State takes another giant step towards empowerment of the marginalized

Hon’ble CM inaugurates ASHA, Phulo-Jhano Aashirvaad Yojana & Palash Brand

“The majority of the population of Jharkhand is dependent mainly on forest and forest resources for their livelihood. The ultimate goal of development for the state would be achieved when the last family at the farthest end of each village has access to the same livelihood resources that is available at local level,” said Hon’ble Chief Minister, Shri Hemant Soren, at the inauguration event of ASHA (Aajeevika Samvardhan Hunar Abhiyaan), Phulo-Jhano Aashirvaad Yojana and Palash Brand at Ranchi.

With the target of covering more than 17 lakh women, ASHA, aims to provide them with ample opportunities of livelihood. Through ASHA, families at the farthest end of distant rural areas will be made available 2-3 different sources of livelihood so as to bring them under the fold of sustainable development.

Phulo-Jhano Aashirvaad Yojana, targets those women in the rural areas of the state, who are forced to sell liquor (hadiya) for livelihood. Under this scheme, such women will be provided with better alternative sources of livelihood so that they are not forced to take up production and sale of liquor. This would not only provide them with more respectable sources of income and social status but will also
address the issue of alcoholism in rural areas and its consequences. “Palash” brand was also inaugurated at the same event. Under Palash, the products developed by Sakhi Mandals of Jharkhand will be brought under a single brand and promoted as such. Through the umbrella branding, not only would the products of women entrepreneurs get better recognition in the market, but it would also help them to get better opportunities and help them compete in the market.

Addressing the event, the Hon’ble CM said these schemes are a giant step in the direction of women’s empowerment. Recognizing and appreciating the efforts of the women entrepreneurs, he exhorted the people to promote the products manufactured by them. Along with this, he also asked for the support of Sakhi Mandals across the state to help the families/women avail the benefits under ASHA and Phulo-Jhano Aashirvaad Yojana, by spreading awareness regarding the same.

Mr. Alamgir Alam, Minister, Rural Development Department, in his address emphasized the objectives under ASHA, Phulo-Jhano Aashirvaad Yojana and Palash. He appreciated the efforts of the women of Sakhi Mandals in the relief activities during the COVID-19 pandemic.

Ms. Aradhana Patnaik, Secretary, RDD signified the benefits available under the inaugurated schemes and how they would reach directly to the families in need.

A small exhibition consisting of 5 stalls was also set up by the women entrepreneurs where they showcased the products made by them. Additionally, a mobile van for door-to-door sale of products under ‘Palash’ brand was also inaugurated by the Chief Minister.

The event was also graced by the presence of Mr. Sukhdev Singh, Chief Secretary, Mr. Rajiv Arun Ekka, Principal Secretary to CM, Mr. Rajiv Kumar, CEO, JSLPS and ministers from various departments along with women from Sakhi Mandals from different districts around the state.
POSAN Abhiyaan is a flagship government programme to improve the nutritional outcomes for children, pregnant women and lactating mothers. It directs the attention towards malnutrition issue. POSAN Abhiyaan is a multi-ministerial convergence mission with the vision to ensure attainment of malnutrition free India by 2022. With the overarching aim to build a people’s movement (Jan Andolan) around malnutrition, POSAN Abhiyaan intends to significantly reduce malnutrition in the next two years.

The month of September 2020 was celebrated as Rashtriya POSHAN Maah with the theme ‘Sahi Poshan Desh Roshan’. The activities in POSHAN Maah focused on Social Behavioral Change and Communication (SBCC). The broad themes were – antenatal care, optimal breastfeeding (early and exclusive), complementary feeding, anemia, growth monitoring, girls’ education, diet, right age of marriage, hygiene and sanitation, eating healthy and food fortification.

A series of activities were conducted to celebrate the National Nutrition month or ‘Poshan Maah’ with the objective to bring the nutrition discussion to the grassroots level. The members of Sakhi Mandal play vital role in spreading awareness about importance of nutritional food in their respective villages. They took part in various activities to spread awareness.

**Poshan Demonstration**

The Sakhi Mandal members prepared rangolis using rice, pulses, fruits and vegetables to showcase the components of a balanced diet. They discussed the importance of ‘Tiranga Bhojan’ or tricolor food. The tricolor food consists of food of three different colors having different nutritional values. White color represents food containing carbohydrates, like rice, wheat, etc., orange or yellow color represents protein rich food, like pulses and green color represents vegetables and fruits that are rich in vitamins, minerals and other vital nutrients.

**Hand Washing Demo (20 Sec Model)**

To raise awareness about the worldwide COVID-19 health crisis, the members of Sakhi Mandal educated the people on protective measures that must be adopted. They demonstrated the correct way of washing hands with soap and water to encourage people to wash their hands regularly. While conducting the Poshan Maah activities the women of Sakhi Mandal followed social distancing and used masks. Villagers in various blocks of Pakur were also provided masks.

“Everything takes certain time, so is with germs in your hand. One should rub his/her hand in proper manner along with soap/handwash for germ free hand and healthy being. Making this a habit is need of an hour.” – said Neelam Bhengra of Torpa Mahila Sangh, Khunti.
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, Sushila planted peas, this time the cost was incurred only on seeds, while the other things remained. She has not only carved a name for herself but also enriched the kitchen table of her family. "I am very happy with my achievements," Sushila says.

Achievements
1. She was able to get 2-3 vegetables in her daily diet.
2. She is able to sell her produce at a higher price.
3. Her son Akshay Kumar Sahu, after being trained under DDU-GKY programme of JSLPS, has commenced a stitching business in the village.
4. Sushila is helping him in paying the EMIs.

Next, the profit earned in three months through MDI was Rs 32,026 (excluding the contribution cost of Rs 15,000). For MDI system, poly nursery house and vermicompost unit along with MDI services of MDI system, poly nursery house and vermicompost from JHIMDI project of JSLPS.

Cost Benefit Analysis

The project's objective is to enhance household income with diversified farming and on-farm activities, capacity building of community on improved MDI technology and Package of Practices of crops for wider dissemination of technology. Jharkhand is a state which faces water crisis, and the MDI project is a boon for farmers in the state. Looking at the results, Sushila became interested in adopting the MDI technology for something of her own and I can support my business. Her son Akshay Kumar Sahu, after doing farming through MDI and now I will be doing farming through MDI.

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 interested in adopting the MDI technology for different types of vegetables in a year.

Poshan Rally

The SHG members conducted and participated in POSHAN rally to create mass awareness on nutritious food. Shiuli Mandal, belongs to Raghuadih cluster of Palojori Block, Deoghar and is currently working as the president of Raghuadih cluster level federation. She was among the many members who mobilized a huge number of rural women to participate in the awareness events. Talking about the benefits Shiuli says, "It is important to create awareness about nutritious food, hygiene and common diseases like anaemia, malnutrition, etc., that are prevalent in our rural communities."

Nutrition Garden

The members of Sakhi Mandal were encouraged to prepare a nutrition garden in the backyard or front yard of their houses to ensure regular supply of fresh green vegetables and fulfill nutritional requirement of their families.

Manita Toppo of Rampur village from Namkum block, Ranchi enumerates the benefits of Nutrition Garden and states, "Earlier it used to be on rare occasion that we would consume sufficiently required vegetables. We sell the produce from yield for bigger profits, thereby ignoring our dietary requirements. But through Nutrition Garden we are able to get 2-3 vegetables in our daily diet.

Community Meetings

Special meetings were organized in several villages of the district where Sakhi Mandals discussed the causes of and preventive measures for different communicable diseases. They brainstormed on overall importance of nutrition in one’s life. Importance of breastfeeding and complementary feeding was also discussed. Awareness among the community was generated through Digital Green video clips on health and nutrition using Pico projector/mobile phones at community level and through WhatsApp groups circulation at district/block levels. Ganga Mandal who belongs to Khaga village of Palojori Block, Deoghar, says, "I am six months pregnant and learnt a lot from the meetings. Now, I know what I should feed my baby and how to save her/him from prevalent diseases. Thousands of women like me are benefiting from this program."

- Total programmes conducted on Poshan Maah -25,930
- Total persons participated - 12,21,472
- Total females participated - 7,53,205
- Total adolescents girls participated -1,51,066
- Nutritional garden/didi bari initiated -42,021
FPCs under JOHAR focus on exploring sustainable markets

14 out of 19 FPCs conducted their Annual General Meetings, post turnover to the tune of ₹ 5.43 crore in a year.

Amidst COVID-19 it was the Sakhi Mandals that played a vital role across the state, executing tasks in various sectors. Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) project continued to support the income of the rural households by introducing various interventions for improved productivity, better market linkages and value addition during the crisis. In order to cater to the needs of the rural poor and centralize the implementation of various project, Farmers Producer Companies (FPCs) played a crucial role by strengthening member-based institutions at the ground level. In order to expand the horizons of the project and to delegate ownership of the programmes, these community-based institutions have been nurtured professionally to compete in competitive open markets.

Around 19 companies have been formed under JOHAR project in 16 districts which cover 68 blocks of the state. As a part of practice, FPCs conduct their Annual General Meetings (AGMs) with members. Shareholders are the owners of the Producer Company; thus, they meet once a year to discuss and review the company’s work. During the AGMs held recently, directors were elected/reelected, and also, decision on replacing or re-appointing of auditors was taken.

In September, 14 FPCs conducted their Annual General Meeting in their respective districts strictly following the social distancing norms of the Government. These meetings were held virtually as well as with limited physical presence at some places. Officials from the state, districts, and blocks also participated in the AGMs.
to understand the progress and plans of the producer companies and guide them forward. As per norms, each FPC intimated their shareholder PGs the annual report and agenda of the AGM so that members could give their input to streamline the working of FPCs.

During the meeting, the Board of Directors presented the work done with respect to on boarding of PGs, mobilization of share capital and generating business for the companies. General discussions were held over the business opportunities available in the district along with ideas for expanding the work domain of the FPCs. Election was conducted to select the board members but at most of the places there was no change in the Board of Directors as the shareholders were satisfied with the work done by the existing members and decided to extend their tenure. Business plan was discussed with the shareholders and business targets set, which was developed through proper planning with BoDs.

**Figures and Data**

FPCs together have a turnover of **₹ 5,43,09,848.63**, despite it being the first year of implementation for majority of them.

**Progress at a glance…**

<table>
<thead>
<tr>
<th>Name of Producer Company</th>
<th>Turn-Over for 2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gumla Raidih A.P.C.L</td>
<td>₹ 67,13,637.22</td>
</tr>
<tr>
<td>Basia Palkot F.P.C.L</td>
<td>₹ 55,9153.77</td>
</tr>
<tr>
<td>Purbi Singhbhum Mahila A.P.C.L Ajeevika Producer Company Limited</td>
<td>₹ 38,31,498.68</td>
</tr>
<tr>
<td>Dakhshini Koel P.C.L</td>
<td>₹ 44,44,306.62</td>
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<tr>
<td>Rajrappa Kisan P.C.L</td>
<td>₹ 65,88,087.80</td>
</tr>
<tr>
<td>Santhal Pargana Mahila P.C.L</td>
<td>₹ 20,97,103.99</td>
</tr>
<tr>
<td>Murhu Nari Shakti Kisan P.C.L</td>
<td>₹ 1,65,00,000.00</td>
</tr>
<tr>
<td>Gharonj Lahanti Mahilaoutpadak P.C.L</td>
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<tr>
<td>Sarhul Ajeevika Farmer P.C.L</td>
<td>₹ 288,134.40</td>
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<tr>
<td>Mahila Jagritii P.C.L</td>
<td>₹ 662,722.24</td>
</tr>
<tr>
<td>Sarjombaa Agri P.C.L</td>
<td>₹ 1,413,831.94</td>
</tr>
<tr>
<td>Giridhan Mahila P.C.L</td>
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<td>Aakarshani P.C.L</td>
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<tr>
<td>Luguburu Farmer P.C.L</td>
<td>₹ 799,707.00</td>
</tr>
</tbody>
</table>

**Sustainability and Way Forward**

Discussions were held on increasing the share capital mobilization which will further allow the companies to expand their work with increase in working capital. Strategies were made to on board the left-out PG members for better corpus and share capital. Involvement of Rural Business Hub and its importance in boosting the overall turnover was given priority by the BoDs. Discussions were also held on getting appropriate returns on seasonal and high-value agriculture-based outputs.
Empowering Rural Youth through DDU-GKY

Youth receive training in various trades and are then placed in organised sector companies which transforms their future.

Jo Har to enhanced Livelihood opportunities
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 to enhanced Livelihood opportunities
Jharkhand Opportunity for Harnessing Rural Growth popularly known as JOHAR project 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 Empowering Rural Youth through DDU-GKY

Deen Dayal Upadhyay – Grameen Kaushalya Yojna (DDU-GKY) is a youth employment scheme of the Government of India. The vision of DDU-GKY is to “transform rural poor youth into an economically independent and globally relevant workforce.” It aims to target the youth in the age group of 15 to 35 years. Under this scheme, the youths are given training in different trades free of cost along with all the basic facilities during the training. After the training, there is also a provision of placement of the trainees in organized sector companies. Further, the trainees are followed up till one year after they get placed.

Satendra Singh is a dynamic youth of 24 years of age. He is a resident of Balia Patra village of Maheshpur block of Pakur district. Satendra received training as Dialysis Technician through DDU-GKY. He had learnt about the training programme through a JSLPS employee. His family consists of his parents, his two brothers and one sister. After he graduated, his family was financially unable to pay for his higher studies. He then enrolled in a DDU-GKY training centre in Dhanbad.

After receiving training of seven months, Satendra was placed in Patliputra Nursing Home in Dhanbad. While working there, after a few months, he got a better opportunity to work in Vidyasagar Hospital in Kolkata.

Today Satendra is working as a Dialysis Technician in Vidyasagar Hospital and earns Rs 9000 per month. He has also been given PF facility and been provided free residential facility by the hospital. Today, Satendra is financially independent and supports his family financially.

Like Satendra, many other young people are receiving training in different trades through DDU-GKY and earning financial independence. They are not only helping their families but also contributing to the country’s economic growth.
Economic empowerment of women farmers through advanced farming

Small yet impactful techniques are bringing about huge change in the lives of marginalized women farmers.

Jharkhand State Livelihood Promotion Society is helping women farmers across the state overcome obstacles and resource constraints and become empowered to defeat poverty.

Rukmini Devi, 46, associated with Maa Saraswati Aajeevika Sakhi Mandal in January 2017. She had to look after a family of 7 members and wanted to increase the family income. Rukmini's husband owns 25 decimals of fertile agricultural land in her village. The family used to cultivate traditional crops and could earn around Rs 2000 to Rs 4000 in a year. Rukmini shifted to advance farming with modern techniques. By adopting advanced agricultural methods and cash crops like banana, ginger, elephant potato, marigold flower, etc., the family could increase their earning to Rs 50000 to Rs 60000 from the same land in a year. JSLPS provided them with superior quality seeds of the cash crops that they cultivated on their farm.

Last year, they earned 5 times profit from only elephant potato yield which was around Rs 15000. This year, Rukmini took a loan of Rs 30,000 and Rs 5000 which she has invested in her farm. She is expecting a good income from the crops she has cultivated.

JSLPS is helping her examine the type of soil of her farm under the Mitti Doctor Didi initiative. This has helped Rukmini determine the nutrients deficiency in the soil and she is using suitable fertilizers to enhance productivity. Soil testing, new cash-crops, and advanced methods of cropping have helped her maintain soil health and to get good yield.

E-bulletin, October 2020
**Turning adversities into Prosptenties......**

*Story of Courage...*

Manju Devi from Godadih village of Silli block, Ranchi has been turning adversities in her life into opportunities. Married in 1998 in a large family of around 10-12 members, it was difficult for the family to sustain on the combined family income including her father-in-law’s pension, earnings from a flour mill operated by her husband and traditional farming. The latter incurred more losses than profits.

For Manju living in this constrained environment where the resources were always limited was becoming unbearable. When it became difficult for her children to attend school, she decided to support her family financially. She started a CSC centre, but could not succeed in the venture.

She joined Jharkhand Mahila Samiti in 2012 and saw a ray of hope. She started taking small loans from her Sakhi Mandal and invested it in her CSC center. But, when she thought life would take a better turn, her husband had a brain hemorrhage in 2015 and was paralyzed in the lower limbs. Manju’s father-in-law also died and so the financial aid that came in the form of his pension ended. Manju says that her father-in-law was very supportive and his passing away brought her world to a crumble in the absence of a father figure. But now the entire responsibility of her family came on Manju’s shoulders and she could not spend even a moment grieving. She gathered herself together and set up a general (kirana) store by taking a loan from her Sakhi Mandal again. Along with it, she kept operating her CSC centre as well.

But Manju’s real transformation started in the year 2018 when she was selected as Banking Correspondent Sakhi of her village. Not only her qualifications as a graduate were identified as BC Sakhi, she also got a more respected and regular means of livelihood. At present, Manju works as hard as possible running all the three sources of livelihood for her family. She has set up all her enterprise at a single place in her home so that she can attend her husband. When she is extremely busy with her work of BCS and CSC centre, she asks her husband to manage the general store. Manju says, “My husband can’t help me on a full time basis, but I try to keep him engaged so that he doesn’t have any negative thoughts creeping into his mind. I cannot bear any further loss in my life.”

Now her life is somewhat stable. Her two children are studying in Ranchi. Her family had inherited some land in Ranchi 50 years ago, but they couldn’t afford to build an infrastructure over it. Now from her savings, Manju has built two rooms on that land for her children to reside as they pursue education. Back at home in the village, Manju and her husband live a comparatively comfortable life. Manju even rears ducks and poultry for additional income.
Multiple Sources of Livelihood Sustain Rural Poor

Women like Phulmani Kachhap have expanded their livelihood with the help of Sakhi Mandal and are reaping immense benefits.

The main objective of DAY-NRLM is to bring rural households out of abject poverty by providing them at least three sources of livelihood. Phulmani Kachhap is one such member of Sakhi Mandal who has multiple sources of livelihood. She is a resident of Sitamtoli hamlet of Kudlong village of Nagri block of Ranchi district. She is a member of Sakhi Mahila Samiti. Phulmani is involved in agriculture, duck rearing and chicken rearing. With all her sources of livelihood her annual income has increased to more than Rs one lakh.

Phulmani’s journey of financial empowerment is much due to the drip irrigation facility installed in her fields through the JHIMDI project of JSLPS. This year she cultivated chilli through drip irrigation and got a bumper yield. Before the installation of drip irrigation the same field used to produce about 40kg to 45kg of chilli. But after the installation of drip irrigation, the total production increased to about 17 to 18 quintal. She earned about Rs 60,000 by selling chilli at a rate ranging from Rs 10 per kg to Rs 50 per kg. Along with chilli, Phulmani also cultivates other cash crops like beans, ginger, egg plant, bitter gourd, tomato, etc. She often takes loan from her Sakhi Mandal to invest in agriculture.

To expand her sources of livelihood, Phulmani took a loan of Rs 3000 from her Sakhi Mandal and bought 20 ducklings at the rate of Rs 150 per duckling. Phulmani owns a pond which is suitable for duck rearing. Phulmani sells duck eggs at the rate of Rs 10 per egg and also keeps some eggs for her family’s consumption. She has put 5kg of fish spawn in her pond which can provide her with additional income.

With her earnings, Phulmani has also taken up poultry farming as a source of livelihood. At present, she has 20 to 25 country chicken on her farm. Phulmani says she opted to rear country chicken because they require less care and their selling price is higher than that of broiler chicken. Phulmani disclosed that the market price of country chicken ranges from Rs 300 to Rs 500 per kg.

Today, Phulmani has multiple sources of livelihood. When one source fails to provide her income, the other sources come to her rescue. Like Phulmani, many other rural women are expanding their sources of livelihood through their Sakhi Mandal.
A story of courage and fortitude

Rising above personal tragedy, Binita joins SHG and starts her journey of empowerment.

24 years old Binita is a resident of Ichagutu village in Kamdara block of Gumla district, Jharkhand. Originally a resident of Sisai block, she got married in 2011 a resident of Ichagutu village. During early days of her marriage in 2015 she lost her husband and was left with the responsibility of raising two small kids. Binita decided to be strong in order to raise her children in a dignified manner. Initially she went to her parents’ home and stayed there for couple of years. But eventually she decided to return to her husband’s home and live there for the rest of her life with his memories.

In 2018, Binita joined Kusum Mahila Mandal and was soon handed over the responsibility of bookkeeper by her SHG. Looking at her dedication towards her work and philanthropical approach, the local VO selected her for the role of Master Bookkeeper and she was given five days residential training in Gumla. The training provided her technical expertise in handling electronic devices. She then worked as Tablet-Didi for a couple of years and was able to enrol her children in an English-medium school, a status symbol at the hamlet and village level.

Binita’s dedication towards society can be gauged from her hard work during the lockdown days. She was running Mukhya Mantri Didi Kitchen at her panchayat, performed various migrant identification surveys, distributed rice to needy people through VO, among others.

Lockdown had created transportation issues and it was difficult for the common people to avail banking facilities. Binita used her expertise as MBK and enrolled as Banking Correspondent (BC). For registration, she required a security deposit that she borrowed from her SHG. She began executing transactions through her mobile (generally it requires a laptop) after a full day of training. Since August 2020, Binita is acting as the only BC of her panchayat and is helping the people through her door to door banking facility.

Currently, Binita is working as a nodal catalyst and providing guidance for new business ideas to members in her village. She along with 10 other SHG members is running a tent house at the local level which was initiated in March 2020.

Binita feels motivated by her work and says, “My dream is to provide alternate livelihood opportunity to every household. Villages have high potential and small efforts through SHGs and VO can make great change happen.”