



Aajeevika

JHARKHAND



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Sangathan Se Samridhhi Campaign: Empowering rural women



An initiative to bring all rural women under SHG fold

Manju Devi of Peterwar, situated in Bokaro district, successfully runs a Common Service Center (CSC) and also works as a Banking Correspondent Sakhi.

From a housewife to a financially independent woman, her journey of transformation has been remarkable, thanks to SHG.

“Before joining the SHG, I used to spend the whole day on household chores. Now, with the help of my group I have earned a name for myself and have also got financial as well as social independence. I urge women to come out of their household chores and take part in the socio-economic development of their own and family,” she says.

The Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) under the Ministry of Rural Development launched a national campaign called “Sangathan Se Samridhhi” to mobilize women into being a part of Self Help Groups (SHGs).

The campaign is a part of the ‘Azadi Ka Amrit Mahotsav’ Samaveshi Vikaas and aims to mobilize 10 crore rural women from eligible rural households for joining the SHGs. It aims to mobilize disadvantaged rural communities who are not aware about the

benefits of the DAY-NRLM programme.

The awareness drive, held in all the 24 districts of Jharkhand, includes organizing general body meetings of village organizations, experience sharing by women associated with the SHGs to motivate left-out households, conducting community resource person drives, rallies, etc.





State level Reflection & Planning Meeting



A two days' State-level Reflection and Planning meeting for strengthening community-based preventive child protection mechanism through women was jointly organized by JSLPS in collaboration with UNICEF & Jharkhand State Child Protection Society, Department of WCD&SS, GoJ at Ranchi.

The objective of the meeting was to address the issues related to strengthening of child protection, strengthening

of partnership, problems faced by single parents, women, child and adolescents and also to discuss the interventions of JSLPS in resolving them.

The meeting was chaired by, Director JSCPC-cum MGNREGA Commissioner Smt. Rajeshwari B., CFO UNICEF, Dr. Kaninika Mitra, VC NUSRL Ranchi, Dr. Krishna Dev Rao, CP Specialist UNICEF Jharkhand, Smt. Priti Srivastava.

Smt. Rajeshwari B., in her address, said, “we all should work together for a better society & such workshops prove to be fruitful initiative.”

SPM (I/C) SD, JSLPS, Smt. Purnima Mukherjee and Child Protection Officer (UNV) UNICEF, along with other representatives of JSLPS were present at the event.

Sensitization Workshop on DDU-GKY Creating Awareness on DDU-GKY

JSLPS organised sensitization workshops on Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) in all 24 districts of the state as per the directions of the secretary, Rural Development Department, Government of Jharkhand.

The objective of the workshop was to provide information and create awareness about the flagship project among the members of district administrations, block administrations, Panchayati Raj Institutions and the rural youths.

The workshop also sought to inform them about the role of different stakeholders in the project and seek their support on mobilization of candidates.



In various districts, the Job Resource Persons (JRPs) were honoured by giving them citations and clothes for encouraging the rural youth and women to join the training programme for better employment opportunities and to reduce their migration in search of jobs.



SHGs Changing Lives Positively...

East-Singbhum



Manisha Mukhi, a resident of Ghatshila block, was from a poor family. Her husband ran a small shop to sustain the family of four. But with limited profits from the shop, it was challenging to make both ends meet. Manisha wanted to contribute and support her husband financially. In 2016, she joined SHG and worked as a Book- Keeper. In 2018, Manisha took a loan of Rs 1,00,000 from the CCL linkage. With this financial boost, she expanded their shop to include essential ration materials. This led to an increase in their income. She also had the opportunity to join the Community Coordinator (CC) and Integrated Pest and Rodent Management Program (IPRP) teams. Manisha worked tirelessly to form women's groups in Bodam and Jamtara, bringing more women into the fold.

Manisha's dedication and hard work paid off when she was selected as a Banking Correspondent (BC) Sakhi from the cluster organization. She needed a laptop for her work but did not have enough money for it. Determined to overcome this hurdle, she borrowed Rs 30,000 from her group and diligently repaid it in monthly instalment of Rs 1,000. Her efforts and commitment earned her an honorarium of Rs 3,000 for eight months after joining JSLPS. Manisha is now involved in BCS work at the BoI Gopalpur branch. She handles monthly deposits ranging from Rs 45 to Rs 50 lakh, which generates a profit of Rs 9,000 to Rs 10,000 for her. She actively assists elderly individuals in accessing their pension benefits and connects people with various schemes such as PMSBY, PMJJY, and APY. In fact, she successfully enrolled 547 individuals in PMSBY, 522 individuals in PMJJY and 81 individuals in APY.



Training on LoKOS Application



JSLPS organised workshops on LokOS application in various districts of Jharkhand. The objective of the workshop was to orient all the concerned district-level

officials of SRLM to roll out the LokOS application. During the workshop, the district teams also prepared a training calendar to achieve the target on time.

LoKOS app will enable the Self-Help Group members to update new SHG/VO/CLFs, update old profiles and data regularly on their own in the village itself.

LoKOS application has been launched by NRLM with the main objective to make the vast network of SHGs more transparent and stronger through ICT. Digital transactions and planning can also be done through this app.



Journey of Veena from a Home-maker to an Entrepreneur



Koderma

Veena Devi, a resident of Gudar village of Koderma district, has a family of six. Veena and her husband worked as labourers to make ends meet. While her husband worked in another city, she took care of the entire household.

From the meagre earnings they managed together, they met the family's expenses and also sent their

children to school. But their income was not enough to meet the daily expenses.

With life becoming difficult by the day, Veena joined the Surajmukhi Aajeevika Mahila Mandal. It was here she came to know about the Start-Up Village Entrepreneurship Project (SVEP).

Veena undertook training under the project and then decided to start her own business. She started Aashika Ladies Store with the help of CRP-EP. Veena invested an amount of Rs 1,00,000, of which Rs 50,000 was from her personal investment and the rest was financial assistance under the SVEP.

With the passage of time, her business started running successfully and today the total capital has increased to Rs 2,50,000. The current monthly profit is Rs 12,000. The economic condition of her family has improved. Veena has now become an inspiration for others and is guiding others in her women's group to do business as well.

Passion to Change leads to the Happy Ways...

Babli Devi hails from Gangatakala village situated in Pathargama block of Godda district. Babli is a determined woman entrepreneur. She is a member of Maa Saraswati Mahila Mandal which is dedicated to empower women in their community. Babli Devi had big dreams. But more importantly she also had a strong will to realise those dreams and improve her financial condition. She approached the SHG with a plan to work as a Gola vendor of buying and selling goods like paddy, wheat and other agricultural products. With the support of the SHG, Babli Devi got a loan of Rs 60,000 to kickstart her business. However, she soon encountered a significant hurdle in her Gola venture. Carrying large quantities of goods proved to be a challenge, limiting her ability to expand her operations and serve more customers. During a SHG meeting, she learned about the Mudra Loan scheme, which aimed to provide financial assistance to small entrepreneurs like her. Recognizing the opportunity, Babli Devi wasted no time and applied for a Mudra Loan amounting of Rs 1.7 lakh. With the loan, she purchased an electronic rickshaw, which helped her to transport goods more efficiently. She was overjoyed with the success of her endeavours and credited her achievements to the unwavering support of the SHG and JSLPS. With her increased income, Babli Devi not only improved her own financial situation but also invested in modernizing her farming practices. Babli Devi's inspiring journey to become a successful entrepreneur bears testimony to the power of self-belief, hard work and the support of a strong community.



Godda



Scripting stories of empowerment ...

Chatra



Leela Devi of Nagwa village, situated in Chatra district of Jharkhand, was dependent on her husband's income for livelihood. Her husband used to repair broken utensils for an earning. Despite working very hard for the whole day, the economic condition of the family was not good. They wanted to expand their business, but lack of capital was the biggest hurdle in this. Thus, they had no option but to continue living in poor conditions.

Last year, Leela Devi with other women of her village got to know about the Self Help Group and how it is changing the lives of hundreds of rural women. Always eager to do something for her family, Leela joined the "Gayatri Aajeevika Sakhi Mandal". In the weekly and monthly meetings at the Mandal, she got familiar with the SHG and that marked the beginning of a new life for her.

Leela decided to expand their work by taking a loan through SHG. Later, she took a cash credit linkage loan of Rs 30,000. With the loan money, Leela expanded their shop. Their hard work eventually paid off and now Leela Devi is earning Rs 10,000 to 15,000 monthly.

"Earlier our family had to face a lot of difficulties to get even proper food for two times. Today both our daughters are getting an education in a good private school and the family is leading a respectable life," Leela says.

Leela's success story inspired women around her and they could muster courage to start new ways of income generation with the help of SHGs.

Shima Devi sowing seeds of happiness...

Shima Devi, a resident of Rajmahal block in Sahibganj district, had a nursery in her land measuring one bigha. After joining the "Vaishnavi Sakhi Mandal", she took a loan of Rs. 1,50,000 in 3 instalments through Cash Credit Linkage. With this money she expanded her nursery to an area covering 6 Bigha land. Today, her annual income is Rs 2 to Rs 2.5 lakh. She has employed 4 to 5 workers to help her in her nursery. Shima is now supporting not just her own livelihood but also helping others earn money. She is also encouraging other rural women to join SHG.



Sahibganj



How small steps changed Anita's life

Ramgarh



Anita Devi, a resident of Mayal village in Ramgarh district, is a member of 'Jai Sri Mahila Kalyan Samuh.' Anita frequently visited banks for her SHG's day-to-day transactions. Her active involvement caught the attention of the bank manager, who saw potential in her and suggested that she should become a Banking Correspondent (BC Sakhi). This one opportunity changed the life of Anita. As a BC Sakhi, Anita now earns a monthly income of approx. Rs. 30,000 and has purchased a two-wheeler for field visits. She has also enrolled her children in a private school for better education. Anita's success story is an

inspiration to many women in her community who are looking for opportunities to improve their financial status. Anita's journey from being a member of an SHG to becoming a BC Sakhi bears testimony to the power of her hard work and determination. Her active participation in banking activities not only helped her gain financial independence but also empowered other women in her SHG to take charge of their finances. Anita's story is a shining example of how small steps can lead to big changes in one's life.



Climbing the stairs of Success

Hazaribagh



Farhana Qamar is a resident of Sirma village in Barkagaon block of Hazaribagh district. In 2019, she joined Khushi Sakhi Mandal and became a book-keeper of her SHG and secretary of her village organization. In 2021, Farhana took training in RSETI and got code of Jharkhand Rajya Gramin Bank. During the training, she learnt about various financial services such as account opening, loan deposit, transfer, insurance and underwriting which she could deliver as a Banking Correspondent

Sakhi. Today, she is a huge help to the old people by proving them services at their doors. She is doing banking transactions of more than one million people every month and is earning more than Rs 10, 000 per month.



News-Brief

President Visit

Her Excellency, the honourable President Draupadi Murmu inaugurated the 'Women's Self Help Group Conference' organized in Khunti district.

Honorable Chief Minister Shri Hemant Soren, Honorable Governor Shri CP Radhakrishnan, Honorable Union Minister Shri Arjun Munda and other dignitaries were present on the occasion.

In the program, the women of Sakhi Mandal displayed their products by setting up stalls.



Review Meeting

A two days' review meeting of JSLPS was conducted under the Chairmanship of Secretary, RDD, GoJ, Shri Chandra Shekhar. Alongwith review of first quarter, Annual Work Plan was discussed & emphasis was given on timely accomplishment of work. CEO-JSLPS, COO- JSLPS and State & District staff of JSLPS were present during the meeting.

Orientation-cum-planning Meeting

A two-days' orientation-cum-planning meeting of KMC Nodals was organised at JSLPS state office under the chairmanship of CEO, JSLPS, Shri Suraj Kumar. The objective was to orient them on their roles and responsibilities. They were also given training on photography and videography with an objective to get quality photographs/visuals from the field. Shri Suraj Kumar addressed the participants and discussed about time management and managerial skills require for accomplishment of the task.

COO, JSLPS along with State KMC team members were present during the training programme.





News-Brief



Training of Soft Skill Trainers

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 also sensitize the youth for decent and progressive life.

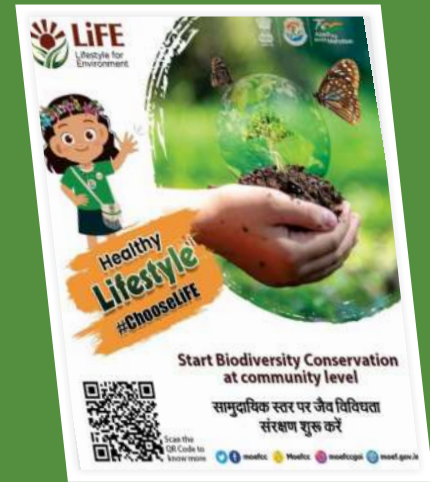
Exposure Visit

A five-days' training on honey value chain was organised at the Central Bee Research Institute (CBRTI) Pune in which 22 participants from 5 districts and 11 blocks participated. The training-cum-exposure visit was on beekeeping, bee box, bee management, honey value-added products like pollen, propolis, royal jelly extraction which is part of the project, honey quality testing, entomology and disease management. The trainees learned practical beekeeping, practically tested the quality of honey and saw several machines which are to be installed under the project. The training was also attended by National Mission Manager- Dr Jayaram Killi and Mr. Arif MAkhtar SPM VC MKSP.



Strategic Meeting

A strategic meeting was conducted by the PVTG & MKSP domain of JSLPS with HarvestPlus organization. The objective of the meeting was to prepare a roadmap for the biofortified production of IPM (Iron Pearl Millet) and ZW (Zinc Wheat), which will not only strengthen the biofortified production in Jharkhand but also address the nutritional deficiencies of PVTG and other vulnerable communities in Jharkhand. Shri Bishnu C. Parida, COO, JSLPS chaired the meeting. Ravinder Grover, Harvest Plus Asia Regional Coordinator, was present during the meeting.



An Initiative of Knowledge Management & Communication Cell

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

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