

Jagoron (Rural Micro-Credit) Program

NGF has been implementing Ultra Poor Program with the effective collaboration of Palli-Karma Sahayak Foundation (PKSF). Rural Microcredit (RMC) program are now renamed Jagoron Program that focuses broadly on rural economic development.

The target group of Jagoron are the rural poor who have own land less than 50 decimals or a total asset that is materially worth less than the value of one acre of land. The initial idea was to provide finance in favor of off-farm activities but with time and gradual expansion on-farm activities have also been supported finance in Jagoron program. Rural micro credit participants take different types of income generating activities under Jagoron program. NGF support both men and women under the Jagoron program. Every poor participant of Jagoron program has access to loans for the development of various sectors of income generating activities (IGAs) that include small trade, goat rearing, cow rearing, beef fattening, poultry rearing, homestead farming, paddy husking, fishing and fish culture, local transport, aquaculture, grocery, tailoring etc.

With the effective financial & non-financial support from NGF, the selected beneficiaries of Rural Microcredit (RMC) program are now involved in different kinds of income generating activities that has secured their income and as well improved livelihood in the society.



Photo: After receiving jagoron loan, a women beneficiaries rearing milking cow at their homestead under Krishnanagar Branch.