



# Aajeevika

## Jharkhand



**Issue-132**

# Celebration of World Tribal Day



**This event was not just a celebration of tribal traditions, but also recognition of the efforts of these women towards self-reliance.**

World Tribal Day was celebrated with great enthusiasm at the Birsa Munda Memorial Park in Ranchi. The event showcased the rich tribal culture and traditions of Jharkhand. People from tribal communities across the state participated, making the celebration colourful and vibrant.

One of the main attractions was the stalls set up by women from the 'Aajeevika Didi Café - JharAahar,' run under Palash (Jharkhand State Livelihood Promotion Society). These women presented traditional Jharkhandi dishes like Dhuska, various dishes made from Madua (millet), rice flour roti, Pittha, and more. The delicious smell and taste of these dishes attracted many visitors.

"Participating in the Tribal Day celebration with our Palash Aajeevika Didi Café was an unforgettable experience. Serving our traditional dishes to so many people filled me with pride. The appreciation we received motivates us to keep celebrating and sharing our rich heritage," said Poonam Devi.

In addition to that, various handmade products by rural women were also displayed under the 'Palash' brand which included soaps, oils and other household items made from natural ingredients. People

appreciated the quality of the products and bought them in large quantities. The women expressed hope that, like the last year, they would earn a good income this time too, helping to support their families.

Such programmes help preserve the cultural heritage of Jharkhand and empower rural women. The World Tribal Day celebration was truly a vibrant display of Jharkhand's rich cultural heritage.

"Participating in Tribal Day celebration was a proud moment for me. Setting up my stall allowed me to showcase the hard work of rural women through our handmade products at Palash Mart. The positive response and good earnings have motivated me to keep expanding and setting up more stalls at different fairs," said Shobha Devi.

The event was a huge success, where people bought the indigenous rural products.



## Garima Sannelan: Promoting Gender Equality and Women Empowerment in Rural Jharkhand

The Garima Sannelan serves as a crucial initiative in Jharkhand, striving to create a supportive and empowering environment for women, enabling them to become active participants in their communities and leaders in their own right.



Garima Sannelan, organized by the Social Development domain under Palash (JSLPS), is a pivotal initiative aimed at empowering rural communities, particularly women, in Jharkhand. This program is a key component of Project Garima, which strives to build a socially equitable society where women can enjoy equal rights and live free from discrimination and violence.

The primary goal of Garima Sannelan was to raise awareness and educate rural population about gender equality, women's rights, and various forms of violence and discrimination. The program provided a platform for community members to engage in meaningful

dialogue, learn about their rights and become informed about available services. This initiative sought to empower women, boost their confidence and foster an environment where they can live with dignity and respect.

The event featured a range of activities designed to educate and engage the participants. Workshops and training sessions covered critical topics such as gender-based violence, domestic violence, child marriage and human trafficking. Cultural programs, including street plays, folk dances and songs were organised to communicate important social messages in an engaging and relatable manner. Awareness campaigns involved pamphlets, posters, and educational materials to ensure widespread dissemination of information.

Skill development workshops were aimed to enhance women's economic independence by providing training in agriculture and non-agricultural activities. The program was organized in Khunti, Bokaro, Gumla, Simdega, and Godda.

## Sowing the Seeds of Change



### Empowering Farmers through Advanced Seed Treatment

A transformative approach to agriculture is underway through comprehensive seed treatment initiatives in Jharkhand. The Kharif Crop Scheme is making significant progress as women farmers from self-help groups are actively engaged in seed treatment and the use of advanced sowing techniques like System of Rice Intensification (SRI) Method. Post-sowing, these farmers are employing organic fertilizers and pesticides to ensure robust crop growth. Efforts are also being made on enhancing market access through producer groups, aiming to maximize the benefits for these women farmers.

In Hazaribagh's Katkamsandi Block, 510 kilograms of rice seeds from Birsa Agriculture University were



distributed among women of Sakhi Mandal, who also received hands-on training in advanced agricultural techniques. Similar training sessions are being conducted at various resource centres, such as Gadhwa, Jamtara and Lohardaga, where farmers are educated on seed selection, treatment, and organic methods to reduce dependency on chemical inputs.

Priyanka Kumari who is associated with Durga Sakhi Mandal in Katkamdag Block in Hazaribagh, expressed her gratitude towards Palash (JSLPS), said, "The training has not only improved my understanding of seed treatment but has also given me confidence in achieving better yields and increasing my income."

## Geeta Tudu's Journey to Prosperity through PJAA

### Jamtara



Geeta Tudu and her husband were struggling to make their ends meet by brewing and selling Hadiya (country made liquor) at Sabnipur village in Jamtara. Despite being arduous and humiliating, this

profession was not yielding sufficient income to the family.

However, Geeta's fortunes changed when she was identified by the CRP Drive of the Palash (JSLPS) campaign.

She was introduced to the Phulo Jhano Aashirwad Abhiyan (PJAA) and became a member of the Marang Buru Aajeevika Sakhi Mandal. With an interest-free loan of Rs 25,000, Geeta ventured into vegetable farming. She started selling her produce in local markets and experienced a remarkable turnaround.

Now, Geeta makes around Rs 48,000 annually by selling vegetables, a significant improvement from her previous income. Her journey reflects a successful transition from hardship to a thriving livelihood.

## An Account of Hope & Transformation through Phulo Jhano Aashirwad Abhiyan

The story of Sunita Soren from Chhotkenduwa village under Maheshpur Block in Pakur is one of remarkable transformations. Despite being illiterate, Sunita joined a group in 2016, which became a turning point in her life. Previously, she brewed and sold 'Hadiya,' facing both economic hardships and disrespect.

Her fortunes changed after she became part of the Phulo Jhano Aashirwad Abhiyan and received a total of Rs 25,000 in two instalments.

Starting with two goats, now she has 18 goats, poultry farm and sells vegetables, earning up to Rs 15,000 to Rs 20,000 every month. Sunita also purchased an e-rickshaw with her earnings.

Leaving her previous profession behind, now she lives a respectful life. She attributes her success to the

### Pakur



campaign. Sunita's story exemplifies how targeted support can lead to profound personal and economic growth.

## Lakhpati Didi: Elevating Rural Women

Koderma



The rural women are being empowered by their Community Based Organizations in securing themselves as 'Lakhpati Didi' through various livelihood activities

Nazma Khatoon, a resident of Devi Tand village of Jainagar Block in Koderma, faced financial challenges with her family of five, relying solely on agriculture for their livelihood. Despite owning 100 decimals of land, she could only cultivate 50 decimals

using chemical farming methods, which was insufficient to meet her family's requirements.

Searching for livelihood opportunities, Nazma joined Gulab Aajeevika Sakhi Mandal through JSLPS. Motivated by the benefits shared by it, she also inspired other women in her village to join the group as well. Her involvement in the Village organization led her to learn about RSETI training program. In February 2024, she participated in this program to gain knowledge in organic farming.

The training obtained by her in organic farming significantly transformed her agricultural practices. As a result of which, Nazma's annual income increased up to Rs1, 20, 000 per annum which further inspired her to send her three children to the city for better education. She also got support from her husband, who was actively seeking agricultural knowledge.

Now, Nazma has become a role model in her community, promoting advanced farming techniques and government schemes for farmers. She feels proud to be part of the SHG and is popularly known as "Lakhpati Didi" in her village.

## Community Based Institutions: A catalyst to the Success of Rural women

Savita Devi, lives in Sidharwa village under Chauparan Block of Hazaribagh, faced many challenges in her life. Her family's financial situation was tough with her husband working as a daily wage labourer while she supported their household by sewing. Despite their hard work, they struggled to make their ends meet, but Savita dreamed of a better future for her family.

In 2017, Savita joined Roshni Aajeevika Mahila Samuh, under DAY-NRLM. This decision changed her life. With support and training from the SHG, Savita learnt new skills and also got support to grow her small clothing business. In 2023, she received a loan of Rs. 50,000, which she used to open "Manya Vastralaya," a garment store.

Gradually, the shop became popular among the people, offering various fabrics, readymade clothes, and accessories for men and women. Savita's income increased up to over Rs 10,000 per month enabling her

Hazaribagh



Savita has turned challenges into opportunities with the support of her SHG. Her journey from a struggling homemaker to a successful entrepreneur shows the power of community-based support.

to support her family and invest in her business. She also opened a beauty parlour and planning to expand her business further by separating her tailoring centre from her garment store.

## Empowering Rural Women to Thrive

**Godda**



**Rooted in Resilience, Rambha Devi is cultivating dreams with the support of her SHG.**

In the village of Sarbindha, located in Poreyahat Block in Godda, Rambha Devi's life was a reflection of hardship. Her husband, worked as a migrant labour

out of state and the family's income was primarily from subsistence farming and labour, leaving them in a vulnerable financial state.

In 2016, seeking a way to improve her family's financial conditions, Rambha joined the Maa Tara Mahila Mandal under Palash (JSLPS). Embracing the opportunity to transform her life, she accessed a total loan of Rs 65,000 in two instalments through the SHG.

With the support of loan amount, Rambha ventured into organic vegetable farming, focusing on crops like eggplant, chilli, and watermelon, adapting her choices to seasonal demands. Her dedication and hard work bore fruits, yielding a monthly income of Rs 12,000 to 16,000 per month.

Rambha's success in agriculture enabled her to repay her loans on time, marking a significant improvement in her family's financial situation.

## Pioneering rural entrepreneurship with Mineral Water Plant through SVEP

A group of enterprising women led by Lalita Devi at Thethaitangar Block in Simdega have redefined self-sufficiency by establishing the Amrit Jaladhara RO Mineral Water Plant. Traditionally reliant on forest-based livelihoods, these women are exploring new opportunities through non-traditional ventures. Earlier, Lalita's husband used to work as a driver, and her family was struggling financially

Supported by the Palash (JSLPS) Start-up Village Entrepreneurship Program (SVEP), Lalita and her fellow members of the Amrit SHG invested Rs 7 lakh to launch the water plant which also included Rs 3 lakh from bank loans, 1 lakh from the group, and personal contributions. Their venture supplies clean RO water across the block and Simdega district.

They sell over 60 water jars every day generating a monthly income of Rs 30,000, which may be increased to Rs 40,000-45,000 during summer. Their reach extends to block offices, banks, and markets, showcasing their business impact.

The water plant has transformed their finances,

**Simdega**



**From reliance on forest to entrepreneurial success.... these women are redefining possibilities with innovation**

providing a reliable source of income. With partners like Divya Sarita Tiki and Manju Devi, Lalita's success inspires other women to pursue economic empowerment and utilize government support, fostering a wave of entrepreneurship in their community.

## DDU-GKY paving ways to transforming future

Priya Kujur, hailing from the Katkamsandi Block in Hazaribagh, grew up in a family of six with an annual income of merely Rs 55,000. After completing her matriculation, financial constraints forced her to give a pause to her education. But, Priya longed for a better future, not just for herself but also for her family.

Her journey towards independence began when she learnt about the DDU-GKY scheme. Driven by the aspiration to be self-reliant and support her family, Priya enrolled in the Sewing Machine Operator (SMO) trade at the Learnet Institute of Skills in Hazaribagh. After successfully completing her training for 6 months, Priya was selected by Royal Classic Mills at Tirupur in Tamil Nadu as a Sewing Machine Operator and is earning nearly Rs 10,000 per month; a significant contribution that has uplifted her

**Hazaribagh**



*DDU-GKY leveraged skills training to Priya for her economic and personal growth.*

family's financial situation. With her new skills and stable income, Priya can support her family and pursue further education to enhance her qualifications.

## Realising Dreams through Advanced Farming Techniques

**West Singhbhum**



Relying solely on traditional agricultural practices for their livelihood, Lakshmi Kui Bari lived in Tantnagar block of West Singhbhum. As their expenses increased, they started facing financial constraints as they were dependent on the monsoon for irrigation which limited their crops to certain seasons. The family was struggling hard to meet their daily expenses and school fees for their children.

Seeking a solution, Lakshmi joined the Lowa Bah Mahila Sakhi Mandal, where she learnt about the

JHIMDI Project of Palash (JSLPS). Eager to improve her situation, Lakshmi discussed the project with her husband and registered herself for it. Through the project, she received a micro drip irrigation system and attended a series of training sessions on effective agricultural practices. The drip irrigation system transformed her farming, allowing her to do year-round cultivation.

Last year, during the Rabi season, she sowed beans investing Rs 3,100 and earned a profit of Rs 45,000. This year, in the Kharif season, she sowed ladyfingers spending Rs 7,500 and earned a profit of Rs 55,000. With her total annual income exceeding Rs 1 lakh, Lakshmi has proudly become a 'Lakhpati Didi'.

With her newfound success, Lakshmi bought a scooter for herself and enrolled her children in a good school. Now, she is leading a happy life.

## Economic Upliftment led by Community Support and Business Ventures

**Garhwa**



**Anjani Devi's journey from poverty to prosperity highlights the transformative power of SHG support. With a successful mobile accessories business, she has uplifted her family and is expanding her entrepreneurial ventures.**

Anjani Devi, lives at Hetar Kala village under China Block in Garhwa. Coming from a very poor family, it was really tough to meet their basic needs. Anjani knew that she had to do something to change their financial condition, but had not idea about any livelihood opportunities.

In 2018, Anjani's life changed completely after she

joined Ganesh Aajeevika Sakhi Mandal as support from the SHG gave her the confidence to start a new business. With the help of the Community Investment Fund and the Cash Credit Linkage. Anjani took a loan of Rs 40,000 and opened a mobile parts and accessories shop, selling items like back covers, headphones, chargers, cables, adapters along with cold drinks.

The demand for mobile accessories was quite high in the region and Anjani's business sense helped her meet the customers' needs. She started earning up to Rs 10,000 per month and gradually became the main earning member of the family which further enabled her children to get quality education in good schools. Their standard of living improved, and they no longer had to worry about their necessities.

As her husband also supports her in running the shop, their combined efforts have improved their financial situation. Anjani is now planning to open a new shop in the main market.

## Transforming Lives Through Entrepreneurial Ventures

Pooja Kumari belongs to Madanpur village in Chhatrapur Block of Palamu. Her economic condition was not very good and hence, she wanted to support her family. Due to the lack of knowledge and information, she did not find any option to become economically independent.

Later, she joined the Anshu Sakhi Mandal in the year 2015. Soon after joining the group, she took a loan to sell tailoring materials like thread, buttons, elastic, needles, fabric pieces/levels, borders, and laces. Gradually, she started working as a tailor in her shop. Impressed by her excellent tailoring skills, girls and women from the neighbourhood started coming to her to learn sewing skills.

Currently, Pooja has five sewing machines and she teaches sewing to more than 30 students. So far, Pooja has trained more than 120 individuals in tailoring.

Pooja worked as a VO accountant and PRP in the early part of her career. Every month, Pooja earns Rs 10,000

**Palamu**



**Pooja Kumari's tailoring business empowered her community. By training over 120 individuals, she is fostering economic independence and self-reliance.**

from tailoring business and an additional Rs 4,000 to Rs 5,000 from her shop. Pooja independently manages her household expenses and the educational costs of her children.

## Harnessing Opportunity: SHGs boosting Rural Growth

Mamta Kumari a resident of Besra village in Bariyatu Block of Latehar. She transformed her life after joining the Khushiyali Sakhi Mandal in 2018. Before this, her family struggled financially, with her husband's small-scale farming barely meeting their basic needs. However, through her active participation in the SHG, Mamta gained confidence and learned about new livelihood opportunities.

She took a loan of Rs 2,00,000 from the SHG, which she used to purchase a tractor. This investment not only supported their farming activities but also provided additional income by renting out the tractor. Besides that, Mamta started working with Palash (JSLPS) in various roles, including Master Book Keeper and later as a Community Resource Person for Enterprise Promotion.

Mamta's monthly income now has gone up to Rs 8,000 – Rs 10,000 from the tractor and Rs 4,000 – Rs 5,000 from her cadre work, significantly improving her family's standard of living. Mamta is now saving for her



**Through strategic investments, Mamta Kumari turned financial challenges into opportunities for growth. Her success in farming and community roles now inspires others in her village.**

children's education to ensure a brighter future for them. Her story of resilience and success serves as an inspiration to others in her community.

## From Struggles to Empowerment: A Journey towards Becoming a BC Sakhi

**Khunti**



**Through dedication and support from the SHG, Sumitra overcame financial hardships and became a BC Sakhi. Today, she empowers her community with essential banking services and earns recognition and respect**

Sumitra Tirkey is from Sahilong village in Karra block of Khunti. Previously, she relied on farming and animal husbandry to support her family. Her financial situation was challenging and her family struggled. She was eager to find a job but lacked the knowledge and skills to secure one.

Her life started changing after she joined the Shobha Aajeevika Sakhi Mandal, where she started saving money regularly. During group meetings, she learnt about various livelihood activities available for SHG women under Palash (JSLPS). With guidance from JSLPS staff, she received training and became a BC (Business Correspondent) Sakhi.

In her role as a BC Sakhi, Sumitra is responsible for opening bank accounts, linking Aadhaar and providing door-to-door services, particularly for elderly people who need assistance with their pensions. Her monthly transaction ranges from Rs 28 to 30 lakh which is a testament to her dedication and efficiency. Sumitra is now very happy, as she receives recognition and respect from her community. She earns up to Rs 10,000 a month which improved her family's financial condition.

## A New Dawn of Self-resilience...

**Hazaribagh**



Neelam Devi, lives in Chorheta village under Sadar block in Hazaribagh, joined the Roshni Sakhi Mandal under Palash (JSLPS) in 2019. Before joining the SHG, Neelam and her husband were struggling hard to support their family through farming, which was

becoming increasingly difficult for her.

After joining the SHG, Neelam was appointed as a Krishak Sakhi, making her earn an honorarium of Rs 1,500 per month. With an initial loan of Rs 20,000 from the group, she started goat rearing which started generating an annual income of Rs 40,000 to Rs 50,000. Neelam successfully repaid her first loan and took an additional loan of Rs 15,000 to help her husband start brick kiln business. Their combined efforts now bring in an annual income of Rs 1.5 to Rs 2 lakh per annum. This financial success has enabled them to provide quality education for their children, significantly improving their standard of living. Neelam's journey with the SHG has not only enhanced her family's financial situation but also exemplifies the transformative impact of SHGs on rural women.

-Reetika Kumari

## Simple Beginnings: Sunita Kumari's Journey Towards becoming Lakhpati Didi

Sunita Kumari, hailing from Lupung village under Katkamsandi Block in Hazaribagh, exemplifies the transformative power of hard work and dedication. Her journey towards success began in 2018 when she joined the Rani Mahila Samuh. At that time, her family owned just 25 decimals of land which was being cultivated by her husband to support their livelihood.

Despite their limited means, Sunita harboured dreams of a brighter future and took decisive steps to achieve them. To achieve her goals, Sunita secured a loan of Rs 1.5 lakh from the SHG and launched a multipurpose store in her village. Initially, she focused on electronic and mobile repairs, a much-needed service in her rural area, Sunita's commitment and customer-centric approach quickly led to success, enabling her to repay the loan. On the basis of her earlier achievements and experiences, Sunita expanded her business. She opened a grocery shop to provide daily essentials, and then diversified it further by adding a cosmetic store. After completing the

**Hazaribagh**



course of beautician, Sunita also opened a beauty parlour.

Sunita's ventures significantly improved her family's financial conditions, enabling them to expand their agricultural holdings up to 4 acres. Besides running the stores, Sunita and her family now cultivate potatoes and peas, which ensure a stable income for them. Her stores now generate daily sales of Rs 3,000-4,000, reflecting her business acumen and hard work. With annual earnings exceeding up to Rs1 lakh, Sunita has earned the title of "Lakhpati Didi". Sunita plans to further expand her business and aims to create a comprehensive shopping destination in her village.

- Neha Goreti Minj

## News-Brief



**Shri Manjunath Bhajantri, IAS, has taken the charge as CEO of Palash (JSLPS)** at the State Office in Ranchi. After taking charge, he engaged with domain heads to gain insights into the organisation's various activities. His interactions provided him with a comprehensive understanding of the initiatives aimed at enhancing the economic well-being of the community.

**Minister's Rakhi Message:** On Raksha Bandhan, women from the Sakhi Mandal in Jamtara read a heartfelt message from Jharkhand's Honorable Rural Development Minister Dr. Irfan Ansari. The minister praised the work of SHGs and promised further support. Women in rural Jharkhand are empowering themselves through various livelihood activities, leading their communities toward a brighter future.



**National Commission for Women (NCW) workshop :** Rupamani Barla, a Gender CRP from Jagriti CLF in Murhu Block under Palash (JSLPS) represented Jharkhand at the National Commission for Women (NCW) workshop in New Delhi. She shared her experiences from Murhu Block, discussing strategies to combat gender-based violence. The workshop focused on how Gender Resource Centers (GRC) work and the processes used to resolve cases of violence against women.

## News-Brief



**Review Meeting:** Shri Manjunath Bhajantri, IAS, CEO of Palash (JSLPS), took his first review meeting at the state office in Ranchi. He reviewed the work updates and shared ideas to speed up progress. Shri Bhajantri emphasized the need to expedite initiatives for effective implementation, ensuring that the organization's objectives are met promptly and successfully. COO, Palash (JSLPS)

and State program managers attended the meeting.

**Independence Day Celebrations:** On Independence Day, women from Self-Help Groups across Jharkhand hoisted the tri-colour in their communities. Celebrations were held at various block and district offices. The SHG members were felicitated for their good work across the state.



**JICA team visit:** Representatives from the Japan International Cooperation Agency (JICA) visited Namkum Block in Ranchi to review the progress of the JHIMDI project implemented by Palash (JSLPS). Ms Hirata Momo and Ms Sushma Sen Aadrashi inspected MDI fields in Rampur and Sarwal villages, observing the benefits for local farmers. They

also inaugurated a new Multipurpose Community Center in Kharsidag village and engaged with farmers to discuss the impact of JICA's initiatives and future projects.

## News-Brief



**Photography training:** A Four-days' photography training for the field staff in two batches was successfully held in Dhanbad led by senior photojournalist Diwakar Prasad. The State KMC team also provided orientation on Knowledge Management and Communications (KMC). DPM Dhanbad attended and interacted with the participants. Around 35 participants attended the training programme in each batch, along with State KMC members.

**VDVK Visit:** The Deputy Development Commissioner visited the Van Dhan Vikas Kendra at Sadar Block in Khunti, where women from Sakhi Mandal are making lac bangles and bringing recognition to the district at the national level. They are selling these bangles at Saras Melas across various states, boosting their livelihoods. The Deputy Commissioner encouraged the women and assured them all possible support. The visit included Palash (JSLPS) Khunti DPM, other staff members and women from the Van Dhan Kendra.



**Workshop on FPOs and cooperative societies:** A one-day workshop on FPOs and cooperative societies was held at Gumla Collectorate under the chairmanship of Deputy Commissioner Shri Karn Satyarthi. The workshop included BOD members and CEOs from 23 FPOs and cooperatives supported by Palash (JSLPS), PRADAN and NABARD. The Deputy Commissioner reviewed the economic activities and directed to increase the business turnover from Rs 84 crore. Good practices in ragi mission, egg production, poultry, jeeraphool rice, and food processing were also shared.

**Review meeting:** A district-level two-days' review meeting was held in Palamu. In the review meeting for the first quarter (April to June), blocks were ranked, with Bishrampur securing the first position, Hariharganj second and Lesliganj third. The District Program Manager handed over the mementoes to the top three blocks to encourage them.





# PALASH

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