



# Aajeevika

## JHARKHAND

### Issue 124



# Phulo Jhano Ashirwaad Abhiyan enlightening lives of rural women



Sunita Devi, a resident of Hutra village in Latehar, lived a life of endless struggle for many years. Poverty forced the 32-year-old to sell country liquor for a living. Her husband did not get any job in the village and had to go out to work as a migrant labourer in the brick kilns. With barely enough money to run the house, her children's education was also disrupted.

But then came a turning point in Sunita's life. She became a part of the Chand Tara Self-Help Group (SHG) under Hutra Village Organization (VO) and Parsahi Cluster-Level Federation (CLF).

Sunita got her first interest-free loan of Rs 10,000 under the "Phulo Jhano Ashirwad Abhiyan". She later got another loan of Rs 15,000. Sunita invested the money in goat farming and thus started her journey of sustainable livelihood.

The path was not easy, but Sunita stood firm. She bought five goats and after six months, managed to sell them in the market. This helped increase her family's income in a big way.

With the guidance and support of Pashu Sakhi, Sunita gained knowledge about proper vaccination and how to take care of her animals, thereby ensuring their well-being.

Then came another turn in Sunita's life. She, along with five other women from her Chand Tara self-help group, received training to operate the Phulo Jhano Didi's canteen in Latehar. This endeavour was supported by the local authorities and JSLPS which gave a further boost to the wellbeing of these women.

Sunita now earns a steady income of Rs 15,000 to Rs 20,000 per month. This has helped ensure financial stability of her family. Her children are back in school and her husband has returned to his village to work with her.



## From poverty to prominence: PJAA changed Anita's life...

Anita Devi, a 30-year-old resident of the Rajabasa village in the Thethaitangar Block, was once caught in a web of limited income and a business that tarnished her family's reputation.

Her life was one of hardship as the family's primary income source was farming and a small shop with meagre stock.

Struggling to make ends meet, Anita resorted to selling the local brew, Hadia and Mahua, at the nearby weekly market. It was a desperate move which she now regrets as it impacted her dignity and her family's standing in the community. In 2016, Anita's life took a positive turn as she joined the Gulab SHG group. She started saving small amounts and was fortunate to receive Rs 10,000 without any interest under the Phulo Jhano Ashirwad Abhiyan (PJAA) This help was enough for her to move away from the toxic alcohol trade. With determination and the support of her SHG, Anita also took a loan of Rs 30,000 from the Village Organization (VO), which she invested in restocking her shop. She repaid the loan. Later on, helped by her leadership qualities, she secured a substantial loan of Rs 3,50,000 from her CLF to



purchase an auto rickshaw. Today, Anita's remarkable journey has elevated her life from poverty to prominence. She serves as the Adhyaksh of the Model CLF in Thethaitangar, a testimony to her resilience and leadership qualities. Her earnings have expanded and her family's lifestyle has significantly improved.

Anita is grateful to her SHG and JSLPS for their unwavering support in shaping a secure and prosperous future.

## SHG helped Mani live her dream



Mani Bandni, a resident of Bahragora block of East Singhbhum district, is a member of Karma Dharma Aajeevika Sakhi Mandal. Mani had faced many economic hardships and challenges and was looking for a permanent source of livelihood for income generation. With that in mind, she opted for agriculture and goat rearing for a living. But Mani neither had the money nor the expertise to start her dream journey. It was then that the SHG came forward to help her. Mani took three loans amounting to Rs. 1 lakh from her SHG. She also received training through JSLPS and then started Mani's journey to live her dream. She invested in procurement of agricultural land so that she could cultivate vegetable crops. Armed with the knowledge of farming, she started earning good money. Also, with proper training, she was able to save her animals from different diseases. Today, Mani earns more than Rs one lakh from agriculture activities and livestock rearing.

# Leading the way a success story against all odds

**Jamtara**



*Basanti Murmu's journey as a counsellor at Kishori Help Desk under Project Umang bears testimony to her unwavering commitment to empowering the lives of adolescent girls in her community with mentoring.*

Basanti Murmu, a 25-year-old woman from Garhdwara village in Nala block, Jamtara, has been an integral part of the Kishori Help Desk located at Nala CLF (cluster level federation) office since its facilitation in August 2022. Her journey is one of resilience, determination and transformation.

Basanti's story not only underscores her personal growth but also highlights the significant impact she has had on her community, particularly the young girls and women she has counselled.

Basanti could study only up to grade 12 at Nala High School when she got married. Her educational journey was interrupted by marital responsibilities and the untimely demise of her husband. As a widow and a mother of a three-year-old daughter, Basanti faced financial and emotional hardships. However, she did not lose hope and joined a self-help group (SHG) – Joba Aajeevika Sakhi Mandal – in her village in January 2022.

During her SHG meetings, she was introduced to Project Umang that was capacitating SHG members to address the issue of child/early marriage by supporting their daughters' aspirations. It was due to her active participation at the SHG that within a short span of three months she was nominated as a SAC (Social Action Committee) member of Nala Ganga Aajeevika Mahila Gram Sangathan.

When Kishori Help Desk was instituted at Nala CLF in August 2022, Basanti volunteered to extend her support as a counsellor.

## Evolution as a Counsellor

Basanti's motivation to join the help desk as counsellor was fuelled by her desire to assist other young girls and women facing circumstances similar or even more challenging than her own. She envisioned sharing her experiences and knowledge to guide them towards a better future while enhancing her own personal and professional growth.

## Personal Growth and Hope

Basanti's journey with the help desk has not only impacted the lives of the girls she has counselled but also fuelled her own aspirations. She recognised her potential to raise her daughter, provide her with an education and empower her to become independent.



# JSLPS empowers field staff on Photography skills

**Bokaro**



A two-days' residential training on photography was conducted in Bokaro, Lohardaga, Hazaribagh & Ranchi in an effort to bolster the communication capabilities of field-level staff. The primary objective of the training was to equip participants with photography skills to enhance their social media engagement, effective story documentation and fulfil other Information, Education, and Communication (IEC) requirements. The event commenced with a comprehensive introduction session, allowing participants to acquaint themselves with one another. During this session, participants shared their names, roles, and previous experience in photography.

The training delved into the nuances of the Knowledge Management and Communication domain. It underscored the pivotal role of photography in storytelling and effective communication, shedding light on its ability to convey powerful narratives. Participants were also introduced to Jharkhand State Livelihood Promotion Society's (JSLPS) social media presence, including platforms such as Facebook, Twitter and Instagram. The event included discussions on the critical role of social media in amplifying the impact of fieldwork. It explored strategies for effective social media engagement and

content creation, highlighting the significance of visuals and photographs in social media posts. The participants gained insights into the importance of aligning photography with objectives and expected outcomes during field visits. The second half of the training was dedicated to in-depth discussions on various photography techniques, including mastering angles, understanding the use of natural and artificial light, composing photographs (employing concepts such as the rule of thirds, leading lines, and framing), and utilizing the 9-block gridlines concept for better framing and balance. On Day 2 of the training, participants engaged in hands-on photography exercises, where they applied the techniques learned. The event culminated with participants sharing the photographs taken during the practical exercises. A group discussion and feedback session helped assess the quality of the photographs and identify areas for improvement. In closing remarks, the trainer, Mr. Diwakar Prasad a renowned photo journalist emphasized the importance of continuous learning and practice for honing their newfound skills. A similar module of photography training is designed to be conducted in different districts of Jharkhand.

**Hazaribagh**



**Ranchi**



**Lohardaga**



## AGMs felicitate FPOs over success of Rs 53 crore turnover



The annual general meetings (AGM) of 20 Farmer Producer Organizations (FPOs) within the JOHAR Project of JSLPS funded by the World Bank was organized in a grand manner in different districts of Jharkhand.

The meetings were attended by esteemed dignitaries, including Member of Parliament, Member of the Legislative Assembly, District Collector, District Development Commissioner (DDC) and the Regional Managers (RMS).

The AGMs gave the FPOs an opportunity to celebrate their

outstanding achievements. Together they achieved collective business turnover of Rs 53 crore, which was a significant 19% growth compared to the previous fiscal year (FY 2021-22). This impressive growth underscored the dedication and hard work of the FPOs in contributing to the region's agricultural and economic development.

These meetings also provided platforms to recognize the FPOs' exceptional work in enhancing agricultural productivity, promoting sustainable farming practices, and fostering economic development within the community.

The felicitation boosted the morale of the FPO members and inspired them to continue their excellent work. Additionally, dividends were declared to reward the FPO members contributing in a big way to their sense of ownership and unity. New plans and strategies were presented - like focusing on increasing business turnover, expanding agricultural activities, improving farmers' livelihoods and contributing to overall regional development. These AGMs encouraged participatory decision-making within the FPOs, making them a crucial part of the community's progress.

## The inspiring journey of a 'Lakhpati Kisan'

Munni Devi, a member of Jeevan Jyoti Aajeevika Sakhi Mandal in the Udhwa block of Sahibganj district, has carved her own path of success. Her journey bears testimony to the transformative power of dedication with the right support. Munni Devi's livelihood journey is a diverse one, as she engaged in the cultivation of paddy, jute, capsicum and onions, in addition to livestock rearing. However, what truly set her on the path to prosperity was the unwavering support she received from JSLPS. With access to low-interest loans through her Self-Help Group (SHG), Munni Devi was able to invest in different livelihood activities.

Munni Devi also received training from JSLPS to adopt advanced cultivation methods, which proved to be a game-changer. Through sheer hard work and the knowledge gained from these training sessions, Munni Devi managed to boost her annual income to an impressive amount of Rs 1 lakh 30 thousand and became a **Lakhpati Kisan**. Today, her story of empowerment is an example for others.



## DDU-GKY: Through skill development empowering Rural Youths to overcome life barriers...



*For Anita Kumari, a resident of Petasar village in Jarmundi block of Dumka, life was a story of challenges and extreme struggle.*

Anita and her two children lived in a small house with limited resources to make the ends meet. What made life very difficult for Anita was low vision in her eyes due to a visual impairment. After years of struggle, life finally took a turn for the better when Anita joined the "Ganga Ajnika Sakhi Mandal". It was here that Anita came to know about the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). She underwent vocational training and after

completion of the programme received on-the-job training in Noida. With her strong determination and support from the SHG, Anita secured a job as an Assistant Accountant at V.J. Capacitors Pvt. Ltd, earning a salary of more than Rs. 12,000 per month. Today, Anita's life has transformed, and she is overjoyed with the changes. She is thankful to DDU-GKY, her SHG and the support she received from JSLPS.

## SHG's helping hand: Transforming the lives of many



The Covid lockdown of 2020 disrupted the lives of many. It was in those times of distress that the Self-Help Group came forward to lend a helping hand to its members. Renu Devi, a resident of Mandro block of Sahibganj district, is

associated with the Santoshi Aajeevika Sakhi Mandal.

Her husband lost his work as a driver during the Covid lockdown. Their only means of livelihood stopped. Renu then took a loan of Rs 20,000 from the SHG. With the loan and her savings, Renu started cow rearing for a livelihood by selling milk.

Today Renu is earning Rs 40 to 45 thousand per month. Her husband has also got employment in the village.

## A journey of change: thanks to JHIMDI Project

### Ranchi



Surajmani Minz, a resident of Nawadih Village in Chanho block of Ranchi district, is an empowered farmer today and a role model for many.

Surajmani was an ordinary farmer, however, by adopting modern irrigation methods She has managed to script a remarkable story of success.

Like many others in her village, Surajmani cultivated paddy for a living. She relied on traditional flooded irrigation which was dependent on the weather conditions. As a result, she could barely earn enough to sustain her family.

Surajmani's journey of change began in 2010 when she joined the Chandni Aajivika Sakhi Mandal. With her education and her passion, she soon became an Aaajevika Krishak Sakhi (AKS) under the JHIMDI project of JSLPS funded by JICA.

Her life took a turn when she adopted the System of Rice Intensification (SRI) and later the Comprehensive Micro Drip Irrigation (MDI). With MDI, she transformed her farming practices. Surajmani diversified her crops, cultivating watermelons, cauliflower and more. The MDI method drastically reduced the problems of waterlogging and weed infestation, leading to higher crop yields and profits. Through MDI, she even achieved organic farming which was a significant accomplishment.

Surajmani's pioneering adoption of drip irrigation in 2020 helped her make impressive earnings of over Rs 20,000 as she sold more than 20 quintals of watermelons. Today she is an inspiration for other farmers and helps them adopt MDI to expand their horizons.

Surajmani Minz's journey of success showcases the immense potential of improved irrigation methods in transforming the lives of farmers.

## Association with SHG changed Meena Devi's life

Meena Devi, a resident of Narayanpur block of Jamtara district, was forced to live a life of abject poverty as her husband, who was a labourer, could barely earn enough to make ends meet. With her husband's income, she could not meet even the smallest of the household needs. But then came a moment of change in their lives.

Meena joined Durga Aajeevika Sakhi Mandal and that became a turning point in her life. She got inspired by other women and thought of starting her own business. For this, she took a loan of Rs.18,000 from SHG through Cash credit linkage (CCL) and bought a sewing machine. She started a sewing center from which she started earning a good income. After this, she again took a loan of Rs.10,000, opened a cosmetic shop and started running it with the help of her husband. Meena says, "There were problems in the beginning, but we did not give up. Now, my husband is also helping in this work. Together, we earn around Rs 1,20,000 annually."

### Jamtara



# News-Brief

## Asset distribution by Hon'ble CM

Jharkhand Chief Minister Hemant Soren distributed revolving fund, cash credit linkage amount and other assets among the women of Sakhi Mandal in an event in Barhet block of Sahibganj district. The honourable Chief Minister also provided appointment letters to 3 youths of Pahadia community under the DDU-GKY. Interest free loans were made available to the beneficiaries under the Phulo Jhano Aashirwad Abhiyan to help the rural women of Santhal Pargana with means of respectable livelihood.



## Members of Churchu Nari Urja FPC attended National Conference

Churchu Nari Urja Farmer Producer Company Limited of Hazaribagh district was invited to attend the National Conference on e-Nam at Delhi. Only 3 FPCs from the country were invited for this conference.

At the event, the BoDs of CNUFPCL gave presentations in the presence of Director Agriculture and Farmer Welfare, SFAC Director and other delegates.

## Introductory Meeting of CEO, JSLPS with DPMS

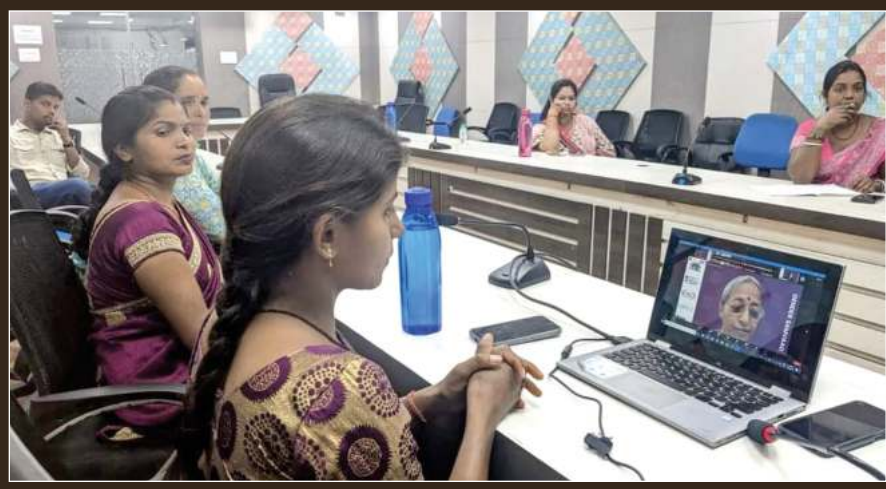
Shri Sandeep Singh, Chief Executive Officer (CEO), JSLPS held a virtual meeting with the District Program Managers (DPMs) and all the domain heads. The objective was to introduce the DPM as well as review the work progress of the projects being run by JSLPS across the state.

CEO, JSLPS in his address directed everyone to work on time, maintain quality of work and transparency in the process.

Shri Awadh Narayan Prasad, Joint Secretary, Rural Development Department, Shri Bishnu Charan Parida, Chief Operating Officer (COO) JSLPS, state office officials and all DPMs were present in the meeting.



# News-Brief



## 4th Gender Samvaad organised

Ministry of Rural Development organized its 4th Gender Samvaad under the chairmanship of Shri Charanjit Singh, Additional Secretary, RL, MoRD. The purpose was to address the importance of institutional mechanisms in Gender Based Violence (GBV).

Women associated with Sakhi Mandals from across the country participated virtually in this dialogue.

Mrs. Meena Devi from Lohardaga district of Jharkhand was one of the speakers. She spoke about the prevention and response of gender-based violence through institutional mechanisms (ie; VO-SAC, CLF-SAC and Gender Resource Centre, etc.)

addressed the activities. Smt. Meena Devi was one of the 3 speakers from all States and Union Territories who presented their views on the national platform. Women of Sakhi Mandal across the state joined this program online.

## Exposure visit of TRLM to JSLPS

A team from Tripura Rural Livelihood Mission (TRLM) visited JSLPS for the orientation on 'Ultra Poor Graduation Approach integrated into Community Institution'.

JSLPS in partnership with the/Nudge Institute is implementing a special project "UPAJ" (Ultra Poor Graduation Approach in Jharkhand) for the upliftment of ultra-poor families in Jharkhand.

The visit will help TRLM to implement an ambitious project called- 'TRUPTI' (Tripura End Ultra Poverty Initiative) in rural Tripura.



## Workshop on Supply Chain Development of Palash Products

A two-days' workshop was organized by JSLPS in Ranchi. The objective was to plan supply chain development with Women on Wings (WoW) for the processing and packaging centre at Bero Block of Ranchi, which is a pilot project for government institutional supply of Palash products.



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An Initiative of Knowledge Management & Communication Cell

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