

# Aajeevika

## Jharkhand



**Issue-113**



# Aapki Yojana... Aapki Sarkar... Aapke Dwaar...

*An initiative to bring governance to the doorsteps of the rural people.*



Hon'ble Chief Minister of Jharkhand Shri Hemant Soren has launched the 'Aapki Yojana - Aapki Sarkar - Aapke Dwar' program. Under the programme, rural people are connected with various welfare schemes. For this purpose, information camps have been organized in various Panchayats of different districts across the state.

In the information camp, JSLPS also set up various stalls to share information regarding the ongoing projects, schemes and campaigns. Along with it, in other Aapki Sarkar - Aapke Dwaar events, CM Shri Hemant Soren and RD Minister Shri Alamgir Alam provided dummy cheques of Revolving Fund (RF), Community Investment Fund (CIF) to Sakhi Mandal in various districts such as Sahibganj, Palamu, East Singhbhum, etc.

Also, dummy cheque for an interest-free loan of Rs 10,000 was provided to the identified women associated with Sakhi Mandal under the Phulo Jhano Aashirwad Abhiyan (PJAA).

The objective of this program was to reach people's doors, solve their problems and also connect them with various welfare schemes.



## SARAS Aajeevika Mela: Platform for Rural Artisans



*PALASH was a hit at Saras Aajeevika Mela, did business worth more than Rs. 12 lakh.*

SARAS Aajeevika Mela-2022 was organised by the Ministry of Rural Development at Leisure Valley Park, Gurugram, Haryana. The objective of the fair was to provide a platform to rural artisans to showcase rural products and get a good market to encourage rural entrepreneurs. Women of SHGs across the country participated in the mela and showcased their products. Hon'ble Union Minister of Rural Development, Shri Giriraj Singh inaugurated the SARAS Aajeevika Mela along with Secretary MoRD and other delegates. During the inaugural ceremony, he welcomed all skilled artisans. At Saras Mela, visitors from the NCR (National Capital Region) saw a huge range of products starting from woollen garments of Kashmir to spices of Kerala, handicrafts from Manipur and forest products from Jharkhand.

Women of Sakhi Mandals from Jharkhand participated in the mela and showcased their products under the umbrella of PALASH Brand. A variety of products of Palash brand were put up for sale at the SARAS Mela. Mustard oil, honey, madua atta, lobia, spices and soaps of Palash were in great demand. Pickles made of bamboo, Ol and mahua were the centre of attraction for the visitors. Palash's products worth about Rs. 12 lakh were sold in the Mela.

Adiva, a tribal traditional jewellery brand manufactured by the women of Sakhi Mandal, set a new sales record at the SARAS Mela. A total of Rs. 7 lakh worth jewellery was sold under the brand Adiva. Tribal jewelleryes were liked by the people and all appreciated this initiative to revive and give a new identity to the cultural and traditional jewellery of the state. Yashoda Devi of Khunti, who is associated with the making of Adiva jewellery, said

that the Adiva brand has led to good sales. "We thank the government for introducing Adiva under the Palash brand. This initiative has given a new identity to our tribal jewellery," she added.

Patrakaar Didis & BC Sakhis from Jharkhand provided services at SARAS Aajeevika Mela.

MoRD specially invited two Patrakaar Didis (Samvaaddata Sakhis) and two BC Sakhis from Jharkhand for their services at the SARAS Mela. Patrakaar didis from Palamu & Dhanbad districts participated to cover the entire SARAS Mela. In coordination with the media team of MoRD, all three Samvaaddata Sakhis contributed content for the official social media of MoRD and JSLPS. These Samvaaddata Sakhis also got letters of appreciation from the Ministry of Rural Development.

BC Sakhis from Chatra & Hazaribagh districts of Jharkhand participated and extended banking services at the mela. They have provided basic banking services (like transfer, withdrawal and deposit of money) to the artisans and visitors. More than Rs. 12 lakh of transactions were



## Village Organizations are helping women in claiming their Rights

Palamu



*Helpless rural women are now finding strong support to speak up and fight atrocities.*

Pinky Kuwar, a resident of Navinagar got married at Narsinghpur Pathra of Palamu district. After her marriage, she gave birth to a boy. She is an educated woman and is enrolled for Pradhan Mantri Awas Yojna in the name of her husband Ajay Chaurasiya. Along with it she took a loan and made a four-roomed house for her family. To pay back the loan, her husband went to Punjab in search of a job. But tragedy struck and Pinky lost her husband in an accident in Punjab. Pinky joined Jai Maa Aajeevika Sakhi Mandal and also worked in fields as a labour to survive and bring up her child.

After four years of her husband's death, her in-laws began torturing her physically, mentally and emotionally. When she wanted to go for her work, they locked her in the house and made false allegations. Her in-laws took over whatever small property she had. When things went out of control, Pinky shared the

issues with Badlao Didi, kept the matter in front of Badlao Manch. It was then discussed in the meeting where Badlao Didi, VO SAC members and gender CRP were also present. All decided to counsel her in-laws, but in vain. They were insulted by the village institution members. The SHG members, VO SAC and gender CRP then wrote an application and decided to lodge an FIR against the victim's in-laws.

Even after the FIR, the in-laws did not change their behaviour. No strict action was taken against them and later the institution summoned a special meeting with Badlao Didi, SAC members and PRI members. The VO then approached the BDO of block administration who forwarded the case to the police station. The police then acted upon it and warned the in-laws and asked them to give back Pinky's property. DLSA officials helped Pinky legally to help her get her house back.

## Towards a Better Tomorrow



Latehar

*Sakhi Mandals pave the way for women to emerge from poverty and find empowerment.*

Women of rural areas of Jharkhand are constantly empowering themselves on various aspects through Aajeevika Mission. Sakhi Mandals are becoming the fundamental unit of empowerment in rural areas for these women who had once not even imagined of a life outside their homes. Sakhi Mandals along with providing social and economic empowerment to rural women has become the axis of rural development in state too.

Saraswati Aajeevika Mahila Swayam Sahayata Sakhi Mandal in Barwaiyaakala village of Manika block, Latehar was formed in 2016. All the members of this group belonged to Below Poverty Line status. But today, through the Sakhi Mandal, they have evolved from poverty and adopted two or more livelihood sources to sustain their family. Sarita Devi, a member of this group, was entirely dependent on her husband's earnings, a laborer who worked on minimal wages. The work was irregular and so was the income. When Sarita Devi joined her SHG, it was very difficult for her to arrange the weekly savings, but gradually her situation changed. Through loans from the

SHG, she first started a poultry business on a small scale and then bought a cow. With the profit earned, she opened a ration shop and also a small shop for her husband. Currently, her family income is around Rs 15,000-18,000. Sharing her experience, she says, "if we had not got the support of Sakhi Mandal we would have remained in extreme poverty till now. My Sakhi Mandal is my strength. I have taken around Rs 91,000 as loans from it. Other members of my group have also taken up one or more livelihoods. We have regular meetings, we regularly save our money, discuss plans of livelihood and through the SHG, we even get to know about various government schemes."

Her SHG has also taken an active initiative in encouraging one of its members to quit selling hadia. Sona Devi had to sell country liquor to sustain her family. She sold it in Barwaiyaakala market. Sharing her story and the role of the Sakhi Mandal in transforming her life she says, "I joined the group quite late. My group members had urge me to give up my occupation and engage in other livelihood activities. But, my insecurity about taking such a step scared me. But, when other members told me about Phulo Jhano Aashirvaad Abhiyaan and encouraged me constantly, I gave up the work. I was also fed up with the small income and of the embarrassing moments came with the nature of the work. Through PJAA, I got an interest-free loan of Rs 10,000 and I took an additional loan of Rs 15,000 from my Sakhi Mandal and opened a ration shop. Along with this, my husband opened a snack shop. My family's income today is around Rs 10,000-12,000 per month. if my Sakhi Mandal not stood by me, I couldn't have imagined coming this far and earning a respectable livelihood."



# Job Fair



*DDU-GKY is providing crucial opportunities to the rural youths to build a happy and meaningful life.*

An effective community outreach process is crucial for mobilization, awareness generation, counselling, social networking and last-mile delivery in DDU-GKY. Under the 'Azadi ka Amrit Mahotsav' initiative by the Government of India, multiple mobilization campaigns were organized in all the districts of Jharkhand to encourage the participation of candidates under DDU-GKY.

During the event, 43 Project Implementing Agencies (PIAs) participated in the camps working together with the district and block functionaries of JSLPS to ensure

maximum participation and enrollment of candidates. Through the job fair these mobilized candidates are getting tagged with potential PIAs in their respective locations. It is anticipated that they will join the training centers in the trade/job role of their interest based on aptitude tests conducted by the PIAs' team. Such events provide the opportunity for the PIAs to enroll with the warm acceptance of the event among the citizens of the state. Owing to its success JSLPS is looking forward to introducing some new components into the event which will promote the schemes further and its outreach will increase the number of candidates to fulfil their target.

## Ruma Rosh gets a ray of life through DDU-GKY.

**Lohardaga**



*Hiding all her pain behind a smile, Ruma Rosh Lakra a 34-year-old woman is making the most out of life through DDU-GKY.*

Ruma a resident of Bejang village situated in Chanho block of Ranchi district once dropped out education after the death of her parents. She used to do all the household

chores of the family but was treated as a burden by her sibling, Ruma went through the worst, and one fine day she decided to leave her home and started working in a tailor shop. But the income generated was insufficient for her. Soon she got to know about the Sewing Machine Operator trade at Orient Craft Fashion Institute of Technology situated in the Kuru block of Lohardaga district. Without any delay, Ruma got herself enrolled under DDU-GKY. Today, she is happy and aspires for a bright future after getting the training. She says, "I had forgotten how to laugh before joining this training. Now a ray of hope and happiness has come into my life in the form of DDU-GKY. I am incredibly happy that I will get a job and show the world that I am no less than others."

# From Homemaker to Handloom Seller

Latehar



## *Sakhi mandals encouraging entrepreneurial skills in rural women*

Rupali Nagesiya is one of those thousands of women of Sakhi Mandals who are getting benefitted through financial assistance that is provided to SHGs in the form of CIF and Credit linkages. This financial assistance is helping women realize their dreams of entrepreneurship and aiding their livelihood.

Rupali is a resident of Deepatoli village of Mahuatand block, Latehar district. She joined Gandhi Swayam Sahayata Samuh in 2017. Her husband is an retired army personnel for the last 15 years. After the retirement of her husband, her family was surviving in scarcity. Rupali had the skill of handlooms and stitching but couldn't put them to use and start a business in the absence of capital. But, when she joined Aajeevika Mission, she gradually started getting small loans through her SHG which helped her in managing the immediate needs of her family. Then, she decided to take a loan of Rs 25,000 and set up a handloom clothes store. She started selling handloom shawls, bedsheets,

jute bags, cloth purses, decorative items, wedding garlands, etc. Her shop grew in business and later she took a loan of Rs 50,000 to expand her business. Today, she has not only become self-sufficient earning an income of Rs 20-25 thousand per month, but is also providing employment to 10 other women in her village who make handlooms items and supply them to her.

Talking about her journey, Rupali says, "I had never thought I would come this far, by joining Aajeevika Mission I have put my skills to use. Rather than sitting idle at home and blaming my fate, I have emerged from crisis and is economically empowered. The support of my husband and financial assistance through Sakhi Mandals has made it all possible. My future plan is to empower more and more women of my village through my business and participate in big fairs that happen across the state and at the national level. I want to make a mark with my skill on a bigger platform."

## Providing Banking Services to SHG women

Sameema Khatoon, a resident of Chakla village in Ormanjhi block of Ranchi district, has become a Bank Sakhi with the help of Sakhi Mandal. Despite being educated, Sameema Khatoon worked at home earlier. The house was managed by the income earned by her husband. But from the very beginning, Sameema wanted to do something to improve the family's financial condition. She joined the Kashi Mahila Samiti and was introduced to savings and weekly meetings. In one such session, she learnt about the training for Bank Sakhi by an active woman, and without delay, she applied for training through her Village Organization. Sameema says, "After the exam, I got selected by Bank of India, Ormanjhi branch and for the past four years

Ranchi



*Through Bank Sakhis like Sameema, financial services have become easily accessible in rural areas*

as a Bank Sakhi, I am providing financial assistance to rural women associated with Sakhi Mandals. I have opened savings accounts for more than 300 women associated with the group and have also opened loan accounts for 250 women. Sameema is very happy with her work and has become self-dependent, She is earning up to Rs 10,000 per month.

## Bank Sakhi Saves the Day

*SHG provides support to Sunita in difficult times and helps her with insurance claim settlement*

Sunita Devi, a resident of Fatehpur block of Jamtara district was happily living with her husband and children. Her husband was the only earning member and she was fully dependent on him. Everything was going fine but one day due to illness her husband died. Her husband's insurance scheme under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) proved to be a big support during this time. One of the Bank Sakhis had encouraged them to enroll for the scheme and after her husband's death, the Bank Sakhi helped her in claiming the insurance's money. Sunita says, "I have two children and



Jamtara

getting the sum insured in this difficult situation was a big support that would not have been possible if I was not associated with the group."

# Sunita: A Lakhpati Kisan



Ranchi

Sunita Devi, a 29 year old resident of Ormanjhi block of Ranchi district, has emerged as a millionaire farmer today with the help of the Sakhi Mandal. Sunita practices various components of agriculture and is increasing her income by joining various schemes of the government. Sunita once made a living with her husband's help on their small farm. Today, she is involved in mango horticulture using scientific methods. She has set up a Micro Drip Irrigation system on her 2-acres of land by taking a loan from the group. Before joining the group, Sunita's financial condition was pathetic. Her husband worked as a porter, which somehow provided her two meals a day. Sunita wanted to learn new farming tricks and she got support from the group. Sunita joined Jeevan Jyoti Mahila Group in the year 2014 through CRP drive. She started

saving in the group and soon took the first loan of Rs 10,000 for farming. She started farming with the help of scientific methods and techniques learnt from Aajeevika Krishak Sakhi. Soon she took a loan of Rs 50,000 from the group and set up a drip irrigation system on her land and started mango horticulture. Apart from mango cultivation, Sunita started growing vegetables on the remaining 1-acre of land. Using drip and scientific techniques, Sunita started earning double the profit from the first season. Now she cultivates her land 3 times a year. She now saves around Rs. 1 to 1.5 lakh annually. Apart from this, Sunita is also involved in animal husbandry.

Sunita says, "Because of the group's support I do not have to seek help from anyone. Earlier, we had to take loans from moneylenders at an interest rate of about 10%. We were also afraid to go to the bank. Today I take loans from the group at a 1% interest rate. I feel independent. I have learnt new farming techniques from the group. I am happy that I can earn lakhs of rupees and is able to take good care of my family." Apart from this Sunita also wants to learn about different government schemes to enhance her income. She also wants to sell her produce to different states of the country and is trying to cultivate more by building rapport in the market.

## Manti Devi changed her life with the help of SHG.



Chatra

Manti Devi of Rola village located in Simaria block of Chatra district was living in poverty. Her husband used to migrate in search of work, but even after so much hard work, the needs of the house and children were not met. Meanwhile in 2018, she joined the

Yamuna Aajeevika group where she was inspired by other women to become self-reliant with the help of easy loans from the group. She also took a loan of Rs 50,000 from the group through credit linkage to start a new livelihood. After this, she opened a grocery shop and at the same time started making earthenware.

She got a lot of success and today earns Rs 10-12 thousand every month. Manti says, "Today all the needs of the house are being met by my work. My husband does not migrate for work anymore and I am able to provide proper education to my children."

## Binita Kujur: An inspiration to rural women and lac farmers

*With the Mahila Kisan Sashaktikaran Pariyojana the women farmers are learning new methods of farming and getting good market opportunities.*



Ranchi

Binita Kujur, a resident of Budhritoli-Jamchuan in Namkum block of Ranchi district, is learning new tricks of lac cultivation by Mahila Kisan Sashaktikaran Pariyojana (MKSP) of JSLPS.

Binita a member of Aanchal Mahila Samiti was engaged in lacquer cultivation even before joining the group. However, the lack of knowledge about the scientific method of cultivation gave her many setbacks. Binita got an opportunity to join the MKSP Project with the help of

the group. She also received training from Krishi Vigyan Kendra (KGVK), Ranchi. After the training, Binita received 5 kg of lacquer from the Producer Group, which she applied on her safflower (Kusum) and ber trees without any delay. With time, she started getting information about various aspects related to the spraying of insecticides and lac farming from Aajeevika Vanopaj Mitra (AVM).

Binita says, "Even before joining the group, we used to do farming, but due to lack of technical knowledge, earlier the crop was ruined by insects. We were not able to understand the difference between lac and crop-destroying insects. But now after training under MKSP, I have learnt to differentiate with a microscope. Now the crop is not ruined and we are also making profits. I earn good profit by selling lac to Rural Service Centre (RSC) as well as in the open market." At present, Binita is cultivating lac in two seasons, which earns her an income of about Rs 1.5 lakh.

## Munni Devi's life is happily swaying like her millet fields

*Under Project Udaan, the bio-fortified seeds of millets have improved the quality of produce and given wings to the dreams of PVTGs in Jharkhand.*

Under the Udaan project of JSLPS, Munni Devi a resident of Kathikund village of Badtalla block of Dumka district is practicing the new methods of farming, which she says was made possible because of the Self-Help Group.

Munni Devi joined the Saraswati Mahila Mandal in 2017. Before joining the group, she had to depend on the forests to earn a livelihood, while her husband was a wage labourer. The income from these activities was very low due to the low quality seeds and traditional farming methods. But, somehow after joining the SHG she started weekly savings and took the first loan of Rs 5000 to increase the productivity of the crops.

Recently, Munni got a boon in form of bio-fortified millet seeds which she got under the project Udaan. The bio-

fortified millet seeds were distributed in Kathikund block under the pilot project by ICRISAT Hyderabad in collaboration with JSLPS. Munni Devi has planted seeds in 2 acres of land. She has invested time and hard work and

now is happily harvesting the crops. The production has been very good this time and she is expecting an income of Rs 15000. Munni is happy and thanks her group for bringing joy in her life.



Dumka

# Making women farmers scientifically trained

Gumla



*Advanced farming techniques improving the lives of women farmers*

Saroj Devi's journey from poverty to becoming a self-sufficient woman is an example of the change that JSLPS is bringing into the lives of rural women. Saroj Devi's journey started after she got associated with Gulab Mahila Sakhi Mandal as well as Fathi Producer's Group. She belongs to Fathi, a small village situated in the Sadar block of the Gumla district. For livelihood, she is dependent on agriculture. Earlier she only used to

grow seasonal vegetables and was unaware of the scientific technique of farming. Consequently, the yields from her farm were low, and her earnings could not support the children's basic needs and education. But, today with the help of the JOHAR Project, she is following the PoP for farming and growing vegetables such as tomato, brinjal, chillies, beans, etc., earning Rs 1 to 1.5 lakh yearly.

## Initiative of Village Stay under JOHAR

In order to strengthen the integration between Farmer Producer Companies (FPCs) and Producer Groups (PGs), an initiative of Village Stay has been introduced by JSLPS under the project JOHAR. The objective of Village Stay is to develop a strong relationship between FPC and its members to bolster the growth of the Farmer Producer's Company (FPC) and benefit the farmers through membership. Under this initiative, the staff of the FPCs at the district and block levels of JOHAR stay in the villages of the identified clusters for 2 to 3 days. The stay aims at developing and expanding the relationship with farmers, building trust and understanding their transaction behaviour, with the ultimate goal to increase the engagement of farmers with the FPC.

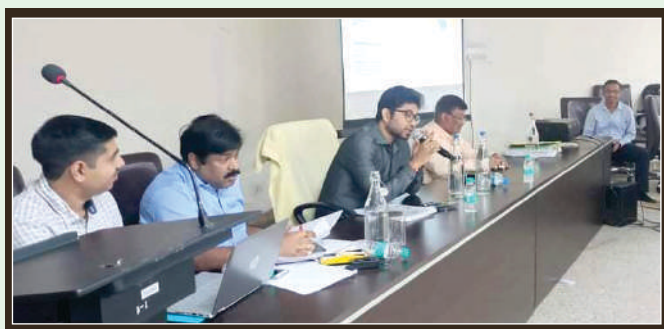
This stay will further help them to understand the cropping pattern, marketing channels, farmers' needs and challenges in the area. Also, the teams will try to create a bond with farmers to ensure a transactional relationship between the PGs and FPCs. All the FPCs in JOHAR conducted a village stay covering around 30 villages of different districts of Jharkhand.



## News-Brief

### First Prize for JSLPS

The showcasing of “TASAR Value Chain” by JSLPS under MKSP in a mega program was done at “National Symposium on Vanya Sericulture: Opportunities Galore” organized by Central Tasar Research and Training Institution (CTR&TI), at Hotel AVN Grand, Ranchi. JSLPS won the First Prize for best community work and its display in the exhibition organized by Central Silk Board in a national level event, where all major stakeholders participated across India.



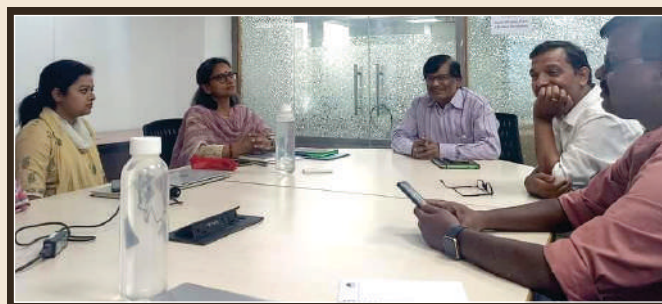
### Review Meeting

The Half Yearly Review Meeting of JSLPS was conducted at SIRD, Ranchi under the chairmanship of CEO, JSLPS. He addressed the employees, regarding their work status in the field followed by domain-wise presentations. Shri Bishnu C Parida, COO, JSLPS along with state, district and block staff was present in the meeting. The Review Meeting ended with the award and certificate distribution. The top three DMMUs were awarded by the CEO for their performance. Giridih bagged the first position, Ranchi stood second and Pakur got the third rank. Additionally, Koderma got special acknowledgement for its good work.



### Visit

Ms Preeti Priya, professor of IRMA was on a two-days visit to Jharkhand to understand the functioning of model CLFs. Along with the field visit, she interacted with the state officials of JSLPS and discussed the components of the project.



## News-Brief



### Eye Health Camp

World Sight Day was celebrated by JSLPS in collaboration with Sightsavers at Press Club Ranchi. The Rural Eye Health Camps were also organized in 11 districts of the state with technical support (a team of doctors) from Sightsavers, which helped many rural SHG women get appropriate eye care. Diagnosis, free glasses distribution, and quality cataract surgeries were also conducted.

### ToT Training

6-days' in-house residential training of trainer (ToT) on Personal Advancement and Career Enhancement (PACE) of Jharkhand's Trainers was organized by JSLPS at Viswa, Ranchi. The PACE module is globally recognized and it has to be implemented at the national level under the DDU-GKY program. JSLPS has also developed a regional resource pool for the eastern zone.



### Training for PMCM

A residential training of 4-days' on soft skills and communications for PVTG Master Change Makers (PMCM) was organized by JSLPS at SIRD, Ranchi. The objective of this training was to develop a pool of groomed PVTG Change Makers (PCMs) who will act as para-professionals and a linking bridge between the Administration and the PVTG community. 25 PVTG Master Change Makers from all the 11 UDAAN districts of Jharkhand attended the training program. The training was facilitated in collaboration with Trickle UP organization.





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

**Jyoti Rani Kumar**

Contributors

**Hem Raj | Ankita | Aditi | Shreya**

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