Scripting success through Enterprise

Starting a small pencil manufacturing business, Poonam Khalko has not just improved her financial condition but is also employing members of her SHG.

Colors of happiness are filling the lives of rural women in Jharkhand. One of these women is Poonam Khalko, a member of Maa Bhawani Sakhi Mandal of Chaingada village in Burmu block of Ranchi district.

Poonam today runs a pencil manufacturing business with her husband. Earlier, their financial condition was poor and her husband had a small photocopy and mobile recharge store. But the store was not providing sufficient income to maintain the family expenditure. The financial instability was affecting the education of Poonam’s children.

On December 12, 2015, when Poonam joined the SHG, there was renewed hope in her life. Poonam and her husband had been thinking taking up some other work to meet the growing needs of the family. A friend of Poonam’s husband suggested that they should start making pencils. The couple heeded his
advices and began the manufacturing of pencils. 

Poonam was supported in their new endeavor by Jharkhand State Livelihood Promotion Society (JSLPS). She took a loan of Rs 10,000 from her SHG to start the business. 

The couple sells the pencils in the local market as well as to the pencil factory. Gradually, as demand grew, Poonam started training members of her SHG to make pencils in order to increase production. The passion for doing something new was there and the production of pencils started in a big way. These SHG women sell pencils at personal level too.

Poonam Khalko is today earning up to Rs 15,000 per month on an average. She is also providing employment to many women. The small enterprise has led to the improvement in the economic condition of the women. Poonam can fulfill all the small needs of her children easily today and this makes her happiest.

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**BCS: Taking banking to rural doorsteps**

*Kunti Devi is a paradigm of women empowerment in the financial inclusion domain.*

Financial inclusion is an important link in the overall economic development of a country. The growth of rural retail banking industry helps the cause by providing financial products and services to people in the farthest corners of the country. A number of innovative initiatives have been taken from time to time to bridge the gap between the rural population and the formal retail banking system. One such innovative concept is Business Correspondent Sakhi (BCS), running under the guidance and watch of the Jharkhand State Livelihood Promotion Society (JSLPS). Under the programme, rural women are trained as BCS to act as the interface between the rural unbanked and the formal financial institutions.

Those members of Sakhi Mandals who are mostly engaged in bookkeeping and banking related work are selected to take on the
responsibility of BCSs. The BCSs provide a range of financial services on behalf of the banks to the community people. For the purpose, the selected members are trained by JSLPS to provide financial services. Once trained, a BCS provides basic support services such as customer identification, collection of information/applications, credit appraisal, marketing, account opening, cash withdrawal, deposit, transfer, Aadhaar seeding, distribution of pension to the elderly and people with disability, scholarships to school children, wage payment under MGNREGA, fund withdrawal under Pradhan Mantri Awas Yojana and activation of Rupay debit card.

One such BCS is 34 years old Kunti Devi, a resident of Bare village located in Burmu block of Ranchi district in Jharkhand. Kunti became a member of Ganga AAAAAajeevika Sakhi Mandal in the year 2017 and was appointed as the Bookkeeper of her SHG.

Kunti had studied up to Intermediate level when she got married to Mahendra Kr Thakur, who works as a Sahara agent. With the passage of time, Kunti became a mother of 3 children comprising 2 girls and a boy. Kunti was living a simple life but she dreamt of doing something, which came true in 2018. Kunti was selected to become a BCS. She was given three days training in it at the state capital Ranchi by JSLPS staff. She learned to carry out financial transactions like opening account, withdrawal and transfer services.

Starting from November 2018, Kunti began her new career as a BCS of Bank of India. Started from monthly transactions worth Rs 40,000 in November 2018, Kunti’s monthly transactions by the end of December 2019 were worth Rs 3,00,000.

As honorarium Kunti receives Rs 16 for account opening and 0.4% of every monthly transaction from bank and JSLPS supports her with Rs 3,000 as monthly honorarium for 8 consecutive months till she starts earning well.

Kunti purchased a laptop with a loan taken from her SHG that she uses it for financial transactions. There was a time, when Kunti was afraid to touch a laptop as she had no knowledge about using it. However, now Kunti has become adept at using the laptop.

Kunti has also bought a Scooty from a loan from her SHG, which facilitates her movements around the place in course of her work.

Kunti is a happy woman today. She says, “I get a lot of respect in the village. The love that I receive from the community is a matter of honor for me.”

The people of her village are also happy with the services rendered by Kunti. Shanti Devi, of Jharkhand Mahila Vikash SHG said, “Bank has time limitation but not Kunti. We can avail her services anytime.”

Sunaina Devi of Santoshi Mahila Samuh added, “Earlier for SHG transactions, all the office bearers of SHG needed to go to the bank which wasted an entire day for us. This is not the case anymore as we can carry on financial transactions easily, saving our time and money.”

Sunita Kumari, a student of Std X takes her scholarship money from Kunti and is happy that she easily gets her money.

Today, Kunti is a household name in her locality. She has transformed into a confident woman who has financial stability and social recognition. The woman who was once afraid of meeting people is now the solution to their banking needs.
Goat Rearing: Emergency fund of the rural poor

Reshma Devi of Mandaria village of Lesliganj block in Palamu district shows how goat-rearing can be expanded into a lucrative livelihood opportunity.

Reshma Devi is a resident of Mandaria village of Lesliganj block in Palamu district and is a member of Krishna Aajeevika Sakhi Mandal.

Reshma has been rearing goats from before she joined the Sakhi Mandal. The number of goats that Reshma keeps varied. She sells off the goats once they are of a healthy weight. Reshma says that a goat takes approximately 4 to 5 months to gain sufficient weight. Apart from goat rearing she is also involved in agriculture.

After joining the Sakhi Mandal, Reshma decided to increase her number of goats. She took a loan of Rs. 5,000 from her Sakhi Mandal and bought 2 more goats.

To help Reshma in expanding her livelihood further, she was given 1 unit of goats comprising 4 female and 1 male goats by JSLPS under the convergence project. The fund for buying goats was transferred into the account of Krishna Aajeevika Sakhi Mandal of which Reshma is a member. The purchasing of goats was done by the members of the village organization of Mandaria village. The village organization ensured the quality and transparency of the purchase.

All this helped Reshma expand her goat rearing. Recently, she sold 4 goats for Rs. 10,000. Goats serve as ready cash in the hands of rural people. They can sell a goat at the time of emergency and get cash.

At present Reshma owns 9 goats. Reshma said, “I am very grateful to JSLPS and members of my Sakhi Mandal who helped me to expand my livelihood. Earlier, I had 3-4 goats, but now I have 9 goats. Once the goats gain enough weight, I will sell them and earn more money.”
Cocoon farming: An innovative livelihood opportunity

Farmers in Murhu block in Khunti explore non-traditional cocoon farming and hit the jackpot.

Jharkhand State Livelihood Promotion Society (JSLPS) is focused on “Expanding Horizon and Enriching Lives”. Under the overarching theme, JSLPS is constantly pushing the envelope to come up with innovative ideas that could lead to overall upliftment of women in the remote areas of the state.

Mahila Kisan Sashaktikaran Pariyojna (MKSP) has become a crucial element in this endeavour. As the name suggests, the project works with women farmers and empowers them.

Khunti district of Jharkhand is blessed with ample water, forest and land resources. This has given the district the potential to encash with NTFPs (Non-Timber Forest Produces). Looking at this potential, JSLPS has laid special focus on enhancing the skills of women farmers in the area to enable them to extract maximum benefit from NTFPs and enhance their overall earnings.

This story is about the evolution of women farmers of Murhu block in Khunti who practice cocoon farming today after making a successful shift from traditional farming.

Germinating an idea

The rural folks who are well aware of silk fabric, did not have much knowledge about rearing of cocoons that gives silk. During the pre-implementation survey, two out of six blocks of Khunti district, namely Murhu and Rania, were mapped as cocoon intervention blocks. These blocks were selected primarily for two major factors: availability of Aasan, Arjun (Hathna), Sal trees and conducive atmospheric conditions for Disease Free Layings (DFL) to hatch.

In layman’s term, rearing of cocoon seeds may be classified into two categories namely Basic Seed Rearing (BSR) and Commercial Seed Rearing (CSR). Basic seed rearing involves the entire process starting with mating of caterpillar in a closed chamber in order to produce eggs (DFLs). BSR is technically practiced in the months of July and August.
Commercial Seed Rearing involves hatching of DFLs and transferring it to Aasan, Arjun and Sal trees to form cocoons. CSR is technically practiced in the moths of September and October. After the tireless efforts of Murhu MKSP team which included gram sabha meetings, cadre identification, cadre training, exposures, and VO meetings, Murhu was able to cultivate cocoons in the first season of intervention. At present the statistics of farmers of Murhu associated with cocoon farming is as follows:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Progress/ Achievement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total no of Resham farmers associated</td>
<td>277</td>
</tr>
<tr>
<td>2</td>
<td>Total no of Resham PG formed</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Total no of RSC formed</td>
<td>01</td>
</tr>
<tr>
<td>4</td>
<td>Total no of AAAAajeevika Resham Mitra (ARM)</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Total no of Community Vanopaj Co-Ordinator (CVC)</td>
<td>01</td>
</tr>
<tr>
<td>6</td>
<td>Total no of mapped trees</td>
<td>15,235</td>
</tr>
</tbody>
</table>

(mixture ratio 1:9) on the base of stem and soil to avoid the transmission of unwanted insects that would harm the caterpillars. Disease Free Layings (DFLs) are imported from identified BSR units. DFLs have a specific hatching date, these DFLs are kept with branches of the Aasan, Arjun or Sal trees a day before hatching. Post hatching, the branch (with caterpillars) are tied to the mapped trees which leads the hatched caterpillars to spread to the entire tree.

These caterpillars consume the leaves of the trees and start growing. After attaining the desired size, the caterpillars or silkworms start knitting an outer shell inclosing the leaves. After about 40 days, the hatched silkworms womb themselves inside the egg-shaped cocoon just like yolk in an egg. These cocoons are hard and attached to the stem of the tree just as a leaf. Cocoons need to be plucked off the trees before they turn soft.

A cocoon has a live silkworm incubated within. The cocoons are then readily sold to the cocoon banks. 100 DFLs consist of 20,000 eggs which are capable of producing 20,000 silkworms. During a visit to Chakomda Aajeekiva Tussar Utpaadak Samuh situated in Sidu village of Binda panchayat it was found that approximately 40% of the total transferred silkworms manage to survive and complete the cycle of cocoon formation.

During Kharif season, rural folks of Jharkhand are engaged in the process of rice cultivation. CSR is technically practiced in September and October months which is the time span in between sowing and harvesting of Kharif crops.

Cocoons are sold readily to cocoon banks, so the farmers need not to worry about selling their output. People are generally less burdened during this period and thus the farmers decided to go for Commercial Seed Rearing over Basic Seed Rearing which involves comparatively more labor and risk.

The Process
The entire process of CSR is completed in a span of 40 to 45 days. The process initiates with cleaning of base of the mapped trees and sprinkling the mixture of bleachi and lime powder
**Storing, Transporting and Selling**

All the extracted cocoons are not sold in the same price range. Individual farmers pluck the cocoons and store in a dry and airy space to prevent them from becoming soft. The cocoons are transferred to RSC with the help of PGs. In the PGs the cocoons are classified into three categories – A, B, and C. Category A comprises of such cocoons which are hard and considered to be the best for extraction of silk threads. Category B comprises comparatively softer cocoons which are wet and compressed. These cocoons are distorted, and it is tough to extract silk threads from it. Category C comprises cocoons which are completely distorted, and silkworms are separated from cocoons. Sorted cocoons are then collectivized, packed and sent to RSC after maintaining a beneficiary-wise book of records at PG level.

Cocoons are then sent to Jhikpani cocoon bank situated in Jhikpani block of West-Singhbhum district which is also a part of MKSP intervention. Cocoons are re-counted there and then the PGs are remunerated basis the quality category, i.e. A, B and C type cocoons. The PG is paid at the rate of Rs 3.20, Rs 2.39 and Rs 0.50 per cocoon for category A, B and C respectively.

**Cost-benefit Analysis**

As per the data collected from Chakomda AAAjeevika TussarUtpadakSamuh, Sidu, a total of 15 farmers are associated with the PG. Total 1,500 DFLs were provided to them. On approximate basis, 100 DFLs are capable of producing 6,000 to 8,000 caterpillars which will be from 6,000 to 8,000 cocoons. Chakomda PG sold A, B and C category of cocoon at an average cost of Rs 2.60 per unit. Calculations goes as:

<table>
<thead>
<tr>
<th>Expense on purchasing 100 DFL = Rs 1,200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expense on bleaching + lime + Jeevan Sudha (for planting 100 DFL) = Rs 300</td>
</tr>
<tr>
<td>Net Income per farmer = Rs 20,800 – (1,200 + 300) = Rs 19,300</td>
</tr>
<tr>
<td>Net Income of 277 farmers = 277 x 19,300 = Rs 53,46,100</td>
</tr>
</tbody>
</table>

It may be noted that net earning of each farmer is Rs 19,300 if done with 100 DFLs. Due to initial intervention, the cost of DFL, lime powder, bleaching powder, technical assistance (through ARMs) is borne by RSC. Out of this, the farmer only needs to return the investment made in DFL, i.e Rs 1,200 for 100 DFLs, back to PG.

**Future Targets and Sustainability**

Murhu MKSP team is planning to train more AAAjeevika Resham Mitra (ARMs) in order to scale up the number of cocoon-growing farmers to 1,000 by September. Moreover, there is a provision of installing a cocoon bank and a cocoon processing unit so that maximum value addition can be done to the output produced with the help of forest cover within the district. The overall profit with the estimated number of farmers in Murhu block is Rs 1,93,00,000 by next season. As far as sustainability of this model is concerned, the farmers are willing to continue this cycle of selling through PG and RSC. The expense of transportation and cadres will be made by RSC itself.

**Table:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of farmers</td>
<td>277</td>
</tr>
<tr>
<td>Total number of DFLs distributed (100 per farmer)</td>
<td>27,700</td>
</tr>
<tr>
<td>Average number of cocoons grown per farmer (from given DFL)</td>
<td>8,000</td>
</tr>
<tr>
<td>Average Cost per cocoon</td>
<td>Rs 2.60</td>
</tr>
<tr>
<td>Therefore, Gross income per farmer</td>
<td>Rs 2.6 x 8000 = Rs 20,800</td>
</tr>
</tbody>
</table>
Stepping out of Poverty through Multiple Sources of Livelihood

By curbing dependence on a single source of income, many in rural Jharkhand are embracing financial security and sustainability.

The chief aim of National Rural Livelihood Mission is to alleviate poverty by connecting rural households to multiple sources of livelihood. Most of the rural population of Jharkhand is involved in agriculture and its allied activities. The agriculture in Jharkhand is rain-fed, therefore people can undertake agriculture activities for 6 months only. It is important for the people of Jharkhand to have more than one source of livelihood for regular income generation specially during the off season. This is being done through a variety of initiatives.

Rita Devi of Lesliganj block of Palamu district is a member of Gulab AAAjeevika Sakhi Mandal. She is involved in three types of income generating livelihood activities – agriculture, pottery-making and cosmetic shop. Before becoming a part of Sakhi Mandal, Rita was involved in agriculture and pottery making only. After she joined the Sakhi Mandal in 2017 she took a loan of Rs 1 lakh from it to open a cosmetic shop. Today Rita earns approximately Rs 5,000 every month from her shop.

Rita also makes clay utensils, toys and decorative items. Earlier, Rita was working with manual pottery wheel to make utensils. But today she has a power wheel that runs on electricity. She got the power wheel at a subsidized rate of Rs 3,100 through convergence project. This year, Rita earned Rs 65,000-70,000 during Deepawali by selling earthen lamps. Rita informs that the sale of clay utensils and other products is more during festivals and wedding seasons.

Rita planted papaya in 10 decimal of land and banana in 30 decimal of land. The seeds were provided through the convergence project. She earned profit of Rs 5,000-6,000 by selling papayas and approx. Rs 15,000 by selling bananas. Apart from these, she also cultivates seasonal vegetables. Rita earns a profit of approximately Rs 40,000 per annum from agriculture.

As is obvious, today Rita has multiple sources of livelihood. She is secured against any financial crisis because if one source fails to provide her money, she can earn through another source. This way expanding the sources of livelihood is providing financial security to the people and helping them come out of the abject poverty.
Changing lives of PVTG families

Traditional occupation of goat-rearing has been successfully transformed into earning opportunity for poor Pahadia tribes people.

Devi Pahari (22), hails from Gad Pahadi village nestled among the hills of Littipara Block in Pakur district. Devi is associated with Kamal Phool AAAAAjeevika Sakhi Mandal since the year 2016.

Since 2017, Devi is working in five poverty-stricken villages of Pakur district as an Aajivika Pashu Sakhi (APS). The residents of these villages are Pahadia tribes people, one of the Particularly Vulnerable Tribal Groups (PVTGs) and considered as one of the extremely poor communities of Jharkhand.

Devi says that due to lack of education and resources in our village, thousands of families settled here had no source of income. But ever since the Sakhi Mandals have been formed in her village goat rearing has started as a livelihood after the APS Training. Goat rearing now considered as a good source of income by the villagers.

Talking about the challenges of her work she said, "I have to travel to other villages as a part of my work and the unavailability of any transport means I have to walk miles every day."

Devi says that though goat rearing and farming are the main occupation of the people here, it was only after the intervention of Sakhi Mandals that the people adopted it as a means of earning. Devi trains the villagers in goat-rearing and teaches them how to make goat rearing sheds and what to feed the goats so that they grow healthier and bigger in size.

Earlier, Devi’s family income was Rs 2,000 annually, but now she is earning Rs 2,500 to Rs 3,000 every month from APS work and goat-rearing. Her husband, who is a farmer, is also passionate about her work and helps and supports her. Devi admits that now they are

Moving towards organic farming

Sakhi Mandal members are adopting the use of organic pesticide and fertilizer with JSLPS help.

Environmental and health concerns have made it imperative for farmers to shift from the usage of chemical fertilizers to the use of organic fertilizers in agriculture. Chemical fertilizers are not only harmful for human beings who consume
agricultural produce, but are also harmful for the ecosystem. However, it is difficult for farmers to completely shift to organic farming at once. But it can be done slowly by increasing the usage of organic fertilizers and at the same time minimizing the use of chemical fertilizers.

Notably, rural women who are engaged in agriculture and allied activities are being encouraged to use organic fertilizers through Sakhi Mandals.

Ahilya Devi holds the position of AAAajeekika Krishak Mitra in Jharkatia village of Lesliganj block of Palamu district. She received training in organic fertilizers and pesticides through Jharkhand State Livelihood Promotion Society and is now teaching other women in her village about the use of organic fertilizer (Jivamrit) and organic pesticide (Neemastra). Ahilya informs that the women have already been given Jivamrit Kit for preparing Jivamrit. Jivamrit is an organic fertilizer made of jaggery, gram flour, cow urine, cow dung and water. All the ingredients used are organic and readily available. Ahilya says a total 14 Jivamrit kits have been distributed in her village through the Convergence Project of JSJPS. Sheetal Devi is a member of Chameli AAAajeekika Sakhi Mandal. She is one of the beneficiaries who received Jivamrit kit. Sheetal says, “I was using jivamrit even before getting the kit. However, the kit has made my work easier. I have planted potato, pea, chilli and brinjal in my farmland and will be sprinkling Jivamrit on the plants. I also share my kit with other members of my Sakhi Mandal who haven’t received it yet.” Sakhi Mandals not only inspire women to save money, they have also become a medium to provide agricultural knowledge to women farmers.

Take Home Ration brings nutrition to the needy

Women of Sakhi Mandals are working to provide nutritious ration to pregnant and lactating women and kids in their villages.

Nearly 4,500 Sakhi Mandals of Jharkhand are working for distribution of ration in the Anganwadi centers across the state. This is a unique step taken to uproot malnutrition from the state.

Under this initiative, nutritious ration was distributed among about 1,800 beneficiaries in about 155 Anganwadi centers in rural and urban areas of Ranchi district. Under the Take Home Ration project, 1.25 kg rice, 2.5 kg potato, 0.75 kg arhar dal, roasted peanuts and jaggery, etc., were provided to the beneficiaries. To pregnant women and nursing mothers, 2.5 kg of rice, 3.125 kg of potatoes, 1 kg of roasted peanuts, 0.75 kg of arhar dal and 0.625 kg of jaggery were provided with under the provision of total 8 kg ration for pregnant and nursing mothers. A total of 7.75 kg ration has been fixed for the most malnourished children every month.

In Ranchi district, a total of around 278 VOs and Nodal SHGs have been engaged in packing and distribution of Take Home Ration. The members of these VOs/Nodal SHGs are supplying THR which is reaching out to more than 1.43 lakh beneficiaries in the district.
Sakhi madals providing life changing opportunities to many

Sudha Kumari has scripted her success story from the most-humble beginnings all because of her hard work and dedication.

Sudha Kumari, 28, hails from an underprivileged community from Khaga Village of Palajori Block in Deoghar district. Her family of seven members comprising her husband, two daughters and in-laws was struggling to make ends meet. But all that has changed today, and she has managed to conquer her circumstances with sheer talent and dedication.

Sudha has proved her mettle as a Bank Sakhi. Although, initially it was an arduous task and often unpleasant as she had to convince her reluctant family to allow her to work, but she never gave up. Now, she is working as a Bank Sakhi at Khaga branch of Jharkhand Rajya Grameen Bank, Palajori.

Sudha is a member of Bajarangi Self Help Group since December 2016. She had no professional qualifications and had never been to a bank before but as she was hard working, she learnt all the qualities and skills required to fulfil the eligibility criteria of a Bank Sakhi.

She qualified the exam held in her block for the screening of a Bank Sakhi. This was not the end of the challenges for her though as the branch of the bank where she had to work was around 10 km away from her home. Her father-in-law was opposed to her decision to work. So, she requested her husband to let her work and got his support. She took up the job and when she got the first honorarium for her work, her family happily gave their consent to continue.

As her husband would often go to other cities seeking work, she had to look after all the members and also do household chores. Sudha dealt with all these challenges efficiently and worked hard for the Sakhi Mandal. She successfully did 46 credit linkages in a year and recovered Non-Performing Accounts of eight Sakhi Mandals in only one month.

Sudha was recently selected for a 15-days’ Bank Sakhi training program which will be held in Bangalore in February 2020.

Her hard work and achievements have fetched Sudha the Aparajita Samman, 2019 conferred by Prabhat Khabar. She received the award from former Deputy Commissioner Deoghar Rahul Kumar Sinha.

Talking of her success she said, “Aparajita Samman is the culmination of all the hard work I have put in over the past two years. It came as a surprise as this is the first time I have received an award (samman)”. She added, “My lifestyle has changed too. From travelling in a cycle rickshaw, I moved to auto rickshaws and now I have my own scooter.”

Sudha began her journey of empowerment with nothing and yet has been able to earn thousands of rupees in few months. She earns around Rs 8,000 per month. She also takes care of her daughter and has enrolled her in a private school.

Her career has been built upon a symphony of seemingly ordinary opportunities that evolved into life changing events for her.
JOHAR: A new foundation for rural development

Efforts under the JOHAR project have renewed agricultural prospects for farmers in rural Jharkhand.

JOHAR Project is the new foundation of development in rural Jharkhand connecting rural families to strong means of livelihood that can double their income. Under this project, qualitative advancement is being achieved in agriculture, animal husbandry, fisheries and small forest produce based products. Various productive organizations are being formed and operated to provide high value income sources to rural families by directly connecting them to the market.

In Gola block of Ramgarh district, through a total of 96 producing groups, more than 7,000 families in 84 villages of the block have been connected to the JOHAR project. Women farmers are being made aware of the new dimensions of farming through modern technology and training to strengthen their livelihood through agriculture. At the same time, efforts are being made to bring the products of these women directly to the market through another farmer producing company so that they can get the right price for their products.

Lalita Devi, a member of the Sarlakala Aajeevika Women Producer Group of Sarlakala village in Gola block, says that she joined the JOHAR project in the year 2018. Earlier, she was farming in traditional ways by taking small loans through the group, but there was no positive change in her income. Additionally, lack of market access and the presence of middlemen eroded her profit.
because she could not get fair price for her products.

Lalita says, “Farming by creating producer groups has brought a big change in our lives. Our Sarlakala producer group has 79 members. Through training and other help that we receive we have been able to increase the yield. Farming through a producer group has also reduced our agricultural costs. Under the project, we are provided a loan by the producer group at the rate of Rs 330 per decimal for cultivating land up to 30 decimals. We return the loan to the producer group over a period. Also, earlier we used to buy seeds from the market, but now we buy seeds collectively from the farmer producer company through the producer group, which we get at lower prices. Tomato, brinjal, chilli, cabbage, cabbage, peas, ladyfingers, etc., are now being mass-cultivated.”

**Group sales through farmer producer company**

In three blocks of Ramgarh district – Gola, Patratu and Mandu – farmers are collectively farming and selling produce through the Rajarappa Farmer Producer Company. More than 10,000 farmers are associated with this producer company. About 8-9 ton of agricultural produce is sold daily through the company in local and other districts and states. In the last agricultural cycle, 90 metric tons of seeds were made available to the farmers for potato cultivation. This resulted in 96 metric tons of yield being sold which gave the farmers a collective income of Rs 21,12,000. The farmers got savings of up to Rs 200-350 per 50 kg on the seeds received through the company which reduced their cost drastically.

Through Producer Groups and Farmer Producer Companies, women farmers are not only collectively involved in cultivating crops but are also opting for collective marketing of the produce to generate maximum profits. In a month alone, 93 MT of potatoes was marketed in the local markets and other districts and a total income of Rs 2.30 lakh was earned.

Through PGs and FPCs, farmers are once again viewing agriculture as a profitable option of livelihood. Not only this, JOHAR has led to a decline in the migration of rural population to urban areas for employment.

Poonam Devi from Purvi Barwataand of the block says, “Earlier we used to go out of our village in search of jobs although we had land for agriculture. But in absence of modern farming techniques and knowledge, agriculture was not a profitable occupation for us. Now the scenario has completely changed. We are earning good profit from farming and there is no need to go out of our villages in search of jobs.”
Changing the contours of farming in Jharkhand

Under the Drip Irrigation Project, farmers, especially women farmers, are cultivating 2 to 3 crops annually and reaping rich dividends.

Jharkhand is richly endowed with forests and forest wealth, on the one hand, and the grandeur of the mountains on the other. But people living in these mountainous environments have to regularly face water scarcity. There is also insufficient water for irrigation for agriculture purposes and farmers in these areas can grow only one crop in a year.

All this has changed with drip irrigation facility being introduced through JHIMDI (Jharkhand Horticulture Intensification by Micro-Drip Irrigation Project), Now these farmers are growing up to 2-3 crops a year.

Aitwariya Devi of village Vishramgarh in Lohardaga district began farming in the year 2019 through drip irrigation. Earlier, the cultivation was being done in the traditional way and the fields were sown in a haphazard manner.

For irrigation, the farmers relied on either rain or borewell, which did not provide uniform water supply. With the drip irrigation, water reaches the roots of the plants directly. Irrigation through this medium also reduces weeds which increases the yield of plants. Under the Drip Irrigation project, equipment worth Rs. 45,000 is provided free like MDI system unit, main pipe, lateral pipe etc.

Aitwariya Devi explains, “Under the drip irrigation project every woman farmer collects Rs 15,000 from her village organization which she can use for farming from time to time. Apart from the MDI system unit, worm-beds, poly-nursery, 30 trees, 10 kg coconut pit and worm kit, etc., have also been provided free of cost.”

Around 2,199 women farmers have been brought under the Drip Irrigation Project so far in the state. In Kudu block of Lohardaga district, 144 women farmers are increasing their income by drip irrigation through MDI units.

Women from rural areas are moving towards sustained economic and social empowerment through Sakhi Mandalas. Earlier, farmers had to take loans from moneylenders for farming. But now they get easy credit through Sakhi Mandalas. For instance, Asha Devi has taken loans up to Rs 90,000 for farming through her Sakhi Mandal,
which she has been paying back out of her income. Earlier, water scarcity and traditional farming methods required more hard work and gave paltry returns. But when Asha Devi started farming with drip irrigation in 2019 things changed for the better.

Usha Devi of Maradih village also started farming in 2017 using drip irrigation. She explains, "Cultivation through drip irrigation using the line method also allows fertilizers to reach the roots of the plants through lateral pipes so that the essential elements reach the plants directly. Weeds that prevent plant growth are also minimized. By cultivating with drip irrigation, women farmers are finding a reduction in the cost of farming and an increase in profits, which is directly reflected in the increase in their income." Other women farmers of Maradih village also said that for the first time with drip irrigation there is an improvement in the quality of the plants and the final produce, which was not seen earlier in traditional farming.

One such farmer who has benefitted from Balika’s Services is Jasna Mahto. Jasna and her husband’s major source of income is farming. The couple was cultivating their farms using traditional methods. As a result, they could produce only enough for their consumption and there was no surplus that could be sold in the market. They also had to contend with fungal attacks and seasonal damages to their crops.

All that changed when they learnt scientific cultivation from Balika and learnt about what to produce and when to produce. This lowered the risk of damage and also minimized the cost of production for the couple.

On Balika’s advice, Jasna now follows package of practices. She starts with seed treatment and sowing them at proper distances uses homemade organic manure in her field. This new method of farming has given positive results. Jasna produces green vegetables in her 40 decimal land and does intercropping of cabbage and peas. She has invested around Rs 20,000 to Rs 22,000 and has earned a profit of approximately Rs. 1,20,000 excluding labor costs. The farmer couple sell their surplus yield in Ghatsila Market. Like Jasna, 35 other families in the village are also now engaged in scientific cultivation of green vegetables and are earning good profit. Balika is providing these services to about 150 farmers. She earns a fixed amount of Rs 1,500 from JSLPS and the remaining on commission basis from the farmers who take her services. Balika herself follows scientific methods and is earning a good profit from her farm. Today, Balika is a successful woman farmer herself and is also helping many others.

**Women farmers: Adopting Scientific Agriculture techniques**

*Balika Mahto has not just adopted scientific cultivation herself; she is also training other farmers to replace their traditional practices and is helping them improve their earnings.*

Balika Mahto, a resident of Dianmara village in Ghatsila block of East-Singhbhum district is an active Community Resource Person (CRP) under Mahila Kisan Shasaktikaran Programme (MKSP). After her selection as a CRP, the JSLPS staff provided various trainings to Balika on areas such as seed treatment, scientific cultivation and making of organic manure by. In addition to that, Balika was also trained in monitoring methods to be able to assess the fields of the farmers who have taken her services for farming using Package of Practices (PoPs).
An Initiative of Knowledge Management & Communication Cell

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