Jal Shakti Abhiyaan: A Jan Aandolan for Water Conservation

Jal Shakti Abhiyaan (JSA) is a time-bound mission mode water conservation campaign led by the Government of India that commenced on July 1 this year and will continue till 15 September 2019. This nationwide campaign aims at intensive communication on water saving practices and bringing about behavioural changes in the people so as to raise the ground water level in the entire country, especially in water-stressed districts.

In the state of Jharkhand too, the campaign is going on in full swing. Tasks and interventions have been planned in various domains such as water conservation and rainwater harvesting, renovation of traditional and other water bodies/tanks, reuse and recharge structures, watershed development, intensive afforestation, etc. In addition to these, making of soak pits and trench cum bunds (TCBs) in the uplands have been taken as top priority by GoJ.

To generate awareness about the campaign, a one-day state wide 'shramdaan' programme was organized at block level on July 7. Under the leadership of the honourable Chief Minister of Jharkhand, government officials, people’s representatives and members of Sakhi Mandals offered 'shramdaan' across the state. Shri Raghubar Das visited Jamuaari village of Badhu Panchayat under Kanke block of Ranchi district and offered 'shramdaan'.

Underlining the importance of water conservation and rainwater harvesting,
he said, “Jharkhand is bestowed with an abundance of natural resources that we need to conserve and transfer to our next generation. Water too is a valuable resource that we need to use judiciously. Jal Shakti Abhiyan is a significant initiative in this direction. I urge Sakhi Mandal members to own this campaign and create awareness about this. I am pretty sure that with the help of Sakhi Mandals, our state will be able to fully realize the objective of this noble initiative.”

Honourable Rural Development Minister, Shri Nilkanth Singh Munda, visited Dadgama village in Khunti Sadar block of Khunti district. He initiated the event by planting a sapling so as to convey the message of afforestation and plantation among the folks. While addressing the gatherings, he highlighted the importance of conservation of water and related this concern with sustainability and groundwater recharge. He also mentioned a few of the water saving techniques that can be undertaken during the agricultural process and explained the benefits of modern irrigation technologies like drips and sprinklers.

In this mega event, various ministers, officials and employees of the Government of Jharkhand participated and performed ‘shramdaan’ for the “betterment of tomorrow”.

Various attractive slogans such as “Jal hai to Kalhai”, “Gaav ka paani Gaav me, Khet ka paani khet mein”, etc. were coined and widely used throughout the state to popularize this campaign and connect the people with the overall theme. Sakhi Mandals are proactively doing their bit to motivate the society to conserve water through different activities besides creating various water conversation structures.

**Workshop on Gender Equality and Women’s Empowerment**

*The workshop aimed at sensitizing the stakeholders for a gendered perspective in CBOs.*

A one-day workshop on Integration of Gender Equality and Women’s Empowerment in State Rural Livelihood Mission was organized at Saptrishi Seva Sadan on July 11, 2019.

The programme commenced with Shri Rajiw Kumar, CEO, JSLPS, welcoming the participants. In his welcome note, Shri Kumar emphasized on the need for gender equality and women’s empowerment in the Community Based Organizations (CBOs) running under the fold of NRLM.

Ms. Nita Kejriwal, Joint Secretary (RL) took the session on gender perspective of NRLM and its current status.

During the day-long workshop, the participants brainstormed on the need for gender sensitization and equality besides effective ways to realize this in letter and spirit. In addition, the concept of Badlaa Manch, its convergence with CBOs and identification of blocks and districts for pilot project were also discussed.

COO JSLPS, SPMs, PMs, DPMs, Personnel from NRLM, PRADAN and IWWAGE participated in the workshop.
Celebrating 10 glorious years of JSLPS

In the last 10 years, JSLPS has played a key role in transforming the rural Jharkhand and contributed towards the real empowerment of the rural women.

Jharkhand State Livelihood Promotion Society under the Rural Development Department, GoJ completed its glorious 10 years this July. Working towards the livelihood enhancement of rural women of Jharkhand, JSLPS has associated around 26 lakh families to the livelihood mission since its inception and benefitted them through various initiatives and projects.

To mark JSLPS's 10th anniversary, a “Samvad” programme was organized at Project Bhawan Auditorium, Dhurwa. Honourable Chief Minister Shri Raghubar Das was the chief guest. Other key dignitaries who were present at the event included Chief Secretary, Shri Sunil Kumar Barnwal, Rural Development Minister, Shri Neelkanth Singh Munda, Principal Secretary, RDD, Shri Avinash Kumar and JSLPS, CEO, Shri Rajiw Kumar. SMMU officials along with DMMU and BMMU functionaries were present in the large numbers.

Addressing this mega event, Shri Raghubar Das said, "Women were always empowered and women's contribution has been important in furthering the society." He also reviewed the works being done and interacted with the JSLPS personnel. He gave important tips to the district and block level personnel for successfully achieving the upcoming goals.

In his address, Shri Sunil Kumar Barnwal lauded the Community Journalist initiative of Rural Development Department. He appreciated their work of taking the village/panchayat related news through local newspapers. In this context, he suggested to select two Sakhi Mandal women from every block and train them as journalist. These trained women will be known as Samvaddata Sakhi. Through this effort, news of the village will frequently reach at the state level and village people will also be made more aware of government schemes and their entitlements.

Shri Neelkanth Singh Munda expressed satisfaction over the achievements made so far but at the same time, called upon the JSLPS functionaries to work harder so as to bring the still left out families to the NRM fold. JSLPS, CEO thanked all the dignitaries and assured that JSLPS will leave no stone unturned towards realizing the goal of poverty free Jharkhand.
CLFs: Winds of Change

Cluster Level Federations (CLFs) are emerging as effective community institutions. In addition to their livelihood generation activities, the CLFs are now taking up social issues through their respective Social Action Committee. Moreover, these community institutions are now monitoring other government institutions working in the village. All these 5 CLFs are involved in the social welfare of the villages under them.

Radhika Devi of Kachanpur cluster spoke of the collective effort of the members of her CLF to construct a proper drainage system in Madantu village and that too within 4-5 days.

In Ramgarh village, the government school was not imparting quality education to the children of the village. The CLF members interacted with the teachers of the school and asked them to improve the quality of education. Since then, they have seen a notable improvement in the school.

Sunaina Kumari of Munkeri Cluster shared that the Anganwadi supervisor was not performing her duties up to mark. 10-12 members of the CLF warned the supervisor to perform her duties or else they would file a complaint against her with the responsible officials. Thanks to the CLF’s intervention, the Anganwadi centre is now functioning properly.

In Sildaag Cluster, one woman took a loan of Rs. 10,000 from her Sakhi Mandal and passed away before repaying the loan. The members of the CLF of which the Sakhi Mandal was a part decided to add the woman’s daughter-in-law in the same Sakhi Mandal and asked her to pay only the principal amount.

The work of such community institutions is not limited to the livelihood activities only. They are emerging as an institution of social change and are actively contributing towards the betterment of society. They are also monitoring and keeping a check on the quality of government services. The women who were once scared of government officials, take their complaints to them without any fear today.
Changing destiny with improved farming technique

Pinky Jha's journey from an impoverished homemaker to a successful farmer is inspiring many.

Pinky Jha, 26 years old, hails from Dumaragadi village of Masanjora Panchayat in Deoghar block of Deoghar district. She has been associated with Panchmukhi Aajeevika Mahila Swayam Sahayata Samuh for around 2 years. Married at the age of 16 year, Pinky is already the mother of 2 school-going children. Her husband is a farmer but despite having considerable agricultural land, their income from farming was quite low. It was primarily because they had no knowledge of the modern techniques of farming. Pinky wanted to take up some alternate occupation to support the family, but because of inadequate capital and lack of professional skills, she had no option. The couple hence had to engage full time in farming.

Pinky's life, however, took a turn for the better when she joined Sakhi Mandal. Through her Sakhi Mandal, she came to know about the AKM working in her village. He advised her about new methods of farming so as to improve the production and income as well.

Pinky learned modern techniques of farming like Chhavani technique for vegetables, SRI method for paddy. For plants like chilli, she started to surround the crop with marigold plants to check the loss of new flowers and buds of the plants. Further, she took a loan of Rs. 6000 from her Sakhi Mandal last year and invested it in agricultural production. She commenced with the production of chilli on a major scale and planted the seeds in one-and-a-half acre. Unlike the 100 kg she and her husband used to cultivate using traditional methods, Pinky harvested around 350 kg this time and that too at a much lower cost. Then after, she cultivated maize and green vegetables like tomato, cucumber, bottle gourd, watermelon, ladyfinger, etc.

The AKM encouraged and trained her to cultivate an even better cash crop—mushroom. She cultivated 3 kg of mushroom with an investment of Rs. 600 and earned Rs. 5000 from it. Encouraged with the good results, she is now planning to cultivate 40 kg of mushroom this year. This will require an investment of Rs. 8,000-10,000 and Pinky expects an output of Rs. 40,000 from it.

Talking about her pre-Sakhi Mandal days, Pinky says, “I had to borrow money from the Mahajan at the high rate of interest to invest in farming. Whatever little income I used to earn from agricultural produces had to be returned back to him in the form of loan repayments. Now, I am free from the Mahajan’s vicious trap. Sakhi Mandal is my support system. Further, I had no inkling that these little changes in the farming methods would reward me in such an overwhelming way.”

Today, Pinky is quite adept in vegetable farming and earns around Rs. 2 lakh a year. She has constructed a new pucca house and her children are studying in a good school.

From an impoverished homemaker to a successful farmer, the life journey of Pinky Jha is an inspiring tale of how women in rural India can take charge of their destiny.
Sakhi Mandal: A source of financial and emotional support

Rita Devi scripts the success story of her poultry farm with the timely help of her Sakhi Mandal.

Rita Devi, 37 years of age, is a resident of Satbarwa block of Palamu district. Her husband had passed away in 2013 and the responsibility of the whole family came upon her. Her family consists of her two children and mother-in-law. To take care of the family, Rita runs a poultry farm in her house.

Rita became a member of Nisha Aajeevika Swayam Sahayata Samuh in 2016. Though involved in poultry business since 2009, she has taken an aggregate loan of Rs. 71,500 loan from her Sakhi Mandal till date. She also repays the loan on regular basis using the steady earnings from the poultry farm. At present, she has 400 chickens on her farm.

She buys 200 chicks at an interval of every 10 days. When the chicks grows to 2 to 2.5 kg in weight, she sells them at Rs 160 per kilogram. Rita sells about 5-8 chicken per day. The sale is more during festive and wedding seasons. Rita says, “Poultry business helps me earn money from home. I take care of my children and do all the household work along with earning money from poultry.”

Rita’s daughter is in first year of graduation while her son is studying in class 1 in a private school. She funds her children's education with the earnings from the poultry business and manages her household expenses as well. The poultry farm is the only source of income for the family. It also acts as a kind of insurance during the time of emergency. Whenever there is urgent situation, she sells chicken and gets money instantly. It’s like an ATM to her.

Rita is very grateful to her Sakhi Mandal from whom she gets capital to invest in her poultry farm. Moreover, her Sakhi Mandal is like a guardian to her as it provides her emotional support too. Like Rita, there are many women around the state who are dependent on their Sakhi Mandals for financial as well as emotional support.

Towards unconventional farming for better income

Maize seeds distribution and training in cultivation techniques held for women farmers.

A one-day maize seed distribution programme was held at Guthiabada Ahasana village of Mohanpur block in Deoghar district. Six quintals of maize seeds were distributed among 140 Sakhi Mandal members who are engaged in farming activities. Maize is the second major crop for cultivation in this area in the Kharif season. The program was organized by the Rural development Department in collaboration with ATMA. The objective of the program is to enhance the income of farmers through unconventional farming.

Each beneficiary received 2 kg seeds and will be provided with vermi compost. Moreover, around 15 Cono weeder machines will be given to the Village Organizations for the benefit of the women farmers. Further, training about SRI & SWI techniques of cultivation with the help of Aajeevika Krishak Mitra will be organized in August.
Financial inclusion is one of the effective means of overall economic development of a country. Unfortunately, several rural parts of India are outside the banking fold even after seven decades of independence. Jharkhand too suffers from this problem where majority of the rural pockets lack access to basic financial services. Over the years, a number of innovations and experiments have been initiated to bridge the gap between the rural population and the formal banking system. RBI approved Business Correspondent (BC) is one such model that has been instrumental in promoting financial inclusion. In simple terms, Business Correspondents are retail agents engaged by banks to provide banking services at locations other than a bank branch/ATM. Moreover, BCs facilitate a bank to provide its limited range of banking services at low cost.

In this context, Business Correspondent Sakhi (BCS), an initiative adopted by JSLPS under Rural Development Department, Government of Jharkhand is worth mentioning for engaging SHG (referred to as Sakhi Mandals in Jharkhand) women as the interface between the rural poor and commercial banks. Duly trained BCSs' are leveraged to provide financial services under well-defined terms and conditions by way of contractual arrangements. Broadly, they provide basic services such as customer identification, account opening, cash withdrawal, deposit, transfer, Aadhaar seeding, SHG/VO/CLF transaction, distribution of pension to the elderly, people with disability, scholarships to school children, wage payment under MGNREGA, etc. Besides, they cover pension schemes like PMSBY, PMJJBY, Atal Pension Yojana and also activate Rupay debit card.

Laxmi Devi, hailing from Balu village of Kanke block in Ranchi district is one such BCS who has carved a niche in a short time period. In January 2017, Laxmi joined Chanchal Aajeevika Mahila Swayam Sahayata Samuh and within 2 months, she was selected to work as a BC Sakhi. She received training from JSLPS both at the block level and the state level. She took a loan of 40,000 rupees from her Sakhi Mandal to buy a laptop, printer and other required devices to undertake the BCS services. She started rendering services to her community people and others in the panchayat. As there is only one bank, Jharkhand Rajya Gramin Bank, in her locality, so banking needs of many people remained unfulfilled. This gap was efficiently filled by Laxmi. Further, she also started doing the transactions of the SHG/VO (withdrawal, deposit and fund transfer) through 'Dual Authentication Mapping' of all SHGs and VO having account in JRGB.

Initially, her earning from these activities was Rs. 5000-6000 per month only, as she was providing financial services to the individuals. However, with the initiation of dual authentication service in JRGB, she started performing SHG transactions and thus her earning got doubled. She mapped all the SHG and VO accounts for transaction at the BC point. Presently, on an average, she does monthly transactions of Rs. 25-30 lakh. With the commission earned on every transaction and the honorarium received from JSLPS, Laxmi

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**BC Sakhi: A harbinger of change**

*Business Correspondent Sakhis are not only bettering their own lot, they are also the key link to financial inclusion of the unbanked.*
manages to earn Rs. 10000-12000 monthly. Sharing her experience, Laxmi says, “Due to the BC Sakhi job, I have become financially secure and am able to better serve my family. Moreover, the satisfaction of serving the elderly and helpless people cannot be explained in words.” It is a well established fact that the success of BC model not only depends on performance of supply side stakeholder, i.e. BCs, banks, etc., but also on satisfaction of clients and services availed through this channel. On this account, Laxmi Devi scores well. Till date, her total transaction is Rs 2 crore and 25 lakh. Further, she has already covered 4 villages including 37 Sakhi Mandals (see table above). These figures speak loud and clear about the effective services being rendered by her. In fact, most of the beneficiaries praise her for the smooth and timely services.

To conclude, the BCS model is not only economically empowering the village women who are working as BC Sakhi but most importantly, it has enabled the financial inclusion of remote villages, considered an uphill task earlier. Indeed, the BC Sakhis have emerged as valuable agents of change at ground level.

### Achievements in Figure

<table>
<thead>
<tr>
<th>Individual Saving Bank Account opened</th>
<th>683</th>
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</thead>
<tbody>
<tr>
<td>Total Transaction</td>
<td>Rs. 2.25 Crore</td>
</tr>
<tr>
<td>Distribution of Old age pension</td>
<td>150</td>
</tr>
<tr>
<td>MGNREGA Payment</td>
<td>225</td>
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<tr>
<td>Student Stipend distributed</td>
<td>75</td>
</tr>
<tr>
<td>SHGs transaction</td>
<td>37</td>
</tr>
<tr>
<td>Households covered</td>
<td>525</td>
</tr>
<tr>
<td>Villages covered</td>
<td>4</td>
</tr>
</tbody>
</table>

It is rightly said that “teaching a hungry person to fish is better than giving that person a fish”. Providing skills to people helps them earn their livelihood for lifetime. Training on Moringa and Lemongrass cultivation was organized in Patan block of Palamu district from 25 to 28 July 2019. The participants were members of Producer Groups of the block. Till now, 23 PGs have been formed in 9 panchayats of Patan block and overall 63 PGs have been established in Palamu district. The first two days of the training were devoted to Moringa cultivation. A total of 60 participants in 2 batches of 30 each participated in the training. The Aajeevika Vanopaj Mitra (AVM) imparted the training to the participants. The participants were instructed on the benefits and the process of Moringa plantation. Moringa cultivation does not require frequent irrigation which is favourable for a drought prone place like Palamu. Moringa is a nutritious tree and its leaves are considered to be one of the best feeds for goats. Each farmer will be provided with seeds and fertilizers for Moringa cultivation in 20-25 decimal of land.

The last two days of the training were on Lemon grass cultivation. 100 participants in two batches of 50 each took part in the training. Lemongrass, like Moringa, does not require much water. Moreover, it is pest resistant. So, its cultivation does not require pesticide and is not consumed by cattle as well. Most significantly, the oil extracted from lemon grass is used in several industries like medicine, soap making and cosmetics. The participants were told about the process of lemon grass cultivation through lectures and videos. The farmers will be provided with lemongrass slip and fertilizers for cultivation. Lemon grass (an NTFP) cultivation is the secondary component of JOHAR Project while livestock is the primary component.
Bringing about a transformative change
- Nancy Maria, Central University of Jharkhand

Deen Dayal Upadhayaya-Grameen Kaushalya Yojana is changing the lives of many rural youth by setting them on the path of economic empowerment.

In the past, when people talked of evolution, how they’d even fly, travel underwater, people were considered crazy. But eventually these things happened. Today, everything’s just a click away. It is solely because someone believed in his/her idea and was determined towards it. This is how things work, an idea or a plan changes perception and miracles happen.

Deen Dayal Upadhayaya-Grameen Kaushalya Yojana (DDU-GKY) is one such idea that is helping people realize their dreams. Through this national skilling scheme, youth aged between 15-35 years are getting trained with guaranteed jobs to earn a livelihood. The scheme, with more than 114 running projects, is being carried out in all the 24 districts of Jharkhand. Many are enrolling in the various programs in order to pursue their dreams and are participating in classroom activities and on the job trainings.

A few months ago, 30-year-old Nirmala Sanga, a resident of Namkum, was a dreamer too. She had completed her graduation in early 2018 and was struggling with career choices as her family could not finance her further education. Being the eldest among her siblings, she was desperate to get a job. But since she had no skills, she was unable to find one. This was eroding her confidence day by day.

Fortunately, she learnt about DDU-GKY from one of the Sakhi Mandals working in her area. Without thinking twice, Nirmala joined a training institute and after completing sewing machine operator training, she got placement with a decent salary structure. The job has made her self-dependent. But most importantly, with her help now her siblings can aim for better career options. Her parents are really proud to have a daughter like her and are looking forward to renovating their small house. Nirmala is now happy as all her dreams are finally coming true. Recollecting her experiences, she says, “Sakhi Mandal and Rozgar Mela do wonders for people like me. Thanks to DDU-GKY, I and my family are leading a better life.”

DDU-GKY’s vision of empowering the poor rural youth is benefitting many by bridging the gap between the aspirations and reality of many a Nirmala. For Nirmala, getting a lifeline has not ended her life’s mission. Today she is helping others to achieve economic empowerment by working as a volunteer for DDU-GKY.
Salomi Sanga has proved that women can multitask efficiently by handling two jobs and earning handsomely.

Salomi Sanga, 48 years old, is a resident of Barkatoli in Birhu Panchayat of Khunti Sadar block of Khunti district. Salomi was a homemaker till recently. However today, she earns independently and has become a great support system for the family.

Salomi’s husband was in the Indian Army who post-retirement, joined Jharkhand police. While her husband’s income was sufficient to take care of the basic needs of the family, it could not cover the educational expenses of their three children. Salomi’s daughter is pursuing B. Com. (IIIrd year) in Ranchi while her elder son is studying Intermediate in Jamshedpur and the youngest son is in 8th standard in a private school in Khunti. It was quite difficult to meet these expenses, but Salomi was determined to ensure that her children’s education is not affected. She decided to give up the relative comfort of a housewife and donned a new role of an additional earning member in the family. Presently, she is handling two jobs simultaneously and earning well.

Salomi joined Vikas Nutan Mahila Mandal in January 2017. Soon after joining, she proved her worth and was elected as the treasurer of the Sakhi Mandal. Thereafter, she was selected as Aajeevika Krishak Mitra (AKM) for which she was given training by JSLPS. Till now, she has received 20 trainings. She moves across the village and helps the farmers upgrade their farming related technological know-how in order to enhance production and improve income. Recently, she has encouraged the farmers to use the common land for growing lemongrass and other medicinal plants that have high market value.

Although Salomi was doing good and getting honorarium for her services as an AKM, she was looking for some additional source of income. She learnt about the soon to be opened Aajeevika cafe through her Sakhi Mandal in 2018 and decided to join it. She and 7 other members of her Sakhi Mandal received catering related training in Ranchi and Khunti in 2018. All the 8 members took small loans in their individual capacity from their Sakhi Mandal in order to setup the infrastructure and meet the basic requirements for the catering services. With the collective loan amount of Rs. 1 lakh, they set up their cafe in the village itself and started their catering business in December 2018. They used to prepare food as per demand of the training programmes and were transporting the cooked food using auto rickshaw. They started earning some profit and gradually the frequency of orders and the headcounts began mounting month by month. Since August 2019, they are operating their cafe from the newly built CMTC in Khunti.

Quality food and hygienic cooking environment are given the utmost priority by her catering group. On an average, each member earns Rs 4000-5000 per month; during busy training schedules, the average income goes up to Rs7000-8000.

Taken together both her AKM honorarium and catering profit, Salomi is able to earn Rs. 8000-10,000 per month that she spends on the educational expenses of her children.

Sharing her experience, she says, “I’m very grateful to JSLPS for giving me an opportunity to start a new journey. Thanks to my double engagement, I am able to fulfil the dreams of my children. Also, I’m very proud of and satisfied with my job of ‘serving the people’.

Salomi who started her new innings at an older age has become an inspiration not only for the members of her own Sakhi Mandal but others in Birhu Panchayat and Khunti Sadar as well.
## Social Media Buzz

### JSLPS @onlineJSLPS · 11 Jul
माननीय मुख्यमंत्री श्री @dasraghubar एवं माननीय मंत्री @MundaNilkanth के सहयोग से सरकारी योजनाओं के किरातावयन से लेकर गरीबी उन्मूलन के लक्ष्य की प्राप्ति के लिए भी लगातार कार्य कर रही है।

### Nilkanth Singh Munda 🎤 · 11 Jul
झारखंड की स्वच्छ व विकसित करने में सरकारी मंडल की महिलाएं भी अपना भरपूर सहयोग दे रही हैं।

### JSLPS @onlineJSLPS · 10 Jul
माननीय मुख्यमंत्री श्री @dasraghubar ने अपने संबोधन में कहा कि: "महिला बढ़ेगी तो ही देश बढ़ेगा। उत्तर खेती, पशुपालन, कृषि विकास, ग्राम के क्षेत्र में विशेष ध्यान देना है। सरकारी मंडल को और सक्षम करने की दिशा में झारखंड सत्ता।"

### JSLPS
सरकारी मंडल की महिलाओं रोज़गार के विभिन्न माध्यमों से जुड़कर आर्थिक और सामाजिक सशक्तिकरण की ओर अग्रसर हो रही है। आर्थिक मिशन के अंतर्गत फलामू जिले के पटन प्रखंड के चुरावर गर्व की मुली देवी ने समूह से मिले एक लाख रूपए का ब्रज और स्वयं की पूजी लागकर ईंदों का भुता लगाया। अभी तक उनके बंदर में 2 लाख ईंदों का निर्माण हो जुका है। वे इन ईंदों को 4500 रूपए प्रति 1000 ईंद की दर पर बेचते हैं।

#महिलाउद्योग #सरकारीमंडल
3 days' IEC Workshop for development of Modules & Videos at Bhubaneswar

MOU signing between CLFs under DAY-NRLM and Jharkhand Bijli Vitaran Nigam Limited

Members of Sakhi Mandal offered Shramdaan across the state under Jal Shakti Abhiyan

271 SHGs credit linked worth Rs. 5.23 crore at Mega CCL Camp in Lohardaga district

3 days' IPRP Training on PRI-CBO Convergence Project

DDU-GKY candidates getting offer letters from the honourable District Judge, Gumla