



From Daily-Wage Struggle to a Sustainable Grocery Business: How SJY and PM-AJAY Support Helped Ruby Devi Build a Better Future

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For women facing severe financial hardship, access to livelihood opportunities and timely financial support can play an important role in enabling them to support their families and build a more secure future.

Demonstrating how livelihood assistance can help a family overcome economic hardship, Ruby Devi, a 32-year-old woman belonging to the Scheduled Caste (SC) community, is a resident of Village and Panchayat Karanpura, Hajipur, Vaishali in Bihar.

She studied up to Class 8 and is now running a general store. Before joining the Sustainable Livelihood Scheme (SJY), Ruby worked as a daily-wage labourer, while her husband, Late Ram Krish Chaudhary, earned a livelihood by selling toddy.

In 2016, Ruby's husband became seriously ill and passed away due to lack of proper treatment. With two young children to care for, and with little support from her parental family, she was left to manage the household on her own. The family's financial condition became extremely weak, and arranging even two meals a day was difficult. Raising and educating her children became a major challenge, while the stress and hardship also affected Ruby's own health.

Ruby's circumstances began to change when she was selected during the SJY drive. Through Sangam JEEViKA Mahila Gram Sangathan, she received support to establish a grocery shop.

Before receiving the business assets, she underwent a three-day CBED training to understand how to run and manage the business. She initially received ₹10,000 as SIF support from Pragati JEEViKA Mahila Gram Sangathan. Through the purchasing committee, she subsequently received grocery shop support worth ₹20,000 and ₹27,000. She also received LGF support of ₹1,000 per month for seven months, totaling ₹7,000, to support her food expenses.

To strengthen her business skills, Ruby received refresher training three times at intervals of three months. She also received ₹17,000 assistance under the PM-AJAY scheme, which helped her further strengthen and expand her business and livelihood activities. In addition, she received ₹10,000 under the Mukhyamantri Mahila Rozgar Yojana.



Before joining SJY, Ruby earned only around ₹2,000–₹3,000 per month through daily-wage labour. Today, she earns approximately ₹15,000–₹20,000 per month through her grocery and general store business. Her total assets are presently valued at approximately ₹1,45,640. Before joining the scheme, she did not even have a bank account. With the improvement in her economic condition, she developed the habit of saving money and began by saving ₹10 every day.

The change in Ruby's livelihood has also supported the education and future of her children. Both of her children now attend government schools regularly, with one studying in Class 6 and the other in Class 4. Earlier, poverty made it difficult for her to send them to school. Today, Ruby is able to support their education and hopes that both her children will secure government jobs in the future.

Ruby has also become connected with several government welfare schemes and services, including a ration card, Ayushman card, gas connection, electricity connection, Indira Awas, toilet scheme, tap water scheme and insurance benefits. For healthcare needs, she visits nearby government hospitals. Her association with Sangam JEEViKA Gram Sangathan has also enabled her to participate actively in social and community activities.

Her transformation is not limited to her financial condition. Earlier, her family was looked down upon in the village because of her husband's traditional occupation of toddy selling, and she was often not invited to social functions or ceremonies. Today, her successful business, determination and active participation in community activities have earned her greater respect. People now respectfully address her as “Ruby Didi” and invite her to village events.

With the financial burden on her family reduced and her livelihood strengthened, Ruby now aspires to expand her grocery shop and establish a larger and more stable business enterprise. She hopes to receive further financial support and training opportunities to strengthen her livelihood and create better opportunities for her family.

Ruby Devi's journey from a daily-wage labourer struggling to provide basic necessities for her children to a confident general store owner earning ₹15,000–₹20,000 per month demonstrates how timely livelihood support, training, financial assistance and linkages with government welfare schemes can help women overcome economic hardship, achieve greater self-reliance and regain dignity and respect in their communities.

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(रिलीज़ आईडी: 2300194) आगंतुक पटल : 1217

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