



CHIEF MINISTER'S JEEVAN JYOTI SWANIOJAN YOJANA

The objectives of the project is to provide financial assistance to educated unemployed youth by providing institutional credit supported by Government subsidy to enable them to undertake productive income generation activities for self employment.

The State Government entrusted the responsibility to the State Institute of Rural Development for implementation of the project in July' 2005 to make an experiments in the name of Chief Minister's Jeevan Jyoti Swaniojan Yojana.

From 2008 - 09, State Government has decided to implement the project vigorously with a target of assisting 10000 youth annually.

Approach of the SIRD in the implementation self employment oriented projects.

- Thrust on entrepreneurship development through training on building technical and managerial capacity.

- Systematic approach in the selection of the income generating activities and planned approach for their development.
- Cluster approach in the development of agriculture and allied activities by establishing proper backward and forward linkages.
- Participatory approach in selection of entrepreneurs / group members and their activities without any outside interference and imposition.
- The selection of youth, formation of groups and getting bank loan is a systematic process passes through different stages.
- The banks being major stakeholders, final decision rest with them.
- Separate wing in the institute itself for organizing training on skill upgradation and management development.
- Training network with specialized institutes inside and outside the state.

- Post training monitoring, guidance in the field for corrective measures.
- Research orientation in the implementation of the project for demonstration and replication.

Progress at a glance.

Performance - Institutional Credit as on 31st March' 2008.

- Number of loan applications sponsored to banks for 19270 youth 6061
- Number of loan proposals sanctioned 1771
- Number of youth assisted 5516
- Amount of loan sanctioned Rs. 55.64 crores.

Performance - Training.

- Number of youth trained in orientation programmes 10573
- Number of youth trained in management enterprise 5210

- and skill development. 15783
- Number of youth undergone upgraded training and exposure visits outside the state. 815

Activity wise credit mobilized as on March' 2008.

Name of the activities	Number of groups received banks loan	Amount of credit (Rupees in crores)
Mechanization agricultural activities through power tillers and tractors	503	14.34
Transport vehicle for marketing of rural products	475	19.62
Rural transport for easy communication of rural people	139	6.60
Scientific farm management in dairy, piggery, poultry, goatery, fishery	559	12.73

Small industries and business in handloom, agro processing, marketing, nurseries development, tea plantation, handicraft etc.	95	2.35
Total	1771	55.64

Financial institutions wise credit mobilized.

Sl.No.	Name of the financial institutions	Number of proposals sanctioned	Amount of loan (Rupees in lakhs)
1.	State Bank of India	732	1839.24
2.	Punjab National Bank	129	339.64
3.	United Bank of India	127	269.37
4.	TATA Motors Finance Ltd.,	483	2029.52
5.	Indian Overseas bank	46	132.15
6.	ICICI Bank	34	168.99
7.	UCO Bank	48	112.85
8.	Assam Gramin Vikash Bank	39	89.64
9.	Mahindra Finance Ltd.	12	52.70

10. Shri Ram Transport Finance Cooperative Ltd.	56	285.64
11. Allahabad bank	11	38.97
12. Indusind Bank	28	133.17
13. Central Bank of India	7	23.94
14. Union Bank of India	4	13.26
15. Vijaya Bank	7	20.26
16. Bank of India	2	5.00
17. ASCARD Bank Ltd.	6	9.50
Total	1771	5563.84

Role being played by financial institutions.

- ▶ Banks and financial institutions have played a proactive role in providing loan to groups / entrepreneurs developed by SIRD, Assam.
- ▶ The SBI, PNB, UBI have signed biparty MoU with SIRD to make credit delivery easier. The AGB & other nationalised banks have also been actively participating in the credit delivery system.

- ▶ SBI corporate office has given instructions to regional offices and branches to relax the norms for taking mortgage in case of this yojana.
- ▶ SBI, HQ in Guwahati as well as in the Regional Offices in the state has made special arrangements for easy disbursement of the proposals under the yojana.
- ▶ Bank branches with field facilitators of SIRD arrange field recovery for the convenience of the youth.
- ▶ SIRD and the banks make branch wise cluster plan for development of the group and enterprises.
- ▶ The repayment schedule varies depending upon the nature of scheme.
- ▶ Repayment of loan by the groups is very higher and it is more than 95%.
- ▶ Some of the groups have repaid their entire loan well in ahead of the schedule time.

- ▶ State Level Bankers Committee, Assam attended by Union Minister of State for Finance (EB & I) recorded in the minutes about the performance and recovery of the groups of SIRD as follows:
- ▶ The good recovery under State specific schemes like Chief Minister's Jeevan Jyoti Swaniojan Yojana and the Special SGSY being implemented through State Institute of Rural Development had encouraged Banks to lend more under such schemes.n

Capacity building

Training programmes on capacity building are organized in a following sequence:

- ▶ Sensitisation programmes.
- ▶ Orientation programmes on entrepreneurship development.
- ▶ Management development programmes on managerial skills.

- ▶ Activity specific Skill upgradation.
- ▶ Improved training in specialized institutes outside the state.
- ▶ Training on entrepreneurship development and skill upgradation motivated youth to take up income generating activities even before getting the banks loan.

Specialized Institutes wherein selected youth underwent improved training.

- ▶ University of Agricultural Sciences, Bangalore.
- ▶ National Dairy Research Institute, Karnal, Haryana.
- ▶ Central Silk Board, Bangalore.
- ▶ National Institute of Design, Ahmedabad, Gujrat.
- ▶ National Institute of Fashion Technology, Kolkata.
- ▶ Central Institute of Post Harvest Engineering and Technology, Ludhiana.

Monitoring and supervision

- ▶ Regular monitoring and field level technical and managerial guidance through Faculty Members, Research Associates, Facilitators, selected field level monitors for corrective measure.
- ▶ Selected group members working in clusters as monitors cum private extension workers.
- ▶ Joint monitoring with bank officials.
- ▶ Guidance from Project Expert Committee of the institute.
- ▶ Documentation and preparation of case studies based on field monitoring.

Significant highlights of the yojana

- ▶ The swaniojan yojana - being exclusively for educated unemployed youth - created enthusiasm among them for getting self employed.

- ▶ The approach of providing all the facilitating components required for the growth of micro enterprises through a single nodal agency (SIRD) has encouraged the youth.
- ▶ Productive and profitable management of income generating activities with improved training and timely investment through loan have made positive changes in the minds of youth towards self employment.
- ▶ Younger generation has been attracted to improve mechanized agricultural activities as an avenue for their self employment.
- ▶ Growth of agricultural activities in clusters has promoted growth of other micro enterprises like agro processing, agro marketing etc.
- ▶ Application of improved technology in income generating activities has encouraged youth to take them up on commercial basis (in SME sector).
- ▶ Convergence of academic support and technical guidance from various specialised institutes helped youth to improved

managerial and technical skill to give a new face to the traditional activities.

A few case studies from the field

Sagar Swabalambi Group, Titabor, Jorhat.

- ▶ Partha Pratim Buragohain and other two unemployed youth took up agro processing for their self employment under the yojana.
- ▶ Installed spice grinding unit along with automatic packaging machine by availing loan of Rs. 3.00 lakhs in the year 2006 from SBI.
- ▶ Received EGMARK under the brand name Anytime.
- ▶ Sold processed turmeric amounting to Rs. 3.00 lakhs last year keeping a good profit margin after repayment of the loan.

Purbanchal Swabalambi Group, Guwahati.

- ▶ Doly Patowary, Tarali Das, Lalita Das set up a reeling unit for muga unit availing bank loan amounting to Rs. 3.50 lakhs from Vijoya Bank.

- ▶ The SIRD organized the group and all the three members underwent skill development training on mechanized muga reeling in the institute.
- ▶ The group has done a business of Rs. 10.80 lakhs in the very first year.
- ▶ The net annual income of the group is Rs. 2.10 lakhs.
- ▶ Engaged 9 (nine) extra employees.

Swadhunata Swabalambi Group, Gabhurupathar, Dibrugarh.

- ▶ Three unemployed youth formed computer cum DTP centre availing bank loan of Rs. 2.00 lakhs from SBI.
- ▶ Enlarge activity by procuring screen-printing machine.
- ▶ Net income during this year Rs. 3.50 lakhs after repayment of the loan.

Moon Swabalambi Group, Merapani, District, Golaghat.

- ▶ A Joint Liability Group from Merapani area of Golaghat district bordering Nagaland.

- ▶ On 26th May' 2006 the group received bank loan from SBI in Golaghat for purchasing a tractor with 15% margin money under the project.
- ▶ The group took up sequential cropping and diversified agricultural activities.
- ▶ Net income so far earned Rs. 9.00 lakhs by selling agricultural produces and hiring out the tractor for tilling others land.
- ▶ Saved net income and purchased a mini bus (407 TATA).
- ▶ Present monthly net income

From the tractor	Rs. 30,000.00
From the bus	Rs. 24,000.00
Total	Rs. 54,000.00

Majoni Swabalambi Group, Gumariguri, District, Golaghat.

- ▶ Three unemployed youth Ramen Saikia, Dipankan Baruah and Lakhi Saikia formed a group under the yojana for taking up diversified agricultural activities.

- ▶ On 13th November' 2006 the group received loan from SBI for purchasing a tractor.
- ▶ Net income till date Rs. 7.20 lakhs after repayment of the loan.
- ▶ The group has purchased a second tractor by saving the net profit.
- ▶ Net monthly average income - Rs. 60,000.00 from two tractors.

Elahi Swabalambi Group, Nagaon.

- ▶ Group formed by Nurul Islam, Rakhibul Islam and Swaroj Begum received bank loan in February' 2006 from PNB to purchase a power tiller.
- ▶ Took up sequential cropping by following modern agricultural practices.
- ▶ Net income during the last three years - Rs. 5.00 lakhs after repayment of the loan.

Milan Swabalambi Group, Tipling, District, Dibrugarh.

- ▶ Mridul Doimary and three others formed the group and availed a loan of Rs. 2.50 lakhs from SBI, Duliajan with 15% margin money under the yojana.
- ▶ Started a pig breeding centre for production of quality piglets.
- ▶ So far produced more than 600 piglets and earned a net income of Rs. 6.20 lakhs.
- ▶ Repaid Rs. 1.60 lakh to the bank.

Vehicle of transportation for agricultural produce

- ▶ Many Swabalambi Groups have acquired vehicles for transportation of agricultural produces.
- ▶ These transportation facilities also helped other Swabalambi Groups who have taken up agricultural activities in marketing.

Range of income.

Net income Rs. 1,40,000/- to Rs. 2,50,000/- per year.

Bulbuli Swabalambi Group of Borboruah, Dibrugarh

Net income of Rs. 2,40,000.00 in one year.

Maa Mahamaya Swabalambi Group Kamrup district

Net income Rs. 35,000.00 per month.

Champak Swabalambi Group, TATA ACE, Melamati, Titabor.

- Date of disbursement 8th May' 2007.
- Net income Rs. 3,10,000.00.
- Carries tea leafs regularly.
- Recovery Rs. 80,000.00

Gheua Chalchali Swabalambi Group, TATA ACE, Rupaihat, Nagaon.

- Date of disbursement 10th February' 2007.
- Net income Rs. 1,80,000.00
- Recovery Rs. 1,01,000.00

Transport for communication of rural people

Need for vehicle for communication has increased due to improvement in rural connectivity.

Swabalambi Groups acquired transport vehicles on receiving road permit from transport authority.

Range of income

Net income of Rs. 15,000/- to Rs. 25,000/- per month.

oPlabon Swabalambi Group of Merapani in Golaghat district

- Net income of Rs. 20,000/- per month.

▶ Chandraprabha Swabalambi Group of Dobok, Kamrup.

-Net income of Rs. 17,000.00 per month.

▶ Devajeet Swabalambi Group of Kaniha in Kamrup district

- Net income of Rs. 20,000.00 per month.

▶ Asomi Swabalambi Group, Rupai, Tinsukia.

- Net income of Rs. 18,000.00 per month.

- Loan received Rs. 4,77,000.00 from Indusind Bank, Dibrugarh.