

CHIEF MINISTER'S JEEVAN JYOTI SWANIYOJAN YOJANA

The Chief Minister's Jeevan Jyoti Swaniyojan Yojana focuses on providing self-employment opportunities to educated unemployed youth in Assam. It aims to generate income through institutional credit provided by nationalized banks, financial institutions, or organizations. The scheme encompasses employment opportunities in the primary, secondary, and tertiary sectors, such as production, processing, marketing, transportation, small businesses, small industries, and services.

The key activities covered under the scheme include improved agriculture practices, horticulture/floriculture/mushroom cultivation, fishery development, sericulture, handloom and textiles, poultry farming, scientific pig rearing, crossbreed milch cattle rearing, nursery raising, vermiculture, agro-clinic, integrated farming, agro-processing, food processing, mini tea gardens, marketing extension, herbal medicinal plants, handicrafts, rural transportation, computer training and DTP centers, small industries, and small businesses.

Benefits

1. **Self-Employment:** The scheme provides avenues for self-employment to the educated unemployed youth in Assam.
2. **Institutional Credit:** Youth can access institutional credit from nationalized banks, financial institutions, or organizations for their entrepreneurial ventures.
3. **Diversified Sectors:** The scheme covers a wide range of sectors, offering employment opportunities in agriculture, horticulture, fisheries, handloom, textiles, poultry farming, and more.
4. **Financial Support:** The state government provides financial support to the implementing agency for training, skill upgradation, technology, market promotion, infrastructure support, and management of economic infrastructure.
5. **Margin Money/Subsidy:** The government provides margin money/subsidy on a 50% basis of the project cost against the sanctioned loan, with a maximum subsidy of Rs. 1.60 lakhs for a joint liability group of a minimum of four members.

Eligibility

1. **Age:** The applicants should be within the age group of 18-37 years.
2. **Education:** The minimum educational qualification is completely up to the 10th standard. However, for women undertaking schemes in handloom and sericulture, the minimum educational qualification is relaxed

up to Class V. In the case of male youth, the educational qualification is relaxable up to Class VII for activities related to agricultural practices and animal husbandry.

3. Group Approach: The scheme is implemented in a group approach with a minimum of four members forming a "Joint Liability Swabalambi Group." Individual applicants and two members with a joint account are also considered for certain activities like computer training units/DTP centers.

Application Process

Offline

1. Applicants can submit their applications to the implementing agency, the State Institute of Panchayat Development (SIPRD) Assam.
2. The selection of eligible youth will be done through a block-level selection committee comprising the Block Development Officer, President of Gaon Panchayat/VCDC, Bank branch manager, and representative of SIRD, Assam.
3. In semi-urban/urban areas, the selection will be finalized by the bank, field office of SIRD, and Jt. Director of SIRD after field verification.
4. Financial assistance through institutional credit is provided up to Rs. 6.00 lakhs, depending on creditworthiness and the group members' situation and condition.

Documents Required

1. Age proof (School Certificate/ HSLC Admit card)
2. Education qualification certificate
3. PRC from Gaon Burah (For Village Area)
4. Bank account photocopy
5. Annual income certificate from Mouzadar or Circle Officer (Not exceeding Rs. 25,000 per annum)
6. Passport size photographs (2 copies each)
7. GMC Householding certificate (for Kamrup Metro Area)