

-:Success story : SGSY:-

DRDC, Uttar Dinajpur Zilla Parishad
Dist.-Uttar Dinajpur (West Bengal)

Jaynagar , a small hamlet of Birghoi Gram Panchayat of Uttar Dinajpur District , was consisting mostly down trodden people of much below poverty line were depended on the “Mahajani “ practice against higher rate of interest and that made them to work almost as bonded labour . In the need of a full square meal a day ‘ some women come forward when they heard about formation of Self Help Group under the banner of SGSY. It was the middle of 2005 when Basanti, Kalpana, Anita and seven others formed Jaynagar Radharani Swarnajayanti Mahila Dal, the first of its kind in the village. With the belief of turning dream into reality at first they started to contribute Rupees 30(thirty) per month in lieu of their share grains of daily meals. Supports came from the panchayats and officials and some training programmes were arranged for them. Some of them initially started duckery and hatchery and others engaged with paddy cultivation.

This became the turning point for them. The local bank also come forward and suggested them increase savings and maintain transaction. Meanwhile, the DRDC called the group for grading. After passing the first grading, they started to get Cash Credit loans and the economic scenario gets a thrust. Cultivation of vegetables and corns became the main streme activities by the time On 24th july,2007 when they have been passed second grading their working capital was more than Rupees 45 thousand. With the additional Revolving Fund their cash credit limit became Rupees 80,000/-. They took a land of 10 Bighas on lease and started corn cultivation in a large scale. In the mean time, the SHG have been linked with project of vegetable cultivation . In the year 2011 they earn a profit of more than one lakh only from the cultivation of 10 Bighas of corn.

Now, the SHG is running with a working capital of Rupees Rs. Two lakhs. With their profit of last year they have taken a pond on lease for nine years. Attracting with the success of Jaynagar Radharani Swarnajayanti Mahila Dal, some more SHGs are formed in the village and engaged with various kinds of economic activity among which cultivation of Tulai Panji rice, corn and vegetables are mention worthy. This is how the Jaynagar becomes the pathfinder for SHGs in this District.