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JHARKHAND



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Amrita Devi – story of a Banker Didi

Financial inclusion is seen as one of the means as overall economic development of a country. The growth of the rural retail banking industry fosters financial inclusion by providing financial products and services to people in the farthest reaches of the country. In Jharkhand, even now the rural areas lack access to basic financial services. The issue of rural retail banking is extremely topical. A number of innovations and experiments have been initiated to bridge the gap between the rural population and the formal retail banking system.

One such innovation is the Business Correspondent Sakhi (BCS), where an individual interface between the rural poor and banks and are leveraged to provide support services under well-defined terms and conditions by way of contractual

arrangements. They provide basic support services such as customer identification, collection of information/applications, credit appraisal, marketing, account opening, cash withdrawal, deposit, transfer, doing Aadhaar seeding, distributing pension to the elderly, people with disability, scholarships to school children, wage payment under MGNREGA, fund withdrawal under Pradhanmantri Awas Yojana and activates Rupay debit card.

Jharkhand State Livelihood Promotion Society (JSLPS) has also adopted BCS model for strengthening the financial stability of Sakhi Mandal members and rural Jharkhand. Sakhi Mandal members who are working as book-keepers are selected to be the BCS and are given duly training on it.

One such BCS is Amrita Devi, who

hails from Badajiyatu village of Ghaghara block in Gumla district.

Amrita became the member of Jai Sarna Sakhi Mandal in the year 2016 and after becoming its member; she took loan of Rs. 8,000 for meeting her household expenditure and also for investing in agricultural activities.

Sharing her experience, Amrita said, "due to Sakhi Mandal, I feel secure, now, I don't have to look to others for assistance. In case of emergency, I know, my Sakhi Mandal is there for me."

In March 2017, Amrita was selected to work as a BCS. She got trained in it from JSLPS both at State as well as at Block level. Amrita commenced rendering BCS services to her community people and others who reside to nearby her village. As there is only one bank in her locality i.e. Jharkhand Gramin Bank, so banking needs of many people remained unfulfilled. This gap was fulfilled by Amrita. Simultaneously, Amrita was also doing the transactions of the Sakhi Mandals.

Gradually, Amrita established herself as a BCS and on an average she did the monthly transactions of Rs. 19 to 20 lakhs. With the commission earned on every transaction and the honorarium received from JSLPS, Amrita managed to earn Rs. 14 to 15,000 per month.

Amrita enlarged her work area with the support of her husband and opened a shop in the main market of Ghaghara, where, she started doing

photocopy and developing photographs. Charging Rs.2 for photocopying a page, Amrita told that in a day on an average, she did around 200 to 250 photocopy and thus, from shop also she with her husband earn around Rs. 20 to 25,000 per month.

Though, Amrita works for 24x7 but her services in lieu of financial charges starts from 10 a.m. in the morning and ends at 7 p.m. in the evening. On asking how she manage to balance her work and home life, Amrita told, her day starts from 3 in the morning and she also took her two years old son with along with her on work, telling that, he is my responsibility and I cannot afford to leave him on anybody else. However, Amrita, is very happy of her present status and told, that, "the love that, I received from the community is a

matter of honor for me. If someday, I go to somewhere, then people in my locality wait for me and also start searching for me, for getting their work done. I want to move ahead, serve my people and also earn well for the secure future of my son."

Usha Kumari, who came to Amrita for withdrawing money said, "Here work gets easily done in less amount of time and also, I am not afraid to come here, as here is minimal paper work."

Minaxi Kumari, who is a student, shared that she has never went to a bank because bank in the form of Amrita had come to her. Minaxi opened her saving bank account with Amrita and also got her passbook form her.

Urmila Devi, another customer of Amrita shared, "I was frightened to go to banks and even in the cases of

emergency, I did not have the courage to go there. This problem has been resolved now, as at any time, I can come to Amrita for banking related services."

Amrita has marked her name as Banker didi. With the support of her faithful customers, she is earning well and has also been honored from Honorable Prime-Minister of India, Shri Narendra Modi at Delhi. At the age of 23, this is only a beginning for her, as, many more achievements are waiting for her.



Jharkhand women - the Torchbearers of Swachh Abhiyan

Sushila Devi is on a noble mission to build toilets in her community



"Educate a man and you educate an individual. Educate a woman and you educate a family."

This old adage by A Cripps is the guiding principle of development in Jharkhand where women have become the agents of change in society. The women, organised under Self-Help Groups, are leading the socio-economic transformation in the villages of the state like never before. It is the resolve of these women that has given a major boost to several ambitious programmes of the government, including that of toilet construction.

Sushila Devi, a member of Puja Mahilla Samuh, was born and brought up in a family where there was a toilet. However, when she got married a few years back and came to village Rarha, she found that there was no toilet

at the home of her in-laws. Sushila faced a lot of difficulties and desperately desired for a toilet at home. She had a two-year-old daughter and the very thought of what the girl would have to face in the absence of toilet at home worried her no end.

When the work of toilet construction under SBM-G was given to SHGs; Sushila decided that she will put in her best effort for the construction of not only her toilet but also the toilets for the community as a whole.

She along with other SHG members started mobilizing maximum number of HHs for toilet construction and moved long distances carrying her two-year-old daughter. Though village Rarha is surrounded by forest and rivers and has 31 hamlets, network connection is often inaccessible. It was difficult for Sushila to travel every day from one hamlet to another for the work of toilet construction. Therefore, she decided to take a loan and she bought a scooty so that she could monitor the progress and also attend the review meetings of SBM scheduled from time to time.

Sushila got active support from her husband Mantu Mahto, who provided shuttering materials and transported it to places that were often not easily accessible thereby facilitating fast construction of toilets. Sushila and her husband are committed to making the village ODF very soon and are making a remarkable contribution to the progress of SBM-G despite all the odds.

JSLPS participates in Best Practice Workshop



The Union Rural Development Ministry organized a two-day Best Practice Workshop on February 19 and 20, 2018 at New Delhi under the Deen Dayal Antyodaya Yojana. The Jharkhand State Livelihood Promotion Society (JSLPS) presented its 6 best practices at the workshop.

The first presentation was made by the Livelihood domain of the JSLPS, during which two best practices Livelihoods Resource Centre/Goat Resource Centre and Sustainable Common Facilitation Centre were showcased. Both the activities are being undertaken to provide sustainable livelihood opportunities to the villagers.

Jharkhand's third presentation was on better banking facilities. The banking needs of rural Jharkhand are being met through the Business Correspondent Sakhi (BCS) Model. The BCS are reducing the gap between the banks and the rural populace of Jharkhand. They bring the banks to the doorsteps of the people and facilitate banking transactions through their POS machines. The BCS render basic services like customer identification, collection of information / applications, credit appraisal, marketing, account opening, cash withdrawal, deposit, transfer, doing Aadhaar seeding, distributing

pension to the elderly, people with disability, scholarships to school children, wage payment under MGNREGA, fund withdrawal under Pradhanmantri Awas Yojana and activates Rupay debit card.

The fourth presentation was on the Swachh Bharat Mission, the most ambitious project of honorable Prime Minister of India Shri Narendra Modi. Under the programme, the Sakhi Mandal members have taken the lead in construction of toilets and in making their villages open defecation free.

The rural areas of Jharkhand are prone to incidents of witch-hunting, where often single women are targeted for property and other things and are branded as witches. JSLPS has taken the initiative to create awareness against witch-hunting to end this deep-rooted problem. A presentation was made to showcase the various measures which have undertaken by the JSLPS to eliminate the evil practice of witch-hunting from Jharkhand. and the positive results that these measures have yielded.

The last presentation of the JSLPS was on Community Journalists, a theme which won most appreciation during the

workshop. The members of Sakhi Mandal are being trained in effective writing, communication and photography. The trained Community Journalists write for Panchayatnama, a fortnightly news-paper of Prabhat Khabhar and also for the internal publications of the JSLPS. They have successfully brought to fore the positive stories from the remotest areas of Jharkhand. Ruby Khatun, a Community Journalist narrated her success story. Her name which remained confined to the four walls of her home, has today become an identity not just for her but also for her family.

The Union Rural Development Ministry appreciated the concept of Community Journalist and it found mention by Union minister Shri Narendra Singh Tomar on the ministry's Facebook Page.

Secretary of Rural Development Department Shri Amarjit Sinha was the chief guest at the workshop. Joint Secretary Shri Atal Dullu graced the event and representatives from various states participated in the workshop.

Shri Paritosh Upadhyaya, CEO, JSLPS, appreciated the selection for Community Journalist programme for best practice workshop. The role of rural women in Swachh Bharat Mission was also appreciated, under which women groups constructed about one lakh toilets. The CEO also expressed happiness that the work of other Best Practices of JSLPS also got due appreciation.



Marriage of 45 Live-in-Couples of rural Jharkhand solemnized



Chief Minister blesses couples, announces cash gift and access to state programs; sends out positive message

The Jharkhand State Livelihood Promotion Society and NGO NIMITA joined hands to organize a mass marriage ceremony for 45 live-in couples on February 24, 2018 at JAP Ground in Doranda, Ranchi.

Young couples living together without formal marriage is a deep-rooted socio-economic-religious problem in the villages of Jharkhand and has an adverse impact on their lives and livelihood.

Couples fall in love and start staying together without getting married not because they do not want to marry, but due to their poor economic condition that makes a formal ceremony beyond their means. While family members accept such couples, the villagers and the community refuse to give them social recognition in the absence of a formal or traditional marriage ceremony.

This leads to several adverse socio-economic implications for the couple, especially the girl. She suffers a lot in terms of property rights and many other privileges offered to married couples in the state. Family does not get the benefit of many government schemes. At times, their children are debarred from religious/social customs. The locals call them Dhukni (staying unauthorized in local language).

It was in the year 2015-16 that Dr Nikita Singh, secretary of NGO NIMITA, became aware of this social malaise while working in Khunti

district. She discussed the issue with the village head (Munda), the tribal priest (Pahans), the Pastors and several other elders of the villages.

As per the suggestions of all, she organized a mass marriage ceremony for 21 live-in couples in the year 2016 in Khunti district. Encouraged by the success of the event and the acceptance of the couples by the locals, she decided to help more such couples. In 2017, Dr Nikita Singh got in touch with team members of the JSLPS, government officials, CSR and NGO personnel and other stakeholders to organize more such ceremonies.

These efforts led to the event in Ranchi that was graced by Honourable Chief Minister of Jharkhand, Shri Raghubar Das. The chief minister blessed the couples after the wedding ceremony and also announced a cash gift of Rs 11,000 for every couple. The chief minister also announced Rs 21,000 for

Phulchand Munda, the tribal village head whose efforts contributed in a big way to make the mass marriage ceremony possible. In a significant announcement, Shri Raghubar Das assured the couples that they will get the benefits of the Mukhya Mantri Kanyadan Yojana and other such government schemes. He also promised that the state government will extend all possible support to the couples in future.

To ensure that the positive message from the event spreads out to the other parts of the state, JSLPS invited women SHG/VO/CLF leaders from Khunti, Ranchi, Gumla and Lohardaga districts to the event and sensitized them to address similar issues in their areas.

The JSLPS resolved to continue with the work in Jharkhand in association with NIMITA, community institutions (VO / CLF / BLFs) and all other stakeholders.



Journey from A Home-Maker to An Entrepreneur How Jaanki pursued her dream to own a beauty parlor



Once a homemaker ... now a successful entrepreneur ...
and owner of Aleesha Beauty Parlour ...

This sums up the story of 26-year-old Jaanki Purti, a resident of Kendulota village of Khuntpani Block of West Singhbhum.

Jaanki's life was full of challenges and difficulties in 2010. She was a homemaker, who, along with her husband, engaged in agricultural activities for a living. However, with the meager earnings they could barely make ends meet. The Rs 100 that she got monthly from her father-in-law was helpful but not enough to alleviate their sufferings.

In 2013, her life took a new turn when she joined the Nootan Uprum Mahila Samiti Sakhi Mandal. Janaki was part of a Self-help group even before 2013, but the association was of little help. "Before 2013, I was part of a Self Help Group run by JTDS (Jharkhand Tribal Development Society), but I never felt the push to do something on my own because our group saving was not enough to help us start our own business," Janaki said, adding, "When our group came in the fold of NRLM and Jharkhand State Livelihood Promotion Society, I felt a major difference. It taught me how to take the first step."

She took the first step towards

realizing her dream of Aleesha Beauty Parlour by taking a loan of Rs 6,000 from the Sakhi Mandal and enrolling herself in beautician and stitching training course.

She started providing services to the villagers while still pursuing the course so that she could earn some money to pay back the loan on time and become eligible for more.

After completing her course, she took a loan of Rs 30,000 for her dream project - Aleesha Beauty Parlour - from the CIF (Community Investment

Fund) of Sakhi Mandal. Today, she earns Rs 7,000-8,000 per month from her venture.

She is the only bread earner for her family of 4, including her in-laws, husband and a seven-year-old daughter.

Janki is a very strong woman. She is in the 7th month of her pregnancy and yet she is working because she doesn't want to lose her customers.

To attract more customers and increase her business, Janki has increased the range of services she offers at her beauty parlour. Besides beauty treatment, she also stitches clothes and sells cosmetic products. "Earlier we had to go to Chaibasa for these services. This used to be very costly affair because we also had to incur the transportation costs," says Manmati one of the regular customers at Aleesha Beauty Parlour.

Janki has till now taken a total loan of Rs 50,000 for her dream project. She has returned the principal amount with the interest on time. Her plans for the future are well defined. "I want to expand my shop and give it a new look. I also want to go for an expert beautician course so that I can help new brides for their big day," she says. Given her resolve and dedication, these goals certainly won't be far away.



Campaign to fight Child Trafficking in Jharkhand



Jharkhand has unfortunately been a happy hunting ground for human traffickers with innocent children often becoming the target of this vicious illegal trade.

The worst affected districts include Garwah, Sahibganj, Dumka, Pakur, Ranchi, Palamu, Hazaribagh, Dhanbaad, Bokaro, Giridih, Kodarma and Lohardaga including West Singhbhum.

To address this problem among the community of Chakradharpur, DMMU West Singhbhum, the Jharkhand State Livelihood Promotion Society started an Anti-Child Trafficking Campaign from February 22, 2018.

Street plays were organized as an entry-point activity to sensitize the tribal community of identified panchayat of Chakradharpur block on the issue of trafficking.

The objectives of the campaign were:

- 1) To identify children in need of care and protection (CNCP)
- 2) To disseminate toll free numbers of responsible stakeholders (especially the child helpline number 1098)
- 3) To develop mechanism for tracking CNCP.

It was shown with the help of street play how poor villagers, in desperate desire for some money, send their children with strangers to the Metros without ensuring necessary safeguards for their safety.

The play not just created awareness but also provided solutions by way of educating the villagers in terms of keeping proper records before sending their children out. The villagers were also sensitized about using the child helpline number (1098). During the awareness campaign several cases of trafficking came into light. Parents did not reveal them because of lack of knowledge.

School children, Angan wadi workers (AWW), teachers, Sakhi Mandal members and ERs played the role of catalyst during the campaign.

News Brief



Swachhta Samvad at Simdega

Secretary MDWS, Government of India, Chief Secretary, Jharkhand, Secretary DWSD, Jharkhand and Mission Director visited Simdega to participate in Swachhta Samvad at Ambapani, one of the remotest villages in the district.

The senior dignitaries interacted with the community and had a look at the colorful toilets constructed by them under the vibrant leadership of DC, Simdega with technical support from UNICEF, Jharkhand. The senior officers appreciated the efforts of the Simdega district administration, Sakhi Mandal members and the JSLPS team for creating "genuine Jan Andolan, or sanitation movement" in the geographically isolated district.



CM Visit at Netarhaat

On February 8, 2018, Shri Raghubar Das, Chief-Minister of Jharkhand, visited the Magrolia sunset point of Netarhaat. He announced that the government is working on a mega project to make Netarhaat an international tourist spot.

He visited the stalls put by the Sakhi Mandal members of JSLPS. The stalls showcased wooden-crafts and other handicrafts. The chief minister appreciated the work of the locals and sought their support to make Netarhaat a tourist place of international repute.

Training of Banking Correspondent Sakhi

A two-day training camp of BCS was organized on February 09 and 10, 2018 at Bokaro district office. Shri DDC Tiwari distributed micro ATM to 9 Sakhi Mandal members of Petwaar and Chandankiyari blocks and said that they will help in bridging the gap between the rural Jharkhand and the banks.



Aajeevika Krishak Mitra on Exposure visit at Bharno, Gumla



SHG members at Ramgarh learning to use Farm products



Raising awareness on Swachhta by SHG Members at Bokaro



Exploring Livelihood opportunities; Learning Woodcraft

Glimpses of Media Coverage



An Initiative of Knowledge Management & Communication Cell

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