



Aajeevika

JHARKHAND



Inside Story :

Training provided on basics of journalism and photography

Making a mark at National Saras Fair in Gujarat

“The idea of joining Sakhi Mandal changed my life” - Beronica

Celebrating 1000 days of success

Sakhi Mandal - making development a ground reality



New Frontier of Livelihood For Women SHG members

SHG members win hearts with Jharkhand cuisine in Kerala, bring laurels to the state.

Madua Pitha, Duska, Sarli Soup, Sattu Roti and other Jharkhandi delicacies won the hearts of food aficionados at the National Food Festival “Saras Mela – India Food Court” organized by Kudumbshree at Mallapuram, Kerala from August 25 to September, 2017.

About 6 women entrepreneurs from Gumla, Ranchi and East-Singbhum districts of Jharkhand, who were trained by the Micro Enterprise Consultants of Jharkhand State Livelihood Promotion Society and are in the catering business, participated in the food festival.

Catering as a microenterprise has

evolved into a promising alternative livelihood in Jharkhand. Many SHG groups are actively engaged in preparing and serving food during training and exposure visits in the villages, clusters, blocks and at district levels.

Before the commencement of the food festival, the community cadres were given two days' training on health, hygiene, work division, market management, customer dealing management and product selection.

During the 10-day festival, the didis from Jharkhand earned a handsome profit of Rs 1,20,000, which translated into an earning of Rs.12,000 for each of them.

Sharing her experience, Anshu Devi said, “I am feeling very confident. I had never imagined that I will be going

to Kerala. With the support of JSLPS, we made our catering group and were able to earn good profit during this event.”

Manki Beda, another member of Jharkhand Mahila Samuh, said, “People liked dushka and pitha very much and also chappati with methi saag pakoda was in great demand.”

Besides Jharkhand, seven other states including Chhattisgarh, Bihar, Rajasthan, Maharashtra, Karnataka, Lakshadweep, Tripura participated in the food festival. For the participants it was not just a great learning experience but also a matter of pride as they brought fame to the state with their culinary skills.

The success has made a strong case for more active participation in such events in the future.



Training provided on basics of journalism and photography

The Knowledge Management and Communication (KMC) cell of the JSLPS organized a two-day residential refresher training course for Barefoot Journalists (BJs) on photography and documentation.

The objective of the training, held on September 13 and 14, 2017 at Raj Residency in Ranchi, was to give the participants a brief on taking quality photographs and to enhance their writing skills.

This would eventually help them with writing stories for publication in Panchayatnama, an edition of Prabhat Khabhar and in Aajeevika Samvad, a quarterly publication of the JSLPS.

On Day 1, the participants were imparted training on the basics of news writing by Dr. Anupama Singh. The BJs were given tips on how to identify news and stories, to capture the essence of stories with relevant and factual information. During the session, the participants were also made to write stories on their locality based on the knowledge and understanding gained during the training.

The second session on Day 1 dealt with the basics of photography. The participants learnt about various shots and the 5Cs of photography, i.e., composition, camera angle, continuity, close-ups and creativity.

After the theory session, the participants underwent practical training and took several photos. These were evaluated later by the trainer Mr. Chotu Singh.

On Day 2, the first training session was taken by Mr. Kumar Vikash, Programme Manager, KMC. The participants were given valuable tips on story writing for newspaper and newsletters. They were told to focus on stories derived from their community-based organizations. Mr. Vikash shared his experiences to help participants develop news sense for identifying relevant stories. He also answered queries put forward by the participants.

This was followed by a session during which Ms. Jyoti Rani and Mr. Hemraj from the KMC discussed the operational issues with the BJs. The participants were educated about the procedure of sharing stories and photos and were also oriented in the use of whatsapp.

In the second half of the training session, Mr. Sanjay Mishra from Panchayatnama took the session on information sharing and reporting. About 20 BJs from 7 districts – Ranchi, Simdega, Giridih, Latehar, Palamau, Dumka and Godda – participated in the training.



Making a mark at National Saras Fair in Gujarat

Sakhi Mandal members showcase their products get appreciated and make a good sale too!



The community cadres of Jharkhand State Livelihood Promotion Society (JSLPS) got the wonderful opportunity to showcase their talent and also gain valuable learning experience during the National Saras Fair organized by the Gujarat State Rural Livelihood Mission (GSRLM) at Vastrapur, Ahmedabad from September 15 to 26, 2017.

Sakhi Mandal members from across the country participated in the fair with their best and unique products.

The community cadres of Jharkhand State Livelihood

Promotion Society (JSLPS) also made their mark at the fair. At the inaugural function, the state community cadres took to the stage to welcome the guests. Amolina Saras from Lohardaga district of Jharkhand presented her success journey with the JSLPS.

About 200 stalls were set up at the fair offering variety of products which included chili powder, banana chips of Kerala, dresses, paintings, saris and many other handicrafts. Attractive, pocket friendly, indigenous and undiscovered items from every corner of India were on display at the fair.

Tribal jewellery of Jharkhand, decorative items and handmade mats were offered by the Sakhi Mandal members of Ranchi and Lohardaga districts of Jharkhand. These products were widely appreciated and helped the Sakhi Mandal members earn good profit.

Anupa Kuzur of Sarna Maa Sakhi Mandal from Namkum block of Ranchi district in Jharkhand, sharing her experience said, "Through the Saras Mela we got an opportunity to attract new customers and in a short span of time, we churned out more earning as compared to normal days of selling." Events like these salute the work and courage of Indian rural women and provide a valuable platform for making India poverty free.

"The idea of joining Sakhi Mandal changed my life" - Beronica



When survival is at stake, choice of profession is a privilege which we don't have. Steeped in poverty, we are forced to take up anything for a respectful living. Beronica Bage of village- Reshia (Kolebira) in Jharkhand's Simdega district bears testimony to

this harsh reality of life. Born in a very poor family, Beronica took to selling local liquor for a living, a profession she may not have opted for if she had the privilege of choice. But when poverty and helplessness guide your life decisions, choices take a backseat. For almost 12 years, all went well and she earned enough to make ends meet. But then came a hurdle, which forced her to pause and think. Faced with some health issues, she was admitted to a hospital. Doctors said that continuous contact with local liquor had made her ill and suggested that she keep away from it. But this was easier said than done considering that it was her only source of income. The decision between health and sustenance was a tough one to make. Being uneducated, she had little choice. It was under this dilemma that she got to know about Sakhi Mandals and came in contact with CRP Didi. The Didi motivated and guided her about alternative means to earning livelihood. After joining Jyoti Sakhi Mandal in June 2015, she learnt most important lessons of life. "The first learning was that saving is the only help for the future, and

the second was that education is the most important asset of life," Beronica says. After joining Sakhi Mandal formed by the JSLPS, she took small loans and initiated herself into the business of farming. She bought good quality seeds and some equipment for farming. This helped her increase her income and also gave her the strength to fight against poverty. But the biggest change that took place in her life was overcoming the health issue. Having successfully changed the course of her life, Beronica now decided to build her future. She decided to take bigger loan and invest in some productive business. She sought a loan of Rs 20,000 in the meeting of Sakhi Mandal to start the business of piggery. The loan was approved as her idea was appreciated by the women of Sakhi Mandal. Beronica purchased a total of 10 pigs and utilized the rest of the amount on their upkeep. She recently sold 3 pigs for Rs 16,000 to Rs 18,000 each, which helped her earn good profit. Today, Beronica is not just independent and successful but also a determined woman. She now sends her children to English medium school for quality education. She has plans to take more loan and get into the business of rearing goats.

Beronica is aware of her social responsibilities also. She was a victim of alcohol and had suffered a lot. So, today she has made it a mission to make people aware of this evil and motivate them to stop consuming alcohol.

"As the idea of joining Sakhi Mandal changed my life, I want to contribute a little in changing others' life too," says Beronica.

Celebrating 1000 days of success



Sakhi Mandals make their presence felt at the grand event in Chaibasa.

A gala programme was organized on September 20, 2017 at Gandhi Maidan in Chaibasa of West Singhbhum district to mark the successful completion of 1000 days of the current government.

Nearly 500 members of Sakhi Mandals made their presence felt during the programme in the presence of chief guest Dr. Neera Yadav and Singhbhum MLA Mr. Lakshman Giluva.

Different government departments had put up their stalls to showcase their work. But it was the stall of West Singhbhum District Mission Management Unit of the Jharkhand State Livelihood Promotion Society that was the main attraction for the visitors.

Mandakani (Bank Correspondent), a Sakhi Mandal Member of Jikpani Block, provided the facility of withdrawal and deposit of money to the visitors through her POS machine. Interested visitors were even able to open a new bank account on the spot with the help of Tulsawati (Micro ATM agent), a Sakhi Madal member of Jaganathpur block.

At another stall Ajeevika Krishak Mitra (AKM) Didis and Ajeevika Pashu Sakhi (APS) Didis were giving valuable information on organic farming, fertilizers, and poultry, like Azola pit, SRI cultivation, deworming and vaccination.

On this special day, the Beej Mahila Ajeevika Gram Sangathan of Khoontpani block received Rs 5 Lakh as subsidy and farm equipment from the soil conservation department. A cheque worth Rs 21,28,30,000 of Bank credit linkage was also given to 3884 Sakhi Mandals of West Singhbhum.

Progress of West Singhbhum district from April, 2014 to August 2017 under NRLM made by Jharkhand State Livelihood Promotion Society :

Sl. No.	Particulars	Achievement
1.	No. of Intensive Blocks under operation	17
2.	No. of Village covered	630
3.	No. of SHGs formed	8058
4.	No. of SHGs opened saving bank account	5680
5.	No. of Village Organisation formed (VO)	584
6.	No. of Cluster Level Federation formed (CLF)	27
7.	No. of SHGs provided Revolving fund (RF)	3950
8.	Amount of Revolving Fund in Lakh	592.5
9.	No. of SHGs provided Community Investment fund (CIF)	3631
10.	Amount of CIF in Lakh	2122.13
11.	No. of SHGs linked with Bank	2595
12.	Amount of Credit Linkage in Lakh	1608.5
13.	No. of HH covered in system Rice Intensification (sree Vidhi Kheti) process	1400
14.	No. of HH covered in Goat Activity	590
15.	No. of farmers doing Lac Cultivation	7000
16.	140 villages covered in Witch hunting process and cases identified	183
17.	No. of IHHL constructed by SHGs & VOs under SBM-G	2700
18.	Sakhi Mandal Catering units opened at Blocks (Khutpani, Goilkeri, Manoharpur, Hatgamhariya, Manjhari, Tantnagar)	6
19.	No. of Elderly SHGs formed	349

Sakhi Mandal - making development a ground reality



The face of rural Jharkhand is changing today. With the advent of Aajeevika Sakhi Mandals in the rural areas of Jharkhand, women are becoming bold, self-confident and independent. Women who lived in penury, were dependent on others are now becoming the masters of their own destiny.

Exposure to Aajeevika Sakhi Mandals is turning many of these women into successful entrepreneurs, helping them play a key role in transforming the rural economy

Aajeevika Sakhi Mandal is a small economically homogeneous affinity group of rural poor women who come together voluntarily to save small amounts regularly. This saving is deposited in a common fund to meet the emergency needs of the members and to provide collateral free loans as and when decided by the group.

They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. Sakhi Mandals enhance the equality status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. It has given opportunities to these rural women to take loans with a minimal rate of interest for fulfilling all their urgent short-term and long-term needs.

These Sakhi Mandals are making women economically independent and emancipating their voice in all the spheres including the field of economy. Women entrepreneur, in a larger sense, is a woman who accepts challenging roles to not just meet her personal needs but also become economically self-sufficient. A woman faces numerous problems and challenges in this journey. These problems may be social, economical or even entrepreneurial. But she overcomes all of them and eventually becomes a shining example not just for the family but also for the society. Jharkhand State Livelihood Promotion Society is working towards building the capacity of the members

of Sakhi Mandals be helping them start their own small-scale business and improve their economic condition. These members take small and big loans, depending on their needs, to start their own business. The loan which is less than Rs.5,000 is termed as small loan while the loan above that amount is termed as big loan.

Microcredit is the extension of very small loans (microloans) to poor borrowers who lack collateral, steady employment and a verifiable credit history. It is designed to spur entrepreneurship, increase incomes, alleviate poverty and often also to empower women. Loans are given to individuals, but an entire group is responsible for the repayment. Hence, the borrower who does not fulfill her commitment to repay back will lose her social capital.

The concept of Sakhi Mandal is a good mechanism for easy availability of microcredit to rural women who want to uplift their social and economic status. Their involvement in family decisions is enhanced. Microcredit facility enables women to own tools and means of production to upgrade their skills and improve their business. After encouraging habit of savings among women, group loans for specific economic purposes are provided.





Koliebera block of Simdega district in Jharkhand State is perhaps the best example to show the wonderful utilization of small loans. Here, the members of Aajeevika Sakhi Mandal have taken maximum number of loans for starting small scale businesses in their area. Most of them use this money at first, for domestic needs, to support their families. Aided by microcredit, women are now using the money for running canteens, catering units, cooking for schools, tailoring, small businesses, opening grocery shop etc.

The members of the Sakhi Mandals are taking loans for changing their lives in every aspect. The major utilization can be seen for starting up small scale businesses which include petty business.

One such story is of Anastasya Bagi from Koliebera block, Simdega District. There was a time when arranging two squares of meal for her family was very difficult. But her hard work and determination helped her to change the situation. She took a loan of Rs.10,000 from her Sakhi Mandal. This money she invested in starting up a petty business. Her idea was to buy bangles from wholesalers and sell it in the local haat of her village. She earns Rs1,000 by selling bangles in the haat which takes place twice a week. This business started by Anastasya in her own village has

helped her to improve her economic condition. She now has money to educate her children in a private school and secure their future. Anastasya says, "Aajeevika Sakhi Mandal is helping poor woman like us in a big way. Now, I am not dependent on anyone. My Sakhi Mandal fulfills all my small as well as big needs at the time of emergency." Meet Celina Bayle of Koliebera block in Simdega District. She is another example in her village who took loan from her Sakhi Mandal for setting up a small scale business. Celina is a member of Jyoti Aajeevika Sakhi Mandal. She took a loan of Rs 10,000 from her Sakhi Mandal which she used for opening a grocery shop. She even put up a stall in the weekly haat. Here she sells the grocery item available in her shop. In this manner, she gets a wide market to sell the products of her shop. Now she saves Rs 3,000 to Rs 5,000 per month from her shop. Celina says, "Life was very difficult before becoming a member of Aajeevika Sakhi Mandal. But now things have changed. JSLPS helped me in starting up my own business. This gave me an identity in my village and now I am also involved in making decisions in my family." Celina has become not just self-independent but she is now a lot more confident. She fought all odds to become an entrepreneur for tomorrow.

Another success story is of the

members of Jyoti Aajeevika Mahila Samuh of Koleibera block in Simdega district. The women of this group proved true the old adage 'United we stand'. The 15 members of this group joined hands to set up their business of tent house. The group received a sum of Rs 75,000 as Community Investment Fund (CIF) which they used for starting their business. From the money, they purchased 120 pieces of chairs, 4 big utensils for cooking as well small utensils for serving food. Amrensia Barla, one of the members of the group, says "The main strength of this group is unity. We decided to start a business using the amount received in the group. Each and every member of the group showed their concern and we successfully started this business in the year 2015. Last year we had an income of Rs 27,000. Now, we are planning to expand our business and reach out to many others."

These are some of the several inspiring success stories which show how Aajeevika Sakhi Mandal is helping the rural women stand on their own feet and carve a niche for themselves. The programme is proving to be the best source for starting income generation activities among the rural poor woman. As a part of Aajeevika Sakhi Mandals, the rural women are living their dream of becoming entrepreneurs of tomorrow.





JSLPS Signs MoU with IFFCo for mobile based advisory services.



Training of Job Resource Persons



CEO JSLPS distributed credit linkage cheque to the member of Sakhi Mandal at Khunti.



Inauguration of Didi Cafe at Khuntpani block of West-Singbhum district.



Dustbins made by the members of Sakhi Mandal, Arakeram village, Ormanjhi block, Ranchi



Meeting of ESHG at Palandu village of Namkum block

An Initiative of Knowledge Management & Communication Cell

Editor - Kumar Vikash

Jharkhand State Livelihood Promotion Society

(Rural Development Department, Government of Jharkhand)

3rd Floor, Shanti Deep Tower, Radium Road, Ranchi – 834001

☎ : 0651-2360053/2360391 ✉ jslps.ranchi@gmail.com 🌐 www.jslps.org 📘 facebook.com/onlineJSLPS

Compilation - Jyoti Rani



National Rural Livelihoods Mission