



Aajeevika

JHARKHAND

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Sangathan Se Samridhi - Leaving No Rural Woman Behind



A national campaign gets off to a flying start and shows results in Jharkhand

Sangathan Se Samridhi Campaign started under DAY-NRLM aims to bring all the vulnerable and marginalized rural families under the ambit of Self-Help Groups (SHGs). The campaign commenced on 18th April and will run till 30th June, 2023.

Sangathan Se Samridhi is a national campaign under Inclusive Development. Sangathan Se Samridhi Campaign aims to employ 10 crore women from eligible rural households.

The mandate of this campaign is to bring all vulnerable and marginal rural households under Self Help Groups (SHGs) to enable them to avail the benefits provided under the program in all the states of India.

Sangathan Se Samridhi Abhiyan was launched by the Union minister of MoRD, Shri Giriraj Singh with an expectation of forming more than 1.1 lakh Self Help Groups (SHGs) during this period.

The major aim is to motivate left-out families to join SHGs, and it is expected from members of already existing SHGs to organize general assembly meetings of Village Organizations and also experience-sharing sessions where successful SHG members could narrate their stories.

Some of the objectives are organizing Community Resource Person Drive, deploying eligible women from PMAY-G beneficiary families, training of new SHG members, revival of dead SHGs, opening of SHG bank accounts and creation of a common database of SHGs promoted by other stakeholders.

In Jharkhand, in April, about 1,500 Gram Panchayats have been organized against the target of 3991, to mobilize around 2700 rural households. Approximately 1500 new Self-Help Groups have been established to bring rural women into the NRLM fold. Around 1600 PMAY-G beneficiaries have been mobilized under the SHGs in all 24 districts of the state through regular CRP Drive.



The Warriors of Project Umang



Saraswati Devi has taken up the cause of preventing child marriage on a war footing and is helping girls become educated and empowered through her consistent efforts.

Saraswati Devi is the mother of two sons. She stood up against everyone in her village, Jamani, Paharpur, Godda district, Jharkhand, including her own family, to stop the marriage of a 12-year-old girl in 2021. She has grown from an Active Woman to a Resource Person within Project Umang due to her numerous acts of bravery and dedication to the cause of adolescent girls. At only 22, she had the guts to put her life at risk, oppose her entire society and break the societal norm in order to prevent child marriage. Saraswati Devi (Resource Person, Godda) is actively supporting girls' education and reducing the rate of child and early marriage. Project Umang is being implemented by JSLPS in partnership with PCI India in Jamtara and Godda districts of Jharkhand to curb the prevalence of child/early/forced marriage (CEFM) by promoting girls' education. Saraswati has been associated with the Project since its initiation in 2019 in various capacities.

Up for a Cause

In 2021, Saraswati was working as an Active Woman and was responsible for management of 17 out of total 48 Self-Help Groups (SHGs) in her village. Her role involved ensuring active participation of members during SHG meetings and conducting Umang sessions

during these meetings. One of the SHGs under her was Maa Durga Mahila Mandal, in which a member, Baby Devi, was planning to marry off her daughter, Neetu Kumari (12-year-old, grade 6 student then). On hearing this, Saraswati counselled her mother on how Neetu's childhood would be ruined this way. Saraswati was well aware about the adverse effects of CEFM and was driven by the cause. She reminded Baby Devi about the key learning from Umang sessions about mother's role in averting child marriage through negotiations at family level.

Saraswati recalls, "To my disappointment, the family went on to fix Neetu's marriage within a week." The next step was to arrange a home visit where she would try to persuade Phuchhu Kevat, a 45-year-old fish vendor, to change his mind where she was questioned by Phuchhu Kevat for offering unsolicited advise. Getting the daughter married meant one less person to feed for a family struggling with poverty. Because of this, Neetu's family was unable to see beyond what was typical. Saraswati didn't give up and kept trying, frequently requesting the parents to change their decision. But resistance against her efforts grew stronger and one day Neetu's family walked up to her home and accused her of interfering in their family matter.



Moment of Realisation

Saraswati mustered up the courage to visit Neetu's family again but was turned away. She then tried to contact prospective groom's family, who lived in Deoghar (70 km from Jamani) and warned them against legal repercussions of CEFM. It took three months of consistent efforts by Saraswati with support from team Umang before the wedding was called off. "I am so grateful to Project Umang for placing trust in me and supporting me throughout. This incident boosted my self-confidence to avert cases of child marriage," says Saraswati. Saraswati notices an attitudinal shift at household and community levels that has been facilitated by Project Umang. Baby Devi now supports her daughter's educational aspirations. SHG members are also more vocal about the issue of CEFM now. "This isn't a lone battle anymore," says Saraswati.

Back on Educational Track

In another incident in 2021, Saraswati Devi had helped a migrated girl who was a school dropout with her re-enrollment. Fifteen years old Anjali had shifted with her family from Sahibganj to Jamani (75 km away) in 2020 as her maternal grandfather needed post pandemic care and support. After moving in, Anjali's mother, Hirni Devi, had joined a self-help group in Jamani that fell under Saraswati's area of duty. It was during SHG meetings when Saraswati Devi realised that one of its members, Hirni Devi, had a school

dropout daughter. She got to know that Anjali had studied up to grade 7 in Rakshi village school (Sahibganj), after which her family had moved to Jamani. Owing to lack of documents (migration certificate, school leaving certificate, etc.), Hirni had failed to get her daughter enrolled in Jamani government school for more than a year, recalls Saraswati Devi. Saraswati Devi enquired with school authorities about the documents required. She then suggested Hirni to get them from Rakshi village school. "Initially, Hirni was reluctant to go as this would mean loss of a day's income for her who works as a daily wage labourer," says Saraswati. Hirni Devi, 38, relies on her daily income to provide for her family, which also includes her son Amar (10) and daughter Anjali. In Sahibganj, her husband Panchanand Kevat (47), sells fish, but he doesn't make enough money to support the family. Her two older daughters have both found husbands. Therefore, it required several sessions of counselling from Saraswati before Hirni agreed to go to the school. As Saraswati continues, "I reminded Hirni that the cost of the bus fare and the income loss were simple trade-offs for getting Anjali back on the educational road as this will determine her future. Once the documents were in place, Saraswati Devi and Umang team members accompanied Hirni Devi to the village school for Anjali's admission in grade 8. "It's been two years since then. Anjali is a dedicated student and has been promoted to grade 10 this year. I feel so content that I could help bring back a girl on educational track," says Saraswati. In the meantime, Saraswati was elevated to the position of Resource Person in January 2022. She is currently in charge of three CLFs in Sundmara, Dumariya, and Markhan. She oversees sessions led by active women at VOs and SHGs as well as Umang sessions at these CLFs. She also conducts fieldwork and trains women who are involved. She spends much of her time travelling between villages, visiting at least two each day, five days per week. Saraswati Devi is among 11 Resource Persons from Godda who are contributing towards bringing quality enhancement in the lives of adolescent girls under Project Umang. In the last four years, Project Umang has facilitated re-enrolment of 121 school dropout girls and successfully averted 39 child/early marriages in Godda.

Two-days' Millet Meet & Exhibition in Khunti



SHG women showcased a variety of millets products

In the wake of the United Nations General Assembly declaring 2023 as the International Year of Millets, a two-days' Jharkhand Millets Meet & Exhibition was organized in Khunti district. The event was inaugurated by the Chief Guest, Secretary, Ministry of Food Processing Industries (MOFPI), Government of India, Smt. Anita Praveen. SHG women from different districts of Jharkhand participated in the conclave. From the Khunti district, SHG women of Murhu and Khunti Sadar blocks attended the event and demonstrated various food delicacies made of ragi. They were allotted four different stalls to demonstrate their

millet produces. Women from Simdega district also participated in a sale-cum-exhibition stall under the banner of Palash brand. They showcased papad made from ragi and madua, ragi atta, rice papad, plum, drumstick, amla and jackfruit pickles, etc. All the products made by rural women were well-liked by the visitors. The stall setup by Ranchi district also showcased varieties of ragi bakery like cookies, cake, muffin, laddu, idli, momos. etc.



Floriculture brings happiness

Bokaro



Yashoda Devi takes on a challenge and comes out with flying colours.

Yashoda Devi is a classic example of an independent-working woman. A simple woman from Mungo village, Chapri panchayat, Nawadih block, Yashoda was a homemaker, busy with her daily chores and involved in taking care of her children. 2017 was the year of change in her life. She joined Mansha Aajeevika Sakhi Mandal and from her SHG meetings, she learnt many new skills. Her learning included different techniques of farming and the cultivation of different types of crops and plants. She decided to help her husband with farming.

The ability to contribute to her family's work, filled Yashoda with confidence and self-esteem. Soon she developed the will to advance her farming skills. With the help of her SHG, she decided to take training from JSLPS and Udhyaan Vibhaag particularly on gladiolus flower cultivation and planted it on 80 decimal farmland. It was a new challenge and its success was questionable, but Yashoda was adamant on going ahead with what she planned. In a year she was able to

successfully complete 5 cycles of flowering and sold each crop successfully in the markets. Recently, she prepared 250 bundles of gladiolus flowers, selling the bundles in Bokaro, Jaina-more, Ramgarh, Bermo, Hazaribagh and Giridih markets at a price of Rs 25 per bundle. In total, she is earning around Rs 8000 to Rs 9000 monthly from the sale of the flowers. Yashoda has a successful business today and this is the second year running. Yashoda says, "I have never been this happy. I am today known by my work and have an identity. Like the flowers blooming in my field, my life too has bloomed with confidence and independence."

SHGs are the backbone of Rural Women Farmers

By joining Sakhi Mandal, rural women are empowering themselves and ensuring the future of their families and children. Pushpa Devi, a resident of Pogolia village in Kolebira block of Simdega district, is associated with the Shanti Aajeevika self-help group. Earlier due to lack of capital and knowledge, she could not do farming well. But today, with the help of the group, she earns good income from farming. Pushpa Devi says, "With the help of my family, I am earning around Rs 1 to 1.5 lakh annually growing paddy and pulses such as urad, ragi, many types of vegetables such as beans, ladyfinger, onion, potato, bitter gourd, etc., and selling them in the market." Pushpa Devi is also an Aajeevika Krishi Sakhi (AKS). It helped her learn new techniques of farming which not only increased agricultural production but also cut down the labour cost. As an AKS, she is continuously teaching new methods of agriculture to the farmers in her village and inspires them to become self-reliant making agriculture their main source of livelihood.

Simdega



**Pushpa Devi is today a successful farmer
Training others through her skills**

She regularly participates in SHG group meetings and has been working as an active woman since 2015. She got to know about the DDU-GKY program in the group meeting itself. After learning many benefits of the program she decided to send her daughter Mamta Kumari for training. After getting training in the SMO trade, Mamta got placed in a good company and now earns Rs. 8,500 monthly.

Project Resham is making rural women strong as steel

West Singhbhum



Mahila Kisan Shashaktikaran Pariyojana's initiative is leading many women to prosperity

Jami Soy, a resident of Banjira village situated in the Goilkera block of West Singhbhum district is associated with Tete Chandu Swayam Sahayata Samuh.

Before joining the group, she was involved only in farming work and somehow managed her family's expenses. The major challenge was the vagaries of weather on her farming. The yield was low from agriculture and hence the income was

low as well. She could not afford good education and healthcare for her children with the poor earning.

Journey with Project Resham

In 2014, Jami joined the SHG with a view to getting associated with better income opportunities. She learnt about the Resham project and joined the Producer Group formed under the MKSP. She also got in-depth knowledge in Tasar cultivation through an exposure visit at TDF Kuchai. After the exposure visit, she received technical training at the village level and decided to start Tasar cultivation. She received all equipment from RSC, delivered to the doorstep. Jami started Tasar cultivation by first pruning the Arjun and Asan tree, followed by the cleaning of Addabari. After that, she did the dusting with lime and bleaching powder and finally transferred the resham caterpillars to the trees. Jami ensured regular spraying of insecticides for a better outcome. As a result of her efforts, at an investment of Rs 2800 (Rs 1400 each year) on 300 DFL, in the previous two years, she generated an income of Rs 57000 from the sale of her produce.

Today Jami is living happily with her family and hopes to expand to lac cultivation in the coming January cycle. Also, she wants to cultivate lemongrass under MKSP to enhance her income.

Hadiya Sellers Gets a new Lease of Life Under Phulo Jhano Aashirwad Abhiyan

Dumka



Shantilata Baski is not only leading a dignified life but is also a successful entrepreneur

The Phulo Jhano Aashirwad Abhiyan has brought significant changes to the lives of rural women in India. In the Gopikandar block of Dumka district, women associated with the Sakhi Mandal under JSLPS are transforming their lives by engaging in self-employment. The Phulo Jhano Aashirwad Abhiyan has played a crucial role in this transformation. It has enabled rural women to start their businesses by providing them with interest-free loans. One such success story is that of Shantilata Baski, who is associated with the Ranga Livelihood Village Organisation. She joined the Surajmukhi SHG in 2011 and started learning about weekly savings and government schemes. Shantilata started her entrepreneurial journey by opening a breakfast shop in 2019 with a loan of Rs 5000. A few months later, she took a loan of Rs 10,000 to expand the shop but she also started Hadiya Liquor Business and she

used the profits from her Hadiya Liquor business and breakfast shop to pay back the loans and saved money within the group. When Shantilata was informed about the Phulo Jhano Aashirwad Abhiyan, she expressed her desire to start a new business and leave the Hadiya Liquor business and breakfast shop. She then took an interest-free loan of Rs. 25,000 from her village organization and another loan of Rs. 10,000 under the Phulo Jhano Aashirwad Abhiyan to open a grocery shop on Ranga Main Road. Currently, Shantilata earns Rs. 10,000 to 20,000 per month. She is today a successful entrepreneur. Her life has changed positively and she has enrolled her children in school. She is living a quality life. She is happy with the benefits she is receiving from her group. According to her, through the group, they receive information about the outside world, government schemes, and many beneficial communications. Shantilata's story is just one example of how the Phulo Jhano Aashirwad Abhiyan is changing the lives of rural women. By providing them with interest-free loans and information about government schemes, it is empowering them to start their businesses and become financially independent. It is heartening to see how initiatives like these are bringing positive change in the lives of people in rural India.

On the Path to Success

Anju Murmu, from Amarapara block in Pakur district, finished her 12th grade in 2021, and ever since she was at home with her mother doing nothing. Since the death of her father when she was a child, her mother worked as a farmer. Anju's family is not financially stable. With five members and a little income, life was difficult for her entire family. Anju wanted to support her mother and earn money, but she was unable to find a viable source of income. Her mother was a member of Self Help Group (SHG) where they were first introduced to DDU-GKY by her Sakhi Mandal's JRP Didi (Job Resource Person). Anju enrolled in the GDA-Advance (General Duty Assistant- Advance) training offered by DDU-GKY, Kamre, Ranchi. She successfully finished her

Pakur



Anju Murmu is set to change her life thanks to DDU-GKY

training in April 2023 and is now moving to Bengaluru for getting placed. Anju is ecstatic to begin her new career as a General Duty Assistant.

Taking the Village Towards Prosperity

Koderma



Banking Correspondent Sakhis are transforming the face of rural economy in Jharkhand.

Poonam Devi, a resident of Nawadih village located in Domchanch block of Koderma district is now working as a banking correspondent sakhi with the help of her self-help group. Earlier, she was forced to stay at home despite being educated. From being a homemaker today she is earning a good income by providing banking services to every household in remote rural areas.

Poonam is working as BC Sakhi of Jharkhand Rajya

Gramin Bank (JRGB) since April 2021 after joining Maa Chhatri Aajeevika Group. To start with, she took a loan of Rs 1 lakh from the group and invested the amount in purchasing a laptop, etc. Poonam is currently earning Rs 15,000 per month as a BC Sakhi. She does average transactions of up to Rs 11 lakh per month. Today Poonam is not only providing banking services in rural areas but also providing transaction services to about 30 self-help groups. She has also provided benefits of old age pension, scholarship withdrawal and transactions, along with other government schemes like PMJJBY, and PMSBY to the people in rural areas. She is covering 60 households per month with her hard work. Poonam says, "Earlier our financial condition was not good. But today I have got a new identity by joining the group. Due to the bank being near CLF, people also get a lot of conveniences. Now along with doing transactions in the field, I have also opened Pragya and I am now financially independent. I am supporting my family well".

Towards Self-Reliance with SHG Help

Sita Devi, a resident of Gadgaon under Senha block of Lohardaga district, has been associated with Raunak Mahila Mandal since 2015. Before joining the group, Sita Devi used to bring wood from the forest and sell it in the market to run the expenses of the family, as well as used to work as a laborer. Her family could barely make ends meet and she was compelled to start selling liquor for more money.

Sita was not happy with her work and constantly trying to connect with a better livelihood. She joined the sakhi mandal where she received information and training related to agriculture along with various schemes being run by JSLPS. In 2016, after taking a loan of Rs 30,000 from the Sakhi Mandal, Sita started potato cultivation. She earned a profit of about Rs. 90,000. She now earns Rs. 1,50,000 to 2,00,000 annually. She has taken training in modern methods of farming from JSLPS. Today Sita Devi is taking care of her family well. She aspires to earn up to Rs 5 lakh annually using new methods and equipments.

Lohardaga



Rural women are becoming self-reliant by joining sakhi mandals that help them find respectable livelihoods.

News-Brief

Introductory Meeting : An introductory meeting of JSLPS was held under the chairmanship of new Secretary, RDD, Shri Chandra Shekhar, IAS. All the domain heads of JSLPS presented the progress of their domain/projects. Secretary RDD provided his guidance for better implementation of rural development schemes at ground zero. CEO, JSLPS Shri Suraj Kumar, COO, JSLPS and other senior officials of JSLPS were present during the meeting.



Buyer-Seller Meet : A one-day buyer-seller meet was organized in coordination with Grant Thornton at JSLPS State office under the chairmanship of CEO, JSLPS, Shri Suraj Kumar. The objective of the meet was to gather inputs from various stakeholders on the quality of the pulses produced by the SHG members and to work accordingly to improve the quality of their produce.

Training Programme : A two-days' training on "Merchandising and Sale of Agri Mart - Inputs for FPOs" under JOHAR Project was organized at VISWA, Kanke, Ranchi. The objective was to increase the sales of Agri Mart, understand the target buyer, placement of products and importance of visual merchandising. All Agri Mart Managers including FPO staff and JOHAR project staff participated in the training program.



News-Brief

Sales Strategy Workshop : A three-days' workshop on sales strategy building for Palash was organised by JSLPS in co-ordination with Women on Wings. Palash is the brand launched by JSLPS for the products developed by the rural women of Jharkhand. During the workshop, the brand-book for Palash and its sub-brands, strategic sales plan, various sales aspects, identifying ideal customer and customer segmentation, product, competition analysis and setting sales target were discussed.



Certification Training : A two-days' training on PGS certification was organized by JSLPS under the MKSP project on Organic Cluster by ICCOA Bangalore, at Ranchi. The objective of this training was to orient the SHG women on "Farming the sustainable way for an evergreen tomorrow" and for rolling out "organic farming clusters in Jharkhand".

Alumni Meet : An Alumni meet for the DDU-GKY candidates placed in Tamil Nadu was organized by JSLPS in collaboration with MBD at KPR Mills Tirupur, Tamil Nadu. The objective was to increase the networking among the candidates, celebrate their success, discuss and share experiences, and find solutions to work place issues.



News-Brief

Representatives Visit : Representatives from JICA India Office, Ms Maria Kato and Anurag Sinha, Additional Chief Development Specialist, visited JHIMDI plots and Agri Equipment Bank in Janum and Jaratoli Villages of Angara block in Ranchi District, to monitor the field level implementation of the project. COO-JHIMDI along with state and district employees of JSLPS was present during the visit.



Training on Counselling : Three-days' residential training on 'Tools and Technique of Counselling' was organized by the skill domain of JSLPS. The objective of the training was to enhance the counselling skills of counsellors and to provide three-layer counselling services to the candidates and their parents. These counselling services will be impactful in arresting the dropout ratio, placement ratio and retention percentage. The session of the training was taken by Director, Training and Development, Smt. Sandhya Gopakumaran and Professor (Asst.) Rajagiri College of Social Science, Dr Anish KR.

ToT Training : A six-days' residential training of soft skills trainers from Project Implementing Agencies under DDU-GKY and ROSHNI was organized by JSLPS at Ranchi. This was a process oriented Training of Trainers organized, conducted and monitored by different stakeholders like GAP Inc, NIRDPR and JSLPS. The objective was to improve the training quality, reduce the attrition rate and enhance the placement as well as retention on the job location and lastly sensitize the youth towards a decent and progressive life.





An Initiative of Knowledge Management & Communication Cell

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

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