



# Aajeevika

## JHARKHAND



### SHG : Turning Dreams into Realities ...



Rina Devi, Secretary of Suraj Mahila Samiti Self Help Group (SHG) is living a satisfied life. She thanks her SHG for this change and opportunity to live better. Rina Devi is a resident of Kolat village of Ranchi district in Jharkhand, where JSLPS is working.

After her association with the SHG, she got the idea of doing rice cultivation through System of Rice Intensification (SRI) methodology and also commenced Lac cultivation for earning livelihood, which has helped her in increasing the income manifold.

Prior to the year 2013, before joining SHG, the situation was very different. Rina, a mother of two sons, was solely dependent on her husband's earning. For income generation, Rina's husband went to Mumbai and worked as a laborer there. Although, he used to send money to her, but it was not regular

and also sometimes the money was not available at the time of need. This is a brief story of a woman, who faced various shocks in her life and constantly faced vulnerable situations. For betterment of her family, she also started working as farm laborer and maid servant in crucial time.

Rina received moral support of Community Resource Person (CRP) and this brings the desired change in her life. After joining SHG, Rina started Lac cultivation and her life took a turn from insufficiency to self-sufficiency. **As an active woman, Rina also worked for society, she along with her members constructed a road to their village** and for making transportation easier, she bought a scooty for accomplishing her work. Educated up to secondary school, Rina is smoothly managing the work of her SHG. Now she does not worry for the resources, she

has a source of income, she can depend upon. Rina has a vision, where she does not want anyone to be trapped in the shackle of poverty.

Village	Kolat
Panchayat	Bandhua
Cluster	Kutiyatu
Block	Namkum
District	Ranchi
SHG	Suraj Mahila Samiti
Year of joining	2011
Big loan taken (in Rs.)	5000, 5000, 5000, 5000
Small loan (in Rs.)	1000



"SHG completes my life, from insufficiency to self-sufficiency."  
- Rina Devi



## Nurturing young minds in Development



A de-briefing session of the Young Professionals (YPs) and Block Programme Managers (BPMs), who went for Village Immersion (as a part of their orientation programme) was organized at JSLPS state office, Ranchi on 01 June 2015. **The objective of the session was to share and understand the learning and challenges faced during their 17 days stay in the village.**

Altogether, 18 newly joined staff from various domains like Knowledge Management & Communication, Livelihood and Job & Skills including BPMs of different blocks were sent to different villages in Pakur district of Jharkhand. They were sent to learn the basics of NRLM i.e. the procedure of forming new SHGs and strengthening the old ones.

The participants stayed in the village with the iCRPs and the community to get detailed idea of the CRP drive. Besides, they also learned and worked with the community for the upliftment of poor through community institutions like SHG. After their village immersion of 17 days, a de-briefing session was organized. On the basis of their findings, the participants shared various learning. Still, many people in the village are indulged in child-marriage and the awareness regarding health and hygiene in the village was found to be negligible. It was learnt that giving prior information of the i-CRP drive to the villagers by the Active Women (AW) of the nearby villages, briefing about the importance of SHG and benefits of connecting with SHGs, all these activities would help in forming SHGs. It was also shared that while conducting *Aam Sabha*, there should be banners with the i-CRPs, citing the name of JSLPS and the banner should be in both Hindi and as well as in local language to raise the awareness.

The participants also shared the challenges, during their stay in the village. As the drive was conducted in

the month of May, the temperature was very high. It was very difficult for the team to work in a hot and humid situation. Additionally, this was the wedding season therefore the villagers were not giving desirable time to the i-CRPs and were not showing much interest. Language was also a barrier, since most of the population understood Bengali and Santhali; therefore, the participants were not able to communicate with the community and thus, were finding it difficult to learn things.

*The drive ended on a positive note, where, the participants learnt the optimum utilization of limited resources and just like liquid, learnt to adjust with the surroundings.*

## Infusing New Talents in JSLPS

A three days' orientation programme of the newly joined Young professionals (YPs) was organized from June 01 to 03, 2015, at the state office of JSLPS. The session commenced with the welcoming note to the new aspirants by Shri Bishnu C Parida (COO, JSLPS).

Altogether, 24 YPs joined JSLPS. They were oriented about the NRLM programme and its objective. Subsequently, they were informed about the work of different domains, through which JSLPS functions. The domains which were introduced to the YPs were Livelihood, Skills, SM & IB, FI, MIS and M&E. In between, through various knowledge resources like videos of different programmes, the participants got to know about the programme more preciously.

On the last day of the session, Shri Sanjay Kumar (PM, HRD) conducted the session and informed the candidates about the HR policy, hierarchy list, the salary-slab, TA, DA and about the annual leave procedure.

By the end of the session, the participants were acquainted with their jobs and responsibilities and the organization's expectation from them.



## JSLPS inspires activities of UPSRLM



**Shri Anand Mishra IAS, Agricultural Production Commissioner, Govt. of UP and Shri Adarsh Singh (State Mission Director of UPSRLM)**, along with 80 senior officials from Uttar Pradesh came to Jharkhand on a three days' exposure visit (i.e. from 11 to 13 June, 2015) for understanding and learning NRLM programme being implemented by JSLPS in Jharkhand.

At **Chanakya BNR**, official inauguration of exposure visit was done on June 11, 2015. On this occasion **Shri R. S. Poddar, IAS Development Commissioner, GoJ and Shri N. N. Sinha, IAS Principal Secretary, RDD, GoJ**, were present at the event. **Shri Paritosh Upadhyay, IFS, Rural Development Department and CEO of JSLPS**, welcomed the participants. Shri Upadhyay shared the journey of JSLPS and its flag-ship achievements in a short span of time, since its existence from the year, 2011. He discussed the HR practices, Accounting and Procurement policies of JSLPS and how because of its strong system, JSLPS, is now among the best working SRLMs in the country.

Several dignitaries, including **Shri Ved Arya (MD-SIDS, New Delhi)**, **Shri Vinay Vuttukuru (Senior Agriculture Specialist, World Bank)** and **Prof. Amitav Mukherjee**, during panel discussion, discussed about Institutional autonomy, delegation of authorities, decentralized decision making process and communitization of implementation process, Professional approach of Mission – Technology usage, standardization of business process and service standards, space for innovations and dedicated capacity building efforts and HR and organizational culture – Recruitment (attitude based selection), working with champions within organization, Structured Induction, Continuous

Team Building,  
Staff Support  
System and Grievance Redressal.

In the second half of the first day, the participants in groups went to Angara and Namkum blocks of Ranchi for understanding administrative set-up. Sessions of the day two was classified into field-visit and then sharing the learning and findings of the visit. The participants visited Namkum, Angara and Torpa blocks of Ranchi and Khunti district, to have the clear understanding of the programme implementation at the field level. During the visit, the participants saw SHG and VO Federation, took a look on the Livelihoods, Financial Inclusion, Social Development and Convergence Activities and also interacted with the Community Cadres. Afterwards, they shared their learnings with the team of both JSLPS and UPSRLM. ***The most common learning based on their field visit was a good HR system and capacity building of the team is the key to success.***

On day three, the participants of UPSRLM had an open discussion with the team of JSLPS on different domains including SM&IB, MIS, FI and Finance. **Smt. Jyotsna Sitling, IFS, Joint Secretary, Ministry of Skill and Development** discussed the contours of a differently implemented rural development Programs and shared her experiences from UP and Uttarakhand.

The programme ended on a positive note, where both the staff of JSLPS and UPSRLM learned from each other. It was a proud and prestigious moment for JSLPS, that in such a short span of time, it has emerged as a model of learning for other SRLMs.



## Promoting a common understanding of NRLM



A one day workshop on orientation of NRLM was organized by RDD with the support of JSLPS on June 17, 2015 at District Council. **The objective of the workshop was to introduce the NRLM, its objective and its approach of work implementation to the various government officials.**

Mrs. Sundri Tirkey (District Council, President) was the chairperson of the event and the other dignitaries included Director DDA, DDC members, BDOs and LDM of BOI. Mr. Arindam Misra (SRC, JSLPS) introduced JSLPS to the participants. During the sessions, the participants were told about the difference between NRLM and SGSY, in which they were informed that SGSY was allocation based, used for categorizing the poor through BPL criteria and has a targeted approach. In order to handle

the flaws in SGSY, it was replaced with NRLM. NRLM is demand driven, uses PIP for identifying the poor and has saturation approach. The major difference between the two is that the former was subsidy based and NRLM is subvention based. One of the key objectives of NRLM is communitization, where the women take the lead and run the programme by themselves.

The participants were made aware about the SHG formation, *Panchsutra* rules of SHGs, financial assistance given in the form of RF and CIF and about the rule of weekly meeting of SHG. The unique thing about the SHGs running under the tutelage of NRLM, is that its weekly meetings are not scheduled on dates but on days, as women from the village, remembers days more preciously.

For exemplifying the work of JSLPS as an implementing agency of NRLM, ***Reshma Devi from Chandaghasi village of Namkum block, Ranchi district was invited. She presented her journey with JSLPS to the audience. After about two and half years of her marriage, she lost her husband in an accident. Being a single mother, she was facing lots of difficulties to run the house. SHG came as a ray of light in her life. Bosco Mahila Swayam Sahayta Samiti is the name of her SHG, which according to her is her soul. From it, she has taken Rs. 1, 00,000 till date and has invested in her daughter's education, home consumption and in agriculture.***

***Srimati Tirkey in her address to the participants said, "Initially, I was confused about JSLPS, that what it is, who owns it, however, in today's session, it became crystal clear. This mission should be like a revolution, i.e. bringing the women in front and changing the scenario."***

The workshop ended on a positive note, the participants had the conceptual clarity of NRLM and were motivated to make Ranchi as an example for other districts.



## Towards Self-reliant Community Institutions



An SHG Credit Linkage camp was organized with the joint efforts of **JSLPS, Bank of India and Jharkhand Gramin Bank** on June 17, 2015 at Chaibasa in West Singhbhum.

**The objective of the event was financial leverage of SHGs.**

Shri N.N. Sinha, IAS, Principal Secretary, RDD, GoJ was present at the grand event.

Among other dignitaries who were present at the event included Kolhan Commissioner, GM-SLBC, Zonal

Manager of BOI, Chairman and Regional Manager of Jharkhand Gramin Bank, LDM of BOI, other Bank Managers and Mr. Dhiraj Horo (SPM, FI).

Nearly, 500 SHG women from Goilkera, Manhorpur and Khutpani blocks participated in the event. About 326 SHGs were linked with Bank and worth of Rs. One Crore and sixty-three lakhs amount was credited to SHG bank's account.

This is the next level of succession, with financial security, women are becoming socially independent.



## Capacity Building on Financial Management

A two days' training on Financial Management was held on 4 and 5 June, 2015 at hotel Royal Residency in Pakur. **The objective was to orient the participants with the different aspects of finance and implementation of financial work at district and block level.** Mr. Ranjan Srivastava (SPM, Finance), Mr. Anirudh Parida (PM, Finance), Mr. Vijay Kumar Mishra (Finance Manager, SRC), Md. Shadab Alam (DFM, Pakur) and Mr. Saurabh Kumar (DFM-Dumka) were the trainers. Other trainers who conducted sessions include DPM Pakur, DPM Dumka, thematic managers, BPMs along with CLC from Pakur, Dumka and Giridih who are signatory at block level bank account maintenance. The training commenced with the introduction and expectations recording of the participants. Afterwards the experience was shared by DFM Pakur, Dumka and AO Girdih, which basically focused on challenges faced during the implementation of work. On the first day of the training, the trainees got to know about topics overview of accounting system of JSLPS, non-negotiable document, cash-limit, difference between book-keeping and accounting, importance of file movement, correct noting, and recording in JSLPS. On the second day, group work, planning, budget, cost norms, staff entitlement, benefits and different

formats including TA, DA, FTA, communication and laptop allowance were discussed.

During the sessions, finance management at block level, the focus on basic factors such as workshop, training, exposure visits, travel expenses reimbursement, disbursement of RF and CIF were discussed. For the better understanding of the concepts, four groups were formed for group exercise on different case studies based on cash book, cheque issue register, advance register and settlement of Imprest money. The activity was followed by presentations in groups. The training ended on a positive note with feedback of trainers, participants and closing remark by the DPM Pakur.

*Cartoon Corner*



SHGs protecting women, by making them courageous



## Creating Opportunities for Rural Aspirants...



Shri Neelkanth Singh Munda, Rural Development department, GoJ inaugurated three training centers of Deen Dayal Upadhyay Grameen Kaushal Yojna, a sub-component of NRLM program implemented by JSLPS under Rural Development Department, on 25 June, 2015 at Khunti district. It was an important day for Khunti as Hon'ble Minister Shri Neelkanth Singh Munda, RDD, GoJ flagged off the troupe of Aajeevika Kalajatha. This troupe will perform street plays in Ramya and Khunti block to create awareness among the rural women about the formation of Self Help Group. Further these street plays will help in mobilization of rural women leading towards their empowerment.

On this occasion hon'ble minister said, *"The jobless youth, who get diverted and starts unfair trade, the skill training program will play as a beam of light in removing the darkness of their life. This will act as a key towards their success."* He also added, *"It is a propitious day for Khunti Today as three skill training*

*centers are inaugurated. Every year a minimum of 2,500 youth will be trained and provided with employment opportunities under Aajeevika Mission. In the coming days such trainings will be opened all over Jharkhand so that the dream of our hon'ble Prime Minister comes true."*

Encouraging the confidence of the students at the training center Shri N.N. Sinha, Principal Secretary, RDD, GoJ said, *"The target is to train and place around 67,000 youth of our country within two years of time span in different sectors."* He also shared his view in saying that today there is a great need to provide skills to the youth of our country, our talent creates our identity and our target is to make every youth of Jharkhand skilled for which State Rural Livelihood Mission is providing full support.

The name of the centers and the training provided there are namely, India Can Education Pvt. Ltd-hospitality, customer Relation service, Domestic B.P.O and data entry cum office assistant. Gramin Vikash Trust- Hospitality, desktop publishing, Compute hardware and retail sector and Don Bosco Tech Society- Basic electronics, IT, data entry operator, nursing and beautician. These centers are well equipped with high tech facilities for the students; including IT labs with wifi, biometric device linked with Adhar card and CCTV for monitoring etc.

Addressing this event Special Secretary cum CEO JSLPS Shri Paritosh Upadhyay said, *"These training centers are built up with all the facilities and after the placement of the students, monitoring will be done for one year to keep a track of the students."*

Special Secretary IWEP Mr. Nijlingappa, DC Khunti Mr. Prashant Baghmar, COO of JSLPS Mr. Bishnu C.



Parida, Mr. Vinay Pandey, Mr. Amit Jain, Mr. Praveen Singh, Mr. Kumar Vikash, Mrs Reeta Singh and Ms. Sonam Sahu were also present on this occasion.



## Harnessing Entrepreneurial Dreams



Santoshi Catering Group ( which is run by SHG members), with the support of MECs, initiated a south-indian food stall at Hiranpur market, in Pakur on 25 June, 2015. **The objective was to motivate the SHG members to expand their work area, cater to the demands of the market and to promote the activities of SHGs.**

It has been found that the South-Indian food is hardly available in Hiranpur market. Thus, for meeting the latent demand of the customers and grabbing the opportunity, mentor Shaija helped the members of Santoshi Catering Group to prepare South Indian food like *idli and dosa along with Sambar and chatni*. MECs supported them to prepare the list of products to demonstrate and sell in the stall. The other items included Bread Chop, Egg Chop, Potato Chop, Brinjal Chop and Pakora.

On 24 June 2015, the stall and other equipments were arranged by the MECs. On 25 June, after 11.30 am the selling of food products started. The initiative garnered a very good response from the consumers. It was observed that the people of Hiranpur like the south Indian food. Within four hours, food-products of worth Rs. 1,308 were sold and the SHG *didis* earned Rs. 1,661, thus, making a profit of 27%. Due to more demand, the supply of products fell shorter. Around, 200 customers have been projected for the business.

Before the programme, the SHG members had no confidence about success of this initiative. Initially, they were giving catering service to the block office randomly, but it was not regular. Thus, there was no regular flow of income. Starting a south-Indian stall has given them the opportunity of regular income and also the confidence of taking up new things.

On witnessing the customer's response, MEC group is trying to arrange a daily shop for the SHG members. The holistic support from the JSLPS staff makes the plan successful and thus, JSLPS is moving ahead in developing entrepreneurs.

## SM&IB Monthly Review & Planning Meeting

A two days' monthly review & planning meeting of SM & IB domain was held on 8 and 9 June 2015 at Hotel Raj Residency, Ranchi. **The objective of the meeting was to plan Capacity Building, roll out plan for expansion strategy and PIP exercise plan for the second Quarter.**

The status of engagement of i-CRPs and resource allocation for the planned additional 39 intensive blocks for FY 2015-16 were discussed. The Participants were informed about the available resources which can be deployed after refresher training. Training of Trainers on Participatory Training Methodology was also discussed. During the suggestions and feedback session, it was decided to counsel the family heads of

those CRPs who are not willing to go in the CRP drive. It was also contemplated that there may be provisions of crèches for the children of CRP during the drive. The selection criteria of i-CRPs were also kept in mind while making it more flexible and focused, which in turn may contribute in capacity building and strengthening of VO. The members discussed about the administrative set up, involving setting of block offices of Mainka and Mahuatand in Latehar district, Masalia block in Dumka district and Thakurganti in Godda district. On the final note, Mr. Neelesh Singh (SRC) was assigned to prepare PIP protocol and get it approved by the CEO, JSLPS.



# Glimpses of June 2015



Pashu Sakhis of JSPLS at Goat Trust, Lohkhow, posing for the shutterbug

Creating awareness through street-play at Rania, Khunti



Deputy Manager of Jharkhand Skill Development Mission visited Mass Infotech Training Centre for exposure of DDU-GKY

Sri Ram Tahal Choudhary, M.P., addressing at the Inauguration of first CLF at Singari cluster, Angara.



Chandu Marshal SHG commenced catering service at Khuntpani Block

MEC Review cum Planning Meeting, held at Saptishi, Ranchi

Training of Resorce Book-keepers at Sasang cluster, Latehar

## An Initiative of Knowledge Management & Communication Cell



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