



# Aajeevika

## HARKHAND



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## PM applauded the SHG women for facilitating rapid change

*Laying of the foundation of long stalled Mandal Dam in Palamu and inauguration of several irrigation schemes by honourable PM Shri Narendra Modi is bound to help the Jharkhand farmers in doubling their income.*

On 5<sup>th</sup> of January, 2019 Prime Minister Shri Narendra Modi visited Palamu to lay the foundation of Rs. 2391.36 crore Mandal Dam Project. He also launched other irrigation projects and inaugurated 25000 houses constructed under Pradhan Mantri Awas Yojna. Jharkhand Governor Mrs. Draupadi Murmu, the Chief Minister Shri Raghubar Das and several MPs and MLAs graced the occasion. A large number of people from Palamu, Grahwa, Latehar and Chatra attended the

programme.

In his address, the CM thanked the people's representatives for their support to proceed with the construction of the Mandal Dam which remained stalled since 1993. He said that the constructed dam will irrigate 1.11 lakh hectares of agricultural lands in Bihar and Jharkhand. It will specifically irrigate 19604 hectare in Palamu and Garhwa districts and help the farmers to cultivate 2-3 crops in a year. Moreover, it will minimize migration of people who go to other states in search of work for Palamu being a draught prone area. He also told that 100 farmers will be sent to Israel for exposure visit out of which 50 farmers will be female ones. Underlining his government's commitment towards women

empowerment, he appealed to the people to take maximum benefit of Mukhya Mantri Sukanya Yojna and Mukhya Mantri Kanya Daan Yojna.

Besides the Mandal Dam Project, PM also inaugurated the Sone-Kanhar Pipe Line Scheme worth Rs. 1169.28 crore and other irrigation schemes worth Rs 121.42 crore. He also distributed the keys of the houses constructed under PM Aawas Yojna to the beneficiaries. Addressing the gathering, the honourable PM thanked each and everyone and said without your participation development process would not have been so fast. He saluted the people of Palamu- a land of brave freedom fighters, Nilamber and Pitamber. Further, he said that construction of Mandal Dam is a step forward towards doubling the income of the farmers. New technologies of irrigation are now reaching to the farmers which will reduce the input cost on irrigation and maximize the profit. The farmers will be empowered to such level that they will be giving loans to others rather than taking loan. He categorically said that India will be developed only by strengthening the farmers.

The visit of PM filled the people in general and the farmers in particular with new hope of a better future.

## Hard-work and Determination ensure Success



*Manju Kumari not only managed to make a career for herself but ensured that her sister too follow in her footsteps and the two together could look after their family of 10 members.*

Manju Kumari, a resident of Tajpur village in Chauparan block of Hazaribagh district took admission in the 3<sup>rd</sup> batch of Sewing Machine Operator course at NIAM Ranchi center under DDU-GKY on 10th July 2018. Manju belongs to a very poor family comprising of 8 siblings and the family was dependent on the sole earning of her

father, who worked as a truck driver. His monthly earning of Rs. 10,000 was not sufficient to manage the family of 10 members.

The situation worsened when Manju lost her father and the only source of the family income was lost. She had to return back to her village with a heavy heart. However, after a gap of 2 months, Manju decided to enroll in the course again. And this time, she also took her younger sister Anjali with her. They got enrolled in the 4<sup>th</sup> batch of Sewing Machine Operator (SMO) training at NIAM Ranchi. Both the sisters worked hard and after the completion of the course, they got placed in Shahi Exports Private Limited in Bangalore, Karnataka, on a monthly salary of Rs. 9106 each. The girls were really happy about their achievement and the fact that now they could contribute a reasonable amount to their family kitty.

Their transformation were so remarkable that when Hon'ble Secretary of MoRD, Shri Amarjeet Sinha visited NIAM Ranchi, he got moved by Manju's story and asked the students "to emulate the confidence and determination of Manju and Anjali". He personally handed over the offer letters to them.

## CM Chairs Jan Chaupal Program at Nayadih Village



*Honourable Chief Minister, Shri Raghubar Das, lauds Sakhi Mandals, announces livelihood schemes for migrated families of Nayadih village*

The district administration organized a one-day Jan Chaupal Program in Nayadih village of Deoghar block in Deoghar district. The program was chaired by honourable Chief Minister, Shri Raghubar Das. The other dignitaries who attended the program included Deoghar MP, Shri Nishikant Dubey, Deoghar MLA, Shri Narayan Das, DC Deoghar, DDC Deoghar, and various team members from the district & block administration. Around 1000 villagers including 250 members of various Sakhi Mandals attended the programme.

The agenda of the program was to encourage the migrated families of Nayadih village to adopt diverse livelihood activities and also provide them with viable employment. Honourable Chief Minister along with other dignitaries visited the four stalls of JSLPS, where Sakhi Mandal members showcased various products ranging from agricultural products like mushrooms, pickles, vegetables, etc., to soft toys like teddy bears and beautiful bamboo products. One stall was reserved for Bank Correspondent Sakhis who are providing banking services at doorsteps in rural areas of Deoghar block.

At the conclusion, the honourable CM addressed the gathering and announced: "Being a religious city and a popular tourist spot, Deoghar has huge market for flowers at Baba Baidyanath temple and Basukinath temple. Keeping this in mind, migrated families will be provided with two different means of livelihood, namely flower (rose and marigold) cultivation and allocation of government-built new shops for running small businesses." He also lauded the efforts of Sakhi Mandals in enhancing the socio-economic status of women and improving the incomes of rural families through diverse livelihood activities.

## Adivasi Mahakumbh Vikas Mela organized



*The annual Mela held in the memory of King Medini Rai was a huge draw.*

Adivasi Mahakumbh Vikas Mela was organized in Dubiakhaad of Medininagar block of Palamu district on 11th and 12th of February 2019. The fair was inaugurated by the Rural Development Minister of Jharkhand, Shri Nilkanth Singh Munda.

The fair was first organized in 1996 in the memory of King Medini Rai. From then onwards, it has been organized every year on 11th and 12th February. This year's fair was organized by the members of Zila Parishad under the leadership of Zila Parishad President, Mrs. Prabha Devi and Mr. Sanjay Kumar Singh,

the Vice President of Zila Parishad. It was inaugurated by garlanding the statue of King Medini Rai and lighting of the ceremonial lamp. Along with the Chief Guest Shri Nilkanth Singh Munda, other guests of honour were District Commissioner of Palamu, Dr. Shantanu Kr. Agrahari, sitting MLA, Shri Alok Chaurasiya, members of Zila Parishad and descendents of King Medini Rai. Cultural events like songs and skits related to various social issues like female infanticide and dowry were also presented.

Several stalls were also put up by different departments such as Health Department, Forest

Department, Department of Irrigation and many more. There was one stall of JSLPS which displayed handicrafts made by the members of Durga Aajeevika Kuteer Udyog. Krishak Mitra displayed organic fertilizers, organic pesticides, organic potatoes and models displaying different techniques of scaffolding. A stall of DDU-GKY was also put up to provide information to the youth regarding the opportunities under the scheme. The stalls served their purpose as they were flooded with people seeking information regarding benefits under different government schemes. Also, a cheque of Rs. 2,40,8100 was distributed among the Sakhi Mandal members of Medininagar and Chainpur blocks under Mahila Swawlamban Yojna. Under this scheme, 5 goats (4 female and 1 male) are given to the beneficiaries at 100% subsidy.

In his address, the honourable Minister said that "various developmental work is being carried out in the villages by the Sakhi Mandal members. There are around 2 lakh Sakhi Mandals functioning in the state, which is an achievement in itself."

The fair was concluded on 12th of February, 2019.

## Bank Account Opening Target Overreached



With the support and assistance of Bank Sakhi Ruksana Praveen and Local Resource Group, Baby Chandrawansi and Kajal Kumari, SBI Jamua, was able to open 112 accounts under Sukanya Samriddhi Yojana, which was more than the set target of 100, in a very short span of time. All the three women were rewarded and their work got appreciated by the Regional Manager of SBI. More than 180 women from different SHGs came forward for Sukanya Samriddhi Yojana.

## Convocation Ceremony Held



*Students of the first batch of E-learning Certificate Course in Self Help Group & Federation Management felicitated at the ceremony.*

JSLPS along with the Tata Institute of Social Sciences, Mumbai and Chaitanya, Pune, had launched an excellent initiative – E-learning Certificate Course in Self Help Group & Federation Management. On 31 January 2019, the first batch of the course was felicitated with their

Evaluation Sheets and Certificates. The convocation ceremony was held in the august presence of Dr. Shalini Bhagat, Director, TISS, Mumbai, Ms. Kalpana Pant, Managing Director, Chaitanya-WISE, Professor Nasreen Rustom from Centre for Lifelong Learning, TISS, Mumbai and Mr.

Paritosh Upadhyay, CEO, JSLPS. A total of 37 students were awarded certificates. The dignitaries present at the event appreciated their enthusiasm and active participation throughout the course and wished them well for their future endeavours.

The course is of six months duration and helps students to professionally understand the structural and functional concepts of SHGs and federations. The most important characteristics of this course is digital learning under the able guidance of the faculty from TISS/Chaitanya. The entire course is based on credit system consisting of 20 credits, of which 14 credits are allotted for Theory and the remaining 6 credits for Field Work assignments.

## Broiler Goat-Rearing Training for Women



*A seven-day scientific goat-rearing training program was held for poor women of Dindakoli village.*

A seven-day **Broiler Goat-Rearing Training** program was organised from February 4 to 10, 2019 at Panchayat Sabhagar of Dindakoli village in Karown block of Deoghar district. The objective of the training

program was livelihood security for poor women of Dindakoli through goat-rearing. Around 50 members of five Sakhi Mandals from Adarsh Gram Dindakoli were selected for the training. The program was

organised by Nayi Disha Foundation in collaboration with NABARD. JSLPS BMMU Karown team had identified the trainees for program. Broiler Goat-Rearing method helps the goats to grow at a faster rate and they attain 22-25 kg weight in just 90 days, which is generally impossible even in a year if a goat is reared under traditional method.

Two trainers from Nayi Disha Foundation and a veterinary doctor from Government Veterinary Hospital, Deoghar, conducted different sessions covering the whole procedure of scientific method of goat-rearing, care of goats and the major precautions one has to take for proper health and growth of goats.

## Sakhi Samvad: Giving voice to the voiceless



*Honourable Minister of Rural Development, Government of Jharkhand, Shri Neelkanth Singh Munda attends the Sakhi Samvad program in Karra block of Khunti district and interacts with the gathering.*

The Sakhi Samvad Programme that commenced on 3rd January 2019 went on in full swing all over the state. The rural women associated with Sakhi Mandals actively participated in the programme in their respective blocks. This novel initiative is conceived by the honourable Minister of Rural Development, Government of Jharkhand, Shri Neelkanth Singh Munda. It is meant to provide the rural women a meaningful platform where they could directly interact with the people's representatives and government officials and put forward their complaints/grievances for speedy redress.

In this series, Shri Munda himself attended the Sakhi Samvad organized on 8th January 2019, in Karra block of Khunti district. The programme saw a large assemblage of Sakhi Mandal members. The participating women were found to be very enthusiastic about the theme of the programme and had come well prepared with their specific questions/concerns. Most of the faces were beaming with anticipation, however, some of them were a little clueless about the overall objective of the event. Nevertheless, the presence of around 1000 people made one thing clear that participatory democracy is steadily evolving at the grassroots level, which really augurs well for our democratic system.

The honourable Minister was given the ceremonial welcome and a welcome song, especially prepared for this occasion, was performed by a group of women. With the lighting of lamp by Shri Munda and other dignitaries

including the JSLPS CEO, Shri Paritosh Upadhyaya, the programme formally started. Khunti DPM welcomed all the dignitaries and participants and briefed them about the overall objective of Sakhi Samvad and appealed to the gathering for their active participation. It was followed by detailed presentation of various government schemes by specific department officials such as the BDO, the DEO and others. After this, the JSLPS CEO addressed the assemblage. In his address, he appealed to the Sakhi Mandal members to make optimum use of this platform and come forward with their problems/grievances without any hesitation. Moreover, he also advised the participants to regularly discuss their problems/issues in CBO meetings.

Afterwards, the most important session of the event- participants' direct conversation with the honourable Minister- commenced. Around 10 didis spoke to Shri Munda and also informed him about their personal grievances and issues relating to their specific Sakhi Mandals. He listened to all the questions patiently and instructed the concerned officials to do the needful wherever needed. Moreover, several women submitted their complaints/demands in writing to him. He instructed the concerned officials to take up and sort out all the matters on priority basis and assured all the participants that their grievances will be redressed as soon as possible. He also distributed Bank Passbooks and Tablets to several duly selected Sakhi Mandal members. He gave away gifts to the best performing members as a token of encouragement.

Finally, Shri Munda addressed the gathering. In his inspirational address, he expressed satisfaction about the good works being done by Sakhi Mandals and announced that the government with the help of JSLPS will augment this successful journey. He categorically said, "The government is trying hard to empower rural women through the formation and strengthening of Sakhi Mandals and is introducing several poverty alleviation programmes like doubling of farmers' income through JOHAR project and motivating women to adopt farming of Lemongrass, Tulsi, Vetiver, etc. so as to increase their family income." Further, he appreciated the Sakhi Mandals for spreading awareness about social evils like alcoholism, witch-hunting, human-trafficking and domestic violence. He appealed the participants to accelerate this momentum so that the government could uplift the 'last person'.

## Defying Disability and Inspiring Change



An SHG of disabled members is providing services at par with their non disabled counterparts and setting an example for others to emulate.

"Your success and happiness lie in you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties." - Helen Keller

To recall this inspirational quote of the international 'deaf-blind' celebrity is not without purpose. The journey of **Birsa Viklang Swayam Sahayata Samuh** of Baridih village in Ormanjhi block succinctly reflects the spirit of the above-mentioned citation. This SHG stands out for its unique feature—it is being managed by an all differently abled member group of which 3 are completely blind and the rest have one or another form of disability. Notably, this SHG is the first of its kind and consists of 10 male members who are extremely poor and mostly illiterate.

Although the group was formed in

2010, it was its association with JSLPS in December 2016 that opened many avenues for it. Within a short span of less than 2 years, this SHG successfully competed in the bidding process of TPDS allocation with other (nondisabled) groups and was awarded the license to run the PDS shop. Presently, the group is successfully operating the PDS shop and catering to 159 ration-card holders. The customers are very appreciative of the group members and satisfied with the services provided.

The group has also been sanctioned two separate loans of Rs. 1 lakh each. Taken together, it has resulted in a better regular income to the group members and has also infused unprecedented confidence in them.

Recollecting their earlier hardship,

the group members said, "Before becoming associated with JSLPS, our lives were really miserable. We were solely dependent on the monthly pension amount of Rs 600 provided under the state government's *Vivekananda Nishakt Swawalamban Protsahan Yojana*. Given, that it is very difficult to survive on such a meagre amount, we occasionally worked under MGNREGA or engaged ourselves in menial works. However, JSLPS brought in a real transformation in our lives. We are grateful to JSLPS for encouraging and believing in us."

Besides successfully running the PDS shop and doing other activities, the group members are also spreading awareness and inspiring other disabled people to embrace the concept of SHG.



## Stitching a dream of success



*Maganpur Aajeevika Mahila Gram Sangathan members have truly crafted a bright future for themselves and their families with their grit, determination and hard work.*

Maganpur is a minority dominated village in Gola block of Ramgarh district. Majority of the families don't have the means of livelihood and they live in abject poverty. Tailoring is the main occupation primarily dominated by the men, who struggle to make both ends meet. As a result, the women face many difficulties in managing their home with the meagre amount earned by the male members.

It has been a predominant concern for the women as to how they can contribute to the family income. Their livelihood issue gained momentum almost 2 years back when the matter was keenly discussed in VO meetings. Recognizing the palpable eagerness, JSLPS extended its helping hand to these women and thus started the captivating journey of Maganpur Tailoring Centre consisting of 60 women tailors.

The story of the members of Maganpur Aajeevika Mahila Gram Sangathan is truly inspiring and heart warming. Although these women were mostly illiterate, there was no dearth of passion among

them to learn new skills. Given that they all had a basic understanding of tailoring, thanks to their assistance to the men folk, tailoring was chosen as a viable skill for these women to be trained in. JSLPS organized 1 month tailoring training for all the 60 interested women in two batches in 2017 at Ramgarh. The training was provided by Punjab National Bank's RSET.

It was really a great start for the women. However, they had to wait for more than 1 year for any meaningful work order. Due to the persistent efforts of JSLPS, this VO got the work order of 2,000 school uniforms (2 sets each for boys and girls) for the students of 4 government schools from the district administration on 10th January 2019 and were required to deliver the stitched uniforms for distribution by 28th January 2019.

It is heartening to note that these women have successfully accomplished this daunting task within the stipulated 18 days. Besides taking measurements under three categories, they stitched all the uniforms and also distributed

them in a phased manner. They also addressed post-distribution requests for small alterations. By any stretch, it's not a small feat for the first timers.

Currently, 45 women are employed who are either working at the tailoring centre, or at their home. They all have their own sewing machines, which they have purchased using the Sakhi Mandal loan. As regards the tailoring centre, it is a rented space owned by a Sakhi Mandal member for which the VO pays a monthly rent of Rs. 700. The centre is equipped with common household sewing machines to industrial sewing machines and has the capacity to accommodate 20 women. To ensure uninterrupted power supply, the VO has deployed a generator and pays Rs. 50 per hour as rent. The oil cost is borne by the members themselves.

In all, the 60 women have around 50 household sewing machines, 1 cutting machine, 2 lockstitch machines, 1 button press machine and 9 industrial machines and 5 thread machines.

Following the successful delivery of their first order, they have been given a bigger order of 3000 uniforms. JSLPS unit of Gola block has also got approval to start a sewing centre by Kumhardagga Aajeevika Mahila Gram Sangathan on similar lines with a work order of 2000 uniforms.

It is evident that these women have overcome adversity and are now leading a better life. They are true exemplars of the famous adage: "Success never comes easy and if you give it your best, it will come to you".

Now, these women are all prepared to stitch bigger success stories.

## Community Institutions: A powerful means to Quest Fulfillment



*Mani Kerketta was leading a good life. Yet, something did not feel right. She had a burning desire to find herself, and she did that with courage and conviction.*

In the market area of Tero village of Bero block, one can easily spot Mani didi's tailoring shop. Mani Kerketta, who is in her early thirties, greets everyone with a bright smile when they come to her shop. She has proved that by sheer courage and determination, one's life could be positively turned around. It was the perseverance and unshakable determination of Mani which has led her to where she is today.

Life was not hard for Mani and she had enough resources to sustain her family of 8 members. However, Mani constantly felt a deep void within. This feeling was the result of her lack of identity, self-reliance and self-respect and it increasingly got intensified.

She finally joined Aarti Mahila Samuh in 2015, however, the road to her empowerment was not easy. Despite Mani always being

committed to her family, her desire to become self-dependent was incomprehensible to her conservative husband. She was stopped from going to Sakhi Mandal meetings or gatherings. But Mani was not willing to give up on her quest and gathered courage one fine morning to rebel against her family's diktats. She stepped out of her household to attend a Sakhi Mandal meeting and since then there has been no looking back for her.

She became a regular at the Sakhi Mandal meetings and recognizing her active participation she was chosen as Active Woman after a formal training. Later, she was chosen as an ICRP. Her most notable achievement came after the commencement of JOHAR project, when she received training and started participating in drives to motivate rural women to form PGs.

Sharing her experience, Mani says, "Through such drives, we not only get economic support but also opportunities to meet our fellow sisters. It is also an opportunity for us to learn from each other and it fills us with a sense of togetherness."

Mani didi gets Rs 500 per day for such drives. Apart from this, she owns a tailoring shop which she got renovated after taking a loan from her Sakhi Mandal. She bought two sewing machines and her shop is contributing well to her overall income. As she is earning well and has become successful, her family's attitude too has become positive towards her. Most importantly, her husband's approach towards her has completely changed. Besides supporting her in the shop, he also takes care of their children whenever Mani goes for drives.

Mani Kerketta has finally found the identity she long wished for. She has become financially and socially empowered. Now, she is able to take care of her family and has the support of her family members, especially of her husband. In addition, she is helping other women of her village by providing them work in her tailoring shop and also encourage them to adopt viable livelihood sources.

In her words, "If NRLM had not been there in my life, I would never have been able to stand with such pride and dignity. I might would have had to depend on others for my everyday needs too. It really feels good when I take responsibility of the family's needs. The recognition and respect that has come my way is overwhelming."



## Banana cultivation: A source of good income and new identity



*Nageshri Padiya's openness to new ideas has not just given her a profitable occupation, it has also enhanced her stature in society as a successful banana farmer.*

Paddy is the major crop of Jharkhand and most of the farmers are engaged in its cultivation. However, people are gradually switching to mixed cropping with some of the farmers even adopting cash crop cultivation.

Nageshri Padiya of Janumbeda village in Khuntapani block of West Singhbhum district is one such woman farmer, who has proved that openness to new ideas and putting in sincere efforts can do wonders. She is cultivating banana on a large scale and is taking good care of her family of 6 out of the huge profit thus earned.

Nageshri Pandia is a member of Punai Maskal Mahila Samooch since 2014. Earlier she used to produce Arhar Dal along with paddy cultivation. However, once she was exposed to cultivation of banana, when she undertook training conducted by JSLPS in September

2016, she found the method of modern farming very interesting. Post training, Nageshri decided to cultivate banana with advanced G9 variety of the plant.

The decision was of course not an easy one. While she had to arrange the input cost of farming, on the other hand, protecting the crop from wild elephants was a major concern. Nonetheless, putting aside her fear of untamed elephants, she started banana cultivation by taking a loan of Rs 14,000 from her Sakhi Mandal.

She planted 150 trees, of which 130 trees could be saved, and every plant gave 10-12 dozen bananas. Nageshri didi earned Rs 3,000 by selling the fruit in the market every week and repaid the loan taken from her Sakhi Mandal. In the first year itself, she earned Rs. 52,000 which is almost 3 times the cost of

cultivation. And now, with a little more investment, she is earning Rs 70-80,000 annually.

While sharing her experience of banana cultivation, she says, "If you work hard and keep patience, cultivation of banana is very beneficial. You will never lose your money because even if the price falls, it will still be worth Rs 30-40 a dozen. With one time plantation, you can sell fruits for 3 years." Nageshri sells fruits in the market as well as to the members of Sakhi Mandals who come for training at the Community Managed Training Centre (CMTTC). She is proud of making available bananas for breakfast to the participants during the trainings in the village organization, cluster level federation and block level federation.

Nageshri says, "It is really unfortunate that rural women do not eat fruits at home. At least, they will get banana for 5-10 days during training. And, considering that banana is a rich source of nutrients like iron, calcium and fiber, it will also fulfill their nutritional needs to some extent."

Today, Nageshree is earning good income from successful cultivation of banana. Besides successfully running her household, she is also supporting her husband who is preparing for competitive examinations.

Most importantly, she has become a popular figure in her locality mainly because of her successful banana cultivation. She gives all credit to her Sakhi Mandal and JSLPS for transforming her life.

## Age is no bar when it comes transforming lives



Chanchala Devi may be 60, but the matriarch of a family of 21 members has managed to turn around the family's life successfully with the help of her Sakhi Mandal.

Chanchala Devi, 60, is a resident of Virajpur village of Palojori block in Deoghar district. She lives in a joint family of 21 members and the family has been mainly dependent on agricultural income of her husband. Her family has traditionally been involved in pottery making too. However, the overall income from agriculture and the pottery business was insufficient to sustain them and the family was living a miserable life. To overcome this situation and enhance her family income, Chanchala Devi had had been on the lookout for a sustainable source of income. But due to lack of financial resources, she was unable to either scale up the pottery business or to invest in agriculture. However, her long wait got over in 2016 when she met the active women who were conducting SHG formation drive in her village. They explained to her about the functioning of Sakhi Mandals and how they are benefitting the rural women.

Chanchala Devi decided to join the Sakhi Mandal and also convinced her family members. She became a member of the newly formed

Saraswati Aajeevika Mahila Swayam Sahayata Samuh in March 2016 and thus started her new innings. Interestingly, following in her footsteps, 4 other members of her family joined the same Sakhi Mandal.

As her family owned sizable farmland, farming on large scale using scientific methods had been her dream ever since she got to know about it. She along with her 4 family members started to work in unison to realize this dream. Moreover, selection of her son as Aajeevika Krishak Mitra, after few months, was a big boost towards this end. He received several trainings in scientific methods of cultivation of Rabi and Khareef crops such as Inter Cropping, SRI Method and Organic Cultivation of vegetables.

Meanwhile, Chanchala Devi not only learnt all these methods from him but also employed them on her farm. After one year, JSLPS nominated her Sakhi Mandal to get an amount of Rs. 5,00,000 from the Soil Conservation Department, under a Convergence Programme, for the purchase of agricultural

equipment like Hand Spray Pump, Portable Pump, Power Tiller, Rotary Tiller, etc. Taken together, it all resulted in heavy increment in the yield from the same size of land.

Today, the family is earning around Rs. 60,000 annually by selling their agricultural products like cauliflower, brinjal, green chilies, tomato, rajma, paddy and maize. Chanchala Devi and her 4 family members, take an annual loan of Rs. 80,000 from the Sakhi Mandal to invest in agriculture. In addition, she took a loan of Rs. 20,000 in September 2017 from her Sakhi Mandal and invested it in pottery business. Here again, JSLPS extended its helping hands and lined her up with Silk Production Department of Dumka district. The soil in Dumka is not suitable for pottery work but there is a huge demand for mud pots for silk production. Her family started to supply mud pots twice a year to the department and earns around Rs. 2,00,000 annually. As the demand for the pots is high (1.5 to 2 lakh pots in a year, which costs Rs. 2 per piece) in Dumka, she is planning to scale up her pottery business.

Chanchala Devi gives full credit to her Sakhi Mandal for transforming her life. She says, "Two-and-a-half years have passed since I joined the Sakhi Mandal and I can proudly say that it was the most fortunate thing that ever happened in my life. It completely changed the fortunes of my family and I'm really grateful to JSLPS for turning my dreams into reality. In fact, it changed the whole scenario of my village in such a small time. Women of my village are now involved in various kinds of livelihood activities and thus are able to enhance the family income and lead a happy and decent life".

## Livelihood diversification leads to better income and wellbeing



*Lalita Devi has not just become economically empowered, but is also ensuring that all her 7 children get good education, thanks to the multi-pronged diversified livelihood efforts of NRLM.*

Lalita Devi is a resident of Jharkatia village of Lesliganj block of Palamu district. She is a member of Kunti Ajeevika Swayam Sahayta Samuh formed by JSLPS in 2017. Before joining this Sakhi Mandal, Lalita Devi's life was quite miserable. She did not even possess proper utensils and had to cook food in earthen pots. Occasional farming and selling biscuits and candies on the roadside were her only means of livelihood. However, after she became member of the Sakhi Mandal, her life took a turn for the better.

Lalita Devi took a loan of Rs. 21,000 from her Sakhi Mandal and established a small confectionery shop along the highway in Lesliganj. She earns approximately Rs. 5000-8000 per month from her shop. Further, out of the profit earned, she purchased 3-4 goats and is now involved in goat-rearing as well. She has multiple sources of income today and when one source of income fails, she makes it up with her earnings from other sources.

As Palamu is a dry district, her small agricultural land fetches little

income and that too only during the rainy season. However, thanks to her diversified livelihood activities, Lalita is in a much better position today. With her higher earnings, she is able to take good care of her family. Most importantly, though she has studied till standard 8 only, she understands the importance of education for her children. "All my 4 daughters are well educated and I am very proud of them," she says. She says, "Sakhi Mandals are not only facilitating the diversification of the sources of income, they are also helping us in getting rid of the social evils."

Lalita Devi gives all credit to the Sakhi Mandal for transforming her life. She says, "All I have today is because of my Sakhi Mandal. I earn a good sum of money from the shop and other livelihood activities. I have been able to educate my 7 children only because of the earnings from diverse sources."

Women like Lalita Devi have now diversified source of income. The adoption of multi-pronged livelihood approach is gradually gaining ground. The main intent of NRLM of connecting rural households to more than one source of income is being duly fulfilled through Sakhi Mandals and the likes of Lalita Devi are a shining examples of its success.

## Panch Mart: The latest buzzword in women entrepreneurship



*The 31 Panch Marts of Ranchi district are setting new paradigms in woman entrepreneurship. One such successful Panch Mart is in Ormanjhi block, where women entrepreneurs have not just shut up their critics, but are now considered to be examples for other budding entrepreneurs.*

It is now a well established fact that for overall economic development of society and nation, financial and social development of the women is necessary. In this context, women entrepreneurship has emerged as a potent instrument for creating new economic opportunities for rural women and SHGs are playing a key role in this endeavour. If we talk about the women entrepreneurship in rural Jharkhand, JSLPS linked Sakhi Mandals are the main drivers of change.

Conceived by the then DDC of Ranchi district, Shri Shashi Ranjan, Panch Mart is a unique initiative that is executed by JSLPS. It has contributed much towards promoting women entrepreneurs in rural pockets. Currently, this initiative is functional in Ranchi district and out of its 31 Panch Marts, Ormanjhi block has the maximum share of 7.

One such Panch Mart in Ormanjhi block is owned by Babita Devi and 4 other women of Sanjivani Unnati

Mahila Gram Sangathan. All these 5 women who are associated with different Sakhi Mandals successfully applied for an individual loan of Rs.50,000 each. With a total sanctioned amount of Rs 3 lakh, they opened the Panch Mart in March 2018. It is to be noted that it included a loan of Rs 50,000 awarded to the VO secretary, which they repaid within 3 months from the profit earned.

Their journey, however, has not been a smooth one and they had to face several constraints. Primarily, the patriarchal mindset prevalent in the society posed the biggest challenge. They were mocked, discouraged and what not, all because they were women. Besides the constant humiliation by the male folks in their neighbourhood, their spouses and other male family members also didn't support them. Further, they had to face fierce opposition from the enterprises already dealing in building materials.

Recalling their initial hardship, Babita Devi says, "The men in our neighbourhood would not miss any opportunity to mock us. They would tell us that we can best sell cosmetic items such as bangles and bindis; and that this was not our cup of tea. Most shockingly, our family members also discouraged us. Owing to all this, a sort of negative environment was created all around us." Nonetheless, these highly motivated, disciplined and self-directed women entrepreneurs didn't give up and decided to face this challenge head on.

By adopting the time-tested strategy of "patience and perseverance", they successfully overcame the initial hiccups and their Panch Mart grew steadily. They have also built 3 PCC (Plain Cement Concrete) roads in their locality. Moreover, they have learnt a great deal about business negotiations. Now, they are directly dealing with the leading cement companies such as Ultra Teach and Dalmiya. It was an extremely proud moment for them when they along with other Panch Mart owners had direct interaction with the Dalmia Cement CEO who had come over to Ranchi to meet these women entrepreneurs.

In a short span of less than a year, they have carved a niche for themselves. Remarkably, their fierce critics have also acknowledged their potential and praised them. Now, these women are very popular in the area and budding entrepreneurs look up to them. Regarding their future plan, they want to scale up their operation and are determined to rid society the typecasting of women through their exemplary works.

# Social Media Buzz



JSLPS Retweeted

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Ministry of Rural Development, Government of India Retweeted

**JSLPS** @onlineJSLPS · Feb 4

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गाँव की डॉक्टर दीदी कर रहीं है छोटे पशुओं का इलाज, साथ ही हर महीने कमा रहीं 5000-8000 रुपए ।  
@nstomar @dasraghubar @MundaNilkanth @RDD\_Jharkhand @MoRD\_GOI

Rural Development Dept, Jharkh... · Feb 7

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The state's experience in horticulture orchards can serve as a model for the country

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**JSLPS** @onlineJSLPS

जोहार परियोजना के जरिए किसानों की आय दोगुनी करने के लिए लगातार प्रयास किए जा रहे हैं, जिसके बदलाव सामने हैं। ...

1 4 17



Women of Aajeevika Didi Cafe providing catering service to the IAF Recruitment Rally in Ranchi.



Community Cadres from Khunti and Saraikeela Kharsawan districts showcasing silver tribal jewellery and bamboo products at Surajkund Mela, Faridabad.



2 days Training of Community Journalists on Video Production at Mercury Residency, Ranchi.



During the Republic Day Celebration, the tableau of JSLPS got everyone's appreciation and also won prize



A first of its kind 10 days training in bakery and confectionery was provided to 15 SHG women in Nagri block, Ranchi.



A Mega Loan Distribution Event was organized at GarhwaTown Hall Ground and Credit Linkage of 300 Sakhi Mandals was done.

### An Initiative of Knowledge Management & Communication Cell

## Jharkhand State Livelihood Promotion Society

(Rural Development Department, Government of Jharkhand)  
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