



Aajeevika

Jharkhand



Issue-128

JSLPS Celebrated 75th Republic Day with Fervour



Showcases tableau highlighting Palash, Phulo Jhano Aashirwad Abhiyan & other projects implemented by JSLPS

As the nation marked its 75th Republic Day, the spirit of patriotism echoed through the districts of Jharkhand, with Palash (JSLPS) orchestrating vibrant celebrations. Women from Sakhi Mandals statewide hoisted flags at SHG and cluster levels, embodying the essence of empowerment.

In Pakur district, JSLPS's tableau clinched the third position. In Manatu block of Palamu district, Republic Day unfolded with games and celebrations for children from the Particularly Vulnerable Tribal Groups (PVTG) community, promoting inclusion and mainstream integration

under the Udaan project.

Bokaro stood tall with a first-place award for its tableau depicting farm and non-farm activities. The celebration culminated with Sakhi Mandals across Jharkhand winning hearts, and JSLPS Dhanbad securing the second prize in an inter-departmental tableau presentation. Republic Day 2024 marked not only a historic milestone but also showcased the collaborative efforts of JSLPS in uplifting communities, fostering unity and bringing rural achievements into the limelight.



National Khadi and Saras Mahotsav : An opportunity for rural women to showcase their indigenous products.



National Khadi and Saras Mahotsav showcased the cultural heritage and economic empowerment of artisans and entrepreneurs.

Ranchi witnessed a vibrant celebration of India's rich handcrafted heritage with the commencement of the five-day-long National Khadi and Saras Mahotsav on January 7. The event, held at Morhabadi, showcased the creativity and craftsmanship of artisans and entrepreneurs from across the country.

Featuring an impressive array of 300 stalls, including 120 provided free of charge to Saras and Khadi exhibitors, the Mahotsav offered a diverse range of handloom and handicraft products.

Rural women entrepreneurs took centre stage at the National Khadi and Saras Mahotsav, particularly under the Palash brand pavilion. Palash, an initiative by JSLPS, showcased the entrepreneurial spirit and craftsmanship of rural women from Jharkhand. From traditional delicacies like papad, achar, cakes, and laddus to contemporary items like soaps and also jewelry under the brand name "Adiva," the stalls captivated visitors with their authenticity and craftsmanship.

Additionally, the Didi Cafes, an initiative of JSLPS, offered authentic Jharkhandi dishes, further adding to the cultural richness of the Mahotsav. Through

initiatives like Palash, rural women are breaking barriers, gaining financial autonomy, and contributing significantly to the socio-economic development of their communities.

Throughout the five days, the Khadi and Saras Mahotsav served as a platform to celebrate and promote the cultural heritage and economic empowerment of artisans and entrepreneurs. It not only provided an opportunity for them to showcase their skills but also fostered greater awareness and appreciation for India's handcrafted treasures. On the last day, Chief Guest, Honorable Governor Shri C.P. Radhakrishnan, honored women from Sakhi Mandal who set up stalls from various districts and states with certificates at the concluding ceremony. Shobha Devi of Lakshmi Sakhi Mandal in Namkum, Ranchi, received the first prize for her stall offering preserve-free pickles and honey at the Saras Mela. The second and third prizes were awarded to stalls from Ramgarh and Pakur districts. The first prize in the food stall category went to Aajeevika Palash Didi Café, where women from Sakhi Mandal offered traditional Jharkhand delicacies like Pitha, Madua Roti, and Dhuska, much appreciated by the attendees throughout the fair.



A journey from financial hardship to agricultural prosperity...

Sahibganj



Radha Devi, from Barhet block of Sahibganj district transformed her life through the support of Jai Maa Aajeevika Sakhi Mandal. Radha Devi and her family were financially weak. Their life were dependent on farming, but they were not able to cultivate crops year round as finding a proper market for their produce was difficult. Despite labouring hard, their financial condition continued to be strained. Radha's

association with the group proved pivotal. With access to low-interest loans, she embraced vegetable farming and goat rearing. Implementing drip irrigation, Radha successfully cultivated ladyfinger and barbati, earning substantial profits. Expanding into paddy and wheat cultivation, she strategically planted 42 mango saplings for future financial benefits. Presently, Radha is earning Rs 1.5 lakh annually. Her success story showcases resilience, innovation and the transformative power of community support in rural entrepreneurship.

Radha says, "My life before and after joining Sakhi Mandal is quite different. It was with the help of Sakhi Mandal that I am able to do farming on such a large scale. My produce is good, due to which I have been able to come out of the financial crisis and am living a happy life."

Scripting Success From Migrant Labourer to Entrepreneur

Ruth Malto belongs to the PVTG community and her journey from a migrant labourer in another state to a self-reliant entrepreneur is truly inspiring. Residing in the Hiranpur block of Pakur district, Ruth used to face challenges balancing work and her commitment to the Sakhi Mandal. The turning point came during the COVID-19 period when the situation halted her out-of-state labour work. At that crucial time she got support of her SHG Pune uje Aajeevika Sakhi Mandal's support and began goat rearing. It helped her earn a livelihood in her own village. Later on, she took a loan of Rs 80,000 from her Sakhi Mandal and invested Rs 50,000 from her savings to purchase a Toto. This strategic move, coupled with the joint efforts of Ruth and her husband, revitalized their family's prosperity. Now, they are earning around Rs 30,000 monthly. Ruth's story epitomizes resilience,

Pakur



Ruth Malto's journey is inspiring many to look for opportunities within their community

adaptability and the transformative impact of seizing opportunities within one's community.

JHIMDI Turns Sita Jamunda's Fortunes

West-Singhbhum



From struggling to cultivate her farm to becoming a model farmer, Sita Jamunda is blazing a trail of success

Sita Jamunda is a member of the Aajeevika Maliba Sakhi Mandal and belongs to Chakradharpur block of West Singhbhum district. Initially, her family struggled to diversify their farming income beyond paddy cultivation, as farming was a challenge due to the unavailability of proper irrigation system. Despite their efforts, accessing water for irrigation remained a challenge, and their expenses often exceeded their earnings, leading to reliance on loans for daily expenses

and emergencies.

However, Sita's fortunes began to change when Palash (JSLPS) introduced her family to micro drip irrigation through JHIMDI project in 2020. Equipped with comprehensive training on micro drip irrigation techniques, soil and pest management and crop selection from Aajeevika Krishak Sakhi, Sita started tomato cultivation using the drip in 2021, earning a substantial income of Rs 27,400.

Empowered by the success of her first venture, Sita diversified her farming activities and is now planning to farm throughout the year, a feat previously deemed unattainable. With additional investments, including deep bore wells and solar irrigation, Sita aspires to become a model farmer at the Panchayat level.

Today, Sita's annual farming income has soared to Rs 1 lakh, marking a remarkable turnaround in her family's income. Her journey exemplifies the transformative impact of innovative agricultural practices and community support, empowering her to achieve financial stability and independence.

Seeds of Self-Sufficiency

Pushpa Toppo, a resident of Bes village in Katkamdag block of Hazaribagh district, faced financial struggles before joining the Kalyani Sakhi Mandal SHG. Living with her parents and siblings, responsibilities weighed heavily on her shoulders.

In 2021, Pushpa embraced a transformative journey with JSLPS, joining the Kalyani Sakhi Mandal SHG. With the support of the Community Institutions (CLF and VO) she secured took a loan of Rs 3,00,000 for goat farming. Today, her annual income has soared to Rs 2,00,000 through this venture.

Before her association with the SHG, life was challenging for Pushpa. However, her involvement with JSLPS not only improved her economic status but also

Hazaribagh



Rural women of Jharkhand thrive with SHG's support

empowered her to overcome obstacles. With newfound stability, she dreams of expanding her goat farming enterprise on a larger scale.

Palash Paves Path of Self-Reliance

Samina Banu, residing in Karnpura village of Bengabad in Giridih district has come a long way since joining the Bengabad Sev Phool Aajeevika SHG. Her journey began in 2016 when she connected with the livelihood support system.

Facing financial difficulties with a family of six, including her husband who works as a plumber, Samina took a loan of Rs 38,000 from her SHG to open Palash Mart in Karnpura's main market. Despite initial challenges and family reservations, she persevered, expanding her store with items crafted by the members of Sakhi Mandal.

Samina's financial situation improved steadily, and her active participation in SHG meetings and Gram Sangathan discussions opened new avenues. The Palash brand not only supported her business but also became a symbol of empowerment and economic independence for Samina.

Giridih



Samina Banu builds a thriving business with Palash brand

Her dedication extended to learning candle making through the SHG, showcasing her entrepreneurial spirit. Today, Samina's income ranges between Rs 10,000 to 15,000 per month, significantly transforming her family's economic status.

Budding Restaurateur of Simdega

Simdega



With SVEP Support, Kamla Devi opened a hotel and is winning hearts with her tasty food

Kamla Devi, a resident of Kolebira in Simdega, faced financial difficulties relying on her husband's labour. In 2015, she joined a self-help group called Saheli Sakhi Mandal. It was in 2022 that Kamla learned about the

DAY-NRLM's Start-Up Village Entrepreneurship Programme (SVEP), which provided her with a Rs 40,000 loan. With this support, Kamla opened a small hotel in Kolebira.

Her tasty dishes quickly gained popularity, increasing her earnings and boosting her social status. Now, Kamla earns around ₹35,000 per month, significantly improving her financial situation. This allows her to meet both small and big needs with confidence. Her success not only makes her a thriving entrepreneur but also an inspiration in her community. Kamla's story highlights the importance of empowering people to pursue their business dreams and contributing to sustainable development at the local level.

Transforming Lives : Rural women of Jharkhand are taking the front seat with SHG support

Lohardaga



Pakija Khaton, a 34-year-old resident of Jima village situated in the Lohardaga district, faced financial struggles until her association with the Anchal Mahila Mandal functional under Palash (JSLPS) which transformed her life. Currently, working as a Community Resource Person (CRP) in the Jima Panchayat, now Pakija vividly remembers the challenges her family faced before joining the SHG.

In 2014, she became a member of the Anchal Mahila

Mandal, where the concept of weekly savings and financial discipline was introduced to her. The group's collective efforts yielded results, and they received Rs 15,000 as Revolving Fund (RF) in a short span. In 2016, the group availed a CCL loan, providing Pakija with the financial boost she needed.

With a loan of Rs 30,000 from the SHG, Pakija opened a small general shop. The business flourished, enabling her to repay the loan and expand her store gradually. Embarking on a journey of entrepreneurship, she further invested in three goats, adding to her income.

Pakija's dedication and leadership qualities caught the attention of the Gram Sangathan (VO), leading to her selection as a CRP. Her daily life has significantly improved, allowing her to provide better education for her children.

Beyond her personal success, Pakija actively promotes the benefits of SHGs and VOs to other women. Her role as a CRP not only enhances her own confidence but also contributes to the empowerment of her community

Unfulfilled Necessities to Fulfilling Dreams

Rita Devi, a resident of Hathuadharan village in Koderma Sadar block, found herself entangled in the web of poverty alongside her family of six. Their humble existence faced constant challenges, struggling to meet even the basic needs. Before joining the Bajrangbali Aajeevika Sakhi Mandal, life for Rita was marked by unfulfilled necessities due to financial constraints.

In 2017, Rita took a step towards change by becoming a part of the Bajrangbali Aajeevika Sakhi Mandal, with an annual income ranging from Rs 80,000 to 2,16,000, Rita's life took a positive turn after she received financial assistance from JSLPS through her SHG, she secured a loan for her ration shop.

Rita's entrepreneurial spirit led her to initiate a ration shop with a loan of Rupees 1,50,000. The income generated from the shop, around Rs 20,000 monthly, significantly improved her family's financial condition. Overcoming the challenges of stepping out of her comfort zone, Rita not only gained valuable insights into various livelihood activities but also established a

Koderma



SHGs are making rural women self-reliant and empowered

recognizable presence in her village. The financial aid and training she received empowered her to rise above poverty, providing a better life for her family.

Reflecting on her journey, Rita envisions expanding her ration shop and increasing her income further. Grateful for the support from her SHG and JSLPS, she encourages others to join such groups and strive for self-sufficiency.

JHIMDI a Game Changer : Farmers in Jharkhand are discovering new dimensions of sustainability with drip irrigation

Ranchi



Budhni Kacchap, residing in Resham village, Getalsud Panchayat of Anagara block, situated in Ranchi district, had known the struggles of a modest income with her family. Joining the Krishi Vikas Mahila Samiti under NRLM in 2013, she began her journey as an active woman, initially focusing on farming while balancing multiple roles.

Budhni's association with the self-help group led to multiple loan avails for agricultural purposes. In 2018, under the JHIMDI project, her farming techniques evolved with the introduction of micro drip irrigation.

This innovative approach not only minimized water usage but also maximized productivity.

With determination, Budhni initiated watermelon cultivation using the micro drip system, resulting in a remarkable yield of 45 quintals. Encouraged by the success, she ventured into cultivating Ganga variety chilli in 2019, yielding approximately 40-45 kilograms for sale and an additional 15-20 quintals for personal consumption.

The intervention of micro drip irrigation has been a game-changer for Budhni. The reduced effort and increased productivity led to an income surge. Today, she proudly shares that her family is content and financially stable. Budhni not only excels in farming but also serves as a CLF manager.

Her journey underscores the transformative impact of the JHIMDI project on her life. Annually earning around Rupees 4 lakhs through drip farming, Budhni exemplifies how financial assistance and modern agricultural techniques can empower individuals, making them self-reliant and content.

Priyanka Das : A successful woman entrepreneur

Priyanka Das, residing in Beldih village, of Boram block, East Singhbhum, faced financial challenges with her family of eight. Before joining the Maa Mansa Mahila Samiti in 2018, she juggled household responsibilities as a homemaker while her husband's income struggled to meet the family's needs.

The formation of the self-help group by JSLPS in their village became a turning point for Priyanka. Inspired by discussions on women's empowerment, she joined the Maa Mansa Mahila Samiti. Where, the regular meetings and internal transactions within the group paved the way for financial empowerment. With the support of JSLPS, the group obtained a loan. Priyanka utilized the funds wisely, securing a CIF and CCL loan amounting to Rs 1,50,000.

Empowered by the financial aid, Priyanka opened a photocopy shop and installed a copying machine at home. This venture now earns her a monthly income ranging from Rs 20,000 per month.

Looking ahead, Priyanka and her husband plan at



East-Singhbhum

From homemaker to entrepreneur, Priyanka Das is one of the many rural women in Jharkhand who are writing new chapters in their lives

venture into making LED bulbs, adding another dimension to their income sources. The financial assistance provided through the SHG, especially the CIF and CCL, has been instrumental in Priyanka's journey towards self-reliance and economic stability.

Emerging Entrepreneurs of Rural Jharkhand

Latehar



SHGs are fuelling the growth of many first-time business women in rural Jharkhand

Afsari Bibi, a resident of Saasang village in Latehar district, has emerged as a symbol of resilience and empowerment, breaking the shackles of extreme poverty. Hailing from an economically weak background, Afsari faced additional challenges when

her husband migrated in pursuit of better earning opportunities.

Her life took a positive turn when she became a member of the Kumkum Ajeewika Mahila SHG (Self-Help Group). Before joining the SHG, Afsari's financial condition was precarious, but the support from the group proved transformative. Utilizing small loans provided by the SHG for her family's needs, she took a significant step forward by availing of a Rs 1 lakh loan from the SHG. Additionally, she underwent training facilitated by Palash (JSLPS). After that, she opened a shoe shop.

The impact of these initiatives reflects not only in her improved financial standing but also in the education of her children. Now, her children are studying well, breaking the cycle of limited opportunities. Afsari earns a commendable Rs 10 to 15 thousand per month, showcasing the effectiveness of self-help groups and skill development programs in fostering economic stability and creating a brighter future for families in challenging circumstances.

Setting New Benchmarks in Sustainable Farming

Erun Bibi, living in Belabar village, ketar block in Garhwa district, faced financial challenges relying on her husband's daily wages. Struggling to make ends meet, she often borrowed money at high-interest rates. Everything changed when she joined the Nuri Aajeevika Sakhi Mandal. With their support, she learned organic farming and received a Rs 35,000 loan. Erun began cultivating flowers and chilli, making her own organic fertilizers for better crops. She also ventured into goat farming. Now, as a self-reliant farmer, Erun earns about Rs 1 to Rs 1.5 lakhs annually. Her journey shows how being part of a support group, gaining new skills and adopting sustainable practices can lead to economic independence and success in farming. Erun's story inspires the transformative power of community support and skill-building in achieving financial stability.

By joining the Sakhi Mandal, she found a supportive community that provided training and financial

Garhwa



Erun Bibi's economic transformation as a sustainable farmer is commendable

assistance. Erun's shift to organic farming not only improved her income but also showcased the importance of sustainable practices. Her journey highlights the ripple effect – from a struggling family to a self-sufficient farmer influencing her community positively.

News-Brief

Award for JSLPS

Palash (JSLPS) has been honoured as the "Best FPO Promoting Institution" at the 14th Livelihood Summit in New Delhi, organised by Access Development Services in collaboration with Rabo Bank Foundation. Recognised for its outstanding efforts under Project JOHAR, JSLPS has played a pivotal role in empowering women associated with Sakhi Mandal by providing training and comprehensive support. The accolade acknowledges JSLPS's commitment to fostering sustainable livelihood opportunities, reflecting the dedication and impact of their initiatives. This recognition not only celebrates their achievements but also highlights the crucial role played by institutions like JSLPS in promoting financial inclusion and empowering communities through skill development and livelihood enhancement programs.



Collaboration

The Nudge Institute has collaborated with Palash (JSLPS) to execute the Phulo Jhano Ashirvad Abhiyan and Birsa Visisth Janjati Vikas Yojana, targeting the development of Particularly Vulnerable Tribal Groups (PVTGs) and the ultra-poor in Jharkhand. Under the Graduation Approach, 24 professionals from The Nudge Institute have joined JSLPS's field force to ensure the high-quality implementation of these schemes. The Chief Operating Officer of JSLPS provided an orientation session to the new recruits through online mode, emphasizing the importance of the programs in driving positive impact and sustainable development in the state.

At Home Function

The self-help group (SHG) members affiliated with JSLPS were invited as guests at the 'At Home' function held at the Governor House of Jharkhand. During the event, the Hon'ble Governor took the opportunity to meet and personally commend the SHG members for their commendable contributions to the field of development. This acknowledgement serves as a testament to the invaluable role played by SHGs in fostering grassroots empowerment and catalyzing positive change within communities. Such recognition motivates the SHG members and underscores the significance of their efforts in driving socio-economic progress in the region.



News-Brief

Inauguration

Deputy Commissioner Kuldeep Chaudhary, alongside Superintendent of Police Shri Priyadarshi Alok, inaugurated Palash Mart and Palash Aajeevika Didi Cafe near Sadar Hospital, Bokaro. Additional Municipal Commissioner (AMC) Chas Shri Saurav Kumar Bhuvaniya and Sub-Divisional Officer Chas (SDO) Shri Om Prakash Gupta also graced the occasion. They meticulously inspected the diverse range of products crafted by the women of Sakhi Mandal, lauding their efforts and expressing optimism for successful sales. The event not only marks the opening of new avenues for these women entrepreneurs but also underscores the commitment of local authorities towards promoting inclusive economic growth.



DDU-GKY : paving the way to Success...

Ramesh Murmu, hailing from Barharwa in Sahibganj district, underwent training in the Assistant Electrician trade at GCS Computer Technology Pvt Ltd. through the DDU GKY program. After successfully completing his training, he secured a job at Haier Appliances India Pvt Ltd. in Pune. His achievement was further highlighted when he was honoured with the Employee of the Month award, a testament to his dedication and hard work. JSLPS extends heartfelt congratulations to Ramesh and wishes him continued success in all his endeavours. His journey exemplifies the transformative impact of skill development programs in empowering individuals and enhancing their employability, contributing to their personal growth and the community's overall development.





An Initiative of Knowledge Management & Communication Cell

PALASH

(JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY)

(Rural Development Department, Government of Jharkahnd)

Itki Road, Hehal, Ranchi-834005

✕ [f](#) @onlineJSLPS | [y](#) @JSLPSlive | [i](#) @online.JSLPS | [globe](#) www.jslps.in

Editor
Jyoti Rani Kumar

Contributors
Aditi | Shreya

For any feedback or Suggestion email us at : [✉ kmc.jslps2020@gmail.com](mailto:kmc.jslps2020@gmail.com) | [☎ 0651-2951915/ 2951916](tel:0651-2951915)