



Aajeevika

JHARKHAND

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Rural women of Jharkhand are making their way towards financial inclusion with women-friendly banking.

Jharkhand Rajya Gramin Bank (JRGB) in collaboration with JSLPS, RDD, GoJ, is involving the SHG members as Financial Literacy Center Counsellors (FLCCs). This is an innovative practice being adopted for the first time in order to take banking to the rural masses. FLCCs are generally retired banking officials who manage the Financial Literacy Centers in almost all the banks.

The rural women, who have worked as Bank Sakhis are graduates and have proficiency in the local language (reading, writing, speaking and understanding), are being encouraged to attempt the exam of FLCCs. They are selected on their performance in the written exam and interview.

Birani Tuti, FLCC in JRGB, Khunti

Birani lives in Suranda village of Godatoli Panchayat in Murhu block of Khunti. As an FLCC, Birani has to provide financial services to the rural masses, through organizing camps, like opening bank accounts, insurance schemes and joint loans or individual loans for doing business. She also raises awareness about the financial products which are being customized for the SHG members.

Birani is a member of Koel SHG since 2014 and started

as a Bookkeeper. With the passage of time, Birani was found competent enough to take on more responsibilities and thus, was selected to be a Bank Sakhi in SBI in April, 2016. Her good work took her to

the next destination and she has been selected to be a FLCC. On an average, in a camp, Birani does the insurance of 40 to 50 people. Birani is earning Rs 15,000 per month along with travelling and dearness allowances.

“Now I have my own identity. People, recognize me. Prior to joining SHG, I was cutting grass with my mother and although, I have a graduation degree, it was of no use, as

I was not getting a job. But now, I am an independent woman.” -

a happy Birani concluded.

SHG members as FLCC are breaking the Glass Ceiling.





Anita Kumari FLCC in JRGB, Ramgarh Cantt.

Another FLCC, Anita is from Palani village of Patraru block in Ramgarh district. She belongs to Santhal SHG. Anita is working as a FLCC for a year. Anita says, “I enjoy my work, I love to help people and raise awareness on financial products. I have also availed the insurance schemes and have ensured my family as well. On average, I do the insurance of about 40-45 people in a camp. People come to me for taking finance-related suggestions. I have carved my own identity and am also doing my masters.”

Bankers’ take on SHG members as FLCC

A. K. Prasad, Chief Manager, Financial Inclusion, JRGB, Khunti, shared, “The SHG members have a good command of the local language, which helps in making the people understand various financial products. The SHG members as FLCCs are good support for liaisoning, promoting financial products, understanding requirements and popularizing social security schemes.”

Jyoti Kumari, Assistant Branch Manager, JRGB, Ramgarh Cant, said, “The SHG members share good camaraderie with the rural population. They help in creating need-based banking and assist in linking the banks to the rural masses.”



SHG members as FLCCs benefitting the rural masses

Sunita Devi of Chameli SHG from Khunti district says, “Due to Birani didi, now we get to understand the financial products easily and avail their benefits. We are more aware now.”

Anita Devi of Saraswati SHG, Patraru said, “Anita didi helps in almost all the banking-related needs and has enrolled us in insurance schemes.”

Way Forward

The good work of FLCC has encouraged JRGB to recruit more SHG members as FLCC. They raise awareness in rural areas very efficiently on financial products and serve the dual purpose of raising bank business and increasing financial awareness among the unbanked.

There are about 12 FLCCs working in different districts of Jharkhand – Deoghar, Giridih, Koderma, Chatra, Hazaribagh, Ramgarh, East Singhbhum, West Singhbhum, Saraiekela Kharsawan, Khunti, Dhanbad and Gumla.



Bio-fortified Pearl millet Intervention with the PVTG Communities



Bio-fortification is an intervention strategy that is researched and developed for increasing bio-absorbable content of micronutrients in the edible portion of staple food crops. In simpler words, it's a method of breeding crops to increase their nutritional value. The micronutrients currently being targeted by the bio-fortification program are Iron, Zinc, and Provitamin A.

The PVTG & Ultra poor Development domain of JSLPS started millet interventions under UDAAN Project to promote nutrition and livelihood activity among the most marginalized section PVTGs. Traditionally, PVTGs from the Santhal Pargana region grow pearl millets while Finger millets are grown intensively yearly in parts of Chhota Nagpur and Kolhan region. Under project UDAAN, NSC seeds of Finger Millet were distributed last year to 3,580 PVTG families in 12 blocks. PVTG families were given training on Package of Practice and the focus was also on using organic manure, as PVTG families are highly marginalized and they lack major nutrition in their food.

This year, a mutual agreement was made between JSLPS and Harvest Plus organization for the distribution of Bio-fortified millet seeds (AHB-1200 & HHB299 seeds).

These seeds are clinically Bio-fortified by ICRISAT (a leading international research institute for rural development). These seeds have higher nutritional values as compared to traditional and hybrid pearl millet seeds. Bio Fortified Seed contains Iron, Zinc, and Provitamin A. This nutrition plays a vital role in the eradication of malnutrition, underweight and

Overweight.

In the 1st phase, this Kharif season 500kgs of Bio-fortified pearl millet seeds have been received from Harvest Plus organization to distribute among 1000 PVTG farmers who traditionally grow Pearl millets in Littipara, Amrapara, Maheshpur, Pakur Sadar, Shikaripara, Masaliya, Kathikund, and Palajori of Santhal Pargana region and Potka block of East Singhbhum district. This intervention will be escalated to other PVTG regions based on this pilot from the next phase.

During this Kharif Season, PVTG families from the Intervention block have started sowing and engaged in the cultivation process of biofortified pearl millet seeds.





National Rural Economic Transformation Project : promoting women entrepreneurs.



West Singhbhum

NRETP project aims to support rural women in entrepreneurship. Jinitav Samad of Dongakata village of Manoharpur block situated in West Singhbhum is earning her livelihood from her bridal shop. She is a member of Divya Jalchhajan Mahila Self Help Group. When she joined the group, Jinitav was running a bridal shop from her home. Her family was financially stable and there was no problem in meeting the needs of the family. Her husband was also employed, which helped financially in the house. But the sudden death of her husband changed her life. All the responsibility fell on her. To support her family financially, she decided

to expand her bridal shop by taking a loan from the group. She relaunched her bridal shop with a loan of Rs 60,000 with the help of the “One Stop Facility Centre” under the NRETP project. She manufactures and sells bridal items such as cloth flower garlands, bouquets, etc. Today this shop generates an income of about Rs. 60,000 a year, which supports the family financially. At the same time, she is providing good education to her daughter. Jinitav has employed two girls to help her with the work. Today she has become financially strong and can fulfil the needs of her family.



Ranchi

Pooling Rural women to self employment

Today, with the help of Saher Aajeevika Producer Group located in Nagri block of Ranchi district, a total of 35 women of Sakhi Mandal are increasing their livelihood through self-employment.

With the help of this producer group, 10 women of Sakhi Mandal have started the business of paper plates and bowls under National Rural Economic Transformation Project. Under the project, their PG has received the start-up amount with the help of which the women of this Producer Group have installed the complete machinery set up for making paper plates with a loan of Rs. 50,000. They took the remaining loan amount of Rs 1.5 lakh in April to install

a double hydraulic paper plate machine. Anju Devi and Madhubala Devi, members of the producer group say, “Earlier, our households were run on what we earned from subsistence farming. Since we became associated with the PG and started this business, there has been a lot of increase in our income as well as confidence. From this business, we earn around Rs. 15,000 during the festive season.”

These women sell their products in the local market and are trying to sell them in Palash Mart soon so that their income can be doubled. They are happy with this support from the Producer Group and JSLPS that is helping them become capable and self-reliant.



Namsi Hembrom is paving the path to success through self-employment.



East-Singhbhum

“
**Encouraging the
 use of eco-friendly
 products**
 ”

The nationwide ban on single-use plastic has come as a boon for local folks, especially for the women in villages of Jharkhand, who are involved in making traditional leaf plates and bowls as the demand for these eco-friendly products from the Sal leaves is rising.

The rural women associated with the Self Help Groups in Jharkhand are motivating community groups to prepare leaf plates and bowls using the machines which they got under the Shyama Prasad Mukherjee Rurban Mission.

One such example is Namsi Hembrom, a resident of Gudabanda village under the Ghatshila block of East-

Singhbhum. Namsi, a member of Dishawali Mahila Samuh is making about 1000 eco-friendly leaf plates from Sal tree leaves daily. She took Rs 13000 as a loan for setting up her business. The machine installation under the Shyama Prasad Mukherjee Rurban Mission has so far improved her production capacity. She sells the plates in her village. “Earlier I was engaged in farming for my subsistence but now my whole family is making leaf plates and we earn around Rs 3000 monthly by selling the plates. Our income doubles in wedding season depending on demand.”

The use of plastic plates has stopped and hence the demand for leaf plates is likely to rise.

Offering Flavors during Festivals

The discussion about Aajeevika Didi Cafe was all around in the famous Shravani Mela of Basukinath located in the Jarmundi block of Dumka district. Here Didi Café was operated by the women associated with the Singhani Aajeevika Mahila Gram Sangathan. In this café, they provided delicious and hygienic food to all the devotees at just Rs. 60. They prepared and served food in a hygienic and home-like manner. Didi Café was especially run here from 18 July to 11 August 2022 and in these 25 days, it earned a profit of Rs. 73,100.

All the devotees who come here praised and thanked these women for their effort. Some said that in the entire Kanwar Yatra from Sultanganj to Basukinath, only Jarmundi Didi Cafe fed pure, fresh and home-like food. Members of Singhani Aajeevika Mahila Gram

Sangathan, Kavita Devi, Phoolkumari Devi, Basanti Murmu and Hopani Marandi said that they are also very happy and satisfied with their service and in return, they earned a good amount.



Dumka



Project JOHAR: Fulfilling Dreams...

Lohardaga



Phoolo Oraon has emerged as a successful farmer through JOHAR...

Phoolo, a resident of Toto village under Bhandra block of Lohardaga district, is emerging as a successful farmer. Before joining the Sakhi Mandal, Phoolo grew crops only for the subsistence of her family. But after joining the Bajarangbali group, she wanted to give a new dimension to her farming and joined the Toto

Mahila Farmer Producer Group after being associated with the JOHAR project. She got training in chilli cultivation under the project after which she started growing it on her 30 decimal lands in the Zaid season. Phoolo grew a total of 11 quintals of chilli in just 30 decimals at a cost of Rs 6500. It gave her an income of about Rs 32,000, which was never possible. Earlier, when she was doing farming in the traditional way, she could produce only 6 -7 quintals, which did not earn enough for the maintenance of her family.

The women in the producer group of the village took inspiration from Phoolo and under the guidance of experts of the JOHAR project, they too took training in packages and practices regarding the crops to be cultivated in the Zaid season. Today they are doing collective farming and supporting their families financially.

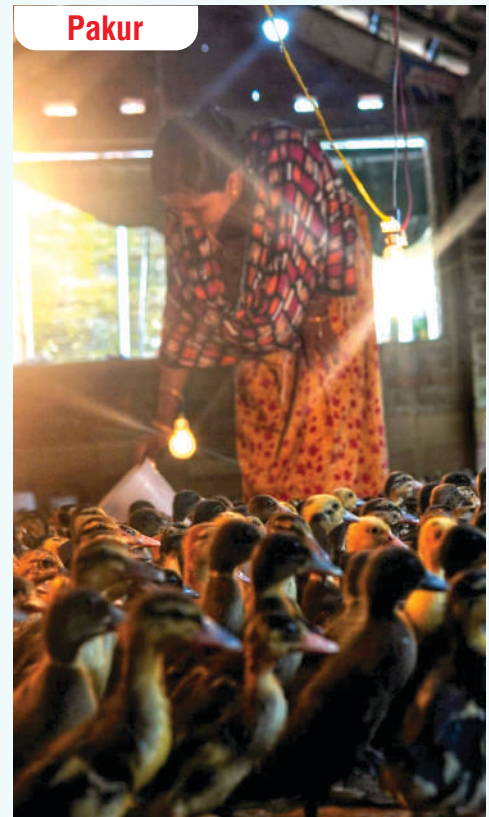
Improving Livelihood through Poultry

Alen Mari Kisku hails from the Malipada village of Pakur district. She is a member of the Awen Self-help group (SHG) as well as the JOHAR Producer Group. Before joining SHG her only means of livelihood was agriculture with no disposable income. But, after joining, she imbibed saving habits and through interactions with other women, got some confidence to change herself and later became associated with the JOHAR project. Under this project, she started goat farming for which she took a loan of Rs 35000 from her group. After getting a good return

from this activity, she also took up duck and poultry farming.

Now, Kisku and her husband are engaged in livestock-related activities. They have established two hardening centers in their house. One is for poultry and a newly established duck hardening center. Along with it she also runs a grocery shop and is engaged in agriculture. Talking about the financials of poultry and duckery she said they are earning a profit of Rs. 36,500 and Rs. 9,000 per cycle respectively with very low investment.

Pakur





Organic Cultivation turns around Lives

Godda



Savita Devi shows the way to better livelihood and lifestyle with organic farming.

Savita Devi is one of the finest examples of women's empowerment. She fulfilled her dream with the help of progressive farming techniques and organic farming. She is a resident of Kasturia village of the Pathargama block situated in the Godda district. Savita used to be very tense thinking about the future of her children because she was unable to give proper education to them. Savita's husband is migrant labour and his income is so meagre that it isn't enough to meet their daily needs.

Savita always wanted to do something for her family and her children. So, with courage, she started farming but soon realized that only hard work would not help her achieve her goal. However, she knew nothing about modern techniques of farming. Soon, with the fellow women of her village, she learnt about the self-help group and after knowing its benefit, without thinking twice, she joined Geeta Mahila Sakhi Mandal.

Through SHG she came in contact with the Aajeevika Krishak Sakhi (AKS) and learned about organic agriculture techniques. It filled her with immense confidence and later, she started organic agriculture practices in her field. Savita says, "I cultivated pumpkin and ladyfinger in 21 decimal lands, which helped me earn a very good income. Along with it, I sold brinjal worth Rs 13000 only in a week." She also said that in this season she estimates there will be an income of Rs. 50,000 to Rs. 60,000. With the support of Jharkhand State Livelihood Promotion Society and SHG, she is now able to send her three children to a good school and live a happy life.

Blooming with Nursery

Sudha Devi of Jod village of Medininagar block of Palamu works as an Aajeevika Krishak Sakhi (AKS). She is the bookkeeper of Laxmi Aajeevika Sakhi Mandal. She was keen on farming and received training in organic methods for increasing productivity and income. She has a small patch of land behind her house where she used to cultivate vegetables. After the training from JSLPS on the handling of a nursery, she decided to start her own. Now she earns around Rs 10,000 from the sale of plants. She also encourages others to start their nursery. Sudha says, "This is the first time I am working in nursery development. But I am very thankful to JSLPS for all their support and guidance."

Palamu



Sudha Devi is increasing her income from nursery cultivation using organic methods.



News-Brief



Hon'ble Finance Minister, Government of Jharkhand, Dr. Rameshwar Oraon inaugurated Palash Mart at Nagar Parishad Complex, Lohardaga. DC and DDC Lohardaga were also present on the occasion. Palash Mart established through JSLPS aims to promote products made by rural women, which will increase the income of women.

Jharkhand State Education Minister Hon'ble Shri Jagarnath Mahto interacted with the placed trainees from DDU-GKY Center of Dhanbad District at MGM Hospital, Chennai.



Shri Suraj Kumar, CEO, JSLPS, signed an MOU between JSLPS and FDRVC (Foundation for Development of Rural Value Chain) in New Delhi for supporting the value chain project on poultry and vegetables.



News-Brief

Inspection of a Lemon Grass Extraction Unit was done by Hon'ble Union Minister of Social Justice and Empowerment, Dr. Virendra Kumar at Rural Service Center, Peto, located in Daru block of Hazaribagh district. District Deputy Commissioner Mrs. Nancy Sahay was also present during the inspection. Detailed information about the distillation unit and packaging unit was given to the minister by the women of Sakhi Mandal.



Mr Karma Zimpa Bhutia, Joint Secretary, Ministry of Rural Development, Government of India visited the Centre of Excellence in Kisko Block, Lohardaga for the first time. On this occasion, he provided appointment letters to 180 girls who were trained under the DDU-GKY Scheme and have been placed in Gokul Das Industries, Bangalore. He also visited the Rural Self-Employment Training Institute (RSETI) center, Lohardaga to interact with the trainees. On his second day of the visit, he visited RUDSETI Silli, Ranchi and interacted with trainees and settled candidates.

Assistant Secretary, MoRD, Ms Kanchan was on a two-days' exposure visit to Jharkhand with the objective to understand various aspects of DAY-NRLM with a special emphasis on non-farm-based activities and marketing of SHG products. On the first day, she visited JSLPS state office. Shri Bishnu C Parida, COO, JSLPS introduced her to the state team followed by an orientation on the structure of JSLPS and its various projects. On the next day, she visited RAC, Kalamati and VDVK, Siladon at Khunti to see the non-farm activities undertaken by SHGs.





News-Brief

An MoU for extension of the Jharkhand Social Inclusion Program was signed between JSLPS and Sightsavers at JSLPS Office, Hehal. The MoU is non-financial and has been extended for 3 years. This partnership will focus on the inclusion & economic empowerment of Persons with Disabilities in the State.



A 5-days' residential training of CRPs was held at SIRD, Ranchi, under project UPAJ (Ultra-poor Graduation Approach in Jharkhand) of PVTG & Ultra Poor development domain. In this training, 35 CRPs participated from Nawdiha Bazar block of Palamu district. The objective of the training was to train them on the selection of ultra-poor households based on the PAT (Poverty Assessment Tool) survey. After the identification of ultra-poor households, interventions would be done via graduation approach to bring them out of poverty.

To expand the outreach of Atal Pension Yojana, online training was organized in 4 batches by PFRDA, Department of Financial Services, for JSLPS staff and cadres like IPRP, Bank Sakhi, FLCRP of all the districts of Jharkhand. The objective of the training was to raise awareness of the Atal Pension Yojana. This scheme provides a guaranteed minimum monthly pension of Rs 1000 to Rs. 5,000, after attaining the age of 60 years.





An Initiative of Knowledge Management & Communication Cell

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

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