



**Shri Hemant Soren**  
Hon'ble Chief Minister  
Jharkhand



**Smt. Deepika Pandey Singh**  
Hon'ble Minister  
Rural Development Department  
Jharkhand

# Aajeevika

## Jharkhand

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## Message

**W**omen in rural Jharkhand are moving ahead with strength and determination. With support from the state government, they are gaining new skills, starting small businesses, and building better lives for their families.

Through various livelihood activities, women are now earning their own income, becoming confident decision-makers, and contributing to the growth of their villages. These efforts are creating positive change not only in their homes but also in the rural economy.

With the continuous support of the Rural Development Department and Jharkhand State Livelihood Promotion Society, women are receiving free training, proper guidance, and access to markets. This helps them turn their ideas into successful enterprises.

This E-Bulletin contains the stories of statewide programs, activities, and success stories of women who are building a strong and self-reliant future. We hope it inspires many more to take the next step towards empowerment and success.

We wish all women the very best as they continue to create new stories of progress and pride for Jharkhand.

(Deepika Pandey Singh)



**Shri K. Srinivasan**

Secretary,  
Rural Development Department  
Government of Jharkhand



## Message

The Rural Development Department of Jharkhand is committed to ensuring steady and sustainable growth in the state's rural areas. Our aim is not only to improve infrastructure and basic facilities but also to bring overall improvement in the quality of life for rural communities. Special focus is given to skill development, livelihood promotion, and social inclusion.

Through the Jharkhand State Livelihood Promotion Society, many people in rural areas are receiving training, starting their own enterprises, and becoming role models in their communities. Women, through self-help groups, rural enterprises, and market linkages, are moving towards self-reliance and economic independence.

This E-Bulletin is a reflection of these efforts. It showcases statewide programs, monthly activities, and inspiring success stories of rural women and communities working towards prosperity.

I congratulate everyone involved in this publication and hope it serves as a guide and inspiration for many more to join the journey of change and development.

(K. Srinivasan)



## Two-Day Regional Workshop on Food, Nutrition, Health & WASH Concluded Successfully



A two-day regional workshop on “Food, Nutrition, Health and WASH (FNHW)” was organized by JSLPS, under the joint initiative of the Ministry of Rural Development, Government of India and the Government of Jharkhand, on July 22–23, 2025 in Ranchi.

The workshop was conducted in two phases. On the first day, participants from 14 different states visited field locations in Ranchi, Khunti, Hazaribagh, and Bokaro. They observed various women-led initiatives focused on health, nutrition, sanitation, and livelihoods.

In **Bokaro (Kasmar)**, representatives from Jammu & Kashmir, Himachal Pradesh, Uttar Pradesh, and Rajasthan visited Garima Kendras, women’s group activities and community assets developed under MGNREGA and DMFT.

In **Khunti (Rania)**, delegates from Bihar, Haryana, and Punjab learned about the Kishori Samridhi Yojana, nutrition gardens, insurance schemes, and child-focused initiatives.

In **Hazaribagh (Daru)**, participants from Uttarakhand, Maharashtra, and Chhattisgarh visited model anganwadi centers, Didibaris, Gender Resource Centers, and SHG-led programs.

In **Ranchi (Ormanjhi)**, teams from Madhya Pradesh and Gujarat experienced local livelihood initiatives and nutrition-focused programs.

The second day of the workshop featured the formal inauguration and technical sessions. The Chief Guest, Hon’ble Rural Development Minister of Jharkhand, **Shrimati Deepika Pandey Singh**, addressed the gathering. Distinguished guests included Shri







Nagendra Nath Sinha (Retd. Secretary, GoI), Shrimati Smriti Sharan (Joint Secretary, MoRD), Dr. Monika (Deputy Secretary, MoRD), Shri K. Srinivasan (Secretary, RD Dept., Jharkhand), and CEO, JSLPS, Shri Ananya Mittal, IAS.

The Minister emphasised that women's health is not just a social indicator but a reflection of the nation's development. She highlighted schemes like **Mukhyamantri Maiyaan Samman Yojana** and the role of **Sakhi Mandals** in spreading awareness and services to grassroots levels.

She also stressed the need to integrate efforts across departments like MGNREGA, Jal Jeevan Mission, Education, Panchayats, and Anganwadi centres for impactful work on health and nutrition.

Stalls were set up by participating states to showcase their innovations in FNHW. The Minister visited each stall and interacted with participants. The event concluded with the felicitation of outstanding Setu Didis from Jharkhand for their contribution.

The workshop reflected how empowered women and community institutions are playing a central role in bringing transformative change in rural health, nutrition, and livelihoods.





# Statewide Anti-Drug Awareness Campaign Concludes with Powerful Message



The closing ceremony of the Statewide Anti-Drug Awareness Campaign was held at Shaurya Bhawan, Ranchi, in the presence of Hon'ble Minister of Rural Development and Panchayati Raj, Government of Jharkhand, Sharimati Deepika Pandey Singh.

On this occasion, the Hon'ble Minister launched the campaign's official website [resist.jharkhand.gov.in](http://resist.jharkhand.gov.in) and unveiled a theme-based awareness booklet. In her address, she praised the efforts of all departments, organizations, and communities involved in the campaign, while reaffirming the government's commitment under the leadership of Hon'ble Chief Minister Shri Hemant Soren to creating a drug-free and empowered society.

"We must come together and resolve to create a society free from substance abuse, so that future generations are safe from addiction. This is not the end, but a step forward towards a more civilized and healthier Jharkhand,"—Shrimati Deepika Pandey Singh.

## Recognizing Grassroot's Impact

The ceremony also honoured individuals and institutions who made exceptional contributions to

the campaign. A collective oath against drug abuse was administered to all attendees.

Audio-visual presentations highlighted the harmful effects of substance abuse and captured key awareness activities. Among the most impactful contributions were those led by women from SHGs, who played a pivotal role in taking the campaign to the grassroots level through: Rallies across villages and blocks with placards and slogans, Rangoli-making competitions that creatively depicted the dangers of addiction, Oath-taking ceremonies in SHG meetings, Candle marches to raise community empathy and Prabhat Pheris (awareness walks) with motivational songs and outreach to households.

The event was graced by Shri Anany Mittal, CEO, JSLPS, along with senior officials from various departments, SHG members, JSLPS staff, students, NGOs and civil society members.

This campaign exemplified collaborative action and demonstrated how unified efforts can educate, engage, and empower communities in the fight against substance abuse.





## Nawa Umang: Empowering Adolescent Girls for a Stronger Jharkhand



A special event titled “Nawa Umang – A Dialogue for Empowering Adolescent Girls” was held at Chanakya BNR, Ranchi, focusing on advancing the rights, education, and aspirations of adolescent girls across Jharkhand.

Shrimati Deepika Pandey Singh, Hon’ble Minister of Rural Development and Panchayati Raj, Government of Jharkhand, graced the event as Chief Guest. She reaffirmed the state government’s commitment to girls’ empowerment under the leadership of Hon’ble Chief Minister Shri Hemant Soren. The Minister appreciated the collective efforts of stakeholders and highlighted the crucial role of mothers in shaping their daughters’ futures, stating: “Mothers walk every step with their daughters and continuously support their success.”

During the event, the participants of the Umang Project along with District Program Managers of Godda and Jamtara (JSLPS) were felicitated by

the Hon’ble Minister for their impactful work in adolescent empowerment.

The program hosted a meaningful discussion among experts, practitioners, and community stakeholders on various aspects of adolescent empowerment—ranging from education, skill development, and career aspirations to the role of mothers and community support systems. The event emphasized the need for collective action and inter-departmental collaboration.

The Umang Project, jointly implemented by JSLPS and PCI in the districts of Godda and Jamtara, aims to reduce child marriage, keep adolescent girls in school and promote leadership, life skills and empowerment.

The event was also attended by Shri Ananya Mittal, CEO, JSLPS, SPM–Skill Development, and several other officials from JSLPS, who reiterated their commitment to creating enabling spaces for adolescent girls in the state.





## Stepping into Empowerment through SHG

Hemanti Kumari is from Jairagi village in Dumri block of Gumla district. Once a full-time homemaker, she spent most of her time supporting her husband, who operates a CSC (Common Service Centre) in the village. Her journey towards empowerment began when she joined the Puja SHG. This association brought her closer to community work and gradually sparked a sense of confidence and independence.

In 2025, Hemanti received training of Banking Correspondent Sakhi (BC Sakhi) through RSETI. After completing her training, she officially began work as a BC Sakhi, offering essential banking and digital services like cash withdrawal and deposits, Direct Benefit Transfers (DBT), account openings and insurance, ration card and scholarship applications and other digital and online services. She operates from her local center and also travels to nearby villages especially serving elderly citizens and women to ensure doorstep delivery of financial services.



Gumla

Within just six months, Hemanti has started earning approximately ₹8,000 per month, and she is confident that this figure will grow as more villagers begin using her services.

More than the income, Hemanti cherishes her renewed identity - that of a confident, independent woman who is now a pillar of support in her community.

## Journey to success through Mushroom Cultivation & Animal Husbandry

Aparna Devi lives in Nawadih village, located in Gola block of Ramgarh district. Her husband being differently-abled, the responsibility of supporting the family rested solely on her shoulders. She worked in nearby farms to make ends meet, but life remained challenging.

In 2016, Aparna joined the Sanyukt Mahila Samiti, a SHG supported by JSLPS. Through group meetings, trainings, and collective savings, she found the strength, direction and support she needed to change her life.



Ramgarh

In 2017, she underwent mushroom cultivation training through JSLPS. With a small loan of ₹10,000, she started mushroom farming on a modest scale. Gradually, through hands-on experience, she mastered the process. Today, she produces 250–300 kg of mushrooms annually, earning around ₹60,000 per year.

Alongside mushroom farming, Aparna ventured into animal husbandry, beginning with two cows. She now earns approximately ₹5,000 per month by selling milk. In addition, she prepares and sells organic manure, which fetches her an extra income of ₹10,000–₹15,000 annually.

With a combined annual income of over ₹1.1 lakh, Aparna has transformed her life. She is now financially independent, confident, and a source of inspiration to other women in her village.

Beyond her own success, Aparna plays an active role in promoting financial literacy, savings habits, and entrepreneurship among SHG women in her community—proving that with the right support, resilience can lead to remarkable transformation.



## Empowered by Phulo Jhano Ashirwad Abhiyan : Dadhiya becomes Lakhpati Didi

Dadhiya Tudu, a resident of Mehsaliti village in Baramasa Panchayat, Jarmundi block of Dumka district, once faced deep poverty that forced her into selling Hadia (local liquor) to support her family.

Dadhiya's journey took a positive turn when she joined the Upertola Sakhi Mandal, where she found solidarity and support through group savings and regular meetings. Slowly, she began to envision a different future for herself and her family.

The Phulo Jhano Ashirwad Abhiyan (PJAA) became the turning point in Dadhiya's life. Through PJAA, she received an interest-free loan of ₹25,000, along with an additional ₹40,000 through Cash Credit Linkage (CCL). With this financial support, she started vegetable cultivation, focusing particularly on watermelon and other seasonal crops. She sold her produce in nearby markets, establishing a regular source of income.

In addition to farming, Dadhiya invested in animal husbandry, which added to her earnings and helped stabilize her household economy.



Dumka

Today, Dadhiya earns around ₹1 lakh annually from agriculture and livestock rearing. She has completely left behind her earlier occupation and is now respected in her community as a “Lakhpati Didi.” Her transformation is not just economic—it's a symbol of dignity, empowerment, and resilience made possible through PJAA and the support of her SHG.

## Path towards prosperity with Phulo Jhano Ashirwad Abhiyan

Sunita Tudu, a resident of Ukam village in Gamharia block, Seraikela-Kharsawan district, lived in poverty for years. Her husband worked as a factory helper, earning ₹6,000 per month barely enough to meet the needs of their four-member family. To support her household, Sunita resorted to selling hadiya-daru (local liquor). Life remained uncertain and financially unstable.



Seraikela-Kharsawan

In 2019, Sunita's life began to change when the JSLPS CRP team visited her village to raise awareness about SHGs. Inspired by the idea of collective savings and support, Sunita joined the Sari Sarna Aajeevika Sakhi Mandal.

Under the Phulo Jhano Ashirwad Abhiyan, she received an initial grant of ₹25,000, which she used to start a small business—of pakodi and roasted gram stall. This marked the beginning of her entrepreneurial journey. Encouraged by her growing confidence and income, Sunita later took a loan of ₹2 lakh from the group to expand her livelihood. She opened a ration shop and also set up a tea and pakodi stall, diversifying her income sources.

Today, Sunita earns more than 1 Lakh rupees annually. She is now financially stable, repays loans on time, and is able to provide a better quality of life for her family. From hardship to hope, her journey is a testament to the power of community support and self-belief.



## From Goat Rearing to Self-Reliance : Lalita Devi's Inspiring Journey

Lalita Devi belongs to Charwadih village in Satbarwa block of Palamu district. With a family of nine members, and her husband working as a daily wage laborer, managing household expenses was extremely difficult. The burden of survival fell on a single, unstable income.

In 2019, Lalita became a member of the Deepak SHG. Through the group, she actively participated in trainings conducted at both village and block levels, building her knowledge and confidence.

Using a loan of ₹20,000 from her SHG, Lalita began goat rearing. Her hard work and commitment soon became visible in her growing livestock and confidence.

Recognizing her dedication, the Bank Sakhi supported her in applying under the Udyami Didi Yojana. After fulfilling all criteria, Lalita received a ₹75,000 loan under the Agriculture Term Loan scheme, helping her scale her enterprise further.

Today, Lalita's goat rearing business includes breeding and selling goats in the local market, earning her more



Palamu

than 2 Lakh annually. With her steady income, she now supports her family, ensures her children attend school, and provides them with quality food and clothing.

Lalita has also expanded her livelihood by venturing into dairy farming and poultry. She is now seen as a role model in her community. Her story is a shining example of how, with the right support and determination, rural women can become self-reliant and uplift their families and communities.

## GCRP's Timely Intervention Brings Hope : Grassroots Leadership with a Purpose

Anjali Hans, a committed Gender Community Resource Person (GCRP) from Malti village, Namkum block, is a member of the Mamta SHG. Through her active engagement in community development, she has consistently supported women and families facing distress and vulnerability. One such case came to light in the Kutiyatu cluster of Namkum block, where a young man had been struggling with substance abuse for the past 6–7 years. His addiction had led to intense family distress, marked by frequent conflicts, emotional trauma,

and instability. His mother, emotionally exhausted and without support, reached out to Anjali in confidence.

The mother shared that her son had become aggressive, and had begun selling household belongings to sustain his addiction. Anjali, with her empathetic approach, offered a non-judgmental space for the mother to express her concerns. Without delay, she took the initiative to meet and counsel the youth, explaining the impact of addiction and the possibility of a better life.

Anjali's gentle yet firm counselling, backed by her patience and persistence, ultimately encouraged the young man to agree to seek help. Through her coordination and the family's support, he was successfully admitted to the Central Institute of Psychiatry (CIP), Kanke, for treatment and rehabilitation.

Anjali's efforts reflect the strength of awareness, compassion and timely intervention, and how empowered women can lead the way toward healing, hope, and recovery.



Ranchi



## Journey to Self-Reliance through Livelihood Support

Devanti Devi, a resident of Parewatari village in Barkagaon block, Hazaribagh district, lived a modest life through farming and a small grocery shop named Anupriya General Store. However, due to lack of capital, she struggled to grow the business. With slow sales and minimal earnings, she found it difficult to meet her family's basic needs.

In 2017, Devanti joined the Chameli Aajeevika Sakhi Mandal, a Self-Help Group supported by JSLPS. This marked a turning point in her life. Her participation in the group opened access to credit, capacity building, and a supportive peer network.

Devanti first took a loan of ₹10,000 from the group to restock her grocery shop. Encouraged by improved income, she later availed a CIF loan of ₹30,000 and then a CCL loan of ₹1,00,000. With this support, she expanded her store to include puja (ritual) items and also started a small gas agency.

Today, Devanti's store offers a range of essential



Hazaribagh

items - groceries, puja materials, and cooking gas - making her shop a trusted centre for the community. Her annual income now ranges between ₹1 - ₹1.5 Lakh, allowing her to run the household comfortably and provide quality education to her children. Devanti takes pride in her journey from financial struggle to economic stability.

## Success Through Goat Rearing : From Small Steps to Sustainable Income

Hemwati Devi, a resident of Sarkhutoli village in Pakartand block of Simdega district, once faced serious financial challenges. With no stable source of income and complete dependence on traditional farming, her family's livelihood was always uncertain.

In 2016, Hemwati joined the Bhawati Mahila Samuh, a Self-Help Group supported under JSLPS. Through



Simdega

the group, she availed training in goat rearing from RSETI, which gave her the knowledge and confidence to take her first step towards entrepreneurship.

She also took a loan of ₹20,000 from the group to invest in her small livestock unit. With this amount, she added five goats to the five she already owned.

Hemwati focused on ensuring proper care, regular vaccination, and nutritional management of her goats. Her commitment and attention to animal health led to gradual growth in the size of her herd.

Today, Hemwati proudly owns 35 goats and 12 kids. Through goat rearing and small-scale farming, she now earns over ₹1.5 lakh annually. This has brought remarkable improvement to her family's economic condition, enabling a secure and stable life.



## Story of Growth and Self-Reliance through Entrepreneurship

Neetu Devi, a resident of Itki East village in Itki block, Ranchi, is a proud member of the Kamal Sakhi Mandal. After joining the SHG, her life began to change positively. The group provided not only motivation but also the financial support needed to start something of her own.

With the help of her SHG, Neetu availed a loan of ₹2,00,000, followed by a Mudra loan of ₹5,00,000 from the bank. She used the funds to start her licensed shop—“New Green House”—where she sells fertilizers and seeds to farmers in her village, fulfilling a much-needed local demand.

Neetu didn't stop at just one venture. She also began farming using drip irrigation techniques, enhancing productivity and water efficiency. In addition, she is actively involved in dairy farming, further strengthening her income base.



With multiple sources of livelihood and relentless dedication, Neetu now earns an impressive annual income of up to ₹12 lakh. Working alongside her husband, she has become a pillar of financial strength for her family.

## A Field, a Counter, a Better Future : Sangeeta marching towards Prosperity

Sangeeta Devi, a resident of Bodaya village in Itki block, Ranchi, once faced significant financial hardships. Her situation began to change after she joined Rani Sakhi Mandal, which became the foundation of her transformation.



With the support of her SHG, Sangeeta initially took a loan of ₹60,000, followed by a Mudra loan of ₹1,00,000 from the bank. She invested this amount in starting a small grocery shop and a ladies' counter in her village, offering essential items and products for women.

Sangeeta didn't stop at entrepreneurship. She also adopted drip irrigation techniques in farming, which helped improve crop yield and quality while conserving water and reducing labor.

Today, her combined annual income from both farming and business activities has reached up to ₹2.5 lakh. With this financial growth, Sangeeta is now able to support her family, provide better education for her children, and live with dignity and stability.



## News-Brief

### Secretary, MoRD Visited Dhanbad

Shri Shailesh Kumar Singh, Secretary, Ministry of Rural Development, visited East Tundi block, Dhanbad to review flagship schemes like MGNREGA, PMAY-G, Birsa Harit Gram Yojana, and JSLPS-supported livelihood models. He interacted with Sakhi Mandal members, reviewed agri-centres, poultry farms, and housing models, and offered valuable suggestions. The visit was supported by senior officials from the district and JSLPS.



### National Livestock Mission – Convergence for Livelihood

A convergence workshop under the National Livestock Mission as jointly hosted by the Animal Husbandry Department and JSLPS at the Directorate of Animal Husbandry, Ranchi. The workshop focused on integrating departmental schemes with SHG-based livestock initiatives such as poultry, goatery, and piggery. Discussions included productivity enhancement, fodder production, and entrepreneurship promotion. Over 100 Livestock CRPs (APS) from 10 districts participated. Five APS from Bokaro, Ranchi, Giridih, and Seraikela-Kharsawan were honored for outstanding performance.



### JHIMDI Project Review at JSLPS State Office

A review meeting of the JICA-supported JHIMDI project was conducted at the JSLPS State Office. The meeting focused on evaluating project progress and strategic planning. Representatives from JICA and JSLPS State officials participated in the session to discuss milestones and next steps.



### Spice Unit Boosts Rural Livelihoods in West Singhbhum

Women of Chitimiti CLF from Tantanagar block, West Singhbhum, inaugurated a spice production unit with an investment of ₹12 lakh. This initiative aims to empower SHG women by providing them with new livelihood opportunities. With the launch of this center, rural women now have access to employment within their own village, fostering self-reliance and economic growth.







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