



Aajeevika

JHARKHAND



Issue 106

National Workshop on Ultra Poor Graduation approach



“Priority is to connect PVTG families to the mainstream of development.”

-Suraj Kumar, CEO,
JSLPS

A two-days' workshop was organized by Jharkhand State Livelihood Promotion Society (JSLPS) in collaboration with The/Nudge Foundation for the development of ultra-poor families in the state. The workshop was inaugurated by Shri Suraj Kumar, Chief Executive Officer, JSLPS. The objective of the workshop was to prepare an action plan to ensure sustainable livelihood for marginalized communities including ultra-poor families by connecting them to the mainstream. Ways to ensure the identification of the beneficiaries through community organizations and initiatives to connect them with development were discussed. A roadmap was also prepared for program design of special projects for ultra-poor families.

Addressing the event, Shri Suraj Kumar said that it is necessary to work for the development of the marginalized sections, especially those families of the state which are still deprived and neglected and are living in difficult conditions. He further added that development on the ground is not possible without the empowerment of women. Sakhi Mandals of Aajeevika mission have emerged as a ray of hope and they will help establish new dimensions of village development. He also said that under Udaan Project we are continuously working for PVTG development in different districts of Jharkhand.

During the workshop, team JSLPS shared their experience with the Udaan project. A presentation based on the sustainable livelihood plan was shared by the Jeevika team of Bihar. In the workshop, the members of Sakhi Mandals expressed their views regarding the identification of the very poor and discussed special provisions for such families. The Didis and Change-makers of Cluster Level Federation also shared their views in the workshop.

On the second day, a brainstorming session was organized on activities under major components and prioritizing activities. In this two-days' workshop, a representative of the Ministry of Rural Development Department. Smt. Usha Rani, officers of The/Nudge Foundation, officers of BRLPS and JSLPS state and district officials participated.



Naye Bharat Ki Naaris make International Women's Day Celebration a huge Affair



Jharkhand's rural women showcased their empowerment in different ways to celebrate the International Women's day.

Like every year, on 8th of March this year too, Sakhi Mandal members celebrated International Women's Day with great pomp across the state. Several programs were organized at various Cluster Level Federations (CLFs) in every corner of the state. The purpose of this event was to increase the confidence of the women and display their abilities and bring harmony among them by encouraging their participation. The women of New India (Naye Bharat Ki Naari) who have conquered poverty and are self-reliant today celebrated this occasion.

More than 34 lakh women of 968 CLFs under 260 blocks of 24 districts of the state are writing a new dimension of success through the Self Help Groups.

The celebration took place in all the districts including Jharkhand's capital Ranchi with the women participating enthusiastically in cultural programs. The Sakhi Mandals also organized their annual general meetings. Public representatives of the women's groups and officials were invited as chief guests at various places. Key focus issues like loan repayment, assessment of the last financial year and other upcoming strategies of CLFs were addressed and discussed. Cultural programs and competitions were organized for entertainment which connected the guests and the women of Sakhi Mandal to the program.

All the cluster organizations presented the work done in their respective CLFs in detail. SHGs and Village Organizations (VOs) that performed outstandingly in the last financial year were awarded.

Some participants also shared the changes brought about by the Self Help Group in their lives. Some are today successful entrepreneurs, some are modern farmers, some work as doctor didis and some are tablet didis, there are also those who have taken banking door to door, while some are providing literacy. These "Naye Bharat Ki Naaris" have decided to eradicate the evil practice of witchcraft and brewing and selling of Hadia (liquor).

JSLPS with the help of groups, village organizations and cluster organizations has removed the biggest obstacle in rural development which is the problem of getting credit and loans. Today, lakhs of women in the state do not have to think about taking up any small or big work. They are getting empowered through easy and low-interest loans from the groups. Not only this, efforts are being made to empower rural women economically and socially through various schemes and campaigns like JOHAR, JHIMDI, MKSP, Phulo Jhano Aashirwaad Abhiyaan (PJAA), Garima, Palash, etc.

Rural Women of Jharkhand Make a Splash at SARAS Aajeevika Mela in Noida



Palash brand wins first place while the women bring laurels for their products, grit and success.

SARAS Aajeevika Mela 2022, was this time organized on the theme of 'Tourism, Tradition, Art and Culture'. The fair organized by the government was held at Noida Haat from February 25 to March 13. Last year, for the first time in Noida, the famous SARAS Aajeevika Mela was organized with the theme of Tradition, Craft, Art and Culture. This year too it was organized for rural artisans and entrepreneurs.

SARAS Aajeevika Mela is a platform for rural artisans and entrepreneurs to showcase their art and skills and it also provides a platform to them to earn through sales of their products. As with the previous edition, this time the fair brought in more than 300 entrepreneurs who showcased their arts and crafts businesses on this platform.

The women of Sakhi Mandals of Jharkhand received praise for their stalls. Traditional jewellery and products manufactured by rural women were sold under the brands Palash and Adiva.

These women entrepreneurs got a new identity as the brand ambassadors of products made in Jharkhand. The food products and jewelleryes made by the rural women who participated in the were a hit among the Delhi and Noida residents who visited the mela.

Palash food products at SARAS Aajeevika Mela, Noida alone earned more than Rs 6 lakh. The women of Sakhi Mandals of Jharkhand earned about Rs 8 lakh

from the sale of traditional tribal jewellery 'Adiva'.

Palash brand won the first place for its excellent performance in the category of food products from the Ministry of Rural Development, Government of India.

On the special invitation of the Rural Development Department, the women of Sakhi Mandals also participated in SARAS as Samvaadaata Sakhis, reporting on Saras Aajeevika Mela. These women are not from any journalism institutes but from remote villages of Jharkhand who have been trained in journalism through phase-wise training.

Preeti Kumari, a resident of Satbarwa block of Palamu district of Jharkhand and Anjum Bano of Ramgarh district, participated as Sanvaadaata Sakhis. Preeti and Anjum were trained in different phases by Jharkhand State Livelihood Promotion Society (JSLPS), and have gradually built their confidence and morale, which resulted in their covering the entire fair for the second time in collaboration with the Media Department of the Rural Development Department (GoJ).

These daughters of Jharkhand also made headlines across the country with their positive stories and examples of empowerment. For their incredible job, they were felicitated by the Joint Secretary, Ministry of Rural Development, Government of India.

Painting The State With Herbal Colours



The women members of self-help groups worked hard to make the herbal colours project for Holi a grand success

The women of Self Help Groups played an important role in spreading joy and happiness around them.

On the occasion of Holi, the festival of colours, the Organic & Herbal gulals were made by the women of different Self Help Groups all over Jharkhand. The Organic Herbal Gulal manufactured by the SHG women under the Palash brand conquered the market and the hard work and dedication of the rural women of Jharkhand won.

Herbal gulal is a unique product and it was a matter of pride for all concerned that those prepared by the SHG women were in high demand. The organic abeer was made using Palash flowers. Other flowers, fruits and leaves. Natural colours of flowers and leaves, including spinach for green, roses for pink, palash and marigold flowers for yellow and saffron, beetroot for red and sandalwood for other colours, were used.

According to the SHG members involved in preparing

Gulal, every ingredient used in preparing the herbal colours is beneficial for the skin. No harmful or artificial chemicals or ingredients were used.

The flowers, leaves and fruits were first boiled in water and then ground in a mixer. The mixture obtained was mixed with arrowroot, kneaded and then spread on a tray for drying. Sandalwood, anti-allergic powder and a little natural furfum were also used in the herbal gulals. The gulal was then packaged in attractive packets and sent for sale at Palash Mart, a purchasing centre set up at various places by JSLPS.

The cost of a packet of herbal gulal weighing 150 grams was fixed at Rs 90. Orders were also taken at these buying centres for bigger quantities.

Under the Palash brand of Jharkhand State Livelihood Program Society (JSLPS), the rural women, including those at the packaging and processing centres worked day and night to make quality products.

How Sarwal became a model village



SHGs are not only enriching lives but transforming villages

‘Sarwal’ a village situated 19 km away from the state capital Ranchi, is in Kutiyatu cluster of Namkum block. The total geographical area of the village is 731.56 hectares. According to Census 2011, it has a total population of 1,530 people with about 309 households. The main occupation of the village is farming.

In 2011, it came under the fold of Deen Dayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM), implemented by Jharkhand State Livelihood Promotion Society (JSLPS), RDD, GoJ.

Once a village where people did traditional farming is now transformed by modern farming techniques. Many women have taken up farming now and are talking about their rights and entitlements confidently.

“The first thing which I bought for myself after taking a loan from my SHG was a bicycle,” said Jharia Lakda, a 45-year-old woman and a member of Gram Vikas Chandni Mahila Samiti. “I was working as a

Community Resource Person and needed a bicycle for commuting. A lot has changed since 2013, the year I joined the SHG. Now, I earn about Rs 15,000-20,000 in a month through multiple livelihood opportunities like mushroom cultivation, animal husbandry and vegetable farming,” added Jharia.

Basanti Devi is in her 50s and is a member of Jyoti Mahila Samiti. Basanti had taken a loan of about Rs 5 lakh from her group and invested in a ration shop. This brought her a steady income. With the passage of time, she began stocking beauty products for women. Basanti is also a successful farmer who has adopted drip irrigation for vegetable cultivation. With the income earned, she invested in constructing her home. Since the village is not far from Birsa Munda airport, the rent in this area is quite high and Basanti is earning a good amount as house rent. Today, she is earning about Rs 25,000-30,000 in a month, Basanti is happy. She said “Earlier, I was working as a daily wage earner and now, I can give work to others.”



Anshu Munda, 27, is a member of Bosco Roshini Mahila Samuh and is a progressive farmer. She is into vegetable cultivation through drip irrigation and has also done mushroom cultivation. Anshu says, “Since 2017, the year I joined the SHG, I have taken loans amounting to Rs one lakh which I have invested in increasing my livelihood avenues and constructing my home. Now, my monthly income is Rs 20,000 which I earn through farming and the rent received from the tenant.

Like Anshu, Meera (35) is also earning well through farming using drip irrigation. Before, becoming a member of Jyoti Mahila Samuh in 2013, Meera was working as a daily wage earner. The SHG gave a new direction to her life. She has worked in various cadre positions like Master Bookkeeper, Village Organization Accountant and Cluster Level Accountant. Now, she is working as an Aajeevika Krishak Sakhi and helping about 50 farmers of her village with farming using organic manures and improved farming methodologies. Meera’s monthly income is about Rs 15,000.

Purnima Devi, who is also an Aajeevika Krishak Sakhi in Sarwal, said, “Most of the people here are now using organic manures and are moving to drip irrigation. Women have done tamarind processing collectively and are doing business through Producer Groups. Initially, people were cultivating only for family consumption but now their products are reaching the market. There is a plan to open a cold storage in the village to reduce wastage and keep the produce fresh for a longer time and thus, increasing the profitability.”

About 90% of women in Sarwal village are connected to SHGs. The people have not only improved financially but also there is a considerable societal change. There is gender equality, even girl children are going to private schools. The cases of domestic violence have decreased, and women are coming forward and speaking for their rights. Marriage age has increased, and women are taking health benefits for safe delivery and eating nutrition-rich food to fight malnutrition. For the elderly, there is also the Elderly Self Help Group (ESHG), which has given support to them.

Week-long drive to promote nutrition



Poshan Pakhwada organised by the women of Sakhi Mandals raises awareness about the right nutrition

From 21st of March to 4th of April, women of Sakhi Mandals organised the "Poshan Pakhwada" campaign across the state to promote nutrition-related behaviour. Throughout the campaign, various activities were organised daily and information about healthy eating and disease prevention was spread among villagers. Women from Sakhi Mandals used rallies, posters, Tiranga Bhojan Rangoli and cleanliness drives to promote the consumption of a balanced diet among pregnant women, lactating women, and children under the age of six.

Talking about the importance of the campaign Sobha Devi of Belahati, Khunti and a member of Soniya Sakhi Mandal who actively participated in Poshan Abhiyaan and ensured awareness in her village said, "Poshan Abhiyaan is a very good initiative for the right nutrition among women. Usually, women are the ones who are denied the right nutrition, even though they work to ensure their family members get nutritious food. I learnt about Tiranga Bhojan and prevention anaemia during the Poshan Abhiyaan."

Sudha Devi of Lesliganj block of Palamu District and a member of Laxmi Sakhi Mandal said, "I got to learn about the importance of pulses and green vegetables. I have also decided to ensure proper nutrition for my children. It's not just necessary to fill our stomach but also to have proper nutrition."



A journey to empowerment



Kiran Kumari's inspiring journey from a housewife to financial literacy trainer is one for folklores.

This is the story of Kiran Kumari, a resident of Tundi Village of Tundi Block of Dhanbad district. She is married to Narendra Saw, a resident of Tundi village. After marriage, her life was limited as a housewife. After 8 years of married life, she became so dependent that she could not take any important decision for herself.

In 2018, a fellow village woman Shakuntala Devi told her about JSLPS and Self-Help Groups. Motivated by the benefits she would receive from becoming a member of a Self-Help Group, she decided to join Sai Aajeevika Sakhi Mandal. She became the bookkeeper for the group.

After being appointed as the bookkeeper she started looking after the accounts of the group, for which she received an honorarium on a monthly basis. The members of her self-help group recognised her skills and asked her to look after all the financial records of the group.

After acquiring experience in finance management, she decided to take up the role of Bank Sakhi. She gave an exam for it, which she cleared in the first attempt. She received a 6-days' training for the job and started

working as Bank Sakhi for Bank of India. Soon she was posted in one of the busiest branches. Seeing her hard work and efficiency, the officials of JSLPS suggested that she should take up the training of financial literacy trainer. For this training, she was sent to Bengaluru, where she received 8 days of training. Today, she is working as an experienced Financial Literacy Trainer in Dhanbad. For her work, she gets a monthly honorarium.

Kiran is extremely thankful to JSLPS, as they constantly motivated her and the members of her SHG, who helped her, recognised her skills and motivated her to move forward.

In 2020, she trained around 60 Bank Sakhis and 35 more in 2021, promoting financial literacy among rural women.

Today, she has become an inspiration for the women of her village. She believes that she has become empowered and self-dependent. She is highly motivated and works hard. She also believes that she can empower the women of her village financially by constantly supporting them and helping them through her financial literacy efforts.

Breaking Shackles of Poverty



Ruby Sahu is running the successful enterprise, she thanks her SHG for the help.

Ruby Sahu of Baragaooof village in Simaria block of Chatra district is running her successful enterprise. Today, this enterprise has become a centre of convenience for the people of her village. Ruby runs a printing shop that provides various printing facilities like wedding cards, invitation cards, etc. She has a laptop on which she designs and a hand printing machine for printing work. The people here are most benefitted by this. They no longer have to travel to Chatra city to get their wedding cards printed. Now they can avail this facility in the village.

Ruby, a member of Mamta Aajeevika Swyam Sahayata Samuh, was earlier a housewife and also supported her husband in farming. She got support from her group to change her situation. Till now she has taken a total loan of Rs 14,000 for agriculture. To increase her income, she took another loan of Rs

50,000 from the SHG in 2021. With this loan, she opened her printing shop. The shop is currently being run from her house. But she has decided to expand it. From her printing store, she earns an average of Rs 10,000 to 15,000 per month. During the wedding season, she earns more than Rs 20,000 per month. This has brought a lot of changes in her life and she is providing good education to her children today.



SCRIPTING SUCCESS

Rural women of Jharkhand are scripting success stories with the help of their Sakhi Mandal.



Traversing the path of success

Disha Kumari of Godda, Pathargama was earlier dependent on farming for livelihood. Her husband was also unemployed. She used to worry about the future of her children. Meanwhile, with the help of an active woman, she joined the Aastha Mahila Mandal. Here she got a ray of hope and opened a makeup store by taking a loan of Rs 30,000 from the group. Since such stores are few in the village, her shop began getting good business. Today, she is earning Rs 14,000 to 15,000 from her shop. Along with this, she is fulfilling the nutritional needs of her family by growing 6-7 types of vegetables with organic farming associated with Didi Badi Yojana.

SHGs- making the way for multiple livelihood

Serofina Tudu of Hathigarh in Sahibganj district once worked as a housemaid. After joining Asha Aajeevika Sakhi Mandal her life changed and today she is living an independent life. She took a CCL loan of Rs 50,000 and bought a paddy thrashing machine, which is giving her good returns. She also began cultivating vegetables. She also took training in mushroom farming from RSETI and was successful in this work too. Serofina says, "Today my husband has also joined me in these initiatives. We earn Rs 40,000 to 42,000 monthly from all the activities. The condition of our home has also improved."



SHG- pooling rural women with better livelihood opportunities

With improved farming and animal husbandry, Sunita Marandi of Barharwa village under Patna block of Sahibganj has become self-sufficient. Taking a loan from Surjmukhi Aajeevika Sakhi Mandal through CCL, Sunita started cultivating brinjal and gram on a large scale. Today she is earning Rs 20,000 per month living a happy and respectful life.

SCRIPTING SUCCESS

A story of self-reliance



Sohrani Devi a resident of Duggu village of Pesharar block under Lohardaga district says that her financial condition was not good before joining the Self Help Group. She along with her children was facing a lot of problems. She was unable to give them proper education. Her husband is a tractor driver and earned by driving other people's tractors. This was their only source of income. But today, Sohrani has written a new story of self-reliance by joining the self-help group and has touched on a new dimension of success. She took Rs 25,000 as a loan from Radha Aajeevika Swayam Sahayata Samuh and set up a paddy mill. Since there was no paddy mill in their village, the villagers had to take paddy to Lohardaga to get it crushed. Sohrani's paddy mill made it convenient for the villagers to get their paddy pulverized in the village itself. She is today earning Rs 10,000 to 12,000 monthly. The standard of living of the family has improved and Sohrani can fulfil all the needs of her family.

Building dreams through MKSP

“When you manifest something to happen and try hard to achieve it everything is possible”, says Jasinta Sangaa, a resident of Barbuti village under Namkum block of Ranchi district. Jasnita is now a beneficiary of the Mahila Kisan Sashaktikaran Pariyojana (MKSP). But before joining the Vikas Mahila Samuh, the source of income for running her house was just daily wages. While working as a daily wage labourer Jasnita could earn only for subsistence which was not enough for her to run the household. After becoming a member of the group, Jasnita took a loan of Rs 15000 from it and bought chicks, goats and ducks under various livelihood projects and began rearing them. From all these activities, her monthly income now Rs 10,000. But a major change in her income came after becoming associated with MKSP. Under the MKSP project, Jasnita received scientific training on lac cultivation and 5 kg of Bihan lac after completing the training. She cultivated the lac using the technical and scientific methods she had learnt. She produced 10-12 kg of lac in six months, which she sold at Rs 400 per kg. Today, Jasnita can maintain her house well. She is excitedly looking forward to the next crop of lac.



News-Brief

Award for JSLPS: JSLPS bagged the first position in the Kisan Mela cum Agricultural Exhibition 2022, organized by the Indian Institute of Natural Resin and Gum, Namkum for NTFP based value chain Livelihood interventions.



Sal pattals and Govind Bhog rice gets Palash brand: In Jamtara, Govind Bhog rice and eco-friendly plates made up of Sal leaves were launched under the brand Palash by the Deputy Commissioner, Mr Faiz Ak Ahmed Mumtaz. Govind Bhog rice is produced by Sakhi Mandals of Nala block and then marketed in Fatehpur Livelihood Resource Center. Around 100 Sakhi Mandal members are earning their livelihood by selling Sal leaves from this production centre.

Drive for enrollment: During the iconic week-long celebration of 'Naye Bharat ki Naari' under Azadi Ka Amrit Mahotsav, a mobilization drive was organized under DDU-GKY for women-centric courses. The objective of this drive was to mobilize and encourage women to enroll for training and placement in the organized sector.



News-Brief

Workshop on career opportunities: Multi-dimensional approach cum strategic workshop for career opportunities has been conducted by the Skills domain. Project life cycle, HR structure of PIAs and the opportunities for new aspirants of psychology and sociology to improve the placement and retention of candidates through proper mobilization and counseling was presented. A heterogeneous group of people like college faculties, college students of psychology and sociology, PIAs' staff like counselors, mobilizers, soft skill trainers and the state heads participated in the workshop. The brainstorming session was conducted to learn the challenges and develop remedial solutions.



Workshop on child protection: A three-days' residential training of Block Resource Persons under Social Development was conducted on "Child protection and sponsorship" in view of the Covid-19 affected children of vulnerable migrant families under a special project "Shram Samman". This training was organized in joint collaboration with UNICEF, Jharkhand, JSLPS and Center for Child Rights under the National University of Study and Research in Law (NUSRL), Ranchi. The main objective of this initiative is to address the vulnerabilities for children such as child marriage, child trafficking, child labour, and sexual abuse and by strong vigilance and support system to create a protective environment for them.

100 women connected to poultry farming: In Jama block of Dumka, Chicken, fodder, feeder and medicines were provided to the beneficiaries under Phulo Jhano Aashirwad Abhiyan. About 100 women once associated with selling and manufacturing of Hadia/liquor have been linked to the poultry farming business in Jama.





An Initiative of Knowledge Management & Communication Cell

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

(Rural Development Department, Government of Jharkhand)

Itki Road, Hehal, Ranchi-834005

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Editor
Kumar Vikash

Compilation
Jyoti Rani Kumar

Contributors
Ankita | Aditi | Shreya | Ankit

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