



Jhumki Singha

Financial Empowerment through Her Dedication

BC Sakhi Code
K060200045

Name of the VO
Sidhidata VO

Name of the CLF
Amrit CLF

Block
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District
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Bank/BC
AGVB

Jhumki Singha began her work as a BC Sakhi in March of this year, with a determination to make financial services accessible to her community and establish her financial independence. Initially operating from her home, Jhumki quickly realized the potential to expand her customer base and decided to move her setup to a more visible market area four months ago. This shift has significantly increased her daily customer footfall to around 40 people, further establishing her as a trusted and dependable resource in her community.

Journey to Becoming a BC Sakhi

Jhumki was drawn to the role of BC Sakhi to fulfill her desire to work independently and support her family. Previously, she managed her work from home, providing essential banking services such as cash deposits, withdrawals, and money transfers. However, as demand grew, Jhumki saw the value of moving to a more public location, where she could meet the needs of her customers more conveniently. With the new setup, she now serves a wider clientele, many of whom are daily wage earners and small business owners who prefer the ease of local banking.

Customer Relationships

Jhumki's CSP has quickly become a trusted local banking point, thanks to her dedication and customer-centric approach. Many community members who previously had to travel to distant banks now rely on her for their basic banking needs. Her setup offers them a convenient, reliable service, and she is well-regarded for her commitment to making financial services accessible.

Transaction Details

With steadfast dedication to financial inclusion, Jhumki has played a vital role in her community by completing over 6,482 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Total Transactions



Transaction Volume

Family Support and Independence

Jhumki lives with her husband, daughter, mother-in-law, and younger brother-in-law. Her husband supports her work and owns a shop in another location. One of the key aspects of her role as a BC Sakhi is that it provides her financial independence. Jhumki's earnings are her own, and she does not have to contribute to household expenses, allowing her to save and reinvest in her business. Her family's support has enabled her to balance her work and home responsibilities effectively.

Challenges in the Role

Despite her successes, Jhumki faces some challenges in her work. The delay in commission payments is a significant issue, as it affects her ability to maintain a steady income. Given the monthly rent for her market setup, which is ₹2,000, along with a substantial advance deposit of ₹40,000, timely payments are essential for her financial stability.

Another challenge Jhumki notes is the occasional technical issue, although she has been able to manage these without much disruption. Enhanced support would further improve her service, but her resilience and adaptability help her maintain her operations smoothly.

Daily Operations and Services

Jhumki's CSP operates from 10 AM to 4 PM, during which she provides core banking services to her community. She assists her customers with cash deposits, withdrawals, money transfers, and balance inquiries, making everyday transactions more accessible to those in her area. The shift to a public market setup has not only increased her customer base but also strengthened her commitment to offering reliable financial services.

Looking forward, Jhumki is eager to expand her services by offering loan-related assistance, recognizing this as a critical need for her customers. This planned expansion will add value to her role as a BC Sakhi, helping her become a more comprehensive financial resource in her community.

Vision and Aspirations

Jhumki's ultimate goal is to be successful and achieve recognition as a BC Sakhi. She hopes to develop her setup into a well-equipped service point that supports her community's broader financial needs. With an eye

on growth, she dreams of improving her services and becoming an example for similar banking initiatives in her area.

Conclusion

Jhumki Singha's work as a BC Sakhi highlights the impact of accessible banking services in underserved communities. Through her CSP, she has reduced

barriers to essential financial services, gained financial independence, and set ambitious goals for her future. While she faces challenges, including commission delays and rental expenses, Jhumki remains committed to growing her setup and fulfilling her vision of success. Her journey reflects the transformative role BC Sakhis play in promoting financial inclusion and improving lives in rural areas.





Kulsuma Khanom Choudhury

Financial Literacy, One Community at a Time

BC Sakhi Code
K060200083

Name of the VO
Tajmahal VO

Name of the CLF
Women Empowerment CLF

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Hailakandi

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Bank/BC
AGVB

Kulsuma Khanom's journey as a BC (Business Correspondent) Sakhi started just four months ago, yet she has made remarkable strides, bringing essential financial services to her community. Before taking on this role, she worked in a private school, where she developed a sense of responsibility and community involvement, skills that now serve her well in her current role.

Beginning the Journey

Introduced to the BC Sakhi role through the local Solid and Liquid Resource Management (SLRM) team, Kulsuma saw this as a valuable opportunity to engage in meaningful work while staying closer to her community. Her responsibilities include conducting transactions and facilitating financial activities, and she also attends community camps organized by Self-Help Group (SHG) members. This exposure gave her the experience she needed to become familiar with the needs and demands of her community members.

Setting Up and Expanding Services

In addition to basic financial transactions, Kulsuma has expanded her offerings by providing photo printing and xerox services. Recognizing the demand for these services, she diversified her center's offerings to meet her community's recurring needs. By transforming her workspace into a multi-functional point for various tasks, Kulsuma has created a place where customers can seek more than just financial services.

Kulsuma's workspace operates from early in the morning to late in the evening, with her opening at 8 a.m. and closing at 8 p.m., ensuring her customers have access to services throughout the day. This extended schedule highlights her dedication to the work and her willingness to meet her community's needs.

Transaction Details

With steadfast dedication to financial inclusion, Kulsuma has played a vital role in her community by completing over 2,746 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Total Transactions



Transaction Volume

Family Support

Balancing work and family life can be challenging, especially in a joint family setting. Kulsuma's family, however, provides crucial support, enabling her to manage her dual roles effectively. Her husband, a mason, and her children, along with her in-laws, form a close-knit support system. Each day, she completes her household duties before starting her work at the BC Sakhi center, ensuring her family is well taken care of even as she commits to her work.

"My family fully supports me," she says gratefully, emphasizing that their encouragement allows her to pursue her ambitions. This belief in her work helps her overcome daily challenges and sustain her efforts to build her center.

Challenges

The journey has not been without obstacles. For Kulsuma, the primary challenge is the low commission structure, which limits her earnings. This constraint has a significant impact, especially given the high cost of her rented workspace. Despite these limitations, Kulsuma maintains her extended work hours and offers consistent services, knowing her work is valued by her community. Her resilience is rooted in her commitment to making a positive impact.

Future Plans

Kulsuma's immediate goal is to relocate her center to her home, eliminating the financial burden of rent and providing greater stability. In addition, she is exploring ways to expand her business by securing online work opportunities, which would add another layer of service and provide a steadier income.

Kulsuma's forward-thinking approach and drive to improve her financial prospects reflect her entrepreneurial spirit. She envisions her setup not only as a BC Sakhi center but as a community resource, demonstrating her commitment to meet the evolving needs of her customers.

Customer Relations

Over the months, Kulsuma has built a loyal customer base who rely on her for financial transactions and other services. She describes her customers warmly,

noting that they are respectful and understanding. “The customers are good,” she says, appreciative of the rapport she has established with them. Her relationships with her customers are a testament to her integrity and dedication to service.

Conclusion

Kulsuma Khanom’s journey as a BC Sakhi is a testament to the power of resilience, family support, and ambition. From her initial steps into this role with SLRM’s assistance to becoming a trusted community resource, Kulsuma’s story illustrates the strength required to

thrive in a challenging environment. Her dedication to expanding her services, overcoming financial hurdles, and maintaining customer relationships highlights her commitment to growth and community support.

As she moves forward with plans to relocate her center and explore online opportunities, Kulsuma’s case is a reminder of the vital role BC Sakhis play in fostering financial inclusion and trust. With the continued support of her family and her determined spirit, Kulsuma is set to overcome her challenges and fulfill her vision for a more sustainable, impactful business.





Mitali Roy

Empowering Her Community Through Banking Services

BC Sakhi Code
253345510015

Name of the VO
Roopacherra Radharani VO

Name of the CLF
Subho CLF

Block
Katlicherra

District
Hailakandi

Bank/BC
CSC Digipay

Mitali Roy, a dedicated Business Correspondent (BC) Sakhi, has been serving her community for four years. Her journey into the BC Sakhi role has transformed her life, allowing her to empower local residents by providing access to essential banking services. Initially starting her setup near home, Mitali moved to a more strategic location two years ago, serving a customer base that includes many tea laborers. Over the years, her CSP has become a vital resource for the community.

How It All Began

Mitali learned about the BC Sakhi role through the block office and saw an opportunity to bring banking services to her community. She initially set up her CSP near home but moved to a new location with higher foot traffic after two years. In addition to banking services, Mitali offers other services like money transfer, PAN card applications, mobile recharges, bill payments, and Aayushman card registrations. These services make her CSP a one-stop solution for her community.

Customer Relationships

Mitali's customers are primarily tea laborers who often struggle to access banking services due to their remote work locations. Her CSP, conveniently located in a busy area, offers them the convenience of banking without the need to travel to distant branches. "The customers are good and trust me," Mitali shares. Her dedication to providing personalized service has helped her build a loyal customer base.

Family Support

Mitali lives with her husband, son, and mother-in-law. Her husband runs a nearby shop, and the family supports her in balancing work and home life. While Mitali focuses on her CSP during the day, her family assists with household chores, enabling her to give full attention to her customers. Their support is crucial to her success.

Transaction Details

With steadfast dedication to financial inclusion, Mitali has played a vital role in her community by completing over 11,031 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Total Transactions



Transaction Volume

Hobbies and Motivation

Mitali is driven by a passion for serving people. "I love serving people," she says, highlighting her motivation to improve her community's access to financial services. Her deep commitment to helping others has shaped her approach to work, and she continues to focus on offering the best service possible.

Daily Routine

Mitali's day begins at 10 AM when she opens her CSP. She typically stays open until noon, then takes a short break if she needs to visit the bank. In the afternoon, she reopens at 3 PM and serves customers until 7 PM. Afterward, she heads home to complete her household responsibilities before preparing for the next day.

With an average footfall of 15 customers a day, Mitali's CSP remains busy but manageable. She prides herself on offering personalized attention to each customer, ensuring their needs are met.

Challenges and Achievements

One of Mitali's biggest challenges has been establishing her CSP in a competitive market. However, her dedication, hard work, and ability to diversify her services have helped her overcome this. From money transfers to bill payments, Mitali's CSP has become an essential service hub for the community. Her success has not only made banking accessible but also empowered the people she serves.

Future Plans

Looking ahead, Mitali hopes to expand her services further. She plans to increase her customer base and incorporate more digital services, such as online banking and mobile bill payments, to meet the growing needs of her community. With her dedication and family support, she is confident her CSP will continue to grow and serve the people in her locality.

Conclusion

Mitali Roy's journey as a BC Sakhi is a powerful example of how a woman's determination and community spirit can drive change. By providing essential banking services, Mitali has not only empowered individuals

but also created a space for financial inclusion in her community. Her passion, combined with the support of her family, has made her a trusted and respected figure in the area. Mitali continues to inspire others, showing that with hard work and dedication, one can make a lasting impact on society.





Momi Nath

A Path of Determination and Adaptation

BC Sakhi Code
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Nonda Primary VO

Name of the CLF
Jeebon Sakhi CLF

Block
Lala

District
Hailakandi

Bank/BC
PNB

Momi Nath's journey as a Business Correspondent (BC) Sakhi reflects her resilience and adaptability in the face of challenges. A graduate, she began her career as a private school teacher. Despite enjoying teaching, she left in 2019 due to low pay and opened a garment shop to better support her family. Unfortunately, when her mother fell seriously ill, Momi had to close her shop to care for her.

In search of stable work aligned with her qualifications, Momi took on a new role as a BC Sakhi, delivering banking services to her community. Initially, she set up her Customer Service Point (CSP) in one location, but on advice from her senior, she relocated to avoid competition with an existing CSP. Now, five months into her new location, she is focused on establishing her CSP and building a customer base.

Embracing the Role of a BC Sakhi

Momi finds deep satisfaction in her role, as it matches her educational background and offers her a meaningful purpose—bringing essential banking services closer to her community. Each day, she opens her CSP at 10:30 AM, takes a midday break to care for her son, and returns for an afternoon shift until 5 PM. For Momi, balancing her responsibilities as a single mother with her professional role has become a source of motivation and pride.

Challenges in Building a Customer Base

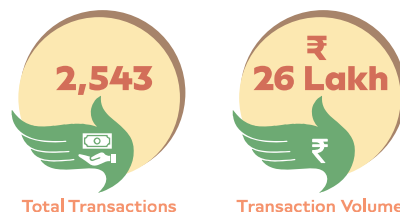
Despite her dedication, Momi faces challenges. As a newcomer in the area, she competes with well-established BC Sakhis nearby, which affects her customer flow. "People here still visit the older CSPs rather than mine," she explains. Momi is committed to building trust with her new community, but she knows it will take time.

Additionally, a past experience with an online data entry job made her wary of online work. Unable to complete the job due to CSP demands, she received legal threats from the company. Fortunately, a cybercrime complaint resolved the matter, yet Momi remains cautious about online opportunities.

Transaction Details

With steadfast dedication to financial inclusion, Momi Nath has played a vital role in her community

by completing over 2,543 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Family Support and Strength in Adversity

Living with her son, parents, and elder brother, Momi draws strength from her family. Her personal life has been challenging, as she separated from her husband in 2015 and is currently undergoing divorce proceedings. Yet, the presence of her supportive family provides a stable foundation, allowing her to focus on her role as a BC Sakhi and care for her young son.

Commitment to Service, Vision for Growth

Despite the challenges, Momi's commitment to serving her community drives her forward. Her current customers appreciate her service, and she is determined to make her CSP a reliable banking hub. To strengthen her impact, Momi hopes to receive further training, expanding the services she can offer. She envisions her CSP as a community center for banking, fostering financial inclusion and independence.

In the future, Momi aims to cautiously explore online work to diversify her offerings. Learning from past experiences, she remains optimistic about finding secure opportunities that complement her work as a BC Sakhi. Her goal is to turn her CSP into a trusted resource, facilitating accessible banking services that make a real difference in people's lives.

Conclusion

Momi Nath's journey is a powerful testament to resilience and purpose. From her early career as a teacher to her time as a shop owner, and now as a BC Sakhi, Momi has adapted to life's challenges with courage and dedication. Today, she stands as a beacon of hope in her community, bridging financial gaps and bringing essential services to people's doorsteps. Through her work, she has become an agent of empowerment and positive change, helping her community find greater financial stability and independence.





Nazma Begum Barbhuiya

Banking on Trust, Serving with Heart

BC Sakhi Code
K060200043

Name of the VO
Lucky VO

Name of the CLF
Women Empowerment CLF

Block
Hailakandi

District
Hailakandi

Bank/BC
AGVB

Nazma Begum Barbhuiya's journey as a BC (Business Correspondent) Sakhi began ten months ago, and in that short time, she has established her Customer Service Point (CSP) as a trusted resource for her community. Through hard work and resilience, Nazma has built a career that balances financial service and family responsibility, all while navigating challenges with determination and a vision for growth.

Starting the Journey

Nazma's transition to becoming a BC Sakhi marked a meaningful shift in her life. Previously, she worked at a school, but after the birth of her daughter, balancing work and home became challenging. The opportunity to start a CSP allowed her to support her community while working closer to home.

Nazma set up her initial CSP location near a main road for accessibility; however, due to upcoming road construction, she had to move her setup to a more remote location. Despite this setback, Nazma persevered, adapting to the new environment and continuing her services. Though further road expansions might require her to relocate again, Nazma remains committed to her role in the community.

Services and Customer Relations

Nazma's CSP provides essential financial transactions, offering xerox services as an added convenience to her clients. Her CSP has become a central spot for her community, with an average of 20 people visiting daily. Nazma has built a reputation for reliability, and customers appreciate her consistency and dedication.

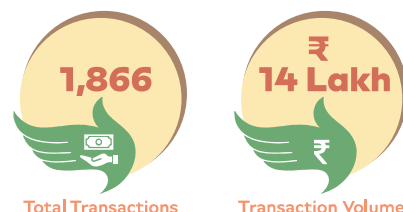
She reflects on her customer interactions warmly, stating, "The customers are good. I never faced any issues related to customer." This harmonious relationship is a testament to her respectful, attentive approach to service.

Despite the challenges of her location, Nazma's trusted clients continue to visit her center, reflecting the strength of her customer relationships and the reliability of her services. She provides not just financial assistance but also builds lasting trust within her community.

Transaction Details

With steadfast dedication to financial inclusion, Nazma has played a vital role in her community by completing

over 1, 866 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Family Support

Nazma's joint family plays a significant role in her success, with her home conveniently located just behind her CSP. Her husband, who works as a school bus driver, has been her steadfast supporter. "If I didn't get my husband's support, I wouldn't have been able to do this work," she says gratefully. Her extended family, including her mother-in-law, two children, and other family members, provide a support network that enables her to manage her responsibilities effectively.

Having her family nearby allows Nazma to focus on her work while knowing her children and home are well-cared for. This family support has been crucial, empowering her to succeed in her role as a BC Sakhi while balancing her responsibilities as a mother and family member.

Overcoming Challenges

Nazma's work is not without obstacles. One of her main challenges is dealing with technical issues, particularly server disruptions. "Sometimes the server works, and sometimes it doesn't," she explains. These connectivity problems can frustrate customers, who may turn to other nearby CSPs for quicker service, reducing her transaction volume and impacting her income.

Despite this, Nazma is resilient, and her loyal customers continue to rely on her. She remains hopeful that future improvements in technology will help her serve her community more effectively and improve her transaction capabilities.

Hobbies and Aspirations

Outside of work, Nazma finds solace in music, enjoying songs that provide her with a sense of relaxation and joy. This simple pleasure helps her recharge,

bringing positive energy back to her work and daily responsibilities.

Looking forward, Nazma hopes to expand her services. With financial support, she envisions turning her CSP into a one-stop solution for her community's needs. She aims to diversify her offerings to meet more of her community's demands, reflecting her commitment to helping those around her. Her aspirations showcase her proactive approach to community service and her desire to grow her impact.

Conclusion

Nazma Begum Barbhuiya's story is one of determination, adaptability, and a strong sense of duty to both family and community. Through her CSP, she provides crucial

financial services while managing her role as a mother, family member, and BC Sakhi. Her resilience in overcoming technical challenges and the potential need for further relocation highlights her commitment to her work. With her family's support, Nazma embodies the spirit of a BC Sakhi, seamlessly integrating professional service with personal dedication.

Nazma's story is a powerful example of balancing family and career, showing that with support, resilience, and a clear vision, one can create positive change. She is not only a trusted financial service provider but also a source of inspiration for other women who aspire to blend family responsibilities with impactful community work. Her journey exemplifies the strength found in determination, family bonds, and a commitment to bettering her community.





Parbin Sultana

Service Beyond Boundaries: The BC Sakhi Story

BC Sakhi Code
K060200066

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Suryamukhi VO

Name of the CLF
Amrit CLF

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Algapur

District
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Bank/BC
AGVB

Parbin Sultana began her work as a BC Sakhi in March of this year, bringing her skills as a former teacher and SHG member to her role. Based in a setup adjacent to her home, Parbin's CSP (Customer Service Point) has become a vital banking access point for her community, where she offers services like deposits, withdrawals, and transfers. Her journey, marked by adaptability and a commitment to serve, illustrates the impact a BC Sakhi can have on her community.

How It Started

Parbin initially worked as a teacher in a private school, where she enjoyed educating students in Mathematics and Bengali. However, due to time constraints and her pregnancy, she stepped back from teaching to explore new opportunities. Her involvement with an SHG introduced her to the role of a BC Sakhi, allowing her to work independently while staying close to her family.

Starting out from her home, Parbin later established a separate CSP setup to better serve her customers. "I like this work because it allows me to help people with their banking needs," she shares, reflecting her dedication to making banking services more accessible.

Building Customer Relationships

Parbin has developed a strong bond with her customers, who appreciate her convenient location and welcoming approach. Many customers, from pensioners to young families, rely on her for everyday banking needs. Parbin's familiarity with the community allows her to understand and address their needs effectively. Her CSP provides a trusted alternative to traveling to distant bank branches, a service that her customers highly value.

Transaction Details

With steadfast dedication to financial inclusion, Parbin has played a vital role in her community by completing over 2, 743 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Family Support and Work-Life Balance

Parbin lives with her husband, son, and in-laws, all of whom support her work. Her husband, who works on a contract basis in the electric department, is especially supportive, and her proximity to home allows her to balance her work and family responsibilities. With her family's encouragement, she manages her CSP setup during the day and offers private tuition classes in the evenings.

Challenges

Despite enjoying her role, Parbin faces some challenges. Low commission rates limit the financial viability of her CSP setup, making it difficult for her to generate substantial income. Additionally, her work has been disrupted due to seasonal flooding, which submerged her area for three months, halting her services.

Poor road conditions also make commuting a challenge, especially when she needs to visit the bank. During the monsoon, the makeshift bridges and waterlogged roads around her home become risky to navigate, adding to her daily struggles.

Daily Routine and Love for Teaching

Parbin's CSP opens from 10:30 AM to 3 PM, during which she attends to customer needs and handles basic banking transactions. Her afternoons are devoted to private tuitions, where she teaches Mathematics and Bengali. This balance allows her to nurture her passion for education while serving her community as a BC Sakhi.





Future Aspirations

In the future, Parbin hopes for improvements in BC Sakhi commission structures to ensure better financial stability. She also wishes for infrastructure upgrades to prevent work disruptions caused by natural calamities. Enhanced support for BC Sakhis in flood-prone areas would enable her to continue her services uninterrupted. She envisions expanding her CSP setup and possibly introducing new services to support her community further.

Conclusion

Parbin Sultana's story is one of resilience and dedication. Her work as a BC Sakhi, alongside her role as an educator, highlights the crucial role that women like her play in making banking accessible to rural communities. By bridging the gap between formal banking and her community, she provides convenience, trust, and essential services. Parbin's journey exemplifies the power of community service, and with the right support, her impact is sure to grow.



Pushpa Rani Debnath

Breaking Barriers, Building Financial Confidence

BC Sakhi Code
K060602743

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Block
Lala

District
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Bank/BC
AGVB

Puspa Rani Debnath's journey as a Business Correspondent (BC) Sakhi began in 2018, following her previous work as Bank Mitra since 2014. Situated in a rural area surrounded by tea gardens, her Customer Service Point (CSP) offers essential banking services to her community, becoming a lifeline for customers who would otherwise need to travel to distant banks.

How It Started

Puspa began her work as a BC Sakhi four years ago, transforming a family shop space near her home into her CSP. This convenient setup allows her to balance family and work, offering services to her customers right in the heart of the community. Before taking on this role, she had been involved in banking-related work, giving her valuable experience to serve her community effectively. Her role also includes regular field visits to tea gardens, ensuring that those in remote areas have access to her services.

Engaging with Customers

Puspa enjoys positive relationships with her customers, who appreciate the ease of accessing banking services locally. Her CSP has become a trusted place for tea laborers and other community members to conduct transactions without visiting distant bank branches. However, the proximity of other CSPs in the area creates competition, dividing customers among nearby options and impacting her daily footfall. Despite this challenge, Puspa remains dedicated to providing reliable and convenient services.

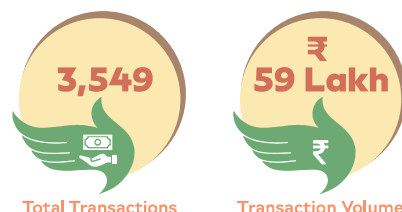
Family Support and Responsibilities

Puspa's family includes her husband, two sons, and a daughter. Her husband, once engaged in managing the family shop, is currently unemployed, adding financial pressure on Puspa. Despite this, her family remains supportive of her work as a BC Sakhi. She balances her responsibilities at home with her demanding role, which often requires her to be on-site from 8 AM until 8 PM. Her dedication to managing her household and serving her community is a testament to her resilience and commitment.

Transaction Details

With steadfast dedication to financial inclusion, Puspa has played a vital role in her community by completing

over 3, 549 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Daily Challenges

Operating a CSP in a rural area brings its challenges, particularly with connectivity issues that delay transactions and sometimes disrupt services. Additionally, the presence of multiple CSPs in the area has fragmented her customer base. While network problems and competition are ongoing issues, Puspa continues to navigate these obstacles, determined to support her customers and provide consistent service.



Work Routine

Puspa's daily schedule reflects her dedication to her community. She opens her CSP at 8 AM and serves customers until late evening, often working beyond traditional hours to accommodate those with limited time. Her work routine is split between her CSP setup and field visits, which are crucial for reaching customers in remote tea gardens. On average, she serves around 10 customers per day, a modest but steady flow that reflects the trust and reliability she has built within her community.

Future Aspirations

Puspa dreams of expanding and renovating her CSP to create a more professional and equipped space for her customers. Unfortunately, ongoing family health issues and financial constraints have led to repeated delays in her plans. "I want to develop my setup, but every time we had to drop plans because of family issues,"

she explains. Nevertheless, Puspa remains hopeful, looking forward to the day she can realize her vision for a better CSP setup.

Conclusion

Puspa Rani Debnath's journey as a BC Sakhi highlights the critical role of community-driven banking services in rural areas. Despite challenges like network disruptions, competing CSPs, and family responsibilities, she remains committed to serving her community. Her work as a BC Sakhi has brought accessible banking to her customers' doorsteps, bridging a vital gap in rural financial services.

Through her dedication and resilience, Puspa has made a lasting impact on her community. Her long hours, positive customer relationships, and commitment to improving her CSP reflect the significant contributions of BC Sakhis like her, proving that one individual's efforts can meaningfully change many lives.





Suma Deb

A Resilient BC Sakhi and Community Entrepreneur

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Name of the CLF
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Suma Deb's journey as a BC (Business Correspondent) Sakhi is one of determination, resourcefulness, and dedication to her family and community. Through her work managing a Customer Service Point (CSP) and multiple small businesses, Suma provides essential services while fostering a legacy of support and resilience within her family. Her story reflects the transformative impact of dedication, family support, and a deep-rooted commitment to uplifting those around her.

Early Struggles and Educational Journey

Suma's path to success was paved with challenges from an early age. Her father passed away when she was just two years old, and her family faced significant financial hardship. Her elder sister took on the role of breadwinner, offering private tuitions to support the household.

Unfortunately, Suma's parents had to take her out of school after ninth grade due to financial constraints. Yet, a compassionate teacher recognized her potential and assisted with her educational expenses, helping her re-enroll and complete her Higher Secondary School Certificate (HSLC). This support left a lasting impression on Suma, instilling in her the drive to make the most of every opportunity.

Passion for Business & Self-Sufficiency

Inspired by her early experiences, Suma developed a passion for self-sufficiency. She started her career by providing private tuitions and working in money marketing, gradually establishing a stable income. Over time, she diversified her work to include multiple income streams. As a BC Sakhi, Suma's CSP facilitates essential banking transactions, which provide crucial financial access to her community. Additionally, she offers printing, xerox, and garment store services, which supplement her income and strengthen her business profile.

Suma's entrepreneurial spirit goes beyond financial gain; she is deeply motivated to serve her community while creating a sustainable livelihood for her family. Her dedication to managing several small businesses reflects her drive to maximize opportunities and support her loved ones.

Transaction Details

With steadfast dedication to financial inclusion, Suma has played a vital role in her community by completing over 11,031 transactions. Her efforts highlight her commitment to bringing essential banking services directly to those who need them most.



Total Transactions



Transaction Volume



Commission Earned

Family Support and Sibling Bonds

Family is at the heart of Suma's success. She lives with her husband, children, mother-in-law, brother-in-law, and his wife in a joint family setup. Her husband, a school bus driver, has been a constant source of support, allowing Suma to pursue her business ventures. This close-knit family structure provides stability, enabling her to balance her responsibilities effectively.

Beyond her immediate family, Suma supports her elder sister, who once helped raise her. Her sister is now facing marital challenges, and Suma has stepped in by offering her the management of her garment shop. Additionally, Suma's nephew assists in her CSP, and she plans to engage him full-time after he completes his studies, thus creating a cycle of mutual support within the family. Suma's commitment to her family exemplifies the profound impact of sibling support and the enduring strength of familial bonds.

Overcoming Challenges

Suma's commitment to her work and family has brought her considerable success; she currently earns well from her various ventures, enabling her to provide for her family and support her sister. However, her work is not without obstacles. The primary challenge she faces is frequent technical issues, as server downtimes affect transaction speeds and sometimes drive customers to nearby CSP centers. Despite these setbacks, Suma's loyal customers continue to rely on her services, a testament to her dedication and reliability.

Looking to the future, Suma aspires to expand her offerings by adding more services to her CSP if financial

support becomes available. Her vision includes not only strengthening her business but also securing a sustainable livelihood for her family, particularly by engaging her nephew in her work.

Conclusion

Suma Deb's story is one of resilience, compassion, and a deep commitment to family and community. Her journey from overcoming educational setbacks to becoming a trusted BC Sakhi and a versatile entrepreneur illustrates the power of determination and family support. By balancing her

role as a service provider and family pillar, Suma serves as an inspiration to her community, demonstrating that challenges can be transformed into opportunities with dedication and a supportive network.

Through her work and the support she provides to her loved ones, Suma has become a symbol of self-reliance, resourcefulness, and the strength that comes from unity. Her story highlights the enduring impact of sibling support, family bonds, and the profound influence of compassion and resilience in building a better future for all.

