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Jharkhand

# Aajeevika

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## Jharkhand



**Issue-140**



## Empowered Voices, Transforming Communities: PVTG Changemakers Lead the Way Towards Awareness, Equality, and Leadership



A two-day state-level review meeting of the PVTG Changemaker Initiative, a joint effort by JSLPS and UNICEF for adolescent empowerment, was successfully held in Ranchi.

The meeting was chaired by Shrimati Kanchan Singh, CEO of JSLPS. Key guests included Shrimati Kaninika Mitra, Chief Field Officer (UNICEF), Shrimati Preeti Srivastava, Child Protection Specialist (UNICEF), and representatives from ComMutiny–The Youth Collective. The initiative began in five blocks of Pakur district focusing on PVTG (Particularly Vulnerable Tribal Groups) adolescents. It aims to raise awareness on social issues like child marriage and gender-based violence, and promote youth leadership. On the first day, changemakers reflected on their journeys, sharing their experiences, challenges, and future plans through posters. On the second day, they gave poster presentations on their community work – such as baseline surveys, boot camps, rallies, and counselling.

Changemakers like Aarti Malto, Talawati Pahadin, and Jamuna Pahadiya said they gained confidence and leadership through this initiative, and brought positive change in their villages. Many adolescents shared how

they earlier had no knowledge about child marriage or gender violence. But now, they understand these issues, want to continue their education, and are aware of equal rights.

CEO, JSLPS, Shrimati Kanchan Singh praised the initiative, saying, “The PVTG community has potential; we just need to empower them. With proper support and guidance, we can bring real change.” She also mentioned that under DDU-GKY, youth from poor/PVTG families will get skill-based training to become self-reliant.

Shri Suvakanta Nayak, State Project Coordinator for the Ultra Poor and PVTG division, said the changemakers have become key drivers of change. The initiative will now expand to Godda and Palamu districts. He thanked UNICEF for its continued support.

UNICEF representatives also appreciated the joint effort, noting that such partnerships are helping create change even in remote areas. At the end of the program, outstanding changemakers were awarded certificates to encourage and inspire them to keep working for their communities.



## Director (RL), MoRD Shrimati Rajeshwari S.M.'s Two-Day Visit to Jharkhand Showcases Rural Women's Empowerment



Shrimati Rajeshwari S.M., Director (RL), Ministry of Rural Development, visited Jharkhand for two days to observe JSLPS-led women empowerment initiatives. On Day 1, she visited the Palash Uttam Agro Processing Center in Ranchi, where women demonstrated spice, dal, and besan processing. The center, which earned ₹16

lakh in a year, now aims for ₹2 lakh monthly sales. She also met CLF members and reviewed their progress. Later, in Khunti, she toured a 3-acre mango orchard managed by women and visited the Aajeevika Saksham Kendra, where she appreciated nursery, banana farming, poultry, and traditional jewelry under the Van Dhan Vikas Kendra. On Day 2, she visited OSF Nagri, interacted with women entrepreneurs, and discussed CIF fund usage. She praised small businesses like tailoring, oil mill, and general store. At the Gender Resource Centre, she encouraged women and appreciated the Palash Didi Café for its hygiene and local cuisine. Her visit concluded at the JSLPS State Office, where she discussed AI use, Didi Helpline expansion, and end-to-end livelihood strategies with CEO, JSLPS, Shrimati Kanchan Singh. She was honored with a souvenir from the 'Adiva' brand.

## Palash Didi Café Food Cluster Development Project: A New Journey of Entrepreneurship for Rural Women of Jharkhand

The 10-day entrepreneurship training program under the Palash Didi Café Food Cluster Development Project successfully concluded. In this sixth training batch, 30 SHG women from 12 districts of Jharkhand participated. So far, a total of 155 women have been trained through this initiative.

The training covered topics such as local cuisine, bakery, food service, café setup, cost estimation, sales techniques, and entrepreneurship. As part of the training, participants visited the successful café run by Poonam Didi at the Ranchi DC office. This gave them real-time learning and practical experience. This training program is being run under an MoU between IHM Ranchi and JSLPS. The aim is to set up 100 Didi Cafés across Jharkhand over the next three years. During the closing ceremony, all participants received certificates for completing the training. This project is a key step in that direction. The closing ceremony was graced by JSLPS CEO Shrimati Kanchan Singh, IHM Ranchi Principal Dr. Bhupesh Kumar, State Program Manager Shri Nitish Kumar Sinha, and Shrimati Meenakshi Prakash.



Shrimati Kanchan Singh said, "This initiative is not only empowering rural women but also giving a platform to showcase Jharkhand's cultural and culinary heritage. JSLPS is committed to expanding this model to every district of the state." Dr. Bhupesh Kumar added, "IHM Ranchi is dedicated to providing world-class hospitality and food service skills to Jharkhand's women so they can become successful entrepreneurs in their villages and districts. This partnership is a big step toward inclusive development in the state." This program is empowering women and giving a new identity to Jharkhand's traditional recipes.

## Changemakers: Stories of Empowered Women Transforming Nagri, Ranchi



In the heart of Ranchi’s Nagri block, a quiet revolution is unfolding—led by a group of determined women who have reshaped their lives and communities through sheer will, collective effort, and the support of SHGs and JSLPS. Their journeys reflect a broader transformation, where rural women are not just improving their households, but becoming catalysts for development towards education, health, livelihood and social justice.

### **A Beacon of Self-Reliance and Empowerment**

Rekha Singh’s journey began in 2016 with Chamatkar Mahila Samuh in Balalong village. Starting as a bookkeeper, she soon became a BC Sakhi, helping villagers, especially the elderly and illiterate, access government pension and scholarship schemes. Today, Rekha runs her own flour mill and photocopy shop, continues farming and supports her family’s needs. Her efforts have earned her respect at home and in society, showing that strong willpower can pave the path to self-reliance.

### **Reshaping life through farming**

Binita Devi of Hari Mahto Toli is one such example. A

member and treasurer of the Laxmi SHG since 2021, she turned a ₹1.5 lakh loan into a flourishing nursery business that now supports over 200 farmers from Ranchi and Lohardaga. Her adoption to scientific farming methods, including drip irrigation and crop diversification, has increased the productivity and income. Working alongside her husband, Binita earns ₹6–7 lakhs annually and is now planning to expand her business and start poultry farming. “Yes, I’m a millionaire now,” she says with pride, further adding that “SHG has made it possible.”

### **Bank sakhi : Bridging the Financial gap**

Sangeeta Devi from Barsa village began transforming herself from a homemaker after joining Saraswati SHG in 2016. As a Bank Sakhi, she became a vital link between rural women and banking services, handling account openings, credit linkages, and scheme facilitation. Over the time, she expanded her business into dairy farming and retail shop, earning ₹5–6 lakhs annually. Her work has reduced bank congestion and helped a countless women access financial services. “If Sangeeta Didi wasn’t there,” says a fellow member, “nothing would have been possible.”

## Leading the change for Better Health and Nutrition



In Barsa village, Usha Devi turned her humble beginning into a platform for health advocacy as a Setu Didi. Through campaigns like Poshan Pakhwara and concepts like Tiranga Bhojan, she educated her community about nutrition, hygiene and balanced diets. Inspired by her, many other women started home-based nutrition gardens. Usha also helped grow her husband's bike-washing business with an SHG loan. Today, she earns more than ₹1 lakh annually through her combined efforts.

## Standing Tall for Women's Rights and Dignity

Also, from Balalong, Meena Devi took on the role of Gender CRP in 2021 after joining Shanti Mahila SHG. She has since resolved more than 38 cases related to witch-hunting and domestic violence, becoming a voice for justice and awareness. With a monthly

income of ₹15,000 from dairy farming, she supports her family while actively empowering others. “Now men are fearful here that the Gender CRP will call the police if they even tried to abuse women,” she said, reflecting the social shift she has helped to bring in.

## Unlocking Potential, Shaping Futures

Sandhya Kumari, a graduate from Nagri block and a member of Kalpana Mahila Group, became a JRP in 2021. Under the DDU-GKY scheme, she identified and helped train over 200 youths, including Aarti Kumari, now employed as a Data Entry Operator. A true entrepreneur, Sandhya also runs a goat farm, uses drip irrigation in her fields and owns a small hotel. Her efforts generate an annual income of ₹3–4 lakhs, besides empowering others to follow in her footsteps.

These six stories—of Binita, Rekha, Sangeeta, Meena, Usha, and Sandhya—are more than tales of their personal success. Rather, they reflect a movement where women are stepping out of traditional roles to become leaders, entrepreneurs, and changemakers. With the support from SHGs, government schemes, and community platforms like JSLPS, they are not just rewriting their destinies but redefining the future of rural Jharkhand.



## Sakhi Mandal's Leaf Plate Initiative Empowering Rural Women

Deoghar



Each member earning an additional ₹4,000–₹5,000 per month, which increases further during festive and wedding seasons

A remarkable transformation is being unfolded in Sarpatta village of Madhupur block in Deoghar. What was started as a traditional skill passed down through generations making pattal (leaf plates) by hand, has now evolved into a livelihood opportunity that is empowering women, besides enhancing their incomes.

Back in 2022, the district administration provided a much-needed boost to the local women by facilitating the installation of a leaf plate-making machine in the village. Around eighteen women from Krishna and Maa Mansa Sakhi Mandal received proper training and started making machine-pressed leaf plates based on local orders and market demand. Traditionally, the women of Sarpatta would spend days hand-stitching pattals, earning merely ₹30–35 for every 100 plates sold

in local haats (weekly markets). “We had to sit all day long in the local weekly haats after spending a week making leaf plates, just to earn the minimum,” recalls Reena Kumari, one of the members. But now, things have changed significantly, she added. With the help of machine, the women are now producing plates more efficiently, packaging them neatly, and selling them in local shops and markets. The cost of 25 plates ranges from ₹ 35-40. Collectively they sell approximately 30,000–35,000 plates every month. On an average, each member earns an additional ₹4,000–₹5,000 per month, which increases further during festive and wedding seasons when demands at its peak.

Kavita Kumari, a member of Krishna Sakhi Mandal and a bookkeeper for her SHG, said, “Our main livelihood is agriculture and animal husbandry. But this unit has added value to our income. We collect Palash leaves during the right season before they become dry. After washing them, we arrange, stitch, and shape the plates, then package them properly for sale after compressing them in the machine.” To optimize time and effort, the women also purchase some handmade plates from other communities, adding them to their inventory for resale. This venture not only saves time but boosts their earnings also.

## From Skills to Success: DDU-GKY Changing Lives

Rajnandini Kumari from Chatra district had always seen her father struggling with financial difficulties since childhood. She was determined to support her family. Taking a step forward to make her dreams true, she enrolled herself with DDU-GKY skill development programme under Quess Corp Ltd in the Warehouse Packer trade. Over six months of training, she not only learnt technical skills but also gained the confidence to dream bigger. After completing her training, her dedication quickly paid off and she secured a job with Amazon in Bengaluru, Karnataka, earning a gross monthly salary of ₹ 23,168. Today, she is proudly supporting her family and stands a role model for other girls in her village. She has proved that with the right opportunity and determination; one can make his or her dreams come true.

Chatra



After six months of training, Rajnandini secured a job for her with Amazon in Bengaluru

## Sewing Dreams into Reality: Tuniya Rajak's Path to Empowerment

Tuniya Rajak, a resident of Cheliyama village of Nimdih Block in Seraikela Kharsawan, once lived in acute financial distress. Her husband was the only earning member in a family of six, and meeting the basic needs, due to which, educating their children was the biggest challenge. Despite her willingness, Tuniya had no means to contribute financially to her family till 2016, when women of a CRP team visited her village and inspired her to join a SHG. Motivated by their training, she became a founding member of the “Ajeevika Bagan Kulhi Mahila Samuh.” Regular weekly meetings and group savings helped her take small loans to meet family needs, and eventually, she purchased a sewing machine to earn an income with. With growing confidence and support, Tuniya took further loans making a total of ₹1.5 lakh to open a ready-made garment shop. Her monthly income now has gone up to ₹8,000-₹11,000 from her shop and ₹3,000 as a Setu Didi under JSLPS. Overcoming initial business challenges through quality service and



Seraikela Kharsawan

**Tuniya dreams of expanding her sewing business to the city**

customer trust, Tuniya has now become a successful entrepreneur. She dreams of expanding her business to the city and giving her children a quality education.

## Breaking Barriers: Jhuma's Big Step Towards Financial Self-Reliance

Seraikela Kharsawan



**Once a housewife, Jhuma Mahto is now making ₹1,20,000 per annum through her grocery shop**

Jhuma Mahto, a resident of Dhatkidih village in Gamharia Block of Seraikela Kharsawan, joined Jagriti Aajeevika Sakhi Mandal self-help group in 2022.

Before that, due to poor financial condition of her family, it was difficult for her to meet her ends. As the family was dependent entirely on the earnings of her husband, Jhuma wanted to support her husband and do something on her own, but she could not do so due to lack of resources. After joining the group, she spoke to the other women in her group and shared her wishes to start a business. After several rounds of discussion, the group supported her with a loan of ₹40,000, which she used to open a small grocery shop. She stocked all types of day-to-day articles to attract customers. Gradually, people started coming to her shop and her business started growing. Within just 6 months, Jhuma repaid the entire loan amount. Today, she earns around ₹10,000 per month from her shop, which makes ₹1,20,000 per annum. Jhuma feels proud that she is now able to support her family financially. She says her life has changed because of the SHG and JSLPS. She also encourages other women to come forward and believe in themselves.

## Watering Hope: Determination Fuels Agricultural Success

Neelam Singh lives in Bhandartoli of Baghdega village in Kersai Block of Simdega. In 2017, she joined Radha Krishna Aajeevika Swayam Sahayata Samuh while it was difficult for her family to meet their ends as the entire family was dependent on her in-laws' limited income and seasonal farming. With a young child and no steady earnings, life was really tough for her. Through the group, Neelam took small loans to meet household needs. But she wanted to do something more for the family. Due to lack of water, she could not do farming throughout the year. Things changed in 2021 when she received support from the Producer Group under the Lift Irrigation Scheme. With guidance from JSLPS staff and proper training, Neelam started vegetable farming using better techniques. Now, with access to water, her family grows vegetables in all three seasons and sells them at local markets. Her annual income has reached up to ₹1,25,000. Inspired by her

Simdega



Neelam Singh's annual income reached up to ₹1,25,000 after she adopted modern techniques of farming

success, other women in her village have also started vegetable farming. Today, Neelam also works with JSLPS as an LH-BRP and plays an important role as a local agriculture leader. She receives incentives and has earned respect in her community. Her family's standard of living has improved and she is living a happy, secure life.

## Sunaina Devi's Journey from Household Boundaries to Self-Reliance

Khunti



Making ₹400–500 per day from Puja and fruit shops

Sunaina Devi, a resident of Govindpur village in Karra Block of Khunti, is now a self-reliant woman. Before joining the SHG, her family's financial condition was really bad. But in 2017, she joined the "Tarni Mata

Mahila Mandal" self-help group and her life started to change. Sunaina has three children. Earlier, it was very difficult for her to manage household expenses and pay for her children's education. After joining the group, she took a loan of ₹50,000 from the group and ₹50,000 as a Mudra loan from the bank. She used the money to open a small shop selling puja items. The shop started running well and she started earning profits from it. With the remaining money, she started a small fruit shop too and now earns ₹400–500 per day from both the shops. According to Sunaina, she can now support her husband in running the household and feels proud that she is no longer limited to her home. Her children are also getting good education.

"Today, my financial condition has improved a lot. I give full credit for this change to JSLPS," she said.

## SHG's Support Helps Reena Bloom into a Successful Farmer

Reena Devi, a resident of Harli village in Daru Block of Hazaribagh, is the president of Saraswati Aajeevika Mahila Samuh. Earlier, she had no regular income, no proper house and her husband was suffering from some disease. Life was full of challenges. But, in 2016, she joined the group and received training at Hazaribagh RSETI through the Aajeevika Mission. After completing her training, Reena took a ₹50,000 loan under PMFME and started farming. Along with Asha Devi, another member from her group, took land on lease and started growing watermelon, tomatoes and cucumbers on 10 acres of land. Their farming work is now providing daily wages to 15–20 other women in

Hazaribagh



Reena is proud of being self-reliant and supporting her family.

the area. Today, Reena earns up to ₹1–1.5 lakh annually. Her improved income allows her to run her household smoothly and send her children outside the village for better education.

## Growing Hope: Empowering Farmers through Organic Practices and Goat Rearing

Murti Devi, a resident of Koh village in Petarwar block of Bokaro, transformed her life through hard work and support of her SHG, Bhakti Mahila Mandal. Once struggling with poverty and limited resources, she took a bold step and got engaged in vegetable cultivation through organic farming and goat rearing. Her consistent efforts and leadership earned her the role of a Aajeevika Krishi Sakhi which further enhanced her exposure and knowledge. Despite facing financial challenges, societal pressures, and the difficulty of walking long distances to attend training sessions, Murti Devi remained unwavering in her determination. With technical training in high-yield vegetable cultivation and goat rearing, a loan of ₹50,000 from her SHG and access to irrigation and agricultural tools through convergence schemes, she embraced modern

**Bokaro**



**Murti Devi has proved that with the right support and training; rural women can lead transformative changes**

organic farming techniques. These efforts resulted in healthier crops, enriched soil quality, and a significant boost in her family's income. Today, Murti Devi earns an estimated ₹2,30,000 annually and serves as a role model in her village. Her success not only empowered her but also encouraged other farmers to follow sustainable and organic farming methods.

## Determined to Succeed: A Journey through Hard Work and Triumph

**Koderma**



**Once a daily wage worker, Kajal earns around more than 1.5 Lakh annually from poultry farming**

Kajal Devi, a resident of Arkosa village in Markachcho Block, of Koderma, lives with her husband. Earlier, they earned their living through traditional farming and working as a daily wage worker, and hence, managing household expenses and giving good education to their children was very difficult. In 2017, a CRP Didi in the village explained Kajal about the self-help group which

could help improve her livelihood. Inspired by the CRP Didi, Kajal joined 'Maa Sharade Self Help Group' and started taking small loans to meet her day-to-day family needs. This reduced pressure on her husband and gave a boost to her confidence. Later, when CIF funds were allotted to the group, Kajal took a bigger loan and started poultry farming. She started on a small scale, but soon expanded it by putting in her efforts. She repaid the loan amount on time, including a ₹90,000 loan, and then took another loan of ₹1,50,000 to expand her business further. Today, Kajal earns around ₹15,000 per month from poultry farming and her children are studying in a good private school. Now, her family is also leading a better lifestyle. According to Kajal, success comes with hard work. She believes that no work is small or big, and with the right mindset anyone can move forward.

# News-Brief

## Adiva Brand Products Gaining National Recognition

Honorable Rural Development Minister, Shrimati Deepika Pandey Singh, presented a memento of the Adiva Brand to the Union Minister of Agriculture and Rural Development, Shri Shivraj Singh Chouhan. The Adiva brand represents traditional jewelry and decorative items crafted by rural women of Jharkhand. It is a co-brand of “Palash,” which is being promoted by the Jharkhand government. Through this initiative, handmade products by rural women are being given a new identity and broader market access, showcasing the rich craftsmanship of Jharkhand on a national platform.



## 40 Tribal Women Receive Sewing Machines Under JSLPS in Mandar Block

In Mandar Block Hall of Ranchi, Honorable Minister of Agriculture, Animal Husbandry, and Cooperation, Shrimati Shilpi Neha Tirki, distributed sewing machines to 40 Scheduled Tribe women from 4 clusters formed under JSLPS. The objective of this initiative was to empower women’s livelihoods and increase their income. The event was attended by the Block Head, Circle Officer, Deputy Head, MLA representative, and JSLPS staff. This step aims to provide women with the necessary tools to enhance their skills and contribute towards their economic empowerment.



## JSLPS CEO, Shrimati Kanchan Singh, Visits NAR and NACER Offices in Bengaluru

Shrimati Kanchan Singh, CEO of JSLPS, visited the NAR and NACER offices in Bengaluru. During her visit, she interacted with the officials and gained a detailed understanding of the complete functioning of RSETI. She also identified areas that require special attention for further improvement. Following this, she visited the RUDSETI institute in Mysuru, where she met with the institute's officials and interacted with the trainees of the ongoing tailoring training batch. The Jharkhand government is committed to promoting self-employment in rural areas, and institutions like RSETI play a crucial role in this mission. This visit will contribute significantly to the effective and smooth implementation of the RSETI program in the state.



# News-Brief



## Departmental review meeting

A departmental review meeting was chaired by Hon'ble Rural Development Minister, Shrimati Dipika Pandey Singh. The meeting focused on a detailed discussion regarding the progress and implementation of various projects being run under the department. The Secretary of the Rural Development Department, MGNREGA Commissioner, CEO of JSLPS, and other senior officials were present in the meeting.

## Planning & Review Meeting for Effective Implementation of RSETI in FY 2025–26

A planning and review meeting was held under the leadership of CEO, JSLPS, Shrimati Kanchan Singh, to ensure effective implementation of the RSETI program in FY 2025–26. The CEO instructed all RSETI Directors and District Mission Management Unit (DMMU) teams to work in close coordination to achieve the set targets. She emphasized that each RSETI must prepare a monthly calendar for mobilization and training activities. To strengthen the credit linkage of trained candidates, bank-wise targets will be allocated to each RSETI. This step aims to connect more trainees with livelihood opportunities through bank loans. RSETI Directors from all 24



districts, District Program Managers, bank representatives, and state-level JSLPS officials were present in the meeting.

## Research on Soft Skills & Women's Economic Empowerment



A meeting was held in JSLPS state office under the chairmanship of Shri Bishnu C Parida, COO, JSLPS with the delegates of Centre for Social and Behavior Change (CSBC), The/Nudge Institute, the University of

Michigan, World Being and Ashoka University for discussing the large-scale research study to explore how soft skills training can enhance the economic participation of economically vulnerable rural women. This innovative initiative integrates targeted soft skills—such as personal initiative, emotional regulation and networking—into the Phulo Jhano Ashirwaad Abhiyaan (PJAA), a flagship economic inclusion program helping women move away from alcohol-based livelihoods towards sustainable micro-enterprises. It will cover 7,700 rural women from 13 districts of Jharkhand. SPM PVTG along with the state officials of PVTG domain attended the meeting.

## Skill Development Journey Begins

A total of 71 candidates from West-Singhbhum district have successfully been mobilized and flagged off by DPM, West-Singhbhum to various DDUGKY Project Implementing Agencies (PIAs) for training and employment opportunities in Food & Beverages, Sewing Machine Operator and Electrician trade.





# PALASH

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