

CASE STUDIES ON CHIEF MINISTER'S JEEVAN JYOTI

SWANIOJAN YOJANA

FARM MECHANIZATION WITH TRACTOR & POWER TILLER



JEUTI JLSG

TRACTOR

AKAMOLUWA VILLAGE, GOLAGHAT

A five member group received an amount of Rs.5.4 lakh as loan along with 25% subsidy under CM's JeevanJyoti Swaniyojan Yojana from UBI,Dhekial branch and purchased a tractor which is used in their own agricultural farming as well as hired it out to other farmers for income generation. By this way they have been able to earn about Rs 30 thousand per month.



FILIMA JLSG Power Tiller

SapatKara, Samaguri, Nagaon

This four member group applied for a loan for a power tiller under CM's JJSY and Rs 1.4 lakhs was disbursed to them by Samaguri brance of SBI in 2010. Being an agricultural belt they hired it out to various farmers and also use it in their own agriculture farming. The monthly income is about Rs 20 thousand.



SEUJ JLSG

Power Tiller

Morigaon

All the four members of the group are educated but instead of running after government job they applied for a loan under CM's Jeevan Jyoti Swaniyojan Yojana after meeting the local SIRD facilitator. Their loan of Rs 1.44 lakhs was sanctioned by Boha branch of AGVB in the month of January 2012 and after receiving the money they brought a Power Tiller. It has multipurpose use and they earn about Rs 15 thousand per month.



SURAJ JLSG

Power Tiller

Morigaon

The four members of this group realized that it is useless to wait for a govt job as nowadays it is very difficult to get one. They met local facilitator of SIRD from that village who guided them to get a loan under CMJJSY. After getting a loan of Rs 1.4 lakhs in 2012 with a subsidy of 25%, the group members brought a Power Tiller which is hired it out in the village. Their present average income is about Rs 10-15 thousand per month.



KRISHAK JLSG

Power tiller

Kokila Chariali, Sonitpur

A three member group led by Raju Baruah received the bank loan of Rs 1.24 lakh under CM's JJSY from SBI Balijan in 2008. They brought a power tiller with that money and presently engaged in applying the implement in their own agricultural land and also hired it out to other farmers. They earn about Rs 15-20 thousand per month from the tiller.



SEUJ JLSG

POWERTILLER

FALLONGONI, GOLAGHAT

The four member group received an amount of Rs 1.45 lakh and brought a powertiller under Chief Minister's Jeevan Jyoti Scheme which is used extensively in their own cultivation. The power tiller is hired out to other farmers by the group for income generation. The group has completed the repayment and earn Rs 10-15 thousand per month.



DIPSIKHA JLSG

POWER TILLER

MELAMATI

This four member group utilized the loan amount received under Chief Minister's Jeevan Jyoti scheme by procuring a power tiller which is used for their own agri-farming and also hired out for income generation. Dinesh Gonju says that their monthly income is about Rs.15 thousand.



AGRAGAMI JLSG

POWER TILLER

TITABOR

A four member group applied for a loan under Chief Minister's jeevan Jyoti scheme and an amount of 1.45 lakh was sanctioned by SBI, Titabor. They brought a power tiller which was utilised in their own agricultural land. Being a joint family they have done the job by not hiring other tiller for ploughing. They earn around Rs.15-20 thousand monthly.



SEUJ JLSG

POWER TILLER

BORBAMSUNGI, TITABOR

After receiving the loan under Chief Minister's Jeevan Jyoti scheme the group procured a power tiller which is used in their land for agricultural purpose. By this way they have saved the money which would otherwise have been spent on borrowing from others. Per month the group earns about Rs.15-20 thousand .



ARUN JLSG

POULTRY,TRACTOR

W.KOLABARI, SONITPUR

Budhan Singh and his friends started a poultry (broiler) farm after getting a loan under CM's JJSY. Their hard work paid dividends and from profits they were able to buy a tractor which is used for agriculture purpose and also earn money from hired it out to other farmers. Their monthly income is about Rs.20 thousand.



SWARAJ JLSG

TRACTOR

GOPALPUR, SONITPUR

A five member group received an amount of Rs.5 lakhs as loan under CM's JJSY along with 15% subsidy in 2008. All the members are working unitedly and using it commercially they earn about Rs 20-25 thousand per month.



MILON JLSG

Tractor

Bandia, Mangaldoi, Darrang

All the five members are from agricultural family and they brought a tractor after getting an amount of Rs 3 lakhs as loan from Union bank, Mangaldoi under CMJJSY. As the whole area is an agricultural belt, their tractor is very much in demand and so earning is also very good. They earn about Rs 30 thousand per month.



ARIZE JLG

POWER TILLER

UPAR TEMERA, GOLAGHAT

This five member group availed a loan of Rs 1.44lakh to buy a power tiller from Allahabad bank under CM's employment generation programme . They are now utilizing it for their own agricultural purpose and also hired it out to other farmers. Their income per month is about Rs.10-15 thousand . It has inspired the group to take up cultivation on a bigger scale.



GANDHIJI JLSG

POWER TILLER

RAIPUR, BARPETA

With the help of local SIRD facilitator the four member group applied for a loan under CM's JJSY and received a bank loan of Rs. 99,700.00 from Simlaguri brance of AGVB. They brought a Power Tiller and engaged in cultivation of various seasonal crops in their own land.They received govt subsidy of 25% and a free pumpset from SIRD. Their income is around Rs 15000 per month. In this village there are four other similar groups engaged in same activity.



NAPAM RUPALI

TRACTOR

DHEMAJI

After getting the loan under Chief Ministers JJSY the group brought a tractor and used it extensively for their own agriculture purpose and also hired it out commercially . Their monthly income is about Rs 20-25 thousand.

COMMERCIAL TRANSPORT



CHILARAI JLSG

CARRYING VAN

TITABOR

This four member group brought a Tata mobile carrying van after receiving the loan under Chief Minister's JJSY in 2006. They use it to carry tea leaf to factory. Their income per month is about Rs. 20 thousand and completed the loan repayment.



ANURAG JLSG

CARRYING VAN

DHEKIAL, GOLAGHAT

A four member group was financed by the TATA finance under Chief Minister's JJSY in 2010. They brought a Tata DI which is being used as commercial transport and earn about Rs 25-30 thousand per month.



SAMANNAY

COMMERCIAL TRANSPORT

GOHPUR, SONITPUR

This 3 member group applied for a loan under Chief Minister's JJSY and the Tata Finance of Gohpur disbursed them a sum of Rs 5 lakh 29 thousand for purchasing a Tata 407. They have been able to purchase other vehicles like Indica, Maruti car etc. which are hired out for commercial purpose. Their monthly income is around Rs. 50 thousand and completed the loan repayment.



SARNABAN JLSG

CARRYING VAN

AMONI, NAGAON

A member of this five member group, Shyamal Devnath said that a loan under CM's JJSY was helpful to buy a tatamobile carrying van. From this van they are getting a sum of Rs 15000 per month and now they have started a hardware shop at Amoni.



Bholanath JLSG Transport Ghograpar, Nalbari

This five member group received a sum of Rs. Five lakhs under CM's Jeevan Jyoti Swaniyojan Yojana along with 25% govt subsidy. With that money they procured a TATA mobile pickup van. By using it as commercial carrier between Ghograpar and Guwahati they earn around Rs.20 thousand per month.

POULTRY FARMING



SEUJ JLSG

POULTRY

BENGENA ATI, NAGAON

This four member group engaged in broiler farming after getting the loan under CM'sJJSY with the help of SIRD. The SBI, Haiborgaon branch sanctioned them an amount of Rs.3 lakhs in 2011. They have been supplying birds to different parts of the districts and the demand has been growing. They are also planning to expand the business to meet the demand. Their income is around 20 -30 thousand per month after all the expenditure.



TRINAYAN JLSG

POULTRY

SINGIA, SAMAGURI

A four member group led by Biswajit Bora started Broiler farming after getting loan of Rs 2 lakhs under CM'sJJSY from Samaguri branch of SBI along with a subsidy of 25% released through SIRD. Along with Broiler he also started Croiler farming. Their monthly income is around 20-25 thousand. They brought a van for carrying birds to market .



TORALI JLSG POULTRY DAKHINPAT, NAGAON

This four member group have taken bank loan of Rs 2 lakhs under Chief minister's Jeevan Jyoti swaniyojan yojana sponsored by SIRD Assam. With 25% subsidy the loan amount was disbursed by AGVB, Dakhinpat branch in the year 2010. With that money they have started a broiler farm and Doyaram went to receive training in Bangaluru. At present they have got a steady market at Nagaon where they sale their ready birds. The monthly income is around Rs.10 to 15 thousand.



NEHA'S JLSG POULTRY DAKHINPAT, NAGAON

A graduate from ADP college, Nagaon, Jyoti Prasad Das is very enthusiastic about his business. After getting the amount of Rs 2 lakh from AGVB, Dakhinpat branch the four member group started a broiler farm. Their main market is Haflong, Doboka and Hojai. Recently they sold about 38 quintals of ready bird to Haflong businessman. Their average monthly income is about Rs 30 thousand and they have already completed the loan repayment.



KUSUM JLSG

POULTRY

HATIGORA, DAKHINPAT, NAGAON

Bikul Borah and three other youths received the amount of Rs 2 lakhs from AGVB, Dakhinpat branch in the year 2011-12. With that money they have started a broiler farm which has 5000 chicks capacity. Their main market is at Haflong and Doboka. After all expenditure they have a net income of Rs 50,000 per month.



AROHAN JLSG

POULTRY

BALIGAON, DAKHINPAT, NAGAON

Dhruba Jyoti Das formed this group with three other members and applied for a loan under CM'JJSY sponsored by SIRD Assam. After receiving the amount of Rs 2 lakhs from AGVB, Dakhinpat branch in the year 2011 they invested the money to start a broiler farm which has about 3000 capacity. At present they have 2000 chicks in the farm. The monthly income of the group is about Rs. 20,000.



SANKAR MADHAB JLSG POULTRY MOHMORIA, DAKHINPAT, NAGAON

The four member group have received an amount of Rs 2 lakhs from AGVB, Dakhinpat and started a Broiler farm of 3500 chicks capacity. Their main market is at Nagaon and their average monthly income is about Rs 25,000. All the members are now confident and leading a life with dignity.



MAYA JLSG POULTRY BORKOLA, KOLAIGAON

Sachin Kalita and his 3 other friends got a loan of Rs 2 lakh from Kolaigaon branch of AGVB in 2009 along with 25% govt subsidy under Chief Minister's JJSY and started a broiler farm. They also sell other group's product in their sell points. The monthly income of the group is around Rs. 40 thousand.



SEUJI JLSG

POULTRY

GHAGRAPAR, NALBARI

The four member group applied for a loan under CM's Jeevan Jyoti Swaniyojan Yojana for Broiler farming and received a sum of Rs. 2 lakhs from Ghagrapar branch of Assam Gramin Vikas Bank with 25% govt subsidy and started the business smoothly. At present their net income is around Rs.15 thousand per month.



NAA DIGANTA JLSG

POULTRY

NALBARI

The four member group started Broiler farming with a sum of Rs 3 lakhs from Central Bank of India, Ghagrapar branch under CM's Jeevan Jyoti Swaniyojan Yojana which included 25% govt subsidy. Their present income is around Rs. 20 thousand. Broiler farming is popular among the entrepreneurs in the area and there are about eight farms which have been developed as cluster.



SONIA JLSG

POULTRY

SONAPUR, KAMRUP

The five member group applied for financial assistance under CM's Jeevan Jyoti Project after coming to know about it from local facilitator of SIRD. The UCO bank of Sonapur sanctioned an amount of Rs 2.4 lakhs in the year 2011 along with 25% subsidy. With that money they started broiler farming at Rongdolo village. At present their monthly income is about Rs.15-20 thousand.



RAMDHENU JLSG

POULTRY

TETELIA, KAMRUP

Investing the loan amount of 2 lakhs in broiler farming, the four member group are doing it through integration farming method, where the company provides the chicks, feeds, medicines and the JLSG constructed the house and provides the electricity. Monoj Teron says that less risk is involved in the process. They earn about Rs 20 to 30 thousand per month.



SARASWATI JLSG POULTRY CHAIDUAR, GOHPUR

The four member group started a broiler farm after receiving the loan of Rs 2 lakhs from SBI Balijan branch under CM's JJSY . Side by side they also developed a food processing business like jam, squash and pickle etc. They received order to supply these items to marriage and other party. They earn Rs. 15-20 thousand per month.



BITUSHREE JLSG POULTRY GOHPUR, SONITPUR

Kaushik Bhuyan and three other member work together and applied for a loan under CM's JJSY and received a sum of Rs 2 lakhs from SBI Balijan in 2009. They started a broiler farm with that money and also started a dairy farm . The total income is about Rs 20 thousand per month.



NABA JLSG

POULTRY

WEST KOLABARI, SONITPUR

The four member group started a broiler farm with a loan of Rs 2 lakhs received from SBI Balijan under CM's JJSY. They sell the birds at their village itself at retail rate and earn about Rs 15 thousand per month. They have also started a goatery with 15 goats.



ARUN JLSG

POULTRY

W.KOLABARI, SONITPUR

Budhan Singh, B.A. in political science with three other members started this group and applied for a loan under CM's JJSY. After getting the amount of 2 lakh they started a broiler farm and have been successfully running the business. They earn Rs 10-15 thousand per month by selling at local and Arunachal market. From the profit they brought a tractor which is used commercially. They earn Rs.20 to 25 thousand per month.



LACHIT JLSG

POULTRY

SOLENGI, GOHPUR, SONITPUR

The SBI Balijan branch sanctioned a sum of Rs. 3 lakhs to this five member group in 2007 along with govt. subsidy . With that money they started a broiler farm. Members also attended training in Bangaluru. Their monthly income is about Rs 15 thousand and from the profit they brought a Tata magic.



THREE STAR JLSG

POULTRY

SOLENGI, GOHPUR, SONITPUR

To become self employed this four member group applied for a loan under CM's JJSY and SBI Balijan sanctioned a sum of Rs 2 lakh to them to start a broiler farm. They supply the broiler to Arunachal through other merchants. At present their monthly income is about Rs. 20-25 thousand. They have completed the loan repayment.



RUPKUWAR JLSG POULTRY PACHIM GHAGARA, GOHPUR, SONITPUR

A bachelor of arts, Droneswar is a very hard working man. He along with 3 other members formed the group and applied for a loan under CM's JJSY sponsored by SIRD Assam. They started a broiler farm of about 2500 capacity and gradually they have become successful in capturing the market in Arunachal Pradesh by establishing seven sale points at border areas. At present their monthly income is about Rs 30 thousand and they brought a pickup van for transportation. The repayment has been completed by them.



KARMAJYOTI JLSG POULTRY SONITPUR

The SBI Balijan sanctioned a sum of Rs 2 lakhs to them and they are successful in running the business as the demand for broiler meat is very high in the district along with neighbouring Arunachal Pradesh. Their income per month is about Rs.25-30 thousand and they have expanded the business by opening a shop at Chengmara.



PRAGATI JLSG

BROILER FARM

PALASHBARI, KAMRUP

The three member group came into contact with SIRD officials and with their guidance they applied for a loan under CMJJSY. They received an amount of Rs 2 lakhs in 2006 and started a broiler farm. This business has turned out to be successful for them as their monthly income now stands at Rs Fifty thousand. They have cleared all the loan instalments to bank and now planning to expand their business.

HANDLOOM ACTIVITIES



NABAJYOTI JLSG

Handloom

Chotemari, Nalbari

With the help of the local SIRD facilitator this five member group applied for a loan for handloom activities and the Loharkatha branch of BOI sanctioned a sum of Rs 2 lakh to them in 2011 along with 25% subsidy. They have 12 jacquard looms where about 6-7 male weavers are getting job opportunity. Their monthly income after deducting the salary and cost of the yarn is about Rs.30,000 per month.



LAKHIMI JLSG

Handloom

Chotemari, Nalbari

To develop the weaving as a village industry, modern jacquard loom has been introduced which gives the weaver the wider options for product diversification and value addition. In Chotemari, at present there are at least 35-40 groups which are actively producing various types of Pat, Muga, Toss mekhela chadar and other products. The five member Lakhimi JLSG, after getting loan of Rs 2 lakhs from the

Bank of India started their business with seven jacquard looms. At present their monthly income is about Rs 30,000.



NABA PRABHAT JLSG

Handloom

Chotemari, Nalbari

The five member group received loan amount of 2 lakhs under CM's JJSY from BOI Loharkatha branch in 2011. They have seventeen jacquard looms where many male weavers are engaged as workers. Members have their own units running at their home. At present they are selling their products at Nalbari, Barpeta, Pathsala etc. Each member has been earning at least Rs 15-20 thousand per month by selling their products.



Krishna JLSG

Handloom

Ghagrapar, Nalbari

Four educated girls started weaving different items of women like mekhela chadar, gamocha etc. in jacquard looms after receiving financial assistance from CBI, Ghagrapar branch under CM's Jeevan Jyoti Swaniyojan Yojana. Their products are attractive and always get advance order for occasions like marriage. They sell the products in the village and some products send to outside market. At present

their monthly income is around Rs.15,000 and loan instalments are regularly repaid by them.



Amarjyoti JLSG Handloom Gerjaipam, Kampur, Nagaon

Belong to a traditional weaving community, the four member group led by Hiralal Devnath applied for a loan under CM's JJSY and received a sum of Rs 4 lakhs from AGVB Kampur branch. The members later worked independently and each member has about 15 to 20 looms. They produce mekhela chadar and Gamocha which has been supplied to Upper Assam. The monthly income of Hiralal is about 20-25 thousand. Same is the case with other members also.



Gerjaipam Kalyan Tat Silpa JLSG Handloom

Gerjaipam, Kampur, Nagaon

Sanjit Das a B.Sc from Kampur College has been working tirelessly after getting loan under CMJJSY. He has 22 looms and about 45 employee. Producing mekhela

chadar having eye catching traditional designs which has high demand in upper Assam. After all expenditure his monthly income is about Rs.25 thousand.



Radha Gobinda JLSG Handloom

Gerjaipaam, Kampur, Nagaon

The four member group have been producing mekhela chadar and gamocha after receiving the loan of Rs 4 lakhs under CM'sJJSY sponsored by SIRD, Assam. Their main market is in upper Assam. Their income is around Rs.60-70 thousand per month.



LOKENATH JLSG Handloom

Gerjaipam, Kampur, Nagaon

The weavers are working like a machine to produce mekhela chadar of various design and gamocha. SIRD, Assam has helped them to create a cluster of 19

handloom groups. All of them given Rs 4 lakhs under CMJJSY. The whole village is agog with activities which is very hardly seen in other villages except sualkuchi.



ATUR JLSG

HANDLOOM

CHAMOTA POTHAR, KAMRUP

This is a five member group led by Mala Ingti. They started weaving traditional karbi mekhela chadar, jacket etc. after receiving a sum of Rs one lakh under CM's employment generation programme. Their present income is about Rs 15 thousand per month.



TRIBENI JLSG

Handloom

Mokoria, Morigaon

This five member group installed Jaquard looms at their own home and have been working independently by producing mekhela chadar, gamocha etc. Tunmoni Deka, a member of the group and a housewife earn about Rs 2-3 thousand per month. Groupwise the monthly income is around 15 thousand.



PROBHATI JLSG Handloom Mokoria, Morigaon

This five member group received an amount of Rs 2 lakhs under CM's Jeevan Jyoti Swaniyojan Yojana sponsored by SIRD, Assam in the year 2010. All the group members are working independently at their own home and produce various item like mekhela chadar, gamocha etc. They sell the products in the village itself and income is about Rs.15 thousand per month. It goes up during the festival season.



ASTHA JLSG Handloom Jagiroad, Morigaon

A group of five women received a sum of Rs 2 lakhs in 2012 along with a subsidy of Rs 50 thousand which is released through SIRD, Assam. All the members are very active and working jointly in a rented house. Their products are getting good response in the market and they are also trying to produce as much as they can. At present they are earning Rs 15 to 20 thousand per month. The income goes up in the festival season.



BERIGAON DIPTIJOYI JLSG HANDLOOM Loharghat, kamrup

The local SIRD facilitator helped this five member group to avail the loan under CMJJSY and a sum of Rs 2 lakhs was sanctioned by AGVB, Borihat branch including 25% subsidy . Now the members are regularly producing different items like mekhela chadar, gamocha, etc. These products has good market in the village itself and sometimes sent to outside markets also. Their present net income is around Rs. 15 thousand per month.



INDRAPUR NABAJOYI JLSG Handloom Narakasur Hill, Guwahati

The loan amount Rs. 2 lakh under CM's Jeevan jyoti Swaniyojan yojana was sanctioned to this five member group by AGVB Ganeshguri branch in 2011 . A subsidy of 25 % also helped them to run their business smoothly. They sell their products at the neighbouring area and earn about Rs. 15 to 20 thousand per month.



RANGDHALI JLSG Handloom Nabagraha Hill, Guwahati

Four women members are jointly working to produce various handloom products like Pat muga Mekhela chadar, gamocha etc. They have taken a loan of Rs 2 lakh under Chief Ministers JJSY which is being implemented by SIRD Assam. The CBI, Silpukhuri branch sanctioned them the amount with which they are working tirelessly to produce various item. They sell their products by joining various exhibition, fairs etc which is their main way to generate income. Besides, they also sell products in their areas. Their monthly income is about Rs 15 to 20 thousand.



LAKHIMI JLSG HANDLOOM TITABOR

This five member group produce mekhela chadar, gamocha, riha etc in their looms after receiving an amount of Rs 2 lakh under CM's Jeevan Jyoti scheme. By selling those products they have been earning about Rs 10-15 thousand per month.

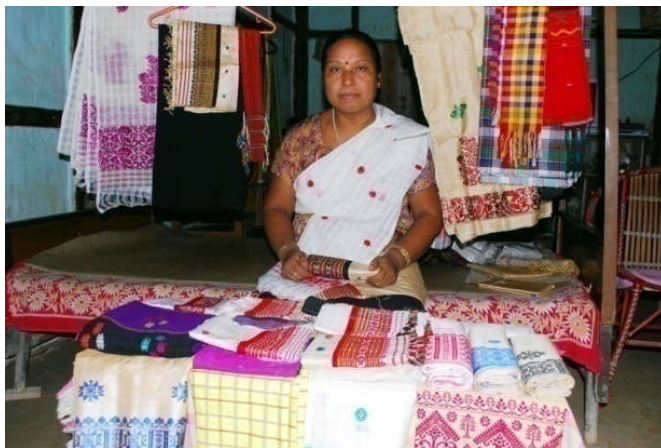


KALYAN JLSG

HANDLOOM

MELAMATI, TITABOR

A four member group has been producing various items like gamocha, mekhela chadar, riha etc in their looms. By selling these items in the village itself they are able to earn Rs.10-15 thousand per month.



SAMPRITI JLSG

HANDLOOM

BETBARI SHYAM GAON, TITABOR

An ethnic master weaver, Mrs Hasna Shyam has succeeded to develop a no of SHG/JLG groups in the area in cluster form with the help of SIRD, Assam. Under Chief Minister's special employment generation programme her group availed an amount of Rs 2 lakh and produces mekhela chadar based on traditional ethnic design.



UJJAL JLSG

HANDLOOM

BORBAMSUNGI, TITABOR

A five member group benefited under CM's Jeevan Jyoti scheme sponsored by SIRD, Assam. They received a sum of Rs 2 lakh from AGVB and have been producing gamocha, mekhela chadar etc. The secretary of the group Pallabi Bora says that by selling their products they earn about Rs 15-20 thousand per month.

HORTICULTURE



JONTORA JLSG

HORTICULTURE

BENGENA ATI, NAGAON

A four member group led by Nirob Saikia started cultivating lemon and other crops after getting loan under CMsJJSY in the year 2009 with the help of SIRD. Members are doing their own business separately and their other activities are broiler farming, dairy and lemon cultivation. As a group they earn about Rs.25-30 thousand per month.



SEUJ JLSG

HORTICULTURE

BENGENA ATI, NAGAON

This four member group is also engaged in horticulture and their main crops are lemon, ladies finger, chilli etc. after receiving the loan under CM's JJSY which was sponsored by SIRD, Assam. The bank loan of Rs 2 lakhs along with govt.subsidy helped them substantially to carry out their business smoothly. According to Anwar Hussain their monthly income from the above business is around Rs 25 thousand per month.



AHADUL JLSG

HORTICULTURE

BHOGAMUR, SAMAGURI

A four member group led by Usuf Ali started a horticulture farm after getting loan of Rs 2lakhs under CM'sJJSY. The Samaguri branch of SBI sanctioned them the money along with 25% subsidy released by SIRD. Their main products are lemon, ridged gourd, cucumber etc. As the crops are seasonal their total income per year is about Rs 1 lakh 60 to 70 thousand.



RASHMI JLSG

HORTICULTURE

DHULA, DARRANG

The four member group wanted to buy a Tractor which they thought would be helpful in their agricultural activities. They received a loan of Rs2.85 lakh from **Sreeram Finance** and 25% govt subsidy under Chief Minister's JJSY which helped them to purchase a Tractor for farm mechanization. At present their monthly earning from tractor is Rs 20 thousand and from their own crop like ridged gourd, lemon, brinjal etc. they earn an additional Rs 10-15 thousand.



MILIJULI JLSG

HORTICULTURE

SONAPUR, KAMRUP

The five member group applied for a loan under the CMJJSY in the year 2011 and the UCO Bank of Sonapur disbursed a sum of Rs 4 lakhs to them. They invested the money in horticulture like banana, lemon, papaya, and potato cultivation. They got quick return from the garden and started a broiler farm. At present their net income is around 20 thousand per month.



SAMANNAY JLSG

RUBBER PROCESSING

SONAPUR, KAMRUP

A five member group received an amount of Rs 4 lakhs in the year 2009 under CMJJSY. They invested the money in rubber plantation and started a processing unit at Nortap area of Sonapur. They sell the raw rubber in sheet form to Rubber board. From plantation to processing a number of local youths have got employment opportunity in their farm. Their monthly income ranging from 30 to 60 thousand.



SUNRISE JLSG

HORTICULTURE (TEA NURSERY)

FALLONGONI

GOLAGHAT

Anamika Rajkhowa was inspired from an awareness meet organized by SIRD at her place and decided to take a loan with three other members under Chief Minister's JJSY. After receiving the loan they started a tea nursery which is running well. The monthly earning from the nursery is about Rs 10-15 thousand and they have completed the loan repayment.



SEUJI JLSG HORTICULTURE (TEA NURSERY)

BORTING NOWSHOLIA GAON, GOLAGHAT

A four member group led by Mintu Dutta received an amount of Rs 2 lakhs under Chief Minister's JJSY and started a tea nursery. By selling the saplings they earn about Rs 10-15 thousand per month.



LAKHIMI JLSG TEA NURSERY TEOK, JORHAT

A five member group led by Romen Buragohain got actively involved in production of tea saplings in their nursery. They received a sum of Rs 2 lakhs under Chief Minister's Jeevan Jyoti Project with 25 % government subsidy from Assam Gramin Vikah Bank, Badulipukhuri Branch. At present their income is around Rs 1,20,000 per year. Now they have one lakh plant in the nursery which they want to increase to two lakhs in future.

DAIRY



SAROTHI JLSG,

DAIRY

MUKALMUA, NALBARI

There are at least twenty joint liability groups in the area which were formed and availed the loan under Chief minister's JJSY . Members went to Bihar and transported hundreds of mura buffeloes by train which are now reared by various JLGs . This four member group received Rs 3 lakhs from BOI Laharkatha . They have ten buffeloes and by selling milk get Rs 20 thousand per month. They also sell curd and cream.



JATINGA JLSG

MILK PROCESSING

MUKALMUA, NALBARI

As the area has enough milk producing farm, a group of four people started a JLSG with a view to processing milk and thereby produce ghee, curd and cream. After getting the loan of Rs 3 lakhs under CM's JJSY from Loharkatha branch of BOI along with 25% govt.subsidy. Each member individually collects about 150 ltrs of milk daily. The total collection of milk per day is about 600 litres. They process the milk by a cream separating machine which was provided by SIRD. By selling the product each member earn about Rs 15 thousand per month.



GANDHIJI JLSG (four member)

DAIRY

BALABHITA, BARPETA

In the village Balabhita of Barpeta district many educated unemployed youths have come forward and actively doing Dairy business after receiving financial assistance under Chief Minister's JJSY. After receiving the money the members of this group have been engaged in this business and their monthly income is around Rs.15,000. In this area there are about ten similar groups forming a cluster.



JIBON REKHA JLSG

DAIRY

KHAIRABARI, BARPETA

The four member group applied for a loan to start a dairy farm and Kalahbhanga branch of Union bank sanctioned Rs Three lakhs to them and a govt subsidy of 25%. At present they have got four milch cow from which they get 40 litres milk daily and by selling it they earn atleast Rs 1200 per day. So after deducting the expenditure their monthly income is about Rs 25 thousand.



PRAGATI JLSG

DAIRY

BALABHITA , BARPETA

With the help of SIRD's facilitator the group got to know about the Chief Minister's Jeevan Jyoti Yojana and the Union bank sanctioned them a sum of Rs three lakhs along with a govt subsidy of 25%. They started scientific rearing of cow and at present they have seven milch cattle and earning about Rs 20 -25 thousand per month.



SEUJI JLSG

DAIRY

BORDOULGURI, SIPAJHAR, DARRANG

Rijul Haque, B.Sc., has three milch cattle at his home. He along with three other members received an amount of Rs 3 lakhs as loan under CM's JJSY . They sell 20 ltrs of milk daily at their home at the rate of Rs 40 per ltr. Their monthly income is about Rs 20 thousand. They have returned all the instalments to bank and now planning to expand their business.



JAI HANUMAN JLSG

DAIRY

PURANIGUDAM, NAGAON

This four member group has been involved in composite farming like Dairy, Broiler, goatery, fishery after getting loan from UBI Puranigudam an amount of Rs 3 lakhs. They are using scientific methods in every case so the production is also very good. They collect 60 litres of milk daily and earn net income of Rs 25 thousand per month. From broiler they earn about Rs. 20 thousand per month. From fishery and goatery they earn about 25 thousand per year. Secretary Monikanchan Bora and president Diganta Dadhara says that they are very happy and grateful to SIRD for their help and guidance.



RUP JLSG, DAIRY KAMPUR, NAGAON

A five member group have been running a dairy farm after getting loan under CM'sJJSY. They received a sum of Rs 3 lakhs from UBI Kampur branch and 25% govt. subsidy helped them to work smoothly. By selling milk to cooperative society they earn Rs 10-15 thousand per month.



JEUTI JLSG

DAIRY

GHOGRAPAR, NALBARI

This four member group received financial assistance of Rs.3 lakhs under CM's jeevan Jyoti Swaniyojan Yojana along with a subsidy of 25%. They started dairy farming with scientific approach. At present their monthly income is around 20 thousand and loan instalments are regularly repaid.



AKAKHITARA JLSG

DAIRY UNIT

MORIGAON

After getting the loan under CMJJSY the four member group started dairy farming. The group members are now confident that they can also do dairy business and feeling very proud of it. Their monthly income is about Rs. 20 thousand. In this area there are about sixteen dairy units forming a cluster.



MILONJYOTI JLSG

DAIRY UNIT

MORIGAON

With the support of SIRD Assam, the four member group applied for a loan under CM's Jeevan Jyoti Swaniyojan Yojana and Jagiroad branch of AGVB disbursed an amount of Rs 3 lakhs in the year 2010 along with 25 % govt subsidy. They are working individually and each has three to four milch cow at their own home. By selling milk they earn about Rs eight thousand per month. Groupwise their income is about Rs. 30 thousand per month.



UDION JLSG

DAIRY

KOKILA

SONITPUR

Luit Sarma (B.Com) and 3 other members started this group and applied for a loan under CMJJSY. The SBI Balijan sanctioned a sum of Rs 2 lakhs and they started a dairy farm scientifically. The profit from the farm helped them to expand their business and started a readymade garment shop. At present Sarma introduced Australian breed cow Holestion Fejor in their farm. Their net income per month is about Rs 30 thousand. Sarma has produced Biogas at his home by using cowdung.



PRAGATI JLSG

DAIRY

TITABOR

A four member group started a dairy farm after receiving the loan amount of Rs.3 lakhs under Chief Minister's JJSY sponsored by SIRD, Assam. Production of milk per day is about 30 litres which they sell to local restaurants and thereby earn about Rs 20 thousand per month.



JANAMUKHI JLSG

DAIRY

KURALGURI, GOLAGHAT

A five member group have been running a dairy farm after receiving a loan amount of Rs. 3 lakhs under Chief minister's JJSY . They sell the milk to local market which is about 40 litres per day and the group is earning about Rs.30 thousand per month.



RUPAHI JLSG

BANBARIA

NALBARI

The group engaged in dairy business after received a sum of Rs 1.5 lakh under Chief minister's JJSY. They have got five milch cattle and by selling milk they earn about Rs. 15 thousand per month.

MICRO ENTERPRISES



JYOTI KRISHNA JLSG

COMPUTER CENTRE

TITABOR

Arabinda Changmai and his four other friends running this centre after receiving a loan under Chief Minister's JJSY. They have provided computer training to hundreds of youths in this region. The monthly income of this group is about Rs 20 thousand and already completed the repayment to bank.



JOYMOTI JLSG

DTP/XEROX

GOLAGHAT

A four member group led by Devajani struggled very hard to reach a position of self dependence with the help of SIRD as she received a loan of Rs 2 lakh to start this dtp centre with a loan under Chief Minister's JJSY. Her income per month is about Rs 15-20 thousand.



VISION JLSG

DESIGN & PRINTING

RAJGARH, GUWAHATI

They received an amount of Rs 4 lakhs under Chief Ministers scheme which is implemented by SIRD Assam. The loan amount was disbursed by Central Bank of India, Ulubari branch along with 25 % govt subsidy. At present their monthly income is about Rs.40 thousand and all the members are happy as they are all economically independent and running their respective families smoothly.



ASHA JYOTI JLSG

COMPUTER INSTITUTE / SALE POINT

ADABARI, NALBARI

The four member group planned to start a computer institute after receiving Rs 3 lakhs as loan by BOI under CM's JJSY. They started diversify their business by starting a digital photo studio and mobile repairing unit. At present their monthly income is about Rs.15,000. Instead of running after government jobs these boys are busy doing their business and also giving employment to others.



PUBERUN JLSG DAIRY/COMPUTER CENTRE

GOPALPUR, GOHPUR, SONITPUR

Pranab Bhuyan with two other members formed this group with a view to establishing some income generating project. They applied for a loan under CM'sJJSY sponsored by SIRD Assam and received a sum of Rs 2 lakhs and a subsidy of 25 percent. Their total income is about Rs 30 thousand per month.



APARAJITA JLSG DTP CENTRE SOOTEA, SONITPUR

A two member group is represented by Bobita Devi and Sinu Devi. They have started a DTP centre at Sootea after getting a loan of Rs 2 lakhs under CM'sJJSY sponsored by SIRD Assam in 2011. Besides regular typing and printing jobs they have been organizing training courses also. Their monthly income is about Rs 20 thousand and regularly paying the instalments to bank.



LACHIT JYOTI JLSG

ELECTRONIC SHOP

ADABARI, NALBARI

The five member group received a sum of Rs 2.5 lakhs from BOI, Adabari branch under CMJJSY and started an electronic shop where they started selling TV, Fan, Radio, mobile etc. The group's total income is about 20,000 per month.



SURABHI JLSG

ELECTRONIC SHOP

GOHPUR, SONITPUR

After coming into contact with SIRD officials at Biswanath centre the four member group were motivated to take advantage of the loan facility offered by various banks under CM's JJSY sponsored by SIRD Assam. They applied for a loan to start an electronic shop and UCO bank Gohpur disbursed the amount of Rs 3 lakhs to them. At present their business is running very well and monthly income is about Rs.15 TO 20 thousand.



SHIBANI JLSG OFFSET PRESS ADABARI, NALBARI

To make available printing facility for local people in the village itself the Shibani JLSG(four member) started an Offset printing press at Adabari Centre after getting a loan amount of Rs 4.25 lakhs under CMJJSY . At present they are doing their business well and earning about Rs 20,000 per month.



PRONAMI JLSG HARDWARE SHOP ADABARI, NALBARI

Bhaskar Deka along with three other youths after forming the JLSG applied for a loan under Chief Minister's Jeevan Jyoti Swaniyojan Yojana which is being implemented by SIRD, Assam. The Bank of India Adabari branch sanctioned the loan amount of Rs 3 lakhs in 2010 along with 25% subsidy. At present their monthly net income is about Rs 15,000.



SEWALI JLSG

ELECTRICAL SHOP

DHULA, DARRANG

The two member group received the loan of Rs 2 lakhs from Dhula branch of AGVB in 2011 and a subsidy of 25% under CMJJSY. They started two shops with that money. Rafikul keeps important electrical items in his shop which are in demand in the village. He also engaged one person for electrical repairing job. By this way he earns about Rs 4-5 thousand per month. The other member Jalimuddin has been earning Rs 4 thousand per month.



PRATIBHA JLSG

STATIONERY SHOP

FATASIL, AMBARI, GUWAHATI

Though they initially received the loan for tailoring purpose, the four member group led by Shanta Das later decided to open a stationary shop which gives them more income. The SIRD Assam, the implementing agency of the Chief Minister's JJSY, was very helpful to the group in getting the loan with 25 % subsidy. The AGVB sanctioned the loan amount and the group is regular in repayment of the loan. They earn about Rs 15-20 thousand per month.



PRERONA JLSG

GROCERY SHOP

FATASIL,AMBARI,GUWAHATI

Four women members after the formation of their group applied for a loan under Chief Minister's JJSY for tailoring purpose. They received the amount of Rs 3 lakhs from SBI Dhirenpara with the help of SIRD Assam and later they realized that tailoring is not suitable for them and therefore started a grocery shop. They are all working unitedly without any other helper and successfully running the shop. Their monthly income is about Rs 20 thousand.

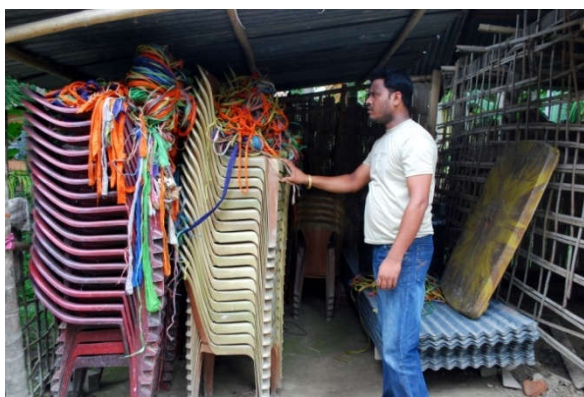


R J JLSG

READYMADE GARMENTS

NAGAON TOWN

The four member group received a sum of Rs 3 lakhs by which they started a garment shop **SAJON KASON** at Panigaon. Besides, they started weaving and value addition to their products by embroidery. At present their monthly income is about Rs.15-20 thousand.



**RHINO JLSG, TENT HOUSE SINGIA, PHUKAN KHAT
SAMAGURI, NAGAON**

Rajib Bora, a graduate started a JLSG with three other educated unemployed youths to start business of their own. They applied for a loan to SIRD under CM's JJSY and the Samaguri branch of SBI sanctioned a sum of Rs 2 lakhs to them. With that money they started a Tent house. By giving rent of various item like Samiyana, Fan, Generator, Chair, Utensils to different occasions they earn about Rs 25 thousand per month.



MIMIS JLSG MEDICINE STORE KOLABARI, SONITPUR

The all women group (four member) applied for a loan under CM's JJSY and received a sum of Rs.3 lakhs .They started a medicine store in the village and supplied poultry feeds and medicines to various farmers. They earn about Rs.10 thousand per month and loan instalments are regularly repaid.



TRINAYAN JLSG

HARDWARE SHOP

W. KOLABARI, SONITPUR

Pankaj Baruah along with 3 other member formed this group and applied for a loan under CM'SJJSY sponsored by SIRD Assam. The SBI Balijan sanctioned a sum of Rs 3 lakhs to them which helped them to start a hardware shop. They are also engaged in agricultural marketing in their village. They earn about Rs 15-20 thousand per month.



PRASURJYA JLSG

GROCERY SHOP

BORIGAON, SONITPUR

Pulin Phukan and three other members formed a joint liability group and applied for a loan under Chief Minister's Jeevan Jyoti swaniyojan yojana. The SBI Balijan sanctioned a sum of Rs 2.5 lakh to them. With 15 % govt subsidy they started a fishery and later a grocery shop. At present their monthly income is about Rs. 10-15 thousand per month.

PRONAMI JLSG HARDWARE SHOP DULIAJAN, DIBRUGARH

A group of four girls started a hardware shop which is generally run by manfolk in our society. They received an amount of Rs. 3 lakhs from Tipling branch of Allahabad bank with 25% subsidy from the government under Chief Minister's JJSY. All the members are very much enthusiastic about their venture and they have succeeded to generate a monthly income of Rs 25000 from their shop. They have already completed the bank repayment.



DIPJYOTI JLSG MOTOR GARAGE GOHPUR, SONITPUR

The four member group received a sum of Rs 3 lakhs and they have started a motor garage. They also purchased a Sumo for commercial transport business. At present they earn about Rs 25-30 thousand per month. They are regular in repayment of the loan.



ASOMI JLSG (four member) STEEL FABRICATION BORIGAON , SONITPUR

A few years back Mohim Bhuyan and his family were desperate about his future as he was not physically fit to do a normal job. After consulting the matter with SIRD officials he was motivated to form a group with three other member and took a loan under **CM'sJJSY**. They started a steel fabrication unit with two employees. Under the scheme they also availed a 15% subsidy from govt. At present their monthly income is about Rs 15 – 20 thousand. Now Mohim and his family are happy that at least he can lead a dignified life without others help.



RANGDHALI JLSG BAKERY JHAROBORI, KAMRUP

With the support of SIRD officials the five member group applied for a loan under CMJJSY and AGVB of Jharobori branch sanctioned an amount of Rs 3 lakhs which include govt a subsidy of 25% . With that money they started a bakery unit where different varieties of biscuits and breads are produced. These products become popular in the village and nearby areas. At present their monthly income is around 15 to 20 thousand.



SANJIBANI JLSG (four member) ETHNIC JEWELLERY RONTHOLI, NAGAON

A widely known traditional gold ornament making business is getting govt. sponsorship as 20 JLSGs have been given loan under CM's JJSY which is being implemented by SIRD, Assam. The Deodhar branch of AGVB sanctioned them Rs 2 lakhs to carry out the business. In this photo a member of Sanjiboni JLSG working to manufacture gold ornaments which are called Gejera, Dugdugi, Dholbiri etc. Mukul Bania says that his monthly income is about 10-15 thousand.



NABAGATA JLSG ETHNIC JEWELLERY RONTHOLI, NAGOAN

The four member group availed the loan under CM's JJSY and local Deodhar branch of AGVB sanctioned them Rs 2 lakh. Now they are working to manufacture traditional ornaments like Gejera, Dugdugi, Dholbiri etc. A member of this group Biren Hazarika says that the production of ornaments depends on the demand from customer. He usually supply ornaments to Guwahati, Jorhat etc. Each member doing the business individually and their monthly income is around 15-20 thousand per month.



TRIDIP JLSG RICE MILL SONITPUR

The UCO bank Gohpur sanctioned an amount of Rs 4 lakhs to this four member group under CM'sJJSY. They started a rice mill and turmeric grinding machine with that money. At present they have been earning about Rs 10-15 thousand per month. The loan repayment process is going on.



ANAMIKA JLSG RICE MILL SONALIBORI, KOLABARI, SONITPUR

Naren Saikia and 3 other members approached SIRD office at Biswanath Chariali for a loan under CM'sJJSY to start a rice mill. The SBI Balijan sanctioned a sum of Rs 4 lakhs to them. At present the members are happy that the rice mill is running well and they can earn their livelihood with the income from the mill. The income is about Rs.10-15 thousand per month.



STAR JLSG HARDWARE SHOP HAILAKANDI

Shuvrajyoti Das and three other members of his group interested to start a Hardware shop and applied for a loan under CM'sJJSY. The UBI, Lala branch sanctioned an amount of Rs 3 lakhs to them in 2010. At present their monthly income is about Rs. 15-20 thousand.



PURBAYAN JLSG AUTOMOBILE SHOP

SARBANANDAPUR, HAILAKANDI

This four member group led by Jehirul Laskar applied for a loan under CM'sJJSY to start a automobile store and the UBI, Lala branch sanctioned an amount of Rs 3 lakhs in 2010. The monthly income from the shop is around Rs. 15-20 thousand.



SARADA JLSG HARDWARE UNIT LALA,HAILAKANDI

This four member group started a hardware shop after getting a loan of Rs 3.5 lakhs from UBI Lala branch under CM'sJJSY in 2010. Their monthly income from the shop is around Rs 20 thousand.



RELATION JLSG SPARE PARTS CUM WORKSHOP

This four member group applied for a loan under CM'sJJSY to start a spare parts shop cum workshop and the AGVB, Hailakandi branch sanctioned an amount of Rs.3.99 lakhs. The venture is successful for them as they have been earning a monthly amount of Rs 15-20 thousand.

GOATERY AND PIGGERY



JANANI JLSG,

GOATERY

PURANIGUDAM, NAGAON

A four member group led by Jagat Bora started a goatery farm after getting loan under CM's JJSY with the help of SIRD, Assam. They received the loan amount of Rs 2 lakhs from UBI Puranigudam with 25% of govt. subsidy. At present they have about 35 goats and they earn the profit by selling the goats to local market. Their annual income is about 1 lakh 20 thousand which may vary depending on the availability of product and demand.



JAGARAN JLSG

GOATERY

MIRZA, KAMRUP

The four member group received the loan amount of Rs 2 lakhs from AGVB Borihat branch in 2010 for goatery business. All the four members started to rear goats at the backyard of their houses. Now each of them posses at least 25 goats and groupwise their yearly income is about one lakh.



JAI GURU JLSG

PIGGERY

BORJURI, SAMAMGURI, NAGAON

Biswa Basumatary, a graduate and his three friends, instead of running after govt. job applied for a loan under CM's JJSY in 2010. The Salna branch of AGVB disbursed them Rs 3 lakhs and with that amount they started a piggery farm. Last year they sold 10 matured pigs and 50 piglets and earned Rs. 1.5 lakhs. He is happy because he thinks that hard work always pays dividends.



PASUDHAN JIBONJYOTI SWABALAMBI GUT PIGGERY AMONI, NAGAON

The four member group received the loan of Rs.2 lakh 12 thousand and started the farm in 2006 under Chief Minister's JJSY. According to Robin Dewri as the sale is not uniform throughout the year, the income vary year to year. Last year they earned Rs 4 lakhs. They have completed the loan repayment.



SANKAR MADHAB JLSG

PIGGERY UNIT AMLIGHTAT, MORIGAON

The four member group came into contact with the local facilitator of SIRD who guided them to get financial assistance under CM's Jeevan Jyoti swaniyojana, sponsored by SIRD-Assam. AGV Bank sanctioned Rs two lakhs to them in the year 2010 along with 25% subsidy and they started a piggery unit. They have about ten matured pigs and 20 piglets. Each matured pig fetch about Rs 8-10 thousand in the local market. The unit has been running very well and income is around Rs 10-20 thousand per month.



NABARUN JLSG

PIGGERY DHONTOLA, KAMRUP

The four member group applied for a loan under CMJJSY and the AGVB Jharobori branch sanctioned the loan of Rs 2 lakh to them. With that money they started a piggery farm which is a profitable business at present. Their monthly income at present is about 10 thousand per month. Presently they have ten matured pigs and 42 piglets. In the village about 8 to 10 piggery groups are doing business under this project.



LACHIT JLSG

PIGGERY

DHONTOLA, KAMRUP

The four member group have taken a loan of Rs 2 lakhs from AGVB of Jharabori branch and a subsidy of 25% with the active support of SIRD-Assam under Chief Minister's Jeevan Jyoti Swaniojan Yojana. At present they have eight matured pigs and 10 piglets. Their monthly income is around Rs 8-10 thousand and instalments are regularly paid to bank.

FISHERY



HELPLINE JLSG

FISHERY

W. KOLABARI, SONITPUR

Jatin Baruah with 3 other member applied for a loan under CM's JJSY sponsored by SIRD Assam. The SBI Balijan sanctioned a sum of Rs 5 lakhs to them in 2009 and actively involved in fishery business. Their annual production is about 30-40 quintals of fish which is supplied to Gohpur and Laluk. They earn about Rs 30 thousand per month.



HENGULI JLSG

FISHERY

FOLONGONI

The four member group received a loan of Rs 2 lakhs under Chief Minister's JJSY and they started a fishery. With the active involvement of all the four member the fish production is good and they earn about Rs 1.2 lakh per year.

HANDICRAFT



TWO STAR JLSG

CANE AND BAMBOO UNIT

RAIPUR, BARPETA

The SIRD facilitator helped this two member group to avail the benefit under CM's Jeevan Jyoti Swaniyojan Yojana and the Simlaguri branch of AGVB sanctioned the amount of Rs two lakhs to them. With that money and 25% govt subsidy they have been producing various decorative items made of cane and bamboo. Their products are marketed by an agency in the village. Their monthly income is around Rs.six to seven thousand.



RUPALI JLSG

CANE AND BAMBOO

RAIPUR , BARPETA

The two member group received a sum of Rs two lakhs from Kalohbhanga branch of Union bank which included a sum of 25% govt subsidy. With that money they started the cane and bamboo unit producing bamboo sofa set and other products. Their products are collected by a marketing agency at the village and their monthly income ranges from Rs. 15 – 20 thousand . They are punctual in returning the loan instalment to bank in time.



SAMAJ KALYAN JLSG

CANE AND BAMBOO

RAIPUR, BARPETA

This two member group are also engaged in cane and bamboo products business after getting a loan of Rs 2 lakhs from Kolohbhanga branch of Union Bank under CM'sJJSY sponsored by SIRD, Assam. Their products are collected by a local marketing agency and so they don't have to think about the sell of their products. They earn about Rs 15 to 20 thousand per month. There are about twelve JLGs in this village engaged in the same occupation forming a cluster.

