proposal meeting, Opening of Technical Proposal, Evaluation of RfP, Opening of Financial Proposal, Negotiation and Award of Contract including Contract Management and Community Procurement guidelines.

At the end of the session, on the basis of the Post Procurement Review done by Procurement domain, West Singhbhum district was declared as the best DMMU for the financial year 2013-14 and was awarded for the same. The session ended with the concluding remarks by Shri Paritosh Upadhayay (CEO, JSLPS). In his address, he summarized the learning of the workshop and discussed the way forward with them.

## Visit of Secretary, MoRD, GoI



Shri J.K. Mohapatra (Secretary, MoRD, GoI) was on a two days visit of Jharkhand (30 April and 1 May, 2015). During his visit, he visited the project area of JSLPS. Shri Mohapatra went to Manoharpur and Angara blocks of West Singhbhum and Ranchi districts, respectively. He was accompanied by Shri N.N. Sinha (Principal Secretary, RDD, and GoI) and other senior state Govt. officials. He saw the work intervention of Livelihood programme. Additionally, he took a look on the work of MGNREGS, PMGSY and Watershed Mission. On May 1, Dr. A. Santosh Mathew (Joint Secretary (Skills), MoRD, GoI), joined the team, during the meeting with Chief Secretary of Jharkhand and visited the Skills training centre, at Ranchi. JSLPS got the words of appreciation, from the respective Ministers and was encouraged to carry on the work with the same zeal and passion.



# Glimpses of May 2015



Review Meeting of Financial Inclusion



Review Meeting of Management Information System



SLBC Meeting at JSLPS State Office



Training of Internal Community Resource Persons



SHG formation at Naya Anjana, Pakur



Training of MCP Facilitators on MCP preparation



Pakur won the best performance award, in the State Review Meeting



EC Meeting of Village Organisation, at Angada, Ranchi

## An Initiative of Knowledge Management & Communication Cell



Concept, designing and compilation by **Kumar Vikash**  
**Jharkhand State Livelihood Promotion Society**

(Rural Development Department, Government of Jharkhand)  
3rd Floor, Shanti Deep Tower, Radium Road, Ranchi – 834001

☎ : 0651-2360053/2360391 ✉ jslps.ranchi@gmail.com 🌐 www.jslps.org 📘 facebook.com/onlineJSLPS



Contributors : Jyoti Rani & Sonam Sahu

For any feedback or suggestions email us at : [kmc@jslps.in](mailto:kmc@jslps.in)

