

(1)

Sub:- Fixing eligibility criteria of newly formed SHG's for enrolment under Sneethya Sathi

Communication as received from Deputy Secretary, Dept. of Self-Help group & Self Employment dtd 20/11/18 regarding eligibility criteria of extending the Sneethya Sathi benefits to newly formed SHG's my kindly be perused. Minutes of the Meeting held on 12/11/18 in SHG & SE Dept. placed in file for perusal.

It has been requested that process being followed by SUDA for formation, registration and support to SHG's to be communicated to the SHG & SE Dept. to evolve a common policy to include newly formed SHG's.

In this regard, Stake Mission Manager Commu prepared a in brief, the process being followed by SUDA in connection with formation, registration and support to SHG's.

It approved, see my communicate the memo to SHG & SE Dept. for their as desired.

17/12/18

JD(A/S)

Correspondence received from the
Dy. Secretary, Govt. of WB, Dept. of
SHG & SE Dept. vide memo. SHG-SE-
11099/67/2018 - SECTION (SHGSE) - Dept.
of SHG & SE Dtd. 20/11/18 in c/w
fixing eligibility criteria of newly
formed SHGs for entitlement of
"Swasthya Sathi"

The SHGSE Dept. is requested to
inform in brief the process being
followed by us to form, register
& support to SHGs (flag - "A")

The said process has briefly delineated
in C.P Side (flag "A") which
may kindly be perused.
If it is approved the matter
may be forwarded to the SHG & SE
Dept. &

13/12/18

Seen. JD may sign & send.

Signed

14/12

17/12/18

Director

JD

Sandip Bhattacharya

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NOTE SHEET

SUDA

We have received a letter from SHG & SE dept. vide memo no. - 258-SH/SHGSE-11099/67/2018 dated on 06/03/2019 relating to uniform definition of SHGs and criteria for enrolment in Swasthya Sathi. In the letter the SHG & SE department has defined the SHGs which are similar to our normal Panchayat work. Therefore if the SHGs are following the Pancha-Sutra then after formation of 6 months the SH eligible SHGs may be considered as get enrol themselves for Swasthya Sathi.

To communicate the above view, a draft letter is prepared and submitted for your kind perusal and signature, if approved.

Jt. Director
SUDM

07/03/19

Received letter from Anoop Kr. Agrawal
IAS, Pr. Secretary, Dept. SHG & SE
in c/w uniform Definition of SHGs
for enrolment - into Swathya Sathi
Scheme vide no. 258-SH/SHG SE -
11099/67/2018 Dtd 06/03/2019.

This office has already communi-
cated the eligibility criteria of
newly formed SHGs for enrolment-
under Swathya Sathi vide this
office memo no. SUDA-241/2018/
ISO5 Dtd 17/12/18.

Now communication may also
be made with Government to agree
principally to the proposal in regard
to uniform definitions of SHGs
for enrolment - of SHGs into
Swathya Sathi if approved
Draft - put up for KMD S.

Disagree

30

SMM
F-12MB

Under NULM, indicators as
suggested by SHG & SE Dept in
their letter dt. 25.1.19 may not
be agreed in all respect.
SMMs to submit para wise obser-
in compliance with NULM.

Ref,

19/3/19

NOTE SHEET

SUDA

As per Instruction Para wise observations in compliance with NULM guideline is mentioned in below table;

| Sl. No. | Unique Definition for SHGs prescribed by SHG&SE department | State Guidelines for SHGs under NULM |
|---------|--|---|
| 1 | 10-20 members (for hills or any other hard to reach area or particularly vulnerable groups like persons with disabilities etc., the number of members under one SHG may be minimum 5) of deprived families (as defined by the State Government) coming together with a common air of involvement in an income generation activity with thrift & credit activities. | As per guideline SHGs may consist of 10 to 20 members. In hilly tracts/regions and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. SHGs of less than 10 members with minimum of 5 members may be formed for differently-abled persons. These groups need not be registered under any act. Normally, women SHGs will be formed; however male SHGs of handicapped persons will be allowed to be formed. In case of the persons involved in vulnerable occupations like rag pickers, rickshaw pullers, sanitation workers etc., and activity based SHGs of male members may also be formed. The State has identified urban BPL household (70%) and urban Khadya Sathi list (30%) as beneficiaries of NULM for formation of SHGs. |
| 2 | The Group should open a Savings Account with any Public Sector bank/Scheduled Commercial bank | As per guideline within a month of formation of the SHG, all groups which do not have bank-accounts should be helped to open SHG bank accounts. As per the RBI guideline the SHGs are opening Savings Bank account for their group. As per the guideline all scheduled commercial banks (SCBs), Regional Rural Banks (RRBs) and cooperative banks, which are on the Core Banking Solution (CBS) platform, would be eligible for getting interest subvention under the scheme. |
| 3 | There should be periodic intra group meetings (which have to be duly recorded) of the members as a proof of cohesion and discipline, at least once in a month. | As per guideline the Periodic intra group meetings is the one of the key operational principles of SHGs. These groups conduct regular meetings where the savings of the group is collected into a corpus fund. Regular Book keeping is an important task of <i>Panchhasutra</i> . The SHGs are maintaining Meeting Resolution Book for keeping records of all decisions of each meeting. |
| 4 | Not more than one member forms each household (family) maybe in the same SHG. | It is clearly mentioned in the model SHGs rule and regulation that "not more than one member per family shall be allowed to join a group". Accordingly the SHGs are formed under NULM |
| 5 | Each member should be from the same word/hamlet as far as possible. | As per the guideline the SHGs will federate at the Slum/Ward-level into an Area Level Federation (ALF). Therefore, it is imply that each members of a SHG must be from the same ward. |
| 6 | A system of Registration of SHGs is proposed where all SHGs may be registered on a common portal and a unique number may be assigned after registration. Existing SHGs may be registered after collecting data from concerned departments. Fresh registration of new SHGs may be quickly done using the same portal. | As per the Guideline all members of NULM compliant SHGs, ALFs and CLFs have to be registered in the NULM MIS portal. At the time of registration a unique number is generated against the beneficiaries. |

| | | |
|---|--|--|
| 7 | Higher tier SHG federations may be organised at Gram Panchayet / Ward level/ Block level/ Municipality level. | In the NULM guideline it is mentioned that an Area Level Federation (ALF) may be formed with 10 to 20 SHGs covering an area of a ward or slum or such other geographical unit with a minimum of 2 members (nominated representatives) per SHG. It is also mentioned that each city will have at least one CLF. Bigger Cities may have more than 1 CLF based on the size and population |
| 8 | SHGs practicing the five good practices namely (i) Regular Meeting (ii) Regular Savings (iii) regular Inter Lending (iv) Regular Repayment (v) Regular Record Keeping for six months since formation may be considered as eligibility for registration under Swasthya Sathi. | As per the guideline the SHGs have to practice "Panchhasutra" like Regular meetings 2. Regular savings 3. Regular internal lending 4. Regular loan repayments 5. Regular book keeping The grading of the SHGs is based on the performance on Panchhasutra. |

From the above observations it can be said that the SHGs under NULM are maintaining aforesaid eight conditions which are prescribed by SHG&SE department.

The observation is submitted for your kind perusal and Approval.

~~Jt. Director~~
~~SUDA~~

~~Director~~

S. Bairagi

Parawise observation put up for perusal & necessary approval.

Sandip Bairagi
SMM (E&ME)

Discus pl.

Saf 17/5

21/03/19
Saf 17/5