

Outlook



# DAUGHTERS OF *Red Earth*



TALES OF TRANSFORMATION





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## Message from the Chief Minister, Jharkhand



As Jharkhand completes twenty-five years of statehood, we renew the founding promise of this land of red earth and forests: development that honours identity, dignity, and community—while growing in harmony with nature. In this journey, women have never been on the sidelines. They have sustained households, safeguarded forests and farms, carried skills and knowledge across generations, and kept our villages resilient through change.

What is changing today is not the strength of Jharkhand’s women, but the visibility of their leadership—and the scale of their opportunity. Through women’s collectives and strong community institutions, empowerment is becoming measurable and durable: women saving, accessing affordable credit, managing federations, and building enterprises that strengthen local economies. Across the state, the Jharkhand State Livelihood Promotion Society has helped bring together over **3.05 lakh self-help groups** and nearly **33 lakh rural women**, creating a powerful platform for voice, finance, and livelihoods.

Our approach is clear: move from support to self-reliance, from participation to leadership. Initiatives **such as the Mukhya Mantri Maiyaan Samman Yojana** have strengthened household stability; now we are accelerating women’s pathways as producers and entrepreneurs—across agriculture, allied activities, forest-based value chains, crafts, services, and local manufacturing. State brands and market platforms like **PALASH** demonstrate that “Made in Jharkhand” can carry quality, purity, and pride—while ensuring the value created stays with the producer. Equally, Jharkhand’s growth must be climate-resilient. Women are already leading this transition—adopting water-smart agriculture, micro-irrigation, and clean-energy solutions; restoring commons; and practising responsible stewardship of natural resources. In a state where climate risks are real, women-led livelihoods are showing how economic progress and ecological responsibility can advance together.

*Daughters of the Red Earth* captures this transformation through lived stories—of women who moved from subsistence to surplus, from migration-driven distress to local enterprise, from invisibility to confidence. Their journeys remind us of a simple truth: empowerment is not delivered from above; it is built through trust, access to resources, and the freedom to choose and lead.

As Chief Minister, I salute the women of Jharkhand and dedicate this endeavour to them. When women rise with opportunity, voice, and choice, the state rises with them—and our future becomes stronger, fairer, and more sustainable.

**Hemant Soren**  
Chief Minister, Jharkhand

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## FOREWORD

### The Red Earth Awakens

Jharkhand, a land defined by its “red earth” and lush forests, is witnessing a quiet but profound revolution. For decades, the rural landscape was characterised by subsistence farming caused by the dryness of its laterite soil (*ultisol*), which also necessitated forced migration. However, today, the narrative is shifting from vulnerability to agency. The empowerment of women in Jharkhand is not merely a social goal; it is an economic reality fuelled by structured government interventions and the indomitable spirit of the Sakhi Mandals (Self-Help Groups).

At the heart of this transformation is the Jharkhand State Livelihood Promotion Society (JSLPS), which has organised over 3.5 lakh women into more than 3.05 lakh Self-Help Groups (SHGs). This institutional architecture has unlocked rural credit, with bank linkages exceeding ₹5,000 crore in recent years. Data indicates that women-led households in Jharkhand are now diversifying into high-value agriculture,

livestock, and micro-entrepreneurship, with a significant percentage of members crossing the “Lakhpati” (annual income of ₹1 lakh+) threshold.

The Mukhya Mantri Maiyaan Samman Yojana empowers over 50 lakh women through direct monthly cash transfers, fostering financial independence, reducing poverty, and improving household nutrition, health, and children’s education across Jharkhand’s rural and urban areas.

This book, *Daughters of Red Earth*, captures the essence of this journey of convergence and transformation. Through the stories of women like Seema, Madhubala, and Arajina, we see how schemes such as JOHAR and institutions like JSLPS are not just acronyms on paper but lifelines that provide resources, market access, livelihood, and ultimately, economic independence and social agency. These tales celebrate the transition from the “four walls of the home” to the forefront of the rural economy.





## THE DRIVERS OF CHANGE

Government schemes explained



## BUILDING DIGNITY

**Across Jharkhand, Jharkhand State Livelihood Promotion Society has quietly strengthened households, villages, and local institutions by placing women at the centre of development**

Jharkhand State Livelihood Promotion Society (JSLPS) works to support rural women and vulnerable communities in building secure, dignified, and self-reliant lives. Today, more than 3.05 lakh SHGs bring together nearly 33 lakh rural women, creating a collective force that shapes local economies and social change.

Through SHGs, Village Organisations, and Cluster Level Federations, women have learned to save regularly, access affordable credit, and manage their own institutions with confidence. These collectives have become safe spaces for discussion, decision-making, and leadership. Institutions like Oria CLF in Hazaribagh reflect how unity and shared responsibility can build strong, sustainable systems. Financial access has been a key pillar of this journey, with 2.79 lakh SHGs having



received credit linkage worth ₹17,335.08 crore, enabling women to invest in livelihoods and plan for their futures.

Livelihood support under programmes such as NRLM, JOHAR, and JHIMDI has helped women move beyond seasonal and uncertain incomes. With training, credit, and technical guidance, women have taken up agriculture, animal husbandry, fisheries, floriculture, food processing, traditional crafts, and small enterprises. These efforts have contributed to the rise of over 9.82 lakh Lakhpati Didis, women who now earn sustainable annual incomes. Initiatives like PALASH and Adiva have further expanded opportunities, with more than 2 lakh women beneficiaries connected to wider markets through the PALASH brand.

Financial inclusion has brought confidence and security at the household level. Community cadres such as Bank Sakhis have helped women understand banking systems, access loans, and link with government schemes. Skill development programmes under DDU-GKY have opened new pathways for rural youth, especially young women, towards stable employment and independence.

Alongside economic progress, JSLPS has remained committed to social empowerment. Gender Resource Centres and trained community members have supported women in addressing violence, discrimination, and harmful social practices. Together, these efforts continue to nurture confident women, resilient families, and stronger rural communities across Jharkhand.





# A MODEL OF WOMEN-LED COLLECTIVE STRENGTH

## SCHEME: Oria Cluster Level Federation (CLF)

The Oria Cluster Level Federation (CLF) of Hazaribagh was established to provide a powerful institutional platform for rural women under the National Rural Livelihoods Mission (NRLM). Before the CLF's intervention, individual SHG members in the Sadar block operated in isolation with limited access to credit and training. Now, the Oria CLF acts as a centralised

hub, governing 28 Village Organisations and 492 SHGs. By professionalising the management of rural credit and launching the Community Managed Training Centre (CMTC), the federation ensures that both financial resources and specialised knowledge remain within the community. The Oria CLF has turned collective action into a scalable engine for leadership and district-wide inspiration.



### IMPACT HIGHLIGHTS:

- **CMTC Leadership:** Launched the first fully woman-managed Training Centre in the region on October 8, 2024, generating ₹68,982 in its pilot phase.
- **Service Network:** Deployed 96 community cadres to provide technical support, ensuring 100% financial transparency across the federation.
- **Collective Wealth:** Achieved a total income of over ₹15.7 Lakh in the last financial year, proving the sustainability of the federation model.



CLF Growth Metrics			
	2023-24	2024-25	2025-26 (Projected)
Active SHGs	410	492	550+
Community Cadres	72	96	120+
Annual CLF Income	₹9.8 Lakh	₹15.71 Lakh	₹22.0 Lakh





# THE LOCAL QUOTIENT

## SCHEME: PALASH (The State Brand)

The PALASH brand was launched to provide a professional marketing umbrella for products made by SHG women. Before PALASH, women like Poonam Devi or Sumila Devi sold produce locally at low margins. Now, their goods—ranging from honey and spices to traditional

“Dhuska”—are standardised, packaged, and sold at PALASH Marts and Ajivika Cafes. The brand ensures that the “surplus value” of the product stays with the producer. By professionalising rural crafts and food, PALASH has turned the “Made in Jharkhand” label into a symbol of purity and rural empowerment.



## IMPACT HIGHLIGHTS:

Annual turnover has scaled from ₹12 Crore in 2023 to an estimated ₹45 Crore in 2026, proving that local is indeed global.





# HARVESTING HAPPINESS

## SCHEME: JHIMDI (JICA Funded Project)

The Jharkhand Horticulture Intensification by Micro Drip Irrigation (JHIMDI) project, supported by the Japan International Cooperation Agency (JICA), targets small and marginal farmers. As illustrated by Madhubala Devi, the scheme replaces traditional, water-heavy flood irrigation with precision Micro-Drip technology. This not only conserves the “Red Earth’s” precious water table but also allows for the cultivation of high-quality off-season vegetables. The project integrates technical training with subsidized hardware, ensuring that tribal women farmers can transition into commercial horticulture with minimal risk.



## RECENT PERFORMANCE METRICS:

- **Water Efficiency:** Up to 60% reduction in water usage compared to traditional methods.
- **Yield Growth:** 35-45% increase in vegetable yield per decimal of land.
- **Adoption:** Over 30,000 women farmers successfully trained in drip-system maintenance by 2025.

The Jharkhand Horticulture Intensification by Micro Drip Irrigation project, supported by JICA, brings Japanese precision to the Jharkhandi farm. By utilising micro-drip technology, women farmers have mastered “water-smart” agriculture, reducing wastage by 60% while increasing crop yields by up to 45%.

- **The Result:** Year-round vegetable production that allows women like Madhubala Devi to earn even during the harshest dry seasons.





## THE LAKHPATI FACTOR

### SCHEME: Lakhpati Didi (The Convergence Model)

“Lakhpati Didi” is more than a scheme; it is a national mission to ensure every SHG member earns a net annual income of at least ₹1 Lakh. As evidenced by Kadma Basi, this is achieved through “Convergence”, stacking multiple benefits like Pashu Sakhi training, poultry loans, and shop-front credits. The JSLPS monitors this through a digital dashboard, tracking the economic graduation of women from subsistence to surplus. It represents the pinnacle of the SHG movement, where a woman is no longer just a “beneficiary” but a self-sustaining entrepreneur.

**The Surge:** From 1.15 Lakh women in 2023 to a projected 5 Lakh women by the end of 2026, the “Lakhpati” status has become the new benchmark for rural success in Jharkhand.







## JHARKHAND SUCCESS STORIES

Tales of Transformation





## DRIVING CHANGE

For tribal communities in the Budha Pahad region, the rugged terrain has often meant isolation from both economic opportunity and essential services.

**Binko Toppo**, an educated young woman from the Scheduled Tribe community, lived this reality daily, striving to support her family in an area where local employment was nearly non-existent. Her journey toward self-reliance began with a simple newspaper advertisement for the Chief Minister Employment Generation Program (CMEGP), a discovery that shifted her path from job-seeker to transport entrepreneur. Navigating the structured support of the Jharkhand State Tribal Cooperative Development Corporation, Binko secured a vehicle project worth ₹12,19,177. This was made possible through a strategic financial mix: a significant government grant of ₹4,87,670, a term loan, and her own contribution. A Mahindra Bolero secured her an income of ₹25,000 per month and she also became a lifeline for the remote village of Tehri. Today, Binko's vehicle is a symbol of connectivity. In the mountainous Budha Pahad area, she provides the only reliable transport for medical emergencies and urgent travel to the district headquarters.

**VILLAGE:** Tehri

**BLOCK:** Bargadh

**DISTRICT:** Garhwa (Budha Pahad Project Area)

**ANNUAL EARNINGS:** Around ₹4 lakh

**SCHEME:** Chief Minister Employment Generation Program (CMEGP)







## AN UPWARD TRAJECTORY

Extreme poverty forced **Kadma Basi**'s husband to migrate, leaving her to manage her household with almost nothing. The family's fortunes shifted once she joined the Mali Bah Aajeevika Sakhi Mandal in 2017. After succeeding with her poultry farming, she joined the Rural Self Employment Training Institute (RSETI) to train as a Pashu Sakhi. Suddenly, Kadma was the village's animal healer, earning respect and income by providing vaccinations and care. She diversified relentlessly, adding goats, pigs, and ducks to her farm. In 2021, she opened a "Ladies Corner" shop with an OSF loan, and by 2023, she had trained as a Gender CRP to fight for the rights of other women. Today, she and her husband earn nearly ₹3 lakh annually.

**VILLAGE:** Sarkand

**BLOCK:** Manjhari

**DISTRICT:** West Singhbhum

**ANNUAL EARNINGS:** ₹ 3 lakh

**SCHEME:** Lakhpati Didi/ JSLPS Convergence



## REAPING REWARDS

For **Madhubala Devi**'s family, traditional farming was a gamble against the whims of the monsoon because of lack of irrigation. The turning point came when she joined the Adarsh Mahila Srijha Group and became a part of the JHIMDI project, supported by JICA. Modern agricultural practices, specifically drip irrigation, enabled her to expand from a small 25-decimal plot to a full acre of high-quality vegetables that is climate-resilient. With the Mukhya Mantri Maiyaan Samman Yojana, she diversified her income streams with 20 Sonali chicks and two goats. Today, with an annual income of ₹2 lakh, the "homemaker" label has been replaced by that of a "successful agriculturist."

**VILLAGE:** Sahar

**BLOCK:** Nagri

**DISTRICT:** Ranchi

**ANNUAL EARNINGS:** Around ₹2 lakh

**SCHEME:** JHIMDI (JICA funded)/ Mukhya Mantri Maiyaan Samman Yojana





## SUBSISTENCE TO SUCCESS

**Parwati Devi** was once a face of invisible struggle. To keep her family afloat, she sold Hadia (local liquor), a precarious and socially difficult livelihood. A life of dignity would only come with capital. The intervention of the Phulo Jhano Ashirwad Abhiyaan (PJAA) provided exactly that—an interest-free loan of ₹35,000. Parwati traded liquor sales for a piggery unit. One pig soon multiplied into nine. She added goats and, inspired by the women around her, mastered the art of lac cultivation. Her most ambitious move was leasing a pond for fish farming, ensuring that her income was as diverse as it was sustainable. Today, Parwati earns between ₹2.5 and ₹3 lakh annually.

**VILLAGE:** Gondro Toli

**BLOCK:** Sisai

**DISTRICT:** Gumla

**ANNUAL EARNINGS:** Around ₹3 lakh

**SCHEME:** Phulo Jhano Ashirwad Abhiyaan (PJAA)



## BANKING ON CHANGE

**Seema Kumari's** world was defined by her husband's unsteady income. Life was a constant battle against high-interest debts. Joining the Kanha Self Help Group in 2019 marked a turning point. Utilising a Mudra Loan (Star Sakhi Loan), she opened a beauty shop. Her innate talent for numbers and leadership was recognised by JSLPS, and she was appointed as a Bank Sakhi. The woman who once feared the gates of a bank now is their bridge. Linked with the Bank of India, Mugma branch, she has facilitated account opening for 168 women's groups and processed 45 Mudra loans. Earning ₹8,000 to ₹10,000 monthly, Seema has defeated her family's financial anxiety.

**VILLAGE:** Vrindavanpur

**BLOCK:** Egarkund

**DISTRICT:** Dhanbad

**ANNUAL EARNINGS:** ₹1.2 Lakh

**SCHEME:** JSLPS (Bank Sakhi/ Mudra Loan)





## TASTE OF JHARKHAND

**Poonam Devi's** culinary passion was confined to her family's kitchen. That changed in December 2015 when she joined the Jagriti Mahila Samiti. With JSLPS's support, Poonam and group opened the Palash Ajivika Didi Café near the new Vidhan Sabha campus. The café became known for its traditional dishes like Dhuska, Madua Dumbu, and Jharkhandi Mutton Rice. Her true breakthrough came in 2023 when she was offered a Didi Café at the prestigious Ranchi Collectorate. On busy days, the café's sales soar to ₹55,000, allowing Poonam and her team of 10-12 women to earn an annual income of ₹4-4.5 lakh each. From local fairs to national platforms, Poonam now proudly serves the taste of Jharkhand.

**VILLAGE:** Kute

**BLOCK:** Nagdi

**DISTRICT:** Ranchi

**ANNUAL**

**EARNINGS:** Around ₹6 lakh

**SCHEME:** PALASH Ajivika Didi Café



## CRAFTING DIGNITY

**Arajina Jadu Patia's** came from a family of Dokra artisans, but their exquisite traditional art remained confined to local village fairs. Income was meagre, and the artistry itself risked fading into obscurity. The tide turned for Arajina when she joined the Maa Lakkhi Aajeevika Sakhi Mandal in 2009. With a ₹30,000 loan, Arajina expanded her craft. The real game-changer was the Adiva brand, through which her Dokra creations reached Saras Melas across India. Her stall at the Delhi Saras Mela 2025 alone recorded sales of over ₹40,000 on the first day. Today, Arajina earns an annual income of ₹3-4 lakh, transforming her into a proud Lakhpati Didi whose hands now craft not just art, but a dignified future.

**DISTRICT:** Dumka

**ANNUAL EARNINGS:** Around ₹4 lakh

**SCHEME:** ADIVA Brand





## FASHIONING DREAMS

**Aaliya Nisha**, a member of the Mahatma Mahila Mandal in Torpa dreamed of carving a niche in the fashion world. Her SHG provided a concrete path forward through the OSF loan and the Mudra scheme. Previously trained as a Sewing Machine Operator under DDU-GKY, Aaliya possessed the foundational skills. With a ₹50,000 OSF loan and a substantial ₹5 lakh Mudra loan, she transformed her husband's modest boutique into a modern "mall-style" setup, featuring an exclusive section for ladies' garments. This expansion doubled her family's annual income from ₹1.5 lakh to nearly ₹3 lakh. Aaliya's shop has become a local hub. Aaliya, diligently repaying her loans, is now a recognised entrepreneur, planning further business skill training.

**BLOCK:** Torpa

**DISTRICT:** Khunti

**ANNUAL**

**EARNINGS:** Around ₹3 lakh

**SCHEME:** OSF (One Stop Facility)/ Mudra Scheme



## BLOOMING IN COLOUR

**Anjali Kacchap** once knew the struggle of relying solely on seasonal farming. Despite owning land, lack of funds and of knowledge of modern techniques made financial insecurity the reality. The JSLPS CRP team connected her with the Rani Sakhi Mandal. Her first loan of ₹15,000 for watermelon cultivation yielded a profit of ₹25,000. With specialised training in floriculture. Anjali began cultivating marigolds, timing harvests for festivals like Durga Puja and Diwali, ensuring premium prices. Diversifying into maize, vegetables, poultry, fishery, and lac cultivation, her annual income now exceeds ₹1.5 lakh. Anjali's husband no longer needs to migrate, and their lives are vibrant, painted with the colours of her blooming flowers.

**VILLAGE:** Jamo

**BLOCK:** Torpa

**DISTRICT:** Khunti

**ANNUAL EARNINGS:** Around ₹2 lakh

**SCHEME:** JSLPS (Floriculture)





## OF LAKSHMI AND LAKHPATIS

**Binita Devi** once yearned for a life beyond basic farming. She joined the Laxmi Self Help Group in 2021, where she became its treasurer. This unlocked a new horizon of livelihood opportunities. Binita leveraged loans worth ₹1.5 lakh from her SHG to launch a plant nursery business. Her reputation for producing healthy, reliable saplings quickly spread, attracting nearly 200 farmers from Ranchi and Lohardaga districts. Selling 104-plant trays for ₹80, her nursery thrived due to her low seed germination failure rates, making her the preferred supplier. Complementing this, she adopted advanced farming techniques, including drip irrigation, to grow high-value vegetables, watermelon, and sweet corn. Together with her husband, she managed their diverse ventures, achieving an annual income of ₹6–7 lakh.

**VILLAGE:** Hari Mahato Tola

**BLOCK:** Nagri

**DISTRICT:** Ranchi

**ANNUAL EARNINGS:** Around ₹3 lakh

**SCHEME:** Laxmi Self Help Group/ Drip Irrigation



## UNLOCKING POTENTIAL

**Sandhya Kumari** had no access to the practical steps to fulfil her aspirations as an educated young woman. Her membership in the Kalpana Mahila Group became her launchpad. In 2021, she embraced the crucial role of a Job Resource Person (JRP) under the DDU-GKY scheme. Sandhya became a beacon for rural youth, especially young women, guiding them toward skill development and employment. Through relentless mobilisation, counselling, and follow-up, she has identified and facilitated training for over 200 youths, many of whom have secured dignified livelihoods. Sandhya is also a formidable entrepreneur. Her diversified portfolio includes a goat farming unit, advanced drip irrigation farming, and a thriving small hotel, generating an annual income of ₹2–3 lakh.

**BLOCK:** Nagri

**DISTRICT:** Ranchi

**ANNUAL EARNINGS:** Around ₹3 lakh

**SCHEME:** DDU-GKY (Job Resource Person)





## SEASON OF SUCCESS

**Karuna Manjhi's** life was once dictated by the seasons. Monsoons meant work; dry months meant struggle. This cycle of seasonal poverty was broken when she joined the Jharbhamani Mahila Samiti and was chosen as one of the beneficiaries of the JOHAR Project. This brought the miracle of solar lift irrigation to her fields, making farming a year-round enterprise. Karuna further took a loan of ₹1.5 lakh, combined it with her savings and started a Murhi (puffed rice) mill. A subsequent ₹6 lakh CCL loan allowed her to expand this into a significant local industry. Today, her diversified portfolio—farming and the mill—brings in an annual income of ₹4.5 lakh.

**VILLAGE:** Jharbhamani  
**BLOCK:** Patamda  
**DISTRICT:** East Singhbhum  
**ANNUAL EARNINGS:** Around ₹4.5 lakh  
**SCHEME:** JOHAR Project



## THE GLOSSARY OF EMPOWERMENT

- **Sakhi Mandal:** The bedrock of the movement; a Self-Help Group (SHG) where women pool savings and build collective agency.
- **Bank Sakhi:** A woman leader trained to act as a bridge between rural communities and formal banking institutions.
- **Pashu Sakhi:** A community-level animal health worker providing vaccinations and livestock management advice.
- **Paralegal Didi:** A trained advocate within the SHG who provides legal guidance and protects women's rights.
- **CRP (Community Resource Person):** An experienced SHG member who travels to other villages to train and inspire new groups.
- **CCL (Cash Credit Limit):** A revolving credit facility provided by banks to SHGs to fund entrepreneurial ventures.
- **DDU-GKY:** Deen Dayal Upadhyaya Grameen Kaushalya Yojana; a placement-linked skill training programme for rural youth.





## MARCHING FORWARD

As we look toward 2030, the “Red Earth” of Jharkhand is no longer just a landscape of struggle; it has become a laboratory for a new economic model. The transition from subsistence to sovereignty is nearly complete, and the next decade marks the rise of the Matriarchal Multiplier—a phenomenon where every rupee earned by a rural woman yields a triple return in health, education, and community resilience.

### 1. From Micro-Loans to Macro-Enterprises

The future of Jharkhand’s rural economy lies in the scaling of individual success into collective industrial power. We are moving beyond the “small shop” model.

- **Women-Led Producer Companies:** The next five years will see the emergence of large-scale, women-owned cooperatives that manage the entire value chain, from seed processing to international exports.
- **The Digital Leap:** With the saturation of smartphone penetration, the “Mobile Sakhi” will evolve into a digital entrepreneur, utilising AI-driven market analytics to predict crop prices and blockchain to certify the organic origins of Palash products.

### 2. The “Lakhpati” Standard as a Baseline

By 2030, the goal is for “Lakhpati” (earning ₹1 Lakh annually) to be the minimum standard, not the aspiration.

- **Climate-Smart Villages:** As climate change impacts traditional farming, women will lead the transition to

“Resilient Villages.” Through schemes like JHIMDI and JOHAR, we envision a landscape where carbon-neutral farming and solar-powered micro-grids are managed entirely by women’s collectives.

- **Wealth Beyond Income:** True empowerment in the “Road Ahead” is measured by asset ownership. We expect a significant shift in land titles and home ownership moving into the names of women, altering the power dynamics of the rural household.

### 3. The Social Architecture: Beyond Economics

The economic independence of women like Kadma Basi is already dismantling deep-seated social evils.

- **The End of Migration:** As year-round livelihoods flourish through solar irrigation and “Didi Cafes,” the forced migration of men will continue to decline. Families will remain intact, anchored by the mother’s enterprise.
- **Generational Impact:** Data shows that a Lakhpati Didi spends 90% of her income on her children’s nutrition and education. The “Road Ahead” is paved with a new generation of Jharkhandi youth. Healthier, better educated, and inspired by the entrepreneurial spirit of their mothers.





## THE ROAD AHEAD

**T**he red soil of Jharkhand has always been rich, but it was the women who learned how to unlock its true value. As we look to the horizon, the story is no longer about “helping” rural women; it is about following them. The “Daughters of the Red Earth” are now the architects of the state’s future, proving that when you empower a woman, you don’t just change a life. You transform a civilization.







EMPOWERED WOMEN ENSURE AN  
EMPOWERED JHARKHAND