

SUCCESS STORY

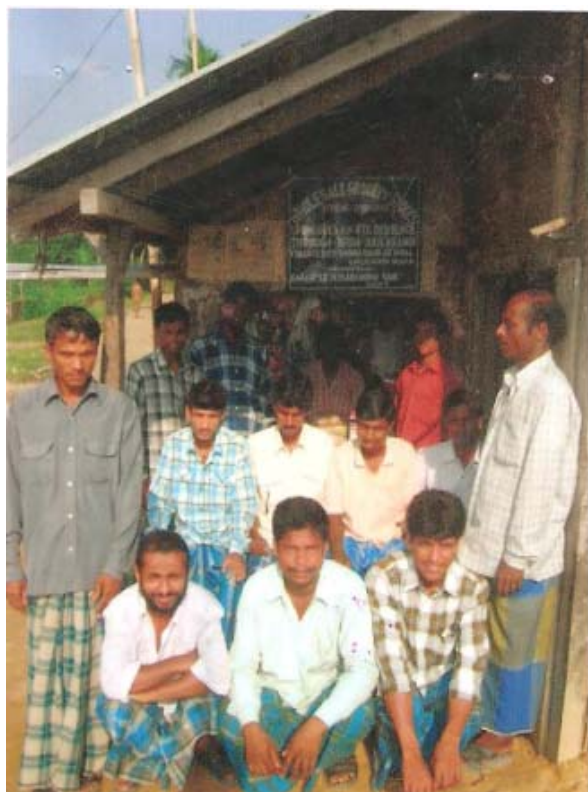
KARARPAR DESHOBANDHU SHG Vill – Dholai Part – V

Being inspired by “Awareness Camp” on SHG under SGSY, and in consultation with the Block Officials of Katlicherra Dev. Block, the poor unemployed youths of village Dholai Part – V gathered in a general meeting to discuss the economy problem and the way to overcome the poverty. They formed a SHG in the name of “KARARPAR DESHOBANDHU SHG” consisting of 12 (twelve) male members with the help of Block Officials they opened a Saving Bank A/C bearing No. 6085 on 23/08/02 in the name of their SHG at Union Bank, Katlicherra Branch.

The SHG received 1st gradation and the “Revolving Fund” was disbursed by the bank. They utilized the fund in business purpose and gained some profit. They distributed the profit among themselves after recovery of bank loan.

The SHG received 2nd gradation for bank linkage and an amount of Rs.2.20 (two) Lakhs only out of which Rs.1.10 Lakh Bank loan and Rs.1.10 lakh subsidy was disbursed on 25/02/05. They started one grocery shop in the name of their SHG.

Now, they are running the business and earning profits satisfactorily. The economy conditions of the members are much better than earlier. They are repaying their bank loan from the profits. They have recovered a sum of Rs.26,000.00 (twenty six thousand) till date. They are also inspiring others to come forward for formation of SHG's.



SUCCESS STORY

GOLD STAR SHG

Vill. Dholai Part – I

The rural poor youth peoples of village Dholai Part – I convened a general meeting to discuss their economy problems and the process to overcome the problems. They pointed out that, they would be able to fight against poverty by forming SHG about which they came to know from Katlicherra Dev. Block Officials. After threadbare discussions, they formed one SHG in the name of “GOLD STAR SHG” village Dholai Part – I, consisting of 13 (thirteen) male members from amongst themselves.

The Secretary and the President of the SHG corresponded with Block Officials of Katlicherra Dev. Block and Block Officials of Union Bank, Katlicherra Branch and opened a Saving Bank A/C bearing No. 6152 on 12/09/02 in the name of their SHG.

The SHG received 1st gradation and “Revolving Fund” amounting to RS.25,000.00 (twenty five thousand) They purchased bamboo and sold it by splitting and thus they earned more income. The Bank loan also recovered along with their earnings.

The SHG received 2nd gradation for bank linkage and an amount of Rs.2.00 (two) lakhs out of which bank loan Rs.1.00 Lakh and subsidy RS.1.00 Lakh was disbursed by the bank on 07/03/06. They utilized the whole fund for purchasing of bamboos and began to sell by splitting the bamboos.

Now, they are earning as per expecting and raised their per capita income. All of the members are fully self employed in the trade. They are repaying their bank loan in time. They have repaid a sum of Rs.37,000 (Rupees thirty seven thousand) only till date.

The progress of the SHG is hopeful.



SUCCESS STORY

1. Name of the S.H.G. :- Nabaratan S.H.G.
2. Address :- Vill:- Rotanpur Pt-II
P.O. Rotanpur P.S. & District Hailakandi (Assam)
Under Hailakandi Dev. Block
3. (i) Date of Formation of S.H.G. :- 01-06-2004
(ii) Total nos. of Group Members :- 10 N0s.
(iii) Date of opening S.B. Account :- 01-01-2005
(iv) Date of 1st Gradation :- 14-03-2005
(v) Date of disbursement of R/F :- 21-10-2005
(iv) Date of 2nd gradation :- 19-12-2005
(vii) Date of Sanction of Bank credit linkage :- 24-03-2006
(viii) Amount Sanctioned: - 2.5 Lakhs.
(ix) Date of rebasing subsidy: - 23-05-2006
(x) Amount rebased: - 1.00 Lakh.
(xi) Date of as disbursement of Bank credit linkage: - 13-09-2006
(xii) Amount disbursed: - 199000.00
(xiii) Activity taken up: - Diary farming
(xiv) Name of financing Bank Branch: - State Bank of India, Hailakandi Branch.

The SHG was formed on 01-06-2004 in the name & style of "Nabaratna" SHG, Ratanpur part – II, under the supervision & guidance of Hailakandi Dev. Block. The SHG is situated in the village of Ratanpur – II, west bank of river Katakhal and than 08 (eight) KM. Far away from Hailakandi Dev. Block. The SHG has been running with the following members.

Name of the Members: -

1. Aftab Uddin Laskar (President)
2. Abdul Mannan Barbhuiya (Secretary)
3. Ataur Rahman Laskar (Member)
4. Sirazul Hq. Laskar (Member)
5. Foyaj Uddin Laskar (Member)
6. Abdur Ruf Barbhuiya (Member)
7. Khilail Uddin Mazumder (Mazumder)
8. Nazmul Hussain Laskar (Member)
9. Bahar Uddin Laskar (Member)
10. Alim Uddin Mazumder (Member)

Shri. Abdul Mannan Barbhuiya is the Secretary. & Shri. Aftab Uddin Laskar is the President respectively of the Group. The group was qualified 1st gradation on 14-03-2005 and provided an amount of Rs.25,000.00 on 21-10-2005 as Revolving Fund including Rs.10,000.00 as subsidy from the DRDA, Hailakandi by SBI Hailakandi Branch for development of the group activities as well as to purchase raw materials etc. in preliminary stage.

On 29-12-2005 the group was taken 2nd gradation test in which the group has come out successfully and qualified for Bank Credit linkage and they choose "Dairy farming" as their key activity on 24-03-2006. The Bank Branch sanctioned an amount of Rs.2.5 Lakhs as loan and accordingly DRDA released an amount of RS.1.00 Lakh as subsidy on 23-05-2006. The Bank has disbursed the SHG's loan on 13-09-2006 for construction of shed etc. Now the group has attempt for dairy development as well as to produce quality milk and running their business by selling them in the local market and they have able to generate their income and changed their socio-economic condition. The group is repaying their Bank loan installment regularly.

The group has been functioning well & good condition, which will have to be cleared from the following statement.

"If we are to succeed in this activity, market assumes the key role. The survival of our Dairy Farm depends on our capacity to marketing our produced milk effectively. So far we have faced a little trouble in marketing liquid milk but the problem is already here and will intensify further. We have become accustomed to distribution of Milk, which change and now we must divest our efforts towards Janine marketing as stated by the group leader Shr. Abdul Mannan Barbhuiya, Secretary of the said group. Now the group has created their own assets including livestocks and producing quality liquid milk in which they able to keep themselves to the way of economic development as well as their social status and also able to make the solution for unemployment problem.

SUCCESS STORY

Name of SHG: - OPTIMIST SHG

Vill. Chandipur Part – II

The poor women of village Chandipur Part – II attended along with others in an “Awareness Camp” for SHG under SGSY. Thus they were inspired for formation of SHG to overcome their economy hardship. As such they convened a general meeting on 04/06/2000 in their village & discussed the criteria of SHG and agreed to form SHG among themselves. They formed the SHG in the name & style of “OPTIMIST SHG” village Chandipur Part – II, consisting of 11 (eleven) members from women. Afterwards the 11 nos. of muslim women members selected one male members as their Secretary to keep correspondence with Officials / Bank etc. and as such the number of members stood 12 (twelve) nos.

However, they correspondence with the Block Officials of Algapur Development Block and Branch Manager, Assam Gramin Vikash Bank (formerly known as Cachar Gramin Bank), Algapur Branch, and opened a Saving Bank A/C bearing No. 3609 on 24-10-2000 in the name of their SHG. The Block Officials visited the SHG time to time to gear up the matters.

The SHG received 1st gradation and the “Revolving Fund” was disbursed by the Bank on 08-10-2002. They started a mini Poultry Firm by the fund and from saving of the members. They began to earn some profits and as such they shared the profits among themselves as well as recovered the bank loan.

The SHG received 2nd gradation for bank linkage and an amount of Rs.2.00 (two) lakhs out of which Rs.1.00 Lakh Bank loan and Rs.1.00 Lakh subsidy was disbursed by Bank on 31-03-2004. They expanded their Poultry Firm in a scientific manner. They received skill up-gradation training on Poultry farming.

Now, the Poultry Firm is running in good condition and the members are earning enough. The per capita income of members have risen up. Besides they are repaying the bank loan in time. They have an amount of Rs.84,000.00 (eighty for thousand) only till date. The members have become an example in the village.



SUCCESS STORY

Name of SHG: - SUNRISE SHG

Vill. Kalinagar Part – V.

The poor unemployed youths of the village Kalinagar Part – V discussed among themselves for their economy hardship and how to overcome the problems. They attended in an “Awareness Camp” on SHG under SGSY, organized by algapur Dev. Block, sponsored by DRDA, Hailakandi. They come to know the criteria of SHG, through which they might be self-employed.

The youths convened a general meeting in their village to form SHG. After threadbare discussion, they formed one SHG in the name & style of “SUNRISE SHG” village Kalinagar Part – V, consisting of 11 (eleven) male members. The President and Secretary of the group was selected as Sri. Joyнал Uddin Choudhury and Sri. Abidur Rahman Choudhury respectively. Then the President and Secretary corresponded with Block Officials and opened a Saving Bank A/C No. SHG – 50 at Assam Gramin Vikash Bank (formerly known as Cachar Gramin Bank) Katakhal Branch on 16-10-03.

The SHG was selected in 1st gradation on 26-03-04 and the “Revolving Fund” was disbursed on 06-07-04 amounting to Rs.25,000.00. They purchased some sheep out of the fund and started a small sheep firm. However they received some profit and shared the profit among themselves after recovery of Bank Loan.

The SHG passed 2nd gradation on 20-07-05 for Bank linkage. The Bank has disbursed an amount of Rs.2.50 Lakhs on 30-06-06 to enable them to purchase Sheep & construction of shed. On receipt of the fund the SHG members established a big ‘Sheep Firm’

Now, the SHG has passed one year after starting the project. The members of the Group are self employed with their trade and earning profits from the project. They have repaid the Bank loan amounting to Rs.30,000.00 (Rupees thirty thousand) only from their profit.

They are satisfied with their project. The SHG members are inspiring others to come forward to get the benefit by forming SHG.



SUCCESS STORY

Name of SHG: - ASHA SHG

Vill. North Narainpur Part – III

Some poor farmers of village North Narainpur – III, assembled in a general meeting in November'2000 to discuss their economy problem and the way to find out for solving the problems. They decided to correspond with Block of Algapur Dev. Block.

After wards being informed from the Block Officials, they attended in a "Awareness Camp" on SHG under SGSY, sponsored by DRDA, Hailakandi they came to know the criteria of SHG through which they might be benefited. Soon they set another general meeting in their village and formed one SHG in the name & style of "ASHA SHG" village North Narainpur – III consisting of 11 (eleven) male members. The President and Secretary of the Group were selected as Sri. Gias Uddin Laskar and Sri. Alim Uddin Laskar respectively.

The President and Secretary corresponded with the Block Officials of Algapur Dev. Block and Bank Officials of Assam Gramin Vikash Bank (formerly known as Cachar Gramin Bank) Algapur Branch and opened a Saving Bank A/C bearing No. 3649 on 12-12-2000 in the name of their SHG.

The SHG was selected in 1st gradation and the "Revolving Fund" was disbursed by the Bank on 17-11-03. They utilized the fund in agricultural purpose in a scientific way to increase their crops. As a result they got return satisfactorily and became hopeful for further development. They repaid their Bank loan.

The SHG passed 2nd gradation for bank linkage. They selected "Power Tiller & Fertilizer" as their trade. Thus an amount of Rs.2.00 (two) lakhs only out of which Bank loan Rs.1.00 Lakh & subsidy Rs.1.00 Lakh was disbursed on 13-09-05. They purchased one Power Tiller to plough their land as well as to plough other farmers land as hire basis. Afterwards they purchased fertilizer for manuring their land as well as to sell fertilizer to other farmers. In return they got good quality of crops. As such their income was increased and they repaid their bank loan amounting Rs.59,000.00 (Rupees fifty nine thousand) only till date.

Now the SHG members are self employed and they are trying to raise their income by ploughing their land in a scientific method. Besides, although the villagers get the benefit of Power Tiller on hire basis, they are grateful to the SHG members for providing the Power Tiller to plough their land etc.



SUCCESS STORY

PRATISRUTI MOHILA SWABOLAMBI DAL

Vill. Uttarkanchanpur Part – II

The poor women of village Uttarkanchanpur – II attended an “Awareness Camp” on SHG under SGSY organized by Algapur Dev. Block, sponsored by DRDA, Hailakandi. As such they came to know the way of poverty alleviation by forming SHG. Thus they convened a general meeting in their village and discussed the need and process of SHG as per Govt. norms. After threadbare discussion they formed one SHG in the name & style of “PRATISRUTI MOHILA SWABOLAMBI DAL” village Uttarkanchanpur – II, consisting of 14 (fourteen) female members from Scheduled Caste families. The President and Secretary of the group was selected as Smti. Sandhya Rani Das & Smti. Lila Rani Das respectively. Afterwards one of the members was dropped out and they continued with 13 (thirteen) S.C. female members.

The President and Secretary of the group corresponded with the Block Officials and with the help of Block Officials they opened a Saving Bank A/C bearing No. 8255 on 10-07-03 at Central Bank of India, Panchgram in the name of their SHG.

The SHG received 1st gradation and the “Revolving Fund” being the amount of Rs.25,000.00 (twenty five thousand) only was disbursed by the bank on 04-11-04. They purchased some goats and started a mini farm. They earned some profit and shared among themselves after recovery of Bank loan.

The SHG received 2nd gradation for bank linkage and an amount of Rs.2.50 (two lakh fifty thousand) only out of which Rs.1.25 (one lakh twenty five thousand) only as bank loan Rs.1.25 (one lakh twenty five thousand) only subsidy was disbursed by bank on 27-07-06. They expanded their goatary firm in large scale.

The members of the group are trying utmost for making remarkable of their firm. The per capita income of the members have have risen up. Besides they are repaying their bank loan in time. They have recovered a total amount of Rs.18,100.00 (eighteen thousand one hundred) only till date.

The members of the group are doing different Social works collectively. The villagers are inspired by the ladies of their village.



SUCCESS STORY

Name of SHG: - WOMEN EMBROIDERY ASSOCIATION (SHG)

Vill. Rajyeswarpur part – III, P.O. Rajyeswarpur.

Some young ladies of village Rajyeswarpur – III gathered in a general meeting to discuss their economy problem & the way to overcome the problem. They formed one SHG and name it as “WOMEN EMBROIDERY ASSOCIATION (SHG)” village Rajyeswarpur – III consisting of 11 (eleven) women members. The President and the secretary of the group was selected as Ch. Ningolei Singha and L. Benchu Singha respectively.

The President and the Secretary corresponded with the Block Officials of Lala Dev. Block and opened a Saving Bank A/C bearing No. 3452/22 on 07-08-03 at Assam Co. Op. Apex Bank, Lala Branch.

The SHG, received 1st gradation and the “Revolving Fund” was disbursed on 05-04-04 and they started embroidery works.

The SHG passed 2nd gradation for Bank linkage and an amount of Rs.2.20 Lakhs (1.10 Lakh Bank loan + 1.10 Lakh subsidy) was disbursed by the Bank on 11-09-04. They started a project of “Handloom Wool – cutting cum embroidery”

The Project established by the SHG is running very well. Even they are sent to different ‘Mela Exhibition’. The earning of the groups is mostly satisfied. The earning of the groups is mostly satisfied. They have repaid almost 80% of Bank loan.

The women members of the group are related in different social works also. They have become a cause of inspiration to others of the locality.



SUCCESS STORY

Name of SHG: - ROYAL SHG

Vill. Bhabanipur, P.O. Amala.

Some rural youth of village Bhabanipur corresponded with Block officials of Dev. Block to know about SHG. They also attended the "Awareness Camp" on SHG under on being inspired they formed one SHG in the name and style "ROYAL SHG" Village Bhabanipur having 10 (Ten) male members. The President and the Secretary was selected as Majibur Rahman Laskar and Sadique Ahmed Choudhury respectively.

The President and the Secretary corresponded with the Block officials of Lala Dev. Block and opened a S.B. A/C. bearing No- 3386 on 12-08-02 at Assam Co-op Apex Bank, Lala Branch.

The SHG received 1st gradation and the "Revolving Fund" was disbursed by the bank on 23-01-2004. They utilized the fund among themselves and earned some profit and repaid the bank loan.

The SHG passed 2nd gradation for bank-linkage. They selected " Dairy Farm" as their Project and amount of Rs. 2.00 Lakhs (1.00 Lakh Bank Loan + 1.00 Lakh Subsidy) was disbursed by the Bank on 21-03-2005.

Now the SHG members are getting benefit from the Project. They are earning by selling of milk widely. The per capita income of the members have increased. They have recovered their bank loan approx 50% of total loan.

The members of the group are self-employed and inspiring others to come forward to get the benefit by forming SHG.



SUCCESS STORY

Name of SHG : SELF DEVELOPMENT GROUP SHG

Vill- Sheralipur

Some poor youths of village Sheralipur attended in an " AWARENESS COMP" on SHG under SGSY, and got inspiration for formation of SHG As such they convened a general meeting in their village and after threadbare discussions they formed one SHG and named it as "SELF DEVELOPMENT GROUP SHG" Village Sheralipur They selected 10 (Ten) male members for the group under President ship of Sri Altaf Hussain Laskar and Secretary ship of Sri Azir Uddin Barbhuiya.

Corresponding with Block officials of Lala Dev. Block, the President and Secretary of the Group opened a S.B. vide A/C No. 9478 on 02-01-2002 at U.B.I. Lala Brance in the Name of their SHG.

The SHG received 1st gradation and the "REVOLVING FUND" was disbursed by the Bank on 20-10-2003 the SHG members started a mini poultry farm and earned some profit. They repaid their Bank loan.

The SHG passed 2nd gradation for bank linkage. The SHG selected Poultry Firm as their project and loan amounting to Rs.2.50 Lakhs was disbursed by the bank on 31-03-04. They expanded their poultry firm in large scale.

Now, the SHG is earning satisfactorily from the project they have established. The per capita income of the members of the group have increased. Not only that, they have repaid their bank loan almost 90%. The villagers are also interested to follow the example of the SHG.

