



Aajeevika JHARKHAND

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SHG members of Jharkhand manufacturing 10 lakhs National Flag for 'Har Ghar Tiranga' campaign

For celebrating 75 years of independence, 'Har Ghar Tiranga' campaign has been called from August 13 to August 15 under the Azadi Ka Amrit Mahotsav. For the campaign, the SHG members have been given a target of manufacturing 10 lakh Tricolours, for which the women of the group are working day and night in the TPC Centres (Apparel Production Training-cum-Production Centres) which have been established in various districts of the State.

The women of Sakhi Mandals are once again in an important role. They had shown their passion and skill by making masks during the Corona pandemic. Similarly, they have once again taken up the task of manufacturing the flag for the glory of the national flag.

Tricolour making is an act of responsibility with a lot of respect. Therefore, more than 1,000 rural women involved in the making of the Tricolour have been trained for making the national flag according to the standards of 'The flag Code 2002'.

Savita Devi, who is associated with Tricolour manufacturing in Ranchi TPC, said, "Before making the flag, we were given training and told that the ratio of the Tricolour should be 3: 2. While sewing, keep in mind that threads of different colors do not get attached to each other and others. All the women are feeling very happy and proud to be associated with this work. At the same time, we are also getting good income from it".

Before finalizing the Tricolour, there are several stages of work such as cutting the right size with the machine following the guideline for stitching. After stitching, it is checked that there is no error, after which its packaging is done by making Ashok Chakra through screen printing in the last stage. All this work is being done by the SHG women only.

Along with the Tricolour making, the women of the group will also make people about the campaign.

Under the Har Ghar Tiranga Abhiyaan, flags manufactured in all TPCs will be distributed to the Sakhi Mandals through the cluster-level federations.



Inspiring Rural Entrepreneurs of Jharkhand

Rural women in Jharkhand are setting new records with their success stories.

Lakshmi Devi, is a resident of Jamukhandi village located in Chandwara block of Koderma district. The expenses of the house were managed by the money earned by her husband. There are a total of 14 members in Lakshmi's family, whose maintenance was a difficult task in itself. Lakshmi Devi says, "Somehow the expenses of the family were met. Suddenly my husband was paralyzed and we faced a bad phase. I was worried about the money for running the house and how the children would be taken care of. In the year 2018, I joined Ganesh Vriddha Aajeevika Sakhi Mandal. Soon the group got a loan from the bank, from which I took an amount of Rs 15000 as loan. Since my husband used to do fishery earlier, I also made up my mind to do the same business. With the support of the group, I started the business again. Today, I earn around Rs 300 to 400 daily and is able to financially support my family.



Anita Devi is a member of Jai Sri Mahila Kalyan Samuh, of Mayal Village located in Chitarpur block of Ramgarh district. She opened a Common Service Center (CSC) after joining SHG in the year 2020 and facilitates all the banking services such as deposit, withdrawal, bank account opening, fundtransfer, transactions of Atal Pension Yojna, Jeevan Bima, etc.

Before joining the SHG, the family was managed by her husband from the income generated from a small grocery shop. They also had a small piece of land where they grew some vegetables for self-consumption. Looking at her family's financial condition and the needs of her children, Anita wanted to support her husband financially. And for this she joined the SHG. After joining it, she used to go to the bank often for the common transactions of her SHG. Anita Devi's frequent visits to the bank and active participation in all banking activities of her SHG came to the notice of the Bank Manager. Soon she was selected as the Banking Correspondent Sakhis (BCS) to serve SHG members.

Initially, her monthly income was Rs 5000 to 7000. Thereafter, she took up various banking services such as deposit, withdrawal, account opening, Atal pension, Jeevan Bima, Suraksha Bima, SHG dual authentication by which the SHG could deposit and withdraw money, etc. These banking services helped to increase her monthly income to Rs 10,000–15,000.

In 2020, she established a CSP (Common Service Center) where she can enrol villagers under residential certificate and caste certificate. Presently, she is earning Rs 30,000 to 40,000 monthly.

Small Enterprise, Big Transformation

Rural women are showing how multiple small enterprises can provide diversified sources of income and helping families beat poverty.

Bina Oraon Bina Oraon of Ghata village located in Senha block of Lohardaga district is a member of Gulab Mahila Mandal. She was a home maker and along with her husband she used to do farming to maintain the family. Sometimes during off-seasons, they had to bear losses due to unfavourable weather conditions and did not get a good yield from the farm. Bina was in search of stability and in view of this got associated with the JOHAR project of JSLPS. In 2018, under the JOHAR project, she got selected as the Aajeevika Pashu Sakhi (APS) through Khushi Mahila Farmer Producer Group in the village. She started getting an honorarium of Rs 1200. Bina also started goat-rearing and received Rs 7500 for the first priority shed in 2019. She got selected with 9 other women who together got one goat worth Rs 8000 for rearing and working capital of Rs 1600. They also got other facilities like medicines and grains from the PG. Soon their goat gave three kids and once they were 1 year old, an income of Rs 28,700 was obtained by selling them to 4 Khasshi Pathis. Today, Bina own smany



LOHARDAGA

goats and has earned Rs 28,000 to Rs 84,000 in three years. By joining the JOHAR project, she got an opportunity to do goatry in an advanced way. The training given under the project has given a lot of encouragement and help to her.



LATEHAR

Lalita Devi of Manika block of Latehar runs a Mother unit under JOHAR. This unit takes care of chicks and then sell them to other women who want to take up backyard poultry. She is a member of Ujjala Aajeevika Swayam Sahayata Samuh since 2015 and a member of Ranki Kala Aajeevika Mahila Utpadak Samuh since 2020. She started her chick hardening centre in August 2021 and since then it has been a great success. She currently has a capacity of 2000 chicks in one lot. She sells them after 23-25 days. Lalita receives the chicks from Uttari Koel Farmer Producer Company. She earns about Rs 25 to 30 thousand from selling one lot. To set up the Mother Unit, she took a loan of Rs 50,000 from her SHG and also all the technical support was provided under the JOHAR project. Lalita says, "I have been doing poultry farming for a while but had never thought that one day I will be running my own hardening centre. We sell Sonali chicks. I want to increase the capacity of my hardening centre. Today, I have not only enhanced my income, but the hardening centre has also helped me become Atmanirbhar."

Self – Help Group imparting entrepreneurial skills to rural women

Rina Devi of Nilamber-Pitamber block of Palamu is increasing her income through the cloth shop. She is a member of Sagar Aajeevika Swayam Sahayata Samuh since 2016. Before she joined the SHG, she used to work with her husband in the field. Agriculture was her primary activity. Rina wanted to enhance her income so that she could provide good education to her children. Her SHG provided her with a platform where she could save money and since then she started to take small loans for everyday needs. When Lalita saw that she is capable of successfully repaying the loans she was inspired, and her confidence got boosted to take a big loan. She opened a small shop by taking a loan of 10,000 rupees from her SHG and started a cloth shop followed by the support from One Stop Facility (OSF) under NRETP. She took a loan of Rs 30,000 from OSF to expand her shop. She started her shop in 2020 and



is now earning Rs 15,000 to 20,000 a month. She sells sarees, suits and other garments. She says, “Through my shop, I am earning enough to support my family and send my children to good schools. I am really indebted to my SHG.”



Sunaina Kumari is a resident of Huturu village under Bero block of Ranchi district. Earlier, she was financially dependent on her husband and unable to fulfil any of her dreams. She always wanted to start her own business so that she can become independent. But due to the lack of capital, she couldn't pull it off. Sunaina became associated with JSLPS and joined the Sharda Mahila Group. She started developing confidence to launch her own business and soon she got her first loan of Rs 50,000 with which she opened a small cosmetic shop. From this business, her income started improving. With the earnings from the cosmetic shop, Sunaina also opened a beauty parlour, taking a loan of Rs 1,50,000 from the group. Sunaina worked hard on growing her business and took a loan of Rs 50000 from the group to train in sewing. She also opened a sewing centre. Today, from her diverse livelihoods, Sunaina is earning approx. Rs 30000 per month.

Rupa Chakraborty hails from Adita village of Chandankayari block of Bokaro district. She is a member of Radhe Shyam Aajeevika Sakhi Mandal. Before joining the Self-Help Group, her financial condition was not good. Her family was dependent on her for the finances of the family. Somehow the expenses of the family were being managed from the little income they made. Rupa came to know about the Self-Help Group and decided to become a member of the Radhe Shyam Aajeevika Sakhi Mandal. After joining the SHG, she began going to group meetings and saving in the group, which motivated her. Rupa took a loan of Rs 65,000 from the SHG and started a general store. From the shop, she is earning an income of Rs 9,000 monthly. She says that after joining the Self-Help Group, her attitude towards life has changed. She was dependent on her husband for everything. But no longer. She did not have any experience in running a shop or business. The Self Help Group supported her to open a shop and run the business. Now, she has become independent and is supporting her family. Through the SHG, she also came to know about various schemes run by the government which further helps her in many ways.



Dal Mill Creating Wonders A collective enterprise is being run by 34 women of Adarsh Aajeevika Mahila Utpadak Samuh. These women are resident of Itkhori block of Chatra and run a daal mill. Every woman is a part of a special group with the samuh like Marketing Committee, Procurement Committee etc. They were given 2 days' training JSLPS. Started in 2018, it became fully functional in 2021 after the pandemic slowed down. They process Arhar daal, Chana daal, besan etc. These items will now be marketed under 'Palash' brand. Earlier they were sold in loose packaging. Rupa devi from the buying committee of PG explains, "We first collect dal from the villagers and then process it with the two machines for that. The first one is a sorting machine and grading and then the second one is processing machine. Our production capacity is about 15 quintals which results in about 1.5 lakh a month. This money then gets equally distributed among all the didis. I am very happy that now our product is going to be included in Palash. This will not only help us in getting good money for our products but will also become an identity for our quality."

Breaking Barriers – The Story of Women Entrepreneurship

Stories flowing from the grassroots indicate women are revolutionising entrepreneurship.



Madhavi Pradhan is a resident of Padampur village of Chakradharpur block of West Singhbhum. She is a member of Vikash Maa Santoshi Mahila Samiti. Before joining the Self-Help Group, she used to work in a beedi factory and used to receive Rs 120 per week for making beedis. Her husband was a tailor master. The income of the family was low and the needs of the family were met with difficulty. Sometimes the situation was so dire that there was no money for food. She has two children, one son and a

daughter. After joining the Self-Help Group, she started saving in the group. Soon, she was appointed as the Active Women by her SHG. She started working actively to promote the activities of the Self-Help Group. Madhavi wanted to support her husband financially. So she took training in sewing. When her group received CCL, she took a loan of Rs 30,000 and opened a tailoring unit. She took a second loan of Rs 30,000 to expand her sewing shop. As her work increased, she employed two workers in her shop on a monthly salary. She soon started a readymade garment shop by taking a loan of Rs 40,000 from the SHG. Today, Madhavi is earning an income of Rs 15,000 monthly from all these livelihood activities. Her financial condition has also improved. She is very grateful to her SHG which helped her move ahead in life and overcome her difficulties. Because of the help from SHG, she was able to take loans easily and start her business. She has made a pucca house from her income and also she has enrolled her children in English medium schools. She says that her SHG gave her a new identity from being a beedi maker to a business owner.

Tula Devi is a resident of Barketni Village of Purvi Tundi Block in Dhanbad. She is a member of Shiv Shankar SHG. Before joining the Self-Help Group, her family was dependent on the cultivation of paddy for income. Her husband also worked as a labourer for more income. But the work was uncertain. Somehow they were managing the household.

Tula Devi learnt about the Self-Help Group and decided to become a part of it. She became a member of Shiv Shankar SHG. After joining the SHG, she started attending group meetings and began saving in the group. This motivated her. Tula decided to take a loan for starting a livelihood to support her husband. There was no Ration Shop in her village, which gave her the opportunity. She discussed this with the SHG members and her family and took a loan of Rs 40,000 for opening a Ration shop. In the beginning, she was afraid that the



shop would not make much income or that she will not be able to run the shop efficiently. But slowly the shop progressed and she started earning an income of Rs 9,000–10,000 monthly. She further wants to expand the ration shop by taking more loans from the group.

Livelihood Enhancement through various Initiatives...

Sudama Kumari, 19 years old girl, hails from Bundu village of Padma block situated in Hazaribagh district of Jharkhand. As daily wage labour, her father's income was hardly sufficient to meet all the household expenses. But somehow Sudama managed to clear her 10th standard and decided that she will work to support her family's financially. Meanwhile, she came to know about the DDU-GKY training program through the Job Resource Person (JRP). Soon she joined the training programme run by JSLPS. She got good accommodation and food free of cost during the training. After the base training, she joined Cotton Blossom (India) Pvt. Ltd., Tamil Nadu, as a Sewing Machine Operator (SMO). Today, she earns a salary of Rs.11,255 per month. She says, "The reason behind my success is the knowledge and training I got under the DDU- GKY programme at Cotton Blossom (India) Pvt. Ltd. I have improved my communication



skills along with the techniques of handling industrial machines, which is one of the important factors in the apparel sector."

GODDA

Once forced to work in the fields of others and somehow run the house Ferun Nisha, a resident of Basantarai block of Godda district, is now becoming self-sufficient by earning about 12 to 13 thousand rupees per month from a grocery shop. She is a member of ChandaniSakhi Mandal and for starting her own business she took a loan of 63,000 rupees in installments. Now, along with paying back to SHG, she is living a happy life with her family.



Meenu Kumari of Thakurgangti block of Godda district is a successful women entrepreneur. She has opened a cloth shop by taking a loan of 55,000 rupees from SakhiMandal and now earning about 10,000 rupees monthly. Like Meenu, thousands of rural women are becoming self-reliant by moving towards entrepreneurship.

News-Brief

Deputy Secretary of Ministry of Jal Shakti, Department of Water Resources, RD & GR visited Gutu Galaang Kalyaan Trust, run by PVTG community in Pakur district under Project-Udaan. He interacted with the community regarding the bag, daal, pulses units, seed bank and also visited the field.



Review by Secretary RDD

Rural Development Secretary Dr. Manish Ranjan reviewed the successful implementation of JSLPS, MNREGA, Rurban, and Pradhan Mantri Awas Yojana through video conferencing with all the Deputy Development Commissioners of the state. Shri Suraj Kumar, CEO, JSLPS was also present in this review meeting.

DDU-GKY providing wings to the dreams of rural youth. Laxmi Kumari working in Taj Vivanta OMR Chennai was awarded the best outsourced employee of the month. She belongs to Dhanbad district of Jharkhand. Under DDU-GKY, Laxmi was trained in Food & Beverages hospitality services from LIS Ratu training Center. After completion of the training, she got placed in Taj Vivanta OMR Chennai. Laxmi is now living a happy life, accomplishing her dreams and also supporting her family financially.



News-Brief

Training on Inducing financial inclusion and promoting individual woman enterprise finance with NFL. To induce financial inclusion and promote individual woman enterprise with Non-Farm Livelihood domain of JSLPS, one day training on Individual Women Enterprise Finance was organised at the state office, JSLPS. The objective of this training was to develop Individual financial strategy, loan products and to elucidate the process and documentation of loans for the same. It also focused on capacitating business development plans, timely repayment strategy for SHGs and the coordination between domains for its' better functioning. About 65 participants from all the concerned levels at State/District/Block of livelihood non-farm domain participated in this training programme.



World Environment Day Celebrated by SHGs

Rural Women associated with Self-help groups hold various awareness programs across the state on World Environment Day

‘Small steps can make a big impact’ - this is the slogan that deeply inspired the rural women involved in the movement of change. On the occasion of the World Environment Day, 5th June, the women of Self Help groups planted saplings and also took a pledge to save the plants. Along with these various programs such as cycle rally, posters, door-to-door campaign, etc were organized to make people aware to protect the environment.

“People need to feel responsible for nature. After all, our health depends on it, so each of us should be committed for environment protection. At the same time, we should set an example with such initiatives for our future generations,” said, one of the women participants of the Sarwan block in the Deoghar district.

News-Brief

Chicks Distribution under JOHAR

Through the Santhal Pargana Mahila Farmer Producer Company Chicks distribution was done among 96 women belonging to Sakhi Mandal under the JOHAR project in the Shikaripada and Masaliya block of the Dumka district. The objective of providing chicks, medicine, feed, etc. to the women is to increase the livelihood of rural women by promoting poultry farming.



Training by RSETI

Ten days' of residential training has been organized by RSETI for the women SHG of Udhwa block of Sahibganj district. In this, efforts are being made to increase their livelihood by teaching them to make jute products like bags, slippers, decorations, purses, etc.



Residential training programme on IEC (Information Education & Communication) for 2 days development was organized by JSLPS for the Programme Implementing Agencies (PIAs) of DDU-GKY. The objective of the training was to build capacity of PIAs regarding the use of IEC in the skill eco-system. The participants got to learn about Content Development, Photography and Media documentation. About 30 participants attended the training programme along with Skills and KMC staff of JSLPS.



An Initiative of Knowledge Management & Communication Cell

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