



JHARKHAND

LIVELIHOOD & ENTERPRISE DEVELOPMENT PROGRAMME HELPS WOMEN SELF-HELP GROUPS SAVOUR SUCCESS

The emerald green forest-covered Dalma Mountain range, Patamda Block, in East Singhbhum district, Jharkhand, is inhabited by small and marginal farmers whose main source of livelihood is agriculture and farm labour. Unfortunately, both of these livelihood enterprises do not yield adequate returns.

To encourage livelihood and enterprise development among the rural populace, 90 members of 25 existing Women Self-Help Groups in Macha village of Patamda block of East Singhbhum district were provided skill-based training on spices processing and packaging by faculties of the National Institute of Food Technology Entrepreneurship and Management (NIFTEM), Sonipat, Haryana under the Livelihood and Enterprise Development (LEDP) programme by NABARD. After assessing the requirement, NABARD collaborated with the Tagore Society for Rural Development to sanction this LEDP project. The project was sanctioned in 2021 but was delayed due to the pandemic. The process began only in March 2022.

“The criteria for selecting these 90 women was that they were needy, active, interested in increasing their income and could devote time to building their entrepreneurial journey,” said an

official of NABARD.

These women were identified from seven villages namely Birra, Mohulbona, Dhadkidih, Sundarpur, Rangatand, Beldihand and Patamda. They were trained in the production and processing of spices and pulses.



Members of Dalma Suddh Masala Utpadak Samity at work.

To overcome power shortage issues, solarisation of the unit was also executed through convergence with [SELCO Foundation](#). It ensured that the women could continue their work without any difficulty. The unit was 90 per cent funded by the Selco Foundation in the form of grant cum revolving fund assistance. The remaining 10 per cent was contributed by women. To meet the credit requirement of the beneficiaries, the Bank of India, Patamda

branch, extended the bank credit through group and individual financing.

During the training, they were also made aware of financial inclusion schemes and the benefit of the various government as well as the social security schemes available for poor rural women resulting in the revival of 37 dormant Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts and the renewal of 59 Pradhan Mantri Suraksha Bima Yojana (PMSBY) and 31 Atal Pension Yojana (APY) accounts.



A Business Correspondent using a Micro ATM to help women withdraw money from their accounts.

After the training, these 90 members took finance from the Bank of India to the tune of ₹.86 million and set up their own spice processing unit which is now generating an additional income of ₹3,500-₹4,500 per month per member. In addition, the beneficiaries have also been provided with mPoS and UPI QR to receive retail payments at their outlet.

A special purpose vehicle (SPV) was floated by the beneficiaries of the project in the name of Dalma Suddh Masala Utpadak Samity. The Samity is focusing on forging new tie-ups with institutional buyers, and shopping malls and aiming to enter the national market through online platforms by the end of FY 2022-23.



A resident of Beldih village, East Singhbhum district, Sushila Rani Mahto, 31, is a mother of two. Mahto has been working for Dalma Suddh Masala Utpadak Samity since its inception and has been positively impacted by the project. “My involvement has increased

my importance in the household in particular and society in general. I have been able to successfully transition from the role of a homemaker to an income generator,” said Mahto, beaming with pride.



Sushila Rani Mahto of Beldih village, East Singhbhum district.

The additional source of income has helped her family meet the household expenditures and take care of her children’s education expenses. Sushila has enrolled her child in a private school and is paying the school fee (₹900 per month) from her income.

The importance of this project is not confined to giving wings to women and helping them aim for the moon. Deep down, the programme is giving a push to the mandate of financial inclusion. Elucidating its relevance, Jaleshwari Singh, 25, of Sundarpur village in East Singhbhum district, said, “The project is creating a better

means of income for them, but has also increased their awareness and understanding for availing the various Government sponsored and bank-linked projects, programmes and schemes.”



Jaleshwari Singh of Sundarpur village in East Singhbhum.

Singh could not hide her happiness while sharing the list of benefits she and other trainees availed from banks, agriculture and horticulture departments informing of group and individual loans, linkage with social security schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY), and sapling growing strictures, subsidised seeds, etc. among a plethora of other benefits. Trained under this programme, Banashri Mahato, 45, Birra village, East Singhbhum district, said, “We used to sell our raw produce,

pulses and spices, at very low prices. But now that we are trained and there is a processing unit at Macha village, we are able to sell our produce at higher prices.”



Banashri Mahato, 45, Birra village, East Singhbhum district.

There were many reasons for low production: outdated cultivation practices and lack of technical know-how and machinery, no storage facility and quality power supply. Moreover, without marketing exposure, the small and marginal farmer members of Self-Help Groups (SHGs) were forced to sell their agri-produce, including spices and pulses, in raw form and at throwaway prices.

Mahato explained how this project has helped increase the production and productivity of spices and pulses in the project area and selling these processed products under the brand, Dalma Shuddh has provided a good source of income to these women.

The new means of employment have also given a new identity to

the women associated with the project. During the training, they were also informed about various financial products of the Bank and they availed of the benefit of affordable financial products such as low-cost bank loans, and enrolled in social security schemes such as PMSBY, PMJJBY, APY, etc.

All these interventions have reduced the cost of production and increased the production and productivity of spices and pulses. The women are involved in the processing and marketing of chilli, cumin, coriander, turmeric and pigeon pea under the brand name, Dalma Suddh – Masala & Daal.

The success of this project has attracted more takers now. “Earlier, these women used to sell their produce at very low prices. They sold their arhar dal at as low as Rs 50-55 per kg to middlemen. But now, they are processing, packaging and selling their produce directly in the market. The price has doubled, going around Rs 120 per kg. Now, more women are interested in joining the project,” said an official from NABARD.

Some products are sold raw but most are processed. Within a few months, each beneficiary has earned a handsome amount on a monthly basis, which is expected to increase further in the coming days. The products are sent to local grocery outlets in Patamda Block and Jamshedpur as well. NABARD has also coordinated

