

Aajeevika

Jharkhand



Jharkhand State Livelihood Promotion Society

Issue - 101



SHGs : providing the push to prosperity



Loans from SHG are working wonders for women of rural Jharkhand

Ranchi being the capital city of Jharkhand is well developed yet at the outskirts of the city there are families who barely earn enough for survival. Sunita Devi, a resident of Palu village of Ormanjhi block in Ranchi used to work in her small shop selling tea and breakfast. She was in a poor economic condition. In such a situation, with a family of four, it became an uphill task for her to look after everyone. Her children's education became a nightmare for her. She had big dreams in her eyes and a great desire to live a good life but not a single source which could make her dream come true.

Then she heard of JSLPS and NRLM and how it is bringing change and uplifting lives everywhere. She met other women who were already members of a SHG group and learnt how she too can get loans at low interest rates and expand her work. She decided to join Parvati Mahila Samuh in 2019, thus hitting the road to development. She first took a loan of Rs 10,000 which she repaid. This raised her hopes and she took more loans and expanded her shop. She has by now taken multiple loans totaling Rs 40,000, using which she has expanded her shop and also bought a handcart to sell samosa and tea. She was earlier hesitant to take loans as there was no formal source of credit available and she was afraid of the high interest rates that the money lender charges. She is illiterate and isn't comfortable with banking. She said, "I don't know how to take loans from banks and it's really troublesome to take loans from banks." But now she can easily take small loans from her group and repay it. Her expanded

business allows her to repay those loans.

She has a flourishing business and earns around Rs 500 a day. Her children now study in English medium schools. Her husband too has started to support her and work in the shop. Her elder son studies in RTC college. She is living a respectable and happy life.

Not only this, she is also now more confident and eager to learn and work. Being in the group allowed her to interact with other women and know more about different programs run by the government and JSLPS that could benefit her. She said in this respect, "Going to group meetings helped me to move out of my house and gain new ideas." She has inspired other women in her locality to join SHGs and change in their lives.



Diverse Livelihood Opportunities for Rural Women



Rajni Purti leading a dignified life through various livelihood opportunities

Noamundi Block of West Singhbhum District is one of the Naxal affected areas of Gua Sai Village, located at one end of the district is surrounded by forests. Despite difficult roads and rough terrain, the courage of the people here never diminished. The story of such courage is that of Rajni Purti, a resident of Gua Sai village. She got married at an early age, and the financial condition of her husband's household was weak. Her husband was the sole bread earner in the family and the income was not sufficient to meet their financial needs.

In 2016, she became a member of Nama Sagen self-Help Group. After joining the SHG, she started saving in the group. In 2018, she took a loan of Rs. 3,000 and started a ration shop. Gradually income started trickling in from that shop. She again took a loan of Rs10,000 to expand her shop. Continuing in this direction, she again took a loan of Rs. 30,000 and

bought a computer and printer and started providing online services also. With a total loan of Rs. 43,000 from her SHG, Rajni is running her shop successfully with the help of her husband, from which she earns an income of about Rs. 6,000 monthly. Apart from that, she has dug a small pond on her land in which she does fish farming. She earns an income of close to Rs. 12,000 yearly from selling fishes.

She is quite happy since joining the SHG, and hopes to start a retail shop in near future by taking another loan. She says that through SHG, she got the facility of savings and low-interest loans, which helped her improve the financial condition of her household. She is happy to be associated with SHG and is able to provide better life to her family.



Booming Diwali market brings cheers in the lives of SHG women



Special efforts to market their products under Palash Brand and through Palash stalls bear fruits.

Diwali is lifeless without diyas, sweets and markets with gleaming lights. It's a festival of light and joy where people in their bright clothes with sparkling faces decorate their homes with diyas, candles and lights. But with pandemic last year, people were stuck in their homes. Shops with shutters down, no shoppers on streets and no exchange of sweets and gifts faded all the joy.

However, this year the markets were back in their original glory. Fast pace of vaccination and the efforts of the government and health care workers made it possible for people to finally go out although following protocols was still necessary. This opportunity was successfully utilized by women of sakhi mandals.

Rubi Devi of Chitarpur block of Ramgarh district was eagerly waiting for this year's diwali. Having a family tradition of making mud idols and toys, she was confident that this year her sales would surely go up. She took a loan of Rs 25,000 from Gauri Swayam Sahayata Samuh of which she is a member and started her work. She joyfully said, "This year's market was very good, and I earned a great profit in my business. This is my first step towards becoming self-sufficient."

Another inspiring story came from Chhatarpur block of Palamu District where Sanju Devi of Prakash Aajeevika Sakhi Mandal is famous for her stylish and attractive diyas. Despite a great loss last year, she had not lost hope. Observing this year's booming market trend, not just Sanju Devi but all the members of her SHG started making and selling these decorative diyas. Sanju Devi

cheerfully said, "I cannot be happier with my sale this year. My diyas are in great demand in the market. Now all the didis of my samuh have started working with me which has helped strengthen my business."

Meanwhile, in Sadar Block of Khunti district with the collective effort of JSLPS and Shyama Prasad Mukherjee Rurban Mission, 35 women of Village Organisation were trained in candle making. More and more women are being encouraged to join the training program. These candles were then made available in all the Palash Marts of the state giving these women a market along with self-reliance and an alternate means of livelihood for income enhancement.

This year saw an innovative approach for marketing of the products of these SHG women. With efforts of JSLPS, Palash Stalls were set up all over the state. There were 96 stalls all over the state while the state capital Ranchi had ten. The main attraction of these stalls was handmade unique Diwali hampers. These hampers included Ganesh-Laxmi idols, karanj oil, decorative diyas and many more. People were impressed by the work of art of rural women. Along with the hampers, eco-friendly panchgavyadiyas, candles, toys, etc., were also sold. This came up to be a great platform to sell rural women's handmade products in the Diwali Market.

With some support and a little marketing, these women have touched new heights. This Diwali has brought light into their homes and moved them towards the path of self-reliance.

Carving an identity through Sakhi Mandal



Prabha Kumari of Khunti, Jharkhand has set an example for many women today with her grit and determination.

The birth place of Bhagwaan Birsa Munda, Arki block, is still amongst the remotest blocks of the Jharkhand state. Due to regular interventions of anti-social elements, this block had been starving even for the basic necessities. Implementation of development programmes had not been that easy but in spite of all the odds there reside some courageous minds like Prabha who dare to do something right.

Though she resides in the village of block headquarters, she could not get any opportunity to utilise her education. But once she became a part of Kamal SHG, she was an active member since August 2018. She became aware of the roles, responsibilities and job roles of Banking Correspondent Sakhi through an orientation program organised by the block team of JSLPS. Through the orientation program, she was able to see her future prospects in this field. Subsequently, with training, orientation and exposure she became a BC agent for Union Bank of India's FINO service.

Prabha is now providing door to door banking services passionately. She got an insight into the importance of

her role and a sense of service during the tough days of the pandemic. Since last year, Prabha has opened 4560 individual bank accounts and successfully completed 4180 transactions amounting to Rs 195 lakh benefiting the remotest population. Prabha is currently catering to 863 rural households of 7 villages. She is also dedicated towards insuring and connecting the lives of the poor population with the schemes like PMJJY, PMSBY, APY, etc. Through incentives provided by the bank for her service, she manages to earn about Rs. 10,000 per month.

Sharing her experience Prabha says, "*Mahila Mandal ne mujheeka pnipehchaan di hai. Ab sab mujhe bank didike naam se pookartehain to achalagtahai. Mujhe logon kimadadkarne or unketak bank kisuidha pahuchana bhi acha lagta hai. Is badllaoke lie main mahila mandal or JSLPS ka dhanyawaad krti hun.*

[The Sakhi Mandal has given me my identity. I am now known as Bank Didi. I feel proud to provide doorstep banking services in remote areas like Arki. Thanks to Sakhi Mandals and JSLPS as they helped me out with every issue and situation related to BC work.]

Cross learning and exposure for PVTG development



A team of Project Udaan visits Odisha to learn the intricacies of Odisha Millet Mission and replicate it in Jharkhand.

The Jharkhand State Livelihood Promotion Society and NGO WASSAN have signed a Memorandum of Understanding to bring the families of Jharkhand's Primitive Vulnerable Tribal Groups into the mainstream of development. This initiative has been initiated to connect the PVTG families to a strong livelihood through the Jharkhand Millet Mission.

According to Mrs. Nancy Sahay CEO, JSLPS, the Jharkhand Millet Mission would come across as an achievement with its goal of eliminating malnutrition in the state while simultaneously providing a source of income to tribal people.

In view to this, 25 professionals from Project UDAAN of JSLPS went for 3 days exposure visit to Sundargarh, Odisha. The objective of the visit was to observe Odisha Millet Mission interventions and to replicate the same in the State of Jharkhand.

JSLPS team visited District Collectorate Office, Sundargarh where a meeting was held with the Government Administration officials. Main agenda of this meeting was to understand the Odisha Millet Mission interventions with the help of technical session on the program and activities undertaken under OMM.

From millet cultivation to processing and marketing of the same JSLPS will replicate the mission in the State. This effort will assist the PVTG families of the state in becoming prosperous by connecting them to sources of long-term income.

PVTG families' income will increase under this initiative. Training and production will be pushed to help tribal families in the UDAAN project region to enhance their millet cultivation. The UDAAN project will handle Madua production, marketing and distribution. Madua and Bazaar would be linked to the livelihood of PVTG families in the state under the value chain concept. Around 15,000 PVTG families in the state would be connected to Madua cultivation and its value chain as part of the UDAAN programme.

By initiating the Jharkhand Millet Mission in the JSLPS

state, around 15,000 tribal (PVTG) families will be connected with millet production and processing. WASSAN will give technical assistance for the community's capacity building, marketing, and market system, including agriculture and production. PVTG households would encourage organic Madua farming so that they can earn good prices for their products.

In the 3 days' visit to Sundargarh, Odisha the major objectives of this program were discussed thoroughly.

The Program Delivery Mechanism & Fund Flow Mechanism along with the Unique Architecture and structure along with roles and responsibilities of different stakeholders in Odisha Millet Mission were explained in detail.

The Impact assessment of whole OMM is being done by Cambridge University.

Some action points were discussed which can be taken immediately for the millet interventions taken by JSLPS like, baseline data should be collected for at least 10 blocks, the agricultural statistical data can be used for understanding pattern of crop cutting, food crop, etc. Further, adoption, consumption, and impact studies can be done with the help of universities.

The team from JSLPS was also taken on field visit by the WASSAN team who demonstrated on a demo plot each step of field technicalities and bed preparation of millets—bed preparation demonstration, SMI method demonstration, line transplantation demonstration and Custom Hiring Centre (CHC).

At the end of the 3 days visit, the DC of Sundargarh said there is a need to take this initiative in mission mode so that Jharkhand Mission Millet can be implemented. Through Mission Millet, farmers who are engaged in millet cultivation can be benefitted on a priority basis. To increase the supply, proper channel should be developed where women SHGs can be the best partner to promote millet cultivation and consumption.

Flight to success with UDAAN



Backyard Poultry Farming, Finger Millet Cultivation and Nutritional Garden along with her concrete block building business give her a stable income and solid support to her family. Looking at her flourishing business, many women have joined her, crafting their own stories of change. She has come up as a rising star in her community and is inspiring others.

Bringing PVTG women into the mainstream with sustainable livelihood

Development has not reached everywhere equally. While some communities have made great progress over the past, Particularly Vulnerable Tribal Groups (PVTGs) have remained at the bottom of the development pyramid. They have historically been deprived of basic amenities and economic opportunities. But that may soon change. With the efforts of JSLPS, UDAAN project was launched for the holistic development of these communities.

An inspiring story of change comes from the Barwadih block of Latehar district where Sunita Devi, a member of the Korwa Community, has gained new heights in her journey of development. She used to work as a seasonal labour, depending on it to feed her family. Her husband too was working as a labour. It was at this time when Project UDAAN brought new life to her. She joined her PVTG SHG, Saraswati Aajeevika Swayam Sahayata Samuh, This was the first step in her journey forward. After that there was no stopping her. She took an interest-free loan of Rs 30,000 in August 2021 from her SHG to start a new livelihood. She started making concrete blocks and sold them for construction purposes. She makes two types of blocks. The bigger sized are priced at Rs 50 per block while the smaller ones are priced at Rs 25 per block.

She supplies them to the local shops. She is now getting orders for her work. She recently got an order to supply a thousand blocks from a local constructor. This order will fetch her Rs 50,000. Looking at her progress, she said with elation, "I have never been able to earn this much. As a seasonal worker, I had to go places and find work. Some

days work was available, some days it was not. It was very difficult to manage my life and take care of my family. Now I can stay in my village and look after my children while working. It gives me immense pleasure and I am very thankful to UDAAN and everyone in JSLPS."

Her story doesn't end here. She is also a beneficiary of Backyard Poultry Farming (BYP) under the UDAAN project. For this she was provided with 20 chicks and a low cost BYP shed. This added income helped her to come out of this vicious cycle of poverty. She was even provided with eight types of vegetable seeds for Nutritional Garden under the UDAAN project. Moreover, she has even started cultivating finger millet for which she got a kg of seeds from the project.



From Insufficiency to Adequacy...



The story of Reshmi Mandal's financial empowerment from acute poverty is an inspiration for others

Reshmi Mandal, a resident of Kera village of Chakardharpur block of West Singhbhum, is making a life for herself after becoming a member of Self-Help Group. Reshmi belongs to a poor family and was married at an early age. Her husband was also poor and they had no regular source of income, stable livelihood option or any involvement with business activity through which they could earn. With great difficulty, the needs of the family were being fulfilled. One day Reshmi met the Active Woman of her village and through her she came to know about Self- Help Group and became a member of Adarsh Swayam Siddha Samuh.

After joining the Self-help Group, she started saving Rs 10 with her group. She was so poor that sometimes she would not even have Rs 10 for saving. Tired of her financial problems, she decided to take a loan from her group for business activity. But her family was against this, as she did not have any money and they worried how she would repay the loan. But Reshmi did not lose

hope and took a loan of Rs 500 to start a small shop. Slowly she started earning some income from the shop. Inspired by her small income, she again took a loan and expanded her shop. Gradually her income increased. Seeing her hard work and determination, she was made Active Woman of her group.

Today, her financial situation has improved to a great extent. She is providing good education to her children. Through the SHG, she learnt about Drip-Irrigation System, which she installed in her fields. Along with that, she also became involved in vegetable cultivation. Reshmi took a bigger loan and installed a photo copy machine in her shop. Today, she earns about Rs. 10,000 monthly.

After joining the group, her life has changed. Reshmi, who once had difficulty in saving Rs 10, has become financially empowered. The standard of life of her family has improved. She has also become a source of inspiration for other women of her village.

Handwashing Campaign for Swasth Jharkhand



Importance of hand hygiene behaviour imparted by Sakhi Mandal Didis

Despite COVID-19 putting the spotlight on the importance of hand hygiene to prevent the spread of disease, many districts of the Jharkhand are still experiencing the slowest rate of change in the habits of people. In view of this, a 15 days' state level global handwashing campaign with the theme "Our hands, our future!" was organized by the Government of Jharkhand in different districts. In this campaign, Sakhi Mandal Didis at the village level participated at a large scale and made people of their villages aware about the benefits and importance of handwashing with the help of different drives, rallies, gatherings, etc

In this program, along with washing hands, the villagers were also made aware of the importance of cleanliness in and around their locality. By inculcating the habit of handwashing and cleanliness in children up to 14 years of age, life-threatening diseases like diarrhoea, influenza, hepatitis-A can be avoided.

Savita Didi of Bilaspur village in Garhwa also participated in the campaign. According to her, "The need for handcleaning was highlighted to us through a handwashing campaign. We learned how to clean our hands in eight different ways. Apart from that, we learned how it can help us avoid Corona and will be a significant step toward living a healthy life."

Varundhara Didi, along with other Didis in Koderma's Markaccho block, chanted the slogan to make people aware. "It's critical to wash hands, and it's critical to keep the body healthy. Wash and clean your hands frequently and make a promise to yourself for a healthy lifestyle."



Blooming Marigold economy



On their way to self-reliance, the women force is making a strong statement through their quality products in the competitive market. For Marigold flowers and its garland, Khunti was dependent on other states. The local vendors of Khunti were importing from Kolkata and Ranchi mandis for the on-time demand-supply equilibrium.

The festive season this year brought back smiles on the faces of the Sakhi mandals. Tough days of pandemic had pushed the rural economy on a backfoot but the opportunity to grow golden coloured livelihood

brought in significant change. In Khunti alone the team supported more than 400 female farmers to grow 6 lakh 52 thousand saplings in 68 acres of land. The timely plantation during the months of July and August ensured timely output. The farmers made approximately 12 lakh garlands and sold them at the average price of Rs 25 in retail and Rs 15 in wholesale market. This year Khunti witnessed a bumper supply of fresh garlands straight from the farms. Women also sold these outputs through Palash Mart.



Lalita Devi: Cultivating Hopes... From poverty to dreaming her next milestone

Lalita Devi, wife of Upendra Singh, is a member Shiv Aajeevika Mahila Mandal since 2017, and a resident of Kisko block of Lohardaga.

They have a son and a daughter. Her son is mentally and physically

weak. Her husband used to migrate out of Jharkhand for their son's treatment and to feed his family. They were not able to provide proper treatment to their son due to shortage of money, as all the money was spent on the maintenance of the family. Meanwhile, women members were being added to the Mahila Mandal. In 2017, Shiv Aajeevika Mahila Mandal had been depositing the amount of savings continuously in the SelfHelp Group.

Lalita says that her financial condition before joining the group was very poor but after some time she took a loan of Rs 5,000 from the group and bought 2 goats. Rearing those goats Lalita was soon able to afford better treatment for her son and began taking good care of him. Didi earned a total income of about Rs 20,000 in one-and-a-half year from her goats and with the money saved, she opened a small shop to sell samosas, dumplings and fast food in the village square. The villagers as well as people passing through the village purchase the food from her shop. Lalita didi is earning good profit from her venture.

Now, her husband does not need to migrate and they run the shop together. Apart from that they are also rearing the goats. In the near future, Lalita wants to build a big pucca house and shop. She wants to take more loan from her group and the bank and wants to strengthen her livelihood.

News-Brief



Felicitated: Secretary RD & CEO, JSLPS felicitated the winners of Pratibha Award for innovative initiatives across districts and the best performing employees of state and district for their work performances in the last 6 months. Bokaro, Ranchi and East Singhbhum stands best performer respectively 1st to 3rd in implementation of DAY-NRLM Project.

Resham project: Shrimati Suvita Chakravarti from NMMU along with SMMU-MKSP domain members, visited Khuntpani and Jhinkpani blocks of West Singhbhum. She interacted with the Tasar farmers, Ajeevika Resham Mitras and the BoD of FPCs and discussed the ground level implementation of Resham project.



Virtual meeting with WTO DG: Ms Ngozi Okonjo-Lweala, Director General, World Trade Organisation (WTO) interacted with the SHG members who have done good work during the COVID 19 pandemic. In this virtual meeting, representatives of 4 SHGs from Jharkhand participated. SHG members who did an outstanding job in the field of Banking Correspondent (BC Sakhi), Ajeevika Krishak Sakhi (AKS), Ajeevika Pashu Sakhi (APS) and SHG running Mukhya Mantri Didi Kitchen participated in the virtual event and shared their experiences during the interactive session organized by Ministry of Rural Development



Traning of PCMs: A 6 days residential training of PVTG Change Makers (PCM) was organised in SIRD Ranchi. The participants were trained on government institution like PDS, Anganwadi Centers, Schools, Primary Health Centers etc, and about how to make their services available. They were also informed about various pensions and government schemes. About 60 participants from 3 different districts, i.e., Ranchi, Jamtara and Pakur attended the training. CEO JSLPS, Shrimati Nancy Sahay addressed the training program and appreciated the role of Change Makers in the development of PVTG and motivated the new PVTG Changemakers to develop their community.

Training on filmmaking: A 6 days' training of Video Community Resource Persons was conducted by MKSP domain with the support of Digital Green on filmmaking and showing to the community through projector. These VCRPs got both in-house and field based training for video production. They will be developing videos on the agricultural activities, further these videos will be used for training purposes of community. On the last day of the training, they were also trained on effective communication as a part of the initiative 'Samvaaddata Sakhi'. About 15 participants from Ranchi, Latehar and Hazaribagh are getting trained.



Virtual CXO meet: A Virtual CXO meet under DDU-GKY was organized by JSLPS under “Aazadi ka Amrit Mahotsav” towards Industry Institution Collaboration. The objective of the event was to understand the skill ecosystem and create a common platform for various stakeholders involved in DDU-GKY and other programmes. The programme covered an assortment of issues related to training, placement, retention, post placement and career progression of the candidates trained under DDU-GKY and other skill development training programmes. Shri Bishnu C Parida, COO, JSLPS and Mr Hasnain Warshi, SPM, DDU-GKY, along with the various PIAs' representatives attended the online event.

Residential training program for PIAs: In order to improve the quality and skills of the PIAs, JSLPS conducted a residential training program on International Trainer and Assessor Course. PIAs are liable for providing quality skills and techniques to the youths being trained under DDUGKY program. Henceforth, this training will enhance the capability of the trainers and will lead to quality inputs for the candidates. The training program is being facilitated by Australian Skills Development (ASD) Education Pvt. Ltd. Additionally, a two-day residential training of Block Programme Managers was organized on the orientation of DDUGKY. Alongwith the in-house training, the participants were also taken to the exposure visit to PIAs, where they met with the rural youths getting trained under DDUGKY. About 27 BPMs from 20 districts participated in the training.



Exposure visit: A one-day exposure visit was organised for Aajeevika Pashu Sakhi, women of producer groups and PCM/MCM from Johar and Udan project in Ghghara block of Gumla and Senha block of Lohardaga district. The main objective of the visit was to share detailed information about poultry farming activity. During the visit, the major aspects related to poultry shed, feed, maintenance and drug were discussed with the participants by the Pashu Sakhi and other beneficiaries of Senha block. Additionally, the participants were shown a variety of constructed poultry sheds and BYP mother units.



CEO Writes to Sakhi Mandals:

CEO, JSLPS, Shrimati Nancy Sahay wrote a letter to the Sakhi Mandals to participate in the Gram Panchayat Nirman Yojana, appealing to keep the demand for essential goods, services and resources for social development and to make a proper plan.



An Initiative of Knowledge Management & Communication Cell

Jharkhand State Livelihood Promotion Society

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