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Aajeevika Weekly Market: A platform for progress

From taking tiny steps to giant leaps, Sakhi Mandals have grown in stature and work. The initiatives undertaken by them are not only benefitting their families but society at large. One such giant leap has been taken by the women of Chhatarpur block of Palamu district. They have taken up the initiative of organizing a weekly market with the support of Start-up Village Entrepreneurship Programme (SVEP) run by Jharkhand State Livelihood Promotion Society.

Aajeevika Weekly Market commenced in Sushiganj and Kalapahar villages of Chhatarpur block in Palamu district with the inauguration of Sushiganj Aajeevika Weekly Market by the office bearers of the Village Organization on 29th July 2019 and the Kalapahar Aajeevika Weekly Market on 1st August, 2019 by the local MLA Shri Radhakrishna Kishore.

These weekly markets promote village entrepreneurs while saving the cost of commuting and time for the villagers who can find all goods of daily use at these haats.
Both the markets are being run by the women of Sakhi Mandals. Entrepreneurs of other villages are also welcomed to be a part of the market. These weekly markets organized at the village level save the commute cost and time of the villagers. They also provide small entrepreneurs of the village a platform to sell their goods in the village itself. The best outcome of this initiative is the better income for the Sakhi Mandal members and others and also their consequent empowerment.

The weekly market is a sight to behold with various vendors selling from groceries, cosmetics, footwear, stationeries, vegetables, clothes and umbrellas to agricultural tools and much else. Villagers can find almost all the items in the weekly market required for daily living. The details of the vendors and the total revenue earned are given below:

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Category</th>
<th>Sushiganj</th>
<th>Kalapahar</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total women entrepreneurs (Sakhi Mandal Members)</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>Other entrepreneurs</td>
<td>35</td>
<td>36</td>
</tr>
<tr>
<td>3</td>
<td>Total revenue earned by Entrepreneurs till date (in Rupees)</td>
<td>1,28,915</td>
<td>76,250</td>
</tr>
</tbody>
</table>

CEO, JSLPS underlined the importance of water conservation

Under the Jal Shakti Abhiyan, Shri Rajiw Kumar, CEO, JSLPS, visited Ramkanda and Bhandariya blocks of Garhwa district. He informed the members of Sakhi Mandals about the importance of water and explained to them various water conservation measures thus motivating them to adopt these. On this occasion, Block Development Officer, District Skills Officer, District Program Manager of JSLPS along with the members of self-help groups and village organizations were present.
Mukhyamantri Krishi Ashirwad Yojana: A blessing for farmers

In the second week of August 2019, Jharkhand state got an invaluable scheme named Mukhyamantri Krishi Ashirwad Yojana. On August 10, Honourable Vice President of India, Shri M. Venkaiah Naidu, along with Honourable Chief Minister Shri Raghubar Das marked the grand opening of this scheme across the state with its launch in Ranchi. A total budget of Rs. 2250 crore has been earmarked for the scheme which would facilitate 22.76 lakh small and marginalised farmers across the state.

Under this scheme, each identified small and marginalised farmer would receive a minimum support of Rs. 5000 per acre of land in the Kharif cropping season. The scheme has an upper limit of Rs. 25,000 that means a farmer can claim up to 5 acres of land for support under this scheme per year.

To ensure transparency and effectiveness of the initiative, funds under the scheme will be directly transferred into the bank account of the beneficiary.

Speaking on the occasion, the Chief Minister stated, “This scheme will be a boon for all the farmers across the state and will boost their economic power to plan and purchase agriculture related material in time. It will also help reach the target of doubling the income of farmers by 2022.”

For the resource starved farming community, the scheme comes as a blessing.

On the same day, a program was organized in Khunti district to highlight the objectives and benefits of Mukhyamantri Krishi Ashirwad Yojana. Honourable Rural Development Minister, Shri Nilkanth Singh Munda, participated in the event as the chief guest and addressed a gathering of Sakhi Mandal members. He explained about the importance of the scheme and the changes that could be brought in the farmers’ life after the launch of the scheme. He also made an important announcement regarding construction of 500 ponds in the district for irrigation purposes. Shri Munda underlined the need to enhance the number of women farmers and other farming related setups for integrated and overall development of society. He also visited stalls displaying lemongrass oil, lac bangles, soilless sapling beds, tools and treatments for organic farming, etc. He urged the members of Sakhi Mandals to spread the message of this productive initiative in order to motivate those women farmers who remained left out of the scheme.
Lift Irrigation: Lifting spirits, bringing prosperity

Palamu is a drought prone area with average annual rainfall of less than 1200 mm. It comes under the rain shadow area and this makes agriculture difficult in the district. The scarcity of irrigation facility allows only two crops (kharif and Rabi) to be cultivated in a year. The major crops grown in the area are paddy, maize, wheat, pigeon pea, urad, moong, mustard, brinjal, ladies finger, bitter gourd, tomato, etc.

Kharif crops are mostly rain fed but Rabi crops require irrigation. Lift irrigation structures have been established by the Jharkhand Rural Development Department’s Jharkhand State Livelihood Promotion Society in Satbarwa block of Palamu district. These lift irrigation structures draw water from nearby streams and rivers for irrigating agricultural lands. All the lift irrigations are powered by solar energy.

A total of 19 lift irrigation structures have been provided in 14 villages of Satbarwa block. The usage of lift irrigation is governed by the Water Usage Committee formed in each village. This committee comprises of the beneficiaries of lift irrigation. The details of the lift irrigation facility in the block are given below:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Village</th>
<th>No. of Lift Irrigation Structure</th>
<th>No. of beneficiaries (Farmers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Khamdih</td>
<td>3</td>
<td>40</td>
</tr>
<tr>
<td>2.</td>
<td>Vohita</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>3.</td>
<td>Shahganj</td>
<td>1</td>
<td>15</td>
</tr>
<tr>
<td>4.</td>
<td>Rajderwa</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>5.</td>
<td>Lohdi</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>6.</td>
<td>JogiaPokhri</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>7.</td>
<td>LohraPokhri</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>8.</td>
<td>Nawranga</td>
<td>1</td>
<td>18</td>
</tr>
<tr>
<td>9.</td>
<td>Ponchi</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>10.</td>
<td>Lodwakhaad</td>
<td>1</td>
<td>30</td>
</tr>
<tr>
<td>11.</td>
<td>Chaparna</td>
<td>2</td>
<td>36</td>
</tr>
<tr>
<td>12.</td>
<td>Phulwariya</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>13.</td>
<td>Charwadih</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>14.</td>
<td>Kamaaru</td>
<td>1</td>
<td>20</td>
</tr>
</tbody>
</table>

One of the beneficiaries availing the lift irrigation facility is Prabha Devi (37 years), who is a resident of Rajderwa village of Satbarwa block. She is a member of Sereya Aajeavika Sakhi Mandal formed in the year 2016. Two lift irrigation structures have been established in Rajderwa village and 10 farmers are making use of the facility. One lift irrigation structure has the capacity of irrigating approximately 10 acres of land.

In drought prone Palamu, solar power lift irrigation scheme lights up the mood.

Prabha calls the lift irrigation facility in the village ‘a blessing for all farmers’. She adds, “We don’t even need electricity to irrigate our fields because the lift pump works with solar energy. It has reduced the effort required from us as well as the cost of irrigation. I have cultivated lady’s finger, paddy and brinjal in my fields by using lift irrigation since the rainfall was scanty this year. I also earned good profits.”

Like her, several other beneficiaries are growing multiple crops throughout the year that was earlier not possible at all. They are making good returns too.
Aajeevika Mission: Transforming lives of rural women

At present, Laxmi Devi is working as a Financial Literacy Trainer. She counsels the Sakhi Mandal members on how to manage funds, savings and utilize them efficiently besides telling them about the benefits of returning loans on time as it would increase their credibility and help them in accessing more bank loans in future. Moreover, she makes them aware of the difference between needs and wants and how this differentiation affects their expenditure. She also informs the rural women about different ways to harness and increase their income. Further, she advises them to avail insurance benefits through registering for schemes like PMJJBY, PMSBY, AtalPensionYojana, etc.

Discussing the changes in her personality, Laxmi Devi says, “I was very shy earlier. The smallest task beyond my household chores would give me anxiety, let alone talking to new faces every day. But today it is the opposite. I have become economically independent with a regular income of around Rs.10-15,000 per month. My children are studying in good schools. My new identity has earned me the respect of my family and the community.”

The smile on Laxmi Devi’s face represents the happiness of around 26 lakh rural women of Jharkhand who are bringing a visible change into their life through Aajeevika Mission.

The growing success of the rural women of Jharkhand is beyond one’s imagination. None could have predicted that one day these rural women living in remote villages of the state would be transformed into an epitome of strength.

Laxmi Devi of Birsiya village in Silli block of Ranchi district has become the symbol of confidence and hardwork. This image of her is in complete contrast to her personality before she joined the Sakhi Mandal. Laxmi Devi was then an extremely timid woman who could never have dreamt of stepping out of her house and earning an identity of her own.

She came into the fold of NRLM in 2013. She is a member of Jharkhand Santoshi Mahila Aajeevika Swayam Sahayata Samuh, Birsiya Aajeevika Mahila Gram Sangathan and Muri Aajeevika Mahila Sankul Sangathan. Months after joining her Sakhi Mandal, she was chosen as an Active Woman of her village and began looking after the functioning of 15 SHGs. This new identity began to sow the seeds of confidence in her.

Laxmi Devi’s journey of transformation is the story of many rural women of Jharkhand whose life has undergone a sea change thanks to their empowering association with NRLM.

In 2016, she was selected as a Financial Inclusion Master Trainer. Laxmi Devi began training Bank Sakhis, CBRMs and other functionaries of different districts of Jharkhand about their roles and responsibilities. Later, in 2018, she gave the written examination and interview for the post of NRP (National Resource Person) at NIRD (National Institute of Rural Development), Hyderabad and got selected. She received training for the same in December 2018.
Rural Development Department, GoJ, is working in mission mode to empower women by creating alternate livelihood options under DAY-NRLM framework across the state. At present, JSLPS under RDD has registered its presence in all 263 blocks and due to various interventions; women are getting empowered besides making their own identity. There are 6 blocks in Khunti district. JSLPS has been working as the Programme Facilitating Agency (PFA) for the past 5 years in 3 of the 6 blocks, namely Arki, Torpa and Murhu. Women in these blocks got associated with Sakhi Mandals and also formed VOs, CLFs and Block Level Federations (BLF) during this period with JSLPS’s assistance. Present corpus fund of the three BLFs Arki Mahila Sangh, Arki, Torpa Mahila Sangh, Torpa and Jharia Mahila Sangh, Murhu is Rs. 1.5 crore, Rs. 2.56 crore and Rs. 1.97 crore respectively. Moreover, these federations are moving towards becoming self-sustainable models while managing the administrative, human resource, cadre, maintenance costs, etc. from the interest earned by rotating the corpus fund.

Sakhi Mandal women turn recruiters for BLFs and hire professionals with aplomb.

Each BLF is run by a President, Secretary and Treasurer of the federation who work in coordination with the Board members. In the past few months, their dependency on supporting organisations has decreased. Office bearers (OB) of the federations are now engaged in recruitment process of various cadres and officials for their federation. Recently, they hired Area Coordinator, Livelihood Coordinator, Accountant and Block Level Federation Coordinator through 3-tier selection process comprising written examination followed by group discussion and personal interview (GD&PI).

Like any professional HR recruiter, OBs chaired the GD&PI panel and evaluated various candidates based on their performance. Interestingly, despite most of these OBs being either illiterate or having only primary education, they recruited the candidates who are well educated and professionals in their respective fields. Notably, OBs tested the knowledge and expertise of the candidates with practical and situation-based questions during the PI.

Sharing their experience, Phulmani Bodra, President of Jharia Mahila Sangh, says, “As we are now moving towards sustainable work mode, therefore, we wanted our cadres and officials to work for the betterment of the federation. To be honest, we had a mixed feeling of nervousness and pride while conducting the recruitment process.” Deepa Barla, Secretary of Torpa Mahila Sangh, says, “Helping the needy people and maximising the reach of the federation is our prime motto. Recruiting people from various professional domains will definitely help the federation achieve its target.” These women who did not have a say in minor family decisions are now representing the women at block level, dealing with the financial aspects of the federation, recruiting professionals for their federation besides demanding and creating livelihood opportunities for their own people. They are great example of women empowerment in the real sense.
Women farmers associated with Sakhi Mandals across Deoghar are getting benefitted through various convergence programs running under Rural Development Department in collaboration with Agriculture Technology Management Agency (ATMA) and Horticulture Department. The objective of the program is to supplement the income of the poor farmers associated with Sakhi Mandals through cultivation of vegetables and cereal crops using unconventional scientific techniques.

**Quality seeds, training in scientific farming methods and modern agricultural equipment ensure poor farmers can hope for a more prosperous future.**

The programme commenced with the distribution of good quality hybrid seeds of cereals, lentils and vegetables such as paddy, maize, rajma, moong, masoor, wheat, gram, chilli, creeper vegetables, ginger, elephant foot yam, mushroom, etc. It was followed by training of beneficiaries at village level about SRI, DSR and SWI methods of cultivation. Agricultural equipments like conoweeder, power tiller and pump-set were also provided at a minimal price with 90 percent subsidy to the farmers.

Around 3150 farmers were selected as beneficiaries and the process is still on with the selection of more women farmers from across Deoghar. Given below is the block-wise detail of seed distribution to Sakhi Mandal members in Deoghar district.

With good quality hybrid seeds, training in scientific techniques and agricultural machines, these farmers are able to optimally utilize the land leading to good yield and quality products. Majority of the beneficiaries are expecting an increment of Rs. 3000-6000 a month by selling the products which will help them to come out of abject poverty.

Indeed, the convergence program is an effective means to ensure economic uplift of Sakhi Mandal women.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Block</th>
<th>Rajma</th>
<th>Masoor</th>
<th>Gram</th>
<th>Paddy</th>
<th>Maize</th>
<th>Elephant foot yam</th>
<th>Ginger</th>
<th>Moong</th>
<th>Conowee der</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Palojori</td>
<td>120</td>
<td>96</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>152</td>
<td>13</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Mohanpur</td>
<td>208</td>
<td>0</td>
<td>206</td>
<td>69</td>
<td>140</td>
<td>53</td>
<td>14</td>
<td>0</td>
<td>40 VO</td>
</tr>
<tr>
<td>3</td>
<td>Sarath</td>
<td>0</td>
<td>208</td>
<td>0</td>
<td>600</td>
<td>35</td>
<td>40</td>
<td>16</td>
<td>54</td>
<td>23 SHG</td>
</tr>
<tr>
<td>4</td>
<td>Margomunda</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>200</td>
<td>0</td>
<td>10</td>
<td>0</td>
<td>15 SHG</td>
</tr>
<tr>
<td>5</td>
<td>Karown</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Deoghar</td>
<td>20</td>
<td>304</td>
<td>8</td>
<td>100</td>
<td>10</td>
<td>22</td>
<td>35</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>348</strong></td>
<td><strong>608</strong></td>
<td><strong>214</strong></td>
<td><strong>769</strong></td>
<td><strong>710</strong></td>
<td><strong>267</strong></td>
<td><strong>88</strong></td>
<td><strong>54</strong></td>
<td><strong>78</strong></td>
</tr>
</tbody>
</table>
Capacity building of MBKs through tablet training programmes

In Deoghar district, the Rural Development Department has organised five-day residential electronic tablet training programme on maintenance of financial records and on different finance related subjects of CBOs (Sakhi Mandals and VOs) interest. Training is being provided to different batches at block level since the last week of July and will wrap up in the first week of September. A total of 233 MBKs who are currently working in 10 blocks of the district have been divided into batches of 30-40 participants each. The aim is to ensure quality performance by Master Book Keeper (MBK) cadre and to strengthen their work capacity.

On the first day of the training programme, each MBK was provided one android tablet.

Trainers, through different sessions, guided the MBKs to work on Swalekha App, which is specially designed for organising and reporting financial information of the CBOs. It includes updating the MIS sheet and all the data and information about financial transactions related to savings, loans, credits, etc. of each Sakhi Mandal in their respective area.

A total of 233 MBKs trained to handle the accounts of Sakhi Mandals expertly.

The program is making the cadres digitally empowered. Post-training, it is expected the MBKs will work more efficiently and systemically to record all the financial transactions of the Sakhi Mandals to showcase the unprecedented growth of the CBOs.

Honourable Governor encouraged Sakhi Mandal members

The Honourable Governor of Jharkhand, Smt. Draupadi Murmu, visited the Shagun Sutam Center at Haripur Panchayat in Dumka Sadar. She inspected various stalls put up by the Sakhi Mandal members and also praised their products.
From housewives to successful entrepreneurs, a journey worth emulating

Jio Mahila Mandal, a Producer Group (PG), comprising of 30 women of Churchu block in Hazaribag district, was formed in 2017 with the support of Jharkhand State Livelihood Promotion Society and Asian Heritage Foundation. This year, with the financial support from Asian Heritage Foundation and the facilitation by JSLPS they have set up a Pickle Processing Centre at Hazaribag District. The journey from forming the PG to establishing the processing unit is quite interesting. It all began in the year 2017 when training on pickle making and processing was imparted to the Sakhi Mandal members at Krishi Vigyan Kendra, Hazaribag. The trained women took the work sincerely and ventured into pickle production. The keen interest of the women about the new livelihood activity led to the formation of the PG group. They started making a variety of pickles from their home and sold it in the local market. In all, they make 28 types of pickles and Mahua pickle is their specialty and the most sought-after product.

Initially, the sale was low but gradually people started liking the products and began purchasing in higher volumes. Encouraged by the soaring demand, the women invested Rs. 9,300 in their venture and started the production in large amount. Besides selling the pickles in the local market, they also began participating in Saras Melas across Jharkhand. The Saras Mela venture turned out to be a huge success for them yielding more than Rs. 50,000 in profit.

Of late, they have expanded their customer base and are selling their products in metropolitan cities like Delhi and Mumbai through Asian Heritage Foundation. The group is planning to further scale up the business through online marketing. They have already received training on this and are geared up to deploy their new marketing skill to enhance their income.

Members of the centre say that seeing their progress, other women in the village also want to work like them and want to join their group. Geetanjali Devi, the President of Jio Mahila Mandal says, “Pickle making was started only for family consumption and we never thought it would become an important source of income to support our families. We are not only earning well but are now recognized and respected in our block and district.” Their participation in the livelihood generation activity has set an example for others as it demonstrates the strength of group work, collective efforts and women’s empowerment.
Harnessing rural women's potential with BCS model

Nidhi Singh, Central University of Jharkhand

“There is no tool for development more effective than the empowerment of women.”– Kofi Annan

These words ring true when you meet women like Gayatri Devi and Sumi Kumari Devi. These women, once hesitant to step out of their homes alone, are today well-known and command respect in their village. Empowerment and self-dependence of the rural women of Jharkhand that once seemed like a distant dream has been made possible by the BCS (Business Correspondent Sakhi) model of JSLPS.

A BC Sakhi is a member of a Sakhi Mandal. The BC Sakhis, with the help of a POS machine, provide various banking services to the villagers at their doorsteps. JSLPS adopted the BCS model to strengthen the financial stability of Sakhi Mandal members and bring the rural population under the umbrella of the banking system. The BCS, being women themselves, are perceived to be more trustworthy and accessible to the Sakhi Mandal members.

Gayatri Devi from Jaipur village, Raniya block of Khunti, is a member of Saraswati Aajeevika Swayam Sahayata Samuh since 2012. In 2017, she was appointed as a BC Sakhi. Till now, she has facilitated transactions worth more than Rs. 2 crore and opened around 500 bank accounts. She is earning around Rs. 7000-8000 monthly and with this, she is able to help her family lead a better life.

The Business Correspondent Sakhis are a bridge between the rural people and banks that helps in their financial inclusion and empowerment.

Watching her achieve these milestones inspired both her sons to dream big. While her elder son is receiving teacher's training, the younger one is pursuing a course in hotel management.

Sharing her story, Gayatri says, “It’s an unbelievable journey from being an ordinary housewife to becoming a respected ‘Bank Didi’ of the entire village.”

Like her, Sumi Kumari Devi from Masmano village, Bhandra block, Lohardaga district is also a BC Sakhi. She joined the Sakhi Mandal in 2017. It was difficult for her husband, who owned a small mobile shop, to support the joint family of 9 members. Sumi was not one to resign to fate under the heavy burden of financial problems of her family. She learnt about BCS through the Community Coordinator and saw this as a golden opportunity to improve her financial condition. After clearing the required examination and receiving training at JSLPS, she started working as a BC Sakhi from October 2018. Since then, she has opened 227 bank accounts. Her earning from the job is around Rs. 7000 per month.

BC Sakhis are providing invaluable service to the village folks. Additionally, they provide financial knowledge and information that benefits the women’s families and the entire village.

Providing financial stability to each and every rural household has now become a possibility with the consistent efforts of these BC Sakhis. At present, around 769 BC Sakhis are working across 24 districts of Jharkhand. What started as an initiative to make banking facilities accessible to the villagers is empowering women all across the rural pockets and making them independent.
JSLPS @onlineJSLPS · 31 Jul

Journey of empowerment. SHG member turned Bank Sahki Rakhi has never thought that she will become a Financial literacy consultant.

#JharkhandRajyaGraminBank has recruited ten SHG member as #FLCC including Rakhi from Chatra.

@MoRD_GOI @MOFUAE @dasraghubar @MundaNilkanth

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JSLPS added 6 new photos. · Aug 11 at 1:45 PM

झारखण्ड की तकरीबन 26 लाख से ज्यादा ग्रामीण महिलाएं माननीय मुख्यमंत्री के #CMRakhiSandesh को ग्राम संगठन की विशेष बैठक में पढ़ रही हैं। श्री रघुबर दास जं... See More

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JSLPS @onlineJSLPS · 10 Aug

His excellency Vice President @VPSecretariat read the stories written by trained Samvadatasakhi under @DAY_NRLM in panchayatanama. Approx 400 #Samvadatasakhi are writing stories from rural Jharkhand @dasraghubar

See More

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JSLPS · Aug 21 at 12:24 PM

#मिठी_के_ऑक्टर झारखंड सरकार की एक अनूठी पहल है जिसके तहत #सरकी_मंडल की 8000 से ज्यादा महिलाएं गांव-गांव मिठी की जांच करेंगी। इससे राज्य भर के किस... See More
Photo Gallery

Rural Development Department, GoJ organized one-day Sakhi Sammelan in Hazaribagh

Opening of Sakhi Mandal women's own bakery shop, 'The SHG Bakers' at Nucleus Mall, Ranchi

District level LMCP training at Dhanbad

Hon'ble CM Shri Raghubar Das participating in the symbolic CLF meeting organized at 'Mitti Ke Doctor' event

JSLPS CEO, Shri Rajiv Kumar visiting Kutiyatu CLF and interacting with the CLF members

Aajeevika Didi Cafe members serving the pilgrims at Vasukinath Shrawani Mela

An Initiative of Knowledge Management & Communication Cell

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