

Concept Note :-

Background :-

Purpose of the Convergence:-

To upgrade the livelihood opportunities and different services at Community Level through Convergence with WBSULM and Self help Group and Self Employment (SHG&SE) department , Government of West Bengal.

Background Information

WBSULM :-

WBSULM, a livelihood programme under Urban Development and Municipal Affairs Department are in search of new area of livelihood opportunities through its UD&MA Department , to create the scope of opportunities of livelihood among the grass root level community and to provide the Various types of services to the community. To enhance the livelihood opportunities among masses , SHGs and their Federations (ALF / CLF) need to be converged with SHG&SE department .

SHG & SE Department :-

SHG&SE is a department Is working for livelihood enhancement of the Self Help Groups in west Bengal . The main activities of the department are :-

1. Implementation of Swami Vivekananda Swanirbhar Karmasansthan Prakalpa(SVSKP) to generate self-employment to the unemployed youths.
2. To provide Interest Subsidy for Self Help Groups through the scheme namely West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) to reduce interest burden on loan obtained from Banks.
3. To provide skill-upgradation training and vocational training in connection with functional improvement of Self Help Groups and Self Employment Schemes.

4. Training programme specially for the unemployed youths of Jangal Mahal covering the districts of Bankura, Purulia and Paschim Medinipur.
5. Organising State level Sabala Mela and district level Sabala Melas to open up avenues for marketing the products of self-employed and for publicising and creating awareness of the quality, prices, usefulness of the products of SVSKP entrepreneurs. Participation in other fairs and exhibitions.
6. To create and maintain Sustainable Livelihood of Self Help Group members so as to eradicate their poverty a project named 'Muktidhara' has been launched.
7. Construction of training-cum-marketing complexes to facilitate training to Self Help Groups for the skill development and for the marketing of their products.
8. Policy formulation and co-ordination of all works relating to Self Help Groups and Self Employment Schemes. Co-ordination of institutional finance in connection with Self Help Groups and Self Employment Schemes.

Common Goals

1. SHG&SE department and WBSULM both are working to eradicate poverty by enhancing the livelihood opportunities in the grass root level .
2. SHG&SE department and WBSULM both are working with the community based institution .
3. WBSULM build community Institution like Self Help Group (SHG) at Para Level , Area Level Federation (ALF) at Ward Level , and CLF at ULB level .
4. SHG& SE department providing services for these SHGs in the Grass-Root level.
5. Women are the main beneficiary under both WBSULM and SHG&SE too.

So, both department is parallely working to reduce poverty and vulnerability through various strategies . Now it is very much important to converge the both department to provide services jointly .

NULM Guiding Principle and Convergence :-

NULM would place a very high emphasis on convergence with schemes / programmes of the relevant line Ministries/Departments and programmes of state governments dealing with skills, livelihoods, entrepreneurship development, health, education, social assistance, etc. An alliance strategy will be sought with all concerned departments to promote skills training of rural-urban migrants as a bridge between the livelihoods of the rural and urban poor.

Scope of Convergence with SHG&SE :-

There are so many Scopes of Convergence with SHG&SE department and NULM . As previously said that both are working with same beneficiaries . Benefits from the various schemes under SHG&SE department . These schemes are :-

These Schemes are :- (Flag-x)

1. Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) : The flagship scheme "Swami Vivekananda Swanirbhar Karmasansthan Prakalpa(SVSKP)" all over the State to create self employment opportunities for unemployed youth including members of backward classes, minorities and women all over the State. Unemployed youths on fulfilment of certain criteria laid down in the Scheme are helped out to start individually or group enterprises with bank finance.

Under WBSULM Employment through Skills Training and Placement (EST&P) is one of the main component of DAY-NULM which will focus on providing assistance for development / upgrading of the skills of the urban poor so as to enhance their capacity for self-employment and salaried

employment. EST&P intends to provide training to the urban poor as per the skill demand from the market, so that they can set up self-employment ventures or secure salaried employment. EST&P will target the urban poor subjected to occupational vulnerability.

So, SVSKP and EST&P are providing the same services to the unemployed youth in the society. so,

WBSULM need not to converge with this scheme from SHG&SE department.

2. West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) :

In order to provide relief to the interest burden on the Bank loan availed by the Self Help Groups (SHGs), the State Government has introduced the West Bengal Swanirbhar Sahayak Prakalpa (WBSSP) Scheme. Considering that the Bank is charging interest @11% p.a. on the loan component of SHG, the Government shall subsidise interest component of the loan @9% p.a. and the beneficiary has to pay the rest part, i.e., @2% p.a.

The beneficiaries of NULM is getting the benefits from the scheme.

3. Skill Development Training of SHG members and entrepreneurs :

With a view to create employment opportunity, upgrading the skill, developing qualitative standard of the products of self-employment enterprises, the Department of SHG & SE has been organizing training programmes on various trades through

- a. district level functionaries,
- b. Society for Self Employment of Unemployed Youth (SSEUY) &
- c. West Bengal Swarojgar Corporation Ltd. (WBSCL).

Several nos. of trainings have been imparted on the following subject :

Tailoring, Soft Toy making, Zori Craft, Floriculture, Jute Products manufacturing, Goat Farming, Computer Applications, Marketing, Handmade Paper Bag making, Napkin Making, Vermi Compost Production, Organic Farming, Industrial Hand Gloves making, Ornamental Candle making, Agarbati making etc.

SHGs under WBSULM, is getting the benefits in very small scale but for the enhancement of livelihood opportunities. So that WBSULM need to converge with the scheme under SHG&SE department as all poor beneficiaries of urban areas able to get proper services from Govt. throughout the west Bengal.

4. **Thrust for Training in Jungal Mahal areas of the State :**

With a view to create employment opportunity and to develop qualitative standard of the products of the SHGs, special training programmes have been organized by SSEUY in 23 blocks of 3 districts, namely Purulia, Bankura, Paschim Medinipur in Jungal Mahal. Trainings have been imparted on Production of Herbal Dye from flowers, Dry Flowers making, making varied products from Babui Grass, making Quilt from Hen Feather, Plates for Sal Leaves, Eucalyptus Oil extracting, Designer Musk making, Articles from Lac etc.

Beneficiaries under WBSULM need to get benefits from the scheme .

5. **Organizing of Fairs & Exhibitions :** The Department organises State level and district level Sabala Mela. The SHGs not only succeeded in selling their merchandise considerably but also a majority of them succeeded in establishing links with some business houses, whole sellers & eminent persons of the marketing world for future sale of their products through them all the year round. Dissemination of knowledge amongst the common people related to SHGs and SEs & their products including niche products was also a major objective.

Beneficiaries under WBSULM are getting benefits from the scheme by participating Sabala Mela .

6. **Construction of Training-cum-Marketing Complexes (KARMATIRTHA) under RIDF and State Plan :**

This Department has undertaken a programme of setting up of projects of Training-cum-Marketing Complex in the districts and sub-divisional headquarters under **RIDF** and **State Plan** to facilitate training of SHGs for Skill Development and for marketing of their products. This also includes setting up of Marketing Complexes under the brand name **Karmatirtha**, in various locations both in Rural & Urban areas.

As marketing is the important strategy to enhance the livelihood opportunities of SHGs members and it is the main problem areas of SHGs . so in these context WBSULM need to converge with the scheme .

Beneficiaries under WBSULM need to get benefits from the scheme.

7. **Personal Accident Insurance Scheme for SHGs :** The State Govt. has undertaken an initiative -- "Samajsathi" a Personal Accident Insurance Scheme for SHG members of the State. The task in this regard has been entrusted to the SHG & SE Department as the Nodal Department and WBSCL as the Implementing Agency. The Department entrusted two Insurance companies namely National Insurance Company Ltd. & Cholamondalam MS General Insurance Company Ltd. to provide accidental insurance benefit to the SHG members.

The Finance Department, Govt. of West Bengal has made a budgetary provision of Rs. 87.50 Crore to the Department of SHG & SE for implementation of the said Scheme to cater to 50 lakh SHG members of the State.

- o **Target Group – SHG Members**
- o **Age limit – 18-60 years**
- a. Rs.1 lakh for accidental death & permanent total disablement.
- b. Rs.75,000/- (maximum) for partial permanent disablement.
- c. Rs.40,000/- (maximum) for hospitalization for accidental medical treatment.
- d. Rs.5,000/- (maximum) on accidental outdoor medical treatment (Day Care).
- e. Rs.2500/- for funeral expenses for accidental death over & above of the Principal Amount.

The Scheme has been designed and implemented exclusively for SHG members of West Bengal . But the SHG members of Urban areas have not comes under the scheme and loosing the benefits . so in this present situation it is need to converge with the scheme as SHG members may get benefits .

SHG members under WBSULM need to get benefits from the scheme.

8. **Muktidhara (Sustainable Livelihood Project) :**

The Department undertook a Sustainable Livelihood Project named 'Muktidhara' during 2012-13. It has been initially implemented in Purulia & Paschim Medinipur district, to create and maintain sustainable livelihood of SHG members as to alleviate their poverty and to develop them economically. The project is being implemented in association with NABARD.

The project is going to be implemented in 7 more districts of the State namely Howrah, Hooghly, N. 24 Parganas, S. 24 Parganas, Nadia, Murshidabad & Burdwan.

Till date SHG members under WBSULM has not comes under the scheme .

SHG members under WBSULM need to get benefits from the scheme .

The Proposal regarding convergence with Other Schemes and Projects under SUDA :-

As the main objectives of NULM and SHG&SE department is to reduce poverty in the community through building community institution and providing skill training so it is important to work jointly in converge mode.

Convergence with various scheme under SHG&SE department :-

1. **Scheme :-I** Skill Development Training of SHG members and entrepreneurs
2. **Scheme :-II** Thrust for Training in Jungal Mahal areas of the State :
3. **Scheme :-III** Organizing of Fairs & Exhibitions :
4. **Scheme :-IV** Construction of Training-cum-Marketing Complexes (KARMATIRTHA) under RIDF and State Plan :
5. **Scheme :-V** Personal Accident Insurance Scheme for SHGs :
6. **Scheme :-VI** Muktidhara (Sustainable Livelihood Project) :

WBSULM may propose to SHG&SE department for the benefits for our beneficiaries of urban areas .

X
Y
Proposal submitted for the convergence with SHG&SE department for getting benefits from the department with a draft proposal letter to the SHGSE department for your kind approval and signature

S.P. Das
Soma Parui Das 24.6.18

SMM-SM&ID

"X" may be approved.

D.D

26/6/18

~~Director~~

Santanu Das
Jt. Secretary
UDMA Deptt.

Santanu Das Additional Director
is requested to offer views.

26/6/18

U.O.No.SUDA: 402/18

Dated 27-06-18

Rev SUDA- 88/18

MD West Bengal Surojgar Corporation Ltd. may requested to consider this proposal & share his opinion.

~~Director SUDA~~

~~DD.~~

26/6/18

9/7/18

SMM
RM/ED

17/7/18