

Swarnajayanti Gram Swarozgar Yojana



अभययोग - संगठन - समृद्धि

Success story

Village: Mormba

Aadarsh Mahila bachat juth

Taluka Panchayat, Nizar

Post:- APMT Skill & cott and RS.

Gaurav gamit

Swarnajayanti Gram Swarojgar Yojana (SGSY) is an initiative launched by the Government of India to provide sustainable income to poor people living in rural areas of the country. The scheme was launched on April 1, 1999.

The SGSY aims at providing self-employment to villagers through the establishment of Self-help groups. Activity clusters are established based on the aptitude and skill of the people which are nurtured to their maximum potential. Funds are provided by NGOs, banks and financial institutions.

The Swarnajayanti Gram Swarojgar Yojana (SGSY) was launched as an integrated programme for self-employment of the rural poor with effect from April 1, 1999.

Success story of SHG, credit linked for cow under SGSY(DRDA)

Details of Adarsh Mahila Bachat juth :

- Total no. of Members :- 10
- BPL member- 8 , APL member -2
- Formation Date:- 15-02-2002
- Activate: mill protect (cow)
- Sponsored:- BOB
- Sanctioned loan:- 1.90 lakhs

The group was formed on 15/02/2002 comprising 10 members of women belonging to the scheduled caste category. The first grading was done after 6 months from the formation of group. The group saved initially Rs. 200/- per member per month, A sum of Rs. 25,000/- only has been provided as revolving fund by under SGSY scheme. **After that** SHG has passed second grading test and sanctioned an amount of Rs. 1.90 lakhs. An amount of Rs. 0.85 lakhs was released to the SHG as subsidy which was released by DRDA,



The SHG consists of 10 members. The group has now procured 8 nos. of Jersey Cow and all these cows are keeping in a common shed under their supervision. At present the SHG is selling milk and milk products and selling the products in the local areas as well as in dairy also.

animals have been purchased by the SHG. Milk is being sold by them in the village itself and the members of the SHG are earning their livelihood. The group has started repaying the loan amount by a monthly installment,

The economic status of members of SHG is better than it was at time of group formation, the clear evidence of which is the confidence and exuberance displayed by them during their interaction with each other. Before they became the members of the SHG, their families was dependent on meager resources that their husbands could generate by virtue of their irregular labour wages. Now these ladies have become more or less self dependent and even contributing to the overall income of the family. The members of the group have become torch bearers and they are now advising the other people to form more and more SHGs to come out of the poverty and enhance their status of living.