



झारखण्ड सरकार



Success Stories

Targeting the Hardcore Poor Project (THP)





SUCCESS STORIES

Targeting the Hardcore Poor Project (THP)

Message



It is a matter of pleasure that the Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare is taking out this booklet which is a collation of some of the success stories under Targeting the Hardcore Poor scheme from the project areas of Dumka and West Singhbhum districts. The objective of this project is to bring out 2000 Scheduled Tribe (ST) families, headed by single women, out of extreme poverty over a period of 24 months.

This booklet also throws light on the progress of income generation activities and livelihood activity being taken up under the said project. The key elements of this approach are to extend support to beneficiaries in identification of livelihood activity, enterprise development training of beneficiaries, transfer of assets and consistent weekly mentoring of the beneficiaries.

I wish the Department all success for this ambitious project and for this booklet.

A handwritten signature in black ink, appearing to read 'Raghubar Das'.

Raghubar Das
Chief Minister,
Government of Jharkhand

Message



Graduation based Targeting the Hardcore Poor approach helps the poorest of the poor women in the rural areas to attain sustainable livelihood by providing a combination of carefully sequenced services including transfer of productive assets, capacity development and mentoring with the ultimate goals of enabling & supporting them graduate out of extreme poverty over a period of about 24 months. It is a globally tested approach and evaluated by Abdul Latif Poverty Action Lab (J-PAL).

I am happy that Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare, Jharkhand is implementing Targeting the Hardcore Poor (THP) project in association with Bandhan-Konnagar and J-PAL in Dumka (Dumka Sadar & Masalia Blocks) and West Singhbhum (Tonto & Jhinkpani Blocks). The key objective of this project is to graduate 2000 single Scheduled Tribe women headed families out of extreme poverty over a period of 24 months.

This book is a compilation of success stories from the project areas of THP project, which shows that positive changes are being ensured in the life of the targeted beneficiaries.

I wish Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare, Jharkhand all success for this ambitious project.

A handwritten signature in black ink, appearing to read 'Lois Marandi'.

Dr. Lois Marandi

Minister,
Department of Scheduled Tribe,
Scheduled Caste, Minority and
Backward Class Welfare,
Government of Jharkhand

Targeting the Hardcore Poor (THP): An evidence and need-based livelihood and empowerment programme for vulnerable families

The Targeting the Hardcore Poor Model (THP) - Learnings from India and Abroad

Across the globe, it is evident that sustainable livelihood is a proven medium for empowerment of the vulnerable and ultra-poor communities and households. It is a key to improving quality of life, gaining social security, and moreover, leading a life with dignity with hope for a better future.

One such promising approach, the 'Graduation programme' or the Targeting the Ultra Poor (TUP) programme pioneered by BRAC in Bangladesh, helps the ultra-poor women in rural areas attain sustainable livelihoods by providing a combination of carefully sequenced services including transferring a productive asset, training, consumption support, and mentoring with the ultimate goal of empowering and helping them "graduate" out of extreme poverty over a period of about 24 months. The model and approaches adopted therein in countries including Ethiopia, Ghana, Honduras, India, Pakistan and Peru were evaluated by Abdul Latif Jameel Poverty Action Lab (J-PAL) in 2006. Findings broad and lasting economic impacts including increased consumption, growth in assets and increased savings of households. Long-term follow-ups in India and Bangladesh, suggest that the impact has been even bigger after seven years.

In India, Bandhan-Konnagar adapted the model, successfully piloted it, and has implemented it in nine states since 2006 through its 'Targeting the Hard-core Poor' (THP) programme', covering nearly 71,000 ultra-poor households. Randomised evaluation of the effectiveness of the programme conducted by J-PAL in 2006 in Murshidabad, West Bengal, re-iterated the previous findings in context of India also. One year after the program ended—three years after receiving the assets—program participants on average had significantly more assets and savings, spent more time working, went hungry on fewer days, and experienced lower levels of stress and improved physical health compared to those who did not receive the program.

The program was also cost effective, with positive returns in five of six countries, ranging from 133 percent in Ghana to 433 percent in India. In other words, for every dollar spent on the program in India, ultra-poor households had \$4.33 in long-term benefits.

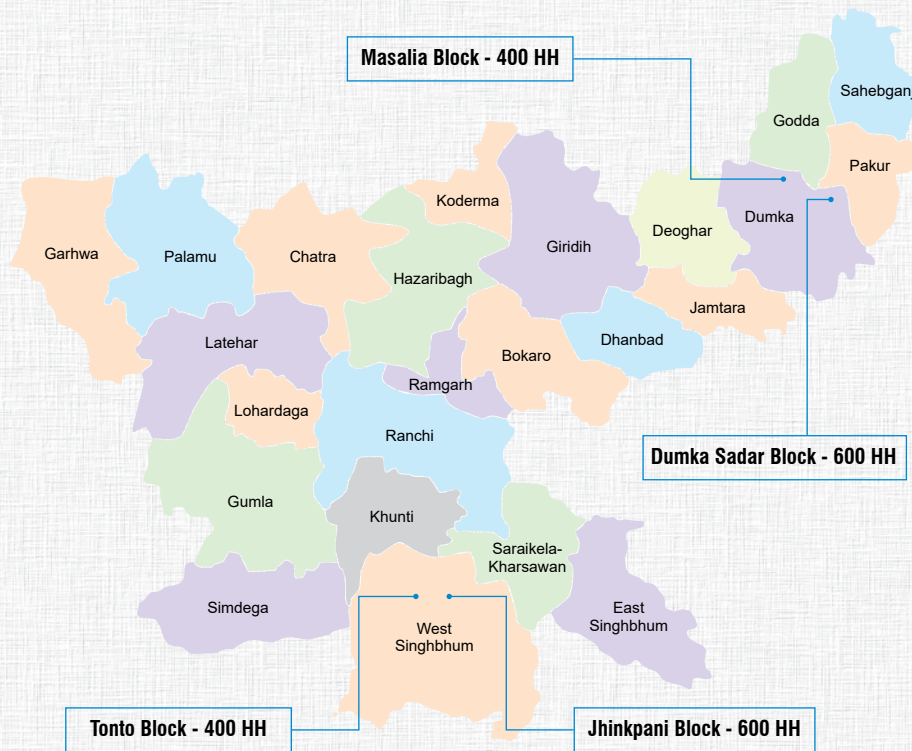


THP Programme in Jharkhand

The Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare is implementing the THP in collaboration with Bandhan-Konnagar and J-PAL, South Asia since May 2017 in four blocks from Dumka and West Singhbhum Districts. At present, 2000 households are being covered with funding of INR 4.71 crores. Special focus is on Schedule Tribe and Particularly Vulnerable Tribes in the state.

About 1.4 crore women-headed households in India are living in extreme poverty and deprivation.

In rural Jharkhand, out of the 5,27,273 women headed households 3,69,703 (approx. 70%) are considered deprived. Among them, 1,50,652 households fall under three or more deprivation indicators.



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In rural Jharkhand, out of the **5,27,273 women headed households, 3,69,703** (approx. 70%) are considered deprived. Among them, **1,50,652 households** fall under three or more deprivation indicators.

Source: SECC 2011

Objectives, Approach and Outcomes envisaged

The overarching objective THP is to build sustainable sources of income and graduate 2000 households out of extreme poverty by April 2019.

A holistic approach has been adopted to enables the selected beneficiaries/ households to graduate out of spiral of poverty and deprivation by becoming self-reliant by attaining adequate food security, nutrition, and education for children, livelihood development and access to other social security programmes in a period of 24months.

The outcomes envisaged are as follows:

- Rise in income upto INR 3,600 per month through sustained self-employment
- Improve nutritional status – families to have at least 2 full meals a day
- Beneficiaries able to save regularly, at least INR 350 quarterly; linkages for SHGs
- Growth in asset value up to INR 20,000
- Children (0 – 5 age group) of beneficiaries received full immunisation
- Enrollment and retention of children (6 – 14) years in school
- Improved quality of life through better housing, sanitation and drinking water facilities
- Access to public health (including 100% institutional delivery); social security schemes



Programme Implementation Framework

The programme implementation framework is summarised in the table given below

Selection of Beneficiaries	Training and transfer of assets	Extending need-based support
Targetted selection of beneficiary through: <ul style="list-style-type: none"> • Analysing SECC data • Participatory Rural Appraisal (PRA) process including social mapping, wealth ranking, household survey • On-site / physical verification 	<ul style="list-style-type: none"> • Providing Enterprise development and confidence building training • Temporary consumption support through training allowances • Enabling beneficiaries to opt for suitable non-farm enterprise • Transfer of the relevant productive assets (farm/ non-farm) 	<ul style="list-style-type: none"> • Imparting technical and business skills through regular mentoring and on-site visits • Weekly training and handholding support to understand and create awareness about welfare entitlements • Increasing awareness about financial literacy, behavioural change for sanitation and hygiene to promote use of sanitary latrines
Creating of Village Assistance Committee comprising of key stakeholders to work with Bandhan – Konnagar to support beneficiaries across key interventions		

Criteria for selection of beneficiaries

- is headed by physically able tribal woman (including PVTG) ;
- bereft of adequate food security, ex- not having two square meals a day;
- does not have any productive asset;
- does not have an economically active male member(16-59 years) in the family;
- has not been involved in any MFI or any credit giving NGO; and
- has not receive any substantial support from any government welfare programme/ intervention

Gains for beneficiaries

- Total asset value increased by 63.04%
- Post-intervention monthly income is approximately INR 3000 to INR 5,500
- Widowed women (710) receive Widow Pension through convergence
- Reduced absenteeism and retention among school going children of beneficiaries
- Improved financial literacy and regular savings being done
- Majority are accessing public health services, have built sanitary latrines
- Overall quality of life has improved

Achievements of THP till 31st July 2018

- Total 2,000 ultra-poor women headed households, including 120 PVTG selected and 3 day training completed for all
- 151 VACs formed and are supporting THP actively across interventions
- Enterprises selected and assets transferred to all beneficiaries. Majority beneficiaries opted for piggery, goatary, sal leaves plate making, bamboo craft, grocery / varieties stores, tailoring, mat making, rope making, etc.
- Weekly household visits and group meetings are continued
- Refresher training initiated for beneficiaries, after completion of six to eight months of programme intervention for further capacity building



Block-wise achievement as on 31st July 2018

Sl.	Activities	West Singhbhum			Dumka District			Jharkhand State Total
		Tonto Block	Jhinkpani Block	Total	Dumka Block	Masalia Block	Total	
1	No. of Beneficiaries -Enterprise Selection	400	600	1000	600	400	1000	2000
2	No. of Beneficiaries Received three day Confidence Building and Enterprise Development Training	400	600	1000	600	400	1000	2000
3	No. of Village Assistance Committee (VAC) Formed	23	37	60	43	48	91	151
4	No. of Beneficiaries received asset (1 st Phase)	400	600	1000	600	400	1000	2000

Profile of assets created and their value (Rs. in Lakh)

Assets	Value at Inception	Present Asset	% Increase
Piggery	26.53	42.18	58.98
Goatery	146.55	217.16	48.17
Poultry	23.13	31.71	37.05
Grocery/Variety Store	23.63	46.25	95.73
Tailoring & Ready-made	12.25	20.88	70.38
Others	32.70	73.56	124.97
Total	264.82	431.76	63.04

Widowed women receive Widow Pension through convergence

District	Widow	Receive Widow Pension	%
Dumka	682	470	68.91
West Singhbhum	467	240	51.39
Total	1149	710	61.79



West Singhbhum >>

Tonto & Jhinkpani Blocks



Name : **Diyugee Banra**

Age : 33 years

Rising above vulnerability through hard work and determination

The story of Diyugee Banra, resident of Tanibasa village in Asura Gram Panchayat of Jhinkpani block, is indeed a touching one. She was born in a very poor family and studied up to class IX. At the tender age of 14, she was married to Harish Banra working in a company at Chaibasa. Just as the couple was about to start a new life, Harish met with an accident and was severely injured. His condition deteriorated and since he was unable to do any kind of productive work, he lost the job. Unable to support the family, both Diyugee and Harish eventually became a burden to their in-laws and they separated the helpless couple from the family. With no other option left, Diyugee returned to her father's home with her husband and engaged in daily labour to sustain her family.

Diyugee was introduced to THP Programme through the staff, and

selected as a beneficiary. Along with other beneficiaries, she was imparted the Confidence Building and Enterprise Development training. Post training, based on her capabilities, skills and understanding of micro-enterprise management, she was given an option to choose an enterprise for income generation activity. She chose to set up a "Varieties Store".

She was provided assets worth Rs. 10034/- for her store in the month of October 2017. The program staffs continued regular mentoring and hand holding for stabilizing and growth of her enterprise, thereby leading to graduating out of abject poverty.

In addition to managing her enterprise, Diyugee regularly attends the weekly group meetings, where she gains knowledge on social issues,

enterprise development and business skills. By July 2018, her asset value increased to Rs. 35989/- and her monthly income stands at Rs. 6178/-. She has also opened a bank account and has a savings of Rs. 13352/-. She saves regularly in a piggy bank and deposits the savings in bank account every three months. She now is able to provide two full nutritious meals to her family. THP staff has also supported her in availing social security benefits under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme and accessing public health service. She has aadhaar card and job card also. THP interventions have not only empowered Diyugee but also brought dignity and a better life to her entire family.



Name : **Subni Sawaiyan**

Age : 49 years

Proper mentor and guidance
can change the world

Subni Sawaiyan lives in Kelende village in Kelende Gram Panchayat of Jhinkpani block. Born in an socio-economically disadvantaged family, she did not have opportunity to complete even upper primary school and dropped out. Married to Turam, a daily wager at the age of 13 years, a very tough life awaited Subni.

Subni's husband was addicted to alcohol and did not take responsibility for the family with two children. Over a period, he also contracted TB and his condition deteriorated day by day. It was distressful situation for her. In addition to taking care of children and ailing husband, she was compelled to take up labour work to fend for the family. Since the financial needs kept

increasing, she was unable to meet the expenses through her meagre income. The spiral of poverty and misery engulfed her family.

However, her situation changed through the support under THP. Once selected as beneficiary under the programme and completing training on Confidence Building and Enterprise Development, she took up rope making and goat rearing as enterprise of choice in November 2017. She was provided assets worth Rs. 1574 for sabai grass rope making and Rs. 9940 for buying 5 goats. Weekly meetings further helped her to hone her skills in managing micro-enterprises and the THP staff also supported by mentoring

and guiding in person for smooth running of the enterprise. With the consistent support, she has been able to increase the total value of assets to Rs. 13750/-, number of goats has increased from 5 to 7 while monthly income is about Rs. 3500/-. It is expected that the income will further continue to rise.

Apart from the assured income, she is gaining financial literacy through SHG activities, make regular savings and avail social security benefits as required. With gradual improvement in overall quality of life, Subni and her family will have a much better life in the near future.



Name : **Neeta Deogam**

Age : 36 years

Will power & dedication
always pays

Neeta Deogam, a beneficiary of THP lives in Bingtopang village in Tutugutu Gram Panchayat of Jhinkpani block. She was born in a very vulnerable family. Having dropped out of class VI, she was married to Gora Deogam when she was barely 15 years old. Gora worked as daily wager for living. On his way to work one day, he met with an accident and suffered severe injuries to both legs, leading to permanent handicap. As a result, Neeta had to shoulder the responsibility to take care of the family. To cope up with the situation, she took to daily labour as a means of livelihood.

With lack of education or any particular skill, she had very

limited scope for leading a better life. Finally, THP changed her life. Neeta received the Confidence Building and Enterprise Development training and she expressed desire to set up a grocery enterprise. Judging her determination and capacity to run an enterprise, she was provided grocery items worth Rs. 10434/-, enough to set up a store at her home itself. This was coupled by consistent on-site guidance and support by the THP staff.

Gradually, the enterprise stabilized, and by July 2018, the value of assets increased to Rs. 28190/- with average monthly income is Rs. 6807/-. She has also opened a bank account and

makes a daily savings in a piggy bank which in every quarter she deposits in her savings account. Presently, she has a bank balance of Rs. 2000/-.

Attending the weekly group meetings and being an active member of SHG is also helping her to gain financial literacy, raise confidence and boost her morale. With adequate food security and means to access social security services, Neeta and her husband are able to live a comfortable life with renewed hope.



Name : **Kairo Buiruly**

Age : 45 years

Determination and hard work led to steady progress

Resident of Ichapur village in Kelende Gram Panchayat of Jhinkpani block, Kairo Buiruly, was born in a very economically vulnerable family. Deprived of even primary education, she was married at the age of tender age of 16 years to Mathura Buirily, a daily wager. Unfortunately, after 5 years of marriage, her husband passed away due to cardiac arrest, leaving her to fend for herself with a small child. She started working as a daily labourer, the only livelihood option available for her at that time.

In 2018, Kairo was selected as a beneficiary under the THP Program. After receiving the Confidence Building and

Enterprise Development training she was asked to choose an enterprise and also on the basis of her capacity and understanding. / Considering the local demand and scope, she expressed interest in vegetable and goat rearing. Accordingly, she was provided vegetables worth Rs. 2384/- and 3 goats for Rs. 6500/- in the month of November 2017. Along with this support, the program staff continued to mentor and handhold her to ensure that the enterprise is managed well. Weekly group meetings also helped her to hone skills.

At present, she owns 9 goats worth Rs. 12960/-. Her total asset value is Rs. 14988/- and her

monthly income is Rs. 5219/-. With increased awareness about financial literacy through SHG, she has started saving regularly. Her bank balance is Rs. 8015/-. THP has also facilitated access to social security measures. Will all these integrated interventions, Kairo is now able to lead a comfortable life with her child.





Name : **Nishputi Buriuly**

Age : 40 years

Undaunted spirit shows the way

Born in an economically disadvantaged family, Nishputi Buriuly was deprived of even basic primary education and had to drop out of school to support in domestic responsibilities. At the age of 15, she was married to Mangal Singh Buriuly from Tanibasa village in Asura Gram Panchayat of Jhinkpani block. Eventually, they had two children. In the meantime, her husband got addicted to alcohol and later he also contracted Tuberculosis. Lack of appropriate treatment and care claimed his life.

However, the family continued to pull on with hand-to-mouth existence. Soon after her elder son married and separated from the family, and the younger one was studying in class X. Since elder son separated, Nishputi was rendered completely helpless. To keep her younger son and herself

going on, she began working as a daily wager at the age of 40 years.

It was after enrolling in THP that her situation changed. She was selected under THP after appropriate assessment and underwent the Confidence Building and Enterprise Development training. This gave her an orientation about setting up her own micro-enterprise for a dignified livelihood. Post training, Nishputi received support of assets for fast food business (Rs. 6000) and sheep rearing (Rs. 4000 for 2 sheep) in October 2017. In addition to providing the assets, the THP staff also extended support to her for guiding in running and expanding her micro-enterprises. With hard work and determination, Nishputi has been able to enhance the value of assets for fast food centre to Rs. 12327/- and has 6 sheep

worth Rs. 10,000/-/. She is able to generate a monthly income of Rs. 4000 at present, and is likely to grow over a period as her enterprises gain more root. Credit for success of her enterprise is also attributed to the information and awareness gained through the weekly meetings regarding business skills and enterprise development.

Nishputi is also a member of SHG group, saves regularly and avails public health and social security services as and when needed. As a result, Nishputi has food security, assured monthly income and and better quality of life. Her son has been able to pursue education, which probably may not have been possible. She and her son thus have scope for leading a better and more dignified life going ahead.



Name : **Saraswati Hasda**

Age : 41 years

Overcoming vulnerability
with determination

Saraswati Hasda, lives in Matagutu village in Tutugutu Gram Panchayat of Jhinkpani block. Having born in a family with abject poverty, she never had a chance to attend school. This child labourer was married to Shyam Hasda at the age of 17, who worked as a daily wager.

Saraswati borne four children, two sons and two daughters. With 6 people to feed, it was indeed a challenge to meet the needs through meagre income of daily wages. The situation further worsened when her husband fell from a tree and had severe injury in vertebra, which nearly crippled him. With this condition, it was impossible for him to take up any productive task, leave

alone labour work. Saraswati had not alternative but to work as a labourer once again, having no other skills or knowledge for livelihood.

It was through THP that her family could see better days. After being selected as a beneficiary, she was imparted the Confidence Building and Enterprise Development training, post which chose piggery and poultry as an income generation activity. In December 2017, she was provided assets including 2 pigs of Rs. 5000/- and 5 birds for Rs. 1000/- for poultry. The handholding support of THP and learnings through the weekly group meetings helped her to grow her

enterprise. At present, she has 7 pigs of valued at Rs. 14000/- and 6 hens. She has also built a shed for her livestock. Being a member of SHG group, she has learnt to save regularly. THP staff has helped her gain access to public health services and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She also has Aadhaar card, ration card and voter ID.



Name : **Suru Purty**

Age : 35 years

Extreme hardships and sacrifice leads to bright future

Suru Purty, has led a very pitiful life. She lives in Tutugutu village in Tutugutu Gram Panchayat of Jhinkpani block. Born in a large family as eldest daughter with three more sisters, they led a hand-to-mouth existence. She lost her father to Cancer at a very early age. Abject poverty compelled her to drop out of school in class II to shoulder domestic responsibilities initially, and then a child labourer to support her family. In spite of all the hardships and extreme sacrifice, she managed all the responsibilities with indomitable spirit. She also had her three sisters married. While discharging all these responsibilities, she herself was

left unmarried and now lives with her old mother.

Suru's life finally changed as she came under the fold of THP. Having received the Confidence Building and Enterprise Development training, she chose to take up rope making enterprise from sabai grass and goat rearing as a means of livelihood in December 2017. Under the programme interventions, she was given sabai grass of Rs. 1634/- for rope making and 4 goats of Rs. 7600/-.

With hard work and persistence and support of THP staff, she continued to grow her small enterprise. As a result, the asset

in rope making is valued at Rs. 2474/- and has 6 goats with value of Rs. 10960/-. Her average monthly income is Rs. 3640/-. She attends the weekly group meetings regularly, which has also aided in gaining more skills and knowledge for better management of her enterprise. Since she is member of SHG group, she has learnt to save regularly and is also learning about financial literacy. With perineal food security and access to social security services, Suru and her mother are able to lead a reasonably quality life.



Name : **Tulsi Buriuly**

Age : 30 years

Facing the fate through hard work and determination

Tulsi Buriuly, resident of Matagutu village, Tutugutu Gram Panchayat of Jhinkpani block was born in a deprived family like most of the other THP beneficiaries. Married to Selay, a driver, at a tender age of 13 years, Tulsi found herself in a very challenging situation within 4-5 years of marriage. Since she could not conceive, her husband deserted Tulsi and remarried. Since she could not return to her parents also, Tulsi was left to fend for herself. The only option she had for livelihood was labour work.

However, Tulsi found a hope to live a better life after enrolling in THP. Once selected as a

beneficiary, Tulsi underwent the Confidence Building and Enterprise Development training. Post this, she expressed desire to set up a "Varieties Store" as a micro-enterprise. During November 2017, she was provided requisite support for the purpose in form of assets worth Rs. 8334/- and regular handholding support and guidance by THP staff to run her enterprise smoothly. Attending weekly meetings also helped her to enhance her understanding of business and enterprise management. By July 2018, her enterprise took off well and presently, asset value has increased to Rs. 14950/- and her monthly income is Rs. 4000/-. This is adequate for her at present

to take care of basic needs of Tulsi, still leading a life of single, deserted women.

Having joined an SHG Group, financial literacy of Tulsi has improved and she makes regular savings. Since she now has food security, access to sanitation and health services and can avail social security services also, her quality of life has improved significantly.



Name : **Sukhmati Buruily**

Age : 34 years

Life took a positive turn

Sukhmati Buruily was born in a very poor family. She was just 15 years of age and studying in class VIII, when she was married to Jairam Buruily, working as a daily labour. With her husband and four children she lived in Matagutu village in Tutugutu Gram Panchayat of Jhinkpani block.

However, her family was probably not destined to lead a normal life. Her husband had an attack of paralysis. Sukhmani began working as a daily wager to support her large family and also nursed her husband. Her eldest child tried to help with domestic responsibilities. After 4 years of suffering by entire family, Jairam passed away. However,

the hardships knew no bound since her meagre income from intermittent labour work was not adequate for meeting the needs of her growing children. bounds. Gradually, they struggled to have even two meals a day.

Situation of Sukhmati saw a sea change after she was extended the benefits through THP during July 2017. After receiving the Confidence Building and Enterprise Development training, she chose goat rearing and poultry as her enterprise for means of livelihood. In the month of November 2017, she was provided 6 goats worth Rs. 11500/- followed by 4 birds for poultry. In order to help her learn the

skills for both activities, THP staff visited her regularly, provided technical inputs and imparted skills to manage the enterprise over a period. Weekly group meetings also helped her gain more knowledge and sharpen skills, as well as learn from experience of other beneficiaries.

Efforts and Sukhmani and THP staff began rendering results. She now has 9 goats and total asset value is worth Rs. 15580/-. The quality of life has improved since she makes regular savings, gained better financial literacy through SHG, built sanitation facilities at home and has access social to social security measures if required.



Name : **Jayshree Buruily**

Age : 40 years

Leading a dignified life with determination

The case of Jayshree Buruily, is that of determination and grit, worth following by many others like her. Born in a very poor family and deprived of education beyond class VII, she was married at the age of 14 years to Vishnu, a daily wager in in Matagutu village of Tutugutu Gram Panchayat in Jhinkpani block.

The couple, now with a child, lived a subsistence level life with meagre income of Vishnu. 9 years after marriage, situation worsened after. The disease finally claimed his life, leaving behind helpless Jayshree and a child. Devoid of any particular skills, barely literate Jayashree took to labour work for livelihood. However, life grew difficult as no

work was available during lean period and she and her child could barely have two meals a day.

Enrollment in THP in July 2017 turned out to be a turning point in her life. Considering her capacity to run a micro-enterprise of her own, she was provided support to set up a grocery shop at her home itself. She received grocery items worth R. 9334/- in November 2017. The THP staff provided handholding support to manage the shop and allied functions appropriately. Gradually, her enterprise grew steadily and present asset value has increased to Rs. 30593/- and cash in hand is Rs. 6922/-. Monthly income is about Rs. 5160.

Further, attending weekly group meetings has helped her learn about social issues, enterprise development and business skills. Being a member of SHG group, also contributed to certain behavior change. She saves regularly, accesses public health services and also built a sanitary latrine. Having secured Aadhaar card, ration card, voter card and job card, she is in a position to access social security schemes if need be. With all these interventions, Jayashree and her child are able to lead a better quality of life.



Name : **Gurubari Lugun**

Age : 50 years

Age is not a bar, but benchmark for success

Gurubari Lugun, lives in Badubasa village in Kudahatu Gram Panchayat of Jhinkpani block. She was born in a very such a deprived family that she could not even attend school. Married at age of 13 years to Jambira Lugun, a firewood collector, she had very limited hope to lead a better life. With two sons and two daughters to take care of, they led a life of abject poverty. Situation worsened when her husband was bitten by snake while collecting firewood and lost his life shortly.

Gurubari was in great distress and found herself in a dire situation finding it difficult to secure even minimal food for her children. She took to labour work to keep her family going. In spite of the hardships, she was able to her all four children. However, her sons mercilessly deserted Gurubari after they were marriage. At the

age of 50, she was totally helpless and stricken with grief, and every single day became a burden for her.

Gurubari's life changed after she was brought under the fold of THP. The staff enrolled her for the Confidence Building and Enterprise Development training. Post training, she expressed interest in in selling vegetables and goat rearing for income generation. Seeing her determination, she was provided vegetables worth Rs. 3064/- and 3 goats for Rs. 6550/- through THP. This was coupled with regular visits by staff to support in managing the enterprise and weekly meetings to provide additional inputs and motivation to keep going.

In spite of the old age and other vulnerabilities, Gurubari

has been able to catch up with the enterprise/ Her vegetable enterprise asset value has increased to Rs. 8500/- and she has now 6 goats of value Rs. 15600/-. Her monthly income is Rs. 5130/-, enough to ensure food security, suffice her few needs and make regular savings. Through SHG, she learnt about financial literacy and has been able to save Rs. 6000/-. THP staff has also supported her to gain access to public health services, enroll under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme and secure aadhaar card, ration card, job card and voter card. She is also getting widow pension. With all these social security measures, Gurubari is living independently with head held high at the fag end of her life.



Name : **Jano Kui**

Age : 40 years

Renewed hope for a bright future

Jano Kui, 40, is resident of Jorapokhar village in Jorapokhar Gram Panchayat of Jhinkpani block. Born in a poor household, she had a very little hope of living a good life. Having dropped out in class VI and married at the age of 17 to Jantur Munda, a daily wager, she continued to live in abject poverty as before. The difference was that now she also had two children to take care of. As if this was not enough, the real blow came when her husband was named in a water scam with other villagers and was brutally murdered. With two children to feed, she barely could mourn, and took to labour work.

During December 2017, she had a hope for better life when she was

selected as a beneficiary under the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise and also on the basis of her capacity and understanding. She was confident about running a Varieties Store for livelihood. Considering the same, she was provided assets worth Rs. 8924/- . The program staff provided mentoring and hand holding support to manage the enterprise on weekly basis. In addition to this, the weekly group meetings she attended were also helpful in raising her awareness on social issues, enterprise development and business skills.

All the above resulted into a successful enterprise, with asset value nearly doubling to Rs. 16629/- and her average monthly income amounting to Rs. 6280/- . She has also opened a bank account and has a savings of Rs. 5860/- . She has developed a regular savings habit in a piggy bank and deposits in bank on quarterly basis. With regular income, access public health services, enrollment under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme and support for securing aadhaar card, ration card, voter card, job card, etc. Jano is not only able to lead a quality life but also hopes for a brighter future for her children.



Name : **Manju Munda**

Age : 29 years

Lady leads the way as
successful entrepreneur

Manju Munda, lives with her old mother in Badsahatu village in Kudahatu Gram Panchayat of Jhinkpani block. She lost her father to Cancer while she was barely 12 years old. Leading a life of abject poverty, she was compelled to drop out of school, turning into child labourer. Since there was no one else who could take care of her mother, Manju never married.

It was through the support of THP that she was able to lead a better life. Having selected as a beneficiary in the THP she received the Confidence Building and Enterprise Development

training she was asked to choose an enterprise which would have scope for growth and she would find comfortable in managing. Finally, in December 2017, she was provided assets including 5 goats and 5 hens for poultry worth Rs. 11900/-. With her hard work, guidance and support of THP staff and inputs through the weekly meetings, she nurtured her enterprise with utmost care and dedication.

As a result, at present, she has 8 goats and 10 hens, amounting to an asset value of Rs. 17440/- and has built a shed for her livestock. Through support of THP, she

has also opened a bank account and has a savings of Rs. 2000/-. She has access to public health services. She also has Aadhaar card, ration card, voter card and job card which would help her avail social security measures if need be.



Name : **Gayatri Buruily**

Age : 29 years

Patience and hardwork
always pays

A resident of Gudrihating village in Jorapokhar Gram Panchayat of Jhinkpani block, Gayatri Buruily, lives with her old mother. She was studying in class VIII when her father expired and became difficult for her to continue her studies. She had to take up the responsibility of helping her mother in the household chores. 2-3 years later, she began working as daily wager to support herself and her mother. Since there was no one to take care of her mother, she decided to stay single, curbing dream to have her own family, as any other girl of her age would wish for.

Her hardships finally gave way when she was selected as a

beneficiary in the THP Program. After receiving the training in Confidence Building and Enterprise Development, aligned with the programme criteria, she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 11994/-. This was coupled with on-site mentoring and handholding support by the THP staff as well as guidance through the regular weekly meetings. THP staff also helped her to access social security measures. She also joined SHG group, which enabled her to gain financial literacy and gain insights in social issues.

As a collective impact of all the above, Gayatri's enterprise has

stabilized and she is doing well. Her asset value has increased to Rs. 17178/- and her monthly income is Rs. 3623/- and likely to improve further. Above all, she is empowered to lead a happier life like never before.



Name : **Suru Soren**

Age : 41 years

Where there is a will, there is a way

Suru Soren was born to a poverty stricken family. She had barely completed her primary schooling when she had to drop out to help with household chores. As per the customs of her community, at the age of 15 she was married to Lebo Soren, a daily labour. A few years after her marriage her husband suffered from Tuberculosis and expired. After her husband's death, helpless Suru began working a daily labour for her family's sustenance.

In the given conditions, 41 year old Suru lived in Gudrihating village in Jorapokhar Gram Panchayat of Jhinkpani block. Her life eventually took a positive turn when she was

selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose a suitable enterprise. Her capacity was also judged and finally she was provided readymade garments enterprise. She was given readymade garments worth Rs. 11848/-. She was guided for running her enterprise successfully both by the staff and members of the weekly meeting. She sold the readymade garments in nearby villages, making a reasonable profit.

Suru's hard work has paid off, and her asset value has increased to Rs. 15092/-, while current monthly

income is Rs. 3332/-. Having joined an SHG group, she has also learned to make regular savings. She also accesses public health services, built sanitary latrine and received access to social security measures applicable to her.



Name : **Mamta Tudu**

Age : 32 years

Devoted mother sees ray of hope

Mamta Tudu was born in a socio-economically vulnerable family. She could barely complete education up to primary level before dropping to help with domestic chores at home, while her parents were away for labour work. Eventually, she was married at the age of 16 to Manoj Tudu. He sold firewood in the local market as a means of livelihood. One day her husband fell off a tree while chopping firewood and sustained severe injuries that claimed his life. With two small children to take care of and no means of livelihood, Mamta's life became miserable after her husband's death. Seeing no other options for livelihood, she took to labour work for living.

Mamta's life changed for good when she was selected as a beneficiary under the THP Program. Post Confidence Building and Enterprise Development training, she was given various options to opt for as a means of livelihood. Given her interest and skills, she was provided assets worth Rs. 11994/- for setting up a varieties store in the month of December 2017. Along with the assets, regular mentoring and hand holding support was also provided to help her run her enterprise. The weekly group meetings also served as a platform to gain knowledge about social issues and business skills.

Mamta's enterprise grew steadily with hard work. Presently her asset value has increased to Rs. 15038/- and her monthly income is Rs. 3128/-. She has also opened a bank account and has a savings of Rs. 3500/-. She saves regularly and deposits the amount in the bank on quarterly basis. She is also a member of the SHG group, has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme and accessing public health services. She has aadhaar card, ration card, voter card and job card also. 32 year old Mamta hopes to further grow her business, impart good education to her children and live a much better life.



Name : **Kunimai Munda**

Age : 26 years

Journey of success from daily wager to successful entrepreneur

Kunimai Munda lives in Kumartoli village in Jorapokhar Gram Panchayat of Jhinkpani block. Her family was so poor that she was completely deprived of even basic schooling. At an early age she was married to Moran Singh Munda, who sold firewood for making a living. Unfortunately, her husband was deeply injured after he fell off a tree, crippling him for lifetime. She was in a dire need of work to and had no other option than working as a daily wager, that too with irregular income.

Kunimai's situation changed after enrolling in THP. She received the Confidence Building and Enterprise Development training in December 2017, post which she was provided assets including 6 goats and 5 hens for poultry, worth Rs. 12900/-. In addition, she also received handholding support from the staff, inputs through weekly meeting, financial awareness through SHG she joined and access to social security measures.

All the intervention gradually began rendering expected results.

She now has 9 and 10 hens, amounting to an asset value of Rs. 23595/-. She has also built shed for her livestock and takes care of them as instructed by the THP staff. Given the trend, the staff is positive that she will continue to do better in future also and become a role model for budding entrepreneurs like her.



Name : **Chalgi Purty**

Age : 41 years

Leading life with dignity

Chalgi Purty is resident of Chandipi village in Nawagaon Gram Panchayat of Jhinkpani block. Born in a very poor family, she studied up to class VIII and dropped out thereafter to shoulder domestic, and later, economic responsibilities as well. At the age of 18, she was married to Padri Purty. She had 3 daughters and one son. But this family life was not destined to continue too long. They started facing several socio-economic problems, ultimately culminating in her husband committing suicide by consuming poison. After her husband's death her life became miserable. In order to sustain her family she started to work as daily wager but it was increasingly difficult for

her to even meet basic needs as the work was not regular.

However, Chalgi's life saw a sea change when she was selected as a beneficiary in the THP Program. The Confidence Building and Enterprise Development training exposed her to possibilities to lead a better life. Considering various options, she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 11944/-. Once the shop was set up, Chalgi was guided by the THP staff, who also visited the shop from time to time to ensure that she did well. Weekly group meetings were also helpful to gradually enhance her business skills. She learnt the

trade and over a period, her asset value increased to an amount of Rs. 19750/- and her monthly income is Rs. 3085/-.

Having joined an SHG, she opened a bank account and makes a daily savings in a piggy bank and deposits in bank on quarterly basis. With support of THP, she also gained access to social security provisions. Her income enables her to meet the needs of the family and all her 4 children are attending school regularly. With hope of growing the business, she is expected to lead a better life.



Name : Dasma Hessa

Age : 35 years

Drudgery to dignity

Dasma Hessa, resident of Rajanka village in Nimdih Gram Panchayat of Tonto block and lived in difficult circumstances. Having born in a poor family, she dropped out of school in class V and involved in household chores. Her parents married her as per customs, only to see their unfortunate daughter return to them since her husband deserted her. Soon after, her father passed away and since other siblings were unwilling to take care of her mother, Dasma took over the responsibility as the sole bread earner for herself and her old mother. She began working as a daily wager.

Dasma's life changed when she was selected as a beneficiary

under the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise and also on the basis of her capacity, skills and understanding. When she expressed interest in business of selling pulses and goat rearing, she was provided assets worth Rs. 11804/- and 3 goats in the month of December 2017. She received continued support through the THP staff and weekly meetings.

She is persistently working towards growing her enterprise. Presently her asset value is Rs. 12592/- and her monthly income is Rs. 5080/-. She has also opened a bank account and has a savings of Rs. 3000/-. Having gained

financial literacy through SHG, she makes regular savings. She also has access to public health service and is using sanitary latrine. She has aadhaar card, ration card, voter card and job card also. With all this support and steady income, Dasma and her mother are able to live a life of dignity.





Name : **Belo Hessa**

Age : 44 years

Hoping to rise above poverty

Belo Hessa lives in Nimdih village of Nimdih Gram Panchayat of Tonto block. Born in a very poor and illiterate family, she didn't have chance to attend school. She could not be married at right age due to several reasons, and ultimately remained unmarried taking care of her old parents, the only bread winner in the family.

However, it was through THP that she could hope for rising above a poverty-stricken life.

Having undergone the Confidence Building and Enterprise Development training, she was motivated to set up a Varieties Store and take up Goat Rearing for livelihood. Accordingly, she was provided assets worth Rs. 10684/- for her varieties store

and 4 goats in the month of December 2017. The program staffs through regular mentoring and hand holding is helping her to develop business skills. In addition, she attends the weekly group meetings, where she gains knowledge on social issues and enterprise development. The program staff also visits her home weekly basis for asset follow up and monitors her business growth.

As a result, her present asset value has increased to Rs. 15800/- and her monthly income is Rs. 2655/-. She has also opened a bank account and has a savings of Rs. 2500/-. She is also a member of the SHG group and saves regularly, depositing savings in

bank every three months. She has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme and accessing public health services. She has aadhaar card, ration card, voter card and job card also. With all the comprehensive support, Belo looks forward to a quality life.





Name : **Golmai Kunkal**

Age : 44 years

Better half leads to better life

Golmai Kunkal lives in Nimdih village in Nimdih Gram Panchayat of Tonto block. She was born in a very poor family and studied up to class VII. She could not continue her studies and left the school due to extreme poverty. She was married at the age of 16 to Gardi Kunkal, who also hailed from a very poor family. He was so aged that he was not able to do any heavy, productive work to support the family. Ultimately, as food security shrank further, she began working as daily wager. She had no respite in sight and her hardships continued.

Her luck changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise which will suit her. Based on assessment of her capacity to independently run a micro-enterprise, she was provided assets of Rs. 8994/- for fast food business and 5 hens for poultry as a means of livelihood. She was able to grow her business over a short period since she also received technical support from the THP staff and guidance from

weekly meetings. She also began saving (and making quarterly deposits in bank) after realizing importance of the same through SHG she joined. In addition, the staff also helped her gain access to social security measures and public health services.

With all the support, Golmai's business grew and the total asset value is Rs. 13817/- with a monthly income of Rs. 2621/-. This suffices for the food security, and she continues to work hard so that her family has a better quality of life going ahead.



Name : **Mati Kunkal**

Age : 32 years

Journey from helplessness
to happiness

Illiterate and subject to abject poverty, Mati Kunkal lives with her three children in Choya village in Choya Gram Panchayat of Jhinkpani block. She was married to Gardi Kunkal at the age of 17. After 5 years of marriage, her husband went to work as a labourer in a brick kiln in Medinipur district of West Bengal and married another woman. He stopped sending money home to Mati and finally deserted her. Helpless and miserable, Mati started working as a daily wager and domestic help, whichever was available to keep her children going. In lean season, she migrated to

West Bengal to work in the brick kilns. She was struggling hard to sustain her family.

It was through THP that life took a positive turn. After receiving the Confidence Building and Enterprise Development training she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 11934/-.

Thanks to the hand holding support of staff, weekly meetings, support of SHG group, access to social security, etc., her socio-economic status has improved significantly. She is no longer

required to migrate for labour work. Presently her asset value increased to Rs. 22311/- and her monthly income grew upto is Rs. 6030/-. All her 3 children are attending school regularly, something she would not have foreseen with meagre income prior to THP. All of them now together live a much stable life, a boon in itself.



Name : **Mini Hasda**

Age : 33 years

Hard work pays off

Mini Hasda is unmarried and lives alone in Gura village in Nawagaon Gram Panchayat of Jhinkpani block. She was born in a very vulnerable family and studied up to class VI. Her father was suffering from Tuberculosis. They tried to provide proper treatment but was unable to cure him. Finally, the disease claimed his life, pushing the family in further spiral of misery since Mini's brother took up no responsibility to support them. Determined to keep going, she began working as a daily wager as it was the only means of livelihood she could find. Her struggle for survival continued for 10 years and she remained unmarried.

Her luck changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she chose to set up an enterprise to sell cosmetics. She was given assets worth Rs. 10034/-.

Presently her asset has increased to an amount of Rs. 19650/- and her monthly income is Rs. 5710/-. The credit for this success goes not only to her efforts but also to the program staff through regular mentoring and hand holding, helping her to develop business skills. The weekly group meetings are also useful in gaining knowledge on social issues, enterprise development

and business skills. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account. Her income is enough to lead a contented life at present. She is now accessing public health services, built sanitary latrine and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She is also having Aadhaar card, ration card and voter card.



Name : **Joymati Tomsoy**

Age : 52 years

Success deserved is success gained

Joymati Tomsoy is resident of Nawagaon village in Nawagaon Gram Panchayat of Jhinkpani block. Extreme poverty prevented her from attending school. With no literacy or any particular skills, at the age of 19, she was married to Harish Chandra Tomsoy, a daily wager. She lead a reasonably contented life, and also married her eldest son when it was time for the same. Her husband contracted TB and continued to suffer from the disease for 3 – 4 years and passed away. Since the eldest son separated from the family, the responsibility of four children now rested on her. She took up labour work to keep going, but the income was not enough. Ultimately, her children dropped out of school.

It was through THP that Joymati came to see better days. She received the Confidence Building and Enterprise Development training and was asked to choose an enterprise which will suit her. Her capacity was also judged and finally she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 10484/-. The program staffs through regular mentoring and hand holding is helping her to develop and come out of the abject poverty. The program staff also visits her home weekly basis for asset follow up and monitors her business growth. She attends the weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills.

Presently her asset has increased to staggering fourfold amount of Rs. 46,219/- and her monthly income is Rs. 9546/-. She has also opened a bank account and makes a daily savings, depositing in a bank every 3 months. At the age of 50, she is regarded as one of most successful beneficiary in the programme. She earns enough from her business and is presently leading a happy life. She is now also a member of SHG group, accessing public health services and using sanitary latrine. She is also having Aadhaar card, ration card, voter card and job card. She is also getting widow pension.



Name : **Merra Kunkal**

Age : 38 years

Overcoming challenges
with grit and confidence

Merra Kunkal lives in Choya village in Choya Gram Panchayat of Jhinkpani block. Due to poverty she could continue schooling only till upper primary level. At the age of 18, she was married to Nishant Ranjan Kunkal. Her husband worked as a daily wager and the earning was enough to meet their needs. She gave birth to a son, and three of them seemed to lead a contented life, having basic needs met.

However, the conditions changed as her husband began drinking heavily and gradually stopped working, mercilessly pushing the family in abject poverty. Merra had no alternative but to take responsibility of the family and started working as a daily wager. But due to irregularity in work, it was difficult for her to sustain her

family. Things were becoming unmanageable day by day as her child was growing and expenses were rising.

It was through THP that her life took a turn for better. She was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise which will suit her. Her capacity was also judged and finally she was provided cosmetics enterprise. She was given assets worth Rs. 10034/-.

By now, her asset value has increased to an amount of Rs. 17305/- and her monthly income is Rs. 2616/-. For bringing up the business to this level, the program staff provided hand

holding support to develop business skills and rise out of the misery. The program staff also visits her home weekly basis for asset follow up and monitors her business growth. Weekly group meeting she attends also helped her gain knowledge on social issues, enterprise development and business skills. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account. Her steady income has led to assured food security. She is now accessing public health services and is also a member of the SHG group. She is also having Aadhaar card, ration card and voter card, enabling her to access social security facilities if required.



Name : **Nirmala Kui**

Age : 38 years

Persistent efforts lead to success

Nirmala Kui is resident of Rasulganj village in Nawagaon Gram Panchayat of Jhinkpani block. Due to abject poverty, she could not even complete primary education. At the age of 19 she was married to Chakra Sundi. She was led a simple life and had two daughters and one son. However, peace was not meant to be hers for longer time. Her husband met with an accident and lost his life. She was in great misery. She took to labour work to meet the growing needs of her children. But the labour work was also not regular and things worsened during lean period.

Her life changed when she was selected as a beneficiary in the

THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise which will suit her. Assessing her capacity and basic skills, she was helped to set up a grocery store. She was provided grocery items worth Rs. 10034/-. Presently her asset has increased to an amount of Rs. 42241/- and her monthly income is Rs. 7060/-. The THP staffs has been helping her to develop business skills and make steady progress. She attends the weekly group meeting, which is also useful in gaining knowledge on social

issues, enterprise development and business skills. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account. Her present bank balance is Rs. 4000/-. She not only has food security but also accessing public health services, has Aadhaar card, ration card and voter ID, making her eligible to avail social security measures if need be.



Name : **Sukhmati Kunkal**

Age : 36 years

Skilling shows the way

Sukhmati Kunkal lives with her family in Choya village in Choya Gram Panchayat of Jhinkpani block. She was born in a deprived family and studied up to class IX. At 17, she was married to Rajendra Prasad Kunkal, a daily wager. He also migrated to other states to work as a construction labour during lean period. About 7 years ago, Rajendra fell off at work and had sustained injuries that crippled him for life, unable to work any more. After this untoward event, Sukhmati took up labour work to fend for her family as well as continue her husband's treatment. Since she knew tailoring, she worked in a local tailoring shop during lean period or when there was no

labour work to do. This provided an additional, though meagre income of Rs. 500-700/- per month.

Her luck changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose a suitable enterprise. Her capacity was also judged and in December 2017 she was provided readymade cloth and a tailoring machine of Rs. 11004/-. Presently her asset has increased to an amount of Rs. 26266/- and her monthly income is Rs. 4077/-. The THP staffs mentor her on regular basis and provide handholding

support for developing business skills. She also attends the weekly group meeting, which helps in raising awareness on enterprise development and managing small enterprise. She has also opened a bank account and makes quarterly deposits. Her present balance in savings account is Rs.7000/-. With this steady income, her family has adequate food security and her child is able to go to school regularly. She is a member of SHG group, accessing public health services and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She also has Aadhaar card, ration card and Voter ID



Name : **Surajmani Buriuly**

Age : 23 years

Marching towards success

Young Surajmani Buriuly lives in Kudapi village of Choya Gram Panchayat of Jhinkpani block. Raised in poor family, she was able to complete schooling upto elementary level only. At the age of 18 she was married to Yadab Buriuly. She had three children and led a simple life. Unfortunately, her husband met with an accident and injuries left him handicapped, unable to work at all. Surajmani had to take over the responsibility as the head of household now. She began working as a daily wager to earn for her family. However, the income was not sufficient and there were days when they even starved. She was in great despair and dejected, a not knowing a way out of this misery, until she

was selected as a beneficiary in THP.

Like all the beneficiaries, she underwent the Confidence Building and Enterprise Development training. Post training, she choose to take up grocery and goat rearing for livelihood. She was provided grocery assets worth Rs. 5834/- and 2 goats for Rs. 4000/-. This was coupled with mentoring and monitoring support to help her manage the enterprise. She also regularly attended the weekly group meetings, where she gained knowledge on social issues, enterprise development and business skills.

As a result of consistent effort

and support, Surajmani's enterprise has expanded and asset value has increased to Rs. 11542/- and she has now 4 goats worth Rs. 5850/- with a total asset value of Rs. 17392/- while monthly income stands at Rs. 4000/-. She has also opened a bank account from her income. She has developed a regular savings habit in a piggy bank which she finally deposits in bank account every three months. She is also a member of the SHG group and has access to public health service. She has aadhaar card, ration card and voter card. With assured food security and a dignified livelihood to pursue, Surajmani is determined to continue expand her enterprise.



Name : **Hende Kui Tiu**

Age : 56 years

Success follows yound and determined Hender

Hende Kui Tiu, residing with her husband in Nawagaon village in Nawagaon Gram Panchayat of Jhinkpani block. She was born in a very poor family and due to poverty never went to school. She got married at the age of 16 to Katty Tiu, who was a daily labour. She had one daughter and one son. Over a period, her husband could no longer take up any productive income generation activity due to chronic disease.

Hende tried her best to treat and cure her husband but it was all in vain. Day by day his condition deteriorated. Hende's life became miserable. She had no respite in sight and her hardships continued as she

had the responsibility on her shoulder. With no other option for livelihood, she took up labour work for making a living, leading a hand-to-mouth existence.

Soon after, Hende was identified as a beneficiary under the THP Program. She underwent the Confidence Building and Enterprise Development training. After attending the programme, she was interested in vegetable and goat rearing. Accordingly, she was provided vegetables worth Rs. 3994/- and 2 goats for Rs. 4180/-. The program staff ensured continued support and mentoring to manage the enterprise successfully. In addition to this, the weekly meetings helped her

raise awareness on social issues, enterprise development and business skills. At present, her asset value has enhanced to Rs. 16855/- and she has 4 goats. She has a steady, average monthly income is Rs. 3036/-, which is further expected to rise over a period as her enterprise expands. She has also opened a bank account and saves regularly. Her present bank balance is Rs. 4673/-. She is also a member of the SHG group, has secured aadhaar card, ration card, job card and voter card.



Name : **Sarita Buruily**

Age : 30 years

Rising above poverty with
hard work

Sarita Buruily lives in Rajanka village in Choya village in Choya Gram Panchayat of Tonto block. Born in a very poor family, her father was a daily wager. In spite of this, she completed matriculation successfully. Unfortunately, her father, the only bread earner for the family at time, suffered a severe stroke and expired 12 years ago. Sarita's elder brother took the responsibility of the family for few days but he also separated after marriage. Ultimately, the responsibility to take care of her old ailing mother and two young sisters had to be borne by Sarita. Having no alternative livelihood, she began working as daily a labourer.

Ultimately, the training and enterprise development support through THP changed her life forever. After receiving the Confidence Building and Enterprise Development training she chose to set up cloth and garment shop in December 2017. She was provided readymade cloth of Rs. 4970/- and a tailoring machine of Rs. 6034/- with total asset value of Rs. 11004/-. The program staffs supported her through regular mentoring and hand holding to develop and rise above the abject poverty. The program staff also visits her home weekly basis for asset follow up and monitors her business growth. She attends the

weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account.

With hard work and support of THP staff, her asset value has increased to Rs. 25675/- at present and her monthly income is Rs. 4500/-. With perineal food security, access to public health services and other social security provisions, she is leading a contented life.



Name : **Mukta Sundi**

Age : 35 years

Rising above struggle with determination

Mukta Sundi lives in Gidiyaburu village in Purnapani Gram Panchayat of Tonto block. Poverty compelled her to drop out in class VII and take up domestic responsibilities. Later at the age of 19 she was married to Krishna Sundi, who sold firewood for livelihood. However, as the family grew after birth of two sons, it became difficult to meet the needs of the family. So he decided to migrate to Vishakapatnam to earn better so that his family could lead a better life. However, just after one week at Vishakapatnam, Mukta's husband was murdered mysteriously, leaving behind devastated Mukta to fend for two sons. Considering her miserable situation, the villagers decided involve her in

cooking mid-day meal in local school for a living. This gave her some work but they struggled to lead a hand-to-mouth existence.

Mukta saw a silver lining when she was selected as a beneficiary in the THP Program. She underwent Confidence Building and Enterprise Development training, post which she was motivated to set up readymade garments enterprise for a livelihood. She was given readymade garments worth Rs. 10569/-. She sold the garments in nearby villages. The programme staff helped and mentored her to develop the requisite business skills and build her confidence. Weekly meetings also helped her to sharpen her skills.

Gradually, Mukta's confidence increased and her enterprise expanded. At present, the value of her assets is Rs. 17590/- and her monthly income is Rs. 2840/- . She has also joined SHGs and has gained an understanding of financial literacy. As a result, she makes daily savings and deposits in bank on quarterly basis. She is now accessing public health services and social security scheme. She is also having Aadhaar card, ration card, voter card and job card. Her two sons are also studying in class VI and VII and she hopes to further expand her business and has ambition to educate her children for a brighter future.



Name : **Nirale Tubid**

Age : 46 years

Dream for Brighter Future

Nirale Tubid lives with her two children and differently able husband in Gundipusi village in Bamebasa Gram Panchayat of Tonto block. She was born in a very poor family and studied up to class VI and due to extreme poverty could not continue schooling thereafter. She was married at the age of 21 to Krishana Tubid, a mason. She had a son and a daughter. One day Nirale's husband met with an accident and lost his both legs. It was shocking to both, leaving them baffled about rest of the life. She had no respite in sight and her hardships continued as she had bear the responsibility to feed the family. She worked as a labourer for livelihood. She tried

her best to continue the education of her children, but since she could not pay attention to them, they would remain absent frequently.

However, THP brought hope to her miserable life. She was selected as a beneficiary in the THP Program and underwent the Confidence Building and Enterprise Development training. She expressed interest in setting up grocery enterprise for her livelihood. Considering her interest and determination, she was given grocery items worth Rs. 10284/-. With mentoring by THP staff and guidance through weekly group meetings, she was able to enhance her business

skills and gained confidence. This helped her to raise the asset value to Rs. 12170/- and her monthly income is Rs. 1720/-. She is now also a member of SHG group and accessing public health services. She is also having Aadhaar card, ration card, voter card and job card. She has also opened a bank account and deposits savings on quarterly basis. She is also able to pay adequate attention to education of her children and dreams of a brighter future for them.



Name : **Shuru Tubid**

Age : 40 years

Empowerment through
entrepreneurship

Shuru Tubid lives with her two children, son is studying in class IX and one daughter is in class VII and lives in Hatimanda village in Bamebasa Gram Panchayat of Tonto lock. Born in a very poor family, she was able to study till class IX dropped out thereafter to support in domestic work. She was married at the age of 16 to Sidiu Tubid, working as a labourer in Gujarat. After 11 years of marriage, Sidiu's husband was murdered in Gujarat and the news devastated the life of Shuru and her family. She was in great misery. Aggrieved Shuru had no way but to summon courage and keep going, with future of her two children in sight.

Shuru saw a ray of hope as she was selected as a beneficiary under the THP Program. She underwent the Confidence Building and Enterprise Development training. Since she was interested in footwear business and assessment indicated capabilities to run the enterprise, she was provided assets worth Rs. 10019/- in the month of December 2017. The program staff, through regular mentoring and hand holding has been helping her to develop skills for managing the enterprise. She also attends the weekly group meetings, where she gains knowledge on social issues, enterprise development and

business skills. At present, her assets are valued at Rs. 18500/- and her average monthly income stands at Rs. 3640/-. She has also opened a bank account and has a savings of Rs. 1527/- from her income. She saves on a daily basis and deposits it in bank account every three months, a habit cultivated after joining SHG. She not only has perennial food security, but also access to social security scheme, public health service and is using sanitary latrine. She has aadhaar card, ration card, voter card and job card also.



Name : **Nandini Hasda**

Age : 26 years

Not just an enterprise, but a promise for brighter future

Nandini, wife of Sashi Bhusan Hasda aged about 26 years is the resident of Bara Jhinkpani village of Bara Jhikpani Gram Panchayat in Tonto block. She was born and brought up in a very poor family. She studied up to standard IX at her village school. When she was barely 16, she eloped with a local lad and married him. Within a short span of her marriage, she gave birth to a child. Her husband worked as a daily labour, but his irregular income was not enough to support the family. Moreover, he also turned out to be an alcoholic and used most of his income on drinking. Over a period, he started falling sick frequently, until he was diagnosed

with tuberculosis. Gradually he was no longer able to work. In such a situation, Nandini had to shoulder responsibility of her entire family. She began working as a daily wager to support her family.

In October 2017, she was selected as a THP beneficiary. She was provided with support to establish non-farm enterprise of grocery business with a asset of value Rs. 10947. She was also provided inputs for her enterprise development by way of training, building confidence, hand holding, market linkage, etc. Presently her asset value is Rs. 20220/- and cash in hand is

Rs.3050. Her monthly income is around Rs. 3500. She is also making regular savings.

She is able to send her child to school regularly and provide treatment to husband. She is in the process of linked up with Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She is also linked with Self Help Group for better financial linkage.



Name : **Suru Laguri**

Age : 47 years

Financial stability results in better quality of life

Suru Laguri wife of Late Damu Laguri aged about 47 years is the resident of village Siringsia, GP Siringsia, block Tonto. She was born and brought up in a very poor family. She was able to study up to class V was barely 16 when she was married off with a local agriculture labourer. She had two children at a very tender age. The income of her husband was mostly seasonal and was irregular. The earnings were not enough to support the family. Over a period, her husband was diagnosed with tuberculosis and passed away after prolonged illness. The illness had already drained her meagre resources.

Now responsible for the family, she took to labour work for a living. With the irregular meager income, she was barely able to meet even the basic needs.

In October 2017, she was selected as a THP beneficiary and this changed her situation significantly. She was provided support to establish enterprise of grocery business, with initial assets worth Rs,10234/-. The staff supported with regular mentoring and guidance for managing the enterprise and develop the requisite business skills. As a result, her present asset value is approximately Rs. 16000 with Rs.

2640 cash in hand. Her average monthly income is Rs. 3000. Having joined an SHG group, she also makes regular savings.

Financial stability has made her more confident and she is now leading a better life. She is being linked up with Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme.



Name : **Seema Hasda**

Age : 29 years

Socio-economic empowerment leads results in better life

Seema Hasda is single (never married) and lives with her family in Bara Jhinkpani village in Bara Jhinkpani Gram Panchayat of Tonto block. She was born in a poor, large family with 4 siblings. Her father worked as a migrant labourer, and found it very difficult to meet the needs of the family. As a result, Seema dropped out of school in class IX, to shoulder domestic responsibilities. Situation worsened when her father passed away and elder brothers separated after their marriage. However, Seema decided to remain unmarried and instead take up responsibility of her old mother and education of her two

sisters. Having no specific skills to opt for gainful livelihood, she began working as a labourer. Gradually, she found it difficult to meet the increasing needs and began feeling helpless.

But finally, several of her issues began resolving after she was brought under the fold of THP Program. After receiving the Confidence Building and Enterprise Development training, she opted for an enterprise of cosmetics and tailoring during October 2017. Through the programme, she was not only provided requisite assets worth Rs. 10328/- but also handholding support for

managing it successfully through both individual mentoring and weekly group meetings. At present, her asset value has increased to an Rs. 25,314/- and her average monthly income is Rs. 3660/-. She also joined SHG and makes regular savings which she deposits on quarterly basis in the bank account. She is also accessing public health services, has developed the habit of using sanitary latrine. She is also having Aadhaar card, ration card and voter ID. She has gained stability and hopes to expand her enterprise.



Name : **Belmati Hessa**

Age : 46 years

Hardwork and spirit relieves
of misery

Belmati Hessa lives with her paralysed husband and daughter in Daodangua village in Kenjra Gram Panchayat of Tonto block. She studied up to class VIII and at the age of 17, was married to Paikaray Hessa. After 6 years of marriage, her husband fell ill and was paralysed for life. This came as a big blow to Belmati who was suddenly in a situation to bear responsibility of ailing husband and raising a daughter single handedly. With no other option she started to work as a daily labour and also used to collect sal leaves from the forest and sell in the local market.

Her life changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise which will suit her. Her capacity was also judged and finally she chose selling rice and goat rearing as enterprise for her livelihood. She was given assets worth Rs. 10984/-. The program staff is helping her to develop requisite skills and handholding to keep her going. She attends the weekly group meeting, where she gains knowledge on social issues, enterprise development

and business skills. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account.

By now, her asset has increased to an amount of Rs. 16050/- and her monthly income is Rs. 2280/- . With growing business, she expects to have higher monthly income over a period. She has been able to save Rs. 7000/- She is now also a member of SHG group, accessing public health service, using sanitary latrine. She is also having Aadhaar card, ration card, voter card and job card.



Name : **Mukta Kuntia**

Age : 33 years

Freedom from drudgery and misery

Mukta Kuntia lives with her three daughters and a son in Harira village in Bamebasa Gram Panchayat of Tonto block. She was born in a poor family but still she was able to continue education till class XII. She aspired for higher education, but poverty and family pressure crushed her dreams at budding stage. Instead, she was married at the age of 22 with Babulal Singh Kuntia, who worked in a cycle garage. She had four children at a very young age. In 2016, her husband passed away due to tuberculosis, leaving behind Mukta and her 4 small children to fend for themselves. With small

children to take care of, she had no other alternative but to work as daily labourer.

Her luck changed when she was selected as a beneficiary in the THP Program, wherein she had opportunity for a more dignified livelihood. She was enrolled for Confidence Building and Enterprise Development training post which she was provided support for setting up readymade garments enterprise in December 2017. She was provided assets worth Rs. 10784/-. She sells the readymade garments in different villages and presently her asset has increased to an amount of Rs.

18860/- and her monthly income is Rs. 3460/-. Her present balance in savings account is Rs. 8947/-.

This was possible not only due to her hard work, but also due to the consistent handholding support of the program staff, guidance and motivation through weekly group meeting, improved financial literacy and regular savings through SHG and access to social security measures. She is able to send all four children to school and leading stable life free of misery and drudgery.



Name : **Kairi Tubid**

Age : 30 years

Dignified livelihood leads to quality life

Kairi Tubid was born in a poor family. She studied up to class V and had to leave her studies due to extreme poverty and was involved in household chores. At the age of 17 she was married to Sobon Tubid, who was a daily labour. A few years after her marriage her husband was diagnosed with Tuberculosis and was unable to work. She had four children and to sustain her family she started to work as a daily labour, which was also irregular. All her four children were studying and she was in a miserable state due to drudgery from labour work.

She was selected as a beneficiary under the THP Program. After

receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise and also on the basis of her capacity and understanding. Finally, she was interested in surf and soap business coupled with goat rearing. She was provided assets worth Rs. 9954/- in the month of December 2017. The program staff supported through mentoring and hand holding She attends the weekly group meetings, where she gains knowledge on social issues, enterprise development and business skills. At present, value of her assets has increased to Rs. 18560/- and has 6 goats. Her monthly income stands at

Rs. 2528/-. She has also opened a bank account and has a savings of Rs. 3631/-.

Through the SHG she joined, she has gained better financial literacy and has developed a regular savings habit. She has access to public health service. She has Aadhaar card, ration card, voter card and job card also. All her four children are going to school. She not only happy for the life she leads but also the dignity that the enterprise has brought to her living.



Name : **Laxmi Hessa**

Age : 35 years

Empowered, secure and progressing

Laxmi Hessa lives with her son in Daodangua village in Kenjra Gram Panchayat of Tonto block. Born to a disadvantaged family, she could study only up to class IX. At the age of 15, she was married to Suresh Hessa, an agriculture labourer. Soon she had a son, leading a simple life for 3 years, until her husband contracted TB. The disease claimed his life, leaving behind helpless Laxmi to fend for herself and her little son. Her in-laws as discarded her and her situation began turning from bad to worse. She returned to her parents and began working as a daily wagger. In the free time, she also attended tailoring training classes and learnt tailoring.

Laxmi's fate finally changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose a suitable enterprise. Since she already knew tailoring, she opted for tailoring enterprise November 2017. She was provided assets worth Rs. 5834/- at present her monthly income is Rs. 3800/-. The THP team supported her through regular mentoring and hand holding to develop and rise above the current situation. She attended the weekly group meeting, where she gains knowledge on social issues,

enterprise development and business skills. She has also opened a bank account, and quarterly deposits have grown to Rs. 6050/-. Her son is also going to school regularly. She is now also a member of SHG group and accessing public health services, has developed the habit of using sanitary latrine. She is also having Aadhaar card, ration card and voter card.



Name : **Malati Hessa**

Age : 29 years

Once a helpless single mother, now a successful micro-entrepreneur

Malati Hessa lives with her child in Kenjra village in Kenjra Gram Panchayat of Tonto block. She studied up to class VIII and due to extreme poverty could not continue her schooling. She was married at the age of 17 to Defedar Hessa, a daily wager. After two years of marriage she had a daughter. However, after another year, her husband deserted her and remarried. This unexpected move left her helpless and lost. With a daughter to take care of and no other support available, she began working as a labourer.

Finally, her life changed when she was selected as a beneficiary

in the THP Program. She was enrolled in the training for Confidence Building and Enterprise Development. She was given a choice to opt for suitable enterprise. Her capacity was also judged and finally she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 11514/-. By now, her asset has increased to an amount of Rs. 16196/- and her monthly income is Rs. 2014/-. In order to progress to this stage, the program staff continued to mentor and handhold while the weekly group meeting kept her motivated to work hard with

persistence. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account. She now has a bank balance of Rs. 5000/-.

She is also a member of SHG group, accessing public health service, using sanitary latrine and is covered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, ration card, voter card and job card. Once in a miserable situation, this single mother now has assured food security, steady income and able to take care of her little daughter.



Name : **Chandmuni Hasda**

Age : 34 years

Poverty is no longer a challenge

Chandmuni Hasda lives with her family in Bara Jhinkpani village in Bara Jhinkpani Gram Panchayat of Tonto block. Due to abject poverty, she studied up to class IV only and dropped out. At the age of 17, she married Shatish Hasda, a daily wager. It turned out that he was an alcoholic and used to drink regularly. He was further diagnosed with Tuberculosis, unable to work anymore. She had no alternative left but to take up labour work to take care of the family. However, the meagre income she earned was not enough and they starved at times. The situation was gradually deteriorating and growing miserable day by day.

Chudamani's fate gave way to better days when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was given option to choose a suitable enterprise. Her capacity was also judged and finally in November 2017, she was provided an asset of Rs. 2954/- for fast food business and Rs. 8340/- for 4 goats.

With consistent efforts, guidance and handholding by the THP staff and guidance through the weekly group meetings, her present asset value has increased to Rs. 20600/- with a monthly income

of Rs. 3640/-. She has also joined an SHG and developed a regular savings habit. Her bank account has a balance of Rs. 4766/-. She and her family are now having assured food security. Her three children are going to school regularly. She also has access to public health services and using sanitary latrine and secured Aadhaar card, ration card, voter card and job card.



Name : **Made Hessa**

Age : 28 years

Nothing succeeds like
success

Young and widowed Made Hessa lives with her son and daughter in Kondwa village in Kondwa Gram Panchayat of Tonto block. She never went to school as there was no school in her village. She shouldered domestic responsibilities at an early age. Her father was a daily labourer and her childhood passed in ignorance and poverty. She was married at tender age of 14 to Ponda Hessa a daily wager. Soon after, she had a son and a daughter. Nine years after marriage, her husband passed away due to Tuberculosis. After her husband's death her life became miserable. She had no respite in sight and her hardships continued as she had the responsibility on her shoulder to

feed her children. With no other option she started to work as a daily labour.

Made was selected as a beneficiary under the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise on the basis of her capacity and understanding. She was interested in business of selling pulses and goat rearing. Considering her capabilities, she was provided assets worth Rs. 10034/- for her pulses business and 2 goats in the month of November 2017. The program staff, through regular mentoring and hand holding, is helping her to develop business skills.

She attends the weekly group meetings, where she gains knowledge on social issues, enterprise development and business skills.

At present, her asset value has increased to Rs. 14637/- and her monthly income is Rs. 2920/- . She has also opened a bank account and has a savings of Rs. 4000/- from her income. She saves on daily basis and deposits the savings in bank account on quarterly basis. She is also a member of the SHG group and has access to public health service and is using sanitary latrine. She has aadhaar card, ration card, voter card and job card also. She has assured food security and living a comfortable life.



Name : **Raimuni Doraiburu**

Age : 19 years

Young entrepreneur shows the way

Raimuni Doraiburu, single and determined lady of 19 years, lives with her mother in Talaburu village in Bara Jhinkpani Gram Panchayat of Tonto block. She lost her father at an early age. Although she was vulnerable and deprived, she was determined to continue her studies and passed class X. She, along with her elder brother pulled on responsibilities of the family. However, situation changed when her elder brother separated after his marriage. Ultimately, she took up responsibility to take care of her mother, but didn't have

wherewithal's to find a stable source of livelihood, and hence started working as a labourer.

It was through THP that she found better avenue of livelihood, i.e. a grocery store. After selection as beneficiary, she underwent the Confidence Building and Enterprise Development training, post which she was provided assets worth Rs. 10640/-. This was coupled with other necessary support such as mentoring for stabilizing her business, guidance through weekly group meetings, and financial literacy through

SHG. She was provided access to social security measures.

All these interventions boosted her confidence and she was able to make progress. At present, her assets have increased to Rs. 22825/- and her monthly income is Rs. 3879/-. She now leads a more stable and quality life, both for herself and her mother.



Name : **Hemwati Hessa**

Age : 40 years

Journey from insecurity to empowerment

Hemwati Hessa lives with her ailing husband and five children in Kondwa village in Kondwa Gram Panchayat of Tonto block. Due to extreme poverty she never had the scope to go to school. At the age of 15 she was married to Mangal Hessa, daily wager. After marriage she had four sons and one daughter. As the children grew up, her eldest son married and separated. Her husband fell ill and his situation became worse day by day and is bedridden. Her life became miserable as all the responsibility came on her and she now had to feed her ailing husband and four children. With no other option she started to work as a daily labour.

She was selected as a beneficiary under the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise and also on the basis of her capacity and understanding. Finally she was interested in pulses business and goat rearing. She was provided assets worth Rs. 9581/- for her pulses business and 3 goats in the month of December 2017. The program team, through regular mentoring and hand holding, is helping her to develop requisite business skills and motivate her. She attends the weekly group meetings, where she gains knowledge on enterprise

development and is sensitized regarding social issues.

At present, her asset value has increased to Rs. 19403/- and her monthly income is Rs. 3470/-. She has also become a member of the SHG group. With support of SHG, she has also opened a bank account and has developed a regular savings habit. regular quarterly deposits have lead to a savings of Rs. 4000/- in her bank account. She has adequate food security, and has access to public health service. THP staff has also facilitated the process for securing aadhaar card, ration card and voter card.



Name : **Sukhmati Hembrom**

Age : 32 years

Successful micro-enterprise helps to rise above vulnerable

Sukhmati Hembrom, unmarried, lives with her family in Bandijari village in Kenjra Gram Panchayat of Tonto block. In spite of coming from a poor family, she studied up to class X. However, due to extreme poverty, she could not continue her studies further and dropped out. As her father grew old, he began falling ill repeatedly and passed away due to chronic illness. Being the eldest child, she took up responsibility to earn for the family and began working as a daily wager. However, since the earning was not regular, she increasingly found it difficult to meet even the basic needs and life grew more miserable.

Her life changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training, she chose to set up grocery enterprise for her livelihood. She was given grocery items worth Rs. 10214/- through THP, and value of the same has not grown to Rs. 16754/-. Her monthly income is Rs. 4330/-. The program staff continued to mentor and handhold to develop the enterprise. She also attends the weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills. She has

joined an SHG group, opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account.

With financial stability and a growing enterprise, she is able to lead better life than before. She is also able to access public health service, using sanitary latrine and is covered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, ration card, voter card and job card which would help her avail other public and social security services.



Name : **Manju Godsora**

Age : 34 years

Assured livelihood, secured future

Manju Godsora lives with her husband in Kondwa village in Kondwa Gram Panchayat of Tonto block. She was born in a poor family and studied up to class VIII. She was married at the age of 17 to Janguwa Godsora, a daily wager. They had a daughter thereafter and lived a simple life. However, after a few years, her daughter expired due to unidentified illness, and husband was diagnosed with TB. Since he was unable to work any more, Manju took up the responsibility to earn for both of them through labour work.

It was through THP support that her drudgery gave way. She was selected as a beneficiary under the THP Program in the month of July 2017. After receiving the confidence building and enterprise development training, she selected goat and hen rearing as her enterprise for means of her livelihood. In the month of November 2017 she was provided 5 goats and 8 hens worth Rs. 10620/-. The program staff provided regular mentoring and hand holding support to develop and gradually rise above poverty.

She also attends weekly group meetings regularly and learns about social issues, livestock rearing, etc.

At present, the number of goats has increased to 7 and she has 20 hens, with a total asset value of Rs. 19420/-. She has also become a member of SHG group, opened a bank account and has a savings of Rs. 2400/-. She also has access to sanitary latrine and public health services. She is also having Aadhaar card, ration card, voter card and job card.



Name : **Jema Honhoga**

Age : 38 years

THP as a boon to elevate suffering

Jema Honhoga lives with her elder widow sister and mother in Dokatta village in Kondwa Gram Panchayat of Tonto block. She was born in a very large and poor family with six siblings. She lost her father in childhood itself. She dropped out in class IV and from an early age, she started to collect sal leaves and firewood from forest and sell them in the local market to provide a helping hand to sustain the family. Her elder sister was married but lost her husband and having no other alternative, returned back. Her four brothers got married one by one and separated, and none of them provided any support to the family. She was left with her mother and elder widow sister.

Both she and her sister began working as daily wagers, but the income was irregular and meagre, and sometimes they even starved.

Fortunately, Jema was selected as a beneficiary under the THP Program. After receiving the Confidence Building and Enterprise Development training she chose to engage in surf and soap business coupled with goat rearing. She was provided assets worth Rs. 12427/- for her surf and soap business and 3 goats in the month of December 2017.

Through regular mentoring, hand holding and monitoring support, the programme staff is helping her to develop requisite skills to

manage the income generation activity. She attends the weekly group meetings, where she learns about social issues, enterprise development and business skills.

As a result, her present asset value has increased to Rs. 26284/- and her monthly income is Rs. 3165/-. She also has 8 goats. She has joined SHG group, opened a bank account and saves regularly. As a result, she has better food security, access to public health service and using sanitary latrine. She has also aadhaar card, ration card and voter card. THP support has thus turned out to be a boon for her.



Name : **Parwati Hessa**

Age : 31 years

THP helps in rising above challenges

Parwati Hessa, a single lady, lives with her family in Daudangua village in Kenjra Gram Panchayat of Tonto block. She was born in a poor family and was the youngest in the family and studied up to class VII. She had a large family with 4 siblings apart from parents. As her father grew old, it became increasingly difficult for him to feed the large family. After her father's death, her three brothers married and separated, with no relationship maintained thereafter. Responsibility of the family came upon her shoulder. She began working as a daily wager and collected and sold firewood for a living. She was

fending for her family with great difficulty.

Parwati had hope for living a life of dignity and security when she was selected as a beneficiary under the THP Program. In the very beginning, she received the Confidence Building and Enterprise Development training. Post training, she chose to sell pulses and take up goat rearing for livelihood. Accordingly, she was provided assets worth Rs. 11339/- for her pulses business and 3 goats in the month of December 2017. The program team helped her through regular mentoring, hand holding and

monitoring support. This is coupled by guidance through the weekly meetings.

With the consistent efforts of hers as well as programme team, her asset value has increased to Rs. 12564/- and her monthly income has increased to Rs. 3425/-. She has also opened a bank account and has developed a regular savings habit. The savings are deposited bank account every three months. Her family has enough food security. She has access to public health service and is using sanitary latrine. She has aadhaar card, ration card and voter card also.



Name : **Gurubari Boypai**

Age : 31 years

Inspirational micro-entrepreneur achieves staggering success

Gurubari Boypai lives with her ailing husband and three children in Kondwa village in Kondwa Gram Panchayat of Tonto block. She was born in a poor family and studied up to class XII. She was married to Prophan Boypai, a labourer in ACC Cement Factory. She had two sons and one daughter. After few years, her husband was diagnosed with bone tuberculosis. His condition deteriorated and he was unable to work anymore. The responsibility of earning for the family and husband's treatment came on to Gurubari. With no better alternative in sight, she used worked as a daily wager and kept her family going with great difficulty.

Ultimately, her family witnessed better life after Gurubari was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose a suitable enterprise. Her capacity was also judged and finally she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 9814/-.

By now, her asset value has increased almost 4 times to an amount of Rs. 46616/- and her monthly income is Rs. 6288/-. She is mentored by THP staff to develop business skills and make progress. The weekly group meetings are also helpful in

learning about social issues and enterprise development. She is also an SHG member, makes daily savings and makes quarterly deposits in bank account, which now stands at Rs. 6593/-. She not only has assured food security, but is also accessing public health service, using sanitary latrine and is covered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, ration card, voter card and job card. Her success as a micro-entrepreneur is inspirational.





Dumka >>

Dumka Sadar & Masalia Blocks



Name : **Sonaboti Devi**

Age : 31 years

From misfortune to fortune

Sonaboti Devi, lives in Keyraboni village in Golpur Gram Panchayat of Dumka block. She could not study beyond class VI due to abject poverty. At the age of 18, she was married to Arjun Singh, a daily wager. About 10 years ago, Sonaboti's husband met with an accident and lost his life. After her husband's demise. The responsibility of the family came onto her, having two small children to care for. She began working as a daily wager and collected firewood and sell in the local market to supplement her income. However, life was becoming difficult day by day as the expenses were rising. Sonaboti was in deep problem and had no solution.

However, her life changed when she was selected as a beneficiary in the THP Program. Having received the Confidence Building and Enterprise Development training, she chose the enterprise to make mats from date palm and goatary in January 2018. Accordingly, she was provided date palm leaves of Rs. 1060/- and 3 goats worth Rs. 6000/-.

At present Sonabati has 6 goats valued at Rs. 10000/-. Her monthly income is Rs. 2760/-. In order to enable to achieve this stage, the program staff provided regular mentoring and hand holding support. She also attends the weekly group meetings regularly,

where she gains knowledge on social issues, livestock rearing, enterprise development and business skills. She has joined SHG group and saves regularly, depositing savings in bank on quarterly basis.

She now has perineal food security, has access to public health services, using sanitary latrine and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, voter card, job card and ration card. She is also getting widow pension. With all the social security measures, Sonabati is able to lead a secure and comfortable life.



Name : **Urmila Hembrom**

Age : 27 years

Aspiring for a brighter future

Urmila Hembrom, lives in Daharnagi village in Rampur Gram Panchayat of Dumka block. She was born in a very poor family and could complete schooling only upto primary level. Later on, at the age of 17 she was married to Gopinath Mohali. However, she was not destined to live a marital life for long. After a year of her marriage her husband expired due to illness, leaving her alone and helpless with a small baby. Having no other alternative, she began working as a daily wager with no other option for livelihood. But due to irregularity in work, it was difficult for her to have two square meals a day. The single mother was struggling for 12 years. However, she was

determined to continue education of her daughter.

Her life changed when she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training, she was asked to choose an enterprise, which will suit her. Her capacity was also judged and finally she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 9799/-. Presently her asset has increased to an amount of Rs. 13250/- and her monthly income is Rs. 3900/-. The program has been helping her through regular mentoring and hand holding

support. She also attends the weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills. She has also joined an SHG group, opened a bank account and makes a daily savings in a piggy bank, which in every quarter she deposits in her savings account. Her present bank balance is Rs. 300/-. She has hopes to continue education of her child, able to access public health services, is a member of SHG group and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, ration card, voter card and job card.



Name : **Hiramuni Devi**

Age : 44 years

Hardwork and sincerity lead to quality life

Hiramuni Devi, lives in Keyraboni village in Golpur Gram Panchayat of Dumka block. Born to a very poor family, she could not complete schooling even upto primary level. At the age of 15, she was married to Lobon Giri, a daily wager. Soon after, she had a baby girl, and they were overjoyed. However, this did not last for long. Her husband was paralysed and unable to work anymore. Ultimately, the responsibility to of the family as well as caring for her bedridden husband had to be shouldered by Hiramuni. Drudgery began taking toll on her and life was increasingly becoming a burden.

Hiramuni's life changed when she was selected as a beneficiary in

the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose a suitable enterprise. Her capacity was also judged and finally in November 2017, she was provided assets for mat making from date palm leaves and goat rearing as a means of livelihood, total value amounting to Rs. 5260/-. The THP staff supported and mentored especially for developing skills in goatery, while the weekly meetings she attended motivated her helped gain awareness about managing the enterprise.

With all the support and her own efforts, Hiramani's enterprise grew steadily. She now has 6 goats with a value of Rs. 9500/-.

Her monthly income stands at Rs. 2340/-, further expected to grow over a period. She has joined SHG group, makes regular savings, and deposits the amount in her savings bank account. She not only has assured food security, but also has access to public health services, using sanitary latrine and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She is also having Aadhaar card, voter card, job card and ration card. This will enable her to avail other social security measures if need be.



Name : **Maharani Murmu**

Age : 44 years

Hard work and persistence
pays off

Maharani Murmu, lives in Latabar village of Ranga Gram Panchayat of Masalia block. She was born in a very poor family and she could continue her studies till class VIII only. At the age of 16, she was married to Motilal Marandi, a daily wager. They had three daughters and a son.

Over a period, Maharani's husband fell ill and was suffering from Tuberculosis, unable to do hard work. His condition deteriorated continuously and now he cannot work at all. Maharani began working as a daily wager herself to fend for her family. Life was moving from bad to worse. She was able to marry her three daughters but her son

dropped out of school and began working as a labourer to support the family.

However, misery gave way when Maharai was selected as a beneficiary under the THP Program. She was imparted training for Confidence Building and Enterprise Development . Post training, she was offered option to choose a productive enterprise. Since she was interested in grocery and goat rearing, in November 2017 she was provided grocery assets worth Rs. 5000/- and 2 goats for Rs. 2700/-. The THP staff provided handholding support, mentoring and regular monitoring to cope with challenges and stabilize the

enterprise. The weekly meetings were also useful for enhancing her understanding and kept her motivated.

As a result, the present value of the assets has increased to Rs. 11390/- and she has now 6 goats. Her monthly income is Rs. 2730/- . She has also opened a bank account from her income. She is now able to with stable and growing income, she is able to take care of herself and her son. She is also a member of the SHG group, has access to public health service and using sanitary latrine. She has aadhaar card, ration card and voter card.



Name : **Sonamuni Soren**

Age : 41 years

Leading a dignified life

Sonamuni Soren, living in Karma village in Rampur Gram Panchayat of Dumka block, was born in a poor family. She never went to school due to extreme poverty and was involved in household chores. At the age of 18 she was married to Sufal Murmu, a daily wager. 9 years ago, her husband fell ill and expired due to lack of appropriate treatment. After her husband's demise, she began working as a daily wager for her family's sustenance. She was in a misery and was helpless.

Sonamuni's life changed for good when she was selected as a beneficiary in the THP Program. After receiving the Confidence

Building and Enterprise Development training, she chose to set up readymade garments enterprise. Accordingly, she was given readymade garments worth Rs. 5060/-. She sells in nearby villages also. The program staff, through regular mentoring, hand holding and monitoring, continues to help in developing business skills. She also attends the weekly group meeting, where she gains knowledge on social issues and enterprise development.

At present, her asset value has increased to an amount of Rs. 19423/- and her monthly income is Rs. 2150/-. She has joined

SHG group also opened a bank account. She makes a daily savings in a piggy bank deposits it in her savings account every quarter. She is also getting widow pension. She has assured food security, accessing public health services and enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She is also having Aadhaar card, ration card, voter card and job card. With all the support and her growing enterprise, Sonamuni, once a helpless widow, now leads a life with dignity.



Name : **Rani Kisku**

Age : 50 years

Lone labourer finds better future

Rani Kisku lives in Beriapara village in Asansol Gram Panchayat of Dumka block. She was born in a poor family and never went to school. She was married at the age of 17 to Dhuma Marandi, a daily wager. However, soon after marriage, her husband became alcoholic and lost his life due to resultant health complications. Rani was left alone with nobody to take care of her. For supporting herself in last 16 years, Rani worked as domestic help the village households and also as a daily labour to supplement the income.

She was selected as a beneficiary under the THP Program in

the month of July 2017. After receiving the confidence building and enterprise development training she selected goatary as her enterprise. In the month of November 2017 she was provided with 3 goats worth Rs. 5300/-. The program staff helped through regular mentoring and handholding. Apart from this, she attends the weekly group meetings regularly, where she gains knowledge on social issues, livestock rearing etc. related to farm enterprise.

Having followed the goat rearing practices appropriately, the number of goats has increased to 6, with a total asset value of

Rs. 10547/-. She is also receiving widow pension regularly, supplementing her monthly income. She has joined SHG group and opened a bank account. She has access to public health service and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, ration card, voter card and job card.



Name : **Rosemary Besra**

Age : 38 years

A journey from misfortune
to independence

Rosemary Besra lives in Karma village in Rampur Gram Panchayat of Dumka block. Born in a disadvantaged family, she managed to study up to class VI only and dropped out to help with domestic chores. At the age of 17, due to some familial limitations, she was married to Sanicharan Hasda, a differently able since birth and was unable to do any sort of work. Without any complains, she accepted her fate and took up the responsibility to run the household, with the meagre income from labour work.

Rosemary's life changed when she was brought under the fold of THP. Along with other selected beneficiaries, she was imparted

the the Confidence Building and Enterprise Development training. Post training, she chose to set up a grocery enterprise for her livelihood. Considering her capacity and determination, she was given grocery items worth Rs. 9799/- in October 2017. The program staffs through regular mentoring and hand holding is helping her to develop skills and rise above the existing situation. She attends the weekly group meeting, which helps to raise awareness regarding social issues, enterprise development and business skills. She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account

At present, her asset value has increased to an amount of Rs. 16081- and her monthly income is Rs. 2228/- . She is now having two full nutritious meal and is presently leading a happy life. She is now also a member of SHG group and accessing public health services. She was also helped to secure Aadhaar card, ration card, voter card and job card. Apart from this, she has also secured house, through Government scheme. With all the support and steady, growing income, Sonamuni is able to lead a quality life.



Name : **Sarojini Kisku**

Age : 37 years

Hard work and persistence
renders results

Sarojini Kisku, lives in Amratola village of Behrabank Gram Panchayat of Dumka block. She was born in a very poor family and studied up to class VII only. She was married at the age of 16 to Sanatan Hembram, a daily wager. Her husband gradually started falling ill, initially with fever which did not recide. With lack of appropriate treatment, he passed away, leaving behind helpless Sarojini and their 3 children. With no other option of livelihood, she began working as daily labourer to sustain her family.

Sarojini and her children had a chance to lead a better life when was selected as a beneficiary

under the THP Program. She was imparted the Confidence Building and Enterprise Development training and given option to choose a suitable enterprise. Based on her interest and capacity, She was provided assets comprising of a tailoring machine worth Rs. 7060/- and 2 goats worth Rs. 2400/- in December 2017. Along with this, she was also provided handholding support by the program staffs to learn about the business skills as well as goatary. She attends the weekly group meetings, where she learns about the enterprise development and social issues as well.

With hard work and persistence, Sarojini has been able to grow her

enterprise steadily. Presently she has 3 goats of worth Rs. 5530/- and her monthly income is Rs. 2900/-. The asset value of grocery store has almost doubled. She has joined SHG and opened a bank account and has a savings of Rs. 3700/- from her income. Apart from this, has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY), accessing public health services and using sanitary latrine. She has aadhaar card, ration card, voter card and job card also. The growing enterprise and other social security is helping her and her little children lead a secure life.



Name : **Shilbonti Murmu**

Age : 38 years

Once starving, now progressing

Shilbonti Murmu lives in Nawadih village of Keysiabohal Gram Panchayat of Dumka block. She was born in a very deprived family and could continue her studies till class VIII only. At the age of 17, she was married to Bijoy Hasda, a mason. Soon she had two children. Unfortunately, her husband had a massive stroke and expired unexpectedly. Shocked and helpless, Shilbonti began working as a daily wagger to fend for her family. But the income was not enough, and at times, they would go without enough food, or even starve. Life was increasingly becoming difficult for all three of them.

Shilbonti had almost lost all hope to lead a better life. Just then

she was selected as a beneficiary under the THP Program. She received the Confidence Building and Enterprise Development training, post which, she was asked to choose an enterprise on the basis of her capacity and understanding. She expressed interest in setting up a grocery shop. Accordingly, she was provided grocery assets worth Rs. 6560/- The program staffs through regular mentoring and hand holding is helping her to develop and come out of the abject poverty. She attends the weekly group meetings, where she gains more knowledge about running her business successfully.

With consistent hard work, her asset value has increased to Rs. 27836/-. Her monthly income is Rs. 3700/-. She is getting widow pension as well. She has also opened a bank account and makes regular savings, depositing it in bank on quarterly basis. Her present savings balance is Rs. 6218/-. Once starving for two meals a day, Shilbonti and her children now have secured food security and leading a quality life. She has also built sanitary latrine, has access to public health service. She has aadhaar card, ration card, job card and voter card.



Name : **Chuniya Hembram**

Age : 48 years

Living with head held high

Chuniya Hembram, lives in Sabolpur village in Keysiabohal Gram Panchayat of Dumka block. She was born in a very poor family, and barely completed primary education. At 15, she was married to Budhan Tudu, a daily labour. Soon after marriage, unfortunately, Chuniya's husband was diagnosed with cancer of stomach. Unable to afford treatment, he passed away, leaving behind grieving and helpless Chuniya. She was left alone after her husband's death and worked in village households and as daily wager for livelihood.

Eventually, Chuniya was selected as a beneficiary in the THP Program. After receiving

the Confidence Building and Enterprise Development training she was asked to choose a suitable enterprise. Her capacity was also judged and finally in December 2017 she was provided farm assets with 3 goats worth Rs. 5800/-. Project staff guided her for the goatary enterprise, set up shed, etc. She also attended weekly meetings, which helped her learn about social issues and enterprise management.

Chuniya consistently worked as suggested and as a result, her efforts are showing the results. AT present, she is has 8 goats, amounting to an asset value of Rs. 10480/-. She is also receiving widow pension. She has also

opened a bank account and has a savings of Rs. 1300/-. She is now also a member of SHG group, accessing public health services, has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and using sanitary latrine. She is also having Aadhaar card, ration card and voter card. She is having housing under Government scheme. The support and enterprise, she is able to live independently with head held high.



Name : **Pano Murmu**

Age : 45 years

Overcoming challenges of single mother

Pano Murmu lives in Budhiyari village in Bhurkunda Gram Panchayat of Dumka block. Due to her family's poverty, she could not go to school. At the age of 19 she married Sitaram Marandi, a daily wage labourer. After 8 years of marriage, her husband left her and her three children. The responsibility of taking care of the children fell on her shoulders. She worked as a daily wage labourer. At times when work was inadequate, she was forced to migrate seasonally to West Bengal to make an income. This would leave her children without care.

Eventually, she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she chose pig-rearing. The program provided farm assets including 5 pigs for Rs. 7,000/-. At present, she has 12 pigs worth Rs. 13,630/-. The program staff through regular mentoring and handholding are helping her develop her business. She attends weekly group meetings regularly, where she gains knowledge on social issues, livestock rearing etc. related to farm enterprise.

She has opened a bank account. She has access to public health services, uses sanitary latrine and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She also has Aadhaar, Voter ID and Job cards. These will enable her to apply for social security benefits.



Name : **Paku Tudu**

Age : 30 years

Alone, yet empowered

Paku Tudu was born in a very poor family. She was just 14 years of age when she was married to Motilal Soren, a daily wager. They lived in Karma village in Rampur Gram Panchayat of Dumka block. One day her husband had severe chest pain and passed away on the way to hospital. Paku's life became miserable after her husband's demise. She began working as a daily wager as this was the only option available for livelihood. The daily labour work was not regular and she had no respite in sight and her hardships continued.

She was selected as a beneficiary under the THP Program in the month of June 2017. After

receiving the confidence building and enterprise development training, she chose piggery as her means of livelihood. In the month of January 2018 she was provided with 4 pigs worth Rs. 5400/-. The program staff, through regular mentoring and hand holding is helping her to learn the practices in piggery. She also attends the weekly group meetings regularly, where she gains knowledge on social issues, livestock rearing, etc. related to farm enterprise.

At present, the piggery has expanded to 21 and the asset value is Rs. 19423/-. She has joined SHG group, opened a bank account and makes regular

savings. She has also become a member of SHG group, has access to public health services and enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She was helped to secure Aadhaar card, ration card, voter card and job card. She is also getting widow pension and has got house from Government scheme.



Name : **Surajmuni Murmu**

Age : 45 years

Prospering and diversifying to avail new business opportunities

Surajmuni Murmu lives in Manraidih village in Haroraidih Gram Panchayat of Masalia block. Born in an economically vulnerable family, she studied up to class III only and dropped out. At the age of 16, she was married to Babushal Soren, a daily wager.

Eventually, they had 3 children. However, after 5 years of marriage, her husband was down with high fever and suddenly expired within three days. After her husband's death, her life became miserable. To sustain her family she began working as daily wager and sold sal leaves and firewood. However, this was not adequate to meet the growing needs of the family. In spite of the hardships, she was able to marry her eldest son, who separated from the family, without taking any responsibility of widowed mother and younger siblings

studying in school.

Surajmuni was almost dejected and felt lost. It was at this time that she was selected as beneficiary of THP. She was enrolled for the Confidence Building and Enterprise Development training. Post this, she was asked to choose suitable enterprise. Her capacity was also judged and finally she chose grocery enterprise for her livelihood. She was given grocery items worth Rs. 9000/-.

At present, assets of Surajmuni have increased to Rs. 19106/- and her monthly income is Rs. 5732/-. Surajmuni was very enterprising and with the help of profit and savings, she also diversified in poultry (starting with birds worth Rs. 2000/-) and purchased two pair of cows for Rs. 16000/-. In addition to Surajmuni's efforts,

major credit for the success goes to the project staff.

In order to help her stabilize her enterprise, learn business skills and gain confidence, they mentored her regularly and provided handholding support. The weekly group meeting she attended were also useful in this regard. By now she has joined SHG, learnt about financial literacy, makes regular savings, With stable income, prospering enterprise and sound food security, she is now able to lead a happy life with her two children. They able to attend school regularly. She is now a member of SHG group, has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY), accessing public health services and using sanitary latrine. She is also having Aadhaar card and voter card.



Name : **Sarita Tudu**

Age : 22 years

Hardship gives way to happiness

Sarita Tudu lives in Cholitar village of Kathaliya Gram Panchayat of Masalia block. She was born in a very poor family and could only finish primary education. At the age of 17 she was married to Bablu Murmu, who was differently abled and unable to find employment. The responsibility of maintaining family fell on her. She has a daughter and a son. Sarita used to work as a daily labourer, and would collect sal leaves and firewood from the forest and sell them to feed her family. She found it hard to run the family with two young children- the daughter in ICDS, and an infant son.

Her hardships would gradually

change. She became a beneficiary under the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise. She decided to engage in cosmetics selling and goat rearing as the two sources of livelihood. In the month of November 2017 she was provided cosmetics assets worth Rs. 3500/- and 2 goats for Rs. 2600/-. The program staffs through regular mentoring and handholding is helping her earn a sustainable income. She attends the weekly group meetings, where she gains exposure to social issues, enterprise development and business skills. The program staff also visit her home weekly basis

for asset follow up and monitors her business growth. At present, her asset value has increased to Rs. 7245/-. Her monthly income is Rs. 2453/-.

She has made profits from her business to purchase pigeons for Rs. 1600. She has also opened a bank account to deposit her income. She now makes savings deposits on a quarterly basis. Due to her involvement with the program, she is now able to provide food for her family each day, and gets access to public health services. She has obtained her Aadhaar and Voter ID cards. These will enable her to get social security benefits when they are needed.



Name : **Paku Soren**

Age : 39 years

Perseverance leads to growth

Paku Soren lives with her son in Cholitara village in Kathaliya Gram Panchayat of Masalia block. Due to extreme poverty, she could not go to school. At the age of 15 she married Levo Murmu, who was a migrant labourer. The couple had two sons and a daughter. After 19 years of marriage, her husband expired. She was then left alone to take care of her three children. She became a daily wage labourer, and often travelled to West Bengal to find work. She has married off her elder son and daughter. Her younger son lives with her and is currently studying.

She hoped for a change, and became a beneficiary under the

THP Program. After receiving the Confidence Building and Enterprise Development training she chose spice trading and goat rearing. In December 2017 she was provided assets worth Rs. 2500/- for her business and 2 goats for Rs. 2600/-. The program staffs through regular mentoring and handholding is helping her earn an adequate income. She attends weekly group meetings, where she gains knowledge on social issues, enterprise development and business skills. Presently her spices asset value has increased to Rs. 5819/- and her monthly income is Rs. 3148/-.

She has developed habit for savings and deposits in the bank account on a quarterly basis. She is now able to provide for her son. She is also a member of SHG group, has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and is accessing public health services and using sanitary latrines. She has been able to secure Aadhar, Voter ID cards and a widow pension. This gives her a social safety net, and a secure life.



Name : **Munni Hasda**

Age : 37 years

Daily wagger to busines owner

Munni Hasda, lives with her son in Madhuadih village in Rajbandh Gram Panchayat of Dumka block. She studied up to Class IV, not being able to continue further due to poverty. At the age of she married Nathaniyal Tudu, a daily wage labourer. Her husband passed away 12 years ago and she was left with the responsibility of taking care of her son. She worked as a daily wage labourer to support her child, and this did not bring in sufficient income to feed themselves.

She became a beneficiary in the THP Program. After receiving the Confidence Building and

Enterprise Development training she chose goat-rearing. In January 2018 she was provided farm assets which included 5 goats worth Rs. 8,000/- . She presently has 11 goats, amounting to an asset value of Rs. 19,132/- . She has also built a shelter for her livestock.

She attends weekly group meetings regularly, where she gains knowledge on social issues and livestock rearing etc. related to farm enterprise. She has also opened a bank account and has a savings of Rs. 1,772/- . She has access to public health services and is registered under

the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She has also received housing from the Government. She also has Aadhar, Voter ID, Job cards and draws a Widow pension. These give her a social safety net, and a secure life.



Name : **Khajani Murmu**

Age : 37 years

From subsistence to surplus

Khajani Murmu lives in Jhunjku village in Haroraidih Gram Panchayat of Masalia block. She studied only up to Class IV due to the family's poverty. At the age of 17, she married Anil Soren, a daily wage labourer. After 4 years of marriage, her husband died of tuberculosis. She worked as a daily wage labourer to sustain herself after her husband's death.

Her life changed when she became a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training, she chose grocery selling for her livelihood. She was given grocery items worth Rs. 9,000/-.

Presently her asset has increased to an amount of Rs. 11,439/- and her monthly income is Rs. 2,997/-. The program staffs through regular mentoring and handholding is helping her run a sustainable business. She attends weekly group meetings, where she gains knowledge on social issues, enterprise development and business skills.

She has also opened a bank account and makes a daily savings in a piggy bank which in every quarter she deposits in her savings account. Her present bank balance is Rs. 2,137/-. She has also purchased a few hens

worth Rs. 1000/- from the profit of her business. She is now able to support herself and is happy with her business. She is now accessing public health services and using sanitary latrine. She is also having Aadhaar card, ration card and voter card. These are an important step in her ability to access social security benefits.



Name : **Rasmuni Hembrom**

Age : 50 years

From destitution to
empowerment

Rasmuni Hembrom lives in Jhiluwa village in Ranga Gram Panchayat of Masalia block. She was born in a poor family and studied up to Class IV. At the age of 16, she married Lakhiram Soren, a daily wage labourer. She was left with a daughter and son to support when her husband passed away from illness. She started to work as daily labourer and collected sal leaves from the forest to sell in the local market to bring in an income. She braved the conditions of poverty and deprivation to arrange her children's weddings, but both her children moved away. She went back to struggling for survival.

Her luck changed when she became a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training she chose cosmetics trading. She was given assets worth Rs. 5,000/- in October 2017. At present, her asset has increased to an amount of Rs. 11,125/- and her monthly income is Rs. 2,015/-. The program staff through regular mentoring and handholding are helping her with getting a sustainable income. She attends weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills. She has a savings

account in which she makes deposits on a quarterly basis.

Her present balance in savings account is Rs. 1000/-. She is now able to sustain herself. She is also a member of an SHG group, accessing public health services. She now uses sanitary latrine and is registered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She now has Aadhar, Voter ID and Job cards and draws a Widow pension. This gives her a social safety net, and a secure life.



Name : **Maloti Soren**

Age : 38 years

Abandoned wife
becomes an empowered
businesswoman

Maloti Soren lives in Madhuadih village in Rajbandh Gram Panchayat of Dumka block. Due to her family's poverty, she never went to school. At the age of 19 she married Lobin Soren. Her husband abandoned her after a year of marriage. She found work as a daily wage labourer, but the occupation proved to be a difficult one.

Her life changed when she became a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training

she chose grocery selling as her livelihood. She was given grocery items worth Rs. 10000/-. Presently her asset has increased to an amount of Rs. 16160/- and her monthly income is Rs. 3820/-. The program staff through regular mentoring and handholding is helping her develop her business. She attends the weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills.

She has opened a bank account in which she deposits her savings

once every quarter. She now makes enough from her business to lead a satisfactory life. She is able to access public health service and uses sanitary latrine. She also has Ration, Voter ID and Job cards. These will enable her to apply for social security benefits.



Name : **Bitya Hasda**

Age : 35 years

Successful transition from
drugery to piggery

Bitya Hasda, lives in Madhuadih village in Rajbandh Gram Panchayat of Dumka block. Due to her family's poverty, she could not go to school. At the age of 16, she married Hopna Marandi, who was differently abled and unable to find employment. In order to take care of their three children, she worked as a daily wage labourer.

She was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development

training she chose pig-rearing as a livelihood. She was provided assets which included 5 pigs for Rs. 9000/- . At present, she has 11 pigs worth Rs. 18200/-. The program staff through regular mentoring and handholding are helping her develop her business.

She attends the weekly group meetings regularly, where she gains knowledge on social issues, livestock rearing etc. related to farm enterprise. Her children now go to school regularly. She

has also opened a bank account and has a savings of Rs. 1200/-. She has access to public health services and using sanitary latrine. She has obtained Aadhaar, Ration, Voter ID and Job cards. These will enable her to avail of social security benefits.



Name : **Sonamoti Murmu**

Age : 48 years

Goatary with dignity

Sonamoti Murmu lives in Madhuadih village in Rajbandh Gram Panchayat of Dumka block. Due to her family's poverty, she could not go to school. At the age of 18 she married Chunda Besra, a daily wage labourer. Her husband passed away 20 years ago, and she used to work as a daily wage labourer to support herself.

She became a beneficiary under the THP Program in the month of August 2017. After receiving the confidence building and enterprise development training, she chose goat and hen rearing as her means of livelihood. In the

month of January 2017 she was given 5 goats worth Rs. 8,000/-. The program staff through regular mentoring and handholding are helping her develop her business. She attends the weekly group meetings regularly, where she gains knowledge on social issues, livestock rearing etc. related to farm enterprise.

At present, she has 11 goats with present asset value of Rs. 16,930/- . She has also opened a bank account and has a savings of Rs. 521/-. She is accessing public health services and is registered under the Pradhan Mantri

Suraksha Bima Yojna (PMSBY). She also has Aadhaar, Ration card, Voter ID and Job cards. She draws a Widow pension. She has also received housing assistance from the government. These give her a social safety net, and a secure life.



Name : **Promila Hasda**

Age : 49 years

From child bride to
breadwinner

Promila Hasda is the resident of Madhuadih village in Rajbandh Gram Panchayat of Dumka block. She was born into a poor family. She studied up to Class VIII. She married at the age of 17. Her husband was deaf and unable to secure employment. She had to work as daily wage labourer to feed her two children and her husband. With the irregular meager income, she found it difficult to manage household expenses.

In August 2018 she became a beneficiary under the THP Program, implemented by

Bandhan Konnagar and supported by Govt. Of Jharkhand. The program changed her life for the better. With the help of the program, she established a grocery business with a starting stock valuating to RS. 5420. She was gradually provided with various inputs for her enterprise development by way of training, building confidence, hand holding, market linkage etc. At present her asset value is RS. 9,808. Her monthly income is around RS. 4161.

She has also managed to make a savings of RS. 500 with the

bank and has a regular savings habit. She is now able to support her family adequately. She is in the process of registering with Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme. She has access to public health services and uses a sanitary latrine. She also has Aadhaar and Voter ID cards. These will enable her to apply for social security benefits.



Name : **Rosemeri Marandi**

Age : 39 years

Perseverance leads to empowerment

Rosemeri Marandi lives in Leto village in Bhurkunda Gram Panchayat of Dumka block. She was born in a poor family and studied up to class X. At the age of 18 she married Dilip Dehari, a daily wage labourer. She has two children. 10 years ago her husband died from jaundice. Tasked with the responsibility of providing for her children, she started working as a daily wage labourer.

Her life changed when she became a beneficiary in the THP Program. After receiving the Confidence Building and

Enterprise Development training she chose grocery business as her livelihood. She was given grocery items worth Rs. 10,000/-. At present her asset has increased to an amount of Rs. 13,500/- and her monthly income is Rs. 3,512/-. The program staffs through regular mentoring and handholding is helping her develop her business. She attends weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills.

She has also opened a bank account in which she deposits her

savings every quarter. At present she has a bank balance of Rs. 4,317/-. At present, her business provides a decent income and she leads a satisfactory life. She is accessing public health service and is registered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She also has Aadhaar, Ration, Voter ID and Job cards. She has also received housing assistance under a Government scheme. This provides her a social safety net and a secure life.



Name : **Sebeshyanti Hembram**

Age : 30 years

Helplessness to empowerment

Sebeshyanti Hembram, wife of Rajesh Tudu, is the resident of Fitkoriya village of Rajbandh Gram Panchayat in Dumka block. She was born and brought up in a very poor family. She was able to pursue studies upto Standard VI. She was married at the age of 18, a differently-abled person who could not engage in any income generation work. Given the situation, Sebeshyanti had to shoulder all the responsibilities of sustaining her family. She started working as a daily labour in return of irregular meager income with which the house expenses could be managed

barely, let alone the expenses for the treatment of her husband.

In October 2017, she was identified as a THP beneficiary. Within the purview of the scheme she was extended support to set up a non-firm enterprise for selling grocery with stock valuing to Rs. 6280. She was extended handholding and training support for enterprise development, creating marketing linkages and financial accounting that honed her overall confidence. The value of her enterprise has grown to Rs. 10449. Currently her monthly income is approximately Rs. 2137

and is also able to make regular savings.

With stable income, she is able to afford to educate her children who go to school regularly; the treatment for her husband; and the consumption requirements of her family adequately. She is currently in the process of linking with the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and accesses public health services frequently. She has also become a member of a SHG group and has Aadhaar card, ration card, voter card and job card.



Name : **Rasmuni Mohali**

Age : 46 years

Growing enterprise and steady income, key to dignified life

Rasmuni Mohali lives in Narayanpur village in Ranga Gram Panchayat of Masalia block. She was born in a very poor family and due to poverty, she could study up to class II only. Later on at the age of 16 years, she was married to Madhusudan Mohali, a migrant daily labourer.

Few years later, Rasmuni's husband met with an accident and lost his life. Rasmuni was in great distress as she was left alone with her two sons and two daughters. She was in a dire situation and to feed her children she had no other option than working as a labourer. The income from the same was irregular, so she also sold firewood in market to supplement the income. Still the income was not enough for proper nurturing her children. All

her children dropped out of the school. In spite of the hardships, she arranged to marry her four children. However, the sons separated after marriage, leaving the widowed mother alone to fend for herself, with no one to look after her.

The miserable fate had started taking a toll on lonely Rasmuni, when she was selected as a beneficiary under the THP Program. After receiving the Confidence Building and Enterprise Development training she was asked to choose an enterprise on the basis of her capacity and understanding. She chose cane work and goatary. Accordingly, in November 2017, she was provided bamboo worth Rs. 1500/- and 3 goats for Rs. 4000/-. This was coupled with

regular mentoring, handholding and monitoring support by the staff. In addition, the weekly meetings were also helpful in developing the business skills as well as raise awareness of social issues.

Rasmuni continued to work as guided. As a result, the asset value of her enterprise has grown to Rs. 10935/- and average monthly income is Rs. 2200/-. She has also opened a bank account And makes regular savings. She has food security, access to public health services and uses sanitary latrine. She has aadhaar card and voter card too. With a growing enterprise and social security, Rasmuni is able to lead a contented life.



Name : **Rati Kisku**

Age : 23 years

Journey of a young
breadwinner

Rati Kisku lives in Lakrapahari village in Rajbandh Gram Panchayat of Dumka block. Due to her family's poverty she could not go to school. At the age of 18 she married Josef Hembram, who was differently abled and unable to secure employment. She had two children and used to work as daily wage labourer to feed her family. Daily wage labour was proving difficult, and she struggled to support her children.

Her life changed when she became a beneficiary in the THP Program. After receiving the Confidence Building and

Enterprise Development training she chose grocery business as her livelihood. She was given grocery items worth Rs. 5,860/- in October 2017. At present her asset has increased to an amount of Rs. 13,302/- and her monthly income is Rs. 3,548/-. The program staffs through regular mentoring and handholding are helping her develop her business. She attends the weekly group meeting, where she gains knowledge on social issues, enterprise development and business skills.

She has submitted all the

required papers for opening a bank account. She is regularly saving money and will eventually deposit all her savings in the bank account once it is operational. She is now At presentable to support herself and her children and leads a satisfactory life. She is accessing public health services and uses sanitary latrines. She also has Aadhaar and Voter ID cards. These will enable her to apply for social security benefits.



Name : **Lukhi Devi**

Age : 50 years

Age is just a number for the determined

Lukhi Devi lives in Fitkoriya village in Rajbandh Gram Panchayat of Dumka block. Due to the economic conditions of her family, she was not able to attend school and was married at the age of 20 to Tufani Grih. Her husband fell ill after the marriage and was not in a condition to do any type of laborious work. Lukhi alone had to take the responsibility of her ailing husband and two small children. Meagre wages as a daily labour were not sufficient to meet her household requirements and healthcare expenses.

Lukhi was identified as a beneficiary for the Confidence

Building and Enterprise Development training. In November 2017, she was provided support to set up a micro enterprise for mat-making from date palm leaves and goatary as a means of livelihood. She was provided raw material worth Rs. 1045/- for mat making and 5 goats worth Rs. 7500/-. Her efforts reaped rewards in time and her enterprise has grown. Currently she has 10 goats worth Rs. 18000/-. Her monthly income is Rs. 1852/-. The program staff monitors her and encourages her to attend weekly group meetings for exposure to social issues. They

provide her ongoing mentoring support for livestock rearing, enterprise development and honing her business skills further. She has improved financial literacy and is able to save Rs. 7598/-. With the growth in her income, she is able to manage her household expenses. She also accesses public health services under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She has her basic documents in place such as Aadhaar card, voter card, job card and ration card. She has also been provided house under a Government scheme.



Name : **Savitri Devi**

Age : 35 years

Shouldering responsibilities
with Confidence

Savitri Devi lives with her differently abled husband, three sons and four daughters in Fitkoriya village in Rajbandh Gram Panchayat of Dumka block. She was born in a very poor family. Due to the circumstances of her family, she was able to study upto class 10. She was married early to Maighu Dehari who could not work because of his handicap. Her hardships continued as she alone had to shoulder the responsibility of fending for her family, meet all the house and treatment expenses. She was worked as a daily wager to sustain her minimal requirements.

She transitioned to better life after selection as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training, based on her capacity, she was supported to set up a grocery enterprise as a means of livelihoods. In the beginning, the value of the enterprise was worth Rs. 10000, which now has grown to Rs. 13000. Her monthly income is approximately Rs. 2400. The program staff supports and monitors her business growth through regular mentoring and hand holding. She attends the weekly group meetings to gain an understanding on social issues

and further develop business skills. She has also opened a bank account and has cultivated the habit of saving every day, which she deposits in the bank at the end of the quarter. She has been able to save upto Rs. 8470. She is able to send her children to school regularly and has adequate food security for the family. She has also become a member of a SHG group. She is accessing public services for housing and health under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She is also having Aadhaar card, ration card and voter card.



Name : **Menoka Pujahar**

Age : 29 years

A journey from helplessness
to happiness

Menoka Pujahar, lives in Chuhadha village in Dalahi Gram Panchayat of Masalia block. Due to economic constraints of her family she left schooling after class XI and was married to Rajesh Pujahar at tender age of 16 years. Within 3-4 years of her marriage, her husband was affected by epilepsy. Despite treatment, his condition continued to deteriorate. Given the situation, Menoka started working to support her husband and their children, one son and

one daughter. She worked hard to feed the family and to continue the studies of her children.

However, her struggle reduced considerably after she was selected as a beneficiary in the THP Program. After receiving the Confidence Building and Enterprise Development training, she set up a grocery enterprise worth Rs. 6055/- in October 2017. Currently the value of the enterprise has doubled to an amount of Rs. 12179/- and her

monthly income is stable at approximately Rs. 2400/-. The program staff mentors her and also monitors the progress. Weekly meetings continue to hone her business and social skills. She has also opened a bank account and has been able to save upto Rs. 1632/-. She is happy with her dignified life and a respectful member of her SHG group. She also has enrolled in Pradhan Mantri Suraksha Bima Yojna (PMSBY) and has her own Aadhaar card, voter card and ration card.



Name : **Lukhi Kisku**

Age : 36 years

Nurturing business with success

Lukhi Kisku, lives in Pathrabad village in Sapchala Gram Panchayat of Masalia block. Although born in an extremely deprived family, she studied up to class IX and dropped out thereafter. She was married to Pane Kisku at the age of 19. Her husband worked as a daily wager. Due to marital discord with her husband and in-laws, she returned back to her parents, leading life of single lady. Since she did not want to be a burden on her parents, she began working as a daily wager.

Had she not been brought under the fold of THP, Lukhi's life would

have probably never improved. After selection as a beneficiary in the THP Program, she was imparted training for Confidence Building and Enterprise Development. Thereafter, considering her capacity and interest, she was provided assets for grocery enterprise worth Rs. 6595/- in October 2017. Currently, her enterprise value has almost doubled to Rs.12900/-. Her monthly income is approximately Rs. 3500/-. The program staff supports and guides her through regular hand holding to efficiently run and manage her enterprise. Lukhi has become self sufficient,

aware of social issues due to participation in weekly group meetings and confident to nurture her business. She has also opened a bank account where she deposits her savings quarterly. At present she has a bank balance of Rs. 3050/-. She is able to fend for herself and live a life of dignity. She accesses public health services and has issued her Aadhaar card and ration card.



Name : **Nimoti Devi**

Age : 29 years

A sea change in quality of life

Nimoti Devi is living in Fitkoriya village in Rajbandh Gram Panchayat of Dumka block. Born in a socio-economically disadvantaged family, she had to let go of even basic school education and was married at the age of 18 to Suleman Singh. They had two children when Suleman began falling ill frequently, until he was too weak to work. Hence, Nimoti began working as a daily wagger to support her family. She even took Suleman to the city for his treatment but due to unaffordability of the treatment they returned back.

She joined the THP Program that

enhanced her capacity to set up an enterprise. In October 2017, with support of THP, she started a fast food business worth Rs. 2920 and also bought 5 goats to support her livelihoods worth Rs. 7000/-. Her present asset value has increased to Rs. 11904/- and currently she has 9 goats. Her monthly income is approximately Rs. 2209/-. In order to reach this stage, the program staff has been providing her mentoring support to hone her business skills, financial skills and social skills. She saves regularly now and has been able to deposit approximately Rs. 4600/- at the bank. She has access to public

health services, covered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and has also constructed a sanitary latrine. She also has Aadhaar card, voter card, ration card and has got a house under the Government scheme. As a result of all the support and her own efforts, the quality of life of her family has improved.



Name : **Srimati Besra**

Age : 28 years

Overcoming stigma and living a dignified life

Srimati Besra lives in Bhangahir village in Amgachhi Gram Panchayat of Masalia block. She could not pursue studies beyond class V due to economic constraints of her family. She was married to Sukdeb Besra, a daily wager, barely at the age of 13 years. Unfortunately, Sukdeb deserted Srimati within 10 months of marriage, and married other lady. With stigma of failed marriage, Srimati returned to her parents home.

However, her life changed significantly after she was enrolled in the THP Program. She was imparted the Confidence Building and Enterprise Development training. Post training, she decided to set up a grocery enterprise. Given her capacity and skills, she was provided assets Rs. 6555/- in October 2017. The programme support has helped her hone her business, financial and improved her social standing. Presently her

asset value has increased to Rs. 11,115/- and her monthly income is Rs. 2923/-. At present she has savings worth Rs. 2000/-. She is a member of a SHG group. She also has Aadhaar card, voter card, ration card and job card.



Name : **Jaratmuni Soren**

Age : 35 years

Dependency to dignity

Jaratmuni Soren lives in Chitraseni village in Beliyajor Gram Panchayat of Masalia block. She did not attend school due to her socio-economic conditions and was married at an early age of 14 to Bishwer Soren. However, the relationship did not fare well and after marital discords peaked in 2 years, Jaratmuni returned to her parents. Once a married women, now she was single, vulnerable and dependent.

After selection in THP and

receiving the Confidence Building and Enterprise Development training, she set up a grocery enterprise worth Rs. 6555/- in October 2017. Her enterprise has grown in value to an amount of Rs. 11,115/- and her monthly income is Rs. 2923/- . The support and mentoring by programme staff, guidance through weekly meeting for enterprise development financial literacy she gained through SHG joined has helped her to raise her economic status. She is no

longer dependent, instead she contributes to the family income. She also saves regularly, and has a bank balance of Rs.4100/-. She has also built sanitary latrine and has access to public health services. She has also received Aadhaar card, voter card, ration card and job card, enabling to avail social security measures if need be.



Name : **Sumita Baski**

Age : 53 years

Living with a purpose

Sumita Baski lives in Chitraseni village in Beliyajor Gram Panchayat of Masalia block. Due to extreme poverty of her family, she could never attend school. She was married at a very early age of 12 to Mihir Baski who was much older to her. The marriage lasted only for a year, and helpless Sumita returned to her parents. In order to lend a hand to parents, she collected firewood and sal leaves from the forest and sold in the local market. As she grew up, she too to labour work for living.

Sumita's hardship continued for years, till she had exposure to THP and was selected as a beneficiary. She was imparted the Confidence Building and Enterprise Development training.

Post training, she was provided assets worth Rs. 2985/- for fast food business and 3 goats for Rs. 4400/-. The program staff mentors her to be able to nurture her business while the weekly group meetings helped her gain confidence and awareness regarding social issues around her. She also joined SHG, which enhanced her financial literacy and also helped her cultivate the habit of regular savings.

As a result of all the efforts, Sumita's financial condition has improved significantly. At present, the total value of assets has increased to Rs. 17328/-, monthly income is Rs. 2300/- and savings are to the tune of Rs. 2100/-. She has access to public health services and received Aadhaar card and voter card. With all the social support she receives and growing enterprise, Sumita has found a purpose to live.





Name : **Jitamuni Marandi**

Age : 29 years

Distress gives way to
Success

Jitamuni Marandi lives in Beljhar village in Amgachhi Gram Panchayat of Masalia block. She studied only up to Standard V and was married at an early age of 14 to Singray Besra, a daily wager. Unfortunately he fell ill after 5 years of marriage, and the illness led to disability since proper treatment was not available. He could not work any more to support the family. With no other alternative in sight, Jitamuni herself began working as a labourer to sustain the needs of the family.

It was the THP Program that helped Jitamuni transform

her life. After receiving the Confidence Building and Enterprise Development training she was supported to set up a grocery enterprise worth Rs. 6555/- in October 2017, based on her choice. At present, the enterprise value has grown to Rs. 16134/- and her monthly income is Rs. 3500/-. She has also opened a bank account and deposits quarterly in her savings account. At present she has a bank balance of Rs. 5000/-.

In order to develop business skills and confidence the program staff regularly visits and mentors

her. She also attends the weekly group meetings which sensitizes regarding social issues and helps in improving business skills also. She is able to provide for two full nutritious meal for her family and feels accomplished and happy for the same. She has access to public health services under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and sanitation facility. She also has Aadhaar card, voter card, ration card and job card. With financial stability and social support received through the programme, Jitamuni's family is now able to lead a better life.



Name : **Fulmuni Hembram**

Age : 29 years

Struggle gives way to
livelihood

Fulmuni Hembram lives in Saruwa village in Saruwa Gram Panchayat of Dumka block. She was born in a poor family and could never attend school. She was married the age of 17 to Lukhiram Soren, a painter. They had two children thereafter. They were leading a simple life until Lukhiram was diagnosed with rare and severe respiratory disorder. In order to provide treatment and save his life, the couple sold their house and land. However, the treatment was not effective and his condition continued to deteriorate. Having no other alternative left, Fulmuni shouldered the responsibility

to make two ends meet and continue schooling of her children.

Fulmunmi's struggle gave way when she was selected in the THP. She underwent the Confidence Building and Enterprise Development training. Thereafter, she was provided assets to set up a grocery enterprise worth Rs. 6856/- in October 2017. Presently her asset has grown to the tune of Rs. 13221/- and her monthly income is Rs. 3000/-. Having joined SHG, she also makes regular savings. In order to bring the enterprise at this stage, the programme staff

regularly extended mentoring and handholding support, while weekly meetings helped to gain the entrepreneurial skills.

With stable and increased income, Fulmuni's family is now able to lead a quality life. Her children are also going to the school regularly. She also has access to public health services covered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and has received her Aadhaar card, ration card and voter card to avail public scheme benefits.



Name : **Putul Mohali**

Age : 48 years

Smart entrepreneur triples
asset value in 6 months

Putul Mohali, lives in Bediya village in Bandarjory Gram Panchayat of Dumka block. She never attended school due to dire poverty of family. At the age of 16 years, she was married to Kali Mohali, a daily wager. They had two sons. Few years later Putul was paralysed and to bear medical expenses, they sold the small piece of land they had. But his condition deteriorated and he became physically challenged. All their savings were drained in Kali's treatment. In order to sustain the family, Putul began working as daily labourer to feed her ailing husband and her two

sons. Managing two square meals a day for the family was difficult for her. Her sufferings and hardship continued as her elder son separated after marriage and her younger son dropped out of school.

Putul found a new hope for life after selection as beneficiary for the THP Program. She underwent the training and given her skills and interest, in the month of January 2018, she was provided raw material and 4 pigs worth Rs. 6080/-. Since then Putul's enterprise has shown immense growth and in just six months her

asset value has almost tripled to Rs 17,002/- and the number of pigs have increased to 7. Her monthly income is Rs. 3690/-. The program staff regularly mentors her, visits her home weekly basis for follow up and monitors business growth. She has also opened a bank account and deposits in the bank account every three months. She has encouraged her son to go to school again and is now leading a happy life with her family. She has issued aadhaar card and ration card as well.



Name : **Gulapi Mohali**

Age : 36 years

Renewed zeal to live a dignified life

Gulapi Mohali is living in Bediya village in Bandarjory Gram Panchayat of Dumka block. She was born in a very poor family and studied up to class V only. She was married at the age of 17 with Pappu Mohali, a daily labour. Her husband expired due to illness 10 years ago. They have one daughter. After her husband's death, Gulapi managed to sustain life and eventually arranged the marriage of her daughter. Gulapi now lives alone and has no one to look after her.

Gulapi's had renewed interest in life after she was selected for THP, and received Confidence

Building and Entrepreneurship training. She chose to set up fast food business and piggery. Accordingly, she was provided assets worth Rs. 8015/- for fast food business and 4 pigs. Gulapi's hardwork and business acumen has tripled the growth of her assets to almost Rs. 23213/-. She has 8 pigs and a monthly income of Rs. 3000/-. Significant credit for the success goes to the program staff who continue to hone her business skills through regular mentoring. She also attends the weekly group meetings regularly, to become more aware of social issues, livestock rearing and enterprise development. From her

daily income, she regularly saves and deposits in the bank once in a quarter. Her current savings balance is worth Rs. 8818/-. Gulapi is living a dignified independent life and fending for herself. She is now a member of SHG group and has access to public health services. She has issued her Aadhaar card and voter card.



Name : **Anita Murmu**

Age : 46 years

Leading a life of
contentment

Anita Murmu, lives in Hijla village in Saruwa Gram Panchayat of Dumka block. She had the opportunity to study only upto class II due to her family's poor economic status. At the age of 18, she was married to Govind Marandi. 15 years ago Anita's husband expired due to illness and no proper treatment. She was left alone with the whole responsibility of her two sons. She had no other option than working as a labourer, which provided irregular income. Anita's younger son often skipped school and

she was extremely worried about securing his future.

After enrolling in THP, she received the Confidence Building and Enterprise Development training. In November 2017, she was provided assets including 4 pigs for Rs. 7500/-. At present, she has 8 pigs worth value Rs. 19242/-. The THP program team mentors and hand holds her to build her capacity for livestock rearing. She has also opened a bank account and has present balance of Rs. 6162/-. She has access to

public health services and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). Apart from this, she also has Aadhaar card, voter card, ration card, job card and gets the widow pension. She is happy that her son is now going to school regularly and she is able to take care of his requirements.



Name : **Parwati Murmu**

Age : 25 years

Educated and empowered

Parwati Murmu lives in Bijoypur village in Saruwa Gram Panchayat of Dumka block. Although born in a poverty stricken family, she struggled and continued education till class XII. At the age of 20, she was married to Amit Marandi, a daily labour. After having a son, Parwati was planning to continue her studies when suddenly her husband was detected with typhoid and jaundice. Despite treatment, he had a relapse. They spent all their savings on his treatment and even sold the small piece of land they had as Amit's condition was deteriorating. All

the efforts were in vain and he expired in 2017. Having lost all savings and assets, Parwati's was helpless and vulnerable.

However, before she could have lost hope for a better life, she was selected under the THP Program. Based on her choice and skills, she was provided assets worth Rs. 9870/- to set up a cosmetics enterprise in October 2017. This value has currently grown to Rs. 14549/- and her monthly income is stable at Rs. 3360/-.

The program staff continues to mentor and support her to hone her business skills, while the weekly meetings help to raise her awareness on social issues and enterprise development. She has joined SHG and has also opened a bank account. Her six year old son is able to attend school regularly. She wishes that her son would fulfill her dream of higher education and leading a quality life.



Name : **Punam Mohali**

Age : 32 years

Claiming the lost happiness

Punam Mohali is resident of Bediya village in Bandarjory Gram Panchayat of Dumka block. She was born in a very poor family and due to poverty could study up to class II only. At the age of 17 years she was married to Kenara Mohali, a daily wager. They had two sons. Four years ago, deserted them, and with no other alternative to make ends meet for herself and her sons, Punam began working as daily labourer. Her distress knew no bounds as both sons dropped out of school.

Punam had renewed hope for living a meaningful life when she was identified and trained

as a beneficiary under the THP Program. Based on her capacity and interest, in November 2017, she was provided bamboo for basket making and 3 goats for Rs. 7080/-. The program staff provided her hand holding support to nurture her enterprise and enhance her awareness and knowledge on enterprise development and business skills. They also monitor her business growth and progress.

At present, the asset value has increased to Rs. 14780/- with 4 goats. Her monthly income is Rs. 3450/-. She operates a bank account where she deposits in

every three months. Her present bank balance is Rs. 2000/-. She is now able to provide for her family and have enrolled her sons in school again. She has aadhaar card, voter card and access to public health services. She is leading a happy life with her two sons.



Name : **Pakku Tudu**

Age : 47 years

Towards a brighter future

Pakku Tudu, lives in Haripur village in Haripur Gram Panchayat of Dumka block. She never attended school and was married at the age of 16 to Binay Marandi, a driver. Unfortunately, 12 years ago, Pakku's husband met with an accident and lost his life. She was left alone with two sons and two daughters. With no other support in sight, started working as a labourer to make the two ends meet. Due to extreme poverty, her children were compelled to drop out of school.

Pakku's life transformed after selection as beneficiary under THP and receiving the Confidence Building and Enterprise Development training. With mentoring support and requisite assets through THP, she set up a grocery enterprise worth Rs. 9756/- in October 2017.

At present the assets are valued at Rs. 14165/- and her monthly income is stable at Rs. 3000/-. She has joined SHG and saves regularly. She also has access to

public health services, housing under a government scheme and widow pension. She has also received her Aadhaar card, voter card, ration card and job card. Will all the socio-economic support Pakku is able to meet the needs of her family, and her children attend school regularly.



Name : **Shila Devi**

Age : 41 years

Struggle gives way to success

Shila Devi, lives in Sarsariya village in Haripur Gram Panchayat of Dumka block did not have access to education. She was married at the age of 16 years to Laldev Dehri, a daily labourer. Eventually, they had She had one daughter and one son. Eight years ago, he was diagnosed with Tuberculosis and became bedridden. The entire responsibility for fending the family came on to Shila. She took to daily labour work and pulled on as much as she could. With consistent hardwork, she was able to marry her daughter, but

was facing challenges in settling her son who had dropped out of school.

After joining the THP Program and receiving the Confidence Building and Enterprise Development training, Shila started a piggery with 5 pigs worth Rs. 5000/-. The programme staff helped her to learn the piggery techniques and continued to handhold her. The weekly group meetings were also helpful for the same. Gradually, with her hard work, the piggery now has 19 pigs worth Rs. 25000. She has

joined SHG and makes regular savings. Her access to public services have improved with her exposure through the programme. She has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme, has a house under the government scheme and having her basic identification documents: Aadhaar card, voter card, ration card and job card. With a successful enterprise and enhance social security, Shila no longer has to worry about the future.



Name : **Hopni Hembram**

Age : 41 years

Financial and social security helps to lead a quality

Hopni Hembram lives in Haripur village in Haripur Gram Panchayat of Dumka block. She has never attended school and was married at the age of 18 to Bipin Marandi. She had two sons and two daughters. A few years after Hopni's marriage her husband was detected with kidney disease. With deteriorating health condition, he was unable to do any productive work to support the family. Hopni tried to support her family through taking up labour work. She managed to marry her one son and one

daughter. However, the hardships continued.

Hopni had renewed hope for a better life when she was selected as a beneficiary under THP and underwent the training. Apart from assets and handholding support, she was guided through weekly meetings to hone her business skills. As a result, her enterprise value grew from Rs. 9756/- in October 2017 to Rs.14490/- in July 2018. She earns Rs. 3000/- per month.

The programme exposure has not only encouraged Hopni to be an entrepreneur but equipped her to be financially literate. She has a bank account and saves regularly. She also has access public health services covered under the Pradhan Mantri Suraksha Bima Yojna (PMSBY), has an Aadhaar card, ration card, voter card and job card. Thus, the programme helped her not only to gain financial stability but also social security, with a hope to continue living a dignified life.



Name : **Shashidipa Murmu**

Age : 25 years

Renewed hope for quality life

Shashidipa Murmu, lives in Kaharbil village in Kaharbil Gram Panchayat of Dumka block. Studied till class IXth and married at the age of 16 to Rameswar Marandi, Shashidipa lead a life of hardship. Her husband was a daily wager and soon after marriage, he was had paralysis, jeopardizing life of his entire family. He passed away after 8 years. Shashidipa grieved deeply as she was left alone with one son and one daughter to support.

Shashidipa found a way out of misery after she was selected as beneficiary of the THP Program and received the Confidence Building and Enterprise Development training. Shashidipa set up a grocery enterprise with items worth Rs. 9676/- provided through THP in November 2017. The staff supported her to hone her business skills, improve financial management, etc. She also attends weekly meetings

which are also helpful in gaining understanding about social issues, business skills, etc. She joined SHG group and makes regular savings.

At present, the asset value has increased to Rs. 14,476/- She is able to generate a stable income of Rs. 3000/- through her enterprise. She has access to public health services, and received Aadhaar card, voter card and ration card.



Name : **Baha Hembram**

Age : 48 years

Socio-economic support
enables to improve quality
of life

Baha Hembram lives in Kaharbil village in Kaharbil Gram Panchayat of Dumka block. Born in a very poor family she could study only upto class IX. She was married at the age of 16 to Rasik Murmu, a daily wager. Her family life was going-by smooth with their two children, until Rasik had an episode of paralysis. After 8 years of marriage he passed away, leaving behind Baha and her two children.

Baha was struggling before she was identified as a beneficiary under the THP Program. After the training she was provided assets for fast food business and 3 goats, total amounting to 8464/- in October 2017. With mentoring of project staff and guidance through weekly meetings, Baha was able to manage her both enterprises well. At present, the asset value has increased to Rs. 14476/- and she has 6 goats. She

earns Rs. 3000/- per annum, is sufficient for her to support her kids. She has also joined SHG group and saves regularly. She is also able to access to other government benefits/ initiatives such as public health services, Aadhaar card, voter card, ration card and job card.



Name : **Surajmuni Murmu**

Age : 36 years

THP empowers to lead quality life

Surajmuni Murmu lives in Kusumdih village in Lakhikundi Gram Panchayat of Dumka block. She was born in a very poor family and studied up to class III. At the age of 18, she was married to Ashicharan Murmu, who worked as a daily wager. Surajmuni was leading a simple life until the day her husband met with an accident. The treatment did not bring any respite for Ashicharan who eventually lost his life. Surajmuni was severely distressed, as she had to raise her two daughters and son on own, with not other support. With her meagre income as a daily labour she somehow managed to arrange the marriage of her

daughter. She is now living with her one daughter and one son.

Her joy know no bounds when she realized that she still has a chance to live a better life. After enrolling in THP and receiving the Confidence Building and Enterprise Development training, Surajmuni showed interested in vegetable selling and goat rearing. The THP programme supported her by providing her stock worth Rs. 6880/-. With her commitment towards making her business profitable, her enterprise has grown to value worth Rs. 11709/- and she now has four goats. Her monthly income is Rs.

3000/-. She has also opened a bank account to save her income and successfully has deposited upto Rs. 3423/-. The programme staff continues to provide her any required mentoring support to build her capacity. She has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) scheme and also has access to sanitation facility. She has Aadhaar card, ration card, voter card and has the benefit of a house through a government scheme.



Name : **Pramila Hasda**

Age : 34 years

Empowered mother now empowers daughters

Pramila Hasda lives in Gidhnipahari village in Kharbil Gram Panchayat of Dumka block. She finished school till Standard V only. She was married at the age of 17 to Biju Marandi. They had two daughters. After a few years, he lost his life due to an accident, leaving behind helpless and shocked Pramila with their two daughters.

It was under THP that Pramila's life transitioned to better days. She was imparted the Confidence Building and Enterprise Development training. After the same, considering her interest

and confidence, she was provided with assets worth Rs. 9754/- for setting up grocery enterprise in October 2017. Along with it, the programme staff provided mentoring support for honing business skills while the weekly meetings enabled her to gain awareness about social issues and enterprise management.

Pramila's efforts and programme support are leading to very positive results. Her assets are worth Rs. 14551/- and monthly income stands at Rs. 3352/-. She has joined SHG, opened bank account and saves on quarterly

basis. With her income, she has adequate food security and able to send her daughters to schools. She is also able to access public health services and has been enrolled under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She also has Aadhaar card, voter card and ration card. Encouraged with the success, she has resolved to empower her daughters through education and skills.



Name : **Rani Murmu**

Age : 46 years

Illiterate, but not Ignorant -
success is evidence

Rani Murmu lives in Jaruadih village in Purana Dumka Gram Panchayat of Dumka block. She could never attend school due to abject poverty and was married at the age of 19 to Lakhan Soren. Lakhan lost his life to an illness due to lack of appropriate treatment. Rani was left alone with three daughters with no one else to support her. She took to rigorous labour work to take care of her family.

It was through THP that Rani and her daughters had a chance to live a better life. After

selection as beneficiary for the programme, she underwent the Confidence Building and Enterprise Development training. Thereafter, in November 2017, she was provided assets worth Rs. 9776/- for grocery enterprise. At present, her enterprise value has grown to Rs. 14521/- and her monthly income is Rs. 3269/-. In order to reach upto this stage, the program staff regularly provided handholding and mentoring support, while the weekly meetings helped in gaining insights regarding enterprise

management. She also joined SHG group and learnt to save regularly. It also improved her financial literacy. She also has access to public health service under the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and has Aadhaar card and voter card. With improved socio-economic status and empowerment, she was able to marry her both daughters and now though single and alone, she is leading a contented life.



Name : **Mirila Murmu**

Age : 31 years

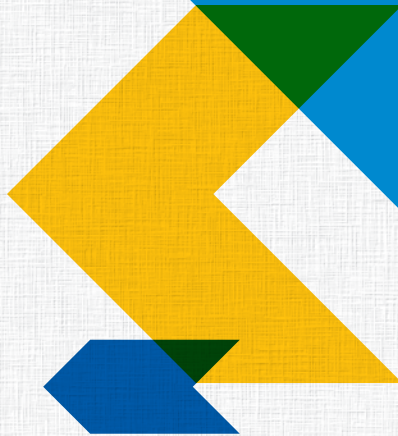
Confidence gained for
successful business

Mirila Murmu, lives in Kurua village in Kurua Gram Panchayat of Dumka block. Married at early age of 16 to Benjamin Tudu, Mirila was busy raising their two daughters. Unfortunately, Mirila's husband met with an accident and broke his neck bone that compromised his capacity to undertake productive work. As a result, Mirila took up the responsibility to take care of the family, opting to work as a daily wagger. She faced tremendous hardships to make the two ends meet through meagre and irregular income from labour work.

However, circumstances began changing for Mirila and her family after she was enrolled in the THP Program. She underwent the Confidence Building and Enterprise Development training. Thereafter, she was provided assets for fast food business and goatary worth Rs. 4910. She was extended mentoring and handholding support for running the enterprise and imparting skills in goatary by THP staff. In addition, the weekly meetings helped her gain insight in the enterprise management and raise awareness regarding social issues.

As a result of her efforts and programme interventions, the value of her assets has doubled to almost Rs. 11540/-. She earns a stable monthly income of approximately Rs. 3100/-. She has joined SHG and maintains a bank account in which she has saved Rs. 5368/-. She has access to public health services under the Pradhan Mantri Suraksha Bima Yojna (PMSBY). She also has Aadhaar card and ration card. Her family is able to meet the basic needs comfortably and hopes to lead a better life as the enterprise is expected to grow further.







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