Koel Aajeevika Apparel Park: Stitching a bright future

Koel Aajeevika Apparel Park has been established in Chainpur block of Palamu district. It was inaugurated online on 31st of August, 2019 by honourable Chief Minister of Jharkhand Shri Raghubar Das. The apparel park is situated in Chainpur block office campus and has been funded by the district administration of Palamu district. The Apparel Park has become the source of livelihood generation for about 100 women of Sakhi Mandal of Chainpur block. It has the capacity of providing employment to about 250 women. It is governed and maintained by the Producer Group named Koel Aajeevika Silai Utpadak Samuh. The women working in the Apparel Park are members of this PG. The members have collected Rs. 1,000 as share capital and Rs. 100 as membership charge per member to become a part of the PG. The members have received one month of training through Rural Self Employment Training Institute (RSETI), Daltonganj. They have also received training in stitching clothes using automatic sewing machine.

The apparel park is of worth Rs. 3 crore. It contains high quality automatic sewing machines, automatic embroidery machines, cloth cutting machines and irons. The members got their first order in the form of stitching school uniforms for children of government schools of Chainpur block. They have been given an order to stitch 45,000 sets of uniform worth Rs. 94 lakh. Apart from stitching school uniforms, the PG will take up orders from other apparel companies as well.

The apparel park is already providing employment to 100 SHG women and has the capacity for more.

This Apparel Park is providing livelihood to 100 women of Sakhi Mandal who were once homemakers. Addressing the Sakhi Mandal women on the day of inauguration, Chief Minister of Jharkhand, Shri Raghubar Das said, “Financial empowerment of women will lead to the financial empowerment of the state.”

The apparel park is a great initiative that is not only giving employment to a lot of women but has the potential to accommodate many more. Given the modern infrastructure and the PG's futuristic approach, it is bound to emerge as the sustainable source of livelihood for the rural women.
Wife turns family's saviour even after death

Pushpa Bilung of Kachupani, Thetaitangar block of Simdega district died due to medical complications in September 2018. She left behind a family of 5 including her in-laws, husband and a daughter who was just two-and-a-half years old. Remembering Pushpa, her husband, Sujee Bilung says, “Although it's been more than 1 year, we are still not able to come to terms with her sudden death. It has destabilized the entire family. My wife was a great support to the family both in economic and emotional terms. Monetary loss can be gradually compensated but nothing can compensate the loss of a near and dear one.” Although Bilung's family was not very well off, they were able to secure two square meals for every member. Apart from Pushpa's death, the family suffered another big loss when Sujee's passenger auto—the ultimate source of the family's income—was accidentally burnt. Further, whatever savings they had went into the medical expenses and after-death rituals, leaving the family penniless.

Pushpa Bilung’s untimely death had thrown the family in deep financial crisis. It was her life insurance that came to their rescue.

With no source of income, the family descended into a big financial crisis. But it was the deceased Pushpa who came as the saviour for her family. Active Woman of Pushpa’s SHG, Jai Ganesh Sakhi Mandal, Ranthi Devi informed Sujee that his wife is enrolled under Pradhan Mantri Jeevan Jyoti Beema Yojana and as the nominee, he can claim the insurance amount. In fact, most of the members of all the Sakhi Mandals in Kachupani village have been insured with PMJJBY and PMSBY. With the help of Ranthi Devi, PRP and CC of the block, Sujee approached the bank to claim the insurance amount of Rs. 2 lakh in December 2018. After completing all the required formalities, the family got the amount in March 2019.

Out of the insurance money received, Sujee spent Rs. 90,000 to purchase another passenger auto on EMIs and started ferrying passengers. Slowly, he began earning a good income. In addition, he started selling different items like toys, clothes, etc. in the local market. The villagers too proved to be of great help to the family. Sujee says, “Although, it is very tough to run the family without my wife but I am trying my best to properly look after our daughter and make her educated. I have put Rs. 1 lakh of the claimed amount in bank as fixed deposit in our daughter’s name to secure her future.”

Sujee is very grateful to his wife for her foresight which helped the family even after her death. He also thanks the government for coming up with such insurance benefits that can be of great help in such dire situations and provide security to the nominee's family.
Women farmers take up floriculture

Recognizing the benefits of favourable climatic conditions for floriculture in Deoghar, Rural Development Department in collaboration with Horticulture Department selected 20 women farmers from two blocks of Deoghar, namely Mohanpur and Deoghar Sadar, for the cultivation of marigold. A one-day training program for all the selected farmers was organized on 19th August 2018. The objective of the program was livelihood promotion of these farmers associated with Sakh Mandir through flower cultivation. Subject specialist Prof. Parimal Kumar Singh from Krishi Vigyan Kendra (KVK) briefed the participants on every aspect of agricultural technologies used in floriculture. He also gave detailed information about quality seeds, plantation and irrigation methods besides the precautionary steps in order to protect the plants from insects and weeds.

It is expected that the farmers will earn Rs. 2 lakh to Rs. 2.5 lakh from production in one acre of land, which is double of the income that farmers usually get from traditional cropping in the same size of land. As Deoghar is a famous religious centre and has a good market for flowers, farmers are expected to fetch a decent income from this new initiative.

BC Sakhi and Bank Sakhis given 10-days training

A 10-days training program for Business Correspondent (BC) Sakhi and Bank Sakhis was organised by DMMU, Deoghar. It was held at SBI’s Rural Self Employment Training Institute (RSETI) Centre, Rohini, Deoghar from 12th September to 21st September, 2019. A total of 26 BC Sakhis and Bank Sakhis participated in the program. Its objective was to enhance the knowledge base of the participants about banking work and their job responsibilities.

Two trainers mentored the participants on several topics ranging from banking, project report, marketing, achievement motivation to time management. District Public Relation Officer, Mr. Ravi Kumar, DPM JSLPS, Mr. Prakash Ranjan and the Director of SBI RSETI Rohini, Mr. Kulnad Jha marked their presence on the last day of the program. They all addressed the participants and motivated them. Certificate of Participation was also given to the participants.
“Future belongs to those who believe in the beauty of their dreams.” Start-Up Village Entrepreneurship Programme (SVEP) is for those who have conviction in their dreams but need a helping hand to get started. SVEP is helping aspiring rural entrepreneurs fulfil their dreams by supporting them with knowledge and providing financial assistance to start a new enterprise or scale up an existing one.

Pooja Devi, a resident of Masihani village in Chattarpur block of Palamu district is a beneficiary of the SVEP programme. She is a member of Saraswati Aajeevika Swayam Sahayata Samuh. A year back, she opened a photocopy shop. However, the earnings from the shop were not much. To enhance her income, she thought of opening a grocery shop alongside the photocopy store. However, she did not have enough resources to fund her dream. One day she learnt about SVEP through her Sakhi Mandal and it opened the doors for her. Along with a loan of Rs. 49,000 to expand her business, she was also provided assistance in preparing a business plan. 

**SVEP has come as a boon for the rural small entrepreneur who can now dream of starting a venture or scaling up an existing one with its help.**

Today, Pooja Devi successfully runs her photocopy cum grocery shop in her village. Her shop is in the Mandeya hamlet of the village and is the only store of its kind. On any given day, her store is overflowing with customers. Her daily earning from the store is Rs. 500-600.

Sharing her experience, Pooja Devi says, “My husband is involved in agriculture, but it does not provide us a regular income. So, I decided to open this shop. Earlier, I used to sit idle at home after completing the household chores. Now, I sit in the shop and earn money. I am thankful to my Sakhi Mnadal for informing me about SVEP without which my business would not have grown.”

Like Pooja Devi, many other rural entrepreneurs have benefitted from this programme. Their business is flourishing and they are earning well. SVEP is certainly giving wings to the dreams of several rural entrepreneurs.

**Goat distribution under convergence programme**

Through goat distribution, Sakhi Mandal women are encouraged to take up goat farming.

With the aim to enhance rural people’s income through goat farming, a goat distribution programme under Mahila Swalamban Yojana was held from 31st August to 19th September in different blocks of Hazaribagh district. The listed beneficiaries of the year 2017-18 were given 5 goats each in the 7 blocks of the district. Total 1,263 units of goat were distributed of which 186 units of goat were distributed by Chauparan block that is also the highest distribution in the entire district. Other blocks also distributed more than 50 units of goats to the selected beneficiaries.
Empowering rural girls through job-oriented skill development

Eighteen girls from three districts, namely Deoghar, Sahebganj and Godda, completed a three-month course in documentation under DDU-GKY at Aanchal Technovation Private Limited, a well-equipped skill training center in Deoghar. With the completion of the course, these girls have not only attained job-oriented skills but also got enlightened about the importance of education and self-dependence.

The life journey of these girls was marked by trials and tribulations. Being a girl child from a poor family compounded the problems and the girls had to work extra hard to reach this level.

Talking about her struggles, 21 years old Riya of Sahebganj says, “I belong to a village where a girl’s opinion is insignificant. Even for smaller issues like stepping out of the house on an errand, girl/woman needs permission from her parents or husband.” She adds, “My friends got married at an early age as a girl’s marriage is considered a big achievement for parents. However, I always wanted to complete my education and take up a job. I was looking for an opportunity and luckily got selected for the course in documentation. My father is a farmer and my mother is a homemaker. When my mother joined the Sakhi Mandal, she learnt about various government schemes and it was through her that I got to know about DDU-GKY.”

Another candidate, Nisha Kumari (20 years) from Godda, says, “I am now capable of earning money and will contribute to the family income from my salary.” Likewise, Deoghar’s Punam Kumari, aged 20, says, “Back home, there are no opportunities and my family couldn’t afford the fee for any professional course. I had lost all hopes, but DDU-GKY came as a saviour for me.”

Under this scheme, free uniform, books and learning material besides guaranteed job with a minimum salary of Rs. 6,000 per month are provided.

The progress made so far under DDU-GKY program in Deoghar district is given as under: The success stories of these girls reiterate the significant role played by DDU-GKY in helping them realize their dreams. They are now financially independent and are confident of scaling new heights.

<table>
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One day training cum workshop on mushroom cultivation

On 23rd September, DMMU Deoghar organised a one-day Training Programme cum Workshop on mushroom cultivation at Krishi Vigyan Kendra, Sujani, Deoghar. 45 Sakhi Mandal members from two blocks, namely Deoghar and Mohanpur participated in the programme. Its objective was to enhance the knowledge and skills of the participating women farmers through observation, understanding and learning the process of mushroom cultivation.

In the introductory session, the Director of Krishi Vigyan Kendra addressed the participants. It was followed by lab visit where Senior Scientist of KVK, Dr. P K Sannigrahi explained the complete procedure and benefits of mushroom cultivation and the differences between oyster, button and milky mushroom. The participants also visited the soil testing laboratory, mango grafting site and the vermi-compost making site to observe the process. In the end, Prof. Parimal Kumar Singh briefed on the market demand for mushroom in Deoghar.

Participants were pleased to learning this new livelihood activity and hoped that mushroom cultivation would help in increasing their income. As a follow up, a detailed training of 10 days will be organised for these participants in the coming month.

APSs given vaccination and deworming training

People’s participation is an important element for development. Aajeevika Pashu Sakhis (APSs), as community cadre, have increased the participation of village women in livestock affair. After the theoretical training on various livestock related diseases and medication process, selected APS cadre from Daru block of Hazaribagh were given one-day practical training on vaccination and deworming on 24th September by experts from Animal Husbandry Department.

The APSs were trained on giving vaccines to the livestock animals such as goats, duck, chicken, etc. and were taught about deworming routine of each livestock. The training is aimed at enabling them to provide maximum veterinary services in villages in minimum amount.
Ujjwala Didi Sammelan was organized in police line ground, Daltonganj on 31st of August, 2019. The programme was organized for Ujjwala Didis who are responsible for facilitating people of their village to take benefit of Pradhan Mantri Ujjwala Yojana. The chief guest of the programme was honourable Chief Minister of Jharkhand, Shri Raghubar Das. Other guests of honour were Cabinet Minister of Gol, Shri Arjun Munda, Palamu MP, Shri V D Ram and local MLAs.

During the programme, the beneficiaries of other government schemes like Pradhan Mantri Aawas Yojana were given cheques. A cheque worth Rs. 7,70,00,000 rupees was handed over by the CM to the members of Sakhi Mandal as the amount for Cash Credit Linkage of 640 Sakhi Mandals. Another cheque of Rs. 1,91,00,000 was handed to members of Sakhi Mandal as Revolving Fund, Community Investment Fund and One Time Management Cost.

Ujjwala Didis will ensure 100 per cent coverage of Pradhan Mantri Ujjwala Yojana in Jharkhand by reaching out to the left-out people.

In his address, the Chief Minister said, “Palamu is the district with the highest number of beneficiaries of UjjwalaYojna. Jharkhand is the only state that is providing burner along with the gas cylinder under this scheme. The government is also ensuring that the gas cylinder gets refilled twice under the scheme”. He further said that “the second refill of gas cylinders is his gift of Raksha Bandhan to all his sisters. The financial empowerment of women is necessary for the financial empowerment of the state”. He also inaugurated Koel Ajevika Apparel Park, Chainpur online through tablet and said that the women members of Sakhi Mandals will now stitch uniforms for government school children which will ensure livelihood for them.

The Chief Minister said that Jharkhand is one of the fastest growing states of the country. In the coming 2-3 years, Palamu, Garhwa and Latehar won’t be categorized as draught prone area because of various irrigation projects being implemented in the districts. He encouraged women of Sakhi Mandals to establish dairy farms in their villages at 50% subsidy rate. He also talked about inclusive growth irrespective of caste and religion.
Sakhi Mandals: Bridge to social inclusion of women

Sakhi Mandals have become a driving force for the social inclusion of rural women of Jharkhand. By providing opportunity in distant corners of the state, they are helping these women to step out of their homes and join the workforce. The SHG initiative is empowering the women economically through access to varied livelihood opportunities within their geographical territory.

Annapurna Swayam Sahayata Samuh, comprising of 12 members, was formed on 31st July, 2018 in Oriya village of Hazaribag district. It provided the members a great opportunity to step out of the four walls and leave behind a monotonous life that was without any identity and social connection. Coming together in groups, holding regular meetings and holding discussions on important issues were some of the major transformations that occurred in their lives. The members started saving money in weekly meetings and gradually began discussions to take up different livelihood activities for a sustainable income. The members, then, collectively decided to cultivate mushroom after observing its huge demand in the market. They took training in mushroom cultivation and began cultivating it with an investment of Rs. 5,640, i.e., an individual contribution of Rs. 470 by each member.

Sakhi Mandals are not just leading women into income generation through livelihood activities but are also empowering them and ensuring their social status in the community.

A total of 125 kg mushroom was produced. They sold the entire produce in local markets to individuals and groups. The total profit through the yield was to Rs. 17,000. It was a great motivation for all the members. Apart from mushroom cultivation, the members are also packaging mosquito repellent incense sticks and selling it to local sellers. Now, they are planning to start poultry farming.

Engaging in various livelihood activities helped them develop their skills in various areas. The members now feel independent and confident. They have also become aware of government facilities. Had they not joined the Aajeevika Mission and formed Sakhi Mandals, they would have not come this far.

Today, the women are contributing to their family's income and children's education. Financial literacy and stability have brought changes in their social status as well.

Most of the members acceded that being a member of the Sakhi Mandal has helped them improve their economic status and also made them aware of various livelihood activities that can be taken up as a source of income generation. If it were not for the Sakhi Mandals, they would not have had an identity and their life would have been limited within the four walls of their home.
Face of the Month

Empowering women to help others

Birani Tuti, 26 years, is a resident of Surunda village, Murhu block in Khunti district. She along with her parents was leading an ordinary life. Her father who works as a daily wage labourer was the sole earner of their family of six. Birani’s family faced extreme financial crisis.

Though Birani was a graduate, she had no job. She was desperate to do something to contribute towards the family income. The year 2014 brought a ray of hope for her when she joined Koyel Mahila Mandal, Murhu in the month of October. She took a small loan from her Sakhi Mandal and opened a tiny general store in her village. With the steady income from the shop, her family’s condition started improving and she also repaid the loan within one-and-a-half year.

Since 2016, she has helped in opening of 526 bank accounts of different Sakhi Mandals within her block. Moreover, she has assisted 170 and 51 Sakhi Mandals in their first and second CCL linkages respectively. She has also facilitated 250 and 49 applicants of PMSBY and PMJJY respectively.

Recollecting her struggle and transformation, Birani Tuti says, “Thanks to JSLPS, I got the opportunity of working as a Bank Sakhi. I am really happy that my education was not wasted. I have become financially independent and am helping my family. I was able to take care of the educational expenses of my two younger brothers. One of them is now settled and is working as a data entry operator at Arki Mahila Sangh (a BLF in Arki block). In 2016, my monthly earning was Rs. 2,500-3,000, but currently I am able to earn about Rs. 5,000-5,500 per month.”

She is also acting as a Livelihood Micro Credit Plan (LMCP) Master trainer and trains various bookkeepers across the state on how to fill-up the LMCP form. From this work, she earns Rs. 4,500.

Famous as Banking Didi in her community, she is a shining example of women’s empowerment and is a role model for other women.

In 2016, she got a big push in terms of livelihood enhancement. Recognizing her educational qualification, she was elected as Bank Sakhi by Jhariya Mahila Sangh, the block level federation of Murhu and got an offer to work at Murhu Branch of SBI. She grabbed this opportunity and was given several training for the same.

As a Bank Sakhi, she provides support to the Sakhi Mandal members on their banking and other finance related issues.
Discussion & awareness program on VHND and its benefits to New Mothers and Pregnant women has been organized at Katkamsandi CLF of Hazaribagh.
Women of Sakhi Mandal discussed how Nutritious food & practice of Hand Wash will help their child to grow healthy.

#PoshanAbhiyaan

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Social Media Buzz

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@onlineJSLPS · 29 Aug
#Johar_Parichoyana अंतर्गत उत्पादक समूह की महिलाओं को वित्तीय शिक्षा पर प्रशिक्षण दिया गया। प्रत्येक मॉड्यूल में एनिमेटेड वीडियो के माध्यम से प्रशिक्षित किया गया। ये प्रशिक्षित महिलाएं मास्टर ट्रेनर के रूप में अन्य उत्पादक समूहों को प्रशिक्षण देंगी।
@d适用ghubar @MundaNilkanth

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@JSLPS · Sep 13 at 11:58 AM
झारखंड के चतरा जिले में #पोषणअभियान में शामिल #सखीमंडल की महिलाएं...

#NRLM #JSLPS #Positivestories Dept of Rural Development, Jharkhand
MoRD organized the CRP Conclave—a Learning Forum in New Delhi.

PMSYM and PMJAY camp organized in Hunterganj and Simariya blocks of Chatra district.

Under MKSP, Disease Free Laying (DFL) production started in Khuntpani block, West Singhbhum.

A State-level event “Sewa se Samridhi ki Ore” organized in Kutchehry Ground, Khunti.

Honourable Governor, Smt. Draupadi Murmu launched the website of Phulo-Jhano Gram Sangathan in Godda.

Honourable judges of Jharkhand High Court visited the stalls of Sakhi Mandal members during the Rashtriya Lok Adalat in Ranchi.

An Initiative of Knowledge Management & Communication Cell

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