

Bridging the Gap

Strengthening Digital and Government Linkages for Inclusive Growth



About BJUP:

Bhartiya Jan Utthan Parishad (BJUP) is deeply committed to addressing the multifaceted challenges faced by marginalized and disadvantaged communities. One of the key areas of our work is empowering women through a comprehensive approach. We focus on enhancing women's financial literacy, equipping with digital literacy skills, and fostering entrepreneurship to create sustainable livelihoods. In addition to economic empowerment, we work to connect women with essential social entitlement schemes, ensuring they can access the benefits and support they are entitled to. This is complemented by our emphasis on health and hygiene, recognizing their critical role in improving overall well-being and quality of life for women and their communities. Furthermore, we are committed to tackling the digital divide within the community through a range of initiatives. A key area of focus is promoting digital entrepreneurship, empowering youth to serve their communities while developing their own businesses. We are also establishing resource centers that enable the community to access social entitlements and essential services. In addition, we are setting up child resource centers, where children can interact with digital content to enhance their learning experiences. By integrating technology into education, we aim to teach children through digital platforms using computers, smart classrooms, and tablets. These initiatives are designed to bridge the digital access gap, ensuring that both children and the broader community can benefit from modern tools, fostering opportunities for growth and development in today's digital age.



Our Work

Digital Entrepreneurship: Bhartiya Jan Utthan Parishad (BJUP) drives digital entrepreneurship to foster socio-economic development in rural areas. By offering comprehensive training to youths in digital skills and business management, BJUP equips individuals with the knowledge to start and manage businesses. The organization also provides essential equipment such as printer, computer and internet access, removing barriers to entry. Additionally, BJUP delivers mentorship in business planning, financial management, and customer service, helping entrepreneurs navigate challenges and grow their ventures. These efforts create sustainable livelihoods, stimulate local economies, and enhance community development, bridging the digital divide and improving overall quality of life.

Empowering Digital Entrepreneurship in Rural India – The Story of Mr. Nilesh Kumar

Mr. Nilesh Kumar, a resident of Bhusri village in the Rajauli block of Nawada district, faced challenges common to many rural areas—limited access to digital services and social entitlements. With few options available, villagers struggled to complete essential tasks like filing school and competitive exam forms or accessing government schemes. This situation inspired Naveen to participate in BJUP Entrepreneurship Program.

Through this initiative, Nilesh has received comprehensive training in the basic computer skills, online form filling, and linking communities to government

entitlements. BJUP also provided him with essential equipment, enabling him to set up a Digital Center in his village. The center now offers vital services such as form filling for school admissions, competitive exams, and government schemes, along with printing, scanning, and digital literacy workshops. . Further, Nilesh has started to work in the Bank on the contractual basis and earning his livelihood.

Nilesh's center has had a transformative impact on his community. Villagers no longer need to travel to towns for services; instead, they can access them locally, saving time and money. Additionally, Naveen's work has improved the digital literacy of local children and youth, helping bridge the digital divide. His initiative not only offers a sustainable livelihood for himself but also empowers his community by making essential services more accessible.

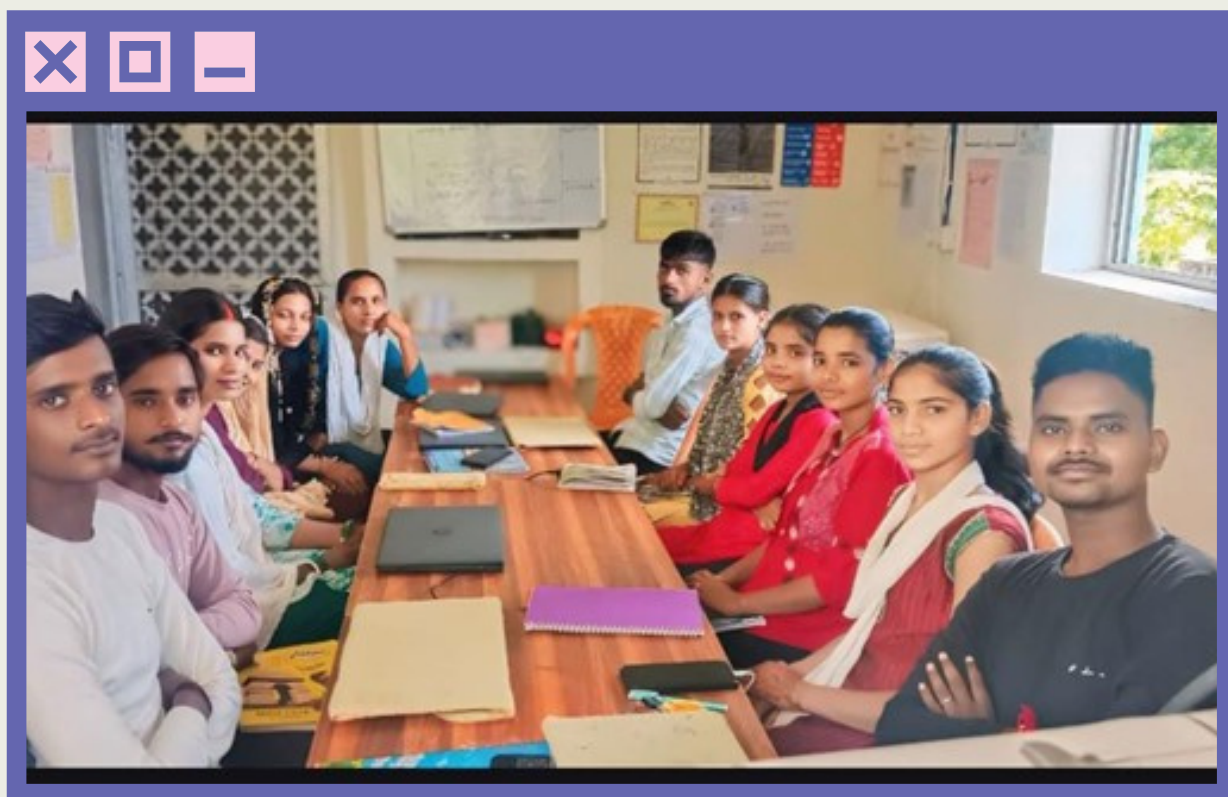


Computer Training:

BJUP is committed to enhancing digital literacy and empowering individuals through comprehensive computer training programs. Our initiative covers fundamental computer operations, including the use of office applications, internet navigation, email proficiency, and digital safety practices. This broad training approach ensures that participants are equipped with essential skills to thrive in a digital world, whether for personal use or professional advancement.

In addition to general computer training, BJUP offers specialized office management training through its ITI institute, Devendra ITI, located in Ghosrawan village. This program targets over 200 adolescent girls, providing them with in-depth training in key areas such as word processing, spreadsheets, and digital communication. By focusing on these practical skills, the training aims to enhance employability and foster community development.

The goal of these initiatives is twofold: to improve the digital competence of individuals, making them more competitive in the job market, and to support broader community advancement through the development of practical and professional computer skills. By equipping participants with these valuable tools, BJUP strives to contribute to both personal growth and the socio-economic progress of the region.



Functional/Adult Literacy: BJUP's commitment to adult literacy dates back to 1989, when we launched our first project with the support of the Ministry of Human Resource Development. Staying true to our roots, we continue to champion literacy as a fundamental tool for socio-economic development and community advancement in the region. Currently, adult and functional literacy in the Domachanch block of Koderma district, Jharkhand. Our current initiative aims to reach 1,000 learners, with a strong focus on women, who constitute over 920 of the participants. This program addresses the fundamental literacy needs of marginalized communities, offering training in essential skills such as reading, writing, and basic numeracy.

By providing functional literacy training, BJUP aims to equip individuals with essential skills necessary for managing daily life effectively. This training focuses on critical areas such as reading, writing, and basic numeracy, which are fundamental for accessing information, understanding documents, and making informed decisions. Such skills are crucial for navigating everyday challenges and engaging more actively in community and economic activities.

The initiative significantly broadens personal and professional opportunities for participants by enhancing their ability to handle financial transactions, pursue educational goals, and seek employment. Moreover, it plays a vital role in promoting social inclusion and equality by ensuring that marginalized individuals can participate more fully in society.



Financial literacy: BJUP is dedicated to advancing financial literacy as a core element of its development programs. The organization conducts 44 educational workshops on budgeting, saving, investing, and understanding credit across various villages in Jamui and Nawada districts. A total of 1,379 women have benefited from these financial literacy sessions. BJUP focuses on personal financial management, helping individuals create effective budgets and financial plans, while also facilitating access to formal financial services such as bank accounts, insurance, and microloans to foster financial inclusion.

A significant emphasis is placed on encouraging women to adopt digital platforms for financial transactions, particularly through the Unified Payment Interface (UPI). This initiative aims to enhance their financial independence and integration into the digital economy, improving their economic stability and empowering their financial decision-making.

In collaboration with HDFC, BJUP has also undertaken practical training for production unit members. This includes:

- Educating them about the different sizes of bed sheets (single, double, queen, king).
- Facilitating bank account openings for transparent transactions.
- Training on receiving sales payments via QR codes.
- Outlining marketing strategies for bed sheets.
- Implementing record-keeping practices for purchasing materials (fabric, machine parts, thread, etc.), manufacturing, sales, labor costs, and annual maintenance.
- Guiding on pricing strategies, including fabric and production costs for bed sheets with pillow covers.

Through these comprehensive efforts, BJUP and HDFC aim to enhance financial literacy and operational efficiency, contributing to the broader development of the community.



Empowering Communities through Digital Financial Literacy – The Story of Sangita Kumari

In August 2021, the Community Empowerment Project (CEP) was launched in ten remote villages of Rajauli Block, where over 70% of the population depended on mica collection, wood gathering, and daily labor. These livelihoods provided meager incomes, which were insufficient to support comprehensive health, nutrition, and education needs. To address these critical issues, the CEP focused on four key areas: enhancing livelihoods, improving health and hygiene, increasing access to social entitlements, and ensuring that children received quality education.

A pivotal component of the project was the introduction of digital financial literacy. Recognizing the increasing significance of digital tools in managing finances, the CEP conducted "Financial Literacy Sessions" to educate the community about online banking. These sessions covered essential aspects of financial management, including money deposits, withdrawals, digital account management, applying for financial products, loan management, and bill payments.



One standout success story is that of Sangita Kumari from Hardiya Beechli Tola. Prior to attending the financial literacy sessions, Sangita had limited experience with banking and found digital banking overwhelming. Through the training, she learned to navigate mobile and online banking platforms effectively. She acquired the skills to manage her finances, transfer money, pay bills, and save from the comfort of her home.

This newfound financial literacy has profoundly impacted Sangita's life. It has saved her time by eliminating the need for lengthy trips to the bank and has boosted her confidence in managing her family's finances. The training has not only enhanced her financial independence but also contributed to her family's economic stability. Sangita's story highlights the broader success of the CEP in empowering individuals and fostering financial inclusion in the community.

Establishment of Resource Centers: BJUP has set up eight (8) Resource Centers across Jamui and Nawada districts in Bihar as integral parts of its development strategy. These centers serve as crucial hubs for community empowerment, providing essential support for a range of services. They assist with form submissions, facilitate access to government entitlements, and offer educational resources, making them pivotal in bridging gaps between communities and necessary services. By streamlining processes and providing direct support, the Resource Centers have connected over 1,500 community members with various entitlements. This connectivity has significantly improved their ability to access and benefit from available resources, promoting greater inclusion and engagement within the community. The centers play a fundamental role in enhancing the quality of life for individuals by ensuring they can navigate bureaucratic systems and secure the benefits and services they are entitled to. Through these efforts, BJUP is fostering greater community development and supporting the overall well-being of the populations it serves.



Linkages with Citizenship Entitlement Schemes: BJUP has made significant strides in ensuring access to critical citizenship entitlement schemes for marginalized communities. By helping individuals obtain essential documents, the organization has worked to empower citizens and improve their access to various social welfare benefits. The following is a summary of the work done by BJUP under key citizenship schemes in last five years:

- Aadhaar Card: 909 beneficiaries
- Voter Card: 844 beneficiaries
- Caste Certificate: 458 beneficiaries
- Residence Certificate: 602 beneficiaries
- Bank Account: 1198 beneficiaries
- Parvarish Yojana: 658 beneficiaries
- OBC Certificate: 253 beneficiaries
- Income Certificate: 245 beneficiaries
- Sponsorship Schemes: 119 beneficiaries
- Others: 1025



Linkages with Social Entitlement Schemes: BJUP has profoundly advanced social justice and inclusion by successfully securing a range of citizenship and social entitlements for marginalized communities. By advocating for and facilitating access to essential services and benefits, BJUP has empowered these communities to claim their rights and improve their quality of life. This effort includes helping individuals navigate bureaucratic processes to obtain citizenship documents, social welfare benefits, and other critical entitlements. Through its dedicated work, BJUP has ensured that marginalized groups receive the support they need to participate fully in society, enhancing their opportunities for economic and social advancement. This commitment to securing social entitlements is a testament to BJUP's broader mission of fostering equity and inclusion, making a tangible difference in the lives of those who have historically been excluded and underserved. The organization has successfully enrolled over 10,000 individuals into critical social entitlement programs. These include:

- Shramik Card: 708 individuals
- Ayushman Bharat Health Insurance: 3,146 beneficiaries
- Indira Awaas Yojana (IAY): 261 households
- Old Age Pension: 314 elderly individuals
- Disability Pension: 76 persons
- MGNREGA Card: 849 workers
- Sukanya Yojna: 182 girls
- Bihar AIDS Satabadi Scheme: 2870
- Other Schemes: 4,000 beneficiaries

Through these efforts, BJUP is ensuring that disadvantaged communities gain access to essential services and financial support, thereby improving their overall quality of life and fostering greater social and economic inclusion.



Shivkumar Das – Overcoming Barriers to Healthcare

Shivkumar Das, a 59-year-old mica miner from Lalilewar Gram Panchayat in Jamui District, Bihar, exemplifies the challenges faced by marginalized rural families. With minimal education and a modest income of ₹4,000 per month, Shivkumar, along with his wife Bulwa Devi and their son Sonu, struggles to make ends meet. Their land is non-cultivable, limiting their agricultural output and contributing to their financial difficulties.

Shivkumar's family holds ration cards, bank accounts, and Aadhaar cards but lacked access to the Ayushman Bharat Yojana, crucial for free medical treatment up to ₹5 lakh annually. Despite repeated attempts to correct errors in the Ayushman card list, Shivkumar was unable to secure this benefit, leaving his family vulnerable to financial strain in case of medical emergencies.



Since July 2021, the Bhartiya Jan Utthan Parishad (BJUP) has been working in Lalilewar, addressing such issues through the Gram Vikas Samiti. BJUP's initiatives include employment support, scholarships, health and nutrition camps, and the establishment of community resources. The most impactful intervention for Shivkumar was the Social Entitlement Camp, which helped him obtain an Ayushman card—a process previously hindered by bureaucratic challenges.

In February 2024, following persistent advocacy by BJUP, the Ayushman card application process was simplified. Shivkumar successfully acquired his card and received cataract treatment at a private hospital in Bhagalpur, significantly improving his quality of life. Shivkumar expressed his gratitude, noting, "The Ayushman card relieved me of my cataract problem, and I did not have to spend any money on it. I am very thankful to the organization for their efforts."



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