



COMPENDIUM OF IMPACTFUL SUCCESS STORIES UNDER LAKHPATI DIDI INITIATIVE

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY
RURAL DEVELOPMENT DEPARTMENT, GOVT. OF JHARKHAND

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ग्रामीण विकास विभाग,
झारखण्ड सरकार

Message

Jharkhand State Livelihood Promotion Society (JSLPS) has played a crucial role in empowering rural women through collective action for economic progress. Rural women have played a pivotal role in the agricultural economy and rural development. This document celebrates the achievements of rural women across Jharkhand, highlighting impactful stories of social change. Despite facing hardships, these women, with the support of JSLPS, have transformed their lives. Many of them now earn an annual income of Rs. 1 Lakh, contributing to the dignity and prosperity of their families.



As part of the recently launched Mission Lakhpati Scheme by the Ministry of Rural Development, Government of India, which aims to empower women in Self-Help Groups (SHGs) to earn a minimum of Rs. 1 Lakh per annum, the mission focuses on uplifting women's role as farmers, enabling them to progress from community mobilization to higher-order economic activities through Producer Groups (PGs), Farmer Producer Organizations (FPOs), and Farmer Producer Companies (FPCs). The success of this mission is attributed to the collective efforts of the community, field representatives, and experts at JSLPS and Design, Analysis and Strategy Support Unit of Transforming Rural India Foundation (TRIF). This document serves as a motivating force for societal economic development on a large scale.

Best Wishes,

(Chandra Shekhar)





पलाश (झारखण्ड स्टेट लाईवलीहुड प्रोमोशन सोसाईटी) ग्रामीण विकास विभाग, झारखण्ड सरकार



Foreword

Under Lakshmi Didi Initiative more than 8 lakhs SHG women across the Jharkhand state are targeted to support them to earn sustainable income of minimum one Lakh rupees per annum. Jharkhand State Livelihood Promotion Society (JSLPS) through its various schemes and supporting mechanism is working hard towards this goal.



It has been a long journey that JSLPS had intervened through various platforms like Farm and Non-Farm Livelihood, Mahila Kisan Sasaktikaran Pariyojna and Social Mobilisation and Institution Building initiatives. Down the line, we are able to set up certain examples where the rural women have moved to a higher level of income generation. Some of such examples are portrayed in this document.

I feel this is not merely a document showcasing the success of our SHG women, instead a result of rigorous effort and contribution of each stakeholder associated to the mission to improve the lives of rural women.

I appreciate JSLPS community resource persons, field staffs, officials of BMMU and DMMU and Transforming Rural India Foundation (TRIF) team for compiling these success stories from each corner of the State where rural women have progressively moved towards higher order of economic growth and earning sustainable income to become Lakshmi Didi.

I would like to extend my best wishes to all the women SHG members, VO, CLF leaders for their future success. These stories will inspire many.

Best wishes,

(Sandeep Singh)



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Jharkhand at glance

Total population



3,29,88,134

Total geographical area



79,716 sq km

24

Total District

4,562

Total Panchayat

264

Total Block

32,394

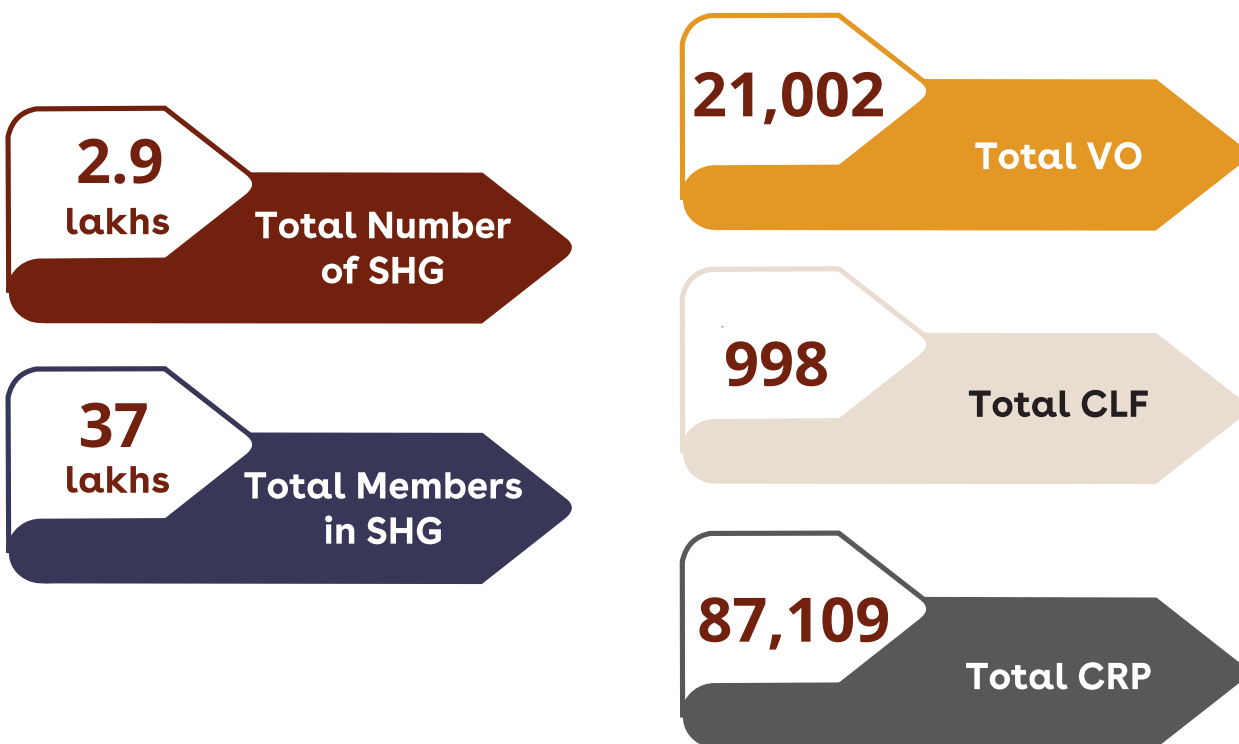
Total Villages

29.76%

Forest Cover

Total Cultivable land	: 38 lakh Ha
Net Sown area	: 22.38 lakh Ha
Fallow land	: 18.35 lakh Ha
Total literacy rate	: 66.41 %
Sex ratio	: 949
Percentage of ST population	: 26.21 %

SRLM at glance

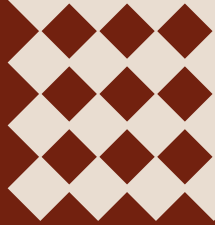




Lakhpati Didi Initiative

The DAY-NRLM has emerged as the largest global programme focused on Livelihoods augmentation of poor women, and has demonstrated robust processes, programmes leading to socio economic empowerment of women in Rural India. The mission has made substantial progress in terms of mobilization of women to SHGs, building their federations and financial inclusion of women. About 9.4 Crore women are part of ~90 lakh Self Help Groups. A great deal of head way has been made in financial literacy, access to bank accounts, credit, insurance etc. Around Rs. 38,000 Crore of capitalization support and Rs. 6.83 Lakh Crore of bank linkage has been established since 2013-14 to the SHGs and its federations. For livelihood augmentation, multitude of interventions across farm and non-farm sectors such as Mahila Kisan Sashaktikaran Pariyojana (MKSP), National Rural Economic Transformation Project (NRETP), Value Chain Development Projects, Livestock Cluster Promotion, NTFP Interventions, Integrated Farming Cluster (IFC), Organic Farming, Start up Villages Entrepreneurship Programme (SVEP), Aajeevika Grameen Express Yojana (AGEY), Enterprise Promotion, One Stop Facility (OSF) among others have been taken up. Besides, convergence with schemes of MoA&FW, MoTA, MoFPI, DAHD, Fisheries and other Ministries/ departments have been established. Further partnership with various expert organizations have been established. The combined efforts of the Government of India and State Governments in implementation of above livelihood enhancement interventions has resulted in better economic outcome at household level. While the progress in terms of Household (HHs) coverage under different livelihood interventions seems promising, there is a long way to go in terms of universalization of livelihoods and enabling sustainable income at HH level.

Although money borrowed by SHGs through bank capitalization support is now being used for creating diversified livelihood opportunities. While all these efforts are yielding positive transformation, it is realized that for ensuring sustainable livelihoods and dignified life of women SHG members, there is a need to make concerted effort for ensuring at least INR 1,00,000 income per annum for the household i.e. enabling them to become a Lakhpati. The figure of Rs. 1 lakh is both aspirational and inspirational for rural SHG women. With the vision to ensure sustainable income (~INR 1 Lakh per annum), Lakhpati Kisan Initiative have been taken up DAY-NRLM. This dedicated



effort for livelihood augmentation will provide thrust to the existing programs of livelihood to work for transforming the livelihood of SHG members and become lakhpati.

Goal

Enabling sustainable income (~INR 1 Lakh per annum) of 8.44 HH in 3 Years through CLF anchored Processes.

Approach

Whole of Government Approach towards Livelihood Augmentation

Strategy

1. Deepen, strengthen and Expand Sustainable Livelihoods options through Focused Planning
2. Adequate and Timely support for implementing the Livelihood interventions via availability of Assets (Input, equipment, infrastructure), Skills (Knowledge and practical skills) and Access to Finance and Market
3. Fostering convergence and Partnership
4. Capacity building of critical actors
5. Saturation approach to achieve universal coverage of SHG households into Livelihoods fold with a sustainable income.

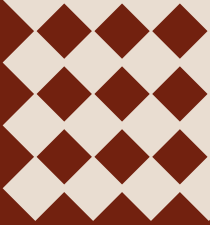


The key interventions under Lakhpati Didi Initiative in the state are:-

Farm Livelihood:-

The importance of well-planned interventions to diversify livelihood activities at the household level ranging from Agriculture and allied, Livestock, NTFP (Non-timber Forest Produce) and other interventions through convergence is envisioned to realize an annual income of INR 1 lakh on a sustained basis. The importance of strengthening SHG, VO (Village Organization) and CLFs (Cluster Level Federations) to anchor these kinds of interventions is also stressed upon to anchor the whole initiative. The key interventions which need to be scaled for achieving our goal are as follows:-

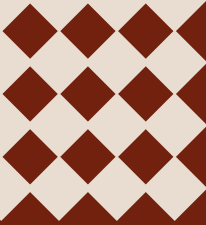
- A. Support to SHG women in accessing and making use of RF, CIF, Bank Finance, Collateral Free Loan, Interest Subvention, Women Enterprise Acceleration Fund need to be intensified.
- B. Intensify Livelihood Intervention and focus on sub sector approach to establish value chain and give benefit of economies of scale to our members
- C. Integrated Farming Cluster (IFC): The Mission has designed Integrated Farming Cluster initiative with a purpose of promoting diversified livelihoods interventions in a cluster approach 3200 IFC covering nearly 10 Lakh HHs to be implemented on priority.
- D. Promotion of Producer Collectives and Women led Business Enterprises: With an aim to address the issues of the small and marginal producers such as lack of access to markets, credit, technology, inputs, productivity enhancement, value chain interventions at pre, during and post production stage, extension service delivery, high asymmetry in market knowledge and information etc, it has initiated organization of small and marginal producers into member owned and member-controlled business entities
- E. Producer Groups: The initiative will support Rs 2 Lakh per PG which includes working capital and infrastructure fund, for sustaining their business.
- F. Farmer Producer Organizations: In convergence with the Ministry of Agriculture and Farmer's welfare, the Mission has agreed to promote 800 Farmer Producer Companies. FDRVC, an independent institution promoted by MoRD is the Implementing Agency for the Project, which supports the SRLMs acting as CBBOs in planning and implementation of the 10K FPO programme of the Ministry of Agriculture and Farmers Welfare.
- G. Producer Enterprises: The Mission is promoting Large size Producer Enterprises (PEs) which is yielding benefits to the members such as Economies of scale and increased bargaining power, Improved market reach, Access to finance, Improved access to extension services,



Professional management of the business etc. Combining both FPOs and PEs, it is planned to mobilize 10 Lakh Women in to the existing PE/FPOs and 35 Lakh women in to new FPOs/PES in a period of 3 years.

Non-Farm Livelihood :-

- H. Start Up Village Entrepreneurship Programme (SVEP) aims to be implemented in 320 blocks in country to stimulate economic growth and reduce poverty and unemployment in the villages by helping start and support rural enterprises. The Mission has budgeted Rs 6.5 crore financial support per block.
- I. One Stop Facility (OSF)- OSF is envisaged as a business facilitation-cum-incubation centers at the block level to provide business development services to existing nano-enterprises on a growth track. Each block selected for support under the OSF will support a minimum of 150 enterprises during the project period. The scale of finance for Individual enterprises is Rs 2.5 Lakh and for group Enterprises is Rs 5 Lakh with 10% beneficiary contribution. 48000 enterprises to be supported under OSF in selected Blocks with identified Entrepreneurs.
- J. Micro Enterprise Development: The MED scheme has the objective to support SHGs and their family member enterprises in the non-farm sector. Financial Inclusion teams in SRLMs at States shall actively participate and support in linking the selected MED entrepreneurs with Banks/financial institutions. In each block, there is a budget provision of Rs 20 lakhs for supporting minimum 200 Enterprises. SRLMs can submit the proposals as part of AAP. MEDs in 1000 blocks across the country to be implemented on priority.
- K. Cluster Promotion: Under DAY-NRLM, two types of clusters are promoted. a) Artisan clusters (handloom and handicrafts) and b) Sectoral clusters (food service, tourism, nutrition etc.) Soft interventions including design development, quality assurance, enterprise creation, market development, financing, technology upgradation, skilling, promoting responsible business interventions, strengthening the local ecosystem including development of collective enterprises, and hard interventions like creation of Common Facility Centers (CFCs) / Common Production Centers (CPCs) are supported under the initiative. Each cluster have a potential of engaging at least 100 micro enterprises over the period of intervention. Provision of Rs. 5 crore per cluster for setting-up and operationalizing clusters have been made.

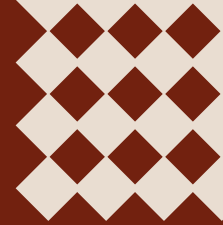


L. Incubator: The objective of the initiative is to pilot strategies to scale up at least 150 existing women owned/ women-led growth-oriented enterprises in a State/UT and create models for replicability. The enterprises supported will be in manufacturing and service sectors, which are hamstrung by various facets of market failure and information asymmetry. The total duration of the incubation component is for three years. Provision of Rs. 10.70 Crore per State/ UTs has been done for promotion of incubators.

M. Community leadership for growth; empowering Cluster Level Federations to facilitate Livelihoods.

CLF is designed to serve as a platform for larger collective action required for the promotion of livelihoods and social development of the member households. It provides continuous support and guidance for strengthening VOs and SHGs; facilitate Funds - through bank linkage, convergence, member institutions and other sources. It also acts as a forum for bringing the poor and the Government Institutions and agencies together to achieve convergence in the implementation of various programmes and services with member participation. In achieving our Mission Lakhpati Kisan initiative, CLFs can

- i. Support existing SHGs and bringing left out women within the SHGs by creating economies of scale, federations make it possible for essential services such as accounting, audit, conflict resolution and performance monitoring to be made available to SHGs
- ii. Ensure that NRLM support services are delivered to members
- iii. Provide a sense of solidarity among members and collective bargaining
- iv. Reduce transaction costs of financial institutions, such as banks and insurance companies and by improving monitoring, and providing both positive and punitive incentives ensure improved repayment, reduced moral hazard and
- v. Develop local human capital both leadership with members as also community cadre
- vi. Strike partnership with other livelihood players and partners for development of of key livelihood infrastructure, processing and marketing linkages and also do advocacy on their behalf



Livelihood Supportive Role of CLF under Mission Mahila Lakhpati Kisan Initiative			
Functional	Services	Community / Level Business Activities	Inclusion
Anchoring the Household Level Planning for Assets, Access, Skills and Credit through VPRP, MCP	Access to finance - RF, CIF, Infra fund	Rural Retail Mart	Ultra-poor and Graduation Approach
Member mobilisation and enumeration for inclusion in livelihood schemes	Capacity Building support through CMTC to individuals, PE/FPOs	Business Facilitator for Credit access to livelihood	VRF administration
PIA for MGNREGS Individual Assets and other Schemes	Establishment of Common Service Centre	Custom Hiring Centre	Single women and Person with Disability
Aggregation and Fulfilment Points	Convergence of government schemes	Aggregation centres	Youth Hub
Implementation, Review and Reporting on Livelihoods	Handholding support to VO/SHG	Capacity Building	Credit Support

Moving from the phase of community mobilization and building institutions of women, now the focus is on envisaging SHG women in higher-order economic activities through producer groups, FPOs and producer companies. With well-planned interventions to diversify livelihood activities at the household level – ranging from agriculture and allied, livestock, NTFP (Non-timber Forest Produce), and other interventions – anchored by CLFs will surely add another feather in the strides of DAY-NRLM.



Details of District wise target for Lakhpati Didi Initiative for FY 2023-24

SI No.	Name of the District	Target for FY 2023-24
1	BOKARO	10751
2	CHATRA	7853
3	DEOGHAR	5683
4	DHANBAD	9815
5	DUMKA	7538
6	EAST SINGHBHUM	9135
7	GARHWA	8764
8	GIRIDIH	13189
9	GODDA	6817
10	GUMLA	9061
11	HAZARIBAGH	13417
12	JAMTARA	5163
13	KHUNTT	5512
14	KODERMA	4651
15	LATEHAR	6470
16	LOHARDAGA	4107
17	PAKUR	5140
18	PALAMU	10885
19	RAMGARH	6087
20	RANCHI	16502
21	SAHEBGANJ	5325
22	SARAIKELA KHARSAWAN	6498
23	SIMDEGA	4792
24	WEST SINGHBHUM	8101
TOTAL		191258

Case Studies





CASE STUDY - 1

Anita Devi

Name of the member: Anita Devi

Name of the SHG: Jyoti Ajeevika Sakhi Mandal

Address: Balumath, District- Latehar

ACTIVITY

Hotel business

INITIATIVE

- During her VO meeting, she received information about Ajeevika financial linkages and Lakhpati Didi Initiative.
- Livelihood planning and business plan preparation.
- Linkages with banks and ensuring availability of startup fund.

CHALLENGES

- Due to poor financial condition of the family, arranging working capital was a challenge.
- Knowledge of hotel business was another challenge.
- Assured time-to-time financial linkages was another challenge.

SOLUTIONS

- Ensuring financial linkages after joining SHG.
- Top up loan from bank is available.
- Training and capacity building on hotel management to manage business.

IMPACT

- Monthly Rs. 30,000 to 40,000 income is generated through the hotel business.
- Didi has transformed into a role model for others to initiate such kind of big budget business.

ANNUAL INCOME APPROX

Rs. 4 lakh per annum.



CASE STUDY - 2

Sangita Devi



Name of the member: Sangita Devi

Name of the SHG: Adarsh Ajeevika Mahila Samiti

Address: Lodhma, Block name- Ramgarh Sadar, District- Ramgarh

ACTIVITY

Timber plantation, livestock business and organic farming.

INITIATIVE

- To make her family economically dependent, a proper micro credit plan was developed with proper facilitation by the JSLPS team
- Business plan preparation for round the year engagement
- Linkages with required government support to start production and business.

CHALLENGES

- Lack of financial availability to start a business was a challenge.
- Lack of confidence to start the business and understanding the technicalities of the business .
- Place to start cultivation and availability to farm was a challenge so that she can start cultivation in her backyard especially timber.

SOLUTIONS

- She started her work with financial support from her SHG.
- Proper training and capacity building helped to boost her confidence
- Regular hand-holding support to mitigate risk for timber production and livestock rearing.

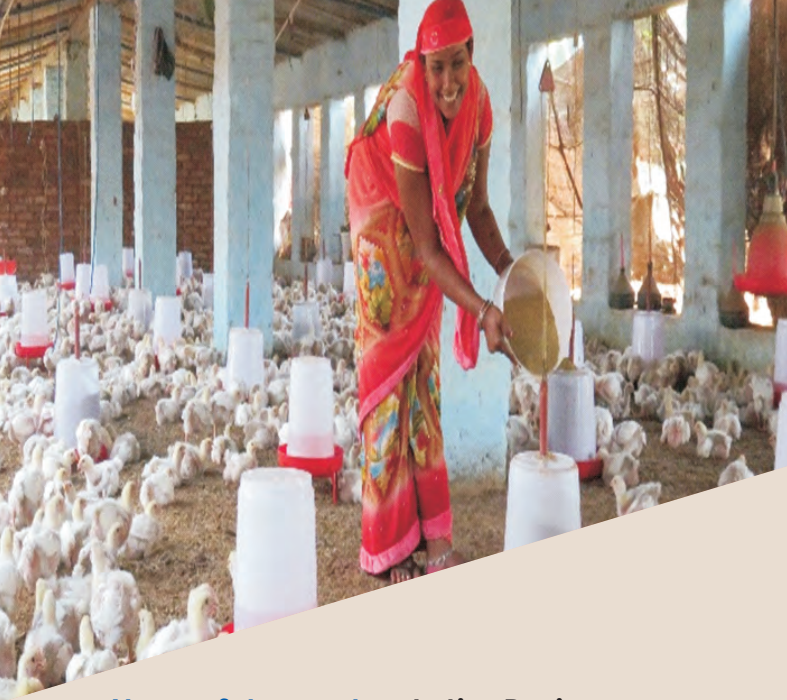
IMPACT

- Sustainable livelihood through multiple sources of livelihood activities.
- Monthly Rs. 15,000 to 20,000 income ensured within a span of two years.

ANNUAL INCOME APPROX

Rs. 1.8 - 2.4 Lakh per annum.





CASE STUDY - 3

Lalita Devi

Name of the member: Lalita Devi

Name of the SHG: Suraj Ajeevika Sakhi
Mandal

Address: Dumro, Block name- Garwah sadar,
District- Garwah

ACTIVITY

Chick hardening centre, manure packing and selling

INITIATIVE

- Inclusion in SHG for financial and other kinds of assistance for the future for making Didi empowered
- Capacity building for running a chick hardening centre.
- Financial assistance for starting a new business along with proper training and creation of space to grow business.

CHALLENGES

- Lack of support from family and enabling environment to start a new venture.
- Paucity of funds
- Lack of knowledge about poultry, manure and its importance in natural farming.

SOLUTIONS

- She received training from the district animal husbandry department for manure production.
- Advertising and awareness creation about production and usage of manure among SHG members.
- Motivating and capacity building of Didi to start a new business.

IMPACT

- The mindset of the family changed regarding their perception of women
- Other women in the Gram Panchayat started venturing into the business space after seeing the profits
- Financially empowering Didi to start a business through convergence of multiple departments.

ANNUAL INCOME APPROX

Rs. 1.5 lakh per annum.



CASE STUDY - 4

Anjani Devi



Name of the member: Anjani Devi

Name of the SHG: Roshni Ajeevika Sakhi
Mandal

Address: Banio, Block name- Balumath,
District- Lathehar

ACTIVITY

Organic Farming and its marketing.

INITIATIVE

- Participated in training at the Krishi Vigyan Kendra with support from JSLPS team.
- Starting organic agriculture with proper scientific techniques and ensuring mass level of production.
- Engaging market during the production process to create awareness and trust on her organic produce.

CHALLENGES

- Faced challenges to invest the working capital to start organic production.

- On time technical intervention for good production was a challenge but training from KVK and support from JSLPS team makes her knowledgeable about organic production/farming along with increase in her confidence level.
- Irrigation was another major challenge faced by her specially during the middle of the production.

SOLUTIONS

- Accessing loan from SHG to start production for organic farming. A 60K loan was taken from the SHG.
- Initiated vegetable cultivation and crop insurance to mitigate the risk
- Ensured round the year irrigation by accessing government irrigation scheme

IMPACT

- At present, her monthly income increased to 15,000 and her family condition is stable and better now. Her children are getting good education and continue school on a regular basis.
- Her family's standard of living has increased and all family members are living a dignified lifestyle.

ANNUAL INCOME APPROX

Rs. 1.80 Lakh per annum

CASE STUDY - 5

Anjali Devi



Name of the member: Anjanai Devi

Name of the SHG: Roshni Ajeevika Sakhi Mandal.

Address: Ballumath, District- Latehar.

ACTIVITY

Organic farming.

INITIATIVE

- Farmers were trained through KVK and JSLPS's technical training to enhance production (market size) in organic farming sector.

CHALLENGES

- Lack of capital support to start production as per the market size requirement.
- Lack of knowledge on technicality to enhance production was a challenge.

SOLUTIONS

- Extend monetary support from SHG and start horticulture and agriculture production like banana, flowers along with agri crops.
- Provide technical knowledge to all farmers through SHG network and create enabling environment for scientific production.

ANNUAL INCOME APPROX

Rs. 1.5 lakh per annum.



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CASE STUDY - 6

Julie Devi

Name of the member: Juli Devi

Name of the SHG: Ghandeep Ajeevika Sakhi
Mandal

Address: Patratu, District- Ramgarh.

ACTIVITY

Backyard poultry (Mother Unit)

INITIATIVE

- Selection of Didi among SHG groups.
- Providing required training along with establishing linkages with financial institutions to enhance livelihoods.
- Proper linkages of raw materials.

CHALLENGES

- Adequate and timely availability of finances.
- Adequate knowledge and confidence to start new business.
- Ensure market linkage after production.

SOLUTIONS

- Establishing financial linkages for enhancing livelihoods through CIF, RF and CCL.
- Diversified livelihood activities to reduce risk of business.
- Time-to-time training and capacity building.

IMPACT

- Sustainable livelihood option for Juli Devi.
- Better education for her children.
- Independent women working as new entrepreneurs.

ANNUAL INCOME APPROX

Rs. 1.2 to 1.5 Lakh per annum.



CASE STUDY - 7

Kuntilata Mahato



Name of the member: Kuntilata Mahato

Name of the SHG: Shiv Parvati Mahila Swayam Sahayata Samuh

Address: Village - Rangpur, Panchayat - Govindpur, Block - Saraikela, District - Saraikela Kharsawn

ACTIVITY

Agriculture and horticulture

INITIATIVE

- Layout for multilayer farming
- Establishment of mango orchards under Birsa Harit Gram Yojna
- Training and handholding for diversified sustainable agricultural practices, and adoption of organic farming

CHALLENGES

- Use of high-cost plant protection chemical inputs
- Lack of adequate crop planning
- Monoculture
- Growing cucurbits without trellis resulting in fruit damage

SOLUTIONS

- Training and capacity building on multilayer farming
- Using bio-inputs and replacing high-cost harmful chemical inputs
- Starting multi - cropping according to the season in place of mono culture
- Judicious and sustainable land use through integrated farming

IMPACT

- Gradually shifting to improved agro-ecological practices
- Reduced input costs and increased annual income upto Rs. 20,000/-
- Being an inspiration for other farmers in the village for adoption of sustainable organic farming practices and multilayer farming.

ANNUAL INCOME APPROX

Rs. 1.00 - 1.10 lakh per annum.





CASE STUDY - 8

Manju Purty

Name of the member: Manju Purty

Name of the SHG: Gulab Swayam Sahayata Samuh

Address: Village- Kandagoda, GP- Govindpur, Saraikela Block, District- Saraikela Kharsawan.

ACTIVITY

Agriculture, animal husbandry, and horticulture (integrated farming)

INITIATIVE

- Installation of Poly Nursery House unit (PNH) and training on nursery development (sapling nursery for vegetables, timber and fruit trees)
- Construction of goat and poultry shed, and training on livestock rearing
- Training and handholding for diversified sustainable agricultural practices and adoption of integrated farming
- Advanced loan through SHG for initiation of improved farming practices

CHALLENGES

- Lack of awareness regarding proper package of practices
- Lack of adequate credit facilities
- Unplanned cropping and low quality input
- Low production due to no maintenance of orchard

SOLUTIONS

- Nursery house improves the quality of seedling and also becomes a source of livelihood
- Livestock yield improved significantly due to proper care and maintenance
- Timely pruning along with intercultural operations enhanced fruit production in mango orchards along with intercropping for additional income.
- Judicious and sustainable land use by adoption of integrated farming system

IMPACT

- Productivity of the land increased due to adoption of improved agro-ecological practices. The realised additional income was more than Rs. 50,000/- through sale of fruits, saplings and livestock produce.
- Being an inspiration for other farmers in her village by succeeding through optimal land utilisation, planning and adoption of good farming practices.

ANNUAL INCOME APPROX

Rs. 1 lakh per annum.



CASE STUDY - 9

Shanti Mahato



Name of the member: Shanti Mahato

Name of the SHG: Maa Vina Swayam Sahayata Samuh

Address: Village- Kashipur, GP-Govindpur, Block- Saraikela (District- Saraikela Kharsawan

ACTIVITY

Vegetable farming

INITIATIVE

- Selection of suitable crop varieties.
- Training and capacity building to implement proper package of practices.

CHALLENGES

- Use of traditional seed and lack of practice of PoPs resulted in low crop yield
- Lack of adequate credit facilities.
- Practicing monoculture.

SOLUTIONS

- Diversified cropping and sowing 3 - 4 vegetable seeds in the same season to avoid losses due to market price fluctuation
- Adequate training on significance of proper spacing between plant to plant and row to row in obtaining higher yields

IMPACT

- Crop productivity has increased due to adoption of proper package of practices.
- Increase in diversifying the crop varieties and early sowing to comply market demand
- Planning to diversify investment and starting poultry rearing for further increase in income

ANNUAL INCOME APPROX

Rs. 1.00 lakh per annum.





CASE STUDY - 10

Urmila Mahato

Name of the member: Urmila Mahato

Name of the SHG: Mansa Mahila Swayam Sahayata Samuh

Address: Village Saldi, GP- Govindpur, Block- Saraikela, District- Saraikela Kharswan.

ACTIVITY

Agriculture and animal husbandry.

INITIATIVE

- Construction of poultry and goat shed through convergence of multiple departments to enhance livelihood in animal husbandry sector.
- Training and handholding for use of hybrid seeds and adoption of proper package of practices
- Training on crop package of practices and livestock rearing.

CHALLENGES

- Sowing traditional crop varieties which are resulting in lesser yields and adoption of poor package of practices
- Lack of adequate Credit facilities
- Non-technical livestock management.

SOLUTIONS

- Livestock yield improved significantly due to proper care and maintenance by timely feeding, vaccination and treatment
- Replacement of low yielding traditional varieties with high yielding hybrids and sustainable land utilisation by line sowing leaving behind seed broadcasting

IMPACT

- Crop productivity has increased due to use of hybrid varietal seeds and adoption of good agro-ecological practices.
- Nearly 30k as additional income was generated after selling rice from paddy
- Peer learning has helped the farmers and enhanced their income for the same.

ANNUAL INCOME APPROX

Rs. 1.00 - 1.20 lakh per annum.





CASE STUDY - 11

Fulmani Devi

Name of the member: Fulmani Devi

Name of the SHG: Adarsh Mahila Sakhi Mandal.

Address: Village - Nayapur, Block- Garwah sadar, District- Garwah.

ACTIVITY

Protected and well-designed cultivation under nursery and floriculture.

INITIATIVE

- Included in SHG groups for livelihood support through financial and other technical inputs.
- Creating network through community institutions for extending support to increase income.
- Time to time technical support to Fulmani Didi.

CHALLENGES

- Lack of confidence to start new business along with lack of proper knowledge about the market.
- Inadequate access to market inputs.

SOLUTIONS

- Capacity building of required skills.
- Supplying flowers to vendors in local markets.
- Connecting with value chain established flower markets.

IMPACT

- Other women from the same village gained courage to start new business.
- A must visit nursery for those who want to start a local business.
- Financial benefit with local technical solutions.

ANNUAL INCOME APPROX

Rs. 1.00 - 1.15 lakh per annum.



CASE STUDY - 12

Babita Devi



Name of the member: Babita Devi

Name of the SHG: Gendafool Ajeevika Sakhi Mandal.

Address: Block- Garhwa Sadar, District- Garhwa

ACTIVITY

Mushroom production.

INITIATIVE

- Starting mushroom production as a cash crop.
- Financial assistance along with technical support as per requirement.

CHALLENGES

- During the initial phase, family was not very supportive.
- Less access to markets
- Lack of quality inputs along with financial assistance.
- It's a new crop which is being cultivation in the local area.

SOLUTIONS

- Capacity building on mushroom production along with linkages with required marketplace (Like shopping malls, daily bazar etc).
- Value addition in mushroom for increasing its shelf life
- Financial support through SHG network.

IMPACT

- She has become source of inspiration for other SHG members.
- Village Organization- Cluster Level Federation (VO/CLF) played a vital role in scaling up the process through their network.
- Financial empowerment along with the introduction of new cash crop.

ANNUAL INCOME APPROX

Rs. 1.00-1.5 lakh per annum.



CASE STUDY - 13

Sanju Mahato



Name of the member: Sanju Mahato

Name of the SHG: Jay Ma Mansa

Address: Block-Chakradharpur, District-West Singhbhum

ACTIVITY

Organic farming

INITIATIVE

- Inclusion of Sanju Mahato in the SHG network.
- Customised training and capacity building support.
- Ensuring availability of finances as per the requirement.
- Implementing proper package of practices.

CHALLENGES

- Pre-existing farming practices.
- Lack of organic pesticides and manure.

SOLUTIONS

- Formation of farmer producer group for organised production and business.
- Connecting financial solutions to community people.
- Enhanced production of nadep and vermicompost.

IMPACT

- From vegetable cultivation, floriculture and other agri-allied practices, her total income was around Rs.1.5L per annum.
- Due to increased income and better lifestyle, Didi has become a role model for others.

ANNUAL INCOME APPROX

Rs. 1.5 Lakh per annum.





CASE STUDY - 14

Sangita Devi

Name of the member: Sangeeta Devi

Name of the SHG: Maharani Ajeevika Shakhi Mandal

Address: Block- Simaria, District- Chatra

ACTIVITY

Tomato production and value addition through market linkages of tomato

INITIATIVE

- Scientific production of tomato with productive value.
- Aggregation through Producer Groups (PGs).
- Buying and selling of tomato as a high value crop.

CHALLENGES

- Financial back up is a challenge for starting high level procurement.
- Market solutions throughout the year is another challenge.

SOLUTIONS

- Formation of FPO or issue mandi licence for the PG is the solution for securing larger profit share.
- Connecting with steady permanent buyers in the open market.

IMPACT

- Farmers diversified their crops and turned to tomato production.
- This can be seen as a PG influence cropping pattern through VO and CLF and providing market solutions

ANNUAL INCOME APPROX

Rs. 2.00-2.5 Lakh per annum.



CASE STUDY - 15

Sanjukta Mahato



Name of the member: Smt. Sanjukta Mahato.

Name of the SHG: Pragatai Mahila Samity, Gopinathpur.

Address: Block Chakradharpur, District-West Singhbhum.

ACTIVITY

Scientific production of rice, vegetable, and dairy production.

INITIATIVE

- Proper crop planning.
- Linkages with raw materials.
- Training and capacity building.
- Proper financial linkages to start more production.

CHALLENGES

- Lack of a warehouse kind of space to stock the entire production.
- Lack of knowledge and belief in organic farming.
- Time to time availability of funds/working capital is a challenge.

SOLUTIONS

- Time to time training and capacity building workshop.
- Handholding support as per requirement.
- Linking with financial credit facilities

IMPACT

- Sustainable package of practices and deduction in cost of farming.
- Integrated farming for high production and linkages with value chain.

ANNUAL INCOME APPROX

Rs. 2.5-3.00 lakh per annum.





CASE STUDY - 16

Ajanti Ekka

Name of the member: Ajanti Ekka

Name of the SHG: Kiran Ajeevika Mahila Samuh

Address: Block- Simaria, District- Chatra

ACTIVITY

Watermelon and brinjal cultivation with a business model

INITIATIVE

- Scientific cultivation pattern
- Pure organic cultivation for better price
- Ensure market linkages.

CHALLENGES

- Lack of knowledge and belief in organic farming
- Selling rate is not up to the mark to make profit
- Proper storage infrastructure for better price

SOLUTIONS

- Selling through FPO.
- Aggregation of production for better price.
- Training and capacity building of farmers along with better market support.

IMPACT

- Replication of watermelon cultivation.
- Community institutions are involved in organic production to ensure community ownership.
- PGs are making a difference in supply chain for FPO.

ANNUAL INCOME APPROX

Rs. 1.25-1.40 lakh per annum.



CASE STUDY - 17

Maloti Dehuri



Name of the member: Maloti Dehuri

Name of the SHG: Radha Krishna Ajeevika Sakhi Mandal.

Address: Block- Bahagora, District- East Singhbhum.

ACTIVITY

Goatery business.

INITIATIVE

- Contextualize livelihood planning.
- Capacity building exercise with SHG members
- Linkages with proper input to ensure production as per market size

CHALLENGES

- Lack of awareness regarding animal husbandry
- Lack of time required for training.
- Availability of startup capital
- Mortality rate.

SOLUTIONS

- Training of livestock management.
- Financial linkages through SHG system.
- Support through Ajeevika Posu Sakhi and block technical person.

IMPACT

- Currently she is earning Rs Rs. 70,000/- to 1 lakh per annum additionally from goat rearing
- Currently, she has a total of 14 goats and is planning to increase the number every quarter.

ANNUAL INCOME APPROX

Rs. 1.00 to 1.3 lakh per annum.





CASE STUDY - 18

Sumita Bhol

Name of the member: Sumita Bhol

Name of the SHG: Maa Laxmi Mahila Sangh.

Address: Block- Bahragora, District- East Singhbhum.

ACTIVITY

Organic vegetable cultivation

INITIATIVE

- Customized livelihood planning with linkages with other Income Generation Initiative (IGI) activities.
- Training and capacity building of SHG member on scientific organic farming.
- Linkages for time-to-time inputs.

CHALLENGES

- Lack of belief in organic farming.
- Lack of finance or startup capital.
- Unavailability of organic pesticides in the open market.

SOLUTIONS

- Training on farm management and organic production.
- Ensure three times cultivation of production.
- Time-to-time support from Ajeevika Krishi Sakhi and block technical person.

IMPACT

- Scaling up the organic farming process.
- She has become motivation for community to adopt organic farming.
- Increased belief in organic farming.

ANNUAL INCOME APPROX

Rs. 1.00 to 1.05 lakh per annum.



CASE STUDY - 19

Rubi Rana



Name of the member: Rubi Rana

Name of the SHG: Hara Gauri Mahila Samity.

Address: Block- Bahragora, District- East Singhbhum.

ACTIVITY

Livestock business with goatery.

INITIATIVE

- Proper livelihood planning.
- Time-to-time linkages with required inputs
- Convergence with MGNREGA for shed infrastructure.

CHALLENGES

- Lack of knowledge on goat rearing as a business model.
- Lack of natural infrastructure for goat rearing in the village.
- Start up cost is another challenge for the community

SOLUTIONS

- Training on livestock management.
- Handholding support through Pashu Sakhi and monitoring support through VO subcommittee.
- Initial loan amount available from Community Investment Fund (CIF) through CLF

IMPACT

- Currently she is earning a good income through the livestock business.
- Convergence with MGNREGA is an example for other SHG members to start something similar
- VO takes up a better governance role for all members to ensure livelihood support.

ANNUAL INCOME APPROX

Rs. 1.00 - 1.10 lakh per annum.





CASE STUDY - 20

Banjali Murmu

Name of the member: Banjali Murmu

Name of the SHG: Jaher Ayo Mahila Mandal, Murakati Village.

Address: Bahragora, District- East Singhbhum.

ACTIVITY

Organic and business-oriented vegetable cultivation

INITIATIVE

- Customisation of livelihood planning with scientific agri production.
- Optimum utilization of land.
- Organic production of vegetables.

CHALLENGES

- Lack of proper training.
- Lack of startup fund to start cultivation as per requirement.
- Pure organic production is a challenge as all the neighbouring plots are non-organic and as a result the irrigation channels are filled with non organic pesticides which are connected to the organic plots.

SOLUTIONS

- Training on farm management and organic nursery
- Ensure three times regular and timely production.
- Handholding support from Ajeevika Krishi Sakhi along with block technical person.

IMPACT

- On her personal land she is able to grow organic crops.
- Awareness regarding organic production.
- Special rate for organic production in the market.

ANNUAL INCOME APPROX

Rs. 1.00 lakh per annum.



CASE STUDY - 21

Rekha Mahato



Name of the member: Rekha Mahato.

Name of the SHG: Pragati Mahila Samity.

Address: Village - Bhuni, Block-Boram,
District- East Singhbhum.

ACTIVITY

Goatery business

INITIATIVE

- Proper livelihood planning along with availability of local resources
- Channelizing proper market linkages
- Channelizing linkages for required inputs as well

CHALLENGES

- Lack of knowledge regarding livestock rearing.
- Availability of start-up cost.
- Lacking of proper infrastructure.

SOLUTIONS

- Enrolled in PG and getting financial support.
- Training on livestock management.
- Connecting and receiving support from Ajeevika Pasu Sakhi.

IMPACT

- Number of animals have increased and now there are 25 animals
- Additionally, she is earning around 80K a year to make her family 'Lakhpati'

ANNUAL INCOME APPROX

Rs.1.5 lakh per annum.





CASE STUDY - 22

Chanchala Devi

Name of the member: Chanchala Devi

Name of the SHG: Tulsi Ajeevika Swyam Sahayata Samuah

Address: Village- Manika, Block name- Manika, District- Latehar

ACTIVITY

Running a general store

INITIATIVE

- Initially she had started a small general store in the village
- Further she took a loan from her SHG, to make her store better and to increase the number of items and decorate the shop to attract customers.
- She took a loan of 20K in two phases from the SHG to add more value to her shop.

CHALLENGES

- Bidding the shop owners and the competitive market was the first challenge she faced.
- Creating a dedicated customer base is another challenge.
- Having big financial links is another challenge to start/open a competitive general store.

SOLUTIONS

- Taking the initial loan amount from the SHG.
- With support from JSLPS team, cash credit linkages with banks is another solution which was sanctioned.
- Making the shop more demandable for the customer as there are no other big market players to sell similar items.

IMPACT

- Now-a-days, Didi is becoming role model for others and every Didi wants to start some business
- Her family has become more economically strong and all members of her family live a dignified life.
- Her sons are going to school and two of them are even going for private tuition as well.

ANNUAL INCOME APPROX

Rs. 1.2 lakh per annum .



CASE STUDY- 23

Purnima Devi

Name of the member: Purnima Devi

Name of the SHG: Ganesh Ajeevika Sakhi Mandal

Address: Chutia, Block name- Ranka, District- Garwah.

ACTIVITY

Backyard poultry farming.

INITIATIVE

- Purnima Didi was included in SHG for financial and non-financial support to start a new business.
- Motivation and time-to-time training for better production and reduction in mortality.
- Financial assistance given to SHG

CHALLENGES

- Lack of confidence to start a new business.
- Unsure about timely supply and being a small unit open market selling would be difficult as there are big players in the market.
- Lack of technology and technical knowledge led to high mortality of chicks.

SOLUTIONS

- She received training from the district animal husbandry department for making manure.
- Advertising and creating awareness about making manure and its importance among SHG members.
- Motivating and building capacity of Didi to start a new business.

IMPACT

- The mindset of the family changed regarding their perception of women
- Other women in the Gram Panchayat started venturing into the business space after seeing the profits
- Financially empowering Didi to start a business can be seen as an example of convergence of multiple departments.

ANNUAL INCOME APPROX

Rs. 1.5 lakh per annum.





CASE STUDY - 24

Susmita Devi

Name of the member: Susmita Devi

Name of the SHG: Satya Sai Samuh

Address: Village Name- Tenar, Block nae-Garwah Sadar, District- Garwah

ACTIVITY

Diversified farming and CSC centre

INITIATIVE

- Inclusion in SHG group for further assistance.
- Motivation to start new business, adopting new technologies.
- Financial assistance from SHG to take new steps

CHALLENGES

- Lack of funds and unavailability of working capital to start a new business and to buy new machineries.
- Market is another challenge for selling after production.
- Tagging with organic farmers to sell produce in large markets,
- Poor knowledge on how to run machineries and tools.

SOLUTIONS

- Proper training to run CSC centre for the community.
- Exposure visits to Integrated Farming Cluster (IFC) to gain knowledge and to be able to continue running the CSC centre
- Training on chick hardening process

IMPACT

- Other women from the village have become inspired to start the same business after seeing Susmita's success
- Financial empowerment on big scale
- She has opened her own shop in the main market which has now become the main source of income for her family.

ANNUAL INCOME APPROX

Rs. 3.5 lakh per annum.



CASE STUDY - 25

Kiran Yadav



Name of the member: Kiran Yadav

Name of the SHG: : Sitara Ajeevika Sayam Sahayata Samuh

Address: Village name- Mile, Block name- Monika, District- Latehar

ACTIVITY

Yadav Kirana Store (Grocery shop)

INITIATIVE

- Initially she opened her own shop at a minimal cost in her house.
- Taking loan from her SHG for renovating her shop.
- She also took loans from other government sources to increase the number of items available in her shop.

CHALLENGES

- Being a woman, it was difficult for her to start a business and getting permission from her elders to do so.
- Acquiring working capital is a challenge for her family's financial condition was not good
- Creation of space in the open market is difficult as there are some big players already in the market.

SOLUTIONS

- Taking low interest loan from the SHG along with increasing financial literacy.
- Time-to-time training on financial management through JSLPS

IMPACT

- Enhanced income
- Linkages with SHGs who are operating hotels to supply grocery items, thereby enabling both parties to earn profit.

ANNUAL INCOME APPROX

Rs. 1.2 lakh per annum





CASE STUDY - 26

Fulwati Devi

Name of the member: Fulwati Devi

Name of the SHG: Adarsh Mahila Sakhi
Mandal

Address: Narayanpur, Block name- Garwah
Sadar, District name-Garwah

ACTIVITY

Protected cultivation for nursery and flower cultivation

INITIATIVE

- Included in the SHG system to enable support structure for the same.
- Motivated with proper hands-on training to start business and production.
- Financial linkages to start business with a low-cost loan

CHALLENGES

- Lack of confidence and challenging environment to start a new business
- Market is another concern and getting a proper price is another challenge for the business.
- Inadequate access to markets for the same.

SOLUTIONS

- Involved in capacity building workshop to learn nursery management.
- Supply of flowers to local temple, along with local vendors.
- Tagging farmers for quality products specially in a government event

IMPACT

- Financial empowerment to run a proper business.
- Didi has become a role model and she is motivating others to start new ventures for more profit.
- A must visit for those women who really wants to start their own business.

ANNUAL INCOME APPROX

Rs. 1.00 to 1.50 lakh per annum.



CASE STUDY - 27

Kiran Devi



Name of the member: Kiran Devi

Name of the SHG: Laksmi Ajeevika Sakhi
Mandal

Address: Village name- Udsugi, Block name-
Garwah Sadar, District name- Garwah

ACTIVITY

Sheep rearing

INITIATIVE

- Connecting with proper sheep rearing trainers and linking with proper financial linkages to start business.
- Financial assistance from SHG to start the business at a low interest rate.
- Time-to-time technical support through Pasu Sakhi to mitigate the risks
- Motivating and building confidence to start a new business in the livestock sector

CHALLENGES

- Connecting with markets will be difficult as there are already big players in place.
- It is a labour intensive business, so it was difficult to arrange technical labour at a low cost.
- Building capacity with respect to the livestock business

SOLUTIONS

- Building capacity on livestock management.
- Connecting with open markets for higher returns.
- Involvement of other SHG members for labour intensive work and paying them as per the norms.

IMPACT

- Gained confidence as well as interest in running the inherited family business.
- Better management of livestock resulting in higher outputs (wools for blanket).
- Assured financial stability of family.

ANNUAL INCOME APPROX

Rs. 1.5 lakh per annum.





CASE STUDY - 28

Usha Devi

Name of the member: Usha Devi

Name of the SHG: Badal Mahila Vikash Sangh

Address: Barlong, Block name- Ramgarh Sadar, District- Ramgarh

ACTIVITY

Timber plant nursery, vegetable cultivation, and raising livestock.

INITIATIVE

- Engaging Didi in proper livelihood planning methods and connecting all financial solutions available for SHG members.
- Training and building capacity as per the requirement.

CHALLENGES

- Lack of working capital during the initial phase of the business is a challenge.
- Lack of confidence and support from her family to start the business

SOLUTIONS

- Financial linkages through SHG and linkages with a bank for bigger loan amount.
- Financial literacy to start a new business.

IMPACT

- Promotion of different kinds of sustainable livelihood activities.
- Integrated way of farming and raising livestock was seen as a complementary business model.
- Increase in confidence

ANNUAL INCOME APPROX

Rs. 2.65 lakh per annum.



CASE STUDY - 29

Belmati Kandeyang

Name of the member: Belmati kandeyang

Name of the SHG: Chandu Maskal Mahila Samuh

Address: Khutpani, Block name- Khutpani, District Name- West Singhbhum

ACTIVITY

Gardening.

INITIATIVE

- Taking training about gardening after joining in SHG.
- Financial linkage and convergence with multiple schemes to start gardening as a business model.

CHALLENGES

- Financial support is a major challenge which they are facing.
- Lack of knowledge on financial management and market solutions.
- Less availability of market solutions for selling.
- Unavailability of saplings as per the requirement, hence there is delay in production and sale on time

SOLUTIONS

- Taking Loan from the SHG
- Support provided by BRP, FTC and Krishi Sakhi to start production.
- Connecting with open market at Chaibasa and CKP for more profit.

IMPACT

- Increase in the overall income of the family so they can lead a dignified life.
- Less pressure on farmland after introducing gardening as an additional income source.

ANNUAL INCOME APPROX

Rs. 1.5 to 2.0 lakh per annum.



CASE STUDY - 30

Nirmala Murmu

Name of the member: Nirmala Murmu

Name of the SHG: Langtiti Shayam Sahayata Samuh

Address: Ranjbandh, Block name- Dumka Sadar, District- Dumka

INITIATIVE

- Planning for new crop practises.
- Preparing fields and arranging all farming material
- Handholding support at every step to ensure PoP
- Financial support from SHG/VO

CHALLENGES

- Adoption of new cropping patterns for better production.
- Arrangement of cropping materials including the plants.
- Transportation and storage is a challenge after production.

SOLUTIONS

- Technical support provided to the farmer by JSLPS, along with daily hand holding support.
- Support in procurement of saplings
- Support in marketing of the produce and storage

IMPACT

- Increase in family income so that all members can enjoy a dignified lifestyle.
- After seeing the production and income-generation many more SHG members are starting the same crop pattern for increase in income
- It's a sustainable crop pattern

ANNUAL INCOME APPROX

Rs. 1.02 lakh per annum.



CASE STUDY - 31

Rupa Devi



Name of the member: Rupa Devi

Name of the SHG: Chandani Mahila Sangh

Address: Village- Aramdang, Block name- Patratu, District- Ramgarh

ACTIVITY

High value agriculture.

INITIATIVE

- Didi was included in newly formed SHG for backward and forward linkages.
- Engaging her in training and capacity building workshops
- Ensuring financial forward linkages.
- Proper implementation of package of practices.

CHALLENGES

- Pre-existing chemical farming practices is making it difficult to ensure organic farming from the farmer's end.
- Unavailability of organic pesticides in the open market

SOLUTIONS

- Setting up of Women Farmers Field School (WFFS) for training.
- Training on agro-ecological practices through WFFS.
- Handholding support through support structures like Krishi Sakhi, FTC etc.
- Focus on vermicomposting and NPM shop in local market.

IMPACT

- Sustainable package of practices and reduction in cost of farming.
- Through vegetable cultivation and other agri-allied practices her income was around RS. 1.2 Lakh per annum.
- Increased in quality lifestyle for family and income.
- Better education for children.

ANNUAL INCOME APPROX

Rs. 1.2 lakh per annum .





CASE STUDY - 32

Babita Devi

Name of the member: Babita Devi

Name of the SHG: Chameli Ajeevika Sakhi
Mandal

Address: Kunda, District- Chatra

ACTIVITY

Raising livestock and farming.

INITIATIVE

- Started multiple Ajeevika initiative at one go
- Proper livelihood planning with Didi to make her economically stronger.
- Involved in SHG system to get low interest loan, to bridge the gap for financial requirements.

CHALLENGES

- Technicality is the biggest challenge which she is facing, because goat rearing is difficult for her.
- Financial linkages is another challenge to start the business.
- Integrated way of farming is another challenge because of availability of land
- Market rate is another challenge which she was facing for goat rearing and farming.

SOLUTIONS

- Convergence is a solution where she would some benefits from multiple schemes like MGNREGA for shed etc.
- Rigorous training for livestock and integrated farming is another solution.
- Including Didi in her SHG group and connecting with loaning structures from her own community institution.
- Connecting with market through PGs

IMPACT

- After seeing her success, many other have taken a decision to start integrated model for their livelihoods.
- Better income generation in a sustainable way is another challenge for the community
- Her life has become more dignified.

ANNUAL INCOME APPROX

Rs. 1.23 lakh per annum.



CASE STUDY - 33

Raimuni Mahato



Name of the member: Raimuni Mahato

Name of the SHG: Jay Ma Manasa Sakhi
Mandal

Address: Block Name- Sonua, District Name-
West Singbhum.

ACTIVITY

Diversified farming

INITIATIVE

- Farm planning with selected cash crops with support from JSLPS
- Time-to-time training
- Krishi Sakhis supported in forward and backward linkage

CHALLENGES

- Due to lack of monsoon, irrigation is a challenge.
- Availability of good market rate is another challenge.
- Unavailability of irrigation facilities especially during the time of cultivation.

SOLUTIONS

- Targeting small market vendors to sell the product.
- Connecting with other sources of water in a rented manner

IMPACT

- Income enhancement and improved life conditions
- Better market price after linkages through Krishi Sakhis
- Inspired other women farmers for taking up diversified farming

ANNUAL INCOME APPROX

Rs. 1.3 lakh per annum.



CASE STUDY - 34

Madhuri Devi

Name of the member: Madhuri Devi

Name of the SHG: Vidhya Asam kapalwani
ajeevika samuh

Address: Block Name- kachchatti, District
Name- Chatra

ACTIVITY

Dairy farming and sweet shop business

INITIATIVE

- Taking loans to buy new animals to increase income.
- Value addition along with milk business, making sweets and selling it out in the local market.
- Training from JSLPS for making sweets
- Connecting with every VO/CLF member to increase the market outreach for selling purposes

CHALLENGES

- Local markets are not very lucrative for business.
- Market rate is another challenge for locally making sweets.
- Diversifying production is another challenge because Didi does not know about varieties of sweets

SOLUTIONS

- Loan availability for financial support.
- Technical knowledge provided through various kinds of experts and connection made by JSLPS block unit members.
- Use SHG network for selling and advertising the items.

IMPACT

- After seeing this, lots of other Didi aspire to replicate the same model.
- Sustainable income has increased through different kinds of value addition in dairy products.
- It is a good start up and example for other community members.

ANNUAL INCOME APPROX

Rs. 1.5 to 2.0 lakh per annum.



CASE STUDY - 35

Mina Devi



Name of the member: Mina Devi

Name of the SHG: Meena Mahila Samiti

Address: Village Name-Dariyatu, Block Name- Chatra Sadar, District Name- Chatra

ACTIVITY

Layer poultry farming

INITIATIVE

- Promoting layer poultry farming.
- Establishing forward and backward supply chain
- Credit linkages from SHG and VO
- Proper training and regular capacity building to ensure quality production.
- Exposure to model farms in the local area to understand the pros and cons.

CHALLENGES

- Financial losses incurred due to high bird mortality
- Rate fluctuation of the market is another challenge specially for the small vendors.
- Infrastructure set cost was a challenge till her loan was approved by SHG.
- Competing with big market players

SOLUTIONS

- Marketing through PGs
- Using the network of SHGs and VOs to ensure marketing.
- Convergence with multiple departments for backward and forward linkages.

IMPACT

- Other SHG members were inspired with her and opted for layer poultry farming
- Engagement of PGs in end to end business of livestock rearing and establishing a transparent system of business.
- Enhanced awareness about government schemes to support SHG members for further convergence through Gram Panchayats and VOs

ANNUAL INCOME APPROX

Rs. 1.5 lakh per annum.





CASE STUDY- 36

Nilam Ekka

Name of the member: Nilam Ekka.

Name of the SHG: Palash Ajeevika Sakhi Mandal.

Address: Ahuri, Block Neme- Chatra Sadar,
District name- Chatra.

ACTIVITY

Millet production

INITIATIVE

- Selection of Millet as a cash crop and awareness generation on the importance of organic millet for health.
- As the year 2023 was declared as international year of millets, so the demand was high in the market
- Handholding support from JSLPS during pre and post production has enhanced confidence.

CHALLENGES

- The demand is low as millet is not widely consumed in the area.
- Market rate for millets in the local markets does not meet the expectations of the farmers.

SOLUTIONS

- PGs were engaged for production and marketing.
- The network of SHG was utilized for marketing the product.

IMPACT

- Many community member are rethinking about millet cultivation.
- Large scale production enhanced the bargaining power of PGs with big market players.

ANNUAL INCOME APPROX

Rs. 1.2 lakh per annum.



Contributors

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