

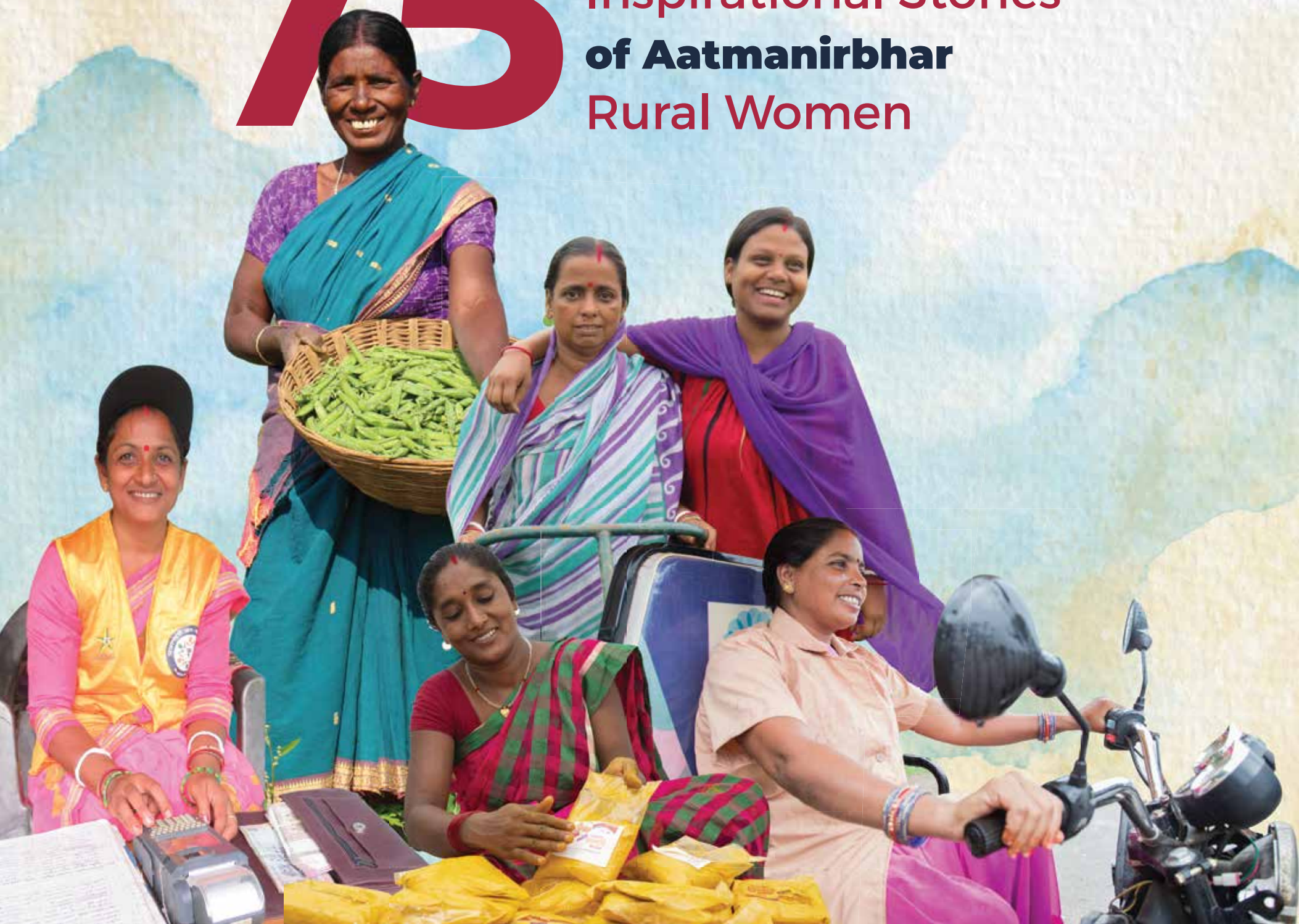


Ministry of Rural Development
Government of India



75

Inspirational Stories of Aatmanirbhar Rural Women



75

Inspirational
Stories of
Aatmanirbhar
Rural Women

गिरिराज सिंह
GIRIRAJ SINGH



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संदेश

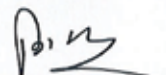
पिछले कुछ वर्षों से देश यशस्वी प्रधानमंत्री आदरणीय नरेन्द्र मोदी जी के नेतृत्व में युवा और गरीब वर्ग को स्वावलंबी बनाने की दिशा में तेज़ी से आगे बढ़ रहा है। आज़ादी की 75वीं वर्षगांठ मनाते समय भी देश के ग्रामीण क्षेत्रों में रहने वाली युवा शक्ति को सशक्त बनाने के लिए चल रहे कार्यक्रमों को जनमानस तक पहुँचाना बहुत ज़रूरी है।

इसी लक्ष्य के साथ दीनदयाल अंत्योदय योजना-राष्ट्रीय ग्रामीण आजीविका मिशन, केन्द्रीय प्रायोजित योजना की शुरुआत की गयी थी। जिसका उद्देश्य आजीविका के विभिन्न साधनों का सृजन करके ग्रामीण क्षेत्र में व्याप्त गरीबी का उन्मूलन करना है। इस योजना के अन्तर्गत प्रत्येक ग्रामीण गरीब परिवार की एक महिला सदस्य को स्वयं-सहायता समूह में शामिल किया जाता है। तत्पश्चात् इस योजना द्वारा उन्हें प्रशिक्षण देकर एवं क्षमता निर्माण करके उनके आजीविका के संसाधनों में वृद्धि करने के लिए सहायता प्रदान की जाती है। इस योजना से स्वयं-सहायता समूहों की बहनों के जीवन में आमूल-चूल परिवर्तन देखने को मिला है। बहनों के निर्णय लेने की क्षमता बढ़ी है और अब वो ज्यादा स्वावलम्बी हो गई हैं। स्वयं-सहायता समूह की बहनें आर्थिक रूप से भी काफी सबल हुई हैं और प्रगति के पथ पर आगे बढ़ रही हैं।

यदि वर्तमान समय में देश निर्माण के लिए यह आवश्यक है कि जन साधारण "स्किल्ड" हो तो इक्कीसवीं सदी के इस दशक के सूचक शब्द है- "रीस्किलिंग" एवं "अपस्किलिंग"। इसी कारण आदरणीय नरेन्द्र मोदी जी ने सभी युवक-युवतियों के समुचित कौशल विकास का भी बीड़ा उठाया है। इस संकल्प को पूरा करने के लिए हमने दीन दयाल उपाध्याय ग्रामीण कौशल योजना की शुरुआत की, जिसके तहत आखिरी मील तक के लिए कौशल विकास के कार्यक्रम चलाए जा रहे हैं, जो कि देश के ग्रामीण युवक-युवतियों को बराबरी के पायदान तक पहुँचाने में कारगर साबित हुए हैं।

मुझे प्रसन्नता है कि ग्रामीण विकास मंत्रालय अपनी सफलता के 75वें सोपान का एक संकलन प्रकाशित कर रहा है। इसके प्रकाशन को फलीभूत करने के लिए मैं सभी संबद्ध लोगों का आभार व्यक्त करता हूँ। ये सार संग्रह मैं उन सभी स्वयं-सहायता समूह की बहनों और युवाओं को समर्पित करता हूँ, जिन्होंने अपने अथक परिश्रम से देश को विकास की एक नई दिशा दी है।

मुझे उम्मीद है ये सार संग्रह आप सभी पाठकों को विशेष कर ग्रामीण युवाओं और स्वयं सहायता समूह से जुड़ने वाली बहनों को सफलता के पथ पर निरंतर आगे बढ़ते रहने और अपने कौशल में निपुणता प्राप्त करने के लिए प्रेरित करता रहेगा।


(गिरिराज सिंह)

साध्वी निरंजन ज्योति
SADHVI NIRANJAN JYOTI



उपभोक्ता मामले,
खाद्य और सार्वजनिक वितरण एवं
ग्रामीण विकास राज्य मंत्री
भारत सरकार
MINISTER OF STATE FOR
CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION &
RURAL DEVELOPMENT
GOVERNMENT OF INDIA

भगवान् श्रीकृष्ण ने गीता में कहा है:-

बुद्धियुक्तो जहातीह उभे सुकृत दुष्कृते ।
तस्माद्योगाय युज्यस्व योगः कर्मसु कौशलं ॥



यहाँ भगवान् कर्म में कुशलता की बात कर रहे हैं। दीनदयाल अन्त्योदय योजना राष्ट्रीय ग्रामीण आजीविका मिशन एवं दीनदयाल उपाध्याय ग्रामीण कौशल्य योजना का सार भी यही है। राष्ट्रीय ग्रामीण आजीविका मिशन में ग्रामीण अंचल में रह रही दीदियों को स्वयं-सहायता समूह बनाने एवं उसके सही संचालन का प्रशिक्षण दिया जाता है। दीदियों के वित्तीय ज्ञान को भी बढ़ाया जाता है, जिससे बैंक से संबंधित लेन-देन वे सही प्रकार से कर सकें। इसी प्रकार ग्रामीण कौशल्य योजना में ग्रामीण युवाओं को अपने व्यवसाय में कुशलता प्राप्त करने का प्रशिक्षण दिया जाता है। इस प्रकार दोनों ही योजनाओं में गीता के इस श्लोक से प्रेरित होकर कर्म में कुशलता प्रदान करने का कार्य किया जाता है।

भारत स्वतंत्रता की 75वीं वर्षगांठ मना रहा है और इन 75 वर्षों में भारत ने दुनिया भर में अपना लोहा मनवाया है, चाहे वह कोई भी क्षेत्र हो। प्रगति के इस पहिए को आगे बढ़ाने में बहुत बड़ा हाथ हमारे ग्रामीण क्षेत्र का भी है।

आगामी वर्षों में इस योगदान का भार दीदियों और ग्रामीण युवाओं पर होगा, और यही कारण है कि हम यह सुनिश्चित करें की वह इस योगदान में बराबर के भागीदार रहें। ये तभी संभव है जब इन भविष्य के होनहारों को सही कौशल और अवसर प्रदान किया जाए।

भारत सरकार की सबका साथ सबका विकास की नीति को ध्यान में रखते हुए ग्रामीण विकास मंत्रालय स्वयं-सहायता समूह की दीदियों एवं ग्रामीण युवाओं को व्यवसाय के विभिन्न क्षेत्रों में कौशल प्रदान कर रहा है। यह संग्रह ऐसी ही कुछ दीदियों एवं ग्रामीण युवाओं की सफलता की एक झलक है। इस संग्रह को पढ़कर अन्य भारतवासियों को भी प्रेरणा मिलेगी, इसकी मुझे पूरी आशा है।

(साध्वी निरंजन ज्योति)
(साध्वी निरंजन ज्योति)



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August 9, 2021

Message

I take this opportunity to wish everyone a very Happy Independence Day! The fact, that we are completing 75 years of independence, makes this year all the more special for all of us.

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), is one of the flagship programmes of the Ministry of Rural Development, Government of India. The Mission is working towards improving the socio-economic status of rural women through effective mobilization into Self-Help Groups and federations. Rural poor women are posited at the core of all DAY-NRLM interventions. Not only is the program meant for rural women but they are also the ones who are implementing the program at the ground level.

Under DAY-NRLM, a large number of best practices and innovations in the areas of community institutions and capacity building, farm and non-farm livelihoods, financial inclusion, health and nutrition have been implemented across the States. Successful innovations, experiments and models implemented by some States are being adopted by others.

Over the years, the Ministry of Rural Development (MoRD) has also made continuous efforts towards assimilation of the rural population, especially the youth into the mainstream workforce. The efforts become all the more important considering that the bulk of our workforce in the coming years will be from rural areas. Hence, skilling our future workforce in trades that are innate to not only their traditional skills but also in tune with the changing times is the need of the hour.

This compendium is a testimony of efforts in improving livelihoods of the rural communities through the flagship scheme which also includes the sub-schemes of DAY-NRLM, Deen Dayal Upadhyaya-Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETIs). This compendium takes the readers through the hardships and subsequent triumphs of the beneficiaries as they navigate through their lives to build a financially independent, socially productive and dignified life for not only themselves but their families too.

These are truly the saga of a people realizing the promise that India's Independence laid before them. May it inspire millions of Indian women, both rural and urban, to break whatever shackles they are faced with and soar over the skies with as much aplomb as our sisters and daughters did in the recently concluded Tokyo Olympics.

I hope that the State Missions will draw appropriate lessons from these success stories and will be motivated to take up similar initiatives in their State. I look forward to many more such success stories and tangible outcomes from the field in coming years.



[Nagendra Nath Sinha]

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The Covid -19 outbreak presented an unprecedented health emergency worldwide. The strength of DAY-NRLM program under the Ministry of Rural Development are the 7.63 crore rural women members of around 70 lakh SHGs across the States, who as always rose to the occasion and contributed in addressing economic, social and emergency needs at the community level.

The programme has also catalyzed State Governments to develop several innovative practices and models that help in taking the agenda of the Mission forward more effectively. The best practices demonstrated in all its components- Institution Building & Capacity Building, social and Financial Inclusion, livelihoods augmentation, Health and Nutrition etc. show the way forward, evidence for workability, in improving delivery architecture of various programs at National and State Level Missions.

The nation is at cross-roads again with rapid changes in technology that demands and necessitates re-skilling and up-skilling of the existing workforce to match global demands. There is a large populace of young people below the age of 25 years that is readying itself to join this workforce, in emerging sectors. It is heartening to see many rural youth trained under Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) being placed in niche industries with clear cut path for career progression. Meanwhile hundreds of SHG women and BC Sakhis, trained through Rural Self Employment Training Institutes (RSETIs), helped in making and distribution of masks and guiding people in villages in their banking needs during the lockdown.

The nation will be celebrating AKAM, India@75, this compendium is an effort to 75 such inspirational stories at the community level- both individual as well as collective in nature, of extraordinary rural women and youth who have worked hard and improved their lives, by availing the benefits and support from DAY-NRLM. I hope that each success story inspires many more in the coming days.

Alka
(Alka Upadhyaya)

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I

Community Development & Women Empowerment Success Stories

01

Waste to Wealth- Plastic free GP

Village level Federations	: Mangal Piba VLF and Tengbang Piba VLF
Gram Panchayat	: Chingtha
District	: Imphal
State	: Manipur

Through the concerted efforts of two Village Level Federations (VLF) the Top Chingtha Gram Panchayat in Imphal East District, Manipur became a plastic free Zone, collected plastic waste amounting to 1000 Kgs from the village and converged with PRIs and with the Manipur Pollution Control Board to generate awareness and economic gain.

For a community where women and their SHGs have been underestimated, it was a marvellous achievement when a Gram Panchayat declared itself free of plastic use and litter-free community under

the efforts of Manipur State Rural Livelihoods Mission (MSRLM) SHGs. The project has been activated through activities like mass awareness, poster campaigns, rallies, etc. in the GP to sensitize the effects and adversities of plastic uses & waste disposals in our everyday life. Behavioural change towards segregation of plastic waste, earning from waste, restoring the environment from various negative externalities and keeping the villages and street neat and eco-friendly, were the main captures of this case study.



The initiative was ideated in 2018 when the Kudumbashree team, a National Resource Organization (NRO) of DAY-NRLM introduced various community development ideas as part of the convergence between Panchayati Raj Institutions (PRIs) and community based organisations (CBOs). Seeing that in every meeting, gatherings, religious/festivals, piles of plastic waste always remains a hangover, the communities of Top Chingtha GP chose to be a “Plastic-Free” GP by partaking in collection of plastic waste.

There are two Village Level Federations (VLFs) in the Top Chingtha Gram Panchayat, **Mangal Piba VLF and Tengbang Piba VLF: They jointly pledged to make their village Plastic Free Zone.** Under the guidance of the mentor from Kudumbashree, VLF leaders & LRG (cadres) visited the Manipur Pollution Control board where the officials intimated to join hands with MSRLM Community towards the intervention. In an understanding, the board motivates the community to collect and segregate plastic/polythene and bottles separately, which is purchased later by the board itself, at Rs. 7 per Kg of the collected plastic waste. The board, upon interaction, also inculcated awareness on various externalities imposed to health & environment which otherwise could be recycled and reused to reduce all the plastic adversities.

The early intervention was the VLF anniversary observation on 28/06/2019, which was held without single plastic use. Not a single disposable water bottle was used and all SHG members were advised to bring their own glass for use during the entire programme. To create more awareness, mass rally of 500 above participants were organised which included over 35 MSRLM SHGs and officials along with PRIs & various line departments. The rally participants simultaneously pick up plastic litters during the rally which comes to 300kgs of plastic waste. Since the ideation, the VLF couldn't fully implement the activities due to the COVID-19 pandemic, but it has recently reiterated from March 2021 onwards. So far, more than 1000 Kgs of plastic waste has been collected and sold to the board. Besides, to gain more insights of the intervention in the communities, poster campaign in the entire GP, sensitizing SHGs and PRI members and mass awareness were designed as the main mobilizing strategies.

As a male dominant society, it was not an easy walk for women to make decision for village planning. But with a ceaseless zeal, things were not really as difficult as it seemed. Most of the challenges were eventually solved through the inbuilt tolerance and understanding nature of the cadres who have been nurtured and trained by the mentors.

“As Ward Members and Pradhans can’t be challenged instantly, we try to stay uninterrupted with our Vision and passion by understanding them and keep pushing for the next meeting. They will anyway have to be involved in the village activities”, said Bala, a Local Resource Governance cadre. In addition, meetings organised along with NRO, VLF and PRIs were beneficial as it brought them a better understanding about the interventions by making them take the ownership of the village initiatives given that the PRIs were designed to look after the local administration.

Behavioural change has been a major impact of this project at both individual as well as community level. Distinct waste segregation of plastics has been a

major habit practiced since the intervention. For the waste brought, the individual or SHG gets direct cash in proportion to the quantity of waste being sold to the board. Unlike never before, the plastic bottles which were once littered around, are now being reused for petty income generating activities like making dishwash etc. The local PRIs as well as clubs, which were once skeptical, now started contributing in segregating other waste and also promised to construct segregated waste tank in the locality. As one cannot deny, this entire intervention has projected women in more informed decision making, increased their active participation and representation in public sphere in the development of the locality and community as a whole.



02

Success story - Raddera Naganur's 'Varada Santhe'

SHG name	: Raddera Naganur Village Federation
Village	: Raddera Naganur
Block	: Malur
District	: Gadag
State	: Karnataka

The Sanjeevini scheme of the Karnataka government is a ray of hope for women self-help groups. This scheme has been introduced with the main intention of empowering the women financially by providing necessary training and marketing facilities. Under this Sanjeevini scheme, the Raddera Naganur village federation of Naragund Taluk of Gadag district which comprises of 32 self-help groups has been organising 'Varada Santhe' (Weekly Market) in the

village itself so that these women can sell their products without having to incur extra expenditure such as transportation etc. and saving a lot of time. This has helped in improving their quality of life and has given a new hope to poor women from the farming community.



Raddera Naganur has a total of 32 women self-help groups and a strong and well-organized federation with sound financial support. But, these hard-working women were facing the problem of finding a suitable market for their products and had to travel to other places in order to sell their products. This resulted in additional transportation costs leading to reduction in income.

Eventually, the women came up with an innovative idea of setting up a '**Varada Santhe**' (**Weekly Market**) in their village itself so that the buyers can buy their needs in the village itself and the sellers can have a good income. All office bearers of the federation met the village panchayat officials and the chairman of the village panchayat and discussed their plan with them. This idea was well received and supported by the officials and the chairman of the panchayat, and they received necessary guidance from the officials in charge of the Sanjeevini scheme as well. This resulted in the setting up of a local weekly market for their products which benefited both the buyers as well as these hard-working women .

The Raddera Naganur Grama Panchayat has a total of 702 families living in the panchayat area that covers the villages of Raddera Naganur that has 310 families, Khanapur 212 families and Gangapur 180 families with a total population of 4050 people. The people of these three villages had to visit Nargund

and Shirol for buying their needs on a weekly basis and had to spend a lot of time and money for travelling and other expenses. This new arrangement has helped them in saving their transportation costs.

Good Business on the first day itself

The **Varada Santhe (Weekly Market)** was inaugurated by the village panchayat Chairman on June 26, 2019 at 4.00 pm. On the first day itself, a total of 56 traders participated with a turnover of more than Rs 25,000/-. More than 80 traders participated every week before the Covid-19 came into force and the turnover used to be more than Rs. 80,000/-. This greatly helped in raising the monthly income of the members of the women's self-help groups as well as improving their living situation.





The weekly markets are now emerging as a favorite destination for the buyers to buy freshly handpicked produce and at the same time, the farmers are also getting better rates. This also ensured that there are no middle men in the markets which are very prevalent in rural areas. These markets are very flexible and dynamic in nature. The Sanjeevini team continuously works on awareness of these weekly markets through advertisements. SHG members are motivated to participate in these weekly markets and sell their products. Starting from few hundreds, now almost 1700 SHG entrepreneurs are directly

selling their produce to these markets apart from many non-SHG members. As per the rough calculation by Sanjeevini, a total cumulative transaction worth of Rs. 33,27,900 have been by done by the SHG members. With the success of these weekly markets, the team is scaling up the number of weekly markets and creating a network of independent rural supply chain with no middle man involved. This intervention has not only opened a door of development and opportunities to the rural communities but also bought economic prosperity in their lives.



03

When Values hold more importance than money

Member name	: Ashatai Ramesh Taide
SHG name	: Mahalaxmi
Village	: Medashi
Block/ Mandal	: Malegaon
State	: Maharashtra

Mahalaxmi SHG has been manufacturing clothes and selling them in local markets through various exhibitions. The members have always been helpful to the community and got an opportunity to serve them more during last year when the whole world was badly affected by the COVID 19 pandemic. Protection through masks was seen to be non-negotiable by all. Recognising the need, the SHG members carved out a strategy to serve the society

by manufacturing masks for the public.

Ashatai Ramesh Taide has a rich experience of participating in several activities under the aegis of Maharashtra State Rural Livelihoods Mission. She is an active member of the SHG. Mahalaxmi SHG has started manufacturing masks to serve the public and started making 50 masks daily from 1st April, 2020 and supplying them to the healthcare professional at the Government Rural Hospital, Gram Panchayat and Police Station. This encouraged the women in the village to take up initiatives for the welfare of society.



Spreading awareness about COVID-19 in the rural areas was quite challenging in the beginning. So, the SHG members organized various campaigns, especially for women, making them aware about the pandemic and the ways to keep oneself protected. They urged people to follow strict rules of lockdown while distributing free masks to the community members and the government departments. The SHG members followed the necessary protocols of ensuring social distancing regular use of masks, cleaning hands using a sanitizer. Participatory Rural Appraisal (PRA) methods like demonstration through Rangoli etc. coupled with digital methods such as WhatsApp messages and Facebook campaigns were embraced while spreading awareness. The SHG also counselled the families where the family members were detected Covid positive. This boosted up the morale of the families facing the crises of pandemic.

SHG members are not rich with money but their

deeds have indeed made them win everyone's heart. Their belief that - not the money, but the values on which you live your life, are more important - has helped them do great things during such tough time. The members expressed their gratitude to MSRLM and each member of Washim district team who helped them in getting raw materials on time and provided constant support to continue this task. Till date, the SHG has earned an income of Rs. 60,000 through mask production. However, the return value they have given back to the society, cannot be measured. It is indeed a great service to the society.



04

Winning hearts with multi-tasking abilities

Member name	: Vaishali Naik
Village	: Rivona
Block	: Sanguem
District	: South Goa
State	: Goa

Vaishali Naik, is a spirited woman whose benevolent and energetic nature made her start her catering service in the village and gradually through SHGs association, she went on to become the Sarpanch of her village. She is known to have helped her co-villagers tremendously during the pandemic

Vaishali Naik always liked cooking and used to cater to parties, weddings, etc. Initially, she started supporting neighbours in their cooking during occasions such as weddings, birthday parties etc. as

she would always do to help and support people around her. With her loving, caring and helpful nature, she won hearts and trust of the people. Women motivated her to start catering as her business. Her financial condition was also not so good at that time, so she accepted the suggestion and decided to try with the catering business.

She had formed a Self-Help Group ten years ago with 10 women. With the support of her group members, she started the catering business. She also started providing mid-day meals to 100 schools through her SHG members. Around 30 women and men are working with her in the catering and mid-day meal supply business today. Many other women are inspired with her story and have started their own business

Two years ago, she came to know about Goa SRLM’s “Stree Shakti” scheme during a mobilization program with the help of an Internal Mentor, Sunita Jagtap. She was impressed with the benefits and support provided through this scheme and decided to join with her group in Goa SRLM. She didn’t stop here but went ahead to explain the benefits of SRLM



to other groups and motivated around 13 SHGs to be part of this scheme.

With her leadership skills, Vaishali managed to form 14 Self-Help Groups in her village and giving handholding support to these groups by imparting various training programmes. She has also been elected three times as a panchayat member. In 2013, she was elected as a Sarpanch. During this period her village panchayat was awarded, the best panchayat in Goa for overall development. Also, the panchayat was nominated for the national award for the CBR (Community Based Research) for getting involved in the research on different varieties of seeds and insecticides. Currently she is a ward member (Panch) for the third term.

In convergence with the agriculture department, she arranged training on paddy and vegetable cultivation for the women in the village, she also motivated the women from her village to take up cultivation of Alsande (black-eyed peas), local chillies paddy farming, etc. This year 20 SHG members were able to produce a record-breaking production of Alsande. Every member produced around 200 kg to

250 kg Alsande, which they managed to sell at Rs. 200 per kg. Other than this, they also produced chawli (cow pea) 100 kg per member and moong 50 Kg per member and sold at Rs. 100/- per kg.

Even during the Covid pandemic period, she has been working tirelessly. She stitched masks and distributed the same free among people. She also delivered essentials food items to 300 people. At present, she has started take-away services at a very low rate and also ready to provide food for the needy free of cost who cannot even afford the minimal amount.

She has helped 3 women in getting married, right from searching a groom and arranging their marriage bearing all the expenses herself.

Vaishali very proudly says that she has achieved success in her life with the help of her family support. She is also grateful to the Department of Rural Development which has supported and appreciated her work. This has helped her to widen her horizon and increase her popularity among the community which helps her business.



05

Story of a mother who refused to give up

Member name	: Poken Bomjen
SHG name	: Kadi
Village	: Kadi
Block/ Mandal	: Basar
State	: Arunachal Pradesh

Person (I-CRP) under Arunachal State Rural Livelihoods Mission (ArSRLM). Through turmeric cultivation and processing enterprise, she is able to earn decent income and supporting her family.

This is the story of a widowed woman, whose persistent efforts to support her family through hard work and dedication, went on to inspire others. Poken Bomjen, got married at an early age and the untimely demise of her husband left her to lead a life of hardship managing her home and bringing-up her children all by herself. After joining the SHG, she motivated several women in the village to join SHG and became an Internal Community Resource



Poken Bomjen got married at an early age of 15 years. Way back in 2009, her husband, who was working as an SSB head constable, went missing while returning home from duty. The tragic incident turned everything upside for her and she went into a state of hopelessness. It was the support of her parents and the need to provide a safe and happy life to her children which kept her going.

In the year 2017, she joined Kadi Self Help Group (SHG) under DAY-NRLM. The SHG provided her with a platform where she could save money. She found friends in other members with whom she could share her sorrow and joy. Having understood the socio-economic benefit of being a member of SHG, she started mobilizing households from her village to join the SHGs under DAY-NRLM. Her sincerity and active role in mobilizing the community led her to become an Internal Community Resource Person (I-CRP) from the block. She would later go on to mobilize the communities in other districts of the state.

An article in a magazine about the benefits of turmeric and its demand inspired Poken to take up turmeric cultivation. Having no large area for commercial cultivation, she started cultivating turmeric in her small kitchen garden. To encourage her further, her brother donated half an acre of land where she cultivates turmeric now. With the support of loan of Rs.32,000 from her SHG, she bought turmeric grinding machine. She is now earning not

only by selling her processed turmeric but also by renting her turmeric grinding machine.

Being a single mother, she understands the grief of widows who are struggling to meet their day-to-day household expenditure. She has taken upon herself to create awareness amongst the widows about the widow pension scheme and helped them avail the scheme's benefits.

Poken Bomjen is today recognized as one of the most influential figures amongst the Internal Community Resource Persons. Her contribution towards mobilizing the community to come under the fold of DAY-NRLM is highly appreciated.





Not just a man's world Becoming financially independent through mobile servicing business

Member name	: B.Rajeswari
SHG name	: Anitha
Village	: Kollabailu
Block/ Mandal	: Madanapalle
State	: Andhra Pradesh

B. Rajeswari, with the loans from her SHG, bought a cow and started a dairy business. Doing so, she continued her studies and completed her “Graduation”, after which she worked for different positions. Finally, she got trained in mobile servicing through a paid course in Vijayawada for six months. After completion of the course, she started Akshaya Mobile Servicing Centre in 2007 at Madanapalle.

B.Rajeswari has studied up to 10th standard and got married at the age of 20 years. She had to struggle a lot with her husband who was an alcoholic, had extra marital relations and many other bad habits. Finally, she went to her grandmother's house in a different village where she set up her abode in the village and went on to work as a labourer while also taking care of her child.

While staying and working in the village, she joined Anitha SHG. With the support of SHG loan of Rs. 5,000, she bought a cow and started a dairy business. Through the earnings she repaid the loan amount back to SHG in a very short span of time. In 5 years, she also managed to save a good amount of money for use in future. The SHG platform also helped her regain her confidence.

Rajeswari had a penchant for taking up a private job. She made up her mind to complete her graduation and did it in three years. She moved to Madanapalle to work for a private firm for some time. Here again, she had to face a lot of hardships as a single woman.

Therefore, she joined a private school as a teacher but the salary was not sufficient for her to pay rent and manage household expenses. Finally, she decided to pursue a course on mobile servicing in Vijayawada for six months. She put her son in a hostel in Madanapalle and went on to pursue the course. She paid an amount of Rs.30,000 for the training course and put her sincere efforts in completing the course.

After completion of course, she worked in a private mobile shop for two years as she did not have money to set up a mobile service centre of her own. Two years later, she started Akshaya Mobile Servicing Center in 2007 at Madanapalle. She was the first woman to set-up a business in mobile servicing in entire Chittoor district. In the beginning, she had a very difficult time managing her business due to low footfall of customers. Gradually, people came to know about the shop and the footfall of customers increased. The business started gathering its momentum. On an average, Rajamma is earning Rs. 1000 to 1500 daily through her mobile service centre. With the earnings from her business, she bought a two-wheeler.

At present, due to lockdown, the business is not running as well as in normal times. However, she firmly believes that tough times do not last, but tough people do and with this thought, she is determined to get back on track very soon.



Ms. Rajeswari says,

“I feel so happy when women praise my work after seeing my courage and confidence”. She always feels that “SHG came as a God-sent blessing in her life”. She also stated that “I can say that women are not timid. If rituals, superstitions and traditions are all set aside and one could believe in honesty, hardwork then they can definitely step forward.”





Farm Livelihoods Success Stories



SHGs of Ganjam blossoming along with their Gerbera Plantation Initiative

SHGs	: Maa Balakumari & Maa Bhairabi SHG
GP/ Village	: Bhikaripalli
Block	: Chattrapur
District	: Ganjam
State	: Odisha

Women farmers of SHGs in Ganjam district are paving ways for other women towards economic upliftment by undertaking sustainable agro-ecological practices in floriculture, which is a thriving sector in the state.

Ganjam district in Odisha is well known for its fertile soil and agricultural productivity. Agriculture is a traditional occupation and the way of living for a majority of inhabitants in the district. The district has 2 distinct geographical divisions-coastal plain area in the east and hills and table lands in the west. The

district lends a passage to an exotic panorama of spellbinding flax-gold beaches, lustering waves and lush green forests.

Odisha Livelihoods Mission (OLM) is making its best efforts in helping the rural masses meet their household needs through sustainable agricultural practices. This is done by encouraging women's participation in forming strong base of community institutions. It is also helping the women groups to find new avenues for economic engagement; floriculture being one among them.

In Nuapalli village of Chattrapur block, the members of two prominent SHGs – Maa Balakumari SHG & Maa Bhairabi SHG – have undertaken Gerbera (flower) plantation as a livelihood. The project was conceived in the year 2018. All 20 members of both SHGs are engaged in plantation, plucking and selling process. With the help of OLM, the SHGs have successfully raised Rs 4,00,000/- (Rupees Four Lakhs) from Community Investment Fund (CIF) from Gram Panchayat Level Federation (GPLF) of Bhikaripalli GP. Currently, the estimated total project cost is Rs.4,77,960/- (Rupees Four Lakh Seventy-Seven Thousand Nine Hundred Sixty Only).



The flower bed is spread over 500 square meters of land inside a polyhouse. The SHGs receive assistance from the horticulture department in the form of technical support, capacity building and subsidies. Most of the produce are bought by local florists and business persons. In other times, the SHGs take orders directly from customers for cut flowers and bouquets. On an average, the net profit over the sale is around Rs 1,50,000/- (One Lakh Fifty Thousand) every year.

One of the impacts this intervention has created is the change in perception. What earlier was considered a trivial leisurely pursuit, is now being considered as a profitable business prospect. Many SHGs have come forward to initiate agricultural practices on the same lines. Through such initiatives, the women are becoming more involved in improving their household economics.

The socio-economic conditions of the women and their families have begun to change. Societies at large are being elevated from impoverishment and women are immensely contributing towards economic upliftment of rural Odisha.



08

Biofloc Fish Farming: An Innovative Sustainable Livelihoods Practice

SHGs	: Shiv Guru Aajeevika SHG
GP/ Village	: Chapail
Block	: Chatra
District	: Sonbhadra
State	: Uttar Pradesh

Implemented in Sonbhadra District, which is largely a hilly region where pisciculture seems a difficult prospect due to the vagaries of rainfall, this innovative intervention of fish farming through biofloc method is helping the villagers undertake pisciculture at the comfort of their homes. The results of this innovation have encouraged many people of this region to undertake similar activity as a means of livelihood.

People of Sonbhadra district are dependent on monsoon for their agricultural activities. Because of its hilly geography, there is a constant shortage of water for agricultural and other livelihood activities during the summer season when ponds and water bodies get dried up. This affects the livelihoods of the people. People of this region want to undertake fish farming as an alternate livelihood source; however, it is water scarcity that not only harms their fish-business but also holds them back in continuing with this activity for long.

In wake of this, the need of the hour was to have a high in productivity and sustainable fish farming technique which could help the fish farmers attain a wide range of objectives such as high output, low cost, sustainable growth, better income opportunities, less area, less maintenance etc. The SHG members in the area adopted the Biofloc fish farming technique for taking up pisciculture. This technique not only has lesser water requirement, it also takes smaller space for fish rearing. The fish can be produced in artificial tanks with high densities. Wasted feed as well as fish excreta in the water ecosystem, is converted into the feed which can be

consumed by the fish. The combination of microorganism, fungi, algae etc. forms a biofloc which absorbs inorganic waste and enhances water quality. The problem of water pollution is solved in this manner. Moreover, the fish farmers can save money on feed and it is readily available as well.



The SHG members of Chatra block are using a water tank of 1300 sqft which can produce upto 2000 fish which can be taken to the market for sale within 7 months of starting the activity. The intervention is now being upscaled to other blocks of the district as well.

Women members are reaping the benefits of the new method and earning profits through the sale of fish in the market. Due to high demand of fish, they have to work harder to maintain the continuous supply chain. They are getting necessary support of

their family members in doing so which also points at the social impact created through the intervention.

The funds for establishing the unit for biofloc fish farming have been managed through the loans from the CLF to VO. A loan amount of Rs. 2,00,000 was received from the CLF whereas the remaining amount of Rs. 1,50,000 was availed by the SHG as a CIF loan from the VO. The total cost for unit establishment is Rs. 3,50,000. There are 4 artificial water tanks in which 6000 fish are being produced. The produce can be sold over period of 7 months. One cycle provides an income of around Rs. 1,00,000-2,00,000 to the SHG. It takes 4-5 cycles for selling all produce, thus giving an income of Rs. 6,00,000-7,00,000 to the SHG.

Until now, people in this area used to do fish farming in the ponds and natural bodies. The low water levels affected this activity and the fish farmers had to bear the loss/ low productivity leading to low income. But, with this system, the farmers have got the liberty to install fish farming units on their terrace or backyards. The SHG members are provided 3-day training on biofloc fish farming. The materials required for installation of tanks (trampoline, air pumps, air stone, protective line, temperature monitor, TDS meter etc.) are locally available. Commercially, it is helping farmers to sell fresh fish to the customers. The high-yield from biofloc fish farming is a viable option and proves to be beneficial when compared to open pond fish farming.



Sangeeta Devi, a member of Shivguru Aajeevika SHG says,

“We have availed a livelihoods fund of Rs. 2 lakh from our VO to start fish farming through biofloc method. Earlier we used to do it traditionally in natural water bodies. Due to low water level, numerous fish used to die causing loss in business. It was also insecure in open places as due to some feuds/jealousy, unsocial elements at work would intoxicate the water body to cause harm. The new method is not only high-yielding with lesser space requirement, it also provides security from such incidences. Women members are able to take this up while being at their homes, it is helping them earn an income which they are utilizing for their children's better education and wellbeing of the household.”





Wings of Self-Confidence: Success through Goat Rearing Practice

JEEViKA's goat rearing intervention has been designed to enhance the income of households by reducing mortality and morbidity of the goats, instilling improved rearing practices and processes to ensure sustainability of the intervention. Moving ahead with this vision, the project has developed 1445 Pashu Sakhis in the form of micro entrepreneurs to cater health services to goat rearers and has been able to reach out to 1.15lakh goat rearers across 18 districts of Bihar.

Bihar Rural Livelihood Promotion Society has brought a paradigm shift in the socio-economic parameters in rural Bihar by mobilizing, empowering and promoting livelihood amongst the rural women. The Mission has developed Institutions of the poor women; promoting them as institutions of micro credit, sector specific producer groups and producer companies. Livestock based livelihood intervention, more specifically goat rearing for livelihood

generation, has made progressive success over the years.

The core objective for promoting goat rearing was to provide milk and meat centric livelihood to poor unorganized rural households. The intervention also focused on achieving the following long-term goals

- » To provide an additional income to SHG households by enhancing the productivity followed by market linkage support; and
- » To improve the nutrition status of the participating SHG households.

The demand for goat rearing was high due to small and fragmented land holding and erratic rainfall patterns making agriculture difficult. Most marginal and small farmers opted goat rearing for livelihood.

Goat rearing in Bihar is being done in several patches intensively by different communities. BRLPS, developed goat clusters on the basis of geographical suitability and higher goat population, to strengthen the already existing systems and promote livelihoods

for the destitute. After scrutiny, the livestock team found the following clusters with on-going interventions:

Interventions

1. Formation of PGs

- » Goat Producer Groups were formed by mobilizing at least 40 households at the village level.
- » It was observed that some households used loan for purchasing goat which varied in number ranging from two to six or seven. Evidently it did not help the families much as the goats died due to lack of proper care services and knowledge. Exploitation by local butchers and self- consumption of the reared goats did not yield adequate returns which posed a challenge. Hence, Goat Producer Groups (PGs) were formed.

2. Introducing Pashu Sakhi Model

SHG members having experience of local goat rearing practices, are identified and are provided 15 days training in 3 phases (5 days in each phase). The Pashu Sakhi, after being trained, provide the following services to the goat rearers-

- » Handholding support in production and procurement planning: educating the selected goat rearers on type of goats to be procured and bucks to be used for breeding.
- » Training and Demonstration support: training to rearers on feed, goat, goat sheds, health management, low cost goat house, feeder & drinker, Azolla pit and Moringa plantation.
- » First-Aid and other preventive measure support: providing primary veterinary services (Ethno Veterinary) along de-worming & vaccination services as per prescribed schedule.
- » Input supply support: Providing input supplies like Dana Mishran, Pashu Chat, Herbal Supplements, etc.
- » Marketing support: Updating market information to goat rearers and organizing local goat haats.

3. Introduction of a herd of goats:

The procurement of Black Bengal goat and Bucks was done keeping in view the geographical and climatic conditions. The best suitable breed was selected. In order to facilitate reproduction, 3 She-Goats and 4 Bucks were provided to every PG member.

4. Feed Management Systems and Vaccination Introduced:

To ensure lower mortality rates, PG members were trained on feeding habits, minimising open grazing and education to add locally available materials like fodder and feed concentrate to the diet of the goats and their kids. Stall feeding with green fodder, dry fodder with added mineral mixture habits were instilled. Promotion of azolla and moringa leaves as feed for the goats have also been undertaken. This resulted in positive growth in meat production and health of the goats. Based on the availability of local resources, goat sheds have been made and the habit of keeping goats in such sheds have been instilled. Vaccination of goats and de-worming are to be practiced on quarterly basis. Fortnightly PG meetings are being conducted to resolve issues and required services.

Outcomes and Impact

In view of the reduced mortality and morbidity on account of regular vaccination and de- worming of goats, the goat rearers are now willing to pay for these services. Regular training and knowledge dissemination to both Pashu Sakhis and PG members have led to the adoption of improved practices of rearing and management. The project has successfully impacted the lives of rural women and their families and has driven them towards a sustainable livelihood practice. The major outputs of the intervention are listed here-

- » Project has developed 1445 Pashu Sakhis in the form of micro enterprise to cater to Goat Health services
- » The Intervention has an outreach of 1.15 lakh goat rearers across 18 districts of Bihar
- » Promoted Health services at the door step of Goat Rearers and ensured de-worming of 6,31,921 goats along with vaccination of 4,08,066 goats
- » Promoted 10,779 Azolla pits, 11,552 Machan/Shed construction, 44,739 feeders installed, 71,242 castrations of goat kids have come up as a major source of income for Pashu sakhis and 1,07,712 kgs of Dana Mishran has been sold by Pashu sakhis to the goat rearers.
- » Seemanchal Goat Producer Company has been incorporated in the 3rd Quarter of 2020-21 to ensure the value chain management and larger coverage.
- » Concept of community based marketing system has also been introduced under the tag of Bakri Bikray Kendra and has been initiated in 12 Phase 1 and Phase 2 goat intervention districts

and made a business volume of Rs. 8636049 by selling 3260 goats with an average weight of 12-13 Kgs.

Pinki Devi: Residing in the small village of Jagannathpur in Muzaffarpur, Pinki inspires many goat rearing women to confidently and proudly pursue goat rearing as an aspirational occupation.

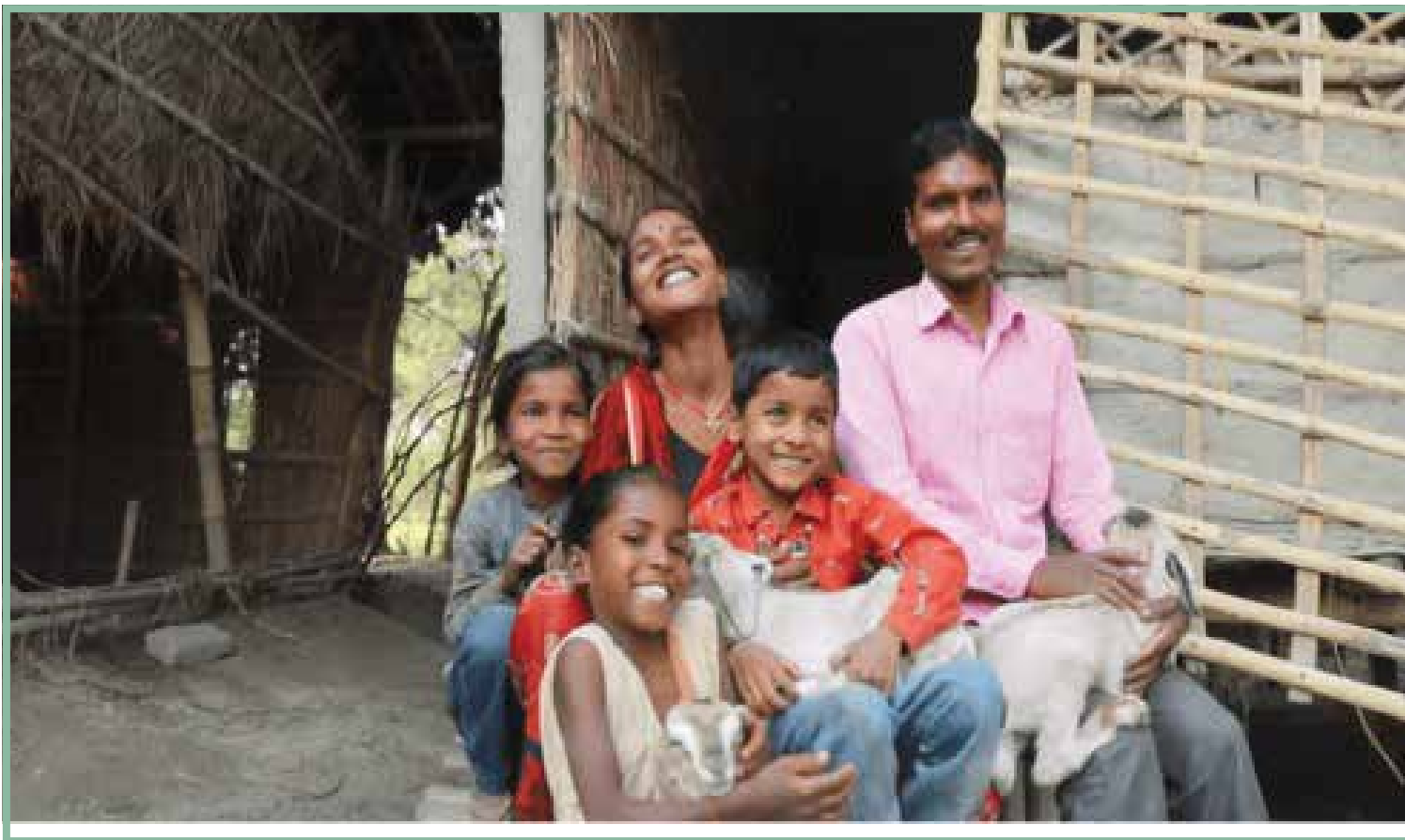
She has been rearing goats for the last 7 years and when she began, nobody in her village knew about vaccinating or deworming their goats. Many goats died and rearers lost their income. Following the support provided by 'Chandani didi', a trained Pashu Sakhi, the scenario changed completely. She informed and motivated goat rearers like Pinki, on



adopting improved goat management practices with regular administration of preventive measures. With her services and support, Pinki ensured timely preventive health care, adequate sanitation, and shelter for her goats that enabled her to increase her herd size and enhance her income from goats.

Tinku Devi: The story of Tinku Devi is the journey of a woman from hardship to prosperity. She was unable to meet her family's requirements from the money sent by her migrant husband. She decided to change

her fortune by becoming a Pashu Sakhi. By her sheer hard work and consistent effort, she has come out from the darkness of extreme poverty and even supported her community in social causes.



She has received multiple trainings on technical components of goat health and management as well as on basic and advanced gender modules. It also gave her the opportunity to travel to Delhi for her further capacity building. With all the trainings and exposure visits, she became a very well-trained

Pashu Sakhi. She started delivering preventive health services like deworming, vaccination, castration, herbal medication, and more, with a very professional approach. She has also proactively engaged herself in social activities by supporting women in her community

10

Lemongrass Farming- Less investment, High Profit



DAY-NRLM has always given emphasis on the sustainable livelihoods generation and adoption of multiple livelihoods for a household. The way of providing sustainable livelihoods generation is always challenging. In order to provide sustainable livelihoods to the rural women an innovative initiative under DAY-NRLM has been taken up in the form of Lemon grass farming. The rising health consciousness among the urban population has led to a booming alternative market of medicines and therapies as more and more consumers seek health in natural products. Natural products are known for their health and medicinal properties, and also that these have little or no side effects. Looking at the market potential of such products, JSLPS has been

developing various initiatives to exploit the abundant natural resources of the state by enlisting its rural women and in the process provide them with a means of steady source of income.

The core aim of this initiative is to link rural women with various sources of income in a bid to make them economically and socially empowered. Lemon grass farming has been a successful innovative agricultural practice among the women farmers since it is easy to cultivate and fetches a good price in the market, given its many medicinal and curative properties. Besides, in the context of Jharkhand, where farming is a tough deal in the uplands, lemon grass farming, with little effort on the barren land, is providing good additional income to the SHG women.

For lemongrass farming, JSLPS linked around 500 Sakhi Mandal members with the initiative. Today, each of these women farmers is earning well. In fact, their annual income runs into lakhs, just from the cultivation of lemongrass.



As lemongrass oil fetches good price in the market, it has been taken up in value chain approach where various distillation units for the Sakhi Mandals have been installed at the Gramin Seva Kendra. Now the oil processing is also being done in-house adding to the earnings of the women farmers involved.

Lemongrass cultivation has been taken up in 31 blocks of 16 districts in Jharkhand by more than 16,500 SHG women. The plant is being cultivated in barren lands with technical support by



'Krishi Vigyaan Kendra' and Central Institute of Medicinal and Aromatic Plants (CIMAP) Lucknow, which ensures value-addition to the yield and distillation unit was also set up with the assistance of these PIAs.

Master trainers have also been deployed to offer technical support and advice to the farmers. Around 1,150 Vanopaj Mitras have been trained to provide technical support and suggestions to the farmers. Lemongrass oil is sold at Rs. 1500-2000 per litre in the local market. The earnings of the women farmers is up to Rs 80,000 per acre of land in a year. Comparatively, the initial one-time investment is a mere Rs 20,000.

Roopmati Devi of Range village of Gumla does not need an introduction today. She is known as a successful woman farmer in her village and all her fame came from lemongrass cultivation. With the help of training and knowledge provided by JSLPS, Roopmati was able to earn an income of about Rs 1,10,000 this year from lemongrass cultivation. Her investment was a paltry sum of Rs. 13,000. She earned another amount of Rs. 15,000 from lemongrass oil.



Roopmati says,

“I got help from Chatti Serka Aajeevika Women Producer Group for the sale of the crop. I had never even heard the name lemongrass, but now, after knowing its benefits, I am advising others to cultivate it too. Lemongrass is like gold earned from barren lands.

A member of Jeevan Jyoti Sakhi Mandal from Khunti, Jharkhand, Linda says, “The cultivation of medicinal plants is easy as compared to paddy. Medicinal plants do not need extra water as they can grow with rainwater.” ”

A large number of women living in rural areas of Jharkhand are thus transforming their lives and setting an example of livelihood entrepreneurship at the local level by cultivating the medicinal lemongrass. Such is their success that impressed by this intervention, Hon'ble Prime Minister- Shri Narendra Modi, applauded their efforts in his monthly radio programme Man Ki Baat. There are thousands of women like Basanti Devi, Rupmati Devi and Jhoney Linda, belonging to 31 villages of 16 districts, who are now lemongrass farmers.

11

Knitting Livelihoods opportunity through “Tasar Silk”

During ancient times, silk was considered as a symbol of wealth. In the Indian context, silk was introduced in India in 140 AD and today, India ranks second in terms of primary silk producer across the globe. In India, Jharkhand is one of the highest silk producing states. Aiding to the fact, DAY-NRLM is playing role of the catalyst in recent time through its Non-Timber Forest Produce initiative.

Jharkhand, with its ample natural resources, has the potential to encash with Non-Timber Forest Produces (NTFPs). Special focus has been given on enhancing the skills of tribal farmers in order to extract maximum from the NTFPs to enhance their overall earnings. 73.3% of total population of Khunti district of Jharkhand belongs to the tribal community. Tasar silk also known as ‘Wild Silk’ is the most preferred variety of silk produced in Khunti and allied districts. It is valued for its rich texture and natural deep gold colour. It is obtained from silkworms that do not breed on mulberry trees but

local trees like Sal, Arjuna and Aasan. These trees are found in good numbers all across the jungles of Southern Chotanagpur division. In Khunti district, two blocks - Murhu and Rania have been taken under the Resham project. With the cumulative efforts, 1182 farmers at present have evolved themselves as Tasar growing farmers and have escalated their overall earnings.





The intervention with 1182 farmers was not easy. Many rounds of ice breaking sessions were held in many interior villages of Rania and Murhu. Public mobilization helped people to understand the new culture of farming. There is a team of professionals and cadres who took the pain to make space for new intervention in the tribal dominated population. The cadres were selected and trained and these community cadres, after residential trainings and induction towards Tasar, played a critical role in mobilising people

Expertise of Community Vanopaj Coordinators and Aajeevika Resham Mitras in Tasar cultivation and command over local language made things pliable. Initially people resisted in adopting a new pattern of cultivation but gradually, a small group of 50 to 100

farmers grew up to 1182 farmers over a period of three years of intervention. At present, in Khunti 118200 host trees are mapped for 1182 resham farmers constituted in 44 producers groups. For providing the handholding and training support 2 rural service centres are formed. 39 Aajeevika Resham Mitra (ARM) and 4 Community Vanopaj Co-Ordinator (CVC) are deployed



After collection, the cocoons are categorized into A, B and C category based on their physical appearance. These Cocoons are being sold at price of Rs. 3.2, Rs 2.39 and Rs 0.5 for A, B and C grade cocoons simultaneously. Average price of the cocoons ranges between Rs 260 to Rs 270 per 100 cocoons. The Cocoons are further sent to cocoon banks for reeling purpose and the output is sold at Rs. 1200 per Kilogram. These silk threads are widely

used in knitting sari, table cloths, covers and other wearables. 100 DFLs are normally capable of producing 6000 to 8000 caterpillars which will be forming 6000 to 8000 cocoons. The average cost of Rs 2.60 per unit. Expenditure incurred on purchase of 100 DFL (Rs 1,200/-) and disinfectant is Rs. 300. So, on an average a farmer is earning Rs. 19300/- net income in one season.



This model for Tasar cultivation is being promoted on a large scale in Jharkhand and the state is projecting to associate 25,000 farmers by this financial year. We are aiming to develop an

integrated cluster with handholding support to farmers and forward linkage of final outputs, fabric, through with exclusive umbrella brand of 'Palash'.



12

Economic Transformation of Tribal Households through Collective Approach in Producers' Group

Producer Group name	: Dodrapahar Utpadak samuha
Name of the CLF	: Surhi Cluster
Village	: Dodraphar , GP- Masulpani
Block	: Naharpur
District	: Uttar Bastar Kanker
State	: Chattisgarh

A transformative story of a tribal Producer Group (PG) for Minor Forest Produce which experienced better price realization, good exposure to market and information about market price after federating into the group. Within a year, the PG had a turnover of ₹. 7.56 lakhs and earned approximately Rs. 1.53 lacs. Within a month of formation, the PG members returned the working capital loan of Rs .25,000/- and

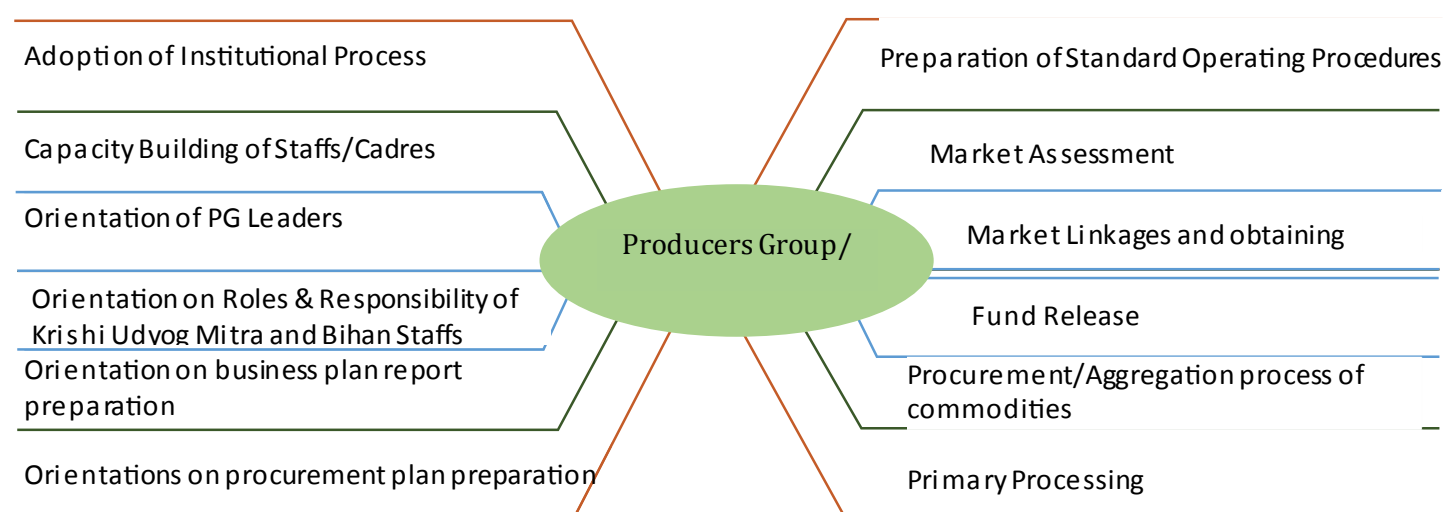
interest of Rs. 1000/- to the Cluster Level Federation (CLF).

Chhattisgarh State Rural Livelihoods Mission (CGSRLM), the National Rural Economic Transformation (NRETP) project, aims to promote robust Producers' Group of small & marginal landholders or collectors to leverage benefits of bulk aggregation, better post-collection practices, primary processing and offset middlemen dominance to get better value for its members. Aligned to the purpose, the value chain project was conceived in Dodraphar in Naharpur block. Major economy of the marginal households in the tribal block lies in agriculture and minor forest produce. Maize, paddy and pulses. Green gram, black gram and red gram are major crops and minor forest produce are tamarind, lac, chiraunji, mahua, tussar harra and behara, saal seed etc. However, the marginal farmers faced constraints such as, poor price discovery, lack of storage facilities, limited knowledge of quality parameters, and lack of access to markets. The key impediments restrain the farmers from getting the right price from the market. Prevailing market intermediaries add little real value

to products but charge margins for their services, which leads to a large price spread in the value chain. Hence, it was decided that better support to needy marginal tribal households would be provided. In the block, a total of 1100 women farmers joined in 39 Producers' Group in 37 operational villages. Key commodities identified under the value chain intervention are Custard Apple, Harra, Behara, Tamarind, Lac, Chiraunji (Char) and Mahua that would bring in better price

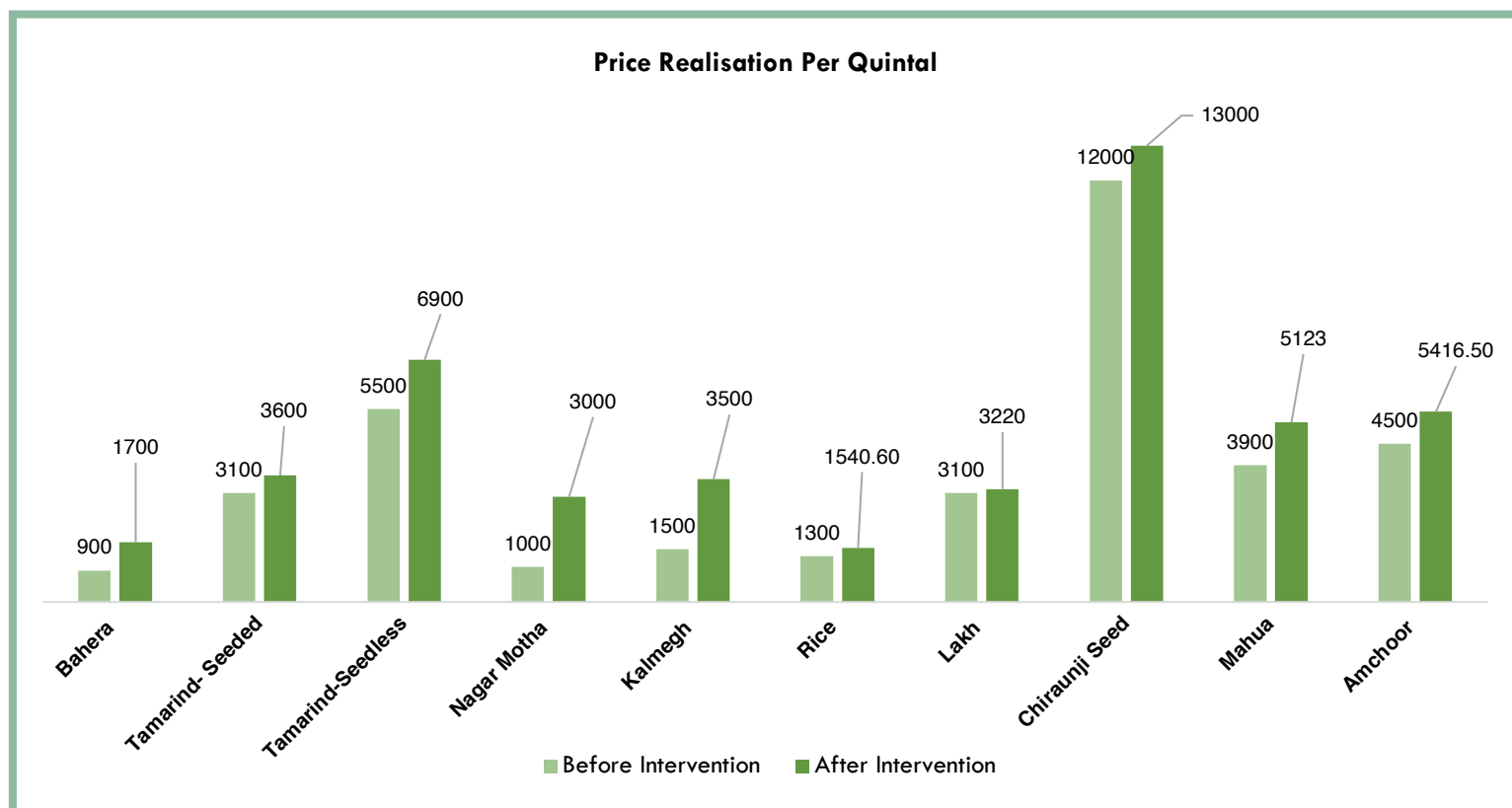
realization through value chain marketing for the marginal farmers.

A scoping study, was conducted and several village and cluster level meetings at the initial stage. After getting a detailed idea on PG's objectives and interventions to be taken up, 35 marginal women farmers came together to form this PG. CGSRLM team undertook various interventions to make it viable.



The marginal households used to collect Minor Forest Produce, such as, Harra, Behara, Tamarind, Mahua, Chiraunji etc. and Custard Apple from the nearby forest areas since a long time. They sold their produce in the local market or through middlemen in their villages, where price realization was a major concern. They had been continuing this trade without having market information and technical

input. With due course of time, PG was provided technical guidance by BIHAN through Technical Support Agency (TSA) and business plan was prepared based on available produces and simultaneously Krishi Udyog Mitra of Producers' Group was identified and trained properly for marketing support through the PG.



Members were oriented on quality parameters of their produces for better market price. Market information on price trend in various markets were gathered and shared with them regularly. Potential trader's data base of various markets was maintained, so that the farmers could get in touch with them as and when required. Subsequently, PG members started submitting their working capital fund requisition and infrastructure support fund to Cluster Level Federation (CLF). The fund requisition of working capital was passed in CLF meeting and released to PG. Immediately after getting Rs. 1.5 lacs as a working support as a loan with the interest rate

of 7% per annum, PG members came forward to start collective aggregation and marketing of their produces. Gaining experience on price realization, they also procured produces from other members of the villages.

Due to ownership of PG members and their consistent effort, it results to get good price realization of their produce by waiving of middle men in their marketing channel. Within a year, the PG sold ₹. 7.56 lakhs and earned approximately ₹.1.53 lacs. Within a month, the PG members returned working capital loan of ₹.25,000/- and



Due to Producers Group, I got good price of my produce.

interest of ₹.1000/- to CLF. Now, they are planning to take more advantage from working capital during peak season and provide better price to all the households of this village.

Smt. Bharati Netam W/o of Mr. Naresh Netam aged 33 belongs to Scheduled Tribe Community is a member of Dodrapahar Utpadak Samuha (Producers' Group). Her past story had been no different than what had been described earlier. Her education is up to 10th standard, and she took

lead in Producers' Group to aggregate agriculture and minor forest produce from the members of the PG for collective marketing. She earns additional Rs. 18000-20000/- during summer season only from Minor Forest Produce. This additional income boosted her confidence and enhanced motivational level to carry out value chain marketing in the collective process more aggressively. She feels that achievement is due to the Producers' Group and support of BIHAN-Chhattisgarh Rural Livelihood Mission.



Success Story of Lata, a Livelihood CRP under DAY-NRLM

Member Name	: Lata Sahu
SHG name	: Janani SHG
GP/ Village	: Mudpar, Post: Surgi,
District	: Rajnandgaon
State	: Chhattisgarh

A versatile lady who joined the SHG and climbed the ladder through usual savings, CIF and bank linkage processes but reached the pinnacle through her indomitable grit, energy and determination. In this journey, she established a shop in which she had photocopier, provision for online transactions and general store. As her interest was in agriculture and she got training as internal community resource person (ICRP). She successfully worked with 650 farmers on practices on sustainable

organic agriculture. She is Krishi Sakhi, Pashu Sakhi and Van Sakhi as well as the Master trainer for livelihoods.

Lata Sahu is a very well-known face in Surgi cluster for her fluency and facilitation regarding various sustainable agriculture models and techniques. Back to her childhood she was very inclined to her studies. At the age of 19 her parents arranged her marriage after completion of higher secondary education. As she got married into a farmer family, she got herself involved in agriculture in her in laws house. Very soon after marriage she had children and her responsibility increased with limited resources, though her in-laws were very supportive. The family had 3 acres of land and her husband used to work as a clerk in a private establishment in Rajnandgaon. But after one year of marriage, he left the job, resulting in further financial distress. Her husband was thinking of setting up a shop as the only way out for sustenance of the family. They considered taking loan from moneylender, but realised that the interest rate was too high to make it a viable option. At this time, destiny favoured and professionals from

DAY-NRLM, known as BIHAN in the state, came to discuss about self-help group formation. On 22/08/2012, 12 members from the village united to form a self-help group. She became the secretary and book keeper and after 06 months her group received Rs 15000 as revolving fund.



Her journey started as she took the first loan of Rs 5000 from her SHG with very nominal interest rate. In this situation, she decided to open a shop with financial support provided by her SHG. She received Rs 30,000/- as a seed capital for inception of her business. She also received Rs 40,000/- after micro credit planning and bank linkage of her group. She subsequently got Rs 50,000/- from VO (Village Organisation) for further expanding of her business. She set up a shop in which she had provisions of photo copier, online transactions and general store. She was earning Rs 10,000/- per month and becoming economically sound.

Again, a turning point came when the Community Managed Sustainable Agriculture (CMSA) project started under the national flagship program of DAY-NRLM in 2014. A specialised team of Master CRPs from Andhra Pradesh came and stayed in her

location for demonstration and facilitation of different procedures for production enhancement in organic methodology. They focussed on agro ecological practices to maintain ecological balance in the nature, by abandoning chemical fertilizers and pesticides and resorting to only organic inputs in agriculture. Till date she has attended 25 trainings programmes. Her family was very supportive in her activity and always appreciated her movement and allowed her to attend all the trainings related to this project. In 2014, she was selected by the VO as AKM (Ajeevika Krishi Mitra), who is the extension worker in the village to guide all farmers regarding all the sustainable models for production enhancement. After selection as AKM she went to Raipur for attending the comprehensive module facilitated by CGSRLM regarding sustainable agriculture. She was very nervous while attending such state level training for the 1st time.

She learnt newer techniques, such as paddy cultivation in SRI principles, preparation of kitchen garden, 36*36 model, Ghana jeevamrut, Drabya jeevamrut, seed sorting and seed treatment and root treatment by Beejamrutham, Neemastra, seed bed preparation for seedling. She experienced how the productivity of field crops become stable after application of organic manures and repellents. Moreover, in traditional procedures, the input cost per acre was Rs. 10000 -11000, but it got reduced to Rs. 4000 – 5000 per acre, when organic practices were in paddy cultivation were adopted. Previously the number of tillers in paddy crop grown traditionally was 16 but it was increased to 35 by application of organic manure and organic repellents. It impacted the productivity by 16 quintals per acre in paddy by traditional methods to

24 quintal per acre through organic practices. This change built her confidence and she started replicating it. She was enrolled as a CRP (Community resource person) by the VO and went to Srikakulam for further training. She was very active and facilitated in organising farmers around sustainable agriculture and organic practices. She has served and supported around 650 farmers to enhance productivity in farm livelihood through organic practices.

In the entire journey, trainings and practical demonstration played a major role in changing her perception. Her every bit of learnings were always experimented in her own field to crosscheck the result and benefits the practices claim. National Support Organization - PRADAN plays a major role in capacity building and facilitating different phases of training related to farm livelihood. She says that in the last 5 years, she received 5 categories of training which has made her knowledgeable in the field,

- a) Generic agriculture, that is on ecological activities of various living organisms in the soil and its interconnectedness, different package of practices of various crops. manure and repellents application, modern techniques to enhance productivity like staking, Trellis – Multi layer farming etc. and how to monitor self-work and how to plan monthly activities,
- b) Secondly, the pest and disease infestation and their control, preparation of different decoction and their prophylactic application in different crops and know the importance of NPM shop and how to design it and run it applying the principles of business.

- c) Thirdly, training in crop cutting techniques to measure the productivity and analyse the entire process for further change in the forthcoming season.
- d) Fourthly different practical demonstration for preparation of organic manure and decoction, demonstration of Trellis for production enhancement in vegetables especially in creepers.
- e) Fifthly, trained to deal with planning and evaluation and monitoring of their own work.

Now Lata, as a Master Trainer, is no more a shy lady, she had interacted with Chief Minister and many ministers in many forums. Currently her group is engaged in mushroom cultivation and vermicomposting in Gothan. Her ambition is very high and she dreams to achieve more.





14

My Life under DAY-NRLM

Member Name	: H.LALZIKPUII
SHG name	: Alphonsa
GP/ Village	: Thingdawl
Block	: Thingdawl RD
District	: Kolasib
State	: Mizoram

Mrs. H. Lalzikpuii is a widow hailing from a small village Thingdawl in the northern part of Mizoram. The family's main income pre DAY-NRLM was Rs. 90,000/- per annum from rearing pigs in their 1-acre land and a small areacanut plantation. However, after entering the DAY-NRLM fold, she and her family have expanded their cattle rearing and farming tremendously by availing all possible financial assistance, training under the Mizoram State Rural Livelihoods

Mission (MzSRLM) and convergence with other line departments. Today, her family's gross annual income is Rs. Rs 5,35,800/-, excluding her income from other sources such as MGNREGA, labour, etc.



Pi H. Lalzikpuii has been a member of Alphonsa SHG since long. There are 3 members in her family- she and her two children, one in his late 20's and one in her mid-30's. She and her daughter were the ones mainly responsible for looking after their cattle, pigs and their farm, as her son is still pursuing higher education at Aizawl.

Pi H. Lalzikpuii's group Alphonsa SHG was created under the Swarnjayanti Gram Swarajgar Yojana (SGSY), but with no proper guidance received especially about financial management, not much progress has been made regarding their livelihood.

Her family started rearing cattle since 2013 when they bought their first cattle using their own money. After joining DAY-NRLM, their group has progressed tremendously. Alphonsa SHG even received best performing SHG award in 2018 among SHGs throughout Mizoram, given by NABARD. Pi Ziki, immediately became a Mahila Kisan after joining DAY-NRLM and took her 1st dose of Bank loan of Rs 50,000/-. Combining this with her own money of Rs 50,000/-, which she used for purchasing cattle. Subsequently, she took Rs 1,00,000/- as 2nd dose of bank loan for purchasing another cattle. Her hard work and determination did not go unnoticed and in 2019, she received a greenhouse, free of cost, from the horticulture department where she used her own money of Rs 3800 for the site leveling and Rs 2500 for water Tank/Syntex. She was given Cucumber seeds by Horticulture department for free and she received good returns from the harvest.

She is currently rearing three pigs which they bought using the profit they made from their cattle. Their cattle shed were constructed through convergence with MGNREGS and from her own money.

She has now registered herself under "Ranvulhtute thian", a project under CAU, Selesih. She had undergone many trainings since joining DAY-NRLM

conducted in convergence with line departments. She is now fully aware as to whom to approach when faced with problems regarding her animals and her farm. They only used cow dung and vermicompost for fertilizers and often apply wood ash to deter snails, aphids, fruit fly etc. and also often apply Neem leaves solution and Ginger-Garlic-Chili paste for insecticide.

As a progressive farmer she was given Rs 9,000/- for construction of Vermicompost Pit by ICAR Kolasib and was also given various vegetable seeds for her nutrition garden. She was given tomato seeds especially for greenhouse cultivation.

Now, her family's livelihood condition have improved noticeably, and her annual income from Greenhouse harvest (Tomato/Mustard leaves) is approximately Rs 28,000/-, annual income from milk is Rs 4,32,000/- approximately (20 litres per day at Rs 60/litre for 30 days/month), income from other crops grown in her farm is Rs 2,000/- approximately per annum, annual income from piggery is Rs 72,000/- (when 3 adults are sold/butchered in a year) approximately and lastly, her income from vermicompost/dried cow dung sales is Rs 1,800/- approximately last year. So, her annual gross income from her farm alone is approximately Rs 5,35,800/-, excluding her income from other sources such as MGNREGA, labour, etc.

Through her income, now she is now supporting her son's education, who is currently pursuing B.Ed in Aizawl and also, her family is now constructing another house at Thingdawl.



*A successful dairy farm
intervention: Manasi
Ksheerasagaram Unit*

Member Name	: Moli Varghese, Shylaja Raju, Rajini, Padmini and Lalitha Surendran
SHG name	: Droupadi NHG, Malar NHG, Thamburu NHG, Nirmalayam NHG
Village	: Melur Grampanchayat
Block/ Mandal	: Chalakkudy, Thrissur
State	: Kerala

Manasi Ksheerasagaram unit is a successful entrepreneurial venture of five women, Moli Varghese, Shylaja Raju, Rajini, Padmini and Lalitha Surendran. The unit is working under Kudumbashree CDS of Melur Gramapanchayat, Thrissur district. The unit is the bread winning venture of the ladies involved. All the members are exceedingly satisfied with their farming activities and the income they acquire out of it. A total of 14 cows are there in the unit including both heifers and lactating cows. Milk, ghee, curd and dung are the outputs they sell from the unit.



The Manasi Ksheerasagaram unit started in 2019 with the subsidized loan amount got from the Kudumbashree, the poverty eradication mission of the state that is implementing the DAY-NRLM. Initially, the women were finding it difficult to get an income for their livelihood. At that time, Kudumbashree came up with funding support to start a farm. The ladies took this as an opportunity and took up the venture in valour and hope.

Now they are getting feed at a subsidized rate from the milk society. Also they are doing fodder cultivation. Kudumbashree helped them to build cattle shed to purchase cows to start a fodder cultivation unit through subsidized loan.

Now the mentors are really happy with their life. The unit caters their routine financial needs, education of children thereby serving as the fiscal backbone of their families. The women says that such initiative from Kudumbashree helps women to get both social and financial status and there by helps in women empowerment. The monthly income of the unit is Rs.2,06,500/- and after deducting the monthly expenditure on feed and other expenses of Rs.22,250/-, they earn a net profit of Rs.1,84,250/-.

Kudumbashree reveals to be the real bread winner for the aforesaid women and thereby for their families. A fair amount of profit obtaining by this group of women is a role model to the society and many such groups formed near and around the area, thereby laying a footstep for the development of locale.



Economically viable women friendly Custom Hiring Centre - Annadata Custom Hiring Centre in Singareni mandal of Khammam district

Mechanization of agricultural operations /crops has been an essential pre-requisite for increasing the farm productivity and reducing the drudgery of women during farm operations. Farm machines have been developed to perform various farming operations in the agricultural fields but their availability to small and marginal farmers is the challenge. Custom Hiring Centres (CHCs) are basically a unit comprising a set of farm machinery, implements and equipment meant for custom hiring by farmers. CHC is a unit owned by FPO comprising a set of farm machinery, implements, tools and equipment meant to be rented in primarily by small and marginal farmers. CHC is a convenient one stop solution for farm mechanization needs.

CHC provides the equipment at right time at reasonable price and to reduce drudgery.

Society for Elimination of Rural Poverty (SERP), Telangana has conceptualized “Custom Hiring Centre” (CHC) model owned and run by Farmer PO to make access of farm machines where individual can’t afford to own the equipments. During the financial year 2020-21, SERP Telangana has grounded 57 CHCs (32 under NRLM and 25 with Streenidhi funds) across 32 districts and are operating successfully.

To run the custom hiring center as an enterprise by Farmer Producer Organisations (FPO) business plans for managing is also developed. An amount of Rs. 25.00 lakhs is sanctioned under NRLM for establishment of **Annadata** custom hiring centre in Singareni mandal of Khammam district. After sanction of amount procurement of equipment was done at district level through District Procurement Committee (DPC) meetings. The procurement committee is chaired by the District Collector / Add. Collector with District Agriculture Officer, District

Horticulture Officer and FPO Board of Director as members and the DRDO.

Machinery required for land preparation, sowing and planting, inter cultivation operations, harvesting and threshing, and post harvest and agro processing equipments are shelved based on the local requirement. the chc provides machinery along the value chain.

The following equipment were grounded and the CHC is operational from 14th September, 2020 serving the farm needs of small and marginal farmers. The equipment were identified by doing need assessment exercise (PRA Exercise) with different stakeholders such as farmers, women and men agri. workers, Agri. Department officials cropping partners and existing equipments were also taken into consideration while preparing the proposal.

1. Tractor 2. Trolley 3. Seed Cum Fertilizer Drill
4. Disc Harrow 5. Mould Board Plough
6. Power Sprayer 7. Hand Sprayer
8. Drum Seeder 9. Paddy Bayler
10. Paddy Transplanter
11. Rotavator 12. Tyne Cultivator

Premises, for keeping the equipments was identified on the main road for better accessibility to FPO members. It has an office space with electric fitting, running water, a garage where tractor and its agricultural equipment can be kept securely with a shutter facility available. A manager and driver have been appointed. Trainings on work structure and profile of CHC manager and the driver has been done on usage of various equipments and also on book keeping and maintenance of accounts.

The CHC is accessible to the farmers from 11 villages and nearly 400 farmers are utilizing the equipment. The CHC serves the needs for about 1300 acres. The productivity of major crops increased due to timely availability of machinery for critical farm operations such as sowing /planting and harvesting /threshing. Being a business model the CHC earned gross income of Rs. 3,75,000/- and after meeting the expenditure of Rs.1,50,000/- the net income is Rs. 2,25,000/- in a span of 8 months with 114 business days.









Farmer Producer Company as business enterprise - Case Study of VLPC of Ananthagiri FPC in Vikarabad district in Telangana

Ananthagiri Farmer Producer Company was promoted by Society for Elimination of Rural Poverty (SERP), Telangana in Mominpet mandal of Vikarabad district during the year 2019. The FPC was registered with 600 women farmers initially and now it has reached to 2,394 women farmers from 154 Farmer Producer Groups (FPGs) as shareholders. Mominpet being a vegetable and fruit growing mandal, a Village level Procurement Centre (VLPC) for procurement of Fruits and Vegetables was started during 2019 and it was inaugurated by Smt. Leena Johri IAS, Joint Secretary from MoRD.

Farmer Producer Company established the village level procurement centre to address the following challenges in marketing of fruits and vegetables:

- » Lack of demand for huge quantity of vegetables
- » 5-10% commission deduction by wholesale traders
- » Price imperfections
- » Improper weighing

To overcome the above problems the Ananthagiri FPC started procurement of fruits and vegetables through the VLPC and marketing was done by sending the produce to Be'nishan, the State level Federation promoted by SERP, Telangana. The farmers were trained to grade the produce bring the vegetables to the VLPC. By sending the vegetables to Be'nishan farmers are benefited by getting price realization as per quality and without deducting any weight loss and also without paying any commissions to the brokers.

The VLPC, Mominpet has supplied 925 MT of vegetables to Be'nishan so far with a turnover of Rs. 1.00 crore. The VLPC is procuring 23 varieties of vegetables and encouraging farmers for growing high

value crops like carrot, radish, beetroot etc., by conducting trainings to farmers by line departments on best practices, pre and post harvesting techniques.

With the learnings from procurement of vegetables. The FPC obtained input license and have taken up potato initiative by getting 440 quintals of C-166 variety of potato seeds from Agra, Uttar Pradesh. The Vice Chair Person of the FPC Smt. Premeela went to Agra during the pandemic situation and bought the seed. The above seed was given to 70 farmers on 50% credit basis.

A task of estimation of yield well in advance before harvesting with 80% accuracy was done based on variety, crop and soil condition, fertilizers used etc. and giving date of Harvest. The same was written in Rythu Seva Cards through collection centers. So that regulated quantity and quality produce is supplied to the VLPC. Generally farmers harvest potato between 70-75 days which causes peel outs consequently before reaching consumer would have been discolored. This was tuned to 90-100 days based on soil and crop canopy so that there are minimal peel outs, more yield to the farmers and quality produce to the consumers. The VLPC procured 213 MT of a quality potato from the above farmers and supplied to Be'nishan FPC on bulk basis and also in 1KG packs with branding for direct supply to MRTs. The potato turnover for the VLPC is Rs. 20.58 lakhs.

Further a Custom Hiring Centre is sanctioned in Mominpet mandal. Rs. 27.00 lakhs was released under NRLM funds. The CHC has procured various equipment which was arrived by involving the BODs of FPC and procurement committee headed by

district collector. The CHC started its operations from October, 2020 and the turnover so far is Rs. 4.00 lakhs with 137 working days serving the Agri. needs of 400 farmers across 14 surrounding villages.











Non-Farm Livelihoods Success Stories





Palash: Igniting the entrepreneurial spirit of Jharkhand

Palash has been established as an umbrella brand in Jharkhand for marketing and sales of products made by the rural women of the state. The broader goal is to cover all SHG women members under the fold and link them to a market suited to their business/production. Value chain interventions are often plagued due to the involvement of middlemen and lack of direct market for the producers to sell their products. The State Mission's initiative to give a brand name to the produce of SHG members is an attempt to do away with such malpractices and provide remunerative prices to the producers.

Jharkhand State Rural Livelihoods Mission (SRLM) is setting new milestones through generation of multiple livelihood opportunities for women in the

rural areas. In addition to farm-based activities, rural women are also encouraged to take up entrepreneurship and thereby enhance their social and economic status.

A new dimension was added to these efforts with the launch of *Palash Brand*. It is an effort to provide a common umbrella identity to the products being developed by the rural women for sale in the markets and help them earn better prices. The emphasis is on end-to-end value chain process of production, collectivization, processing, packaging, branding, and marketing with concurrent ownership of the rural women entrepreneurs of SHGs and their institutions like Producers' Groups (PGs), Farmer Producer Companies (FPOs), etc. There are all together 5000 PGs which have started Package of Practice (POP) based cultivation and collectivization

Branding of products with the hallmark of the competent government authority affirms the strong representation of the product quality being endorsed. The brand value is expected to reach Rs. 1000 crore mark by 2023.

The brand logo is the symbolic flower of the state, and the tagline reads *“Gramin Mahilaon ki Shram-Shakti ka Samman”*. The aim is to provide women entrepreneurs a better market opportunity with direct access. This will enable them to have control over their profits unlike in previous years, where they used to lose a fair share to the middlemen while selling their products in the local haat-bazaars.



Through this initiative, marts and display counters are also being set-up in several districts so that the reach of the products can be increased. At present, around 42 Palash Marts and 31 Display cum Sale counters are operational across the state in different blocks. More than 60 products ranging from *unpolished rice, pulses, ragi atta, mustard oil, soaps to pickles, honey, spices, masks, sanitizers, hand-washes etc., made by the women entrepreneurs of Sakhi Mandals* are being sold in these marts. In addition, the marts also provide livelihoods to the women operating and managing them and the display counters.



During the second wave of COVID-19 and lockdown in the state, a mobile application was also introduced under the brand name *“Palash Mart Mobile App”* which enabled the consumers to order the products made by rural women from their home and have them delivered at their doorstep. This has provided women entrepreneurs with an opportunity to generate livelihood even in such difficult time.

The Palash initiative is envisaged to encourage universal entrepreneurship amongst all 32 lakh women covered under the State Mission. Efforts are being made to connect them with various enterprises which will add to their livelihoods, thus, providing them enhanced economic opportunities. Adequate support in the form of training and financial aid is provided through the Sakhi Mandals and the banks. Palash is becoming the wings to the entrepreneurial dreams of rural women and in the coming days, this initiative is expected to contribute in shaping, strengthening and setting benchmarks for women empowerment in rural Jharkhand.

Impact:

The Palash Branding & Marketing strategies have received an overwhelming response from the SHG members. As a result, within a period of around 9 months, 60 products have been launched in the open market through exclusive network of 42 Palash Marts and 31 Palash display centres.

Further, a number of products such as Soap, Mustard Oil, Jeera Phool Rice, Arhar Pulse, Mask, Millet Flour, Honey etc. have emerged as potential market leader products of the Palash brand in the last six months.



Wheat (in MT)	Maduwa (in MT)	Maduwa (in MT)	Jeera Phool Rice / Rice (in MT)	ArharDaal (in MT)	Mustard (in MT)	Haldi (in MT)	Red Chilli (in MT)	Tamarind (in MT)
178.00	103.00	8.00	125.00	100.00	110.00	44.00	42.00	45.00

Rural women in Kasmar and Chas block of Bokaro district are giving a boost to their income and skills through soapmaking enterprise under Palash Brand. 44 Sakhi Mandal members from Chas block and another 30 Sakhi Mandal women from Kasmar block are operating soap production units in their respective blocks for the past five months and earning a good income from these efforts.

In the Chas production unit, the team of 44 women are divided into 9 batches and each member has contributed an amount of Rs.1000/- to start the

business. All women involved in soap production belong to East Basgoda CLF, Chas. In the Kasmar soap production unit, all 30 members contributed an amount of Rs 6000/- per member to start the business. Yashoda Devi, a member of Kasmar unit said that it was from the meeting of CLF that they got the idea, inspiration and the courage to start the business. In the absence of this, they could never have thought of starting a business.

All women involved in soap production were trained in their respective blocks.



Pinkie Devi from Chas soap production unit says,

“ We have to be overly careful while making soaps. We follow all the safety protocols while melting the base, wear masks and head-caps and use the required additives in soap with utmost care because a little carelessness may lead to spoilage. **”**

The soap produced by these women is all natural and marketed under the brand Palash. Even in the initial days of the business, these women are earning a regular monthly income of around Rs 3000-4000 per member. Major part of the order comes from the local markets. They hope to reach out to bigger markets soon which would exponentially add to their income.

Chanmuni Devi from Chas unit says

“ Being primarily into seasonal agriculture, we didn't have a regular income earlier. Soap-making has provided us with an opportunity to acquire a new skill and add to our monthly income. Moreover, our soaps under Palash Brand have garnered more attention in the market. We are slowly getting bigger orders which shows that people are loving our products. **”**

19

Livelihood Enhancement through Clothing Enterprise

Member Name	: Harjeet Kaur
SHG Name	: Husan SHG
Village Organization	: Nari Shakti VO
Village	: Jakhepal
Block	: Sunam
District	: Sangrur
State	: Punjab

Harjeet Kaur, a labourer’s wife and a mother to 4 children, was inspired to establish an enterprise of her own when she realized that the income earned by her husband may not be sufficient to run a family of 6. The CRP-EP in her village provided the necessary know-how and assistance to get on with the enterprise of her choice.

Harjeet Kaur is a member of Husan Self Help Group since 2016 which is associated with Nari Shakti Village organization in Jakhepal village of Sunam

block in Punjab. She comes from a Sikh family of 6 members including four kids. Her husband is a wage labourer. The earnings from labour work is not sufficient for their survival. The poor condition of her family had always been a reason for her to be worried about future. Children’s upbringing and education were the core issues that bothered her a lot.

Amidst these worries, one day she got to know about the Start-up Village Entrepreneurship Programme (SVEP) through the Community Resource Person-Enterprise Promotion, Sukhpal Kaur, working in her village, during the meeting at her SHG. The information provided by the CRP-EP motivated her to take up an enterprise and support her family to come out of the abject condition.

After orientation of SVEP was done by the CRP-EP, she expressed her interest to be a part of this project. She was assisted by the CRP-EP in filling-up her application. Soon afterwards, she was called her for a Triggering meeting program which was organized in her own village Jakhepal. During this meeting, Harjeet discussed about a few enterprises which she could take up and manage on her own. Eventually,



with the advice and validation of CRP-EP for her chosen enterprise, she came forward to set-up a clothing enterprise of her own to help generate additional income for the family.

To start with, she applied for the enterprise support fund known as Community Enterprise Fund (CEF) and filled the registration application form in the month of May, 2020. Her business plan was prepared with help from the CRP-EP in the same month. She went through an orientation on business development. Under the SVEP scheme, her business plan was selected by the federation and Block Resource Centre (BRC) members for setting up a cloth shop.

She availed Rs. 50,000 as CEF amount in the Month of June, 2020 and grounded her enterprise in her own village. She initiated her enterprise very

meticulously with all necessary preparations in the month of July, 2020 starting with few cut pieces. She worked hard to make her entrepreneurship venture a successful one. In order to achieve the desired results, she advertised about her enterprise at the Village Organization level and met with every member of self-help group at her village. Her efforts paid off and within a couple of months, she doubled the sales and profits as well. She is currently running business smoothly and earning an average of Rs. 22,000 per month. She has a regular customer base coming to her enterprise. Keeping in view the demands of customers, she has now expanded her enterprise with an addition of latest varieties of cut pieces- *Daj and Wari*. This has also led to an increased foot-fall of customers on her shop. Through her efforts, she has been able to manage her enterprise with increasing sales and profitability.



Applique craft - A premise of livelihood and dignity for women in rural Odisha

Member Name	: Kalpana Maharana
Village	: Brundabanpur
Block	: Ranpur
District	: Nayagarh
State	: Odisha

Kalpana Maharana, through her grit and determination and a little support from the Odisha Livelihoods Mission, succeeded in creating a niche enterprise for herself. Her applique work has not only helped her increase her household income, it has also provided employment to other people in the village. Kalpana is also sharing her skills and knowledge by training other women and girls on the applique work to become financially independent.

Applique needlework is an ancient craft practiced in many parts of Odisha. The artistic designs are generated by stitching small cloth pieces on a larger piece of cloth. This ornamental skill is not merely a talent, but a fulltime profession for many artisans in the state. The finished products are used for clothing and decoration purposes.

Ms. Kalpana Maharana, a resident of Brundabanpur Gram Panchayat of Ranpur Block, Nayagarh district, is one such artisan who has established a successful Applique works venture with the support of Odisha Livelihood Mission (OLM). On an average, she earns about Rs 11,000 to Rs 15,000 on a monthly basis by selling her products. This is a reality today due to the financial support she secured through SVEP at a minimum interest rate.

In the beginning, Kalpana was granted a loan of Rs 50,000 under the Start-Up Village Entrepreneurship Program (SVEP). After the successful repayment of the loan, she received Rs 60,000 from the Community Investment Fund (CIF) through the Brundaban Gram Panchayat Level Federation (GPLF).

Through her venture, today Kalpana has employed 6 girls from her village. They manufacture beautiful bags, applique wall-hangings and other home décor items. The products are priced between Rs 100 – Rs 5000 depending on the time and investment required for delivering the finished products.

Kalpana has become a notable example in her village as an icon who is running a successful

business and has generated employment opportunities for others as well. Her financial independence inspires more women to become entrepreneurs despite all odds. She has become an epitome of self-dependency and success.

OLM has promoted many women entrepreneurs to achieve their dreams through the schemes and policies supported by the Mission.



Kalpana says,

“ It is with OLM's support, today I have become self-sufficient and with me others have also found a medium of earning. This makes me happy. ”

21

Production and Sale of Banana Fibre: Making best out of the waste

VO Name	: Maa Saraswati Village Organization
Village	: Samaisa
Block	: Ishanagar
District	: Lakhimpur Kheri
State	: Uttar Pradesh

Initiated by 25 members of Maa Saraswati Village Organization of Ishanagar Block in Lakhimpur Kheri district, the Banana Fibre Production unit has been established keeping in view the traditional agricultural practice of the inhabitants as well as the availability of raw materials for production, which in this case, is abundantly produced-bananas.

The climatic conditions favour banana crop production. Further, coupled with the demand for sustainably sourced produce, this intervention has worked as a boon for the villagers. Production of banana fibre, though requires a large number of

human resources, is not labour-intensive. It is a profitable venture providing employment to people and poses no threat to environment, thus making it a sustainable environment-friendly intervention.

Banana fibre is basically the fibre obtained by peeling its trunk after the fruit is harvested. All varieties of banana plants have fibres in abundance. After the fruit production, the trunk of the banana plant is thrown as agricultural waste to a large extent. With the help of a machine, this residue is cut into pieces and processed to make fibres. The fibres are then dried and stored for sale. The fibre can be used as a raw material for producing environment friendly products such as handbags, floor mats, belts, apparels including sari, upholstery, carpets etc.

Nowadays, people are more inclined to buy environment-friendly products due to increased awareness on environmental concern. However, the supply of such products in the market is generally not adequate for meeting the demand. Taking this fact into account, banana fibre enterprise has a huge potential for doing a good business in the market by ensuring the continuous supply. This is not very difficult given that Ishanagar block has a large number of farmers who are into banana crop

cultivation. The availability of raw materials can be ensured while also catering to the huge demand for banana fibre. Further, as this intervention requires involvement of a large number of human resources while even being less labour-intensive, it attracts the local unemployed youth to get involved and earn a living for themselves. The SHG members are implementing this with a vision to become self-independent through this enterprise activity.

With the assistance received from the Uttar Pradesh State Rural Livelihoods Mission, the banana fibre processing machine was set up in Samaisa village of Ishanagar block. 25 SHG members of Maa Saraswati Village Orgnaization took the initiative to start the activity. In view of the significance of this unit in the village and the need for upscaling, it has been decided to expand this enterprise in other Village Organizations as well. After the initial decision to set-up the production unit, the SHG members had to face financial challenges for procuring the machines. This was resolved by taking loans from the Cluster Level Federation (CLF) and the machines were procured from Surat, Gujarat.

Banana fibre finds a lot of use in the apparel and paper industry. After passing the quality test, the unit now, is getting bulk orders from industrial hubs such as Surat, Ahmedabad, Kanpur etc. Recently it has received an order for 200kg of banana fibre from an Ahmedabad-based company. The product has also been registered on India Mart for online sale and online buyers have started reaching out to the production unit with an average price ranging from Rs. 150 to 200 per kilogram of banana fibre.



22

Success story of Ganga Ahirwar

Leadership isn't only an inherent trait; specific qualities in this area can be obtained with consultation and persuasion. A leader is someone who takes the initiative or stands against all odds for the right cause. Leaders are required in several aspects of society, particularly in the fight against social ills.

Guna district is one of the 52 districts of Madhya Pradesh in central India. It has a population density of 194 inhabitants per square kilometre. Guna has a sex ratio of 910 females for every 1000 males.

Ganga Ahirwar lives in Muhalpur village, Guna. She has established herself as a role model for other women in the community. Ganga, who wore a veil in her early years of marriage, has achieved a goal of being self-sufficient and is now providing employment opportunities even for her family members including her husband, father-in-law and sister-in-law.



Ganga's ambition and enthusiasm showed her father-in-law the way of employment from a grocery shop at his home during the difficult times of covid-19, where now he earns roughly 8 to 10 thousand rupees each month while sitting idle. She inspired one of her sisters-in-law to cultivate vegetables in five bighas of land that generated an income of roughly 14 to 20 thousand rupees per month and engaged her other sister-in-law as a seamstress and embroiderer which gave an earning of about 10,000 rupees every month. She helped in getting her husband a job as a canteen manager through a self-help group after he was discharged from his previous job, which paid 5000 rupees a month. She now 20,000 rupees every month by handling the canteen.

Everyone in the town now refers to Ganga as *Lakshmi*, a woman who, through her mindfulness and determination, found creative ways of getting her family members employed and thus helped increase her family income, even during the tough times due to Covid-19. She has set an example for all women out there.

Ganga founded the **Uma Self-Help Group** with 11 ladies 3 years ago. Ganga and her husband took care of the household expenses from the sale of breakfast and tea through a cooperative a year ago, when the

cafeteria was operated in the collector's office. When the district administration noticed Ganga's enthusiasm hard work and dedication, they assigned her the responsibility of cooking meals and bringing it to the patients at the district hospital's Covid ward. During the Corona Covid period, many people lost their employment, but Ganga was able to make nearly Rs 4.50 annually by feeding the patients. Ganga stated, "I am what I am today because of the Mission." The SHG group not only helped her find the work, but also provided her with the opportunity to empower her family.

This year, the collector honoured Ganga on Republic Day after seeing her work. Shri Mahendra Singh Sisodia, Madhya Pradesh's Panchayat and Rural Development Minister, lauded Ganga and presented her with a certificate.

Ganga's journey to self-sufficiency has made her strengthened, but also her entire family, Aajeevika Mission aims to empower women by offering them self-employment options through self-help organisations. Ganga was given a chance and she utilized this opportunity to help her family come out of poverty and becoming self-sufficient. Ganga has motivated every woman in her village and district to advance in life while also financially supporting their families.



Success story of Sunita didi's transport business

Name of Member	: Sunita
SHG Name	: Sawan Mata
Village	: Dundikheda
Block	: Karahal
District	: Sheopur
State	: Madhya Pradesh

This is the story of Sunita didi who hails from the Sheopur district's Dundikheda village of block Karahal. She is a member of Sawan Mata Self-Help Group, and she is 28 years old. Sunita lived in an impoverished joint family in rural area with her husband, two kids, and 14 other family members. Sunita spent most of her time on settling domestic obligations. However, she always knew that she had the capacity to help her family with increased income and

resources to come out of their poor living condition.

Before joining the SHG, Sunita was a homemaker and was unaware of her children's schooling. There were occasions when it was possible to go out of the house, especially in the nearby village of Bargawan, where a Sunday Haat was held. It was difficult to keep track of the finances in a household that had 19 members.

In April 2016, CRP women in Dundikheda conducted a drive to contact women to form and join SHG groups. Sunita communicated to her husband about joining the group. After joining the SHG, Sunita started to go out in search of potential employment opportunities through the SHG. This motivated her to boost her family's earnings. During this time, the group began the process of raising Kadaknath chickens. Sunita began to engage in fishing and horticulture gardening as means of additional income.

Sunita also learnt about the Chief Minister Solar Pump Scheme at a village organisation gathering,

and thus chose to participate in it. In 2017, she applied for a SLACC (Sustainable Livelihood Adaptation and Climate Change) financing of Rs 5000 to establish a solar pump tube well in her farm. This ensured that water would be accessible all year to keep the farming business going.

In September 2017, Sunita decided to take loan under Gramin Aajeevika Express in order to run a regular taxi service and provide local transportation to the people. Her monthly income increased from Rs 3000 to Rs 15000 with an annual income of Rs 1.8 lakhs by engaging in all these livelihood activities.

This success story exemplifies SHG woman's inner power and potential. It is critical to recognise one's own abilities in order to be successful. A SHG didi's life is transformed not just by their empowerment, but also by their increased understanding of the numerous revenue-generating strategies accessible in their community. These ladies are helped by NRLM to leave their homes and express their independence. Regular training programmes offered by the Misison aid these women in speaking,

bargaining, and expanding their businesses. Sunita didi, for example, was successful in convincing other women in the community to join the group. This story shows that no career is beyond a woman's reach. Anything is feasible for a woman, from starting a business to running an Aajeevika express and providing financial assistance.





Revival of traditional craft of making Grass Products

Name of the Cluster	: Naari Ki Pehchaan Cluster level federation
Village	: Kheral, Malair and Saloon
Block	: Reasi
District	: Reasi
State	: Jammu and Kashmir

Chabhari and Binna are made up of wild grass and palm leaves. Chabhari is a traditional tray or container that are used to store and serve things on, to guests and family member. Binna was in past used by home members to sit on, in the traditional way. The SHG members are involved in the trade, sourcing everything locally. This craft is used for making coasters, wall decorations, pen stand, roti box, jewellery box, and laundry bags. Jammu Kashmir Rural Livelihood Mission (JKRLM) intends to revive the old tradition and modernise the craft, so that it's usable and useful. This initiative is eco-friendly and is

supporting SHG women member's economy and their livelihood.

Traditional grass handicrafts are considered to be major avenue of the cultural heritage in the rural areas of Jammu & Kashmir, transferred from one generation to the other. It is a artisanal work where useful and decorative products are made completely manually, using simple tools only and raw material like grass, palm leaves which are easily available. Many SHG women were involved in this work in an unorganised way and generally used to make them for domestic use and if at all sold it was at a abysmally low rate. However, with increased demand of eco-friendly products, they fetch higher prices now.

After identifying the scope of this livelihood activity" Chabhari and Binna(Aasan), surveys were conducted by JKRLM to identify the women artisans and after identification, grass handicrafts workshops were conducted in the rural villages, like Kheral, Malair and Saloon in the district of Reasi, Identified SHG members were trained on this traditional handicraft, many skill development trainings were imparted to support and increase their capacities, many initiatives have been taken by JKRLM and District administration Reasi, for the purpose of empowering women and create alternate source of income for them. This has in turn promoted premium grass

handicraft product for the market, expansion of production base for utility based, life style and mass production handicrafts products. This initiative supports the preservation and protection of traditional languishing craft

100 SHG members of “Naari Ki Pehchaan Cluster level federation are involved in the activity and financial support for training and raw material is being provided by JKRLM.

The intervention faced several challenges. There was lack of identity among the artisans of grass handicrafts, as the artisans were not getting their due recognition and lot of efforts went to organize them into a Cluster. The hurdles such as, low financial returns from the products as compared to the labour, lack of information about the market and marketing, latest market demand, competition with machine made products, lack of infrastructural facilities and lack of interest amongst the new generation towards this craft were addressed.

Many workshops are organized at rural and urban level that enhanced the skills and also the knowledge of the SHG members. Skill showcase, design education, creative and product development workshops followed by the pricing, marketing, branding and micro financing etc were organised for

the women to make them equipped to do business successfully. They were also made to understand promotional strategies for the modern market and understand space of their products in the market and fixing of price according to that. They were made updated and trained to adopt strategies to mix old and new designs to strike a balance. The SHG women were sensitized to adopt this livelihood as a supplementary source of income. Handholding support was provided to increase interaction with the online shopping sites and government departments for sale of the products, which also helped the SHG members to know about the consumer preferences. JKRLM Initiated awareness programme to create collaboration between the artisans and urban designer to promote it as a brand together and explore opportunities.

This venture has played a key role in empowering SHG women who are now confident of their skill and have become financially independent. The response to the products from the market has been overwhelming and the group has delivered orders to many Government departments. Many online shopping sites, universities and many other rural and urban customers are amongst their clientele. The turnover of Rs 1.25 lakh in a span of 6 months only with input cost of Rs 10,000 only, speaks of the endeavour.





***Smt. Monika Suklabaidya -
An epitome of success***

Member Name	: Monika Shuklabaidya
SHG Name	: Agragrami Mohila SHG
Village	: Kanakpur Pt. I
Block	: Silchar
District	: Cachar
State	: Assam

Monika runs her own establishment of producing and selling local packaged edibles like Bhujia, Bundia, Nimki and Dry Masala Samosa etc. Presently, she is producing 900-1000 packets per day and sells them at a profit of Rs. 2 per packet approximately.

Monika received a formal training in the year 2014 from a local vendor on preparing Bhujia, Bundia, Nimki and Dry Masala Samosa. Later, she started her own establishment in the year 2015, as her family was faced with a severe financial crisis due to loss of work of her husband. Initially, it took time for her to grab the local market as she was new in the field and other established vendors already existed in her locality. During 2015-2017, she had a steady growth in her business with an average daily production and sale of 60 to 70 packets at a profit of Rs 3 per packet approximately, i.e. around Rs. 200/day.

By the end of 2017, her business started to show enormous growth. Her major customers are Health



Care Institutes across Silchar and the grocery shops, which make bulk purchases from her. With the profit received she has procured an E-Rickshaw. Her husband who was unemployed earlier is now engaged in driving the E-Rickshaw in the stretch of Kanakpur GP area and also helps her in delivering her food products to the customers.

Looking at her hardwork and dedication towards her business development, the Block Officials under ASRLM have taken an initiative and encouraged her in branding her product. After thorough discussion

and seeing the probability of her business growth, the combined efforts of Monika Suklabaidya and BMMU Silchar has resulted in launching of her products under the brand name “Tuki-Taki” with a tagline, **“Sokal-Sondhya Chayer Saathe Tuki-Taki”**.

Monika hopes to continue working with the same zeal and to achieve more growth so that she can inspire other SHG members across the state. Her story is an example and inspiration for all the independent women working not only in SHGs but in every other sector.



Story of a strong and independent woman - Smita Vernekar

Member Name	: Samita Vernekar
SHG Name	: Stree Shakti
Village	: Sirsiam
Block	: Bardez
District	: North Goa
State	: Goa

Smita, an SHG member now, got straining to make soft toys after she met with an accident and injured her both legs beyond repair, which also caused her to lose her job. Despite all the hurdles she faced, she gathered strength and is now a successful entrepreneur, of Babloo Soft toys” manufacturing unit.

Smita Sagun Vernekar, after completing her education, started working in a private company in Goa. She got married to Mr. Sagun Vernekar and settled in Sirsiam village of Bardez block. They have

two children, who have completed their education and her husband works as a reporter for Tarun Bharat newspaper

One day while returning home from her work, she and her husband met with an accident and she fractured both her legs. It took her five years to recuperate, but in the meanwhile had to leave her job. She was at a loss and very disappointed to have lost the job. Her children were small and her family needed financial support apart from being accustomed being a working woman. To keep herself busy she enrolled herself to a soft toy making course, where she learned to make 35 different types of soft toys. After completing the course, she started making soft toys and gifting it to small children for their birthdays. People around her started placing orders for soft toys and appreciated her craft.

When her children were small and attending Kindergarten school, their teacher told her about an exhibition to be organized by the handicraft department. She decided to participate in one such exhibition and the response she received was good.

She made a good profit at the exhibition which gave her the confidence of making more soft toys.

Gradually her business started growing and she got more opportunities to go to other states to participate in exhibitions organized by the handicraft department. Through the Handicraft Department, she was given an opportunity to conduct a course for making soft toys and artificial jewellery for groups of 10 to 20 women. Till date, she has conducted classes for more than 2000 women. Around fifty women are manufacturing soft toys, whom she had trained

In the year 2005, she came in contact with Mr. Eknath Shirodkar from the Department of Rural Livelihood and under the SGSY scheme and she formed Ganesh self-help group with 16 members. She was able to attend meetings with different departments, educate herself about the various schemes that could benefit her group members.

In the year 2018, she joined Goa SRLM “Stree Shakti”. This helped her to get financial support for her self-help group in the form of loan. As her business was expanding, she required more financial support which encouraged her to avail a loan from the bank. Knowing the benefits of being a member of a self-help group she motivated other women and managed to form 5 self-help groups. She trained them how to conduct meetings, banking transactions, booking keeping, etc. During this time, she got an opportunity to participate in Goa Saras,

she also represented Goa at the Delhi Saras. After participating in exhibitions in other states she was confident and was able to visualize new ideas to create different items.

She is satisfied with her work as she was able to improve the financial stability of her family and empower six more women by providing them employment in her enterprise. She is also thankful to her mother-in-law who was always there to support her.





Home maker to Nutrition Entrepreneur

Member Name	: Smt. Manjula
SHG Name	: Mahalaxmi SHG
Village	: Jodipura
Block	: Malur
District	: Kolar
State	: Karnatka

Manjula was happily settled as a homemaker to look after her family. Her life took a huge turn when her daughter Suhana fell sick very badly. The child had to be admitted to hospital because of vomiting blood. Even with medication Suhana's health deteriorated day by day. The doctor advised Manjula to try traditional home remedies Ragi Ganji (Finger Millet Powder gruel) to improve her condition. With her SHG network

and local knowledge in millets and medicinal herbs, she prepared a Millet mix powder with ragi millet and other local ingredients. Manjula gave it to her child for a week and slowly she saw Suhana's improvement. Not only did the millet mix stop the child's vomiting, but it also made her stronger. Doctor was amazed with Suhana's recovery as it was faster than they anticipated. Her millet mix gave good results. This incident was an eye opener for Manjula. She realized that her millet mix had a market opportunity and decided to become a producer cum seller of it.

Being an SHG member proved to be of immense help to her as the SHG provided her support in many ways. She got training on entrepreneurship and marketing skills through Sanjeevini Officials. Along with her saving of Rs. 5000, she took a loan of Rs.



15000 from her SHG as the initial investment. She became the entrepreneur of “Arki” Home Made product – a traditionally produced health mix. She followed traditional cooking style wherein the millets are dried in sunlight and cooked in wooden stove. According to Manjula, the wooden stove enhanced the taste of the powder.

Her fellow SHG members and friends were her first customers. After their first purchase, they were quiet happy with the millet mix and started buying regularly from her. Slowly the villagers came to know about the health benefits and soon her product was in high demand. She followed a demand oriented

marketing method as she took orders first and then freshly made the Millet mix. This helped her in cutting the marketing cost. The per unit cost of preparing the Millet mix is around Rs. 130 to Rs. 150 and she sold the product at Rs. 250 per unit. Gradually, along with Millet mix she also made other items such as sambar powder, chilli powder and so on. Now Manjula is earning around Rs. 30,000 per month and her investment has risen to Rs. 3 to 4 lakhs Rupees.

Even though she had no prior experience in selling, she was able to go ahead improving her product because of her training and valuable feedback from her customers. It was through this feedback that she understood that her millet mix is helping sugar patients in keeping their sugar levels under control. Mr. Sundreshan, a fellow villager and Manjula’s customer says the Millet mix keeps him energized even though he is diabetic.

The Home Made products with brand name “Arki” was listed as one of the top quality products in Government E- Marketing place (GEM). Through Sanjeevini – KSRLPS, she participated in SARASMELA held in Calcutta during November 2019, where she got good sales for her product and also, the top officials of Bangladesh who visited the event were very impressed by her product and praised her. At present, the Covid – 19 pandemic is limiting her market supply in comparison with demand for her products. But Manjula is absolutely positive that her business would prosper again once things become normal after the Covid restrictions are eased.

28

Amla with love

Member Name : Pi Tlanghmingthangi
 SHG Name : Lungkawlh
 Village : Lungkawlh
 Block : East Lungdar RD
 District : Serchhip
 State : Mizoram

Mrs. Tlanghmingthangi hails from a remote Indo Myanmar village called Lungkawlh under East lungdar RD Block, Serchhip District. A jhum cultivator pre NRLM, however after entering the SHG fold under Mizoram SRLM utilizing all financial assistance such as Community Investment Fund and bank loans she started a small business where she grinds amla and produces amla juice and amla sweets since 2017. She has been

very successful and is planning for more expansion post the pandemic. She is currently the President of Lungkawlh VO.



After entering the SHG fold, Mrs. Tlanghmingthangi wanted to start a business for a sustainable income, due to the abundance in gooseberry (amla) in their village she took the decision to start the amla grinding business to produce amla candy and juice.

The table below shows Mrs. Tlanghmingthangi income from her business.

amla in her farm which has saved lots of money as she no longer needs to buy the raw materials.

29

Sui Dhaaga SHG Tailoring Group

Name	: Sui Dhaga SHG Tailoring group
SHG Name	: Sui Dhaga SHG Tailoring group
Village	: Pachey
Block	: Pakyong
District	: East Sikkim
State	: Sikkim

Pakyong Block is one of the oldest blocks under NRLM. It has 9 GPUs with 280 SHGs. Before formation of Tailoring producer group the members were running homestay, petty shops vegetable farming , agriculture farming livestock rearing and dairy farming. The members of this group were already trained in stitching; they have been trained by private company under the project CSR. Sui Dhaga SHG Tailoring group was formed on 30/09/2019. There are total fifteen members in the group and are from different Self Help Groups under Pachey Village, Pachey Saming GPU of Pakyong Blocks. It has its own cutting tailoring units where 16nos of stitching machines

has been installed and the unit is situated at WDS Pachey.

The objective of this tailoring group is to enhance the income of individual members by engaging them in one particular livelihood activities and also to supply the school uniforms in all the government schools of Sikkim. Each members had started or joined this group with a vision of supplying hundred percent of school uniforms to the Government and the members are still mobilising more members to expand their group and their production.

NRLM intervention: In the year 2008 the honourable Chief Minister of Sikkim had announced in a public meeting that all the Self Help Group members will be awarded with stitching works of school uniforms to be supplied in all Govt Schools. It was then when the group was formed to meet the demand of the uniforms and immediately the NRLM Sikkim formed thirty three tailoring groups in all over Sikkim. Since the 60% of SHG members were already trained and



skilled in tailoring works so the formation process was easy. The PG members were identified from different villages and formed as tailoring groups. The training was provided by private companies under CSR project. The mobilisation and forming process was done by the nonfarm sakhis with the support of BMMU and SMMU team from NRLM Sikkim. The Udyog sakhis was not identified at that time so the non-farm sakhis was assigned to do the formation process including the registration of the PG in NRLM portal.

After formation and registration process the Government of Sikkim also distributed stitching machines to the members of SHGs who all are trained and skilled in tailoring works. Immediately after receiving the machines Sui Dhaga Tailoring groups set up their own unit on rental basis at pakyong and started functioning with 15 active members. Every member was involved dedicatedly in the work. Initially the group invested 40000 from CIF fund which they collected individually from their respective groups for operational cost such as buttons, threads, interlock machine, tags, iron etc. The Sui Dhaga Tailoring groups got 400 Shirts @ 218 per piece and 200 @ 238 Pants to stitched which they completed successfully on the given stipulated time amounting Rupees 134800/-only. The rates of the stitched shirt

skirts and pants were a government rate. And the groups was provided readymade cut piece.

In the year 2020 with the onset of COVID 2019 lock down, clothed face masks was in high demand due to the shortage of surgical masks in the markets. So the Group started making clothed face masks which they supplied in the local markets and in Government office. The SMMU and Bmmu staffs helped the groups in collecting the demand from different government office. In the year 2020 the Sui Dhaga Taloring Groups made 17000 mask and sold @ rupees twenty per one mask. Among 17000 masks 2000 was ordered by SRLM Office, 5000 by Disaster Management, 2000 by Forest Department with Print and rest was ordered by some GPUs, Doctors Clinics and shops in the market.

This year they were given 4600 pieces of school shirts with same rate @218 was awarded to them amounting rupees 1002800/- which they completed and submitted to the education department. The bill is yet to be clear from the department. While stitching group members divided works such as buttoning group, hemming group, cutting group, stitching group, ironing group and packing group. Like this the Sui Dhaga Tailoring group completed the stitching work of 4600 stitched shirt on time and submitted to the department.

Books of Accounts maintained by the groups till date are Minutes register and Attendance Register

Academic Year	Particulars	Total investment	Total amount	Total profit
2020-21	600 pcs	42000	134800	This was not profitable since it was in a initial phase
2021-22	17000 pcs	30000	340000	40000
	Others			
	Total	72000	474800	40000



Success Story of Teek Maya Gurung

Member Name	: Teek Maaya Gurung
SHG Name	: Sahara
Village	: Rolep
Block	: Regu
District	: East Sikkim
State	: Sikkim

Sikkim - a beautiful Himalayan State in Northeastern region of India have strongly proven that livelihood and entrepreneurship is no more defined by gender which is the key measure for economic upliftment of the developing nation like India. However, traditional mindsets often forms a barrier to rural women who leads harder life and are often discriminated with regards to land and property rights, access to facilities and handling the

rural finance. But, some women are rising above all the hurdles and doing well due to their sheer hard work and innovations in their life.

Teek Maya Gurung, aged 29 years, who hails from the village of Rolep in the Block of Regu – East Sikkim is one such example of young, progressive and dedicated women engaged in Non- farm activity who belongs to BPL farmer family and is educated up-to class 4. She is now an owner of two Homestays and one tourist vehicle with average income of Rs. 1.8 lakhs per annum.

Teek Maya Gurung was just 16 years old when she fell in love and got married to a farmer in Rolep Regu. She started helping her husband which led to hand to mouth existence as both of them earned very less as they were totally dependent on agriculture. They did other several activities for their livelihood but it could hardly meet their basic needs to run their family and later she became mother of two sons and she was totally busy in nourishing her



children and the bread earner for her family was only her husband which made it even more difficult to fulfill their needs as there was no other family to support them.

After struggling for several years to make ends meet, she was finally driven by a desire to become self-reliant. But initially she was clueless about how to proceed. Fortunately, she got a chance to attend a mobilization camp organized by SRLM in her own village and got ideas about joining SHG and its benefits. So she along with her nine fellow members formed a SHG named SAHARA in March 2016. They started monthly saving and followed panchasutra and guidelines instructed by SRLM. She was keen to attend different trainings in farm and Non- farm activities in which she also came to know about homestay and tourism industry which is one of the most potential business in Sikkim. At that point an idea struck and she thought of starting her own homestay which could be a great source of income to solve their family financial crises.

Then she started doing extensive research about homestay business through various sources like local people, tourism department and SRLM and got a brief idea about the footfall of tourist in her locality. As she was not financially sound, this was the biggest challenge to proceed further. She then decided and took a loan of Rs 90,000/- from WDS and constructed 5 bedded homestay with additional locally available resources nearby her house and started operating it. Thus, she embarked upon the journey as an entrepreneur in 2017.

During her journey, she had to face many other challenges like the arrangement of daily usage items from the nearest town Rongli which is 16 kilometers away from her homestay and also the inflow of tourists to her homestay. But, she was very determined and focused towards her plan so she took local taxi driver's help who used to bring grocery and tourist from ZULUK ,ARITAR AND GANGTOK and in return she offered free stay and food to the drivers and it really worked for her.

Till date she is working on the same strategy. She worked hard for almost a year and she could manage to earn a profit of approximately Rs. 1,00,000.

With their earnings she repaid the existing loan to WDS. Again in 2018, during peak tourist season the inflow of tourist was very heavy and sometimes her rooms were not sufficient to accommodate the tourist. She then thought of expanding her business and again took second loan of Rs 1,00,000/- and constructed four bedded cottage homestay. In just two years, she has started earning of Rs 1,80,000/- after deducting all her expenditure. Not only has she been able to earn good amount of income but also get her homestay recognized as one of the best homestays in maintaining tradition and culture. She has also generated good employment for the local youth as she has 4 staff members with her. Now, her children go to a private school which was her biggest dream. They also bought one Tourist vehicle through car loan and her husband himself drives the vehicle.

Starting her homestay in the small village of Rolep, East-Sikkim, she has brought attention to her village from people from different part of the country and the world. It has also instilled in her the confidence, leadership and empowers her to deal with all the difficulties in real life situation.

Teek Maya Gurung has become an inspiration to many women in her WDS. She is now living life of her dreams.

She explained her future plans in her own words

“ I am planning to buy one more vehicle and expand my homestay along with additional facilities like trekking , bird watching , riverside camping and fishing to attract more tourist inflow. I also want to construct greenhouse with organic fresh farm vegetables so that my guest can enjoy their stay. But all of my dreams will be possible, only by taking loan from SHG and repaying back on time as I did earlier. I could never think of becoming an entrepreneur without joining SHG.”





*Adikamana -
Our Own Kitchen House*

Members name	: Usha, Meenakshi, Reena, Saraswathi and Mini and Divya
SHG name	: Ambedkar SHG, Sindooram SHG, Snehanidhi SHG, Priya SH
Village	: Thirunelly Panchayat
Block/ Mandal	: Mananthavadi, Wayanad
State	: Kerala

The meaning of ‘Adikamana’ in Kattunaika Adivasi language is “Our Own Kitchen House”. This is the name the Adivasi women decided to give to their canteen which was their long-cherished dream of initiating an eating place fully managed by Adivasi women in Thirunelly Panchayat. This dream project is supported by the Thirunelly Comprehensive Tribal and PVTG Development Program.

The Thirunelly Comprehensive Tribal & PVTG Development Project is a special programme initiated by National Rural Livelihood Mission for bringing sustainable development in the tribal predominant area in the Wayanad district – Thirunelly with the support of Kudumbashree District Mission of Wayanad. It started functioning in 2017. The main aims of the project are to attain socio-economic development, sustainable livelihood options and empowerment among the tribal communities in Wayanad. Paniya, Adiya, Kaattunaika, Kuruma, Vettukuruma, Cholanayka and



other vulnerable Adivasi communities are the main beneficiaries of this special project.

The project functions in a mission mode among the Adivasi women of the Thirunelly Panchayat. Exclusive Adivasi Self Help Groups (SHGs) are formed in the far-flung Adivasi hamlets. These SHGs are envisaged to develop into powerful social institutions of Adivasi women, capable of taking up all the life-threatening issues plaguing the communities. In addition to alleviating the social and economic deprivation of the most vulnerable Adivasi communities, special care is given to education and literacy of youngsters and elders, health care, food security and nutritional security and overall empowerment and enhancement of their self-confidence and self-esteem.

The Adivasis of Wayanad have been subjected to years of enslavement, exploitation, suppression and discrimination from the mainstream settlers and political leaders. The overall socio-cultural collapse of the Adivasis has marginalised them to such an extent that they have lost the will to fight for their rights and entitlements. Along with forming Joint Liability Groups for organic farming, the idea of a full-fledged canteen run by the Adivasi women also came up in the minds of the women. Some of the women had started running regular catering for the programmes and trainings of Kudumbasree. The idea was to focus on Paniya Adivasi women, some of whom were already trained and experienced.

Many had doubts about whether the women will have the expertise and managerial capacity to run a

canteen. It was a general feeling that Paniya women “are all the while sitting idle chewing pan” and they will never do consistent work. It was doubtful whether what they cook will be hygienic and whether people will like their food. After several meetings and heated discussions, they decided to go ahead with their dream project. It is perhaps the biggest challenge the functionaries and the beneficiaries of the Project have undertaken so far.

Training and motivation programmes were organized for a number of women who volunteered to take the risk of starting a canteen. Finally, a team of six women came forward to start the canteen. They are Usha, Meenakshi, Reena, Saraswathi and Mini from the Ambedkar hamlet and Divya from the Irumbupalam hamlet. Luckily they got a good place in the campus of the Panchayat at Kartikulam to establish the canteen right at the spot where the road turns towards the Thirunelly temple. To set up the canteen, they have taken a loan of Rs.7 lakhs from the Kudumbashree and 3 lakhs from the bank. After that the canteen was set up beautifully and with all facilities. The dream came true at Kartikulam junction on October 23rd 2019.

The Adikamane Café Kudumbasree Mess and Catering unit at Kartikulam provides a number of ethnic specialities unique to Adivasi cuisine. The traditional food of the Adivasis of Wayanad is not only tasty and ethnic but also nutritious and medicinal. A number of ethnic preparations using

more than 30 varieties of wild edible leaves (‘chappu’), many varieties of wild tubers, mushrooms, bamboo shoots, wild chillies, cherry tomatoes and many other varieties of cultivated as well as wild items are available on order at the Adikamane. All mainstream items like ‘ada’, ‘vada’, ‘bonda’, ‘bajji’, pickles are prepared with the wild edibles collected from the forests of Thirunelly. Their chicken (‘chakkothikozhi’) prepared with a variety of wild leaves and spices is a great hit everywhere they exhibit their culinary expertise.

In addition to the traditional food items, they serve all the regular breakfast and lunch items, special snacks and other sweets and eatables, tea, coffee, drinks etc. They take orders for big functions and meetings also and provide delicious ‘sadya’, biriyani, and regular meals. A meal with rice, sambar, buttermilk, ‘chammanthi’, fish curry, koottucurry and pappadam cost only 40 rupees. They often give food free for the poor people as their community responsibility.

The women who took the initiative to start the canteen have come a long way. They have faced difficulties bravely, they have taken the burden of providing food for large meetings and seminars, and they have represented Wayanad in exhibitions and food festivals inside and outside Wayanad. In the SARAS Mela at Kannur in 2019, their food was relished by hundreds of people and they were endowed with the Best Innovation Award fetching

them one lakh rupees! More than a sustainable livelihood option, the confidence and capacity which the women have gained through this venture must be the most positive social impact of the Adivasi women's canteen. Adikamane has gained visibility in the media, visual, social as well as print.

It has to be mentioned that most of the women who run the canteen are uneducated and only one among them have completed 7th standard. But they are able to manage all work, maintain hygiene and discipline, serve the demanding customers, tourists, pilgrims, local officials and general public satisfactorily. The proof of their efficiency can be seen in the popularity the canteen has gained among the public and tourists.

With the help and full support of the Thirunelly Kudumbasree CDS and the Panchayat, the team is able to keep accounts accurately and run the canteen efficiently. The most creditable factor is that they were able to repay the loan in four months. The



Adikamane canteen team has gained the appreciation and admiration of all. In fact, they have become a role model for all Adivasi women. During the last three months, the Thirunelly Panchayat has selected Adikamane as a government supported People's Hotel. This is the biggest token of appreciation ever given to the initiative of a group of Adivasi women.

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Break Your Mental Barriers: A story of Woman Entrepreneurship

Member Name	: Vanita Shankar Khole
SHG Name	: Trimurti Bachat Gat
Village	: Pangoan
Block/ Mandal	: Barshi
State	: Maharashtra

The general perception on the socio-economic role of women in this village had a very narrow definition. The cultural and social taboo defining people's mentality made them believe that women are meant to manage the household activities and should not step out of the house and do their own business. In order to break this wrong perception, Ms.Vanita Khole decided to start a small ice-candy manufacturing unit in the village. She expanded her enterprise to

other nearby villages and become an inspiration to other women in the village.

This is the story of Vanita Khole who came forward to break all the village norms and became self-dependent to support her family. Vanita



received SVEP entrepreneurship training from MSRLM -UMED in 2017 and decided to start a small ice-candy manufacturing unit when she saw lack of such outlets and businesses in the village. A new venture, if successful, would also give her a good opportunity to earn. With this thought, she availed a loan of Rs.30,000 under CEF and another amount of Rs.2,60,000 under Mundra loan to setup the enterprise. She has been running it for the past two years along with managing her household chores. Though she didn't face much problem from her family, societal culture, at times, held her back within the household boundaries.

Now she plans to expand her business by selling other products like Lassi, ice-creams along with ice-candy. These products have high demand in village and there are no market competitors, giving her an ample opportunity of expanding it further. The training provided by MSRLM through various projects and schemes has helped her to gain knowledge on entrepreneur skills, marketing skills, value chain, maintaining records, attracting more customers and expanding business which she was not aware before and has provided her confidence to run her business.

Maintaining records helped her to understand the customer needs, profit margin, and accordingly planning for the next level. Today she is ready to expand her business within and outside the village and set up a big plant by purchasing heavy machineries. She has hired people to sell ice-cream in her village as well as in nearby villages as she understands the need for market linkage in the

business. She advises others to invest own money in their business as it is the most straight-forward way to earn a good profit margin and work in full potential. She prepares all the products under her surveillance which help in maintaining the quality of the product.

She is earning a good amount of income for her family and also helping other women in villages. Her average annual income is around 3 to 4 lakh rupees, which varies from season to season. This business has provided an excellent opportunity to work from home and establish the empire. Initially she was shy in dealing with people but now she feels empowered and is capable of stepping out of her house, travelling to places to get raw materials and stands as an inspiration to many more women in the village. Through the initiatives of the MSRLM, the women are not only become economically strong but also earning social status in their villages.

Vinita says,

“ *Paisa Paksha Atmasanmana
Mahatacha the ani tho mi milavala*”
{Self-respect and dignity are most
important than money}.

“I have earned it through my business.”

33

Destination not too far

Member Name : Ms. Puli Sujatha
Village : Koratikal
Block : Neredigonda
District : Adilabad
State : Telangana

A tale about a poor SHG woman who benefited from the AGEY scheme, helping the co- SHG women, School Children, the elderly, and other villagers in her isolated village, by connecting to the mainstream with the use of an Auto Rickshaw obtained under the AGEY scheme.

Ms. Puli Sujatha w/o Suresh a poor SHG women belongs to Schedule caste from a remote village named Koratikal in Neredigonda block of Adilabad district joined SHG in the year 2003 and involved in thrift and credit activities. In the initial days she started her savings in her SHG with Rs. 30 per month and that was the time there were only 2 SHGs in her village.



Prior to join the SHG, the couple used to cultivate their ancestral agricultural land admeasuring Ac.1.1/2 which is purely rainfed. On completion of agriculture works in their own land, she used to work in others fields in the village and neighboring villages and her husband used to go as temporary driver on the tractors on daily wage basis. The income sources were meager due to drought conditions in agriculture sector and uncertain and unassured wage employment put her family in economic crunch and led to indebtedness due to huge interest rates that are charged by the local money lenders.

She took her first loan of Rs.5000/- under SHG Bank linkage and invested on Agriculture and later invested on children education etc. but the income was not adequate to match their needs. In the year 2020, based on the recommendation of her SHG&VO, the Mandal Samakhya (CLF) sanctioned interest-free loan to her to purchase a 3-wheeler (Auto Rickshaw) worth Rs. 2.90 lakhs under AGEY scheme.

Since the village is situated in remote interior place and there was no alternate transport system for connecting the village to the nearest towns for the school going children and hospitals, the auto rickshaw owned by the SHG women Sujatha helping them to reach their designated destinations. Particularly the vehicle is a boon for the patients who need medical emergencies.

The Auto Rickshaw operates in 2 routes. The route 1 which is generally operated from her village to the nearest block headquarter Neredigonda, a small town situated 12 Kms away from the village having tail-end branches of all the Govt. departments, Banks, PHC, fertilizer shops vegetable and provision stores the villagers visits this place for purchasing the day-to-day requirement and also for pursuing their work in the Government offices. The route covers 6 villages i.e. Bandam Regadi, Pasha Thanda,

Burkapally, Boregon, Yapalguda X Road and Kistapur. The maximum fare charged is Rs.15 per general passengers and school going children with 50% discount on monthly basis and the minimum fare charged is Rs.5. The other route operated is from village to the nearest town Nirmal which is a district headquarter of adjacent district is popular for Hospitals, Schools and Colleges.

According to Sujatha, the income getting from the Auto Rickshaw in normal days is Rs.26000/- per month and after deducting the fuel and other maintenance expenses the net earnings are Rs.19000/- pm. After payment EMI of Rs.5000/- to CLF, the family now are earning an additional net income of Rs.14000/- pm. The incomes are even more during festivals and agriculture seasons.

Sujatha expressed her gratitude for the assistance she received from the CLF in the form of AGEY CIF, stating that the auto rickshaws used by school-aged children are provided at a reduced rate, as well as serving the elderly SHG women at no cost when visiting hospitals in the town.

The couple is now planning to purchase 2 more acres of land adjoining to their agriculture fields out of the net savings made out of the income from the auto rickshaw.

Trip Log	Route -1	Rout - 2 (additional distance)
No. of trips per day	5	2
Avg. Collection per trip	150	150
Avg. Collection per day	750	300
No. of Days in a month	25	25
Avg. total income in a month Rs.	18750	7500

Total Avg. Income from the Auto (Rs.18,750 + Rs.7500) = 26,250/-

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Corona Warriors - Pushpa & Meera

Member Name : Pushpa, Meera
SHG Name : Ekta
Village : Fattabangar
Block/ Mandal : Haldwani
State : Uttarakhand

This story is a good example of women empowerment and service towards community development. The story covers dedication and selfless service one should undertake for others facing tough times. Pushpa and Meera, SHG members, are involved in serving the needy people in their communities during the crises due to the pandemic. They have started a Canteen near Covid centre for the Covid patients. Their strong willingness to serve the community and efforts in running the canteen in such times have been much appreciated by all, including the

district administration and SHG members.



Ms. Puli Sujatha w/o Suresh a poor SHG women belongs to Schedule caste from a remote village named Koratikal in Neredigonda block of Adilabad district joined SHG in the year 2003 and involved in thrift and credit activities. In the initial days she started her savings in her SHG with Rs. 30 per month and that was the time there were only 2 SHGs in her village.

Pushpa and Meera are the members of Ekta SHG which was formed in the year 2012. Members of the SHG are engaged in cultivation of Organic vegetables and are selling it within the district as well as outside the state. When the COVID pandemic hit Uttarakhand and started spreading like wildfire in the rural areas, district administration started seeking support from the SHGs which who could provide meals to the COVID patients.

When the team approached Ekta SHG, Pushpa and Meera instantly agreed to help the Covid patients, without any hesitation. Given the fact that people are afraid to deal with COVID patients and situation because of its contagious nature, this was a welcome move made by them. Their community-oriented behaviour helped them understand the plight of people suffering due to covid and make a decision to serve them.

The kitchen started in August 2020 with an investment of Rs.50000 by Pushpa and Meera at Motahaldu COVID centre at Haldwani block. They charged Rs.280 for the daily meals per individual. They worked from morning 7am to 8pm providing breakfast, lunch, tea in the evening and dinner at night. They were exposed to COVID patients but that did not deter them from serving the needy.

Pushpa was later tested positive but she hailed through the worse time and came back stronger. The respect they have earned from all corners (specially of the District administration and SHG members) is appreciable.





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IV

Financial Inclusion Success Stories



In pursuit of a Better Tomorrow

Bihar Rural Livelihoods Promotion Society (BRLPS), JEEViKA aims to provide livelihood opportunities to the community members through various activities. One of the interventions is 'Bank Sakhi' model. It aims to provide financial services (Banking Services) at the doorstep of un/under banked areas. At the same time, through this intervention, it provides livelihood opportunities to the Banking Correspondent Agents (BCA) and thus, improves the standard of living.

Need for Digital Financial Services Programme

Due to the limited penetration of bank branches across rural India, convenient access to formal financial services had been a pipe dream for millions of rural people for decades. However, with the advent of branch-less banking channels and advancements in technology, this situation has improved considerably over the past decade.

Earlier people travelled long distances to transact at nearby ATM, Customer Service Point (CSP) or bank branches. Many times, they had to return without conducting transactions due to server downtime or cash crunch at CSP or ATM. The cash-carrying risk for JEEViKA's SHG members and MFI customers has also reduced as they can now transfer funds to SHG account or MFI account from the Bank Sakhi outlet. People with restricted mobility due to physical conditions such as old age, being physically challenged, or those restricted by social norms such as teenage girls or newly married women are now able to access financial services without being dependent on anyone.



Objective of the Project

To support upscale of alternate channel-based service delivery architecture by providing advisory and management support for effective Financial Inclusion of beneficiary households and providing digital financial solutions to Community Based Organization (CBOs) under Bihar State SRLM.

- » Providing banking services at the doorstep of un/under banked areas
- » Community Based Organizations' transaction through CSPs
- » Providing livelihood opportunities to the SHG members by empowering them to work as Bank Sakhis (Business Correspondent Agents)

Empowering Gender

The Bank Sakhis have been able to connect the unbanked sections, especially the rural women, with the banking services. Almost half of their customer base is women. The approach has also led to economic empowerment of the Bank Sakhis themselves. It has empowered them by building their capacities to offer a wide range of banking services to their community. The women who were hesitant to step out of their houses alone are today opening bank accounts, visiting the bank branches, conducting awareness camps, and playing an important role to achieve the national goal of financial inclusion.

Manjita: Source of Inspiration for many

Profile of Bank Sakhi	: Manjita Kumari
Agent ID	: 14016231
Bank Name	: IDFCF
Number of transactions (till April'21)	: 21309
Volume of transactions (till April'21)	: Rs 550,94,456/-
SHG	: Rani
Panchayat & Village	: Kumharkol Buzurg
Block	: Sahdei Buzurg
District	: Vaishali
State	: Bihar

Manjita Kumari, aged 31, started working as a Bank Sakhi for IDFC Bank since June, 2018. Today she is recognized in the village due to her hard work and initiative of becoming an entrepreneur. She has established her Customer Service Point (CSP) outlet in Kumharkol Buzurg village of Vaishali district with an intention to bring banking services closer to the community. She has also upgraded her CSP counter to provide additional services including ticket booking, print outs and filling out online examination forms. Today, her work brings considerable ease for the community, complements her family's income, and has created her identity in the society.

Journey to Excellence

Ever since she got married after completing 10th standard of her education, her life has been dedicated to household chores and taking care of her kids. In 2014, Manjita joined Rani SHG, as one of the first members of the group and this in a way was her first step to the 'outside world'. Manjita was ambitious and did not want to discontinue her education post marriage. After completing graduation, she is now pursuing Post Graduation.

Being a member of SHG, she was made aware of the role of a Bank Sakhi and got motivated for the job even though she realized it would mean less time for the family. Manjita's husband also encouraged her to work and move ahead in life. After establishing CSP, things went smoothly for a while, but shortly after, her husband was diagnosed with a critical illness. All the doctors in Bihar said that now it's difficult for him to survive that is why they moved him to AIIMS, Delhi for better treatment and he underwent a major operation. The recurring medical bills kept on making situation difficult as the source of income was null. She took loans and advances from family, friends and CBOs. This was a support for a while but it became a burden soon as loan required to be repaid as well.

By God's blessings, her husband returned home after recovering from illness. Now the problem in front of

Manjita was how to return the loan money because there was no income from anywhere.

She started working hard at CSP and like any other new business, she also faced a lot of issues in the beginning but handled them with grit. In the initial period, she struggled to convince people to open bank accounts and to do transactions at her CSP. To increase confidence, she visited SHGs and VO meetings to spread awareness. She carried her micro-ATM in these meetings to demonstrate the ease of transactions with the use of Aadhaar. She demonstrated withdrawal from their bank accounts to get their confidence.

After the initial struggles, she started earning well and gradually she repaid all her loans. While working at CSP, she not only took care of her husband and in-laws but also enrolled her kids in good school as she believes that education is very important.

Within the community, Manjita's story is that of a woman rising from poverty, battling the odds, hunting for opportunities and finally carving a space for herself not only in the family but in the entire village. People of the village have seen her life closely and her reputation of sincerity and determination make them trust her as a leader. Perhaps, it is also for the same reason that Manjita is so devoted to the well-being of her community and often goes out of her way to help them.

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Climbing the Social Ladder through the SHGs

Member name	: Lovitoli
SHG name	: Hukuthu
Village	: Khukiye
Block	: Satakha
District	: Zunheboto
State	: Nagaland

From being a farmer in 2014 to being a Bank Sakhi and Master Bookkeeper today, Smt. Lovitoli of Hukuthu SHG, Khukiye village under Satakha block, Zunheboto district, Nagaland has steadily emerged from a shy woman into a leader inspiring others to be like her. Lovitoli's is a tale of accomplishments and gratitude in face of abject poverty.



Aged 40 yrs old, wife of a farmer and a mother of 7 children, Lovitoli was introduced to the SHG in 2014 with much objection from her husband, who now is proud of her accomplishment and supports her unconditionally. During one of the capacity building sessions, a story about a successful woman who was an amputee motivated her to gravitate towards new learnings every day. A mere house wife, who had no

idea about alternative source of income, apart from farming, and didn't know how to start a livelihood, she pushed herself to build her capacity and support her family as well as her community. From a poor member she went on to become the Master Bookkeeper and gradually became a Bank Sakhi. It was not easy for a farmer to learn bookkeeping let alone teach her counterparts. Supported by her conviction that when a woman puts her mind on something, she can achieve it despite any hurdles, she grilled herself into learning and applying her knowledge in the field. Today, she has opened 430 SHG bank accounts, and is regularly supporting 79

SHGs from the Block in bookkeeping and access to financial services.

Apart from building her skills, she also enhanced her livelihoods with the support received from the SHGs. With the loans accessed from the SHG, she purchased a cow and gradually increased it to 6 cows. And with the income from multiple livelihoods sources, the family was able to build their home and afford good education for their 7 children who were earlier deprived of proper education due to their poverty. Her net income from various livelihoods source is Rs. 8,000/- per month.



Through the platform of NSRLM SHG, she is now an earning member and financially stable. When asked about being an SHG member,

Lovitoli says,

“Before I joined the SHG, I thought my life revolved around my home and agricultural field; that my hands are for spade and mud, but over the years, I have learned to operate a computer and now able to support the SHGs in our Block with various financial services. I used to see myself within the four corners of my house playing the role of a typical, dutiful wife. It never occurred to me that one day I would be teaching and serving the community, especially my counterparts. I am forever grateful to NSRLM and the SHG platform.”



“Barnatara Tripura -The Warrior”

Success story of a Bank Sakhi

Member name	: Smt. Barnatara Tripura
SHG name	: Chwngsasa Mahila dal
Village	: Maira Village
Block	: Satchand Block
District	: South Tripura
State	: Tripura

Despite several catastrophe in the personal front, Smt Barnatara Tripura has shown the zeal to survive and achieve in life. It is story of evolution of an SHG woman from an ordinary member to becoming an extraordinary Bank Sakhi who has the record of making 211 SHG Credit Linkage amounting to Rs. 274.3 lakhs. and getting 933 SHG Women enrolled into different Insurance Policies (PMJJBY, PMSBY, APY). She has conducted 7 Financial Literacy Camps in different GPs & Village Councils. She has opened 342 CBO savings accounts, which includes SHG accounts and Village organizations Accounts. Having

cleared the IIBF exam, she has also qualified for Banking Correspondent. She got the Best Bank Sakhi award by NABARD on the eve of International Women’s Day 2021.

This is the story of the lady warrior, who has risen from the ashes to become the Bank Sakhi receiving the Best Bank Sakhi award in 2021. Smt. Barnatrara Tripura is a resident of Maira village council in Satchand Block of South Tripura District. Barnatara Tripura is from a very poor family, having 7 siblings and she was believed to be having the sharpest brain amongst all of them in her school days. Due financial difficulty, she dropped out of school in the 9th standard. Thereafter, she got married at a very young age, which led to taking up more responsibilities and ordeals to run the family.

In the hope of doing well, she joined an SHG in her locality namely, Chwngsasa Mahila Dal in 2015. She engaged herself in activities of Mahila Dal regularly. On 29/10/2015 she was selected by Tripura Rural Livelihood Mission for exposure visit to Andhra Pradesh to learn and observe SHG activities. The exposure visit changed her life. After returning from the exposure visit, she increased her services to additional SHGs. With the support of TRLM she

adopted the post of **Financial Inclusion Cadre** (CSP FI) and started to give financial services to the SHGs on a regular basis. She started to give services like SHG bank account opening, individual bank account opening, providing assistance to the SHGs to withdraw money from the bank and other financial services. By performing these activities, she also started gaining monetary benefits from TRLM. Her growing popularity and goodwill provided the dividend and on 05th October 2018, she started working as a **Bank Sakhi** at Tripura State Co-operative Bank, Kalachara Branch under Satchand block.

She excelled as a Bank Sakhi and was also able to support her family economically. However, misfortunes awaited her as her husband, who was suffering from mental sickness for the last few years, committed suicide. She was barely 32 years old, semi-literate and faced with the daunting task of supporting her mother-in-law (also a mental patient) & 2 children, the oldest being 15 years & the youngest, only 12 years old. After her husband untimely demise, she took up the responsibility of the family.

Currently, Barnatara serves the banking needs of about 412 SHGs & around 3500 SHG women in her locality. Till date, she had done a total of 211 SHG Credit Linkage amounting to Rs. 274.3 Lakh. She has also registered 933 SHG Women into different Insurance Policy (PMJJBY, PMSBY, APY). She conducted 7 Financial Literacy Camps in different GPs & VCs. She also opened 342 CBO Savings accounts, which includes SHG Accounts and Village Organizations Account. By doing all these activities, she earns a handsome monthly honorarium from the

CLF. Recently, she got the training on Banking Correspondence and successfully cleared the IIBF exam which was conducted by RSETI Gomati. She also successfully completed the Training Financial Literacy Community Resource Person (FL CRP). The epitome of her achievement was when she got the Best Bank Sakhi award which was given by NABARD on the Eve of International Women's Day 2021.

Smt. Barnatara says,



“I have seen many tough situations in my life, now I just don't take them seriously. I know I can fight out all this.”

There is common proverb -
You may not control all the events that happen to you, but you can decide not to be reduced by them

38

Recognizing and Responding to Opportunities

Member name	: Nikita Dhone
SHG name	: Umed
Village	: Fetri
Block/ Mandal	: Katol
State	: Maharashtra

Nikita Dhone, initially a Bank Sakhi, and who later became a Business Correspondence Sakhi, has been successful in linking SHGs with bank credit, in the process also becoming a strong support for her family.

The journey of Nikita Dhone from a housewife to an actively working BC Sakhi of her community is one fulfilling example speaking volumes about the success of this intervention. It all started with her becoming a member of Umed's self-help group, which brought to her increased awareness, knowledge, exposure, thoughtfulness and skill, eventually urging her to take right actions for herself and her family.

The SHG membership made her learn about the forthcoming opportunity of Bank Sakhi. For 2 long years, she worked with the bank, learning and rendering services of Bank Sakhi for her community SHG women. In one of the instances, she facilitated credit linkage of 85 SHGs in one working day. Her

sincere work as Bank Sakhi and willingness to gain good name and income for her family motivated her to apply for the position of Business Correspondent Sakhi. Though her previous job as Bank Sakhi skilled her in the banking processes, but its honorarium (INR 3000/month) did not suffice for her family's requirements. Today, she is serving 128 self-help groups operating under 2 Village Organizations and looking forward to serve additional 5-6 SHGs, which are presently under formation. Just 3 months of her BC Sakhi service and its corresponding commission earning is bringing up to her a steady income of INR 10,000/ month. Within this short span, she has also adequately managed repaying five instalments of her initial BC point equipment loan. This economic and social graduation was not an easy engagement for her. It was marked by challenges like strong village level competition among the community peers for the BCA position and adaptability to new technology. In addition to training, practical demonstrations and initial loan for BC point equipment's, constant handholding support provided by Umed prepared her to take the needful actions.



The nationwide/ statewide lockdown period witnessed her delivering last mile door to door service to around 250 SHG women of her sub service area, disbursing them the instalments (INR 500) of Central credit relief package under Pradhan Mantri Garib Kalyan Yojana and completing overdraft facility related individual transactions up to INR 5000 for them, provisioned for Jan Dhan Account holders.





V

DDUGKY & RESTI Success Stories



AKHILESH
***“Saving Lives-
Serving Mankind”***

Name	: Akhilesh Kumar
Permanent Address	: Lucknow, Uttar Pradesh
Name of PIA & Location	: Apollo Med Skills, Lucknow
Trade	: Blood Bank Technician (BBT)
Current Employer	: Advent Infomax Pvt Ltd-Lucknow
Working as	: Lab Technician
Salary	: INR 13,500 p.m. plus Food
Contact No.	: 9695919147

I come from a family of farmers. Agriculture being the single source of income, I was finding it difficult to complete my schooling as I was not in position to pay my school fees. As my family income was very low, I thought it would be difficult for me to study beyond class 10th. But with the help of relatives and friends I was able to complete my class 12th somehow. Post completion of my 12th, I started searching for a job as it was difficult for me to sustain and I wanted to help myself in order to help my family.

Due to the mobilisation activities in our local area by Apollo Medskills, I came to know about the DDU-GKY programme which is implemented by the Ministry of Rural Development for training of rural youth. After collecting all the required information, I got myself enrolled under the BBT (Blood Bank Technician) trade with Apollo Medskills. After

attending the classes I got to know that there was so much to learn and one can acquire relevant skills and can try for a job. This was a great chance for me and with the help of trainers and other staffs at the training centre I was able to focus on my classes and reached to a level wherein I got my motivation back and started aspiring for a better career.

Post completion of my training, I got placed at Advent Infomax Private Limited as a Lab Technician in Lucknow. Being the sole bread earner of the family, placement opportunity in Lucknow was the biggest achievement for me. Currently I am placed in Lucknow and I am earning 13500/- pm as salary and I am able to meet the needs of my family and am able to fulfill my duty towards them.

This turnaround has come in my life as I decided to take control of my wayward life. With encouragement and support of the trainers who taught me, I was able to stay focused and a sense of discipline was inculcated in me during my training. This has helped me in retaining my focus even during tough times of Covid pandemic wherein I served patients by collecting samples. This has given me the confidence to carry on and aspire for a stable career ahead. Thanks to all the people who have been supportive and I wish all the best to DDU-GKY.





APARNA
***“A Life Changing
Experience”***

Name	: Aparna Vidhan Haldar
Permanent Address	: Gadchiroli, Maharashtra
Name of PIA & Location	: M/s. Accuster Technologies, Gadchiroli
Trade	: Lab Assistant
Current Employer	: Dr Lal Path
Working as	: Lab Assistant
Salary	: INR 13,000 p.m. plus Food
Contact No.	: 8275158862

I come from a village in Gadchiroli district of Maharashtra. My family is economically not very sound. My father is a farmer and works hard to fulfil the daily needs of the family. Due to financial difficulties, I had to leave studies in between & started supporting my father in his farming activities.

From one of my friends, one day I learnt about the mobilisation camp being organized by a training agency called M/s. Accuster Technologies at the nearby block office. Out of curiosity, I went to attend the programme along with my mother and was delighted to know about the DDU-GKY programme. The next day I visited a training centre managed by the same agency and got to know the entire process of enrolment and the duration of training programme and also about the placement opportunities one would get post training. I had seen my parents struggle to fulfil their necessities and eagerly wanted to support them in overcoming poverty.

I registered myself through the KAUSHAL PANJEE application for the Lab Assistant course. I gave my best during the training programme and stayed focussed during the classes. During the training, I improved my communication skills and also got rid of my introvert nature as I had very little exposure to the outer world. The Training not only improved my domain knowledge but also groomed my personality.

I was later interviewed by Dr Lal Path Lab and got selected. I am currently working as a Lab Assistant for a Medical Lab with a salary of Rs.13000 (Thirteen Thousand) per month. I have been a support for my family since then and am also completing my higher studies through distance learning.

One of the major challenges I faced was that while working as a frontline warrior during Covid-19, I was wearing a PPE (Personal Protective Equipment) kit all through the day. Due to the rise in the number of cases, we had to work beyond regular duty hours. There were long queues, and to provide them with the required assistance meant working overtime. It was difficult to even have food in the kit. I also got infected and became corona positive in the month of April and fought through this bravely. I would like to extend my gratitude to the DDU-GKY scheme which gave me an opportunity to not only support my family but also be a Covid warrior thereby giving me the satisfaction to play my role in saving lives!





ARUNIMA

“Pushing the limits through resilience”

Name	: Arunima Vijayan
Permanent Address	: Pathanamithitta, Kerala
Name of PIA & Location	: HRDS India, Thodupuzha, Kerala
Trade	: Retail Sales
Current Employer	: King Fahad Hospital, Al-Bahah, Saudi Arabia
Working as	: Lab Assistant
Salary	: INR 35,293 p.m.
Contact No.	: 70254643999

Iwould always dream of having a career wherein I could stand is on my feet and also support my family. The family background matters and influences one’s choices throughout and also impacts the outcomes. However, irrespective of family’s background, I was determined to move on the path that will take me to success through my willpower and resilience. My father works as a driver and the overall income of the family was meagre.

I was always confident that I would give my best to whichever field I venture into for my career. However, one needs that opening which would propel you onto that path of success and this is exactly how I got my opening through a skilling initiative by Government of India and implemented in my home State of Kerala by KUDUMBASHREE. This scheme was DDU-GKY which gave a chance to rural youth to aspire for a career after training at centres managed by training providers.

I enrolled myself in a training programme for the Retail Sales Associate trade and completely immersed myself in the class and spent time in learning and absorbing whatever our trainers taught us. The amicable environment in the class was helpful and motivating. Apart from training in trade I opted for, other things like communication skills, inter personal skills, etc. improved which impacted my confidence and I was ready to take a leap of confidence.

I got placed abroad in King Fahad Hospital in Al-Bahah in Saudi Arabia which was a dream come true for me. Initially I faced some issues regarding language, culture, etc. but I have adapted and now have been working for the same employer for over a year now with a decent salary and ever-growing confidence. I would like to extend my gratitude towards KUDUMBASHREE and all stakeholders of DDU-GKY for such a successful programme that provides a platform for rural youth to realise their dreams. One should be resilient despite difficulties and success will follow you.





CHANDAN

“From Misery to Fortune”

Name	: Chandan Shah
Permanent Address	: Tetahli village, Bastaul, Siwan
Name of PIA & Location	: ADS Skills Pvt. Ltd., Siwan
Trade	: Assistant Electrician
Current Employer	: Al Shafa General Contracting, Dubai
Working as	: Electrician
Salary	: INR 35,000 p.m.
Contact No.	: 7631199137

I belong to a BPL (below poverty line) family from Siwan in Bihar. I could barely get access to the basic amenities of life, so receiving proper education was nothing more than a dream for me. I had to quit studies after high school to help my father in the fields. Stricken with poverty, I would take up odd jobs every now and but barely stood a chance to earn a decent living. Besides, there was a lack of opportunities and guidance in my life which further pushed me towards misery and disappointment.

I learned about the DDU-GKY programme through my mother, who is part of the Genda JEEViKA SHG (Self Help Group) and was encouraged to join training. I underwent counselling and decided to enroll myself in the Assistant Electrician course offered by DDU-GKY. The programme changed my life completely as I turned into a focused and confident individual. The various skills I learned at

the DDU-GKY training centre groomed me and helped me communicate and express myself better. The trainers helped me at every step and this resulted in me completing my training with good understanding of the trade I was trained in.

My commitment and earnest attempt to gain knowledge helped me fetch my first decent job with a salary of Rs. 10,500 in a town named Baddi in Himachal Pradesh. I got placed as a helper at Distillery and worked there for 4 to 5 months. However, I always aspired to do more and wanted to reach greater heights. I secured an offer to work in Dubai and I am proud to share that today I earn a decent salary of Rs. 35,000 and am settled in Dubai (working with Al Shafa General Contracting/ASGC).

I am now considered a role model in my village and I feel proud that I have taken up the financial responsibilities of my family. Not only has my family's living condition improved but I am also able to send my siblings to private school. Had it not been for DDU-GKY, I could not have imagined working in a foreign country and dream of a stable life with improved amenities. The entire team of BRLPS and Government of India along with my trainers at the training centre have collectively contributed towards change of my fortune.





HIRALAL

“Capable and unstoppable”

Name	: Hiralal Pandit
Permanent Address	: Sagarabhanga, Taljhari, Sahebganj, Jharkhand
Name of PIA & Location	: DWAITH Infotech, Dumka
Trade	: Health Care Multipurpose Worker
Current Employer	: SMBT Hospital, Nashik
Working as	: Attendant GDA (General Duty Assistant)
Salary	: INR 11,294 p.m.
Contact No.	: 9693095972

I am Hiralal Pandit and I come from a weak economic background. My family of four members was solely depended on my father's earning who does seasonal farming and earns up to Rs.5, 000 a month. I am differently abled and I started helping my father in the ways I could after completing my matriculation (Class 10th). I had seen poverty since my childhood. My father is a small farmer and his earnings were not sufficient to run a family of four. Being a person with disabilities, I was unable to support my family.

I was always planning to earn a job for myself and did not want to limit my thoughts. I liked to dream and wanted to pursue a good career so that I could assist my family financially. During the times when I was exploring options to move ahead in my career, I got to know about Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY), which aims to skill

rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages. The best thing was that the training was free of cost and after completion of training candidates were given placement assistance too. This was an extremely attractive offer for a young person like me and I decided to enroll myself after enquiring about the admission formalities and requirements. I got myself enrolled at the training centre which was run by Dwaith InfoTech Private Limited in Dumka (Jharkhand) in health care multipurpose trade and attentively started my training days.

It was a great journey and I had a life changing experience. I learnt the required skills in such a friendly environment, where, everybody treated me as equal and I successfully completed my training and then for placed in SMBT Hospital, Nashik at a good package. Now, I am self-dependent and also living my dream of helping my family financially. I would like to advice all the youngsters that instead of thinking of the hardships in life, they should try to change it making use of the opportunities provided by such programmes like DDU-GKY.

Come, join, learn, earn and live a respectful life.





JAYALEKSHMI

“I captured a Castle of Success”

Name	: Jayalekshmi L
Permanent Address	: Thalavady, Alappuzha, Kerala
Name of PIA & Location	: Orisys Academy for Skill Development and Research, Trivandrum
Trade	: Information Technology
Current Employer	: TATA Consultancy Services
Working as	: Assistant System Engineer Trainee
Salary	: INR 28,000 p.m.
Contact No.	: 9747513738

I am Jayalekshmi and come from an average Malayali family from Kerala. I would not say that we are from a poor family because I and my sister were well brought up by my family though we were not rich. We got good education too. I was so content with my life. I wanted my career to be stable and wanted to cherish it. It was during the final year of my B. Tech graduation that Covid crisis began and I had to return home. After completing the final semester exams from home, I had no idea what to do because doing post-graduation through online mode did not seem viable to me since the area in which I stay had a very poor network and my all effort secure a working broadband connection failed. I decided to take a break and started looking for a job.

This is when my friend told me about DDU-GKY and I registered myself by going on the website through a link for a training course. In fact, I registered my sister too for the training programme. For few weeks, no call came and we felt desperate. I also got to know from KUDUMABSHREE that no training programme was scheduled to be held nearby my locality and thus this added to my frustration. After some time, I received a call from one training agency (Orisys Academy) located in Trivandrum and they offered me a seat and also a seat for my sister in their training centre and we agreed immediately for the enrollment. This is how our journey started.

My training started with basics of programming which I enjoyed thoroughly. The trainers were really helpful, supportive and very knowledgeable. We got introduced to new technological learnings. I didn't want these sessions to end! After my training ended, I appeared for a test called National Qualifier Test conducted by TATA Consultancy Services and qualified for the interview. The day I got my offer letter has to be one of the best days in my life and a huge credit goes to the learning environment and skill set I acquired at the DDU-GKY training centre during my stay there. My sister was also placed after some time and we both are grateful for the kind of experience we had during our training period at the DDU-GKY centre.





KULWANTI
***“Disability is all
in the mind”***

Name	: Kulwanti Bada
Permanent Address	: Nagar Untari, Garhwa, Jharkhand
Name of PIA & Location	: ID Tech Solutions, Ranchi, Jharkhand
Trade	: Sewing Machine Operator (SMO)
Current Employer	: Shahi Exports Pvt. Ltd, Ranchi
Working as	: Tailor
Salary	: INR 9,186 p.m.
Contact No.	: 7543004776

I come from an impoverished background and am a person with disabilities. A difficult childhood along with disability had made me think that it would be very difficult for a person like me to progress in life. Loads of negative thoughts kept on coming in my mind for long which led to low confidence and impacted my morale. Our household's yearly income was around Rs.30,000 and family members were engaged as daily wages workers. Also, my father had passed away when I was only 12 years old. There were numerous issues which hampered my thought process and it was a huge challenge to explore ways to move ahead in life.

Somehow, I completed my graduation but was never employed in life. And thus, was not able to contribute to the overall income of the family which

again was bothering me. I was finding it difficult to cope up with daily rigors of life. This is when on one of the days, I was told about a scheme called DDU-GKY which was being implemented by the State Government through JSLPS (Jharkhand State Livelihood Promotion Society) in collaboration with a training agency (ID Tech Solutions) wherein youth including PwD (Person with Disability) candidates were given skill training in various trades.

I enrolled myself after speaking to my family with an aim to acquire some skills which could give me some form of employment. After all, who doesn't want to become financially stable in life? I completed my training successfully in Sewing Machine Operator (SMO) trade and appeared in the assessment conducted by Apparel Sector Council. It was because of the confidence shown by the trainers of the ID Tech Solutions that I could start looking at life through different ways and started gaining positivity. The confidence increased and slowly my life started coming back on track. I was elated when I landed a job with Shahi Exports Ltd. in Bengaluru in November 2019.

I am working as a tailor with Shahi Exports and am thankful to ID Tech Solutions Pvt. Ltd and JSLPS for providing me with such a wonderful opportunity to build my career. Most importantly, it has helped me in developing a sense of self confidence and the ability to communicate better.





LUSMITA

“Determination will determine where you reach”

Name	: Lusmita Hajong
Permanent Address	: Rongram, West Gro Hills, Meghalaya
Name of PIA & Location	: Cardiac Research & Education Foundation, Tura
Trade	: Pharmacy Assistant
Current Employer	: AIG Hospital, Hyderabad
Working as	: Guest Relation Executive
Salary	: INR 22,000 p.m.
Contact No.	: 7005022329

I come from a family which is fully dependent on farming and in the present times, it is very difficult to sustain a family through farming alone. Our family is a close knit one and was always supportive of each other. Having witnessed the hardships which our parents have gone through right from an early age, I was determined to help them in the best possible manner. I knew I was a hard-working person but then you would require a job to ensure that sustainable income is generated for that to happen.

I was regularly interacting with my friends and acquaintances and was exploring the ways to make my dream a reality. There were ways but I could not decide the best way to find a job. This is when I was informed about a mobilisation cum awareness camp which was going on in a nearby place. It was shared that it was being done as a part of some skill development programme which is implemented by

the Government for the youth of the area. I happened to attend this camp and then got to know about the benefits being extended under this scheme which was called DDU-GKY. It all seemed little too easy since I was told that it was absolutely free that one could gain an access to quality training in the course one chooses, get uniforms, food, tablet, books, etc. I spoke to my parents later and convinced them to let me go for this training course which was being conducted by a training agency called M/s. Cardiac Research & Education Foundation.

I enrolled for the course in pharmacy and was given confidence that once I am done with the training I could opt for placement as per availability of positions. Knowing that I could get a job kept me motivated throughout. I kept on going and with the help of trainers and other staffs, finished the training and secured a job at AIG Hospital in Hyderabad.

Nothing gives me more satisfaction than the realisation that I could turn my life for better through sheer determination and will power. I enjoy my work in Hyderabad, which has given me a different kind of exposure to a different culture, language, food, etc. I like attending to the guests and patients who come to the hospital for their treatment and enquiries.





MAHESH

“Dream Big, Dreams do Come true”

Name	: Mahesh Panwar
Permanent Address	: Vill-Begal, Kukrera Uttarkashi
Name of PIA & Location	: Anand Books International (P) Limited, Haridwar
Trade	: Cook General
Current Employer	: Pillar Arabian Company, Saudi Arab
Working as	: Assistant Cook
Salary	: INR 35,000 p.m.
Contact No.	: 7249920510

I belong to a rural background and my family consists of six members, father, mother, sisters and myself. After completing academics, my hunt for a job began. As my father was the only earning member in our family, it was difficult for us to manage the day-to-day expenses. Being the elder son of the family, eventually it was my responsibility to support my father in managing the expenses. It was this time when I started realizing that I must start to look out for some skill development training or programme, to fulfil the needs of my family. The situation was tough for me to find a sustainable livelihood without a proper training in some skill.

One day a member from the project implementation agency (PIA) called M/s Anand Books International (P) Ltd, under DDU GKY programme (Haridwar),

visited my village, and introduced himself as a mobiliser who made me aware about the benefits of scheme launched for the upliftment of rural people. I was told that State Project Management Unit- Rural Development, Govt. of Uttarakhand, has always facilitated the PIAs working in the state in reaching to every part of the State, so that no candidates remain unreachable. A mobilisation camp was organised in my village, where I was told about the DDU-GKY programme and the benefits related with it. During the camp I was a bit hesitant but after the intervention of others and my parents, I got convinced and joined the programme.

It was the turning point of my life when I took the decision to join training under DDU GKY scheme and got admission in training in Cook General Trade at training centre located in Haridwar district. Trainers at the centre supported and encouraged me during the training and I also actively participated in all activities at centre and attended the classes regularly.

After successful completion of training, I got selected in M/s Pillar Arabian Company in Saudi Arabia through first online interview. I had never dreamt of job in Saudi Arabia. I was happy and confident and joined at a salary of INR 36000/- Now I am helping my family financially and am proud of the way I have overcome my hesitation and am trying to make a stable career.





MAINI

***“Saving Lives-
a great high!”***

Name	: Maini Kumari
Permanent Address	: Lakhpura, Pranpur, Katihar, Bihar
Name of PIA & Location	: Don Bosco Tech Society, Katihar
Trade	: General Duty Assistant (GDA)
Current Employer	: HN Reliance Hospital, Mumbai
Working as	: Patient Care Associate
Salary	: INR 15,998 p.m.
Contact No.	: 9771122134

I am Maini and I belong to an economically disadvantaged family from a small village, Satrampur in the Katihar district of Bihar. After taking my intermediate exams, I had to discontinue higher education owing to financial constraints. I wanted to shoulder the responsibility of supporting my family and so I wanted to work eagerly but there were few challenges. Lack of proper communication and interpersonal skills came in my way of finding a decent paying job. Soon after, I was married off and that is when my husband made me realize the need to be self-sufficient in life.

My mother-in-law, Chandani Devi, is an active member of JEEViKAs' Vinita SHG (Self Help Group). It was through her that I got to know about the DDU-GKY programme and decided to undergo training. I visited the Don Bosco Tech Society's training centre in Katihar to understand the whole

process of training and placement and enrolled in the General Duty Assistant (GDA) course.

I then attended the training with utmost sincerity and found it to be interesting and informative. After the completion of my training, I was selected to work with HN Reliance Hospital, Mumbai under Compass India as a Patient Care Associate. My monthly salary was fixed at Rs. 15,998.

Everything was going well until the world was hit by the deadly coronavirus and I was no exception. With a steep rise in the demand for healthcare workers, I was asked to join the job immediately. Upon reaching the work location, I was quarantined for 10 days. Once the quarantine period got over and I started working and tested positive for COVID-19 while doing my duty. However, undeterred by the ordeal, I knew it was time for me to utilize my skills learnt through DDU-GKY for the betterment of society. I recovered within 15 days and was even paid a salary and bonus by HN Reliance Hospital, my employer. Once I joined back, I got trained in the proper donning and doffing of Personal Protective Equipment (PPE), which I learned was a necessity while working in a COVID unit. I continue to do my duty and am motivated to progress in life.

I am elated as I could now not only support my husband and could also send some money back home. My life has taken a turn for the better. Thank you DDU-GKY!





MANISH

“Humble Beginning-Stable Career”

Name	: Manish Kumar
Permanent Address	: Mojampur, Barhara, Bhojpur, Bihar
Name of PIA & Location	: BASICS, Bhojpur
Trade	: Food & Beverage
Current Employer	: Al Tarbouch Al Soory Restaurant, Dubai, UAE
Working as	: Guest Service Associate
Salary	: INR 38,000 p.m.
Contact No.	: 6204180882 (Dubai Number)

Coming from an extremely poor background, I had been living a life of hardship and poverty until I took it upon myself to improve my living condition. To enhance my family income, I gave up my studies after class 12th and started looking for a job but could not succeed.

Despite the grim circumstances I faced in life, I kept myself motivated and approached a training institute called BASICS (after participating in a mobilisation drive organized by JEEViKA in my village) to know more about the DDU-GKY programme and the various courses it offered. I felt motivated by the assured assistance in job placement and convinced my parents to let me go for training. Since I was always fascinated by food industry, I decided to enroll in the Food & Beverage (F&B) course offered by BASICS. I joined BASICS' Bhojpur training centre as an F&B trainee to enhance my job prospects. During the training, I not only learnt customer handling skills but also developed the confidence to trust my abilities.

After completing the course, I was successfully placed at Red Fox hotel, Hyderabad in November 2019 as a Guest Service Associate at a salary of Rs. 12,000 per month. It was a humble start for me and I aimed for a promising career in the F&B industry. At the hotel my productivity and hard work continuously kept the management happy. My grit and determination impressed my employers who coached me and prepared me further for interactions with customers. I kept growing professionally and knew there were better opportunities out there for me. In April 2021, I got placed in Al Tarbouch Al Soory Restaurant, Dubai and now earn a decent income thereby fulfilling my dream of helping my family and have a stable career.

I keep reminding myself that actions speak louder than words. I was merely a clueless job seeker and JEEViKA and DDU-GKY turned me into a well-placed professional. I would urge every individual to believe in his/her abilities and to follow his/her career aspirations, no matter what background he/she comes from. My heartfelt thanks to the DDU-GKY team and all those who are striving to take this scheme to rural parts of India.





MANJIT
*“Attitudes take
you higher”*

Name	: Manjit Nayak
Permanent Address	: Sealkotee TE, Chabua, Tinsukia, Assam
Name of PIA & Location	: Gram Tarang, Chabua, Tinsukia, Assam
Trade	: Sewing Machine Operator
Current Employer	: Tropic Knits, Tamil Nadu
Working as	: Sewing Machine Operator
Salary	: INR 18,500 p.m.
Contact No.	: 9706013500

Since my childhood, I had seen my parents and grandparents working as daily wage labourers in the tea gardens. I never wanted to follow that tradition but instead wanted to explore and try something new. I continued my studies up to 9th standard in the hope to earn a decent income for myself and family but realized that subjects like English and Maths were not my cup of tea. I scored less marks in these subjects and due to lack of interest quit my studies.

In mid of May 2018, I along with my cousin came to Chabua Centre of Gram Tarang (PIA) after someone told us about them and enquired about skill development training and its future scope. We came to know about DDU-GKY programme, which is Government of India's placement linked skill development scheme, where one can get the required industrial training in the course of their interest and also get a job with decent income.

As I had completed 9th class, I found Sewing Machine Operator trade suitable to get enrolled in. The team at the centre conducted counseling sessions with both of us where the team oriented us about the DDU-GKY scheme, about the organisation, trade and placement opportunities. A counseling session was organized with our parents with the help of Block officials where the team explained about the programme and its future prospects. The parents were satisfied and we both enrolled at the training centre and started our journey.

All of us were given a welcome kit, uniforms and training and learning materials. Although my home was not too far from the centre, still I chose to stay in hostel even during Sundays and other holidays to avoid any kind of distractions. I got serious in studies and actively participated in all the training sessions. I developed interest in English and communication, the subjects I hated most earlier, as they were taught through games and activities. I finished my training with new found confidence and got selected for a job in Tiruppur with starting salary of Rs.8700 p.m. and after sometime changed my job and gained more experience.





PRIYANKA

*“Dreams do become
a Reality”*

Name	: Priyanka Khatarkar
Permanent Address	: Sucunndhara Amla Betul (M.P)
Name of PIA & Location	: Quess Corp, Bhopal, MP
Trade	: Retail Associate
Current Employer	: BATA, Bengaluru
Working as	: Senior Sales Associate
Salary	: INR 30,000 p.m.
Contact No.	: 9926672147

I was born and brought up in a village named Sucunndhara which is in Amla block in Betul district. I am the eldest among my siblings. I would like to think that I was always a responsible child as I grew up. I got everything which my family could afford even though the family's income was quite low. I was aware of our financial condition and somehow managed to complete my education till 12th and discontinued my further education due to increasing difficulties. My father is a farmer and financially we are dependent on seasonal crops whereas my mother is a homemaker. I always wanted to be self-dependent that made me more determined to find job and complete my education.

After I completed my 12th and as happens in our region, I was pressurized to get married but my father was very supportive all the time because of him I stayed motivated to aim for a stable career and

a decent job. I was desperate and started looking for a suitable job. One day, I came to know about a training centre which was conducting some courses through an acquaintance who was present in Gram Panchayat meeting which was held in our district in which a team from Quess Corp was present. The team told us about the provisions of free vocational training under the DDU-GKY scheme. They told us that apart from training, the candidates would also be provided free boarding and lodging at the training centre and a job later on completion of the training. We were apprised by them that this agency is providing training in different domains at its training centres located at Bhopal.

I was so excited about this opportunity and it seemed that I would be able to pursue my career further. Now the main task was to convince my parents since I had never stepped out of village ever. I convinced them and moved to Bhopal where I somehow completed 6months vocational training under DDU-GKY. After the training, I got placed in Bata in Bangalore as a Sales Associate. I am continuing my work here from last 2 Years. With continued efforts and motivation of my trainers, I was promoted after 1 year and am really happy about the progression I have achieved in my career so far. This gives me hope that stepping out of my village was a progressive step and I extend my gratitude to parents who let me come out and also to everyone who is associated with DDU-GKY. I wish everyone all the very best!





PRIYANKA

“Ability to educate others is a rewarding feeling”

Name	: Priyanka Saini
Permanent Address	: Banetha, Tonk, Rajasthan
Name of PIA & Location	: Hindustan Latex Family Planning Promotion Trust (HLFPPT), Tonk
Trade	: General Duty Assistant
Current Employer	: Krishiv Healthcare, Jaipur
Working as	: Nursing Assistant
Salary	: INR 12,500 p.m.
Contact No.	: 8000882377

I come from a family which has six members and it was a difficult time with all of us struggling. We all kept thinking of better times ahead. Coming from a rural belt of Tink district in Rajasthan, being a female, striving to make a career post study was a tough dream to have!

I was already studying and was in my 2nd year pursuing B.A. course. However, due to certain reasons I was always yearning to work from an early age having seen my family struggle since beginning. This was the reason I was always looking for opportunities to pursue some kind of professional or similar course which was job oriented and would help me in acquiring required skillset as per market needs so that a decent job could be secured.

I was told about DDU-GKY during one of the mobilisation camps that was organized in my village. The staff and trainers of an agency called Hindustan Latex Family Planning Promotion Trust (HLFPPT) explained the entire process of enrolment in the

chosen course along with the benefits and requirements. Above all, it was little surprising to know that I could opt for a course in General Duty Assistant (GDA), also stay at training centre, attend classes, have food and all at no cost. This was an offer I felt I shouldn't leave and I decided to take the plunge and after convincing my family, enrolled myself in the GDA course offered by the training agency.

I gave my best during the training and completed the course with new found ability and self-confidence. The valuable interactions with trainers and co-students in the class was exhilarating and learning was enriching. Lot of my classmates were from poor families and listening to their experiences helped in making my resolve stronger. I am working with Krishiv Healthcare now and I am proud to say that the hospital gave me an opportunity to work in ICU after seeing my passion and commitment. Taking care of critical patients and that too during the Covid times, has given me the satisfaction and happiness that I could also play a crucial role as a part of healthcare team to tackle this pandemic.

I would take this opportunity to thank entire team at HLFPT and the State and Central Government for taking this skilling initiative to the villages so that youth like me could take the plunge to make a career which is rewarding and satisfying.





RAKESH

*“Tough times don’t last,
tough people do”*

Name	: Rakesh Das
Permanent Address	: Gangfira Village, Kakraban, Gomati, Tripura
Name of PIA & Location	: Quess Corp, Tripura
Trade	: Food & Beverages (F&B) Services
Current Employer	: KFC (Sapphire Foods), Pune
Working as	: Assistant Manager
Salary	: INR 28,000 p.m.
Contact No.	: 7887808858

There has always been a general challenge in our society especially for boys like me who belong to a poor family and who had lost his father in childhood dreaming to make his career in the metropolitan cities like Delhi/ Bangalore. I chose my path to go beyond my boundary against all the obstacles till date. I was brought up in a poor family where farming is the main source of income. I studied up to 12th standard. As I am from a middle-class family and I lost my father quite early, I saw my mother how she struggled to feed our family. I always dreamt for being self-reliant so that I can support my family.

Fortunately, one day I came to know about DDU-GKY course and Quess Corp. Ltd. from my friend after I had completed 12th. Initially I denied to join the training as I was not ready to leave my mother for pursuing training in Agartala which was away from

my home. But finally, I chose my path and decided to go beyond my boundary and I went to Agartala (capital city of Tripura) and took admission at Quess Corp Centre in Agartala. I attended residential training in F&B Services for 3 months and then did OJT (On the job training) for 1 month.

During my training, I received immense support from my teachers, other trainers and batchmates because they never allowed me to think about my family and made me strong from inside for every situation. After that, Quess Corp gave me an opportunity in KFC at Agartala for my OJT. It was my first experience to work for any organisation. Leaving the home and stepping out was not an easy task for me. But I was able to keep myself motivated and was mentally strong after facing so many hurdles. I got placed in KFC-Pune and it was a different kind of experience altogether for me to travel outside my home State to all the way to Pune which is in Western part of the country.

I joined and continued as Steward in KFC (Sapphire Foods) for some time and learnt many new things while working on the floor. I was promoted to the Assistant Manager level in KFC (Sapphire Foods), Pune for my good work. I can say this with confidence now that tough times are long but tough people are able to overcome that through focus and discipline which I managed to do. Several people have helped me over the years in my journey and this success is a credit to all of them especially my trainers and teachers. My thanks to all of them.





RUDRANI

“Confidence can do wonders”

Name	: Rudrani Kumari
Permanent Address	: Dhobisoso, Ukrimari, Torpa, Khunti, Jharkhand
Name of PIA & Location	: Shahi Exports, Ranchi, Jharkhand
Trade	: Sewing Machine Operator (SMO)
Current Employer	: Shahi Exports Pvt. Ltd., Ranchi
Working as	: Warden
Salary	: INR 13,000 p.m.
Contact No.	: 7484973110

My mother and father are daily wage laborers. They do not have any formal education. Somehow, I completed my intermediate exams and my parents got me married. My husband is a single child in his family and thus his parents were dependent on him completely. I was in an abusive and difficult marriage. My in-laws were supportive, but they couldn't do much about the situation. I wanted to do something but my growth was hampered due to lack of education and adequate support.

I decided to do something about my life. Then one day, my sister told me about DDU-GKY training programme. Due to her efforts and support, I could gather confidence to visit the training centre of Shahi Exports. She and her husband took me to the training centre where I met the centre in charge who right away made me comfortable and briefed me

about the whole scheme and the options that were available to me for enrolment. There were other girls also which gave me motivation. This looked like an opportunity to step out of home and make a name for myself given that there were enough sufferings already but I was willing to make an effort to change all that.

I decided to enroll myself for the sewing course. The first day boosted my confidence and made me believe in myself and in my basic skill set. Despite all these ordeals, I started my classes with focus and sincerity and completed the course in time and was happy to know that the agency which has trained me had also offered me a job in one of the factories managed by them. I joined the job happily and felt that using the sewing machine I was not stitching clothes but was also picking up the broken dreams of my life and sewing them too!

I felt safe at the centre and at my workplace which I was not feeling at home. I was impressed by the womens' rights videos I saw at the factory seminar. It made me feel empowered. I am very grateful to Shahi Exports Pvt. Ltd. It changed my life completely. I would like to suggest that they should also show these videos in the training centres in the villages because women in villages don't know their rights. Thank you!





SANTHOSH
***“DDU-GKY is a
Magic Wand”***

Name	: Santhosh Kumar
Permanent Address	: Pottithatti, Ramanathapuram, TamilNadu
Name of PIA & Location	: Coimbatore Welfare association, Coimbatore
Trade	: U4iCinternational Pvt. Ltd. (VKC Group) Coimbatore
Current Employer	: Account Assistant
Working as	: Account Assistant
Salary	: INR 21,875 p.m.
Contact No.	: 8098712814

I am Santhosh Kumar and come from Tamil Nadu. My family consist consist of three members. It includes me, my father, who is a daily wage worker and my mother, who works as a manual labour under MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). Even though there have been financial difficulties but our family has been a close knit one and we all love each other greatly.

I was looking for ways to supplement my family's meagre income and was willing to put an extra effort for that but then an opportunity to work and earn doesn't come so easily especially if you come from an impoverished background without much skill set. I was hanging out with friends and then one day, I got to know about this scheme called DDU-GKY was a placement linked skill development initiative of the Government. I got interested and tried finding more about it. The information shared by people who were

interacting with the youth of the area was really helpful and it got me thinking that if no cost is to be borne by the candidate, then there is no harm in doing a job-oriented course. I spoke to my parents and decided to give it a try.

I would say that this turned out to be the best decision for me. I am fortunate to be trained in Account Assistant Course under DDU-GKY. I would strongly say that, miracles do happen as it happened in my life after joining this course. I got the chance to interact and learn from good trainers who taught nicely and encouraged to ask questions. They prepared the students in both domain and non-domain skills. One of the important things we did was to prepare for interviews through mock drills and this gave us confidence that when the time will come, we would be able to face real interviews.

I finally completed my training and got placed in VKC Group in Coimbatore after clearing my interview. This has truly transformed my life and I would like to share that I plan to work consistently so that I could progress ahead in my career and at the same time help my family climb the ladder and move away from poverty. I thank Coimbatore Welfare Association (the PIA) who took care of us provided good facilities, food and accommodation, laboratories etc. and to all those associated with DDU-GKY. Please accept my heartfelt thanks and gratitude.





SATYAM

*“Dream should
be a passion”*

Name	: Satyam Gupta
Permanent Address	: Ari village, Mendhar, Poonch, UT of J & K
Name of PIA & Location	: Apollo MedSkills Ltd, Jammu
Trade	: Emergency Medical Technicians (EMT)
Current Employer	: BVG-108 Ambulance Services
Working as	: EMT-Ambulance
Salary	: INR 12,000 p.m.
Contact No.	: 9797391182

I am Satyam and I come from a small village called Ari which comes under Mendhar Tahsil in Poonch district and is currently working as a Covid Warrior and serving as an EMT attending to emergency/critical cases in 108 Ambulance Services. Since beginning, I wanted to support my family as the overall financial condition was not encouraging. Even though the desire to do good for my family was there but it was unclear in terms of means to achieve the same. My father was a daily wage earner who lost his livelihood due to Covid pandemic.

I kept interacting with my friends and relatives and kept exploring the options to get myself admitted into a professional course which would give me some kind of break wherein I would be able to secure a job. However, the chances were far and few. It is during these times that I heard about a skilling initiative called HIMAYAT which is implemented in the whole

of J&K (Jammu & Kashmir) by Rural Livelihood Mission wing of the J & K Government for skilling of youth and also assured placements for at least 70% of trained candidates. This offer made me think hard and it occurred to me that this kind of training programme was tailor made for me because I was anyways looking for an opportunity to secure a stable job. Having additional certificate of a course would be an advantage and this motivated me to enroll myself in the Emergency Medical Technician (EMT) course which was being run by M/s. Apollo Med Skills.

I successfully completed 9 months of Emergency Medical Technician training under Himayat scheme and after that he got selected in BVC-108 Ambulance as an Emergency Medical Technician in Poonch District. I realized that my work had a great impact on human lives since I was involved in assisting patients who needed prompt medical assistance. During this pandemic, I faced many challenges but despite all challenges, I dedicatedly worked and assisted many patients to shift from home to hospital and also assisted in shifting them from one state to another state for better treatment. This all left a deep imprint on my mind and I realized that I was meant to do this.

I would like to thank the entire Himayat team and all those who are linked to HIMAYAT scheme and would urge them to continue giving opportunities to youth of J & K for bettering their lives.





SIKHA

“A Covid warrior has a nice ring to it”

Name	: Sikha Halder
Permanent Address	: Dullalpur, Mandie Bazaar, South 24 Pargana, West Bengal
Name of PIA & Location	: Brainware Skills
Trade	: General Duty Assistant (GDA)
Current Employer	: Pushpita Healthcare, Kolkata
Working as	: Nursing Attendant
Salary	: INR 18,000 p.m.
Contact No.	: 7908956246

I am Sikha Halder and belong to an economically poor family from an interior village of Dullalpur of South 24 Parganas district. I was married off quite early when I was in class 10th in the year of 2003 as it was a societal norm. My husband worked as a lease farmer and was able to earn merely Rs 3,000 per month. We were suffering from huge financial crisis and it was very difficult for us to carry on and she was finding it difficult to meet expenses for son’s education and day to day requirements of our family.

It was then I started looking for options to start earning so that family could be supported. I got to know about DDU-GKY and I decided to take this opportunity after speaking to my family since it required to attend classes for few months. I enrolled myself with Brainware Ltd. which is a PIA training youth under DDU-GKY and started focusing on my classes.

After completing my course, I got placed at Portea HealthCare Pvt. Ltd. initially. In the month of June 2020 during the pandemic, situation was bad and I continued for two months. My first posting was at Kothari Hospital and there I dealt handled a total of 13 patients out of which 6 were Covid Patients. People told me that I am a tough and strong girl and a real covid warrior as all six patients under my care got discharged after complete recovery from Covid. During that period, I even worked for consecutively for 13 days and devoted myself completely to fight against the pandemic.

At present I have been working at Pushpita Health are Pvt Ltd with a salary of Rs 18000 and continuing since April 2021. Presently, I am dealing with one serious patient who is paralyzed for a longtime and also suffered from Covid. I have been taking care of this patient since long. The patient has recovered completely and thanked me for all her support and care during his difficult days. This has given me immense satisfaction and confidence that I can deliver as per expectations of my employer and the patients who are seeing a difficult time due to this pandemic which has impacted the world greatly.

I would like to take this opportunity to thank the scheme which has transformed my life and has also given me an opportunity to serve mankind in such great adversity. I plan to carry on and desire for a stable career which I now think is possible due to sheer hard work and right opportunity that I have managed to get through the support of the training agency and all the trainers who imparted required skills and boosted my confidence.





TANKADHARA

“Become your own BOSS”

Name	: Tankadhara Mohanta
Permanent Address	: Chhatna, Baripada, Mayurbhanj, Odisha
Name of PIA & Location	: NIAM Educational Foundation, Baleswar, Odisha
Trade	: Retail
Current Employer	: Mini So, Hyderabad
Working as	: Area Manager
Salary	: INR 47,000 p.m.
Contact No.	: 8144513161

I come from a financially weaker section of the society and my father is a farmer. Due to poor financial condition, I could not continue my studies after Intermediate. I was looking for a job to earn something to support my family. In the meantime, I came to know about the DDU-GKY programme from one of my relatives. Later, I went to attend a counseling camp, which was organized by the SRLM in the block called Rasgovindpur. There, I was counseled by the representatives of the PIA about the trade and job opportunity available in different sectors and locations.

In the counseling camp, I was made aware of the programme & opportunities available to build a career as per my educational background and the course choices available. I came to NIAM's Baleswar Training Centre and contacted the Centre Manager

for additional information including the details about the trade, job opportunities and facilities during training etc. I also contacted the SRLM officials of my Block to get overall information and to clear all doubts about the scheme, job location, boarding & lodging facilities available. I was now fully convinced that this scheme was tailor made for a youth like me who aspired to make a career despite all the societal challenges.

After completion of my OJT, I got my first job in a local Agarbati Marketing company in Baleswar. After one year, I got the chance to join MINISO, a Japanese Designer Brand, in Hyderabad as a Sales Executive in one of the Retail Stores of MINI SO. Within a very short time of just 2 years, I got 3 promotions and am now serving at the position of Area Manager. Now, I am stationed at Bhubaneswar and managing 48 Retail Stores of MINI SO located in different places of India. Since last two and half years, I am working in this company with dignity and dedication and with a good salary and a chance to earn incentives too. The salary has gone upward since the time I joined first and it gives me immense satisfaction that I have progressed so far.

I would thank the staff of my block office, ORMAS, NIAM Education and all other associated with DDU-GKY for this wonderful initiative that focuses on rural youth for poverty alleviation by giving them a chance to be employed.





VANLALDUATA

“Growth is dependent on work you are willing to put in”

Name	: Vanlaldyata
Permanent Address	: Khualen, Vengthlang, Champhai, Mizoram
Name of PIA & Location	: eCentric Solutions Pvt. Ltd., Aizawl, Mizoram
Trade	: Domestic Data Entry Operator & CRM
Current Employer	: AK Network, Pvt. Ltd., Hyderabad
Working as	: Sales Executive (International Process)
Salary	: INR 15,000 p.m.
Contact No.	: 9862422510

I am a 21-year-old youth who hails from Khualen, Vengthlang-Champhai, Mizoram. After my father passed away, we were left to fend for ourselves. Since my mother could not work full time, my family's monthly income was around Rs. 6,000 a month. It was difficult for us to manage with the meagre income. I studied till class 10th standard. Even though I could not complete my higher studies, I always felt that I would need to take some responsibility to improve my skills so that I could support my family with a steady income.

I got to know about DDUGKY training programme through Self-Help Group and then I approached my district BDO office regarding the detailed information about training. I collected all the information regarding the training. I went through a screening process conducted by Mizoram SRLM and eCentric Solutions at Champhai BDO Office and then after I cleared the same, I enrolled myself for training

at eCentricSolutions Pvt. Ltd. (at Aizawl Centre) under DDU-GKY.

During the training, I relied on constant practice sincerely to ensure that my learning process is thorough and effective. At the beginning of the training, my communication skills, personality and understanding on customer service and data entry were below par. After joining eCentric's DDU-GKY centre in Aizawl, I not only acquired practical and theoretical knowledge but also a certification. I have acquired interpersonal skills from the training and it has boosted my confidence.

I completed Data Entry Outsourced (DEO) & Customer Relationship Management (CRM) course (4 months classroom training and 2 month On Job Training). I right away got a job after completion of OJT in Hyderabad. The learning during the training period has completely changed my life. In the meantime, Covid pandemic spread and I couldn't come home due to lockdown in Mizoram. So, I decided to stay back for work in Hyderabad, my hard work and dedication made it possible for me to be promoted as Team Leader only after completion of 3 months in job. The sense of discipline and focus that the DDU-GKY training instilled in me has prepared me for challenges ahead and I am hopeful of forging a stable career and aim to help my family in all possible ways, thereby providing them a decent life. I thank the training agency (eCentric Solutions), Mizoram SRLM and Government of India who are implementing DDU-GKY for the benefit of rural population.





ANJALI AJAY BARNE

“See the Dream, live the Dream & achieve the Dream”

Name	: Anjali Ajay Barne
Permanent Address	: Village Nadgaon, Raigad, Maharashtra
Name of RSETI & Location	: STAR BOI RSETI RAIGAD
Trade	: Product EDP (Entrepreneur Development Programme)
Salary	: INR 35,000 p.m.
Contact No.	: 8888358158

Anjali Barne, a resident of village Nadagaon, lives with her husband, 2 daughters and mother-in-law. The family was majorly dependent on her husbands' earnings from his job at a private firm. Anjali too was working with MAVIM and was part of a SHG group. She, along with 3-4 members from SHG, started nachani (ragi) papad making and supplied to a nearby mess. However, the income generation was less and not regular as the other SHG members were unable to give enough time to the activity.

She tried convincing them to devote more free time for the activity but eventually did not succeed. She had heard about RSETI trainings and function in an EAP which was organized in her village. She enrolled herself for the training and learnt about the nitty gritty of doing business. She soon decided to start her own venture of making and selling of varieties of

papad like ragi, udad, sabudana, rice etc. in addition to making amla candy, batata chakali, sabudana Chakali, chilli pickle etc.

Her village, located near MIDC Mahad has a thriving canteen/mess business and she found ample opportunities there to supply her products and started earning sizeably. Along with these food items she also started a daily supply of 15-20 kgs of a popular Maharashtrian dish thalipeeth to a nearby company. Her daughters and mother-in-law supported her in each activity and soon she started a mess business of her own.

She also started participating in various village fairs, exhibitions that helped her expand her business to other nearby towns as well. The SHG members also started supporting her in participating in exhibitions both locally and nationally. Anjali, with the help of her SHG group members, leadership and communication skills got elected as Block president in MAVIM for Mahad Block. She added products like “Bombil fish Chutney” & “Ukadiche Modak” to her product repertoire.

She also started home delivery of her products during the lockdown and has a steady monthly income of Rs 35000. The steady flow of income has helped her give her two daughters a decent education, which she herself could not receive.





ASHOK THAKUR

“From selling Insurance to insuring his own future through farming”

Name	: Ashok Thakur
Permanent Address	: Aurangabad (Bihar)
Name of RSETI & Location	: PNB RSETI, Aurangabad (Bihar)
Trade	: Mushroom Cultivation
Salary	: INR 30,000 p.m.
Contact No.	: 8210025997, 725055583

Life was going on as usual for 42-year-old Ashok Thakur, until he had to quit his job as an insurance agent. With the advent of new banking facilities like online/net banking facilities, his income began to dwindle. With his only source of income lost, Mr Thakur began searching for other opportunities to sustain his family financially.

About the same time, PNB RSETI- Aurangabad in Bihar was organizing an Entrepreneurship Awareness Programme (EAP) nearby and it turned out to be the very opportunity that Ashok was looking for. He came in touch with the institute and after much deliberation and consultation with the RSETI Director, he decided to join the training on mushroom cultivation as it required a fairly low initial investment with promising results.

Post completion of the training, Ashok leased out a small space to set up the farm with 20 bags of Oyster mushroom. His wife and daughter helped him out

too in his new venture that yielded him good results and further motivated him to continue the same. At present, he is growing about 800 to 1000 bags of a variety of mushrooms in his farm, like Oyster, Button, Milky White etc., round the year.

Over the year, Ashok has improvised on his product offering by including a variety of mushroom- based value-added products like dried mushrooms, mushroom powder, biscuits, achar, jam, tea, papad etc. and small box packaging of oyster mushrooms. Diversifying his product offering has helped him in expanding his business further. Ashok is now not only selling within Aurangabad district, but catering to clients in other areas as well.

According to Mr Thakur, as the popularity of the humble mushroom grows, more and people will gradually realize its health benefits and for him that means an eventual growth in his business. In order to ensure a dedicated and continuous flow of clients to sell his products, Ashok has turned to the very medium that had forced him to quit his previous job. He has taken to internet service platforms like WhatsApp and Facebook to sell his products, in addition to selling to shops as well as direct selling. Ashok went on to enroll himself in a Master Training course with ICAR-DMR, Solan, and now is actively associated with KrishiVigyan Kendra (KVK) in his town with an aim to train and motivate more people to take up mushroom cultivation.





PAWAN SINGH PAWAR

*“When the going gets tough,
the tough gets going.”*

Name	: Pawan Singh Pawar
Permanent Address	: Bhakrada, Dist. Khandwa (M.P.)
Name of RSETI & Location	: Bank of India RSETI - Khandwa
Trade	: Mobile Repairing & Sevices & other Accessories
Salary	: INR 15000 to 20000 p.m.
Contact No.	: 9826981430, 9340195997

Pawan belongs to a small village Bhakrada, where he lives with his family. He owned a piece of land but due to lack of awareness and paucity of funds to make use of the land, he had left it barren. Thereafter, he learnt mobile repairing work in a nearby village, but could not get enough income to support his family.

It is surmounting difficulties that makes heroes said Louis Pasteur once. This statement holds true in the case of Pawan Pawar, the protagonist of this success story. Pawan, who belonged to an extremely poor family, came out of the state of misery and unemployment with the intervention of BOI RSETI, Khandwa in Madhya Pradesh. He had given up all his hopes when he attended awareness programme in his village, which inspired Pawan to undergo training at the institute.

He joined the training programme on cell phone servicing. During the training, he got immense encouragement and motivation from the inputs given by the faculty and the RSETI director, which helped him in developing an optimistic attitude towards life and to start an enterprise of his own. Soon after the training, he again started Cell Phone Repair & Services from his house.

Without wasting much time, Pawan arranged for Rs. 50,000 /- from his personal resources and started his own venture in Bhakrada. His hard work along with his business acumen and customer relationship management that he learnt during training immensely helped in his business.

Today, Pawan earns a net income of Rs.15000/- to 20,000/- per month. He strongly believes that Khandwa RSETI training programme provided a lifeline for him and is deeply indebted to the institute.





GOURAV SHARMA

*“I’ll Stand alone, you can’t stop me now.
I’ll move these mountains somehow.”*

Name	: Gourav Sharma
Permanent Address	: Village Seer Jaganoo, Udhampur, J&K
Name of RSETI & Location	: SBI RSETI Udhampur
Trade	: Manufacturing of iron nails
Salary	: INR 35,000 p.m.
Contact No.	: 9086269902

Gourav Sharma’s story is an inspiration to all those who give up believing they cannot make it on their own. Son of a government employee, Gourav grew up with two other siblings amidst financial difficulties. This resulted in him being unable to continue his studies beyond 12th standard and hence lowering his chances of getting a decent job considerably. However, his circumstances could not hold him down for long and Gourav decided to set up his own enterprise and become an entrepreneur.

Gourav approached the District Industries Centre (DIC), Udhampur, with his proposal for setting up a unit for manufacturing of iron nails. His case was recommended for sanction to the District Level Task Force (DLTF), which approved his proposal and his case was sponsored to Jammu and Kashmir Bank’s Jaganoo branch. Post receiving the sanction by the Bank, he was asked to undergo 10 days training

programme on EDP (Entrepreneur Development Programme) at RSETI Udhampur.

After successful completion of the training at RSETI, the bank disbursed his loan instalment for procuring the machines.

Just as the unit had just started to run smoothly, he had to face a big problem in the shape of the Corona pandemic. With everything coming to a grinding halt the labour he had engaged for running the machines also left the work place and the work at the unit almost stopped.

Since he had already gained some knowledge from his staff engaged in running of the machines and the raw material was available with him, he started working all by himself and made the unit functional singlehandedly. He also moved into the field for finding potential buyers for his product in the market. He soon developed some contacts in the areas around Udhampur.

The result of his hard work during the difficult phase of pandemic is that now he has acquired a good client base and he is able to sell his products to different districts of the UT, which include Doda, Kishtwar, Ramban and even up to Srinagar. This has been possible due to the quality of the product and his hard work.

There are no such units in the nearby vicinity and the way he is going about nothing is going to stop him in achieving greater heights in the future.





SANJAY MALAGI

*“Winning awards,
one frame at a time”*

Name	: Sanjay Malagi
Permanent Address	: Desai cross, Club Road, Beside Giriyas Showroom
Name of RSETI & Location	: RUDSETI, Dharwad
Trade	: Photography & Videography
Salary	: INR 72000 p.m.
Contact No.	: 9916661432, 9008471432

Sanjay Malagi, born into a working-class family with three other siblings did not always dream of becoming an entrepreneur. Like his father, his professional path was also laid out and involved getting a job post completing his education. After completing his Diploma in Electrical Engineering, he joined a Multinational company in Bengaluru as an AC and Network Engineer. Life was going on as usual till he was forced to rethink about his current job and he eventually quit and returned home in Dharwad.

Sanjay came across an advertisement by Rudseti Dharwad offering photography course for free. It rekindled his interest in photography and he decided to join the EDP (Entrepreneur Development

Programme) training being offered by the centre. According to Mr Malagi, it was this training that completely changed his life and he decided to explore setting up his own enterprise in photography rather than work for anyone else.

He started his company, Cinewinks right after completing the photography training at Rudset Dharwad in the year 2019. Since then, Sanjay has worn multiple hats as a videographer, video editor, audio dubbing artist, screen writer, cinematographer and director at his company. He has made a number of short films in multiple languages – Hindi, English, Kannada, Marathi and Malayalam. His movies touch upon a variety of topics like politics, migration, technology misuse etc. His movie 'Tamasoma Jyotirgamaya', based on the plight of weavers has won him 2 international awards. Another short film, Hinnota, has won him the 'Best Director' award at Cochin International Short Film Festival on the year 2020-21. Some of his movies include Pre-Life, Misuse and Young India. Sanjay has won close to 10 awards in the short film category till now.

His company has branches in Hubli, Haveri, Davanageri and now Bengaluru. The company takes up various assignments like commercial ads, editing, professional shoots, wedding events, animation etc. He now employs four other people in his company. Sanjay attributes his turn of fortunes to Rudset Dharwad.





VISHNU BAI

*“No one can help
you but yourself”*

Name : Vishnu Bai
Permanent Address : Nazirabad, Dist. Bhopal
(Madhya Pradesh)
Name of RSETI : RUDSETI, Bhopal
& Location
Trade : Women's Tailor
Salary : INR 15000 p.m.
Contact No. : 9916661432, 9008471432

Vishnu Bai belongs to a middle-class agriculture family. She could study only up to 8th standard as she was married off at very young age. The condition of the husband's family wasn't stable either and she returned to her parents within a year and a half. Her problems did not resolve though, as her brothers refused to support her financially. She soon began searching for work to support herself and started taking up small time stitching work from home.

Meanwhile, NRLM Bhopal was forming a SHG group in the villages and Vishnu Bai too joined a group named Shri Ram SHG with 10 women and started saving in the group. Around the same time an awareness camp and job fair were organized in Nazirabad and nearby villages by RUDSETI Bhopal in association with NRLM Bhopal. Vishnu Bai too visited RUDSETI's stall at the job fair and expressed her desire to take tailoring training with her SHG members.

Despite their desire to join the training, most women faced hindrances as families had apprehensions about having them stay away from home for taking up anything. The women too had doubts about their abilities to learn something new within a month. NRLM and RUDSETI Officials coaxed all the members to take the training at the Bhopal institute but they did not get permission from home to do so. This was most disheartening for the women including Vishnu Bai.

However, her zeal to do something for herself led her to request the institute to conduct the training for all the women of her SHG including herself at the Panchayat Bhawan in Nazirabad itself. Accepting her request, the Rudseti director assured her that the training would be given to her and other SHG members in Nazirabad only and he assured that in 1 month they will learn to make all kinds of clothes in addition to learning other skills of business.

After completing the training Vishnu Bai started doing sewing work and also making men's clothing like shirts and pants in a small shop in her village. During the same time an order was passed by the Govt. of Madhya Pradesh for the SHG groups to make school uniforms for all the government school students in the State. Vishnu Bai too approached NRLM to take orders for her group and thus began her journey towards self-reliance and sustenance. Now she has purchased industrial sewing machines for her tailoring work





UMESH SHIVAJI INGLE

“Journey of a daily wager to employment generator”

Name	: Umesh Shivaji Ingle
Permanent Address	: Kapilvastu Nagar, Shivni, AKOLA
Name of RSETI & Location	: CENT-RSETI AKOLA
Trade	: General EDP (Entrepreneur Development Programme)
Salary	: Approx. INR 30000 p.m.
Contact No.	: 9623083624

Umesh Ingle's story is of sheer hardwork. Mr Ingle, who began as a daily wager at a noodle making factory, is now the owner of his own noodle making unit. Life was not an easy ride for him as the family was hard pressed for finances. Their financial condition resulted in him not being able to continue his studies beyond 10th standard.

He managed to get employed as a daily wager at a noodle making factory somehow but that too wasn't enough for him to make ends meet at home. He worked there for some 5 years until he came across an old friend who made him aware of the RSETI training programme. His friend, who also was a past trainee from one of the RESTIs, told him about the free training and how it could benefit him.

Umesh wasted no time in meeting the RSETI director and enrolled in the General EDP (Entrepreneur Development Programme) training programme. The fact that his work at the noodle making factory had acquainted him with the production process, profit margins etc., it helped him during the training. Post completion of the training, he bought an old noodle making machine and some trays to begin his enterprise on a small scale initially. He began with making noodles using 1000 to 1200 kgs per day in the early days.

As business picked pace, Umesh began to make a monthly profit of Rs 30,000. He even employed 4 women from financially unstable backgrounds to help him in his unit. Umesh was recently granted a loan of Rs 8 lacs by Central Bank of India that will help him in purchasing of new machines and creating working capital. He worked his way through to overcome all kinds of hurdles in the initial days but through his hard work he has now even managed to set up his venture by renting out space at MIDC Akola. He has now begun work at the new premises with an increased production capacity to meet the growing demand of his noodles.





R CHITRA
“Homemaker to Entrepreneur”

Name	: R. Chitra
Permanent Address	: Village Namakkal, Tamil Nadu
Name of RSETI & Location	: Indian Bank RSETI
Trade	: General EDP (Entrepreneur Development Programme)
Salary	: INR 30,000 - 40,000 p.m.

R. Chitra, a resident of Namakkal village in Tamil Nadu, ran a women’s SHG in her village but did not have any means of income generation as such. The household was dependent on her husband’s salary, which was an impediment in their hopes for a better life. Chitra was already working towards building her enterprise to support her family financially through her small businesses in milk value add products. The business was dependent on only one product initially and had been advised to apply for a subsidy loan scheme called UYEGP.

It wasn’t until she underwent a training programme at RSETI Namakkal that she understood

management of finances and marketing of products that her fortunes changed. During the training she learnt entrepreneurial characteristics, quality improvement, the need for fieldwork, project report preparation, income tax, GST and how to obtain FSSAI certification.

After the training, Indian bank sanctioned a term loan of Rs.6 lacs, which she utilized in purchasing milk processing machine, curd packing machine, yoghurt can packaging machine, refrigeration machine, etc. Initially she only focused on nearby areas of Namakkal and gradually used social media for marketing her products. This helped her in acquiring dealers in other cities like Chennai, Madurai, Trichy etc.

She now produces about 250 ltrs of yogurt and curd and 100-150 kgs of butter in addition to 16 kgs of paneer per day and earning a profit of Rs 30000 to 40000 per month. Chitra is now successfully running her company – Sri Saravana Food Industry and adhering to strict hygienic practices.





SHARAD JAISWAL

“Business growth through diversification is the key to success”

Name : Sharad Jaiswal
Permanent Address : 332/7, Salikganj Road, Mutthiganj Prayagraj, U.P.
Name of RSETI : BOBRSETI, Prayagraj & Location
Trade : Offset Cum Digital Printing Press
Salary : INR 1,35,000 p.m.
Contact No. : 9935480353

Sharad Jaisawal, a graduate from Allahabad University, worked as a circulation manager at a local newspaper. It is while working here, Sharad dreamt of becoming an entrepreneur by starting his own venture. He enrolled himself in a training under PMEGP at RSETI Prayagraj.

After completing his training at the RSETI, he applied for a loan of Rs 10 lacs to start his own offset printing press. He now employs 5 more people at his press and generates a monthly of Rs 105000 per month. DIC Prayagraj decided to sponsor Sharad and also provided a capital subsidy of Rs. 2.5 lakh for starting a business.

He conducted a market survey to understand the various printing orders by customers and also approached various raw material suppliers that dealt in paper and colours. Sharad faced many hiccups initially fighting fierce competition in offset printing business but he not once lost his tempo and continued contacting schools, colleges etc for getting bulk orders as well as retail. Apart from offset printing he also started digital printing resulting flourishing his business.

Things were working fine for him until the lockdown last year that made him take stock of his situation and rethink. He was advised by the concerned RSETI to diversify his business from offset cum digital printing press to something that helps him ride through the restrictions in businesses during the Covid pandemic. He soon started a cloud kitchen – ZaikaGhar Ka, through which he supplied food and meals to Covid patients. His wife too assisted him in this business.

Now he is getting orders online and making home delivery of meals/foods by his delivery boy. Presently his cumulative earning from both businesses is Rs. 135000/- p.m. and provides employment to 11 people.





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ଦ୍ଵିତୀୟ ସଭାରେ ନାମ
ଉତ୍କଳାଳୟ ଆଧାର/କୋର
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VI

Social Inclusion, Gender & FNHW



Social Inclusion of the ultra-poor through Participatory Identification of Poor (PIP)

Winds Beneath the Wings

Member Name	: Mamta Devi
Village	: Kashipur
Block	: Hajipur
District	: Vaishali
State	: Bihar

Mamta Devi was identified as an ultra-poor under Satat Jeevikoparjan Yojana (SJY) in September 2018. She is managing a herd size of 2 buffalos & 3 goats. In last two years the livelihood assets have increased substantially and the present total asset value is INR 64,000. The family is having a consistent income of INR 6,300 per month. The intervention resulted in positive transformation in the life of Mamta Devi and now she has started a grocery shop as an additional source of income.

Mamta Devi is a resident of Kashipur village of Hajipur Block, Vaishali District. Her husband is the only earning member in the family of seven people,

including old in-laws and three children. She used to cater to the household chores and had little exposure to the outside world. Her life was fine until epilepsy compelled her husband to go on continuous bed rest and on medical treatment and Mamta Devi to carry the responsibility of the family on her shoulders. Her troubles were compounded by her husband running away frequently and her house falling down in due to heavy rains. Mamta Devi became a homeless guardian of seven people, having no permanent source of income! To meet the basic requirement of the family she started working as a daily wage laborer but this was not enough to address her enormous problems.

Intervention

A ray of hope emerged for Mamta Devi in the form of the “Satat Jeevikoparjan Yojna (SJY)”, a scheme of Govt. of Bihar following the principles of the Graduation Approach. In the month of September 2018, Mamta Devi was identified as a targeted household by trained *Community Resource Persons (CRP)* and the household was finally endorsed by *Jeevan Jeevika Village Organization (VO)* as an ultra-poor household under the yojana. However, her hopes for life had dropped too low for her to think this yojana could be of help to her. Her thoughts were clouded by superstitious beliefs that if she took up

any alternative income generating activity, something unpleasant would befall her children. She was misled by random talks in the village on how she will lose the little asset she holds as a collateral, had she taken any livelihood support from the scheme. This made her hide from the SJY-MRP and VO leaders who used to visit her household. With extra efforts from the **SJY - Master Resource Person**, Punam Devi, finally Mamta Devi agreed to participate in the yojana. After initial confidence building the SJY MRP, initiated the livelihood micro-planning process. Mamta Devi came to know about SJY, purpose of the yojana and how other households escaped extreme poverty due to the yojana. During the process, she expressed her desire in livestock - goat.

After receiving the 3-days modular training on **Confidence Building & Enterprise Development (CB&ED) training** on goat rearing, the procurement committee of the VO assisted her in procuring a goat from local village market, utilizing the **Livelihood Investment Fund (LIF)**. Simultaneously, the VO also facilitated the purchase of a buffalo for Mamta Devi. Till now, the household has received productive asset of INR 26000 (LIF), the VO also provided INR 7000 as **Livelihood Gap Assistance Fund (LGAF)** support.

The intervention resulted in positive transformation in the life of Mamta Devi. Her combined productive assets have increased substantially in last two years. The total asset value has increased to INR 64,000 (May' 2021) from INR 22,300 (December' 2019). Presently, the family is having a consistent income of INR 6,340 per month from the sale of goat, cow milk and cow dung.

Her socio-economic empowerment made her conscious to have enrolment in social security

schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Ration Card etc. She makes sure the children attend the school. She has enlarged the ambit of source of nutritious food by starting a Kitchen Garden with the help of VO and allocating one litre of milk to the daily consumption of the family. Mamta Devi also diversified her livelihood portfolio by starting a grocery shop as an additional source of income.

Towards Graduation

Recently, with the support and guidance of Community Mobilizer (CM) she joined the Chahat JEEViKA SHG (Self Help Group). Mamta Devi's social inclusion and subsequent financial stability provided her a wider social acceptance in the community and a life of dignity. Mamta Devi is very hopeful for a better future for the family. She is very thankful to the MRP Punam Devi and Jeevan VO for their support and continuous handholding.

Now Mamta Devi is able to meet the expenses of her husband's treatment. Her husband find himself in better health condition and he is started working as mason in nearby villages. Most importantly, with the rise in economic condition of the family, she is able to keep her family together with the widespread smile on her face.





*Equal pay for equal work
is not a dream*

VLOs invloved	: Timsur VLO, Liromedem VLO and Vangpongkoimei VLO
District	: Mokokchung and Longleng
State	: Nagaland

Once considered a challenge in the state, today, there is a gradual paradigm shift in the way wage disparity is addressed in rural Nagaland. The empowered women SHGs are gradually transforming the society through sensitive gender lens in all verticals.

Nagaland is a predominantly agrarian economy with 71% of its population depending on agriculture contributing over 70% of state’s economy. But ironically gender issue is largely prevalent in the form of wage disparity. This can be attributed mainly to the rigid customary laws and traditional practices in the villages. With the intervention of Nagaland State Rural Livelihoods Mission (NSRLM), SHG members were made aware of their identity and value in the community through gender sensitization and thus, they gradually started addressing the various issues

through collective action. Breaking barriers, women SHG members of Timsur VLO and Liromedem VLO of Mokokchung district, and Vangpongkoimei Village Level Organizations of Longleng district under NSRLM, Nagaland addressed gender wage gap and have achieved substantial changes, and are leading the way for the others to follow suit.

It was an arduous task for the women SHGs. They had to come up with feasible strategies to persuade the stakeholders not losing sight of their ultimate goal. Some notable approach towards implementation of the intervention were timely and constant orientation and facilitation on Gender issues by the NSRLM, making aware of the issue to the men folk at home, informally to seek their support before any formal steps were taken, one to one advocacy with the key stakeholders by the Social Action Committee (SAC) members and formal consultative meeting with the village council. The effort made was to convince the men folk that there is a need to recognize equal wages for equal work as it is equally strenuous to sit hunchbacked the whole day and clear fields, and women are contributing hugely in the labor, product and its value.

It took these women SHGs three plus years for their issues to be finally addressed. As per customary law, women are not allowed to participate in decision

making for developmental activities in the villages. Some men were reluctant to accept the changes while some turned a deaf ear to the issues initially. The women SHG members however did not lose hope and doubled up their efforts with greater determination. The voice of Women under these VLOs after multiple attempts were finally heard and have succeeded in winning wage parity with their male counterparts up to a certain level.

Finally, the Village Council, after much deliberation, arrived at the decision to raise the rate of wages for women. For Timsur VLO Yaongyimsen village, the wage rate has increased from Rs. 200 to Rs. 350, thereby reducing the gender gap in wages from Rs. 150 to Rs. 50; for Liromeden VLO Unger village, the wage rate for women has raised by Rs. 50 totaling to Rs. 250 for women and 350 for men and the Vangpongkoimei Village Level Organization of Pongching Village achieved a raise of Rs. 100 making it to Rs. 200 for women and 300 for men. Although, wage parity could not be achieved, with the intervention of NSRLM VLOs, considerable yet

commendable changes have been accomplished in all three villages.

This effort has set a trend and it will not be long before other villages in the state will follow their lead. Their fight is far from over and the womenfolk are hopeful that someday soon, they will succeed in their fight for equity.

On asking about how she felt about being an SHG member, **Mrs. Moazungla**, Gender ICRP of Liromeden VLO elatedly replied, “I feel very grateful for the opportunities I have received after being a part of NSRLM SHG. I see many changes and progress, be it at household level or community as a whole. It fills my heart with pride to see women coming forward individually and collectively”.

When asked about wage disparity in the village, a village council member of Pongching Village commented, “We never thought wage disparity as an issue, but it was an eye-opener for us when the VLO approached us seeking our consideration”.



VLO's meeting with the Village Council



VLO members



Story of Chandrakala

Member Name	: Chandra Kala
SHG Name	: Yangthang Federation
Village	: Yangthang
Block	: Gyalshing
District	: West Sikkim
State	: Sikkim

Chandra Kala Biswakarma belongs to a Scheduled Caste and lives in the Toyang Ward, under Yangthang GPU of Gyalshing Block in West Sikkim. She is a member of the Sangam SHG and a resident of Toyang Village. She got married in the year 2005 at Toyang village and has two children, a boy and a girl. Her husband was unemployed. In September 2016, he went to North

Sikkim in search of a job and became a driver for JCB. In a few months, he got married to another woman and stopped visiting his family in West Sikkim. He stopped sending money for his children and the family needs. Chandra Kala was unable to meet the requirements of the family and the needs of the two children staying in the private hostel and studying 4th standard and UKG respectively. She was landless and not having any assets in her name. She had taken a land for lease and cultivated vegetables and other crops which provided some income to meet the family needs but she was not able to pay the fees of her children and meet other expenses with her meagre earnings.

Chandra Kala shared her problems with her SHG members. The SHG leaders took the matter to the Socail Action Committee (SAC) of Yangthang Federation. The SAC members, in consultation with the Ward Panchayat, called her husband to the village and discussed with him. It was evident that he wanted to get back to North Sikkim and not interested in staying with Chandra Kala. After few rounds of discussions, the SAC and the Ward Panchayat made him sign the agreement that he shall bear all educational expenses of the children besides giving Rs.1500 per month to Chandra Kala towards meeting her needs.

Chandra Kala was relieved of the financial burden and mental stress to a great extent. Her children continued their studies without any hindrance. She took two livelihood loan of Rs. 20,000 from the SHG for rearing piglets and goats and repaid the loan without defaulting. She also goes for MGNREGA work. Her children are in the school hostel and now studying in 9th standard and 5th standard respectively. She feels confident and inspires other women due to her hard work and ability to

withstand pressures in life. She always acknowledges the support extended by the SHG and the Federation. She always extends her moral support and motivates the women who face struggles in their life due to gender discrimination.





Covid-19 vaccination story from Jalaun

Member Name	: Kranti Didi
SHG Name	: Jay Siya Ram SHG
Block	: Dakor
District	: Jalaun
State	: Uttar Pradesh

Kranti Didi, being aware of the importance of COVID vaccination and its requirement after the second wave that hit hard in the state of Uttar Pradesh, realized that critical ways to reduce the intensity of the pandemic was to get people vaccinated. Kranti Didi, along with the ASHA/ANM, has been working to promote and increase awareness about vaccination.

Kranti Didi is actively participating in the drive in the mammoth task of COVID vaccination.

Uttar Pradesh, like the other states, had been severely impacted by the second COVID 19 pandemic spike. In rural areas, there were several misconceptions and rumours about COVID immunisation. Numerous SHG members, equipped with knowledge and awareness about the pandemic and the importance of vaccination to protect against the virus as a result of the Mission's trainings, bonded together and took on the responsibility of spreading vaccination awareness and sensitising more community members to get vaccinated. Kranti didi's story from Jalaun, Uttar Pradesh, is one such narrative. She is also a Bank Sakhi and lives with her husband and 13-year-old daughter. She has witnessed the impact COVID-19 on her town and neighbourhood. Kranti didi stated that she was aware of the importance of vaccination as a means

of protecting oneself and communities against COVID as a result of the many awareness initiatives conducted through the DAY-NRLM programme.

Kranti has visited around 12 villages since April 2021 to promote immunisation and has assisted in the vaccination of approximately 1240 community members. Kranti receives the immunisation list from the BDO a day in advance and plans appropriately. The majority of vaccination camps are now held in villages to ensure that an increasing number of individuals receive vaccinations. Camps are held at elementary schools and community health centres. She notes how difficult it is to overcome hostile resistance, since many individuals are averse to vaccination. While some individuals are readily convinced throughout this process, she needs the assistance of ASHA/ANMs to help them overcome their fear and reluctance and come to understand the necessity of immunisation. Additionally, a few

individuals follow her to the Community Health Center and speak with the doctor in order to obtain answers; only then they are prepared to receive vaccinations. Additionally, Kranti notes that there are several myths/rumors regarding vaccination, the most prevalent of which being that individuals would die if they get vaccinated. Individuals who have diabetes or heart disease believe the vaccination is unsafe for them. Female members of the community are hesitant to receive the vaccination, fearful that it would disrupt their menstrual cycle. Numerous others verbally attack her and claim that she is wishing them death by vaccinating them.

Kranti Didi adds that despite the fact that it has been a difficult experience, she feels delighted and fulfilled everytime she is able to convince and vaccinate some individuals. She is content and will continue to contribute to the battle against COVID.





SHGs fight against Covid

Sakhi Mandals in Jharkhand contributed immensely to the efforts of the state government to keep the villages safe from Coronavirus. More than 23 lakh women of the SHGs have been trained to work as frontline Covid warriors visiting door to door to spread awareness about the virus, its prevention and precautionary measures. They have also partaken in the promotion of vaccination drive. Not only this, during the lockdown and migrant labour crisis, these women also provided various services to the returning migrants and the poor. The proposition that the community members are the pillars of DAY-NRLM has been corroborated by the works of the SHG members.

Rural women of Jharkhand are fulfilling the objectives of DAY-NRLM by supporting their communities in overcoming challenges posed due to the pandemic. Among those working on the ground, the women-led self-help groups (SHGs) emerged as effective frontline responders, reaching out to the last-mile and ensuring immediate relief and socio-economic protection to the country's most vulnerable.

Awareness generation through Community Cadres

All active community cadres in respective villages are participating in awareness generation at their levels. Cadres have been provided with specific IEC materials by the district administrations that are based on the WHO and Ministry of Health & Family Welfare guidelines. With the help of the IEC materials, community cadres are playing a significant role in awareness generation in the villages. Apart from this, community cadres are also

being educated through messages and posters through social media, so that they can convey correct and genuine information to their fellow villagers. Further, they are helping the villagers adopt and strictly adhere to hygienic practices to counter the spread of the disease.

SOPs for COVID-19 prevention and control

Members of Sakhi Mandals are following all the safety norms such as maintaining social distancing, regular handwashing and sanitization, etc. as per the guidelines of WHO and Ministry of Health and Family Welfare. They are also abiding by these norms while carrying out the community level activities.

Identification of potential cases/health surveys and distribution of Pulse Oximeter

Sakhi Mandals are playing an important role in identification of non-residents and residents who have returned to their villages from outside Jharkhand. They are collecting all necessary information about such people and reporting it to the village level authorities. They are also helping with health checkups of such people and in case of identified potential patients, the Sakhi Mandal



members help them reach quarantine centres. In case of self-quarantined patients, the needed support is provided.

SHG members are visiting all houses and conducting health surveys to identify the infected people in the rural areas and provide timely treatment. Pulse oximeter was distributed among the Sakhi Mandal members in 9 blocks of Latehar district, so that any person in the village identified with the virus symptoms can be provided immediate treatment.



Mukhyamantri Didi Kitchen

Mukhyamantri Didi Kitchens, started amid the lockdown, are run by self-help groups with the state government's assistance to provide free meals to the poor and destitute people across panchayats of state. Didi Kitchen, served nearly 4.5 lakh-5 lakh people on a daily basis during the first lockdown, free of cost. Covering all Panchayats, 6,900 kitchens are run by the more than 30000 SHG members under the Jharkhand State Livelihood Promotion Society (JSLPS). This exhibits the power of community institutions capable of doing enormous things.

Sakhi Mandal Members producing masks and sanitizers

Due to low supply and a huge surge in the demand for masks and sanitizers in the market, their prices have increased significantly, due to which many people were unable to buy them. In view of this, the district administrations have given the responsibility of manufacturing and selling masks and sanitizers by the women of Sakhi Mandal under their respective jurisdictions. Not only this, under the supervision of

the administrative staff, the SHGs are also executing the distribution very well.

Catering Services for Health workers

The Shiv Mahila Mandal of Erenda village has been cooking three-time meals for patients of 2 Covid Hospitals in Khunti. They are also cooking and delivering food for the health workers in the hospital. The food is prepared as per the menu prescribed by the doctors. 125 people are served meals on a daily basis.



Distribution of medical kits

SHGs in many villages are providing medical kits to people in home isolation. These include the returning residents and locals. Sakhi Mandals are also distributing pamphlets to raise awareness regarding the virus.

Survey of the pandemic deaths and help with formalities

SHG members are conducting household survey in villages to identify people who have died due to COVID-19. They are collecting data of the deceased persons and helping their families file insurance claim. This is being done with the help of the Banking Correspondent Sakhis. Till date, a total of 6043 household surveys have been conducted and 56 claim settlement processes initiated through the banks.

Savitri Devi of Patsaar village, Jarmundi block, Dumka, is one of the corona warriors and has motivated more than 115 villagers to come forward for vaccination. Constant efforts of Savitri have increased awareness regarding COVID-19 in her village.

Savitri shares her experience, *"It is a hard time for everyone, but we can come out of this only by collaborative efforts. I have been working as a Community Coordinator, spreading awareness about government schemes in villages. It gives me immense pleasure and pride that I can do something for society."*

For these rural women, there is no other motivation except their desire to ensure the safety of their fellow citizens.



Women empowerment through Menstrual Hygiene

Menstrual hygiene management is an essential aspect of hygiene for women and adolescent girls. However, despite being an important issue concerning women and girls in the menstruating age group, it is often seen as a taboo. The interventions related to Food, Nutrition, Health and Sanitation and Gender are making efforts to address these issues and make women aware of hygienic practices which would go a long way in making women take conscious decisions related to their personal health and hygiene.

Meghalaya SRLM (MSRLM) has conducted several awareness programmes and training for SHGs & Village Organisations directly as well as in convergence with other programmes and Social Welfare Departments. Through a programme

conducted by MSRLM, SHG women were made aware of the importance of maintaining a good hygiene during menstruation. Such information is vital as far as menstrual hygiene is concerned, in order to reduce the risk of Urinary Tract Infections and avoid the growth of harmful bacteria and yeasts which could cause harmful diseases.

Setting-up Sanitary Napkin Manufacturing Unit

Taking all the learnings from the awareness programme & training conducted by MSRLM, the SHGs from Mawkyrwat & Rongram Block decided to initiate setting up of sanitary napkin manufacturing unit, for meeting the hygiene needs of local adolescents and women at a very affordable rate. The key objectives behind setting up Sanitary Pad Making in the cluster were-

- Eliminating the use of cloths as pads;
- Making locally available low-priced sanitary pad of good quality; and
- Earning income through the enterprise

In Mawkyrwat Block, Smt. Sada Nongsiej of Dongkseih SHG, started a sanitary napkin manufacturing unit in Mawkyrwat village with the support of the Common Service Centre (CSC), in the state. The unit was inaugurated on 10th October, 2020 by Smti. Caramai Kharkongor, the Deputy Commissioner, South West Khasi Hills District, Mawkyrwat.

Similarly, in Rongram Block, Chokchimsa VO from Tebronggre Village in convergence with CSC Tura, set up a sanitary pad making unit at Tebronggre village

on 16th December, 2020. It was inaugurated by Sri Ram Singh, Deputy Commissioner of West Garo Hills. On the day of setup, awareness programme was also organized by the Deputy Commissioner West Garo Hills, health officers from Asanang, Common Service Centre Tura, and Social Welfare Officer Tura.

Both the SHGs have also received financial support from the respective CSCs for setting up the units. MSRLM intends to encourage and promote at least 1 Sanitary Manufacturing Unit in all 46 Blocks in the State.





Improving Maternal and Child Health and Nutrition in Bihar: Women's Groups Lead the Way

JEEViKA adopted the Government of India led Poshan Abhiyan (National Nutrition Mission) initiated in 2018 with the objective to improve Maternal, Newborn & Child Health & Nutrition outcomes for critical groups such as young children, lactating mothers and pregnant women. In order to achieve this, a 360-degree communication approach to imbibe a social and behavioral change (SBC) using different touch points in the life of the target segment was developed. This strategy helped to reach out to 12,16,667 rural households and improve health and nutrition behaviour/practices through a network of Community Nutrition Resource Persons/Community Mobilisers and Health Sub-Committees operating at Village Organisation level.

Poshan Abhiyan, launched on 8 March, 2018 (Women's Day) is a flagship program of Government

of India to improve MNCHN outcomes for critical groups such as young children, lactating mothers and pregnant women. It was incorporated by JEEViKA for Bihar in 2018.

Approach towards implementation of the intervention

At the root of JEEViKA's implementation of Poshan Abhiyan is the 360-degree communication approach to social and behavioral change (SBC) which uses different touch points in the life of the target segment. DAY-NRLM provides the ideal platform to implement this SBC approach, as its architecture has several touch points - SHG, Village Organisations and Cluster Level Federations - thus making the approach replicable across State Rural Livelihood Missions.

Once the target beneficiaries' households have been identified through line-listing, the approach kicks in; group meetings are held for information dissemination through session rollout at SHG level, home visits are made to these households for a targeted follow-up and support to push for greater adoption of practices, and recognition and demonstration events are held at community (VO) level.

During the home visits, Community Mobilizers (CMs) use a mix of demonstration of recipes and raw foods, explain the importance of food groups through charts, stickers on kitchen walls and 1-page leaflets, mobile-based video shows on five key themes: Maternal Dietary Diversity (MDD), breastfeeding, complementary feeding, nutri-garden and, in the customized version of Poshan Abhiyan 2020-21, COVID-related hand hygiene, together called Poshan Ke Panchsutra and answer diet-related queries. JEEViKA's Poshan Paricharcha is a unique element adopted by JEEViKA to encourage "discussions on nutrition" that aim at disseminating the good maternal and child health nutrition practices. It is also a platform for rewarding the cadres who have performed well as Poshan Warriors during the pandemic and "positive deviants" (mothers who adhered to positive behaviors).

Challenges faced in Implementation

The most disruptive challenge for the Rashtriya Poshan Maah of 2020 was COVID-19 pandemic, which hampered the state, district and block level meetings, including training of community cadre on Poshan Abhiyan, and prevented large social gatherings and community-based events. Timely completion was a challenge as well, due to the large scale and reach of the activities; 87% VOs were reached, which was slightly short of the target.

In terms of behavioral change, moving the dietary diversity indicators in rural families is always a challenge due to reasons related to local food culture.

Solutions Adopted to Overcome the Challenges

As part of JEEViKA's response to the challenges, the

concerned officials reviewed the program functioning regularly. The reward mechanism as part of Poshan Paricharcha also helped keep the cadres and beneficiaries motivated. During the pandemic, the state, district and block meetings were undertaken using video conferences, that used pre-recorded standard operating procedures followed by interactions. Large gatherings and community-based events were replaced by small meetings at SHG level.

To combat 'sticky behaviors', Poshan Abhiyan used interactive videos to deliver messages on Poshan Ke Panchsutra. Their effectiveness lay in being bite-sized, conversational in format, and simple in terms of language. The videos end with a summary thus making retention easy. For an illiterate rural woman with minimal access to internet, these videos are a great help. The other digital tool used for beneficiary engagement was the Interactive Voice Response System (IVRS) based JEEViKA Mobile Vaani platform (see Box and Image).

Results after Successful Implementation

Aiming to cover entire rural Bihar, JEEViKA extended the Poshan Abhiyan to Feb. 2021. During this period, the Abhiyan covered 475 blocks of 35 districts, reaching out to over 46,000 VOs and 5,85,000 SHGs. More than 10,93,000 beneficiaries were line-listed and more than 10,28,000 were visited. Poshan Abhiyan was evaluated during December 2020 - January 2021 to understand the reach and exposure of Family Dietary Diversity (FDD) campaign and its immediate impact on the MNCHN knowledge, intent and practices of target groups.

JEEViKA Mobile Vaani (JMV)

JMV uses the power of mobile telephony to reinforce a message so as to increase the conviction of listeners to adopt and endorse a practice. Its IVR System enables users/people to listen to and further share information on a phone call using any mobile. JMV shares content related to health and nutrition which is available in different formats and can be customized as needed and can be accessed 24x7. JMV also provides a medium to capture the reach and retention of messages through IVRS survey. Earlier, keypress-based surveys were introduced but in the new, more people-friendly format, the users can speak their answers which get converted to text using speech2text technologies.

Amidst the pandemic, JMV platform was recognized as an opportunity to sensitize the users/community through disseminating information specific to COVID-19 prevention. Till now, more than 90 studio-generated contents specific to COVID-19 have been developed. JEEViKA utilized this platform in 16 districts of Bihar for awareness generation on COVID-19.



*“I was unaware of the importance of nutrition at the time of birth of my first child. I faced health issues and we both were underweight at the time. Thanks to JEEViKA’s nutrition campaign, I am now not only more aware, but follow those practices too. As a result, I had a healthier second pregnancy, and my child and I both had decent weight and we both are in good health now. JEEViKA is a very good platform for the progress of our country. In my area too, I ensure that I spread knowledge about the importance of nutrition to other women, esp. expectant mothers. – **Rekha, beneficiary (name changed)***

*“My first child died soon after birth due to lack of timely checkup and proper nutrition during pregnancy. When I got pregnant for the second time, my mother-in-law used to say that I should eat less, otherwise the newborn would be big and it would cause severe labor pain. During my pregnancy, CM didi showed us a few photographs during a group meeting and explained about the need to eat at least 5 different types of foods every day, to make at least 4 ANC visits, to feed the colostrum (thick, yellow milk) within 1 hour after the birth and to exclusively breastfeed the baby for six months. The CM didi, CNRP and HSC (Health Sub-Committee) members came to my place on the completion of six months and fed the nutritious halwa as complementary food on the day of muh jhuthi ritual. I was very happy that they came and I will surely follow their instructions”. – **Shabana Khatun, beneficiary (name changed)***

*“When I gave birth to the baby, my mother-in-law had already identified the facility for delivery, kept cash ready, and had got the mobile numbers of ambulance service and ASHA didi, etc. I also remembered to breastfeed the child within 1 hour of birth and to avoid giving a bath to the baby for 6 days as bathing could lead to pneumonia. I also remember didi telling me that urination is a sure sign that breastmilk is adequately meeting the baby’s nutrition needs. We are also paying attention to handwashing and hygiene”. – **Sheetal, beneficiary (name changed)***



Exclusive Breastfeeding

"I feel happy to be felicitated at the district level. I owe my achievements to my fellow cadres. I made home visits to pregnant and lactating women and gave them messages on exclusive breastfeeding and including a variety of food groups in the diet. I also instructed them on the portions of food suitable for children at different ages. I look forward to more felicitations in future as well."

- Community Mobiliser

"We have worked extensively throughout our campaigns on trying to achieve change in vital practices such as exclusive breastfeeding for first 6 months. Following this practice can enable the evolution of a healthier society at large, and could also mean more savings for the health administration when messages like this are disseminated early on."

- H&N Manager



Food Group Chart being explained



Recipe Demonstration in progress

