



Jharkhand State Livelihood Promotion Society

Aajeevika

JHARKHAND



National Rural Livelihoods Mission



"I want to bring other women like me forward and work for their welfare"
Kamla Devi

Name	KAMLA DEVI
SHG	Amba Mahila Samiti
Village	Kisi
Block	Namkum
District	Ranchi
Small Loan	100, 500, 1000
Big Loan	28,200

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Marching Towards Shining Path...

Kamla is a resident of Kisi village at Hardaag cluster, Namkum block, Ranchi. Kamla was married at a very young age. Her husband worked as a laborer and entire family (with two girls and one boy) of five members were dependant on his meager income. It was difficult to support the family. They did not have a shelter of their own and were struggling for getting a place to live. Kamla started working as a cook in a government school of her locality.

In the year 2012, Kamla came to know about SHG through external Community Resorce Person from Andhra-Pradesh. After knowing the benefits of it, she became the member of **Amba Mahila Samiti**. Initially, she took a loan of Rs. 100 from her SHG and purchased rice for her family. Subsequently, she took further loan for commencing livelihood activity and invested them in buying goats. Further, she also bought a mobile phone and gradually took loan for making home and for the education of her children. A home of her own and good education of her children gave her immense confidence. Kamla has repaid more than 50% of her loan to her SHG i.e. Rs.16,000.

Along with financial benefit, Kamla also get social recognition and commenced working as an Active Woman. Subsequently, she started working as an Internal Community Resource Person (iCRP). She is working for other women like her in taking them out of poverty and motivating them for joining SHG.

Now, Kamla has a house of her own, her children are going to private school and she is living a dignified life.



JharFood : New Frontier of Rural Livelihood



JSLPS is working on a new avenue of livelihood with women SHG members with technical support from NRO Kudumbashree, Kerala. It is developing Micro Entrepreneur Consultants (MECs) to support Micro-Enterprises and various livelihood verticals of Women SHG members in Jharkhand. Many SHG groups are preparing food and serving during training and exposure visits in the Villages / Clusters / Blocks and at district levels. Even one of the SHG of Namkum block is providing lunch and Tiffin service in few meetings of SMMU at Ranchi.

In the Saras and Khadi Mela (from 5 to 17 February 2016) JSLPS SHG members had put four food stalls (from Ranchi, West Singhbhum, Simdega and Pakur districts) with one group from Kudumbashree, Kerala at Morabadi ground, Ranchi. They competed with professional caterers and food vender from Jharkhand and other states. 35 SHG

members with 15 MECs of Jharkhand and Mentors from Kerala worked from morning to night. They served around 400 customers everyday and average turnover was Rs.25,000 per day. Traditional Jharkhandi food was the main attraction of these JharFood stalls. Hon'ble Rural Development Minister, Principal Secretary, Rural Development, CEO, JSLPS, CGM, NABARD and many dignitaries visited these stalls and enjoyed delicious food. Our Women SHG Catering group got 1st prize on Food stall category from Hon'ble Governor of Jharkhand during the closing ceremony of Saras and Khadi Mela on 17 February 2016.

In the future it has been planned to establish Food Cafés of JharFood in Ranchi district and block towns. It has also been contemplated to improve quality and service standards like professional catering groups, to serve food to SHG members during various training and exposure visits in all operational blocks, to provide lunch and Tiffin in JSLPS and other government Banks, NGOs and corporate offices in Ranchi and other districts, to serve food during marriages, birthdays and other social functions in the village and participate in state, national and international food festivals.



Harnessing The Potential of Communication

An impact assessment was conducted on IFFCO Green card advisory services at Namkum and Bundu block. A random selection was conducted to select Aaajeevika Krishak Mitras (AKMs) who regularly listen to the voice messages and are benefitted by these advisory services. IFFCO Green cards turned out to be powerful tools for advising women about new ideas and practices about agriculture and improving their livelihood. The majority of rural women are illiterate and live in remote and isolated areas where access to information, lack of transportation, scarcity of trainers, cultural and language differences are common problems. Such problems, however, can be overcome through the use of appropriate communication technologies. It is also promoting changes in attitudes and social behavior which are helping communities to identify sustainable opportunities and development solutions that are within their reach.

These services also contribute to agricultural sustainability, livelihood improvement and well-being of populations in rural areas. The delivery of advisory services is essential to ensure that rural population groups, particularly women farmers are equally recognized as key stakeholders having their needs met and socio-economic concerns properly addressed.

It appears that the IFFCO Green Cards has substantial positive impacts on the availability and quality of advisory services provided to farmers, promoting adoption of new crop and livestock enterprises as well improving adoption and use of modern agricultural production technologies and practices. IFFCO Green Cards also appear to have promoted greater use of post-harvest technologies and commercial marketing of commodities, consistent with its mission to promote more commercially-oriented agriculture. It appears to have more success in promoting adoption of improved varieties of crops and some other yield enhancing technologies than in promoting improved soil fertility management.

Rajmani Devi from Gutuhatu village-Bundu block said, "The messages are really helpful as I practiced the seed treatment in wheat and also adopted System of Wheat Identification method."

Meena Devi from Baredih village, Bundu block said, "Listening to the voice messages I started practicing seed treatment in wheat and vegetable crops. I also got aware about Yojna Banao Abhiyan through messages."

The Green Cards have helped the farmers in many ways be it the new improved techniques and ideas for agricultural practices to making them aware about the market price of vegetables, health advices as well as new governmental schemes. Thus, it seems to move forward for expanding and scaling up in other districts of Jharkhand and distributing the IFFCO Green Cards to more farmers.



Credit Linkage of SHGs



A State Level SHGs Credit Linkage Camp was jointly organized by State Level Bankers' Committee (SLBC) and Jharkhand State Livelihood Promotion Society on 9 February 2016 at Kavs, Ranchi. SHGs from Ranchi, Gumla and Khunti participated in the event. In this event 2500 SHGs got credit linkage of Rs. 13 crore. Loan Passbook was distributed among 15 SHGs as a token by different banks of Jharkhand.

Shri Mrityunjay Kumar Gupta GM, SLBC said, "Prior to the formation of SHGs the women in the villages used to take loan from money lenders who charged huge amount of interest. But today with the formation of SHGs, the charge of interest for the members of SHG is very low i.e 7% and if they repay it on time then they would be required to pay at the rate of 4% interest only which is very low. Today the positive result has led to the credit linkage of more than 2500 SHGs within a time span of one month." He also added that whether such camps are organized or not but the credit linkage should not be stopped; it should be a continuous process.

Shri Paritosh Upadhyay, CEO JSLPS said, "SHGs are stepping stone to bring prosperity in the villages. All banks are ready to provide loan so the members of SHGs should not fear in applying for it. They should take loans to bring a change in their livelihood and improve their financial as well as social condition. The members of SHGs should use the loan in the right way according to their need and repay on time. JSLPS is further providing hand holding support in providing training to the members for changing their economic condition."

One of the Bank Sakhi named Mrs. Asha Rani from Angara block sharing her experience said, "After joining SHG I got an opportunity to receive the training of Bank Sakhi. Today I am working as a bank sakhi in Central Bank of India, Angara. I help the members of SHGs in opening their bank accounts as well as deal with all the bank related activities. I am a link between bank and SHGs."

Dr. Bhagwat, from MoRD said, "We should keep three things in mind firstly the loan should be given with full trust and the members should timely repay it to the bank. Secondly the loan should be revolving faster to double the amount. Thirdly the fear among the members of SHGs should be removed with the help of the bankers." The managers from different banks of Jharkhand as well as JSLPS staff were present at the event.

Exploring Livelihood Avenues...



The Goat Resource Center (GRC) at Getalsud, Angara, is a resource centre for farmers engaged in livestock which provides hand holding support, preventive and curative care and helping in forward and backward linkages to livestock farmers. Jharkhand State Livelihood Promotion Society (JSLPS) has come into collaboration with GALVmed, an International animal health care organization and Hester Biosciences Limited to help the farmers in promoting backyard poultry and get support in maintaining cold chain to provide vaccination support at remote villages of the state. Hester Biosciences Ltd. produces LaSota thermo-tolerant Newcastle Disease vaccine. Hester Biosciences is a company engaged in working towards achieving better health among animals across all species, as well as towards monitoring and prevention of animal diseases.

GALVmed is assisting JSLPS in the training of vaccinators and will replicate its experience of establishing a supply chain of the Ranikhet/ND vaccine in Jharkhand. This project began on 1 January 2016 and will continue to 30 June, 2017. The team of National and International delegates from GALVmed and Hester visited the GRC center and interacted with Aajeevika Pashu Sakhi (APS) of Angara.

The guest interacted with APS and JSLPS team members to know their success, work, motivation and problems during vaccination. The team visited GRC, understood the scaling up strategy and its future sustainability. Few APS shared their experiences and success stories.

For field level exposure, the team moved to nearby village of Angara to show them the number of households which are covered by JSLPS under Backyard poultry intervention. The team also interacted with the villagers and asked them the benefits of medicine and vaccination which were supplied by them. Dr. Gaya Lamia and Dr. Lawra, who were the vaccinator specialist from London, checked out the health of backyard poultry birds by external examination. They also discussed the problem of farmers about adoption of the backyard poultry intervention. The team members were very happy by seeing the work of APS and their confidence during communication. The team praises them a lot.



Campaign for a Positive Change



Jharkhand State livelihood Promotion Society (JSLPS) in collaboration with Hindustan Media commenced a month long campaign on raising awareness about Witch-Hunting and Anti-Human Trafficking (AHT). Witch-Hunting and AHT are the two major social stigmas that the state is facing. According to a report of Indian Express, a leading daily news-paper, Jharkhand tops in WH murders. In the year 2013, altogether 54 cases of Witch-Hunting were reported. In addition to this, the state has also been a soft target for Human-Trafficking. The UN report on human trafficking gave a grim picture of Jharkhand where most of the 24 districts are trapped in a vicious circle.

For combating the problem of Human Trafficking and Witch-Hunting, the first and the most important step is spreading awareness on it, so that the community is informed and act using its wisdom. With this purpose, street-plays and *chai-chaupal* in various villages of six districts were conducted with the objective to raise awareness of the community on Human Trafficking, for avoid being trapped in the hands of brokers, and to raise awareness that Witch-Hunting is a social curse and is punishable under the law.

The Campaign was started from Namkum and Khutpani block of Ranchi and West-Singhbhum district respectively. During the campaign, a van of Hindustan moved in the selected clusters of six districts, which are Ranchi, Khunti, Gumla, Lohardaga, Simdega and West-Singhbhum. As a part of the activity, two *chai-chaupal* were conducted in two different villages of a cluster in a day. The local correspondent of Hindustan along with JSLPS staff conducted the *chai-chaupal* in the presence of the important people of the village with the community.

The community was informed that Witch-Hunting is nothing but a myth. It does not exist in reality but in the minds of the people. People often target widow and single women and declare them witches, because it is easy to suppress them. Sometimes, it is also done for property and sexual assault of women. People used witch-hunting as a tool for assaulting women. During the discussion, it was concluded that Witch-Hunting is a result of illiteracy and also lack of medical facilities. For easy means, people go to such people like *Bhakat*

for treatment and these *Bhakats* for their own benefits misguide people.

Women of the community also shared their experiences of Witch-hunting. Sukri Devi, a resident of Musungu Village of Singari cluster at block Angada, Ranchi, told, that she herself had been a victim of Witch-Hunting. Due to some personal problems, few people of her village declared her as Witch and beat her and her family members. Sukri is the president of *Nav Jagriti Mahila Samuh* running under the tutelage of JSLPS.

Like Witch-Hunting, awareness was also raised on AHT. During the *chai-chaupal*, people of the community were informed about how people of Jharkhand are targeted, fooled and in the name of employment are taken to other places and then sold for money. Often girls and young women are lured for money and then sold as domestic help, sent in flesh trade or married in lieu of money.

Along with discussion the other communication tools like jingles by van and pamphlets were distributed among the community. For reaching a wider range of audience, street play on AHT and Witch-Hunting were also organized in the villages of the clusters where *chai-chaupal* activity was conducted. In a day, 4 street-plays were organized comprising of both AHT and Witch-Hunting. During an hour show, it was showed how parents of young girls were made fools and then their daughters were taken to distant places and sold for prostitution, marriage or domestic help. In Witch-Hunting campaign, it was depicted how single women are targeted and exploited for acquiring the property.

The impact of the campaign was found to be very positive. The activities were covered in Hindustan Hindi Newspaper. People participated actively in the campaign. It was like an ice-breaking activity, where, probably for the first time people spoke openly about these two major social stigmas. The objective of imparting the message to the masses was achieved to a great extent. During this campaign a total 54 clusters of 19 blocks were covered.



NEWS BRIEF

- ◆ 1st round of internal CRP strategy of Katkamsandi block has been successfully completed on 16 February, 2016 at JSLPS DMMU Ranchi. For this purpose one day debriefing meeting was organized on 17 February, 2016 at BDP office Katkamsandi block to review the outcomes, sharing of field experiences of Active Women/Book Keepers from 8 villages of the concerned blocks.
- ◆ An awareness campaign "Prerna" on NRLM, DDUGKY, Swacch Bharat Mission in partnership with Prabhat Khabar started from 16 February, 2016. This campaign have two sides focusing on women related schemes and other side the concluding ceremony is like a felicitation ceremony for change makers women from NRLM.
- ◆ Internal CRP drive in 9 cluster of 3 new intensive blocks Noamundi, Jhinkpani and Manjhari of West Singhbhum district and two SAGY Panchayat namely Patamda and Gurabandha of East Singhbhum district has been successfully completed on 11 February, 2016. The debriefing meeting for the same was held on 12 February, 2016 at Ravindra Bhawan, Chaibasa. A total number of 123 SHGs were formed covering 18 villages of 3 blocks.
- ◆ Mega SHG Credit Linkage Camp was organized on 9 February, 2016 at Gumla. 363 SHGs has been credit linked and passbook distributed by the Chief Guest Hon'ble Dinesh Oraon, President, Vidhan Sabha, GoJ. This event was conducted in joint collaboration with District Administration and JSLPS. Around 1000 SHG members participated in the event.
- ◆ The 2nd round iCRP drive in Khunti Block commenced from 13 February, 2016. The iCRPs were from Khutpani block who are doing SHG promotion and forming SHGs across the 4 clusters of Khunti. Regarding the same a briefing meeting was held at Rajasthan Bhawan, Khunti.
- ◆ First VO namely, "SARBO AAJEEVIKA MAHILA GRAM SANGATHAN" (Village-organization-second level of community institution in NRLM program) was formed and the inauguration of the VO office was held on 13 February, 2016 at Sarbo village of Rania block, Khunti.
- ◆ The first round of Internal Senior CRP drive for VO formation in Bero and Silli block (4 in Bero and 4 in Silli) started from 11 February which continued till 5 March, 2016 in 4 clusters each of Bero and Silli block of Ranchi district. During this drive a total of 36 VOs were formed.
- ◆ 3rd round iCRP drive commenced form 11 February, 2016 at intensive block- Bharno block of Gumla district. The briefing meeting of the same was held on 11 February, 2016 at DMMU office Gumla.
- ◆ 9th round external CRP drive in 3 resource block of Pakur district has been successfully completed. 49 villages were covered in 3 blocks of Pakur district namely Maheshpur, Pakuria and Litipara where 270 SHGs are formed.
- ◆ Loan disbursement camp was organized on 5 February, 2016 at Bano block of Simdega District. 102 SHG loan was disbursed in the camp.
- ◆ SHG credit linkage camp was organized on 4 February, 2016 at Khutpani block with joint effort of JSLPS and BOI. In the camp 109 SHGs passbooks have been distributed to the SHGs by Hon'ble guests and dignitaries. More than 250 SHG members were present and learned about the importance of credit and other government program.
- ◆ The briefing meeting of 10th round senior CRPs strategy implementation on formation and strengthening of new VOs in SERP supported 11 resource blocks was held on 5 February, 2016 at Saptrishi Seva Sadan.
- ◆ The 14th round external CRPs strategy implementation commenced form 7 February, 2016 and will continue till 22 March, 2016. Total 34 eCRPs teams are deployed to the new 7 resource blocks which are Latehar, Bengabdad, Dumri, Kolebira, Thetaitangar, Rania and Bhandra. The briefing meeting for the same was held on 7 February, 2016 at Ranchi.



Glimpses of February 2016



Flag off of raising awareness on NRLM & other Govt. Initiatives with Prabhat Khabar



Executive Committee meeting of VO Members at Nawatoli Village, Kolebera, Simdega



JSLPS State Team meeting with UNDP staff on GOALS project



Rampur VO Meeting at Namkum, Ranchi



Review Meeting of Livelihood Domain



SHG loan document verification Camp at Bano, Simdega

An Initiative of Knowledge Management & Communication Cell

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