

Individual Story-Bimla Devi

Name: Bimla Devi

Husband Name: Charan Das

SHG: Chamunda

Ward No. 10

Cast: General

Problem ?

I was unable to avail the finance to enhance my business, very little knowledge about the government schemes and process of availing the benefits of these schemes. Feel hesitant to visit bank for loan.

Efforts ?

Constituted the Self Help Group

Information about NULM?

Through NYK Volunteers and NULM team MC Kullu

Story:

Myself Bimla running canteen in the government school since last one year. I could sell only tea and biscuit, but the demand of other snacks was high to meet with the demand I always in the paucity of the funds. Enhance of the business couldn't happen and thus the income remain the same (Hand to mouth) & sometime less. I tried to fetch loan from all my sources and even tried in the Bank but could not reach to any positive response from anywhere. Then one day NYK volunteers visited our ward and told us about the SHG, NULM and benefits under the scheme in the beginning. I took it lightly and showed no interest. But after three four visit of the Volunteers I started to think on it seriously and then we all (6 women) constituted the Self Help Group. Then NULM team from the MC office Kullu visited our group and trained ourselves on book keeping and aware us on the utilization of the group savings, inter-loaning, and enhancement of livelihood activities. We in the group decided for the inter-loaning I discussed in the group about my demand and immediately avail the finance under inter – Loaning (with dignity and ownership) and without any hassle. I utilized the funds to increase my business activity within the canteen and now earning better. I am regularly paying installments in the SHG meetings. This increased my confidence level of availing funds.

Circumstance Changes:

Social

As a member of the group now i am able to discuss my own problems with the members as family and able to solve the problems through SHG member's advice and suggestion. This also gave me the strength and confidence of being and part of the group.

Economic

Could avail the loan through Inter- Loaning to increase my business with dignity and ownership.

Savings:

I learn through the group about the regular saving and its benefits in the future and now i am saving regularly and increasing my savings.

Livelihood Activity

Through the support of the group my livelihood activity enhanced and now slowly increasing my business.

Confidence level

This increased my confidence level and also gives me the strength to enhance my business.

Plan for Future

Will go for skill development training and avail loan from the Bank through SHG to increase my business, as i learn about the loaning and repaying process through group support.

Message for others :

"Individually we may grow, but through group activity we grow faster. We are also able to get social support more easily. This also shapes our identity and strength"

Photographs



INDIVIDUAL STORY- CHINTA MANI VERMA

Background Details:

Name: Chinta Mani Verma **Age:** 30

Husband Name: Kamal Verma

Ward #4, Chambaghat, Solan, HP

Education: 10th

Belongs to Gen category, Low-income family of 5 members. Husband, Wife and 3 children studying in private school at Solan. Husband working in a private company with monthly income of Rs.11000/-. Was difficult to manage the family expenses.

- 1) Financial problems were faced as there was no extra income except husband's salary.
- 2) I learn about this training in a seminar organized by Empower Pragati in our ward for providing information about this NULM Training being offered in Solan City.
- 3) After undergoing this training I was filled with skills and confidence which is required for working in Beauty Sector. I have started my own Beauty Parlour at Chambaghat, Solan and earning up to 25000/per Month. My financial problems have now been overcome by this earning and I am able to support my Husband in family and providing better education to our children and raising our living standard. I want to thank Empower Pragati for all this support and help.
- 4) I want to pay back the loans I have taken from my relatives and friends for opening this Beauty Parlor and waiting for the sanction of Loan from HP Govt as promised to us by govt. so that I can purchase better machines and upgrade my Parlour Infrastructure.
- 5) ***"I want to say work hard and have faith in yourself, success will search for you"***



INDIVIDUAL STORY-TARANJOT SINGH

Background details of Member:

a) Name : Taranjot Singh Age :23



b) Father's name: Late Sh. Gurdyal Singh

c) Ward: 12 (Lower Bazaar) City : Shimla District: Shimla State : Himachal Pradesh

d) Education Qualification: 10th e) Company: CAF'E COFFEE DAY f) Salary: 6049

g) Brief Information about his/her family : Taranjot belongs to a poor family having two family members (Taranjot & his mom) .

What were the challenges /problem faced in the past and their causes?

They had to face lots of problems after death of his father both financial & emotional.

What effort made to overcome the problems?

To carry out their livelihood his mom started work of street vending & Taranjot had to leave his studies & indulge himself in small daily wages jobs.

How did you learn about SJSRY/NULM and how did it help?

Taranjot got to know about NULM by door to door mobilization activity of IL&FS. This has given him an opportunity to earn a skill & get trained by best industry professionals according to industry requirements.

How have circumstances changed in terms of family income, saving, livelihoods Activity, Assets owned, confidence etc?

Now he feels self dependent, also he is supporting his mom financially. He has also made small savings for his studies. He has grown as a professional with improvement in confidence, communication skills & ability to handle customers.

What are the plans for the future?

First of all he would like to complete his secondary education through correspondence. Also he is planning to stick with the company & get promotions at regular intervals.

Message for others:

He would request everyone to take benefit of NULM & its placement linked skill development program me. He would like to convey to everyone that one should work hard to progress. One should have self belief & capability of overcoming anger.

Anything else that is considered relevant:

He is working with CAF'E COFFEE DAY a renowned coffee chain in Shimla as Team Member Operations with salary of Rs. 6049. He would like to thank IL&FS & M.C Shimla for enrolling him in this program of trainee associate (Retail) & Urban Development Authority Himachal Pradesh for initiating this project.

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INDIVIDUAL STORY-MOHANLAL

Background details of Member:

a) Name :Shivam Age: 21

b) Father's name: Mr. Mohan Lal

c) Ward No- 10 City - Shimla District: Shimla State -Himachal Pradesh

d) Education Qualification- 10+2 e) Company:CAF'E COFFEE DAY f) Salary:6049



e) **Brief Information about his/her family:** Shivam belongs to lower middle class family .There are 4 members in his family (Mother, Father, elder brother & himself). Major source of income is generated b y father who is masseur by profession.

What were the challenge /problem faced in the past and their causes?

As the household source of income mostly relied on father, sometimes it becomes hard to earn living as the profession is not in demand in this part of world.

What effort made to overcome the problems?

To overcome this problem his elder brother started working on daily wages.

How did you learn about SJSRY/NULM and how did it help?

He got to know about NULM through newspaper advertisement. This had opened new doors Of opportunities for him in service sector.

How have circumstances changed in terms of family income, saving, livelihoods Activity, Assets owned, confidence etc?

He has improved a lot as an individual. He has become more confident & developed sense of responsibility within himself. He is now self- dependent & also contributes to family monthly expenses.

What are the plans for the future?

He would like to grow as a professional in hospitality industry. He would also like to work with good brands in big cities.

Message for others?

Take benefit of such trainings to get aim in life & shape up your career. He is keen that the dedication & hard work pays off.

Anything else that is considered relevant?

He is working with CAF'E COFFEE DAY a renowned coffee chain in Shimla as Team Member Operations with salary of Rs. 6049. He would like to thank IL&FS & M.C Shimla for enrolling him in this program of trainee associate (Retail) & Urban Development Authority Himachal Pradesh for initiating this project.

SUCCESS STORY-SEEMA RAGUWANSI

1) Background Details :

- a. **Name:** Seema Raguwanshi Age: 30
 - b. **Husband Name:** Shamlal
 - c. **Ward #8,** Jaunaji, Solan, HP
 - d. **Education:** 10th
 - e. Belongs to SC caste, BPL family of 4 members. Husband, Wife and 2 children studying in private school at Solan. Husband working in a private company with monthly income of Rs.10000/-. Was difficult to manage the family expenses.
- 2) Financial problems were faced as there was no extra income except husband's salary.
 - 3) I learn about this training in a seminar organized by Empower Pragati in our ward for providing information about this NULM Training being offered in Solan City.
 - 4) After undergoing this training I was filled with skills and confidence which is required for working in Beauty Sector. I have been given placement at Kali Ghata Beauty Parlor at Solan City where I am getting Rs. 10000/- per Month salary. My financial problems have now been overcome by this job and I am able to support my Husband in family and providing better education to our children and raising our living standard. I want to thank Empower Pragati for all this support and help.
 - 5) I want to open my own Beauty Parlour very soon and waiting for the sanction of Loan from HP Govt as promised to us by govt.
 - 6) I want to say ***“work hard, work sincerely and the success will come to you.”***

Photographs

