



Aajeevika

HARKHAND



Inside Story :

How Sakhi Mandals are making Dreams Come true

JOHAR

Capability, not Disability, is our Identity

Unpacking a Myth

Jackfruit Mela is a Sell Out

Success Stories



Vice-President attends Busur Village Jansamvaad saha Jan-jaagrukta programme as Chief Guest

Lauds Jharkhand's women for their efforts in Swachh Bharat Mission.

Under "Swachhta Hi Sewa" flagship program of the Government of India, Vice-President of India, Shri Venkaiah Naidu visited Busur Village of Namkum block, Ranchi district, Jharkhand, for a state level "Jansamvaad saha Jan-jaagrukta" event. The Honorable Vice-President was the chief guest at the event along with Shri Raghubar Das, the Chief Minister of Jharkhand, Shrimati Draupadi Mumuru, Honorable Governor of Jharkhand and with other dignitaries. The chief guest inaugurated the "Swachh

Jaldhara" scheme under which direct water supply would be made available through deep boring to the households where toilets are being constructed. Thousands of SHG members attended the event. Witnessing the large-scale presence of women at the event, the honorable Vice-President got off the stage to personally greet and communicate with them.

Later, in the event, Sita Kachchap and Phulmani Devi, who work as *Rani Mistri* in Kanke block and Ratu block of Ranchi district respectively, shared their experience with the dignitaries present at the event. They thanked the Swachh Bharat Mission and said, "We owe our

identity to SBM. We stepped out of our house and have proved that we are equally important as the menfolk and deserve equal recognition and representation."

After listening to such experiences, in his address, the Vice-President praised the women of Jharkhand for setting examples of women empowerment. Praising the efforts and contribution of Rani Mistris in SBM in Jharkhand, the Honorable Vice-President said, "I was not aware of the concept of Rani Mistri. But today, I am amazed and express my gratitude and respect to the strength of women of Jharkhand who have made the goal of SBM possible. The honorable Chief Minister of Jharkhand, Shri Raghubar Das, praised the efforts of the members of Sakhi Mandals who have made SBM successful in the state and expressed hope that Jharkhand would be declared completely ODF by 2022. In the event, the SHG members working as Rani Mistri and Jalsahiya in Jharkhand were awarded for their efforts by the chief guest. Apart from this, five districts of Jharkhand, namely, Khunti, Dhanbad, Bokaro, Sahebganj and East Singhbhum were declared Open Defecation Free. Jharkhand has achieved 96% ODF areas from 16% in the past three years.

How Sakhi Mandals are making Dreams Come true



Saif Ansari's Gold win would have remained a pipe dream without financial aid from his mother's Sakhi Mandal.

When 21-year-old Mohammad Saif Ansari of Jharkhand defeated four nations in the wrestling match in Sri Lanka and won gold medal for India, there was one question begging an answer – how did a boy who runs a small puncture repairing shop reach this level? Saif has a simple answer – the credit for this goes to Sakhi Mandal. Saif Ansari is a resident of Manoharpur block of West Singhbhum district. He won the Gold Medal at the Second South Asian Games organized in Colombo. Saif's mother Ishrat Khatun (48), is a member of the Sai Ekta Self Help Group (Sakhi Mandal) formed under Deen Dayal Upadhyay - National Rural Livelihood Mission, run by the Jharkhand State Livelihood Promotion Society. Talking about her son's feat, Ishrat Khatun says, "Saif had been interested in wrestling for the past few years. He would have the idea of doing something great but was discouraged by their economic status. It was very unlikely that his dream would become a reality. Saif has three siblings too apart from his parents, and his puncture shop could only generate income to cover the basic needs."

One day when Saif came home with the exciting news that he had been selected to go to Sri Lanka, though his family members were very happy, the euphoria didn't last long as Saif needed Rs 35,000 from his father, Rizwan Ansari, to go to Sri Lanka. Obviously, it was not possible for his father to arrange such an amount. Saif's dreams were shattered even before he could take off. All his hard work had come to nought he felt.

Ishrat Khatun was moved by her son's disappointment and the next day she decided to talk with the Sakhi Mandal members about her need. In the same meeting, the members of Sakhi Mandal unanimously decided to give her a loan of Rs. 30,000.

Talking of their plight, Ishrat said "I have studied till class two-three in Urdu medium, which makes me more or less an illiterate woman. I do not have any skills or work to earn. If I had not received the support from the Sakhi Mandal, I would not have been able to help my son."

This was not the first time that when Ishrat helped Saif reach his destination by taking a loan from Sakhi Mandal, Before his Sri Lanka trip, Saif had gone to the Third National Inter State Sports Championship and won silver medal.

Ishrat has been associated with the Sakhi Mandal since 2012. Remembering her earlier days, she unable to hold back tears when she said how she and her family lived in a rented house in Muni Ashram. It is only because of the Sakhi Mandal that they have their own home today. Ishrat also suffers from some heart ailment and whenever she has needed financial help for treatment, the sakhi mandal has obliged. Ishrat's husband, Rizwan Ansari, explains how things have improved with financial help from the Sakhi Mandal. They do not have to wait for long for financial assistance in an emergency. Otherwise, it would be very difficult for them to manage everything being dependent on their small puncture repairing shop. "The workflow in the shop is irregular, as we only work whenever work is on in Chiriya Mine."

Saif's Sri Lanka win just underscores the importance of Sakhi Mandals in rural and poor belts.



Exposure Visit of Aajeevika Matasaya Mitras (AMMs)



Under a series of capacity building programmes under JOHAR project, a team of about 20 AMMs visited World Fish in Cuttack, Odisha. It was a 5-days' exposure programme where the team visited GIFT Tilapia demonstration farm, carp mola polyculture demonstrations in dobhas, gram panchayat tanks, carp intensification farms, Central Institute of Freshwater Aquaculture and National Freshwater Fish Brood Bank in Bhubaneswar. They had an official meeting with Director - Fisheries, Odisha and other senior officials. These cadres were from Ranchi, Gumla, Simdega, Lohardaga, Saraikela and East Singhbhum districts.

Exposure Visit of Producer Groups



About 120 progressive farmers from 13 Producer Groups of various villages in Manika village of Latehar district of Jharkhand went on an exposure visit to goat sheds in Siris village of Manika Block under JOHAR Project of JSLPS. Colorful goat sheds and the accompanying narration of the shed owner were very enriching. Participants were extremely enthusiastic and actively interacted with the shed owners on various issues like cost of shed construction, vision of goat market, food and water requirement and several other related topics.

Workshop on JOHAR



One day workshop on JOHAR was organized at District Collectorate (DC) Office of Bokaro district in Jharkhand. Shri Mrituanjaya Kumar Barnwal, DC, Bokaro, inaugurated the workshop. Addressing the participants he said, "To make JOHAR successful each stakeholder including the BDO will be responsible." JOHAR project will double the income of the farmers and will commence in four districts of Bokaro this year – Chaas, Chandankiyari, Jaridih and Petarwar. He instructed JSLPS staff to conduct workshops at block level for raising awareness. JOHAR will be implemented in SAGY, Rurban and CM Sart villages. 12,891 families will get benefit from JOHAR in the year 2018-19. Other attendees at the workshop included Shri Ravi Ranajan Mishra, Development Commissioner, State level staff of JOHAR, district and block level staff of JSLPS.

Lac Cultivation in Dumka



For the first time in Masaliya block of Dumka district, Jharkhand, Lac (Rangeeni) cultivation has been successfully done. About 213 farmers cultivated lac on an average of about 5 to 6 Palash trees per farmer. Under JOHAR project of JSLPS, the farmers were supported with 639 kg brood Lac and equipment like rocking sprayers and medicines.



Capability, not Disability, is our Identity

Divyang SHGs show that disability is no deterrent for one who is willing to succeed.

The disabled people of Angara block are all geared up to show the world that their identity does not lie in their disability but their capability.

The “Divyang” SHGs of Angara block have collaborated to start a business of manufacturing and packing of pickles, papad and spices, after receiving training for the same. They have also received a training in Biryani preparation.

A total of 35 members with disabilities, belonging to different SHGs within Angara Block, received training to set up a business so that they could become financially independent. Another purpose served through this collaboration was that the members were represented as a community and could thus serve their cause unitedly.

Tabrez, head of this village level community of “Divyang” recalls how they were perceived to have no identity and no use before joining the group. Tabrez has spinal disability which has made him a wheelchair user. “JSLPS helped us get an identity and combined us

into a community. We feel a sense of ease and comfort when we are together. We now know each other and are present for each other at the time of need.”

The members received 10 days' training in manufacturing of pickles, spices, papad and biryani. Soon after their training, a pilot test of the products made by them was done. The products were supplied at VO meetings nearby and the feedback received was quite satisfactory. In fact, the products made by them were also sent to local exhibitions for sale.

Now the members are planning to start up the business in a formal way. Their enthusiasm is such that they have already collected the sum required and begun production. To create a market for the products, the members send free samples to interested parties. Their forays have been successful and they have acquired contract from Angara Thana and JSLPS block office for supply of products.

Women of the group are specially thankful for the support provided by JSLPS and the ground level staff of JSLPS. Leela Kumari from Getalsud, Agni Devi from Bisa, Sita Kumari are among the women in the group. However, their disability has not dampened their excitement and participation in the business. One of the women members said, “We as women suffer the most due to our disability. Our families disown us, as they think of us as a burden. We are cut off from the mainstream. But after joining SHGs, we are now assured that we are no less than a normal person. A ray of hope has arisen in our lives which is directing us on a new path. We now have an established identity and independent existence. We are no longer a burden because we know how to carry ourselves.”



Unpacking a Myth



Women members of Vikas Ajeevika Gram Sangathan of Chattarpur have taken on the work of rice packaging for Primitive Tribal Groups, a work once considered too physically tough for women. They have debunked another myth in the process.

Dakiya Scheme is a Central Government scheme for the Primitive Tribal Groups. In Jharkhand there are eight Primitive Tribal Groups, namely, Asur, Birhor, Birajia, Korwa, Parahiya, Sabar, Mal Pahariya and Souriya Pahariya. Under this scheme, all the PTG households get 35 kg of rice per month free of cost at their doorsteps. These rice packets are packaged by the women of Self Help Groups. In Palamu district of Jharkhand, 4,763 households are covered under the PTG Dakiya Scheme.

Women members of Vikas Ajeevika Gram Sangathan of Chattarpur are involved in packaging of rice packets for the PTG Dakiya Scheme under the Convergence Programme of JSLPS with the line Government Department. They began this work

in September 2017. They receive rice in 50 kg packages from the Government Food and Civil Supplies Department, which they unpack and repack in 35 kg rice packets. The women do the packaging, weighing, sewing and labelling of the sacks themselves. For this work, they received three days' training facilitated by JSLPS.

Each woman member involved in

this work is paid Rs. 12 per sack and packs approximately 200 sacks per day. Around 1,900 sacks are packed each month and the work fetches each woman worker approximately Rs. 2000 per month. Their wage is debited into the VO account and then it is transferred into their individual accounts. The women are involved in packaging for 5-6 days of the month from 10 am to 5 pm. This occupation serves as a source of additional income for the women, as they can carry out other livelihood activities on other days. The rice sacks are delivered through the doorstep delivery mechanism by Swayam Sewaks who are responsible for the delivery. The rice sacks packaged in Chattarpur are delivered to the 1,900 PVTG households of Chattarpur, Hussainabad, Nawdiha Bazar and Mohammad Ganj.

Such intensive labour was once considered the work of men. But now these women in Jharkhand have successfully broken the stereotype that only men can do work that requires more physical strength. In the bargain, they have become financially strong and independent.



Jackfruit Mela is a Sell Out



After the successful completion of the four-days' training to sakhi Mandal members of four Cluster Level Federations, JackfruitMela was organized in Manoharpur block of West Singhbhum district, Jharkhand under SVEP (Startup VillageEntrepreneurship Project). The main objective of the Mela was to promote the products prepared during the training and to understand the market demand of these products. Around 340 sakhi mandal members from 48 villages participated in the Mela and 1,800 people visited it.

The mela was organized in Manoharpur market which is surrounded by 99 villages. It is the biggest market of the Manoharpur block, as people from all the 99 villages visited it every Sunday to sell their products and buy others' products. The market also functions as a wholesale market, where villagers buy items to sell in their respective villages.

Visitors appreciated the value-added products made with jackfruit and could be seen making several trips to the stall to buy the products. Most visitors had not experiences such delicious dishes earlier and it was a novelty for them. Villagers either eat jackfruit as a vegetable while it is raw or as fruit when it ripens.

There were total five stalls in Mela first stall for registration of visitors; second was for demo and tasting of the products, third stall was for product presentation, fourth stall was for live production and fifth stall for doubt clearance of visitors like how it can be produced, methodology, recipe, etc. The main attraction of the mela was the live production stall. Visitors were extremely interested in the making of the delicious jackfruit value-added products. There was a high demand for products like Ada, Halwa, Laddu, Bhajiya, etc., because of the low price and rich taste.

Success Stories

Making of an entrepreneur



Lakeshwari Devi is today an example of how rural women can become successful business persons if given the right help and incentive.

Entrepreneurship is a major opportunity for the rural people who often migrate to urban and semi-urban areas in search of jobs. However, it is a risk-taking activity that cannot be taken up by everyone. Many people in rural areas wish to become entrepreneurs, but fail to do so due to various factors. Lack of capital is one of the major problems faced by such aspirants. Self Help Groups formed by JSLPS is one of the solutions to the problem. They provide loan at very low rate of interest to rural entrepreneurs.

Lakeshwari Devi, a feisty woman of 35 years of age, is an exemplar of such an intervention in Jharkhand. A successful rural entrepreneur today, she began her tent-house business with a loan from her SHG, which was formed by JSLPS in 2015. Lakeshwari is a resident of Chuchrumad village of Chattarpur block of Palamu

district and is a member of Durga Aajeevika Swayam Sahayta Samuh. She took a loan of Rs 40,000 to start the tent-house business and has also repaid it to the SHG. Now, she has applied for another loan of Rs 50,000 to buy a tractor.

Lakeshwari Devi says that she has most of the equipment required for running the tent-house business. She owns 2 generators, 4 sound boxes, 4 amplifiers, tents, utensils and other required equipment. She rents out the equipment to the people of her own village as well as to the neighbouring villages. She provides special discount to the members of sakhi mandal to show her gratitude to

the sakhi mandal for helping her set up her business. Lakeshwari's business has turned into a lucrative venture giving her a revenue of approximately Rs. 80,000 per annum. Lakeshwari Devi says, "I never thought of starting a business because the moneylenders gave loan a high interest rate of 10%. I knew I could never break the shackles of moneylenders. But when I joined sakhi mandal, I got an opportunity to start my own tent-house business because the interest rate on the loan is only 1%. Today my business has flourished because of my sakhi mandal and my family is leading a prosperous life."

Lighting the self-identification path

Sonam Dulari, a housewife once, is today a successful solar lamp entrepreneur. Her transformation has been brought about by her association with her SHG.



A woman's world revolves around her family and that is her prime duty. Such is the mindset prevalent in society especially in the socially and economically deprived communities. Such negative perceptions affect women adversely and impact their confidence levels.

Sonam Dulari, from Khundgarhi, Lohardaga district is one woman who has defied the social mindset. She has risen from the ranks of an identity deprived housewife to a successful entrepreneur. A member of Jai Sarna Mahila Aajeevika Mandal, Sonam Dulari is a distributor of solar lamps in Lohardaga. She generates demand for subsidized LED solar lamps from various schools within the district

and supplies it accordingly. She also owns a repairing shop where she repairs the LED lamps whenever required.

Recalling her past, Sonam Dulari said that earlier her life was limited to her house and taking care of her husband and kids. The whole day was spent just in the household chores and she couldn't think of anything else. Her husband was a labourer and the income was insufficient to sustain the entire family.

Joining the SHG in 2012, boosted her confidence and she began to actively participate in SHG activities. She became the book-keeper of the SHG and later was chosen for training in assembling and repairing of solar lamps. The training that lasted for five days was in itself a different experience for her. Initially, she and her family weren't confident whether she would be able to complete the training and attain the professional technical skill. But, she gave it a try

and the result of persistent efforts is that today she owns a repairing shop and is planning to sell electrical appliances that can be run on solar energy.

Sonam has distributed around 4,000 lamps in her district, for which she received Rs 12 each. Now, that the distribution work has been completed in her district, she receives a monthly honorarium of Rs 4500 per month. Her husband drives an auto which she bought for him with the loan that she took from her SHG. Her family's condition has improvised to a significant level which now gives her opportunity to dedicate herself to her skills. Sonam dreams of becoming a successful entrepreneur dealing in appliances run on solar energy. On the advantages of solar energy Sonam says, it is the demand of time that we think about the depleting sources of energy on this planet and put in our effort to see it.

Rising From Abject Poverty To Independent Living



Shiuli Taati has shown the immense power that Sakhi Mandals possess to shape the future of the poor.

Indian society has had a culture of restricting the movement of women so that they could not work outside home and earn money. But now those days are gone when women had to be financially dependent on male members of family.

The story of 30 year old Shiuli Taati, a resident of Village Kumardih cluster Bagdaha of Deoghar district, proves this fact. She is a member of Santoshi Maa Sakhi Mandal running under the fold of Jharkhand State Livelihood Promotion Society since December 2016. Her children had not been to a school before she joined the sakhi mandal. There was no source of income for the family. In these financially strained circumstances, Shiuli began a small tailoring business but could not managed to scale up due to her poor financial condition. She could barely make Rs. 1500-1600 a month from the business. This amount was not enough to feed and cloth her family. At this juncture, her Sakhi Mandal played a vital role to help, and to turn her ideas into a profitable

venture.

She took a loan of Rs. 2,000 from her Sakhi Mandal and invested it in her small tailoring business. Shiuli also opened a small general store and now with a steady income of approximately Rs. 5,000 a month, she decided to start a centering sheet business. Shiuli took two more loans of Rs. 5,000 and 10,000 to purchase wood centering sheets. This business has now become the main source of her income and she is earning Rs. 15,000 to Rs. 20,000 per month. Shiuli has now decided to explore this business further and to use iron centering plates instead of wood. She also plans to expand her business to the neighboring villages. In between the engagements of her business and household chores she

also thinks of issues related to sanitation and health in her village. Women in her village had to go to the well and wait for their turn to draw water. She wrote an application to the Agriculture and Animal Husbandry Minister and managed to collect funds for five hand-pumps. Further, under the Swachh Bharat Mission Scheme, her Sakhi Mandal took the responsibility for the construction of 20 toilets in her village and successfully completed the task.

Shiuli is also a beneficiary of Pradhanmantri Awas Yojana and this was made possible due to her Sakhi Mandal. As she began working as an active woman, she came to learn about various schemes of Indian government for poor. After 12 years of marriage, Shiuli is finally leading a decent life with her husband and two children. Joining the Sakhi Mandal was definitely the best decision of her life. She has overcome abject poverty with the help of her institution. She said, "that the best thing about Sakhi Mandal is the fact that it teaches us how to save money even in acute poverty by saving just one handful of rice."



Aajeevika Saras Mela



The coal capital of India, Dhanbad, witnessed a mega event of exhibition-cum-sale – the AAJEEVIKA SARAS MELA 2018. The event is organized every year in different cities of India to promote rural crafts prepared by the members of Self Help Groups.

This year, the event took place in Dhanbad, Jharkhand from 28 September to 7 October. In this event, more than 250 stalls were set up to promote rural handicraft skills such as madhubani painting, grass craft, jewelry making, handlooms, bamboo craft, etc. Other than these, entrepreneurship of the SHG members was also promoted by providing them a stage to exhibit and sell their products like honey, homemade pickles, spices, vinegar, decorative items, footwear, etc.

Other attractions at the event included India Food Mart where SHG members from 10 different states of India like Jharkhand, Punjab, West Bengal, Andhra Pradesh, Kerala, etc., set up stalls where the visitors could taste regional delicacies of the participating states at a nominal price.

Monthly Review cum Planning Meeting



Two days' Monthly Review cum Planning Meeting was chaired by Shri Paritosh Upadhyay – CEO JSLPS. The objective of this meeting was to discuss all the activities of livelihood farm & JICA with DPCs, DLMs, TSOs and YPs for planning with discussion on a common platform. Livelihood farm & JICA intervention with targets and their achievement from last quarters to present quarter of FY 18-19 (MIS mobile based, Organic Farming, Convergence programme) were discussed.

Work shop on credit linkage for senior bankers of Santhal Region

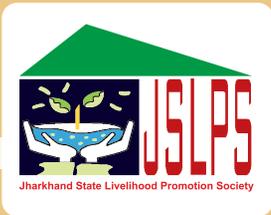


A one day work shop on Sakhi Mandals credit linkage for senior bankers under the leadership of Vananchal Gramin Bank chairman Mr. Sunil Kumar was organized by , Jharakhand State Livelihood Promtion Society at Imperial Heights Deoghar on 15th September, 2018 with the objective to strengthen cashless and less cash transaction in Santhal region, proper monitoring of credit linkage of Sakhi Mandals and to enhance the reach of banking services to each and every Sakhi Mandal of Santhal region. Along with DPMs, DM (FI) from all the District Mission Management Unit JSLPS of Santhal region 42 bankers from VGB, SBI, BOI and Allahabad bank were attended the program.

Cadre Bhugtan Seva Launched



The rate of accomplishment of the objectives of an organization lies in the hands of the ground level working army. In order to ensure continuous effective project delivery and promote digitalization, JSLPS MIS Unit has come up with a mobile based application in which payment of community cadres will be done directly to their bank account following some process as define in Cadre Bhugtan Seva (CBS) application. Initially this app is developed to make payment to "Tablet Didis" based on data received on JSLPS server and in the future similar process may be developed for other community cadres also. The inauguration of the app was done by Shri Paritosh Upadhyay, CEO, JSLPS.



Social Media Buzz



Bishnu C Parida @Bishnu_... · 4s
#Sabki
Sabki Yojana Sab Ka Vikash
5 days training for District Resource Persons at Ranchi for People's Campaign for #Gdpd in Jharkhand by @onlineJSLPS (@RDD_Jharkhand) @MoRD_GOI @mopr_goi @cmojhr @DAY_NRLM @NITIAayog @NIRDPR_India #Panchayati



Journalists from New Delhi visited Aajeevika Resource Center, Angara, Ranchi.

Deputy Commissioner Godda is with Vinita Kumari.
3 hrs · 🌐

स्थानीय गोड्डा के विवाह भवन में जिला समाज कल्याण पदाधिकारी श्रीमती रेखा कुमारी की अध्यक्षता में पोषण अभियान से संबंधित एक दिवसीय कार्यशाला का आयोजन कि... See More



JSLPS cadres and staff participated in Swachta Hi Sewa Pakhwada. Rallies were conducted to create awareness about Swachhta Abhiyan in different villages of Jharkhand.

Rural Women of SHGs Celebrated Poshan Maah: Maah



An Initiative of Knowledge Management & Communication Cell

Jharkhand State Livelihood Promotion Society

(Rural Development Department, Government of Jharkhand)

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