



Aajeevika

Jharkhand

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Sakhi Mandals Take Up Nayi Chetna Campaign



Nayi Chetna is a nationwide campaign to address gender-based violence and inequality.

**सहेंगे
नहीं, कहेंगे**



To address gender based violence and inequality, a nationwide campaign “Nayi Chetna- Pahal Badlaav Ki” was launched on 25th November by Ministry of Rural Development, Government of India under “Azadi ka AmritMahotsava”. Under this campaign, all the issues underlying gender based violence and inequality were addressed by Sakhi Mandal women and various awareness activities were organized by rural women on cluster organization level. The campaign was launched on National level by Shri. Giriraj Singh, Hon’ Minister, Ministry of Rural Development and Panchayati Raj in the presence of Shri. Phaggan Singh Kulaste, Minister of State, Rural Development and Steel of India, Sadhavi Niranjan Jyoti, Minister of State, Rural Development and Consumer Affairs, Food and Public Distribution, Shri. Kapil Moreshwar Patil, Minister of State, Ministry of Panchayati Raj, Mr. Charanjit Singh, Additional Secretary, MoRD, Mrs. Neeta Kejriwal, Joint Secretary, MoRD and other eminent guests along with women of Sakhi Mandals across the nation. In this event, 160 Gender Resource Centres, including 16 GRCs from Jharkhand were also inaugurated by Hon’ Minister, MoRD. These GRCs are operating on cluster levels in blocks and provide inclusive services on gender related issues. It was also a memorable moment when Neelam Bhengra from Torpa Block of Khunti

district reminisced and shared the experience of her CLF in helping a survivor of Witch Hunting and assisting her to regain her social status.

To provide momentum to the campaign in state, a planning meeting was organized in the chairmanship of Shri Prashant Kumar, Secretary, Rural Development Department.





Addressing the sensitivity of the theme, this meeting was focused on developing strategic plans to maximize the reach of “Nayi Chetna” campaign and related awareness activities in coordination with other governmental bodies.

Women of Sakhi Mandals of Jharkhand actively participated in the campaign and awakening the thoughts of villagers in the direction of gender equality. Through activities ranging from Awareness Rallies, Candle March, Rangoli Making to Wall writing, Street plays, Poetry and Painting competitions etc., these rural women generated awareness on issues like Domestic Violence, Child Marriage, Female Feticide, Girl Education, Witch-Hunting etc. Sakhi Mandals have time and again, proven their role as the axis of transformation in rural areas and thereby, are similarly acting towards progressing the objectives of this gender campaign. Along with these activities, students in rural areas were also made aware of gender issues along with child violence and child rights through posters and banners. Similarly, many block and district level trainings and orientations based on gender were provided to JSLPS staffs to help them gain more deeper awareness and knowledge so that they can further assist other staff and community to spread and accelerate the campaign on a wider and larger scale.

A signature campaign was organized in JSLPS state

unit on the last day of “Nayi Chetna-Pahal Badlaav Ki” campaign i.e., 23rd December, 2022. All the staff of state unit participated in this activity under the leadership of Shri. Suraj Kumar, CEO, JSLPS and took oath of voicing against gender violence and discrimination and spreading awareness for the same.





Women Farmer in Lakhpati Kisan List

Ranchi



With the help of their SHGs and diversified farming activities, women farmers in Jharkhand are turning up new success stories.

The rural women of Jharkhand are becoming lakhpati farmers through various livelihood activities including farming, goatry, poultry, etc. Self Help Groups are playing a pivotal role in making these women millionaires. With the assistance from SHGs, the rural women get an easy loan to commence the activities and also technical training in improved agricultural activities and animal husbandry.

In the Silli block of Ranchi, most of the SHG members are now millionaires through multiple livelihood farm activities.

Sunita Devi, a resident of Jumla village in Silli block, is a millionaire farmer. She joined Maa Saraswati Sakhi Mandal as its president. Later, she was selected for Aajeevika Krishak Sakhi.

Sunita has so far taken a loan of more than 1 Lakh rupees from the group, which she has used in poultry, goat and cow rearing. Along with this, Sunita also cultivates lac. From all these activities, Sunita's annual income ranges from Rs 4 to 5 lakh. Sunita says, "These goats are my ATM, through which I get the money very easily. With the help of the group, now I can treat my goats as well as the goats of 115 farmers on time. My whole family is in the city. I take care of the house,

farming and animals alone.

Through drip farming, lac & paddy cultivation, goat rearing, doing poultry and bullock rearing Ahilya Devi of Saheda village of Silli block has become a millionaire farmer and earns about Rs 5 lakh in a year. After joining Jan Jagriti Mahila Samuh, Ahilya started various sources of livelihood by taking loans. Ahilya is also an active woman and is helping other women increase their livelihood in the village. Ahilya says, "With the help of the group, I have improved my financial condition by adopting modern methods and is able to give good education to my children."

"I was a traditional farmer. After joining the group, I got to know about drip irrigation and cultivated tomatoes using it. I took a loan of Rs 65,000 and the first crop itself gave me a profit of Rs 1,15,000" says Dulari Devi from Silli, Ranchi. A member of Gramin Vikas Mahila Samiti, Dulari is earning about Rs 3 to 4 lakh annually through goat-rearing and drip irrigation farming. Dulari thanks her group for the success.

With the help of SHGs, the rural women of Jharkhand are scripting new success stories and many of them have added their names to the Lakhpati Mahila Kisan roster.



UMANG: Filling Rural Women with New Hope

Jamtara



This story is about a mother's grit and determination to prioritise her daughter's dreams and give her wings to soar high in the sky to achieve them.

It came as a surprise for Mani Maddi when her 13-year-old daughter, Vandana Murmu, returned from the hostel and informed that she had been selected for the inter-school Kho-Kho championship. As a child growing up in Madhuban village of Jamtara district, Jharkhand, Vandana had hardly ever displayed her calibre in sports, probably because she never really got a chance.

Vandana belongs to a region in India where social norms are dictated by patriarchal outlook, they don't allow girls with a chance to exhibit their skills in domains other than domesticity.

"We didn't know much about Kho-Kho until our daughter started playing it in school," recalls Mani, who is associated with Self-Help Group, Srijan Aajeevika Sakhi Mandal, as an Active Woman. "But seeing her enthusiasm, I convinced my husband to allow her to participate in the competition," she adds.

Being the wife of a migrant labourer and a mother of four daughters (aged between 2 and 13, the eldest being Vandana), it hasn't been an easy life for 30-year-old Mani Maddi. Apart from financial crunch and difficulties in making ends meet, she is often subjected by neighbours' taunts for not bearing a male child and sending her eldest daughter to school instead of preparing her for household responsibilities.

"I have been subject to constant judgment and societal pressure. But I don't care anymore," says Mani. This

change in outlook has come in the last three years since Mani was associated with the Jharkhand State Livelihoods Promotion Society (JSLPS) as an Active Woman and was introduced to Project Umang.

As an Active Woman, Mani's role involves – ensuring that all SHG members participate in Umang sessions; encouraging mothers to participate in household decision-making, especially those pertaining to their daughters' future; encouraging mothers to send their daughters to school; informing them about Prohibition of Child Marriage Act and the ill effects of child/early marriage.

She is a school dropout who could study only till 8th standard, following which she was married at the young age of 16 years. She wants to ensure that her daughters do not share her fate. "I wish our adolescence also had a platform like Umang that could have saved us from early marriage," says Mani. "I certainly don't want a similar life for my daughters. Hence, I will do every possible thing to give them the life I never had," says Mani.

Mani is among the 178,000+ women Umang has engaged with so far, since its inception in October 2019. These include 1,314 Active Women who are associated with it. Its primary objectives include capacitating women collectives to create an enabling environment and encouraging adolescent girls to fulfil their aspirations and life choices; and establishing a scalable and sustainable model for addressing child/early marriage through the SHG platform. Which started with one block each in Jamtara and Godda districts as a pilot in 2019, has expanded to 13 blocks in both districts. It has reached out to 3,400+ villages and capacitated 15,035 SHGs, 1,218 VOs and 61 CLFs.



Umang is an unique initiative to educate women and make them socially strong to transform their own lives and those of others, especially girls.



Sapna Devi is Leading Change Among Rural Farmers

Ranchi



She is helping farmers to increase productivity and income by using Micro Drip Irrigation System on forest lands.

Sapna Devi, a resident of Sadma Jara village of Ormanjhi block situated in Ranchi district is a member of Komal Mahila Samiti. Today she is working as a successful Aajeevika Krishak Sakhi (AKS) under the JHIMDI project. She has provided her services to a total of 70 households till now. There are 21 MDI farmers doing pure organic cultivation on 20 acres of land with her help. She has also helped 15 farmers in installing a Micro Drip Irrigation system on a total of 30 acres of land through Pradhan Mantri Krishi Sinchai Yojana (PMKSY).

Support from DAY-NRLM and Sakhi Mandal:

She has been provided training in Micro Drip Irrigation and other livelihood-related activities by JSLPS. Other than that, Sapna has also got technical support for all agriculture and livestock activities. Before joining the group, her financial condition was not good and her family was dependent on subsistence agriculture. But, after joining the group and seeing her interest in farming, she was selected as an AKS and got introduced to Project JHIMDI.

Sapna took a loan from the group and started drip farming in 50 decimals of land. She got good production and increased income through drip

irrigation. Seeing the ease, benefits, increased production and increased income via the drip method; she could not keep it to herself and shared her drip experience with her group and other women in her village. Today she has inspired 36 farmers to successfully farm using this new technology and making a good earning. They are completely practising organic farming, which is attracting vendors. The vendors are directly buying their farm produce from their fields at a good price. Her area is forest land and people resisted practising the drip system, but due to the constant motivation and efforts of Sapna Devi, they are a changed lot. Today many families are doing drip farming on about 30 acres of land. The production and income have increased and they are expanding their farm area with the help of the PMKSY scheme.

Sapna Devi is a good farmer and a good leader and trainer. She trains women farmers and encourages them to practice organic farming. She is a catalyst of change and is earning about Rs 5 lakh annually. Sapna is doing Jarbera flower cultivation using a drip system and is among the first Jarbera flower farmers in (Jharkhand).



Putting education to good use with Sakhi Mandals

Hazaribagh



Soni Devi, a resident of Joko village situated in Keredari block of Hazaribagh district, is providing banking services to remote areas as a Banking Correspondent Sakhi.

Though educated, Soni was somehow running a household by farming. However, she always wanted to a livelihood where she could use her education. She also tried many times to gain such employment, but none of her efforts was successful. Then, she joined Sakshi Aajeevika Sakhi Mandal as an active woman.

With time, Soni took the first loan of Rs.10,000 and used it to increase productivity from agricultural practices. Soni also worked as a Master Bookkeeper. Working as a cadre, she also started getting some honorariums. Soni was selected by the Village Organization for the 10-days' residential training of Banking Correspondent Sakhi. In this sequence, after training there, Soni registered for the training of BC Sakhi at the cluster level, after which she also received 6 days' of training from RSETI. Soon, Soni appeared

for the India Institute of Banking and Finance (IIBF) exam and topped among 26 women scoring the highest marks. She was selected as BC Sakhi by Union Bank of India, Keredari in 2021 and since then Soni is providing banking services door-to-door in rural areas. Soon the payments received by the transactions done by her led her to open the CSC (Customer Service Centre) in her block.

Soni says "I feel very happy to provide these services to the villagers. I have made my identity by working as a BC Sakhi, I have also opened my own CSC in the block. Today I earn around Rs 25,000 per month. Soni Devi is not only famous in her block for her good work but also at the state level. She is ensuring good earnings by increasing transactions in the recently organized Aajeevika Saras Mela in Gurugram.

Simdega



Anudipti Dungdung is learning sewing to help her parents financially.

Anudipti Dungdung, a resident of Kurumdegi Tungritoli village of Thethitangar block in Simdega district aspires to do something different from the league. Anudipti is training in the Sewing Machine Operator trade at Orient Craft Fashion Institute of

DDU-GKY is making millions of rural youths financially secure

Technology, Lohardaga. She says, "Earlier as a child when I didn't even know what my future holds, I used to dream about helping my parents while seeing their hardships. I always wanted to do something to help my parents financially. I was fascinated by the DDU-GKY program and enrolled in it after getting information from my friends about it. After coming here to this Centre, I wasn't only allowed to take training in sewing but also given classes in spoken English and computer operations. I am happy that I will be able to help my parents financially in running the family and help give my siblings a better education.



Lalita Devi becomes a Lakhpati Kisan with Lac Farming

Gumla



A holistic approach to empowerment is ensuring women are leading the way to the State's development.

Lalita Devi, a resident of Kulmunda Buxpur village in Raidih block of Gumla district, belongs to a simple family whose livelihood is dependent on agriculture. Lalita is a member of Nayi Kiran Mahila Mandal. After joining the group, she started fulfilling her needs by taking loans and started expanding her farming. But due to a lack of guidance, she was not able to get the right benefits. In the year 2018, Lalita under the JOHAR project and through the Producer Group got information about fisheries and NTFP. To expand her farming, Lalita wanted to start lac cultivation and proposed to take 5 kg of lac from the Producer Group.

Lac rearing: Lalita used to do lac cultivation earlier too but, using traditional methods. In 2019, under the JOHAR project, she got five-days training in lac rearing using scientific techniques. After this, she took 5 kg of lacquer and applied it on 3 trees. She followed all the processes of farming like - putting the Bihan

lacquer in another branch within 7 days, removing the tiny buds in 21 days, spraying the insecticides for the first time in 30 days, and spraying it for the second time within 60 days. She learnt that she needed to spray medicine three times. Lalita's annual income from lac rearing rose to around Rs 70,000. She also took up High-Value Agriculture and started preparing the soilless nursery in the polyhouse nursery, from which she sold saplings worth Rs 1,15,000 in Kharif, Rabi, and Zaid seasons in the year 2021-2022. By planting tomato plants and cabbage plants from the nursery, she sold the produce worth Rs 1,47,000. Before joining the Producer Group, she was earning around Rs 60,000-65,000 annually from all sources. But, after her association with the JOHAR project, the annual income from lac rearing and High-Value Agriculture reached up to Rs 1.5 to 2 lakh. Her family's economic status has improved considerably today.

MKSP paves the path to success for Pushpa Munduiya

West Singhbhum



Through Mahila Kisan Sashaktikaran Pariyojana the rural women in Jharkhand are looking at a better tomorrow.

Pushpa Munduiya a resident of Gotomapi village of Tonto block of West Singhbhum is a member of Bale Saiya Mahila Mandal and is associated with the Mahila Kisan Sashaktikaran Pariyojana since 2019. Before joining the group she used to work in someone else's field as a wage laborer, and was somehow able to feed her family through subsistence farming. She says, "Earlier it was very difficult for me to manage the expense of the family with meagre earnings. Once my father was very ill and I had to mortgage my land for his treatment. But my SHG helped me a lot. By getting associated with project Resham under MKSP I started Tasar cultivation. Since then, I have not faced such a crisis. Today, from Tasar cultivation I earn up to Rs 35,000 in one cropping. I am happy that now I can manage my home well."



Transforming lives through Phulo Jhano Aashirwad Abhiyan

Pakur



Jomi Paharin quit her country liquor business to open a grocery shop and is a happy woman today.

The ambitious scheme of the Jharkhand Government 'Phulo Jhano Aashirwad Abhiyan' has been transforming the lives of many women who were involved in the sale and manufacture of country liquor called Hadiya. Jomi Paharin, who belongs to the Mal Pahariya community and is associated with Roshni Aajeevika Sakhi Mandal resides in Dumarchir Pahad, a village situated in Amrapara block of Pakur district. She has been involved in the liquor business for the past 5 years and used to sell liquor in the local haat and at her home. She was identified as a target beneficiary through Nav-Jeevan Survey and was provided with Rs.10,000 as and interest-free loans from her Self Help Group. She said that Change Maker Minakshi Malto

informed her about this scheme in the SHG meeting and also facilitated her interest-free loan from Roshni SHG. She was motivated and counselled by the Change Maker and other staff to adopt a new business. Now, she has started a grocery shop in her home and is earning Rs 5000 per month through it, which is two fold her earnings from the previous liquor business. She opted for this business as all residents of her village were dependent on a nearby haat (local market) or neighbouring village for their daily requirements. She is happy to have changed her occupation into a respectable one and expressed her gratitude to Jharkhand Government and her Self Help Group.

Community Institutions Encourage Self-reliance in Women

Lohardaga



Ramavati Devi opens a grocery shop with a loan from her SHG and is on her way to prosperity.

Ramavati Devi, a resident of Khanda village located in the Kairo block of Lohardaga district, is a member of Maa Tulsi Aajeevika Sakhi Mandal.

Before joining the group, her family was extremely poor and she somehow managed her family's needs by working as a wage labourer. But after joining the group formed under the JSLPS, a lot of changes started coming into her life. She began taking loans from her group to meet small needs and also started returning them on time. Meetings and transactions in the group increased Ramavati Devi's confidence and she took a loan of Rs 50,000 from the group. She started a grocery store in her village with the loan money. Today, she earns up to Rs. 6,000 per month from this shop.



Diversified Livelihood Helps Women Earn Well

Chatra



Rajni Devi of Chatra is emerging as a self-sufficient woman.

Rajni Devi, a resident of Barisakhi village in Gidhaur block of Chatra district, was living in extreme poverty. But, after joining Tanu Aajeevika Sakhi Mandal, she found a new livelihood. Taking a loan of Rs. 30,000 from the group and along with Didi Bagia and Poly Nursery House, she started mango horticulture under Birsa Harit Gram Yojna and began giving them for

distribution at a good price. Today Rajni is earning Rs. 15,000-20,000 in a month from all these works.

Rajni says, “Recently, I have also started organic farming with drip irrigation and the economic condition of the family has improved. My children are studying in a good school. I am also helping other women by working as Baagwani Sakhi.”

From Housewife to an Entrepreneur.

Chatra



Vineeta lives in Simaria block of Chatra district and once was a homemaker. The financial condition of the house was poor and she wanted to work to improve her family's income. However, she has no idea what she could do in the absence of capital. However, women associated with Sakhi Mandal inspired her to take up a

Vineeta is earning well from her hotel business thanks to her Sakhi Mandal.

livelihood by taking a loan. Vineeta courageously took a loan from her Sakhi Mandal and at the same time opened 'Tandoor Line Hotel' with Rs. 70,000.

Today, she is earning around Rs. 15,000 to 20,000 a month from this hotel. Vineeta says, “Today both my children are studying in a private English medium school and my husband is also helping with the hotel. I am very happy to be self-reliant. Society and family also give me more respect than earlier.



Sakhi Mandals Become the Friend in Need for Rural Women

Rural women are becoming self-reliant with sustainable livelihood with the help of Sakhi Mandals.

Godda



Rekha Devi, once busy with household chores, has become successful today and is setting an example for other women. She is a resident of Sundarpahari block in Godda district and is associated with Om Aajeevika Sakhi Mandal. Rekha says, “I took a total of Rs 80,000 in three instalments, as required from Sakhi Mandal. With the amount, I opened a makeup salon and today I am earning Rs 10000 to 15000 per month. I am planning to start a tailoring unit too to enhance my income. I am now self-dependent and, along with my husband, I am contributing to the family income. As our financial condition has improved, we have gained self-confidence.”

Anita Sanga, a resident of Barkatoli, located in Birhu block of Khunti district, is improving her future and of her children too. After her husband’s death, Anita became associated with Rose Mahila Mandal. She was somehow running her household from her salary of Rs 1000, as a teacher in a local school. After joining the group, she started working as an active woman. She also took the training of Aajeevika Vanopaj Mitra (AVM). Meanwhile, she learnt about the Medicinal Garden through the MKSP project and got involved in it. Today, she stays healthy by consuming medicinal plants and is also making other people in the village aware of their benefits. She also sells oil from the lemongrass she plants on a large scale and is earning about Rs 10,000 per month from all the work including that of a cadre. The condition of her family has improved and both her children are studying in a good institution.

Chatra



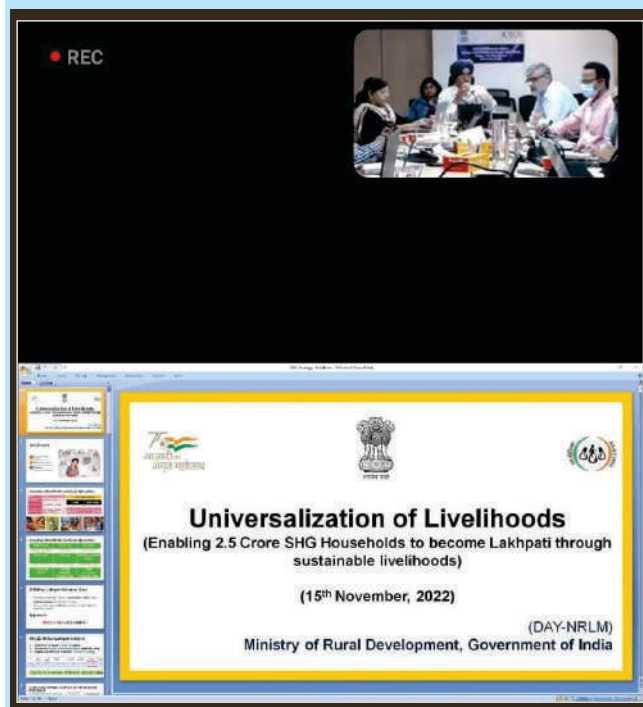
Sahibganj



Fulkumari Devi, a member of Mandir Sakhi Mandal in Raksi village of Sahibganj district, depended on a small grocery shop for her livelihood. Her income was low and she was facing many difficulties in looking after the family. She wanted to expand the shop but she didn’t have sufficient capital to do so. Sakhi Mandal became her support in this. She took a loan of Rs 1 lakh through CIF amount and expanded the number of items to sell in the shop. Earlier, the monthly income from the shop was Rs. 5,000 to 6,000. Today, it has increased up to Rs. 10,000 to 11,000. Fulkumari Devi is happy that she can take better care of her family now.



News-Brief



National Workshop

A two-days' online National workshop was organized by MoRD under the chairmanship of Additional Secretary, RL. The objective of the workshop was to share the various elements of Mission 2.5 Crore Lakhpati Initiative-Goal, Strategy, Approach and Step-by-Step (SBS) Implementation Process for Universalization of Livelihoods. To specify the roles of stakeholders involved in the process and make participants understand the correlation of the livelihood planning processes at different levels (SHG-VO-CLF-Block-District-State) and how they contribute towards the universalization of livelihoods for SHG members. In this workshop, district and block teams from the 12 States including Jharkhand participated.

Exposure Visit

During the 2-days' exposure visit to Jharkhand the CEO, HPSRLM and team visited the JSLPS State Office, Ranchi, to interact and share experiences with senior officials of JSLPS. COO-JSLPS along with the domain heads briefed them about all the ongoing projects and initiatives of JSLPS. CEO of HPSRLM appreciated the efforts of Jharkhand SRLM in making FPOs a successful business model.



Training for PwD Leaders

A 2-days' state-level training for the Organization of People with Disabilities (OPD) Leaders on their Rights, Entitlements and Employability Campaign was organized by JSLPS in collaboration with Sightsavers in Ranchi. The objective of this training was to build awareness amongst the disabled on skill training for the job market and attaining a dignified livelihood.

News-Brief



Review Meeting of RSETI/RUDSETIs

A State level RSETIs/RUDSETIs review meeting was conducted by MoRD. For review, a delegation from the National Academy of RUDSETI (NAR), the National Center for Excellence of RSETIs (NACER) and Assessment and Quality Assurance (A&QA) were present & discussed the various components of the project.

Orientation cum Certification

A 3-days' Orientation cum Certification for CRP EP Master Trainers for carrying out National Skill Qualification Framework (NSQF) training in districts and block levels was inaugurated by Shri Bishnu C Parida, COO, JSLPS at SIRD, Ranchi. At this event dignitaries from NAR, Mr RR Singh, National Controller, Mr Bipul Chandra Saha, National Director-NACER, and JSLPS staff were also present.



SLBC Sub Committee Meeting

39th SLBC Sub Committee meeting under the chairmanship of Secretary, RDD, GoJ was held at FFP Building. Review of SHG credit linkage, SHG members as BC Agents, claim settlement under PMSBY & PMJJBY and individual loan to SHG members were done. CEO, JSLPS & COO, JSLPS attended the meeting along with DGM SLBC Jharkhand, AGB RBI, AGB SLBC Jharkhand, DGM NABARD and JSLPS State Officials.



An Initiative of Knowledge Management & Communication Cell

JHARKHAND STATE LIVELIHOOD PROMOTION SOCIETY

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