

Aajeevika

Jharkhand




Issue-122





SHG Members celebrated 77th Independence Day across the state.



SHG Members across the state enthusiastically celebrated the 77th Independence Day under the “Azadi Ka Amrit Mahotsav” by hoisting the tricolour, singing the national anthem and remembering the sacrifices of our freedom fighters.

To commemorate this special occasion with the ‘Nation First, Always First’ various cultural programs were organized at the district, block as well as at the Village Organization and Cluster Level Federations (CLFs).

All the JSLPS staff united with a feeling of patriotism. In different districts and at block levels JSLPS staff celebrated it with full enthusiasm.

In Pakur district, under the joint auspices of JSLPS and Pakur district administration, an asset distribution program was organized in Pakur Parishad premises. In this program, Mr. Alamgir Alam, Hon'ble Minister of, the Rural Development Department, distributed a veg cart (vegetable cart), one electronic scale, and 5-5 carats each to 34 women for increasing the livelihood of rural women associated with Sakhi Mandal. Apart from this, a bank loan amounting to Rs. 3 crores 1 lakh 50 thousand was also availed among 201 Sakhi Mandals of Pakur Sadar block in the program so that women

could be associated with self-employment.

The District Mission Management Unit- Hazaribagh has organized a Rural Handicraft and Handloom fair at Sarle Park Jheel Parisar with the SHG members. The objective of organizing this fair was to encourage rural artisans and women entrepreneurs to promote their entrepreneurial skills. For the same, six stalls of Kajri Cotton fabric, Jute Products, Palash Products, Bamboo & Jewellery, Sohrai Painting & others, as well as Aajeevika Didi Café, were installed.

Similarly, in Ramgarh district, the Active Woman Ruchila Devi and Gender CRP Pooja Kumari were felicitated by District Deputy Commissioner as an appreciation for their work in the program organized on Independence Day.





Women Take the Lead in Financial Inclusion



Ranchi

*Bank Sakhis,
BC Sakhis, &
FLCRPs
taking banking
services to the
unbanked in
rural
Jharkhand.*

The rural area of Burmu block of Jharkhand capital Ranchi is moving towards financial inclusion in a big way. Business Correspondent Sakhi (BC Sakhi), Bank Sakhi and Financial Literacy Community Resource Person (FLCRP) are providing valuable services to the residents here connecting them to easy banking services and also raising awareness among them about right investments.

38-year-old Santoshi Devi, who is a resident of Hisri village in Khakra panchayat of Burmu block, is a BC Sakhi of Bank of India (BOI) in her village. She provides services like account opening, cash withdrawal and deposit, insurance under PMSBY, PMJJBY and Aadhaar card linking. Santoshi says "my average monthly transaction is Rs 35 lakh and I earn around Rs 5,000-6,000 in a month."

Becoming a BC Sakhi has not only changed Santoshi's life but has also helped the people around her. Ramlakhan Khushwaha is a regular customer of Santoshi. He says "I don't even remember when was the last time I went to the bank. I do all my banking transactions at Santoshi BC Point, that too without any extra charges."

Like Santoshi, one BC Sakhi is working in each of the 14 panchayats of Burmu block.

Chintamani Devi of Katangdiri village is a member of Gulab Jal SHG. There is not a single bank in her village. With the help of JSLPS, Chintamani became BC Sakhi of Bank of India. So far Chintamani has got 70 people insured and the villagers go to Chintamani for all banking related services. Today Chintamani has made her own special identity in the village.





Anita Devi, a member of Harchanchal group from Dadiya village, is also a BC Sakhi of Bank of India. Anita sits at Saksham Kendra of Changada Cluster Level Federation twice in a month and provides financial services. Anita's monthly income from the work of BC Sakhi is up to ten thousand rupees.

Rekha Kumari, a member of Aanchal SHG, is supporting Anita in Saksham Kendra. Rekha is also from Dadiya village and is a bank sakhi.

Bank Sakhi helps women do banking transactions like filling bank linkage forms, opening SHG savings accounts, opening individual savings accounts, transactions and other services related to banks.

Rekha also helps women settle insurance claims. She earns eight thousand rupees a month. Together Anita and Rekha provide all kind of financial services to the rural women at Saksham Kendra.

Saksham Kendra is functional in every CLF. Rural women get all kinds of financial services under one roof by the joint efforts of BC Sakhi and Bank Sakhi.

This saves their time and also prevents them from the need of visiting banks.

Like BC Sakhi and Bank Sakhi, there is another community resource person called FLCRP.

FLCRP provides financial literacy training to the women of the SHG group on credit linkage, Mudra, savings account, insurance, pension and benefits of digital finance.

In their training, FLCRPs use IEC material/tool kit on various products and services. They introduce the women of the group to the representatives of Bank, BC Sakhi and Pragma Kendra.

Rashida Khatoon of Burmu is a member of Anjuman Mahila Self Help Group and is a FLCRP. Rashida says, "I explain to the SHG members the importance of account opening, Aadhaar linking, understanding between essential and non-essential expenses through various games. My earning is up to Rs 6,000-7,000 in a month."

Thanks to the efforts of these community resource persons, the rural women of Burmu are becoming financially literate as well as economically empowered. As of now, about 454 groups have received loans from the bank and women of 14,556 groups have been insured.





From a Hadiya Seller to a Hotelier

Lohardaga



Circumstances forced Lalita Oraon into the country liquor trade, Phulo Jhano Aashirwaad Abhiyan put her on the path to a remarkable journey

Lalita Oraon, a resident of Kisko village in Lohardaga district, led a life of abject poverty till the Phulo Jhano Aashirwaad Abhiyan transformed her life.

Poverty is that bitter pill which often forces people to do things against their wishes. Lalita, who lost her husband early, was forced into brewing and selling country liquor for making her ends meet.

The embarrassment of sitting in the market to sell liquor would make her feel horrible. She wanted to

leave all this for a respectful livelihood.

In 2015, Lalita joined the Sarai Phool Mahila Mandal. She took two loans from her SHG - first Rs 20,000 and then Rs 30,000 for her child's education and managed to return it on time.

From her SHG she got to know about the provision of financial assistance under the Phulo Jhano Aashirwaad Abhiyan. With the interest free loan, Lalita started a hotel & now leading a dignified life.

Phulo Jhano Aashirwaad Abhiyan provides a Respectable Livelihood

Palamu



Soni Devi, a resident of Medninagar block of Palamu district, today has a respectable livelihood opportunity, thanks to the Phulo Jhano Aashirwaad Abhiyan.

Soni used to make and sell country liquor for a living. Her life was not just difficult but also full of fear. Soni then got to know about the Phulo Jhano Ashirwad Abhiyan. Through this campaign she joined a self-help group and opened her own cosmetic shop.

Reflecting on the change in her life, Soni says "Earlier, when I used to sell liquor there was always a sense of fear. People who drank liquor would often use foul language and then there was also the fear of police. Today, I'm living a respectful life by running my own shop." Soni managed to repay her first loan and took a second one of Rs 25,000 to expand her business. Now, she also sells groceries, cold drinks, eggs, etc. Along with the cosmetic products and earns a profit of Rs. 300-400 per day. This helps her meet the family expenses and also ensures good education for her child.



Self-help groups are powering rural entrepreneurship



Dumka

The inspiring success story of Draupadi Devi.

Draupadi Devi of Jarmundi block of Dumka District, is a successful entrepreneur, earning around Rs. 2.25 lakh annually. She is a source of inspiration not only for her village-block, but for the entire district. Due to her hard work, dedication and determination to do something, Draupadi, who was once helpless due to her financial constraints, is today earning well and is able to maintain her entire family. The secret behind Draupadi's success story is her self-help group 'Gomata Aajeevika Sakhi Mandal' which she joined in the year 2018.

"The group taught us to live with respect and has helped me selflessly in meeting each and every need like a mother and whatever I am today, whatever identity I have, has been possible only because of the group," she says.

Draupadi understood that if she wanted to do something, she would have to overcome the fear of taking a loan. So, she started investing in farming by taking small loans. A farmer friend gave her valuable inputs about the scientific methods and techniques of farming. And that marked a new beginning. Her profits started increasing and she started returning her loan to the group on time.

Draupadi and her husband thought of starting their own business to take their life to the next level. However, arranging capital for the business was a hurdle. So, Draupadi discussed her idea of starting own business with her SHG members. With the loan taken, she bought a masala grinding machine.

As the business stabilized, Draupadi bought another grinding machine with a loan of Rs 50,000 from SHG.

Draupadi used one machine to grind spices at home while the other machine was taken to Haat Bazar in a hired auto to grind and sell fresh spices in the market. The loan of Rs. 50,000 was also returned in several instalments. Draupadi's next loan was of Rs. 1.5 lakh which she used to buy an auto of her own. She then set up one of the machines on the auto and started selling spices along with her husband in the local haat market. This increased Draupadi's income significantly and she repaid the loan in just 8 months from her increased income. Draupadi Devi's next proposal in the village organization was to open a shop in the market. For this, the Sankul Sangathan sanctioned a loan of Rs four lakh to the village sangathan. Today Draupadi and her husband are running this business very well. Draupadi Devi sits at the shop while her husband goes to the haat bazar with the machine on his auto. The business has changed Draupadi's life. Her annual income has gone up to Rs 2-2.5 lakh. Today, their children are going to good schools and the whole family is living a happy life.





DDU-GKY is changing rural youths' destiny

Pooja Tanti is an example of what a little help and a lot of hard work can achieve

Seraikela Kharsawan



Pooja Tanti, a resident of Sandeburu village of Seraikela Kharsawan, comes from a family which was so poor that it could barely manage two square meals a day. Despite the financial challenges, Pooja managed to finish her studies. Unfortunately though, nothing changed for her.

While she was desperately looking for a job, she came

to know about free training under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). She came to Lohardaga and enrolled herself at Ocfit Training Centre for training as sewing machine operator. After three months of training, she got placement in Bengaluru-based textile company Arvind Limited.

"My monthly salary in Arvind Limited was Rs 8,500. I returned to Jharkhand after working for a year in Arvind Limited and joined OCL Garment Factory in Ranchi," says Pooja.

A few days into her new job, Pooja got an offer from Ocfit PIA for the post of SMO trainer. "Today, I am working as a trainer. My monthly salary is Rs 18,000 and the financial condition of my house has improved a lot," Pooja says.

DDU-GKY gives a new dimension to Daya's life

Daya Shankar of Deoghar district belongs to a poor family and his only source of income was seasonal farming. Daya studied till graduation but unfortunately didn't get any job after that.

He then enrolled for a course of Warehouse Operator in Safeducate Learning Pvt Ltd under DDU-GKY project at Deoghar. He completed his training successfully and joined as an operation assistant in Safexpress Pvt Ltd, Kolkata at a monthly salary of Rs 14,012. After working there for around 2 years he switched job and joined Xpress Bees Logistics Solutions as executive operation assistant. Today, Daya is earning Rs 27,334 monthly and is leading a happy life.

Deoghar





SHG empowers PVTG member Lubiya Birhorni

Provides her with sustainable livelihood opportunity

Bokaro



Lubiya Birhorni is from PVTG (Particularly Vulnerable Tribal Group) community of Dumri panchayat under Gomia block in Bokaro district. With limited resources at disposal, Lubiya was forced to live a life of abject poverty. She was separated from the community and faced discrimination. At times, Lubiya was not able to avail even the basic benefits that an individual rightfully deserves.

Initially, she worked as a daily wager and made ropes for a living which helped her earn Rs 500 to Rs 1000 monthly.

However, Lubiya's life transformed in the year 2017, when she joined the Sharda Aajeevika Sakhi Mandal. Through her SHG, she started to acquire knowledge about various sources of livelihood and thus started a journey of change in her life. She learnt about goatry and poultry farming. Interactions at the SHG also helped her gain knowledge about saving money and lending. Lubiya also got access to better marketing platform for the ropes she made.

Lubiya devi says "Joining the SHG has given me strength to do better in life."

Despite belonging to a PVTG community, she has achieved a lot in life and is confident of doing even better. Her monthly earning is Rs 8000 to 10,000 which helped her live life with dignity and confidence.

SHG paves way of Self Reliance

Anita Devi of Mandro block in Sahibganj district could barely make her ends meet till she joined the Suraj Aajeevika Sakhi Mandal. Anita took a loan of Rs 15,000 from the group and opened a utensil shop and got it registered with the help of JSLPS. Anita then expanded the shop by taking a loan of Rs 30,000 through One Stop Facility Center (OSF). Today, Anita's utensil shop sustains her family. She has become self-sufficient by earning up to Rs 1,00,000 annually. Anita has returned the loan taken from OSF and wants to expand the shop further by taking another loan.

Sahibganj



Jyoti moving towards a happy life through Sakhi Mandal

Simdega



Jyoti Ba of Keshalpur village under Pakartad block of Simdega district is a member of Beli Sakhi Mandal. The economic condition of Jyoti's house was not good and hence she hesitated to start any kind of business. However, once she joined the self-help group, her life underwent a transformation. With information from the Livelihood Block Resource Person and with the support of the group, Jyoti took a loan of Rs 10,000 and started rearing 100 chickens in the Hardening Center of the Ganga Producer Group for poultry farming. In three months, Jyoti earned Rs 25,000 to 30,000 by selling chicken.

Jyoti says, "My profits have doubled since I started selling poultry. I am very happy and that's why I have brought 200 more chickens for rearing."



Jharkhand's rural people are finding new opportunities for livelihood and prosperity

Gumla



Sther Minj, a resident of Gumla's Barisa Nakti Toli, and her husband were dependent on farming for their children's sustenance and livelihood. However, they were dependent on rainwater for irrigation which meant that her husband had to supplement their income by working as a labourer to support the household.

Sther joined the Gulab Mahila Mandal and Gulab Utpadak Group and got support from the JOHAR project. She received PoP training for improved farming as well as benefit of lift irrigation. Today, she is engaged in cultivation throughout the year and earns up to Rs 1.5 to 2 lakh yearly.

Explaining the transformation in her life, a happy Sther Minj says, *"Thanks to the JOHAR project, along with seasonal farming, we now also cultivate groundnut, moong dal, brinjal, tomatoes, cauliflower, bitter gourd etc. With accurate information about the weather, and the reduced market problem our income has increased."*

Mangri of Dhanbad is writing new dimensions of self-reliance today with the help of SHG

Mangri Devi, a resident of Devli village in Govindpur block of Dhanbad, lived a life steeped in poverty. The sorrow of not being able to meet the needs of her family and children always troubled her. 26-year-old Mangri was a homemaker by compulsion as she did not have the permission to move out of the house for a job. The only source of income was the money earned by her husband.

But, 2019 was the year of change in Mangri's life when she joined a self-help group under JSLPS.

After joining Shakti Aajeevika Sakhi Mandal, Mangri started holding weekly meetings regularly following the Five Sutras and after a few months took an internal micro loan from the group for household expenses.

Six months later, her group got the CCL bank loan and she started a tailor shop with a total loan of Rs

Dhanbad



1,00,000 from Community Investment Fund and Rs 50,000 from the One Stop Facility (OSF) centre.

With the income from the tailoring shop, she also started selling clothes and bags. Mangri says, "I have been running a tailoring shop for three years now and selling clothes and bags along with it. Now, my monthly income is around Rs 20,000 to 25,000."

News-Brief

Empowering Rural Women : Honorable Chief Minister of Jharkhand, Shri Hemant Soren distributed assets in Nawadih block of Bokaro. During the programme, the chief minister gave a demo cheque of Rs 3.24 crore as a part of Community Investment Fund to the women of Sakhi Mandals under JSLPS. For goat rearing, Rs 30 lakh 25 thousand 600 was given to 122 Sakhi Mandals.



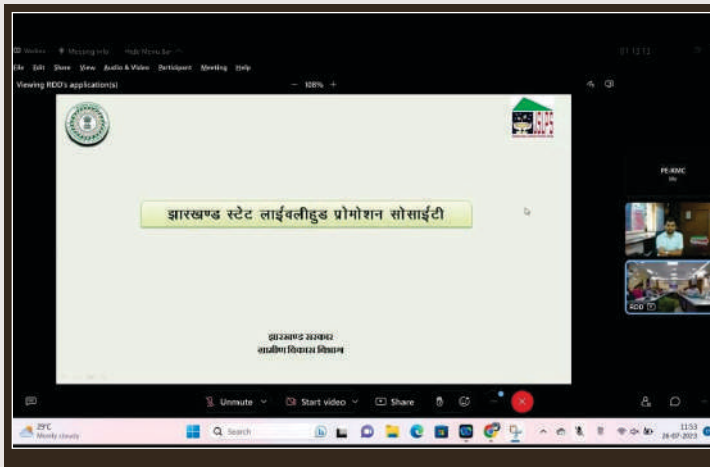
Assets Distributed: Rural Development Minister Alamgir Alam distributed assets in Pakuria block of Pakur district. He gave away revolving fund, community investment fund, insurance claim amount under PMJJBY and chicks to 647 families under the Johar project. The objective was to make rural women self-reliant by connecting them to livelihood.

Review Meeting: A review meeting of the Rural Development Department was held under the chairmanship of Honorable Chief Minister Hemant Soren. The honorable Chief Minister instructed the department to ensure that the benefits of the public welfare schemes reached to all the villagers. He asked officials to pay special attention to the monitoring of all the schemes. Honorable Rural Development Minister Alamgir Alam, Secretary Rural Development Dept. Shri Chandrashekhar were present in the meeting.





News-Brief



Virtual Review Meet: Shri Chandrashekhar, Secretary, Rural Development Dept. held a virtual review meeting with the Deputy Development Commissioners of all the districts and the District Programme Managers of JSLPS. In the meeting, the progress of financial-inclusion, Palash, PJAA, DDUGKY and RSETI were discussed and guidelines were given for their successful operations.

Field Visit: Secretary, Rural Development Department, Shri Chandrashekhar and CEO, JSLPS, Shri Sandeep Singh visited Katarmali village in Bero block of Ranchi district.

They communicated with Mrs. Sunita Devi, a beneficiary of Phulo Jhano Aashirwaad Abhiyan. Sunita Devi, taking benefit from PJAA, has quit selling liquor and started doing the business of fast food.

They also visited the Solar Lift Irrigation System, PNH installed under Johar Project and the proposed location for masala packaging unit.



SLBC Meeting: Shri Sandeep Singh, CEO, JSLPS, participated in the 84th SLBC Meeting, held in Ranchi. In his address, he emphasized on the SHG Credit Linkage and making banking easy for the rural masses.

He also highlighted the issue of low settlement and credit linkage of RSETI.

Senior Banking Officials, COO-JSLPS, SPM-FI, Nodal-RSETI and other delegates were present in the meeting.

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An Initiative of Knowledge Management & Communication Cell

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