



# Aajeevika

## Jharkhand

Issue- 126



## Vikshit Bharat Sankalp Yatra: Creating awareness for development



*Nationwide outreach program with a mission to saturate 2.7 lakh panchayats with the benefits of Centre's flagship schemes.*

The 'Vikshit Bharat Sankalp Yatra,' launched by Prime Minister Narendra Modi on Jharkhand's Foundation Day, is a nationwide outreach program with a mission to saturate 2.7 lakh panchayats with the benefits of Centre's flagship schemes by January 25, 2024.

Information, Education, and Communication (IEC) vans flagged off by the Hon'ble Prime Minister cover vast areas to ensure scheme benefits reach every targeted section of the population. The campaign aims to create awareness in every corner of the country about the Central Government's schemes. It traverses through all gram panchayats and urban bodies of every district, spreading awareness about major government programs. The initiative underscores the government's commitment to ensure equitable distribution of scheme benefits. In Jharkhand, the yatra commenced during

the 'Janjatiye Gaurav Diwas' in the Khunti district. Various dignitaries, including the Governor, Chief Minister, and Union Minister, attended the launch.

Programs in districts like Gumla witnessed stalls set up by JSLPS, featuring products like ragi, organic fertilizers, lemongrass oil, and forest produce. Street plays were utilized to educate people about the benefits of organic fertilizers. Assets worth Rs 6 lakh were distributed under the campaign in Dumri block of Gumla district.

In the Sisai block of Gumla, Sakhi Mandal women showcased their work in an exhibition, emphasizing the local impact of the campaign. The campaign is empowering communities at the grassroots, as seen through the experiences shared by women associated with the SHGs.



## Nayi Chetna 2.0: Rural women the torchbearers of change



*The spirit of Nayi Chetna 2.0 has found resonance among the women associated with SHGs in the heartland of Jharkhand. These resilient women became the torchbearers of change taking forward the campaign's message across every district - at block and panchayat levels.*

Empowered by the solidarity within their SHGs, the rural women took out awareness rallies. Their voices echoed through the streets as they chanted slogans like *sahenge\_nahi\_kahenge* and *chuppi\_todenge*. They conducted impactful *nukkad natak*s, captivating audiences with powerful storytelling that challenged age-old norms and beckoned for a new era of equality and respect.

At the grassroots level, oath-taking ceremonies became a mandatory yet empowering ritual. Women, often the silent pillars of their households, stood united, vowing to shatter the shackles of silence and stand against any form of gender-based violence. Their pledge resonated not only within their groups but across the expanse of the state.

Simultaneously, at the state level, the dedicated staff of JSLPS rallied behind Nayi Chetna 2.0. They displayed unwavering support by taking pledges to combat violence, breaking the silence that often cloaked these issues and championing a signature campaign that marked their commitment to a violence-free society.

The synergy between these grassroots movements and state-level initiatives created an intricate web of determination and solidarity. So much so that the initiative transformed from a campaign to become a collective war against injustice, with women at the forefront, fueled by their resilience and dedication.

Gender Champion, Manisha Kumari of Ramgarh District said, “empowering communities begins with embracing dialogue and driving change. Through the Nayi Chetna campaign, we've sparked conversations, resolved cases and encouraged women to voice their concerns. Together, we're shaping a more inclusive future, where every voice matters in our journey towards social development.”

Their efforts rose through the communities, ensuring conversations on issues that were once only whispered. Nayi Chetna 2.0 isn't just a government mandate; but it has evolved into a people's movement, with each woman and supporter standing as a testament to the power of unity and determination in the pursuit of a society free from gender-based violence.



## Empowering Jharkhand: Sarkar Aapke Dwar



### 'Aapki Yojna, Aapki Sarkar, Aapke Dwar Abhiyan-3'

Jharkhand Chief Minister Shri Hemant Soren inaugurated the 'Aapki Yojna, Aapki Sarkar, Aapke Dwar Abhiyan-3' on the State Foundation Day marking his government's commitment to inclusive development.

This initiative, which is an extension of the state government's ambitious 'Aapki Yojana – Aapki Sarkar Aapke Dwar' programme, aims to raise awareness about various welfare schemes. The campaign run from November 24 to December 26, involves Panchayat-level camps to reach eligible beneficiaries.

The primary objective is to disseminate information and encourage active participation of the people in government's programmes. The camps act not only as information hubs but also facilitate on-the-spot processing of application and resolution of issues.

Various departments, including JSLPS under the RDD set up stalls to assist the villagers. In Lohardaga, Chief Minister Shri Hemant Soren provided a ₹16.98 crore credit linkage cheque to women of Sakhi Mandals. In

Giridih, he laid the foundation stone for schemes and granted ₹8.06 crore bank linkage to further empower Sakhi Mandals. Palamu witnessed the distribution of assets, including a mini tractor for the Koyal Livelihood Resource Center. The program's key objective is not only to inform but to empower, as seen in the tangible support provided to women through financial linkages and assets, fostering self-employment and sustainable livelihoods. Jharkhand has taken a giant leap forward in its journey towards inclusive development with the 'Aapki Yojna, Aapki Sarkar, Aapke Dwar Abhiyan-3.'



## From adversity to triumph: How Ambadih village lifted its fortunes

*Lift irrigation has changed the fortunes of its resident farmers.*

**Bokaro**



Ambadih village in Peterwar block of Bokaro district is a witness to a transformational success story. The village faced challenges of arid patches and limited agricultural activity due to the absence of a reliable irrigation system, thereby restricting the potential for growth and prosperity in the region. However, all that changed with the introduction of the Lift Irrigation Scheme implemented under the Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) project.

The Lift Irrigation Scheme transformed the lives of the farmers of the region. One such happy farmer is Pinky Devi, a SHG member of Laxmi Mahila Swayam Sahayta Samuh. In the year 2023, Pinky experienced a remarkable turnaround in her agricultural pursuits. With the implementation of Lift Irrigation Scheme, crop input loan, demo plot grant and POP training through JOHAR and with the constant support from the Ambadih

Aajeevika Utpadak Samuh, her fortunes took a positive turn. The newfound irrigation facilities enabled Pinky to cultivate her land more efficiently, paving the way for a significant increase in agricultural productivity. Pinky Devi, along with more than 20 other farmers in the area, seized the opportunity and collectively transformed over 20 acres of once-barren land into a thriving hub for High-Value Agriculture (HVA).

Pinky Devi's hard work and dedication bore fruit both figuratively and literally. In the year 2023, she proudly harvested a bumper crop and earned a substantial income of Rs 2 lakh, a remarkable achievement that not only improved her standard of living but also inspired others in the community.

Sharing her success story with enthusiasm, Pinky Devi feels the lift irrigation scheme not only brought prosperity to her life but also opened doors for collective progress.

The story of Ambadih village is not about struggle anymore, but a tale of triumph over adversity, showcasing the power of community-driven initiatives and the positive impact of government interventions in rural development.



## Transforming Lives: Maya Devi's Journey from Poverty to Prosperity

**Pakur**



*Scientific farming is changing fortunes in rural Jharkhand.*

Farming can be productive and powerful if farmers have access to sustainable agricultural initiatives, empowering them to break free from poverty.

Maya Devi from Baliyapatra village of Maheshpur block in Pakur district is a living example of the positive change that technology can have on the lives

of farmers. Maya's primary source of livelihood was farming and animal husbandry. However, challenges like lack of capital, water and technology hindered her progress, resulting in meagre income.

However, Maya's life took a positive turn when she became a part of the Ganesh Livelihood Self-Help Group and joined the Jharkhand Horticulture Intensification by Micro Drip Irrigation (JHIMDI) project. Embracing drip irrigation, she significantly improved her farming practices. Maya then applied for a solar-powered motor pump through the government's Kusum scheme, contributing Rs 5000 for a 97% subsidy. She received the pump after six months. Expanding her cultivation to 50 decimals, Maya grew red lady variety's papaya, parwal etc, earning Rs 80,000 against an investment of Rs 48,000. Her success story continues, with an expected additional income of Rs 1,80,000. Technology has helped Maya build a prosperous future.

## A 'Setu' of support in society

**Bokaro**



Setu Didis are taking women on a new path of health and happiness. Phul Kumari Devi, a mother of two loving children, bears testimony to the positive role played by Setu Didis – the dedicated community health workers.

A resident of Nawadih Block of Bokaro district, Phul Kumari Devi faced numerous challenges during her first pregnancy. She lacked awareness and had health issues which unfortunately led to the birth of a significantly underweight child. This not only affected the health of Phul Kumari but also posed a lot of difficulties to the newborn. In the year 2022, during her second pregnancy, Phul Kumari crossed paths with a Setu Didi, Anju Devi. Anju quickly became aware of Phul Kumari's condition and recognized the urgent need for intervention and support. She knew it was crucial to ensure that Phul Kumari had a healthier and safer pregnancy this time around.

Anju's first step was to establish continuous monitoring of Phul Kumari's health. Regular check-ups were

scheduled, allowing for the early detection of any potential complications. Setu Didi also provided much-needed guidance on taking a balanced and nutritious diet, which was essential for a growing and healthy baby. She educated Phul Kumari about the measures to be taken before delivery. Setu Didi emphasized the importance of proper ante-natal care visits, consumption of iron and calcium tablets, timely immunization, etc and also advised Phul Kumari to enroll in the government hospital to ensure a safe and secure birthing experience.

Setu Didi's efforts went beyond just providing healthcare guidance. She also recognized the importance of involving Phul Kumari's husband and her SHG members in the process. She educated and counselled them about the crucial role they could play in supporting Phul Kumari during her pregnancy. Thus the Setu Didi ensured that a strong support system was in place for Phul Kumari.

Thanks to Setu Didi's dedicated efforts, Phul Kumari was blessed with a healthy and safe pregnancy, which was a complete contrast to her harrowing experience during the birth of the first child.

# Phulo Jhano Aashirwaad Abhiyaan: A blessing in Numi's life

*Women are embracing new livelihoods and achieving self-respect under the scheme*

**Dumka**



Numi Devi is a resident of Motipur village in Dumka district. In an attempt to secure a livelihood, she ventured into selling country liquor (Hadiya) by the roadside. However, she was not comfortable doing this as she faced societal derogation. Determined to earn a respectable

living, Numi's life took a positive turn in 2019 when she discovered the Phulo Jhano Aashirwaad Abhiyaan under NRLM. She decided to take Rs 10,000 interest-free loan to expand her husband's pottery business by joining the Radha Aajeevika Sakhi Mandal.

With profits from the business and a newfound determination, Numi Devi expanded her venture, transforming the small pottery shop into a successful welding business. Her monthly earnings increased to around 17,000 to 18,000 rupees and she started accepting more work while ensuring fair pricing. Empowered by her initial success, Numi Devi continued leveraging the program and obtained loans three times totalling Rs 90,000 under the CCL and twice under the CIF for Rs 17,000 each time.

Numi Devi's journey epitomizes empowerment through economic independence. Her thriving business not only supports her family but also radiates positivity within her community, showcasing the transformative impact of the Phulo Jhano Aashirwaad Abhiyaan.

## Empowered by JSLPS, Rashida transforms into a 'Lakhpatti Didi'

Rashida Khatoon's life was a constant struggle. A resident of Navatoli village in Kalebira block of Simdega district, she could barely meet her household needs with her husband's meagre earnings as a driver. Providing a good education to her children seemed like a distant dream. It was in May 2014, that Rashida found a ray of hope through the Heera Aajeevika Swayam Sahayata Samuh.

Rashida started her journey of transformation taking small loans through the group. She invested in a sewing machine and started stitching clothes for her neighbours. This gradually increased her income. With regular repayments, her financial situation improved. Empowered and encouraged by her progress, she made a pivotal decision to take Rs 2 lakh loan to purchase a pickup van. This van became her gateway to a new life and there was no looking back. Rashida ventured into inter-state vegetable transportation, significantly augmenting her income. With diligent efforts and consistent loan repayments, Rashida's credibility with the bank soared. This helped to keep expanding her business and Rashida accumulated a fleet of 5 pickup vans, 1 Bolero, and 2 icebox trucks. Even after repaying a monthly installment of 2 lakhs 30 thousand

**Simdega**



rupees, Rashida managed to save 30-40 thousand rupees every month for her household expenses. Not content with this success, she also engaged into selling blankets, earning an additional 15-20 thousand rupees per month.

Rashida owes her transformation to JSLPS and her SHG. She credits them for bringing light in her life, introducing her to the group, facilitating access to loans, and creating a sustainable income source. Today, she's known as 'Lakhpatti Didi' in her community. A recognition earned through her hard work and with the valuable support of JSLPS and her SHG.

## SHGs guiding rural women on path of self-reliance

**Koderma**



Kanchan Devi, a resident of Jamu village in the Marakccho block of Koderma, is today a determined and empowered woman. However, her journey to success was

not an easy one. Kanchan had a tough time managing her household with the meagre earnings of her husband who worked as a labourer in agricultural fields. The couple faced untold financial hardships and could barely make ends meet. Upbringing of their two daughters and a son was a challenge.

Kanchan's life took a turn when she joined the Ganga SHG under the Jamu VO in September 2018. That was the beginning of her empowerment. She took a loan of Rs 30,000 and started her poultry venture - the Hardening Centre. With an initial batch of 500 chicks, Kanchan gradually scaled up her operations to 1,000, significantly improving her family's financial condition. Through perseverance and hard work, she not just managed to clear her loan but also earned a profit of Rs 82,000. She now lives a happy life and has enough money to ensure a bright future for her children.

## From brick kiln to entrepreneur: The success story of Rinki Kujur

Rinki Kujur, a resident of Khanda village in Kairo block of Lohardaga district, worked at the brick kilns in Ara. Her earnings were little, and her life was a struggle. But then came the moment of change which started her journey to empowerment. Rinki got associated with the Shanti Mahila Swayam Sahayata Samuh, a Self-Help Group. With proper guidance from IPRP and Setu Didi, there was no looking back for Rinki. She was determined to succeed. Armed with the training received in November 2022 from RSETI, which was facilitated by the JSLPS, she embarked on a path of self-reliance.

In June 2023, she started a small fast-food stall, utilizing

**Lohardaga**



the honorarium from Setu Didi to seed her venture. This small initiative eventually blossomed into a thriving income source, generating a consistent Rs 5,000-6,000 per month for Rinki.

## News-Brief



### SLBC Sub-Committee Meet

The 42nd meeting of the SLBC Sub-Committee (SHG-Bank Linkage and DAY-NRLM Coordination) and the 34th meeting of the SLBC Sub-Committee (RSETI) was held under the chairmanship of Secretary, RDD at FFP Building, in Dhurwa. Many important decisions related to PMJJBY, PMSBY and RSETI were taken during the meeting of SLBC sub-committee. CEO JSLPS, senior officials of bank and other committee members were present in the meeting.

### Projects Reviewed

Secretary, Rural Development, Shri Chandrashekhar reviewed various projects of rural development in the presence of CEO, JSLPS and MNREGA Commissioner through video conferencing. The secretary directed to speed up the ambitious schemes of the government and ensure that the benefits of the schemes reached the villagers. Deputy development commissioners, district program managers and concerned officers of all the districts were present during the review meeting.



### Schemes Reviewed

JSLPS CEO Shri Sandeep Singh reviewed the progress of various rural development schemes implemented in East Singhbhum district. He interacted with the beneficiaries associated with various projects and took stock of activities under Project Upaj (Ultra Poor Graduation Approach in Jharkhand) being run as part of collective development efforts in Bankishol village of Dumariya block. The CEO also met the local people and appreciated the efforts of village development. He got



first-hand knowledge on how the CRP team and Ultra Poor-Change Maker under the project have achieved positive results in different areas of the village.

Block Development Officer and officials of JSLPS and Nudge organization were present during the meeting.

# News-Brief

## Field Visit



Former Chief Secretary, Mr. R.S. Sharma, CEO of JSLPS, Mr. Sandeep Singh and Gumla District Deputy Commissioner Mr. Karan Satyarthi took stalk of the development work for PVTG and Ultra-Poor in the block in Tusro Kona village of Narma Panchayat located in Bishunpur block of Gumla district. Information about the implementation of activities was collected from the PVTG families. They spoke to the local

people and the women of Sakhi Mandals and appreciated the work done by them. Deputy Development Commissioner, Shri Hemant Sati, DWO, DSO, Block Development Officer Bishunpur, and JSLPS personnel were present on the occasion.

## Review of DPMs

The half-yearly review meeting of District Programme Managers (DPMs) was organised in the state office of JSLPS under the chairmanship of COO, JSLPS, Shri Bishnu C. Parida. The COO welcomed the participants and shared the objective of the meeting. This was followed by domain-



wise presentations and a discussion on the way ahead and the challenges faced at the field level. Domain heads and all the 24 DPMs were present during the meeting.

# News-Brief

## Workshop

JSLPS hosted a 3-days' workshop on Integrated Farming Clusters (IFCs) under MKSP at Ranchi. The objective of the workshop was to dive into the world of value chains and discover the special focus on executing IFCs. The workshop was inaugurated by Mission Manager- NMMU Shri Somnath Choudhary, State Program Manager (I/c)-MKSP Mr Khalid Hussain, SPM- SMIB & Social Development (I/c) Mrs Purnima Mukherjee. The workshop emphasised on empowering the women farmers associated with MKSP through sustainable agriculture. They were imparted training through the participants (District and Block level staff) involving Value Chain as a special focus in executing IFCs. The session included discussion on preparing Cluster Business Plans, Prospective of Convergence with different organisations and departments. Also, there was a Project planning for execution in the districts.

The IFC is to be executed in 61 blocks of 18 districts of Jharkhand.



## Training of Trainers of eMTs

Batch-wise ToTs of e-Master Trainers (eMTs) on LokOS; 'SHG, VO and CLF's transaction module' was organized in Ranchi. The objective was to train the participants to maintain records of every financial transaction made to VOs and SHGs under CLFs. Additionally, they received training on how to keep records of savings, loans provided with interest and its repayment. The participants were also trained

to do entry of CIF, Grant (RF) and maintaining records of attendance. In all 64 e-MTs took part in the ToTs. They will further train the SHG & VO book-keepers as well as CLF accountants following their evaluation. The training was facilitated by National Community Resource Persons from Jharkhand, Uttarakhand and Uttar Pradesh.

हिंसा को पहचानें और मदद माँगे

नई चेतना

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अपको बदनामक रूप से रोखान करे

अपको पीस को टा अपकी मही को बिना इतवार आपसे बल करने को बरिख करे

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मारपीट

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पीस करना

पूना

भरे कमेटस करना

गदि तरीके से पूना टा जकड़ना

बगैर नजामदी के टोन संबधी को मांग करना

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ऐसे रीति रिवाज़ जिससे लोग शर्मिदा या अलग-थलग महसूस करें - वह भी हिंसा का एक रूप है। जैसे -

बिना को शिगा, नमक, कलकिली, ता इतल बोल के बदनाम करना और नमक से बरिखकर का देना।

बिना को अपुद ता अक्कील करकना जसे लहे, भदि, धर, अरि में अल-अरि को पकटी लवाना।

बिना ता गिजरीक के आया पर उसकी बरान-पान और गोजन पर पकटी लवाना।

बिना रीसे पर ता मकरी के सयव शर्मिन्दा एवं टातिक कसई में शर्मिन्दा जेसे को नमहे।

बिना ता बुगुण, अरि रीसे को अलग पर अपने परां को कसई ता बुरा करने में रोक लवाना।

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सुरवा और हिफाजत

बोलने की आजादी

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