

5. MAHALIR THITTAM

5.53 Continuance of Mahalir Thittam - 2007-08 - Issue of Identity cards for SHGs - Revolving Fund for 5000 urban SHGs - Sanction of Rs.20.00 crores

Rural Development and Panchayat Raj (CGS1) Department

G.O. (Ms) No.123

Dated: 9.7.2007

Read:

1. G.O.(Ms.) No.177, Rural Development & Panchayat Raj (CGS-II) Department, dated 5.12.2006
2. From the Managing Director, Tamil Nadu Corporation for Development of Women Limited, D.O. Letter No.640/D1/2007, Dated 19.4.2007

ORDER

The Government of Tamil Nadu pioneered the Self Help Group concept in the country as early as September 1989 in Dharmapuri District with the assistance of International Fund for Agricultural Development (IFAD). Later the State Government introduced Mahalir Thittam project from 1997-98 with State Government fund to form Self Help Groups in all districts. As on 31.3.2007, Tamil Nadu Corporation for Development of Women Ltd., has formed 3,37,744 SHGs with a total membership of 54,32,759 women. Mahalir Thittam is implemented in partnership with NGOs and Banks. The activities under the project include formation of SHGs, Capacity building, arranging credit linkage and marketing support.

2. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has stated that during the financial year 2007-08, the following special schemes which were introduced last year will be continued:

"Manimegalai" awards will be given to the best SHGs, PLFs at District and State levels to motivate well functioning SHGs and PLFs.

5000 eligible urban SHGs will be provided Rs.10,000/- each as revolving fund.

In addition, Honourable Minister for Rural Development and Local Administration has announced on the floor of the Assembly that Mahalir Thittam SHGs would be given identity cards at Government cost. The following is the text of the announcement :

"SHGs. which were introduced by this popular Government during the year 1989, now got marvelous growth. Hence, this Government proposed to issue an identity card to all the women SHGs under Mahalir Thittam for getting recognition in the society, and to have easy access in the offices of Government departments and Banks. The Identity card will contain details of all members, information about group savings, loans, training, etc. A sum of Rs.2.50 crores have been allotted for this scheme in the Financial Year."

The Managing Director, Tamil Nadu Corporation for Development of Women Limited has stated that this programme will be implemented this year as a new programme in addition to the existing schemes of Mahalir Thittam.

3. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has submitted a proposal to the Government for sanction of a sum of Rs.20.00 crores for implementation of the following schemes during 2007-08:

(i) Staff and Operating Cost:

For meeting the expenditure towards staff and operating cost at the Head Office and Project Implementation Units, a sum of Rs.1278.84 lakhs has been sought for sanction. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has requested sanction for creation of 2 Assistant posts in state unit in order to manage several new schemes introduced in the Tamil Nadu Corporation for Development of Women Ltd., and the additional cost will be on this, is Rs.2.62 lakhs per year. Totally a sum of Rs.1281.46 lakhs has been sought for sanction under this item.

(ii) Monitoring Cost:

The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has stated that the monitoring cost is paid to the NGOs, for a period of four years including the year of formation of groups to help the SHGs to evolve into an economically independent entity. He has requested to sanction a sum of Rs.662.00 lakhs under this item. He has stated that the monitoring cost will be released by the NGOs. under the following conditions:

- a) During the year of formation, (i.e) the first year, only for those groups which have conducted regular meetings and savings and have been imparted capacity building training (i.e) SHG Training and A&R Training.
- b) In the second year, only for those groups which have passed first credit rating and are eligible for Revolving Fund / Credit Linkage
- c) In the third year, only for those groups which are credit rated and Credit linked.
- d) In the fourth and final year, only for those groups which are engaged in economic activities.

(iii) Marketing

The SHGs who are involved in production of various goods are given a platform to market their products by way of Exhibitions conducted by Tamil Nadu Corporation for Development of Woman Ltd., at Block level, District level, Regional level, State level and National Level. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has stated that it is proposed to conduct specific product wise exhibitions to promote SHG products and to provide marketing infrastructure facilities mainly for urban SHGs on need basis based on proposals from District Collectors.

Thus, the Marketing Annual Action Plan for the financial year 2007-08, works out to Rs.244.50 lakhs and the cost details are as follows:

Sl. No.	Particulars	Rate/each Rs.(lakhs)	Nos.	Total Amount Rs.(lakhs)
1	Exhibition at District/Cluster/Block Level	2.00	30 Districts	60.00
2	Exhibition at Regional Level (Coimbatore, Madurai, Trichy & Vellore)	5.00	4 Regions	20.00
3	Exhibition at State/National Level and other participation	30.00		30.00
4	Product Exhibitions in districts(5 Nos.)	2.00	5 Nos.	10.00
5	Marketing Infrastructure for SHGs.			100.00
6	TA/DA and nominal transportation charges to the SHGs participants for the National Level/State Level Exhibitions	0.75	30 Districts	22.50
7	Rent and other expenses for the shops at State Level	2.00		2.00
	Total			244.50

(iv) Preparation & Printing of Identity Cards for SHGs.:

The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has stated that the issue of Identity Cards involves collection of data, creation of data base, validation and printing the Identity Cards. The Identity card will contain details of all members, information about group savings, loans, training, etc. To issue the identity cards a proper panchayat level

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data base on SHGs has to be created which can be aggregated at the Block Level and subsequently at District Level. The actual cost for providing the ID cards will be known at a later stage but an estimated cost of Rs.2.50 crores is provided for creating a data base of 3,37,744 SHGs and issuing identity card to each and every SHG.

(v) Printing of SHG Registers:

As and when the Self Help Groups are formed, registers have to be supplied to the groups immediately in order to maintain internal loan, group savings, recording of SHG meeting minutes, etc. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has, therefore, requested that a sum of Rs.62.50 lakhs be provided for printing of SHG registers to all newly formed groups not exceeding Rs.250/- per set for 25,000 groups.

(vi) Printing of brochure, annual accounts, Press related activities, and Celebration of International Women's Day:

Tamil Nadu Corporation for Development of Women Ltd., focuses various schemes towards empowerment of women and the significance of the scheme should reach the rural targeted group. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has proposed to highlight the SHG activities throughout Tamil Nadu by:

- 1) Printing of pamphlets, brochures, posters and handbills etc
- 2) Preparation of documentary films for the ToTs and SHGs.
- 3) Press release and advertisement to promote SHG products during exhibitions.
- 4) Visits of press persons from print and visual media for media coverage of the economic activities of the SHGs.
- 5) Printing of annual accounts.
- 6) Subscriptions, purchase of books and periodicals to library of Tamil Nadu Corporation for Development of Women Ltd.
- 7) Celebration of International Women's Day and participation in Republic Day Float.

He has therefore requested that a sum of Rs.50.00 lakhs be provided for the above activities.

(vii) Manimegalai Awards to Best Self Help Groups / Panchayat Level Federations:

To encourage the SHG/PLF/ to participate in the activities of Mahalir Thittam in an effective manner, the Government have announced State level awards (Manimegalai Awards) to the best SHGs/PLFs. These awards will also be given to the SHGs/PLFs at the District Level which function successfully and have contributed towards the empowerment of women. At the block level the best SHG will be given a certificate. These awards will be given away during important Government functions like International Women's Day and will also carry a certificate. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has stated that the total cost works out to Rs.35.00 lakhs as follows:

Award for 5 Best PLFs at State Level @ Rs.1,00,000/- each	- Rs. 5,00,000
Award for 10 Best SHGs at State Level @ Rs.50,000/ each	- Rs. 5,00,000
Award for 1 Best PLF at District Level @ Rs.50,000/ each	- Rs. 15,00,000
Award for 3 Best SHGs at District Level @ Rs.10,000/ each	- Rs. 9,00,000
Preparation of certificates and arrangements for awards	- Rs. 1,00,000
Total	- Rs. 35,00,000

(viii) Revolving Fund to Urban SHGs.:

A grant of Rs.10,000/- will be given to eligible Urban SHGs in the Below Poverty Line category as in the case of rural SHGs who are given Rs.10,000/- under SGSY Scheme. This scheme was started in the year 2006-07 and has been well received by the SHGs in urban areas.

The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has requested that a sum of Rs.5.00 crores be provided for covering 5,000 eligible SHGs in the urban areas in the current financial year 2007-08.

4. The Managing Director, Tamil Nadu Corporation for Development of Women Ltd., has stated that the cost of the above mentioned schemes for the financial year 2007-08 works out Rs.30.85 crores. He has requested to approve this scheme cost. He has also stated that a provision of Rs.20.00 crores has been made in Budget Estimate 2007-08 for the implementation of Mahalir Thittam. He has requested to sanction this amount of Rs.20.00 crores and the balance expenditure of Rs.10.85 crores will be met by Tamil Nadu Corporation for Development of Women Limited from the funds available with the Corporation by way of unspent balances from previous years. He has, therefore, requested to sanction a sum of Rs.20.00 crores for Mahalir Thittam.

5. He has requested that the Director of Rural Development and Panchayat Raj, Chennai may be authorized to draw and disburse the above amount to Tamil Nadu Corporation for Development of Women Limited by means of cheque.

6. The Government after careful examination, have decided to accept the proposal of the Managing Director, Tamil Nadu Corporation for Development of Women Ltd., Accordingly, the Government approve the schemes mentioned in items (i) to (viii) in para 3 above at a cost of Rs.30.85 crores. The Government also sanction a sum of Rs.20.00 crores (Rupees twenty crores only) for implementation of Mahalir Thittam during the year 2007-08.

7. The expenditure sanctioned in para 6 above shall be debited under the following head of account:

"2235 Social Security and Welfare – 02 Social Welfare 103 Women's Welfare – Schemes 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)

"2235 Social Security and Welfare – 02 Social Welfare 789 Special Component Plan for Scheduled Castes - Schemes 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 JD1121)

and the amount shall be credited to the following head of account:

"K Deposits and Advances(B) Deposits not bearing interests-8443-00-Civil Deposits – 800 – other Deposits - BP – Deposits of Government Companies, Corporations, etc., - 28. Deposits of Tamil Nadu Corporation for Development of Women Ltd. – DPC 8443-00-800-BP-0001 (Receipts) by means of a cheque in favour of P.D. account no. 6184513080 of Tamil Nadu Corporation for Development of Women Ltd.,"

8. The Director of Rural Development & Panchayat Raj is authorized to draw and disburse the amount to the Managing Director, Tamil Nadu Corporation for Development of Women Ltd., by means of cheque drawn in favour of P.D.Account No.6184513080 of the Managing Director, Tamil Nadu Corporation for Development of Women Limited.

9. This order issues with the concurrence of Finance Department vide its U.O.No.43346/RD/07, dated 6.7.2007.

(By order of the Governor)

K.DEENABANDU
SECRETARY TO GOVERNMENT(I/c)