

फाइल संख्या/File No. J-11060 /56/2022-RL (382989)

भारत सरकार/Government of India
ग्रामीण विकास मंत्रालय/Ministry of Rural Development
ग्रामीण विकास विभाग/Department of Rural Development
ग्रामीण आजीविका विभाग/ Rural Livelihoods Division
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दिनांक/ Dated: 5th April, 2023

To,

The State Mission Directors/ Chief Executive Officers,
State Rural Livelihoods Mission,
All States/ UTs.

Subject - Advisory on Including SHGs mobilized by other agencies under NRLM database.

Sir/ Madam,

As you are aware that Ministry of Rural Development, Govt of India under DAY-NRLM is aiming to mobilize 10 crore rural households into Self Help Groups (SHGs) by the end of FY 23-24. In this regard, state-wise targets for coverage of rural women under the SHGs were finalized and communicated to all States/UTs vide letter no. J-11060/03/2017-RL dated 1st September, 2021. In view of the various challenges being faced by the States, MoRD has revised the targets have been subsequently. The revised targets have also been communicated to the states

The social mobilisation and institution building process under NRLM was started in 2011-12, and it was envisaged that one woman each eligible households will be brought under the SHG network in a period of 8 to 10 years. Keeping this in view, Hon'ble Minister, Rural Development has directed that all states may achieve saturation in terms of coverage of eligible rural households within FY 2023-24 itself.

Also, he directed all SRLMs to bring all eligible rural women from PMAY-G beneficiary households into SHG fold and capture the data related to women SHGs promoted by other agencies in the DAY- NRLM MIS at earliest. This will enable a centralized database of all women covered under SHGs and help remove any duplications.

An advisory on "Including all eligible rural women from PMAY-G and SHGs mobilized by other agencies under NRLM database" is being issued.

Hence, you are requested to ensure that Mission staff at all level are oriented on the same and the immediate action is being taken as suggested in the advisory.

Yours faithfully,


रमन वाधवा/ (Raman Wadhwa)

उप-निदेशक (प्रशासन)/Deputy Director (Admin)

Enclosure:

- Advisory on Including SHGs mobilized by other agencies under NRLM database and mobilising eligible PMAY-G beneficiaries into SHGs.

Copy to:

- SPMs (IBCB) of all SRLMs.

Advisory on Including SHGs mobilized by other agencies under NRLM database and Mobilizing eligible PMAY-G households into SHGs.

DAY-NRLM aims at covering all rural poor households in the country under SHG fold. As on 31st March'23, DAY – NRLM has mobilized 8.95 crore eligible women from rural households out of the targeted approximately 10 crore rural households. It is now aimed to bring all the remaining eligible rural women under the SHG network within the FY 2023-24. This would include bringing women from the PMAY-G beneficiary households and MGNREGS worker households in the SHG network on priority.

Since early 1990's, as part of poverty alleviation and womens' empowerment, many organizations such as NGOs, Banks, NABARD, other state projects and other government line departments have been promoting SHGs in the country. It is observed that some of the targeted households are covered by SHGs promoted by the Banks, CSOs and other organizations. Presently there is no common database to know the exact number of women covered under SHG fold in the country and as a result of duplication of membership in the SHGs is happening. This is also leading to debt trapping of SHG members.

To understand the present status of coverage of rural households under SHG fold, MoRD intends to bring all rural women SHGs promoted under state/centrally sponsored schemes, NABARD, NGOs or such similar institutions under DAY-NRLM platform to avoid multiple counting and ensure that the SHGs receive services effectively. This would help in providing equal opportunities and benefits sponsored under the umbrella of DAY-NRLM scheme to all rural poor women. In case the SHGs are not willing to come under the DAY-NRLM fold, at least their data needs to be brought in the National MIS so as to get a sense of the total number of women under SHG fold.

To ensure that all left out eligible rural women from PMAY-G beneficiary households and collect the data of the SHGs mobilized by different agencies in the national MIS of DAY-NRLM, the following steps are to be followed:

1. Bringing all eligible left out rural women from the PMAY-G beneficiaries households:

- 1.1. An online web screen has been given in the DAY-NRLM MIS block level login for mapping the PMAY-G households. The screen will work only in on-line mode on desktop, laptop and mobile also.
- 1.2. The BMMU staff/CRPs need to visit all PMAY-G beneficiary households and do mapping exercise with support of VO SHG monitoring subcommittee and VO bookkeeper.
- 1.3. The details of PMAY-G beneficiary name, PMAY-G id, fathers/spouse name, mobile number etc are given in the screen. The VO and BMMU staff need to ask whether there are any eligible women (as per NRLM criteria) in the family, if yes, whether they have taken membership in the SHG. If they already part of SHG, then SHG details need to be captured and if no, whether they are willing to join SHGs or not. If they are not willing reasons need to be captured.

2. Collection of information of SHGs that are promoted by NGO/state project/other departments:

- 2.1.1. SRLM may depute a responsible person preferably SPM-SM&IB to lead the task at the state level.
- 2.1.2. Under the leadership of Principle Secretary-RD and SMD/CEO, SRLM shall conduct a workshop with all agencies that are involved in the promotion of SHGs viz., government departments, banks, NGOs and other organisations for explaining the objective of developing a common data base of SHGs and device a strategy for collection, verification, assessment and data entry of the SHGs promoted by other organisations.



Also, they need to be informed that the SHGs whose details are not entered in DAY-NRLM MIS will not be eligible for interest subvention for loans taken by them from banks in future.

2.1.3. SMD/CEO shall write letters to SHG promoting agencies to share their data and inform their field level staff to extend necessary support to SRLM staff for assessment and data entry.

2.1.4. SRLM shall prepare a detailed block wise plan for the process of identification, assessment and profile entry in the LokOS.

2.1.5. SMD/CEO should review the plan and progress and provide adequate guidance as and when needed to the team.

2.1.6. Agencies should be explained all the benefits (both financial and non-financial) provisioned for SHGs under the DAY-NRLM program. It may also be explained that, as per the RBI Master circular DAY-NRLM dated 20th July 2022 page no. 16, point no. 1 to 5, women SHGs promoted by other agencies and following DAY-NRLM protocols will be eligible to receive interest subvention on bank loans only if their data is uploaded on DAY-NRLM MIS.

2.1.7. All women SHGs promoted by other agencies should be listed and should be physically verified. Based on the following scenarios, the data need to be captured in the LokOS:

a. **100% Women SHGs and willing to come under DAY-NRLM Fold:** For all women SHG (100%) following "pancha sutra", having proper SHG Bank SB account number and willing to come under DAY-NRLM, the data of SHG need to be entered (including bank account details, along with Aadhar details of each of the SHG members) in the LoKOS app under "Co-opted field with promoting agency name". Such SHGs will be also counted under DAY-NRLM Fold promoted by other agencies.

b. **100% Women SHGs and not willing to come under DAY-NRLM Fold:** For all women SHG (100%) following "pancha sutra", having proper SHG Bank SB account number but **not** willing to come under DAY-NRLM fold, the data of the SHGs need to be entered (including bank account details, along with Aadhar details of each of the SHG members) in the LoKOS app under "Not Co-opted field with promoting agency name". **Such SHGs will not be counted under DAY-NRLM fold.**

c. **Mixed SHG of elderly members or PwD members:** For all mixed SHGs, having elderly members, following "Pancha Sutra", having proper SHG Bank SB account number and willing to come under DAY-NRLM fold, then the SHG data need be captured under "Co-opted field with promoting agency name in special SHG type". Such SHGs will be also counted under DAY-NRLM Fold promoted by other agencies.

d. **Mixed SHGs:** Mixed SHGs that are not falling under special SHG type will not be considered under DAY-NRLM. Data of such SHGs may not be captured in DAY-NRLM MIS.

2.1.8. Proper care should be taken for assessment of the SHGs including their weak area so that required training programs is organised for those SHGs that will come under NRLM fold.

2.1.9. Training of all Block level mission staff to be provided by State on entering data of SHGs promoted by other agencies in the LoKOS platform using mobile application with in 24th March'23.

2.1.10. A manual to enter the data in LoKOS is available at https://drive.google.com/drive/folders/1_pTVdIp42iK_Y9U1Q_RPtq2TOSgMvT2e

2.1.11.

In any of the above cases mentioned under point no. 9, if it is found that there is duplicity of any member in two or more SHGs, then the Mission staff need to conduct a meeting with concerned SHG member in presence of representative of the promoting agency first to inform her the she had to choose to be part of only one SHG. One she decides, she has to leaves the other SHGs after clearing her dues.

2.1.12. Once all such members, mentioned at point no. 12 have chosen to be part of one group and cleared all dues, the member has to be mapped to the specific SHG. The resolution of the meeting from the SHG (where the member belong to and is to be mapped in LoKOS) is to be collected where speak about her exiting from other SHGs after clearing all dues.

