



ITC's Partner in Women Empowerment projects in Madhya Pradesh

- Madhya Pradesh State Rural Livelihood Mission (MP-SRLM)
- Rajeev Gandhi Mission for Watershed Management
- National Centre for Human Settlement and Development (NCHSE)
- Development Support Centre (DSC)
- Institute for Development of Youth Women and Child (IDYWC)
- Samarth in Participatory Action Society (SIPA)
- CRISIL Foundation
- Bandhan Konnagar

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ITC Mission Sunehra Kal

Empowering economic elevation in India's villages

A social investment initiative for eradicating grassroots level challenges by empowering women to enable the implementation of government schemes





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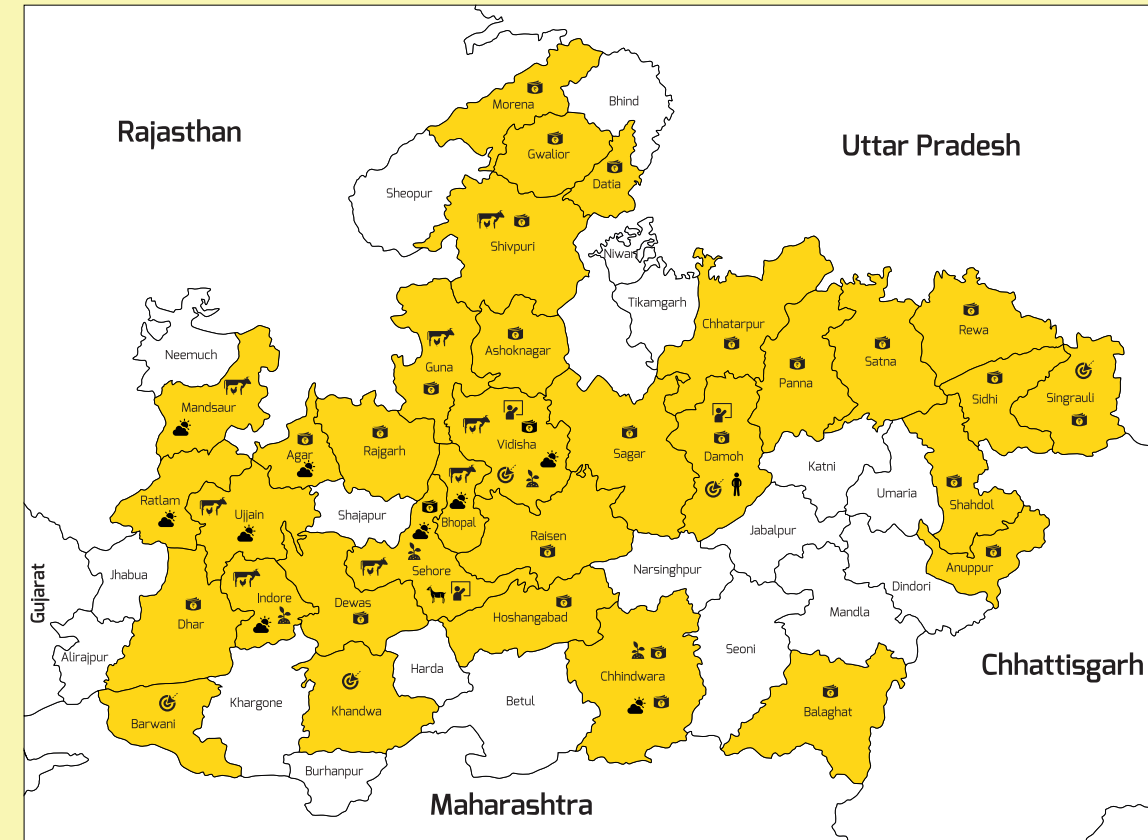
One of India's foremost multi-business enterprises. ITC aspires to create enduring value for the nation and its own stakeholders.

Two decades ago, anticipating the opportunities and challenges of a new century, ITC redefined its vision and made societal value creation the foundation of its business strategy.



A robust portfolio of traditional and green field businesses- FMCG, Hotels, Paperboard and Speciality Papers, Packaging, Agri-business, Information Technology- invested ITC with outstanding enterprise strengths and capacity to innovate.

Leveraging these, it initiated " Mission Sunehra Kal (MSK)- a Social Investment Programme dedicated to create sustainable livelihoods, empower local communities, replenish and enhance environments, and respond effectively to the challenge of climate change.



KEY : DISTRICTS

Financial Literacy Program

Vocational Training

Goat Program

Soil Moisture Conservation

Climate Smart Village

Aspirational Districts

Integrated Anim Husbandry Program

Targeting Hardcore Poor Program

ITC's engagement in women empowerment projects (WE) comprises of providing financial literacy to SHG members to make them financially aware and sustainable, providing government scheme assistance and linkage through app-based entrepreneurship model of Yojna Sakhi, generating income from small livestock (goat), and providing financial assistance for asset creation through our Targeting Hardcore Poor (THP) program.



ITC: Transforming Lives and Landscapes



e-Choupal



Afforestation



Women Empowerment



Primary Education



Water-stewardship



Bio-diversity



Sanitation



Vocational Training



Climate Smart Agriculture



Integrated Animal Husbandry



Solid Waste Management



Mother and Child Health



Engaging with the communities of its factory and agri catchments, ITC designed a 2 Horizon Approach:



One to create
**sustainable sources
of livelihoods**

through interventions in water stewardship, afforestation, sustainable livelihoods and women empowerment.



And two, to create a
**healthy, skilled and
educated workforce**

through interventions in sanitation. Solid waste management, mother and child health, education and skilling.



Sakun



Thirty-Two years old Sakun, an inhabitant of Bilkishganj Panchayat, Sehore district used to work as a daily wage laborer along with her husband to earn a livelihood. With two children and In-Laws to take care of, their hard earned combined wages of Rs. 5000 weren't enough to make ends meet.



"A labour's job is looked down upon by the society and it played havoc with my self-esteem. I was desperate to overcome this feeling as soon as possible"

says Sakun.



It was in such times that ITC's Mission Sunehra Kal came as a ray of hope in Sakun's life. As she joined a five day training program to become a Pashu Sakhi, Sakun got to assimilate concepts previously unknown to her and explore an entirely new avenue for earning a livelihood. She had been trained to treat goats and was provided with a Pashu Sakhi Kit for the same. With renewed hopes for a better future, Sakun started reaching out to several neighbouring communities.

It wasn't easy at first as Sakun had to struggle to convince the villagers to let her treat their goats. But gradually, as more and more cattle benefitted from her treatment, she gained the trust of the villagers.

Today, Sakun provides her services to more than 14 villages earning an average income of Rs. 8000 a month. The results of her efforts are evident and have helped Sakun gain trust of the villagers. She is able to provide her family with a better life and at the same time help others too. "Mission Sunehra Kal" hasn't just made her tomorrow brighter but has enabled her to light up the lives of those around her.



Pappi Lodhi



Due to several socio-cultural factors, rural women often find public speaking an arduous task. This makes it difficult for them to take up jobs which require social interaction.

Pappi, a thirty-seven year old woman from the remote village of Jhageer Pura in Sehore district of M.P., struggled to make herself heard. The responsibility of her 5 children had prevented her from working but she still yearned to contribute towards her family and society.

Everything was going great in my life but I was still struggling to share my opinions. I didn't feel good about myself",

Pappi recollects.



It all changed two years back when Pappi was introduced to ITC MSK's Pashu Sakhi training program. The program helped her overcome her introversion. With better understanding of how to treat goats, Pappi started adding more cattle to her herd. But more than that, she was now able to extend a helping hand to those around her.

Hitherto the villagers had to rely on the veterinarians visiting the village for their goats' treatment who charged Rs. 400-500 as consultation fees. Pappi started providing their goats similar medical aid for a minimal service fee of 30-40 rs.

Soon enough Pappi became an indispensable member of the community.



Today, Pappi has become the collective voice of the women in her village. She actively participates in Gram Sabha and is working towards a better life for countless women like her. "ITC officers and The Goat Trust, Lucknow have brought this change in my life. I wish to pass it on to several others like me.

Pooja Tyagi

To not be able to capitalize on one's education is a misfortune that is endured by countless rural women. Pooja Tyagi was one of them. Pooja had earned a Bachelor of Science degree in Geology, before her marriage. Her mother wanted her to become a Police officer one day but after her marriage, her in-laws didn't allow Pooja to continue her education, let alone take up a job.



Even though she had to comply with the wishes of her in laws, she didn't lose hope. During one of the SHG meetings that she used to attend, she was introduced to the Yojna Sakhi program for women, being organised by ITC's "Mission Sunehra Kal".



It wasn't easy but Pooja persuaded her family to give their assent for her to register for the program. Pooja states with a smile on her face, "Jahaan Chaah, wahaan Raah" (where there's a will, there's a way).

Once trained, Pooja began guiding and aiding other women in generating crucial documents, such as, Pan card, Aadhar card, etc. She educated them on the need for personal bank account and informed them about various government schemes using Yojna Sakhi app on her husband's smart phone.

As women from neighbouring villages also started visiting Pooja and the workload began to rise, she decided to buy her own smartphone out of her savings.

"I am even more efficient with my personal smartphone and now I also have access to YouTube which helps me prepare for competitive examinations."

ITC's Mission Sunehra Kal marked a new beginning for Pooja. With a renewed belief in herself, she now strives for the future she had always dreamt of.



Madina



Limited access to even the most basic amenities such as banking services can become a huge roadblock in the development of a region. The residents of Bhaukhedi Nikas, a small village located 25kms from Sehore, had to travel 20 kilometres to reach the nearest bank. With almost no understanding of digital methods and very little knowledge of the banking system, they were unable to reap the benefits of government schemes.

Thirty-seven years old Madina decided not to be just a spectator and do something to turn the tide. She underwent a training on financial literacy for rural women as a part of ITC's "Mission Sunehra Kal" program, which aims to empower women and make them financially literate. Furthermore, she took training as a Yojna Sakhi, where she initially managed accounts for Self Help Groups and encouraged women to open their own bank accounts.

I had never imagined myself doing such a thing, especially at this age"

says Madina who gained credibility with the nearby bank by virtue of her commitment and resourcefulness and therefore was appointed as Bank Sakhi. She realized how digital banking can transform the lives of the residents of her village and took a loan of 2.5 lacs from the bank to establish a CSC centre.



Today, people from 10 panchayats spread across 15kms, rely on her for all kinds of online banking activities. Her CSC centre helps people to get the benefits of LPG subsidy, pension, insurance and several other government schemes.

Earning anywhere between 12000 to 15000 rupees monthly while helping so many around her, Madina feels more confident than ever before. She holds an unwavering view that change is inevitable if we strive for it relentlessly.

This new perspective made her take the decision of resuming her studies. Madina recently registered herself for a full time B.A. plus B.Ed. course. She is convinced that with perseverance and determination, she will shape a brighter future for herself and countless others.



Pramila



A personal bank account was still a dream for Pramila and several other women of her village as they were unable to fulfil basic KYC requirements.

A part of a joint family of 15 members and a mother of two, Pramila had always been active in the community. Managing her SHG named Vinayak in Bhaukhedi Village, Icchawar of Sehore district, she did her utmost to help the women of the village. The facilitators of ITC's "Mission Sunehra Kal" recognised her commitment towards the community and offered her to join the Yojna Sakhi program.



She shares,

"I was doubtful at first so I discussed it with my family. My husband, Sunil encouraged me to join the program so I could learn new skills."



Pramila joined the training program and soon after, started applying the know-hows to get documents like Pan card made for her family members. She even got her entire family insured under Pradhan mantra jewan joyti yojna. Pramila now wanted to help others with the skills she had acquired. KYC updation necessary for bank accounts was a strenuous task for the women of the village considering the lack of documentation and the distance of the bank from the village. To tackle this situation, Pramila conducted a camp to generate basic documents such as Pan card, Aadhar card, Aayushman health card, etc.

"With limited staff members, it was difficult for bank to conduct KYC verification, with my help it is now done in no time."

As more and more people were able to open a bank account, they were able to receive the benefits of government schemes such as Atal pension Yojana, PM Jeevan Jyoti Bima Yojana, Ujjawala Yojana, Sukanya Sammrudhi, and several others. With ITC's support, Pramila was able to drive remarkable change in her village. Today, not only her family, but the entire village takes pride in Pramila's accomplishments.



Preeti Malviya

Currently 24, Preeti, a victim of child marriage, became a mother at a tender age of 18. Married into a financially weak family from Bicholi village of Icchawar tehsil, she was not content with the poor conditions of their household and wanted to contribute towards uplifting their standard of living.

Preeti had enrolled herself as a member of a local SHG and being the only person with a Senior Secondary Exam's certificate, she got selected to work as Bank Sakhi. Soon, Preeti started being noticed for her steadfastness and perseverance.

“Why don't you start participating in workshops and trainings of “Mission Sunehra Kal”? With your qualification and tenacity, you'll be able to flourish and imbibe teachings that will help you live more abundantly,”

said the coordinators of ITC Yojna Sakhi program. Preeti utilized this opportunity to hone her digital skills and public speaking skills while working to serve the mission with fortitude and conviction.



Preeti soon learned to integrate her skills to help others. This started happening when her acquaintance, Savitri Bai was sharing her agony and tribulations with Preeti. She had been suffering from hearing trouble for quite some time now, but was not in a financial condition to afford the treatment which would have cost anywhere between INR 60,000-70,000. Preeti helped Savitri Bai get a Ayushman Health Card and advised her to get her ear treated from a good hospital in Bhopal. Savitri Bai heeded her advice and was able to get her hearing healed under the health scheme that covered her treatment expenses. Word of mouth led to more and more people coming to Preeti for assistance. Empathetic Preeti started helping people from her own village as well as nearby villages.

“It is a privilege to be able to help others in necessity with the knowledge of some elementary principles of the system. By incorporating the skills I acquired from ITC and by helping others, I have become a self-sufficient woman who earns INR 2 lac annually,” says Preeti, proudly.

Everyone in the village calls her “Preeti Madam” now. She even saved up enough funds to gift a motorbike to her husband and buy a small farming land for her family. When asked about her future, she responds holding her daughter closer and smiling wider, “I want to continue my education and pursue a Master's degree in Social Work”.



Seema Mewada

Financial literacy is crucial to achieve financial empowerment and generate a sustainable livelihood. 27-year-old, mother of two, Seema Mewada, from Ramakhedi village was aware of this from the time she commenced her education. Her zeal to learn new things and grow was intact and she thought of finding a way to become self-reliant and strong. She soon started working as a Bank Sakhi for her village.

After few years later, other women in her SHG propelled her to join the training program focused on Financial Literacy that is organized by ITC as part of their "Mission Sunehra Kal".



"It was a fascinating and stimulating experience to attend the training. All seven modules of financial literacy helped me learn about expenses management, loans, digital transactions and everything that is essential to improve one's personal financial status and reduce dependency on others. I operate with much more clarity and confidence now."

Says Seema after gaining this knowledge in her trainings and workshops.



Seema soon became a Master Trainer for Mission Sunehra Kal's financial literacy program. Now, she regularly conducts awareness sessions during SHG meetings in her SHG as well as those in the neighbouring villages. Through these sessions Seema motivates other women and girls to open a bank account and manage their personal finances. She provides them with all the germane and imperative information and knowledge pertinent to this. She ensures that every participant understands the basics of accounting and expense management for their own betterment.

"A lot of times, I have to repeat and explain the same module again and again. I feel very elated and gratified that I am able to teach them something that can alleviate their financial problems and uplift them so much," Says Seema with confidence and optimism in her voice.

A number of women are now being able to avail the benefit of self-financing, Jandhan account for Pension, Suraksha Beema, Ujjwala subsidy, Ayushman Health schemes and many more through Seema's help. She has become a prominent personality in her region and is a respected woman in a bunch of neighbouring villages. She earns around INR 5000 monthly and is dedicated towards making her financial footing more secure future-ready.



Rukma Malviya



Getting a loan from a bank is cumbersome and perplexing, especially for rural residents. Most of their loan applications get rejected due to insufficient documents and errors in their forms. An applicant starts getting despondent and dejected after a few rejections.

Prem Singh, Nandram and many other rural residents like them were able to get their respective loans sanctioned and are now running small shops of their own to support their livelihood. This was made possible for them with a young girl's help who came as a solution in their time of impecuniousness.

22-year-old Rukma Malviya belongs to a small village, Chitodia Hema, located 22 Km from the district headquarter. This brilliant young girl pursued her Bachelors of Commerce degree from Sehore and is now one of the master trainers at ITC's 'Mission Sunehra Kal' programme. An incredible story of gumption and tenacity considering Rukma comes from a place where young girls aren't allowed to leave the village for their education and jobs under the fear that they'll elope!



3 years ago, Rukma started assisting her mother who works as the book keeper of their SHG. Her mother inspired her to help other women around them grow. She started enjoying working voluntarily with the SHG after her classes in college. Seeing her ardor and enthrallment, the coordinators invited her to participate in the Financial Literacy training program.

Today, Rukma teaches women and girls about income, expenditures, good loans, bad loans, good expenses, bad expenses, savings, insurance, pension and digital transactions. She also got selected in the social audit team considering her exposure and experience working as a Yojna Sakhi.

Rukma now works across 7 villages and 1200 bank accounts have been opened and more than 1450 PMSBY/PMJJBY registrations has been executed with her assistance.

She earns around Rs. 10,000 per month and says, "I have bought a laptop from my earnings, which helps me with my work and my siblings with their studies. I feel independent and more confident than I was ever before. I want every girl of my block to study further and get a job so they can become independent".



Pooja Mewada



Thuna Kalan is a small village on the outskirts of Sehore city. 30-year-old Pooja Mewada who comes from an educated family living in a town, got married in a family in Thuna Kalan. Pooja fulfilled her duties in cooking and taking care of the house hold chores, and she was equally prodigious at knitting, tailoring, rangoli making and other such creative arts. In her leisure time, she made sure to participate in the local SHG meeting.

Pooja was an intelligent student and pursued her graduation to hold a Bachelor of Arts degree. She always aspired to go out and take up a job but seldom gathered enough courage to ask her husband and in-laws. However, her wishes were being manifested through her actions and things started changing. As it happened, Pooja tried to help her husband's relative who was struggling to get his pension for over two years. Pooja tried to get his BPL card made by visiting the Patwari's office and filing an application. However, the application got rejected, not once but twice.

Pooja got to know about the Financial Literacy training program under ITC's "Mission Sunehra Kal" from somewhere and decided to enrol. Being from a strong educational background and considering her unswerving spirit, she was selected for the Super Trainer batch wherein Pooja joined the 5-day training program along with other women of her SHG. A detailed module was dedicated to the pension system in the training course. Pooja made an effort to study everything carefully and cleared all her queries regarding her husband's relative' case.



At last, she figured out why the application was getting rejected. After the culmination of her training, she visited the Patwari office again and asked the officer to conduct a home survey regarding the BPL card for her family. Once the survey was concluded, she filed an application and it finally got approved.

Pension that was accrued for an enduring time started getting credited in to her in-laws account and Pooja received appreciation and admiration from her entire family. They also emboldened her to use her knowledge and skills to get a job.

Now, Pooja mentors people in financial literacy and also works at a tailoring center during the day. In a firm voice, she says,

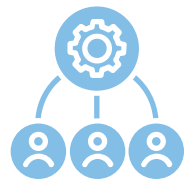
"Women have limitless power and aren't just meant to be restricted to the kitchen and household. They can do everything a man can, if allowed and encouraged to".



Sanju Nagar



28-year-old Sanju Nagar of Bijori works as an assistant teacher in the nursery section of a private school. After pursuing her graduation, she completed her certification in PGDCA, before commencing work as an assistant teacher. She is extremely fond of studying and learning and believes that the true purpose of education is to apply all those classroom learnings to make one's daily life better. After coming back from school, Sanju dedicates time to her Self Help Group called Chandni. She is passionate about imparting knowledge and spreading awareness about topics that are essential for women and girls to help them live a healthy, hygienic, improved, and enhanced life.



"I suddenly got to know about my brother's tumour and the news came as a complete shock to me! My entire family was worried, scared, and helpless because the surgery would have costed INR 1.5-2 lac. There is no way my parents could have afforded the surgery,"

shared Sanju after receiving the sad news about her brother's condition.

Desperate to help, Sanju started devoting more and more time to her teaching. Seeing her engrossment and attentiveness towards teaching, she was asked to join ITC's Mission Sunehra Kal training program for Financial Literacy. Sanju enrolled as a participant to become a Master Trainer. Apart from personal finance and its management, Sanju also got to learn about various government schemes during this course.

Getting to know about the Aayushman health care scheme came as a saviour for Sanju's brother and family. Till date, she thanks God and ITC's training camp through which she got to know about the health scheme and rushed to her parents with the news. She helped the entire family get their Aayushman health cards made and advised her parents to take her brother to a good private hospital without further deferment.

"My brother is alive and well. What's more my parents did not have to take any loan for his surgery," she says with a sigh relief now.

Sanju has conducted 49 training sessions and trained more than 500 women and girls about pension, bima, loans and government schemes so far.

