



TAMILNADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD.,

(A GOVERNMENT OF TAMILNADU UNDERTAKING)

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PROCEEDINGS OF THE MANAGING DIRECTOR, TNSRLM, Chennai - 34.

PRESENT: Tmt. S. Divyadharshini, IAS.,

Proc.No 2612/B2/2023

Date:06.05.2023

Sub: Tamil Nadu State Rural Livelihoods Mission (TNSRLM) and
- Hon'ble Minister of Youth Welfare, Sports Development,
Special Programme Implementation Department & Poverty
Alleviation Programme and Rural Indebtedness -
Announcement made on the floor of Assembly on 30.03.2023
- **SHG formation and release of Revolving Fund** to SHGs
- orders issued- Reg.

Ref: Announcement made by the Hon'ble Minister for Rural
Development on the floor of Tamil Nadu Legislative Assembly
on 30.03.2023.

Tamil Nadu Corporation for Development of Women (TNCDW) spearheads the Self Help Group (SHG) movement in Tamil Nadu and is dedicated to the empowerment of women through series of training and capacity building activities, forming Community Based Organisations (CBOs) in the form of Self Help Groups, Panchayat Level Federations (PLFs) Block Level Federations (BLFs) etc.

TNCDW is implementing Tamil Nadu State Rural Livelihoods Mission (TNSRLM), which is a scheme for poverty reduction and livelihood promotion in rural areas. SHGs are formed with women members, imparted systematic training, networked through federations and provided bank linkages for taking up income generating activities for their socio-economic empowerment. A group of 12 to 20 poor women in the age group of 18 to 60 years residing in the same area. The SHGs are mandated to conduct regular meeting, promote savings and practise internal lending among its members and inculcate the practices of collective and democratic

decision making. To ensure the economic and social empowerment of women, the SHGs are trained to effectively follow the five core principles.

In the reference above cited, the Hon'ble Minister of Youth Welfare, Sports Development, Special Programme Implementation Department & Poverty Alleviation Programme and Rural Indebtedness made the following announcement on the floor of Legislative Assembly held on 30.03.2023. (Announcement No.5).

“ ஊரகப் பகுதிகளில் 10,000 புதிய சுய உதவிக் குழுக்கள் அமைக்கப்பட்டு 15 கோடி ரூபாய் சுழல் நிதி வழங்கப்படும்.

மகளிர் ஏழைகள் மற்றும் நலிவுற்றோர் சமூக பொருளாதார மேம்பாடு அடைய சுய உதவிக் குழுக்கள் சிறந்த அமைப்பாக உருவாகியுள்ளது. இவர்கள் அரசின் பல்வேறு திட்டங்களின் மூலம் பயன்களையும் அடைந்துள்ளார்கள்.

இந்த ஆண்டு மக்கள் நிலை ஆய்வு பட்டியலில் விடுபட்ட மகளிர் குடும்பங்களைக் கொண்டு 10,000 புதிய சுய உதவிக் குழுக்கள் அமைக்கப்படும். புதிதாக உருவாக்கப்படும் குழுக்களுக்கு சுழல்நிதியாக 15,000 ரூபாய் வீதம் மொத்தம் 15 கோடி ரூபாய் வழங்கப்படும்.

In order to implement the above announcement, 10,000 SHGs shall be formed in rural areas (as per annexure-I). Revolving Fund shall be provided to newly formed 10,000 SHGs @ Rs.15,000 per SHG in rural areas during the year 2023-24 with a budget allocation of Rs.15.00 crores under TNSRLM.

I. Rural Areas

1. Formation of SHGs:

A group of 12 to 20 poor women in the age group of 18 to 60 years who are residing in the same area are organized as a “Self Help Group” (SHG). The left-out members of very poor and poor families who were not mobilized into SHGs are targeted and included in the Self Help Groups on a saturation mode.

- All households in Adi-Dravidar colonies, Narikuravar colonies, tribal hamlets should be given priority

- All uncovered households in the PIP list should be included in SHGs
- Vulnerable population such as transgender, elders and differently abled should be given priority
- Saturation approach should be ensured to cover households in the uncovered areas in the panchayats

2. Release of Revolving Fund

One time grant of Rs.15,000/- is released to each SHG as Revolving Fund to supplement their internal savings and enabling more members to avail internal loans. It also helps to strengthen the SHGs to function in a more effective and vibrant manner.

Objectives of Revolving Fund

- To increase the savings and accumulated interest as SHG corpus fund.
- To create ownership on the fund.
- To accelerate the process of internal lending.

Criteria for release of Revolving Fund to SHGs

- SHG should be uploaded in NRLM portal
- The SHG should be at least 3 months old (from the date of Bank account opening)
- The members' attendance in the SHG meetings should be above 90%.
- The SHG should maintain Minutes Book, Attendance Register, Savings, Cashbook, Loan Ledger and Members' Pass Books.
- Members should do regular savings as per the agreed norms.
- There should be a regular internal lending of savings to the members for their small needs.
- Training of Animators & Representatives and Self Help Group members should have also been completed
- 'A' graded SHG are eligible to receive RF.
- FTO should be generated and Proposals should be approved by concerned Districts Collectors.

- Then only proposals should be submitted to SMMU for releasing of Revolving Fund through (FDM) Fund Disbursement module.
- Funds should be disbursed to SHG within a week from the date of receipt.

Methodology to be adopted for release of RF

- Resolution copy along with rating of the SHGs to be verified and submitted by CSTs to the PLF
- PLFs after scrutiny should release RF to eligible SHGs
- RF should be released only through Fund Disbursement Module (FDM)
- Fund Transfer Order (FTO) should be prepared after approval of District Collector.
- In case of Co-operative Bank, where online transfer facility is not available Demand Draft should be given to the SHGs.
- No cash transaction should be made.

Timeline

- District Mission Management Unit should release fund to Self Help Groups through Fund Disbursement Module (FDM) within a week from the date of receipt of Revolving Fund from State Mission Management Unit.
- Release of RF shall be uploaded in NRLM by CST immediately and updated in LoKOS APP.

Roll of PDs/APOs

- Zonal APOs should maintain a separate details on number of SHGs received RF, Whether RF utilized for the need or not. If any other issues to be documented.
- The details should also be maintain at the PLF level.
- PDs/APOs on their tour visit should ensure visiting of RF received SHGs and CIF received SHGs.
- Zonal APOs should personally monitor FTO and receipts of funds by the SHGs.

- Proper assesement of the SHGs should be done before sending the proposal to SMMU (like seniority of the group).
- PDs should monitor and ensure through APOs/BMM/BCs/CSTs that whether the total SHG received RF/CIF in the passed should be entered in the NRLM portal/ LOKOS APP without fail.
- FTO should be generated and Proposals should be approved by concerned Districts Collectors.

Encl:

Target for group formation and
release of RF for the year 2023-24

**sd/-
Managing Director/CEO**

//Forwarded by order//

*IM
8/1/23*

Additional Director(CB)

To
The Project Directors
DMMU-TNSRLM,
All Districts.

TNSRLM - SHG Formation Tentative Target for 2023-24

S.No	Name of the District	No.of the Panchayat	Total No.of women to be covered in the SHG fold	No.of women to be included in the Existing SHGs	No.of women to be formed as New SHG	Total No.of New SHGs to be formed for 2023-24
1	2	3	4	5 Col.(4-6)	6	7
1	Ariyalur	201	6268	3380	2888	216
2	Chengalpattu	359	5012	2764	2248	168
3	Coimbatore	228	13235	7400	5835	485
4	Cuddalore	683	25726	13996	11730	782
5	Dharmapuri	251	6506	3822	2684	246
6	Dindugal	306	1900	1010	890	74
7	Erode	225	11788	7854	3934	301
8	Kallakurichi	412	7485	5062	2423	161
9	Kancheepuram	274	2080	648	1432	106
10	Kanniyakumari	94	1697	1261	436	33
11	Karur	157	4496	2489	2007	167
12	Krishnagiri	333	14453	12802	1651	116
13	Madurai	420	10767	4209	6558	478
14	Mayiladuthurai	241	6112	2919	3193	236
15	Nagapattinam	193	5374	3044	2330	157
16	Namakkal	322	4828	2699	2129	162
17	Perambalur	121	11910	8989	2921	204
18	Pudukottai	497	11372	7270	4102	299
19	Ramnad	429	6886	3243	3643	250
20	Ranipet	288	1683	1338	345	23
21	Salem	385	19492	10978	8514	644
22	Sivagangai	445	11770	7569	4201	270
23	Tenkasi	221	6249	4416	1833	156
24	Thanjavur	589	4762	2511	2251	136
25	The Nilgiris	35	1859	860	999	81
26	Theni	130	1394	908	486	40
27	Thirupattur	403	4827	3563	1264	95
28	Thiruvallur	404	3439	1934	1505	125
29	Thiruvanamalai	204	9020	4714	4306	288
30	Thiruvarur	208	5667	2159	3508	273
31	Thoothukudi	265	6230	3577	2653	185
32	Tirunelveli	526	7060	4019	3041	214
33	Tiruppur	860	12096	5842	6254	466
34	Trichy	430	6150	2585	3565	274
35	Vellore	247	13525	4345	9180	553
36	Villuppuram	450	15828	7089	8739	583
37	Virudhunagar	688	25306	12469	12837	953
Total		12524	314252	175737	138515	10000

Sd/...

Managing Director

// True copy //

IMP
6/5/23

[Signature]
Additional Director (CB)