



# Aajeevika

## JHARKHAND



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"Women have played a major role in changing the scenario of employment generation in Jharkhand"

- Sri Raghubar Das, CM Jharkhand

## Jharkhand SHGs win hearts at Aajeevika and Kaushal Vikash Mela

The Nationwide Gram Swaraj Abhiyan that commenced on April 14 concluded with the National Livelihood and Skill Development Fair organized in Ranchi on 5 May 2018. People including women associated with various livelihood mission across the country were present at the programme.

The event was inaugurated by Honourable Minister of Rural Development, Panchayati Raj and Mines, Shree Narendra Singh Tomar along with the Honourable Chief Minister of Jharkhand, Shree Raghubar Das, and with the Honourable Minister of Rural Development, Government

of Jharkhand, Shree Neelkanth Singh Munda.

Before inaugurated the event, the dignitaries visited the exhibition comprising 30 stalls featuring various work done by the women members of Sakhi Mandal, promoted by DAY-NRLM, in the area of livelihood (farm and non-farm both), social mobilization, financial inclusion, contribution to Swachh Bharat Abhiyaan and products like Garu honey, woven products, bamboo products, tamarind, etc. All stalls were highly appreciated by the dignitaries. After visiting the stall of Garu honey and tamarind (products initiated by Sakhi Mandal), the

honorable Chief Minister emphasized the value of “Meethi Kranti” (honey production) and “Jhar Kranti”.

Speaking at the conclave, Union Minister for Rural Development and Panchayati Raj Narendra Singh Tomar said, “The change brought in the villages across the country through self-help groups is commendable. With the graph of growth they are registering, the country will surely achieve the target of complete poverty alleviation by 2022.” He also said that the Deendayal Upadhyay Grameen Kaushal Yojna (DDU-GKY), which is being implemented in the country through 726 training centers, has helped the nation produce more skilled workers. “Youngsters trained under the DDU-GKY have helped the scheme turn into a brand for success. Be it retail, hospitality or BPOs, youngsters from rural parts of the country with proper training and guidance have been showcasing their progress everywhere.

A total of 17 new rural self-employment training institutes (RSETIs) were inaugurated online at the event that was held in HEC stadium in Dhurwa. Members of 10 Sakhi Mandals from all over the country were also felicitated for their achievements and were awarded a cash prize of Rs 2 lakh each for their work among the rural population.

The SHGs' women members from Jharkhand have stepped up to exhibit a rare achievement of connecting 15.96 lakh families to livelihood in the state. We need convergence of schemes and just like the industry sector, the livelihood sector should function on a single window system which provides training, advises on micro finance and technological support all under one roof.” The Honorable Chief Minister also requested Shri Tomar to contribute bee boxes from the Union Government to boost honey cultivation in the state.



In his speech, Rural Development Minister Neelkanth Singh Munda said, “The state has set a target of setting up two lakh SHGs by 2020. The SHGs from across the state have made a major contribution to the Swachh Bharat Mission. With support from the government, they can reach great heights and make huge contribution to the growth and development of Jharkhand. The state is looking at engaging women from BPL families with SHGs to reach the poverty alleviation target of 2022.”

The dignitaries also visited the stalls set up at the fair and had conversations with the SHGs' representatives on the occasion. The Didi Cafe initiative of Jharkhand received special accolades with all the ministers stopping by to enjoy the local Jharkhand delicacies served at the cafe.

The event was a huge success due to the active participation of SHG members. About 35,000 insured SHG members attended the event.

The program concluded with the vote of thanks delivered by CEO, JSLPS Shree Paritosh Upadhyaya.



## One-Day Planning Meet of KMC



### Held discussions ranged from work achievements so far to future plans

A one-day planning meeting of KMC domain was organized on 23 May 2018 at Hotel Raj Residency, Ranchi. PM-KMC, PE-KMC and KMC consultant from SMMU team headed the meeting. KMC nodal from 11 districts along with one YP-KMC attended the meeting in the presence of Mr. Bishnu C Parida (COO, JSLPS). The objective was to plan the way forward, key activities to be done and defining the role of KMC nodal along with their existing roles.

The meeting kicked off with an introductory session with a brief on KMC domain and its relevance conducted by PM-KMC. The session was later on taken up by Mr Bishnu C Parida. It was started with the introduction all the participants where they had to talk about their interests, learning and expectations from KMC domain. Participants narrated their stories on learning a new skill of handling the mainstream media and expressed their desire to lean more media-related skills. After listening to all the participants, COO JSLPS said, “communication is a very important domain to expedite the process of development and one can't keep communication and development on separate platters.” He suggested a few magazines that should be read to become a good reader before one can become a writer like *Wisdom*, *Readers Digest* and *Tell me why*. The second session of the day conducted by PE-KMC explained the community journalist model and monthly publication – e-bulletin and Panchayatnama. PM-KMC announced the MoU signed between Gaon Connection and JSLPS for a monthly tabloid newspaper called *Aajeevika Connection*, which would add to the existing publications. This new tabloid would comprise stories on *Johar*, *Kheti-bari*, *Didi ki Diary*, *Sakhi Samridhi*, *Gaon Choupal*, *Sehat Connection*, *Baat Pate Ki* and *Badalta India*. Among other topics, the importance of hashtags on social media was also discussed during this session. In the third session all the KMC Nodals and YP-KMC made district-wise presentations including any good story of SHG/VO/CLF member, any livelihood-related success story, work accomplished and equipment required for smooth functioning of KMC domain and training needs. The concluding session conducted by PM-KMC while wrapping up the discussion exhorted the KMC Nodals to support the domain by performing their ongoing job roles.

### Success Stories

#### A Life-defining Journey

**Forced by circumstances to sell country liquor, Jenma, decided to switch to selling food items as her conscience smote her. The switchover proved more beneficial than she would have perceived. Her journey was made possible by Aajeevika Mission and today Jenma is spreading the good work.**



Jenma Lakra, a member of Sadabahar Sakhi Mandal, was living a smooth and happy life with her husband and two kids in Bedital village of Dumri block of Gumla district. However, life does not follow a plan of our own design. Jenma's husband became ill and was unable to work. His medicine,

kids and maintenance of home became a big problem for her, and so she decided to work. She took a step forward to the world outside her home. But the lack of skill proved to be a huge impediment and she was unable to earn a penny. Unwillingly, she took up selling hadiya (*beverage made with rice*). This is a traditional and easy business in villages. Jenma would prepare *hadiya* and sell it in the local market. Thus, she found a way to eke out a living and feed her family. After her husband passed away in 2016, Jenma found it tough to survive with two kids. Yet, she continued selling hadiya. In 2017, JSLPS began forming SHGs in her village. Jenma too became a part of the group named Sadabahar Aajeevika

Sakhi Mandal and began participating in its meetings, saving and discussing social issues. Jenma would sometimes feel guilty about selling hadiya as she knew that it is not good for society. Hence, she decided to change her business. She took a loan of Rs2,500 from her Group and with some of her own savings started to sell food items like gupchup, biscuit, mixture, fried gram, etc. Currently, she is happy with her business through which she is earning more than Rs 5,000 per month enough to take care of her family and send her children to school. Inspired by her own success, Jenma has become the torch-bearer of her SHG, motivating other members to become independent like her. Aajeevika Mission has been the platform that helped Jenma find her feet.

## How Somawari became Savonnier, the Soap-Maker



***This is the inspiring story of a rural housewife and a mother who learnt a new skill to chase her husband's dream.***

Somwari Kediayang, 35, was living her life as a wife and mother like many of her rural counterparts in Kayda village of West-Sighbhum District in Jharkhand. It was 2012, when she joined Sarjuba Mahila Samuh and started her journey of transformation. Even Somawari was not aware that one day she would become well-known by the name of a Savonnier (soap-maker) by the villagers. Somwari became the treasurer of the Sarjuba Mahila Samuh (running under the fold of DAY-NRLM and Jharkhand State Livelihood Promotion Society) upon joining in 2012 and took a small loan of Rs 3,500 from the Sakhi Mandal. "As I was taking small loans and fulfilling daily needs, every time I attended the meeting I wondered is this the only purpose that we are united in a group? I did not want to continue like this, as I always wanted to have a sustainable source of livelihood," said Somwari. She was the second wife of Bengra Kendiyang, 50, and due to huge age gap they rarely spoke to each other. However, one day her husband shared that he had learned soap-making in his young days but was unable to do something with it due to lack of financial resources. On learning this, Somwari came up with the idea of setting up a small soap-making unit at her home and discussed it with the group members. She was looking for financial help and she was confident that she would get it. She took a loan of Rs 20,000 in September 2017 from

her Sakhi Mandal. She also learned the skill of soap-making from her husband so that she be a helping hand. Today the couple are earning around Rs 10,000 by selling their soaps and other products like washing and bathing soap in the weekly market and supplying to the shops in nearby villages. Somwari's entrepreneurial streak is such that she is also selling the residue of soap as soap water that can be used as an alternative to regular detergent.

Now, Somwari is planning to scale up her business and also spread the skill among Sakhi Mandal members so that they can explore similar livelihood options. In December 2017 she took a loan of Rs 80,000 under SVEP (Start-up Village Entrepreneurship Program) to purchase an e-rickshaw for her stepson to add another source of income to the family's kitty.

## Going Bananas Literally!

**Anita Devi has not just taken up G9 Banana cultivation but has also inspired many farmers in Rania block to adopt its cultivation.**

JSLPS has not only introduced new and scientific cultivation habits in the rural pockets of its interventional area, but with it transformed the lives of many rural folk. One example of this successful intervention is Anita Devi, a resident of Gharsidam village of Rania block at Khunti district in Ranchi, who has transformed her simple rural life into that of a successful cultivator of premium bananas.

Anita Devi is a member of Jeevan Jyoti Mahila Mandal



and serves as Aajeevika Krishak Mitra in Gharsidam Mahila Gram Sangathan. Her only source of income was her small-time milk trade. She has two cows at home whose milk she sold for a living. Besides the cows, her husband owned a small plot of land on which they cultivated paddy mostly for self-consumption. If by luck they could grow more than their personal needs, the couple would sell it off for some extra monetary gains.

JSLPS staff in the area seeing the plight of Anita told her about G9 banana plantation. Initially, she could not muster up the courage to take up the initiative. Moreover, banana cultivation had not been taken up by any farmer in Rania block. However, she had faith in the staff and agreed to take up banana plantation. She sowed 250 saplings in 6 decimal of land. The sapling provided was like ginger, four inch in height. She kept the sapling in

open space to let the plants become acquainted with the local weather conditions. The saplings were then sown in matrix order 1 ft deep in the ground. The fertilizers used for nurturing the saplings included 3kg cow-dung, 200gm neem khali and 75 gm potash per sapling. The banana plant grew to 8 ft in height and one (kandhi) yielded 225-300 bananas. Some bananas are still on plant. Till now her earning from bananas has been Rs. 10,000, that is, in one quarter, Anita has earned Rs. 10,000!

Her willingness, dedication and hard work have yielded not just bananas and boosted her financially, but her journey to sustainable livelihood and better lifestyle have made her an inspiration for other farmers of Rania. Many have approached Anita for saplings to take up banana plantation in their farms.

## Taking Giant Strides in Self-reliance

**Malti Devi is an industrious woman. Owner of Didi Mini Store, she is today a brand of success for women in rural Jharkhand.**

Malti Devi, a small-time shop-owner, peddling limited goods has transformed her life, thanks to JSLPS. Joining the SHG and serving the village as active member, Malti has brought magical changes in her personality and living standard. She is the proud owner of a personal brand - the Didi Mini Store.

Upon joining the SHG and learning about the loans facility that she could avail at the rate of Re 1 for every Rs 100, Malti took a loan of Rs 8,000 to invest in her shop. Hard work and talent also helped her to go outside the block as a part of the Community Resource Person team to facilitate other poor rural women to form SHGs and thus help empower them.

In fact, this enterprising woman also helped transform her husband from a traditional one who stopped her from going outside the village to help form SHGs to an active supporter of her endeavors. Malti helped him get training to become part of the CRP team. Now both are actively facilitating SHG formation and empowering rural women.

Malti and her husband have today secured a sustainable source of livelihood for themselves. From taking small loans of Rs 2,000 from time to time for personal needs, with financial literacy and financial inclusion as the impetus for economic growth, post bank linkage of her SHG and motivation from the CC, Malti took a big loan of Rs 40,000 to provide a fillip to her small store in the village.

BMMU Rania and BPM helped her to avail the goods for her shop from a whole-seller of Khunti at very low prices. The BMMU team further helped her in creating the brand of her store. They created a signboard for her shop and with the name Didi Mini Store. Malti is now earning good profit from her store. Her monthly income has increased to around Rs 10,000, besides the money she earns from her CRP drives. Now Malti wants to help her children achieve their dreams by supporting them in their endeavors. Her son wants to join the army or become a school headmaster. Malti wishes to make her daughter go for higher studies, an opportunity she did not enjoy.





## Sumit Kandulana: Rural people's banking solution

*Business Correspondent Sakhi Sumit has ensured that the rural poor of Jharkhand are not denied banking facilities. For the people the days of traveling a long distance to the bank, standing in long queues and endless paperwork are now over. Sumit is their 24\*7 bank!*

This is not a dream but the reality of rural Jharkhand. Banking has not only ventured into the homes of rural poor but also reached out to all the age groups from school-going children to the elderly. The credit for this goes to the rural women who work as Banking Correspondent Sakhis (BCS) who have shortened the bridge between the commoners and the banks. Banking which was a herculean task for the rural people, is now a cakewalk due to the emergence of (BCS).

One such BCS is 28-year-old Sumit Kandulana, a resident of Hurda village of Bano Village in Simdega district of Jharkhand. A housewife running her home on her husband's salary, in 2016, Sumit joined Kamal SHG running under the aegis of National Rural Livelihood Mission (NRLM, "Aajeevika"). With an initial loan taken from her SHG she fulfilled her basic needs and then invested in a

business in partnership with her husband. Sumit opened an outlet for photocopy, photographs and other related activities.

Sumit was now an entrepreneur but, something more exciting was waiting for her. In 2017, she was selected as a BCS of Jharkhand Gramin Bank. After the initial training, Sumit began her career as a BCS, which included customer identification, collection of information / applications, credit appraisal, marketing, account opening, cash withdrawal, deposit, transfer, doing Aadhaar seeding, distributing pension to the elderly and people with disability, scholarships to school children, wage payment under MGNREGA, fund withdrawal under Pradhanmantri Awas Yojana and activating Rupay debit card.

Currently, Sumit on an average does a monthly transaction of Rs 10 lakh. She says, "I am self-dependent now; it gives me a feeling of self-sufficiency. My husband supports me a lot." Talking about her future plans she said, "I will increase the transactions and work on eliminating cash crunch while giving the services."

Kamla Devi, who is a regular customer of Sumit, sharing her

experience said, "My husband lives in another state. Earlier, I faced a lot of problems in withdrawing cash, as the bank is not close to my village. However, with the help of Sumit, now, I am able to get cash anytime and anywhere."

Likewise Jatru Manjhi is also happily getting his old-age pension from Sumit without having to travel a long way to the bank.

For the rural poor of Jharkhand, Sumit is their alternative to a regular bank and in the process of facilitating banking solutions to them, she has also learned a lot.



## JOHAR – Creating Opportunities for Prosperity

**Women in rural Jharkhand are now learning the perquisites of donning an entrepreneurial role with out-of-the-box ideas.**

Under the National Rural Livelihood Mission (Aajeevika Mission), many rural women in Jharkhand have come out of poverty and helping others march down the same path, i.e., a poverty free life.

The next step in this journey of emancipation for these women is connecting with JOHAR (Jharkhand Opportunities for Harnessing Rural Growth) for multiple livelihood options for sustainable development.

Ten members of Maa Durga Mahila SHG, Mahila SHG and Durga SHG have come together and formed Ganga Mahila Producers' Group in Tuko village of Dighiya Panchayat in Bero block of Ranchi district. They collectively under take a fisheries business. Six members will be doing



fisheries in pond and the remaining four will carry on pisciculture in their personal Dhoba in their fields. The members have received a startup fund of Rs 41,500 from JSLPS and have also contributed to membership fee.

Likewise, Nirmala Devi from Kamal SHG has taken up lemon grass farming. Lemon grass farming has been recently introduced in

Jharkhand and very few people know about its benefits, like the fact that it yields more profit and in low cost.

Baby Devi, 35, expressing her joy at being an entrepreneur said, "With Aajeevika, we made our husbands employable and now through JOHAR, we will be becoming the entrepreneurs."

## Symposium to Focus on SHGs of Persons with Disabilities



**SHGs of PwDs get a platform to showcase skills, discuss issues.**

A regional symposium on social marketing and exhibition of products developed by SHGs of PwDs was jointly organized by JSLPS & Sightsavers on 17 May 2018 at Ranchi Press Club. The objective of the program was to promote social marketing, exhibition and sale of products produced by Self-Help Group (SHGs) of persons with disabilities (both exclusive and inclusive). SHGs of PwDs from different parts of Jharkhand, Bihar, Odisha, West Bengal, Madhya Pradesh and Chhattisgarh

participated and showcased their handmade products. More than 78 persons with disability participated with a total of 20 stalls for showcasing their products.

The symposium and exhibition was inaugurated with lightning of lamp by the dignitaries. Sri Paritosh Upadhyay, Special Secretary, Government of Jharkhand cum CEO, JSLPS, Dr. Caroline Harper, Global CEO, Sightsavers, Sri Satish Chandra, State Disability Commissioner, Sri R. N. Mohanty, CEO, Sightsavers India, and Sri Bishnu C. Parida, COO, JSLPS were present in the symposium and guided the participants on how to transform their lives. They made them aware about several government projects, pension schemes and reservations for PwDs.

The major thrust of the symposium was on "transforming lives of persons with disabilities through promoting livelihood and strengthening their

community-based institutions based on both exclusive and inclusive concepts of social mobilizations.

After the interaction session, a poster was released and distributed containing 10 principles of SHGs including regular meeting, saving for future, inter-loaning, timely repayment of loan, etc.

"You people can do anything; you have that skills and ability to change your life," said CEO (Global) Sightsavers Dr. Caroline Harper.

The Technical & Interaction session on problem-based solutions was conducted by the resource person, Sri Braja Sundar Mishra and Srimanta Kr Patra, SPM, SM&IB JSLPS. In this session, participants shared their experiences and discussed the solution to their problem. They also discussed how to select the right product for manufacturing and how to get good market for their products in order to earn good profit.



Training to Jharkhand's rural women to changing beliefs and challenge patriarchy.

## Badlao Didi : Cadre to Change Gender Beliefs Launched

The term gender has been explained by many anthropologists and experts according to their own perceptions. For some, gender is the genesis of all inequalities being it power and control or the notion of patriarchy. While others restrict it to one's sex, attributes of being feminine or masculine. For centuries, gender has been defined as a mere grammatical term until it become common in the 20<sup>th</sup> century and its relevance was questioned. Gender cannot be defined from the perspectives of women and the oppressions they face. It has got much wider connotations. It is a way of understanding life in social constructs, identity and how members of society are being affected by the process of socialization. In social development domain we have now attempted to make women conscious about their presence and to stand in society with the hope of changing their views about their so called 'destiny'.

JSLPS has mainstreamed the marginalized section of the rural households and built their capacity to strengthen the institutions in which women are leaders. Now, social development has started facilitating gender sensitization among these women to bring about changes in the beliefs of the people and also challenge the patriarchy of Indian society especially in Jharkhand. In this context, a training of 60 BRPs on

gender and atrocities against women was organized in Kejriwal Institute of Management and Development Studies, Namkom from 7 to 9 May 2018. The participants of the training were SHG members from different districts of Jharkhand. The training was facilitated by NRP Mrs Seema Bhaskar an and Mrs. Surekha Reddy. The prime focus of the training was to make women understand gender discrimination and build awareness on the secondary status women have had in society, and to infuse the concept of collectivism. To challenge patriarchy and dismantle the beliefs of the people 'badlao didi' cadre has been introduced. This training was a launch pad for these cadres.

The game of Wall of Victory helped participants understand their position in the family and society and the discrimination they have undergone since ages, not only the present generation but their ancestors too. It helped them in self-retrospection of their status in the patriarchal society. The eloquent and dynamic resource persons made them understand the concept of gender and sex, power and patriarchy. This helped the women differentiate between what is natural sex and what is acquired gender. The game of Kamla and Kamli demonstrated how women lost out at every age due to widespread gender discrimination. Some women were personally able to relate with

the situation they had undergone. The PRA exercises on work and its differentiation with respect to gender helped women acknowledge how hardworking they are. Women were able to identify issues in their lives that arose due to patriarchy. The tasks performed by women are concealed as it's not backed by monetary returns. Deliberations on access and control over resources helped them know their reach to resources. Sessions on entitlements eligibility ignited the participants to avail their rights. The focus was also to develop an action plan so that women could take up the movement further at the village level and begin to act upon that. Change will take place in society and the mission of social development is to reduce atrocities and drudgery against women and also reduce vulnerability of the downtrodden and ignored section of the rural households. As a caterpillar wishes to transform itself and takes the form of a beautiful butterfly; SD domain has also started its task of transforming women bringing them out of their cocoons.

The training was organized with a hope that momentum would be built among women, the discussions and consequent awareness would lead to realizations and inspire women to become the supporting hands to change their situation collectively.

# Social Media Buzz

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CEO JSLPS participating in 63rd SLBC meeting



Assam SRLM team visit to Ramgarh project area.



Sri Raghuraj Das, CM Jharkhand visited stall of Saraswati SHG at Bishnupur, Gumla



Journey of Success...

**Liked**  
by CMO Jharkhand

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Ministry of Rural Development, Gov. of Jharkhand @MoRD\_GOI

**#AajeevikaKaushalVikas :**  
Kulgo Uttari Aajeevika Mahila Gram Sangathan Vill. Org. is the Best Performing Vill. Org. in #Jharkhand under #DAYNRLM. The org. has demonstrated all features of progressive #community based org. that strives to create strong sustainable #institutions.

**Retweeted**  
by Raghuraj Das

JSLPS @onlineJSLPS  
झारखंड के सिमडेगा जिले की निर्मला देवी गर्व से कहती हैं कि "मैं रानी मिस्त्री हूँ!" #sakhimandali की बहन रानी मिस्त्री बन रुढ़िवादी सोच को तोड़ते हुए @swachhbharat की ओर अग्रसर हैं। @DAY\_NRLM @MoRD\_GOI @RDD\_Jharkhand

Swachh Bharat @swachhbharat  
झारखंड राज्य में दिखा नारी शक्ति का एक नया रूप। स्वच्छ भारत ज...

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JSLPS @onlineJSLPS  
Kanak Lata Toppo, a bank sakhri from a tribal district of Bedo, Jharkhand says proudly, "Main sirf bank account hi nahin kholti, apne computer se insurance policy bhi karti hoon; aaj mujhe gaon ke log bank wali didi bulate hain." @DAY\_NRLM @MoRD\_GOI @WorldBankIndia #BCsakhri

World Bank India @WorldBankIndia  
Read about women bankers of rural India wh...

**Raghuraj Das** @sersraghubar  
Chief Minister of Jharkhand

**Salient Features**  
**The Rights of Persons with Disabilities Act, 2016**

- Right to free education for children with benchmark (i.e. 40% and above) disabilities of 6-18 years
- Reservation of 5 percent seats for students with benchmark disabilities in Govt. & Govt-aided higher educational institutions



SHG members preparing Bamboo Crafts at Deogarh District



Beneficiaries of Farm Mechanization scheme at East-Singhbhum



Training of Petropolly canal House in Ramgarh



Training on wooden Craft in Mandu Block, Ramgarh district

Glimpses of Media Coverage



An Initiative of Knowledge Management & Communication Cell

Jharkhand State Livelihood Promotion Society

(Rural Development Department, Government of Jharkhand)

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