



Aajeevika

JHARKHAND



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A rural show all the way

The Rastriya Khadi & SARAS Mela proved to be the platform for showcasing the various traditional fare of rural artisans from across the country.

The rural artisans from Jharkhand and several other states got the wonderful opportunity to not just showcase their skills but also market their products at the 17 days' mega Rastriya Khadi and SARAS Mela held in Ranchi.

Organized jointly by the Khadi and Gram Udyog Board and the Department of Rural Development, Government of Jharkhand, from December 22, 2017 to January 7, 2018, the event was inaugurated by the honourable Chief Minister of Jharkhand, Shri Raghubar Das.

A total of 1,200 stalls were put up on the Mela ground. These were roofed under 12 big hangars named after the waterfalls and tourist spots of Jharkhand. Of these, 210 stalls were

exclusively for the SARAS (rural artists) participants. They were housed under the hangar named – Rajrappa, Dhangaddi, Dharagiri and Rani. As per state-wise and district-wise recommendations, nominated SHGs were given free stalls as a marketing platform for their products.

The other participating states at the Mela included Uttarakhand, Madhya Pradesh, Uttar Pradesh, Sikkim, Goa, Mizoram, Meghalaya, Assam, Chhattisgarh, Punjab, Haryana, Bihar, Rajasthan, Gujarat, Karnataka, Telangana, Tamil Nadu, Maharashtra, Jammu & Kashmir and Odisha. Jharkhand HAAT was the star attraction at the event. It was an innovative idea that showcased a traditional village setup. Processing of DHEKI Chawal, Aattachaki, Silloute, Soop

Dwara, etc. were some of the things showcased. The Vikash Mahila Mandal, Kisko, Lohardaga, Chandani SHG showed the processing of carpet, etc., with a proper loom setup.

Another huge attraction at the Mela was the 10 food courts successfully managed by the SHGs members under the brand name of "Aajeevika Didi Canteen", where traditional food items like Duska, Sarli soup, Pithaa, Chhilka, etc., were served to the visitors.

The state-specific products on sale included- Assamese Bamboo crafts, Punjabi Phoolkari, Gujarati mirror work, jutties, food processing items – Achhar, Badi, Papad, Tilouri, Honey, etc., Madhubani painting, leather products from Bihar, Sohrai art from Jharkhand, Munnaka (Kali Kishmis) from Maharashtra, handloom items from Uttar Pradesh, rangolis from Madhya Pradesh, Adivasi Hair Oil from Karnataka, etc.

The 210 SARAS stalls had a turnover of Rs 2 crore approximately.



From homemaker to village banker

Rukmani Devi is an exemplar of not just women's empowerment but that of the human will. She has proved the adage that where there is a will, there is a way.



The life of 34-year old Rukmani Devi has changed in leaps and bounds. The shy, introvert homemaker of the past is today a symbol of confidence riding on her success as a village banker and an entrepreneur.

A resident of Sheelam village in Raidih block of Gumla district in Jharkhand, Rukmani's life revolved around her two children and her husband Giridhari Singh. The family was dependent on the sole earnings of Giridhari, who was a farmer. His income was just enough to meet the basic needs of the family. All that changed in the year 2015.

Rukmani got to know about the operation of Sakhi Mandals formed by the Jharkhand State Livelihood Promotion Society (JSLPS) and working under the fold of the National Rural Livelihood Mission (NRLM). She became a member of the Devi Mahila Sakhi Mandal, and since then there has been no looking back.

Rukmani had studied till intermediate and hence she was immediately selected to become the book-keeper of her Sakhi Mandal. She did a good job of keeping the book of records. Association with the Sakhi Mandal ensured that Rukmani had help at hand for any and every emergency in her life. She no more needed to turn to others for help.

When her Sakhi Mandal got the credit linkage amount, Rukmani took Rs.1 lakh as loan from it and started the business of piggery with her husband. The livelihood intervention proved to be profitable and soon Rukmani started earning a handsome sum of money. She returned the loan amount along with the interest to her Sakhi Mandal. There was happiness in Rukmani's life. But this was just the beginning. Something more exciting was waiting to happen. She got to know about the Banking Correspondent Sakhis (BCS) through her Village Organisation (VO) i.e. Sheelam VO. Rukmani immediately got interested and decided to go for it. She gave the written exam and got selected to become a BCS. Rukmani underwent three rounds of training. The first training was at state capital Ranchi followed by the second round at

the block level and then a third round to ensure that she mastered the skills needed for the job.

The structured training programme helped Rukmani learn her work well and soon she started working efficiently as a Banking Correspondent.

In her role as a BCS, Rukmani opens bank accounts, renders all banking services to the villagers like depositing and withdrawing cash, doing Aadhaar seeding, distributing pension to the elderly and the widows. She also assists in distributing scholarships, money under MNREGA and PM Awash Yojana. At the same time, Rukmani also takes care of the transactions of the Sakhi Mandals. Rukmani, on an average, does monthly transaction of around Rs 12 lakh which helps her earn good money. She gets commission for working as a Banking correspondent. Rukmani earns Rs 16 for opening a bank account, Rs. 5 for Aadhaar seeding and Rs. 4 on every Rs 100 in providing banking services and like-wise. Besides, she gets Rs 3,000 as an honorarium from the JSLPS.

Today Rukmani, is a well-known name in her locality. She is not just financially stable but has also earned social recognition. Once scared of meeting people, now she provides all banking-related solution to the people of her block Raidih. There are only two banks in Raidih block - the Bank of India and the Jharkhand Gramin Bank. However, both the banks are in a radius of 8 to 10 km from the villages in the block. Thus, doing banking-related work was troublesome for the people of Raidih block. But not any more as Rukmani not just provides services but also doubles up as their financial guides.

Bahrua Oroan, who takes his old age pension from Rukmani, says that before meeting Rukmani he did not even know the name of bank, where he has his account.

Sunil Khadiya, who takes his scholarship money from Rukmani, says "It saves my time, as I don't have to go far away for the money now". Sunita Devi, who is a widow and gets her widow pension from Rukmani sharing her experience says, "Now, I feel relaxed, as I don't have to stand in long queue and Rukmani is available all the time for help." While Rukmani is happy with the help she renders to the villagers, her work is often hampered by the problem of network connectivity in the villages. "Although, I am earning well but due to network problem, I suffer huge losses. I want to fix this problem," she says.

Rukmani may be doing very well in life, but she is not willing to sit back and relax. She has ambitious plans for her future. Her next target is to get into vegetable cultivation along with other Sakhi Mandal members by forming a Producers' Group under Jharkhand Opportunities for Harnessing Rural Growth (JOHAR).

Orientation Cum Planning Meeting of KMC

Participants raise district demands for ground implementation.



A two-day orientation cum planning meeting of the Knowledge Management & Communication domain was organized at Hotel Raj Residency in Ranchi on January 9 and January 10, 2018. KMC nodals from 11 districts along with one YP-KMC attended the programme.

The objective was to orient the KMC nodals about the ongoing activities under the KMC domain and to raise the district specific demands to be implemented at field level with its help.

The first session on Day 1 focused to give the participants an overview of the KMC domain. It was conducted by PM-KMC. This was followed by a session on various publications published by the domain. The session

also dealt on the importance of street play and social media for a smooth functioning of various programmes under DAY-NRLM. The second session was conducted by PE-KMC.

After the first two sessions, the KMC nodals from all the 11 districts presented their district specific demands. These included organizing street plays to sensitize people on issues like superstitions, child trafficking and witch hunting. All these issues were prevalent in their areas and they believed traditional media could be used as the first step to make the community aware about these social evils.

The other district specific demands included organizing of a media meet, training of community resource person on effective communication

and supply of IEC material for mobilization.

The second day of the meeting was set up to broaden the horizon of KMC domain among the nodals.

Mr. Praveen from Digital Green explained the ICT based extension approach model and how extension workers (selected Sakhi Mandal members working as Ajeevika Pashu Sakhi, Ajeevika krishak Mitra, Setu Didi etc.) were using pause and play method to reduce cost as compared to field visit trainings.

This session helped achieve a common understanding about how communication is playing a role of catalyst to hasten the development process.

This session was followed by a detailed discussion on videography and the rules and ethics of photography.

The heads of Jobs & Skills domain and the Financial Inclusion domain also shared their requirements and highlighted the support they needed from the KMC domain to fulfill the objectives of their respective domains.

The final session was conducted by PM-KMC. This session focused on an action plan to kick-start the work of KMC domain and the expectations to be fulfilled by the nodals.

Didis take up the cudgels against open cattle

Take steps to promote Rabi farming

The members of the Bharti Mahila Sangh of Petarwar block in Bokaro district launched a campaign to ban open cattle grazing in order to promote farming. The decision was taken after the didis, during the Village Organisation Modular training in Etke village, found out that free grazing was a serious concern for the village. Free grazing of cattle adversely affected the livelihood of villagers as it prevented them from sowing the Rabi crops. Due to this, some villagers were forced to migrate while many others became dependent on production of local alcohol to earn their livelihood. Rukam village also faced a similar situation. So, members of both the villages decided to work together. Most of the animals came from Petarwar village and people from the village also came for collection of cow dung from the fields. To stop all these they decided that they will have to stop free grazing and also do Rabi cropping. Both the VOs decided for a joint meeting on December 20, 2017 to discuss strategies, tools and techniques to fight the menace. During the meeting, they decided to take out a rally to create awareness and spread the message among villagers. On January 11, 2018 all the members gathered at the football ground of Rukam Village for the rally. From here, they first went to Petarwar and finally to Etke village. They covered 3 villages chanting slogans and singing songs. They also made speeches requesting people to join the cause. Mukhijas of both the panchayats were present on the occasion and they also interacted with the people. More than 170 didis from both the villages took part in the rally. Didis also put up a notice imposing fine for trespassing. The notice was signed and stamped by the VOs and mukhijas of both the panchayats.

Harnessing Drip Irrigation for better returns

Field training program takes the farmers through the nitty-gritty of drip intervention technology



The Jharkhand State Livelihood Promotion Society organized a one-day field training programme on Micro Drip Irrigation for farmers.

More than 20 farmers from different Sakhi Mandals participated in the programme held on January 18, 2018 at Masu village in Bero block.

The training sessions were conducted by resource persons viz, Mr. Kumar, Mr. Elkaidu, Mr. Pankaj Singh, Mr. Akhory Prabhas & Mr. Chanadan from PMC Team JICA & PM-IBCB & Horticulture & TSO-JICA.

The main objective of the training was to demonstrate JICA intervention related to

- (i) Bed preparation suitable for Micro Drip Irrigation (MDI)
- (ii) Nursery raising in poly house nursery
- (iii) Crop planning and composting training and
- (iv) Developing the AKMs and drip farmers as trainers so that they

could impart training to other drip farmers.

The training programme also included the technical aspects of Drip Irrigation concept with poly-nursery and vermi-compost that enhance crop planning with better market linkage and higher income generation.

These crops if grown early with drip intervention could fetch higher returns to the farmers.

The training was designed in such a way that each participant had to engage in discussion with the other participants. Initially, 9 MDI units would be installed along with poly-nursery house and vermi-compost unit in the village.

Mr. Shivendra explained the farmers about unique features of J-HIMDI project. He explained how MDI system uses minimum water and fertilizer for each crop so that cost of cultivation is minimized and profit is high. It saves time, labour, and the plants grow faster than the normal

cultivation. As such, farmers can send their produce to market before the main season so that they get high price and the profits are more.

He added that all the vegetables could be grown through this system and the production would be more. He also described about field preparation, nursery raising, crop planning and composting in detail.

During the second phase of training, MDI farmers moved to the field for bed preparation with spade, rope, pegs and measuring tape etc. Once in the field, they were explained about the importance of deep ploughing for bed preparation. They were asked to leave the field for 4 to 5 days under the sun after deep ploughing. After this, they were instructed to make one-foot wide drain in the beginning followed by 3-foot wide bed of 8 inches height and again a 1-foot drain. All the measures had to be done with the help of a measuring tape. The bed was prepared by woman MDI farmers only. They were told about the importance of the height of the bed and the drain. It was explained to them that if the bed is made properly, it will last for three seasons.

Through this training, the woman farmers got to know the whole process of fixing MDI system in the fields, the benefits of the MDI system and the poly nursery.

Armed with the knowledge of Micro Drip Irrigation, the farmers set out to use it in their fields and also train other farmers about the process and its benefits.

In Conversation with media

JSLPS holds media interaction on its goals, achievements and intervention areas.



The Jharkhand State Livelihood Promotion Society organized a Media Samvad at the Goat Research Centre in Ranchi's Angarah block on January 13, 2018.

The objective of the programme was to brief the local media about the goals, achievements and project areas of the JSLPS. The event was held in the presence and under the guidance of DC Ranchi Shri Manoj Kumar.

Shanti Mardi, DPM (Ranchi), JSLPS briefed the media about the project areas and the work initiated by the JSLPS under the Rural Development Department, Government of Jharkhand. She provided all the data from ground zero, including the number of SHGs formed till date.

Kumar Vikash, PM-KMC, JSLPS bridged the knowledge gap by explaining the transparency policy of the organization and the achievements of the SRLM. He shared several success stories of change and explained how the members of the Sakhi Mandals are transforming their lives through various initiatives of the JSLPS.

The members of the Sakhi Mandals shared their stories of change with the media and other guests.

Balmadina Devi, a Pashu Sakhi narrated her journey of change from being an unknown woman to a popular doctor didi. She said, *"Before joining the Sakhi Mandal, I was only engaged in household work and made no contribution to my family financially. But now after joining the Sakhi Mandal, my life has been transformed. I got training of Pashu Sakhi and also the required medical kit for the treatment of goat. Now, I am also earning my livelihood"*.

During the second session, Shri Manoj Kumar, DC Ranchi, interacted with the media personnel and answered their queries. He responded to all the questions about the project run under JSLPS and the development model

through the vehicle of Sakhi Mandals.

The DC then briefed the media about the project areas of JSLPS and provided them with facts and figures. He added that Angarah is a model block and the work of JSLPS has been much appreciated. Then team JSLPS presented the progress report of Ranchi district to media.

Under Aajeevika Grameen Express Yojna (AGEY) three CLF (Hesal, Gatelsud and Singri clusters) got a goods carrier at a subsidy of 90%. The vehicle key was handed over to the members of Sakhi Mandal by the DC. The vehicle will ensure safe, affordable and community-monitored rural transport service to connect remote villages with key services and amenities such as access to market, education and health. This will contribute in a big way towards the overall development of backward rural areas.

Women of Sakhi Mandals showcased different models of change during the Media Samvad. Some of these models are:

1. APS (Aajeevika Pashu Sakhi) - APS works as a doctor didi in the village and helps in the treatment of goats and hen. They also make people aware about the common diseases in animals and their prevention. APS provides medical advice and treatment at a very nominal fee.
2. AKM(Aajeevika Krishik Mitra) - AKM provides agricultural advice to farmers. They train and motivate farmers to adopt scientific ways of farming for high produce and maximum profit.
3. SHG (Self Help Group) - Through this stall the women of Sakhi Mandals showcased the power and unity of their group. They explained how Sakhi Mandal is empowering community women and making them more confident.
4. BCS (Bank Correspondent Sakhi) – BCS promotes and popularizes cashless transaction in rural areas and brings the bank to the doorstep of rural people. With the help of PoS machines they provide a range of financial services on behalf of the banks to the community people.
5. SVEP (Start-up Village Entrepreneurship Programme) - Through SVEP the women of Sakhi Mandals are becoming successful rural entrepreneurs. They are making money as well as enhancing their social identity by engaging in different activities like- Aajeevika Didi Café, Grocery Shop, Beauty Parlour etc.

A Desire to Make Her Own Identity



With "Tamanna", her mobile store, Priyanka has finally carved her own identity whithering many a storm.

23-year-old Priyanka Laguri, a resident of Balandiya village of Hatgamahria block of West Singhbhum district of Jharkhand, had a strong desire to make her own identity one day.

The "tamanna" to do something big was perhaps born out of the difficulties that she faced in her life.

Instead of getting disheartened by the adversities that marked her existence, she resolved to change her condition by starting her own business.

For someone who depended completely on a small dole of Rs 500 given by her parents to manage the basic needs of her life, the dream to own a business was indeed not just big but also daring.

But then dreams are the first step to success.

And for Priyanka, this dream turned into a reality in 2013 when she joined a Sakhi Mandal (Naar Swayam Sahayta Samooh) a woman self-help group run under the tutelage of Jharkhand State Livelihood Promotion society.

Today she is not just the president of her Sakhi Mandal but also a proud owner of a mobile shop which she has rightly named the "New Mobile Zone Tammana".

The path to success was not easy, but with her strong determination and some help from Sakhi Mandal Priyanka was on her way to glory.

Priyanka saved a little amount from the Rs 500 that she got from her parents to help her husband earn a living.

In the hope of augmenting their income, Priyanka sent her husband to Jamshedpur for a 3-month course on mobile repairing.

After 3 months, her husband got a job with a Nokia care center at Jamshedpur on a monthly salary of Rs 3,500. But the amount was not enough to feed a family of 5 members, including taking care of a disabled sister. More so for someone who was staying far away from his home.

"We were very depressed that even after acquiring a skill, the earning was not enough to feed the family," Priyanka said.

However, it was a small observation that laid the foundation of their future.

"Whenever my husband used to come home, the villagers would approach him for mobile repairing. It was then that we decided to open a mobile shop in our village. But the main obstacle to this was money," she said.

"At that critical period, we get the

financial support from Sakhi Mandal," Priyanka said.

She took a loan of Rs 49,000 in November 2013 from Sakhi Mandal for setting up the mobile shop.

It has been almost 3 years since then. Today, she along with her husband, successfully runs their mobile shop in the village Balandiya. The couple earns nearly Rs 10,000 to Rs 11,000 per month.

While the husband takes care of the mobile repairing, she looks after the other aspects of the shop like mobile recharge, movie, and song downloading, taking print out, etc.

The villagers are also a happy lot. "Now we don't have to go to main Hatgamahria market for mobile recharge and repairing and even for getting a passport size picture clicked for official purpose. We get all these services in our village," says a customer.

Priyanka also clicks passport size photo with her Android phone and provides prints to the customer at the cost of Rs 30 for 4 copies. She also sells most of mobile phone accessories like charger, cover, card reader, USB etc at her shop.

During this long and difficult journey, there was a time when things went wrong. It was a dark phase of their life.

"In the year 2016, we both fell ill and handed over our shop to a person trusting him that he will give us the earning after taking his share. But the man cheated us," said Priyanka. "That was the time when we lost all hope because to restart the shop we again needed financial support. "However, the Sakhi Mandal once again trusted me and gave me a loan of Rs 25,000 to restart my shop," she added.

Priyanka has repaid Rs 70,000 along with interest. Today, she has no fear of any unexpected downturns because she knows that the Sakhi Mandal is always there to bail her out in her bad days.

6th Annual National Writeshop of DAY – NRLM

Officials and professionals brainstorm the way forward.



The DAY – NRLM (Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission) organized its 6th Annual National Writeshop at the National Institute of Rural Development and Panchayati Raj in Hyderabad from January 17 to January 20, 2018. Senior officials and professionals from the MoRD, Government of India, 27 states and Union territories along with the resource organizations brainstormed over the ambitious government scheme.

The participants took stock of the present situation and collectively reflected on the approaches, strategies and activities of the DAY – NRLM. There were state-wise presentations and deliberations on emerging challenges to fine tune and finalize the required guidelines and protocols for augmenting the implementation of the DAY – NRLM in the coming years. There was also discussion on

preparation of AAP (Annual Action Plan) for the FY 2018 – 19.

In the closing session, Joint Secretary (Rural Livelihood) Shri Atal Duloo of MoRD, Gol outlined the priorities for DAY – NRLM in the financial year 2018 – 19. These included ... focus on value -chain based livelihoods, organic clusters, saturation of blocks, priority to Mission Antyodaya GPs, backward districts identified by the NITI Ayog, bank linkages, entrepreneurship, etc). Director general of NIRD & PR Dr W R Reddy shared Green Campus initiative of his institute and discussed the livelihood options for states through rural tourism.

Jharkhand SRLM, represented by its CEO, COO, SPMs, SCs and PMs, made a good presentation and got appreciation for its work and achievements under the DAY – NRLM.

Glimpses of Media Coverage





Caadres narrating their successful journey of SHGs at Radio Dhoom



Capacity Building of Master Book-keepers



Credit Linkage Camp of SHGs organised at Ranchi



JOHAR Tableau at Republic Day



Sakhi Mandal members taking Swachh Bharat Mission Forward



Training of Book-Keepers at Mandu, Ramgarh

An Initiative of Knowledge Management & Communication Cell

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