

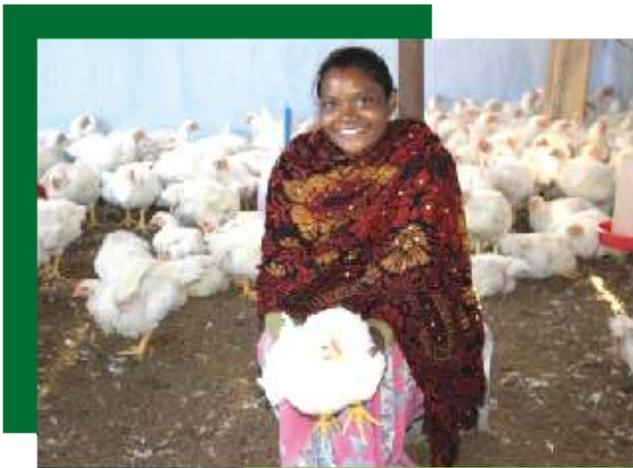


Aajeevika

JHARKHAND



Success breeds Confidence



"SHG has given me a steady income and that leads to a comfortable life" - Deepika

Deepika, a secondary school educated girl, got married to an illiterate person. Her husband was unemployed and was doing nothing to support his family. He was an alcoholic and his mother was running the family. Life was very tough and they did not have enough food to eat. In the year 2013, Deepika joined SHG, supported by JSLPS. She borrowed Rs. 500 as loan in the first instance and utilized it for the house-hold expenditure. With the big loan taken from SHG, she bought an ox for agriculture work. She has re-paid Rs. 10,000 to SHG till now. Deepika has also adopted System of Rice Intensification (SRI) methodology for agriculture, as suggested by JSLPS for maximum output in minimum cost. The result of SRI was very satisfying. Deepika asserts

positively, *"Vishwas ho gya ki SRI vidhi se kheti karne par laagat kam mein jayda income hota hai"* (Now, I am sure, that SRI methodology produce more output in less cost).

Simultaneously, Deepika also started poultry for increasing her income and at present she has 35 hens. Joining SHG, not only improved Deepika's financial condition but also her personal life changed positively. Her husband doesn't consume alcohol anymore; he does agriculture work and supports Deepika in running small business and home. In the meantime, she also taught her husband a little Hindi and now he is able to write his name and can read some broken Hindi. Their children (a boy and a girl) are now going to a private school.

Name of the member	Deepika Devi
Name of the village	Badkigudan
Name of SHG	Sarda Navagriti Mahila Samuh
Year of joining	2010
Big loan taken (in Rs.)	20,000
Small loan (in Rs.)	500, 1000, 3000



SRI : Transforming Lives



The first step towards change is awareness and subsequently acceptance. The story of Lalita is an example of this thought.

25 years old Lalita came to know about the SRI methodology of rice cultivation in the two days' orientation programme organised by JSLPS in partnership with ASA, in the month of June 2014. During these days, she learnt about the procedure of SRI and its advantages in comparisons to the traditional method. Lalita knew that if she would not apply what she had learnt, then attending the orientation programme would go in vain.

Lalita started the procedure with seed treatment and raising it in nursery for paddy. It was not an easy task, as every new thing gets condemned, same thing happen with Lalita. Her family members opposed her initiative and told her that she had adopted wrong methods. They argued that this procedure is applicable for the cultivation of potato and chilli and not for paddy, they were of the view that she was wasting the field quality and also wasting her time.

After 14 days, she transplanted her 20 decimal lands with the help of another active member of SHG Shekha Devi and completes her work in the field with good agricultural practices i.e. line to line 10 inch, plant to plant 10 inch and use one plant. During the tenure, everybody including the villagers were making fun of her; however, Lalita was adamant of her choice and patiently waited for the result.

For the very first time, Lalita was using hand weeder for weeding, it was challenging for her, to learn and implement new things. However, Lalita did it successfully and after riding weeder one seedling

grew 5 to 6 tillers and after 25 days it becomes 25 to 30 tillers. Every grown tiller brought smile on her face; it was the smile of confidence, the smile of introducing SRI in her village and the smile of enhancing production. When her husband and the villagers visited the field, they appreciated her effort of getting more tillers about 30 from one seedling only. Witnessing the result, her family members supported her in second weeding and as a result many other SHG members also adopted SRI.

Lalita Devi wrote the change story of her village, a story of courage, of adaptation, of success and of achievement.

Beginning of External CRP Drive

The first external CRP drive was conducted in Barwadih block of Latehar district. The drive was of 45 days, during which the e-CRPs from Andhra-Pradesh went to 10 villages of three clusters i.e. Barwadih, Chipadohar and Betla. Altogether, 15 e-CRPs participated in the process. The e-CRPs during their stay in the village, connected the women with the SHGs, made them aware about the benefits of forming SHGs and the concept of saving. During the drive, 67 SHGs and Bank-Mitras were formed and for supporting the programme, 18 Active Women were identified. In addition, along with women of the village, the e-CRPs also performed some social-work like raising awareness on the importance of sanitation and cleanliness. The e-CRPs also encouraged the practice of collecting 'ek Mutthi Chaval' in the SHGs and help the needy people. For taking the learning and outcome of the drive, a one day de-briefing meeting was organised in Latehar. Director of RSETI (Latehar District) was the chief guest. The event began with a short introduction in which the CRP drive strategy was defined by District Programme Manager as to why CRP drive is necessary and how it is arranged. The e-CRPs presented their work done during their stay in the village. The chief guest encouraged the work done by the e-CRPs and said that it would surely make a change in the lives of not only the poor women but also the poor rural families. Eventually, the newly formed cadre of Active-Women and Book-keepers were introduced who told the 5 rules of *Panchsutra* and the seven books of accounts to be maintained in the SHGs.



Building Capacity of Community Cadres



A one day briefing meeting of Community Resource persons (CRPs) and Aajeevika Krishak Mitras (AKMs) was organized on April 17, 2015 by Livelihood domain in Saptrishi Seva Sadan, Ranchi. Around 30 CRPs and AKMs attended the training session. It commenced with the experience-sharing of the trainees on working as AKMs and the changed scenario of agriculture in their villages. Satyabhama Nahak of Mahalaxmi SHG from Pakur told, *“Earlier I was getting three to four sacks of rice, now with the adoption of System of Rice Intensification (SRI), the output is around ten sacks”*. Now, Satyabhama has the surplus output for selling and thus, now she is able to earn income. *32 years old Swasti Devi of Laxmi SHG from Manhorpur shared that previously with 50 kg of raw-materials, she was getting 3 to 4 sacks of potatoes and now, the production with the same input is just double the old production i.e. 8 sacks of potatoes*. Afterwards, different home-made manures were discussed with their usage and significance. The *didis* were also given knowledge of Social Fencing.

Shri Paritosh Updhayay (CEO, JSLPS), asked the *didis* about the impact of the programme on their lives and took their views on different agricultural issues. The *didis* were then made aware about the MIS system, its significance in making their payment by Shri Praveen Singh (Livelihood, SPM). They get to know about registration process and the monitoring system through MIS. It was also discussed that they would be getting Rs. 100 for FFS (Farmers' Field School), Rs.30 for showing videos and Rs. 100 for giving training. Eventually, at the end of the session, the roles and responsibilities of CRPs and AKMs were briefed by the Livelihood team.

PIP Training – impact on i-CRPs



“Mummy bhi padhne ja rahi hai” told Kachan Lakda laughingly. Her children said this, when she was going for training.

Kachan is an i-CRP from Bandakawali village, Namkum block of Jyoti Mahila Samuh. She came to attend two days of PIP training on April 16 and April 17, in Saptrishi, Tupudana, Ranchi. Around 55 i-CRPs from Angara and Namkum blocks went for the i-CRP drive in Bero and Bundu blocks of Ranchi. This was the third i-CRP drive of connecting the poor with SHGs. They shared their experiences and told that initially, the villagers took time to understand what was going on in their village. Under the PIP procedure, while giving the different colour cards to the villagers for classifying the poor, ultra-poor and comparatively well off households, the villagers initially took it as ration-card under categories like BPL etc. With the continuous persuasion, the villagers began to understand things and helped in preparing social-map and completing other activities. *Some of the i-CRPs who had never gone out of their village in their lifetime, for them it served many purposes of learning, earning, exploring and enjoying freedom.*



Strengthening Communication Strategies of i-CRPs



A Need Assessment Workshop on Communication for i-CRPs was organized on 23 April 2015, at Saptrishi Seva Sadan, Ranchi. Around 20 i-CRPs from Namkum block attended the training.

The objective was to make aware the i-CRPs on the importance of communication in their job profile and routine-functions.

The programme commenced with the importance of effective communication by Kumar Vikash (PM, Communication). He oriented the trainees about connecting women with SHGs and how communication plays an important role in it.

Dr. Om Prakash (Communication Trainer) conducted sessions on different aspects of communication and communicative skills. He oriented the participants towards effective communication and elaborated on the pre-requisites of achieving communication goals. The sessions were followed by activities and demonstration of communication skills. The trainees were informed that the messages should be given with confidence and they should lay emphasis on giving simple and brief messages. It was also demonstrated that the messages should be clear and accurate.

The first activity was to take the feedback of i-CRPs in writing. They were asked to discuss about their challenges that they face while communicating with the community. During the second activity, the i-CRPs were divided into group of two and were instructed to read the news-paper, in order to find two news articles which attracted them the most, afterwards the trainees

discussed why they selected a certain news-article and they explained them in their own words. During the last session, the trainees wrote their success-stories in their own words. Shri Bishnu C Parida (COO, JSLPS) also guided the trainees on the role of effective communication strategies and threw light on how their role plays a great impact on the programme of JSLPS.

Eventually, the i-CRPs shared their experiences. *Mrs. Rekha Devi told that the training was quite interesting, we get a chance to speak and also the training helped them build their confidence and understand the ways of effective engagements with the community.* The training ended on a positive note and was followed by a field-visit to Chaibasa for monitoring and assessing the communication need strategies in the field.

Cartoon Corner



Refresher Training of Bank Sakhi



A three days' Bank Sakhi's Refresher Training Program was conducted from 16 to 18 April 2015 at Saptrishi Seva Bhawan, Ranchi. These Bank Sakhis were trained three months ago in the banking procedures and were placed in the bank branches. The Bank Sakhis were called for refresher training. A total number of 29 Bank Sakhis participated in the training from different areas such as Ranchi, West Singhbhum, Lohardaga, Khunti and Gumla.

The main objective of this training was to train these Bank Sakhis on Community Based Recovery Mechanism (CBRM). CBRM is an arrangement between banks and community institutions to ensure prompt repayment of loans to SHGs. The unit of mechanism is a committee at bank branch level with representatives of SHGs/Village organizations as members headed by the Branch Manager.

The detailed functioning of CBRM was explained to the Bank Sakhis. Their roles and responsibilities were clearly explained in the context of CBRM.

A Bank Sakhi is expected to perform the following roles for CBRM:

- Prepare the minutes of the meeting of CBRM committee,
- Assist the SHGs in completing documentation for Savings account opening and credit linkage as per the plan,
- Follow- up with respective SHGs for repayment in case of Non-Performing Assets (NPA).

A step towards alleviating poverty



The 17 days of iCRP drive was conducted in Kheryasindri village at Chitimithi cluster of Tantanagar block. After the successful completion of the first six days of the training, altogether three SHGs were formed. It was the seventh day when the KMC team reached the village. The rural women from newly formed SHG assembled for the meeting. The iCRPs were informed about the need assessment of communication for their personal development.

The success stories of SHG members from different villages of Jharkhand were narrated by the iCRP to the rural women. These women were motivated by listening to the success stories and made up their mind to do something fruitful in order to improve their economical and financial condition by becoming the member of SHG and taking loans from it.

The iCRPs were given a form to fill the detailed information about their SHGs and their own stories which consisted of the time period before joining SHG and impact after joining the SHG. They were asked to write about the visible change that took place after becoming the member of SHG. After the meeting, IEC materials were distributed to the iCRPs as well as to the CCs and CLCs.



Glimpses of April 2015



Review of Partnership blocks under HGM



Quarterly Review Meeting of Finance, JSLPS



Review of JSLPS under the Chairmanship of Shri N.N. Sinha, P.S., RDD, GoJ



SHG members attending weekly meeting at Kutiyatu (Namkum, Ranchi).



First batch of trained Pashu Shakhi in convergence with Animal & Husbandary dept., GoJ

An Initiative of Knowledge Management & Communication Cell

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