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Jharkhand

# Aajeevika

## Jharkhand

**ISSUE 138**



# INTERNATIONAL WOMEN'S DAY

Celebrated at State Office JSLPS

*Various events, discussions and cultural programs were organized to honor women's contributions*

On the occasion of International Women's Day, a special program was organized at JSLPS office in Ranchi. The event was chaired by the Chief Executive Officer (CEO), Mrs. Kanchan Singh, with the objective of honoring the contributions and achievements of women employees while promoting gender equality in the workplace.

The event featured several engaging activities for women employees, including "Aao Milkar Baaten Karein" (Let's Talk Together), interactive games, quizzes on renowned women in the field of science and social development along with an Antakshari competition. These activities provided a platform for women employees to come together, showcase their talents, and celebrate their achievements.

During the "Humain Bhi Kuch Kehna Hai" (We Also Have Something to Say) session women employees, shared their experiences and the challenges faced at the state, district, and block levels. Addressing these concerns, CEO, JSLPS assured the participants that JSLPS is committed to taking positive steps towards resolving workplace challenges and fostering a more inclusive environment.

The event witnessed the presence of Chief Operating Officer Mr. Bishnu Parida, all domain heads, and employees, who actively participated in discussions on gender equality and women's empowerment, fostering a spirit of inspiration and positivity



## CEO's Inspiring Message:

In her address, Mrs. Kanchan Singh encouraged employees, stating, "We are collectively working towards the empowerment of 32 lakh rural women in Jharkhand. While doing so, we must also remember to empower ourselves. Our work must be driven by dedication and integrity."

## Recognition & Celebrations Across the State

Apart from the celebrations at the state office, International Women's Day was also observed across all districts, Blocks, and Cluster Level Federations. Various events, discussions, and cultural programs were organized to honor women's contributions. Outstanding performances by women employees at district and block levels, as well as in different CLFs were recognized and rewarded for their dedication and impact.



अंतर्राष्ट्रीय  
महिला  
दिवस 2025

## Holi Celebrated with Palash Herbal Gulal!

*About 750 Women associated with 90 SHGs across 20 districts made chemical-free herbal gulal*

As the festival of colors approached, markets were filled with festive cheer. Like previous year, women of Sakhi Mandals, under the Palash brand of prepared herbal gulal using natural ingredients. Through this initiative, rural women of Jharkhand explored alternative livelihood opportunities during Holi.

Around 750 Women associated with 90 SHGs across 20 districts-Ranchi, Hazaribagh, Giridih, Lohardaga, Latehar, Palamu, Seraikela-Kharsawan, West Singhbhum, East Singhbhum, Simdega, Bokaro and Dhanbad made chemical-free herbal gulal. They used natural ingredients such as spinach, palash flowers, marigold, sindoor flowers, beetroot, and turmeric to create vibrant colors.

### Herbal Gulal: Natural and Completely Safe

According to the women who made these gulals, all ingredients used were natural and safe for the skin as no chemicals or artificial substances were added to it. Green color was made from spinach, pink from beetroot, yellow and orange from palash flowers and turmeric, and blue from sindoor flowers. To add fragrance, natural essences were used.

The herbal gulal was available in five varieties, priced between Rs 15 and Rs 30 per packet.

“Forests provided valuable natural resources. By collecting and processing these products, we added value and earned good profits in the market,” said Pooja Devi, a member of the Patra Livelihood Producer Group at Lesliganji in Palamu.

Sulekha Devi of Banaburu Mahila Kisan Producer Company Limited in Bundu, Ranchi, also produced



herbal gulal and sold it through Palash Mart and cluster organizations.

According to Sulekha Devi, “In 2023, we received training to make gulal. Last year, our herbal gulal sold well. Therefore, this year we produced five different varieties of gulal. We used palash flowers, sindoor flowers, turmeric, beetroot, and natural essences. Since our gulal was chemical-free, it was safe for people of all ages. A group of 12-15 women handled the packaging under the Palash brand.”

From March 8 to 13, 2025, Palash Holi Special Display Stalls were set up at key locations in Ranchi. Customers purchased herbal gulal from nearby Palash Marts and these special stalls. Along with herbal gulal, the stalls offered handmade chocolates, ragi laddus, namkeen, and other pure products made by women.

CEO, JSLPS, Mrs. Kanchan Singh, IAS also visited the stalls and encourage the SHG womens.



## "Unlocking Jharkhand Livelihood Potential" workshop



The three-days' "Unlocking Jharkhand Livelihood Potential" workshop successfully organized by Project Management Unit (PMU), JSLPS, aimed to discuss successful livelihood models and excellent schemes in the state and develop partnerships and implementation strategies to promote sustainable livelihood models through agriculture, non-agriculture sectors, skill development and digital innovation. The workshop was inaugurated by CEO, JSLPS, Shrimati Kanchan Singh, IAS and other dignitaries by lighting of the lamp.

On this occasion, Shri Deepak Upadhyay, SPM, Monitoring and Evaluation cum Chairperson

PMU, welcomed everyone and threw light on the objectives of the Project Management Unit, a special unit constituted under JSLPS. He informed that the main objective of this unit is to compile innovative works being done across India, which is being started from Jharkhand. Thus, various non-governmental organizations and national/international institutions have been invited to discuss new works and implement them effectively.

CEO, JSLPS, Shrimati Kanchan Singh, IAS, congratulated the PMU, JSLPS, for organizing the workshop. In her address, she said that along with new works, there is a need to operate the existing schemes smoothly. To further strengthen women's empowerment, she instructed to connect the beneficiaries of the Mukhyamantri Maiyyan Samman Yojana with the Sakhi Mandals, so that they can be connected with various livelihood means and ensure proper use of the amount received under the scheme. Additionally, she emphasized on developing a special strategy for packaging and presentation to increase the visibility of the Palash brand, strengthening the supply chain, ensuring easy availability of Palash brand products and adopting an integrated approach to emotionally connect consumers with the products. On this occasion, Shri Bishnu C. Parida, COO, JSLPS, highlighted the importance of changes and technological innovations in development works. He suggested that each project's positive and negative aspects should be analysed.





On the first day of the workshop, presentations were made by various domain heads of JSLPS on institution building and social development, livelihood, non-farm and financial inclusion. Along with this, important information on agriculture-based livelihood models was shared by PRADAN, Buddha Institute and Grant Thornton India. The second day of the workshop began with a presentation by the Skills Domain of JSLPS, followed by presentations by various NGOs/organizations like PRADAN, PwC, TRI, Semina Agro, CINI, Tata Trust, ICAR, and Digital Green on their innovative works across the country.

The workshop discussed the need for supply chain, packaging, online promotion of business ventures, and advertisements and exhibitions for Brand Palash products. CEO JSLPS, suggested to develop an immersion site and an online portal for project and stakeholder insights at the block level.

On the last day of the workshop, presentations were made by Karbokisan, Foundation for Ecological Sustainability-FES, Nudge, Wassan, PAN IIT, KGVK, and NIESBUD-RSETI on non-timber forest products, ecological practices, livelihood models, farm millet, skills, and TVM models.

Asha Devi and Shashi Bala Devi, members of the Sarhul Livelihood Farmer Producer Group, shared



their success story and told how they collectively made a turnover of one crore rupees in their farmer producer group.

CEO, JSLPS, Mrs. Kanchan Singh, IAS, addressed everyone on the last day of the workshop, saying, "Through this workshop, we got a chance to learn a lot from each other's experiences. JSLPS members will visit various successful livelihood models in the field so that things can be understood better. PMU will compile good practices in Jharkhand and India and organize a national workshop. Also, a Rural Innovation Forum will be developed where rural women entrepreneurs can present their innovative works. Palash brand will be strengthened further by working on Palash sarees as well." She said we need to work strongly on our goals.

At the end, presenters from various organizations were felicitated. The workshop saw participation from JSLPS' PMU members, domain heads, self-help group representatives, non-governmental organizations, and national/international institutions like Pradan, Buddha Institute, Grant Thornton India, PwC, TRI, Semina Agro, CINI, Tata Trust, ICAR, Karbokisan, Foundation for Ecological Sustainability-FES, Nudge, Wassan, PAN IIT, KGVK, NIESBUD-RSETI, and Digital Green.



## Transforming Lives: DDU-GKY Helps Achieve Career Goals

*With a monthly earning of Rs. 18,000, Sandhya has become financially independent*

Sandhya Kumari Singh from Ranka Block in Garhwa comes from a simple family, and hence, her financial condition was very weak. Earlier, she was struggling financially to fulfill the day-to-day requirements of the family as her family's annual income was less than Rs 50, 000.

Determined to do something for her family, Sandhya joined Ratnagi Education Society for training. She completed the General Duty Assistant Advanced Course under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), which provided her skills and confidence as well.

After completing the training, Sandhya got a job at Property Solutions India Pvt. Ltd in Pune and started earning Rs 18,000 per month, which helped her improve the family's financial condition.

Now, Sandhya is independent and successful. Her story proves that with hard work and the right opportunity, anyone can achieve their dreams. She has become an inspiration for the rural youths.



## Brand Palash giving wings to entrepreneurial dreams

*With an earning of Rs. 4.2 lakh annually, Urmila has become financially independent and self-reliant*

Urmila Mahali, a resident of Pata village in Saraikela-Kharsawan, had been facing severe financial hardships as she did not have any source of income. Before joining the SHG, her family relied solely on her husband, who worked as a daily wage laborer. With three children—two sons and a daughter, it was difficult to manage household expenses, afford quality education for her children, or even seek proper medical treatment at the times of illness.

Then, in 2016, a group of women visited her village, encouraging women to form SHGs. Urmila attended a three-days' training session where she learned about the concept of SHGs and their benefits. Motivated with the idea, Urmila and 11 other women of the

village formed "Maa Lakshmi Mahila Samuh". As Urmila actively participated in SHG activities, she was selected as a Community Resource Person and worked there for two years. Gradually, she gained more experience and was chosen as an LMCP (Livelihood & Micro Credit Plan) Cadre, enabling her to train women in other villages.

Utilizing her savings and a loan of Rs 21,000 from her SHG, Urmila started a bamboo handicraft business. She started selling her handcrafted items in the local market, and over time, her business flourished. With rising demand and popularity, her products gained recognition beyond her block and district.

Eventually, she was invited to showcase her products at government-organized Saras Melas across Jharkhand, with a dedicated stall allocated to her by district authorities. Her success earned her several awards and certificates of recognition from the government, further boosting her confidence and motivation.

Today, Urmila is financially independent and self-reliant earning Rs. 4.2 lakh annually. Her journey from economic hardship to entrepreneurship serves as an inspiration for many women in rural Jharkhand.



## Becoming Self-Reliant with SHG's Support

*Once a daily wage labourer, Dulari Devi is now making nearly Rs. 15,000 every month from grocery shop*

Dulari Devi, a resident of Danda Block in Garhwa, once lived in extreme poverty as her family's livelihood dependent on daily wage labor, with Dulari working in agricultural fields and her husband migrating to other state for work. Despite hard work, financial insecurity made it difficult for them to meet even basic household expenses.

In 2018, Dulari joined the Sandhya Ajeevika Sakhi Mandal, and started saving small amounts. Initially, she took small loans from her SHG to meet day to day requirements, but over the time, her confidence in financial management started growing. Encouraged by her SHG peers, Dulari took a loan of Rs 2 lakh and decided to open a grocery shop in her village. As she started the grocery shop, her husband stopped migrating to other states for work and now both of them work together in the general store.

Now, she earns between Rs12,000 – Rs 15,000 every month, which has provided a stable income for her family. Dulari has now decided to expand her business looking at the fact that certain essential goods are unavailable in her village, forcing residents to travel



nearly 20 km to buy them. She plans to include those essential items in her shop, making the life of the villagers easier which will also increase her earnings.

Dulari Devi's journey from a daily wage laborer to a successful entrepreneur is a testament to the power of SHGs and financial inclusion. Her determination and the support provided by JSLPS and SHG-based credit linkage have transformed not only her life but also inspired many women in her community to explore entrepreneurship and self-reliance.

## Rags to Riches: Inspiring Story of Triumph Over Adversity

*Inna Kumari earns Rs 12,000 per month from her hotel business, which has made her financially stable*

Inna Kumari lives in Kichto village under Tandwa Block of Chatra and comes from a poor family. Since her husband worked as a daily wage laborer, therefore the income was not enough for the family. Being her village located in the coalfield area, there were very few livelihood opportunities and therefore, it was difficult to provide proper food, health care and education for the children.



But, in 2018, Inna met the CRP team of JSLPS, who told her about Self-Help Groups (SHGs). Getting inspired by the CRP team, she joined Shiv Shakti Aajeevika Sakhi Mandal, through which, she learned about saving money and also took small loans to meet her day-to-day requirements.

Looking at her dedication, she was chosen as a Village Organisation Accountant, though which she started earning some money. Later, she was selected as a Pashu Sakhi (livestock caretaker), which further gave her a stable source of income.

Further she took a loan of Rs. 2 lakh and opened a small hotel and sweet shop. Now, she Rs. 12,000 per month from her hotel, which has made her financially stable.

Initially, her husband was reluctant to allow her to go out of the home for SHG work, but when he got to know the benefits of it, gradually he started supporting her. Inna is now independent and confident woman. She thanked the SHG, which changed her life and provided a bright future to her.

## Kerolina Tudu's journey from struggles to success

*Once a daily wage labourer, is now a successful farmer*

**K**erolina Tudu, a resident of Mahoro village in Hiranpur Block of Pakur, was facing acute financial crisis due to lack of livelihood opportunities. Due to financial problems, she worked in a stone quarry with her husband to feed her family, but despite hard work, their situation did not improve.

In 2022, Kerolina joined Lili Baha SHG and learned about drip irrigation. She decided to start farming and took a loan of Rs10,000 from her SHG. With suitable training and support, she used drip irrigation on her two-acre barren land and started growing strawberries, marigolds, and chilies.

With time, she also kept on expanding her farming. In October, she planted strawberries on 25 decimals of land and the crop was ready for sale by January. She sold strawberries in local markets and Hiranpur bazaar, earning good profits. Along with strawberries, she also made money from marigold and chili farming.

Kerolina's hard work and dedication changed her life. Looking at her success, her husband and



children also started helping her in farming.

Once a daily wage labourer at the stone quarry, is now a successful farmer. She not only improved her family's financial condition but also secured a better future for her children by earning more than Rs 1 lakh in a year.

According to Kerolina, SHG and JSLPS showed her the right path; with their support, she turned her barren land into a source of income and prosperity.

## Lakhia Kumari's journey towards financial independence

*Leading a happy life with annual income of Rs. 1.25 lakhs*

**L**akhia Kumari, hailing from Chandlaso village in Lohardaga, got married in 2018 and was staying at home as a housewife. Her husband ran a clothing shop, but during COVID-19 pandemic, his business failed.

With no other source of income, they survived on farming.

In 2020, Lakhia joined the Lakshmi Mahila Mandal and was chosen as its president. She started saving Rs 20 per week and also worked as FLCRP (Financial

Literacy Resource Person). At that time, she was also pursuing her PG studies.

Due to financial struggles, she advised her husband to work as a school van driver. She took a loan of Rs 60,000 from her self-help group and bought a second-hand van. Her husband started driving for Divine Public School, and their financial situation improved. She repaid the loan slowly.

In June 2024, she was selected as a DRP (District Resource Person) and received training from Palash (JSLPS). She conducts 10-12 training sessions every year, earning Rs 7,500 – Rs 9,000. As a FL Cadre, she earns Rs 7,000 per month.

Now, she is earning about Rs. 1.25 lakh per year through JSLPS. She is financially independent and living a happy life with her family.



## Against All Odds: Miruti Marandi's Inspiring Story of Hard Work and Triumph

*Her annual income has crossed Rs. 1 lakh and she has become an inspiration for others in her village*

Miruti Marandi from Upla Baha village in Dumka, was once struggling to meet her two ends, but now, she is a successful businesswoman, livestock farmer and cultivator. Her annual income has crossed Rs 1 lakh and she has become an inspiration for other women in her village.

She joined Maa Saraswati Mahila Mandal to improve her financial situation and took a loan of Rs. 10,000 from the cluster and started a small shop. Slowly, her business grew, and now she earns Rs. 300 – Rs. 500 daily, making an annual income of Rs. 1,50,000.

Later, she took another loan of Rs. 15,000 from the village organization and started goat farming. Currently, she has seven goats and one buck. Recently, she sold two goats and a buck for Rs 28,600.

Miruti Marandi repaired an old well using the loan money to improve the irrigation facility to her farmland where she grows potatoes, cabbage, tomatoes, ladyfinger and pumpkin, earning Rs. 75,000 per year.



According to Miruti, “Hard work has no substitute. I never gave up. Today, I am independent and helping other women become self-reliant.” Seeing her success, many village women are starting businesses, farming, and animal husbandry. Miruti's journey has proved that women can change their families' and society's future with the right opportunities.

## SHG: A Stepping Stone to Self-Sufficiency and Success

*Rukmani Devi has become financially stable, earning more than Rs 1,00,000 per annum*

Rukmani Devi, hailing from Talsawar Panchayat of Barkagaon in Hazaribagh, was suffering with poor financial conditions due to lack of livelihood opportunities in her village. Before joining Rani Aajeevika Sakhi Mandal, she worked on the farms to support her family, but her income was not enough to meet the day-to-day requirements of the family.

Sometimes, she also worked as a daily wage laborer in the village to support her family. Even then, she



was struggling to educate her children and her life was full of challenges and worries.

After joining the self-help group, she took a loan of Rs 80,000 and started goat farming at her home. Today, she has 30-40 goats and also raises ducks and chickens, which has significantly increased her income and her family's lifestyle. Now, she can send her children to a hostel for better education.

Rukmani Devi is now financially stable and earns more than Rs. 1,00,000 per annum. She also grows crops and work as a Krishi Mitra, helping other women in the group. Inspired by her success, other women in the group are also taking loans to start their own businesses.

Rukmani Devi's journey is a true example of women's empowerment. She is not only self-reliant but also motivate others to improve their lives through self-employment.

## Transforming Lives: The Power of Self-Help Groups

*After joining the SHG, Sumitra Devi gained financial literacy, developed a habit of savings and explored various livelihood opportunities*

Sumitra Devi, a hardworking woman from Kasmar block in Bokaro, has transformed her life through active participation in SHGs and the One Stop Facility (OSF) Center. Coming from a modest background, Sumitra joined Mahalakshmi SHG and through this platform, she gained financial literacy, developed a habit of savings and explored various livelihood opportunities. As she became more involved, she took on leadership roles in her Village Organization (VO) and the Cluster Level Federation (CLF), further strengthening her skills and confidence.

With support from OSF and the PM Formalization of Micro Food Processing Enterprises (PMFME) scheme, Sumitra received training in micro-food processing and entrepreneurship.

Utilizing financial support from her SHG and the Community Enterprise Fund (CEF), Sumitra expanded her shop and snacks business. Her products gained popularity in local markets, fairs,



and weekly haats, significantly improving her income and self-sufficiency.

Now, her monthly income has gone up to Rs.15,000. Her success has inspired other women in her community to join SHGs and explore entrepreneurial opportunities. She actively mentors fellow SHG members, encouraging them to become financially independent.

## From Struggle to Stability: A Journey of Resilience

*With her hard work, Babita secured a job with a monthly salary of Rs 9,500*

**B**abita Kumari, a young woman from Nawadih block of Bokaro district, always dreamed of securing a stable career and supporting her family. Her parents struggled to meet household expenses

with their limited income. Despite completing her education, Babita faced significant challenges in finding a job that could provide her financial security.



Her breakthrough came when she learned about the DDU-GKY through a local awareness program. Recognizing it as a golden opportunity, she enrolled herself in the General Duty Assistant - Advance training program at Accuster Technologies Pvt. Ltd. With dedication and commitment, she successfully completed the six-month training from March to August, 2023.

Babita's hard work paid off when she secured a job at RJSP Cancer Hospital in Ranchi with a monthly salary of Rs 9,500. This opportunity not only improved her family's financial condition but also gave her a sense of independence and respect in society. Today, Babita stands as an inspiration for many young women, proving that determination and the right opportunities can lead to a brighter future.

## News-Brief

### Asset distribution by RD Minister

Rural Development Minister Shrimati Deepika Pandey Singh and MP Shri Sukhdev Bhagat distributed funds to SHGs at Myna Bagicha in Lohardaga. A total of Rs. 33.70 lakh was distributed among 39 Sakhi Mandals and 22 Village Organizations (VOs) as revolving and VRF funds. Additionally, 537 Sakhi Mandals received Rs. 18.79 crore as cash credit linkage. Around 2500 to 3000 women from Sakhi Mandals actively participated in the event.



**Gumla Literature Festival:** The second Gumla Literature Festival was successfully conducted at Birsa Munda Agro Park. JSLPS Gumla actively participated in the event by setting up stalls showcasing tribal culture and ethos. The exhibition featured Project Kishori's sanitary pad intervention, Palash edible items, Johar Ragi products, and maize products from Bharno Farmer Producer Organization. Additionally, JSLPS ran the Millet Café and Palash Aajeevika Didi Café in the food court, offering visitors a taste of traditional and nutritious delicacies. Renowned novelists, poets, artists, and performers from across the country participated, enriching this literary festival with their presence.



**Visit:** Students and professors from XISS visited Kolebira Block in Simdega for an exposure visit. They learned about various projects like DAY-NRLM, SVEP, and MKSP. A session on financial inclusion covered RF, CIF, Mudra Loans, and insurance services. The visit ended with interactive learning experiences. JSLPS officials and SHG members were also present.



**Training:** JSLPS organized a three-day non-residential training for women from Ramnagar and Kotalpokhar clusters in Barharwa Block of Sahibganj. They were informed about government schemes and guided on Sakhi Mandal account management and loan processes. PRPs and active women participated in the training.



**Exposure visit:** JSLPS organized an exposure-cum-training program for Block Program Managers from 36 blocks of 12 districts at Bundu in Ranchi. The programme aimed to provide knowledge about livelihood activities of Farmer Producer Organizations (FPOs). Participants learned in detail about the products made by FPC members.



## News-Brief

**Inauguration :** Hon'ble Rural Development Minister, Mrs. Deepika Pandey Singh, inaugurated the Khadramal CLF Office, CMTTC, and OSF Center in Mahagama Block in Godda district. She praised the dedication and efforts of Cluster Federation members towards women's empowerment and self-reliance. The center aims to promote rural development and women's empowerment in the region. The event was attended by the Deputy Development Commissioner, district officials, JSLPS staff, and Sakhi Mandal members.



**IFC Orientation Programme:** JSLPS organized a one-day IFC orientation program at the auditorium of Burmu block in Ranchi. Women from Sakhi Mandals received detailed information about integrated farming. The project aims to promote agriculture, animal husbandry, fisheries, beekeeping, forest produce, tamarind, and lac farming among the women. The event was attended by the Circle Officer, JSLPS District Program Manager, Block Agriculture Officer, Block Animal Husbandry Officer, JSLPS staff, and Sakhi Mandal members.



**Capacity building:** JSLPS successfully organized a two days' capacity building cum meeting for the KMC Nodals at The Retreat Continental in Ranchi. Day 1 focused on documentation and Day 2 was centered on domain specific work including annual action plans. COO, JSLPS, Shri Bishnu C Parida shared valuable insights on the 6 Cs of communication. The meet aimed to enhance KMC Nodals' skills and knowledge, fostering effective communication and community engagement. State KMC members along with 20 Nodals from various districts were present in the training cum review meeting.



**Review Meeting :** A review meeting of the JHIMDI Project, funded by JICA and implemented by JSLPS was held at the JSLPS State Office to assess progress and enhance collaboration. The meeting was attended by Ms. Sushma Sen Adarshi (Development Specialist, JICA India), Ms. Hirata Momo (Representative, JICA India), Ms. Phebi Johnson (PO, JICA India), Dr. Praveen Kumar Singh (COO I/C, JICA-JSLPS) and Dr. Shivendra Kumar (Co-Team Leader, Nippon Koei India) along with the PMC team and JSLPS JICA team.





# PALASH

(Jharkhand State Livelihood Promotion Society)

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