



Abstract

Announcement – Announcement made by the Hon'ble Chief Minister under rule 110 on the floor of the Tamil Nadu Legislative Assembly on 28.09.2015 for a new scheme called “அம்மா கைபேசி திட்டம்” (Amma Mobile Scheme) for 20,000 Community Self Help Groups Trainer at the cost of Rs.15.00 crore – Orders – Issued.

Rural Development and Panchayat Raj (CGS.3) Department

G.O. (Ms) No.129

Dated 30.09.2015.

Read:-

- (1) Announcement made by Hon'ble Chief Minister under rule 110 on the floor of Tamil Nadu Legislative Assembly on 28.09.2015.
- (2) From the Managing Director, Tamil Nadu Corporation for Development of Women Limited Letter Roc. No. 3813/MC3/2015, dated 29.09.2015.

ORDER:

The Hon'ble Chief Minister has announced on the floor of Tamil Nadu Legislative Assembly that “in Tamil Nadu, there are 6.08 lakh women Self Help Groups (SHGs) comprising 92 lakh members. The SHGs are federated Panchayat-wise into Panchayat Level Federation (PLF) and each PLF has 20 to 25 SHGs in its fold. There are Community SHG Trainers (CSTs) to supervise the SHGs and these CSTs are selected from amongst the SHG members. In order to assist the CSTs in the conduct of SHG meetings, keeping accounts of the savings of the members, the internal loans given to them and enabling efficient record keeping, an application in Tamil will be developed and loaded on to Mobile Phones which will be given to them through a new scheme called ‘அம்மா கைபேசி திட்டம்’ (Amma Mobile Scheme).”

2. In this regard, the Managing Director, Tamil Nadu Corporation for Development of Women Limited (TNCDW) in her letter second read above has stated that nearly 4.23 lakh women SHGs of the total of 6.08 lakh Women SHGs with 64 lakh members are there in rural areas and 1.84 lakh SHGs with 28 lakh members in urban areas. The Self Help Groups need to have periodical meetings with regular attendance of all members. All the members are supposed to do continuous saving of money, do internal lending to those who need money, ensure prompt repayments and also have proper maintenance of books of accounts. There are Community SHG Trainers (CSTs) from amongst them who monitor the above savings and lending activities and who guide the maintenance of books of accounts. There is one CST for every 10-15 SHGs in a village and there are nearly 20,000 such CSTs in the rural areas of the State.

These CSTs work under the overall control of the Panchayat Level Federation (PLF) of SHGs.

3. In accordance with the announcement of the Hon'ble Chief Minister, it has now been proposed by the Managing Director, Tamil Nadu Corporation for Development of Women Limited to assist the Self Help Groups to monitor their savings, internal lending and conduct of meetings by providing a Handset (Mobile Phone) with a **special Application software in Tamil to the Community SHG Trainers (CSTs)**.

4. Roles and responsibilities of CSTs on SHGs e-Bookkeeping :

- CST should enter details of the SHG's transactions in the mobile (GPRS enabled) which will immediately be updated in the computer-server.
- Attendance and minutes of the group meetings should be monitored regularly through on-the-spot entry in Amma Kaipesi.
- SMS containing savings, loan outstanding details of every individual member should be sent to group members every month end.
- In case there is no network coverage, CSTs should ensure that the data stored in off-line mode in Amma Kaipesi is loaded to the server by moving into the network coverage area.
- CSTs should ensure transparency and accountability in the SHGs activities by sharing the data among the SHGs effectively on a real time basis to get better financial assistance.

5. Modalities of Implementation of Mobile Application for SHGs through CSTs monitored by PLF :

- The complete system will be hosted on a Centralized server by the Tamil Nadu Corporation for Development of Women Limited.
- The Profile of each SHG will be created at the PLF level by collecting data from the SHG members and their financials on a cut-off date.
- IMEI number of the mobile phones will be captured during the login to the Application for tracking the handset. Data transferred from the registered IMEI number only will be accepted by the server for the linked SHGs to safeguard the data and to avoid unauthorised access.
- Data will be retrieved by the Panchayat Level Federation and the Tamil Nadu Corporation for Development of Women Limited / Pudhu Vaazhvu Project through their login provided to them from the centralized server.

- Banks will be allowed access to the financial data of the Self Help Groups in a phased manner. Online credit rating will sought to be provided to the bankers for easy lending. Ultimately, Automated online balance sheet, cash flow, income & expenditure, cash book, ledger etc., will also be generated.
- Technical support and the Call centre support will be provided to the CSTs.

6. Funding :

The total cost of Rs.15.00 crore will be sanctioned to meet the expenses on the phones, hardware, software, SIM card and Application Software will be met by the Tamil Nadu Corporation for Development of Women Limited. Recurring connectivity charges will also be met by the Tamil Nadu Corporation for Development of Women Limited from its administrative cost.

7. The Government, after careful examination, has accepted the above proposal of the Managing Director, Tamil Nadu Corporation for Development of Women Limited and issue orders for a new scheme called “அம்மா கைபேசி திட்டம்” (Amma Mobile Scheme) for 20,000 Community Self Help Groups Trainer at the cost of Rs.15.00 crore.

(BY ORDER OF THE GOVERNOR)

**GAGANDEEP SINGH BEDI,
SECRETARY TO GOVERNMENT.**

To
The Managing Director,
Tamil Nadu Corporation for Development of Women Limited, Chennai-600 034.
The Accountant General, Chennai-600 009/18.

Copy to:

The Senior Personal Assistant to Hon'ble Minister (MA, RD, Law Courts and Prisons),
Chennai-600 009.
Finance Department, Chennai-600 009.
The Senior Private Secretary to the Secretary to Government,
Rural Development and Panchayat Raj Department, Chennai-600 009.
Rural Development and Panchayat Raj(OP.2/B&C) Department, Chennai-600 009.
Spare copy/stock file.

//Forwarded/By Order//

Section Officer.