



Vacham

The Janaki Foundation Newsletter

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From the Desk of Chief Executive Officer

We present this issue of Vacham against the backdrop of recognition earned by the Janaki Foundation through successful closure of the pioneering projects launched by it. This has emboldened us to undertake new initiatives and adopt innovative methods of project delivery.



The year has seen us grow in terms of our portfolio, networking, and projects. We started the year focused on articulating our core activity-mix and programme thrust as well as our project execution methods by factoring in the lessons learnt by us. Brainstorming, intense communication, and client feedback marked the first quarter with an outburst of ideas - there were so many of them that we had to get external help to order them and make sense out of them! This process culminated with our decision to make Micro Enterprise Development through Micro Finance and SHGs, and related Training and Development; and Education our core areas of operation.

We chose SHG as the vehicle for Micro Enterprise Development. Leveraging resources from the government and donors to kick-start the initiative was a huge challenge. The other challenge was to disabuse funding organizations of their doubts about success of SHGs. Our experience with SHGs is that this is a workable and viable concept. It has strengthened relationships among communities and helped households to achieve much more than what would have been possible individually. I take this opportunity to highlight that some of SHGs established with our effort are emerging as models. This has been a learning experience for us with respect to participatory processes and functioning of SHGs. We are thankful to DRDA Saraikela Kharsawan, and the parent body NABARD for supporting our activities related to the above-mentioned programme focus areas in the second, third and the fourth quarter. Our Micro finance initiatives faced a number of challenges in most villages, for example, Kuluktanga, but we were able to overcome these and progress ahead. It has been a period of continuous learning and reflection, even while putting in longer hours at work and coping with the demands of increased travel. We are happy to have our two new full

time team members with us now. On behalf of the JF Team, I wish them well.

This quarter also saw us crafting our programme and management structure to strengthen project delivery structure with cost-effectiveness and efficiency. The feedback received from our network and our field operations helped us in fine-tuning this. Also, the evaluation and monitoring visits of Bankers, the officers from district administration and NABARD contributed effectively in developing procedures and processes for micro finance related tasks.

Jf's fund raising unit made a dent in the fourth quarter in New Year Season's greetings card market in Jamshedpur, Jharkhand.

As we end this productive year and a year of learning fuelled by introspection, it is satisfying to reflect on how well we have pulled together as an organization at a time of major transition. We have improved our mettle to better face our challenges in 2004. Our capacities have been stretched, but we now have a number of facilitators for our core programme areas, which will stand us in good stead in the year ahead. As the saying goes, "Tough times never last, tough people do!"

In closing we wish to express our heartfelt gratitude to all who directly and indirectly extended their support and assistance, and encouraged us to move forward.

Arun K. Tiwari
Chief Executive Officer

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Over poverty did you know?

Solidarity group loans, Individual loans, Village banks, Community-managed savings groups, Business planning, Marketing analysis, Inventory control, Information systems development,

JF's Micro Finance and Micro Enterprise projects help families create steady sources of income - a crucial step in the fight to overcome poverty. Increased income means families have the resources to buy more food, pay for health care and invest in their children's education. Through services such as savings and credit, people gain access to the capital needed to start or expand a business. Financial management and business training imparted by JF are helping those budding marginalized and tribal entrepreneurs improve their skills and find markets for their goods and services. These new skills contribute to a community's economic growth and stability.

SHGs at a Glance As on January 31, 2004

Number of Self Help Groups	49
Number of Members	588
Percent Women	65%
Total Families	588
Total Savings (Rs.)	82690
Financed by Banks	05
Financed by JF	01
No. of Loans Generated	42
No. of Groups Financed by Banks	04
No. of Loans Financed by Banks	02

Self Help Groups: The self-help group's programme advanced well, increasing the number of groups from 12 in January 2003 to 49 in January 2004. Total women members in these groups are 365 as against 122 during the previous year.

The groups have collected savings of rupees 0.85 lakhs. The banks advanced revolving funds to 04 groups, totaling Rs. 1.00 Lakhs and loans amounting to rupees 5.57 Lakhs to two groups.

Making use of the credit available, women have been able to do many productive tasks: buying buffaloes, inputs for agriculture and setting up small shops. The women also used credit for feeding the family (buying food grains), treatment of sick children, securing a shelter, marriage and other social obligations.

some women have also set their mortgaged land free gaining sustainable income for the family. Further to build up capacities among the groups, JF celebrated the "Jharkhand Foundation" day on January 01, 2003. About 175 women took part in the celebrations, which was also attended by Dy. Commissioner, AGM NABARD, Chairman UCO bank and other officials and bankers. On the occasion, 02 groups received loans.



The Block Development Officer & The C.E.O. Inspecting the Records Of SHG During Joint Field Visit

Further building on the programme, which envisages that people should feel ownership and responsibility towards successful management of the programme; JF strategizes to form clusters of SHGs as second tier structure. Each cluster committee would comprise of 10 - 12 groups from 2-3 adjacent villages. JF cluster committee would look forward to provide platform to groups for sharing, learning and solidarity building.

Assessing the impact of the programme, SHG's have proved themselves to be great agents of change affecting the social, cultural and economic lives of families. In all the projects the movement is strengthening and diversifying into areas other than credit/finance. The major benefit is that the SHGs have not only nurtured confidence and self-reliance in general but have raised the status of women when their SHGs have shown remarkable progress through independent functioning and decision-making.

Sustainability and growth

Recovering from Crisis

Building economic security through new skills and small-business development

Through JF's effort and conceptualization of the sharing of wealth to effect social justice for the weakest sections, whole communities are emerging as self-sustaining, showing themselves to be capable of planning and implementing their own future through self governance and even self financing. They have realized that poverty is not just economic; it is intellectual, cultural, social and related to justice. Today, they have risen; the SHGs are more prominent, proving themselves functionally successful in income generation, livelihood systems, education and agriculture. JF SHGs are conceived as major contributor to all aspects of living beyond finance.

GROUP ACTIVITIES - Demonstrable Successes

In addition to the SHGs the emergence of group activities are showing new directions, approaches and a future filled with success. The efforts at village Shankarpur in Gamaharia Block where a group of 12 youths of "Nav Marshal Samiti" received a tractor in front of the DC. Bank Manager and our CEO to be used as part of mundane work to enhance the village agriculture needs and for daily purpose. The expected profit is rupees 8000/- per month part of which will be shared and part reinvested.



In Shirampur village, the activity is larger, 12 impoverished tribal farmers from "Gramheet swayam Sahayata Samuh" benefited Immensely when the Janaki Foundation (JF) took kruilers to them as part its micro finance and micro enterprise development programme. The farmers have the requisite skill to breed chicken but do not have the resources to set up the farm environment required to breed them. Kruilers, do not need a special farm environment to breed, not

the constant care or the special feed required by broilers despite that they are very high in nutrition. They produce about 200 eggs a year; gain weight with rapidity reaching 1500 gm within 6 weeks. After three months each bird earns Rs. 21= a day for the farmers.

An exceptional advantage that kruiler farming has yielded for these villages is that farmers who opted for kruiler farming have given up felling trees for a livelihood and instead now plant trees. The farmers say kruilers sell as well as wood, a definite poll in favour of the birds.



At Rajgaon village, the members of "Akashdeep Swayam Sahayata Samuh" initiated the activity of moodhi making to increase livelihood and stall migration in the lean periods. This was facilitated by JF in an attempt to promote non-farm income generating activity. With an initial investment of Rs. 25000.00. generated from revolving fund the group has demonstrated visible profits. About 55 families have benefited from this activity.

SELF RULE

The growing independence with which beneficiaries are working successfully, their participation in community activities, the decision making of the women and the enhancement of their status in society are precursors of a very significant breakthrough which is the ultimate foundation stone of sustainability. Self-governance has been a way of life with tribals, a kind of democracy growing out of a historical ethos. For a while tribals lost control over village governance but the provision of the panchayat act (extension of the scheduled tribes act) which came into effect on 24.12.96, has restored self-rule to the tribal.

No intervention can count on success if it does not speedily spread beyond the individual and they alone can conquer who think they can. Public participation therefore draws a dividend today from times tomorrow.

So far JF programme staff had indulged primarily in awareness and motivation, which led to community participation and collective decision-making. This experience of a few years has helped us to revive the traditional democratic governance of the villages. It has bred confidence in the beneficiaries that they can rule themselves.

JF Training Programme: Growing better businesses through new skills training reaching rural women creating strong financial institutions

Vocational and technical training programme forms a part of JF programme including the child and women focused community development projects where through training, individuals and groups are helped to achieve skills for self-sustenance. These trainings are Programmes and receive no formal recognition in the form of certificates or diplomas



PATCH WORK TRAINING IN PROGRESS

The initiative was started this year to help the underprivileged who are members of SHG of our programme intervention villages to acquire skill and efficiency through systematic learning of trades. Housed in well-built and well-equipped JF premises, it offers training for different levels of trainees. The elementary courses are for dropouts in trades like. *Lathe machine operation and repair, patche work, welding, carpentry and electrical fittings.*

You can visit us at
<http://www.thejanakifoundation.org>



LATHE MACHINE ORIENTATION
SESSION IN PROGRESS

This is fortified with visits to industries in and close to Jamshedpur in Jharkhand. With the sole aim to provide employment opportunities for educated youths, JF in future plans to initiate specialized courses where high school graduates would undertake lessons of NCVT in computers, electronics, stenography etc.

Education Programme... Mainstreaming non-formal education to formal education system for Sustainability

The education programme of JF was initiated since August, 2000 and till date efforts are being geared up on an increasing parameter to educate the children of the marginalized tribal and poor of the under served settlements and bring them to the formal education set up. For this the "Janaki Vidyalaya" was set up at villages Sridharpur, Reghadih and Santhaldih at Block Gamaharia of the District Saraikela Kharsawan in the state of Jharkhand. This was in the form of Non-formal set up where quality primary education is being forwarded to more than 300 children of age 03 to 06 years. They are children of the needy, marginalized, poor and daily wage earners/laborers of heavy and small-scale industries.

The thought was also there that unless the non-formal set up is integrated into the mainstream education system, the capacity-building interventions would not attract the support that is required for its quality implementation

The promotion of basic education to vulnerable children who can get into regular schools was thus viewed from broader context of

efforts to reduce illiteracy, poverty, disease thereby promoting community development program of micro finance and micro enterprise development and on issues of health and cleanliness.



Linking "Janaki Vidyalaya" to GOJ Shiksha Pariyojna and handing over the NFE admn.

As part of phasing out process, the *Janaki Gram Shiksha Samiti* has been formed to empower communities so that they take up issues related to quality functioning of the schools as well as facilitate them take onus on issues related to health and education for a sustainable integrated development.

JF further is gearing ahead to set up institutions of learning in the respective villages in the form of a library. The effort is seen in the light of providing an all round education support to the people.

JF Participates in....

"Shaheed Diwas" organized by Govt of Jharkhand

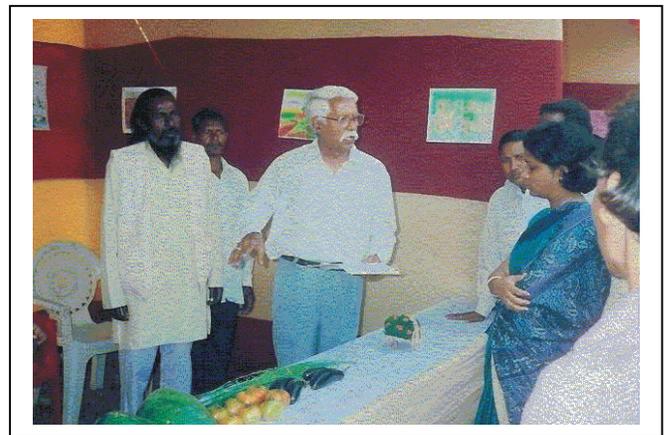
As a component of its Rural Entrepreneurship development Programme JF put up an exhibition on the patchwork and related development programmes. **Hon. Chief Minister, Shri Arjun Munda visited JF stall and took a detailed analysis** on the activities of the foundation



and forwarded a note of appreciation to JF for spearheading development programmes in the tribal district of Jharkhand. CEO explained in detail the current activities and proposed interventions that JF would be taking up in the arena of an integrated development.

"Krishi Mela" organized by District Administration, Saraikela Kharsawan. GoJ.

The D.C. Mrs. Vandana Dadel. Chaired the function wherein details of the activities of the JF in the arena of participatory agriculture development were displayed and discussed in detail.



C.E.O. Briefing the District Commissioner on innovative agriculture practices promoted by JF at its programme intervention village

Some of the other events where JF's participation received appreciation:

- Orientation of the Self Help Group members on leadership and conflict management, Organized by NAB ARD
- Jharkhand Day Meet organized by the District Administration, Saraikela Kharsawan, GoJ where programme interventions and successes of JF were displayed through a stall
- Planning and Orientation on the issues of Mother and Child Health, (especial!) supplementation of Vit - A and ways to minimize the percentage of Infant Mortality Rate and Maternal Mortality Rate). This was through the forum of district health committee supported by the MoHFW.

* Career Counselling and Stress Management for students at MIT, Pune, Maharashtra.

JF Fund Raising Initiative: Managing the smooth flow of funds to support JF programme operation is the prime focus of the fund raising unit.

PAINTING COMPETITION: Thanks to the LOYOLA SCHOOL who helped JF in organizing the painting competition this year as against the previous years. Students from nursery classes Till Junior level participated. Topics for the same ranged from environment to society. In all more than 750 students participated to support JF for the promotion of welfare activities for children and the families at its programme intervention villages.

GREETING CARDS: This FY JF was successful in rolling out 35 shades of the new year greeting cards with our partner Institutions: Ducati Marketing and Manikchand, who framed strategies and launched the cards with the sole intention to generate funds for assisting development interventions for the needy and poor. Active support from our volunteers and well wishers helped us going and we were successful in staying at competition in Jamshedpur market and creating a "Brand" for JF



The TOI Kolkatta Edition assisted JF by placing JF wrapper advertisement on its First Page. A Glimpse.

Editorial Team

Ms. Anamika; Ms. Rashmi, Mr. Ram Bhushan, Mr. Gyan. C. Yadav and Mr. Satya P. Pandey

What's happening around JF field centers?

JF M.P Chapter, Indore Field Center

Survey is being taken up at a few select slums in the area and efforts are being geared up to initiate the NFE "Janaki Vidyalyaya" for providing free education to underprivileged children.

JF Maharashtra Chapter, Poone Field Center

Survey and efforts are being raised up for the establishment of urban health institution in the city for the treatment of needy. Publishing and sale of greeting cards for fund raising initiative of JF Development and Maintenance of Web page : www.thejanakifoundation.org

JF Delhi Chapter, Noida Field Center

Planning and conceptualization of the activities and programmes for JF's future growth and development.

Donate for a cause.

The Janaki Foundation is a zero overhead organization where we do not use any part of donations to cover administrative expenses. This means 4 of all donations go directly towards **educating underprivileged children in India**. The Janaki Foundation is registered under the Societies Registration Act. 1860 bearing Regn. No S - 37683 dated 16.8.2000. JF is registered under Section 80G of the Income Tax Act for a period of 03 years commencing from 24.12.2001 to 31.03.2004. Hence all donations/grants made to JF are tax deductible.

- **Support A Child:** sponsor an Underprivileged child's education and health care and develop correspondence and interaction with a special child @ Rs. 1200/= for a year.
- **Sponsor a village Library** @ 5000/= rupees per year.
- **Sponsor a teacher's salary** for NFE @ 6000/= per year.
- **Support JF Micro Credit Programme.**

JF does not accept Cash Donations. Please make your cheque / demand draft in favour of The Janaki Foundation, Payable at Jamshedpur, Jharkhand. Mail it to JF Office to enable us to send you the receipt.

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