



Aajeevika

HARKHAND



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Apparel Skill Conclave : Brainstorm for successful Skill development initiative

Apparel Skill Conclave, a two-days' event, organized by JSLPS (Jharkhand State Livelihood Promotion Society), was held on 03 and 04, July 2018 at BNR Chanakya, Ranchi. The event discussed the training and placement issues related to DDU-GKY (Deen Dayal Upadhyay Grameen Kaushalya Yojana).

The discussion helped the participants understand the mobilization and training capabilities of training partners, training gaps, possibility of desirable customization in skilling methodology to make trainees industry ready, challenges of migration and on the job training related issues.

Day two of the event was dedicated

to highlighting the opportunities for both training agencies and employers under DDU-GKY. Panel discussions on the topics 'Creating Industry Ready Workforce through Skill Ecosystem' and 'Improving the Existing Scope for Placement' also took place. The discussions were moderated by Shalabh Srivastava, Founder, Gunina Solutions.

One of the key requirements highlighted at the event was that the training provided by training centres needs customization as per the products and processes. The following discussion led to the conclusion that to handle the gap, training centres and employers need to work in synergy. Employers should send a technical team of

supervisors, industrial engineers, quality team during the training period at these centres to help them customize the training.

The event concluded with a joint commitment to create sustainable skill ecosystem in Jharkhand. Renowned apparel exporters namely, Arvind Limited, Pearl Global Industries Limited, Shahi Exports, Cotton Blossom (India) Private Limited, Best Corporation, Atlas Processing Mills, Kitex Limited, Prateek Apparels, Sahana Clothing Company Private Limited, participated in the event.

Other participants included NSDC, AMH-SSC, JSDM, NULM and their respective training partners, namely IL&FS, OCFIT, NIAM, Wazir Advisors, GCS, ID Tech, Sona-Yukti.

Creating new avenues for Livelihood



Jharkhand created another opportunity for its rural people. Cultivators of lemongrass will now get its essence to create branded products for domestic and world markets.

Jharkhand State Livelihood Promotion Society (JSLPS) has launched an Oil Distillation Unit aimed at creating an alternative and sustainable livelihood opportunity for advancement of the community and for poverty alleviation. This sophisticated technology is to extract oil from lemongrass which is being cultivated by the farmers in the vicinity of the oil unit. The extracted oil will be made available to local entrepreneurs for essence to be used in manufacturing of products like lemon flavored soap, phenyl, perfumes, tea, etc. The basic objective of this venture is to help the farmers associated with cultivation of lemon grass and extraction of oil backed by genuine rate for their products and thus develop grassroots leaders and entrepreneurs. Stardom JSLPS will

help in branding of the products to get recognition not only in the local but also in national and international markets.

For this purpose one oil distillation unit was inaugurated at Anigada village of Khunti district in the presence of Honourable Minister of Rural Development department

Shri Neelkanth Singh Munda, who was the chief guest on the occasion. Principal Secretary Shri Avinash Kumar was also present during the ceremony.

Members of Sakhi Mandal welcomed the Chief Guest and other dignitaries with the rendition of a tribal song and dance followed by raising of curtains from the foundation stone at the oil unit.

Speaking on the occasion, Principal Secretary, Avinash Kumar felicitated the members of Sakhi Mandal for owning a factory and becoming entrepreneurs. He said, "that the government is just a facilitator to help their products reach different parts of the world. It's because of their own hard work that they have become owners of a manufacturing unit".

Honble Minister Shri Neelkanth Singh Munda appreciated the hard working people of Khunti district specially Anigada village and encouraged the farmers to make Khunti a model for other districts of the state by taking up other such initiatives in near future.



Aajeevika Jan Seva Kendra : Digital Services on doorstep



Trainings organized on portal services with live demos and practicals on various services.

A MoU has been signed between Jharkhand State Livelihood Promotion Society, Government of Jharkhand and Citizen Centres, to open 100 Citizen Centre (Jan Seva Kendra) at Cluster Level Federation (CLF) in Jharkhand. For this purpose, two training of three days' each was organised at Saptrishi Seva Sadan, Ranchi in the month of July 2018 on portal services of We-Connect.

During the training, the trainees learnt about the concept of portal services, its requirements, business strategies on how to expand the centre services to each and every households, the roles and responsibilities of the operators who will be performing the services, relationship building, practical session on chrome operation and opening of citizen centre page. The

login process was described with demo login ID and password. Practical on Jhar Seva demonstrated which included PAN card service, Birth Certificate, Death Certificate, Residential Certificate, Caste Certificate and Income certificate. The procedure to prepare these certificates was shown through a live presentation. Along with each certificate demonstration, the participants were also explained about their income from each work procedure. Uploading of documents, banking services and downloading of MIS materials was also explained. An introduction to LIC services, i.e., JIVAN MANGAL and BHAGYA LAXMI, was given. Further, other financial services were dealt which included AEPS (Aadhar Enabled Payment System) that included

banking services through Aadhar (cash withdrawal, cash deposit and balance enquiry). The whole process was demonstrated through biometric machine. Participants practiced this on their own in the presence of the trainers. Mutual Fund forms were distributed among the trainees and they were made to practice with live demonstration on projector.

About 93 participants from nine districts, i.e., Ranchi, Khunti, Godda, Dumka, Bokaro, Gumla, Hazaribagh, Lohardaga and Ramgarh attended the training. Among these participants most of them were CLF members, data entry operators and a few of them were identified members from CLF.

The training was led by the trainers from citizen centre, their service partners and JSLPS MIS staff.

Didis explore pisciculture as the next Big Opportunity



Producer groups take up the challenge of this new venture.

The one who aims for a goal doesn't wait for opportunities. Instead, they make opportunities fall in their way. The same goes with the rural women who are venturing into various possible alternatives to challenge the problem of poverty. The active participation of the producer groups and the support provided to them by JOHAR project is helping them look into potential resources. One such potential resource in Jharkhand is pisciculture.

JSLPS under its JOHAR project is focusing on the sub-component project of Fishery Development with precision. The primary focus is on introducing the beneficiaries to the vast opportunities lying untapped in the fields of fish-rearing, seed-rearing, seed-production, cage-culture and pen-culture. Currently, interested beneficiaries of NRLM SHGs are organizing themselves into PGs, i.e., producer groups and are working collectively in the field. A PG contains a minimum of 25 members, but in the initial phase it is starting with 05–20 members in case of fisheries. Firstly, they are provided with formal training on the project, the process of execution, their share of participation and the basics of fish rearing. Next, they contribute a share of money as beneficiary contribution.

The fish-rearing can be undertaken in beneficiary's personal land or a community pond collectively or in a dobha individually. It is important to note that the water source should have its water holding capacity or seasonality for at least upto 3-10 months and should be

managed scientifically (i.e., cleaning, manuring, liming and regular monitoring of different water parameters) in order to check for mortality/disease in the fish and keep it under control so as to avail maximum profit. The PG members are advised to add lime and cowdung to the pond which helps in balancing the alkalinity and growth of natural food of fish. The PGs are then provided with stocking fingerlings which are then taken care of and reared by them. The PGs are assisted by Matsya Mitra who helps them in organizing PGs in the block, identification of the beneficiaries, training, monitoring, harvesting and marketing in order to obtain best price for the stock. In this direction, a seedling stocking and distribution programme was organized in Chanho & Oppa village of Chanho block, Ranchi district. Two beneficiary PGs, namely, *Chala Utpadak Samuh, Chanho* and *Ajeevika Utpadak Samuh, Oppa*, were provided seedlings for fish farming. These two PGs have planned to practice pisciculture in community ponds of their village. The PG from Chanho village consisting of 18 members with 159 db of pond area, have contributed beneficiary share of amount Rs 22,260 and have received an amount of Rs 42,858 from JSLPS. On the other hand, PG from Oppa with 33 members and pond area of 325 db has contributed Rs 45,501 as beneficiary contribution and received Rs 87,913.

Shikha Didi from Chanho PG said, "that it was the first try for them in fish-rearing. Although, she and her group members have many doubts and fears regarding the risks in fish-rearing, still, they will try their best and work hard. If the attempt turns out to be successful, it will give them an option for livelihood at the time when they are idle in the agricultural season".



Intervention to combat Human Trafficking



Anti Human Trafficking Campaign raises awareness about the evils of human trafficking in Rania block.

Human trafficking is growing rapidly into a criminal industry. It preys on the illiterate masses that dwell in the villages of India. Jharkhand has been the victim of this commerce and a large number of girls and women have been trafficked from its rural pockets for forced labour or exploitation. To combat this social evil Anti Human Trafficking Campaign was launched in Rania block of Khunti district.

The campaign was aimed at creating awareness among the poor rural masses about the hardship that victims of trafficking face and that the big city dreams are founded on falsehood. Traffickers make false promises of a city life and monetary incentives to lure and tempt adolescent girls who are then trapped and transported to hell holes in cities. The victims' exploitation ranges from bonded labor, mental and physical abuse, prostitution to even forced harvesting of organs.

The villagers were made aware that traffickers make

false promises of job opportunities, posh city life, marriage proposals and blackmail to trap girls. They were told that human trafficking is a multi-faceted threat. It robs people of their right to freedom. It is inhuman and the victims are devastated, demoralized and defeated. Those that suffer physical and emotional abuse and rape may never be able to live normal lives again. Those that are threatened live in constant fear and end being psychologically compromised. The impact of human trafficking is chilling; and although, the brunt of it is faced by the victims, the nation suffers as a whole. Safety and security, the privileges of living in a free country are compromised.

Awareness of community is the key to minimize trafficking and for the rescue and rehabilitation of victims.

Through this campaign, awareness was created among the poor peasants. The outcome of the campaign was that many people approached the BMMU complaining about their lost/trafficked family members. Attempts are being made to reach those victims with the help of line departments working on the issue.



World Bank Visit to JOHAR Project Area

Provides feedback, expresses satisfaction on project status

In July this year, a team of World Bank visited the project area of JOHAR Project in Jharkhand. During the two-days' field visit, they reviewed the work status in Ranchi and Hazaribagh district.

After the visit, they met Chief-Secretary Sudhir Tripathi and Principal Secretary of Rural Development Department Shri Avinash Kumar and held an in-depth discussion on the project. The visitors shared their field experience and gave suggestions for improvement. Ms.

Priti Kumar from the World Bank was satisfied with the project's status in the state. She told the chief secretary that due to the SHGs formed under Aajeevika Mission, JOHAR project will be able to increase the income of the beneficiaries in a short span of time. Under JOHAR project, scientific agriculture, goat rearing and pisciculture are being done by the Producers' Group.

Shri Paritosh Upadhyay, CEO, JSLPS and Shri Bipin Bihari, Project Director JOHAR accompanied the World Bank team on the field visits and discussed various aspects of the project during the meeting with them.

IEC Audit & Development Workshop



A four-days' IEC Audit and Development Workshop was organized by KMC & SMIB unit of Jharkhand State Livelihood Promotion Society. The workshop was organized to review and modify the existing IEC material and develop new ones of main programmatic themes SMIB and FI.

The main focus of the workshop was on making relevant modifications in the existing material as per the current requirements; development of IEC material in a more attractive and approachable design and framework so that they can be easily understood by the target community; innovating and implementing creative ideas in the IEC material so that the community can be connected in a more efficient and easy way.

The workshop commenced on 26 July with professionals from different domains such as SM&IB, FI & KMC as participants. The four-day workshop was divided into two sessions per day. On the first day, during the inaugural session, the objectives of the workshop was briefed. In the later session, the

participants were divided into six groups and were assigned review and developments of different IEC material namely, SHG Modules, VO Modules, SHG & VO posters, IEC material for PRI-CBO, Materials for Disabled persons in the community & FI Modules separately.

For the next two days, the teams worked on the aforesaid activities and brainstormed on the ways to bring more efficiency in the IEC material. The workshop was joined by Mr. Sanjay Bharti from Softline Solutions on second day. He shared his ideas with the groups in developing video material required in the dispensing of information. The groups handed over the structural framework of ideas to him, which will be used by the organization in developing the required video material.

On the third day of the workshop, Mr. Suhaib from World Comics India joined the workshop and shared his ideas on how comics can be incorporated as effective IEC material and can be utilized as a faster and cost-efficient means.

On the fourth and last day of the

workshop, the work done by the groups in the past three days was discussed and reviewed in an open forum. Till then, all necessary modifications in the content, language, sketching and sequencing of the slides in the flipcharts of SHG & VO Modules were done. Two posters were removed and four new posters were added. For Panchayati Raj & Convergence Module, a one-day module at SHG & VO level were added. Additionally, a video on the various entitlements to be provided to the community through PRI-CBO was proposed to be developed. Various modifications were made in the Financial Inclusion IEC material with major focus on developing customized IEC material as per the needs of the disabled population of the community.

A major aspect discussed in the workshop was Community Building. Under this, proposals were made regarding digitization of IEC material and creating an e-library for easy availability of them, promotion of e-learning through CMTCs/model CLFs and development of IVR to capture best practices and generate feedback from within the community. Channelizing of IPRPs for best quality case stories was also proposed in the workshop.

In the concluding part of the final session, all the modified and structurally developed IEC material were handed to the KMC domain, which would put them up for the next process. Further, works which are yet to be completed will be discussed in 2nd phase of the workshop.



Rediscovering Jackfruit

Jharkhand State Livelihood Promotion Society hits upon a money-spinner idea with the humble homegrown jackfruit; is training villagers to manufacture marketable products made from the fruit.

Jackfruit is grown in abundance in Jharkhand villages. According to the National Horticulture Board (NHB), Jharkhand is among the top 10 states producers of jackfruit. But the irony is that in spite of its rich market potential, jackfruit is consumed as a vegetable when raw and as a fruit when ripen in Jharkhand.

Seeing the large-scale availability and comparatively lower consumption of jackfruit in the state, the non farm domain of Jharkhand State Livelihood Promotion Society, under the Start-up Village Entrepreneurship Program (SVEP), is preparing to re-introduce the well-known jackfruit into the market with the help of Sakhi Mandals. Towards

this end, in July 2018, two batches consisting of 120 participants from Manoharpur and Khuntpani Block of West Singhbhum District of Jharkhand were trained in the production of marketable goods made with jackfruit.

Participants were given training in manufacture of various products made from jackfruit like *chips, chaanp, chatani, biscuit, papad, pickle*, etc. They were also told about the nutritional value of jackfruit, which is enriched with vitamins and minerals beneficial for the proper functioning of the body. Regular consumption of this fruit helps manage symptoms of diseases like asthma; shields the body from common infections, e.g. influenza; and treats other

health issues. Jackfruit possesses culinary versatility and is suitable for diverse palates. Diabetics, weight conscious individuals, vegans, vegetarians, adults, and children can all enjoy this fruit. Jackfruit is even hailed as the latest 'miracle fruit'.

The larger perspective of giving training is to form group enterprises under Sakhi Mandals. This enterprise will require minimal cost (kitchen equipment and packaging) and the loan can be provided to Sakhi Mandal members under SVEP project.

Notably, one of the participant said that after converting the jackfruit into a variety of products they don't find any issues in marketing it, as items like jackfruit pickle, chips and papad can be easily sold during various capacity building trainings of Sakhi Mandals, Village Organizations, etc.

Khuntpani Block Project officer of SVEP said that after getting involved into this enterprise Sakhi Mandal members would be able to open up a good livelihood source and able to add Rs. 2,000-2,500 per month to their household income.



Refresher Training of Community Journalists

A two-days' refresher training for community journalists updates crucial skills

On 17 and 18 July 2018, a two-days' refresher training of Community Journalists (CJs) was organized at Raj Residency, Ranchi. About 24 community journalists who have been continuously filing reports from ground zero about the Sakhi Mandals of Jharkhand participated in the refresher training. The Ministry of Rural Development, Government of India has recognized the concept of community journalist as "Best Practice" and it has received widespread appreciation.

Mr. Chotu Singh and Dr. Anupama Singh (resource persons from Visual Media) facilitated Day 1 of the training starting with individual introduction keeping the delivery time and eye contact in mind. A short movie on community journalism was screened for the participants.

Post the film, participants were asked to write their best and worst experience of being a community journalist. While sharing her best experience, Nayantara (CJ) said "I was asked to attend every program organized at village level because it is my responsibility to report each event in the village and reach it to a wider audience."

In second session, Dr. Anupama Singh emphasized the seven formulas of effective writing. Some of them were simple writing, competent vocabulary and visual representation. She also shared the 5Ws (what, when, who, why and where) and 1H (how) formula of writing a complete report. On the basis of



effective writing formula and 5Ws and 1H, the participants were asked to write a story from their surroundings on the various topics like Sanitation, Livelihood, Increment in the earnings of farmers and Skill training.

"A picture alone can speak a 1000 words" is a famous saying, Mr. Singh conducted the third session on how to support a story by clicking a good photograph, specially with limited resources. All the community journalists attending the training were trained to click photographs with their mobile phones. They were asked to click one photograph explaining the ongoing training and another two-three photographs of the participants. Mr Singh demonstrated the effect of change in camera angle and light in the a photograph. He shared 4Cs of photography that must be kept in mind while shooting a photograph. They are: composition, camera angles, close up and continuity.

During this session, Ruby Khatoon (a community journalist from Ranchi) sharing her experience of receiving the award from the Governor at

Delhi said, "I had never thought would get such an opportunity. People who were opposing me earlier are now showing their support."

Ms. Neetu Singh (reporter of Gaon Connection) conducted the first session of Day 2 training.

At the concluding session, five of the better performing community journalists were awarded by Shri Paritosh Upadhyay, CEO JSLPS. The community journalists who received a memento and a certificate were Muniya Devi, Asha Tigga, Mamta Devi, Ruby Khatoon and Nayantara. CEO JSLPS appreciated the efforts of the community journalists in reporting on real life stories from the field and said, "Reports written by you are inspirational stories for rest of the women of Jharkhand. Do not limit your work, rather keep expanding your vision as a journalist. We are trying our best to provide you a better platform." Mobile phones were also distributed among all the participants to bridge the technological gaps.

Creating hope for underprivilege

A training of PVTGs to develop cadres of Change-makers and Community Organisers from within the communities was organized to unleash a chain of self-development initiatives.



A training was organized at KIMDS, Namkon from 17 to 21 July 2018 for capacity building of Change-makers and Community Organisers of PVTGs. Primitive, geographically isolated, shy and socially, educationally and economically backward – these are the traits that distinguish PVTG (Particularly Vulnerable Tribal Groups) of Jharkhand from other communities. They are characterized by a stagnant and declining population, extremely low literacy and subsistence level of economy. The objective of the training was capacity building of

cadres and development of a cadre of Change-makers and Community Organisers from within the PVTG community. The targeted communities were Kowas, Asurs, Brijya, Birhor, among others. The vision of the training was to provide handholding support to PVTGs to attain their rights and entitlements; and thus bring the marginalized and vulnerable sections into the mainstream of livelihood mission, and thereby promote their sustainable livelihood.

The social development domain undertakes various initiatives for

capacity building, setting into motion a long and simultaneous chain of events that will question the administration and provide rights and entitlements to the PVTGs.

The Community Organisers will work at the community level to analyse what citizens' rights and entitlements are being availed and be the bridge to secure them their basic rights and entitlements. The Change-makers will assist the Community Organisers by providing handholding support and liaison with the government line departments and PRI members for the rights and entitlements of their own community. Both the cadres will work as a cohesive force for bringing about positive change in the life of PVTG community.



**Success
Stories**

"Queen" of Construction



Anjana Devi has travelled a long distance – from a life of penury to one of self reliance and success.

The Rani Mistri project has changed the lives of many women in Jharkhand. It has not only added to their income, but has also made them confident individuals who do not hesitate to take up work which was once considered to be a man's job. Anjana Devi is one such Rani Mistri.

A resident of Chiyanki village of Medini Nagar block at Palamu district, Anjana became a member of Maa Sarna Ajeevika Mahila Samuh on 14 June 2014. Prior to joining the SHG, her financial condition was poor. Her husband was a daily wage labourer and there were times when he could not find work. The family found it difficult to live on the meagre income. There was not enough money to provide food for the family, and in the event of a family

member falling sick, they had to take loan from the moneylenders who charged exorbitant interest. In short, the family was in dire straits.

Anjana's life started changing after she joined Maa Sarna Ajeevika Mahila Samuh. She took a loan of Rs 15,000 to start a grocery shop. Then she took another loan of Rs 10,000 to buy a refrigerator for her shop so that she could also sell cold drinks. The grocery shop started giving her good returns. The change in the financial condition made her confident and self-reliant. Anjana next took another loan of Rs 10,000 for the admission of her children in a private school. However, there was

some more hardship in store for her when her husband became paralysed. The responsibility of the entire family was now on her. Anjana took another loan of Rs 5,000 to buy goats. By now her total loan from the SHG amounted to Rs 1,30,000. As a Rani Mistri Anjana constructs toilets under the Swachh Bharat Mission. Her expertise has brought her the role of the Master Trainer. Anjana also runs a sanitary mart with the support of her Village Organization to maintain the quality of toilet construction. Today, Anjana Devi has reasons to smile and in her smile is written the story of her journey from a life of hardship to one of success.

Skilling to live a proud life

DDU-GKY Skill Training programme has become the nursery for many a young people like Chandramani Kumari. It is teaching them to live an independent and secure life



Chandramani Kumari from Silam village of Gumla district dropped out of school after Class 8. She could not continue studies as her family of 10 members was extremely poor. The family comprises Chandramani, her parents, her grandmother and her six siblings (2 sisters and 4 brothers). Chandramani's father is a marginal farmer and the family's income of Rs. 60-70 thousand per year was not sufficient to sustain the large family. To add to their woes, Chandramani's

mother and grandmother remain often ill and the income was not enough to cover their medical needs.

But times have changed today and Chandramani is an independent young woman working as a sewing machine operator at Shahi Exports Pvt Ltd, Bengaluru. She earns Rs 9,200 per month. Chandramani's income has almost doubled the family kitty. But more than the fact that she is supporting her family, it is that she has become a source of inspiration for her village, that makes her story unique. Today her family is very proud of her, as her relatives and neighbours are motivated and willing to send their children to skill training centre under DDU-GKY.

Chandramani's life would not have taken this turn without the skills she learnt at DDU-GKY.

"If the training had cost me even a penny then it would have been impossible for me to join the programme. But as the training was free including food and accommodation, I'm thankful to DDU-GKY for changing lives of many needy like

me," says a happy Chandramani.

The credit for her joining the program primarily goes to her mother who is a member of Sakhi Mandal. Chandramani's mother learnt about the skill training being done under DDU-GKY programme, which is implemented by JSLPS, Rural Development Department. Chandramani got in touch with the mobilization team and was excited to join the programme. She had little inkling that it would be a life-changing decision for her. In fact, Chandramani knew nothing about a sewing machine as she had never seen one. It was her will to learn and the support from her family that made her transformation possible.

She gained confidence from the quality training and life experiences she had at I D Tech Solutions Pvt Ltd. After the training, Chandramani convinced her parents, who were a bit apprehensive about sending her to a different city, to let her work in Bengaluru. She went for OJT and later joined Shahi Exports Pvt Ltd at Bengaluru.

Chandramani has become the first and one member from her family who is working outstation. Says a proud Chandramani, "The only reason for my happiness is that now I am able to get my mother's medicine and treatment."

Villagers' Banking : Doorstep banking solution

From a housewife to becoming a Banking Correspondent Sakhi, Kusum Devi has rewritten her destiny.



Kusum Devi, a resident of Chainpur village of Palamu district works as a Banking Correspondent Sakhi. However, her journey from being a housewife to becoming a Banking Correspondent Sakhi was not an easy one.

The journey of Kusum Devi's transformation began with her joining as a member of Bholay Shankar Aajeevika Sakhi Mandal on 22 February 2017. She became an active member of the SHG before becoming a Banking Correspondent Sakhi. Today she serves the entire Chainpur Panchayat in collaboration with the Bank of India.

Before joining the SHG, Kusum never ventured out of her home. But once she became a member of the SHG, her personality underwent a major change – she became an independent and confident woman.

Initially, Kusum received much

resistance from her family, with objections being raised to her going out of the house to attend SHG meetings. But now her family is happy with the work she is doing. Ever since Kusum became an Active Woman of her village, she has been earning enough money to afford her children's education.

On 9 March 2018, her efforts bore fruit and she was selected as a Banking Correspondent Sakhi and started her work in the new role from 22 March 2018.

An intermediate pass-out, Kusum received five days training in account opening, transaction and operating of different devices. She availed a loan (Mudra Loan) of Rs 50,000 from Bank of India with the help of JSLPS. With that money she bought a laptop, printer and other required devices.

Kusum today is providing a host of services to the villagers. Services

like opening of bank account, transactions, insurance, etc., payment to beneficiaries under various government schemes like, MNREGA, Old Age Pension, Scholarships, etc., and door-to-door services to the disabled or elderly, are among the different services Kusum provides to the people.

Kusum receives a commission for the services rendered. She is paid Rs 6 per account opened, 0.30% of the transactions done, Rs 24 per PMSBY, and Re 1 per PMJJBY. In the initial months of her work, she earned Rs 1200-2000. Kusum is confident that she will increase her income in a few months time. But more than the prospects of better income and lifestyle, it is the fact that she is helping a vast spectrum of people access banking services that is making her happy and proud.



Social Media Buzz



Narendra Modi @narendramodi
 anjanikumarsingh, DAY-NRLM (Aajeevika), and 63 others follow
 Prime Minister of India
 India narendramodi.in
 Born on 17 September
 1,940 Following 43.3M Followers

Narendra Modi @narendramodi · 52m
 At 9:30 AM on 12th July, I will interact with those associated with women Self Help Groups across India. It would be wonderful to hear their experiences, especially how they are driving a positive change at the grassroots level. Watch it live on the NM App or on @DDNewsLive.



Bamboo products made by SHG members were showcased to Hon'ble CM on his visit to Deoghar.



Visit of World Bank team members to block Chano. Had interaction with the PG members who are into Fishery Activity.

Raghubar Das @dasraghubar · 33m
 चामा पंचायत में महिला समूह ने निर्धारित समय से पहले ही 562 शौचालय बनाकर देश के लिए मिसाल पेश की है। महिलाओं ने न सिर्फ यहां शौचालयों का निर्माण किया बल्कि ग्रामीणों को शौचालय के इस्तेमाल के लिए जागरुक कर रही हैं। #NewJharkhand

पंचायत में महिलाओं ने 65 दिन में बनाए 562 शौचालय

एन.डी.ए. के जे.पी.ए. के तहत चामा पंचायत में महिला समूह ने निर्धारित समय से पहले ही 562 शौचालय बनाकर देश के लिए मिसाल पेश की है। महिलाओं ने न सिर्फ यहां शौचालयों का निर्माण किया बल्कि ग्रामीणों को शौचालय के इस्तेमाल के लिए जागरुक कर रही हैं।





SHG Members learning video making.



Dissemination of videos on Health & Hygiene at the CBOs.



Mobilization camp under DDU-GKY in Chainpur block of Plamu District



CEO JSLPS visited JOHAR Project area.



Practicing Drip irrigation at Makra Village of Bharno Block in Gumla District.



First installation of Lift irrigation under JOHAR project in Palkot block of Gumla District.

An Initiative of Knowledge Management & Communication Cell

Jharkhand State Livelihood Promotion Society

(Rural Development Department, Government of Jharkhand)

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