



# Aajeevika

## HARKHAND



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## Chief Minister exhorts people to participate in their own development

Prakhand Krishi Mahotsav sah Krishi Choupal organised to reach government schemes to farmers

Prakhand Krishi Mahotsav sah Krishi Choupal was organized by Ministry of Agriculture and Animal Husbandry from 20 to 29 June, 2018 in Gagi village of Kanke block, Ranchi. Honourable Chief Minister of Jharkhand, Sri Raghubar Das was the Chief Guest at the inauguration ceremony and he was accompanied by the guest of honour Sri Randhir Kumar Singh,

Ministry of Agriculture and Animal Husbandry. This programme was organized so that the farmers could directly avail the benefits of government schemes. The message of the Chief Guest on this auspicious occasion was that the development of the village can only take place when the villagers participate in the development process along with

the Government. Participatory action is must for the overall development of the villages. Cows, goats, ducks, plants and seeds were distributed among the farmers on the occasion.

Eighty percent of the rural population of Jharkhand is dependent on agriculture for their livelihood. Therefore, development of Jharkhand is only possible if we work for the development of the farmers. A Krishi Choupal was organized with the objective of providing direct benefit of the Government schemes to the farmers. In this 10-day programme various activities took place like issuance of soil health card, distribution of farm assets, training on organic farming, distribution of gas, distribution of animals and distribution of HYV seeds and saplings. An open stage was provided for the farmers to present their problems before the Chief Minister. Seven farmers came forward with their problems. The problems related to electricity, irrigation,

interference of middlemen in selling the agricultural produce, non-availability of ponds for fishery, lack of storage facility for agricultural produce, lack of proper medical facility for animals and problems faced in getting the animals insured. The Chief Minister took note of all the issues shared by the farmers and promised to take an effective action to solve the problems at earliest.

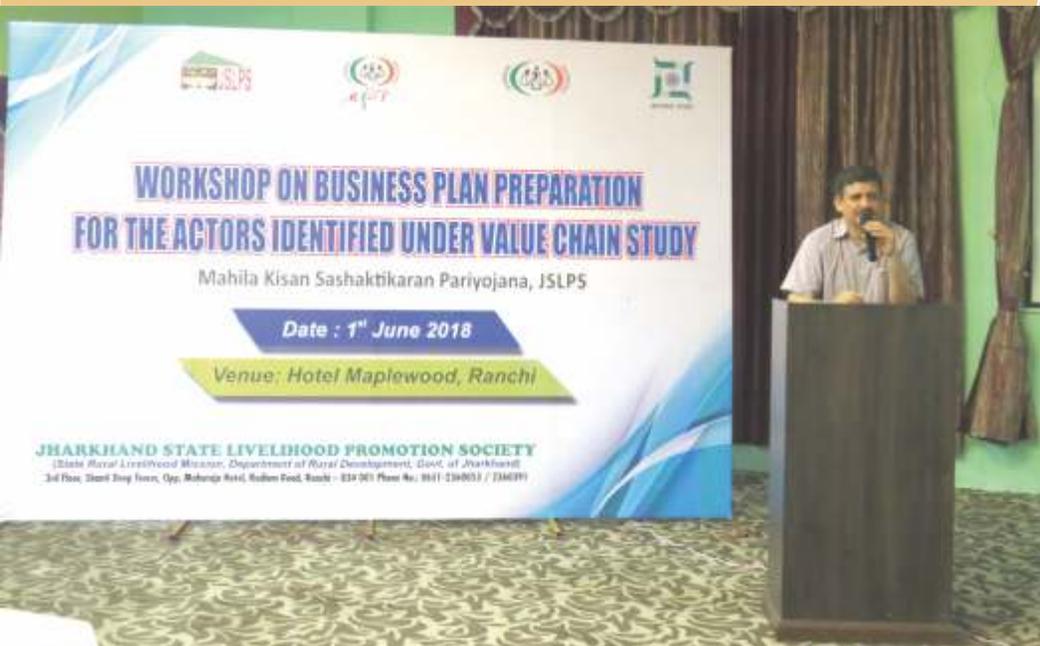
Minister of Agriculture and Animal Husbandry discussed the various government schemes for the farmers and shared the future plan for constructing ponds, dobhas and storage houses. Connecting farmers with the e-mandi is also one of the future plans of the Minister. He said “we need to free Jharkhand from the interference of middlemen.” He also spoke of plans to construct seed banks and processing units for value addition to the agricultural produce. Chief Minister Sri Raghubar Das said that by December 2018 every household will be electrified with no power cuts. He also said that from January there will be separate feeder for the farmers. He spoke of the planned construction of 7 grids and 257 sub-stations to solve the power cut problem. He disclosed that the government has taken a loan of Rs 1500 crore from NABARD to connect villages with roads. Along with infra structural



development, the government is also looking forward to the social development of the villages by forming Gram Vikas Samiti. The Chief Minister invited the villagers to take part in the development of their village along with the government by submitting their plans.

The Chief Minister distributed cows, goats, ducks, seeds, plants and LPG among the farmers. Sarita Kumari and Saraswati Kumari received a set of 5 goats each. Both of them are members of Kusum Ajeevika Mahila Samuh of Gagi village, Kanke block. Sarita Kumari is disabled as her left hand doesn't work. Sarswati Devi's husband is blind and she is the only earning member of her family. Malo Devi and Shivani Devi received a set of 15 ducks each. 90% of the price of ducks will be paid by the government and the remaining 10% will be paid by the beneficiaries. Both of them are the members of Bhiarvi

Ajeevika Mahila Samuh of Gagi village, Kanke block. The criterion to get ducks was to have a pond or a river near the house and both the beneficiaries fulfilled the criterion. The interested women gave their names and among them the poorest among the poor were chosen to get these animals. Now these women have an alternate source of livelihood apart from agriculture. During the off-season of agriculture they can earn money by selling the eggs and meat. In case of emergency they can sell the animals in the local market and get ready cash. This is how each poor household is being empowered financially by providing them multiple livelihood options. Now they don't need to get into the trap of the moneylenders who charged exorbitant interest from the poor farmers. It has been truly said, “There is no tool for development more effective than the empowerment of women.”



## Workshop on Business Plan Preparation and Actor identification under Value Chain Study

A One-day workshop on business plan preparation and actor identified in the value chain study was organized by Mahila Kisan Shashtikaran Pariyojna (MKSP) domain at Maplewood, Ranchi on June 1, 2018, with the objective to share the learnings and findings with the various stake-holders of the project.

The workshop commenced with the welcome note of CEO-JSLPS, Shri Paritosh Upadhyay, where he gave a brief description of the project to the audience and congratulated the team for

successfully completing the value chain study

Mr. Niraj Nepali from Practical Action discussed the value chain assignment, its concept and also about the tamarind value chain. This was followed by an open session, where the participants put their queries, which were discussed in the open forum.

Mr. Vivek from Practical Action briefed the participants about the business plan of one actor under the tamarind value chain, which was closed by a healthy

discussion among the participants.

Following this, JSLPS staff working in various districts of Jharkhand gave presentations on pigeon pea, potato, goatry and backyard poultry value chain study and business plan of actors.

Mr. Arif M. Akhtar, State Programme Manager, MKSP, concluded the workshop with a vote of thanks. Shri Bipin Bihari, Programme Director, JOHAR was also present at the workshop.



## Grih Laxmi SHG Brings Laurels Home



Wins National Award for Best Performing SHG in the country with its hard work.

After winning national award on 11 June 2018 at New Delhi, Grih Laxmi Self Help Group, among the 34 SHGs from across the country and from a remote village of West Singhum, Jharkhand, found a place in headlines of mainstream media. The award was instituted by Deendayal Antyodaya Yojana National Rural Livelihood Mission in 2016-2017.

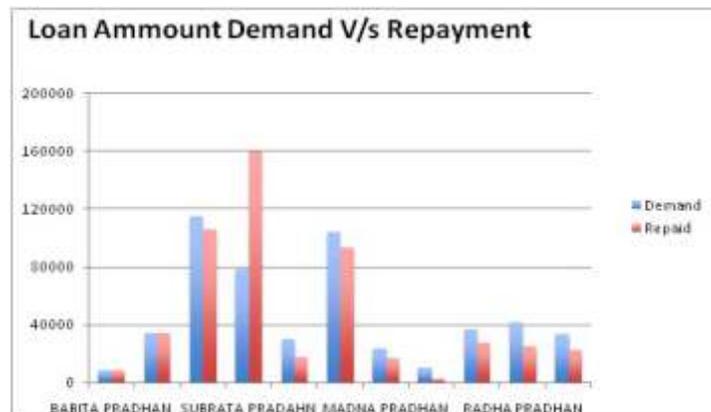
On behalf of Grih Laxmi SHG of Kula village of Bila Panchayat in Goilkera block, Anjali Pradhan and Surekha Pradhan received the award for the best performing SHG along with a memento and a cheque of Rs 1 lakh from Union Minister for Rural Development, Panchayat Raj and Mines Narendra Singh Tomar at Function at Pusa, New Delhi.

The four-year-old Grih Laxmi SHG was formed on 2 August 2014 with 12 members. The SHG has 11 active members at present. Niwasani Pradaan, Surekha Pradaan and Anjali Pradaan are treasurer, secretary and president of the group. All the members of the group belong to the Pradaan community of the village. "We were not allowed to step out of the house. Today the scenario is totally different as compared to before 2014," said Anjali.

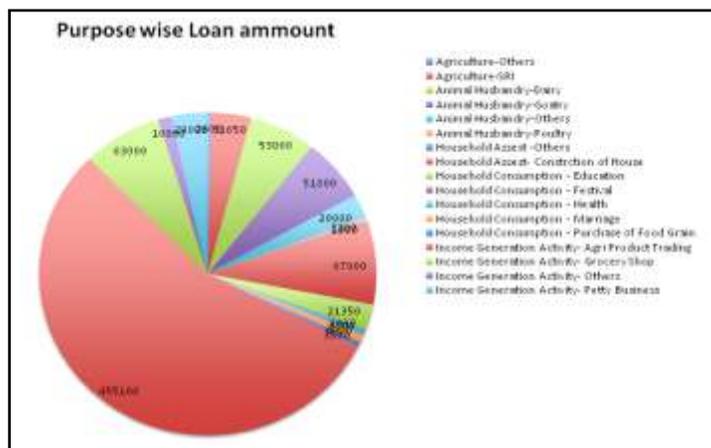
Anjali's father-in-law recounts an instance when he allowed Anjali to visit Andhra Pradesh. It was the first time when a women from their village had stepped out specially going to another state. The decision was not easy for him. After Anjali returned the villagers were not allowing her to enter the house. It became very difficult for him to make them understand but somehow he succeeded.

The group started with the saving of barely Rs 10 in

each weekly meeting and today they have a saving of Rs 18,790 and interest amount of Rs 57,788 rupees. Till now the group has received the amount of Rs 15,000 as revolving fund (RF), Rs 50,000 as Community Investment Fund (CIF) and Rs 1,00,000 through cash credit linkage from bank. Out of Rs 8,242,00 loan, group members have repaid more than 60% of the amount, i.e., Rs 51,4650 (see Fig-1).



The SHG members are repaying the loan amount from time to time and using the amount to expand livelihood opportunity not just for themselves but for other women of village as well. Anjali Pradaan is involved in NTFP livelihood. 35 Women of other group are working in the factory and earning Rs 2000-3000 a month. Other members are also involved in agriculture related and animal husbandry related livelihood activities (see Fig-2).



Apart from their involvement in livelihood activities, group members are also involved in resolving social issues in their village. They have successfully contributed to the construction of toilets under Swachh Bharat Mission and encouraging pregnant women to go for institutional delivery along with family planning. Moreover, they are also ensuring food to orphans and elderly in the village with the help of Ek Muthi Chawal.

## Jharkhand's rural women are breaking taboos in life and in business



From the usual beauty business and tailoring shops, they are now owner-managers of construction material stores.

Women who were previously running beauty parlors, beauty products stores and tailoring shops are breaking the taboo and now are the happy owners of construction materials shops where one can buy loose rock, sand, iron rod, cement and sanitary materials. Called Punch-Marts, these stores are a concept of Jharkhand State Livelihood Promotion Society (JSLPS) and the District Government of Jharkhand.

Rural women of Jharkhand who entered the hitherto male bastion of building construction as “Rani Mistris”, constructing toilets and undertaking hand-pump repair, will soon be building Pradhan-Mantri Awas.

The objective behind opening Punch-Marts is to retain the money of the villagers/SHGs in the villages itself and rotate it among the SHG members only. The idea behind this novel concept is that the SHG members who are constructing toilets should buy the raw-materials from the Punch-Marts only, which are run by the SHG members. This will effectively restrict the profit of outsiders like constructors.

Ashrita Khalko, Ishfana Khatun and Nilmani Tirkey of Baajpur Panchayat in Ratu block of Ranchi district started Baajpur Aajeevika Punch-Mart in March 2018, contributing Rs.70,000 together. For one year,

they have planned not to take any profit home, but to invest the income into the business itself. The shop open at 7 am in the morning and winds up by 6 pm on all the seven days in the week. The SHG has enabled them to move beyond caste and religion and they are working together against the real problem, i.e., poverty. They want their children to have a poverty free life and for this they are working hard.

Another Punch-Mart named Sakhi Punchmart is being run by Rekha Gupta, Sheela Devi and Meena Devi in Jhokrataang village of Ratu block in Ranchi district. Their shop was inaugurated in February 2018 and they have contributed Rs. 35,000 each in the business. Their business is growing, however, it will be some time before they start earning a good profit.

Fuddu Devi, Shilmanti Tirkey and Gaytri Devi are managing Manmaindu Aajeevika Punchmart in Mananindu Village of Ratu block in Ranchi District. They have contributed Rs 25,000 in the business.

From renting taking shops, purchasing raw-material from the market, maintaining books of records and delivering the materials to the customers, these women entrepreneurs are managing the entire business themselves. They are happy that they are doing something big on their own and are supporting their families.

As Fuddu Devi from Chand Mahila Self Help Group said, “We are happy that we are busy, we started the business to remain engaged and earn as well.”



## Exposure Visit Enriches Farmers

About 40 farmers visit PMKSY and MDI plots and come away enthused about the prospects of their own land.



Exposure visit of farmers to Pradhan Mantri Krishi Sichi Yojana (PMKSY) and Jharkhand Horticulture Intensified Micro Drip Irrigation (JHI-MDI) plots was organized on 7 June 2018 at Ormanjhi, Ranchi.

Around 40 farmer participants came from Khuntpani block of West Singhbhum district for the exposure. The exposure visit started with an orientation program on the basics of PMKSY and MDI by field thematic coordinator. FTC explained the concept of drip irrigation and its benefit.

S.No	Before use of MDI	After use of MDI
1	More water require	Less water require
2	Input cost is higher	Input cost is lower
3	Require more fertilizer input (as it is sprinkled externally)	Wastage of fertilizer is reduced with giving soluble fertilizer along with water
4	Weeds was more	Because of use of mulching sheet weeds were controlled
5	1 crop required labor 2-3 times	No need of labor for watering, giving fertilizer and tillage operation
6	Every new crop required tillage operation	Because of use of mulching sheet tillage operation is rediced
7	Non uniform production from each plant	Uniform production from each plant
8	Less profit	Profit 80% increase

YP-Livelihood explained the concept of subsidy for purchase of machinery in just Rs 15,000 and the items included in the package of Drip unit :

Drip Pipe

Pro Tray

Coco Pit

Poly House

Vermi compost bag

After the orientation, farmers were taken to two farmers in the field who were using PMKSY and JHIMDI in their fields. The first farmer they visited was Mausami Devi (member of Sakhi Mandal) who was cultivating 25-discimile area. Recently, she had earned a profit of more than Rs 3 lakh by cultivating watermelon in the field with PMKSY technique.

The second farmer was Urmila Devi (member of Sakhi Mandal), who with the help of Aajeevika Krishak Mitra, Sunita Devi and her husband Nageshwar, was cultivating 8 acre hilly area. Before she came across to the MDI, she had never thought of using her hilly land in such a way. She started with an input of Rs 10 and today she has made a profit of Rs 10 lakh from her last cultivated produce.

After the exposure visit, most of the participants were excited to implement the same methods in their area. Parmila Sundi, a 35-year-old farmer, who owns 2-3 acre of land said, "I never thought of producing any crop on my field due to minimum resources, but after today's field visit I am assured of producing crops, on my field too."

## Training on the Rights & Roles of PwDs

*A two-day workshop was held to sensitize persons with disability about the rights and role.*



A two-day training program on Sustainable Development Goals (SDGs), United Nations Convention on Rights of Persons with Disabilities (UNCRPD) and Rights of Persons with Disability (RPD) Act, 2016 was organized on 19 and 20 June 2018 at Press Club, Ranchi. It is an initiative of Jharkhand State Livelihood Promotion Society (JSLPS) in collaboration with Sightsavers and supported by European Union. The core objective of the program was to sensitize persons with disability in Jharkhand about their rights and role.

The program was inaugurated by Sri Satish Chandra, State Commissioner for PwDs. Srimanta Patra from JSLPS joined the event and expressed his views regarding the program. He urged for the cooperation of DPO members in building self-sustained society by promoting livelihood generation activities within community members.

Forty-eight DPO leaders came from across 13 districts to participate in the training program. Apart from them, 13 NGO representatives and other government officials also attended the training program. The theme of the training was 'Empowering the people of Jharkhand through accelerated, sustainable and inclusive economic and social development'.

The two-day training program covered two sessions on the first day. Participants were provided a brief presentation on RPD Act 2016. The DPO members were provided information regarding the 15 thematic areas of focus such as, access to quality education, enabling access to energy, women empowerment and child protection, etc.

Sri. Jitendra Kumar, Program Officer, Sightsaver, addressing the participants said, "We'll ensure that after completion of the social action plan, the participants will take these rights forward to raise their voices." He distributed booklets and brochures to make the participants clear about the State Action Plan. He also explained the RPD Act 2016, focusing on its four components, i.e., proper definition of disability, categories of disability, 5% reservation for disabled and capacity building.

On second day, the Sustainable

Development Goals under Agenda 2030 were highlighted. Addressing the participants, Sri. Ravi Shankar Behera, National Coordinator, Sightsavers discussed the 17 goals for sustainable development. While describing different goals he said that "No one should 'cherry pick' single goals or articles, as all of them form a part of complex and interconnected equation." Day 2 also covered a question-answer round in the second half where participants were allowed to speak up and come forward with their queries. Sri. Rahul Mehta, the resource person, tried to solve all their queries.

The active participation of DPOs made the event successful and on that note Sri. Asit Kumar Behera, State Disability Consultant, thanked all the participants and appealed to create awareness regarding the rights. He urged to make Jharkhand an enabling state of inclusive growth.



NGOs members, funded by National Foundation for India, visited JSLPS for for insight into Ajeevika Sansadhan Kendra and Ajeevika Pashu Sakhi model.

## Exposure Visit

A team of 16 members from different NGOs funded by National Foundation of India (NFI), Delhi, a funding agency of Odisha, Chattisgarh and Assam visited JSLPS on 20 and 21 June 2018 under the leadership of Mr. Neelay Kr. Singh, Programme Officer – NFI. The prime objective of the visit was to get a deep insight into the various facets of Ajeevika Sansadhan Kendra (ASK) and Ajeevika Pashu Sakhi

(APS) Model of JSLPS.

The team was briefed about different aspects and genesis of Ajeevika Pashu Sakhi Model and emergence of Ajeevika Sansadhan Kendra (ASK). The team visited Ekta Ajeevika Sansadhan Kendra, Angara, interacted with Ajeevika Pashu Sakhi about their role and services and participants of APS training to get an understanding of the training package of APS. It also interacted with a goat-rearer family and a backyard poultry-rearer family. The team was exposed to goat marketing at ASK-Angara under convergence scheme with Agriculture, Animal Husbandry & Cooperative Department and to the various management practices promoted through the revenue-based model of APS. The group started with the saving of barely Rs 10 in

## JSLPS and BRLPS sign MoU for Goatry Intervention

Jharkhand State Livelihood Promotion Society to provide assistance to execute goatry model/Ajeevika Pashu Sakhi model in the selected areas of Bihar.



A MoU was signed between Jharkhand State Livelihood Promotion Society (JSLPS) and Bihar Rural Livelihoods Promotion Society (BRLPS) to extend support to execute goatry

model/Ajeevika Pashu Sakhi model in the operational area of Bihar.

On 8 May, the MoU was signed by Mr. Paritosh Upadhyay, CEO, JSLPS and Mr. B.K. Pathak, OSD, JSLPS. The collaboration will be for two blocks namely Jhajhanad Sikandra of Jamui district of Bihar. The tenure of association will be two years.

JSLPS will support BRLPS and provide technical as well as managerial assistance to establish goat related intervention among the community through goat-based community institutions in the identified district/blocks of Bihar. JSLPS will extend support through

Ajeevika Pashu Sakhi (APS), as APS will render support as community resource person (CRPs) in Bihar. JSLPS will build the capacity of the staff of Block Project Implementation Unit (BPIU) and livestock managers /young professionals of District Project Coordination Unit (DPCU). JSLPS will develop a cadre of community professionals and goat producer groups with desired technical as well as managerial know-how. Over a period, it is visualized to have revenue-based cadres to strengthen extension services for goat related intervention to goat rearing SHG households.

## Mobilising youth for skill development and livelihood



Kaushal Mela at Khunti in the infant Block of Karra successfully generates awareness on sustainable livelihood training programs.

Seeking to provide sustainable livelihood to the rural youth in newly formed block of Khunti, Karra Block, a one-day event called Kaushal Mela was organized. The objective of the event was to create awareness and mobilize the youth on skill development. It aimed at promoting entrepreneurship of marginalized rural women and employment generation through skill enhancement of rural youth for a sustainable livelihood.

The Kaushal Mela was organized on 8 June 2018 in partnership with Project Implementing Agency (PIA) IL&FS. Karra is an infant block of Khunti District where SHGs and VOs are in nascent stage. The

intervention of JSLPS in Karra began in late 2017. The objective of this event was to enable a large number of rural youth to take up industry-relevant skill training that would help them in securing better livelihood. Individuals with prior learning experience or skills would also be assessed and certified under the training programs. The event was headed by Secretary of NITI Ayog, Mr Madan Agarwal, BWO of Torpa, BDO of Karra Block, MrPrabhat Ranjan Choudhary, and DM-Jobs and skills, BPM-Karra, Mr Pramod Jha. The entire event was supported by IPRP's deployed in Karra and BPM who mobilized the community to make the most of the opportunity. The community was made aware of the fact that the training, lodging and food cost would be completely borne by the Government.

Social and community mobilization is extremely critical for the success of DDU-GKY. Active participation of the community ensures transparency and accountability, and helps in leveraging the cumulative knowledge of the community for better functioning. In line with this, DDU-GKY assigns special importance to the involvement of the target beneficiaries through a defined mobilization process for which Kaushal Mela was held.

### Success Stories

## Journey from a Housewife to Active Woman



Armed with confidence post joining the SHG and training thereafter, Sapna Devi has ensured that her entire family benefits from her endeavors.

Sapna Devi is a resident of Mandu Chatti Panchayat of Ramgarh district. She is 26 years old and is as an Active Woman in her village. The youngest among sibling including six brothers and sisters, sauna Devi belonged to a very poor family. They had to work hard in order to earn their living. Married off when she was just 16 years old and a student of 8<sup>th</sup> standard, Sapna Devi was overburdened with responsibilities at her husband's house. She could not continue her studies after marriage. Further, her husband and in-laws did not treat her well. Her husband would consume alcohol and then beat her.

She joined Sangam Ajeevika Mahila Samuh on 27 November 2016. She began saving Rs 10 per week after

joining SHG. Though her husband and in-laws opposed her attending SHG meetings, Sapna Devi persisted. She was thrashed by her husband for going out of the house to attend the SHG meetings. However, this did not deter her. When she had to go for training to Kejriwal Institute, Namkum, her husband denied permission. Later, after much argument, her mother-in-law accompanied her to the training to see what she does there. Now, Sapna Devi earns Rs 1500 per month by working as an Active Woman in her village. She also works as a bookkeeper of her SHG which helps her to earn additional income. Her husband used to collect *kabadi* and sell before she joined the SHG. After joining, she took a loan of Rs 7000 from SHG and bought two goats and started a business of bronze

utensils for her husband. Her husband now sells bronze utensils from door to door. Her family income has now increased from Rs 2000 to Rs 15,000 per month.

Sapna Devi says that since joining the SHG she has not only become financially strong, but has gained confidence to walk out of house and work. Her husband and her in-laws have now started cooperating with her and supporting her. Now she can talk confidently in front of strangers and share her experience with them. By stepping out of the house Sapna Devi has not only made her name in society, but has also helped her husband start a new livelihood. Sapna Devi has become an inspiration for other women who hesitate to come out of their homes to fulfill their dreams.

### Transition from Adversity to Prosperity...



*Maheshwari Devi is the epitome of a courageous woman who let's nothing come in her way on her mission to ensure her children's future.*

inspiration for those women who suffer beatings from their alcoholic husband. A resident of Govindpur village of Mandu Chatti Panchayat in Ramgarh District, Maheshwari Devi has faced many hardships in life. Before joining SHG she used to work in a cement factory which was 1 km from her village. She earned only Rs 15 per day. Later, her wage increased to Rs 30, but that too was not enough to support her family. Her husband was an alcoholic and was unemployed. He

snatch money from her. Once he even broke her little finger.

Recounting her life story Maheshwari Devi broke down and showed her broken little finger. Her husband used to sell books of children and other household items to fund his drink. He passed away four years ago and since then, Maheshwari Devi is taking care of the family. She has three children, one girl and two boys. After joining SHG, Maheshwari Devi took a loan of Rs 7,000 for her son to start a

grocery shop. Now he is successfully running his shop. Maheshwari Devi also makes earthen utensils. And sells it to the middleman who then sells it in nearby markets.

It is a credit to her that through her hard work she has ensured good education to her children. Her elder son is in BA first year and her younger son studies in intermediate. Her daughter too also studied till intermediate and then got married.

The family income has increased to Rs 6000 to 7000 per month. This has enabled Maheshwari Devi to upgrade her mud house to a concrete one.

Maheshwari Devi credits the Mahila Samuh which has been her strength. Without joining the Mahila Samuh she would not have been able to bring up her children, she says.

Maheshwari Devi is an inspiration for all mothers who have to take care of their family single-handedly.



## Not A Burden Anymore

***Seven visually impaired individuals show the path to emancipation by overcoming their handicaps.***

Society treats the disabled people as a burden because they are unable to contribute economically to their families. This story has changed now. Members of Jharkhand Divyang Samuh have discovered their inner potential and are contributing to their family kitty. Jharkhand Divyang Samuh is a group of disabled people of Saheda village of Hudwa Panchayat, located in Namkum Block of Ranchi District. This group was formed by JSLPS in January 2015. The group consists of 7 visually impaired individuals, including 4 male and 3 female members, namely, Bhuvan Rai, Aghnu Rai, Bandhna Mahato, James Topno, Manju Nag, Budhni Devi and Tetri Devi. They save Rs10 weekly and charge a fine of Rs 5 for being late or absent. Members can easily avail loan from the group at 1% rate of interest.

Before joining the group, the members had nobody to share their problems and feelings. But now, they have got a platform

where they have weekly meetings organized on every Sunday at 10 am.

All the members have availed loans from the group to start an alternative livelihood. Bhuvan Rai has taken a loan of Rs 10,000 to start a Chowmin stall. He also owns a small grocery shop and does some farming as well. He cultivates vegetables like potato, onion, garlic, ginger, carrot, beans and groundnut in small plot of land that he owns. Aghnu Nag and Manju Nag are landless and buy groundnut from Khunti and sell it in their own village. They also own 7 goats. They have taken a loan of Rs 4,000 for building a shed for goats. Budhni Devi is engaged in weaving mats with palm leaves. She sells the mat in the local markets like Satranji and Dasmile markets. Bandhna Mahato has taken a loan of Rs 5,000 and James Topno has taken a loan of Rs 2,500 for agriculture.

Apart from these livelihoods, all the members make jute products. They have received training in

manufacturing handicrafts items with jute from Chotanagpur Craft Development Society through JSLPS. They make products like doormat (Rs 250), doll (Rs 35), dining table mat (Rs 100), cup mat (Rs 30) and purse (Rs 150). They buy jute from the local hardware shop and make pleated rope out of it. They use the pleated rope to make products. They sell their products through Chotanagpur Craft Development Society.

Along with the training in making jute products, they have also received other trainings like mushroom cultivation, candle making, bangle making and making products out of bamboo. They are not dependent on only one livelihood for their living, rather they have multiple options of livelihood. Today the 7 members are an inspiration to other disabled people who are dependent financially on their families.

It is true, that disability is a state of the mind.

## A journey of grit and determination



From being persecuted for being dark skinned, Urmila Devi has come a long way. She thanks her 'second mother', the SHG, for her transformation.

In India, women are often treated as commodities and not human beings. Urmila Devi, a resident of Mandudi village of Ramgarh district faced constant persecution in her home because of the colour of her skin. She was only 16 when she was married. Her in-laws and husband used to beat her and control her diet. Harassed, Urmila even tried to end her life to free herself from the bondage. However, after becoming a member of Vaishali Ajeevika Mahila Samuh, Urmila Devi's life completely changed. She started a poultry farm and began earning on her own. She has now become self reliant and her husband also supports her in her work.

Urmila Devi was ill-treated by her in-laws and her husband and was subjected to constant barbs of her mother-in-law, who used to tell her that she was too dark for her husband. Her husband was unemployed and an alcoholic. Such was her life that her mother-in-law did not give her food for two days when she gave birth to a

girl child. Her parents came to take her back home, but she refused to return. Her reasons for not leaving her husband were noble –she knew he would remarry and waste the life of another women.

When she joined the SHG she was not supported by her husband and in-laws. But, she continued to attend the SHG meetings. In fact, along with her family, the whole village turned against her. When she went to Maharashtra along with other women for training in vermi-compost, upon her return, she was humiliated by the villagers who accused her of being in prostitution and involving other women also in her work. In spite of such allegations, Urmila Devi continued with her SHG meetings. The doughty Urmila Devi despite all this persecution was a concerned member of her village. The drainage system of the village was not faulty and the water from the drains would to enter the house of the villagers during the rainy season. Urmila Devi and her fellow SHG members did a remarkable job by reaching out to

the local MLA for getting the drains repaired. This brought about a change in the attitude of the villagers and they started trusting the SHG women.

On a personal front, Urmila Devi took a loan of Rs 32,500 and started a poultry farm. In the beginning she was earning approximately Rs 3500 per month. Now her income has increased to Rs 25,000 per month. She says that her poultry has now remarkably grown from 100 to 1,000 chicken and her turn-over is Rs 95,000 to 1 lakh.

Today, Urmila Devi is an inspiration for 20-22 people who started poultry farming after her. Inspired by her, 8 youth formed a group and started saving Rs 500 per month.

“Sakhi Mandal is my second mother and I am very grateful to her for giving me second birth.”

- Urmila Devi

But that is not all. Urmila Devi is involved in multiple income generating activities. Apart from poultry farming, she works as an IPRP in JSLPS, Ramgarh Sadar Block. She also works as an LIC agent. Her husband, who used to beat her, now supports her in all her work. She participates in all the meetings of her village and at home she enjoys equal rights in the decision-making processes. As an IPRP of JSLPS, she trains other women on the functioning and advantages of SHG.

Urmila Devi's future plans include working for eradication of alcoholism in her village.

# Social Media Buzz



5 days' Master Book-keeper training at Nirmala Palace, Gumla



Five SHGs selected for Excellency Award who have done superior work during Swachata Sankalp under SBM (G) across Jharkhand.

JSLPS will provide Technical know-how to BRLPS

@WorldBankIndia @brlps\_jeevika @RDD\_Jharkhand @MoRD\_GOI @DAY\_NRLM @onlineJSLPS #rural #Livelihood



मंडल के द्वारा सिलाई कर के दिया जायेगा। आज का कार्यक्रम में उपस्थित जिला उपायुक्त सर, LDM सर, जेएसएलपीएस के जिला कार्यक्रम प्रबंधक, टुंडी प्रखंड विकास पदाधिकारी, आंचलाधिकारी, प्रखंड कार्यक्रम प्रबंधक, आईडीएपी सभी सीसी तथा आईपीआरपी हुए।



JSLPS is with Sumanta Dutta. See the smile of these two SHG Members, who came all the way to receive the National award for best performing SHG from Gaikera west singhobum to New delhi. Out of 34 SHGs selected by Ministry of Rural. More





SHGs Members from Simdega district appreciated by Hon'ble CM Jharkhand for their good work in SBM(G)



Film-making of Aajeevika Pashu Sakhi



Aajeevika Vanoupaj Mitra of Dumri block visited RSC in Kalamati block of Khunti District



Students of DDU-GKY celebrated International Yoga Day.



"Ek Mutthi Chawal" collection by Sakhi Mandal Members



SHG members of Sahibganj district started Sleeper making business

An Initiative of Knowledge Management & Communication Cell

Jharkhand State Livelihood Promotion Society

(Rural Development Department, Government of Jharkhand)  
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