



**Fitness Park
Physiotherapy centre
Nalbari
Four member**

Kanta Barman, a trained physiotherapist, after completing her studies in Sikkim Manipal university decided to start her own centre in her home town Nalbari, as there were very few physiotherapist working in the area who mostly practised in the hospitals. So they were confident that a physiotherapy centre would bear them good profits. She along with her three friends, decided to form a joint liability group and approached SIRD for financial help under Chief Minister's Jeevan Jyoti Swarnojan Yojan. In 2013 they received a sum of Rs.4 lakhs from AGVB, Nalbari branch and started the centre. They also set up a ladies gym in a separate chamber. They brought sophisticated machines for physical exercise and other machines for physiotherapy unit. At present they have about 30 students for physical exercise and regular patients for physiotherapy. In 2015 they have added a Cerebral Palsy Management Programme for the disabled children. The girls are happy as they have been able to earn about Rs 40,000 per month after all expenditure.



Nirmala Das, Nalbari

Beauty parlour

Individual

Nirmala Das, an enterprising woman hailing from Elengidol village of Nalbari. She could not complete higher studies due to poor economic condition of her family. So she ventured into weaving business by taking a small loan of Rs 50,000 from Khadi Board and bought three used jacquard looms. But after some time she discontinued the same due to unavailability of skilled weavers. In the meantime she got married and has to concentrate in her new family life. As she was a born entrepreneur she again gave thought to do something which can help her husband to run their family. This time she wanted to start her own beauty parlour as she had completed a beautician training in a private beauty training institute in Guwahati. She was looking for financial assistance and in the meantime she met SIRD facilitator Simanta Deka from whom she got all the guidance to take a loan under Chief Minister's Jeevan Jyoti Swaniojan Yojana. In 2013 she received a sum of Rs 1.5 lakhs from PNB Amoyapur branch and started her parlour in Nalbari town. Now she can earn about Rs 10,000 per month. This financial independence makes her more confident and empowered to go ahead in her life.



Harmohon Barman

Automobile convert to cycle repairing centre

Individual

Harmohan could not complete his higher education after HS due to poor economic condition of his family and was desperate to become financially independent. One fine morning while going through the news paper an advertisement about Chief Minister's Jeevan Jyoti Swaniojan Yojana caught his attention. His inner spirit was ignited and as per the information provided in the advertisement, he decided to meet SIRD falcitator Simanta Deka from whom he got detailed information about the whole scheme. He met the incharge in the SIRD extention centre at Soriohtoli, Nalbari and applied for a loan. After that he received a three days training programme on business management at Extention training centre,Kahikuchi. After some time he received a sum of Rs 1.5 lakhs from SBI, Nalbari branch with Rs 40,000 as subsidy . With that money he started a cycle repairing unit in Nalbari town and started to sell various parts of cycle and rickshaw. At last his dream to become independent is materialised. Presently his average monthly income is Rs 15,000 and has started repayment to the bank at the rate of Rs 2000 per month.



**Rong JLSG, Makhibaha,
Nalbari.**

(Incense stick making unit)

It is a story of four enterprising youths who have explored the opportunities and used their own ideas to taste success, becoming a role model for the youths in the vicinity as they all draw the inspiration from them. The four youths from Makhibaha in Nalbari district used to visit many factories in search of a business idea. They found the incense stick making unit would be more profitable and approached the SIRD for financial assistance under Chief Minister's Jeevan Jyoti swaniojan yojana. They soon got loan of Rs four lakhs from AGVB Haribhanga branch with a subsidy of Rs 1.6 lakhs. They set up the Rang JLSG and brought machineries worth Rs 7,00,000. They have also appointed four skilled employees. Initially they sold the sticks for Rs 90 per kg. Now they have procured the scented materials from Dhubri and started producing scented sticks too. They now receive orders from Bangalore, Kolkata etc. They also do the packaging and marketing under the brand name RANG which is available in the markets of Bongaigaon, Barpeta, Nalbari and Kamrup. Presently they have been able to make a profit of Rs 40,000 per month.

Lucky JLSG, Tihu, Makhibaha

Handloom

Four member

Trained in textile institute in Barpeta and Barama, Binita Medhi, B.A. was determined to start her own Handloom unit. She along with three other members formed a JLSG and approached SIRD for financial assistance under Chief Minister's Jeevan Jyoti

Swaniojan Yojana. In the year 2011 they received a sum of Rs. 2 lakhs from SBI, Tihu branch and started installing Jacquered looms at her home. Her husband also an expert weaver, he helped her a lot to



expedite the work of weaving. They also employed two weavers for better work performance. Presently they have supplied their muga and paat mekhela chadar sets to an outlet in Bongaigaon regularly. They have also started an outlet at Tihu where they used to sell various items. They also takes order at home for wide range of products. At present they have been earning an average of Rs.25-30,000 per month. Also completed the repayment they have a plan to expand and diversify their working field.



SanjoyAli, Kaithalkuchi
Motor Parts
Individual

The area had no repairing cum sale point which is an utmost important. Sanjoy thought that he can start one at that point. An young and dynamic Sanjoy enrolled himself at A to Z automobile at Guwahati after passing HS. After completing the course he was interested to start his own business. He started persuing the matter with SIRD officials and finally received a sum of Rs 1.5 lakhs from Assam Gramin Vikash Bank for his motor parts cum repairing shop at Kaithalkuchi in the year 2014 under Chief Minister's Jeevan Jyoti Swaniojan Yojana. Besides selling various motor parts he also repairs scooter and motorcycles of various make. His present income from this shop is about 10-15,000 per month. Sanjoy regularly made repayment to the bank.



Jonali Kalita, Nalbari
Beauty Parlour

Jonali was very much interested to start a beauty parlour of her own to become independent

financially. So she did a training of beautician course in Guwahati. The training played a vital role to boost her confidence to start a parlour but could not start it due to lack of money. At that time she met facilitator Simanta Deka who works as group developer. He gave her suggestion to apply for financial assistance under Chief Minister's Jeevan Jyoti Swarnojan Yojana and accordingly submitted relevant documents . In 2014 she got a sum of Rs.1.5 lakhs from Central Bank, Ghagrapar branch and started her dream project at Ghagrapar. She works for ladies and children and earns about Rs 15,000 per month.



Progoti JLSG, Ghagrapar

Dairy Farm

Four member

Krishna Kanta Haloi with three other unemployed youths had decided to form a JLSG to work for their self employment. They were basically interested in dairy farming, as everybody has got some basic knowledge to rear a cow. They came to know about Chief Minister's Jeevan Jyoti Swaniojan Yojana from local facilitator and accordingly approached SIRD at Nalbari ETC at Soriohtoli. In 2014 they got an amount of Rs.4 lakhs from AGVB, Ghagrapar branch with a subsidy of 1.6 lakhs. They started dairy with Jersey cow and presently they have five milch cow and three calfs. Their daily production is 30 litres and sell it to local hotels at the rate of Rs.40/- per ltr.They also produce curd and ghee which has got high demand and mainly take order for marriage and other party . Their present income is about Rs. 20,000 per month which sometimes reach upto 25,000.

Kalita JLSG, Ghagrapar

Electrical shop

Two member



Jagadish Kalita used to work as electrician for many years in his home town Ghagrapar. His dream was to open an electrical shop also to cater to the needs of the people. His dream came to reality once he met

SIRD facilitator Simanta Deka and approached SIRD Nalbari centre for further information. Under Chief Minister's Jeevan Jyoti Swaniojan Yojana, he and his friend applied for financial assistance and got the amount of Rs 3 lakhs from AGVB Ghagrapar in 2014 with 50% subsidy. Now their shop is running very well in the area. They also working in the field as the demand is very high for repairing and electrical wiring. Presently their income is about Rs 20,000 per month.



**Hamza JLSG, Akana,
Ghagrpar**

Doll maker

Four member

A self taught doll maker,
Mofida Begum was very

much interested in knitting and toy making from childhood. She taught herself to make a doll by just watching a doll brought from the shop. She along with her friends were involved in making dolls for quite some time. After coming to know about Chief Minister's Jeevan Jyoti Swarnojan Yojana they formed their own JLSG and approached SIRD for financial assistance. They got an amount of Rs 4 lakhs from AGVB with 50% subsidy and started their business professionally. In the meantime her husband also joined her business as he is expert in knitting. He used to go to Market also for marketing and supply. They brought raw materials from Kolkata and made various kinds of dolls. Customers from all over Assam collect dolls from their place. A very lucrative business they can easily make profit upto 70 % per doll as the demand is very high in the market. Presently they have been making 18 types of dolls of various size and price. Their income also depends on the seasonal fluctuation of demand. At present their income is about 25-30 thousand per month.



Jonali JLSG, Patorkuchi.

Handloom

Four member

Poonam Dohutia is very active women expert in weaving. She had a traditional loom in her house where she used to make various types of mekhela chadar and gamocha. Gradually they given thought for diversification and value addition to their products which can fetch good income and formed a group with three other women of her village. Once they knew about the Chief Minister's Jeevan Jyoti Swaniojan Yojana, they approached SIRD for financial assistance. In 2013 they received a sum of Rs 2 lakhs from Vijaya Bank and installed jaqured looms for speedy work. Trained in Fulia (W.B.) and SIRD (Tetelia), now they all four are busy producing mekhela chadar of various ethnic tribes like Karbi, Bodo, Tiwa etc. They made gamochas which are sold at Rs 200 to 500 depending on the quality and design

. Some special gamocha used for groom are sold at Rs1000. They need not have to go to market for selling their products as all the items are taken away from their work place. At present their monthly income is about Rs 40,000 and they have already completed the repayment to Bank.



**NENG SUM JLSG, Goriaghuli,
Sonapur**

Rubber Processing

Four member

Padmeswar Kathar and Lakhan
Rohang, both studied upto class VIII

never ever dreamt to get a government job, as they knew their limitations. Therefore, both of them tried very hard to do some agricultural work so that they can earn their livelihood as they have got large amount of land. They were inspired to do rubber plantation from other cultivators as the whole area is suitable for it. But lack of money always pushed them backstep. As good luck came to their way, they came to know about Chief Minister's Jeevan Jyoti Swaniojan Yojana and applied for financial assistance for rubber plantation and processing. In 2013-14 they got a sum of Rs. 3 lakhs from Vijaya Bank and invested the money to buy machineries. They usually collect rubber juice from April to January. Presently they have been collecting about 60 ltrs rubber juice per day. Rubber sheets are made from juice by using machines and these sheets are sold to whole sellers at Beltola at the rate of Rs 106 per kg. Their present income per annum is about Rs.3.5 lakhs.



Seuji JLSG, Koyakuchi

Poultry farming

Four member

Jitendra Saud and three other members started this broiler farming after getting financial assistance from AGVB, Ghagrapar under Chief Minister's Jeevan Jyoti Swaniojan Yojana implemented by SIRD. They got an amount of Rs.2 lakhs in 2010 with 25% subsidy. They have been doing this farming since last five years with many ups and down but never gave up. Right now there is a capacity to rear 2000 chicks but due to some other reasons they have 800 chicks in their farm. Each batch getting ready in 45 days and they have got market in local as well as from outside places like Guwahati. Their profit per batch is about Rs 10-15 thousand.



Trichul JLSG, Sweet house

Ghagrapar

Four member

They have started a venture which is not generally seen in the minds of present day youth.

A sweet shop has much

demand in every day life and they had taken a right decision to set up this shop in a road side corner. People generally buy sweets from busy area and this shop has also lots of customers in a day. People also give bulk order for marriage and other occasions. Parameswar Deka first conceived the idea and after forming the group as per advice of Simanta Deka, SIRD facilitator, they approached SIRD office at Nalbari and received the amount of Rs 4 lakhs from AGVB, Ghagrapar under Chief Minister's Jeevan Jyoti Swaniojan Yojana. They have got the earning of Rs.20,000 per month after deducting all expenditures and are happy doing this business.



Jonaki JLSG, Poultry

Gumoria

Four member

Anna Baruah, an woman of workaholic nature started a group with three other women of her village and applied for financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana for handloom unit. They received a sum of Rs 3 lakhs from Vijaya bank in the year 2010-11. They successfully run their unit and produced different item like gamocha, mekhela chadar and sold these in the village itself. By this way they completed the repayment to the bank. After some time the other members got married and Anna Baruah remained unmarried and dedicated her life to work only. She wanted to diversify her business and started a broiler farm at her own land. With an assistant she employed she is now proud owner of a farm which produce 1600 bird in a single batch. With a growing demand for broiler meat and a very channelised marketing system she has not faced any difficulty in this new venture where largely man dominates. At present she has earned about Rs 30,000 per batch by selling to wholesalers, who collects ready birds from her place. Anna Baruah has not given up the weaving of various cloths like mekhela chadar , gamoch in her loom. That shows that she is a real workaholic who loves to work all day.



Unnayansil JLSG, Hahara

Rice Mill

Four member

Bhujen Deka and three other members formed this group and applied for financial

assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana for a Rice Mill. The area they reside is a rice producing zone where people faced problem for not having sufficient mill. To remove this problem they thought for a rice mill and sought financial assistance from SIRD. Finally they received a sum of Rs. 3 lakhs from Vijaya Bank, Khanapara and successfully running the mill till now and earned about Rs.30,000 per month. They have already completed the repayment to bank.

Biren Keleng, Hahara

Computer Centre, DTP

A very meritorious student of Cotton College, Biren unfortunately could not complete his HS and shifted his interest to Animation and video editing which he completed in Mumbai. He had a dream to start a computer training and video editing centre at his village. In the meantime he met Ramesh Bharali, SIRD facilitator and got much needed information and help to get financial assistance under Chief Minister's Jeevan Jyoti Swarniojan Yojana. In the year 2013 he received a sum of Rs. 1.5 lakh from UCO bank Sonapur branch. The amount included subsidy of Rs 40,000. With this amount and his own money he started the centre where local village students getting basic computer training under his guidance. He also started editing video films and marriage videos of his village. At present he feels satisfied to remain busy with students and his creative work like video editing of local video films. He has skill in DTP also and tries to satisfy all types of clients. Due to his good work he was selected for Chief Minister's special award which was presented to him on 19th November,2014. At present he has an income of Rs. 20,000 per month and very happy remain busy in his work.





**Bhargav jyoti JLSG, Dharbam,
Dhupguri, Kamrup(M)**

Poultry farm

Four member

Unlike other boys of their age, they formed a joint liability group and tried to become self established. Their effort got help when they met SIRD facilitator Ramesh Bharali and decided to apply for financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana. In the year 2014-15 they got a sum of Rs. 3 lakhs from Vijaya Bank including subsidy of Rs 1.5 lakhs. Presently they have been working very hard for their success and rearing 1600 chicks which they can expand upto 2000 in future. This batch can fetch them about Rs.90000 profit if they get Rs 90 per kg. The boys are doing all the necessary works themselves so that they remain busy and saved a large amount which otherwise would go to outside workers.



**Pravat Jyoti JLSG, Luri,
Sonapur**

Banana Cultivation

Four member

Biren Boro, president of this group said that they have been

working against the wrath of nature but still working as life should go on against all odds. But they still remain grateful to SIRD for whom they got financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana and got a sum of Rs 3 lakhs from UCO bank, Sonapur in 2013. Last year they lost about 2,3 bighas of land as river Digaru eroded a huge portion. Due to subsequent flood they lost a large no of malbhog banana plant and other cultivation. This was a heartbreking scene for them but despite all these hapenings they renewed their effort to work and trying to compensate for all the loss by planting cheni banana plant and other cultivation. This time they have done potato, tomato, turmaric, ginger cultivation also. Their annual income is about Rs 1.2 lakh.



Ajanta JLSG, Nazirakhat

Dairy farming

Four member

Initially a farmer Arup kr Boro started dairy farm with a single cow in 2005. It

gradually prospered but suddenly everything destroyed in 2010 due to disease. However he did not lose heart and met SIRD facilitator Ramesh Bharali who guided him to take financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana. They formed a group in 2013 and applied under the scheme. In 2014 they received a sum of Rs 3 lakhs with 1.5 lakh subsidy from Vijaya Bank, Khanapara and started the farm again. At present they have got 15 milch cow which gives 70 ltrs of milk per day. By selling milk at the rate of Rs 39 per ltr they earn about Rs 40,000 per month. Due to perseverance and hard work they ultimately getting the reward which they deserve.



Asha JLSG, Nazirakhat

Tailoring

Four member

Sewali Tumung and Nomita Kathar led the group and they have been working tirelessly in

their tailoring unit from the very beginning. They got financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana and received a sum of Rs 2 lakh from Vijaya Bank, Khanapara in the year 2013. All the members are very sincere in their effort to run the unit . They are using Usha stich queen machine which is very fast and easy to stich. With their hardwork they have successfully completed the repayment to the Bank. Their monthly income is about Rs. 20,000 which help them to become self dependent.



Kalyani JLSG, Pathorighat

Dairy farming

Four member

The Pathorighat area is very well organised to have a successful dairy farm. The

area is well communicated with road as well as dedicated manpower which is the main factor to become successful. This group was formed by four members but all of them are now separately maintaining their own farm. This has increased the no of cows per member. Jagannath Kalita, after passing HSLC did not persue higher studies but interested to work in the field of dairy farming. They received a sum of Rs. 4 lakhs under the JLSG Kalyani from AGVB, Pathorighat under **Chief Minister's Jeevan Jyoti Swaniojan Yojana** in the year 2013. At present he has been doing at the backyard of his home with eleven milch cow and six calfs. He also visited Karnel, Haryana for training at NDRI. His present production is about 40 ltrs per day and selling at the rate of Rs 44 per ltr to Patharughat Dugdha Utpadak Samiti which is the central milk collection centre of the area. Jagannath is earning about Rs 30,000 per month. Groupwise the income will be around Rs.1,20,000 per month.



**Suravi Padus JLSG,
Pathorighat**

Dairy farming

Four member

This is a four member group which is now divided into two for better performance.

Under Chief Minister's Jeevan Jyoti Swaniojan Yojana, they received a sum of Rs.4 lakhs from AGVB, Pathorighat with subsidy amount of Rs.1.6 lakhs. Dandiram Kalita and Dhiren Saharis are doing their best to run their dairy farm. They have five milch cow with three calfs and getting about 35 ltrs of milk daily. They sell it to Dugdha unnayan samiti at the rate of Rs 44 per ltr. and earning about Rs 25,000 per month. This scheme has given a new lease of life to Dandiram as he was initially involved in bamboo trade which was very tough and tiresome. Income was also not much. After meeting Basanta Deka , SIRD facilitator, his hard days was over and now he says that it would have not been possible without such a good scheme from Government and SIRD.

Kamdhenu Padus JLSG, Pathorighat

Dairy farming

Four member

The Group members are all educated and very active. After getting the loan amount of Rs 4 lakhs from AGVB , Pathorighat



Under Chief Minister's Jeevan Jyoti Swarniojan Yojana they have divided into two groups for better performance as at one place it is difficult to accommodate more cows. Pradumna Hazarika and Mukunda Saikia have 4 milch cows and 3 calfs. Their production per day is 20 ltrs and sold it to the society at Rs 44 per ltr. To reduce the cost in the purchase of feeds they have started cultivation of corn in 5 bighas of land.

This has reduced the investment upto 50 %.

They prepare curd and ghee also which fetch good income and earn about Rs 20 thousand per month.



**Kurian Padus JLSG,
Pathorighat, Darrang.**

Dairy farming

Four member

Abdus Saleh,B.A., along with three other members started this joint liability

group and availed the financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana. They received a sum of Rs 4 lakhs from AGVB and started this farming. They have got eight Frezian cow and 3 calfs. At present their production is about 50 ltrs per day. They sell the milk to society at the rate of Rs.44 per ltr. The members have their own bike to transport milk to society. Trained in Karnal, Haryana they got a milking machine from Government of Assam for their good performance. Presently their monthly income is about Rs.40,000.



**Kalyani Subharani JLSG,
Pathorighat**

Dairy farming

Four member

Tafazzul Haque, BA, is very much enjoying working in his farm. He was involved in dairy farming while he was in the college. After completing his studies he along with three other unemployed youths formed this group and applied for financial assistance under Chief Minister's Jeevan Jyoti Swaniojan Yojana. In the year 2013 they received a sum of Rs 4 lakhs from AGVB, Pathorighat. He has now four milch cow and three calfs. Trained in Karnal , Haryana, they have taken all the scientific measures to run the group successfully. At present their production per day is 35 lts and selling it in the society at the rate of Rs.44 per ltr. Monthly income is about Rs.25,000.

Vivekananda JLSG, Choraibahi

Power tiller and Horticulture

Four member



This group led by four efficient members and now they diversified their activities in different fields. In 2011-12 they applied for a power tiller under the Chief Minister's Jeevan Jyoti Swarniojan Yojana.

With a sum of Rs 1.44 lakh from AGVB, Charaibahi branch, they brought a power tiller which they applied in their own land and rented out to other farmers. Within a very short time they repaid all the loan to bank and started working for a lemon garden in a 15 bighas of land. They have also a spice processing cum marketing centre through which they produced , packaged and marketed various spices and tea. From the lemon garden alone they earn about Rs 1 lakh per anum. From all sectors their income is about Rs 5 lakhs per annum.

MainaJLSG, Chabukdhara, Choraibahi

Handloom

Four member



Secretary of this group Sonalika Konwar said that they received a sum of Rs 2 lakhs from AGVB, Choraibahi branch under Chief Minister's Jeevan Jyoti Swaniojan Yojana and

installed three looms with jaquard machines. In their journey of self reliance they unfortunately lost one of their member . Presently they have produced mekhela chadar, gamocha and other materials which are sold at their home. Monthly net income is Rs 10,000.



Dipjyoti JLSG, Foliamari

Piggery

Four member

A four member group, received a sum of Rs 2 lakhs from AGVB in 2010

under Chief Minister's Jeevan Jyoti Swaniojan Yojana. Mangal Medhi, Secretary of this group said that last year they lost 13 matured pigs due to some unknown diasease. However after they recovered gradually and this year they sold 16 piglets at the rate of Rs 1300. At present they have 4 matured pigs. (3 female, 1 male).



**MUKTI JLSG, Chabukdhara,
Choraibahi**

Handloom

Four member

Besides doing their regular household works, they are all busy in their own looms, this was stated by Minakshi Bordoloi and Nomita

Bordoloi, president and secretary respectively of this group. They also said that there is always a high demand for their products in the village as they have been sticking to their traditional design of Tiwa and other communities. Besides mekhela chadar, their products include gamocha , cheleng etc. They got the financial assistance of Rs 2 lakhs from AGVB, Charaibahi branch in the year 2013 with subsidy of 1(one) lakh under Chief Minister's Jeevan Jyoti Swaniojan Yojana implemented by SIRD, Assam. All of them are very active and working very hard for their group. Their collective effort bore fruit as their monthly income goes upto Rs 20,000. This gives them much confidence in a male dominated society.



**MOROMI JLSG, Foliamari,
Choraibahi**

Handloom

Four member

Nowadays women are more active to run their family smoothly. Earlier village women did not find time to

go out from their home. Nowadays situation has changed a lot and women are more active and smart. A perfect case of example is Junti Medhi, secretary of this group who visits house to house to sell their products and this gives her more confidence and also collects new order for various item. They got financial assistance from AGVB, Charaibahi branch, a sum Rs 2 lakhs under Chief Minister's Jeevan Jyoti Swarnojan Yojana. All the members are working very hard to produce various item like mekhela chadar, gamosa, etc. Their monthly income is about Rs.15000-20000.

PUJA JLSG, Charaibahi Borigaon.

Handloom

Four member

A four member group led by Dulari Deka Bordoloi started working in the Handloom sector after getting financial assistance from SIRD, Assam. They got a sum of Rs 2 lakhs from AGVB, Chartraibahi in 2013 under Chief Minister's Jeevan Jyoti Swaniojan Yojana. They have a shop at Charaibahi where they have knitting machines and also sell their various handloom products. Their monthly income is about Rs 20,000.



Food processing cluster by women from Machua village

Machua, Baksa.



In the Baksa district, the seven joint liability groups were formed under one umbrella named Asom Janasewa society food processing unit. The man behind this whole effort was Manmohon Nath from Machua village of Baksa district. He felt that their village has various fruits which are so abundant that a huge part always get wasted. So he always had wanted to utilize this great resource with the help of women power of the village so that they can also get benefited economically. The seven groups are Seuji , Sewika, Ruwoni, Buwoni, Jibika, Doimu and Anoshri joint liability groups. The selected members got training at Nirus training , Guwahati. Each group has four members and they applied for financial assistance from SIRD, Nalbari ETC. In 2015 ,all the seven groups got loans of Rs. 2 lakhs each with Rs 50,000 as subsidy under Chief Minister's Jeevan Jyoti Swaniojan Yojana. Within a short time they become well equipped with all the necessary machins for a small food processing unit. They started producing varieties of juices, pickles etc as per demand. Besides selling the products at wholesale market they regularly participate Expos. Which is beneficial for them as the get more publicity . At present they have been able to earn Rs.20,000 per group per month.

Ranjit Kumar Ram

Flower boutique shop



He along with his parents migrated to Guwahati in search of livelihood. As they were struggling all through their life in Mangaldoi. Ranjit used to work from his childhood days side by side of his studies. Once he was associated with the job of flower decoration in a marriage, since then he was in a lookout for a flower decoration shop of his own. After passing HS he could not go further and started a panshop at Ulubari. In the meantime he worked as freelance flower decorator. Interestingly he decorated many big meetings organised by SIRD at Khanapara and other places. So he caught the eyes of officers and they inspired him to start his own enterprise. In the year 2013 he got a loan amount of Rs.1 lakh from Canara Bank with 40,000 subsidy under Chief Minister's Jeevan Jyoti swaniojan yojana and started his own flower boutique. Finally his dream came true and at present he is very happy and satisfied as his monthly income is sufficient to run his family well.

Milijuli JLSG, Pabhojan, Gaurisagar.

Poultry



Led by young and energetic Biswajit Barua, the JLSG was formed with four other like minded youths. With the SIRD guidance, they secured a loan of Rs 2,00,000 from the UBI on May 14,2010 and since then there was no looking back. Implementing the project with scientific knowledge, they first constructed a bamboo structure which can house 300 chicks and soon they added another structure to increase the chicks intake to 1000 at a time. They brought BB-300 variety of chicks which produce more than 300 eggs per bird per year. As per their calculation the yearly income of the group is around Rs.4,35,000.

Cane and bamboo cluster, Raipur, Barpeta Road.



Raipur, a village close to Barpeta Road in the district of Barpeta is now transformed into a cane and bamboo workers (designers') hub which attract the visitors too from far off places. This is a big cluster comprising of 49 groups with 2 members each. Spread over the four adjoining villages but there are a total of around 6000 people whose livelihood directly or indirectly depend on this industry. Initially , an enterprising youth called Anowar Hussain came to know about SIRD and he approached them with three other youths and they were encouraged to undergo training. In the subsequent phase, loan for 2 groups was sanctioned with 2 lakhs rupees with 25% subsidy from Union Bank, Kalahbhanga in 2009. Gradually the no. of groups increases and presently the figure stands at 49. Every family involved in it makes a minimum profit of Rs.15,000 per month. For their outstanding performance they were awarded in 2014. Their products are now exported to various parts of the country and they are also invited to various exhibitions to showcase their products.

Mouchak JLSG , Sarupeta.

Trunk manufacturing unit



Utpal Patowary along with four other youths from a small town called Sarupeta realized the futility in chasing government jobs and rather focused on the need to be self sufficient by involved themselves in income generating activity. So they decided to set up their own enterprise and the Chief Minister's JJSY implemented by SIRD, Assam acted like a blessing for them. It gave them required financial support along with training and guidance that finally gave shape to the Mouchak JLSG in 2011. They decided to set up a trunk manufacturing unit, which has proved to be a profitable business from the initial stage after the loan amount of Rs 3 lakhs was sanctioned from AGVB, Salbari with 25% subsidy. They supply their products to various places of Barpeta district. After all the expenses, they manage to make a profit of Rs 30,000 per month.



**AJANTA JLSG,
Najirakhat**

Dairy Farming

It is a story of a person who failed many times before getting the taste

of success. He never accepted defeat and always kept trying. Anup Kumar Boro hails from a small village called Najirakhat, around 18 kms from Guwahati. In 2005 Anup bought a cow and started farm at individual level. He found difficulty as had had to contest with large farming groups. In 2010 he expanded the farm but this time the farm was hit by the unexpected arrival of the Foot and Mouth Disease, forcing him to sell the entire herd.

Learning about CMJJSY scheme, he approached the SIRD for financial help along with three other youths. They decided to set up a dairy farm again, which they thought would be profitable if done in a larger scale. A loan amount of Rs 3 lakhs with 50% subsidy was sanctioned by Vijaya Bank, Khanapara. Presently the group produces around 70 litres of milk daily. They sell the milk in the nearby market of Sonapur and get a good price per litre. The best part is that they are third time lucky as they have started making a profit of around Rs 40,000 monthly and they have been repaying their loan regularly.

GUN GUN JLSG, Mayang, Morigaon.

Rice mill

The Man behind this group is Nikunja Nath who himself helping hundreds of youths of Morigaon district as a facilitator of SIRD since 1997. As he has large plots of land and cultivate rice and had to go to other's mill to grinding paddy, he decided to set up his group with four other youths of the area and approached SIRD for financial help . In 2011 they received an amount of Rs 2.5 lakhs with subsidy. With that money they set up a rice mill so that all the members of the group are benefitted. The people of the area produce huge amount of paddy and most of them started coming to this new mill. By this way the group started earning about Rs 1 lakh per month and within 2 and half years they repayed the whole loan amount to Bank. After their success they restructured the group and also wanted modernization of the mill. In 2014 they again applied for loan from SIRD. This time they received loan of Rs 2.40 lakhs with Rs 1.60 lakh as subsidy. With this amount they installed some new machines in the mill. They also built new rooms for mill workers. At present their monthly income is around Rs. 3 lakhs. The money is again utilized in the mill for buying paddy, salary of the workers and some recurring expenditures.

ARATI JLSG, SONAPUR

Mushroom Production Centre

Four women from Rupnagar village of Dimoria had big dreams to become self dependent one day. Ambika Chetri took the lead to organise three others and started a mushroom production centre after they received a training at Baruabari GP by IIE. Ambika passed BA and B.Ed and never tried for a government job. Instead she always tried to become self dependent. As their production started and getting ready for sale, they got a news about International Agri-Horti show at Khanapara, which had actually gave chance to various small entrepreneurs to exhibit their products. They did not missed the chance and participated the exhibition. In this very place they got the limelight and caught the attention of the experts. They also met SIRD official in the show and asked them about Chief Minister's JJSY, about which they have heard from other friends. After knowing all the rules they formed the group and applied for financial help. In 2015 they received a sum of Rs 3 lakhs from IDBI bank with 1.5 lakhs as subsidy. With that amount they started mushroom production with all facility and wholesalers from Guwahati and Bornihat purchased mushroom from them. As they starts earning money they have in their mind now to expand the project to a sophisticated food processing industry.

SARATHI JLSG, TIHU

BAKERY



It was the effort of five enthusiastic youths that has given shape to the Sarathi JLSG in the town of Tihu of Nalbari district. Five youths Deepen Boro, Sanjib Kalita , Anup Kalita and Pranjal

Goswami and Kailash Kalita had a dream to set up a bakery unit of their own. In 2007 they came to know about the Chief Minister's Jeevan Jyoti scheme implemented by SIRD, Assam and they approached SIRD. In 2008, the loan of Rs 3 lakhs with 25% subsidy was disbursed by SBI, Makhibaha branch. With that amount they set up a house and finally in 2009 the production of Sarathi JLSG started. The bakery made bread, biscuit, pop, cake etc as per the market demand. Initially they delivered the products shop to shop on their own cycles and their profit was around Rs 10,000 per month. As their products gained popularity in the market, they started to get orders from various places and as time passed by, they obtained an auto van in order to deliver the products. Now they supply products to Nalbari, Barpeta and even Baksa district. At present their monthly income is around Rs. 40,000. They have used the profits generated by the bakery in other activity like microfinance. They have employed around 15 employees in their bakery.

SURUJMUKHI MAHILA SAMAJ, SIBSAGAR

HANDLOOM



It was unusual when around 40 women from a very interior village called Kalugaon in Joysagar decided to do some productive works

and formed an NGO. Thus was born the Surujmukhi Mahila Samaj. After the formation of the NGO they organised health camps and helped villagers in the cultivation and were engaged in several development works. On hearing about the Chief Minister's Jeevan Jyoti scheme implemented by SIRD they approached extension centre at Joysagar. The group was informed by the officials at SIRD that CMJJSY was provided only to JLSGs and not NGOs. They were advised to group themselves into 10 groups with 4-5 members in each. As proposed, groups were formed, loans got the sanction and ten loans, two lakhs each with 50% subsidy was disbursed by AGVB, Joysagar branch. Ten groups contributed Rs 40,000 each to make the shed where all ten groups could work unitedly. They procured 32 looms along with raw materials and started producing all kinds of chadar mekhas of cotton, paat and muga etc. The group was chosen as the best group in Sibsagar district in 2014 resulting the Chief Minister of Assam handing over a cheque of Rs.50,000 as incentive. The group of women makes a profit of around Rs 3,000 each per month. Though it is not much, it has uplifted their socio-economic status.

PANCHAJYOTI JLSG, MIRZA (South Kamrup)

PIGGERY



The group was formed by four youths under the leadership of Marmeswar Hira in a small village called Gargara, near Mirza. Marmeswar who owned a small piggery to earn his livelihood had five white pigs in his farm. He was guided by an NGO called Panchajyoti to contact SIRD to know about the Chief Ministers Jeevan Jyoti Scheme for unemployed youths. He immediately formed a JLSG with three other youths of the area. In 2008 , a credit of Rs 2 lakhs was given by A G V B, Joroguri branch with 25% subsidy. The group members divided the amount equally between them and set up a piggery in each of their land with 10 piglets each. They never raised the pigs in order to sell meat . In fact, they bred the pigs to sell the piglets,which according to them is more profitable. The members got the training in Bangalore under SIRD. Now each of the member earns about Rs 20,000-25,000 monthly. Presently they have 70 pigs in total and after completion of repayment, they applied for fresh loans for expansion of their farm. Marmeswar Hira got an award from the Government of Punjab with cash reward of fifty thousand rupees. National Research Centre on Pigs has also played a big role in giving him the much required exposure. The group has so far sold about 1000 piglets to SIRD which have further been used in several other development schemes.

KIRON JLSG , NAGAON

DAIRY UNIT



When Bijit Rajkhowa and Bhuban Muktiar got together to venture into the Dairy production sector, they never had dreamt that they would come this far since both of them had no experience in this field. When they approached SIRD Amoni extension centre, Dairy was not natural choice for them. But they had the desire to excel, hence they set up a JLSG named Kiran JLSG. The SIRD was quick to seize upon the opportunity and got them trained before giving them forward linkage to the bank. In September 2013, SBI Samaguri extended a loan of Rs 4,00,000 to them. They brought six cows by that money. Today they produce 60 litres of milk a day and most of them go to Nagaon market. By selling milk at the rate of Rs 40 per litre, they earn a sum of Rs 72,000 per month. After all expenditure and monthly EMI of Rs 37,500 their total monthly profit is Rs 34,500.

GOOD FOOD RESTAURANT, ZOO TINIALI.



They came to Guwahati from river island Majuli in search of livelihood. After passing out from Majuli College Hiren Rajkhowa's destination was Guwahati. He had great faith in himself that he could earn his livelihood in this City. Initially he worked as a manager in a restaurant and came into contact with one regular customer Chanakya Choudhury of South Sarania. Gradually they become friend and discussed many things regarding self employment. As Chanakya had knowledge about SIRD's employment generation scheme Chief Minister's JJSY they visited the office on March,2014 and discussed about the pros and cons of the scheme with SIRD officials. After that they formed the Ramdhenu JLSG and applied for financial assistance for which SIRD forwarded the documents to Bijoya Bank, Khanapara. In September, 2014, they received a sum of Rs 2,90,000 from the bank with Rs. 80,000 as subsiby. In the meantime Chanakya's father contributed Rs 3.5 lakhs which was used as security money for the room. At present they have been running the restaurant well with foods having ethnic taste and flavour. Every month they have been paying Rs 6000.00 as rental, Rs 4550.00 as EMI to bank and salary to four staff. Their only hope is to expand the restaurant GOOD FOOD with better survice which can satisfy the food lovers of Guwahati.

SUBIDHA COMMUNICATION, SIX MILE

(Internet cafe and travel agency)

Debasish Sharma , the owner of the Cafe and the TA was once working in the Balaji Computers as a computer engineer. He looks after both sales, service and assembling of a computer there. But he had a dream to become an owner of his own enterprise some day. Before joining Balaji he completed one year certificate course in Hardware, networking and maintenance from Assam Engineering Institute, Chandmari. In 2013, he came to know about SIRD and its Chief Minister's Jeevan Jyoti Swarniojan Yojana from his friend and visited the institute and discussed with the officers how he could be benefited from the scheme. As per advise, he opened a bank account in the Indian Bank, Khanapara and applied for financial assistance to start his own enterprise. In June , 2013 he received a sum of Rs One lakh as loan from bank and Rs 40,000 as subsidy. He invested the money to buy computers and assesories to start his own internet cafe. He named it as Subidha Communication. He employed two workers to help him run the business. At present it is running well and also starts a travel agency by investing profits from his cafe.

Rijuwana Begam, Jayanagar, Khanapara

Tailoring shop



She was a simple homemaker but carried an inherent zeal to do something of her own. After marriage she has to live at Khanapara as her husband working as subordinate engineer in veterinary department. From childhood Rijuwana had interest in knitting and embroidery work which she also inherited from her mother and sisters. So she started knitting works with a second hand machine and gradually got works from her neighbours. She had a dream to start a ladies tailoring unit of her own and discussed the matter with her husband. They were looking for a rented a room at Jayanagar chariali and she even sold her ornaments to give advance amount to the landlord. Finally they started her tailoring unit Adhunika. In the meantime they came to know about SIRD and its Chief Minister's Jeevan Jyoti Swaniojan Yojana. Rijuwana approached officials at SIRD and applied for financial assistance to strengthen her initiative. In 2013 she got a loan of Rs 1.5 lakhs from AGVK, Panjabari branch with a subsidy of Rs 40,000. With this amount she expanded the unit and brought motorised machines that gives more output. Also increased the workforce from two to four. The new Adhunika attracts more people which means more income. Now Rijuwana comes to her unit in a new car instead of her old scooty.

AUTO VAN

BORKUCHI AND BHOKUA VILLAGE, SONAPUR.



There are thousands of youths across Assam who have been trying their best to excel in life but because of lack of facility and chances many of them are being deprived and their hopes are nipped in the bud. The youths from villages of Borkuchi and Bhokua under Sonapur area are the example we are going to cite. Because of easy implementation of schemes such as Chief Minister's JJSY, the same youths who were never thought to become owner of a bicycle a few years back are now owner of Auto Vans. These youths are now earning handsome amount daily and running their respective families very well. SIRD facilitator Ramesh Bharali motivated them to come forward and avail the loan from Bank. He stressed the importance of three wheeler carriers as the building activities and agricultural production is growing in the region. They all followed his suggestion and all the 12 youths formed six groups and applied for financial help from SIRD. In 2012 SIRD released the subsidy amount of Rs 80,000 to Vijaya Bank, Khanapara. As the cost of the auto van was Rs 1.86 lakhs at that time they have to return Rs 1,06,000 only with interest to bank. Presently their monthly income is around Rs 30,000 after all expenditure and also returning the EMI Rs.2,600 per month to bank.

JAGARAN JLSG, CHAMOTA, NALBARI

PIGGERY

Jagaran JLSG has proved that business could be successful if people are dedicated and willing to work hard. After three years of the formation of the



group in 2011, in Chamota in Nalbaridistrict, the members are now enjoying the fruits of hard labour and efficient management.

They were introduced to SIRD by one of their friends.

Under Chief Minister's Jeevan Jyoti swaniojan yojana, their loan of Rs 2 lakhs with 25% subsidy was sanctioned by AGVB, Salmara branch. As they were associated with piggery since 2006, now they expanded the same but suddenly it was difficult to maintain the piggery when two of the members got job and left the group. However they accepted the challenge and have been managing the piggery well. In 2013, around 200 pigs and piglets died due to swine fever, leaving behind only 10 of them. However, they took the challenge and has never looked back since then. They have worked hard to revive the piggery and the number stands at modest 70 now. Till now, they have sold more than 700 piglets to SIRD. For their outstanding performance, they got the award from the Chief Minister of Assam, for being the best group from Nalbari in 2013. A pig breeding centre was set up in that area after they got the award from the Government. It has benefitted the group and many others in the area to a great extent.

Milonjyoti JLSG , Howlabheti, Morigaon.

Dairy farming

Tulasi Deuri Boro has great passion for pet animals since her childhood. Even after her marriage to Thuleswar Boro , she has been lucky to get the opportunity and rearing local cows at their home. It was in the year 2007 that an awareness camp was organised by SIRD, Assam in their village and fortunately Tulasi and Thuleswar attended the camp. That camp was the turning point in their life as they got all the information regarding Chief Minister's Jeevan Jyoti Yojana and how to get benefitted from the scheme. First of all they formed Milonjyoti JLSG by four members and opened an account in its name at AGVB , Jagiroad branch. They applied for a loan of Rs 3 lakhs by submitting all relevant documents at SIRD, Head Office. In November, 2007 they received a sum of Rs 2.75 lakh from bank and Rs 75,000 as subsidy (25% at that time). The four members decided to start separate firms at their homes and divided the amount. Each got Rs 75,000 and with that amount they developed their own firms. They had already 2 to 3 local cows and added one Holstein Friesian to increase the production. Now the number increased to five, six and each of them have been able to produce at least 20 litres of milk per day. Earlier they sold the milk at Sitajakhala Cooperative Milk production Society but at present they have their own Samiti called Pragati Cooperative milk production society which collects milk from all the firms of the village. At present they have been earning about Rs 15,000 each after all expenditure.

Sailen Talukdar

DTP Centre

After getting computer training at Girls' Polytechnic in 1996-97 Sailen started his own DTP centre by taking financial help from his mother and elder brother at Narengi. Few years passed on smoothly but he had to face the hard time as he had to withdraw from that area as the landlord had given that place to a builder for construction of new commercial building. In the mean time he come to know from his friend about Chief Minister's JJSY implemented by SIRD, Assam and went to SIRD office at Khanapara for more information. After knowing the process he applied for the financial assistance to start a DTP centre. He started looking for a new room at Ganeshguri area but could not find one due to high amount of rent. After knowing his condition her widowed sister shared her room with Sailen as he also agreed to share to room rent with her sister

. In 2012 an amount of Rs one lakh was sanctioned from Bank of Maharashtra with subsidy of Rs.40,000. He constructed his part in the room and brought new computer, a colour printer, one Xerox machine , one camera for passport photo. With a new hope he started his work and presently doing well with good income. After much struggle he seems to surpass the bad days and now running his family peacefully with two children.



SRI KRISHNA JLSG

RICE MILL

Amsoi

Nagaon

Ajit Das, an enthusiastic local youth formed a group with four other members in Amsoi, Nagaon. They tried very hard to start a business of their own. At that time they came into contact with SIRD, Assam and after coming to know about the Chief Minister's Jeevan Jyoti swaniojan yojana, they applied for the same and got a loan amount of Rs 4 lakhs from Roha branch of SBI in the year 2009 with 25% subsidy.

With that amount they started a rice mill in a road side place to cater the needs and demand of the people. Gradually they got paddy from Karbi Anglong and other places and got a new taste of success. Their profit margin also increased and tried to give better service to their client and bought hollar and cleaner machine . At present their net monthly income is about Rs 50 thousand. With that profit they purchased a Max pick up van, one motor cycle and one bigha land where they have shifted the mill. Mr Ajit Das has also brought a car for his personal use.

Myjan JLSG

Rubber Processing

Rongdoloi, Sonapur

This group was formed in the year 2012. After completing their studies they engaged themselves in cultivation work instead of sitting idle at home. But they were not satisfied with their income so decided to engage in more activities. They decided to start rubber cultivation as they have got plenty of land. They felt the need for a processing machine to convert the gum to sheet. Meanwhile they met the SIRD facilitator from the area Ramesh Bharali and got the idea of taking loan under Chief Minister's JJ swaniojan yojana. With his help they applied for a loan and within a few months they got the loan amount of Rs 2.6 lakhs from Vijaya bank with a subsidy amount of Rs.1.5 lakhs. With that money they brought two processing machines and now their activity is running well with an average income of Rs. 8 to 9 thousand per month. As the rubber plants takes 7 years to mature so they expects more income gradually .

