Women Power Shields Against Covid-19 in Jharkhand

These rural women consider it their duty to ensure the safety of their fellow citizens and have till now produced more than about 10 Lakhs masks and more than 4 lakh sanitizer bottles that are being sold at nominal rates to make it affordable to the masses.

The state governments along with the central government are making all-out effort to effectively deal with the global pandemic COVID-19. The Government of Jharkhand has also taken several decisions at the administrative level to prevent the spread of coronavirus infection in the state. In this regard, an important decision related to the manufacturing and distribution of masks and sanitizers at the local level was taken by the government.

The sudden surge in the demand for masks and sanitizers led to significant price increase of the products as the supply was low. As such, many people could not afford it and even those who could, were facing a shortage. Looking at the situation, the Hon'ble Chief Minister of Jharkhand and the district administrations entrusted the responsibility of manufacturing and selling masks and sanitizers to Sakhi Mandalas of DAY NRLM under their respective jurisdictions in order to tide over the shortfall. The Sakhi Mandal members are also manufacturing and packing Face shield, medical staff aprons and PPE kits.
Producing these essential items for the fight against coronavirus on a large scale in a short time was a big challenge for the women. But they have risen to the occasion as the Sakhi Mandals consider it their duty to work on a task of such national and critical importance. Not only this, under the supervision of the administrative staff, they are also executing the distribution very well.

Manufacturing of masks and sanitizers was started by first providing training to the women of Sakhi Mandals in all the 24 districts of the state. The district administration provided full support in this endeavor. Since the objective was to make masks and sanitizers affordable and easily available to the common people, hence their price was kept nominal. Till now, more than about 10 lakhs masks and more than 4 lakhs sanitizer bottles, 2528 PPE kits, 140 medical staff aprons and 3520 face shields have been produced to meet the requirement specified by the district administration. The products are being sold from the designated sales centers. Once the masks are ready, they are chemically disinfected and packaged and sent to distribution centers.

Like masks, sanitizers are also being produced on a large scale in different districts.

The women of Sakhi Mandals are playing an important role in bridging the demand-supply gap in masks and sanitizers. In these difficult times, the rural women of Jharkhand have become a beacon of hope working tirelessly for the safety of the people of the state.
Women farmers of Murhu block are setting an example of group farming success using Lift Irrigation. This story is related to a barren patch (in Rabi and Zaid) of Hesal village in Hassa Panchayat of Murhu Block which eventually turned into 21 acres (6.85 hectares) of cultivable land due to the joint efforts of the PG members. This story elaborates on the transformation of this patch from Kharif based paddy cultivation to a fertile field producing seasonal water-intensive cash crops throughout the year.

Lili Purti - The Catalyst
Lili Purti, a local resident of Hesal village acted as the catalyst in planning, mobilising, setting, executing and replicating the plan of Lift Irrigation on a patch in her village. It all started way back in May 2018 when Lili got an opportunity to get associated with Juhi Mahila Mandal. She even helped the drive team to mobilise women to join SHGs. In July 2018, she was elected as an Aajeevika Krishak Mitra (AKM) for her village at the time of formation of Producer Groups in her village.

JOHAR has worked significantly in the past few years to achieve the goal of Jharkhand State Livelihood Promotion Society. In Khunti district, JOHAR has registered its presence prominently in three out of six blocks. In order to expand its horizon, JOHAR project has facilitated the women of extremely backward areas with its livelihood enhancing interventions across the state. Murhu block of Khunti district is a leading block in terms of interventions, beneficiaries and work penetration.

Lift Irrigation - an introduction
Lift Irrigation popularly known as 'LI' is an effort by the Rural Development Department of the Jharkhand Government to bring water to the agriculture fields of marginal farmers in order to enhance their livelihood opportunities. JOHAR's success story is a perfect example of how Lift Irrigation has been instrumental in transforming a barren patch into a fertile field.

The pandemic of COVID-19 has created a crisis situation across the globe. In India too economic activity has grinded to a halt with the country in lockdown and the vulnerable sections of society are faced with hunger and destitution. In such a crisis situation, it becomes the duty of every citizen to participate in the ongoing battle against coronavirus and contribute to the welfare of the people in every little way that they can.

The women of Sakhi Mandals of Jharkhand are playing an important role in the relief work related to coronavirus pandemic. From production of masks and sanitizers to meet the rising and urgent demand, to reaching out to the vulnerable sections of the community with help, they are covering it all through their active participation in the relief work.

These Sakhi Mandals, formed under the Rural Development Department, Government of Jharkhand, have started "CMDidi Kitchen" to feed the multitudes who have no access to food due to the lockdown. Under this initiative, Didi Kitchens are being run in various panchayats of the state to feed the destitute, needy, disabled and ultra-poor sections of society. These kitchens ensure food free of cost. The daily wage earners, petty vendors, and other such marginalized segments who eke out a living somehow and have no alternate source of income are the worst sufferers. The CMDidi Kitchens are catering to the food needs of all...
such people.

Nearly, 6,900 Didi Kitchens are operating all over the state served more than one crore meal as of now. These Kitchens are serving two meals to the needy people in the various panchayats of the state. Special attention has been paid to social distancing, hygiene and hand washing at the CM Didi Kitchen centers.

Along with nutritious food, the women of Sakhi Mandal are also ensuring adherence to highest standards of hygiene. The Didi Kitchens are maintaining all cleanliness parameters in the preparation of food and are following frequent hand-washing and proper social distancing in the kitchen and while serving food. The Sakhi Mandal women are not only sticking to these rules themselves but are also ensuring that the beneficiaries follow the same. They are spreading awareness among the common people on the importance of following the government’s directives to break the chain of the pandemic.

The Didi Kitchens are ensuring that no one in the state goes hungry and are even undertaking doorstep delivery of food to beneficiaries such as the elderly, the disabled and others who cannot come to the food centers.

Apart from CMDidi Kitchen, Sakhi Mandals are also operating 520 Daal-Bhaat Centers in various panchayats across the state where they are providing food to people free of cost.

These initiatives by the Sakhi Mandals present a heart-warming picture as though these women themselves belong to vulnerable groups, they have empowered themselves to extend support to others. Sakhi Mandals of Jharkhand have joined hands at this time of crisis and are playing a frontline role in various relief activities related to COVID-19.
Sakhi Mandals: Bridge to deprived communities in unprecedented times

Sakhi Mandals have become the bridge to marginalized segments who are the worst affected due to the national lockdown. They are facilitating mitigation measures of the government and are helping the poor cope in these tough times.

Sakhi Mandals in Jharkhand are playing a critical role to mitigate the crisis brought on by the national lockdown. Sakhi Mandals in the state are functioning as an effective bridge to the marginalised segments to reach out to them with mitigation measures. Under various initiatives launched to combat the pandemic crisis, they are ensuring no one faces shortage of food throughout the state.

Take Home Ration (THR) is one of the initiatives under which the Sakhi Mandals are reaching out with ration to those under the specified categories of beneficiaries, i.e., children of 6 months to 3 years, pregnant women, lactating women and malnourished children. Under the Take Home Ration scheme, 1.25kg rice, 0.75kg pulses, 0.75kg roasted peanut and 0.75kg jaggery are provided per month to children who are six months to three years old. For pregnant and lactating women there is a provision of 2.5kg rice, 0.75kg pulses, 1kg roasted groundnut and 0.625kg jaggery per month; while for malnourished children there is a provision of 1.875kg rice, 0.875kg pulses, 1.25kg roasted peanut, 0.625kg chickpea and 0.625kg jaggery per month. Take Home Rations were provided to the 29750 Anganwadi centers during the lockdown period for distribution among the beneficiaries.

The members of Village Organizations (VOs) have taken up the responsibility of purchasing and packing the food materials under the scheme. The VOs are taking all steps to ensure hygienic packing, accurate quantity and timely delivery of the ration.

During this period of lockdown, special attention is being paid to the Particularly Vulnerable Tribal Groups (PVTGs). Most of the members of PVTG communities work as daily wage labor. To ensure that they don’t face shortage of food during lockdown they are being provided two-month ration of rice at their doorsteps under Dakiya Scheme. Under this scheme the PVTG families are provided 35kg rice at their doorstep each month. The packaging of the rice is done by members
In a span of two months, Sushila managed to earn Rs 41,114 from the cultivation of tomatoes and cucumbers through MDI; earning 90% profit. Next, the profit earned in three months through the cultivation of peas was Rs 33,556, triple the cost of production. Overall, in a span of 6 months, Susila managed to earn Rs 53,066 as profit (excluding the contribution cost of Rs 15,000 for MDI system).

**Achievements**

Sushila is very happy with her achievements. She has not only carved a name for herself but has also helped her son set up a tailoring business. Her son Akshay Kumar Sahu, after being trained under DDU-GKY programme of JSLPS, has commenced a stitching business in the village. He has set up a small factory with 8 sewing machines and 8 to 10 workers. He has taken a loan of Rs 21 lakh under Prime Minister Employment Generation Programme (PMEGP). Sushila is helping him in paying the EMIs. Sushila said, “Earlier I was helpless. Now, I have something of my own and I can support my family as and when required. I will continue doing farming through MDI and now I will be cultivating pumpkins. The good thing about MDI is that it reduced the cost of production, as in one sowing we can harvest three to four different types of vegetables in a year.”

**Work Implementation**

Initially, Sushila sowed tomatoes and cucumbers together in her field of 25 decimal. Cost of production included infrastructure cost, labor cost, manure cost and mulching cost. Next, Sushila planted peas, this time the cost was incurred only on seeds, while the other things remained.

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**Cost Benefit Analysis**

The unique thing about Sushila was that she had never done farming before. This was the first time she ventured into farming and that too by adopting modern techniques. She took a loan of Rs 10,000 from her SHG and invested Rs 5,000 from her own pocket to deposit in her Itki Siyartoli Village Organization to avail the services of MDI system, poly nursery house and vermicompost from JHIMDI project of JSLPS.

of Sakhi Mandals. The PVTG families who don’t own a ration card are also being provided 10kg rice by the administration so that they don’t go hungry. About 54,26,106kg rice has been distributed to around 75,526 people through Dakiya Yojana in the lockdown period. The vulnerable families are being identified by the Sakhi Mandals and are being helped by them through Vulnerability Reduction Fund (VRF).
The underprivileged and deprived members of the community are also being provided cooked meal by the members of Sakhi Mandal through the CMDidi Kitchens.

The members of PVTG community have also been provided their pension under the State Government’s special pension scheme for PVTGs. They receive a sum of Rs 1000 per month under the Extremely Weaker Tribal Group Pension Scheme.

The migrants of PVTG community who are stuck outside the state or in the state and are unable to get back to their villages have also been provided toll free number issued by the government where they can call and seek help. Didi Helpline is providing assistance to solve the problems of workers and other people of Jharkhand who are stuck in other states due to the lockdown. The Sakhi Mandal members are running this helpline.

Sakhi Mandals have become a support system for the communities especially the vulnerable sections and in this crisis time they are extending all help to them. They have also become a channel between the government and the communities and facilitate various benefits of different schemes and programs to them.
‘Handful of rice’ becomes savior for the vulnerable

Sakhi Mandal women had been contributing a handful of rice weekly to their respective Sakhi Mandals as a contingency fund for calamitous times. The tradition is yielding rich dividends as the rice thus collected is being given to the identified vulnerable people as part of dry ration. Sakhi Mandals are also using Rs 28,85,55,000 revolving fund provided to 19,237 Sakhi Mandals and Rs 1,85,25,000 as Vulnerability Reduction Fund been given to 741 Sakhi Mandals to help the needy.

Members of Sakhi Mandals have been following the practice of "handful of rice" since the inception of the National Rural Livelihood Mission. According to this practice, every woman associated with Sakhi Mandals has been collecting one handful of rice every week from her house and taking it to the weekly SHG meeting to be utilized in times of disaster and health emergency.

In this hour of global epidemic due to COVID-19, the nationwide lockdown has created a food crisis for many people across Jharkhand state. Many widows, daily wage laborers, single mothers, destitute, disabled, elderly and poor are facing hardships to arrange meals for even a day for themselves and their family.

The Jharkhand government has taken several steps to effectively deal with the coronavirus epidemic. While the administrative system is taking all steps to prevent the spread of the virus infection among the common people; food availability for everyone has become a major challenge. To tackle this problem, an initiative to ensure the availability of dry ration to the vulnerable population has been undertaken. It is being done with the combined efforts of SHGs, VOs and individual SHG members who have been mobilized by the Sakhi Mandals across the state.

The initiative commenced with the identifying of the vulnerable people and families in their villages. The Sakhi Mandals began utilizing the accumulated amount
of rice and with due precautions to ensure protection against COVID-19 and to prevent its spread, the dry ration like pulses, rice and potato are being provided to the identified people and families.

Wherever possible, Sakhi Mandals are also using ‘Vulnerability Reduction Fund’ and ‘Health Revolving fund’ for this work. This initiative by the SHGs and VOs has become a lifeline for the needy people. Women associated with the Sakhi Mandals are participating in full numbers to help the state overcome this crisis. During this time of pandemic, for the financial inclusion of Sakhi Mandals, Rs 28,85,55,000 as revolving fund has been provided to 19,237 Sakhi Mandals and Rs 1,85,25,000 as Vulnerability Reduction Fund has been given to 741 Sakhi Mandals.

One of the beneficiaries of handful of rice, 80-year-old Kalashree Devi of Deoghar district said, “since last one week the major problem for her family was to ensure two meals a day. Her son is a laborer and her daughter-in-law is a homemaker. They have no savings and once could not arrange food for the past one week.

The Sakhi Mandals of Udaipura village where she resides came to their rescue providing them with the dry ration.”

Members of Sakhi Mandal of her village are identifying families like hers who need help and are providing ration to them since last one week. The rice provided to these families is from the contingency rice fund collected through the "handful of rice".
Sakhi Mandals battle Covid-19 from the frontlines

Every possible effort is being made by Sakhi Mandals to keep their villages safe from coronavirus transmission.

After the Corona virus outbreak a nationwide crisis situation is evolving rapidly. The Jharkhand Government has taken several steps to effectively deal with the epidemic. While the administrative system is fully active to prevent the spread of coronavirus infection among the common people, social distancing and awareness remain major challenges. In this hour of disaster, the women associated with the Sakhi Mandals running under the fold of National Rural Livelihood Mission across Jharkhand state are actively participating in various initiatives for awareness against Covid-19 to prevent and protect people. These initiatives by SHGs are aimed at putting up a united fight against Covid-19 pandemic.

Awareness generation through Community Cadres
All the active community cadres in respective villages are also participating in awareness generation at their level. Cadres have been provided specific IEC materials by the district administration that are designed on the guidelines of WHO and Ministry of Health & Family Welfare. With the help of these IEC materials, community cadres are playing a significant role in awareness generation in the villages. Apart from this, community cadres are also being educated through validated messages and posters through social media, so that they can convey correct and authenticated information to their fellow villagers to help avoid any situation of panic. Community cadres are encouraging villagers to stay in their homes as much as possible and abide by the rules of lockdown. Further, they are encouraging villagers to adopt and strictly adhere to hygienic practices to counter the spread of the disease.

SHGs are following SOP for COVID-19 prevention and control
Members of Sakhi Mandals are following all the safety norms such as maintaining social distancing, regular handwashing and sanitization, etc., as per the guidelines of WHO and Ministry of Health and Family Welfare. They are also abiding by these norms while carrying out activities such as safety gear production, running CMDidi Kitchen, etc. Along with this, they are generating awareness about the safety norms among locals and encouraging them to follow them strictly to stop the spread of disease.

Special attention is being given to social distancing and sanitization by the SHGs
SHGs are following standard operating procedures to maintain hygiene and quality parameters at CMDidi Kitchens and in Dry Ration distribution activities. They are also adopting social distancing, handwashing and sanitization as an essential action in all the activities performed by them. Villagers across Jharkhand are being informed and alerted through handmade posters and slogans about Covid-19 by the SHGs.
‘Didi Helpline’ providing help to helpless to keep them safe
At the time of lockdown lakhs of people of Jharkhand were stranded in different places in the country. Jharkhand State Livelihood Promotion Society with the help of government administration started an initiative called ‘Didi Helpline’ and issued Didi Helpline numbers with the objective to extend 24-hour assistance to the migrants of Jharkhand. Sakhi Mandals have been roped in to extend help and support through these helplines to the migrants stranded far away from their homes. The SHGs members are also continuously informing the district administration about people who show any symptoms of Coronavirus infection.

Identification of potential cases and houses with patients
Sakhi Mandals are also playing a very important role in identification of outsiders and residents who have returned to their villages from outside Jharkhand. They are collecting all possible information about such people and reporting it to village level authorities. They are also helping in health checkups of such people and with stamping of the hands of the those who are detected without any potential signs of the disease. In case of potential patients, the Sakhi Mandal members help them reach quarantine centers. In case, such cases are put in self-quarantine, the Sakhi Mandal women put up a notice on the front of their house so that other villagers are warned to stay away and adopt safety measures.

Banking Correspondent Sakhis: Jharkhand’s Corona Warriors

Banking Correspondent Didis are playing a crucial role in continued financial inclusion of the rural poor during these distressing times.

Banking Correspondents have turned out to be a crucial player in the fight against coronavirus pandemic in rural Jharkhand. JSLPS, through one of its flagship approaches in financial inclusion domain, is creating a powerful impact on the rural population all across the state. With a cumulative figure of 1463, BCs across the state are working hard to bridge the gap between banks and rural folks during the lockdown period. During the lockdown, these BCs have rendered their services to 5,96,915 beneficiaries. Total amount of transactions during the period amounted to Rs 90,68,72,019.
The government is trying to aid socially and economically backward population of the state with some monetary benefits to enable them to cope with the alarming situation. BCs are providing the marginalized sections banking facilities at their doorstep. Beneficiaries like the disabled people, elderly, and others who are facing problem in commuting to their banks are being directly benefitted as they can now withdraw their credited amount at their doorstep. Jan Dhan account holders are being credited with monetary benefit of Rs 500 under PM Gareeb Kalyaan Yojna and they are getting that amount within their panchayat/village minimizing their chances of exposure to the coronavirus.

In accordance with the guidelines issued to them, the BCs are practicing social distancing, handwashing, sanitization of figureprint sensors, etc., to break the chain of Covid-19 infection. In addition, the BCs of Jharkhand are providing their customers diversified facilities such as cash withdrawal-deposit, account opening, different insurances like PMSBY, PMJJY, APY, and Aadhaar Enabled Payment System (AEPS).

Gayatri Devi, resident of Jaipur village, Rania block of Khunti district is a well-known BC of JSLPS and has been working for the past couple of years. While sharing her experience she said, “My evolution as Banking Didi has changed my life. During this lockdown period I feel I am a yoddha (warrior) who is serving the needy people of my community.”

Bringing a smile on the face of a needy person is the best thing a human being can do during this emergency. BCs all in the state are happily doing just that.

**SHG women help Jharkhand mask up against coronavirus**

With the consistent increase in the total number of people affected by coronavirus, it has become tough for the district administrations of Jharkhand to ensure safety of its people. Sakhi Mandals of the state have joined forces with the district administration in this fight against Covid-19 in various ways. One of the crucial initiatives by them is the manufacture of masks to tide over the shortage and also keep the price affordable for all. They are also preparing masks for the frontline forces. Masks are perceived as the most basic weapon and defence option to flatten the coronavirus curve by stopping alarming spread.

Jharkhand State Livelihood Promotion Society (JSLPS - The Jharkhand SRLM) is promoting this effort by the SHGs with guidance and support.

The SHG women are producing relatively cheaper and durable masks as compared to those available in the market. The masks which are being manufactured by them are reusable and washable. The diameter of cloth pores ranges between 80 nanometres to 100 nanometre which is further doubled while stitching the masks. Women SHG members of 24 districts are involved in the manufacture of masks and till 29th April, 2020, they had produced more than 10 lakhs masks. The price range of the masks in different districts varies between Rs 16 to Rs 25 per unit depending on the availability of raw-materials and transporting charges.

Five of the 24 districts producing masks are multiplying their efficiency by making effective use of Training cum Production Centres (TPC) in these district. Advanced machines and trained workers are bringing significant changes in terms of quality as well as numbers. Rest districts are mobilising women and other DDU-GKY aspirants with sewing machine accessibility to make use of their skills and integrate their capacity in order to cope with the rising demand for masks. In a few districts these masks are being sanitised using UV rays to disinfect the masks.
Sakhi Mandals supply vegetables through Aajeevika Farm Fresh App

Producers groups are procuring vegetables directly from farmers and delivering it at consumers’ doorsteps on orders placed through the app. Thus, neither the consumers nor the farmers need to leave their homes and can stay safe during lockdown.

The Sakhi Mandals of Jharkhand have been contributing in various ways in the fight against Covid-19 in the state. The lockdown has impacted the availability of essentials like vegetables. To address this issue, the Producer Groups in Ranchi district have come forward with offering home delivery of fresh vegetables through Aajeevika Farm Fresh Mobile Application. This Mobile application is available on Google Play Store and enables the users in Ranchi district to order their requirements online. The Producer Groups ensure timely delivery of orders. Through this step, PGs are not only helping in the compliance of lockdown in the district but are also ensuring that essential items are within the reach of people.

Till now, more than 885 customers have downloaded the Aajeevika Farm Fresh App and have been availing the facility of online ordering and hassle-free home delivery of fresh vegetables on a daily basis. The Producer Groups from Angara, Ormanjhi and Burmu block of the district have sold over 7 tons of vegetables through the app. Customers are able to get fresh vegetables at their doorsteps within 6 hours of their order. So far 782 home deliveries have been ensured through Aajeevika Farm Fresh mobile application. About 17 tons of vegetables were purchased from 341 farmers.

The sale of vegetables through this app has come as a boon for farmers who can sell from home and generate regular income. The lockdown impact has thus been minimized for these farmers. Producers Groups and Producer Companies in villages are working with a systematic structure under which they obtain fresh vegetables from the farmers and through cold storage chains deliver to the consumers doorsteps. In this entire process, special attention is being paid to proper sanitization of vegetables and to maintaining social distancing at every step.

Through Aajeevika Farm Fresh app, Sakhi Mandals/PGs/PCs are making life easier for the state’s consumers by delivering essentials in a safe and hygienic manner while keeping them safe in their homes. The farmers are also spared the loss of rotting crops due to closed markets where they normally sell their vegetables. They are selling their produce from the comfort of their homes while staying safe.

The Sakhi Mandals/PGs/PCs meanwhile are tirelessly working day and night to make people’s life easy during these stressful times.
Sakhi Mandals in Khunti Help the Poor Fight Against Corona

Provide all essential services to the marginalized communities through various initiatives of the government during lockdown.

Covid-19 is spreading at an alarming pace all across India and despite the quick lockdown, Jharkhand is not untouched by this deadly virus. The Government of Jharkhand is taking all measures to contain coronavirus pandemic. For this purpose, in Khunti, Sakhi Mandal members are working hard to share the burden of the state in its battle against the virus.

Keeping aside their fear, panic and family pressure, these dedicated women of Sakhi Mandals across the district are coming forward willingly to get involved directly or indirectly in essential and needful services. Few such services are listed in the following chart:

With the help of District Administration Khunti and JSLPS, eight Didis of Sakhi Mandals are working at Anigada Rural Service Center located in Anigara village of Sadar block, Khunti to manufacture sanitizers. The raw ingredients have been procured from different cities of the state. The Sakhi Mandal members are using prescribed amount of each ingredient to manufacture sanitizer. They are also engaged in packaging and sale of the sanitizer bottles. One of the ingredients being used in the manufacture of sanitizers is lemongrass or basil oil as these are medicinal plant extracts that can help fight the viruses. A total of 3250 litres (31,500 bottles) of sanitizer has been manufactured in Khunti so far. The sanitizer bottles come in three sizes – 100 ml, 250 ml and 500 ml. The amount of alcohol in the sanitizer manufactured here is 72%, glycerine 13%, distilled water 13%, and basil or lemongrass 2% in accordance with WHO norms. Depending on the essential oil mixed and size of packaging, the price of sanitizer ranges from Rs 240/L to Rs 350/L. Basil and lemongrass oils are distilled by the Sakhi Mandal women with the aid provided to them under Mahila Kisan Sashaktikaran Pariyojna (MKSP). There is also a plan to set up roadside sanitizer stalls at various places that will be open between 8:00 am to 11:00 am and manned by Sakhi Mandal members. These stalls will be used to widely sell and propagate the use of sanitizers among the common people.

CM DIDI Kitchen (CMDK)

As per the instructions of Chief Minister, Mr Hemant Soren, Sakhi Mandals in Khunti initiated a total of 74...
CM Didi Kitchens in 70 panchayats of Khunti (where CM Dal Bhat Yojna is not functional). CMDK in Khunti aims at providing two quality meals daily to all members of deprived sections. Elderly, differently-abled, poor and other needy people who do not have access to food during lockdown period are being provided free meals twice daily. On an average 9500 deprived and needy people are eating two meals per day at CMDKs in Khunti. Through this initiative, 66 SHG/VO groups are continuously serving meals to such people. Moreover, these SHG members are lending their service free of cost as their contribution to society to fight against the pandemic.

**BC Sakhi (Banking Correspondent)**

Banking Correspondents have played a crucial role in financial inclusion at panchayat and village levels. During the lockdown period, people all across the district are facing problems in visiting banks due to restrictions on movement and absence of transportation facilities. Banking correspondents popularly known as “Bank Didis” are playing a crucial role in maintaining the cash flow amongst the people. BCs are also providing facilities like cash deposit and withdrawal, account opening, Adhaar Enabled Payment System (AEPS), insurances like PM Jeevan Jyoti Yojna, PM Suraksha Beema Yojna, Atal Pension Yojna, etc. The needy can withdraw support grant of Rs 500 per beneficiary from Jan-Dhan account under PM Gareeb Kalyaan Yojna. 16 BCs are active in villages of Khunti district and have performed 5997 transactions amounting to Rs 1,40,25,771.

**Overall Initiatives**

Apart from these major initiatives, Sakhi Mandal of Khunti are involved in serving food to quarantine centres in Khunti. They have also identified people who have returned from various parts of India and sent them to home quarantine. As their social responsibility, they are distributing “Mutthi Chawal” (a handful of rice that each SHG member brings to its weekly meetings and which is stocked with the SHG as contingency rice fund) to those who cannot feed themselves and their dependents due to the lockdown.

During this period, Samwaddata Sakhi (community journalists) are also engaged in spreading awareness and authentic information to the grassroots level. Information related to the prevention and treatment of Covid-19 has been made available to the people in the remotest areas through Sakhi Mandal members via various IEC channels. People are also being made aware of social distancing, handwashing, hygiene and lockdown through social media and other means. In the villages, people are being educated on social distancing in every aspect of life, like fetching water from common water resources to going to the local haats.