From Financial Constraints to Digital Entrepreneurship: Amit Arya's Journey to Self-Employment

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Amit Arya, a resident of Haryana and belonging to the OBC category, aspired to become self-employed and build a stable source of income for himself and his family. However, financial constraints and limited employment opportunities in his area posed significant challenges. With inadequate funds to start a business, he was unable to establish a sustainable livelihood.

At the same time, the growing need for digital and e-governance services in his village presented an opportunity. Amit envisioned establishing a Digital Service Centre (DSC) that could provide essential digital services to rural citizens while creating a dependable source of income for himself.

Turning Aspiration into Opportunity

A major turning point came when Amit attended an Awareness Camp organised by HBCKN. Through the awareness programme, he learned about the financial assistance available under the NBCFDC scheme. He subsequently applied for assistance and received a Term Loan of ₹1.00 lakh in 2019.

The financial support enabled Amit to establish a Digital Service Centre in his village, transforming his aspiration of self-employment into reality. The centre has since developed into a successful enterprise, providing digital and e-governance services to people in the village and nearby communities.

A Sustainable Livelihood

The establishment of the Digital Service Centre has brought significant improvement to Amit's economic situation. His current annual income is approximately ₹2.30 lakh, providing him with greater financial stability and enabling him to support his family.

The enterprise has also enabled Amit to regularly repay the loan, reflecting the sustainability of his livelihood initiative. From struggling to arrange the resources needed to start a business, he has now established an independent source of income through his own enterprise.

A Story of Empowerment

Amit Arya's journey demonstrates how timely financial assistance can help individuals overcome economic barriers and pursue self-employment. The ₹1.00 lakh term loan under the NBCFDC scheme provided the initial support he needed to convert an idea into a viable livelihood.

Today, his Digital Service Centre not only provides him with a stable income but also helps rural citizens access various digital and e-governance services closer to home. His journey from financial constraints to successful self-employment stands as an example of how access to institutional financial support can create sustainable livelihood opportunities.

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