



Aajeevika

JHARKHAND

Issue 105





Jamaican Delegates Exposure Visit

The tribal tradition, rich culture and delicious cuisine of Jharkhand have a special place not only in India but now across the international boundaries. Under the banners of Azadi Ka Amrit Mahotsav and India@75, representatives of the Jamaican embassy visited Khunti. The two-member team from Public Relation Department- PBCJ, Jamaica Carol Fransis and Arlo Fidler, travelled to the outskirts of Khunti to meet the empowered Sakhi Mandal women.

The team interacted with the Sakhi Mandals of Van Dhan Vikas Kendra (VDVK), Siladon and learnt about the end-to-end value chain of various products under Palash Brand. Post- VDVK visit, the two visited the tribal jewellery manufacturing unit of

ADIVA. The team interacted with the empowered Sakhi Mandal members engaged in the manufacture, designing and sale of traditional jewellery.



At the end, the duo visited the Aajeevika Sansadhan Kendra, Gutjora to learn about the one-stop facility centre being managed by Sakhi Mandals. They also got exposed to the traditional dance and cuisine of Jharkhand. They captured all the small inputs through their lens and will feature these shots in a film to be broadcasted in Jamaica. The Jamaican High Commission appreciated the sincere efforts of JSLPS and KMC domain for their support in facilitating the shoot for the documentary.



Transforming lives, through sustainable livelihoods



As a Bank Sakhi Rekha is earning a good income Rekha Devi credits her success to the women of her group and JSLPS for making her financially strong.

Rekha Devi exemplify how financial empowerment can help ordinary rural women metamorphose into successful entrepreneurs

Rekha Devi, who was once a homemaker is now serving as a BC Sakhi and is providing banking services to the people.

Rekha Devi is a resident of Gadgi village under the Jaynagar block of Koderma district. A simple homemaker since her marriage, Rekha used to spend time helping in the household chores and other activities for her family.

However, Rekha wanted to start a business but didn't have any clue and for her the big question was 'How'? And the answer to her question was the Self-Help Group. Soon after joining 'Jasmine Aajeevika Sakhi Mandal', she was selected as the book-keeper of the group. Rekha, started attending weekly meetings and initiated the savings too.

Rekha took a loan of Rs 25,000 from the group to start her business. Her good work as the book-keeper got her selected as the Bank Sakhi for which she received training through JSLPS.

Rekha says, "I have helped 120 groups get their first linkage of loan and 75 groups for their second

linkage. At present, I am earning around Rs. 2700 per month from this work. Simultaneously, I am doing transactions with other people too where I am helping them with insurance, deposits and other financial activities.



Journey of a successful entrepreneur



Poonam Barla, a resident of Jharo Chatti village under Bhandra block of Lohardaga district worked as domestic help to run her family. Poonam was financially unsound before joining the group, and it was difficult for her to take care of her family. She faced difficulties in paying the school fees of her children and didn't have the capital to do any other work.

Poonam wanted to earn some money to make her family financially stable and in view of this, she was taken into the fold of the women's Self-Help Group. Soon after becoming a member of 'Dasmati Aajeevika Mahila Self Help Group', she took the first loan of Rs. 50,000 and bought a cow. This business began paying immediately. After that, she took a second loan of Rs 20,000 for farming and thus added an additional source of income.

After repaying the loans with her profits, Poonam was encouraged to kick-start her next stable venture where she set up a chowmein factory and for this, she took a third loan of Rs 50,000. Today, from all her businesses, she is earning Rs.30,000 monthly.

Sowing hopes, Cultivating dreams...



Babita Devi is a member of 'Sangam Livelihood Producer Group' of Mangarh village of Chauparan block under Hazaribagh district.

Before joining the group, Babita's family was struggling to fulfil their daily needs. They had a small ration shop in the village and the meagre earnings from

it were somehow, used to meet her household expenses. Meanwhile, she joined the Self-Help-Group and her interest in agriculture helped her get selected as an Aajeevika Krishak Sakhi (AKS). After joining the SHG, Babita learned the advanced techniques of organic farming and also started encouraging nearby villages to take up organic farming.

Today she is known as a successful woman farmer. She cultivated cauliflowers on 10 decimals of land in her field and produced about 20 quintals of cauliflowers. She sold it through the Sangam Livelihood Producer Group.

Babita says because of the Producer Group she did not have to roam from market to market to sell her produce. Her entire cauliflower produce was sold through the Producer Group. Babita started cauliflower cultivation with just Rs. 1000 and now she is earning a profit of Rs. 30000 by selling it to the PG. The PG too earned a profit of about Rs10,000 from her produce. Today Babita is inspiring other women in the village to take up organic farming.



Yashoda Devi: Stitching growth

Yashoda Devi is a resident of Saria village of Churchu block under Hazaribagh district and is a member of the Vishnu Mahila Mandal Self Help group formed by JSLPS.

Yashoda always wanted to do something to help her husband economically. She joined the Vishnu Mahila Mandal group and began taking small loans to fulfil her family's needs.

Yashoda always wished to do something exceptional and to make it a reality she wanted to polish her sewing skills which she had learnt before marriage. Yashoda had complete knowledge of sewing clothes, and had received training in her maternal home. But due to the lack of capital, she could not use her skills.

She decided to make tailoring her business and took a loan of Rs 40000 from her group. She decided to open a sewing centre with other women of the group and bought four sewing machines. She also trained women in her village to sew clothes so that they could also open their own tailoring shops.

Yashoda stitches all types of clothes like blouses, petticoats, school uniforms, salwar suits, etc. She has been able to thereby increase her monthly income from Rs. 7000 to Rs. 8000.

Today, Yashoda has raised the standard of living of her family and is also providing quality education to her children.

From a homemaker to a self-reliant woman

Bitiya Murmu of Shikaripada block, of Dumka district was once imprisoned within the four walls of her house and was, dependent on her husband for everything. But after joining Gulab Baha Sakhi Mandal, she is now self-reliant. In the beginning, she started fulfilling the needs of the house by taking small loans from the group. Looking at her hard work, passion, and capability she was selected as an accountant in the 'Bhalpahari Livelihood Producer Group' on an honorarium of Rs 500. Along with this she also took up lemon grass cultivation and goat-rearing under the JOHAR project. She has earned a profit of Rs. 21,000 from lemon grass farming and Rs.26,000 from goat rearing.



“Earlier my husband was somehow taking care of the family doing odd job as a daily wagger. I always wanted to take up some work to improve the pathetic condition of our home,”

Diverse livelihood paved the way to prosperity



Ratnamani Mahato is a resident of Siyaljoda village of Jagannathpur block of West Singhbhum. She is earning Rs 1-1.5 lakh every year through various means of livelihood, thanks to her SHG. She is involved in diverse activities like farming, duck farming, goatry and pisciculture.

She became a member of ‘Radhakrishna Aajeevika Sakhi Mandal’ in 2016. Before becoming a member of the SHG, she was engaged in farming with her husband and mainly cultivated paddy. But after joining the Self-Help Group, Ratnamani got information about various sources of income in her village as well as financial assistance in the form of easy loans, etc.

Currently, Ratnamani is continuously increasing her income by being associated with more than two livelihoods. She says that after joining the group she receives a lot of information on various aspects. Telling her story, she says, “Earlier, we used to do traditional farming, but now with the help of Aajeevika Krishak Sakhi, who from time-to-time shares information with the farmers about new

techniques of farming, we have increased the yield and profits. Similarly, I also receive help from Aajeevika Pashu Sakhi for animal husbandry. This has greatly improved the health of the animals.”

Joining the group has not only brought a change in the livelihood of Ratnamani Mahato, but also the social and economic changes in her life. The easy availability of loans has helped her bring about an all-around change in her life.



Sarita's Life Improves with Multiple Livelihoods



Sarita Pingua, a resident of Dudhjori village in Hatgamharia block of West Singhbhum, is a member of Chanuba Aajeevika Swayam Sahayata Samuh. Before joining the group, her financial condition was poor. She has 1 acre of land in which she used to cultivate paddy. The produce was sufficient only for



four months of the family's consumption. Finding employment for the rest of the year was a struggle. It was difficult to meet the basic needs of the family.

After joining the group, she learned to save in the group, help each other and become self-reliant by engaging in livelihood activities. In 2017, she learnt about Resham Project under Mahila Kisan Sashaktikaran Pariyojana. She got information about tasar cultivation from JSLPS cadre. Along with her, six other SHG members of her village were selected for the project. They received DFL to cultivate tasar. Today, she is earning a good income from tasar cultivation. Twice in a year, she does tasar farming, from which she earns about Rs 60-70 thousand in a year. She is also working as a manager in Cocoon Bank in Hatgamharia and as an Aajeevika Resham Mitra.

Additionally, in 2018, she opened a readymade garment shop by taking a loan of Rs. 19,000 from the group. She earns Rs. 6-7 thousand a month from this shop.

Journey of Self-Empowerment for SHG women



SHGs help women take up various livelihood opportunities for an assured and regular income

Vinashree Jarika, a resident of Kumarlota village of Khuntpani block of West Singhbhum, is a member of the 'Ichaba Mahila Samuh'. There are 4 members in her family, including her husband, son and daughter. Prior to joining the group, she farmed alongside her husband and also worked as a labourer. They had a small house and faced problems in the education of their children.

Vinashree joined the SHG in 2013 and started a small ration shop at home with a loan of Rs. 5000 from the group. Gradually, she expanded the shop, taking another loan of Rs. 30,000 from the group and Rs. 80,000 from OSF. Today, from this shop, Vinashree earns Rs. 5,000 to Rs. 6,000 monthly. Due to the

location of the shop in the village, there is a rush of customers and there is a demand for the products. Vinashree is now thinking of investing in poultry farming and a welding shop.

She is the president of her Self-Help Group and is grateful for the financial support she has received from it. Before joining the group, she used to meet the financial needs of her household from the income through farming and casual labour. But after joining the group, she could start her own shop. She has now built a pucca house from the profits earned and is also contributing towards the education of her children. Today, Vinashree is leading a happy life with her family.

Marching towards a Happy Life...



Rita Devi, a resident of Kathalbari village in Udhwa block of Sahibganj district, used to work with her husband in the fields of other people. But, income from this was not enough to run the household.

After joining Ganga Aajeevika Group in 2018, she opened a grocery shop taking a loan of Rs. 25,000 from Community Investment Fund (CIF) and Rs. 50,000 from Cash Credit Linkage (CCL). Today, she is earning a profit of Rs. 400 to 500 per day. She has managed to pay back the CCL amount and is living a happy life with her family.

News-Brief

Exposure Visit: Block Mission Management team of JSLPS were oriented on DDU-GKY with an exposure visit to the training centres. The objective of the training program was to provide clarity on skills programs, in order to increase youth mobilization for employability. About 40 participants attended the training programme.



Orientation Program: A one-day orientation of District Managers and District Coordinators of Skills and Jobs along with PIAs on accessibility, employability and Inclusion of people with disabilities into skill development program was conducted at Ranchi in jointly by JSLPS and Sightsavers. The aim of this programme was to promote the livelihood and entrepreneurship development of disabled people through awareness building of RSETI. The orientation focused on promoting inclusion and increased participation of the disabled in customized training through accessible infrastructures in RSETIs. The State Director RSETI, State Nodal Officer RSETI and Mr R.K Sharma, Joint director ministry of Labor and Employment, GoI were present as the Resource Persons for the training. About 26 participants attended the training programme.

A Mega Disability Certification Camp was organized at Katkamsandi Block of Hazaribagh, in joint collaboration of JSLPS and Health Department. About 279 differently able people were assessed for their certification.



News-Brief

Residential Training: A three-days' residential training of SD-BRPs was conducted on "Child protection and Sponsorship" for the rehabilitation of Covid-19 affected children of vulnerable migrant families under the special project "Shram Samman". The training was organized in joint collaboration with UNICEF, Jharkhand, JSLPS, and the Centre for Child Rights under the National University of Study and Research in Law (NUSRL), Ranchi. The main objective of this initiative was to address the vulnerabilities in children such as child marriage, child trafficking, child labour, sexual abuse, etc., and through strong vigilance and support system to create a protective environment for them.



National Team Visit: Common Review Mission team from the Ministry of Rural Development Department, Government of India visited five districts, namely; Khunti, Gumla, Latehar, Hazaribagh, and Lohardaga. In the three days, the visiting team reviewed various project areas of DAY-NRLM, JOHAR and interacted with community women. The team appreciated the efforts of Sakhi Mandals and JSLPS.

Khunti exhibits it's 4th Palash Mart: Palash is penetrating the rural economy. The products manufactured by the Sakhi Mandals are now being recognized under the umbrella brand 'Palash'. Few of the salient features like the quality of products, attractive packaging, reasonable price, etc., are giving the required boost to the products. To expand the market at the local level yet another outlet of Palash was inaugurated in Murhu block of Khunti district. This marks as the 4th outlet in the district. The mart was inaugurated by the Block Development Officer and other district and block level officials of JSLPS at a prime location of Makki Munda Complex, Murhu. At present the mart displays a wide range of 45 products including the local Adiva products.





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

 [@onlineJSLPS](https://twitter.com/onlineJSLPS)

 [@onlineJSLPS](https://facebook.com/onlineJSLPS)

 [@JSLPSlive](https://youtube.com/JSLPSlive)

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

Editor

Kumar Vikash

Compilation

Jyoti Rani Kumar

Contributors

Naman | Ankita Lakra | Aditi | Shreya

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