



UTTARAN CHANGE STORIES



WEST BENGAL
FOREST AND BIODIVERSITY CONSERVATION PROJECT



UTTARAN

HANDBOOK ON "GOOD PRACTICES"



CHANGE STORIES

WEST BENGAL FOREST AND
BIODIVERSITY CONSERVATION PROJECT

Foreword

Community mobilisation is a central component of the WBFBCP. Communities residing in forest fringe villages are members of JFMC. Thus, JFMC approach is adopted by the project to deliver Community Mobilisation work. Economic empowerment of villagers reduces their perpetual dependency on forests for deriving livelihoods. It also ensures better forest Protection & management.

WBFBCP has adopted few strategies for Community Mobilisation i.e. mobilisation, participatory planning, creating community assets through one-time grants and providing small loans to SHG members; all these interventions are done through JFMCs.

Micro plans determined the needs of the villagers and highlighted their priorities in terms of assets needed. Assets created at community level are being maintained by community members, who are also members of JFMC. Small loans to SHGs have triggered a cascading effect and helped many poor families to overcome abject Poverty and to participate in Joint forest management in a more effective way.

This booklet captures some good practices which are documented, in course of Community Mobilisation work, both in community asset creation & promotion of IGAs. The good practices are presented along with processes for easy adoption & replication in other contexts.

WBFBCP thanks all stakeholders associated with community Mobilisation activities, who have triggered positive changes in lives of thousands and inspired us to document their change stories.

31st July, 2019

**Project Management Unit
WBFBC Project**

Background

West Bengal Forest and Biodiversity Conservation Project (WBFBCP) is implemented all over West Bengal since 2012-2013. Government of West Bengal through Government of India has received a loan from Japan International Cooperation Agency (JICA) for this project.

The specific objectives of the Project are improving forest ecosystem, conserving biodiversity and improving livelihood means by undertaking afforestation, regeneration, wildlife management and income generation activities through Joint Forest Management approach. Community mobilisation which is part of improving livelihood further includes institutional capacity development, thereby contributing to environmental conservation and harmonized socio-economic development of West Bengal. The project is being implemented since 2012 and would complete the cycle in 2022.

Project Components

Major project components are:

- Afforestation
- Biodiversity Conservation
- Community Development
- Institutional Capacity Development

Community Development Component

Community development component is indispensable component of the Project in order to achieve the Project purpose through the JFM approach. The Project aims at strengthening JFM movement to enable Joint Forest Management Committees (JFMCs) to improve their level of performance by involving them in forestry work as well as developing their capacity for embracing diversified livelihoods to reduce any dependence on forest and increase household income. Women play a key role in development and the project recognises that by supporting income generation activities of self-help group (SHG) members, mostly women, through a small loan and helping them in capacity development for better integration with value chain.

Community mobilisation component has following subcomponents

- Community mobilisation and planning (Micro Plan)
- Community infrastructure development (CID)
- Supporting SHG members to upscale their business (IGA)

The activities are carried out by various community development institutions like:

- Joint Forest Management Committees (JFMCs) including Forest Protection Committees (FPCs) and Eco Development Committees (EDCs)
- Self-Help Groups (SHGs)
- Beneficiary Groups (BGs):



MINATI - A SUCCESSFUL ENTREPRENEUR

“PHUCHKA!” - THE WORD THAT CHANGED MINATI'S LIFE FOREVER!

NAME- MINATI MALIK
JFMC- NEPURAKUARKHAL
FMU- ARABARI
DMU- MEDINIPORE
SHG- SAINARA IPAR PARA
OCCUPATION- PHUCHKA SELLER

Minati's phuchka stall gives the word "Utilitarian" a run for its money. Her stall is also glorified by the presence of "Ghugni" (Indian Chickpea curry) and boiled eggs. The innocuous little stall is a leveler, as you would find people from different strata of life munching on the snacks she prepares at her house (now her factory) with special care given to hygiene.

Minati is married and lives with her husband. Her daughter and step daughters have been married off. They own a piece of land measuring 6 kathas. She has lived in poverty and faced immense hardships while working as agricultural labors. Economic crisis had pushed them to a dead end, from where it was near to impossible to fight back. But Minati refused to bend the knee. She enrolled herself and her husband as Joint Forest Management Committee Members (JFMC) She stood by her husband, who somehow managed to buy an old phuchka trolley from an old woman. This happened 5-6 years ago and since then there has been no looking back!

The couple are active members of JFMC. They came to know about the loan disbursal procedure of JICA assisted project of JFMC. This was exactly what she needed at that moment to boost up her business. So, she conveyed the message to her SHG Sainara Uparpara. The SHG was interested in the process and hence got enrolled and later selected under the JICA project. Lastly, the SHG nominated Minati for applying for the loan as she already had a steady business, to which Minati agreed, applied and received the loan. Minati has been running the business with utmost diligence and loyalty. So much so that not only has she been able to repay the loan amounting to Rs 6250 on a regular basis with only 1 month left for full refund, but she has also increased her capital by Rs 3000! Moreover, she is going to apply for a second loan in two months' time. And being a famous Phuchka seller in her locality, she is now being invited to give training on Phuchka making, by the District Magistrate office (in a livelihood training organized for women entrepreneurs at district level), thus encouraging more such startups and setting up an example of women empowerment. She has gifted her son-in-law a Phuchka stall.

SELLING PHUCHKA WAS THE BEST DECISION OF MY LIFE. IT GIVES ME MORE REVENUE AND RECOGNITION THAN WORKING AS AN AGRICULTURE LABOR HAD GIVEN ME

Minati is a very good business woman- she has linked several other small businesses with hers. For example – she gets the Sal leaves used for eating phuchka on a barter system. She even uses dung cakes and dried leaves as fuel, collected from nearby forest areas. Hence her stall is totally eco-friendly. She has bought new utensils for her stall with the loan money. Getting calls for setting up a stall at social gatherings (like marriages, other family festivals) is a common thing for her now, that brings her a lumpsum amount of Rs 2000-3000 a day additionally. However, she still needs some training on value addition.

Minati says, "Selling Phuchka was the best decision of my life. It gives me more revenue and recognition than working as an agriculture labor had given me. I was previously very shy, this business has made me confident – now I am the decision maker of my family. My opinions matter now. I want to provide a shade to my stall and decorate it. I want to sell chowmein too. "I want more women to have the courage to come forward and fight against poverty and earn recognition in the society in the process."



Phuchka Stall under Medinipur DMU



MITHU'S 'MORA' COMBINES CRAFT, SKILL & ASPIRATIONS

NAME- MITHU BADYAKAR
JFMC- TELIPARA
DMU- BURDWAN
SHG- SAMOY MAHILA SWANIRVAR GOSTHI
OCCUPATION- BAMBOO AND CANE CRAFT

In India, furniture made of cane is characterized with features like comfort, lucidness, durability and high aesthetic appeal. It is quite flexible and strong at the same time, thus making it an ideal material for making furniture of daily use like chairs, tables, shoe racks, bookshelves, sofas, stools etc. Bamboo on the other hand is one of the most commonly used raw materials.

In the current scenario where the world is keeping no stone unturned to opt for eco-friendly materials, these bamboo-cane crafts and furniture are the best possible option one can vouch for. Using these materials also promotes traditional cottage industry of rural India.

MithuBadyakar was married off 20 years ago to a family which is making bamboo and cane crafts since last three generations. Since then she has been actively her family in making the products and expand the family business further. Their products find a market at Kolkata, Santiniketan and places outside their village mostly in the urban and semi urban sites. There is a pretty gender balanced environment at their house, where both men and women work hand in hand and run the family business. Mithu receives full support from her husband and father-in-law so that she is able to balance both work and home. They buy the raw bamboo and roast it over fire at home. Next the bamboo is boiled; circular and long sticks and peels are extracted from that lump.

Thereafter the sticks are colored and either sun dried or roasted. The sticks are woven with thread and "Taal Beth" tightly and old cycle tiers are used for decoration and support. And in order to make profit, apart from transporting to urban destinations, they do hawking of small furniture like "Mora", chairs, "Kulo", basket etc in the local market. Mithu and her husband Uday Badyakar are active JFMC members. Thus, while they were facing a fund crisis that resulted in low business volume, they were informed about the loan disbursement procedure of JFMC under JICA assisted project and they expressed their interest to receive a loan through their SHG-Eai Samoy Mahila Swanirvar Gosthi.

'JFMC LOAN HAS SET US FREE FROM CLUTCHES OF LOCAL MONEY LENDERS AND WE ARE ABLE TO EARN MORE'

analyzing their requirements (business plan) JFMC decided to provide them with a loan amount of Rs 9600. Previously, Mithu used to take loan from the traditional money lenders, who would take advantage of their bad times and charge high rate of interests. The loan amount provided by JFMC, has been instrumental in providing their business with the much-needed boost and their present monthly income on an average is Rs 6000-7000. After paying the monthly installments they earn a profit of Rs 3752 per month approximately. Mithu has a son and two daughters, she can send them to better schools now-a quality change in their living pattern. The family has been able to increase the volume of their business and in the due process has been able to create an example for the others who are now interested in making an entry in the cottage industry, thus promoting traditional cottage industries in rural Bengal. The capital has started rolling well and Mithu has successfully paid two installments of Rs848 each. Having received the benefits of the loan, the Badyakar's wish to apply for a bigger loan amount in order to expand their business across states and across borders too. They now have the confidence to dream big because JFMC-JICA support is beside them supporting small scale and female entrepreneurship to the fullest.

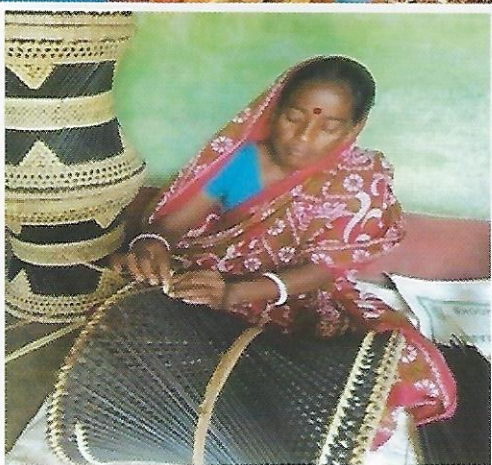
এই সময় মহিলা স্বনির্ভর গোষ্ঠী

রঘুনাথপুর, বনকাটি, তেলিপাড়া

জে.এফ.এম.সি

বসুধা বীট • দুর্গাপুর রেঞ্জ

বর্ধমান বনবিভাগ



Mora Making (Bamboo and Cane Craft) under Burdwan DMU

COLLECTIVE JOURNEY TOWARDS SUSTAINABLE LIVELIHOOD

NAME- MILI MAHATO, BHABANI MAHATO,
HOIMOMATI MAHATO, KHALONA MAHATO
VILLAGE- NALBANA
JFMC- RAMRAMA 2
DMU- JHARGRAM
SHG- NALBANANABA CHETAN
OCCUPATION- VEGETABLE CULTIVATION

Women are the backbone of rural economy, especially in developing countries like India. Ironically, women end up receiving only a fraction of the land, credit, agricultural training and information, inputs such as improved seeds and fertilizers compared to men. Mili Mahato, Bhabani Mahato, Hoimomati Mahato, Khalona Mahato, four strong willed and hard-working rural women decided to earn a livelihood to sustain themselves and their families by resorting to growing seasonal crops like leafy green vegetables, cucumber, brinjal, cauliflower, carrot, striped gourd etc. They started by growing in small quantities and later on the women with increased level of confidence and they are eager in applying for a larger loan amount and get a larger field area on lease. When they became adept in growing and taking care of the vegetables they wanted to increase their production but due to scarcity of fund, they had to step back. All four of these women and their husbands/male members of families were active members of JFMC.

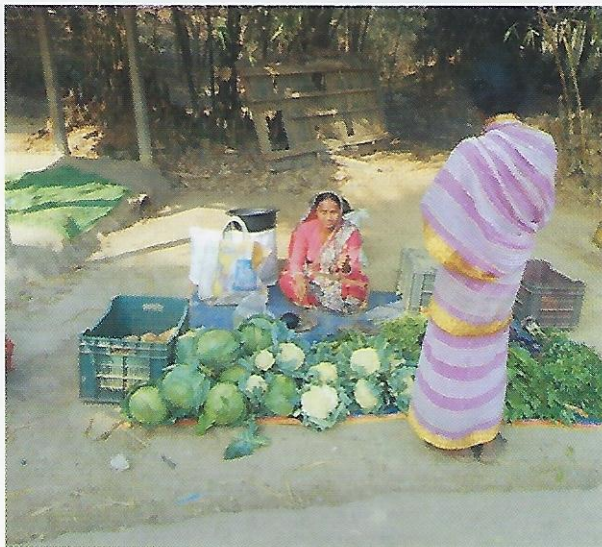
Their husbands are doing vending business of vegetables. Hence vegetables grown by the group have a ready market. Besides two among four women are directly involved in vending. When they started looking for more fund they came to know about JICA assisted small loan Project of JFMC to encourage rural economy and small-scale businesses. Their SHG, NalbanaNaba Chetan too got interested, registered under the JFMC and helped them in applying for the loan. Each of them received a loan amount of Rs 10000 and this encouraged them further. One of them has a van, this helps in easy and speedy “United we rise, divided we fall” – These four women believe in this and by supporting each other at every transportation of the fresh produce straight from the field to the market early in the morning.

“UNITED WE RISE -DIVIDED WE SUFFER
FOREVER”

There is always a high demand for fresh vegetables, moreover, they have been able to keep their prices low due to minimal transportation cost involved. This draws more customers. And they have started growing a larger variety of vegetables in an increased quantity. They now have a larger market space to sell their products. It is important to mention the role of their husbands here as they have extended excellent support to these women in the field and also in vending the vegetables in the local areas or in the local market. They now use better fertilizers which give them an improved yield with less spoilage. Due to their good quality and quantity of produce, the women have been successfully able to make profit and have already repaid three installments of the loan from their profit. This has provided step they are now successful in the field of agriculture.



Vegetable Cultivation under Jhargram DMU



Vegetable Selling under Jhargram DMU



Vegetable Selling under Jhargram DMU

DINING GOES GREEN: CHANDANA AND HER GROUP PRODUCING BIODEGRADABLE TABLEWARE

ARECA LEAVES TABLEWARE A CREATIVE & CHEAP ALTERNATIVE TO PLASTIC

NAME- CHANDANA BISWAS SAHA
SHG- SAKRIYA SHG
JFMC- UTTAR MADARIHAAT
DMU- WILDLIFE- III
OCCUPATION- MAKING TABLEWARE FROM
ARECA LEAVES

The use and throw Palm Leaf Plates / Natural Leaf Plates/ Areca Leaf Plates and Cups made out of Areca Leaf are 100% biodegradable and compostable. These hygienic, non-odorless, non-toxic, light weight plates made from Areca leaf are environment friendly. An economical disposable alternative for all types of catering occasions. Areca Leaf Plates and Cups made from Areca Leaf are 100% biodegradable and compostable. These hygienic, non-odorless, non-toxic, light weight plates made out of Areca leaf are environment friendly. It is an economical disposable alternative for all types of catering occasions. A totally natural mechanism is followed for manufacturing these plates. The fallen areca leaves are collected, and the sheath of the areca leaf is cleaned and soaked in water for approximately 15 minutes and shade dried for 30 minutes. They are then compressed to different shapes using the correspondingly shaped Machines and packed as per the customer requirement. Viewing the multifaceted benefits of promoting the Areca Leaf tableware business, the Block Development Office arranged a training programme around 2 years back on how to make these plates on picnic spots of which come under forest department. This at the same time will help their business but will help in forest and environment preservation a lot more.

The areca leaf tableware business has a lot of potential (with minimum risk) in terms of tapping the premium and retail market, both nationally and internationally. In near future Chandana and her group dream to play big as entrepreneurs in this

a commercial basis. Among others, this training was attended by Chandana and her group members, representing Sakriya SHGs from Uttar Madarihaat JFMC. And after that there was no looking back. Their journey to overcome poverty started and today thrives. The group decided to chalk out a plan for starting this business and tried to explore possibilities for support. The JFMC stepped in with a support of soft loan available under JICA supported WBFBCP. Recognising their dream and enthusiasm, JFMC decided to provide soft loans to this group. This kicked start their small business and the beginning was very successful. According to Chandana Biswas Saha, an active member of Sakriya SHG, the group initially planned to process around 10,000 leaves a month. They started with that target and presently they have successfully upscaled their production. The group has a clear plan about marketing. They plan to sale 20% of their products directly to the tourists in high tourist season (being a tourist area) and 80% product will go to wholesalers on regular basis. This combination is intelligent to capture opportunities of making good seasonal profit, apart from the steady earning throughout the year. Initially the group started with sale-purchase business

“GOOD SOURCE OF EARNING FOR US AND THE BEST IS WE DO NOT HAVE ANY FEELING OF GUILT, RATHER WE ARE SERVING THE ENVIRONMENT, SO IT IS GOOD FOR SOUL TOO”

and got a marginal profit. At this juncture Chandana and her team started looking for further upscaling and support through convergence with other government departments, to reduce the cost of their production by introducing cost effective and simple technology. And once again their dream has come true. This active group has established a good rapport with local administrative office and in due course members collectively have been rewarded with a dice machine for making Areca Leaf tableware. A shop has been allocated to the group in Krishi Mandi (At a subsidised rent under Karma Teertha, a State Govt. Initiative) for running the business too. This is a great boost in their self-confidence and a great leap forward for their business. The group has started procuring raw materials from outside now (nearby areas) and has a plan to further increase volume of production in order to make real good profit, which in turn will allow them to attain a dignified and satisfying way of life. All the members are enthusiastic, as they have already tested the fruits of success. They all have been able to earn little more for their families, contributing to better standard of living. Chandana and her friends' journey is continuing as the group, with support of local Forest department are continuously in search of convergence, better market opportunities better technologies. They have done a market survey in nearby four tourist resorts and have also sent an application to the office of the District Magistrate for some new devices. In future Sakriya SHG has a bold advocacy plan. They want to put forward a demand to DMU and the District Magistrate, to make picnic spots near forest a 'no plastic zone'. This will help to mainstream use of eco-friendly Areca.



Making Tableware under Wildlife-III DMU



THE AUSPICIOUS “BAEL” GENERATING EMPLOYMENTS

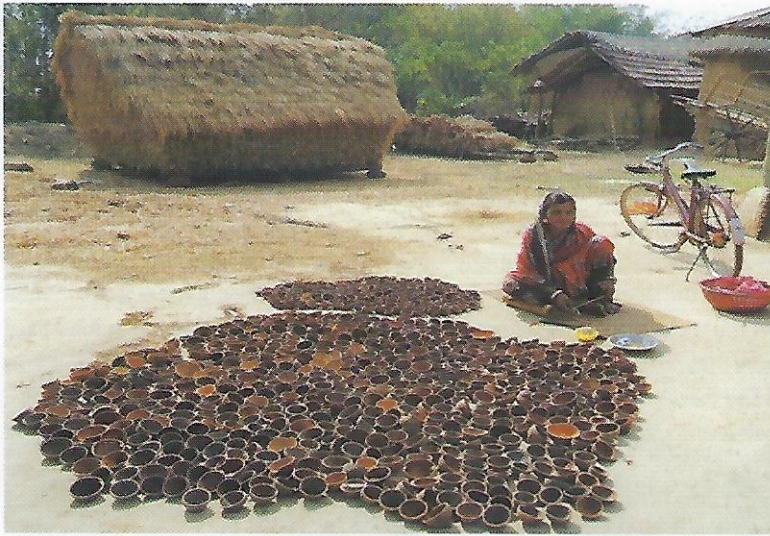
NAME- BHULA
JFMC- BEAT-HAMIRHATI
DMU- BANKURA NORTH
FMU- SONAMUKHI
SHG- BHULO SAHAPARA

Bel also spelled as Bael is the Bengal Quince or Stone Apple. It has several dialectical names such as Wood Apple, Holy Fruit, Indian Quince, Golden Apple etc. It is popular for its Sacred Status. The fruit is considered Holy and used in several Hindu rites. The fruit bears a thin hard woody shell. In Indian Culture a typical necklace made out of beads from the shells of the Bael Fruit is worn by some Hindu Communities. The sacred mala is used in many other Hindu rituals throughout the year. Hardly ever we have tried to know how these are made, what patience and perseverance required, to make these sacred threads and like all auspicious things, women power plays a major role here. The delicate work of making bel mala, patience and focus needed to give these the right shape, are forte of women only. In Sonamukhi FMU of Bankura (N) many women are in this small business, which they run from their houses, amidst other household chores and Chayna Saha is one among them. However, for her making these sacred threads were not just another side business but a desperate effort to tie the broken threads of her life.

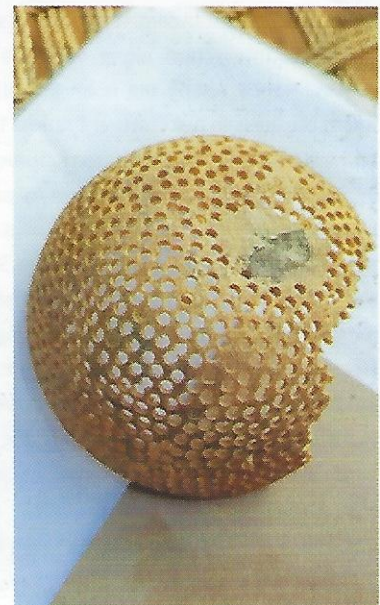
Chayna lives in Bhula village since her marriage. At her parents place, making Bel mala was a common household practice, so she learnt it as a girl but never thought someday this skill would save her family. Few years after her marriage, Chayna's husband, Uttam, a daily wage labourer became very sick and bedridden. The below poverty level household has only a small repaying the installment of Rs 612 per month. She is a happy soul now as the success of this business is a major source mud house to live and no other assets like land or savings. Chayna faced the responsibility to feed the entire family. She faced the ordeal with courage and decided to start making the necklace “Belmala” which she was doing since her maiden days. Besides taking care of all household chores, she once again started making bel mala and refused to give up her business. She continued her business and supported her in laws single handedly for quite a few years. Being the sole bread-earner in the family it was a Herculean task for her to make both ends meet. She is blessed with two children and they are now school going, which makes it all the more difficult to support their educational costs in this dismal situation. But Chayana's perseverance is rewarded. Gradually her income from bel mala has started increasing and she has taken good control of her life and of others who depend on her for survival. Chayna was telling us her story, 'I was a typical rural woman with little or no business knowledge. However, it was of family income with a steady market. She has also invested in small savings

WE NEVER KNOW WHAT AWAITS USTOMORROW, BUT WE CAN BE CONFIDENT TO LIVE A LIFE WITH DIGNITY, IF WE ARE WILLING TO FACE THE CHALLENGE- I TOOK THE CHALLENGE AND THE SACRED THREAD MAKING HAS EASED THE KNOTS OF THE THREADS OF LIFE. NOW I CAN GIVE MY CHILDREN A BETTER FUTURE.

God's will that I had the skill of making Bel mala and through this business I am not only supporting my family but also serving God.” She buys the raw materials from a local stocker. After spending several laborious hours in making the beaded holy necklaces she sells them to some middleman at a fixed rate. Making these necklaces is a tedious and labour intensive task. As Chayana was telling us her story, her hands were busy in making malas non-stop. Such is her skill. At a stage in her business Chayana realized that she could make better profit by stocking raw materials, when market price is low. However, she has no seed money for that. Chayna's husband is an active JFMC member. He has brought the good news to her. During JFMC meeting he came to know about JICA assisted JFMC project, which could be an avenue to get some seed money as loan for the household business. Chayana has raised this issue in her SHG 'Bhula Sahapara Anadadhara Mahiladal' and has expressed interest to access some seed money. After analyzing her requirements, SHG has approved her application and forwarded the same to the JFMC, which in turn has endorsed it and has provided her with a loan amount of Rs 6000, to be paid back in 10 monthly installments. She has invested the loan money in buying some fixed assets (tools needed for her work) and to stock raw materials when the market price is low. After getting the loan Chayna's business received a much-needed boost and she is now making a profit of Rs 6000 per month (including her labour). She is and for her children's education. Chayna sees a better future now.



Making Bel Mala under Bankura North DMU



CHA - CHOP: PRATIMA'S TEA STALL IS A STATEMENT OF EMPOWERMENT

NAME- PRATIMA LOHAR
JFMC- DHAPANJURI
DMU- BANKURA NORTH
FMU- RADHANAGAR
SHG- MA CHANDI MATA SHG DAL

Chai or tea-a delicious concoction made with tea leaves added boiled in milk with sugar is the favorite beverage of Bengali people. The tea sellers have an essential role in the our society, they provide a lens through which one can easily explore the society. Even in a highly stratified rural society, a roadside tea stall unites people from all walks of life irrespective of their socio-economic standing. It provides a space for social interaction along with tea and snacks. Hence selling tea is an established micro business in put culture. Pratima Lohar is one such Tea Seller, she makes fabulous tea and had taken the right decision to earn a living by selling tea. Her husband Poltu Lohar, joined Pratima Lohar is one such Tea Seller, she makes fabulous tea and had taken the right decision to earn a living by selling tea. Her husband Poltu Lohar, joined hands and helps her run the business. They have not restricted themselves in making the few variations of tea only but have taken care of the snacking cravings of their dear customers. So, their menu includes a variety of tidbits too.

However, this humble tea stall fails to generate enough revenue for the couple to lead a decent lifestyle and to provide quality education for their children. As this tea stall is their only source of income. They do not possess any cultivable land of their own. Fortune smiles on them a little when there are any festivals or cup of chai and snacks on the side. Another positive aspect of this tea stall is that it is on a common land and the villagers have allowed the couple to run social gatherings in the village where they put up their stall and Pratibha impresses more people with her delicious tea and snacks.

CONFIDENT PRATIMA SAYS:

“I AM HAPPY THAT MY FAMILY HAS FOUND A LIVELIHOOD IN THE VILLAGE, WHOEVER DRANK TEA IN MY SHOP INVARIABLY RETURNED AGAIN FOR ANOTHER CUP”

The couple were active members of JFMC. This acted as a life saver to them. This is where they came to know about the loan disbursement scheme of JICA assisted project of JFMC and intimated about the same to their SHG- Ma Chandi SHG Dal. Being endorsed by SHG, Pratima applied for a loan of Rs. 5,500 to JFMC. After review of her proposal JFMC Dhapanjuri has guided her in getting a loan for their Tea Stall. They invested the loan money in buying fixed assets like utensils etc. She has even repaid one installment from her profit and her business is running well with a minimum profit of Rs 4000 per month (often more). Now that the business is running smooth Pratima plans to invest further on her shop and renovate her house. their business there and to become self-reliant. JFMC, NGO and the Extension Workers have played a constructive role in supporting the couple.



Tea Stall under Bankura North DMU



Grocery Stall under Bankura North DMU



NAMITA CONFIDENTLY CLIMBING THE VALUE CHAIN LADDER

NAME- NAMITA HANSDA
JFMC- MITHIUM
DMU- BANKURA SOUTH
FMU- RANIBAND
SHG- DEBANTIGUN & MONALISA SHG

The rope twisting profession is one such profession wherein the whole family can contribute by devoting few hours a day for the whole process from rope twisting to finishing. Majority of the rope making artisans acquire the skill from their forefathers and continue with this business despite facing competition from plastic or PVC ropes. The ethnic community in Mthium continues with the profession in order to preserve their traditional handicrafts. At the same time with growing consciousness among consumers against plastic, their traditional rope making has got a new lease of life.

However, Namita Hasda has a little different story to tell. She comes from a very poor family that lived off agricultural produce only and that too from a very small piece of land. She was married off to a poor family and her husband is a daily wage labourer. She has two children- a son and a daughter, both of them are staying in boarding and studying in college and hence there is a huge responsibility on Namita to meet their educational expenses. It was becoming increasingly difficult for her to make both ends meet and she was in search of an additional avenue for income generation. "Need is the biggest teacher" – this holds true for Namita Her poor condition relating to economic hardship at home forced her to step out from the house and to learn

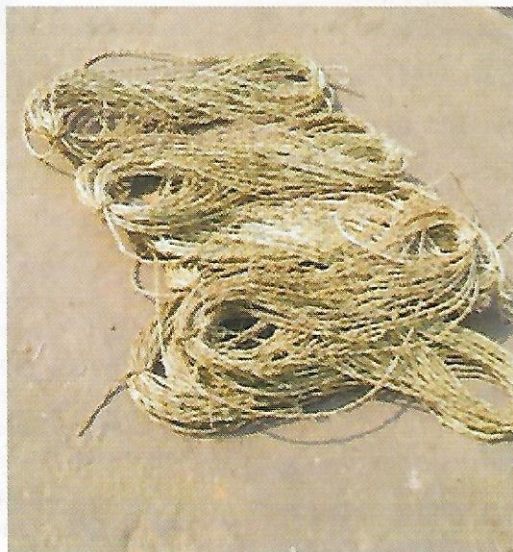
the art of making "Babui Ropes" by twisting the Babui grass (a common grass easily found on degraded land in their localities) from her peer group. She has joined Debantigun SHG and together with few members of Monalisa SHG, nine women have formed an informal group to make ropes out of Babui grass. They have distributed the tasks starting from collection of raw materials to selling, amongst them and they help each other in the entire production process. And collectively these nine women are now creating beautiful, sturdy and good quality ropes. Namita has gone one step further. In her little agricultural land sometimes, she cultivates Babuigrass to ensure steady supply of raw materials throughout the year but mostly she purchases it from the local stocker, who are poor village women. Thus, Namita indirectly has eased the lives of other

"IF YOU DARE TO DREAM THEN ACT AND CHASE IT- I NEVER THOUGHT MAKING ROPES CAN GRADUALLY CHANGE OUR LIFE, ITS TOO SIMPLE TO BE TRUE, I THOUGHT; NOW I KNOW ALL BIG CHANGES STARTS WITH A SIMPLE STEP"
NAMITA

women by providing them with some income as well. And like every good thing is always in high demand- these ropes too according to Namita and her friends have a steady market. Each woman earns a profit ranging from Rs 2000-5000 per month. Initially Namita was unaware of the market demand for her produce and failed to market her products well. There was also issue of lack of seed money for running her business smoothly. But the JFMC loan has helped her to overcome that hurdle. She has taken a loan of Rs. 6000 approximately four months back. She has used the entire amount for the business, mainly for stocking babui grasses and investing in some simple tools, which are needed to enhance quality of the ropes. Now she is much more confident and informed about the current market value of good quality products she creates with so much labour and time. She thanks other members of the group for collectively exploring market opportunities and for making new experiments with Babui ropes (various value-added products like small baskets, plates, etc). Namita is repaying her monthly installments for the loan given to her from JFMC. Her products now have a better exposure and market. She now sells her ropes in selected shops with whom she has prior arrangements. She wants to learn better techniques for value addition and indeed for Namita and her team sky is the limit.



Babui Rope Making under Bankura South DMU



KALINDI WEAVING HER DREAMS FOR A BETTER LIFE IN BAMBOO WORK

NAME- KAJAL KALINDA
FMU- JHILIMILI
JFMC- ROUITORA
DMU- BANKURA SOUTH
SHG- ROUITORA DOMPARA PROGOTISHIL SHG

India is one of the largest producers of bamboo in the world. And bamboo craft is a well-known form of craftsmanship in India. It is ecofriendly and a vivid example of skillful artistry. Bamboos are among the quickest growing plants and they have become an indispensable part of our culture, society and economy. In this form of craft, bamboos are used extensively to create furniture, decorative items and items of daily use. Bamboo is an excellent substitute for plastic, thereby aiding in adding to an eco-friendly climate.

Bamboo crafts is the full-time employment of a large number of people in Dompara village.

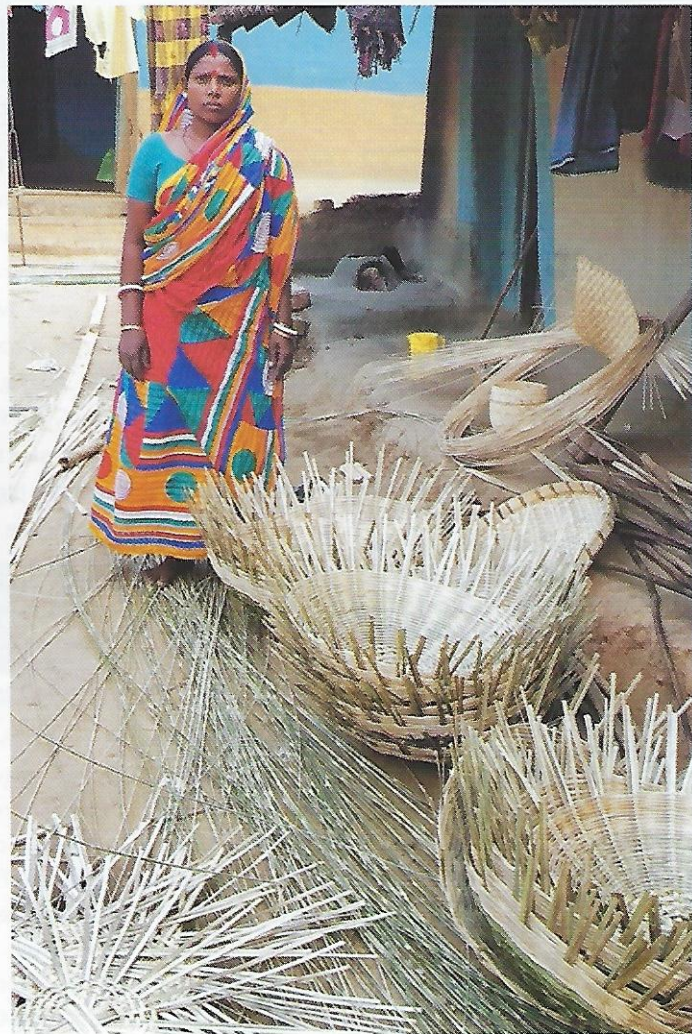
Kajal Kalinda earns a living by making mats, containers ("Dhama", Kulo" etc.), brooms, decorative pieces etc. out of bamboo. She has been doing this since a very young age and her previous generations have also been doing the same job since ages. They live in a hamlet which is home to several families who are all into bamboo crafts for generations.

Kajal is a married woman and has two children who go to school. Her husband too helps her in this family business.

She dreams of a bright future for her kids and wishes that her children become government officers. Her dream requires funds to support the educational needs of her children. Kajal and her husband both are active members of JFMC and Kajal has applied for a loan amount of Rs.6000 through her SHG to the JFMC for strengthening her ongoing bamboo craft business. JFMC's JICA supported loan programme has sanctioned that amount to her and she has invested the entire amount in her business, thereby increasing production and reducing the

"IF I CAN MANAGE TO EXCEL IN A SMALL BUSINESS, EVERYONE CAN DO SO, SOME SUPPORT AND LOT OF PATIENCE ARE NEEDED FOR BAMBOOCRAFT, IT IS AFTER ALL AN ART"
KAJAL

production cost a little. JFMC has waived all service charges on this loan and has extended the helping hand by encouraging her and others to explore further opportunities to produce value-added items. JFMC has also considered to organise further skill trainings for Kajal and others in their village. Kajal is very excited about this as she understands that climbing value chain ladder is extremely important for running her business successfully. Kajal and her husband manage to generate a monthly income of approximately Rs10000. They are repaying their installments without any hiccups. They participate in exhibitions and it is from these exposures that they gather knowledge about value addition to their beautiful products. They are now more aware of the market price. They sell their products at nearby towns and according to them there is no dearth of buyers. Kajal is now saving money regularly for the education of her children, she is determined to provide a bright future to her children. This is how the indigenous tribal craftsmanship is generating gainful self-employment for strong willed women like Kajal- who dare to dream big.



Making of Mats, Container, Brooms etc. using Bamboo under Bankura South DMU

PHULESHWARI AND HER TEAM WEAVING THEIR DREAM TO PROSPER IN LIFE

“GAMCHA A CELEBRATION OF THE DESINESS IN ALL OF US”

NAME- PHULESHWARI REDHI
JFMC- DHUMCHI
DMU- WILDLIFE-III
FMU/RANGE- MADARIHAT
SHG- MARIAM
OCCUPATTON- WEAVER

Gamcha or Gamucha has its origin from “Ga” meaning body and “Mochha” meaning to wipe. This is a thin, coarse cotton towel and often seen to have a checked or striped pattern design made with orange, red or green colour. It is used to dry the body after bathing or wiping sweat. Its appearance varies from region to region.

Gamcha is closely intertwined with Bengal's tradition and to make a profitable livelihood out of it is a well thought plan by Phuleshwari and her SHG group members.

Owing to the profitable nature of the business the members of Mariam SHG from Rabha Basti village of Dhumchi more on good food and education of kids in the family. In other words what she highlighted is a journey they have collectively embarked upon for poverty alleviation and women empowerment that aims at realizing their identities, power and self-determination in their societies.

VF JFMC in Madarihat Range have planned to make local towel/Gamchha. These women are from weaving communities and have that skill of weaving. However, their families were suffering from poverty due to lack of capital to run their own small business and perpetual dependence on money lenders. For Phuleshwari Redhi, SHG member, getting associated with the business has been a great avenue for women like her who belong to economically backward households. Earlier, it was a Herculean task for her and her husband to make both ends meet with low and fluctuating income. Joining Mariam group was her first step towards changing the life of her family. For future direction Phuleshwari and her team members want two things: Adding new dimension to traditional gamcha weaving, hence catering the modern market and better link with the bigger market to increase profitability. The aim of the small loan extended by JFMC is to reduce

WE WORK WITH PASSION, WITH OUR HANDS, HEADS AND HEARTS. WE DO NOT PRODUCE A PIECE OF CLOTH, WE MAKE ART AND WE HAVE LEARNT THE ART OF LIVING A BETTER LIFE”

Being a member of this group, she has also received the small loan assistance from JICA supported WBFBCP. She was not aware of the opportunity until one day, in a JFMC meeting this possibility was discussed. She returned to her group and shared the information. They all agreed to grab the opportunity and weave their dream by weaving fine Gamchas, now with their own capital (borrowed as soft loan). She further added that one member can make 4 local towels from 1 kg of cotton thread per day. A member will require 24 kg of cotton thread a month to produce 96 local towels. The production cost of 96 local towels @ Rs. 200/piece comes out around Rs. 9,600/. The local towels are sold @ Rs. 400/piece earning an income of Rs. 19,200 with a profit of Rs. 9,600/month. How does it change their life? Phuleshwari was quick to respond: We are now free from exploitations of middlemen and also, we do not have to go for distress sale. It has increased my family income and I can invest poverty of forest fringe dwellers by enabling these households to access diversified employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis and reducing dependency on forest. Phuleshwari's case is an outstanding example of success on all above counts.



Making of Gamcha (Towel made by thin cotton) under Wildlife-III DMU



SWAPNA IS LIVING HER DREAM, A SELF - RELIANT LIFE FREE FROM POVERTY

NAME- SWAPNA BARMAN ROY
JFMC- JALDAPARA SOUTH
DMU- WILDLIFE-III
RANGE- JALDAPARA EAST
SHG- PRATIVA SHG
OCCUPATION- FOOD STALL

'Serving food is serving God' said Swapna, while her hands were busy in serving her customers steamed momo and freshly fried Onion pakodas. "My customers are my Gods and I feed others to feed my family. Amar swopno aj sotti hoyeche" (My dream has come true).

Swapna Barman was like hundreds of other women, living in villages, with limited education and opportunities. Often these restrictions limit their dreams but Swapna has always big dreams and she was no idle dreamer, but she was a doer. Poverty, lack of higher education, societal taboo nothing stopped her from dreaming to become self-reliant, to earn her own livelihood and to live with dignity.

Thus she joined Prativa SHG as she believed in sharing of knowledge and experience and further developing her skills. She has always been active in JFMC and despite a male dominant space, Swapna never failed to raise issues linked with women in JFMC meetings. She is a natural leader.

Cooking is a passion for Swapna and all her guests always appreciated her cooking skills very much.

One day when Swapna was reflecting on possibility of starting a business, her fellow friend in SHG suggested – "why don't you start a food stall, you have magic in your hands, whatever you prepare are always so yummy" Swapna liked the idea. Why not? She is gifted with a skill and she should use her natural talent and passion for her business. During this time, Swapna's group was selected for a soft loan, which would be disbursed by JFMC under JICA supported WBFBCP. Prativa SHG encouraged Swapna to pursue her dream and to apply for a loan. With the help of Extension workers and NGOs of Foest department, she prepared a good business plan and applied for a loan of Rs. 6000. In due course her application was granted. A new chapter of her life started. A challenge, which Swapna has willingly accepted and has won. She has started from scratch but her delicious food, cleanliness and friendly behaviour soon made her food stall popular. She has kept the price reasonable too without compromising with food quality. Though she started with momo but looking at market demand she has added new items like chowmin and onion pakodas. Her sell is good and steadily increasing. She has dedicated customers, who frequently visit her stall for snacking. 'My happy customers are my best advertisements' said Swapna. And she takes extra care to serve customers in best possible ways. She invested the loan amount to set up her food stall as well as to buy part of inputs for making food. Gradually she has started earning more than she expected. Her income has reached around Rs.8000 per month and she is comfortable in returning loan installment of Rs. 630 per month regularly.

"My happy customers are my best advertisements" said Swapna, who has already tasted success and for an entrepreneur like her the sky is the limit.

"I am very thankful to my sisters in SHG for encouraging me to start this business and they also campaigned for me. I can't thank enough to the JFMC for extending not only financial support but also moral support and support in preparing business plans etc. My life has changed for better. I used to dream for this change and I feel very lucky that my dream has come true" shared Swapna in a jolly mood. How does this change affect her personal life? Swapna shared with pride that her family members have helped her in the business and now respect her opinions more in all family matters. She has an elevated status in family and in the village as a successful business woman and as an inspiration for many local young girls, who gather in her food stall during evening and over a plate of momo often ask her to narrate her success story. Telling my story makes me feel humble and proud at the same time. Shared Swapna, with tears of happiness tinkling in her eyes. In future she wants to invest more in her business and she further wants to inspire all to accept new challenges in life and to work hard to pursue one's own dream. Swapna has tasted the fruits of success and for an entrepreneur like her the sky is the limit.



Food Stall under Wildlife-III DMU



Other successful IGA at a Glance

Sl. No.	BHARATI- A SUCCESSFUL ENTREPRENER	
1	<p>Bharati Mahato SHG- Jayjayanti JFMC- Manikpara DMU- Jhargram</p>	<p>Poultry business leading to better livelihood Bharati runs a poultry business very successfully and she has further expanded it with the JFMC loan of Rs. 10,000 in 2017. She has repaid her instalments regularly and has increased her profit from the business. Part of the profit she has further reinvested in her business while remaining she has contributed for better living standard of her family. Her social recognition has enhanced with her economic empowerment, inside her own household and outside in her village society. She is active member of her SHG and JFMC. She inspires many local girls who want to pursue their dream to be self-reliant and independent.</p>

Sl. No.	BHARATI- A SUCCESSFUL ENTREPRENER	
2	<p>Purnima Shikari SHG- Krishnapur Sarbapalli Swanirbhar Dal JFMC- Domakonda DMU- Panchet</p>	<p>From wage labour to Shop Owner: Purnima's Journey Purnima Shikari and her husband Debdas Shikari were daily wage labourers and used to earn a meagre monthly income of Rs 2000 – 2600, with two school going children to look after. They were struggling with extreme poverty. After receiving the loan of Rs 4734 from the JFMC under JICA supported project, they started a tea stall. They bought utensils for the stall, amounting to Rs 1000. They decided to not only sell tea, biscuit and cake but to put Purnima's cooking skills into use by introducing fried snacks to the menu too. They kept various other daily use items like shampoo, soap, toothpaste etc. for sale as well. Purnima's shop is now running well, and she is paying her monthly instalments of Rs.804 regularly from the profit she is making by running her tea stall. Purnima now feeds her family better and sends her children to school. She and her husband have gained the confidence to dream big and pursue it.</p>

Sl. No.	SUSMITA- A SUCCESSFUL ENTREPRENER	
3	<p>Sumita Mahati SHG- Ma Lakshimi JFMC- Chakua DMU- Jhargram</p>	<p>Sumita has revived her family business and feeding her family Susmita Mahato and her husband MadhusudanMahato own one such grocery shop. The business was smooth but with time they felt the need for more capital in order to restock their shop so that more customers could be pooled in. Through her SHGs Sushmita has approached to the JFMC, fo4r a loan to continue her business. She has got a loan of Rs. 10,000 under JICA assisted WBFBCP. With the loan money they bought containers for proper storage of the materials, in order to protect them from pests and rodents. They also introduced several new items in their shop as per local demand. Their items include oil, pulses, salt, potato, spices, eggs, packaged snacks, rice, stationery, toiletries etc. On an average they have a monthly profit of Rs 8952, out of which they pay Rs 1017 as their monthly instalment which leaves them with a net profit of Rs 7935. They now have a larger customer base. Having a large variety at the store and Susmita's bright presence and amiable behaviour with the customers at her shop is the key to her success. She has been able to provide her children with better quality education (home tutors), new clothes and they are able to maintain a healthy diet owning the increased profit from the shop. And with help from JFMC, SHG, NGO and the extension workers it has been possible for them to expand their business and look forward to a better future.</p>



Vegetable cultivation and selling

4

Pallabi Karjee
 SHG- Hazra
 JFMC- Chapaguri
 DMU- Jaldapara
 Wildlife-III

Pallabi sweeping poverty away by broom making

Pallabi's SHG Hazra falls under working areas of Chapaguri JFMC under Madarihaat Range. This SHG is consisting of 10 members. They are involved in making two types of brooms from coconut leaf and Amliso grass (Phooljhadu) since 2002. The group members make the brooms collectively at a common place and sell to the middlemen. Pallavi is one among ten members of this SHG who have received a loan of Rs. 6250 from JFMC under JICA assisted WBFBCP. Her main aim is to add value to her existing business. Pallabi Karjee an active member of this group, shared that for increasing their work hours to make more brooms, she and her team members have appointed babysitters and household help from the villages, which is an interesting aspect of indirect employment creation, though low scale. The group purchases raw material for making brooms from Gorubathan (Siliguri) at a rate of Rs. 40/kg for coconut leaf and Rs. 50/kg for Amliso grass and collectively sell their products to middlemen in their village. The group earns around Rs. 2625/day i.e. around Rs. 525/member/day. Pallabi opined that if they could access market directly, they would be able to make more profit. But for the time being, they are going with this traditional doorstep selling practices. The broom making work has other advantages too. Degraded jhoom land become productive because broom grass survives on any kind of soil. In fact, the biomass produced by the plant increases the fertility of the soil. Besides, with an alternative source of income, the villagers' dependency on forests reduce drastically. So not only Pallabi contributing to her family's income, she and her fellow group members are establishing a good practice in terms of preservation and sustainable use of natural resources.

Sl. No.	PURNIMA- A SUCCESSFUL ENTREPRENER	
5	<p>Purnima Lohar SHG- Mahaprabhu SHG Dal JFMC- Birsingha Digirpar DMU- Bankura-North</p>	<p>Purnima's life has changed for better not by wearing a Maduli but by making them Purnima Lohar a member of MahaprabhuSwanirbhar Dal SHG is in the Maduli making business. It is their family business. She and her daughter-in-law are actively aiding in the Maduli making process besides completing their regular household chore. According to PurnimaLohar, there is a steady market for her product, and they are able to make a profit of Rs. 3000-Rs 4000, month. More profit can be generated on upscaling their volume of production. Purnima and her husband are active members of JFMC and when they were informed about the loan disbursement process of the JICA assisted JFMC project they appealed to their SHG – Mahaprabhuswanirbhar Dal to aid them in the process and applied for a loan amount of Rs 7000 to the concerned JFMC. She has invested this money to buy raw materials, particularly when market price is down. She is all set to take their family business to new heights thereby encouraging more people to start similar small businesses.Purnima is making regular repayment and looking forward to get bigger amount of loans. She dreams to build a small separate unit for her business and of course, as a proud grandmother she wants to save for her grandchild. She wants her grandchild to become an engineer, who can invent sophisticated machines. This dream is rooted in the confidence Purnima has earned over years by running her business and households successfully.</p>

Sl. No.	GANGA- A SUCCESSFUL ENTREPRENER	
6	<p>Ganga Lohar SHG- Ma Chandi Mata SHG JFMC- Dhapanjuri DMU- Bankura-North</p>	<p>Ganga is adding nutrition to others plate and feeding her family too Ganga hails from a poor family. The family does not possess any agricultural land. They were dependent on paltry daily income and subsidized schemes of the government, for the BPL households. She and her husband have regularly participated in JFMC meetings. There they have come across the much sought-after opportunity of getting a small loan under JICA assisted JFMC programme to start any small business to run their households in a better way. Ganga has applied through her SHG and JFMC has approved her application of a loan amount of Rs. 6000 to be repaid in 10 equal instalments. With this loan money she has opened a small vegetable shop and the villagers have provided her with a place in the village market for the shop. She started buying fresh vegetables from nearby town and selling them in her village shop, keeping a small profit margin. Gradually her business has started rolling. She has been a true businesswoman and keeps only fresh and good quality vegetables at her shop, thereby drawing loyal customers and has not faced any loss since she opened the shop. Ganga is now confident that she can serve two square meals to her family, can send her son to schools and can even save a little money to expand her business in future. She has also started paying back the loan instalments. Ganga is now an inspiration for many other village women.</p>

PINKI- A SUCCESSFUL ENTREPRENEUR		
7	<p>Pinki Barman SHG- Mariam JFMC- Tekoniabhajanerchhar DMU- Coochbehar DMU</p>	<p>Pinki's small shop is a big step towards securing her future Pinki Burman belongs to a poor family of TekoniaBhajanerChhar a remote forest fringe village in Coochbehar. There was no grocery shop in her village. She and other villagers had to travel up to Mathabanga for minimum requirements. However, there was no initiative for alternative, until one day Pinki resolved to take up the challenge and to start her own small grocery shop in the village. Pinki is a member of Mariam SHG, which is linked with TekoniaBhajanerChhar JFMC. Being recommended by her SHG she has received a loan of Rs. 6000 from the JMFC's JICA assisted project. She used that capital to buy grocery items from Mathabanga. She worked hard, balancing her new business and family work and she never gave up. She has opened a small grocery shop at her own house, which luckily is road facing. Soon customers have started coming and her business has kicked off well. She is making a weekly profit of Rs. 1250 and upto Rs.5000 a month, from which she regularly pays her loan installment of Rs. 505 per month. How has this impacted her life? In her own words: "Nobody believed that I could run a business. Though this business is small, but it has created a new space for me inside my own house and outside in village society. It has boosted my self-confidence. It has given me power to take decisions independently".</p>

SHIBNATH- A SUCCESSFUL ENTREPRENEUR		
8	<p>Shibnath Basunia SHG- Bidyasagar Purush SHG JFMC- Tekoniabhajanerchhar DMU- Coochbehar DMU</p>	<p>Vending vegetable and ensuring food security of his family Who said a journey of empowerment and change is only restricted to women? Here is Shibnath Basunia, an active member of Tekonia Bhajaner Chhar JFMC, who did not shy away from grappling a life changing opportunity to borrow a soft loan from JFMC (under JICA assisted WFBBCP) amounting to Rs.6000 and started a new business with vigour. Today his hard work and tenacity are rewarded. His business of vegetable vending is running smoothly, he is making a weekly profit of Rs. 2550 and upto Rs. 10,000 a month. Shibnath was a wage labourer, with marginal family land, which was inadequate to feed the family throughout the year. Starvation like situation was common for them. His family used to collect minor forest produces and firewood from forests for survival. Now life has changed for better. Shibnath has started his own business. He purchases vegetables from nearby markets worth Rs. 6200 per week and he is selling the same with a profit margin of Rs. 2550 per week. His new profession has not only made him and his family solvent but also has boosted his self confidence enormously. His family has also started enjoying an elevated social status in their small village and importantly their dependence on forest is reduced drastically. This is an inspiring case for many wage labourers in Shibnath's village, who live in perpetual uncertainty and who are now inspired by Shibnath's success.</p>



Distribution of Power Operated Paddy Thrasher Machine to JFMC members under Coochbehar DMU



Digging of Pond-FMU- Ranibandh-JFMC- Punshya- DMU-Bankura South



Construction of Solar Light at Bankura North DMU



Community Centre



**Supply of Furniture to Primary School under CID works
at Gangajal Ghati FMU under Bankura North DMU**

Key strategies & approaches for strengthening Income Generation Activities & livelihoods under WBFBCP

IGA activities are supported under this project for livelihood promotion of poor men and women in forest fringe villages. JFMC and SHG are two main community institutions involved. Forest department plays the pivotal role in handholding. WBFBCP has published and circulated an elaborate guideline on IGA promotion and it encompasses steps from awareness raising at JFMC level, process of selection of SHGs, types of IGA to be prioritised, process of microfinance activities, handholding support mechanisms, monitoring and impact assessment.

Some of the strategies are unique and emerge as most useful to facilitate IGA promotion successfully. Paragraphs below highlight the strategies/approaches/processes that play critical role towards ensuring good practices in strengthening livelihoods of poor under WBFBCP.

Criteria based selection of existing SHGs in Project villages and handholding them to improve their performance based on SASHTH SUTRA (Six Principles)-

1. Regular meeting;
2. Regular savings;
3. Regular lending;
4. Regular repayment;
5. Regular maintenance of records;
6. Support to JFMC for forest protection.

SHGs identify their members eligible for loan application and endorse the same application. So a collective responsibility is ensured.

Establishing Community based Revolving Fund mechanism at JFMC

(microfinance support fund) for providing seed money for IGAs (to selected SHG members) as approved by JFMC members. For this purpose a corpus of Rs. 1.25 lakh for each JFMC has been created. It is managed through a separate committed bank account for the purpose. JFMC receives handholding support from Forest department, NGOs and Extension workers for this work. The total amount of Revolving Fund is not released in a single tranche. Rather, on the basis of micro level approved business plans, required amount in small quantum is released in phases (by the DMU) to the concerned JFMC so that they can monitor and guide the creditors (individual or 2-3 members group) with the help of the concerned SHG, entrusted Extension Workers and the concerned NGOs.

Training, coaching, mentoring and handholding support

organized by Project focusing on development of IGA business plans and loan applications of SHG members through a network of NGOs and Extension Workers. Moreover, trainings, exposures organised for skill building of selected SHG member for IGA, credit support and market linkages. Selected JFMC members were also trained on basics of micro finance and record keeping.



Support for identification and formulation of feasible business plans

based on existing skills of SHG members, locally available raw materials and local markets facilitated by NGOs and Extension Workers. A focus is on small business where short term return is assured.

Major role of SHGs in the whole process-

appraising the business idea, forwarding loan application to JFMCs, channelling loan amount received from JFMC to concerned member, being accountable for repayment to JFMC - with support from NGOs and Extension Workers.

Multiple level appraisal and approval of business plans system is internalised

NGOs and Extension workers help SHG members and SHG to design business plan, to evaluate, approve and endorse it. It then comes to JFMC which further evaluates, approves the plan and submit the same to DMU and the finally the plans come to PMU for appraisal and approval. Multi layer checking is done in a fast and efficient way. These thorough appraisals reduce future risks and add more value to the IGA initiatives (by improving the business plan with new suggestions etc.

Lending and repayment process:

The entire process is transparent and participatory. Monetary transactions are done through banks and a dedicated software is used for regular transactions.

Ensuring repayment:

SHG members are responsible and accountable for repayment of revolving fund loan to JFMC. They are directly assisted by extension workers and NGO representatives. Loan repayment schedule is provided in writing at the time of loan sanction / disbursement. Maximum duration of loan repayment is 12 months. Regular interaction between the Project staff and loanee; various capacity building programmes, exposure visits, convergence etc create an air of mutual trust, which indirectly positively impact repayment. As mentioned earlier majority loans are short duration small loans, in such businesses where short term return is guaranteed. Therefore, loanees can easily repayment installements from their profit (and not from savings or other sources). To incentivise JFMCs there is a provision of service charge and interest on loan at the level of JFMC to build their financial stake in repayment. JFMCs will keep lending money to new loanees (identified following above procedures), thus keeping the fund revolving and generating some profit from it. SHG will produce utilization certificate of the previous instalments for release of the following instalment. In exceptional case, some SHG needs the whole amount of Rs. 62,500/ in one instalment, then the JFMC general body can sanction the amount after examining the business plan and putting suitable conditions therein. The payment will be made online or through cheque. In no circumstances cash payment should be encouraged.



Monitoring and need based support to loanee:

Maintenance of various records are done systematically at all levels. NGOs, Extension workers play key role in documentation at micro levels. An easy software and some easy formats are introduced for periodic monitoring. A IGA software is used for financial monitoring. PMUs and DMUs play important role in monitoring by providing valuable inputs and supports. Output and outcome M&E system consist of continuous reporting from JFMCs supported by NGOs & EW for timely and appropriate feedback from DMU and FMU.

Sustainability strategy for Revolving Fund facility:

The service fee (interest rate) for the loan fixed by each JFMC in consultation with community is one step towards sustainability. JFMC's enhanced capacity to manage micro finance and willingness to work more on this issue, could be considered as another step towards ensuring sustainability of revolving funds.

Utilization of Support Fund:

SHG will furnish a disbursement certificate to the JFMC regarding the placement of the support fund to the applicants for the feasible and sustainable business plans selected under the project after receiving from JFMC.

Facilitation Support

Extension workers and NGOs will participate in regular meetings of SHGs and JFMCs to ensure discussion and follow up on the required processes with regard to WBFBCP supported component. Extension workers will facilitate JFMCs and SHGs in maintaining records and books of accounts with regard to WBFBCP supported project. A Chartered Accountant will audit the books of accounts on a regular basis.

Community Infrastructure Development Activities Strategies and approaches

Community Infrastructure Development Activities are mainly done by JFMCs under WBFBCP. Aim is to create assets for communities, which would be used and maintained by JFMCs in a sustainable way. Following strategies are adopted and yielded desired results:

Participatory decision making at GBM of JFMC

Micro plan is the departure point, where villagers identify their needs in terms of community assets. The outcome of micro plan is thoroughly discussed in JFMC General body meeting (which has a required quorum) and a collective decision is taken about CIDA. The resolution passed by JFMC for implementation of CID activities must be duly signed, stamped and submitted to Divisional Forest Officer (DFO) who is also Head of Divisional Management Unit (DMU) Office under the JICA assisted WBFBCP project.



Activity Selection

The activities undertaken for execution should be within the Annual Plan of the Micro plan of the concerned JFMC and supported by GBM resolutions. The support provided under CIDA has a cap and activities exceeding the cap can't be supported by the project. Additional amount must be mobilised from other sources first such as community contribution, convergence with the line departments, etc. All the community infrastructural works must be executed on community land or private land legally donated for that purpose and for community use. No forest land or other Govt. land will be taken for execution of such type of works. This norm must be strictly adhered to. More emphasis should be given to schemes that benefit larger number of JFMC members. In case some exceptional CIDA (which the project in general discourage) CIDA need to be taken up, then extra care must be taken to align with all existing government regulations and work must be done in consultation with respective line departments. It should be made very clear that no recurring expenditure for asset use or maintenance (like electricity connection and/or payment of electricity bills) would be provided by the Forest Department. Selection of the activity will be based on the budget allocation to the respective JFMC under the project. The selected activity has to be communicated to the DMU office for approval. (In case of community contribution/convergence, the resolution should clearly spell out the amount of fund to be converged with source, or the amount of contribution per family).

JFMC Representatives Selection for Planning & Implementation

DMU will advise JFMC to identify 3 members in GBM who will assist the Member Secretary (Beat Officer) of the JFMC to plan the activity, to supervise construction work and to clear payment linked activities and sign in the relevant documents. DMU will equip the selected representatives with the required capacities and tools (books, formats, voucher, muster roll, etc.) to facilitate effective delivery of the expected outputs. Then standard formats to be supplied accordingly.

Plan & Estimate Preparation

DMU will prepare a format for collecting data and preparation of plan & estimate of the selected activity and will orient the Planning Representative and Beat Officer for effective execution of the same. The designated representatives will carry out the work as per advice and present the same to JFMC. The plan & estimate duly signed jointly by Planning Representative and Beat Officer will be submitted by JFMC to DMU for approval. Approved plan & estimate by DMU will be the basis for implementation of the selected activity.

Implementation Planning

JFMC will decide on whether the implementation work will be carried out by its members themselves (in case the activity involves only labour component) or part/whole activity will be implemented by the external agency / contractor. JFMC in consultation with DMU will float a tender or ask for quotations as per the norms in case the external agency / contractor is to be involved in implementation of part / whole activity. The Chairman of JFMC (The Concerned DFO) may also initiate the process of tender, quotation, etc., if that is resolved in the respective JFMC General Body Meeting.



Implementation Monitoring and Quality Control

JFMC in consultation with DMU will identify critical indicators for monitoring and quality control of the activity implementation process. Supervision Representative will assist the Member Secretary of JFMC in supervising the work as per the monitoring indicators and frequency suggested for monitoring various components of the task. All records will be jointly signed.

Payment System

JFMC will use its existing bank account for implementation of the Community Infrastructure Development (CID) activities. JFMC will receive the measurement book, muster roll/voucher duly signed by the Member Secretary (Beat Officer) and Supervision Representative and will verify the same. JFMC will also receive bill/s from the external agency / contractor if involved at any stage of activity implementation. It will be ensured at all levels that all the relevant taxes have been included in the bills / vouchers and deducted from the final bill and duly deposited. Member Secretary of JFMC (Beat Officer) will prepare a summary bill which will be jointly signed by the Payment Representative (measurement book, muster roll / voucher, monitoring report) to submit through JFMC to the DMU for approval. DMU will verify the bills as per the norms and, if satisfied, will transfer the money to JFMC account along with statement of the purpose the funds transferred. The existing signatories will make payment to the respective parties through cheques or bank transfer. JFMC will maintain ledger/ register with regard to payment and receipt.

Maintenance of Community Assets by JFMCs

It is not possible for WB Forest Department to maintain all the assets created under CID in perpetuity. The JFMC shall take full responsibility of maintenance of all the assets created under Community Infrastructure Development for their own benefit. Efforts have been made for ensuring more ownership to the JFMCs through the Head of all DMUs to generate awareness among JFMCs in this regard for sustainable use of community assets. They will raise fund from different sources for this purpose.

Responsibility of JFMC

- i) Payment for installation of Electricity.
- ii) Payment for Electricity Bill.
- iii) Maintenance of Solar Light.
- iv) Maintenance of Solar Powered Fencing.
- v) Maintenance of Tube Well/ Deep Tube Well.
- vi) Maintenance of Road, Building etc.



VARIOUS TYPES OF OPERATIONAL BUSINESS PLAN UNDER WBFBC PROJECT

TYPE OF IGAs			
Sl. No.	TYPE OF BUSINESS	NO. OF SHG MEMBERS ENGAGED	LOAN AMOUNT PROVIDED IN RS.
1	Babui Rope Making	83	468810
2	Bamboo Collection and Supply	7	52500
3	Beauty Parlour Extension	4	24500
4	Betel Leaf and Variety Store	13	81170
5	Betel Nut Business	52	322446
6	Blacksmith Shop	4	23750
7	Bori Making	170	1025826
8	Broiler Meat Sale	13	83489
9	Broom Making	92	515920
10	Business of Bag Making	15	121144
11	Business of Bamboo Craft	74	473390
12	Business of Boiled Egg	4	25000
13	Business of Carpentry Works	6	37800
14	Business of Chhatu	48	279055
15	Business of Chicken	373	2271953
16	Business of Chicken and Duck	129	752854
17	Business of Chicken and Sale of Goat	5	31500
18	Business of Dal	10	57357
19	Business of Decoration and Catering	1	10000
20	Business of Egg	42	258955
21	Business of Empty Sacks etc.	10	59200
22	Business of Ferryman	1	6000
23	Business of Fish	221	1288484
24	Business of Floriculture	13	78270
25	Business of Fried Gram	25	151500
26	Business of Fried Nuts	30	176837
27	Business of Fruit	10	60000
28	Business of Furniture	8	55500
29	Business of Garments	129	846611
30	Business of Ghugni etc.	17	101300
31	Business of Ginger and Garlic	2	11000
32	Business of Goat	271	1738898
33	Business of Grocery	354	2401914
34	Business of Handcraft Items	2	11921
35	Business of Hawker	1	6000
36	Business of Honey	3	18764
37	Business of Idli	1	5300

38	Business of Kantha Stitch	74	543432
39	Business of Kendu Leaves	12	65000
40	Business of Meat	57	369326
41	Business of Ox	3	22320
42	Business of Paddy	163	1201145
43	Business of Paneer	2	7990
44	Business of Popcorn	4	20533
45	Business of Potato	2	12000
46	Business of Pottery	17	118000
47	Business of Rice Husk	2	12000
48	Business of Rice Making	495	3147976
49	Business of Roasted Ground Nut and Muri Making	1	6250
50	Business of Saloon	5	29880
51	Business of Soap	17	90492
52	Business of Spices Powder	71	413680
53	Business of Sugarcane Juice	2	14500
54	Business of tyre, petrol and diesel	3	18000
55	Business of Wood Apple Shell & Pulp	2	13000
56	Buy and Sell of Rice	44	276750
57	Buy and Sell of Sal Leaves	595	3570265
58	Buy and Sell of Sesame and Mustard	1	6500
59	C.T. Gold Shop	14	82100
60	Canteen Shop	7	47666
61	Chanachur Shop	4	23280
62	Chira Making	175	1001241
63	Chira Making & Goat Rearing Business	1	7600
64	Cold Drinks and Water Bottle Shop	1	10000
65	Collection of Ghee	8	71400
66	Copper Jewellery	29	178681
67	Cosmetic Shop	21	148415
68	Cycle Repairing Shop	20	138080
69	Dalbara Business	3	15000
70	Electricals Business	2	20500
71	Electronics Store	5	38000
72	Fast Food Shop	181	1092848
73	Food Stall	41	260296
74	Gandha Phool Farming	1	6000
75	Guglee (Snail) Business	6	30220
76	Imitation Jewellery Shop	5	26857
77	Jhalmuri Business	2	12000
78	Maduli Shilpo	7	47500

79	Making & Selling of Cement Brick	1	6900
80	Making of Boutique Saree	23	108100
81	Making of Chhana	10	56640
82	Making of Gunny Bags	2	15250
83	Making of Mat from Date Palm Leaves	22	118900
84	Making of Narikel Naru and Nimky	10	67450
85	Making of Paper Packet and Chand Mala	3	18000
86	Making of Paper Packet	179	823354
87	Making of Plate by Sal Leaves	942	5684973
88	Making of Stick by hand stitched	6	39000
89	Making of Weaver Rope	1	5000
90	Mirchi Business	1	11000
91	Mixture of Gram and Boiled Egg Business	2	11180
92	Muri and Moa Making	1	6000
93	Muri Making	1053	6211013
94	Muri Making and Thonga Making	4	25000
95	Mushroom Cultivation	103	510950
96	Necklace Preparation from Parasi Stick	7	34500
97	Necklace Preparation from Wood Apple	154	788159
98	Paddy De-Husking	68	414957
99	Paddy De-Husking and Vegetable	12	75000
100	Painter	1	6000
101	Pan Stall	89	510292
102	Pickle Making	4	28571
103	Pitha Making	4	24250
104	Plate Making From Arcca Tree	5	25000
105	Pork Business	104	663264
106	Poultry Business	105	641475
107	Printing & Sticker Business	2	20000
108	Renting Services of Centering Woods Sheet	4	40000
109	Rice Hotel Extension	1	6250
110	Rice Shop	31	200058
111	Sabujshree Grafting	5	33647
112	Sale and Repairing of Torch Light	1	5200
113	Sale of Aluminium Utensils	8	56677
114	Sale of Bakery Items	6	42000
115	Sale of Betel Nut Seedlings	2	11880
116	Sale of Footwear	9	66386
117	Sale of Handmade Doko	5	33180
118	Sale of Lamb	28	168260
119	Sale of Milk	251	1523661

120	Sale of Pig	7	45320
121	Sale of Rope	2	16250
122	Sales of Handmade Stitches Items	6	38790
123	Sales of Home Interior Items	4	28244
124	Selling of Gamcha	29	158100
125	Selling of Sal Leaves after Sewing and Making of Thonga	1	6250
126	Selling of Tea Leaves	9	53260
127	Selling of Vegetables	957	5432676
128	Selling of Vegetables and Business of Goat	1	5000
129	Selling of Vegetables and Fish Vending	1	6250
130	Stationery Shop	68	473741
131	Supply Business of Cement	2	19800
132	Sweets Shop	12	72390
133	Tailoring Shop	120	796230
134	Tea and Tarmeric Sale	1	6250
135	Tea Stall	176	1108432
136	Thonga and Goatery	12	59026
137	Thonga and Puffed Rice	7	40178
138	Upgradation of Fertilizer Business	1	6000
139	Upgradation of Medicine Shop	2	12000
140	Upgradation of Shop (Grocery) and Sale of Clothes and Poultry Business	1	6140
141	Upgradation of Studio	1	6000
142	Upgrading Existing Ration Shop	1	9080
143	Vegetable Farming	405	2613645
144	Weaving & Selling of Sheets	1	6500
145	Weilding Shop	1	7785
146	Xerox and Printing Shop	5	44750
	Grand Total	9450	57367105



Submersible Pump under Medinipur DMU

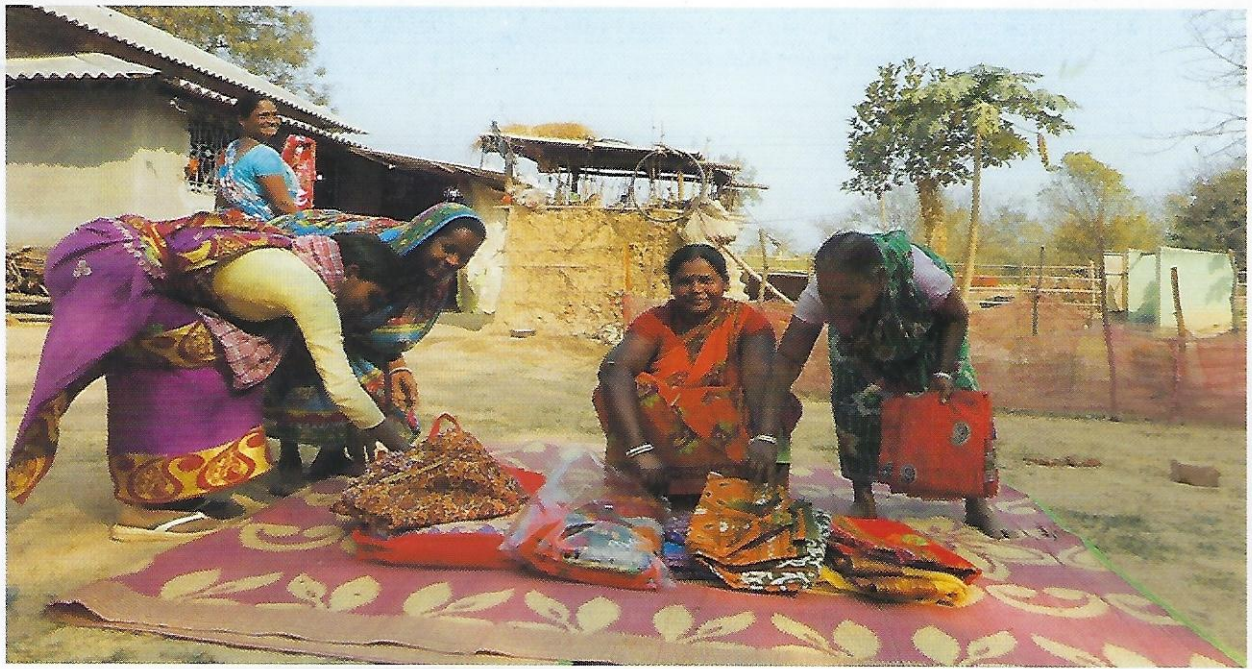


Self-Help group under Medinipur DMU

LIST OF COMMUNITY INFRASTRUCTURE DEVELOPMENT ACTIVITIES UNDER WBFC PROJECT

Sl. No.	Type of Community Infrastructure	Number	Total Investment (Rs.)
1	Atchala Construction	25	6443847
2	Barbed Wire Fencing	2	117215
3	Bathing Ghat Construction	23	2470559
4	Bathroom Construction	13	1141808
5	Boundary Wall Construction	7	1714711
6	Burning Ghat Construction	9	1706572
7	Catch Water Drain Construction and Foot-Track Construction	1	254521
8	Community Hall Construction	156	57318481
9	Community Shed Construction	17	3373760
10	Concrete Road Construction	68	15091733
11	Construction of Door & Window	2	112138
12	Construction of Drain	14	1842255
13	Construction of Irrigation Drain	10	1835898
14	Construction of Lock Gate	1	94979
15	Construction of Morram Road	45	7868175
16	Construction of Platform	22	1123092
17	Construction of Poultry Firm	1	100000
18	Construction of Pump House	11	574706
19	Construction of Rest Shed	7	1216257
20	Construction of Store Room Building	3	308560
21	Construction of Water Storage Tank	8	680248
22	Construction of Wheel Track/Jeepable Road	3	1379742
23	Cultural Stage/Mukta Mancha Construction	14	3424245
24	Culvert Construction	25	3260960
25	Drinking Water Facility	32	2828022
26	Dug Well Construction	15	1012107
27	Earthen Dam Construction	8	2081515
28	Electrification of Community Hall	2	103762
29	Excavation of Pond	55	12675303
30	Extension of Pipeline in connection with Submersible Pump Sinking	3	220200
31	Extra work for Community Hall	3	144928
32	Fencing of School Playground	2	473497
33	Fencing Work with G.I. wire net	1	88859
34	Fishery Extension	2	100000
35	Foot Track Construction	6	1464668
36	G.I. Goal Post	1	42858
37	Grill Works	1	66640
38	Guard Wall Construction	6	807527
39	Harimela	1	254521
40	Hati Nala	1	506232

41	Improvement of Community Development Facilities	22	694207
42	Installation of Power Fencing Materials	1	88900
43	Installation of Tube Well	333	53134906
44	Installation of Water Pipe Line	5	620109
45	Jaher Than Construction	3	659637
46	Lawn with RCC Slab	1	57000
47	Making Board for Community Development Work	8	66500
48	Market Shed Construction	5	1240696
49	Materials for Community Hall	8	224972
50	Mid-Day Meal Shed Construction	1	254537
51	Mini deeptubewel/Bandh renuvation	4	1117666
52	Overhead Tank Construction	24	966394
53	Paddy Thresher	3	445003
54	Plumbing & Electrification Works	1	65995
55	Pump Room Construction and Submersible Pump Sinking	2	146800
56	Pump Set Installation	14	2699551
57	Purchase of Utensils	2	131308
58	Repairing of Road	39	3610386
59	Ring Well Construction	40	2140929
60	School Room Extension	7	992505
61	Setting up alternative electric Supplyline using Turbine Engine	1	255800
62	Solar Light Installation	106	10715966
63	Submersible Pump & Culvert	1	305420
64	Supply of Electric Pump	2	137470
65	Supply of Electrical Items	13	460812
66	Supply of Electronic Equipments etc.	5	117233
67	Supply of Furniture for Community Development Works	47	1417835
68	Supply of Power Tiller Machine	1	195000
69	Supply of Sewing Machine	2	152000
70	Supply of solar energizer materials for Power Fencing	1	485658
71	Supply of Spray Machine	4	304164
72	Supply of Wild Elephant Driving Materials	1	16100
73	Temple Construction	4	1035829
74	Toe Wall Construction	1	99300
75	Toilet Construction	34	2386500
76	Toilet Construction with Community Hall and Construction of Drain	1	761247
77	Toilet Construction with Water Tank and Construction of Drain	1	571759
78	Watch Tower Construction	21	1987710
	Grand Total	1395	227088918



Cloth Business by Maya Lohar under Bankura North DMU



Drinking Water Storage Tank under Bankura North DMU



WEST BENGAL
FOREST AND BIODIVERSITY CONSERVATION PROJECT
Block LB 2, Sector III, Saltlake City, Kolkata 700106