



THE ASSAM GAZETTE

অসাধাৰণ

EXTRAORDINARY

প্ৰাপ্ত কৰ্তৃত্বৰ দ্বাৰা প্ৰকাশিত

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GOVERNMENT OF ASSAM
ORDERS BY THE GOVERNOR
PANCHAYAT AND RURAL DEVELOPMENT DEPARTMENT

NOTIFICATION

The 7th February, 2024

eCF No. 434412/9.- Consequent upon the approval of the Hon'ble Cabinet in its meeting held on the 7th January, 2024, the Governor of Assam is pleased to notify the Guidelines for implementation of the Scheme "Mukhyamantri Mahila Udyamita Abhiyaan" for promotion of Members of Self Help Groups as rural women entrepreneurs under Panchayat & Rural Development Department as below.

1. TITLE OF THE SCHEME

The name of the scheme will be "**Mukhyamantri Mahila Udyamita Abhiyaan**".

2. AIM OF THE SCHEME

The aim of the Scheme is to -

- Reduce the level of poverty by developing women SHG (Self Help Group) members as Rural Micro - Entrepreneurs / Lakhpati Baideos;
- Facilitate women SHG (Self Help Group) members to earn a minimum annual income of Rs.1.00 Lakh through individual enterprises by providing financial assistance as Grant in-aid;
- Facilitate bank linkages for loans with low interest through interest subvention.

3. DATE OF IMPLEMENTATION

The scheme will be implemented from the Financial Year 2024-25.

4. TIMELINE FOR IMPLEMENTATION OF THE SCHEME-

The scheme will be implemented in phases -

- i) **Entrepreneurship Fund:** All eligible members of the SHGs under Assam State Rural Livelihoods Mission of P&RD Department will be provided a grant-in-aid of Rs.10,000 per member as Entrepreneurship Fund (Seed Capital) in the first phase.
- ii) **Capital Subsidy:** The eligible members will be provided 50% Capital Subsidy in the second phase.
- iii) **Interest Subvention:** Eligible members of the SHGs will be provided Interest Subvention @3% on Bank loan on prompt repayment.

5. TARGET GROUP

Members of the Self-Help Groups (SHGs) promoted under Assam State Rural Livelihoods Mission (ASRLM), Panchayat & Rural Development Department will be provided benefits of the scheme subject to fulfillment of the eligibility norms of the scheme.

6. ELIGIBILITY CRITERIA

6.1. For Entrepreneurship Fund (seed capital) under the First Phase, the beneficiaries will be selected as per the criteria mentioned below -

- i) She must be an active member of the SHGs promoted under ASRLM.
- ii) She must have a valid and operational/active Aadhar seeded Savings Bank Account.
- iii) She should NOT be a defaulter of the SHG of which she is a member, Federations, Banks, Financial Institutions etc.
- iv) She should have a Business Plan for her activity/enterprise.
- v) She must be involved in minimum one income generating activity on her own.
- vi) She should not have more than 3(three) children, in case of General/OBC/MOBC category. In case of ST/SC/Tea Tribes/ Moran & Matak Category, she should not have more than 4(four) children.
- vii) The SHG member will have to submit a declaration committing to restricting the number of children she has at present (up to two nos.) for availing the benefit of the scheme.
- viii) If the SHG member has girl child(ren) of school going age, then the girl child(ren) should be admitted in a school.

6.2. Eligibility Criteria for availing Capital Subsidy under the Second phase of the scheme -

- i) The SHG member should utilize the Entrepreneurship Fund for expansion of existing enterprise or start new enterprise. i.e. the member should initiate entrepreneurship activity successfully.
- ii) The member should have a Business Plan for her activity/enterprise. Model business plan will be provided by the Government.
- iii) The member must avail a loan of minimum Rs.25,000/- from bank individually.
- iv) The member should utilize/utilizing the loan for her enterprise.
- v) The loan taken by the member must NOT be an NPA (Non-Performing Asset).
- vi) Members who take up long term livelihood activities will be given preference.
- vii) The members with existing enterprises with formal registration will be given preference.
- viii) Upon repayment of loan, 50% of the bank loan or Rs.12,500/-, whichever is less, as capital Subsidy will be provided to the member.

6.3. Eligibility Criteria for availing Interest Subvention under the Third Phase of the scheme -

- i) She must avail a loan of minimum Rs 50,000/- from bank individually.
- ii) The member should utilize the bank loan and capital subsidy in her enterprise successfully.
- iii) The loan must be utilized/utilizing for investing in Income Generating Activity(ies) of her own.
- iv) The loan taken by the member must NOT be an NPA (Non-Performing Asset).
- v) Upon timely repayment, in the subsequent loans availed by the members, 3% Interest Subvention will be provided to the members.

7. IMPLEMENTATION

- a. **Implementing Agency:** Assam State Rural Livelihoods Mission (ASRLM) under P&RD Department, Govt. of Assam will be the nodal agency for implementation of the scheme.

The State Mission Director, ASRLM will be the Nodal Officer for implementation of the scheme. The Nodal Officer may issue guidelines, notifications etc. for smooth implementation of the Scheme from time to time as per requirement.

ASRLM will also develop IEC materials for creating awareness on the scheme among the SHG members.

- b. **Area of Implementation:** The Scheme will be implemented in all districts and blocks of the State of Assam.

8. PROCEDURE FOR SELECTION OF BENEFICIARIES

8.1. For Entrepreneurship Fund (Seed capital) under the First Phase

The following process will be adopted for selection of eligible members of SHGs -

- a) A detailed application form (DAF) will be provided to the beneficiary through the District Project Managers and will be distributed through the BMMU and community cadres. Block Project Manager (BPM), ASRLM will be responsible for ensuring the proper distribution of the forms. Application Forms will be distributed from 18/01/2024 and one-month time will be given for submission.
- b) BPMs with the help of Block Coordinators (BCs) and Community Cadres will verify the applications submitted. The information already available with ASRLM collected through Livelihoods Tracking Software will be used as reference for cross checking or verifying the list.
- c) The details of the application form will be uploaded in a monitoring portal developed by the ASRLM MIS team at the CLF/Block level. The list prepared by the Block Mission Management Unit (BMMU) will be sent to respective District Mission Management Unit (DMMU) duly approved by BPMU.
- d) The DMMU will verify the list and place the same before District Level Monitoring Committee (DLMC) for approval.
- e) After approval, DMMU will submit the list to State Mission Management Unit (SMMU).
- f) Upon receipt of the list of eligible members, SMMU will release the fund directly to the individual Bank Account of the members.

8.2. For Capital Subsidy under the Second phase of the scheme

- a) For release of Capital Subsidy, the Block Coordinators and Community Cadres will assist in preparation of Business Plans for the members who are successfully utilizing the Entrepreneurship Fund.
- b) Commodity wise Model Business Plans may also be developed by ASRLM as per requirement. Assistance from line departments/experts may also be taken for the same.
- c) The BPMU will prepare the list of members and will submit to the respective Bank branch along with the Business Plans of the members.
- d) The Bank will check the Business Plans for feasibility and economic viability and disburse loans to the members.
- e) The Bank Sakhis and BMMU will monitor the activity and also repayment of loans by the members.

- f) Upon repayment of 50% of loans or Rs.12,500/-, the Bank will submit claims to ASRLM for release of Capital Subsidy.
- g) After the receipt of the claims, ASRLM will verify the same and release Capital Subsidy directly to the loan/savings account of the SHG members.

8.3. For Interest Subvention under the Third Phase of the scheme

- a) In the subsequent loans, based on the prompt repayment of loans by the members; Banks will submit claim to ASRLM for release of interest subvention on a yearly basis.
- b) ASRLM will verify the same and release subvention directly to the loan/savings account of the members.

9. A District Level Monitoring Committee (DLMC) comprising of the following members shall monitor the overall implementation of the scheme at the district level -

- a) Guardian Minister - Chairperson
- b) District Commissioner - Member Secretary
- c) All MLAs of the District - Members
- d) Chief Executive Officer, Zilla Parishad/Project Director, DRDA - Member
- e) District Project Manager, ASRLM - Member
- f) Lead District Manager - Member
- g) Three members to be nominated by the State Government.

The list of beneficiaries compiled by the concerned DPMU, ASRLM of the district will be approved by the Committee.

10. MECHANISM FOR DISBURSAL OF THE BENEFIT

- i) The Nodal Agency (ASRLM) will submit fund requirement to the Govt. of Assam as per norms. The nodal agency will receive the fund in the bank account opened for the scheme.
- ii) The nodal agency will disburse the fund to the bank account of the beneficiaries through electronic transfer.

11. MONITORING AND EVALUATION

The **District Level Monitoring Committee (DLMC)** will monitor the progress of the scheme from time to time.

Further, ASRLM will develop an online portal for monitoring the progress of the scheme.

12. FUND REQUIREMENT

The fund required for implementation of the Scheme will be met from the State Plan (100%) including 4% Administrative Cost.

An amount of Rs.10.00 Crore has been earmarked in the Budget for FY 2023 - 24 for this Scheme.

In the First Phase, Entrepreneurship Fund will be provided to the eligible SHG members.

The tentative budget for the FY 2024 - 25 has been given below:

Sl. No.	Particulars	Amount (Rs. Crore)
1	Entrepreneurship Fund @Rs.10,000 per member to 39,67,743 members	3967.74
2	Training, Capacity building and Administrative Cost @4%	158.71
	Total	4126.45

13.AUDIT AND EVALUATION

Audit will be conducted along with the statutory audit as per existing Rules of ASRLM.

J. B. EKKA,

Principal Secretary to the Government of Assam,
Panchayat and Rural Development Department,
Dispur.