



Aajeevika

Jharkhand



Issue - 102



Sakhi Mandals rewarded for good work on occasion of 21st Foundation day of the State.



Jharkhand Chief Minister Hemant Soren visited the birthplace of Bhagwan Birsa Munda, Ulihatu in Arki block of Khunti district on occasion of the birth anniversary of “Dharti Aba- Bhagwaan Birsa Munda”.

Rural Development Minister Shri Alamgir Alam and Minister Satyanand Bhokta also accompanied the Chief Minister.

The Chief Minister marked the opening of the campaign “Aapka Adhikaar, Aapki Sarkaar, Aapke Dwaar” at the state level. He also launched the Phase-2 of the Phulo Jhano Aashirwaad Abhiyaan in the state.

During the visit, the CM spoke about the multifarious work being executed by the Sakhi Mandals and highlighted the high quality of the Palash products.

Participating in the event, Kiran Devi of Kocha village shared her experience of transformation with the help of the Phulo Jhano Aashirwaad Abhiyaan. From selling liquor, she turned into a vegetable merchant with the financial support provided by the village organization. Kiran and four other members were awarded with certificate and shawl by the chief minister.

The chief minister also visited the Palash and Adiva stalls and interacted with the SHG members. During the discussions, he focused on the quality and quantity of the products being produced.

The Chief Minister gave tips to the members of Sakhi

Mandals on how to improvise production. He also assured that the government will link them with potential markets for better and timely remuneration. Sakhi Mandals presented an exclusive Palash Kit to the guest on the occasion.

In another program held at headquarters in Ranchi, Anokha Devi from Gutjora, Khunti and Savitri Devi from Rania were awarded with memento and shawl by the Hon’ble Governor of Jharkhand Shri Ramesh Bais and Chief Minister Hemant Soren.



Adiva: Jharkhand's Traditional Tribal Jewellery Gets A Brand Name



The ornaments made by the women of the SHGs of the state will be sold under the name Adiva.

The Adiva Adivasi Jewellery brand was inaugurated by Smt. Nancy Sahay, the Chief Executive Officer of JSLPS, in Ranchi.

The move is a part of the larger branding initiative called Palash, introduced at the initiative of Chief Minister Sri Hemant Soren, to ensure recognition and larger market for all products made by women of the Self-Help Groups in the state. (The Jharkhand State Livelihood Promotion Society had launched Brand Palash to connect the products of rural women with the larger market). Brand Palash now has several co-brands and products under its fold.

The branding exercise has not just given the unique tribal products a distinct identity but has also helped in enhancing the income of rural women of Jharkhand. The Adiva brand will give a new identity to the state's heritage tribal jewellery and help it find a bigger market. Under the guidance of Dr. Manish Ranjan, Secretary, Rural Development Department, GOJ, Adiva is an attempt to give new dimensions to entrepreneurship efforts of the women of state's SHGs.

While launching 'Adiva', Mrs. Sahay congratulated the women of Sakhi Mandals involved in the making of tribal jewellery and stressed the need to train more and more of rural women in this skill.

"The jewellery sub-brand Adiva, launched under the Palash brand, bears testimony to the rich tradition of the state," CEO, JSLPS said.

Secretary, Rural Development Department, Dr. Manish Ranjan while congratulating the members of Sakhi Mandal on the launch of Adiva, said that it is an innovative effort that will significantly increase the income of rural women.

"I hope that the handmade jewellery and other products by the members of Sakhi Mandal will establish their identity at the national level. I appeal to the members of Sakhi Mandal to connect more and more women under the brand Palash so that the benefits of this initiative of the Rural Development Department reach every enterprising woman of the remote village."

Expressing happiness at this new branding initiative, Yashoda Devi of Khunti said, "I hope tribal jewellery manufactured by us will add to the beauty of women who use it and their first choice will continue to be Adiva."

"We make traditional tribal jewellery from silver, metal etc., which people like very much," she added.

Adiva jewelry can be purchased online through Palash Mart mobile application and will also be available at Palash Mart.



PALASH Brand: A hit show at IITF SARAS Mela 2021...



From woollen garments of Kashmir, spices of Kerela, handicrafts of Manipur to honey, madua and bamboo pickle of Jharkhand ... it was a rich display of rural products at the SARAS IITF Mela 2021 organised by the Ministry of Rural Development at Pragati Maidan in the national capital.

Union Minister of Rural Development Shri Giriraj Singh inaugurated the fair and welcomed the women entrepreneurs of Self Help Groups from across the country. For Jharkhand, it was an event to remember and to be proud of as products made by the rural women and marketed under the state's PALASH brand notched up record sales. Palash products worth about Rs 6 lakh were sold during the event while supply orders worth Rs.15 lakh was finalised. Mustard oil, honey, madua atta, lobia seeds, spices and soaps of Palash brand were in great demand. At the same time, the pickle made of bamboo, mahua were the centre of attraction for the visitors.

Adiva, Jharkhand's traditional Tribal jewellery brand manufactured by the women of Sakhi Mandals, set a new sales record at the SARAS IITF. Jewellery worth Rs 9 lakh were sold under the brand Adiva. The products were much liked by the people and won great appreciation.

Rural Development Secretary, GOJ, Dr. Manish Ranjan congratulated the women artisans for the successful exhibition and the good sale at IITF's Saras Aajeevika. He said that the Palash brand will play a vital role in making state's rural women successful entrepreneurs.

Smt. Nancy Sahay, CEO, JSLPS, expressed happiness at the good sales of products under the Palash and Adiva brands and appreciated the effort of women of the Sakhi Mandals.

She said efforts are being made to add more products under the Palash brand in the coming days. "Efforts are also being made to connect more women with the Palash brand while

ensuring the quality of products the brands remain intact," she added.

Patrakaar Didis from Jharkhand were deputed for the coverage of Saras Mela. While the products of Jharkhand did the state proud at the Saras Mela, there was another dimension to the state's success story. The Ministry of Rural Development specially invited 3 Patrakaar Didis (Samvaaddata Sakhis) from Jharkhand for the coverage of entire SARAS Mela.

Patrakaar Didi from Khunti, Palamu and Dhanbad districts participated in the fair. In coordination with the ministry's media team, all the three Samvaaddata Sakhis contributed content for official social media of MoRD and JSLPS.

These Samvaaddata Sakhis also got letter of appreciation from the Ministry of Rural Development, GOJ.



Marching towards shining path: Kamli Devi



“SHG has given me a new life. Today, I have my own identity. I urge all women to be strong and help each other.” This is a message from Kamli Devi of Jima Chatakpur village of Kuru block of Lohardaga. Kamli’s success story which fills our heart with joy. From being a victim of domestic violence to becoming an independent and successful entrepreneur who earns Rs 15,000 per month. Kamli has come a long way.

Today, Kamli is involved in multiple livelihood opportunities under Asha Hunar Abhiyaan (ASHA) of JSLPS. She is a successful farmer, engaged in animal husbandry and is also a Financial Literacy Community Resource Person (FLCRP).

Trouble started in Kamli’s life, when her husband married someone else and started abusing her. She was devastated but refused to take things lying down. Brave Kamli took a stand and left her husband with their two children. Life suddenly became very difficult for her. She worked as a daily wage earner and somehow managed to earn enough to sustain her house.

A ray of hope came in her life when she got an opportunity to become a member of Puja Self Help Group. With loan assistance from the group, she began a new journey and there has been no looking back since then. Kamli started with rearing goats and then cows. Slowly, she started earning a regular income.

Kamli saw women in her village doing farming through Micro Drip Irrigation under JHIMDI project of JSLPS. Inspired by them, she also thought to give it a try and since

the year 2020, Kamli is also engaged in modern farming.

She managed to do well and has cultivated peas, watermelon and chilies till now. With an investment of about Rs.21,000 only she has earned approximately Rs.1 lakh till date.

Thanks to her success in farming, Kamli was selected to be the Aajeevika Krishak Mitra of her village and got to oversee the work of about 35 farmers.

Kamli added another feather to her cap when she was selected as the Financial Literacy Community Resource Person (FLCRP).

As a FLCRP, her job is to give orientation lessons to the women on how to be part of the SHGs, how to do savings and take loans. She also had to work for credit linkage of SHGs.

Kamli earns Rs. 350/- per meeting for her work as a FLCRP. On an average, she takes 20 meetings of SHGs in a month, which makes her monthly earnings around Rs.7000.

Today, Kamli is an independent, financially strong woman. She got her daughter married with a loan from her SHG.

this is a success story that will inspire several other women.



Committed to the upliftment of Particularly Vulnerable Tribal Groups: Project UDAAN



Even after 75 years of Independence, there are some sections of our society which are still deprived of basic facilities and also the benefits of government schemes. One such section is the Particularly Vulnerable Tribal Groups (PVTGs).

There are 8 PGTVs in the state of Jharkhand - Asur, Korwa, Birhor, Birjia, Mal Paharia, Saurya Pahariya, Pahariya and Sabar. They have been given the status of Particularly Vulnerable Tribal Groups due to the rapid decline in their population and their vulnerability. These tribal groups live in remote areas of the state and as such face many difficulties.

Committed to the upliftment of these tribes, the Government of India and the Government of Jharkhand in the year 2019 implemented an ambitious project called "UDAAN". The project was implemented on the ground through the Jharkhand State Livelihood Promotion Society (JSLPS).

Under the UDAAN project, work is underway in 24 blocks of 11 districts of Jharkhand. The effort is to select some people from a specific tribal community and train them as PVTG Change Makers. It is through these change makers that continuous efforts are made to work for positive changes in the community. The Ghaghra block of Gumla district is one such example.

Before the arrival of the UDAAN project in Ghaghra block, the government had a list of only 407 families, who were given ration every month by the Department of Food, Public Distribution and Consumer Affairs. However, once the UDAAN project reached the block, the change makers were selected based on a survey. They were then trained. It was found that the number of specific tribal families in the block had increased to 532. The needs of each tribal family were

assessed and it was also surveyed if government benefits were being received by them. It was found in the survey that only 208 families in Ghaghra were getting the benefit of PVTG Pension Scheme. Due to the concerted efforts of the PVTG Change Makers of Ghaghra block, JSLPS employees and the block administration, the primitive tribal pension scheme has been started for each of the specific tribal families of the block. Basic facilities like ration, pension and insurance are being provided to each family by opening their bank accounts in the nearest bank branch.

Bhikhni Asur, a resident of Bhelwadih village of Bimarla Panchayat says "Before the advent of the UDAAN project, it was very difficult to take advantage of any government scheme. After going to the block office, I could not understand what to talk about, nor did anyone give correct information. In between, a middleman also came in our tola. Our pension did not start even after taking the name of the block employee and giving him money. Ever since the election of PCM, MCM Dada and Didi has been done under the UDAAN project, accurate information is also being received about all government schemes and documents are being prepared from the village itself and submitted to the block office, so that, we can avail the benefits of government schemes."

"Recently, my PVTG pension, which has been stuck for years, has started and the name has also gone for PM Awas Yojana, apart from this, ration card has also been created. For all this, I thank the Udaan project along with Kamala Didi and Ashok Dada," she added. Like Bhikhni Asur, several other PVTG families are getting their due from the UDAAN project. With the help of this initiative they are no longer being deprived of their rights.



JOHAR- Harnessing the rural growth



The community institutions promoted and developed under the JOHAR project, work in an integrated manner to ensure cumulative growth.

One such success story under the project has been achieved by the Sakhi Mandals of Tara Producers Group of Grumi Village in Murhu block of Khunti. The farmers here decided to harness the power of community farming. They altogether planned for high-value agriculture crops and did cultivation in more than 12 acres of land.

The farmers realised that it was the timing of sowing that was of great importance.

Grace Purty, Aajeevika Krishak Sakhi of the village, sums up the idea behind the move. She says, “hum logo ne PG ki baithak me hi yah tay kar liya tha ki is baar hamen mausam se pehle kheti karni hai. Aisa krne se hamare utpaad jaldi bazar me aate hain or daam bhi sahi mil pata hai.” [This time, we decided together in the PG meeting that we will do early sowing. This would ensure that we get our produce early. This would help us get better financial returns from the open market.]

The objective was indeed achieved. In the first lot of harvesting, a total of 1780 kg of cabbage and cauliflower were sold at an average price of Rs 20/kg and Rs 29/kg.

This remuneration and market linkage were possible due



to convergence in the market through Murhu Nari Shakti FPC promoted under the JOHAR project.

Reeta Devi, a PG member, says she was able to earn a handsome profit of Rs 20,000 from just one acre of harvesting.

Traversing against odds and becoming self-reliant



The Self Help Groups operating under the supervision of JSLPS have transformed the lives of many women in the state.

Here's a story of Anita Devi, a resident of Hendulaso village in Lohardaga district, who sold liquor to earn a living and sustain her family.

Hers was an occupation which was not by choice. The money that her husband earned from farming was not enough to make the ends meet, so Anita had no option but to continue doing something she did not like.

But her ordeal ended when she joined a Self Help Group. As a member of Laxmi Mahila Mandal of Harmu Panchayat, Anita took a loan of Rs. 20,000 to buy cows and started her own dairy business. Soon, her business started giving good returns and she managed to earn Rs.15,000 monthly from it.

SHG also supported Anita with the education of her children. She took a loan of Rs.3 lakh to send her son to an engineering college.

Year 2020 brought a remarkable change in Anita's life. Under the Phulo Jhano Aashirwaad Abhiyaan, she started

a shoe shop with an interest free loan and with some financial help from her relatives. She also took license of CSC and started doing the work of photocopy.

Under the Aajeevika Samvardhan Hunar Abhiyaan, Anita got the opportunity to indulge in multiple livelihood opportunities and today she is earning upto Rs. 30,000 per month.

Anita owes her success to JSLPS and her SHG.



Expanding horizons of organic farming in villages



JSLPS is constantly striving to promote the propagation and use of sustainable, long-term farming practices through its various programs and activities.

One such approach is to popularize the use of "Dravjeevamrit" in agriculture instead of chemical fertilizers. The government is constantly making efforts to promote organic farming in the state.

"Dravjeevamrit" provides additional nutrition to plants. It increases the fertility power of the crop along with the soil. At present, a total of 8753 farmers in the state are cultivating using Dravyajeevamrit.

The Didis of Sakhi Mandals in Sahibganj district have taken the lead in popularizing organic farming. They have started a campaign to unite the progressive farmers of the district and encourage them to switch to this extremely beneficial mode of farming.

Under this campaign, Aajeevika Krishak Sakhi Didis have formed a cluster of 25 farmer didis. Under this, they have taken the initiative to increase the use of organic

fertilizers and pesticides along with training the farmer Didis to make organic manure.

The main objective of this campaign is to improve the health of farmers by reducing their dependence on chemical fertilizers and pesticides, as well as to maintain the fertility of the land.

Another such initiative has been undertaken by the women of the Bano block of Simdega district. Here also farmers are working to promote organic farming by implementing various modes of sustainable agriculture.



Small loans from SHGs lead women to entrepreneurship and empowerment



Self Help Group movement is transforming the lives of rural women of Jharkhand turning them into successful entrepreneurs.

Anjulata Devi, a resident of Balijharan village under Noamundi block of West Singhbhum, bears testimony to the great success women have achieved with their association with SHGs.

Anjulata was a housewife, whose biggest challenge was to manage a family of four with the meagre earnings of her husband, who ran a small shop.

But the course of her life changed once she decided to join the Durga Swayam Sahayata Samuh. Like many other women of her area, she got initiated into the concepts of bank loans and savings.

Anjulata decided to take loan and invest in the shop, which was the only source of income for her family. When her SHG received Cash –Credit Linkage loan of Rs 1 lakh from the bank, she took a loan of Rs 10,000 and invested in the shop. She increased the number of products and, also started selling tea.

Gradually, things began to change, and she started earning good income from the shop. As the customers and their demands increased, she needed to expand her shop.

Anjulata took another loan, this time of Rs 1 lakh and added more items in her shop to cater the needs of the ever-increasing customers.

Today, she earns about Rs. 7 thousand rupees from the shop. In the year 2020, when the Corona Pandemic hit the nation and the country was in a state of lockdown, even then her shop was running and was providing essential goods to the people of the area. During this period, she was managing sales of almost Rs 10,000 every day.

Anjulata is gradually repaying the loan and has already returned 50% of it. She has 2 children, a daughter whom she got married from the earnings of the shop and a son who works as a pump operator in the SAIL Company.

Every evening, her shop is a buzz with customers, who now want her to sell some snacks like Chowmein. Encouraged by the success of her venture and keeping in mind the demands of her customers, Anjulata has decided to take more loan and expand the shop to a snacks store.

Anjulata owes her success to the Self-Help Group, which paved the way for getting low interest, easy loan. She is grateful to her Self-Help Group and JSLPS for their support.

Udaan: A flight to self-dependence for PVTGs



The UDAAN project of JSLPS works to empower and liberate members of the Particularly Vulnerable Tribal Groups (PVTGs). Under the project, households of the PVTG community are enrolled in NRLM-SHG and provided socio-economic assistance through various government schemes and services. The beneficiaries are provided livelihood opportunities and their rights and entitlements are safeguarded. These steps have helped to bring about qualitative changes in their lives. 65 women from Pahariya Community of PVTG, get access to labourers entitlement schemes of Tarapetia village under Fatehpur block in Jamtara district has 78 PVTG households. In the preliminary survey of the PVTG households under the Unnati project, it was found that most of the people in the village were from the Pahariya community and were engaged in agricultural labour and other daily wage-based activities. There are three PVTG-SHGs namely Jai Maa Tara, Maa Manasha, Jai Maa Saraswati Aajeevika Sakhi Mandal active in the Tarapetia village. JSLPS nurtured change makers from the PVTG community, who then educated the SHG members about the benefits of e-SHRAM registration for unorganized labour and motivated them to go for it. These efforts yielded good results as 65 women of the village for the first time got registered for their entitlement from the labour department.

Namita Pahariya's life became easier with the 'Visisth Jan-

jati Pension Scheme' During the survey it was also discovered that many PVTG households in the block did not receive their PVTG pension under the "Visisth Jan Jati Pension Scheme." The PVTG community changemakers were tasked to make members aware about the scheme and connect the underprivileged with it. A total of 15 application forms under this pension scheme was submitted by PVTG changemaker – Puran Pujahar. Of them, 7 people got the pension sanctioned and 4 of them also started getting it. Namita Pujahar is one such beneficiary for whom this additional source of income has come as a boon. The 45-year-old Pahariya woman relied only on daily wages to sustain her family. Her monthly earnings ranged from Rs 2,000 to Rs 3,500 depending on the work available in the surrounding areas. The money was not enough for a family of five and there was a desperate need for another source of income to supplement the irregular earnings.

As a part of JSLPS efforts to encourage PVTG households to join SHGs, Namita Pujahar became a member of the "Jai Maa Saraswati Aajeevika Sakhi Mandal." She came to know about the 'Visisth Jan Jati Pension' scheme during SHG meetings and applied for it. Namita's pension was sanctioned and for the last two months she has been getting the much-needed extra money to manage her house. Little wonder, Namita is today very happy and her life has changed for good.

News-Brief



Interaction with Minister: The Board of Directors of Jhar Mahila Resham Producer Company from West-Singhbhum district of Jharkhand interacted with the Hon'ble Rural Development Minister, Shri Giriraj Singh. They made an excellent presentation and earned the praise of the minister.

SLBC sub-committee meet: A meeting of the State-level Bankers Sub Committee (SHG-Bank Linkage) was held under the chairmanship of Dr Manish Ranjan, Secretary, Rural Development. CEO JSLPS Mrs Nancy Sahay along with senior officers of all banks, Reserve Bank and representatives of other related departments participated in the meeting. The secretary ordered all banks to accelerate the work of providing loans to Sakhi Mandals. They were also told to not charge more for credit linkage. During the meeting, CEO, JSLPS also insisted on timely completion of the target of credit linkage by organising special camps. She also appealed to strengthen the rural economy by appointing the sisters of Sakhi Mandal as Panchayat level Business Correspondents.



Campaign for PwD: A special campaign has been launched by JSLPS and Sightsavers to connect the persons with disability with employment opportunities in private companies. Through this initiative, equal opportunities and better livelihood will be ensured for the differently abled. The campaign was launched by CEO, JSLPS, Mrs Nancy Sahay.

Agri equipment demo: CEO, JSLPS visited Kochbong village of Namkum to attend the demonstration of agri equipment by farmers. Five kinds of equipment, i.e. Multi-function power tiller, Wheat paddy brush cutter, Hole digger, Bed maker machine and Spray machine were on display.



MoU signed: A non-financial MoU has been signed with JWSPCFL to enhance the livelihood around layer bird rearing and egg production under JOHAR Project. The move will improve the technical support and field level expertise for the 300 members of producer company.

MoU on mental health: A MoU was signed with Central Institute of Psychiatry, Kanke for counseling and to find solutions to mental health problems faced by women suffering from witchcraft practices. Director, CIP & CEO, JSLPS were present on the occasion.





An Initiative of knowledge Management & Communication Cell

Jharkhand State Livelihood Promotion Society

(Rural Development, Government of Jharkahnd)

Itki Road, Hehal, Ranchi-834005

 www.jslps.in

 twitter.com/onlineJSLPS

 [facebook.om/online.JSLPS](https://facebook.com/online.JSLPS)

 [@JSLPlive](https://www.youtube.com/@JSLPlive)

 [@onlineJSLPS](https://www.instagram.com/onlineJSLPS)

Editor - Kumar Vikash • Compilation - Jyoti Rani Kumari • Contributors - Hem Raj, Naman, Ankita, Aditi, Ankit & Shreya

For any feedback or Suggestion email us at :  kmc.jslps2020@gmail.com  0651-2951915/ 2951916