

Mahalir Thittam – Continuance for 2009-10 - Staff, Operating and Investment Cost, Monitoring, Marketing, Printing of Self Help Group Registers and IEC activities - Distribution of Manimegalai Awards – Bankers Awards – Distribution of Revolving Fund to SHGs - Proposals - Approved .

Rural Development & Panchayat Raj (CGS-3) Department

G.O.Ms.No.89

Dated: 5.08.2009.

Read: -

1. G.O.Ms.No.112, Rural Development and Panchayat Raj (CGS-III) Department, Dated 30.6.08.
2. G.O.Ms.No.186, Rural Department & Panchayat Raj (CGS-III) Department, dated 22.12.2008.
3. From the Managing Director, Tamil Nadu Corporation for Development of women Limited D.O.Lr. No. 1123/D1/2007, dated 3.7.2009.

ORDER:-

In the Government Orders 1st and 2nd read above, the Government had approved the continuance of Mahalir Thittam during the year 2008-09 and distribution of State Level and District Level Bankers awards respectively.

2. The Managing Director, Tamil Nadu Corporation for Development of Women Limited, (MD, TNCDW Ltd.) in his letter 3rd read above has stated that the Corporation has been very successful in bringing about socio-economic empowerment of women by implementing Mahalir Thittam. This programme is implemented in partnership with Non Government Organisations (NGO) and Community Based Organisations (CBOs) which are affiliated with Tamil Nadu Corporation for Development of women Limited. The immediate goal of TNCDW Ltd., is to ensure that all poor women particularly widows, destitutes and marginalized are included in SHG movement in the next 3 years. It would be the endeavor of the Corporation to extend the benefits of the SHG approach to the uncovered areas of the State and uncovered sections of society. Based on this the Annual plan and Budget for the year 2009-10 for implementation of Mahalir Thittam has been formulated and has furnished the estimated expenditure for carrying out various activities under Mahalir Thittam for the year 2009-10 as detailed below:

| Sl. No. | Details | Amount (Rs. in lakhs) |
|----------------|---------------------------------------|----------------------------------|
| I | Staff , Operating and Investment cost | |
| a | Staff cost | 1385.72 |
| b | Operating cost | 655.62 |

| | | |
|-----|-----------------------------------|----------------|
| c | Investment cost | 94.50 |
| II | Monitoring Cost | 1202.74 |
| III | Marketing | 146.00 |
| IV | Communication | 202.50 |
| V | Manimegalai Award to best SHG/PLF | 100.20 |
| VI | Bankers award | 23.00 |
| VII | Revolving fund to urban SHGs | 1500.00 |
| | Total | 5310.28 |

3. The Managing Director, Tamil Nadu Corporation for Development of women Limited, has stated that the Government have announced that 70,000 SHGs will be provided RF subsidy during 2009-10. The Revolving Fund subsidy for 55,000 Rural SHGs will be paid from out of the funds allotted under Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme for the year 2009-10. The requirement of Rs.15.00 crores for providing Revolving Fund subsidy for 15,000 Urban SHGs will be met out from the unspent balance available with Tamil Nadu Corporation for Development of Women Limited.

4. The Managing Director, Tamil Nadu Corporation for Development of women Limited has stated that the Mahalir Thittam such as group formation, training and credit linkage are interdependent and have to be taken up simultaneously. Therefore, he has requested the Government to exempt the above expenditure from the purview of quarterly control of appropriation. He has also requested the Government to authorise the Principal Secretary to Government, Rural Development & Panchayat Raj Department to amend the guidelines of the schemes based on the operational requirement and to reallocate funds among the heads within the overall allocation under Mahalir Thittam in consultation with the Managing Director, Tamil Nadu Corporation for Development of Women Ltd. The Managing Director, Tamil Nadu Corporation for Development of women Limited requested the Government to approve the expenditure of Rs.5310.28 lakhs for implementation of Mahalir Thittam during 2009-10.

5. The Government after careful consideration of the proposals of the Managing Director, Tamil Nadu Corporation for Development of Women Limited accept the proposal and accord sanction for the following: -

- i. Approve a total expenditure of Rs.5310.28 lakhs for various activities in implementation of Mahalir Thittam during 2009-2010.
- ii. Out of the total expenditure indicated at item (i) above.
 - (a) A sum of Rs.2135.84 lakhs shall be utilized for the Staff, Operating and Investment Cost both for Head Quarters and PIUs as indicated in annexure (I).

- (b) A sum of Rs.1202.74 lakhs shall be used towards monitoring cost as per the norms approved in G.O. (Ms) No.155, RD & PR Department dated 5.9.2007. The incentive payable to NGOs for credit linkage shall be as indicated at item (iii) below.
- (c) A sum of Rs.146.00 lakhs shall be used for the marketing activities as indicated in annexure (III).
- (d) A sum of Rs. 202.50 lakhs shall be used for Communication activities like Printing of SHG Registers and for IEC activities as indicated in annexure (IV).
- (e) The scheme of distribution of Manimegalai awards shall be continued with an increase in prize amount during 2009-10 at a cost of Rs.100.20 lakhs as indicated in annexure (V).
- (f) The scheme of distribution of Bankers awards shall be continued at a cost of Rs. 23.00 lakhs as indicated in annexure (VI). The selection of banks / branches of banks shall be made as per the parameters and procedures approved by the Government vide. G.O. (Ms) No.186, R.D&P.R Department, dated 22.12.2008.
- (g) A sum of Rs. 1500.00 lakhs shall be used for distribution of Revolving Fund to Urban Self Help Groups.
- iii. The new rates of incentive payable to the NGO/PLF/CBO for credit linkage is approved as detailed below :-
- a) Rs.300/- per Self Help Group on completion of Self Help Groups and A & R Training and PLF membership.
 - b) 0.5% of the credit linked amount as incentive for the first linkage, 0.75% for second linkage and 1% for 3rd and subsequent linkages within 4 years of group formation for bank portion only. The NGO/PLF/CBO will get incentive for all linkages without any restriction during the 4 year period.
 - c) Rs.2500/- per Self Help Group as support cost – If the NGO has provided handholding support to the Self Help Group in identification of machines, raw materials, marketing linkage and successful running of the business enterprise of project cost not less than Rs.1.5 lakhs.
 - d) The payment of Rs.2500/- will be made subject to the condition that NGO has given continuous handholding support for economic activity, Self Help Group certification for services offered by NGO, repayment of 12 monthly installments of the loan for economic activity without outstanding dues and Documentation of the activity and other reports.

- iv. A sum of Rs.15.00 (Rupees fifteen crores) required for providing RF subsidy for 15,000 Urban SHGs ordered at para 5 (ii)(g) above shall be met out from the unspent balance available with Tamil Nadu Corporation for Development of women Limited Ltd.
- v. The Government accord sanction and release a sum of Rs.18.6219 crores (Rupees eighteen crores sixty two lakhs and nineteen thousand only) and also exempt the said amount released from the purview of Quarterly Control of Appropriation.
- vi. The Principal Secretary to Government, Rural Development and Panchayat Raj Department is authorized to amend the guidelines of the schemes based on the operational requirement and to reallocate funds among the heads within the overall allocation under Mahalir Thittam in consultation with the Managing Director, Tamil Nadu Corporation for Development of Women Ltd.

6 (a). Out of the amount of Rs.18.6219 Crores (Rupees Eighteen Crores sixty two lakhs and nineteen thousands only) sanctioned in para 5 (v), a sum of Rs.14.8975 Crores (Rupees fourteen crores eighty nine lakhs and seventy five thousands only) shall be debited under the following head of account :-

"2235 Social Security and Welfare-02 Social Welfare 103 Women's Welfare – Scheme in the Eleventh Five year Plan –II State plan.LC. Tamil Nadu Women's Development Project (Mahalir Thittam) II subsidies – 02 General Subsidy. (DPC 2235 02 103 LC 1123).

(b) The balance of Rs.3.7244 Crores (Rupees three crores seventy two lakhs and forty four thousands only) shall be debited under the following head of account :-

2235 Social Security and Welfare-02 Social Welfare 789 Special component plan for Schedule castes - Scheme in the Eleventh Five year Plan – II State Plan.JD. Tamil Nadu Women's Development Project (Mahalir Thittam) II subsidies – 02 General Subsidy. (DPC 2235 02 789 JD 1121)

7. The Commissioner of Rural Development and Panchayat Raj is authorised to draw & disburse the amount sanctioned in para 5(v) to the Managing Director, Tamil Nadu Corporation for Development of Women Ltd., by means of cheque. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., is requested to send the Utilisation certificate to the Accountant General / Commissioner of Rural Development & Panchayat Raj and Government for record.

8. This order issues with the concurrence of Finance Department Vide U.O.No. 352/SS(PK)/RD/2009, dated 15.7.2009.

(By Order of the Governor)

DR. NIRANJAN MARDI,
SECRETARY TO GOVERNMENT, (I/c)

ANNEXURE - I
STAFF, OPERATING AND INVESTMENT COST

(Rs.in lakhs)

| Sl.No | Details | Amount |
|-------|---|----------------|
| 1 | Staff cost | |
| A | Project Management Unit(PMU) (Estimated as per the recommendations of 6 th pay commission) | 208.68 |
| b | 31 Project Implementation Units(PIU) (Estimated as per the recommendations of 6 th pay commission) | 1087.10 |
| c | Pay commission arrears 1 st installment due for the year 2009-10 | |
| | Total arrears from 1.1.07 to 31.5.2009 = Rs. 487.83 | |
| | Less: Interim arrears already drawn = Rs. 218.00 | |
| | Balance of arrears to be drawn = Rs. 269.83 | |
| | 1/3 of arrears to be drawn in 2009-10 (Rs. 269.83 L / 3) = Rs. 89.94 | 89.94 |
| | Sub total | 1385.72 |
| 2 | Operating cost | |
| | PMU (TA/DA, Fuel, Rent, Electricity and Other incidental charges) | 155.51 |
| | PIUs (TA/DA, Fuel, Rent, Electricity and Other incidental charges) | 500.11 |
| | Sub total | 655.62 |
| 3 | Investment cost (PMU & PIU) | |
| | Replacement of 10 condemned vehicles | 50.00 |
| | Equipments and Furniture | 22.50 |
| | Computers and accessories | 22.00 |
| | Sub total | 94.50 |
| | Total | 2135.84 |

* The above cost does not include the staff and operating cost for the Project Implementation Unit (Mahalir Thittam), Tirupur District for which separate funds have been sanctioned in G.O. (Ms) No.28, R.D&P.R (E5) Department, dated 30.3.2009.

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ANNEXURE – II
MONITORING COST

(Rs.in lakhs)

| SL.NO | ITEMS | AMOUNT |
|-------|---|---------|
| 1 | 1ST YEAR MONITORING COST @ RS. 300 PER SHG FOR 50000 SHGS | 150.00 |
| 2 | INCENTIVE FOR CREDIT LINKAGE 1ST LINKAGE – INCENTIVE @ 0.5% ANTICIPATED QUANTUM OF BANK LOAN – RS262.50 CR INCENTIVE AMOUNT FOR 1ST LINKAGE (RS.262.50CR X 0.5%) | 131.25 |
| | 2nd Linkage – incentive @ 0.75% Anticipated quantum of bank loan Rs. 1172.40 cr Incentive amount for 2nd linkage (Rs.1172.40 cr x 0.75%) | 879.30 |
| | 3rd and higher linkage – incentive @ 1% Anticipated quantum of bank loan Rs.293.10 cr Incentive amount for 3rd and higher linkage (Rs.293.10crores x1%) | 293.10 |
| 3 | Incentive for economic activities (Rs.2500 x 6000 SHGs) | 150.00 |
| | Total expenditure | 1603.65 |
| | Anticipated expenditure at 75% of total expenditure | 1202.74 |

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ANNEXURE –III**MARKETING ACTIVITIES**

| S.No. | Particulars | Amount |
|--------------|--|---------------|
| 1 | Exhibition at State level /National level | 40.00 |
| 2 | TA/DA and nominal transportation charges to the SHG participants from 32 districts for the National Level/State Level Exhibitions @ Rs. 1.00 lakh per district | 32.00 |
| | Exhibitions at District / Sub District level | 64.00 |
| | Exhibition at Regional level | 10.00 |
| | Total | 146.00 |

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ANNEXURE IV
COMMUNICATION ACTIVITIES

(Rs. in lakhs)

| Sl.No. | Item | Amount |
|---------------|---|---------------|
| 1 | Printing of SHG Registers @ Rs.250 x 50,000 groups | 125.00 |
| 2 | IEC activities | 77.50 |
| | Total | 202.50 |

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ANNEXURE –V**Manimegalai Award to Best SHGs/PLFs**

(Rs.in lakhs)

| Particulars | Amount |
|---|--------------|
| Award for 5 Best PLFs at State Level @ Rs.3,00,000/- each | 15.00 |
| Award for 10 Best SHGs at State Level @ Rs.1,00,000/ each | 10.00 |
| Award for 1 Best PLF at District Level @ Rs.1,00,000/ each | 31.00 |
| Award for 3 Best SHGs at District Level @ Rs.25,000/ each | 24.00 |
| Preparation of certificates and arrangements for award functions | 20.20 |
| Total | 100.20 |

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ANNEXURE VI
BANKERS AWARD

(Rs.in lakhs)

| SI.No. | Particulars | No | Amount |
|--------|---|-----------|--------------|
| 1 | State Level: | | |
| A | 3 Best performing Bank Award cost for award and commendation certificate @ Rs.10,000/- each | 3 Nos. | 0.30 |
| B | 2 Best performing bank Branch Awards under Exclusive Self Help Group/Women entrepreneurship branch category | | |
| | First Award - Cash award | 1 No. | 1.00 |
| | Second Award - Cash award | 1 No. | 0.75 |
| C | 3 best performing bank branches under other bank branch category | | |
| | First Award - Cash award | 1 No. | 1.00 |
| | Second Award - Cash award | 1 No. | 0.75 |
| | Third Award - Cash award | 1 No. | 0.50 |
| D | State Level Function Expenditure | | 1.70 |
| | Sub Total | | 6.00 |
| 2 | District Level: | | |
| A | 1 Best performing Bank Award @ Rs.10,000/- per district for 32 districts & 2 nd award for 10 districts having more than 200 branches | 42 Nos. | 4.20 |
| B | 3 Best performing bank Branches Awards | 32 Nos. | 4.80 |
| | First Award (@ Rs.15,000/- per district for 32 districts) | | |
| | Second Award (@ Rs.10,000/- per district for 32 districts) | 32 Nos. | 3.20 |
| | Third Award (@ Rs.5,000/- per district for 32 Districts) | 32 Nos. | 1.60 |
| C | District Level Function Expenses @ Rs.10,000/- per district for 32 districts | 32 Dists. | 3.20 |
| | Sub Total | | 17.00 |
| | Total for State & District Level Awards | | 23.00 |

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