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Journey of empowerment

Jayshree Banra, aged 27, is a resident of Barajuri village under Barajuri Panchayat of Ghatsila block, East Singhbhum. Before her marriage, she lived with her two brothers and their wives. When she was about to take her matriculation exam, her parents died and she was left helpless. Facing poor treatment at the hands of her sister-in-laws, Jayshree fled her home and married Dabu Banra. As a result of the love marriage, the couple was not accepted in her in-law's family that includes her father-in-law and two mothers-in-law.

The young couple faced numerous hardships. But Jayshree along with her husband tried to meet the family's demands by working as a labourer in the village. In the meanwhile, she also completed her Intermediate with her husband's encouragement and support. However, her life took a turn for the better in 2016 when a CRP team arrived and formed SHGs in her village. Jayshree also became a member of one of the SHGs named Kiran Aajeevika Mahila Swayam Sahayta Samuh. She was selected as an 'Active Woman' and continued her journey with NRLM. Her VO's name is Barajuri 1 Aajeevika Mahila Gram Sangathan and she is a member of Banki Aajeevika Mahila Sankul Sangathan. She undertook numerous capacity building trainings organised at cluster and block levels. The details of the
trainings received by her are as follows:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Type of Trainings</th>
<th>No. of Days</th>
<th>No. of Times</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SHG Concept and Management</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>Training on roles and responsibilities of Active Woman</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Training of Book Keepers</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Training on MIS</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Training on MCP</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Training on Audit</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>VO Concept and Management</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>CLF Concept and Management</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>Training of Trainers for internal CRP</td>
<td>10</td>
<td>1</td>
</tr>
</tbody>
</table>

After joining the SHG, she started taking numerous loans and tried to uplift the condition of her family. Her new role changed her in-law's behaviour. They accepted Jayshree and her husband. Jayshree initially took small loans to manage the family's needs. Gradually, she began taking bigger loans. The details of the loans are as follows:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Amount</th>
<th>Big Loans</th>
<th>Purpose</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seed</td>
<td>3000</td>
<td>Sewing machine (2)</td>
<td>25000</td>
<td></td>
</tr>
<tr>
<td>Fertilizers</td>
<td>5000</td>
<td>Agriculture pump set</td>
<td>32520</td>
<td></td>
</tr>
<tr>
<td>Medical expenses</td>
<td>3200</td>
<td>Thresher</td>
<td>20000</td>
<td></td>
</tr>
<tr>
<td>Family ritual</td>
<td>5000</td>
<td>Shop</td>
<td>20000</td>
<td></td>
</tr>
</tbody>
</table>

After two years of her engagement with JSLPS, Jayshree started working as the Active Woman since 2016. In three years of her engagement as the Active Woman, she has earned more than Rs. 50,000 in the form of the monthly honorarium of Rs. 1500. From July 2018, she started working as the ICRP. She has gone on a 60-days drive of SHG formation that enabled her to earn Rs. 30,000 as resource fee. She has even made 12 MCPs for SHGs and has received Rs. 12,600. Currently, she is involved in THR (Take Home Ration) packaging and distribution for her VO. Besides ICRP job, this is another source of income for her.

Recalling her struggles and consequent transformation, Jayshree says, "From where I started and where I have reached now, it's seems an unbelievable journey. For me, it's no lesser than a miracle. I am very grateful to my Sakhi Mandal and JSLPS that gave me enough opportunities to change my destiny. In addition to earning well, I have also earned the respect of my family and the community. I am in a position to take care of my family. My husband supported me all through and now it's my turn. I am very happy that I could help him open a shop and also purchase a bike through my income. My priority is to provide good education to my four years old son. I want him to become a teacher. I am also planning to build a two-storied house.

Because of NRLM, Jayshree's life has got a new meaning. Now, she is financially independent and much more empowered. Moreover, she has got a new identity. Not only has she been able to command respect in her own family but society at large. She is a perfect inspiration and role model for the other women who aspire for change.

Jayshree Banra has single-handedly empowered each member of her family, thanks to her association with SHG.
Collective cultivation for prosperity

JOHAR Project has not only connected farmers in Jharkhand with modern farming techniques but has provided them with access to enhanced livelihood opportunities through its various components. The farmers are also learning how to collectively produce and sell their products through the medium of Producers’ Groups.

42 women farmers of Narayan Soso Aajeevika Utpaadak Samuh, a Producer Group formed in January 2018 in Angara block of Ranchi district are engaged in collective cultivation of lac and moringa under the NTFP (Non-Timber Forest Products) component of JOHAR. After the formation of the PG, the women received a grant of Rs. 1,26,000 for lac cultivation under the JOHAR Project. With this amount, these PG members started out with lac cultivation in the same month. Till October 2019, three cuttings of lac had been done at an interval of six months each.

Radhika Devi who is an Aajeevika Vanopaj Mitra (AVM), says that the quality and quantity of lac production depends on the quality of host tree it is attached to. She has been working as an AVM since 2018 and has been guiding the women of her village on cultivation and production of NTFPs focusing on lac and moringa. She is also a member of Narayan Soso Aajeevika Utpaadak Samuh. Prior to the formation of the PG, she joined Laxmi Mahila Samuh in 2015. Her family, like the other families in the village, was cultivating lac informally for a long time. But the margin of profit was very low and almost negligible as they lacked the knowledge on proper cultivation methods for productivity.

Radhika Devi, after receiving the training of AVM, came to know about the scientific process of lac cultivation, the factors that promote or inhibit the yield and the methods to control the negative factors. She explained all this to her PG members before they started the cultivation. The transformation can be easily seen. Earlier, when they cultivated lac, the crop life was cut short due to several diseases.

Now, thanks to the new scientific farming methods and appropriate organic fertilizers not only is the crop protected from diseases but its quality as well as the quantity has improved much. From the three cuttings done in a span of one-and-a-half year, every individual woman farmer in the PG has earned around Rs. 20,000-30,000 which is approximately twice or thrice the amount they used to earn earlier.

42 women engaged in scientific cultivation of lac have managed to change the way it was done traditionally and are making good profit in return.

The recent intervention of the PG is in cultivation of moringa which is in high demand for its medicinal properties. The PG has received a grant of Rs. 1,76,000 for moringa cultivation and commenced the cultivation in June 2019. Apart from this, the PG is also working as a brood unit supplying lac insects to other PGs in various villages of the block who are also interested in lac cultivation using the scientific methods.

Radhika Devi says, “Earlier, our farming was neither providing us profitable returns nor did we women have an identity. Our village is in the remotest part of the block and we majorly relied on forest produce for our survival. Through JOHAR Project, we have not only got the opportunity to look out for other livelihood resources within our territorial limits, the women have also earned their identity. As an AVM, I provide an additional support of Rs. 1,200-1,500 monthly to my family.”
Economic empowerment through goat-rearing

DMMU, Deoghar organized a one-day programme where 1,081 families of Palajori Block of Deoghar District were given black Bengal breed goats under Mahila Swawlamban Yojana. All the beneficiaries of this program are women who are associated with Sakhi Mandals. They each were given 5 goats including 4 goats and one Billy goat. Under this program, all the goats will be provided three years insurance coverage.

It is expected that the beneficiaries will receive increment in their family income through goat-rearing within next 6 to 8 months. Beneficiaries who have received goats over six months ago are already supporting their families financially through goat rearing. The price of one goat of this breed is Rs 4,000 to Rs 5,000 in the market.

Venturing into new sources of livelihood

On the occasion of the inauguration ceremony of Nursing College in Itki Block of Ranchi district, honourable Chief Minister, Shri Raghubar Das provided a bus to the women of Pragati Sakhi Mandal of Bodeya village, Itki block, Ranchi. With this new initiative towards women’s empowerment, the rural women will now get an opportunity in another male-dominated field. The women of the group are happy and excited to get this opportunity. The bus will provide these women’s group the opportunity to increase their livelihood. It will also provide access to transportation system in the village.

From the weekly saving to manage a bus service, Sakhi Mandal women have come a long way.

Earlier, the village did not have access to public transport and the villagers had to go through hardship to carry their products for sale to the block market. Apart from this, the transportation means used till now were extremely ruinous for them and ultimately resulted in loss due to high costs. Now, when a Sakhi Mandal in the village owns a bus, it will not only solve their problems but will also provide employment opportunities for some. If the Sakhi Mandal rents out the bus it will prove to be a profitable venture for them.
Turning barren land into a profit centre

"Because half of our land is barren, apparently the agriculture we do is only for our own consumption and to sell it in the local market" is the common refrain of the farmers of Daru block.

**Farmers of Daru block, who earlier could barely grow enough for personal consumption, have turned their barren fields into a lucrative proposition.**

Livelihood of villagers in Daru block of Hazaribagh district is totally dependent on daily wages and agriculture. But because most of the land is infertile, they do not consider agriculture as the major source of livelihood. Many of the villagers are engaged in daily labour or have migrated to other states for livelihood.

In 2018, through MKSP Project intervention, Producer Group consisting of female farmers was established in the villages of Daru Block. Moreover, an awareness campaigns about aromatic and medicinal plants and their benefits in livelihood generation was conducted. At that time, 15 PGs (consisting of 1,200 farmers) were formed. Also, with the representatives from each PG, a manufacturing centre known as Rural Service Centre or Grameen Sewa Kendra was established with 13 members in the executive body. They are now registered under the Companies Act 2013 as Vanopaj Farmers’ Company for marketing their product under their own brand name.

“We did not know about lemongrass or any other medicinal plants earlier. We used to think of it as kind of weed so we would cut and throw it out.”

After joining the PG, the farmers were given training related to cultivation process of medicinal plants and started production with Rs. 8,500 received from the project for planting nursery of lemongrass. RSC being the manufacturer bought the lemongrass saplings from the farmer at Rs. 20 paisa per slip from the PG and expanded it to other PGs.

The farmers have cultivated 22,000 slips of lemongrass by now and 4,000 of Geranium plants (a rare medicinal plant in India) buying it from other villages and expanding it over the entire village. Apart from lemongrass other medicinal and aromatic plants like Tulsi, moringa, palmarosa are also cultivated. NTFP products including Harrah, Bahera, and Karanj are prepared and products like lemongrass phenyl, incense stick, lemongrass essence oil, and mustard oil are produced in the centre and sold in the local market, Saras Melas, and Ranchi. The farmers are earning a good profit of Rs. 3,000 to Rs. 4,000 monthly. Apart from single farmer production, Igra Utpadak Samuh has expanded their cultivation in 50 acres of demonstration plot and sells it to RSC. They aim to expand their venture slowly and steadily. Further, to increase their market value, they have registered themselves under Companies Act 2013 of Ministry of Corporate Affairs with the name Vanopaj Farmers Company Pvt. Ltd this year. They have also registered themselves on Indianmart. Today, vendors from various regions such as Punjab, Bengal, UP are very much willing to work with them.

“The support from Jharkhand Government for setting up distillation unit has encouraged and motivated us to work harder in coming days because we can now manufacture products as lemongrass oil which will reduce the investment cost. Also, the visits of officials from NITI Aayog, JSLPS and other organizations from time to time encourages and motivates the PG members to work harder,” says Rakhi Kumari, President of RSC.
Adarsh Block Abhiyaan to empower PwDs

A new initiative is being launched for the disabled people of the state in collaboration with the Rural Development Department, GoJ, Jharkhand State Livelihood Promotion Society and Sightsavers India. Under this initiative, efforts are being made to ensure that benefits of government schemes and services reach every disabled person so that they too could be brought into the mainstream of development.

PwDs were made aware of various services and schemes meant for them.

In this direction, the Adarsh Angara Abhiyan was organized on 9th October 2019 in Angara block of Ranchi. More than 400 PwDs participated in the event where they were informed about various services and schemes being run for them free of cost. All of them were registered to avail the benefits of these services like disability certificate, rail pass, bank account, Aadhaar card, Ayushman Bharat Golden Card, skill development training, pension schemes, etc.

Members of Sakhi Mandals participate in Poshan Abhiyan

The whole country celebrated the month of September as Nutrition Month or Poshan Maah with an aim to generate awareness among the people about holistic nutritional health and health issues related to children, lactating mothers, women and youths. The knowledge would enable them to reduce such health issues.

Through different innovative events, the rural women were made aware of nutrition.

The members of SHGs from all over Hazaribagh also participated in the awareness programme. Special meetings were organized in the VOs and CLFs to generate awareness about the same. People were also informed about the benefits of the Poshan Abhiyan through rallies, posters and slogans. A practical demonstration of vegetables, fruits and its nutritional benefits was given to all the women. The pregnant women were given nutritious fruits and vegetables. The government led efforts included rallies, Ratri Chaupal, Nukkad Natak, etc. that were organized by the block development office to inform the masses about the importance of Poshan Maah.
Members of Sakhi Mandals distributed kadaknath chicks
district on 24th September.

Under the convergence programme, Kadaknath chicks were distributed in 5 blocks, namely Chauparan, Churchu, Katkamdag, Barkagaon and Bishnugarh of Hazaribagh.

Kadaknath poultry farming has the potential to emerge as the profitable source of livelihood.

The market value of the Kadaknath chicken is quite high. One kilogram of Kadaknath chicken is sold at Rs. 400-500 and one egg costs Rs. 30-50. Promotion of Kadaknath poultry farming among rural people will help them earn a good income. A total of 200 beneficiaries benefited from this program where each beneficiary was given 50 chicks.

Emblem of determination & hard work

Thethaitangar is one of the oldest blocks where JSLPS has been actively working for the past 6 to 7 years. Situated 15 km from Simdega, Thethaitangar is one of the “resource blocks” of the district. This block has witnessed numerous wow moments in terms of enriching lives of the women across it. The story of one of the achievers, Mrs. PunamSurin, is a case in point. Punam is a resident of village Gargarbahar of the block since her marriage in 2008 to a loval resident of the block. Though a village girl, she had a strong will power and had completed her B.A. and B.Ed. before marriage. She dreamt of becoming a teacher as a child, but it was not to be. Punam became a homemaker, although she managed to initiate a local tuition class for the children of her village with the support of her husband.

Her husband and other family members were dependent on farming and agriculture-based activities for their living. Punam managed to earn Rs. 2,000 to 3,000 from evening home tutorial sessions. From the initial days of her pregnancy, she was concerned about the future of
her kids. She desired to provide a good life to her kids, but the lack of capital was a big constraint.

After the NRLM intervention, JSLPS under Rural Development Department, GoJ started a membership drive for SHGs in mission mode. Under this drive, women of Gargarbahar were educated on the norms and policies of the SHG and on its working and sustainability. In 2015 under the drive, Punam along with 12 other members of her village formed Gulab Aajeevika SHG. She was elected as the president of the SHG and then she showed her leadership quality conducting the proceedings in accordance with the standard operating practices.

Impressed by her passion and leadership quality, she was assigned two additional charges of the presidentship of Gargarbahar Aajeevika Mahila Gram Sangathan (VO) and Thethaitangar Aajeevika Mahila Sankul Sangathan (CLF) at the time of their formation in February, 2016 and December, 2016 respectively.

Punam, however, continued teaching along with the additional responsibilities. In 2017, she along with her SHG members started their own canteen in the block premises of Thethaitangar. They began providing quality food to block staff and managed to build a good rapport with them. During this tenure, an official from Reserve Bank of India visited their canteen for lunch and during lunch gave them the idea and concept of Bank Correspondent or BC. Meanwhile, JSLPS too was initiating this concept and was trying to replicate this idea on the ground under Financial Inclusion domain. Punam got a major support from the organization and was able to get BC rights of Bank of India. JSLPS supported her in setting up a unit in the Thethaitangar main market. Punam took a loan of Rs 50,000 to purchase a laptop and other supporting equipment required for the work of BC. She was also provided with one-day training to perform the various transactions.

**Punam Sarin has proved what a strong will power can achieve.**

Post training, Punam opened the first center of Business Correspondent in her area on 28th August 2018. She performed various activities like cash withdrawal, deposit, bank transfer, new account opening, etc., with the help of Aadhar Card of the beneficiary. In the initial days she faced difficulty in building the customer base as people hesitated to go for Aadhar and thumb impression-based transaction. But gradually, officials from the block office, banks and JSLPS managed to convince people regarding the safety of this transaction. Further, her customers acted as her promoters and she started expanding her reach at a good pace.

Due to her excellent transaction record and credit score, BOI has now made a provision of advance payment in order to promote more transactions through BC channel. Punam earns a fixed commission of Rs. 3.5 for per thousand rupees of transaction. Currently, she makes a daily transaction of Rs. 2.5 lakh to 3 lakh on market days and a transaction of Rs. 1.5 lakh to 2 lakh on normal weekdays. On an average she earns up to Rs 800 on daily basis through BC activities. She has developed a unique feature of keeping the BC unit functional on holidays and festivals so that people can avail banking facility when required the most. She also provides door to door service for disabled persons and the elderly.

In the past one year, her role as BC has expanded Punam’s horizon from an ordinary homemaker to a person dealing with banking transactions, various schemes (PM-JJJY, PM-SBY, Atal Pension, etc.) and opening of new bank account (through Aadhar card). In the coming years, Punam is planning to evolve her unit as one stop service centre to provide services like photo studio, photocopy, online registrations, etc. This would save time and money for the rural people and reduce the complexities in document related work.
Ranjana Devi is a resident of Jharkatia village of Lesliganj block of Palamu district. She is a member of Kunti Aajeevika Swayam Sahayta Samuh. She runs a small grocery shop in her village that is the main source of income. Notably, despite her family having considerable farm land, she could not take up agriculture due to scarcity of water.

It was in May, 2018 when Ranjana took a loan of Rs.10,000 from her SHG to establish a grocery shop. Her business has turned out to be lucrative because there are only two grocery shops in the village including her shop. There is a beeline of customers in her shop throughout the day and she earns a good sum of money from it. On an average, she earns about Rs.10,000 per month.

From her shop earnings, she has not only repaid the loan but also got deep boring done worth Rs. 60,000 to fulfil the need for water for household and agricultural activities. The boring has facilitated Ranjana Devi to pursue agriculture activities more vigorously. She is now able to harvest at least two crops annually and her income has increased almost two fold. Sharing her experience, Ranjana says, “I am very grateful to my Sakhi Mandal for its help in opening my grocery shop. Now, I am not just a housewife but an earning member of my family. Moreover, I and my husband have also been able to restart the agriculture activities. With this, we are able to earn besides saving the money that used to be spent on purchasing cereals and vegetables. Taken together, my family income has considerably increased. Now, I am able to take better care of my family and send my kids to good schools. To further enhance my earnings, I am planning to expand my grocery shop.”

Being a successful entrepreneur, Ranjana is much more confident now. She is a kind of inspiration for several other women. In reality, Ranjana’s case is not an isolated one. There are several other rural women like her who are also engaged in entrepreneurial activities with the financial support provided by their respective Sakhi Mandals. In fact, Sakhi Mandals are not only helping these women to diversify their livelihood activities but also encouraging them to spend their earnings wisely on productive things.
NRLM found me in my darkest hour: Manju Oraon

Nidhi Singh, Central University of Jharkhand, Ranchi

Human life is a seesaw of fortunes and misfortunes. We are often a prey to misfortunes and lead a life hardship and struggle. But there are people who don’t let their misfortune to stop them from creating a wonderful life for themselves. This is the story of one such woman, Manju Oraon from Jariya village of Bero block in Ranchi district.

Manju is an MCP (Money Credit Plan) facilitator and a bookkeeper of her SHG, Juhi Mahila Samuh. It’s been three years since Manju began working as an MCP facilitator. She receives Rs. 1,050 for forming the MCP for each SHG. Till now Manju has formed MCPs of around 95 SHGs and earned around Rs. 2.5 lakh as facilitation fee.

To call Manju Oraon Mother Courage would not be far-fetched. She is perfectly balancing her professional responsibilities with personal ones that include taking care of three handicapped children.

Manju’s life, however, wasn’t always comfortable. All her three children are disabled since birth. Her husband is a small farmer with nominal earnings. Even though she is a graduate and received TTC (Trained Teacher’s Certificate) training, it was not possible for her to leave her kids alone for the entire day and go to work. She terms this as the toughest phase of her life since there was no regular source of income.

In 2015, officials from NRLM visited Jariya village to educate and encourage women to form SHGs. They approached Manju as well. At first, she wasn’t ready worrying that she might not be able to give full time to her kids. But the officials explained to her that with proper time management, she can easily handle both her work and her kids. They also enlightened her about how this is ultimately going to help her generate a source of income and take better care of her kids. After giving it a thought, Manju decided to go by their words. She formed the SHG and received her modular training. Fortunately, a vacancy came out a few months later for MCP facilitator, which she applied for and got selected.

While describing her story, Manju says, “There was a phase in my life when I was completely lost and hopeless wondering how I am going to raise my kids and manage their nutrition and medication. That’s when NRLM found me and helped me construct a life of dignity and prosperity.”

Despite being slammed by hardship and constant struggle, Manju transformed her life. She is efficiently managing her job and household chores besides providing full care to her kids. She is a living example of courage and perseverance. Though Manju still has a long way to go, this time she is aware about the direction and knows that she is not alone.
JSLPS @onlineJSLPS · 12 Sep
Discussion & awareness program on VHND and it's benefits to New Mothers and Pregnant women' has been organized at Katkamsandi CLF of Hazaribagh.
Women of Sakhi Mandal discussed how Nutritious food & practice of Hand Wash will help their child to grow healthy.

#PoshanAbhiyaan

JSLPS @onlineJSLPS · 21 Oct
#JOHARPProject
4th Consignment of potato seed delivered by Ramgarh FPC (RKPCL) making it reach 100 MT.
A great intervention in terms of high BoDs and women farmers engagement. Members of FPC are self assuring the quality and the competitive price.
@daskraghubar
@MundaNilsan

JSLPS
Oct 19 at 8:23 PM ·
Hon’ble CM of Jharkhand, Shri Raghubar Das, launched Birsa Visist Janjatiya Vikas Yojana at Littipara block of Pakur district for all PVTG HHs with a... See More
Honourable CM, Shri Raghubar Das gave a demo cheque worth Rs. 35 crore to 3100 Sakhi Mandals in Giridih.

Sakhi Mandal women spearheading the Voter Awareness Campaign in all 6 blocks of Khunti.

MoU signed between FPCs and prominent agritech start-ups- DeHaat and WRMS for technical marketing support.

LPG kit distribution amongst the women of Aruwan panchayat in kuchai block, Seraikela-Kharsawan.

Under MKSP, women farmers were given training on Rabi crop cultivation.

State wide launch of Take Home Ration scheme by honourable RD Minister, Shri Neelkanth Singh Munda in Khunti.

An Initiative of Knowledge Management & Communication Cell

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