

25
YEARS
OF TRANSFORMING LIVES



Bandhan
IGNITING POTENTIAL

Stories of Empowerment and Change

Empowering Communities,
Transforming Lives.



Years ago, Mr. Chandra Shekhar Ghosh, the founder of Bandhan-Konnagar, present chairman of Bandhan Group and former MD & CEO of Bandhan Bank Ltd, had a vision dedicated to addressing the twin challenges of poverty and gender inequality. Guided by this commitment, Bandhan-Konnagar was established in 2001 under the West Bengal Societies Registration Act 1961, as a not-for-profit organisation. From pioneering efforts with the Targeting the Hardcore Poor Programme (THP) in Murshidabad district by reaching some of the most marginalised women to implement diverse development initiatives across India, Bandhan has consistently demonstrated innovative, sustainable, and impactful solutions.

With interventions spanning livelihoods, education, health, youth empowerment, financial literacy, and climate action, Bandhan has impacted millions of families across India. Its approach combines evidence-based strategies, community engagement, and a commitment to sustainable progress, contributing to the achievement of Sustainable Development Goals by 2030.

This collection of case studies chronicles the organisation's journey, highlighting real stories, strategies, and lessons learnt from the field. It serves as an inspiring resource for development practitioners, researchers, policymakers, and anyone committed to advancing social and economic inclusion.



A Journey of Transformative Social Change

From the Desk of the Founder

When we first envisioned Bandhan—Konnagar, it was built on a conviction that empowerment is not delivered, it is awakened, and that real change begins when opportunity meets belief.

Today, as I introduce Stories of Empowerment and Changes, I am reminded that this book is not a collection of narratives; it is a testament to lived transformation. Each page carries voices of women defying limitations, youth forging new livelihoods, families reclaiming dignity, and communities discovering their collective strength.

These stories reflect what we set out to achieve: enabling sustainable livelihoods, nurturing leadership, and unlocking agency at the grassroots. Yet, the true architects of this impact are not institutions, but individuals whose resilience turned aspiration into reality and struggle into self-reliance.

My deepest gratitude goes to every individual featured here for trusting the journey, to our partners for strengthening our purpose, and to the Bandhan family whose unwavering commitment made this vision soar beyond intent into action.

To every reader holding this book may these stories stir something in you. May they remind you that empowerment is contagious, courage is quiet but powerful, and change is most beautiful when it is human.

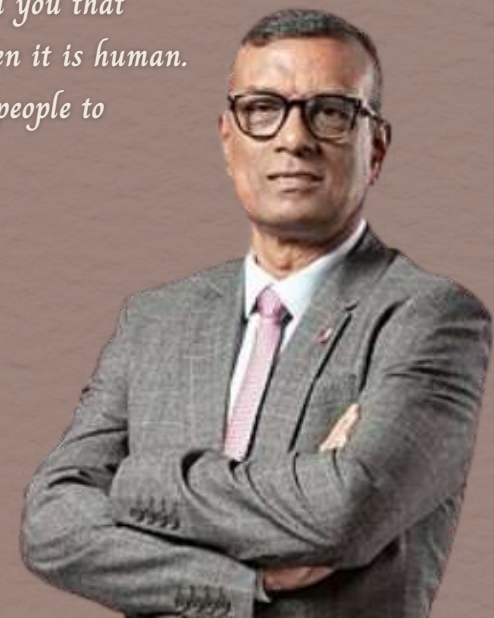
This book is our tribute, our inspiration, and our promise to keep believing in the power of people to change their world.

C.S. Ghosh

With heartfelt respect and enduring optimism,

Chandra Shekhar Ghosh

Founder, Bandhan—Konnagar & Chairman Bandhan Group



From the Desk of the CEO

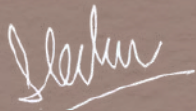
April 2026 will mark a milestone that is both humbling and inspiring—25 years of Bandhan's journey. From our modest beginnings in 2001 to becoming one of India's most trusted institutions of inclusion and empowerment, this silver jubilee is a celebration of the people who made Bandhan what it is today.

For us, these 25 years are not just about numbers, but about lives touched, dreams nurtured, and communities transformed. What began as a small initiative to bring hope to the underserved has today become a movement of dignity, opportunity, and growth reaching millions across India.

This coffee table book captures the essence of that journey. Every story and every image reflects resilience, courage, and the shared belief that when people are trusted and empowered, they create change not only for themselves but for generations to come.

As we step into the next chapter of our journey, Bandhan remains deeply committed to building pathways of prosperity, inclusion, and sustainability. Our bond with the communities we serve is our greatest strength, and it is this bond that will guide us into the future.

On behalf of the Bandhan family, I extend my gratitude to our partners, stakeholders, and above all, the people who are at the heart of our mission. Together, we will continue to carry forward the spirit of Bandhan—a bond that transforms lives.



Sanjib Kumar Das
Chief Executive Officer (CEO), Bandhan-Konnagar



Targeting the Hardcore Poor Programme

Bandhan-Konnagar launched the Targeting the Hardcore Poor Programme (THP) in 2006 to reach women-headed households living in conditions of extreme poverty and social exclusion.

The THP programme- a Graduation model designed to adopt a comprehensive, time-bound strategy for transforming the lives of ultra-poor individual women into micro-entrepreneurs through building sustainable livelihoods, ensuring incomes from the livelihoods, social empowerment and financial inclusion.

It provides a combination of carefully sequenced support, including:

- Asset transfer to initiate and expand micro-enterprises
- Consumption support for the initial days of enterprise running
- Weekly handholding and hands-on training support
- Financial Inclusion
- Inclusion with various Social Security Schemes as per eligibility

Since its inception, the programme has expanded across multiple states in India, helping around 2.11 lakh ultra-poor households graduate out of destitution. Rigorous evaluations have demonstrated the programme’s success in improving incomes, food security, resilience, and social inclusion.

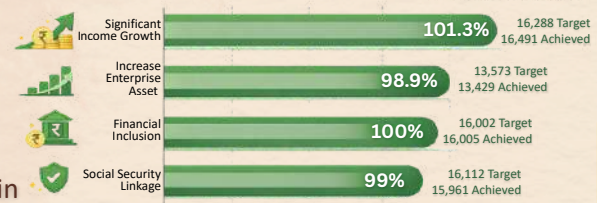
This section of the book shares selected case stories that illustrate the courage, determination, and transformation experienced by women who have journeyed from extreme poverty towards a life of dignity and hope.

16 States **30,489** Villages **2,12,796** Beneficiaries **1,95,470** Women graduated out of extreme poverty

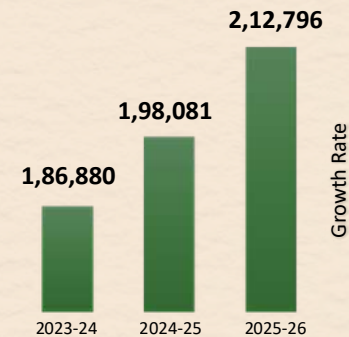
Cumulative Status as of March, 2026

Impact Indicators (FY : 2025-26)

Target Vs Achievement



Number of Beneficiaries (Cumulative)





NARGIS

**Manakmau Village,
Baliyakheri Block,
Saharanpur District,
Uttar Pradesh**

A Journey from Struggle to Strength

My story isn't about what I lost; it's about what I rebuilt from nothing, with courage, hope, and a little help from those who believed in me. I am a single mother. There was a time when I lived on just ₹1,500 a month, working as a daily labourer to feed myself and my little daughter. After years in an abusive marriage, I finally gathered the courage to walk away for our safety. I had no land, no savings, and very few skills. I returned to my father's home, but life there was still hard - poverty and social stigma made every day a battle. Putting food on the table felt like a challenge I could barely meet.

My life began to change when the Targeting the Hardcore Poor Programme (THP) identified me as one of the most vulnerable women in my village. For the first time, someone saw potential in me. The programme offered not just financial help, but guidance and confidence to build a new life. I attended counselling and training sessions, where I learned business skills and how to plan for the future.

With their support, I received a grocery shop to start my own livelihood. I was mentored every week by Bandhan staff who encouraged me and guided me in managing my business. I also joined peer support groups where I met other women like me- strong, determined, and hopeful. Slowly, I began to believe in myself again.

Today, my income has grown from ₹1,500 to around ₹9,000 per month. Within a few years, I have built an asset value of ₹76,000 and saved around ₹4,000 in my bank account. I even built a toilet and water facility at home, something I had always dreamt of. With the help of the Ayushman Bharat scheme, I can now access proper healthcare for my daughter and myself.

I want to expand my business further and give my daughter a good education. I feel proud to stand on my own feet today. The support I received has changed my life completely. It gave me the strength to move from hardship to hope, from dependence to dignity.

She wants to expand her business and provide her daughter with a good education. She feels proud to stand on her own feet.



MADURA VIJAYALAXMI

**Kothagudem, Bhadradi
Kothagudem District,
Telangana**

A Mother's Strength, A Story of Hope

When my husband passed away suddenly from chronic kidney disease, my world collapsed. Overnight, everything changed. I was left alone with two young daughters, no income, and no idea how we would survive. Once a homemaker, I had always depended on my husband's earnings. But now, I had to become both mother and father and make sure my daughters stayed in school while doing whatever daily work I could find just to feed us.

Those days were filled with fear and uncertainty. I often wondered how long I could keep going. Then, when life felt unbearable, Bandhan's Targeting the Hardcore Poor (THP) programme reached out to me. They saw my struggle and believed in my potential even when I had lost hope in myself. Their support marked the beginning of a new chapter in my life. Through the THP programme, I received initial supplies like vegetables and bamboo baskets, which helped me start a small street vending business. The Bandhan team mentored me regularly, teaching me how to manage my earnings, plan expenses, and grow my work steadily. With their encouragement, I was able to move from the roadside to renting a small shop in the main bazaar with something I had never imagined possible.

How My Life Changed

- Built a stable and consistent monthly income of approximately 14500.
- I have an asset value of ₹108500 and saved in my bank account around ₹52000.
- Ensured my daughters' education and independence
- My elder daughter, Kavya (23), now works as a computer operator in a hospital
- My younger daughter, Harika (20), is pursuing her B.Ed. degree
- Became an active Self-Help Group (SHG) member, supporting other women to stand on their own

Today, I am no longer confined to the struggles of daily wage labour. I am a businesswoman, a proud mother, and a respected voice in my community. My journey has taught me that with the right support and determination, even the toughest challenges can turn into pathways of empowerment and lasting success.

She once had nothing but the will to try. Now, she has a business, a sense of dignity, and feels confident that her daughters' future is secure.



PURNIMA SHIAL

**Talakurunia Village,
Bahanaga Block,
Balasore District, Odisha**

**Carving a New Life with Bamboo and
Bravery**

I was born into a poor farming family, the third of six daughters. In my childhood, life was full of hardship. My parents struggled to make ends meet, and education for girls was never seen as important. I had to leave school after Class VII to help with farm work and household chores.

At 19, I married a daily wage labourer, and together we built a simple life with our two sons. Our income was small, but we managed somehow until tragedy struck. My husband died suddenly of a heart attack, and my world fell apart, leaving me completely alone, with no income, no assets, and two children to feed. With no other option, I returned to my father's home, carrying grief and fear of an uncertain future. Life was a daily struggle for survival- feeding my children, keeping hope alive, and fighting the fear of an uncertain future. Then came a moment that changed everything. During a livelihood survey in Gopalpur, I was identified for the Targeting the Hardcore Poor (THP) programme. With the support of the THP team, I chose bamboo craft as my livelihood, since there was good local demand. I received tools, materials, and training through the Capacity Building and Enterprise Development (CB&ED) sessions. The Bandhan team guided me at every step—teaching me costing, pricing, and how to sell my products with confidence.

How My Life Changed

- With a modest monthly income of ₹14,700, my life took a turn of better beginning.
- I have an asset value of ₹62,000 and saved in my bank account around ₹32,000. I gained financial independence and social confidence.
- Bought a bicycle to reach nearby markets.
- Improved my home and started saving for my children's future.
- Built a better standard of living through hard work
- Now sell bamboo items across neighbouring areas

My journey shows that when women are given the right opportunities, they not only transform their own lives but also inspire change in their communities.

Once unsure of her future, she now runs a business and proudly supports her children.



BEENA RANI

**Labour Coloney,
Baliyakheri Block,
Saharanpur District,
Uttar Pradesh**

**A proud mother, entrepreneur, and
role model**

My name is Beena Rani, and my early life was filled with hardship. I was married at a young age, but the marriage did not last. My husband abandoned me and later filed for divorce. Left alone with my infant son, Anubhav, I had nowhere to turn. I returned to my parents' home, but even there, I found little support or understanding. The stigma of being a single mother weighed heavily on me, and each day felt like a struggle to survive.

My life began to change when I was selected for the Targeting the Hardcore Poor (THP) programme by Bandhan. For the first time in years, I felt seen and supported. The team gave me training in business and entrepreneurship, helping me gain the confidence to start something of my own. I began a small cosmetics business, and with regular mentoring and guidance, I learned how to manage it effectively. Joining women's group meetings also helped me rebuild my confidence and connect with others who had faced similar challenges.

How My Life Transformed

- My monthly income increased to around ₹10,000.
- I have an asset value of around ₹85000, and I opened a bank account and started saving regularly. The current balance in my bank account is around ₹15,000
- I built a toilet and water storage system at home.
- I now access healthcare services through Ayushman Bharat.
- Most importantly, I have become a source of inspiration for other women in my community.

Today, I have become independent, confident, and determined. The support I received through the THP programme gave me the tools to rebuild my life and the courage to face the world again. My journey proves that with the right guidance, even the most difficult circumstances can be turned into stories of hope and empowerment.

She no longer lives in fear or shame and now stands strong both for her son and for herself.



SUVARNA NAWALE

Karegaon Village,
Ambegaon Block, Pune
District, Maharashtra

From Struggle to Stability

My name is Suvarna Bhausahab Nawale. I am a single mother, raising my 18-year-old daughter on my own. Life had never been easy for me. I was born into a poor family and was married at the age of 20, hoping for a better future. But after marriage, things were difficult; my husband struggled with alcoholism, and we often found it hard to make ends meet.

The death of my husband left me completely shattered - emotionally and financially. Suddenly, I had no savings, no support system, and the entire responsibility of caring for my teenage daughter fell on me. I had no idea how to start again. Those days were filled with fear and uncertainty.

During that difficult time, I was identified for support under the Targeting the Hardcore Poor (THP) Programme by Bandhan. That moment changed everything for me. The programme gave me immediate support to reduce my financial stress and helped me plan for a more stable future. I received livelihood assets, training, and counselling, which taught me how to manage money, build confidence, and start a small business. The Bandhan team provided regular handholding and guidance, ensuring I didn't give up.

With their help, I started a vegetable pushcart business, which gave me a monthly income of around ₹10000. I have an asset value of around ₹51000 and saved in my bank account around ₹20000. Over time, I improved my living conditions- I have a secure shelter, a toilet, and access to water at home. My daughter continues her education, and I am proud that I can support her dreams. My next goal is to open a permanent food store.

Today, I stand strong as a mother, entrepreneur, and survivor. The support I received through the THP programme not only helped me earn a living but also gave me back my confidence and dignity. My journey proves that with the right opportunities and guidance, women like me can rise above hardship and create a better future for their families.

She didn't just start a business, she rebuilt her life for herself and her daughter.

Bandhan Health Programme

Bandhan-Konnagar recognizes that good health is the foundation of lasting poverty reduction and human development. Many low-income families struggle with limited access to quality health services, lack of information, and preventable illnesses that undermine their well-being and economic security.

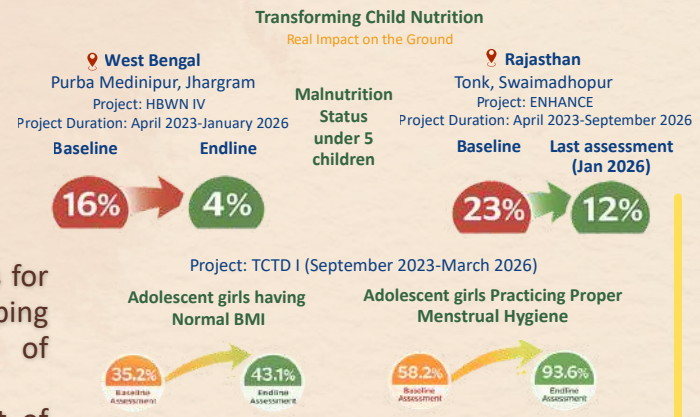
The Bandhan Health Programme (BHP) was launched in 2007 to bridge this gap by delivering essential health awareness, services, and support directly to underserved communities. Through a combination of preventive care, early diagnosis, referrals, and education, the programme empowers families to lead healthier lives.

Key elements of the programme include:

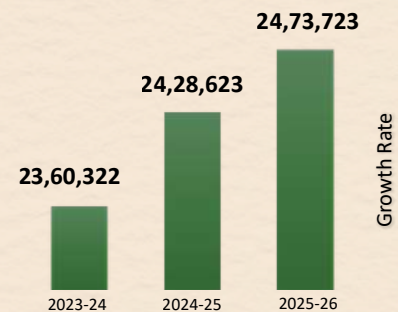
- Health Awareness and Behaviour Change
- Conducting health awareness camps in the community
- Linkages to Services
- Capacity Building
- Special Initiatives

Since its inception, the BHP has improved health outcomes for around 2.4 million of families across multiple states, helping communities build resilience and reduce the burden of preventable diseases.

This section shares case stories that illustrate the impact of dedicated health interventions, stories of recovery, awareness, and transformation that underscore the power of accessible, community-centred healthcare.



Number of Beneficiaries (Cumulative)



9	13,995	24,73,723	4,52,578	88,19,642
States	Villages	Beneficiaries	Total Health Forums	Total Footfall at Health Forums

(Cumulative Status as of March, 2026)



NEHA DEVI

**Madanpur Village, Kanke
Block, Ranchi District,
Jharkhand**

Journey to Child's Nutritional Development

When my daughter, Shima Kumari, was born, holding her in my arms filled me with immense joy and hope. Like any mother, I dreamed of seeing her grow strong, healthy, and happy. However, in her early months, Shima faced health challenges that worried me deeply. She often struggled with feeding and fell ill frequently, leaving me anxious and unsure of how to help her thrive. At this crucial time, the Bandhan Health Programme (BHP) entered our lives and became a pillar of support. The BHP team began visiting our home regularly, guiding me patiently on child feeding practices, nutrition, hygiene, and overall childcare. They showed me how to prepare nutritious meals using simple ingredients available in my own kitchen and encouraged me to grow fresh vegetables by providing seeds. Their constant encouragement gave me confidence as a mother.

The team closely monitored Shima's growth through regular check-ups, ensuring that her development stayed on track. When additional medical support was needed, they stood by us and helped arrange specialised care at the Malnutrition Treatment Centre (MTC) at Ranchi Doranda Hospital. During her stay there, Shima received structured feeding, medical attention, and continuous care. Slowly but surely, her health began to improve—her appetite returned, her strength increased, and her cheerful smile came back. Over the months, Shima showed remarkable progress. With consistent care, follow-ups, and guidance, her growth steadily improved. She had achieved healthy growth indicators—10.5 kg weight, 82 cm height, and MUAC of 14.5 cm, marking her full recovery at the age of two.

Today, Shima is an active, playful, and energetic child who fills our home with laughter. Watching her run, smile, and explore the world without fear is a blessing I cherish every day. This journey taught me that with the right support, knowledge, and determination, even the most difficult moments can turn into stories of hope.

I am deeply grateful to the Bandhan Health Programme for standing beside us when we needed help the most. They not only helped my daughter recover but also empowered me as a mother.

Hope returned to our home as Shima grew stronger, bringing renewed joy, confidence, and happiness into our lives.



PINKI MAHATO

**Vangabandh Village,
Binpur 2 Block, Jhargram
District, West Bengal**

**Transforming Nutrition, Transforming
Lives**

Poverty tests a mother's strength in ways words can scarcely describe. At the age of just 28, with two young children and a farmer husband, my income was uncertain, and providing the best care for my family was a daily challenge. Despite my love and effort, my youngest son's weak health and low energy caused constant worry, reminding me that care alone was not always enough without the right support and knowledge.

At a critical moment, the Bandhan Health Programme (BHP) reached out to my family. The team carefully assessed my child's condition and began regular health check-ups, ensuring close monitoring and timely guidance. They counselled me on preparing nutritious meals using simple, affordable ingredients already available at home—rice, pulses, vegetables, and nuts. I was also introduced to 'Chhatu,' a locally prepared mix of rice, pulses, and nuts that could be combined with vegetables to create a wholesome, balanced meal for my child.

With consistent guidance, encouragement, and follow-up from the BHP team, I began confidently applying these practices at home. Gradually, my son's strength improved, his appetite increased, and his growth became steady and reassuring. Over time, he showed continuous progress, ultimately achieving acceptable clinical recovery.

Today, my son is active, healthy, and full of life. His steady growth has brought immense relief and happiness to the family, transforming fear into confidence and hope.

This journey became more than a personal victory. Through the process, I learned the power of awareness and informed choices. Empowered with knowledge, I now share what I have learned with other mothers in our village, showing them that nutritious food does not have to be expensive, only thoughtful and well-planned.

What once felt like a struggle for survival has turned into a shared journey toward wellbeing.

My son's recovery stands as a turning point—proof that a mother's determination, when supported by the right guidance, can build a healthier, happier future not only for one child, but for an entire community.

Her son's recovery became a turning point, proving that a mother's determination—paired with the right guidance—can create a healthier, happier future.



ANJALI KUMARI
Amdih Mandirpara
Village, Chandankiyari
Block, Bokaro District,
Jharkhand

**Journey From Hesitation to Healthy
Motherhood**

Becoming a mother for the first time should be a moment of joy, but for me, it was filled with fear and uncertainty. I was only 20 years old when I became pregnant with my first child. I come from a poor household where even arranging nutritious food or basic healthcare was a daily struggle. With little knowledge about pregnancy and maternal health, every day felt scared and uncertain.

In my village, most women deliver at home, and hospitals are often feared or avoided. I felt anxious about how to ensure a safe delivery for myself and my baby. That's when the Bandhan Health Programme (BHP) team came into my life. Their counselling, guidance, and support helped me understand what I needed to do and gave me the confidence to take care of myself.

With BHP's support, I was registered for antenatal care, received iron-folic acid tablets and Tetanus vaccinations, and had my health monitored regularly. When the time came, the team helped me arrange transport for a safe delivery at hospital, and my baby received timely breastfeeding and vaccinations.

The Result

- Despite high blood pressure complications, my health improved.
- I gave birth to a healthy 2.5 kg baby at the local Government Hospital.
- I now follow all the recommended feeding practices.
- I actively participate in community health forums, inspiring other mothers.

Today, I feel proud and empowered. My journey shows that with the right guidance, care, and support, even the most vulnerable mothers can have a safe pregnancy and a healthy child. I hope my story will encourage other women to seek care and stand strong for their families.

Her journey from fear to confidence showed that with the right care and knowledge, even the most vulnerable mother can ensure a healthy and hopeful beginning for her child.



SUMAN GURJAR

**Chhatri Village, Ajmer
Rural Block, Ajmer
District, Rajasthan**

Breaking Taboos, Embracing Health

There was a time when even talking about my own body felt like a secret. I am the eldest of five children, and from a young age, I carried responsibilities far beyond my years. I helped my parents with household chores, took care of my younger siblings, and tried to contribute to our daily survival. Life was hard, there was often very little food, and I suffered from poor nutrition, leaving me weak and vulnerable.

On top of that, managing my menstrual health was a constant struggle. Growing up in a household where menstruation was never openly discussed, I had little knowledge about safe practices. I relied on unsafe methods, and community superstitions restricted my movement every month. This caused infections, discomfort, and isolation, affecting both my health and my ability to focus on school and household duties.

My life began to change when the Bandhan Health Programme (BHP) team visited our community. They identified me as underweight and provided regular home visits and counselling on nutrition and menstrual hygiene. They also educated my family, helping to dispel harmful myths around menstruation. I learned to use sanitary napkins, follow a balanced diet with green vegetables, and access government health schemes like Ayushman Bharat.

My Transformation

- My health and nutrition improved significantly.
- I overcame social taboos and began openly discussing health issues.
- Today, I am a community advocate, inspiring other girls and women to prioritise hygiene and self-care.

Now, I feel confident, empowered, and free. My journey taught me that health knowledge and safe practices are not just about surviving, they are about living, learning, and leading with dignity and confidence.

Knowledge empowered her to care for herself and become a source of inspiration for her family.



BANDANA BEHERA

**Kantaboni Village,
Ramnagar 1 Block, Purba
Medinipur District, West
Bengal**

Nurturing Health with Knowledge and Care

I never imagined that simple, home-cooked meals and the right guidance could transform my child's health so completely. When my son was born, he faced serious health challenges. Due to early medical complications, he had to be separated from me for the first few days, which disrupted breastfeeding. As a result, we depended on formula feeding, and frequent illnesses affected his growth and overall well-being. Each day, watching him struggle filled me with worry and helplessness. Hope entered our lives when the Bandhan Health Programme (BHP) began supporting us. Their team visited our home regularly, patiently counselling me on child nutrition, hygiene, and age-appropriate feeding practices. They taught me how to prepare nutritious meals using simple, locally available ingredients and introduced me to 'Chhatu,' a wholesome homemade mix of rice, pulses, and nuts. To strengthen food security, they also provided seasonal vegetable seeds, helping us grow fresh produce at home. Alongside this, they closely monitored my son's growth through regular assessments.

My Son's Recovery Journey

Over time, with consistent counselling, monitoring, and improved feeding practices, my son began showing steady progress. His growth indicators improved gradually, and soon he had achieved Acceptable Clinical Recovery (ACR), reflecting a healthy and stable growth pattern. With renewed confidence, I focused on feeding him nutritious meals such as Chhatu and khichuri prepared with vegetables grown in our own kitchen garden. We reduced dependence on packaged foods and embraced fresh, home-cooked meals. As my son became stronger and more active, my fear slowly turned into hope and self-belief. Today, my son is playful, energetic, and steadily growing. This journey has taught me that knowledge, counselling, and consistent care can make a powerful difference. Empowered by what I learned, I now share these practices with other mothers in my village, encouraging them to adopt affordable and nutritious feeding habits at home. With the guidance and continued support of the Bandhan Health Programme, what once seemed overwhelming became a story of recovery, confidence, and hope.

Bandana Behera's journey shows how awareness and care can not only restore a child's health but also empower a mother to uplift her entire community.

Bandhan Education Programme

Education shapes aspirations, strengthens communities, and lays the groundwork for lasting change. Recognising that poverty often forces children to abandon schooling or struggle without adequate support, Bandhan-Konnagar launched the Bandhan Education Programme (BEP) in 2008 to reduce the learning gap and open doors of opportunity especially in rural communities.

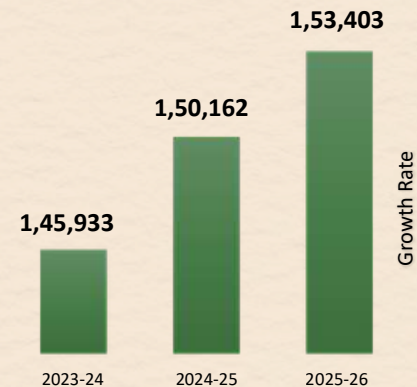
Bandhan Education Programme focuses on:

- Bringing out-of-school Children Back to Learning: Community-based centres offer flexible, welcoming environments where children can re-engage with education at their own pace and finally be mainstreamed.
- Strengthening Academic Foundations: Remedial support and after-school coaching help schoolgoing children overcome challenges and thrive.
- Early Learning for Young Minds: Pre-primary education equips children aged 3–6 with cognitive, social, and emotional skills crucial for a smooth transition into formal schooling.
- Mobilising Parents and Communities: Regular meetings and outreach build awareness about the importance of education and encourage active involvement in children’s learning.
- Promoting Equity: Special attention is given to girls and children from marginalised communities to ensure no one is left behind.

Gender Parity of Bandhan Education Centre
(FY : 2025-26)



Number of Beneficiaries (Cumulative)



5	1,715	4,870	1,53,403
States	Villages	Education Centre and Academy	Total Student

(Cumulative Status as of March, 2026)



ABRAM ALAM

**Pathkoi Khurd Village,
Bahadurganj Block,
Kishanganj District, Bihar**

**From Struggle to Success Through
Education**

My name is Roshan Ara, and a mother of six children. Life changed forever when my husband suddenly passed away, leaving me alone to care for our family. The days that followed were some of the hardest I've ever known. With no steady income and mouths to feed, I worked wherever I could—doing daily labour, cleaning, or carrying loads- just to ensure my children didn't go hungry.

There were times I felt completely helpless. I watched my older children drop out of school to help me earn a little money, and each time it broke my heart. I wanted them to study, to dream beyond the life we had, but survival always came first. When my youngest son, Abram, was just four, I feared his future would be no different.

Then, something changed. A Bandhan Education Centre opened in our village, offering free learning support for children like Abram. I decided to enrol him, though I wasn't sure what difference it would make. Looking back now, it was the best decision I ever made.

The teacher guided Abram with care and patience. Bandhan gave him books, pencils, and study materials we could never have afforded. Slowly, I saw my little boy blossom; he became confident, disciplined, and eager to learn. He began attending the education centre regularly, completing his lessons and even helping other students.

When he scored 90% in his annual exams, I cried tears of joy. For the first time, I felt that my child's future could be brighter than mine. Education gave him hope, and through him, it gave me hope too.

Today, Abram dreams of a better life, and I stand proudly beside him. I still work hard every day, but now I do it with a heart full of purpose, knowing my son is walking a path I once only dreamed of for my children.

Roshan's story shows how a mother's determination, when paired with access to education, can transform not just a child's life but the future of an entire family.



MEHEBUBA SULTANA

**Srinagar Matia Village,
Raninagar 2 Block,
Murshidabad District,
West Bengal**

**From Reluctant Learner to Confident
Dreamer**

There was a time when my little girl, Mehebuba, would burst into tears just by opening her schoolbook. Watching her struggle to read and write broke my heart. I often wondered if she would ever find joy in learning or confidence in herself.

My name is Rokeya Khatun, and I am the mother of Mehebuba Sultana, an 8-year-old girl. We live a humble life with my husband and I work hard every day to make ends meet. Still, all our hopes rest on our children's education.

Everything changed when she joined the Bandhan Education Centre at the age of six. The teacher there treated her with so much patience and care. She never scolded her for her mistakes; instead, celebrated every little improvement. I noticed her attendance improving, her smile returning, and her confidence growing. For the first time, she began to enjoy attending classes and take pride in her progress.

What touched me most was how the teacher and Bandhan Education team members encouraged her creativity. Mehebuba started painting, singing, and dancing — things I never imagined she would do. These activities made her more expressive and joyful. She would come home and tell me how her teachers always said, “You can do anything you set your mind to.” Those words gave her wings to dream.

Today, my daughter dreams of becoming a nurse. She says she wants to help people and make our community proud. When I hear her speak like that, my heart fills with hope. Her father often says, “This is why I work so hard, to see her shine.”

A mother's faith and a teacher's patience together built the foundation of a child's bright future.



SALMAN FARSI

**Pathkoi Khurd Village,
Bahadurganj Block,
Kishanganj District, Bihar**

From Playful Child to Aspiring Teacher

After my wife passed away from heart disease, life changed completely for our family. I am Zahid Alam, father of Salman Farsi, a 7-year-old boy. Losing her left a deep void in our lives, emotionally and practically. As a daily wage labourer earning around ₹7,000 a month, it became difficult for me to take care of our six children alone. Still, one thing kept me going, which was the belief that education could give my children a better future.

When Salman was five, I enrolled him in the Bandhan Education Centre (BEC). In the beginning, education was completely new to him. He was a carefree child, more interested in playing than studying. But slowly, with the teacher's care and guidance, I started noticing changes. He became curious, began to ask questions, and started enjoying his lessons. For the first time, I saw the spark of learning in his eyes.

The teacher at BEC treated him with love and patience. She encouraged him to try, praised his small achievements, and built his confidence. Salman began to take studies seriously and surprised me by securing first position in three examinations. Along the way, he also discovered his passion for sketching and worked hard to improve his handwriting. Through extracurricular activities, he learned teamwork, discipline, and the importance of effort, lessons that shaped his character beyond books.

Today, Salman dreams of becoming a teacher. He tells me, "Baba, I want to teach children the way my teacher taught me, with kindness and hope." Every time he says that, my heart fills with pride and gratitude.

From a playful child to an ambitious learner, my son's journey has shown me the true power of education. It doesn't just teach, it transforms.

A father's belief and a child's determination together turned loss into a story of hope and transformation.



ZAIE KHAN

**Saitgachi Village,
Bhangar 1 Block, North
24 Parganas District,
West Bengal**

**Ghatakpukur Academy & the Rise of
Zaie Khan**

I am Saheli Parveen, mother of Zaie Khan, a Class I student at Bandhan Academy, Ghatakpukur. In our community, education has never been given much importance. Most families, including ours, struggled just to manage daily needs. Books, tuition, or digital tools were luxuries we could hardly afford. Like many other children here, my daughter also had to help with household chores, and I often worried that her studies would suffer because of our situation.

When Zaie joined Bandhan Academy, everything started to change. The teachers there gave her so much attention and care. They understood her struggles and worked patiently to help her catch up in her lessons. What touched me the most was how they made her believe in herself. Slowly, my shy little girl began to speak up, ask questions, and show interest in her studies.

She also started taking part in debates, cultural programmes, and social activities, which boosted her confidence. I could see her growing not just as a student but as a confident and responsible child. She would come home excited, telling me about new things she learned and how she helped her classmates. The Academy didn't just teach her reading and writing; it taught her discipline, teamwork, and kindness.

Today, Zaie is doing well in her academics and has become a role model for other children in our neighbourhood. I feel proud when I hear other parents say, "We want our children to study like Zaie." It makes me realise how education can change not just one life, but an entire community's mindset.

I am deeply grateful to the teachers of Bandhan Academy for guiding my daughter and showing her the power of education.

A mother's faith and a school's support turned a quiet learner into a confident leader who now inspires her whole community.



AGANITRA BISWAS

**Uttar Rajpur Village,
Haringhata Block, Nadia
District, West Bengal**

Overcoming Challenges of Attention- Deficit Hyperactivity Disorder (ADHD)

I am Bina Biswas Podder, mother of Aganitra Biswas, a 7-year-old student of Class 1 at Bandhan Academy. From a very young age, I noticed that Aganitra was different from other children. He was full of energy, curious about everything, but found it difficult to sit still or focus for long. When he was diagnosed with Attention-Deficit Hyperactivity Disorder (ADHD), I was both worried and unsure about how to help him. Simple things like completing homework or paying attention in class felt like uphill battles. Many times, he grew frustrated, and I feared he might lose interest in learning altogether.

Everything changed when he joined Bandhan Academy, Haringhata, in UKG in 2024. The teachers there welcomed him with warmth, patience, and understanding. They didn't scold him for being restless; instead, they adapted to his needs. They used structured routines, broke lessons into smaller, manageable parts, and gave him individual attention. I was amazed at how gently they guided him toward improvement.

At home, we followed the same approach by creating small, achievable goals, celebrating progress, and encouraging him constantly. Slowly, I began to see remarkable changes in my son. He started sitting longer during study time, completing his tasks, and even enjoying classroom activities. His teachers often told me how he was becoming more attentive and confident.

I could see the transformation from a distracted, uncertain child to one who takes pride in learning. Today, he participates actively in class, shows enthusiasm for new topics, and smiles proudly when he finishes his work.

The key to his progress has been early intervention, dedicated teachers, adaptive teaching methods, and consistent support at home. As a mother, I have learned that with the right guidance and patience, even children with learning challenges can truly thrive.

When care meets understanding, every child no matter the challenge finds their way to shine.

Employing the Unemployed Programme

Unemployment and lack of skills keep many young people and adults trapped in poverty. To address this, Bandhan-Konnagar launched the Employing the Unemployed Programme (EUP) in 2009, which helps people build skills, find jobs, and improve their livelihoods.

The programme provides vocational training affiliated with NSDC (National Skill Development Corporation) and placement support to youth and women who have few opportunities to earn a stable income. Training is offered in a variety of trades based on local demand and participants' interests.

Key features of the programme include:

- Skill Training
- Soft Skills Development
- Job Placement Support
- Entrepreneurship Support
- Focus on Inclusion

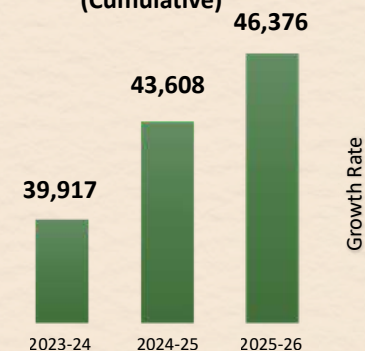
Through this initiative, thousands of young people and adults have gained the confidence and ability to support themselves and their families.

This section of the book shares inspiring stories of individuals who transformed their lives through skills and determination.

Domain wise Salary Range (FY : 2025-26)



Number of Youths Employed under (Cumulative)



6 States **114** Villages **60,711** Youth Trained **46,376** Youth Employed

Cumulative Status as of March , 2026



BANASHREE SINGHA CHOWDHURY

**Liluah, Howrah District,
West Bengal**

From Self-Doubt to Financial Independence

They say dreams don't come true for people like us but I was determined to prove otherwise. I grew up in a lower-middle-class family in Liluah, where financial constraints were part of everyday life. From a young age, I had to work part-time to support my family. Despite these challenges, I always carried a dream of creating a better life for myself and contributing meaningfully to my family's well-being.

Determined to turn this dream into reality, I enrolled in the Banking, Financial Services & Insurance course at Bandhan Skill Development Centre, Uttarpara. At first, I felt hesitant and unsure of myself. I doubted my abilities, worried about whether I could succeed, and felt anxious about what the future might hold.

However, the structured training, practical learning modules, and constant guidance from my mentors helped me gradually overcome these fears. I learned not only technical skills but also how to approach challenges with confidence and determination. Each small success built my self-belief, motivating me to push further.

After completing the course, I was thrilled to secure a position at Ultimo Credit Pvt. Ltd., with a salary of ₹17,000 per month plus benefits. This opportunity has improved my family's financial stability, strengthened my confidence, and given me a renewed sense of purpose.

My journey has shown me that with opportunity, guidance, and perseverance, it is possible to overcome obstacles and achieve one's dreams. I hope my story encourages other young women from similar backgrounds to believe in themselves and take bold steps toward their future.



Banashree's journey reflects how access to skill training and the right guidance can transform hesitation into confidence and turn aspiration into achievement.





KABITA MUDULI
Pipli, Puri District, Odisha

**From Struggle to Strength – A Journey
of Upliftment**

I may have come from a small village, but my dreams were never small; they were the light that guided me through every challenge. I was born into a modest family in Pipli, and as the eldest child, I carried the weight of responsibility from a very young age. I wanted to continue my education while also supporting my family, so I began tutoring children in my village. The income was small, but it helped meet household needs and kept my dreams alive. I knew that education and skills were my path to a better future, even though the journey seemed daunting.

One day, I learned about the Bandhan Skill Development Centre in Bhubaneswar, and I decided to take a bold step, enrolling in the Warehouse trade programme, a three-month intensive course. It was a challenging decision, but I was determined to explore opportunities beyond my village and expand my horizons.

During the training, I gained practical skills in computer operations, communication, and financial literacy, and benefited immensely from structured guidance and hands-on exposure. Each day, I grew more confident in my abilities and more prepared to face professional challenges. I realised that with the right support and mindset, I could achieve more than I had ever imagined.

After completing the programme, I was thrilled to secure my first job as a Credit Officer at IIFL. The learning didn't stop there; I worked hard, stayed committed, and was eventually promoted to Gold Appraiser. This achievement brought me not only professional growth but also the ability to support my family financially and achieve independence.

Today, I live with a renewed sense of pride, dignity, and purpose. My journey has taught me that determination, opportunity, and the right guidance can transform dreams into reality, and I hope my story will inspire other young women from similar backgrounds to believe in themselves and pursue their goals relentlessly.

Her journey from a village tutor to a confident professional shows how determination, skill training, and the right guidance can empower young women to transform their lives and uplift their families.



PAPIYA DAS

**Chakdaha, Nadia District,
West Bengal**

Turning Crisis Into Comeback

When the world came to a standstill during COVID-19, my world collapsed too. Overnight, my father's small business shut down, and our lives plunged into uncertainty. There were moments when even arranging a single meal felt impossible. The weight of uncertainty and responsibility was overwhelming, and I knew I had to act, not just for myself, but for my family.

Determined to change our circumstances, I took a courageous step and enrolled in the Sales Trade course at Bandhan Skill Development Centre, Chakdaha. Over 90 days of intensive training, I learned essential sales and communication skills and gained hands-on practical exposure that prepared me for real-world challenges. The continuous mentoring and guidance helped me build resilience, confidence, and a belief in my own potential, which I had never fully realised before.

After completing the course, I began my professional journey with BYJU'S. Through dedication and hard work, I advanced to become a top performer at HDB Financial Services, and today, I hold a stable and fulfilling position at Lenskart. This journey has not only restored financial stability and security to my family but also rebuilt my self-confidence and given me a profound sense of purpose.

Looking back, I realise that the crisis that once seemed insurmountable became a turning point in my life. My story is a testament to the fact that resilience, combined with the right skills and opportunities, can transform even the darkest struggles into hope and success. I hope my journey will inspire others to keep pushing forward, no matter how daunting the circumstances.

Papiya's journey is a powerful example of how resilience, determination, and skill training can turn a crisis into a life-changing opportunity for growth and empowerment.



**VARSHA
UTKARSHINI**
Patna, Bihar

**From Devotion to Determination—
Building a Future from Scratch**

I am Varsha Utkarshini, from Patna, and I grew up in a modest household where my father served as a temple priest, earning just enough to make ends meet. Growing up, I witnessed the struggles my family faced daily, from managing household expenses to meeting basic needs. From a young age, I felt the weight of responsibility and knew I had to find a way to contribute, not just for my own future, but for the well-being of my family.

Determined to create a better life, I took a bold step and enrolled in the Retail Sales course at Bandhan Skill Development Centre, Patna. The 90-day intensive course was both challenging and transformative. I learned essential sales techniques, customer service skills, and workplace communication, while gaining hands-on exposure to real retail operations. With the guidance and mentorship of experienced trainers, I began to build confidence, a professional outlook, and the courage to dream bigger. After completing the training, I secured my first job at SMV Infotech Pvt. Ltd. That moment validated all my efforts and sacrifices, and it was proof that determination, coupled with the right skills, can open doors to opportunities I had once only imagined. Over time, I advanced my career with roles at Pet's Planet and Teleperformance, learning and growing with every challenge. Today, I am proud to be employed at VBE Services Pvt. Ltd., where I continue to grow both professionally and personally.

This journey has given me financial independence, allowed me to contribute steadily to my family's stability, and built resilience that helps me navigate challenges with confidence. Beyond personal growth, I hope my story will serve as an inspiration to other young women to show that no matter the circumstances, with determination, mentorship, and opportunity, transformation is possible.

Looking back, my journey from a quiet temple town to thriving in corporate offices is a testament to the power of perseverance, guidance, and self-belief. I am proud to be living proof that dreams, when nurtured with effort and support, can become reality.

Varsha's journey shows how determination and skill training can empower young women from humble backgrounds to achieve financial independence and transform their lives with confidence.



PRIYA KUMAR
Malda, West Bengal

**I chose confidence over conformity,
and that choice changed my life.**

I am Priya Kumar, and I grew up in a conservative family in rural Malda, where traditional beliefs often dictated what girls could or could not do. In my community, girls were expected to stay at home, manage household responsibilities, and rarely encouraged to pursue education or a career. But deep down, I always dreamed of something different to have my own professional identity, to be independent, and to prove that women, too, can shape their own destinies.

My turning point came when I learned about Bandhan's Employing the Unemployed Programme. I decided to take a bold step and enrolled in a 90-day training course in the Business Process Outsourcing trade, determined to build a career and break the barriers that had held back many girls like me.

During the training, I focused on improving my communication skills and English proficiency, and actively participated in mock interviews and placement sessions. The mentors at the centre constantly encouraged me to believe in myself. Their support helped me overcome my hesitation and gain the confidence to face professional challenges head-on.

After completing the course, I secured my first job with Teleperformance BPO in Kolkata. It wasn't an easy decision to move to the city. My family was initially resistant to the idea of their daughter working far from home. But I knew that change often begins with courage, and I took that step.

Within just six months, my dedication and performance earned me a promotion to a better role at Globiva BPO, with higher earnings and greater responsibilities. Each milestone made me stronger, not only professionally but personally.

Today, I am proud to have achieved financial independence and professional confidence. My work has improved my family's financial situation and, more importantly, changed their perception of what women can achieve. I now stand as a role model for other young women in my community who aspire to follow their dreams despite social barriers.

My journey has taught me that with determination, guidance, and the right opportunities, it is possible to rewrite one's story — to rise beyond boundaries and build a life filled with purpose, pride, and progress.

Priya's journey shows how courage, skill training, and guidance can help young women break barriers, gain independence, and inspire change in their communities.

Bandhan Financial Literacy Programme

Money plays a big role in everyone’s life. But many women in rural areas do not get the chance to learn how to manage their money confidently and how to protect them from cyber threats. To change this, Bandhan started the Bandhan Financial Literacy Programme (BFLP), helping women understand and take control of their finances in 2015.

This programme teaches important skills clearly and practically, including:

- How to save money and make a budget
- Using Banks and Financial Services
- Managing Loans facilitating credit access
- Digital Financial Transaction
- Building Confidence
- Social inclusions & convergence with Govt. schemes & Yojanas
- Awareness on frauds, Cyber threats, digital arrests etc.

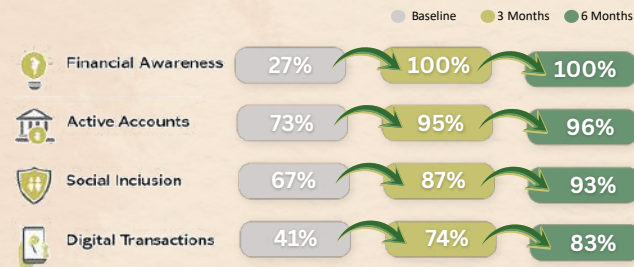
Many of the programme beneficiaries now run their households more smoothly, save for emergencies, and invest in their children’s education and health.

This part of the book shares real stories of women who learned to manage money wisely, proving that financial knowledge can bring security, independence, and hope for a better future.

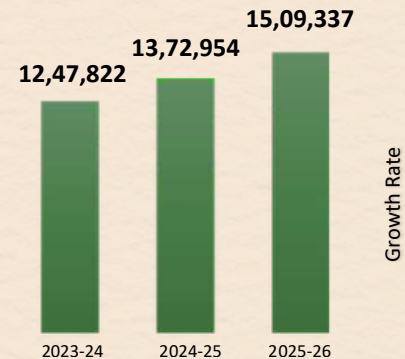
3 States **4,751** Villages **15,09,337** Beneficiaries

Cumulative Status as of March, 2026

Impact Indicator-KPI Q2 (FY : 2025-26)
Beneficiary: 3,338



Number of Beneficiaries (Cumulative)





NIYOTI SEN

**Choraikhali Village,
Golakganj Block, Dhubri
District, Assam**

**A Journey from Survival to Self-
Reliance**

Years ago, my world fell apart when I lost my husband to suicide: a tragedy born out of poverty and financial hardship. Suddenly, I found myself alone with two small children, no steady income, and no clear path forward. Every day became a battle for survival. I worked wherever I could, such as cleaning homes, tending animals, and carrying my baby on my back. I struggled to earn just enough to feed my family.

There were days when I felt completely broken, but I never allowed myself to give up. I knew I had to stay strong for my children.

Then, one day, I met a Bandhan Financial Literacy Programme's (BFLP) Community Resource Person who invited me to join her financial literacy sessions. I was curious, and that curiosity became the turning point in my life.

Through the sessions, I learned things I had never known before:

- How to save money, even in very small amounts?
- How to use ATMs, mobile banking, and digital tools with confidence?
- How to open and maintain deposit schemes safely?
- How to protect against cyber threats?
- How to access government insurance programmes like PMSBY (Accident Insurance) and PMJJBY (Life Insurance)?

These lessons gave me not only knowledge but also the courage to dream again.

Today, I run a small grocery shop, earning around ₹6,000–₹7,000 per month. I'm supporting my daughter in college and my son in Class VI. This is something I once thought was impossible. I also save ₹700 every month in a recurring deposit, and I'm planning to expand my business so that I can build a more secure future for my children.

I am proud of how far I've come. The pain of the past still lives with me, but it no longer defines me. What defines me now is strength, resilience, and hope.

She turned tragedy into triumph, showing that with determination and financial awareness, even the hardest beginnings can lead to new beginnings.



MINATI DAS

**Satpukuria Village,
Falakata Block,
Alipurduar District, West
Bengal**

**A Journey from Grief to Empowerment
through Financial Literacy**

My world shattered when I lost my husband to suicide, a heart-breaking tragedy born from relentless poverty and unbearable financial pressure. Overnight, I became a widow and a single mother of two small children, with no stable income and no idea how to survive. Each day was a struggle, cleaning homes, feeding livestock, and doing odd jobs just to earn a few rupees. I carried my baby on my back while working because leaving them alone wasn't an option.

Then one day, a Community Resource Person from Bandhan's Financial Literacy Programme visited my village. She invited me to attend her sessions on money management. At first, I hesitated- after all, what could I, a poor widow, possibly learn about money when I barely had any? But curiosity made me attend, and that simple decision changed my life forever. Through the sessions, I began to see money in a completely new light. I learned that saving, no matter how small, can make a big difference. I learned how to use ATMs and mobile banking safely, something that once felt impossible. I understood the importance of deposit schemes and how to access government insurance programmes like PMSBY (Pradhan Mantri Suraksha Bima Yojana) and PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana), which protect families like mine from unexpected crises.

These sessions didn't just teach me financial skills instead, they restored my confidence. I realised that knowledge is the first step toward independence. Slowly, I began saving small amounts. With time and discipline, I managed to start a tiny grocery shop in my village.

It also encouraged me to build a habit of saving, even if the amount was small. On average, I now save around ₹1,000 every month and deposit it in the bank. Whatever little remains after household expenses is also set aside. These savings help me buy my children's books and other study materials, ensuring their education is never interrupted.

The pain of losing my husband will always stay, but it no longer defines me. Today, my strength, knowledge, and hope define who I am. Financial literacy didn't just improve my finances—it rebuilt my confidence and helped me believe in a brighter tomorrow for my children and myself.

Her husband's death shattered her, but for her children, she kept moving. The Financial Literacy Programme became the light she needed.



SHAMPA DEBNATH

**Kalibari Village,
Maynaguri Block,
Jalpaiguri District, West
Bengal**

Rebuilding My Life through Financial Literacy

My life changed forever the day my husband passed away suddenly. His loss shattered my world. In the midst of my grief, I faced another unimaginable blow. I was wrongly accused and cast out by my in-laws, left with nothing but my young daughter and the burden of survival.

There were days when I had no idea how we would make it through. The future seemed uncertain, and the loneliness was overwhelming. But deep inside, a small voice told me not to give up. I had to stay strong, but not just for myself, but for my daughter. With the only skill I had being tailoring and I began to rebuild our lives, stitch by stitch. Each piece of fabric I sewed was not just work; it was a step toward reclaiming my dignity and independence. Even when the days were long and the earnings were small, I held on to hope. One day, I met a Community Resource Person from the Bandhan Financial Literacy Programme (BFLP). She encouraged me to attend their sessions, and that decision changed everything. For the first time, I learned how to manage my money wisely and plan for the future. I understood the importance of financial security, savings, and long-term planning concepts that were completely new to me.

Through the programme, I learned to:

- Enrol in government insurance schemes to protect my family in emergencies.
- Start a pension plan to ensure security in old age.
- Save ₹500 every month through a recurring deposit, building the habit of consistent saving.

Today, my dreams are clearer and stronger than ever. I want to see my daughter become a lawyer, something that would make all our struggles worthwhile. I dream of buying farmland to build lasting assets, and I plan to own a Toto (electric rickshaw) to start a small business of my own. I walk with my head held high, proud of how far I've come. I am no longer just surviving, but I am thriving with purpose, dignity, and hope. Financial literacy didn't just change my understanding of money and it transformed my mindset, rebuilt my confidence, and gave me the power to shape my future. I share my story so that other women who are struggling might believe that change is possible.

Shampa Debnath's journey shows that with courage, skill, and financial literacy, a woman can rebuild her life, one step at a time.



SOKINA BIBI

**Debottar Hasdah Village,
Golakganj Block, Dhubri
District, Assam**

**Empowering Change: A Journey from
Struggle to Stability**

I was married when I was just fifteen. My husband sold vegetables in our small market, and at first, we managed somehow. But when his business failed, everything around us began to crumble. With two little daughters to feed and debts piling up, each day felt heavier than the last. I often lay awake at night wondering how we would survive.

One afternoon, a Bandhan Financial Literacy Programme's (BFLP) Community Resource Person (CRP) came to my home. She spoke about saving, planning, and building a secure future even with a small income. Her words stayed with me. I joined her sessions and slowly started learning things I never thought mattered for someone like me.

I learned how to plan a household budget and save at least ₹400–₹500 every month. The CRP helped me open an account under the Sukanya Samriddhi Yojana for my daughter Majina, so that her education would never stop. I also came to understand the importance of borrowing responsibly. With proper guidance, I took a ₹20,000 loan from the Panchayat Samiti Group to restart my husband's vegetable business. We even enrolled him in the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJY), so our family would have protection in the future.

Little by little, things started changing. The vegetable stall began to grow again, and I started sewing small items to sell from home. I could finally manage my household budget without fear or confusion. My daughters, Nazmun and Majina, are studying well, and I'm proud that I can pay their education fees on time.

Today, I handle all our finances confidently and repay every loan on schedule. I save regularly, and we no longer worry about running the kitchen or paying bills.

I say that often not out of regret, but out of gratitude. Financial knowledge gave me strength, dignity, and a sense of control over my life. I am not just a homemaker anymore; I am a planner, an earner, and a mother building a secure future for her family.

With the right knowledge, she turned hardship into hope, proving that empowerment begins when a woman takes charge of her finances.



RINA PARVEEN

**Dakshin Gosaihat Village,
Dhupguri Block,
Jalpaiguri District, West
Bengal**

From Despair to Dignity

I am Rina Parveen, and my world fell apart the day my husband passed away suddenly. In an instant, I became a widow with two small children, no home, and no source of income. Life, once filled with hope, turned into a daily struggle just to survive. There were nights when I cried silently, unsure how to feed my children the next day. But even in the darkest moments, I told myself one thing — I cannot give up.

My new beginning came when a Bandhan Financial Literacy Programme's (BFLP) Community Resource Person visited my home. She encouraged me to join her sessions and learn how to take control of my finances. With her guidance, I began to see a new path forward that offered stability, independence, and dignity.

Through the sessions, I learned:

- How to save money, even in the smallest amounts?
- How to use bank accounts and recurring deposits (RDs) effectively?
- How to access government schemes like Sukanya Samridhi Yojana (SSY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)?
- How to plan for my children's future and dream beyond mere survival?

Slowly, I started rebuilding my life step by step, rupee by rupee. Today, I run a small grocery shop, and my children are studying in Kolkata, something I once thought was impossible. I now save ₹300 every month through a recurring deposit, maintain life insurance and long-term deposits, and live with pride and independence.

My journey from despair to determination has taught me a powerful lesson in financial knowledge. This is more than just learning to save instead of learning to stand on your own feet.

She lost everything, but financial knowledge helped her rebuild from nothing.

Bandhan Climate Action Programme

Bandhan started the Climate Action Programme in 2021, helping communities protect nature and adapt to a changing climate.

Here's how the programme makes a difference:

- Climate-Smart Farming
- Water Solutions for Harvesting
- Promoting Green Practices
- Tree and Mangrove Plantation
- Community Action

The impact so far:

- Over 200,000 mangrove trees planted to protect the coasts.
- Many families now earn extra income by growing vegetables, raising poultry, and joining eco-friendly activities.
- Cage fishing at Panchet Dam, under DVC's CSR initiative, promotes sustainable livelihoods for fishing communities through scientifically managed aquaculture while ensuring ecological balance.



This section shares real stories of hope and action, showing how people are working together to care for the planet and build a safer future.



1 States **67** Villages **2,818** Beneficiaries

Cumulative Status as of March, 2026

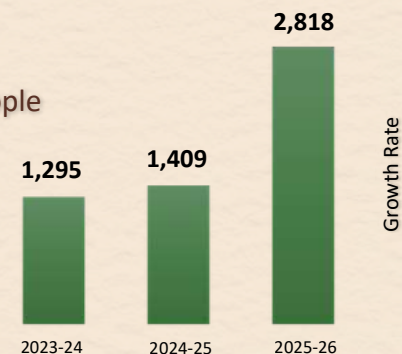
Environmental Impact highlights (FY : 2025-26)

 **69,000** Mangrove Plant Planted  North 24 Parganas

 **1,958** Watershed Development Hectares  Purulia

 **22** Water Harvesting Structure/ Pondling Built  Purulia

Number of Beneficiaries (Cumulative)



25
YEARS
OF TRANSFORMING LIVES



Bandhan
IGNITING POTENTIAL



BAIDYANATH MAJHI

**Tarakgora Village,
Kashipur Block, Purulia
District, West Bengal**

Harvesting Hope through Climate- Smart Farming

I, Baidyanath Majhi, was born and raised in Tarakgora, a small village in Purulia district, where farming is both a tradition and a struggle. For generations, my family depended on agriculture, but over the years, things became harder. Rainfall became erratic, and long dry spells left our lands parched. The soil gradually lost its fertility, and our yields dropped every season. Everything began to change when I became a part of the Bandhan Climate Action Programme (BCAP). Through this initiative, I learned that farming could be both climate-resilient and profitable if we adopted the right practices and managed resources wisely. The BCAP team visited our village, explained the concept of sustainable agriculture, and showed us how small interventions could make a big difference.

One of the first major steps I took was excavating a hapa, a small water harvesting structure on my land. Earlier, during dry months, my crops often withered due to lack of irrigation. But with the hapa, I could store rainwater, which now provides year-round irrigation. It also helps retain soil moisture and even supports fish farming, giving me an additional source of income. The water from the hapa is like a lifeline and it has completely changed how I cultivate my land. BCAP also introduced me to a range of modern, sustainable practices, including precision farming, trellising, protected cultivation, and fertigation, which improved crop growth and reduced input waste. Practising Integrated Pest Management (IPM) and using bio-stimulants and organic inputs has helped me maintain soil health and plan my crops more efficiently. The outcomes have been beyond my expectations. From my fields, I sold 3 quintals of bottle gourd at ₹30 per kilogram, 70 kilograms of tomatoes at ₹20 per kilogram, 50 kilograms of brinjal at ₹25 per kilogram, and 40 kilograms of okra at ₹20 per kilogram. My fish farming venture in the hapa also began to thrive, adding another income stream to my household and improving nutrient recycling within my farm system. My farm income has increased, and I can use water and land more efficiently. The integration of crop and fish farming has diversified my income and made my livelihood more resilient to unpredictable weather. Today, I see farming as a sustainable enterprise, not just survival. I'm proud that my journey has inspired other farmers in Tarakgora to adopt climate-smart, self-reliant practices.

With knowledge, innovation, and sustainable practices, small farmers can turn climate challenges into opportunities for growth.



SUNIL TUDU

**Jiyara Village, Kashipur
Block, Purulia District,
West Bengal**

**Harvesting Hope and Sustainability
through the Hapa**

For most of my life, farming was a constant battle against water scarcity and poor soil. The land here is dry and hard, and without regular rainfall, cultivation was nearly impossible. Every summer, my fields would lie barren, and I was forced to look for work outside the village to feed my family. Farming was limited to the monsoon months, and that, too, depended on how generous the rains were.

We often had to fetch water from faraway sources, spending hours each day just to irrigate a small patch of land. It was tiring, unprofitable, and uncertain. Many families in my village faced the same struggle. Things began to change when the Bandhan Climate Action Programme (BCAP) reached our village. The team discussed the idea of creating a Hapa—a small, localised water harvesting structure that could store rainwater right on my land.

With BCAP's support, I built a Hapa on my land, giving me year-round water storage and irrigation right beside my fields. This ended my dependence on distant water sources and kept my soil moist even in dry months. I also adopted agroforestry, planting over 30 species like teak, mango, guava, and mahogany, which improve soil health and will become valuable assets in the future.

With assured water, I expanded cultivation to six bighas, growing vegetables such as eggplant, tomato, chilli, onion, garlic, and bottle gourd. In one season, I sold 40–45 kg of bottle gourd at ₹12/kg, along with other vegetables, ensuring steady yearly earnings. BCAP's continuous training helped me improve soil management, crop planning, organic input use, and efficient irrigation.

Now, I can cultivate throughout the year, not just in the monsoon. My income has increased, and my family no longer needs to migrate for seasonal work. The water availability has turned my dry fields into fertile ground, and I feel more confident about the future. What makes me happiest is seeing other farmers in my community taking inspiration from my journey. Together, we are learning that with the right knowledge and a little support, even dry land can bloom again.

Today, his farm stands as a living example of what localised water harvesting and sustainable practices can achieve.



ANIL BARAN

**Pabra Village, Kashipur
Block, Purulia District,
West Bengal**

**Nurturing the Soil, Sustaining the
Future through Vermicomposting**

For many years, I depended heavily on chemical fertilisers and pesticides to grow my crops. At first, they seemed to work, but gradually I noticed the soil becoming less fertile and my crops losing their vigour. The leaves on my plants often curled and turned yellow, and pest attacks became more frequent. Despite spending more money every season, my yields were declining. Farming, which once felt rewarding, was turning into a struggle.

Everything began to change when Bandhan Climate Action Programme (BCAP) introduced me to vermi composting under its agricultural development initiative. I was provided with a vermi compost pit and received hands-on training on how to use it effectively. The process was simple yet powerful, using earthworms to convert organic waste into rich, natural manure.

With the compost pit installed, I started producing my own organic manure right at home. In the first cycle, I produced 10 bags of vermi compost, each weighing about 18–20 kilograms. I used it in my vegetable plots and paddy fields, replacing chemical fertilisers entirely. The difference was visible within weeks. My plants looked greener, healthier, and more robust, and the usual problems of leaf curling and yellowing disappeared.

The best part was the reduction in pest attacks; my crops became more resilient, and I could save money by avoiding expensive chemical inputs. The soil also felt softer and more fertile, a sign that it was healing. Today, my fields yield better harvests at lower costs, and I feel proud to be farming in a way that is both sustainable and eco-friendly.

Through this initiative, BCAP has not only helped me improve my income but also shown me a path toward environmentally sustainable farming. My experience proves that with the right guidance and simple innovations, we farmers can nurture the earth while securing our livelihoods for the future.



His crops are healthier and more productive, and he no longer relies on chemical fertilisers.





SOLAR AS A TOOL FOR CLIMATE RESILIENCE

Purulia, West Bengal

Powering Farms, Protecting Futures

In the undulating landscape of Purulia's Kashipur block, where farming has long been shaped by uncertain rains and costly diesel-powered irrigation, a quiet transformation is underway. Through the Bandhan Climate Action Programme (BCAP), solar-powered irrigation pumps are changing not only how water reaches fields, but how farmers imagine the future of their land.

For years, smallholder farmers in villages such as Jiyara, Lakhipur, Paharpur, Ranjandih, and Bakurdih struggled with rising fuel costs, frequent breakdowns of generators, and limited access to reliable irrigation. These challenges often translate into reduced yields, increased debt, and vulnerability to climate variability.

Recognising the need for a sustainable alternative, BCAP introduced solar-powered pumps—clean, reliable, and owned collectively by the community. Installed at strategically identified locations, the pumps now draw energy from the sun to deliver uninterrupted irrigation, freeing farmers from dependence on fossil fuels and erratic power supply.

What sets this initiative apart is its strong foundation in community stewardship. In Group 30, a total of 650 farmers were trained in system operation and maintenance. Usage schedules were collectively agreed upon, and transparent records of water use and maintenance costs were maintained. A modest user fee ensured affordability while creating a shared fund for upkeep, reinforcing a sense of ownership and responsibility.

The impact has been visible across seasons. Fields that once lay fallow during dry months are now cultivated more intensively. Cropping cycles have stabilised, productivity has improved, and household expenditure on diesel has declined significantly. Equally important, the shift to solar irrigation has reduced carbon emissions, aligning local livelihoods with broader climate action goals.

Beyond measurable outcomes, the solar pumps have become symbols of resilience and cooperation. Farmers now gather not only to share water, but to discuss planning, resolve issues collectively, and safeguard a resource that belongs to all.

The solar pump initiative under BCAP demonstrates how renewable energy, when paired with community leadership, can create lasting change. In Purulia's villages, the sun now powers more than irrigation; it powers confidence, sustainability, and hope for generations to come.

Bandhan Sustainable Livelihood Programme

Many young people dream of starting their own small businesses but struggle because they don't have the right skills, support, or confidence.

To change this, Bandhan launched the Sustainable Livelihood Programme (BSLP) in 2021 to help youth and women build strong, lasting livelihoods.

The programme supports aspiring entrepreneurs through:

- Skill Training
- Guidance and Mentoring
- Credit Access
- Market Linkages
- Financial Awareness
- Focus on Inclusion

Since its start, the programme has reached many villages across West Bengal, helping young people launch businesses in farming, tailoring, retail, and services.

This section shares real stories of determination and success, showing how entrepreneurship can transform lives and communities.

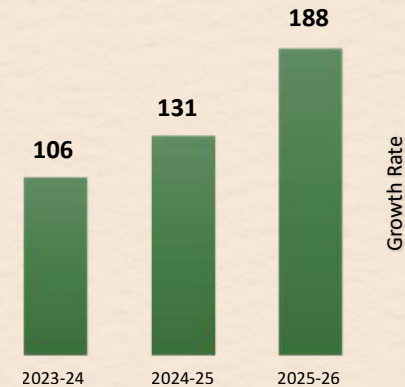
1	30	188	179
States	Villages	Beneficiaries	Graduated Beneficiaries

Cumulative Status as of March, 2026

Impact Indicator (FY : 2025-26)



Number of Beneficiaries (Cumulative)





RUNA ROY

**Hijal Pukuria, Habra
Municipality, North 24
Parganas District, West
Bengal**

**From Silent Suppoter to Successful
Entrepreneur**

For years, I quietly stood beside my husband, helping him run our small electronics repair shop. I handled customers, noted repair orders, and managed small finances but I never saw myself as part of the business. Our income barely reached ₹7,000–8,000 a month, and after meeting daily needs, there was almost nothing left to save. Even small home repairs had to wait. I believed that this was just how life was meant to be simple and limited.

The turning point came when I joined the Bandhan Sustainable Livelihood Programme (BSLP). The training sessions opened my eyes to a new world of possibilities. I learned about business planning, financial management, market analysis, and even legal formalities like MSME registration. More than the technical knowledge, the programme gave me confidence. For the first time, I saw myself not just as a helper but as an entrepreneur.

Together, my husband and I decided to rebrand our shop as R R Electronics & Repairing Centre. With the guidance and support from BSLP, I applied for and received a PMEGP loan along with bank credit. We invested in advanced tools for fan shaft replacement and motor coil binding, which expanded our services and attracted more customers. We also registered the business under MSME, giving us formal recognition and access to future opportunities.

The change in our lives has been incredible. Our monthly income has grown from ₹7,000–8,000 to ₹25,000–30,000. We have started saving for our children’s education and recently renovated our home, something that felt impossible just a few years ago. Today, we even employed two local youths, creating livelihoods for others in our community.

I no longer work in the shadows. I manage finances, talk to suppliers, and handle customer relations with confidence. Many women in my neighbourhood come to me for advice, and I am proud to mentor them to start their own ventures.

My dream now is to launch a fan manufacturing unit to grow from repairing fans to making them. It feels ambitious, but I’ve learnt that with knowledge, planning, and confidence, even the biggest dreams can take shape.

The Bandhan Sustainable Livelihood Programme didn’t just change my business; it changed me. It helped me find my voice, my strength, and my purpose as a woman entrepreneur.

She once thought helping silently was her duty. Now she believes that leading boldly is just as much a woman’s role.



HASANUR KHAN
Narayankati Village,
Habra 1 Block, North 24
Parganas District, West
Bengal

**Opening Doors to Success Through
Entrepreneurship**

My name is Hasanur Khan, and I am 30 years old. I live with my family of six. After completing my higher secondary education, I had big dreams of working in Kolkata and building a better life. But despite applying to many places, I faced rejection one after another. Eventually, I was forced to work as a daily wage labourer, earning just enough to meet our basic needs. Even while doing manual labour, I always dreamed of starting my own door manufacturing unit. I loved working with wood and used to imagine creating something lasting, doors that people would use in their homes every day. But dreams alone weren't enough. I had no capital, no machinery, and no guidance. Every time I thought of starting, I was pulled back by financial struggles and self-doubt.

The turning point came when I joined the Bandhan Sustainable Livelihood Programme (BSLP). Through the programme, I received training in business planning and operations, which helped me understand how to run a manufacturing enterprise. The team also guided me through legal registration, giving my dream formal recognition for the first time. Most importantly, with BSLP's support, I accessed a PMEGP loan, which allowed me to purchase the essential tools and machinery I needed to begin production.

That's when my transformation truly began. I started with manual block door making, but soon expanded into flash door (block board) manufacturing, introducing automated machinery that improved both speed and quality. What was once a one-man workshop has now become a structured enterprise. Before joining BSLP, I was just a daily wage labourer and working long hours with little to show for it. Today, my unit generates around ₹45,000 in monthly revenue, and I proudly employed 15 local youth who now earn a livelihood through my business.

I am now planning to set up an integrated, end-to-end manufacturing facility where every stage of production, from raw material processing to finishing, will be handled in-house. This will help ensure better quality control and open up larger market opportunities. Looking back, I realise how far I've come from carrying bricks and planks as a labourer to running a modern door manufacturing enterprise.

**He once dreamt of a better future while working on rooftops.
Today, he builds doors that open new opportunities for
others.**



TAJMIRA YEASHMIN

**Atulia Village, Habra 1
Block, North 24 Parganas
District, West Bengal**

**Weaving Her Journey from
Homemaker to Entrepreneur**

Not long ago, I was a homemaker, struggling to manage our family on my husband's small daily wage income. Life was about survival, not growth.

To help, I started stitching clothes at home on a single sewing machine, taking tiny orders from neighbours. But with no steady market or funds to expand, I felt stuck until I joined the Bandhan Sustainable Livelihood Programme (BSLP).

Through BSLP, I learned how to think like an entrepreneur to plan, manage finances, and connect with markets. With their guidance, I secured a PMEGP loan and started Arif Garments, investing in semi-automatic machines and formalising my business under MSME.

Today, our enterprise 'Arif Garments' runs with 10 machines, producing 600 baby garments a day. My income has grown to ₹25,000–30,000 per month, and I proudly employed 10 local workers, eight of them women.

What once began as a small dream in my home is now a thriving enterprise that empowers others. My journey proves that when anybody gains skills, finances, and confidence, they don't just change their own life, but they strengthen entire communities.



She once dreamt of a better life. Now she's creating opportunities for others to live it too.





SAHIDUL ISLAM

Srinagar Matia Village,
Basirhat Block, North 24
Parganas District, West
Bengal

**Threads of Change: A Journey to
Leadership**

There was a time when I worked long hours just to survive. Today, I work to build something bigger for myself and for others, and this is how I turned hardship into opportunity. Like many young men in my village, I went to Metiaburuz to work in a garment factory. That's where I learned everything I know today, how to cut fabric, operate machines, and maintain quality in garment making.

After gaining experience, I dreamt of starting something of my own. I began a small home-based garment unit and worked tirelessly for three years. But progress was slow. With limited capital and outdated machines, I couldn't expand production or take large orders. Despite my skills and dedication, I felt stuck.

My life changed when I joined the Bandhan Sustainable Livelihood Programme (BSLP). The team guided me through business planning, financial management, and enterprise registration.

With BSLP's support, I also secured a PMEGP loan, which helped me invest in automated sewing machines. That one step changed everything. I was able to increase production, improve product quality, and hire more workers. Today, my unit operates with more than 20 machines, and we produce garments in bulk for regional buyers.

My monthly income now stands at ₹30,000–35,000, and I have been able to employ several local workers and many of them women who had no previous income. It gives me immense satisfaction to see how this business not only supports my family but also provides livelihoods to other families in my community. I now plan to open a second garment unit to expand further and create even more job opportunities.

Looking back, I realize how far I've come from being a wage labourer to a garment industry leader in my area. All this was possible because of my determination and the structured support I received through BSLP, which helped me turn skills into a sustainable enterprise. My journey shows that when skilled workers are given the right training, finance, and market access, they can become engines of inclusive local growth, driving both entrepreneurship and empowerment.

He started with nothing but skills and determination. With the right support, he built something lasting for herself, his family, and his community.



TINA DEBNATH

**Amboula, Gaighata
Block, North 24 Parganas
District, West Bengal**

**From Homemaker to Woodcraft
Entrepreneur**

Every wooden handle in our workshop tells a story of hard work, hope, and change. My name is Tina Debnath, and I come from Ambuola, North 24 Parganas. For years, I quietly supported my husband's small business, never realising that I, too, could become an entrepreneur. I helped wherever I could, but our monthly income of ₹7,000–8,000 was never enough. Deep down, I wished I could do more, not just for my family, but for our future.

That wish started coming true when I joined the Bandhan Sustainable Livelihood Programme (BSLP). The training sessions opened my eyes to new possibilities. I learned about market research, sales, and how to manage a business, things I had never imagined understanding before! Slowly, I started sharing ideas and taking part in important decisions. Together, my husband and I took a bold step. We invested in semi-automatic cutting and polishing machines, and soon, our production grew to around 1,000 wooden items a day. We even hired eight local workers, giving others in our community a source of steady income.

With BSLP's guidance, we registered our business under MSME and received a ₹9.49 lakh PMEGP loan, including a ₹3.49 lakh subsidy. This support helped us modernise, improve quality, and dream bigger.

Today, our income has grown to ₹22,000–25,000 a month, and our products reach wholesalers in nearby markets. I'm no longer just helping; I'm leading alongside my husband.

Of course, challenges still come, rising costs and changing customer needs keep us on our toes. But now, we face them with confidence and teamwork.

Looking back, I see how far we've come from a small home-based unit to a growing enterprise that supports several families. More than anything, I've discovered my own strength.



She once stayed behind the scenes. Now, she helps lead the business and inspires other women to dream big.





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Awards and Recognition

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