A farmer turned businesswoman-

Story of Empowerment

Being associated with an SHG has changed Soni Devi’s life. Today she has multiple sources of income and is a happy woman.

Thirty-year-old Soni Devi, a resident of Jasupur village in Angada block of Ranchi district. Soni is a member of Durga Self Help Group, which she joined in the year 2014. An intermediate, Soni became the bookkeeper of her SHG and started maintaining books of records. Soni finds great support in her SHG, from which she started taking loans for her small needs. Gradually, after satisfying her basic needs, she began making investments in business for a steady income. Altogether, she has taken around Rs 2.70 lakh in loans for various purposes, like for purchasing an auto, which is driven by her husband and for starting a tent house business.

Along with these businesses, Soni and her husband also continued their family occupation of farming. The family was practicing traditional farming and grew only one type of crop in a year. Further, they were dependent on rain for water requirement. The year 2018 prove to be a game changer for Soni when she was introduced to drip irrigation through JSLPS under JHIMDI (Jharkhand Horticulture Intensification by Micro-Drip Irrigation Project). Soni along with 10 other women of her village were trained in drip irrigation methodology and were also taken on an exposure visit to Ormanjhi block of Ranchi district.
Learning about its benefits, Soni agreed to take up drip irrigation and began with 25 decimals of land where she cultivated cucumber. Soni only invested Rs 1,800 from her own pocket for mulching and the remaining amount of Rs 40,000-45,000 was given to her by JSLPS, which was for piping and other infrastructural settings.

Soni said, “The difference is that now we get better quality seeds and also the yield is more in comparison to before. Additionally, the percentage of vegetables getting destroyed by natural or other causes has decreased considerably.”

Initially, since Soni started with on a small piece of land, she earned a profit of Rs 4,000 only, where her total investment was of Rs 8,000 and the income was Rs.12,000. Seeing the results, now, Soni and her husband plan to do drip irrigation farming on a larger scale. They have applied for one acre land cultivation through drip irrigation. Presently, Soni has planted peas in her land by drip. They are now growing up to two to three crops in a year.

Soni is presently working as an accountant of her Jaspuriya Aajeevika Utpadak Samuh and is happy and satisfied with her journey in SHG. Now, Soni and her family are living a decent life. Her children are studying in Baldev Academy, a boarding school, in Booty More, Ranchi. “My village has also developed a lot. Earlier, there were so many problems but now most of the people in our village are living a happy and content life, all thanks to JSLPS.”

Inter-domain field visit & community interaction for cross-learning

**Rising social awareness leads villagers to eradicate social evils and convert their village into a model village.**

JSLPS state team visited Ormanjhi block of Ranchi District to see the different livelihood initiatives functioning under NRLM and the transformation thereof, and also evaluate land development (watershed approach), water conservation, seepage tank, plantation, animal shed construction, etc., work done through MGNREGA, Department of Rural Development, Government of Jharkhand.

The objective of inter-domain field visit was cross-learning through community interaction. The team visited ‘Lighter of Light’ (supported by Ranchi District administration) where SHG women are engaged in assembling and packaging of solar lights. This initiative gave them an additional source of livelihood.

In the second session, the team visited model village ‘Aara-Keram’. The village situated on the outskirts of Ormanjhi block is totally alcohol free due to the efforts of villagers and the movement started by rural women. Gram Pradhan, Active women, SHG members and other villagers shared their experiences.

One of the Active Woman of the village said, “Together we are strong and happy that with the blessings of Nature we have transformed our village into a model village.

This particular village is the best example of how a community can grow as a whole. Today, the villagers are so aware that they have banned the ill practices through their social movements in the village.
Rice being the staple food of Jharkhand, the farmers in the state mostly cultivate paddy. The farmers of Bengabad block in Giridih district were no exception and followed the same model till a few years ago. After the introduction of Mahila Kisan Sashaktikaran Pariyojana (MKSP) under DAY-NRLM in 2016 in the block, the cropping pattern took a significant turn. Along with paddy, the farmers started cultivating cash crops like wheat, pigeon pea, mustard, maize and potato on a large scale.

Technical Support for Farmers

MKSP staff mapped different patches of the block and motivated the farmers associated with the Sakhi Mandals for cash crop farming by citing its benefits like higher yield and enhanced income. The shortlisted farmers, who were interested in cash crops, were provided all the technical supports including the knowledge of quality seeds, organic fertilizer-making, exposure visit to four Krishak Pathshalas established in the block, etc.

Diversified cash cropping leading to higher yields and enhanced income

Under the Mahila Kisan Sashaktikaran Pariyojana (MKSP) of DAY-NRLM, farmers embrace profitable farming methods, change their lives.

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Cropland increase, higher yield

Besides the technical support, the MKSP team facilitated better irrigation facilities for the farmers by aligning them with the LI (Lift Irrigation) project and MDI (Micro-drip Irrigation) under JHIMDI. The better irrigation resulted in increased acreage of farmland, and the improved farming methods along with crop management paved the way for higher yields and income enhancement.

Growing number of farmers embracing cash crops

Since its beginning in 2016, MKSP has motivated several SHG farmers to practise cash crop farming in the block. Currently, farmers in all the 25 Panchayats are cultivating cash crops like wheat, pigeon pea, mustard and potato. Though many farmers used to grow mustard, maize and potato earlier also, they have now started cultivating these crops in a systematic manner following the standard norms such as use of quality seeds, Line method sowing, seed treatment, use of organic fertilizers, etc., as facilitated by the MKSP intervention. The table below provides the latest number of women farmers who are currently engaged in cash crop farming.

| Women Farmers practicing Cash Crop Farming under MKSP (Financial Year 2019-2020) |
|------------------------------------------|-----------------|-----------------|
| Kharif Crop (July-December) | Total Farmers (at State level) | Total Farmers (in Bengabad block) |
| Pigeon Pea | 19,276 | 1,465 |
| Maize | 15,185 | 678 |
| Rabi Crop (October-March) | Total Farmers (at State level) | Total Farmers (in Bengabad block) |
| Wheat | 8,630 | 1,187 |
| Mustard | 7,835 | 962 |
| Potato | 18,233 | 1,995 |
Improved income brings happiness
Thanks to the farming of cash crops, the farmers in the Bengabad block are earning better income. As the cultivable land has increased, so has the yield which has ultimately improved the overall income of the farmers in the region. Kalawati Devi of Harila Village said, “As the other farmers in my neighbourhood, I too used to cultivate paddy and green vegetables only. But when I got to know about MKSP through my Sakhi Mandal, Saraswati Aajeevika Swayam Sahayata Samuh and also about the cash crops being promoted under it, I decided to go for the cultivation of wheat and pigeon pea. For the first time in 2018, I cultivated pigeon pea in 5 *katthas* and sold arhar daal worth Rs 7,000. I also cultivated wheat in the same year and earned Rs 12,000 by selling the surplus yield. My overall income has increased considerably.” Similar views were echoed by Annu Devi, Kiran Devi and Laxmi Devi of Bathanwari village and Kanchan Devi of Bijhaiya village in the block.

The promotion of cash crops in the last three-four years has started showing impact. The farmers are able to get higher agricultural yield resulting in better earning for them. Further, thanks to diversified agriculture, the unutilized lands are also being put to use thus leading to increase in the overall cropland and profit as well. It has also much affected the eating habits of the people here. For example, besides growing wheat, the farmers’ families have also started consuming it regularly.

Connecting the rural populace with the banking system
*Nyasha Devi is a symbol of the silent revolution that is sweeping across Jharkhand. It has been a journey of great success for this 33-year-old SHG member from Palkot village of Palkot block in Gumla district. Nisha is working as a Business Correspondent Sakhi.

**What is the BC Sakhi model and how it operates**
Financial inclusion is one of the important aspects to ensure economic development of rural poor. Of late, a number of ground-breaking initiatives have been introduced by the government to bridge the gap between the rural population and the formal banking system. One such innovation is to engage the SHG members as Business Correspondent (BC) Sakhi. This model has been developed by and is being executed with the support of JSLPS under Rural Development Department, Government of Jharkhand.

Under this initiative, SHG members are identified, trained and groomed to become the interface between the rural poor and the
commercial banks. The Bank Didi, as she is commonly called, is leveraged to provide financial services to rural community at their doorsteps under well-defined terms and conditions set by the banks. Post training, she provides a number of basic financial services ranging from customer identification, collection of information/applications, individual account opening, cash withdrawal, deposit, transfer, social security scheme (micro insurance), Aadhar seeding, pension services, scholarships to school children, wage payment under MGNREGA to fund withdrawal under PMAY-G.

A great support for the community and Sakhi Mandals

Nisha’s journey of transformation began in January 2017, when she became the member of Shaktishali Mahila Mandal. In June, 2018, Nisha was selected to work as a BC Sakhi. The JSLPS imparted her various kinds of trainings and exposure required to perform her work efficiently. She took a big loan of Rs 50,000 to purchase a laptop and handle cash rotation for transaction purpose as part of her BC work.

Today, Nisha is providing banking services to the community at their doorsteps on behalf of Bank of India. On an average, she does monthly transactions of Rs 15 lakh to Rs 20 lakh. With the commission earned on every transaction, she manages to earn between Rs 6,000-7,000 per month. Presently, she is covering all the SHGs in her Panchayat and aims to make it cashless in the coming years.

Financial awareness for community and Sakhi Mandals

Besides providing aforementioned bank related and other services to the community people and the Sakhi Mandals, Nisha Devi is also making them aware of financial matters. To impart financial education to these women who are mostly uneducated or at best have completed schooling up to the primary level, is very crucial for making them self-dependent.

A journey worth emulating

In a short span of one-and-a-half years, Nisha Devi has become a household name in her Panchayat. People are very fond of Nisha for her prompt services. Rehana Khatun, who is an Old Age pensioner says, “I did not even know the name of the bank where I had an account. Now, thanks to Nisha, not only have I learnt about the bank but am also getting my pension timely. She is a great help indeed.”

Sharing her experience, Nisha says, “This job has given me financial security as well as social recognition. Now, I don’t have to look to others for assistance. Earlier, my children were studying in a government school, but now I’m able to send them to English medium private school.” Nisha Devi’s performance and achievements till date have been given below.

<table>
<thead>
<tr>
<th>Performance at a glance</th>
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<tbody>
<tr>
<td>Villages covered- 2</td>
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<tr>
<td>Households covered- 1,100</td>
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<tr>
<td>No. of SHGs being catered- 65</td>
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<tr>
<td>Individual Saving Bank Account opened- 110</td>
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<tr>
<td>Old Age Pension distribution- 700 persons</td>
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<tr>
<td>MGNREGA Payment- 325 people</td>
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<tr>
<td>PMAY-G payment- 40 persons</td>
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<tr>
<td>Distribution of Student Stipend- 75 children</td>
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<tr>
<td>Monthly Transaction- Rs 15-20 lakh</td>
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<tr>
<td>Total transaction till date- Rs 90 lakh</td>
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<td>Average Monthly Income- Rs 6,000-7,000</td>
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Jamabad village of Hiranpur block in Pakur district. She and her husband were engaged in traditional farming for the past many years but couldn’t manage to earn enough to meet the family expenses. The major reasons were unavailability of irrigation resources, lack of knowledge of modern techniques and financial instability.

The couple cultivated chilies and tomatoes using traditional techniques, earning barely Rs 10,000 to Rs 15,000 in a year. But after joining Sobha Aajeevika Sakhi Mandal in June 2016, Chintamuni received financial support from it, and technical help for crop cultivation from Ajeevika Krisak Mitra.

She says, This year I took a loan of ₹25,000 and cultivated chili and tomato in a plot of 25 decimals using plastic mulching and micro drip irrigation; which have helped me get better yield.” Chintamuni is expecting to earn Rs 70,000 to Rs 80,000 from this crop.

“Earlier, in the summer season, we could not do

JHIMDI-Reaping benefits through ‘drip’

Mono-cropping is prevalent in many districts of Jharkhand due to the unavailability of adequate water resources for irrigation. Studies says, only one fourth of the cultivable land get cultivated in the season of Rabi crops in comparison with the Kharif crops across Jharkhand. Sometimes due to insufficient irrigation facilities and inadequate rain, crops like paddy get destroyed too.

However, the farmers here have breathed a sigh of relief with the help of JHIMDI (Jharkhand Horticulture intensification by Micro drip irrigation) project. By getting micro-drip irrigation equipment at 75 percent subsidized rate under JHIMDI project they are now able to cultivate two to three crops a year.

Thirty-five-year-old Chintamuni Devi, associated with Sobha Aajeevika Sakhi Mandal, hails from
farming due to lack of water. But this time, with the help of micro drip irrigation, we did not face any difficulty and have been able to cultivate crops even in the summer season,” Chintamuni said.

She further states, “Earlier we had to invest a lot of time and money to clean the weeds from the crops, but now by using the mulching method we are able to save both. We have also setup a paddy warehouse business with our savings and a loan taken from the Sakhi Mandal. There has been a considerable increase in our family income. Earlier, it was barely Rs.15,000 to Rs. 20,000 for the entire year; today it is about Rs.1,00,000.”

Bank Sakhis: Powering Rural Banking Landscape

Reeta is not just providing banking services to her village folks, but is also an asset to the bank.

Thirty-year-old Reeta is a resident of Getalsud village in Angada block of Ranchi district, Jharkhand. In the year 2013, Reeta became a member of Jyoti Aajeevika Sakhi Mandal running under the tutelage of Jharkhand State Livelihood Promotion Society (JSLPS).

Reeta, being an intermediate, was selected as the Bookkeeper (BK) of her SHG and became responsible for maintaining its books and records. With the passage of time, Reeta was found competent enough to take on more responsibilities and thus, was selected to become the Master Bookkeeper (MBK). She was trained for 13 days (5, 3 and 5 days) to undertake her new responsibilities as MBK in order to maintain books of records of around 8 to 10 SHGs.

Reeta wanted to have a fixed and regular source of income. For the purpose, she took a loan of Rs 20,000 from her SHG and started a tailoring business. That was the stepping-stone for Rita and her hard work helped her achieve new successes. She was selected as a Bank Sakhi and was trained for 10 days.

Reeta started working as a Bank Sakhi in Bank of India from April 2015. Her job is to assist SHG women in banking transactions like filling bank linkage form, opening SHG saving accounts, etc. Reeta thus supports bankers in their work, as she quickly learnt banking terminologies like NPAs, KYC, etc.

Now, Reeta has a steady income of about Rs 3,500 per month and also an identity, that of Bank Sakhi. A happy Reeta said, “Now I have my own identity. People, recognize me.”

Being a Bank Sakhi has not only helped Reeta, but also the people associated with SHGs and Banks through her services.

Sukarmani Devi, Active Women, Jai Maa Sarna Samuh, said, “Now we do not feel shy about going to the bank as we know Reeta didi is there to help us.”

Ms Moon Bhatacharya, Bank Manager, Bank of India, said, “Reeta is an asset to us. She understands the needs of SHGs very well and thus helps in smooth banking transactions.”

Reeta today is living a changed life. Her children study in English medium school and she has a steady source of income. But more than that, she has also gained much knowledge.
Migration is one of the common issues in the rural areas of Jharkhand. There are many reasons for migration of people of Jharkhand, like seasonal agriculture due to dependency on rain, lack of livelihood opportunities, loss of traditional livelihood, etc. According to the economic survey of India, approximately 5 million people of working age migrated from Jharkhand between 2001 and 2011. However, migration has never proved to be a better option. A survey conducted by the State’s Skill Development Department in 2011 revealed that about 80% of the respondents did not experience any improvement in their economic condition despite their family members migrating. One of the solutions to the problem of migration can be providing livelihood opportunities to people in their own villages.

Start-Up Village Entrepreneurship Programme (SVEP) is one such initiative transforming the lives of rural people of Jharkhand, who once migrated to other states in search of jobs.

Samina Khatoon, a member of Radha Rani Ajeevika Sakhi Mandal, changed the life of her family with the help of SVEP Programme. Samina is a resident of Masihani panchayat of Chhatapur block of Palamau district. Samina’s husband, Sabir Alam, migrated to Bhiwandi, Maharashtra, in search of livelihood. Samina took care of the whole family in his absence. He came only once or twice a year to visit his family in the village. Sabir earned barely enough to support the family. Hence, the economic condition of the family remained the same. Samina used to attend the meetings of her Sakhi Mandal through which she came to know about the programme.

Samina fulfilled all the formalities and took a loan of Rs 40,000 through the programme to open a bakery. She shared the plan with her husband and called him back to the village. He returned to the village in November 2019. Today, Samina and her husband run the bakery and earn a profit of approximately Rs 10,000 per month. Samina said, “I am very grateful to JSLPS for SVEP because of which I was able to start my business and it helped my husband return home. Now my family is complete and I am happy to have my husband by my side always.”
Indian demographic structure makes it one of the youngest nations in world in terms of human capital. With majority of population, i.e. over 65% of the population falling under the age of 35 years, India has an advantage in youth power. But, the sad part of the story is that a large share of this population lacks vocational or professional skills to utilize their potential. In Jharkhand too, lack of awareness and low literacy are the prime factors for large scale unemployment among the youth. Even those skilled enough fail to identify opportunities within the state and migrate to other states in search of work.

The solution to this issue is to provide skills to the youth and inculcate a sense of self-empowerment in them so that they can look out for opportunities of livelihood within their territory. JSLPS along with Rural Development Self-Employment Training (RUDSET) Institute is working in Jharkhand for identification, mobilization and skill training to the youth who are keen to prove their potential and mark their identity as entrepreneurs.

RUDSET Institute situated in Silli block of Ranchi district is operational since 2011 and has been providing trainings in around 60 courses such as stitching, poultry, goat-rearing, mushroom cultivation, automobile repairing, electrical appliances repairing, driving, etc. These courses are designed as per guidelines of Ministry of Rural Development, Government of India. The youth are provided free residential training ranging from three days to 30 days as per the requirement of the course. Mobilization of interested candidates is done through various ways such as organizing entrepreneurship awareness program, mela, special meetings in villages in coordination with the Pradhan, etc.

Sakhi Mandals too play their role in dissemination of information regarding upcoming training schedules in their villages. The primary role in this is played by the Active Woman (community cadre). Later, the interested candidates report to the institute on a prescribed date and complete their admission process. Many youths of the area and nearby have benefitted from the trainings provided by the institute and are currently either self-employed or employed on a regular wage basis.

Abraham Mahto, 28 years, comes from Misra village of Lupung Panchayat of Silli Block. He got to know about the institute and the trainings being provided through Active Woman of his village. He applied for a 13-days’ training in Entrepreneurship Development Programme for Micro Entrepreneurs in September 2019. In this training, he received inputs on how to manage business and develop it according to the demand. After the training, he set up a poultry farm with an investment of around Rs 1.13 lakh and started rearing the first batch of around 2,000 chickens.
Similarly, Nagendra Mahto, 25 years of age, of the same village received a 30 days’ residential training in automobile repairing and at present, owns a shop and earns around 15-20 thousand per month. Such trainings are not only giving the youth of the block an opportunity to acquire a skill but is also inculcating in them a sense of confidence and self-reliance to develop that skill as a source of their livelihood.

Ameen Chandra Mahto, a 30-year-old resident of Nagedih Village of Ajaygarh Panchayat of Silli took training for poultry farming. The training was for a period of 13 days. Earlier, he used to drive loading vehicle in his block for a living. One day while providing services to a private poultry farm in his block he got curious about the business. Impressed by the margin of success and profit in the business, he too wanted to start a poultry enterprise of his own. But the biggest difficulty in his way was that he had no pre-requisites about poultry and business development. Later, after days of trying and searching he got to know about the training being provided at RUDSET Institute, Silli block and got himself enrolled. He received training in 2015 for poultry farming and business development. He initially invested Rs 4 lakh and at present he earns around Rs 2.80 lakh per year through poultry farming. Ameen Chandra Mahto says, “I am working since 2015 and it’s been 4 years in this business. Earlier, it used to very difficult for me to sustain my family of 10 members. The training not only paved the way of a better livelihood source for me, rather, it made me capable of providing employment to others. Today, I own two-three poultry farms and have kept a supporting staff at each place and am providing them regular monthly income.”

Employment Fair

A one Day Rojgar sah Margadarshan Mela was organized under Deendayal Upadhyaya Grameen Kaushalya Yojana by Jharkhand State Livelihood Promotion Society, Deoghar team on at Devipur Block office premises. The objective of this program was to connect rural youth (between the ages of 18 and 35 years) with the DDU-GKY scheme and to make them self-reliant through skill development. A total of 406 young men and women filed their nominations for various training courses. Ten Project Implementing Agencies (PIAs) and about 700 people from various Panchayats of Devipur block were participated in the program.

After selling this batch in local market, he earned a total profit of Rs 34,000. He is planning to rear at least seven batches of around 2,000 chicken in an year which would help him earn a whopping profit of around Rs 2.30 lakh. Prior to receiving the training and setting up his own business, Abraham used to work as a security guard in Ranchi city. Abraham says, “While working as a security guard, there was never a regular income. It was very difficult to feed my joint family consisting of around 12 members. I had always had a dream of operating my own business. After receiving the training and the results that I am receiving, I am quite sure of achieving my dream soon.”

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SHGs help women entrepreneurs script success

Loans from the Sakhi Mandal help Anita open not one but three shops, and thus begin her journey of financial stability.

Twenty-eight-year-old Anita Sarkar, a resident of Bahirgram village in Pakur district, has been associated with Saraswati Aajeevika Sakhi Mandal since June 2015. She is a member of Suraj Aajeevika Gram Sangathan. She and her husband jointly own three shops and are earning Rs 4 to Rs 5 lakh per year.

But a few years back, Anita’s life was not the same. She has seen poverty ever since childhood. Anita got married in the year 2000 and after the birth of two children, her circumstances worsened. As she was financially weak and did not have any source of income, Anita decided to make handmade cigarettes (beedi), a profession followed prominently by women in her village. But this work could hardly yield enough, and it was difficult for her to meet the expenses of her family of four.

Meanwhile, Anita joined Saraswati Aajeevika Sakhi Mandal and got the opportunity to venture into new livelihood activities. She admits that many positive changes have come in her life after joining the Sakhi Mandal. Anita says, “Earlier, I could not even think of starting a business but now due to easy loans at a very nominal rate of interest, I do not face any financial difficulties in starting a business or to set up a shop.”

Further, with a smile on her face, she added, “Till date, I have taken a loan of Rs 1.8 lakh from my Sakhi Mandal. I have borrowed Rs 30,000, Rs 50,000 and Rs 1,00,000 in last four years and one after the other opened three shops, namely grocery, cosmetics and snacks. My husband looks after the snacks shop and I look after the grocery and cosmetic shops. From these shops we earn around Rs 2,000 to Rs 4,000 daily. Also, after joining the Sakhi Mandal, we came to learn about the various government schemes from our SHG Active Woman and also got the benefit of Pradhan Mantri Awas Yojana.”
Mega Loan Disbursement and Financial Literacy Camp

Loans worth Rs 16.26 crore distributed among 1,626 Sakhi Mandals of the Palamu district.

Mega loan disbursement and financial literacy camp was organized by Jharkhand State Livelihood Promotion Society and Jharkhand Rajya Gramin Bank in Shivaji Ground, Daltonganj. The objective of the programme was Cash Credit Loan disbursement and financial literacy of members of Sakhi Mandal. The Chief Guest of the Programme was the District Commissioner of Palamu, Mr Shantanu Kr Agrahari and the Guest of Honour was the District Development Commissioner, Mr Bindu Madhaw Prashad Singh. The Programme began with the lighting of lamp by the guests.

In Palamu district 16,302 Sakhi Mandals have been formed till date, out of which 16,000 have bank accounts. Till date Cash Credit Linkage of 9,081 Sakhi Mandals has been done. During the programme loans worth Rs 16.26 crore were distributed among 1,626 Sakhi Mandals of the district. Each Sakhi Mandal received Rs 1 lakh of Cash Credit Linkage loan. There are plans to increase the loan amount up to Rs 5 lakh in the near future as per the usage and repayment status of loans by the Sakhi Mandals.

The Chief Guest addressed the Sakhi Mandal members saying that the SHG model is one of the best and most successful models for development. The Koel Ajeevika Apparel Park is providing employment opportunity to 100 women of Sakhi Mandals and the model will be replicated in 10 more blocks of the district to provide livelihood opportunities to more women. He encouraged the women saying that it was time for them to achieve their goals.

In financial literacy programme, women were told to following the ‘panch-sutra’, i.e. regular weekly meeting, regular saving, regular circulation of money, timely repayment of loan and regular book-keeping. They were also explained proper usage of loan amount and timely repayment of loan. They were told about the importance of insurance policy. Women were encouraged to take loans and start livelihood activities to come out of poverty.

Approximately 800 women of Sakhi Mandals of Palamau district participated in the programme.
Pratima Devi is a resident of Daali village of Chhatarpur block in Palamu district. Pratima became a member of Shivguru Ajeevika Sakhi Mandal in the year 2016. Pratima and her husband Ramprawesh Prajapati run a cheese-making business, which is the ancestral business of the family.

Pratima learnt about the Start-up Village Entrepreneurship Programme (SVEP) through her Sakhi Mandal. She was told that the programme supports small rural entrepreneurs financially as well as through other means like business plan, maintaining day-book, etc. Pratima took a loan of Rs 50,000 through SVEP in March, 2019 to buy more utensils and gas cylinder for her business.

Pratima said, each month she repays Rs 5,000 so that she can take another loan to buy a machine for making cheese.

Pratima’s husband collects 50-70 litres of milk each day from nearby villages and brings it home. The cost price of milk is Rs 40 per litre. Then the husband and wife duo start the process of making cheese, which takes approximately 3-4 hours. Pratima said that about 250g of paneer is made from 1 litre of milk.

In the evening Pratima’s husband goes to Grahwa to sell cheese. Each day, the same process continues. Pratima said, “We are so busy with our work that we hardly go to meet our relatives and even if we go to attend a wedding, we return the same day.”

Cheese making business has turned out to be lucrative for the family since very few people are involved in it. The profit earned is Rs 15,000-20,000 per month. Start-up Village Entrepreneurship Programme is helping village entrepreneurs to grow and flourish.

SVEP boosts village entrepreneurship

Husband and wife cheese-makers benefit from the programme, get motivated to work hard.

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Take Home Rashan  
(by the women, for the women)

Taking healthy & nutritious diet of women & children is very important, especially in the rural areas. Under the THR (Take Home Rashan) programme, Gumla district started distribution of rashan packets to the anganwadi centers through nodal VO in each gram panchayat. They ensured to supply the rashan packets on time with quality & defined quantity. Beneficiaries are quite satisfied with receiving packets in proper manner. Presently, 161 Nodal VOs are working for needy women & children.

A district like Gumla where many villages exist in hilly areas and in the middle of forest, it is very difficult to deliver the packets. The women accepted the challenge & they see this programme as a sustainable business opportunity. Many didis of different blocks started their own grocery shops, some of the women sold own growing potatoes & Peanuts to nodal VOs. They are no longer required to go for selling their products in distant market, as market has come to their doorstep.

Review Meeting of Data Entry Operators organized in Ranchi

A two days’ review meeting of Data Entry Operators working in all district mission management unit around the state was held in Gavya Nirdeshalaya, Ranchi. The first day of the meeting was presided over by Shri Rajiw Kumar, CEO, JSLPS. He had a brief review of the work being done by the DEOs in their respective units. After which, he made a few suggestions for the DEOs present in the meeting to maximize their potential which would later result in better performance. On the second day of the meeting, Mr. Amit Jain, PM-MIS, rolled out the targets and work plan for the DEOs for the next quarter. The DEOs were also instructed to hold regular meeting of Tablet Didis, AKMs etc so that their issues related to MIS could be solved. Apart, from this, the DEOs were also given a brief on GP-DP data filing and their roles in forth-coming surveys by Mr. Anil Kumar, MIS-Coordinator, SRC.

RSC Daru has won 2nd prize in Bhopal Saras Mela for their medicinal and Aromatic stall exhibition at Saras Bhopal, MP.
Glimpses of Republic Day Celebration

An Initiative of Knowledge Management & Communication Cell

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