

NEWSLETTER JUNE 2025

Two-Day Project Orientation and SHG Strengthening Training: A two-day orientation and training programme on Project Activities and Strengthening of Self-Help Groups (SHGs) was successfully organized by SIGN, Ranchi at Bagaicha, Namkum on 16-17 June 2025. The event brought together 78 participants (70 women and 8 men) from five districts of Jharkhand – Khunti, Gumla, Simdega, Lohardaga, and Hazaribagh – covering 50 villages that fall under the ongoing project on Climate Adaptive Agriculture.



The training was inaugurated by **Fr. Bipin Pani**, who provided a comprehensive overview of the three-year project titled “Climate Adaptive Agriculture in 50 Villages spread over five Catholic Dioceses of the JHAAN Region.” In his address, Fr. Bipin explained the core objectives of the project, which aims to increase farm productivity and raise

farmers' income by at least 25%. At present, the average monthly income of the farmers in the region ranges between ₹5000 to ₹6000. He emphasized the importance of promoting climate-resilient agricultural practices in these villages as a long-term solution to food insecurity and rural poverty.

The project aligns with several Sustainable Development Goals (SDGs), including Goal 1 – No Poverty, Goal 2 – Zero Hunger, and Goal 13 – Climate Action. A special focus is placed on women's empowerment, with the goal of ensuring that at least 35% of the total women population in the project areas become economically empowered. Through participation in SHGs, women are being encouraged to generate income, make independent financial decisions, and support their families.



During the two-day training, 37 existing SHGs were represented. The participants candidly shared the current status of their groups. Only 3–4 SHGs were reported to be functioning well, while 10–15 were in average condition and the rest were struggling. This evaluation set the stage for targeted learning sessions. Key topics covered included the history and purpose of SHGs, the process of forming a group, understanding poverty from a grassroots perspective, and the “Golden Rules” of SHGs, such as regular meetings, consistent savings, rule-



based internal lending, and maintaining proper records with transparency.

The training also introduced participants to how a typical SHG meeting should be structured, covering items such as welcoming members, reviewing the minutes of the previous meeting, discussing main topics, and planning for future agendas. Trainers emphasized the multiple benefits of SHGs, including enhanced self-confidence, access to loans and savings, government linkages, and a strong network of mutual support. The process of SHG formation — starting from awareness creation in the community to identifying women willing to participate — was also clearly explained.



The training was delivered in a participatory and interactive manner, allowing each participant to engage actively. One of the highlights was a session on handling loan defaulters and understanding the role of guarantors — a subject new to many attendees. Participants were divided by district and given case studies to analyze different savings patterns. These group discussions led to insightful presentations and mutual learning.

Overall, the training proved to be a vital step in building stronger SHGs and aligning community efforts with sustainable agriculture and economic resilience.

Two-Day Orientation and Training on Kishan Club and Tool Banking: SIGN Ranchi organized a two-day orientation and training programme on the Formation and Strengthening of Kishan Clubs and Tool Banks on 19–20 June 2025 at Bagaicha, Namkum,

Ranchi. The training was part of the ongoing project “Climate Adaptive Agriculture in 50 Villages spread over five Catholic Dioceses of the JHAAN Region.” A total of 68 male participants from project villages in Khunti, Gumla, Simdega, Lohardaga, and Hazaribagh districts took part in the training.

The programme began with an overview of the three-year project by Fr. Bipin Pani, who outlined its vision and objectives. The project aims to promote sustainable and climate-



resilient agricultural practices, boost farmer incomes, and build community-based organizations such as SHGs, Farmers' Clubs, and Tool Banks. Fr. Bipin emphasized that the project's success depends on the collective effort and cooperation of both facilitators and community members. He urged participants to take ownership and walk together in fulfilling the

project goals. A participatory group exercise followed, allowing the farmers to reflect on their expectations and challenges. Many showed interest in learning about modern farming practices like SRI (System of Rice Intensification) and tomato cultivation, which were briefly discussed before moving into the core session on Kishan Clubs.

The training focused on the concept, formation, and functioning of Kishan Clubs, highlighting the power of collective action. Drawing examples from successful grassroots organizations that started with just a few members, the facilitators emphasized that unity leads to strength and sustainability. The objectives of Kishan Clubs were explained as platforms to connect farmers with one another, find collective solutions to agricultural challenges, gain access to government schemes and agricultural markets, and receive regular training and education.



Participants were guided through the importance of Kishan Clubs, including benefits like collective profit, better price negotiation, learning new farming techniques, and increasing awareness of public policies and farmer rights. The process of forming a Kishan Club was discussed in

detail — from identifying interested members, defining objectives, completing registration and legal formalities, to selecting office bearers and creating clear rules for operation.

The training also presented the five golden rules of Kishan Clubs, which include regular



meetings, consistent savings, rule-based internal lending, proper bookkeeping, and transparent decision-making. Officials such as the President, Secretary, and Treasurer were assigned specific roles, including operating the club's bank account, conducting meetings, responding to members' concerns, and actively participating in

government programmes and social initiatives. Members were encouraged to attend meetings regularly, contribute to discussions, follow rules, and maintain transparency in all transactions.

The training also examined common reasons why farmer groups collapse, such as lack of benefits, internal conflicts, poor financial management, dominance by a few individuals, or the failure to repay loans. These challenges were openly discussed with participants to help them learn from past experiences and build stronger, more accountable Kishan Clubs. Overall, the training was a significant step toward empowering farmers with the knowledge and structure to organize themselves, access resources, and build sustainable, climate-resilient agricultural livelihoods.