



Aajeevika

Jharkhand

Issue 133



Empowering Rural Women through AAPKI YOJANA, AAPKI SARKAR, AAPKE DWAR...



The SHG members in various districts were provided financial assistance

The initiative, Aapki Yojana, Aapki Sarkar, Aapke Dwar taken by Jharkhand government, is revolutionizing rural empowerment by bringing essential welfare schemes directly to people's doorsteps. Jharkhand State Livelihood Promotion Society has been working actively to ensure that women associated with SHGs remains instrumental in bringing the change.

The initiative also focuses on Mukhyamantri Maiyan Sammaan Yojana, aimed at recognizing and supporting women between the age group of 18 to 49 years of age.

Under this programme, several thousands of rural women have gained access to financial assistance, livelihood opportunities and social security benefits. The SHGs and beneficiaries of the Phulo Jhano Aashirwad Abhiyan (PJAA) are now equipped with

tools to break free from poverty and dependency.

Hon'ble Chief Minister Shri Hemant Soren visited several districts, including Ranchi, Dumka, Khunti, West Singhbhum and Godda and distributed financial aid and cheques as a mark of support to these women.

The financial support empowers these women to expand their livelihoods and improve their economic standing.

The programme, combined with the Mukhya Mantri Maiyan Sammaan Yojana, demonstrates Jharkhand's commitment to the welfare of rural women, with JSLPS leading the way in ensuring their holistic development.



Poshan Maah Celebration Empowering Rural Women for Better Nutrition in Jharkhand



Emphasizing on the importance of balanced diet especially for pregnant women, lactating mothers and children

In the rural areas of Jharkhand, SHG members actively participated in the celebrations of 'Poshan Maah', focusing on raising awareness about nutrition and combating malnutrition. Several meetings were organized where these women shared vital health and nutrition information, emphasizing on the importance of a balanced diet, particularly for pregnant women, lactating mothers and children.

In Bishunpur block of Gumla, SHG members participated in the activities to spread awareness about nutrition. They engaged their communities by creating colourful 'Rangoli' made with pulses, eggs and vegetables, highlighting the importance of healthy eating.

Additionally, they promoted the concept of "Tiranga Bhojhan," which encourages consuming a variety of food for a balanced meal. The celebrations were also marked in Gopikander block of Dumka, where self-help group members underscored the significance of balanced diets for a healthy life.

In Bokaro, the 'Poshan Maah' campaign included a culinary exhibition organized under the guidance of Bokaro District Commissioner. Anganwadi workers and women showcased traditional dishes, promoting local food practices through the "Amma ki Rasoi" exhibition. The event was attended by local MLA Dr. Lambodar Mahto and other officials, further amplifying the message of nutritional awareness.

Setu Didi and active member of Aadarsh Mahila Sakhi Mandal, Savitri Kumari, shared her personal journey.

"By following a balanced diet, I have noticed a significant change in my health and my family's lifestyle. Now, we enjoy healthy and nutritious meals together and feel empowered to make better choices for us," she said.

Her experience reflects positive impact of Poshan Maah, inspiring many in the community to adopt healthier practices.

Poshan Maah celebrations by the women of Sakhi Mandal demonstrate their vital role in promoting health and nutrition awareness across the rural Jharkhand. Their efforts pave the way for healthier futures for families and communities alike.



Backed by the Self-Help Groups, Rural women achieving milestones in Jharkhand

Dhanbad



Muniya Devi improved financial conditions of her family through loans taken by her SHG

Muniya Devi, a resident of Jamua village under Baghmara block in Dhanbad, was facing hardship

before joining the Shiv Aajeevika Sakhi Mandal. Her husband worked as a labourer, but their income was insufficient to meet family's day to day need or educate their children. In search of financial stability, Muniya joined the group and started saving Rs10 per week. She took a loan of Rs 50, 000 for purchasing a Toto (e-rickshaw) and then an additional Rs 5,000 for buying other essentials. It proved to be a turning point in her life, enabling her to support her children's education and improve her family's well-being.

With further help extended from the group through a CCL/CIF loans, Muniya Devi started cultivating vegetables on her three acres of land and selling them in the local market. Now, her financial condition has improved significantly. Muniya Devi said that she is really grateful to her group and JSLPS for this support that helped her achieve her goals in life.

From Financial hardships to Lakhpati Didi

Meena Kumari, a resident of Honadaga village under Kisko block of Lohardaga district, once struggled to make her ends due to lack of livelihood opportunities. Before joining Suhani Mahila Mandal SHG, her family used to work as daily wage labourer at a brick kiln in Bihar and relying on this income for survival. Meanwhile, her in-laws used to manage small-scale farming at home, but it was not enough to sustain the family. After joining the SHG, Meena took a loan of Rs 50,000 and ventured into chilli cultivation and started earning Rs 80,000 from her first harvest which gave a boost to her confidence in agriculture and she decided to expand it further.

Again, she took a loan of Rs 20,000 for taking one acre of land on lease and began growing vegetables like gourds, beans, and bitter gourd. Now, this endeavour brings a steady weekly income of Rs 2,000 to 2,500, translating to Rs 12,000 to 15,000 monthly from farming itself.

In addition to agriculture, Meena also started dairy and has been making extra money of Rs 3, 000 to 3,500 per month by selling milk for the past six months. This

Lohardaga



Taking up vegetable farming and cow rearing, she has now become a Lakhpati Didi

supplementary income has further contributed to her family's financial stability.

Now, her family does not have to migrate for work and is thriving on the income from agriculture and dairy. Meena has future plans to start goat and fish farming and is also considering purchasing a tractor to boost her farming efficiency.

Through vegetable farming and cow rearing, Meena Kumari has now become a Lakhpati Didi, achieving significant economic empowerment and financial independence.

Phulo Jhano Ashirwad Abhiyan: Rural Women Embracing Dignified Livelihoods

Hazaribagh



Kiran is running a thriving business and earning Rs 40,000-50,000 annually

Kiran Devi, a resident of Govindpur Khurd under Bishnugarh block in Hazaribagh, once struggled to make her ends meet. With her husband being unemployed and a family of five to support, Kiran turned to brewing and selling Hadiya. Despite her efforts, the family's financial situation remained dismal and no ray of hope was in sight. Then in 2019, she was introduced to Phulo Jhano Ashirwad Abhiyan (PJAA)

through Maa Bhawani Sakhi Mandal. The support she received from the SHG, transformed her life completely. After getting proper training in goatry and fishery, she was given a loan of Rs 10, 000 to start an alternate livelihood activity. She started goatry and fisheries with the loan amount and then again took another loan of Rs 2 lakh to expand her business. Today, she runs a thriving business, earning Rs 40,000-50,000 annually. Kiran Devi, who was once hesitant to step outside her home, has now become confident in travelling for training purpose. Initially, selling fish was a challenge, but her active participation in SHG meetings helped her getting recognition in the village. This growing network not only boosted her self-esteem but also increased the demand for her fish, significantly improving her sales. Looking ahead, Kiran plans to expand her goat and fish farming ventures to further increase her family's income. Her journey is a powerful example of how access to knowledge and opportunity can pave the way for a brighter, more dignified future.

From Hardship to Dignity: Sumati Bhagat's Transformative Journey

Sumati Bhagat, from Matku village in Potka block of East Singhbhum, faced dire financial struggles after her husband, could no longer work. To support her family, she began selling homemade liquor, Hadiya. However, the stigma and instability of this income weighed heavily on her.

In 2017, Sumati joined the Sai Baba Sakhi Mandal under Palash (JSLPS). A turning point came in 2021 when she was identified during a local campaign, leading to an interest-free loan of Rs 10,000 under the Phulo Jhano Ashirwaad Abhiyan. With this support, Sumati transitioned from selling hadia to trading in earthenware and opening a small grocery shop.

Today, she earns a daily income of Rs 500 to Rs 700, bringing financial stability to her life. Sumati's journey showcases the profound impact of targeted interventions, illustrating how support can empower individuals to overcome adversity and attain dignity.

East-Singhbhum



Sumati now earns a daily income of Rs. 500 to Rs. 700 from her grocery shop.

She is no longer defined by her past; she is a successful entrepreneur, setting an inspiring example for others in her community.

Harvesting Profit with Micro Drip Irrigation

Pakur



With hard work and determination, Dularas Kisku turned her challenges into opportunity

Dularas Kisku lives in the small village of Beldihah, Hiranpur block located in Pakur district of Jharkhand. Struggling with financial instability, she was working at a local stone quarry and was barely making her ends

meet. Despite her efforts, the situation worsened, making her desperate for a change in her life.

In 2022, Dularas joined Masih Self-Help Group and learnt about the JHIMDI project. After getting all information about it, she registered herself with the project without any delay which marked the turning point in her life. With a loan of Rs 15,000 and field-level training, she transformed her barren land into a thriving agricultural enterprise, cultivating strawberries, marigolds and chilies using a micro drip irrigation system. Today, her annual income has reached up to Rs 90,000, significantly improving her family's financial situation. She gained the support of her husband and children, who joined her in this new venture.

Through her dedication, Dularas has proved that hard work can lead to success. She has transformed herself from a daily wage labourer to a successful farmer and is securing a better future for her children.

Empowering Change: Poonam Devi's Journey with Brand Palash

Poonam Devi, a determined woman from Nagri block in Ranchi, was facing the challenges of traditional household which left her with little room for personal growth. Her daily routine revolved around household chores and she was yearning for a way to support her family financially.

Her life took a significant turn after she joined Jagriti Sakhi Mandal, a self-help group dedicated to empowering women in her community.

Through her SHG, Poonam learnt about the 'Palash' brand, an initiative of JSLPS. Fascinated by the opportunity to turn her culinary skills into a viable business, she decided to take a leap of faith. With the support of her peers in SHG, she secured a loan and launched Palash Aajeevika Didi Café, specialised in authentic Jharkhandi dishes. Located near the Deputy Commissioner's office, her café quickly became popular for its offerings, which includes ragi chilka, pitha, rugda, dhuska and other variety of dishes. "Earlier, I spent all my time on household chores, but after joining SHG and starting café, everything changed all of a sudden," said Poonam Devi. Her venture not only brought her financial independence but also instilled a sense of pride and accomplishment, she added. Poonam's café became a hub for local cuisine,

Ranchi



Palash Aajeevika Didi Café, specialised in authentic Jharkhandi dishes

attracting customers and participating in various events like the Saras Mela, where she set up stalls showcasing her culinary delights. Her catering business flourished, generating an impressive daily income of Rs 8,000 to 10,000 per month. At the recent Adivasi Mahotsav in Ranchi, her dishes received rave reviews, further establishing her reputation. Poonam Devi's story exemplifies the transformative power of community support and entrepreneurship. Through Palash initiative, she not only uplifted her family's financial status, but has also become a beacon of inspiration for other women in her village, demonstrating that with determination and support, anything is possible.

Turning Adversity into Opportunity: Divya's Remarkable Transformation

Palamu



Once facing financial hardships, Divya Kumari is earning between Rs 20,000 to Rs 25,000 every month

Divya Kumari lives in Dulsulma village, Satbarwa block of Palamu. Despite suffering from devastating illness in childhood that affected her growth, she never lost hope. Faced with a challenging financial situation at home, Divya was determined to make a change in her life.

In 2016, Divya joined Parvati Aajeevika Self-Help Group and became an active member of it. She received training and began working as a BC Sakhi (Business Correspondent). Additionally, she also opened a Pragya Center, which further boosted her income. Today, she earns between Rs 20,000 to Rs 25,000 per month.

Divya proudly supports her family with her earnings, and her parents are also proud of her achievements.

“Joining the SHG and working as a BC Sakhi gave me an opportunity to change my life. I’m grateful for the opportunity provided by JSLPS and proud of the achievements of my life,” said Divya Kumari.

Turning challenges into success with the support of SHGs

Jayanti Bhagat belongs to, Pabia Toli in Bharno block of Gumla. She was struggling with financial difficulties. Traditional farming couldn't support her family and she was looking for a new livelihood opportunity but couldn't find one.

In between, she joined Kiran Self-Help Group and learnt a lot from the group meetings. Through the group, she easily got loans to meet the requirements of the family. Looking at her interest in farming, she was taken on a field visit to Ormanjhi under Palash (JSLPS) where she saw advanced watermelon farming and learnt about drip irrigation. After her visit, Jayanti decided to move away from traditional methods of farming and use drip irrigation for cultivating her land. She took further training through the group and registered for the JHIMDI project in 2020.

Initially, Jayanti used to cultivate on 25 decimals of land, but looking at its benefits, she is now farming on one acre of land. She has currently planted tomatoes and expects to earn Rs 70,000 to Rs 80,000 by selling them in the market.

Gumla



With the support of SHG, Jayanti Bhagat becomes a 'Lakhpati Didi'

Jayanti is now earning more than Rs 3 lakh annually and known as 'Lakhpati Didi' in her village. Her children are also going to private schools and she is very happy with the changes in her life after adopting modern techniques of farming.

“Joining the group has changed my life and everyone calls me Lakhpati Didi. With the support provided by JSLPS, I have built a pucca house and living a comfortable life with my family,” said Jayanti Bhagat.

Overcoming Poverty and Achieving Financial Independence

Latehar



Once struggling to make her ends meet, Mamta Devi now earns more than Rs. 13,000 every month

Mamta Devi lives in Chhipadohar village in Barwadih block of Latehar district. Before joining Ekta Aajeevika Self-Help Group, her family was struggling financially to fulfill its requirements. They had very little to eat, and it was hard to run the household as they earned very little despite working hard. Life had become difficult for her and her family.

Initially, Mamta took a loan of Rs 52,000 from the SHG

to improve her family's financial condition and repaid them. Later, she borrowed Rs 1,00,000 from the group and opened a grocery shop. The shop started earning her a daily income of Rs 300 to Rs 450, which makes about Rs 13,500 per month. With the earnings from the shop, Mamta has been able to support her family, improve their financial condition and ensure that her children continue their education. Today, Mamta's grocery shop is making a thriving business and she is looking forward to expanding it further. She dreams of opening a big store and provide even more to her family. Her story shows how access to financial resources and community support can uplift lives of the women.

“Joining the SHG changed my life. Now, I can take care of my family and live peacefully without worries,” said Mamta Devi.

Rising above Challenges with Support of Self-Help groups

Premlata Tudu lives in Bangabari village in Pakuria block of Pakur district with her family. They relied on agriculture and livestock for their livelihood. Despite their hard work, they were struggling with a low income and limited opportunities for improvement.

In 2022, Premlata joined Kadam Baha Aajeevika Sakhi Mandal, a (SHG) in her village. The group provided her with a credit linkage of Rs 20,000, which helped her buy an e-rickshaw. This new source of income improved their financial condition and mobility.

Premlata also became an Aajeevika Krishi Sakhi (AKS) in Basantpur cluster, where she helped over 90 farmers with sustainable agricultural practices. In 2024, she also participated in five-days' training on natural farming which inspired her to start a nursery unit.

Premlata's journey has not only transformed her own life but also positively impacted her community. By sharing her knowledge of sustainable farming and providing valuable resources like tomato saplings, she

Pakur



Working as Aajeevika Krishi Sakhi, Premlata Tudu is supporting her family and helping others in her community

has become a vital part of local agricultural development.

“Joining the SHG and learning about natural farming changed my life. Now, I can support my family and help other farmers in my community,” said Premlata Tudu.

Turning Dreams into Reality with Determination



Palamu

Sandhya Devi is making more than Rs 1 lakh per month with her ready-made garment shop at home

Sandhya Devi, lives in Chhatarpur block of Palamu district. Her family was struggling financially. She wanted to do something to support her family but due to unawareness she did not know what to do. She joined Parvati Sakhi Mandal in the year 2016.

She had been doing her work quietly in the SHG, but in 2018-19, the Start-Up Village Entrepreneurship Program (SVEP) was introduced to the group. Under this project, Sandhya learnt how to start and grow a new business.

She took a loan of Rs 50,000 under SVEP project and another Rs 50,000 from her SHG to start a small readymade garment shop at home. As her business grew up, she took another loan of Rs 1.5 lakh from the bank and started selling wedding items. Her hard work paid off, and she now brings products from Delhi and Ranchi.

Now, Sandhya Devi is earning Rs 3,000 to Rs 4,000 every day and making more than Rs 1 lakh per month. With the help from her husband and son, her shop is doing well and growing steadily.

"I had a dream of opening a big shop during my training, and now that dream has come true. I am proud of what I have achieved," said Sandhya Devi.

From Daily Struggles to Becoming a 'Lakhpatti Didi'

Sangeeta Devi lives in Karamdih Village in Manjhiaon Block, Garhwa. She belongs to a very poor family. Her husband worked as a daily wage laborer, struggling to provide for them. Despite their difficulties, Sangeeta was determined to change their situation.

In March 2019, she joined the Gulab Aajeevika Sakhi Mandal, an SHG under Palash (JSLPS). By saving through the SHG, she learned financial discipline. Sangeeta was trained as an SHG Book Keeper, gaining skills in record-keeping and accounting. She also became an Aajeevika Krishi Sakhi (AKS), helping farmers, and earning ₹2,500-3,000 a month.

With a loan of ₹50,000 from the SHG, Sangeeta and her husband bought an auto-rickshaw. Her husband drives the auto-rickshaw and they now earns ₹10,000-12,000 monthly by driving passengers. Sangeeta also took a loan to buy a cow, selling two liters of milk daily. Together, they earn ₹120,000-130,000 yearly.

"I am proud to be a Lakhpatti Didi now. Thanks to the



Garhwa

As an Aajeevika Krishi Sakhi, Premlata is helping other farmers in her community

support from JSLPS and my SHG, my family has escaped poverty. We are living a better life, and I'm very grateful for the guidance I received." Said Sangeeta

News-Brief



Empowerment Celebration: Prime Minister Narendra Modi honored 11 lakh new "Lakhpati Didis" with certificates at the Lakhpati Didi Conference at Jalgaon in Maharashtra. The Lakshmi Didi scheme is empowering Sakhi Mandal members socially, economically, politically and educationally. Many Lakhpati Didis from Jharkhand also participated in the event. Women from Sakhi Mandals in different regions of Jharkhand watched live webcast of the ceremony at their community centers and were also awarded certificates on the spot.

Governor's inspection: Honourable Governor Shri Santosh Kumar Gangwar inspected several projects across the state. In Nawa Toli, Lohardaga, he reviewed the Didi Café building and attended an event at the DIET office in Chiri Panchayat, where he presented a cheque of Rs 39 lakh to SHG members under bank credit linkage. In Gumla, he visited Didi Café, District Science Center, Savitribai Phule Library, and Ragi Processing Center. He also launched an awareness vehicle under the PM JANMAN scheme, inaugurated the PVTG Helpline, and distributed bicycles and assets to girls. Various officials were present at the events.



Singapore visit: Sunita Devi from Salaia village and Mamta Devi from Matlaung village, both PVTG women from Latehar district, recently visited Singapore. They were mobilized by the PVTG & Ultra Poor domain of Palash (JSLPS) and shared their experiences with the Ultra Poor Graduation Approach interventions. With support from The Nudge Institute, they successfully graduated from ultra-poverty. Their visit highlighted their journey and the positive impact of the interventions on their lives.



News-Brief

Governing Body Meeting: Under the chairmanship of Rural Development Minister Dr. Irfan Ansari, the 6th Governing Body meeting of JSLPS was held. The meeting, attended by the Rural Development Secretary, CEO of JSLPS and governing body members. The session focused on setting guidelines and addressing key issues to enhance the effectiveness of JSLPS programmes.



Legal Empowerment: A Mega Legal Empowerment Camp was organised at the Town Hall in Hazaribagh by Jharkhand State Legal Services Authority (JHALSA). The event was attended by the District Commissioner, Session Judge and Police Superintendent. Women from SHGs received legal advice and information on justice. SHG members were also given a Cash Credit Loan (CCL) of Rs 77 lakh and Rs 20 lakh in CIF. This funding will help women boost their livelihoods.

Patrakaar Didi Training: In Ranchi, a two-days' residential training was organized by the Knowledge Management and Communication domain for Patrakaar Didis (women community journalists) from 13 districts. The training was aimed to build skills of both existing and newly selected journalists and prepare them for big events like the Saras Aajeevika Mela. On the first day, participants engaged in activities like Chinese Whisper games and role plays on interviews to enhance effective story writing and communication. The second day featured a session on



photography and videography led by senior photojournalist Mr Divakar Prasad. A total of 20 participants attended the training programme.

News-Brief



Skill training: In Palamu district, under Palash (JSLPS), 51 trainees were dispatched for skill training under DDU-GKY. The trainees will receive free residential training in various trades such as sewing, nursing assistance, electrician and computer operator at centers in Ranchi and Raipur. The event was attended by the District Coordinator and other officials.

Photography training: A one-day Orientation cum Capacity Building training for FTE staff of Palash (JSLPS) on Photography and Videography was successfully held at Daru in Hazaribagh. Senior photojournalist Mr Diwakar Prasad conducted the training. Participants also received orientation on the Knowledge Management & Communications (KMC) domain. Approximately 35 participants attended the training, which focused on enhancing their skills in photography, videography and effective communication.



GRC inauguration: A Gender Resource Center, under the Garima Project, was successfully inaugurated at Churchu block of Hazaribagh. This center aims to empower women and other gender groups by providing counseling, training and support on gender issues. The event was attended by local officials including the BDO, CO, CDPO, and police officer. Similarly, a Gender Resource Center, under Palash (JSLPS), was inaugurated at Nagri Block in Ranchi. This center will offer support to women, including temporary shelter and access to legal, psychological, and emergency services. The event



launch saw participation from state, district, and block officials.



PALASH

(JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY)

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