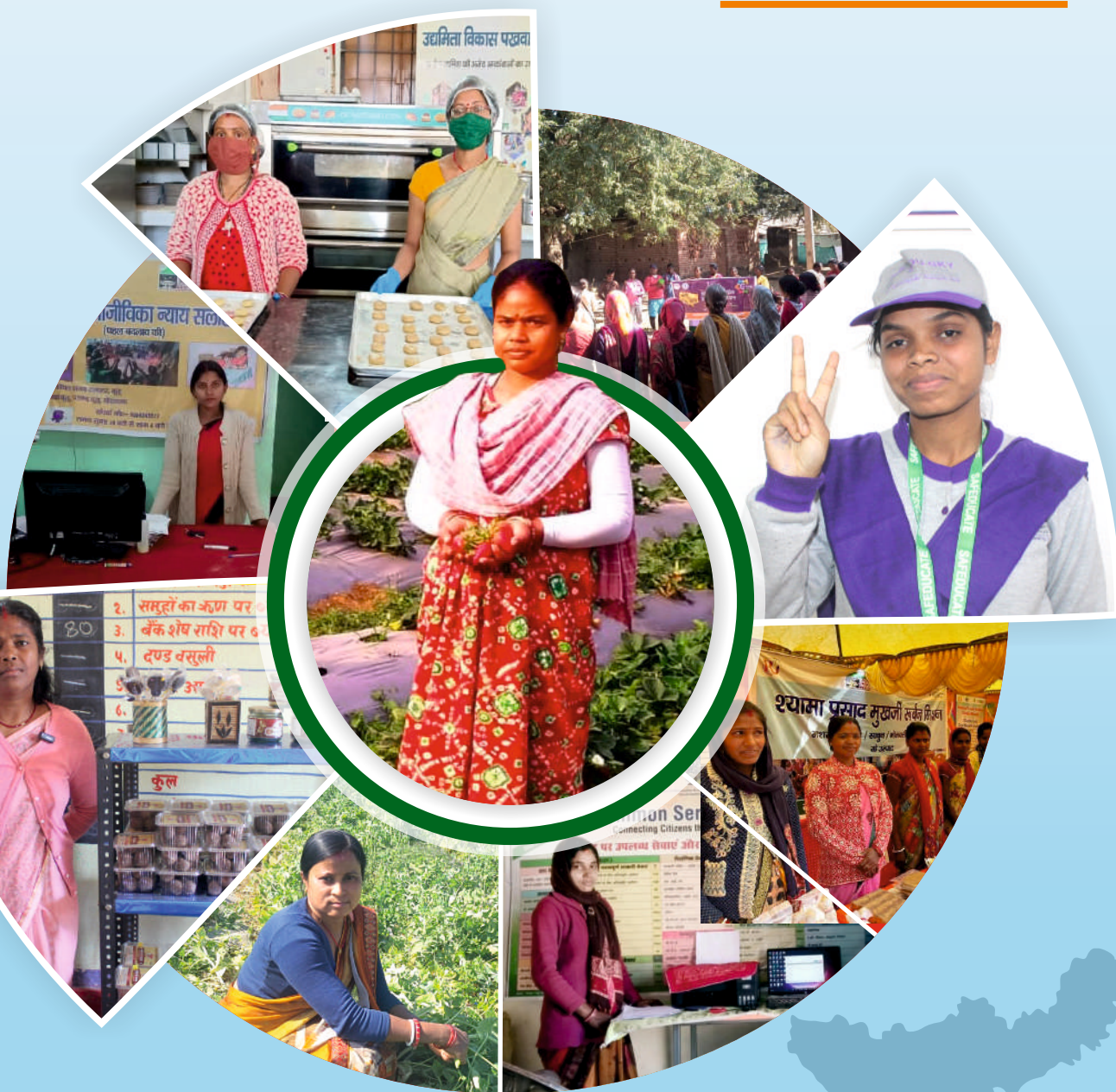




Aajeevika

Jharkhand



ISSUE-116



Rural Women turning Entrepreneurs...

Khunti



The SHG women are laying the foundation of their success by choosing livelihoods that lead to employment generation.

A Bakery and Confectionery Unit has been established in the Palash Mart of Sadar block of Khunti district under Special Central Assistance (SCA) by the District Administration, Khunti. The objective of setting up this unit is to connect rural women with self-employment and ensure their income and financial growth by providing them with better market and branding for the bakery. The bakery unit is being successfully operated by the women of Sakhi Mandal after getting proper training.

The idea of this pilot project is to provide skills training to SHGs in the art of baking bread, instant cakes and cookies.

The unit opened as an outlet at Khunti Sadar block on response-based analysis for hiring and training more people. The concept was to train SHG members as masters to cook bakery items and develop a brand for them that could make them efficient in catering to wedding planners, corporate gifting and even marketing their product through Palash outlets.

The idea of selling the confectionaries under the brand Palash is to regulate the sales with a positive association of quality and price control which would help develop the products into a long-term and sustainable business line.

To get started, women from the Tirla Sankul Sangathan underwent a one-week training course on the production, packaging, branding and marketing of the goods from the

Brambe bakery unit. After JSLPS built the baking facility and equipment, they withdrew Rs 1 lakh from their CLF and bought the raw materials needed to get the project going. With time, these 18 women from the Khunti Sadar block villages of Aerenda and Bahuru had the courage to come up with more inventive ways of packing, or even entirely new flavours. This has boosted the unit's development and it has slowly started to show the desired results of self-confidence in the women.

Sanju Devi, a resident of Aerenda village and a member of this bakery unit says, "It's a dream come true for us. Today we are not just self-reliant because of our community institution but are also capable of earning well and working as master trainers to train more people. We are training more women like us to create the same positive impact that we had and help them generate employment and revenue."

The ownership and the monitoring are by the women entrepreneurs of Tirla CLF. This unit has added to the product line of Palash under JSLPS Khunti. A total of 15 members have taken training from IHM, Ranchi and are now working in the unit. This unit was started on 20 December, 2022.



Secretary MoRD Visited Jharkhand



The Secretary interacted with cadres, reviewed rural development schemes and was satisfied with the progress.

Secretary, Ministry of Rural Development, Shri Shailesh Kumar Singh was on a two days' visit to Jharkhand to review the progress of all rural development schemes.

On the first day of his visit, he saw the work of JSLPS. Shri Prashant Kumar, Secretary, RDD, Government of Jharkhand, Shri Suraj Kumar, CEO, JSLPS, Shrimeti Rajeshwari B, MNREGA Commissioner and others accompanied him to Khunti district. There, he visited Community Operated Training Center located at Tuttoli village and Shyama Prasad Mukherjee Rurban Mission, Khunti. Thereafter, he interacted with women of the SHGs and inspired the villagers in the direction of agriculture as well as animal husbandry and fisheries.

Later on, he came to the Nagri block of Ranchi district and hold a review meeting with senior officials of JSLPS, MNREGA, Rurban, etc., to review the progress of rural development projects in Jharkhand. After the meeting, he visited SHG Bakers Processing Unit at Jajpur Village, Nagri and also interacted with the CLF Leaders, Aajeevika Krishi Sakhi, NRETP OSF members, SHG members and Non-Farm Activity members (Bamboo Handicraft, Palash Aajeevika Didi cafe, Live Bakery Unit, Adiva jewellery) to understand the different activities of JSLPS implemented through them.

The visit was successful, Shri Shailesh Kumar Singh appreciated the work of SHG members in Jharkhand.



SHG Supported Meena to achieve her Dreams...

Meena Kumari is a resident of Lavagai village located in Kuru block of Lohardaga district. She joined Shiv Mahila Mandal in May 2016 and started regular weekly savings. After a few years in 2019, she began working as a Master Book Keeper. Along with this, she also resumed her studies and completed MA. During her studies in 2020, she got a chance to work as a Block Resource Person - Social Development (BRP-SD) in Koyal Jharna Cluster, Kuru. To work as SD-BRP, she got various training from JSLPS. She also received training as a District Resource Person (DRP) and started working as the same. Today, Meena has taken up many sources of livelihood to generate income and is now working as a Paralegal cadre of Project Garima since 2023 in Koyal Jharna Aajeevika Salah Kendra. Now Meena is self-sufficient and can spend the money she earns on her family and on her child's education. She has her own identity and is a respected figure in her village.



Meena is an example of rural women's empowerment

Expanding business for better prospects with easy loans

Hazaribagh



Anita Devi is a resident of Dasokhap village situated in Churchu block of Hazaribagh district. Anita is a member of Swarna Jayanti Mahila Vikas Sangh. She was running a small general store with her husband.

Anita says, “Before joining the group, our household expenses and children's education expenses were more than the income of the shop and we faced a lot of trouble. The CRP-EP in our village organization told us that we should expand the shop by taking a loan from the Sakhi Mandal. For this, he surveyed and registered our shop and sent our documents to the bank and my loan application was approved on 24 October 2022. With the help of the group, I got Rs 5,50,000 under the Mudra loan. Without any delay, I increased the products in my shop according to the demand of the customers and expanded the shop. Earlier, due to less stock, the sales in the shop were low, but now the sales are also increasing. Also, now the monthly turnover of the shop has increased to around Rs.50,000. Our monthly income has increased significantly. We are paying back the loans. In future, we want to open a big seed store along with this general store. Getting the Mudra loan has brought a lot of change in our life. We are able to give good education to both our children along with managing the household expenses.”

Sakhi Mandals are paving the path of entrepreneurial success for rural women

DDU-GKY has given a new ray of hope to Sandhya's life

The story of many struggles of life is hidden behind the smiling face of Sandhya Kumari, a resident of Lohardaga district, who was living in extreme poverty with her family.

Due to unemployment in her family, it was becoming tough for Sandhya to manage to study further. But somehow she managed to complete her graduation and did her bachelors in Geology. The sudden death of her parents left her shattered. The entire burden of the family fell on her brother who works as a daily wage labourer. The economic condition of the house worsened day by day. Initially, she worked as a teacher in a private school but there was no improvement in the condition of the house. She came to know about DDU-GKY through Sakhi Mandal and enrolled herself under the scheme. There, along with warehouse training, she is also being given training in soft skills and IT. Sandhya says that she has

learned a lot in the two months training, which has increased her confidence and she is on the way to getting better employment.

Lohardaga



Under DDU-GKY, rural youths are getting a chance to make a better future

Inspirational stories of rural women

Women in rural Jharkhand are carving their own space through various endeavours with the help of SHGs

Success through Service to others

Chatra



Hailing from Kanhachatti block of Chatra district, Jaya's family was dependent on agriculture for livelihood. But the income from farming was not enough to maintain the family of five members. Meanwhile, after learning about Laxmi Sakhi Mandal, Jaya joined it and began a Common Service Center (CSC) by taking a loan of Rs 1,50,000 from Cash Credit Linkage (CCL) through Sakhi Mandal to start a new livelihood.

Today, through her services, people living in and around her village have got a lot of convenience in works like photocopy, online scholarship forms, etc. Now they do not have to go far to get these services. Jaya is earning up to Rs 1,50,000 annually. Jaya and her family are leading a happy life. The villagers have also benefitted due to the availability of online facilities.

Sustainable livelihood brings success

Saro Devi, a resident of Dadhi village of Simariya block situated in Chatra district was forced to live in poverty. She was ambitious and dreamt of making a name and providing her family with a comfortable and happy life. But, she was unable to do so and the major snag was the lack of capital. Inspired by other women in her village, she joined Muskaan Self-Help group. From there, her journey of empowerment began. To enhance her income she also took a loan of Rs 95,000 in multiple installments from her SHG, Rs 50,000 through Mudra loan and started a cosmetics shop. From this, she is earning Rs 15 to 20 thousand per month. She says, "Now both of my children are studying in a private school and my husband is also helping me in running the shop. I feel empowered."

Chatra



Strawberries blend sweetness in the lives of farmers

Dumka



Nirmala Devi is changing her fortune by adopting strawberry cultivation. Nirmala belongs to the Rajbandh village of Dumka Sadar block. The economic condition of Nirmala's home was not good and she wanted to start some work of her own, but due to lack of capital and knowledge,

she was unable to do so. Later on, she joined the Langliti Self-Help Group in her village and got a lot of information about how she can get financial help and technical knowledge on different types of livelihood. Other women associated with the group took livelihood activities according to their own convenience. Looking at the available land, Nirmala expressed her desire to do farming. For agriculture one of the major problems was availability of irrigation facility which was resolved when she received Micro Drip Irrigation (MDI) system through JHIMDI project. She took Rs. 20,000 loan from her SHG through CIF and started strawberry cultivation. Nirmala says "I started farming by drip irrigation method last year and planted on the basis of weather, in which there is a lot of benefits relative to the cost."

Increasing the sweetness of homemade confectionaries



Nagiay Tigga is an inspiration for choosing an unconventional path

A member of the Sukh Shanti Mahila Milan Samiti of Jajpur, Nagri block, Nagiay Tigga with the help of JSLPS attended a workshop in the year 2019 where she was given 7-days training on how to make different types of sweets. She along with 11 other women attended the training which further inspired them to start their own sweets production. The ladies invested Rs 15,000 per person to commence their business. From preparing the raw materials to moulding them into shapes and packing everything is done by them. They make products like gondh and marua laddoos, cookies of coconut, honey, jeera and jam flavour and a variety of chocolate bars like orange, honey and nut bars.

Their work led them to visit places like Delhi and Hyderabad where they had stalls in the Saras Mela. The recently held Saras Mela in Ranchi gave them the

opportunity to earn a profit of about Rs 1,00,000 boosting their confidence and significantly improving their living standards.

Under the initiative of JSLPS, these women have got a platform to sell their products in Palash Mart which is run by the women of various SHGs. Palash mart gives a platform to rural women to effectively carry out the branding and marketing of their products and at present, there are about two lakh woman entrepreneurs working under it. There are around 28 different varieties of products, both edible and non-edible ranging from honey, spices, candles and soaps, to mustard oil and various other hand-made products.



Prasant Kumar

Economic Empowerment of Women Farmers through Scientific Farming

Manju Devi, a resident of Pundag village situated at Ratu Block of Ranchi district is increasing her prosperity by adopting the drip irrigation technique for farming. She believes that this technique has the potential to save water and nutrients by allowing water to drip slowly to the roots of the plant.

Her husband works as a plumber and they have two kids. Because of very little income, their family's future looked bleak. To get her family out of the crisis, Manju joined the Jivan Jyoti Ajeevika Mahila Group in 2018.

With the help of her SHG, under the JHIMDI project, she learned about integrated farming through drip irrigation systems and also trained for seven days. Initially, she took a loan of ₹5000 from the group for farming to increase her livelihood and earned ₹25000-30000 as a profit. In the initial stage, she planted peas, cucumber and ladyfinger on 20 decimals of land and then expanded farming to tomato and white radish. This technique of farming made her life easier as there is less manpower required. Apart from farming she also has nine goats which help to generate



Manju Devi is an example of a modern farmer

additional income for her family.

She believes that her life has completely changed after tying up with JSLPS and her family's situation has improved. She is fulfilling her children's dream by admitting them into private schools. She has evolved as a confident woman and become an opinion leader, influencing many rural women to join SHG and improve their financial condition. She is a role model and others are following her path and aspire to be like her. At present, she is working as Aajeevika Krishi Sakhi and teaching farmers about drip farming as well as organic fertilizer.

Megha S. Bharti

News-Brief

Awarded : Giridhan Mahila Producer Co Ltd (a FPO formed under JOHAR Project) bagged the 'Best FPO of the year (Large Category)' in India at the Livelihood Summit 2022 organised by NITI Aayog and Access Development Services in New Delhi.



Meeting : Trickle UP's President Nathalie Laidler-Kylander and Vice President Peter La Raus met with RDD Secretary, Jharkhand, Shri Prashant Kumar and CEO, JSLPS, Shri Suraj Kumar to discuss the existing partnership structure with PVTG & Ultra-poor Development Domain of JSLPS and to further strategize the roadmap about their development.

Visit : COO, JSLPS along with a team from BRAC, Bangladesh, visited Ghaghra block of Gumla district, to monitor and observe the activities under Project Udaan of JSLPS. During the visit, they interacted with the Asur community and inspected their savings practices, available livelihoods and entitlement status.



FPO Review: Two days' of Review cum Training programme for Farmer Producer Organizations (FPOs) under JOHAR project was organized at VISWA, Ranchi. During the workshop, FPOs presented their progress report along with their plans for the last quarter. The FPO staff were also oriented to develop & achieve the business plans for organization development.



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2019-2024

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