Last checked: 23 October 2026 · Gujarat Thakor and Koli Vikas Nigam

Gujarat Thakor and Koli Vikas Nigam Mahila Samruddhi Yojana (Women)

A small-loan scheme of Gujarat Thakor and Koli Vikas Nigam that helps women of the Thakor and Koli castes start their own work as individual women entrepreneurs.

What you may get

A loan of up to Rs 1,25,000 for a business or trade the woman chooses. The loan covers 100 percent of the business cost and is repaid with interest in 48 equal monthly instalments. The interest rate is the one the government fixes from time to time.

Who it is for

Women of the Thakor or Koli caste, aged 21 to 50, who want to set up a small business of their own.

Main conditions

- The applicant must be a woman of the Thakor or Koli caste.
- Her age on the date of application must be at least 21 and not more than 50 years.
- The family's yearly income limit is Rs 3 lakh. From 1 April 2018, at least half of the total lending is kept for families earning up to Rs 1.5 lakh.
- For technical or skilled trades, the applicant needs experience in that trade.
- The applicant must give a suitable guarantee to get the loan.

Documents

- Income certificate from the authorised officer
- Caste certificate showing the Thakor or Koli caste
- School leaving certificate (a government hospital medical officer's certificate if the applicant is illiterate)
- Copy of Aadhaar card, both sides
- Copy of ration card, both sides
- Certificate of experience in the business
- Price quotation for the business on a letterhead, signed and stamped

How to apply

1. Collect the papers listed on the Nigam's scheme page, such as the income and caste certificates, school leaving certificate, Aadhaar and ration card copies, experience certificate and the quotation.
2. Make the online application for the loan and attach these papers. The Nigam's pages link to the e-Samaj Kalyan portal of the department.
3. Arrange a suitable guarantor or guarantee for the loan when asked, and repay in 48 equal monthly instalments once the loan is sanctioned.

Status

Active

Official source: https://sje.gujarat.gov.in/gtkvn/showpage.aspx?contentid=1450
Official application: https://esamajkalyan.gujarat.gov.in/
Labh Lo page: https://labhlo.in/en/schemes/gujarat/gj-gtkvn-mahila-samruddhi/

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