



Aajeevika

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Nayi Chetna 3.0

Sakhi Mandals are leading campaign against gender-based violence through empowering voices & united actions

The Ministry of Rural Development, Government of India, launched Nayi Chetna 3.0 with a renewed commitment to combat Gender-Based Violence (GBV) on November 25, 2024. The virtual launch witnessed active participation from women of Sakhi Mandals across the state, alongside officials from JSLPS. Together, they pledged to stand united against all forms of violence, marking a significant milestone in the fight for gender justice.

During the launch, Bishwasi Topno from Khunti district represented the state as a Gender Champion and speaker. She shared her powerful experiences of combating GBV, inspiring everyone with her determination to bring about change.

At the grassroots level, women from Sakhi Mandals have become the face of this movement, driving transformative change in their communities. Through colourful wall paintings with messages like “#EkSaathEkAwaaz - HinsaKeKhilaf”, they are spreading awareness about gender equality.

Creative platforms such as ‘Nukkad Nataks’ (street plays), rangoli, and mehendi competitions have been instrumental in educating people about the need to eradicate harmful practices and build inclusive communities.

Rallies and village meetings have further motivated public support, while candle marches honouring survivors and inspire collective reflection on preventing violence. Signature campaigns, endorsed by dignitaries like Padma Shri awardee Chutni Devi, have given the movement widespread recognition.

The establishment of Gender Resource Centres (GRCs) across different blocks of Jharkhand has also been a game-changer. These centres are providing critical services such as mental health support, legal aid, and livelihood opportunities, offering victims a pathway to recovery and empowerment.

Through their relentless efforts, the women of Sakhi Mandals are not just participating in this campaign but are leaders in building a society free from violence and inequality.

Nayi Chetna 3.0 is a people-driven movement, proving that collective efforts can indeed usher in a brighter, violence-free future

Bakery Business Helping Rural Women Become Successful Entrepreneurs

The SHG women of Hirodih Farmers' Producers Company in Koderma Sadar are successfully running a bakery business. They are making various kinds of ladoos, rusks and biscuits, having a huge demand in the local market.

Koderma District Administration in coordination with JSLPS supported the rural women of SHGs in commencing bakery business. The district administration provided the infrastructure support and grant of commencing the business, while JSLPS helped SHG members in getting training for making the bakery items and selling their products.

"We get the opportunity to work and earn. Earlier we were involved only in household chores, but, now, we are working and earning as well," said a member of Saraswati SHG, Dulari Devi.

About 8 SHG women are involved in this business and are engaged in procuring raw-materials, making and packaging of products, marketing and selling as well. The products are available in various price-ranges commencing from Rs 50 to Rs 75.

CEO of Hirodih FPC, Kudarti Sultana, said, "We have our loyal customers in the market. Anticipating the demand in a local mela of our products, we have

Koderma



8 SHG women are engaged in procuring raw-materials, making and packaging of products, marketing and selling

increased the production and thinking of moving ahead strategically."

DAY-NRLM's objective of poverty alleviation in rural areas seems to be attainable through women empowerment and building women entrepreneurs.

Project Umang: Empowering adolescent girls, Transforming lives

Mamta Devi, a resident of Pratappur village under Meharma Block of Godda, was facing challenges in continuing her daughter Sonam's education due to financial constraints. During an Umang session at her Self-Help Group (SHG) meeting, Munni Devi, an active woman under the Project Umang, informed Mamta about the

Godda



Together the changemakers have helped 49 girls avail the Jharkhand Savitribai Phule Kishori Samridhi Yojana scholarship this year in Godda

scholarship scheme which provides Rs 2,500 for young girls in grade 8 and increases as they grow further.

Munni conducted door-to-door awareness campaigns and identified 56 eligible girls who had not applied due to lack of awareness or missing documents. Farida Naz, a Resource Person along with the CLF members addressed systemic issues, engaged with officials, and helped families & secured necessary documents like Aadhaar Card and birth certificates.

Munni and Farida's collective efforts enabled 49 girls, including Sonam, to receive the scholarship.

"This support from project Umang has motivated me to let my daughter continue her education," said Mamta.

Sonam, who aspires to become a teacher, expressed her gratitude; "This financial help is a big boost for my family. It helps in bringing my dreams closer to me."

Through Umang, women like Farida and Munni are breaking barriers and empowering communities.

Bank Sakhis : Transforming Rural Banking Landscape

Manisha Mukhi, a resident of Ghatshila block in East Singhbhum, once struggling to make ends meet, but after joining the Self Help Group her life changed completely. Belonging to a family of five, her husband ran a small shop, but the income was barely sufficient to cater their needs.

Though, Manisha wanted to support her family financially but lacked opportunities.

In 2016, she joined the Jivan Jyoti Self-Help Group, which led her to begin her journey of transformation. Initially, she worked as a bookkeeper and later became a Village Organization Assistant (VOA), when the Village Organization was formed in 2018. With Rs 5,000 RF loan, she started a small shop and expanded it using Rs 30,000 with the group's Credit linkage. The additional income brought stability to her family.

Manisha's dedication towards her work led her to join the CRP team, where she mobilized women in Jamtara to form SHGs. Recognizing her leadership quality, she was selected as a Bank Sakhi for Bank

East-Singhbhum



Manisha's life changed completely after joining the SHG

of India, Gopalpur Branch. With a laptop purchased through a loan, Manisha now handles monthly transactions up to Rs 45–50 lakh, earning Rs 9,000–Rs 10,000 per month. She also helps villagers with pension withdrawals and enrollments for schemes like PMSBY, PMJJBY, and APY.

Manisha's efforts earned her a first prize for PMJJBY enrollments. She attributes JSLPS and her SHG for transforming her life. Now, she dreams of providing quality education for her children while continuing to empower her community.

Harvesting Prosperity through Modern Techniques of farming

Sujita Minj, a resident of Kamhariya village in Kanke block of Ranchi, has transformed her life through sheer determination. Traditionally, her family depended on farming and allied activities to earn a living and hence, their life was difficult due to limited resources.



Ranchi

Sujita makes annual income of up to Rs. 3-4 lakhs from agriculture

In 2017, Sujita joined Sakhi Mahila Mandal, where she learned about the JHIMDI project implemented by JSLPS. Fascinated by the possibilities in modern agricultural practices, she decided to explore advanced farming methods.

Sujita registered herself for the program and received training in modern agricultural practices, including drip irrigation technology.

With her newfound knowledge, Sujita also started cultivating vegetables like cucumbers, bitter melon, watermelon, brinjal, and capsicum, besides cultivating the traditional crops. The drip irrigation system ensured better water management, leading to higher quality and yields.

Sujita's planning skills became her strength and she started planting crops earlier than others, ensuring that her produce reach market at the right time, fetching premium prices. Today, she earns over Rs 3-4 lakh annually from agriculture itself.

Her success has brought visible changes to Sujita's life and she has purchased a pickup van and a motorcycle, built a pucca house and also investing in her children's future. Her hard work and dedication have made her a role model in the village.

Transforming Life through Bakery Business

Niharika, hailing from Chota Govindpur under Sadar block in East Singhbhum, has become an inspiration for the rural women through her unique bakery business. Associated with Sri Lakshmi Urja Mahila Samiti, she is running a successful bakery unit, creating innovative products like mushroom honey cookies, mushroom pickles, Ragi & Mahua ladoos etc.

Niharika's journey, however, wasn't as easy as it looks like. Despite being a graduate, Niharika devoted herself to household work after marriage. But, joining a Sakhi Mandal made her realize the importance of creating her own identity.

Determined to stand on her own feet, Niharika enrolled herself for training at RSETI and learned the skills to start her own business.

With an initial loan of Rs 90,000 from her Self-Help Group (SHG), Niharika started her bakery unit with a small oven. Later, she expended her business with loans of Rs 1.5 lakh and Rs 3 lakh through Cash Credit linkage & MSME respectively.

Her hard work started paying off and she started selling her products under brand Palash, a JSLPS initiative promoting rural women's products.

East-Singhbhum



Niharika is running a successful bakery unit, creating innovative products with mushroom

Today, Niharika's products are popular in state and national fairs like Saras Mela and food festivals, where she sells products worth Rs 25,000 every day. Besides earning monthly income up to Rs 40,000 – Rs 45,000, she is also makes extra money by giving training to the rural women.

Balancing her personal and professional life efficiently, Niharika attributes Palash for helping her reach a larger market and providing opportunities for learning and growth. Her story is a testament to determination and the power of self-belief.

Starting Entrepreneurial Journey with SHG's support

Akhatarun Khatoon, hailing from Chama village under Chanho Block in Ranchi, was once struggling to make her ends meet as her family was completely dependent on traditional farming. Struggling with her poor financial conditions, Akhtarun joined Chetna Janta Swayam Sahayta Samooh (SHG) in 2013, which changed her life completely.

With support from her Self-Help Group (SHG), she took loans of Rs 5 lakh which helped her start a poultry

business. Using a part of that loan, she also opened a Shringar (cosmetic) Store and a sewing center at home.

Akhtarun and her husband work together to manage the poultry farm. They keep the chicks in a healthy environment and take advice from JSLPS field staff to ensure that the chickens remain healthy. Her hard work paid off, and she is earning nearly Rs 4 lakh per year. Her husband supports fully in all her efforts.

With income generated through different livelihood activities, Akhtarun ensures that her children study well and secure a bright future. She is proud of her achievements and is grateful for the help she received from her SHG and JSLPS.

"Thanks to my SHG and JSLPS, I turned my dreams into reality. Their support has given my family a better life and my children a brighter future," said Akhtarun Khatoon.

Ranchi



Besides poultry farm, Akhtarun Khatoon also runs a cosmetic store and sewing center

Turning Challenges into Opportunities with SHG Support

Kshama Devi, a resident of Mankidih village under Sonahatu block in Ranchi used to spend her days doing household chores and farming at a small scale on her ancestral farmland.

But in 2014, she joined Adivasi Mahila Samiti, which opened new opportunities for her. With her dedication and hard work, by 2017 she became a Bank Sakhi, helping women in her village with financial services.

With the support from her Self-Help Group (SHG), she took a loan of Rs 30,000 to start farming on a larger scale. Her hard work and dedication finally paid off and now, she is earning Rs 1.5 - 2 lakh per year through farming and other activities. Kshama is also a Master Bookkeeper (MKB) in her Village Organization (VO), where she supports other women in managing records and accounts.

Kshama is proud of her achievements and is happy with her life. She dreams of becoming even more capable and giving her children a bright and successful future. Her journey is an inspiration to others in her community.

“Through the support of my Self-Help Group and my



Kshama Devi making up to Rs. 2 lakh per annum through the work of Bank Sakhi and other livelihood activities

community, I turned challenges into opportunities and built a better future for me and my family, said Kshama Devi.

Making dreams true through Modern Irrigation Technique

Mira Munda, hailing from Sarval village under Namkum Block in Ranchi, is a member of the Jyoti Mahila Samiti. Before joining the SHG, she was a homemaker and was struggling to make her ends meet.

Her family's financial condition was also very unstable and she wanted to start something new to support her family but, she didn't know where to start from.



Besides adopting modern techniques of farming, Mira Munda has also set up a paddy mill to increase her income

Later, In 2013 Mira Munda joined the Self-Help Group (SHG) and started attending the meetings, learning about different livelihood opportunities. Inspired by the ideas discussed in the meetings, she decided to improve her life.

Initially, she practiced traditional farming, which required a lot of effort but gave little profit.

Then in 2019, she started using micro drip irrigation, which changed her life. Mira started growing crops like sugarcane and tomatoes, which gave her very good profits. Her hard work and smart farming techniques started paying off and now, she earns up to Rs 3 lakh a year through farming.

In 2024, Mira set up a paddy mill, further adding to her source of income. With the income generated through different sources, Mira ensured that her children get quality education and study in good schools and secure a bright future. Mira's determination and the support of her SHG transformed her life.

“Joining the SHG gave me hope. With the knowledge and support provided by the SHG, I changed my life and my family's future,” said Mira Munda.

SHG's Empowering Rural Women through drip irrigation

Misila Devi, from Jojopidi village under Sonahatu Block in Ranchi who studied up to the eighth standard, was engaged in traditional farming and was finding it difficult to make her ends meet. But, she always wanted to improve her family's financial condition.

In 2012, she joined the Self Help Group (SHG), Jharkhand Mahila Samiti, in her village where she got to know about the modern techniques of farming. Then in 2024, Misila installed a micro drip irrigation system on her 50-decimal land. She started growing chili on a large scale using this modern farming technique.

Through hard work and support extended by her family, she is now earning Rs 1.5–2 lakh every year. Misila is happy with her progress and expanding her farming activity continuously.

Besides farming, Misila is also doing small-scale animal husbandry which provides an extra income. Her journey shows how determination and new farming techniques can change lives. Misila feels proud of her achievements and become a role model in her community.



Misila Devi making up to Rs 2.5 lakh annually through drip irrigation, animal husbandry

“I am really thankful to JSLPS and the field staff who supported me at each and every step, teaching me new techniques of farming. Their guidance helped me achieve what I am today. I am planning to expand my farming activity, grow different crops, and increase my income to give my family a better life in future,” said Misila Devi.

Building a Better Future with Community Support

Sumitra Devi, hailing from Bhelwadih village of Simdega, had been facing hardships after her husband passed away 20 years ago. With no steady income, it was difficult to support her son, daughter-in-law and grandson.



Sumitra Devi's income has increased up to Rs 7 lakh per annum through grocery shop & furniture business

But, her life changed completely after she joined Maa Durga SHG.

In 2019, Sumitra took a loan of Rs 40,000 from her SHG to start a grocery shop. She worked hard and repaid the loan in one year, and then started expanding her business. Then in 2022, she took another loan of Rs 80,000 to expand her business further.

Looking at her success, her daughter-in-law also opened a furniture shop after taking a loan of Rs 1.5 lakh. This furniture business now provides work to 10 skilled labourers. Sumitra Devi's hard work and determination have led her to achieve an annual income of Rs 7 lakh.

This success has not only transformed her life but empowered her family also, providing stable financial support and creating job opportunities for others.

Sumitra is now planning to open a furniture showroom in Simdega town. Her journey shows her strength and determination.

“Joining the SHG helped me rebuild my life and gave me hope,” said Sumitra, a true example of women's empowerment.

DDU-GKY paving ways to opportunities for rural youths

Manorama Kumari, from Saraiyhat Block of Dumka, comes from a poor family. After marriage, she gave up on her dreams to support the family. However, her life changed when a Job Resource Person (JRP) told her about the DDU-GKY program.

With her husband and family's support, Manorama joined the General Duty Assistant (Advanced) training at Healers Ark Resources Pvt. Ltd in Jharkhand. She worked hard to learn new skills and gain confidence. After completing her six months training, Manorama got a job at Reliance Foundation Hospital, Mumbai. Now, she earns Rs. 22,492 per month along with benefits like accommodation, food, and medical insurance.

Today, Manorama is financially supporting her family and fulfilling her long-lost dreams.

Ranchi



DDU-GKY is helping rural youth overcome difficulties and build a better future.

From Struggles to Stability : Radha Devi's Inspiring Journey

Radha Devi, a resident of Gurgaon village in Lohardaga, joined the Naya Savera Sakhi Mahila Mandal in 2017. Her life was full of challenges as she struggled to make ends meet with limited knowledge and funds to support her family. However, her journey of transformation began with the support of DAY-NRLM.

Through the SHG, Radha Devi received financial assistance and technical training in managing small businesses. With her determination and dedication, she utilized multiple loans of Rs 50,000 each to purchase an auto-rickshaw and Rs.10, 000 to start a grocery shop. Over the time, she also gained expertise in sewing and farming.



Lohardaga

DAY-NRLM empowering rural women overcome challenges, build livelihoods, transform their lives

Today, Radha Devi earns Rs 8,000–10,000 monthly from her grocery shop, Rs.3, 000 – 4,000 monthly from sewing, and an additional Rs 40,000 annually from farming activities. This steady income has enabled her to provide a better education for her children, ensure her family leads a healthy life and achieve financial stability.

Kiran Devi Traversing the Path to Prosperity through SHG Support

Kiran Devi, a member of the Ekta Sakhi Mahila Mandal in Govindpur Khurd village under Bishnugarh Block of Hazaribagh, was facing severe financial hardships. Her family, dependent on seasonal farming, was struggling to meet the day to day needs and provide education to the children.

Eager to improve her family's situation, Kiran joined the SHG in 2019 under DAY-NRLM.

Through the SHG, Kiran received loans to start her livelihood journey. First, she borrowed Rs. 10, 000 from the SHG to purchase goats, eventually expanding to a herd of 30, generating an annual income of Rs. 40,000 to 50,000. Encouraged by her success, she took another loan of Rs. 2,00,000 to invest in fisheries.

Today, her fish farming business contributes significantly to her family's income and she continues to earn additional income through seasonal agriculture.



Hazaribagh

DAY-NRLM empowering rural women to create sustainable livelihoods and build brighter futures for their families

With regular training and guidance, Kiran has mastered technical skills in livestock management and farming, enabling her to overcome challenges. She now earns a stable income, ensures her children receive quality education and has significantly improved her family's quality of life.

Lila Devi: Empowered by Innovation, Thriving as Lakhpati Didi

Lila Devi, a member of the Shivshankar Mahila Vikas Mandal in Tikratoli village under Nagri Block in Ranchi, exemplifies how determination and the right support can transform lives. Once dependent on traditional farming methods, Lila's association with her SHG opened doors to the new opportunities.



Ranchi

Making up to Rs 5 lakh annually by adopting modern techniques of farming

Lila Devi availed a loan of Rs 1 lakh from her SHG to invest in her agricultural endeavours.

Through her SHG, Lila learned about the Jharkhand Horticulture Intensification through Micro Drip Irrigation (JHIMDI) Project. Excited by its potential, she adopted the Micro Drip Irrigation (MDI) system on her one-acre plot. This innovation allowed her to diversify her crops beyond traditional staples.

She started cultivating vegetables like beans, cauliflower, peas, and tomatoes. Encouraged by the outcome, she ventured into high-profit crops like watermelon and soybean.

With the MDI system ensuring year-round farming, Lila established connections with major vendors in Pune and Kolkata. Her dedication and strategic approach have earned her an impressive annual income of Rs 3-5 lakh, cementing her status as a "Lakhpati Didi."

News-Briefs

DDU-GKY Placements: An employment drive under DDU-GKY was organized for female trainees of Ranchi district. Many candidates were selected to join Auburn Design Private Limited, a top textile company in Jharkhand. This opportunity will help them build stable careers in the textile industry. JSLPS, through DDU-GKY, is working to skill rural youth and create better employment opportunities. By providing training and connecting them to companies, JSLPS is helping many young people achieve financial independence and a brighter future. Such initiatives play an important role in empowering rural communities and improving livelihoods across the state.



RSETI Training: A 10-days training program on making pickles, papad, and spices organised in Borio block of Sahibganj. This program was organized by RSETI and Palash (JSLPS) to empower women of self-help groups. The training aimed to teach business skills to the women and help them set up a pickle-making cluster. This initiative provides an opportunity for women to become financially independent and improve their livelihoods. By learning these skills, women can start small businesses, earn a stable income and support their families. The training is a step towards self-reliance and economic growth for the women in the community.



Visit: Pradhan Mantri Janjateey Niti Aayog and the Ministry of Tribal Affairs team visited Gumla district, touring the Science Center, Savitribai Phule Library, Birsa Munda Library, Ragi Processing Center and Ragi Millet Café. They appreciated the promotion of millets and the efforts of women in making ragi products. The team also visited Dumri block to inspect JSLPS projects, including the Lemon Grass Unit, Sanitary Napkin Unit, and Palash products. They praised the work of self-help group women and discussed the benefits of government schemes for livelihood empowerment. The visit highlighted the success of these initiatives in empowering women and promoting development.



CMTC Inauguration: Honorable Union Minister for Rural Development, Agriculture & Farmers Welfare Shri Shivraj Singh Chouhan virtually inaugurated the Community Managed Training Centre (CMTC) at Borio Block of Sahibganj, Godda and Hazaribagh Sadar. This center is dedicated to the skill development and livelihood empowerment of rural women. It will be operated by the Borio Livelihood Women's Cluster Level Primary Self-Supporting Cooperative Society Limited (CLF). The event was attended by JSLPS staff and cadres. The center aims to provide training and enhance the skills of rural women, helping them improve their livelihoods and create better opportunities for themselves.





PALASH

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