



NMDFC

महिला समृद्धि योजना

**MAHILA
SAMRIDHI
YOJANA**

A scheme of skill development Linked with
micro credit for women belonging to Minorities

MAHILA SAMRIDHI YOJANA

The Mahila Samridhi Yojana Scheme is aimed at empowerment of poor women belonging to Minorities through imparting of employment oriented skills and providing micro-credit for setting up of their income generation activities. The strategy to organize the poor women and strengthening them should include:-

- i. Capacity building through imparting income generating skills/activities;
- ii. Encouraging them to form SHGs during the training and
- iii. Provide them micro-credit support.

The scheme has been made broad-based to cover all the trades and activities practiced by women. The limit of micro-credit to each women member of the Group would be Rs. 1,00,000/- at an interest rate of 7% p.a. The details of the Scheme are as given below:-

1. SCOPE OF THE SCHEME

A group of 15-20 women belonging to notified Minority Communities viz. Muslims, Christians, Sikhs, Buddhists, Parsis and Jains fulfilling the income eligibility norms stipulated under the NMDFC guidelines are imparted training on any production / service related trade / activity, most suitable for them. During the training period the group is formed into a "Self Help Group (SHG)" and the practice of undertaking thrift & credit is inculcated in them. After the training, the SHG is provided micro-credit, jointly or individually, for pursuing their income generation activity.

2. IMPLEMENTING AGENCIES

The scheme is being implemented through the SCAs &/or NGOs. The implementing agencies may in turn avail off the services of a professional training agency, if felt essential.

3. ELIGIBILITY CRITERIA FOR THE BENEFICIARIES

- A. Women candidates belonging to Minority Communities with preference to widows, destitute etc.
- B. Preference is given to women already having some knowledge of the trade.
- C. The age of women should be between 16 to 45 years and
- D. The women should be having annual family income up to Rs.1,20,000/- in urban areas and Rs. 98,000/- in rural areas.

4. DURATION OF THE TRAINING

Need based subject to a maximum of 6 months.

5. NO. OF CANDIDATES IN A GROUP FOR TRAINING

A group of 15-20 women to be imparted training at one location. The group will be transformed into Self Help Group (SHG) during the training.

6. **TRAINING FEE**

Subject to a maximum of Rs.1,000/- per candidate per month.

7. **TRAINING MATERIAL COST**

Subject to a maximum of Rs.500/- per candidate per month.

8. **STIPEND**

Rs.1,000/- per candidate per month to be credited to the Bank account of the beneficiary.

9. **MICRO-CREDIT**

Need based subject to a maximum of Rs.1,00,000/- per member after the completion of the training.

10. **ESTIMATED COST PER GROUP OF 20 MEMBERS**

- i. On training - Rs. 1,80,000
- ii. On stipend - Rs. 1,20,000
- iii. On Micro-credit - Need based, subject to maximum of Rs. 1,00,000/- per beneficiary.

11. **PATTERN OF FINANCING**

i. **On Training**

- NMDFC Grant - 90%
- SCA / NGO / Training Institute - 10%

ii. **On Micro-Credit**

- NMDFC (Loan) Share - 90%
- SCA/Share - 10%

12. **RATE OF INTEREST**

Through SCAs

- i. Charged by NMDFC from SCAs - 1 %
- ii. Charged by SCAs from NGOs - 2 %
- iii. Charged by SCAs/NGOs from beneficiaries - 7 %

Directly from NMDFC

- i. Charged by NMDFC from NGOs - 2 %
- ii. Charged by NGOs from Beneficiaries - 7 %

Not
21/7/20

13. PERIOD OF REPAYMENT

- i. Beneficiaries are required to repay the loan to the SCA over a period of 3 years after a moratorium of three months from the date of disbursement of the loan in monthly installments.
- ii. The SCAs will repay the loan to NMDFC over a period of four years, in quarterly installments. However, in case where the micro credit is extended by NMDFC through NGOs they would have to repay the loan to NMDFC over a period of three years in quarterly installments.
- iii. The SCAs shall utilize micro-credit within a period of three months, however the utilization period for the NGOs would be one month.

14. ELIGIBILITY CRITERIA FOR TRAINING AGENCY

- i. The training agency must be running similar training at least for the last three years.
- ii. It should have sufficient space for seating and working of 20 women.
- iii. It should have necessary training equipments and tools sufficient for 20 trainees.
- iv. It should have trained and experienced instructors.
- v. The NGOs having prior experience of at least three years in implementing micro-credit scheme can be considered under MSY scheme, even if they are not associated with NMDFC under micro finance scheme, however if the NGO is not able to channelize micro finance to the SHGs after training, the NGO would not be considered for further assistance under the scheme of MSY.

15. IMPLEMENTATION DETAILS

- i. SCAs / NGOs may identify locations having potential for engaging women in any production / service activity for their income generation.
- ii. SCAs / NGOs may also identify a competent training agency having necessary manpower equipment and competence.
- iii. At each location, group of about 20 women fulfilling the eligibility criteria would be identified by the SCA / NGO.
- iv. SCAs / NGOs may prepare a proposal on the lines of Mahila Samridhi Yojana scheme guidelines and furnish the same to NMDFC for approval. The NGOs may also submit the proposal to SCAs. Format of the proposal is enclosed at Annexure- I.
- v. Once the approval is accorded by NMDFC, the SCAs/NGOs will ensure proper conduct of training and keep NMDFC informed.
- vi. The SCAs / NGOs would furnish the list of beneficiaries indicating name, address, community, age, qualification of the beneficiaries, the details of training agency and the date of starting the programme. NMDFC will release 50% of the grant on account of training on receipt of this information and 50% stipend amount would also be released.
- vii. Stipend of the trainees may be transferred directly to the bank account of the concerned prospective beneficiary / trainee / member of the group.
- viii. During the initial stage of training the training agency shall educate the members of the group in the concept of forming and working of Self Help Groups, the strengths of self help groups, operation of thrift and credit activity, running production activities jointly or individually, working together in solving common problems, helping each other in solving

individual problems, maintenance of accounts, repayment of loan etc. As per the objective of the scheme the group of women selected for training should start functioning as Self Help Group (SHG) immediately.

- ix. After completion of the training the SCA / NGO may approach for drawl of remaining training grant & 50% stipend amount by furnishing the progress report of the training conducted by them along with the following details.
 - a. The programme completion information, as per the utilization certificate format given at Annexure – II.
 - b. The details of SHGs formed as per the prescribed format enclosed herewith as Annexure – III. The names, community and area details (rural / urban) etc. of all the members should be mentioned in the statement, in order to meet the reporting needs of NMDFC.
 - c. A photocopy of the attendance register.
 - d. Proof of the payment of stipend to the members through electronic transfer in to their account.
 - e. A certificate of expenditure duly authenticated by a chartered accountant with UDIN number may also be furnished.
- x. SCA / NGO would complete documentation of papers relating to micro-credit to each woman during the period of training, well in advance.
- xi. After completion of the training, the SCA / NGO would provide need based micro credit to each woman. Fixed assets should preferably be given to the beneficiaries in kind instead of cash.
- xii. After a moratorium of three months, the SCA / NGO will collect repayment every month from each woman towards repayment of loan, over a period of 36 months. The repayment to NMDFC will be on usual terms and conditions and repayment period as mentioned earlier. NMDFC sends the dues statement every quarter for making repayments.
- xiii. The NGO should also report the marketing requirements of the assisted SHGs so that they can be given opportunity in various exhibitions organized by NMDFC and its State Channelising Agencies.

16. POST TRAINING FOLLOW UP

- i. The SCAs / NGOs as well as the training agencies should extend all assistance to the trained candidates in developing backward & forward linkages. They should particularly ensure participation of these candidates in marketing events. It would be convenient to do so if the members are formed into a Self Help Group, therefore enough emphasis has been given on promotion of Self Help Group, in this scheme.
- ii. The SCAs / NGOs as well as the training agency would maintain record of self-employment or wage employment of the trained candidates. The assistance provided to them from time to time should be documented for the purpose of reference and reporting.

N.C. 8/4/21

Format of Proposal under MAHILA SAMRIDHI YOJANA

1.	Name & Address of the SCA/NGO	: _____ _____
2.	Details of association with NMDFC under Micro Financing Scheme	i) Amount of funds availed under Rs. _____ Micro Financing Scheme ii) Number of SHGs financed with _____ NMDFC loan iii) Number of beneficiaries assisted _____
3.	Name of the proposed activity under Mahila Samridhi Yojana	: _____
4.	Name of the place, taluk & district where the proposed programme will be conducted	: _____ _____ _____
5.	Justification for the proposal	: _____
6.	i) Name of the Agency identified for conducting the training	: _____
	ii) How old is the training agency? ,	: _____
	iii) For the proposed activity, number of trainings earlier organized and number of persons trained by the training agency	: _____
	iv) How the trained beneficiaries are engaged at present?	: _____
	v) Details about skilled instructors for the proposed activity with the training agency	:Sr. No. Name/Designation Qualification Experience & Complete Address
	vi) Details about the infrastructure with the training agency for the proposed activity	: 1. Size of training area 2. Furniture & Fixture 3. List of tools & equipment
	vii) Duration of the proposed training	: _____
	viii) No. of days per week & No. of hours each day	: _____
	ix) Syllabus for theory and practicals	: May be enclosed.
	x) Total training cost	: _____
7.	Arrangements made for imparting training to the group in formation and stabilization as Self Help Group	: _____

UNDERTAKING

The facts & figures provided in the above application form are correct and true. The training agency has required infrastructure, instructors, tools & equipment for providing training to 20 women candidates in the proposed activity. Also, the SCA/NGO will ensure that during the training, the group is formed and stabilized into Self Help Group (SHG) and need based micro-credit will be provided to the group after the training, for pursuing the activity.

SIGNATURE
M.D. OF THE SCA/
C.E.O. OF THE NGO

Date:
Place:

PROGRAMME COMPLETION CERTIFICATE
(Under Mahila Samridhi Yojana)

(To be submitted by the TRAINING INSTITUTE/NGO for *obtaining* the final payments of the program.
To be filled up separately for each program)

This is to certify that the program on Mahila Samridhi Yojana for the activity _____ sanctioned by (Name of the SCA) vide letter no. _____ dated _____ has/have been conducted successfully as per the terms and conditions mentioned in the sanction letter. Further, it is certified that following is the Community-wise/Gender- wise break-up of the candidates trained:

- i. a. Muslim
b. Sikh
c. Christian
d. Buddhist
e. Parsi
f. Jain
- ii. The program was conducted from _____ to _____.
- iii. The list of candidates selected for the program has already been submitted to (Name of the SCA) vide letter no. _____ dated _____.
- iv. The theory and practical classes were covered as per the syllabus.
- v. The credentials of all trainees with regard to their educational qualification, minorities status and family income were properly verified at the time of selection/admission;
- vi. Adequate infrastructure, tools and equipment were made available during the training program;
- vii. Satisfactory progress of the training program and performance of the trainees was monitored from time to time.
- viii. The trainees were formed into a Self Help Group. The leader of the SHG is _____ (Name of the leader) and the bank account number is _____ in the _____ (Name of the bank).
- ix. The other terms and conditions mentioned in the sanction letter were strictly followed/observed during the training program.
- x. Trainees will be provided need based micro credit through their Self Help Group for pursuing the activity.

**SIGNATURE OF THE HEAD
OF THE TRAINING INSTITUTE/NGO/
IMPLEMENTING AGENCY WITH OFFICE SEAL**

DATE: _____

This certificate is to be forwarded by the SCA to NMDFC with due verification/confirmation report that the program has been got conducted as the MSY scheme & Sanction Letter and the stipend has been transferred into the bank account of the SHG members directly. The list of trainees is enclosed.

Signature of the MD of the SCA

DETAILS OF THE SHG FORMED UNDER MAHILA SAMRIDHI YOJANA

Sr. No.	Name of the SHG	Name & address of the leader of SHG	Name of Village	No. of total Members * (No. & classification separately)		Period since when formed i.e. Date of formation	Whether bank a/c has been opened and number along-with Name of bank/branch	Saving per member per month (Rs.)	Total Saving Collected by the group (Rs.)	Total credit to the group members from its own savings (Rs.)	Total amount due to be re-covered till date (Rs.) i.e. demand	Total amount re-covered till date (Rs.) i.e. repayment	% of recovery column (13/12)x100	Proposed amount of loan for the group from NMDFC for the group members
				No.	Class									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Note: * No. of total members of every SHG is to be classified into the categories as mentioned below:

M- Minority, S- SC & ST, D-Disabled and OBC- Other Backward Class.