

Annual Report

2018-19

MESP

Micro Enterprises & Sustainable Project



Opposite to Forest Office, Bela Bagan, Jasidih Road, B. Deoghar-814 112

E-Mail: mesp.mukherjee4@gmail.com Web.: www.mespmfi.org

Contact: 91-7002741498

From The Desk of the Chief Executive

It is pleasing to mention that MESP, during its' tenth year of operation, kept on working in favor of reducing poverty and increasing self employment through Holistic intervention.

MESP is presenting its' 9th Annual Report of 2018-19. Santhal Paragana of Jharkhand state is a backward region. Neither agriculture nor industries are prominently occupied for its development. Only the gangetic valley of Sahibganj district is fertile. Other districts, like Dumka, Deoghar, Godda and Pakur are backward in agricultural development. Income accrued from the agriculture, is not sufficient to sustain two square meals in a day for a family. Therefore, a large scale migration takes place from this region over the years. They migrate to Bengal, Delhi, Haryana, Gujrat, Bombay and other parts of the country in search of job. State government took some measures to stop migration through MNREGA, but it has lack in impact.

Since the region is agriculturally underdeveloped, development of non farm sector is very important. Livestock sector development is also plays a vital role. Though animal feed is also required for the improvement of livestock sector. MESP plays a crucial role for the development of non farm sector in this region.

Despite contributing 47% to India's GDP, rural India's share in total credit outstanding is just 10 percent as of FY 16, indicating very low penetration of banking credit in rural areas. The Government of India and the RBI have taken several proactive measures including the introduction of no frill accounts, liberalization of RBI's branch expansion, hosting of financial literacy programs, introduction of payment banks and small finance banks to buttress financial inclusion.

During the reported period we became the BC of the Jharkhand Rajya Gramin Bank (JRGB) for Jharkhand State. Now we can appoint Customer Service Point (CSP) holders. Through this channel we can expand the financial inclusion program rapidly. We are also a BC of Airtel Payment Bank.

Our organization is also working for socio-economic development. We have formed SHGs in three blocks of our working area for women development and empowerment. Girls education/drop out and under age marriage are thrust area for women development. Livelihood promotion of the women members is also our focused area.

MESP is thankful to the well wishers, donors and all those who have extended their help in carrying forward the activities for attaining the goal. The supports of the community members, CBOs and all formal and informal organizations cannot be forgotten.

I must thank the functionaries of the MESP for rendering their tireless services which helped immensely in bringing it up to this stage.

**Deoghar,
July30,2019**

**Niladri Sekhor Mukherjee
Chief Executive**

Table of Contents

Profile of MESP	1
Location.....	2
Deoghar Airport	2
BOARD OF DIRECTORS/OFFICE BEARERS OF MESP	2
Auditors.....	3
Bankers.....	3
Networking with other organizations	3
Background of MESP.....	4
Vision, Mission and Objectives of MESP	5
Performance during the reportedYear	5
STUDY & SURVEY:	5
Baseline Study of Silver Cluster:.....	6
3.1.2 Social Audit and Impact assessment Survey of Toilet constructed by Power Grid Corporation	6
Observation of the survey : Assam	7
Observation of the survey :Odisha	7
Impact Assessment Survey of Mission Sunehra Kal Project implemented by ITC through NGOs.....	8
Enterprise Development : Mission Swawlamban Program	10
Livelihood promotion.....	10
Livelihood Promotion through tailoring	10
Macro context.....	10
Learnings:.....	11
Badhi –Mala manufacturing.....	11
Success story	11
Rumta Devi.....	11
Dairy promotion at Deoghar and Jarmundi	12
Aim of the project	12
Future Program	13
Micro credit Activity.....	13
Health Activities	13

Marketing and Value Addition	13
Rural Mart : Sponsored by NABARD	14
Pisciculture program at Bankura.....	Error! Bookmark not defined.
FINANCIAL INCLUSION	15
BC Model.....	15
Collaboration with Jharkhand Rajya Gramin Bank(JRGB):	15
CASE STUDIES.....	15
YES, CSP IS AN OPTION FOR LIVELIHOOD	16
CSP solved the problem of unemployment of Yogendra Mahato:.....	16
Collaboration with Airtel Payment bank.....	18
Opening Bank A/C.....	18
Insurance Program	18
Health Insurance	18
Atal Pension Yojona	18
SHG Promotion Program.....	18
VISITORS TO MESP	19
Visit by MESP members to Assam & Odisha:.....	19
13.0 Collaborating organisations	20
Team members of MESP	20

Profile of MESP

Name of the Organization	MESP Micro Enterprises & Sustainable Project
Nature of the Organization	Company Section 8
a) Registration Number and date	Registration No. U93000JH2010NPL014374 Date: 16.8.2010
b) Address	Opposite to Forest Office, Jasidih Road, Bela Bagan, Deoghar-814 112 (JHARKHAND)
c) FCRA Registration Number and date	Applied
d) Registered under Section 12 A (a) of Income Tax Act 1961 : Nil Date : Registered under 80G of the Income Tax Act : NIL Date:	
e) Permanent Account Number - PAN in the department of Income Tax :	AAHCM1524F
Unique Code provided by Niti Aayog	JH/2017/0161641
f) Telephone/Mobile phone No.	91-7002741498
g) E-mail ID	mesp.mukherjee4@gmail.com
h) Web site ID	www.mespmfi.org
h) Chief Functionary and Authorized Contact Person	Niladri Shekhor Mukherjee

Location

The office of MESP is located at Deoghar town. The railway station nearest to Deoghar is Baidyanath Dham which is 7 km away from the main city. Jasidih junction is at another 7 km from Deoghar and it lies on the Delhi-Howrah route. This station is connected to most of the other major cities in the country as well. Deoghar is a holy city beside the Mayurakshi River, in the east Indian state of Jharkhand. The ancient Baba Baidyanath Temple complex is a significant Hindu pilgrimage site. Nearby, Shiv Ganga is a sacred pool where devotees of Shiva bathe. There is a shrine to Krishna in the ornate, stone-carved Naulakha Mandir temple. Northeast of town, Harila Jori is the site of a whitewashed Shiva temple and a sacred water tank.

Deoghar, also known as Baidyanath Dham, is an important Hindu pilgrimage site. It is one of the twelve and also one of the 51, and is famous for the mela of Shrawan, 4th month according to the Hindu calendar system. The temple of Baidyanath or Lord Shiva is the most important of all the temples in the courtyard.

Deoghar Airport: Deoghar Airport (ICAO: IN-0090) is located at New Deoghar, in the state of Jharkhand, India. The airport is spread over 654 acres of land.

BOARD OF DIRECTORS/OFFICE BEARERS OF MESP

Serial No.	Name	Gender	Position on Board	Profession	Competence
1.	Madhav Kr Das	M	Chairman	Director, Lokprerna	32 years experience in rural development and expert on natural resource management
2.	Niladri Mukherjee Sekhor	M	Managing Director	Chief Executive MESP	35 years experience in different sector including micro finance, planning, livelihood and enterprise promotion, research and development.
3.	Debalina Roy Choudhury	F	Member	Consultant, Irrigation	23 years experience in

				project (world bank)	rural development, training and consultant of NIRD
4.	Vivek Roy	M	Member	Program Coordinator, AROUSE, Gumla	22 years experience in rural development and expert on sericulture. SHG promotion and bank linkage
5.	Sirshendu Pal	M	Member	Team Leader, Jharkhand CiNI Cell, Jamshedpur	15 years experience in Rural development and micro finance, SHG promotion.

Auditors

M/S D D Chakravorti & Associates, Kolkata

Bankers

Union Bank of India & Jharkahnd Rajya Gramin bank, Deoghar Branch, Jharkahnd

Networking with other organizations

Serial No.	Network	Role	Issues
1.	VB Net Foundation	Member	Promotion of market led development initiatives
2.	SRHR Alliance	Member	Empowerment of adolescent girls-SRHR
3.	Santal Parganas	Member	Development

		Development Initiatives-SPDI		initiatives	
--	--	------------------------------	--	-------------	--

Background of MESP

MESP was started in the year 2010. We have crossed nine yearly milestones of our journey. The past nine years have been both challenging and rewarding.

Livelihoods, micro enterprise promotion, skill development, financial inclusion, research and study are major thematic areas of operation. Our experience shows that there are three supports required to promote micro enterprise and livelihood promotion. They are:

- Micro Credit
- Marketing
- Technology

MESP provides these supports.

During our journey, we have realized that sustainable livelihood generation is an important but an insufficient condition for bettering the lives of the underprivileged. A person becomes vulnerable during the old age period. To address the situation we have introduced livelihood plus services. This includes provision of pension and insurance services. Services will ensure security during the old age of a person.

During the last nine years old journey we are covering five districts Deoghar, Godda, Giridih, Bokaro and Dumka in the Santhal Paragana region. It has its presence in the Joypur block of Bankura district, West Bengal where we are implementing fisheries project.

Vision, Mission and Objectives of MESP

Vision:

A society based on non-exploitative, self-reliant social order, devoid of inequalities, regardless of caste, creed, religion and sex and characterized by the dignity of individuals with primacy of truth and non- violence for its perpetuation.

Mission:

- Organizing people at grass root for their Self development.
- Establishing strong linkages with the officials and the resource agencies.
- Identification of needs of the people and develop a process of people's empowerment.
- Promotion of self help activities by organizing rural poor women.

Objectives

- a) To cater micro credit and insurance services in the less accessible or no accessible areas.
- b) To facilitate and promote micro enterprises/livelihood in rural, semi-urban and urban areas.
- c) To facilitate marketing of products produced by the SHG groups.
- d) To provide technology and training for capacity building of the poor and marginalized people.
- e) To extend services for agriculture and allied sector activities.
- f) To Introduce Macro and micro level planning for livelihood intervention.

Performance during the reported Year

Rural India has witnessed a significant transformation in recent years. With increased access to finance and rising digital penetration, annual per capita disposable income in rural India has been increasing. MESP has been contributing towards transforming rural India. Our organization has done lot of work in the last year to improve the livelihood standard of our program participants. We have done a lot of work on livelihood related survey and study. These studies gave us introspection about the theme and came to know the pros & cons of the activity implemented.

STUDY & SURVEY:

Baseline Study of Silver Cluster: The study focused on the silver cluster at Ramgarh district in Jharkhand. It comprises of three villages, Chitarpur CT, Sukhrigada and Bamnidih. There are more than 1000 artisans comprising of 400 families associated with the silver and gold smith. It is traditional skill to increase the cost of the cluster at a primary level production. Agragati a local NGO has been working in the area since long time; they approached to NABARD for the support in the form of project because cluster faces challenges like – competitiveness, shortage of capital/credit, poor skill, raw material, harassment by the police, modern technology, lacking CFC etc. Establishment of CFC for this cluster is required to reduce the cost of production and increase the productivity of the artisans. Study reveals the following areas of concern:



1) Competitiveness within the sector: Big players are entering into the market with diversified branded product along with big investment in advertisement;

2) Big firms have low unit cost of production through mechanization and increase the productivity, thus they have competitive advantage in fixing the price. This cluster is lacking in this area due to traditional production process.

3) Need contemporary products as per market trend to attract the consumers.

4) Shortage of capital/credit. Artisans need flow of working capital which is now lacking behind. Presently there is a big gap between credit demand and supply.

3.1.2 Social Audit and Impact assessment Survey of Toilet constructed by Power Grid Corporation:

MESP has been assigned by AFC India Ltd. to undertake the above mentioned study in the Assam and Odisha. Power Grid Corporation Of India (PGCI) had constructed toilets in the primary and secondary schools in different states under its CSR chapter. Objectives of the survey were :

- Hundred percent toilet constructed by the company
- Positive impact of toilet construction on enrollment/ attendance on students specially for the girls student
- Awareness generation among the students about sanitation and cleanliness

- Students are following the practices in their home or not

We were assigned for Assam and Odisha states. There were 1204 and 559 schools at Assam and Odisha respectively. We have covered six districts namely Kachar, Tejpur, Jorhat, Dimahasao, Hailakandi and Kokrajhar at Assam and Keojhar at Odisha. Survey of Assam was very tough since Kachar is situated in the Barak valley. Dimahasao is located in the hill area. Rajabazar, Lakhipur, Udarbandh blocks of Kachar are located at tea gardens and affected by terrorist activity.

Observation of the survey : Assam

The company constructed hundred percent toilet in the schools

- They have designed a new model of toilet which required less space and low cost
- Toilet constructed in the Govt aided or Govt schools
- Most of the schools have toilet facility from early. It was constructed under SSK/ Panchayat/ School Dept programs. Very few schools (less than 3%) did not have any toilet before the construction of Power Grid.
- Around ninety percent (90) of the toilets are unutilized due to non-availability of water.



- Few schools have been merged with each other.

- One of the astonishing fact that number of students in the primary schools of Tejpur, Kachar urban area have been declining over the last couple of years. After discussion with the teachers we came to know that many students are going to private English medium school for better education opportunity.

- Schools in the tea garden areas are inaccessible.

Observation of the survey :Odisha

- Odisha schools are in better position so far as utilization of toilet.
- Hundred percent toilet have been constructed
- Accessibility in the Odisha schools is better ;
- Duration of the school is larger in Odisha than in Assam
- Most of the schools are equipped with toilet facility from earlier;
- A detail need assessment survey was required before the construction of toilet. This

would have optimized the toilet construction.

Impact Assessment Survey of Mission Sunehra Kal Project implemented by ITC through NGOs:

ITC Ltd has been implementing Mission ***Sunehra Kal*** Program in the four states of the country. They are Bihar, MP, AP and Tamil Nadu. Goal of the program is to increase the production and productivity in the agriculture sector through adopting improved technology and agriculture package of practice and reduce cost of cultivation. We have been assigned for the Bihar part. The project implemented at four districts of Bihar, namely Munger (ITC factory at Munger town), Samastipur, Lakhisarai, and Begusarai. The Objectives of the study are as follows:



- To assess the degree of farm mechanization has been adopted by the farmers
- Production and productivity has increased through this capital intensive methodology
- Technology is farmers friendly or not
- CHC (Customer Hiring Centres) are properly extending the extension services to the farmers
- Cost of cultivation has been reduced through mechanisation
- Cohesiveness of farmers club or farmers group for adopting the technology
- Timely availability of input supplied by the govt sector/Agri Dept

Observation

- Mechanization in the farm sector has been adopted by the farmers in its right direction
- Zero tillage, pump irrigation, thrasher, sprayer, reaper are in large scale use
- Production and productivity of wheat has increased by 2 times
- Zero tillage machine has become very popular among the farmers during wheat sowing
- Paddy planter is not very effective
- Cost of cultivation has been reduced for wheat cultivation. The cost of cultivation lowered ranging from 15.0% to 40.0%. The highest difference among all the selected with ABC interventions has been observed at Munger (Bihar) for Rabi crops (pre average cost is 959 reduced to 575 per qtl). For Kharif crops highest difference observed at Lakhisarai (Bihar) district(pre average cost Rs 1009 reduced to Rs 649 per qtl which is 35.7% of the cost)
- Package of practice of wheat has been improved



- Efficiency of input supply has increased at a large scale.
- Women SHG groups at Munger under Seva Bharti performing better than others. Because these SHG groups are very old.

Enterprise Development : Mission Swawlamban Program



SIDBI in collaboration with Lets Endorse along with the NGOs promoted micro enterprises in the rural Jharkahnd. This program focuses rural youths to promote ventures through providing Mudra loan. It got a huge response from the rural boys and girls.



Livelihood promotion

Organisation has been focusing livelihood related programs in the yesteryears. Livelihood activities are : tailoring, dairy promotion, bari manufacturing , badhi mala manufacturing, poultry, goatery promotion and others.

Livelihood Promotion through tailoring

Organisation has promoted 27 entrepreneurs through this project and disbursed 2.82 lakhs loan. Out of this 27, 7 is start up venture. Women entrepreneur joins with her partner in 8 cases, where they can value add with the existing enterprises. They join with their male counterpart after getting the training in 6 cases. In one case member joins with her daughter and in another case, member joins with her In-law. In 5 cases, members increase their skill along with their income. We are providing second time loan in four cases, and will provide another two in the next month.



Macro context: As the rural economy grows, demand for ladies garments are growing. Rural ladies are earning money from different activities generated by them. One of the reason is MFI

companies who are giving micro credit to the rural women entrepreneurs for their small household activity. Personal need is value added by the fashion sought by the young ladies. It is basically generated through TV and other Medias. This phenomenon increases the high value demand for ladies garment.

Learnings: Our approach was to introduce technology to young women entrepreneurs and make them self dependent. Initially organization wants to impart training and then escorting the young entrepreneurs through micro credit and marketing services. We have organized two trainings at Sahara and Bargo involving 45 women members. The training created a willingness among the women members to do something; a positive environment. Training and escorting created self confidence among the women members. Some members do alone and some others value add their own family business. This kind of training and escorting in the rural areas will generate small start up activities which make the women members self dependent.

Badhi –Mala manufacturing:

We have organized a MEDP training in the Bargo village involving 30 women SHG members under the sponsorship of NABARD. Livelihood training on tailoring was so success that another MEDP tailoring was sanctioned by the NABARD. 30 women members were selected from the surrounding villages to impart training on sewing and badhi-mala. Badhi-mala is a worship material that is widely used by the pilgrims visited in the Basukinath area. Objectives of the training were

- To improve skill of the existing tailoring artisans and
- To involve more members in the activity.

This training became successful. Twenty (20) members were trained under value added sewing/ tailoring program and ten(10) members were trained on badhi mala manufacturing. Organisation is trying to promote one badhi mala cluster in the area and tagged them with rural mart.

Success story

Rumta Devi. Age-42, village –Hatnanga, Spouse name-Jayram Mandal.

She is living in Hatnanga village of Jarmundi block. The family has total 9 members and her husband is a farmer. She is also engaged in badhi-mala manufacturing for the last 6-7 years. She and her daughter-in-law assembled in their house and sell them to the Basukinath market.

Basukinath is a holy place. Famous lord Shiva temple is located here. Tens of lakhs of pilgrims used to visit this place every year especially in the Srawan (July-August month). Badhi mala is being sold during this period in a large scale. Rumta devi manufactured the item in the home and her husband sell it in the fair. But due to the lack of fund their stock was not enough. They used to borrow a small amount at 5-10% interest rate in a month. Her daily income was Rs 100-150 in the earlier. She came into touch with the MESP. She visited our office at Jarmundi. She approached us for a loan of Rs 10000.00.



After accessing the loan he bought raw



materials in a large quantity and manufacture different items in a reasonable amount. She earned a good amount of profit by selling this product year before the last year. She repaid all her loan within four month.

She was increasing her stock gradually. Organisation sanctioned another loan after approaching by her. Her daughter-in-law also helped her for manufacturing the product. Her income went up around 2 times during the last Shjrawani Mela. She understood the preference of the pilgrims and tries to supply as per their demand. Her strategy was right and earned a good profit out of

it. She has earned Rs 30000/ from the last Sravani mela. Her husband engaged in vegetable production and sells it local Hatiya. Before the Srawani she hired a woman from her neighborhood to help her. Presently livelihood of the family is going well.

Dairy promotion at Deoghar and Jarmundi

Aim of the project

Dairy is one of the main activities in our region. It is a capital intensive business. The value of a good variety of jersey cow is 40-50000/cow. Rearing of cows requires expertise. Only few communities have that expertise. There is a good demand for milk as Deoghar peda is very famous and popular among the tourists and pilgrims. We are promoting village wise clusters for dairy promotion. Each small dairy unit absorbs at least two household labours. This activity is creating self employment. Insurance service is a bottleneck for promoting this activity in this area. It is not available in the area. Only New India Insurance (Insurance company) is providing the service. But they don't reach to the village level and service is also poor.

MESP facilitated to promote Chittolodiya, Manikpur, Chotanaukhil (Deoghar) Jarmundi, Kalakurn, Domnadih (Jarmundi block) villages as dairy clusters in our working area. There are on an average fifteen farmers doing this activity in each village. Kalakund village at Jarmundi is a dairy dominated village. Most of the households are engaged in the dairy activities. Basukinath market is close to this village. So everybody sells the milk in the basukinath market.

Future Program : Presently, organization wants to form a cluster involving 100-250 members. After formation of the FPO, this subsector will run by the artisans themselves.

Micro credit Activity

MESP is focusing on Livelihood Finance. After identifying the cluster it is providing credit to the local entrepreneurs. Presently, we are working in the 70 villages. Our mode of delivery is through JLG or SHG. Especially, we are promoting the micro enterprises on cluster basis : like badhi mala, carpentry, earthen pottery, dairy, goatery, tailoring etc. In this respect, micro credit is one of the main factor which required to the entrepreneurs. In the last year we provided Rs 80 lakhs to these entrepreneurs.

Health Activities

MESP has become a member of SRHR alliance, Jharkhand heading by NEEDS a NGO of reputation. Objective of the alliance is to create awareness about sexual and reproductive health of the adolescent girls and boys.

Another objective is to stop the child marriage held in this area. We are discussing the issues during the SHG & JLG meeting. It is creating impact on families. Eight-ten families have stop their child marriage from their own. One workshop was organized at Ranchi by SRHR Alliance for strengthening the organisation's capacity.

We are also working with the White Ribbon Alliance (WRA).

Objective is to reduce the maternal and child death during the pregnancy. We undertook campaign among the mothers at Jarmundi and Deoghar (block) area in collaboration with WRA. We have also participated in the state level and regional level workshop organized by WRA.

Marketing and Value Addition

One of the core area of our organization is marketing and value addition of the product. Our experience shows that SHG members and farmers are facing problem to sell their produces. Price of the agricultural produces are lowering during the harvesting season. There is no preservation and processing facility for cash crops produced in the area. On the other hand, non

farm products produced by the members are not able to access the marketing due to the competition and other reasons. We are constantly working on that issue. MESP became a member of VB(Vikas Bazar) Net Foundation based at Ranchi.

Rural Mart : Sponsored by NABARD



The aim of the project is to promote marketing of the products produced by the SHG women members. It is also promoting the entrepreneurship quality of the women members. Rural Mart is established at the Basukinath Bazar within the influence area of the temple so that pilgrims can visit the shop.

The main objectives of the projects-

- To facilitate marketing linkages for products produced by SHG group members.

- Producers will get an outlet to sell their products and also members can understand the type & quality of product demanded by the customers.

- Producers can understand the taste and preference of the consumers/customers.

The project will help the women entrepreneurs to motivate others women entrepreneur to come forward.

Organisation has established a shop in the Basukinath mandir area. DDM, NABARD and LDM, Dumka inaugurated the shop. We are facilitating the project. Now it is growing on and fulfill its objective.



Pisciculture program at Bankura

The organization has been working on natural resource management for the last five years. It has brought 10 acres of water bodies under fisheries activity. Aim is to promote technology promotion and value chain development of the produces. The focus is on better utilization of water bodies for commercial production. Profit is distributed among the local community who are involved with this program and its expanding.

FINANCIAL INCLUSION

BC Model: One of the objectives of this model is to extend the coverage of financial inclusion program.

Collaboration with Jharkhand Rajya Gramin Bank(JRGB):



Organisation has selected and assigned as a Corporate BC by Jharkhand Rajya Gramin Bank (JRGB) bank. It was stated with Vananchal Gramin bank. After that two Gramin banks became merged in the Jharkahnd and launched as Jharkahand Rajya Gramin bank (JRGB). There are ten (10) companies working as Corporate BC under JRGB. We are promoting around 100 Customer Service Providers (CSPs) in the five districts of Jharkhand. Young boys and girls who are searching for Jobs after completing their education are eligible to be appointed as CSP holders. It is a means to provide self employment of unemployed youths. This is a white colour job ,

working with laptop along with other high value instruments. These CSPs are acting as a mini bank. A/c opening, transaction, money remittances every activity can be undertaken through these CSPs. Each CSP holder is earning Rs 7-8000/month through this mode.

Insurance and pension are two important services which should be accessed by every household. Rural poor are deprived of insurance & pension facility. Jan Dhan Yojona scheme is also providing term insurance & accidental insurance benefit those having bank a/c. Atal Pension Yojona is also providing scope to each rural household to have a pension scheme in their old age. Banks have been vested to implement the scheme. CSPs are assigned to promote the program among the rural households. They are bringing the scheme towards the rural households.



CASE STUDIES

YES, CSP IS AN OPTION FOR LIVELIHOOD

Aditya Sagar, son of Shri Ram Prasad Sahu of village Kisgo, PS and CD Block Deori, Giridih district in Jharkhand state, Graduated in 1918. He is approximately 21 years by age.

Aditya said that after graduation in 1918, he expected a remunerative job outside his village. His vision was to earn money and start his own business because he was sure of not getting any government job for want of his technical education or training. But, in spite of his continuous efforts for almost two years he was not able to fulfill his ambition. On the other hand he was having pressure from elders in the family and alleged to sit idle in house, not going out in search of employment.

Just at this stage, his father Ram Prasad jee, asked him to contact Sri A.N.Pandey of Gramika India who was looking for educated unemployed youth in the area interested to be involved in JRGBs' CSP establishing programme.

Aditya contacted A.N.Pandey next morning and learnt the whole process of establishing a CSP under the initiatives of JRGB, provided by MESP, Deoghar. He followed the entire process.



Opened his current account in the JRGB, Raj Dhanwar and finally got the system installed in his lap top followed by operational tips.

Presently Aditya Sagar is happy to spend his whole day at Kisgo More (मोड़) at CSP in his newly constructed building.

Aditya added, he has to face difficulties some times when there is delay in opening the system and the customers are standing in front. Some times morpho does not work. Many times the customers get message of being debited their account in their mobile phones but he does not get the message of credited amount in his account.

Any way, he loves the job. He is happy to get self employment opportunity, full of respect, dignity and freedom.

He would like to give his opinion to any other unemployed educated youth to adopt it in the hope of better facilities, remuneration and services from MESP and the JRGB in future.

CSP solved the problem of unemployment of Yogendra Mahato:





Yogendra Mahato is residing at Makhani village of Godda Sadar block at Godda district. Mahato is young guy (25) graduated from Godda college. He is exploring job after graduation. He became frustrated as he couldn't find any suitable job. One of his friends suggested him to establish a **Customer Service Point – CSP** (Grahak Seva Kendra) and to earn a reasonable income. He then contacted MESP for having CSP. MESP officials told him about the process and requirement of minimum investment. After that he followed the process

and establishes his CSP in his village.

Now he is catering the banking services to all the villagers residing in the village and earning Rs. 7 to 8000/month. He is satisfied with this job. It is white colour job with full dignity.

He is suggesting other educated unemployed to adopt CSP as a means of dignified livelihood opportunity.

MESP personnel , Branch manager visited his CSP. Branch manager, Sarkanda appreciated his effort.



Collaboration with Airtel Payment bank

MESP made collaboration with Airtel Payment bank and engaged as a Business Correspondent by the Bank. We have appointed another four sub agents who will open bank a/c and give payment to the customers. It has extended our program.

Opening Bank A/C

Our CSPs are opening a/c of the general people in the rural areas who are not able to reach the bank. We have appointed around 90 CSPs in 5 districts. In this year (2020), MESP gave target to each CSP holders to open 2000 a/c. This will increase their volume of business also.

Insurance Program

Micro Insurance under LIC: Organization has made collaboration with LIC, Bhagalpur for introducing micro insurance (MI) to our borrowers. MI policy is an endowment policy with Rs 1200-1400 premium annually focusing low income group people. The response of this scheme is very good from our borrowers. Forty (40) women members have been covered under this insurance scheme. Apart from this, CSPs are doing insurance like PMJBY, PM RSBY through bank.

Health Insurance

Cost of medical services will go up day by day. Poor people are unable to pay the amount. Women have been suffering much. Govt hospital service is also poor. To bridge this gap of services we are collaborating with Advance India Insurance Service for providing medical insurance to our rural masses. Two insurance companies are ready catering this service.

Atal Pension Yojana :

Pension is a focus area of our organization. Rural people are becoming vulnerable after 50 years of age. So they need a Pension Yojana. Atal Pension Yojana promoted by the Central Govt is a suitable scheme for them. CSPs are promoting this scheme among the rural people.

SHG Promotion Program

Though we are mainly working through JLG mode, but we are also focusing SHG too. We have formed 50 SHGs in Deoghar, Devipur and Jarmundi block. SHG is permanent in nature but JLG is a working group. We want to percolate social issues like literacy program, under age marriage, women education etc. through SHG. Insurance and pension program is also percolating through

SHG. We are promoting SHGs for women empowerment apart from our livelihood and micro promotion activities.

Literacy through Signature: Our field officers also taught signature to illiterate borrowers. It is important for opening the account. More than 100 women had been taught signature during field work by our field officers.

VISITORS TO MESP

DDM and Lead Bank Officer (Allahabad Bank) Dumka has visited our field several times at Jarmundi and Basukinath. We became the member of Santhal Paragana Development Initiative (SPDI). Members from SPDI visited our office & field and evaluated our work.

Mr Krishnamurthy of Microgram has visited our field. He went to Bandhdih, Banwara villages of Jarmundi block. He met our tailoring participants in the Jarmundi block. We are also apprised our field need at this moment.

Visit by MESP members to Assam & Odisha:

Our members had visited Assam (Chachar, Tezpur, Jorhat, Dimahasao, Hailakandi, Kokrajhar) and Odisha (Keonjhar), Bihar (Kaimur) for Social Audit & Impact Assessment Survey of Toilet constructed at Schools by Powergrid Corporation of India. Members had visited Bihar (Munger, Samastipur, Lakhisarai, & Begusarai) for Impact Assessment Survey of ABC Centres engaged in agriculture development in the state.

Mr Devanand Sharma had done a great job during this survey period. He visited all the states and help to complete the survey.

13.0 Collaborating organisations

Our partners are as follows:

- Microgram: Bangalore
- NABARD, Ranchi
- KIVA :USA
- IFMR Finance :Chennai
- LIC of India : Bhagalpur
- CInI : Jamshedpur
- Indian Oil Corporation Ltd: Barauni
- Union bank of India : Deoghar
- IDBI, Deoghar
- Advance India Insurance Broker Service Ltd, Gurgaon
- Powergrid Corporation of India, Gurgoan
- Indian Tobacco Company Kolkata.
- Airtel Payment Bank
- Reliance Jio

Team members of MESP

- | | | |
|--------------------------|---|--------------------|
| 1. Mr. N.K. Jha | : | Senior Manager |
| 2. Mr. Devanand Sharma | : | Marketing Manager |
| 3. Mr. Rakesh Agarwal | : | Mis person |
| 4. Mr. Shankar Pd. Yadav | : | Accountant |
| 5. Mr. A N Pandey | : | Research Associate |
| 6. Ms.Amiran Bibi | : | Office Assistant |
| 7. Mr Pradip Kumar | : | Marketing Person |