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PART I.—Orders and Notifications by the Governor of West Bengal, the High Court, Government Treasury, etc.

GOVERNMENT OF WEST BENGAL
DEPARTMENT OF SELF HELP GROUP & SELF EMPLOYMENT

NOTIFICATION

No.1/57294/2019-SHGSE-13099/12/2019-SECTION(SHGSE)-Dept. of SHG&SE.—14th August, 2019.—It has been under the consideration of the State Government to introduce a scheme for Financial Assistance to SHGs to strengthen the Self Help Group movement and empower the deprived rural and urban population participating in SHGs. Now I am directed, by order of the Governor, to set down the guidelines for its implementation.

1. **Short Title:** The “Scheme for Financial Assistance to SHGs” shall be called জাগো (JAAGO).
2. **Objective:** To strengthen the Self Help Group movement and empower the deprived rural and urban population participating in SHGs.
3. **Commencement:** The scheme would come into effect from the financial year 2019 -2020. It shall be a continuous scheme.
4. **Financial Assistance:** An eligible group of SHGs shall be entitled to get a financial assistance of Rs. 5,000/- per annum. The fund may be used as per the decision of the group. Using the assistance as Revolving fund may help in leveraging higher cash credit limit (CCL)/ Term loan.
5. **Eligibility:** A group may be considered eligible after
 - a) A groups received cash credit limit or term loan or
 - b) All graded groups or
 - c) All groups matching the following conditions
 - (i) 1 year from formation of SHG or 6 months from opening of an account whichever is earlier and
 - ii) Minimum deposit of Rs. 5000/- in the account.

6. **Implementation of the Scheme:** The Scheme shall be implemented by SHG and SE department on the basis of Data obtained from different line departments and agencies working with the SHGs. The funds would be directly credited from IFMS to their accounts through co-operative Banks, wherever feasible.
- (a) A portal would be developed for this purpose.
 - (b) The portal would be integrated with SRLM/SULM and other portals for real time data sharing and online management of scheme.
 - (c) A unique ID for each SHG and its members would be generated. The member ID would be connected with family ID of identify the families covered.
 - (d) SHG&SE Department may register new SHGs to cover left out deprived families.
 - (e) The concerned department / agencies working with SHGs would inform the SHGs about transfer of this fund in their bank A/cs. The transfer list would be shared with these agencies/departments by SHG&SE Department for this purpose.
 - (f) For the sake of better monitoring the scheme would be operated through a separate head of A/C "2235-Social Security and Welfare-02-Social Welfare-103-Women's Welfare-072-Financial Assistance to poor women of Self Help Group (SHGs) with Detailed Head 31-Grants in Aid-General-02-Other Grants, pertaining to Demand No.-59, under State Development Scheme (SDS)".

7. **Administrative Arrangements:-**

- (a) 1% of the annual financial outlay shall be used as Administrative Cost for supervision, monitoring, portal development and maintenance, data entry and other administrative activities relating to this scheme.
- (b) For the sake of monitoring the administrative expenses it would be operated through a detailed head of A/C "50-Other Charges-00-V Sub-ordinate to 2235-Social Security and Welfare-02-Social Welfare-103-Women's Welfare-072-Financial Assistance to poor women of Self Help Group (SHGs)", pertaining to Demand No 59, under State Development Scheme (SDS).

This issues with the concurrence of Finance Department Group M *vide* their UO NO.- Group M/Institutional Finance/2019-2020/0002 dated 01/08/2019.

By order of the Governor,
ANOOP KUMAR AGRAWAL,
Principle Secy. to the Govt. of W.B.