

Micro Finance and Micro Enterprise Development

The Janaki Foundation (JF) continued on the growth path during the second year August 2001 - 2002. While the Self Help group initiative reached new heights, JF was also successful in establishing a brand for its "eco friendly" group made products in the select market at Jharkhand and at Gram Shree Mela, held at Jamshedpur in December 02.

The self help group programme advanced well, increasing the number of groups from 04 at our five adopted villages at Gamharia Block in District Saraikela of the state of Jharkhand to 12 in the second year. i.e, December 2002. Total women members in these groups are 138 as against 12 groups. The groups have collected savings of rupees 10,400.00 and have successfully generated credit worth rupees 1200.00



Making use of credit available and from support from JF, tribal women have been able to do many productive tasks: inputs for seeds, treatment of sick children, securing a shelter and other social obligations.

Further building on the programme, JF as part of its Micro Finance and Micro Enterprise strategy is working ahead to link these groups to credit oriented government programmes and institutions and build up capacities of tribal women groups in a manner that they are able to initiate and plan for a micro enterprise.

Assessing the impact of the programme, tribal women are much more confident in dealing with the banks, delivering speeches in front of large crowds and managing their own groups. Watching the benefits of group, more and more women are now demanding formation of new groups!

SHGs at a Glance As on December 2002

Number of Groups	12
Number of Members	138
Total Savings (in rupees)	10400.00
Total Credit Generated (in rupees)	1200.00

Women from Village Udaipur presented a gift of life on October 15, World Women's Day.

Following the vision and mission ideal and working more on behavioral and social aspect of the community, JF's Flag of success was unfurled again by our CEO on world women's day, when he officially linked 03 women (Thakurmani, Suchitra and Mahto) from our *Nav Unnati Swayam Sahayata Samuh* in village Udaipur, to professional stitching course at ITI.

Since then the women have become a role model for remaining women folk at udaipur and neighboring village.

Our Core Guiding Values

*"People are our Resource,
Caring is our Culture,
Sharing is our investment,
Knowledge is our Capital
Learning is our Return"*

Educational Interventions

During the year, JF's success was registered again when its initiative at Gamharia Block was recognized by the district administration and the alternative Non Formal Institution "Janaki Vidyalaya" that the foundation was running for the children of the rural marginalized tribal population from its limited resources was officially linked to Jharkhand shiksha Pariyojana.

Sustainability of the programme was ensured in the manner when the appointed teacher of all our 04 Janaki Vidyalaya were taken in as a regular teacher in government payrolls and the facility and opportunity of growth for our students are from henceforth ensured by the shiksha pariyojana.

Janaki Foundation moved a step ahead from ensuring primary education to its adopted villages to monitoring the quality of services and filling up of gaps in delivery process, as and when required, on participatory basis through "Janaki Shiksha Samiti" (JSS). They are the village education committee comprising of people from village who own responsibility towards ensuring the quality of services and efficient management of programme.

JSS takes responsibility of making people, especially parents of marginalized, landless and poor to send their children especially daughters to school. In village sridharpur, the villagers in the guidance of JSS, have provided community land for the school building and done shramdaan for arranging the construction material and building the Vidyalaya



JSS is now putting in special efforts through Micro Planning Tools (Participatory Rural Appraisal's and Social Maps) to identify the left-outs and drop-outs, track them and reduce their number so that an integrated development can be ensured in the village of our programme intervention.

July 19, 2002 observed as Janaki Foundation Day in Loyola School, Jsr.

"I like painting and also want to help a friend of mine who is poor and who is in need, my school through JF and this painting competition has given me an opportunity, I am honored to be a part of serving process". Expressed many along with shiva, a participant who supported the cause. Thanks to Mrs. Narialwala and Father Pious, who supported the initiative and to Mr. D. Jena an alumnus of Loyola who supported us by facilitating the event.

Medical Check Up Day Observed at Tiny Tot, A JF Managed Nursery School

Believing in the ideology that education does not begin when the child sets foot in primary school, nor does it end when the school bell rings and class lets out! Instead it begins at birth, it occurs in the family, in school, in neighborhoods, during play. Tiny Tot in the guidance of JF adhered to it and organized a Medical Check Up camp on its annual day.

It was a day for great learning and excitement among students at Tiny Tot Nursery School in Adityapur, Jamshedpur and for their parents who had assembled to celebrate the day. We had Dr. Mahto, a volunteer to JF who offered a "Free Sewa" to check and diagnose the students in context to their health and habits.

Dr. Mahto and JF team also had an interactive

discussion with the parents wherein the behavioral and technical issues related to cleanliness, time management, IQ indicators and health were discussed and analyzed at length.

Speaking on the occasion Dr. Mahto said I have received the life award when I over-heard little sonal saying to her mother “Mummy, mai bhi badi ho kar doctor uncle banungi aur sabka ilaz karungi”. JF feels honored to be a part for such a mission!



Training Sessions

It was a matter of great pride in The Janaki Foundation History when quality contributions at community and the expertise at JF was recognized by the forest department and the team was invited as resource guests to train and build up the capacities of “Nakedars” and members of “Van Suraksha Samiti”. This was on the issues of participatory governance, Natural Resource Management and Joint Forest Management.



“Wherever we go, let us love and laugh, serve and sing! Let there be a green tree in our heart and, in due course, a singing bird will appear.”

Fund Raising Initiatives

The activities for JF Programme are purely supported by the donations and salaries of like minded supporters and friends, well-wishers and associates of The Janaki Foundation. The interventions are thus more service oriented with a feel of excellence and perfection. To meet up the increasing expenses at field, JF organized the following events as part of its fund raising initiatives:

Greeting Cards

It was a great sense of pride and achievement for The Janaki Foundation when the management team decided to launch 2003 New Year Cards with double zeal, enthusiasm and more learning from our field experience of the past two years. JF in collaboration with Ducati Marketing and Manikchand framed strategies and launched the cards with the sole intention to generate funds for assisting development interventions in our programme intervention villages.

Active support from our volunteers and well wishers helped us going and we were successful in staying at competition in Jamshedpur with market players and creating a “Brand” for JF.

Thanks to the “The Times of India”, Calcutta Edition who recognized our work and gave us due mileage on their front page. This was a regular presentation at Jamshedpur circles’ from November 15 - 22, 2002. JF’s message that was embossed with our motto was “God helps those who helps others in need”. Institutions and individuals recognized our work and we were successful in promoting our cards among leading Public Sector Units, Hotels and Catering Units, Credit Investment Units, Management Institutions, Government departments in and around Jamshedpur and Jharkhand.

Through this mouthpiece of ours’, we take this

opportunity to thank many who supported us achieve a milestone towards the final mission. Special thanks to those few who assisted us more in a fashion of a mentor, a guide - who moved beyond their chair to support JF in achieving a milestone for its development interventions that are geared for the deprived and poor.

JF participates in Gram Shree Mela

It was an event of happening at The Janaki Foundation when the Deputy Commissioner of our District, Saraikela Kharsawan recognized our work and referred us to TSRDS for a stall in Gram Shree Mela.

Gram Shree Mela is a fete' in Jamshedpur that is organized in collaboration with TSRDS and TCS with support from CAPART. The forum provides space for the NGO's and their groups to promote their rural and hand made products.

JF in its stall had its cards and group made eco friendly decorative products placed there!

JF Mailers for support

The idea kept us ticking whether the initiative would help us with our development interventions in any manner! But the response was enthusiastic, we had our supporters appreciating us for such an initiative of appeals and donations for JF. Though the outcome was less encouraging, but it helped increase our database of contacts.

Diwali Gift

Two students in Jamshedpur, studying under Mrs. Dasgupta, saved on their Diwali Cracker allowance and sent books and Mithai's to JF for its *Janaki Vidyalaya!*

Linkages

The Janaki Foundation was successful in establishing linkages with the following institutions / individuals and networks.

- Atmacinta, Canada
- CMAI, New Delhi
- IIRM, Jaipur, Rajasthan.
- TSRDS, Jamshedpur.
- TCS, Jamshedpur.
- XIM, Bhubaneswar, Orissa.
- XLRI, Jamshedpur.

What will be our response to the marginalized and poor?

Dear Friends,

“How can I ever make a difference?” “What will be our response to development needs next?” “How can JF provide employment to each tribal women SHG member in its growing family?” Ask many of our supporters and well wishers who feel the need to go beyond merely feeling helpless to taking action. I want to assure you that by supporting JF, you are already reaching out to some of the most vulnerable, marginalized and poor families of Jharkhand. Details above on pages 1, 2 & 3 highlights specifically how.

But I strongly believe that each one of us can go beyond this as we encounter a degraded, marginalized and vulnerable child, mother, or family on pavement or street or next to our home.. In our everyday lives. We simply have to answer one question: How do I look at my fellow human being lying next to me? As a menace, a nuisance, a nobody or as a child in need of love, mother in need of support, faith, understanding, protection, nourishment, education, opportunities - just like ours.

Our response to this is what will let the child, the mother know and be confident of who really is on his or her side...

Arun K. Tiwari
Chief Executive Officer

I would like to Support The Janaki Foundation for its (Please Tick)

Education Programme

Mothers in Self Help Groups (Micro Finance)

Rupees.....

Name: _____

Address: _____

_____ Pin _____ Tel _____

Co. Seal
(If donation is being made by the company)

Signature

All Donations are tax exempt under section 80G. JF does not accept cash donations. Please make your cheque/DD in favour of JF - The Janaki Foundation (payable at Jamshedpur). Mail it along with the coupon to enable us to send you the receipt