



Aajeevika

Jharkhand



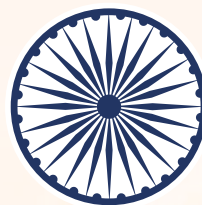
Issue-110

JSLPS Celebrated 75th Independence Day across the state

JSLPS across the state enthusiastically celebrated the “Azadi Ka Amrit Mahotsav” by hoisting the tricolor, singing the national anthem and remembering the sacrifices of our freedom fighters. To commemorate this special occasion various cultural programs were also organized at the state, district, and block as well as at the VO/CLF level in which along with JSLPS staff, women of Sakhi mandals also participated.

As India celebrates 75 years of Independence, all the JSLPS staff have all been united with a feeling of patriotism. From changing profile pictures on social media, taking a selfie with a selfie booth set up in the office to hoisting flags and eagerly participating in the celebration, the entire staff has been a part of the festivities. Shri Suraj Kumar, addressed the office staff and congratulated everyone for celebrating Independence Day

In the JSLPS state office, singing, quiz, and musical chair competition were organized for the staff of JSLPS, and winners were felicitated with certificates and momentum by Suraj Kumar, CEO, and Bishnu C Parida, COO. At the district and block level also JSLPS staff celebrated it with full enthusiasm. Whereas, at the village level Independence day program was collectively organized by women of Sakhi Mandal at the Village Organization and Cluster Level Federation.





Farmer Producer Organizations (FPOs) Create History

A state-level one-day workshop on learning, coordination, and the progress of Farmer Producer Organizations (FPOs) under the JOHAR Project was organized by JSLPS in Project Bhawan Auditorium, Ranchi. The workshop was inaugurated with the lighting of the lamp by Dr Manish Ranjan, Secretary, Rural Development Department, in the presence of other dignitaries.



Need to take the custom hiring centre to a big level, ensure opening of Agri marts in every block of the state: Dr Manish Ranjan, Secretary, RDD

Addressing the workshop Dr Manish Ranjan congratulated the women farmers of FPOs for achieving the target of Rs 100 crore business. Describing this achievement as the 'Silent Revolution' he encouraged women to keep up the good work and achieve more targets. Keeping in view the potential new markets, networking, PDS dealership, and customer demand, he suggested taking the business forward. He directed to ensure that the convergence programs run by the government reach the farmers, opening Agri marts in each block. Apart from this, adopting new techniques like weather forecasting, soil testing, increasing production, as well as giving special attention to packaging pricing, give a new dimension to the business.

For giving a new dimension to the success of Producer Organization, we have to move forward with a Cluster Approach: Shri Suraj Kumar, CEO, JSLPS

Shri Suraj Kumar, CEO, JSLPS, congratulated the members of Farmer Producer Organizations (FPOs) from 17 districts of the state on their turnover of Rs 100 crore, capacity building and marketing of the products, etc. He stressed that successful FPOs should move forward with a cluster approach. Along with this, he shared his views on

fulfilling the target set by the Central Government to form 10,000 Farmer Producer Organizations. In this, adoption of the standardized scoring system, and risk mitigation strategy are the main points of the business plan.

Under the JOHAR project, 20 FPOs recently set a new milestone by doing a business of Rs100 crore. These producer organizations, run by rural women, are providing agricultural equipment, purchase and sale of agricultural materials and other agriculture-related services to the farmers. For this remarkable achievement, the FPOs were felicitated with mementoes and certificates under different categories. During the program, women associated with FPOs shared their experiences and challenges.

Under JOHAR Project 20 FPOs achieved a remarkable Rs 100 crore business turnover.

In the second phase of the workshop, the women present were taught the tricks of business and marketing strategies by the experts.



Udyamita Pakhwada - Celebrating the Spirit of Entrepreneurship of Rural Women



A program that inspired and built rural women entrepreneurs' confidence to charge ahead.

As India celebrated its 75th Independence Day, JSLPS also celebrated it with great enthusiasm. Multiple activities were organised to commemorate 'Azadi ka Amrit Mahotsav'. One such program was Udyamita Pakhwada. The objective of this initiative was to mobilize and provide facilitation to all the entrepreneurs for their enterprise growth including multiple financing, and technological interventions. It was celebrated all over the state at the individual cluster level by the society. Government officials and elected representatives were invited to this ceremony. Many successful entrepreneurs shared their stories and inspired everyone present. Stalls were put up during the programs which demonstrated the entrepreneurship skills of the rural women. SHG women were invited to put up their stalls. These stalls offered various products from leaf plates to a range of Palash products.

Another big objective of this program was to inform people about the various projects being implemented by society to encourage entrepreneurship. These programs include National Rural Economic Transformation Project (NRETP), which is a World Bank-funded project. There is a provision of a One Stop Facilitation Program under these projects. They act as easy access to credit for entrepreneurs in NRETP blocks. Another such project is SVEP which stands for Start-up Village Entrepreneurship Program. In this program, budding entrepreneurs are being funded and supported so that they could start their enterprises.

One of the most attractive parts of this program was the

selfie point. This acted as a magnet for people who love to take selfies. People took selfies with products made by SHG women and posted them on Social Media which increased the popularity of the pakhwada.

During the closing ceremony, awards were distributed among various categories. Best performing BDSP, CRP-EP, and other cadres were awarded for their excellence in enterprise promotion. Along with it, best-performing blocks and teams were awarded in various districts. In total, awards were distributed in eleven categories. In some districts, Mudra Loan dummy cheques were also distributed to encourage women in their enterprises.

Local media houses provided wide coverage to the program as also state media to inspire more and more women to start their enterprises. Entrepreneurship will not only help in bringing women out of poverty but also in building their confidence and making them Atmanirbhar.



JOHAR: Sowing hopes, Cultivating dreams...

RAMGARH



Rural women are getting introduced to new & scientific techniques under the JOHAR project

“Before joining the Tara Sakhi Mandal group the financial condition of my family was very pathetic. We did not have enough capital. All the money was used up to meet our needs. I couldn't even complete my education due to financial constraints. We didn't want to take a loan because of the very high rate of interest and sometimes we could not get loans in time. But, after joining the group, in March 2017, taking a loan and paying its interest was never a problem”, says Sunita Devi, a resident of Aara Basti village under Mandu block of Ramgarh district. Soon after joining the SHG, Sunita and the group members were told about the process of savings and taking loans for starting their livelihood. They were also told about different government schemes that help to increase income. Sunita took loans from the group for small purposes to bring some improvement in her family situation and also got associated with the JOHAR project under JSLPS. She also became a member of Ara Basti Aajeevika Utpadak Samuh (Producer Group), after the group's drive in the village.

After joining it, she started getting information about special techniques in high-value agriculture, due to which the production of vegetables increased. Soon

when the proposal for poly nursery came to the producer group, she decided to go ahead with it. For this, she took a loan of Rs 2 lakh from her SHG and set it up on her land. She started working with her husband day and night in the poly nursery. Today, they have a nursery of vegetables with the help of good seeds and supply them to the nearby producer groups as per the demand.

For past two years, she has been also associated with the Birsa Harit Gram Yojana and till now has earned about Rs 1.5 lakh. She has also learned to cut/pen fruit trees under the JOHAR project. Sunita now plans to sell the cuttings of fruits like Amrapali, and Guava next year and is very happy after setting up the poly-house under project JOHAR.



Bank Sakhi Bhadu Devi felicitated by SBI for her good work



SBI Regional Manager of Santhal Pargana rewarded ₹10000 as incentive to her

Bhadu Devi, a resident of the Dumka district, has been honored by SBI for her excellent work. She is associated with Deep Aajeevika Sakhi Mandal formed in her village in the year 2019, during that time she was facing a lot of difficulties in completing even the daily needs of her family and good education for the child, as she was dependent only on her husband's earning. But, through the Sakhi Mandal, she started working as an active woman and was soon after selected as a Bank Sakhi. Recently for her work SBI Regional Manager of Santhal Pargana gave ₹10000 incentive to encourage her.

At present, she is working as Bank Sakhi in the Dumka branch of the State Bank of India. While working as a Bank Sakhi she helps in opening personal savings accounts of many women associated with Sakhi Mandal, Village Organization and CLF under branch service area, as well as

loans to Sakhi Mandal and personal loans, agricultural loans, Pradhan Mantri Jan Dhan Yojna, Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Suraksha Bima Yojana, etc., She also not only helped villagers in applying for government schemes but have also contributed immensely in their execution.

Regarding her work, Bhadu says, "In the form of Bank Sakhi, I feel very satisfied and happy by assisting villagers and women of Sakhi Mandal in smooth functioning of bank procedures. With this, I also earned 5000 to 6000 Rs monthly. My aim is to become financially and socially independent and at the same time empower more and more rural women by connecting them with government schemes and making them financially empowered by providing loans from banks."

Rural Women Script Stories of Grit and Gumption

Sakhi Mandals are providing rural women with the support to emerge from poverty and attain success through multiple livelihood opportunities.



An inspiration for all Aarti Devi has transformed her life through multiple livelihoods. A resident of Chinaki village of Medininagar block of Palamu district, Aarti used to help her husband in his Auto Repair shop.

She joined Sita Aajeevika Swayam Sahayata Samuh as a bookkeeper in 2016 and since then has continued to climb the ladder of development. Aarti has opened a small shop in front of her house by taking a loan of Rs 15,000 from her SHG. She is earning a good profit from it. To expand it, she took another loan of Rs 50,000. She also received a loan of Rs 49,000 from OSF. Aarti stitches curtains for auto-rickshaws that come to her husband's shop. She is also a Banking Correspondent Sakhi (BC Sakhi) of JRGB.

By now Aarti has received multiple awards for her exemplary work. She earns up to Rs 25,000 per month and has left her days of poverty behind with her SHG's support and her own hard work.

Self-Help Groups Help Rural Women Grow



WEST-SINGHBHUM

Women farmers in the state are renewing their farms with better practices and finances through their associations with SHGs.

Meena Devi is a resident of Kumarbeda village of Manoharpur Block of West-Singhbhum district. She is a member of the Pratibha Self-Help Group since 2003. Before joining the self-help group, her family was dependent on farming for income, which was insufficient to meet the needs of the family. She has three children and even their education was affected due to their poor financial condition. After becoming a member of the self-help group, she learnt new techniques of farming which would bring good profit in terms of produce and income. She was appointed as Aajeevika Krishak Sakhi and started working

with the farmers of her village. She also used the techniques on her farm. She began cultivating paddy and vegetables in her field. She also took a loan of Rs 40,000 to buy a howler machine. Today, from farming, she is earning an income of up to Rs 1 lakh. She markets her produce in Rourkela and Manoharpur. Her life changed after becoming a member of a self-help group. She has built her house by taking loans and income from farming. Her kids are receiving education in a private school. She has become very confident and believes that all this is possible due to the support of JSLPS.

NRETP: Fulfilling dreams of Rural Entrepreneurs

Vasudhara Devi, a resident of Simaria village of Markaccho block located in Koderma district. After getting married, she took care of her family and was engaged in household chores. It was difficult to maintain a family of 7 people with the income generated by her husband through some or other work. She along with her husband used to do farming for their own consumption. But, that wasn't sufficient. Vasundhra wanted to help her husband financially to run the family and improve the quality of their living. Soon, she joined the Shree Ram Aajeevika Sakhi Mandal and started participating in the weekly meetings. Gradually, she began getting information about government schemes and also got the CIF amount of Rs 70000 through NRETP. Taking Rs 40000 of PMFME, Vasundhra set up a mill to make sattu, gram flour, and chana dal. Vasudhra Devi now mills sattu, besan, and chana dal and sells them under the Palash brand, from which she is able to earn Rs 6000-7000 every month. Today, with this money, her family life has improved a lot and their future looks bright.

Through National Rural Economic Transformation Project (NRETP), Vasundhra has got an opportunity to establish her own enterprise.

KODERMA



Community-Based Organization: A helping hand to Rural Entrepreneurs

RANCHI:



The Start-up Village Entrepreneurship is leading the rural community to self-reliance.

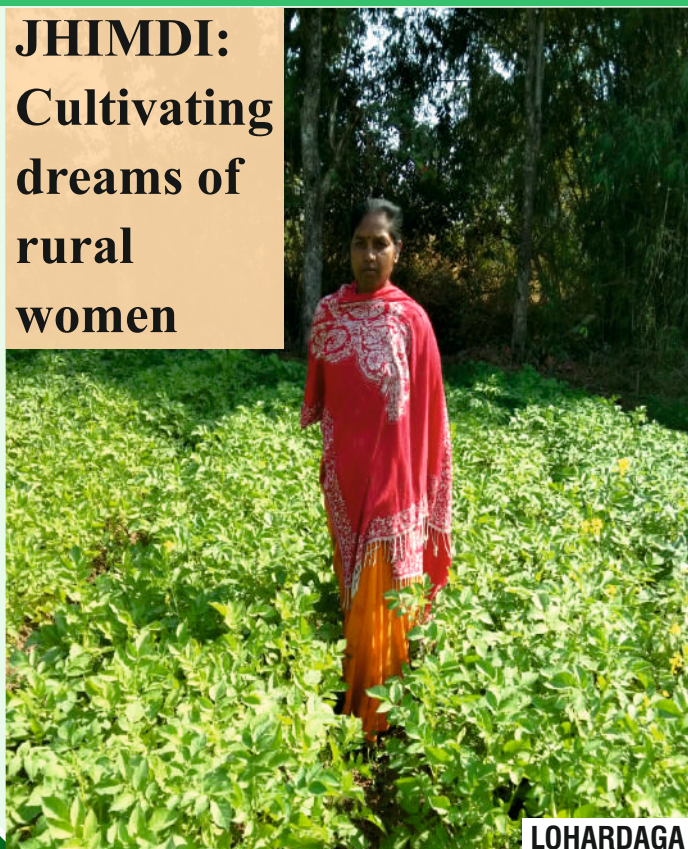
Laxmi Devi improves her potential to generate sustainable livelihood opportunities.

Laxmi Devi, a resident of Banta village under the Silli block of the Ranchi district, was once dependent on subsistence farming to feed her family but is today increasing her livelihood through self-employment under the Start-Up Village Entrepreneurship Program (SVEP).

Laxmi, a member of Aparna Mahila Samuh used to cultivate a small piece of land, for the consumption of her family, and that was insufficient for their survival. She wanted to start her own business to increase her income and joined the SHG. After getting associated with the SHG, she came to know about the SVEP program through the Community Resource Person – Enterprise Promotion of her village. Through the help of JSLPS, she learnt about the Business Module Training (BMT) which is imparted at Block Resource Centre (BRC) Centres. She received 3 days' of residential training at BRC on BMT. Before applying for the loan, she prepared a business plan as per BMT. After training, she applied for a loan amount of Rs 50,000 to start her own enterprise and launched a Jewellery Shop in the village. Today, Laxmi has a monthly earning of about Rs 15,000 from this shop. Now her children are studying in private schools and she is also helping her family financially.

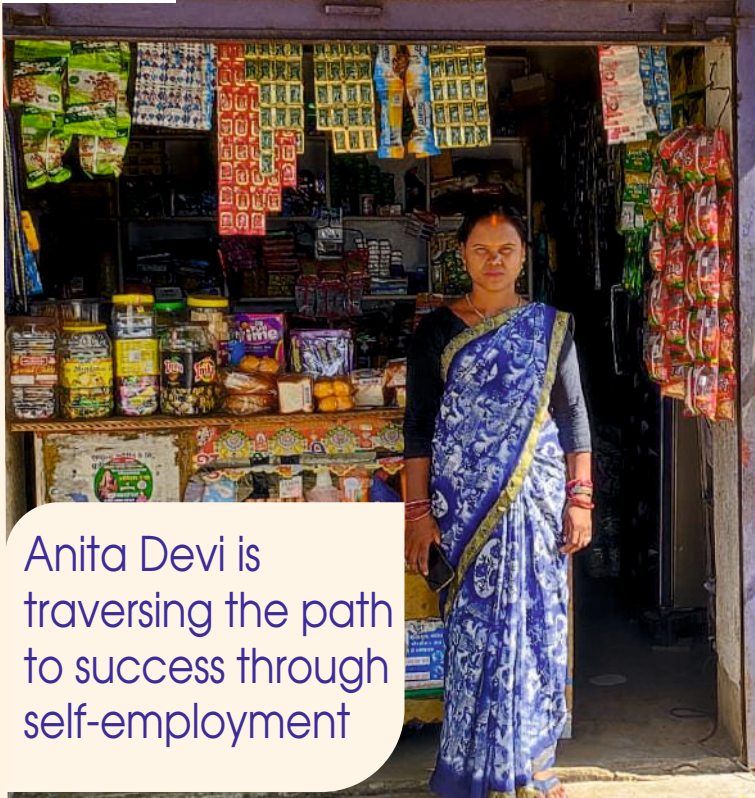
With the help of MDI, Sanjoti is today reviving her barren land Sanjoti Oraon, a resident of the Kuru block of the Lohardaga district belongs to a very poor family. For earning money for her subsistence, she used to sell liquor in her village and cultivate her small patch of land in the traditional way. But that was not sufficient to meet the needs of her family. She joined Krishi Mahila Mandal (SHG) in the year 2009 and learned about the activities of the group. With the death of her husband in the year 2010, her financial condition deteriorated. Sanjoti now wanted to get associated with some source of better livelihood. She got associated with the JHIMDI project and started cultivation of her farm with the help of MDI. Meanwhile, in the meeting of her SHG, she got to know about various new methods and technologies under the project, and by implementing them Sanjoti at first thought of cultivating bitter gourd using MDI. With the new improved methods, Sanjoti Oraon had a total production of 1453 kg worth Rs 15,141. She next cultivated coriander in the Rabi season and then went to grow watermelon in Zaid season. This gave her an income of about Rs 20,000.

**JHIMDI:
Cultivating
dreams of
rural
women**



LOHARDAGA

HAZARIBAGH



Anita Devi is traversing the path to success through self-employment

Anita Devi, a resident of the Keredari block of Hazaribagh district is the president of Keredari Aajeevika Mahila Gram Sangathan in her village. Before joining the group, she was dependent on her husband financially. The earnings made by her husband could not meet the expenses of the household and were insufficient for the education of their children. After joining the group, she took a loan of Rs 1 lakh in 3 instalments and added Rs 30000 from her savings to start a ration shop in the village. Anita has a friendly demeanour and the goods in her shop are of good quality sold at reasonable rates. This has helped her get a good response from customers and cultivate a loyal clientele. Today, Anita has expanded her shop with the help of her SHG and has also increased her income. She earns about Rs 18000-20000 a month and is successfully traversing the path of success through self-employment.

SAHIBGANJ



Sunita is on the path to economic empowerment

NRETP-OSF Fund proved to be a boon for her water plant business

Sunita Devi is known as a successful women entrepreneur and is an example for many women. She lives in the Mahadevganj panchayat of the Sahibganj district with her family. Like thousands of women in the state, life of Sunita also took a new turn after joining the Self Help Group (SHG). She is a member of Chanda Aajeevika Sakhi Mandal. Before joining the group she had a water plant but the income was not sufficient because of a lack of sufficient capital. She couldn't expand the business. But now she is

scaling up with the help of a loan through her SHG and is earning Rs 20,000 to 30,000 per month from her water plant.

Sunita says, "I started the water plant with my son, but due to lack of capital, it was not giving much profit. About Rs 1 lakh was required for expansion. I presented this to my group, and after that, I got Rs 60,000 help under the NRETP-OSF fund and invested Rs 40,000 from my own savings into the expansion plan. Today by expanding the plant, I am able to run it well, and my financials have improved."



Organic Rakhis Made by SHG Women Stole Hearts

Around 200 women of SHGs made 25000 eco-friendly rakhis using rice, thread, cotton, etc.

About 500 women belonging to 75 self-help groups in eight districts of Jharkhand made more than 25000 rakhis which were sold through Palash Mart. Many women of SHGs were involved in rakhi making in Ichak block of Hazaribagh district. There are 14 women in the group of Anju Devi, president of Bhawani Aajeevika Sakhi Mandal, located in Parasi Panchayat. Five members made the rakhis while the other five took up the responsibility of selling them. This group has been doing a lot of work for the last four years. Anju Devi says, "We made more than 250 Jayad Rakhi and sold it, which gave us a profit of about Rs 5000. Along with rakhi, items like mangalsutra, bangles and namkeen are also made by the women of Bhavani Aajeevika Sakhi Mandal. But this is just one group.

Organic rakhis made by Sakhi Didis were made available in Palash Mart of different districts of Jharkhand. This time, because of Azadi ka Amrit Mahotsav, rakhis made on the theme of Tiranga were a major attraction. In eight districts of Jharkhand-Ranchi, Hazaribagh, Dumka, Giridih, Ramgarh, Bokaro, Dhanbad and Lohardaga the Sakhi Mandal women made rakhis. They have earned a good income by collaborating in the manufacturing and sale of rakhi. This rakhi initiative generated additional income for the Didis. Organic material was used to make these rakhis. These women were taught the art of making 20-25 types of rakhis using organic material under special training. Showcasing their art, women displayed organic rakhis of various designs made of organic materials like paddy, rice, thread, cotton thread, silk thread, pearls, sawdust, turmeric, etc. In Govindpur (Dhanbad) also Sakhi Mandal women received training in making rakhi. According to Poonam Sahai, president of Sakhi Mandal, about 55 women together made more than 5000 rakhis. The rakhis were priced in the range from Rs 5 to Rs 50. They earned around Rs 50,000. The rakhis were sold at the Palash counters at the district level. There was high

demand for these rakhis, which kept the women enthusiastic.

15 women of SHGs of Bansgoda East of Chas in Bokaro district made Rakhi. These didis made about 8000 rakhis, which were sold by Palash Mart. SHG Didi's fancy and attractive Rakhi was available for sale at Palash Mart, Hehal, Ranchi. Fancy and attractive rakhis were available for sale at reasonable prices, which increased the income of rural women.



Journey from a liquor seller to Ward Member



Lalmuni Devi of Babhandi village of Babhandi Panchayat of Pipra block has become an epitome of women empowerment. Coming from a very poor family, Lalmuni was forced to sell the hadia. Due to a lack of sufficient land for cultivation, she could not earn much from farming and was forced to sell hadia to supplement the family income. She used to brew hadia at home and people from nearby villages would come to her house to buy it. She wanted to quit the hadia business and lead a dignified life but she had no means to do so. Her husband worked as an agricultural labourer working in other farmers' fields.

The government of Jharkhand's ambitious scheme 'Phulo Jhano Ashirwaad Abhiyan' is being run to provide support for women like Lalmuni Devi. Named after the women revolutionaries of the Santhal rebellion, Phulo, and Jhano Murmu, this scheme provides an interest-free loan of Rs 10,000 to the women who sell country liquor to start a life of honour by exploring other employment opportunities.

In the month of February, Lalmuni Devi was provided with an interest-free loan of Rs 10,000 from the group under the Phulo Jhano Ashirwaad Abhiyan. With this, she started pig farming. She sold two piglets earning a profit

of Rs 4,000. She now wants to start her own dairy for which she has applied for a Mudra loan in the bank.

Contesting Panchayat Elections

Lalmuni Devi laid the foundation of her political empowerment in the three-tier panchayat (general) elections held this year. She won the election as Ward Member of Ward No 10 of her village. The story of her transformation began when she joined the Tulsi Aajeevika Sakhi Mandal created by JSLPS in the year 2018. From a member of the group, today she has become its president. She has been working as Aajeevika Krishak Sakhi since the year 2018. Lalmuni Devi says that even though I may not be able to cultivate my land, as a Sakhi, I inspire and train other women to adopt organic and innovative methods of agriculture. Her husband Devaki Ram is now working as the accountant of the Babandi Aajeevika Mahila Gram Sangathan.

After winning the election, Lalmuni Devi displays a different confidence. She says, "I never liked selling hadia. My children and husband used to tell me to leave it but I could not due to a lack of resources. I want to thank the government, JSLPS, and my Sakhi Mandal that today I am able to stand on my feet."

News-Brief

Palash Mart Inaugurated

Hon'ble Governor Shri Ramesh Bais inaugurated Palash Mart at Forest Guest House Complex, Petarwar Block of Bokaro District. The chain of Palash Mart in Jharkhand is selling products made by the rural SHG women.



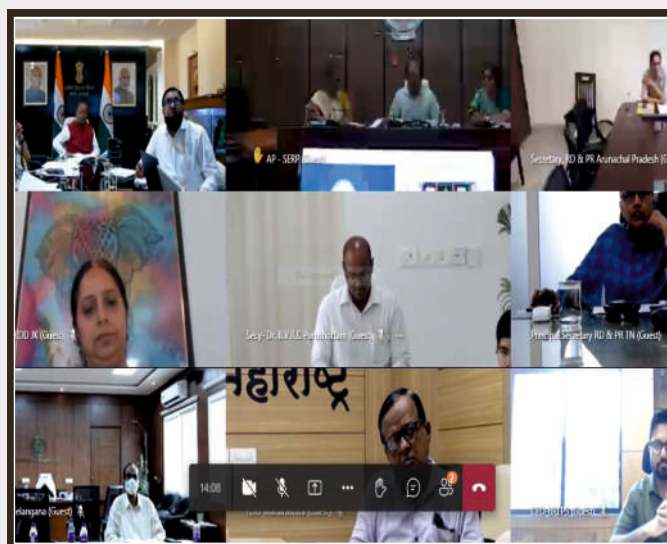
Officials' Visit

In Podaihat block of Godda district Deputy Commissioner Mr Bhor Singh Yadav, Mr PK Singh, (Central in-charge Aspirational District-Niti Ayog and CEO-Gem), Deputy Development Commissioner Mr Sanjay Sinha, and other senior officials visited the Lemon Grass Infusion Unit set up by the Mineral Foundation Trust (DMFT). They praised the women associated with Lemon Grass Livelihood Processing Center Pindrahat (RAC). They sought information about the processing and use of lemongrass from cultivation to oil extraction. The Deputy Commissioner also directed to increase their livelihood by connecting more people with the cultivation of lemongrass.



EC Meeting

An EC meeting on the special project UPAJ was conducted under the chairmanship of Shri NN Sinha, Secretary MoRD. Project UPAJ is going to address 4000 Ultra Poor HHs through Graduation Approach. Mrs Nita Kejrewal, Joint Secretary to Government of India, Mrs Leena Johari and Mr HR Meena were also present in the meeting. From JSLPS, Shri Bishnu C Parida, COO, JSLPS and Shri Suvakanta from Social Development domain attended the meeting.



News-Brief

Secretary MoRD Visit

Shri NN Sinha, Secretary, Ministry of Rural Development, visited Lohardaga. He visited Rampur Cluster Level Federation. The Office Bearers briefed him about the Rampur Cluster-general, financial description, cadres details and CMTC description. Shri Sinha also interacted with the women of Sakhi Mandal about the rotation of CIF loan amount and Phulo Jhano Aashirwad Abhiyaan status, etc.



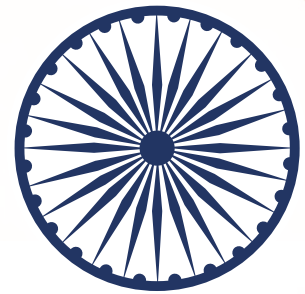
Recruitment Drive

A Pool Campus Recruitment Drive was organized by JSLPS under the DDU-GKY program in collaboration with TATA Advanced System Ltd. In this recruitment drive, various candidates from GCS Global Technology Pvt Ltd, Qness Corporation Ltd., both in Ranchi and Cradle Life Sciences Pvt. Ltd., Khunti participated.

Campaign for Child Health

In the Sahibganj district under the SAAMAR (Strategic Action for Alleviation of Malnutrition and Anaemia Reduction) campaign members of Sakhi Mandal along with ANM and Sahiya did village-to-village Anganwadi surveys. During the survey, the height, weight, and haemoglobin of children was checked. After the tests, medicines were given to the children suffering from anaemia and malnutrition. The objective of this campaign is to protect children from anaemia and malnutrition.





An Initiative of Knowledge Management & Communication Cell

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

(Rural Development Department, Government of Jharkahnd)

Itki Road, Hehal, Ranchi-834005

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