

AGENDA

Integrated Child Development Scheme (ICDS)

ITEM 1. Expansion of ICDS and population norms for sanction of a Project/AWC

1.1. **Existing Coverage:** State-wise number of existing sanctioned and operational Projects/AWCs as on 31.12.2004 is at **Annexure-I**.

1.1 Concerned States to please indicate reasons for non-operationalization of pending projects and the date by which all sanctioned projects will become operational.

2. **Expansion of ICDS Scheme:** A proposal for expansion of the ICDS Scheme, in the first phase, to sanction 467 additional Projects and 188168 Anganwadi Centres, as per the existing population norms (1AWC for 1000 population in Rural/Urban Projects and 700 population in Tribal Projects), is under process. The Expenditure Finance Committee (EFC) has already considered the proposal in its meeting held on 25.5.2005. Approval of the CCEA is likely to be obtained by 31.7.2005.

2.1 Meanwhile, the States/UT Administrations should

- (i) finalise location of additional projects/centres, keeping in view the priorities for location of Projects/AWCs to villages/areas predominantly inhabited by population belonging to SC /ST and minority community. Within a village also, location of an Anganwadi Centre, as far as possible, would be in areas inhabited by population of SC/St and minority community.
- (ii) all States/UTs shall make earnest efforts to cover the slums under ICDS (D/WCD has issued instruction on (i) and (ii) above vide D.O.No.4-2/2005- CD-I dated 7.2.2005)
- (iii) initiate action for selection of AWWs/Helpers and their training;
- (iv) initiate action for recruitment of Supervisors/CDPOs and other staffs.

3. **Inter-Ministerial Task Force:** An Inter-Ministerial Task Force was set up to review the existing population norms and suggest revised norms.

The Task Force has made following recommendations for sanction of ICDS Project/AWC:-

(i) **Sanction of ICDS Project**

- (i) Community Development block in a State should be the unit for sanction of an ICDS Project in rural/tribal areas, irrespective of number of villages/population in it.
- (ii) The existing norm of one lakh population for sanction of urban project may continue.

(ii) **Sanction of Anganwadi Centre**

For Rural Projects

Population

500 – 1500	-	1 AWC
150 – 500	-	1 Mini AWC

For Tribal Projects

Population

300 – 1500	-	1 AWC
150 – 300	-	1 Mini AWC

[For habitation with less than 150 population, specific proposal should be submitted by the State Governments for consideration and appropriate decision by the Government of India.]

For Urban Projects

Population

500 – 1500	-	1 AWC
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3.1 After the proposed population norms for sanction of ICDS Project/AWC as suggested by the Task Force is approved by the Cabinet, the States/UTs will be requested to carry out micro level exercise and furnish their requirement of additional AWCs, as per revised population norm. Based on information received from the States/UTs, further expansion of the Scheme would be incorporated in the proposal for continuation of the ICDS Scheme in XI Five Year Plan.

ITEM No.2: Supplementary Nutrition – General :

A. Allocation:

- (i) The Govt. of India has proposed, in Plan allocation of 2005-06, to support States/UTs by providing Central assistance at the rate of half of the financial norms laid down for various categories of beneficiaries, or 50% of their actual expenditure on supplementary nutrition, whichever is less.
- (ii) The Central assistance has been proposed to ensure that supplementary nutrition is provided to the beneficiaries for 300 days in a year as per norms laid down.
- (iii) States should make adequate provision in the States' annual budget, based on financial norms contained in this Department's letter dated 19.10.2004.
- (iv) The States may please furnish information on **budget allocation and actual expenditure** on supplementary nutrition in 2004-05 and budget allocation for 2005-06 and also indicate Unit cost (per ben./day)

B. Procurement and Supply:

- (i) **Existing mechanism** for procurement of supplementary nutrition;
- (ii) Nature and type of food provided to the children in the age group of 6 to 36 months, and other beneficiaries

ITEM 3: Supreme Court's Order on eligibility criteria for ICDS :

The Supreme Court, vide its order dated 7.10.2004, has, inter-alia, issued the following directions:

- (i) BPL shall not be used as an eligibility criteria for ICDS.

D/WCD has issued instruction in this regard *vide* letter No. 19-5/2003- CD-I dated 14.2.2005 requesting the States to send their suggestions/comments. Information has so far been received from Tamil Nadu, Tripura, Orissa, Manipur, Uttaranchal, Meghalaya, A&N Island and Dadra & Nagar Haveli.

- (ii) The contractors shall not be used for supply of nutrition in Anganwadis and preferably ICDS funds shall be spent by making use of village communities, self-help groups and Mahila Mandals for buying of grains and preparation of meals.

- (iii) All State Governments/Union Territories shall put on their website full data for the ICDS schemes including where AWCs are operational, the number of beneficiaries category-wise, the funds allocated and used and other related matters.

(D/WCD has issued instruction in this regard *vide* D.O.No.4-1/2005-CD-I dated 7.2.2005)

- (iv) All the State Governments/Union Territories shall allocate funds for ICDS on the basis of norm of one rupee per child per day, 100 beneficiaries per AWC and 300 days feeding in a year, i.e., on the same basis on which the Centre make the allocation.

(D/WCD has issued instruction in this regard *vide* letter No.19-5/2003-CD-I dated 19.10.2004)

States may please indicate the stand taken by them before the Supreme Court.

ITEM 4: Coordination Mechanism:

While reiterating instructions regarding constitution of State, District, Block and Village level Coordination Committees *vide* D/WCD's D.O. letter No.4-1/2005-CD-I dated 7th February 2005, all States and Union Territories were requested to furnish details of constitution of Committees at these levels.

So far, only 6 States i.e., Haryana, Tamil Nadu, Uttar Pradesh, Himachal Pradesh, Chandigarh and Punjab have furnished information.

Remaining States are requested to furnish information.

ITEM 5: Unspent balances under ICDS(General), as on 31.3.2005:

The Statement of Expenditures (SOEs) are not being received on time. This results into delay in processing proposal for further release of funds.

States are required to :

- Furnish the Statement of Expenditure and Utilisation Certificates in the prescribed formats for funds released in the previous year by 30th June

- furnish information on unspent balances on Quarterly basis by 15th of the following month i.e, 15th April, 15th July, 15th October and 15th January in the format already circulated to the States *vide* letter No. 4-1/2004-CD-II dated 3.6.2005.

ITEM 6: Medicine Kits and PSE Kits:

Medicine Kits and Pre-school kits are very crucial to improve the impact of the Scheme. These kits must be procured on a regular basis.

The status of procurement and supply of Medicine Kits and PSE Kits, as reported by the States, for the year 2002-03 & 2003-04, is given at **Annexure II & III.**

ITEM 7: World Bank-assisted ICDS-III Project:

1. **Extension of ICDS-III Project:** This was approved in 1999 for a period of 5 years. The Project covered the States of Kerala, Maharashtra, Rajasthan, Tamil Nadu & Uttar Pradesh and also included a country-wide training component (Project Udisha). The Project was restructured in April 2003 and the States of Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa and Uttaranchal were also included in the Project for a period of two years w.e.f. 1.10.2002. The Project has since been extended by 18 months upto 31.3.2006. Administrative orders conveying the extension and also intimating the revised allocations have been issued to the Project States. States may take action for continued implementation of the Project. If the project is implemented during the extended period as per its scheme, there is not likely to be much savings in the committed IDA assistance. However, in order that total IDA assistance is utilized at the end of the Project, States have been requested demi-officially on 15.4.2005 to indicate component-wise savings together with proposals for its utilization for consideration and decision in this Department. This has also been followed by a reminder. However, requisite information has been received so far from the States of Kerala and Rajasthan only. Remaining Project States may expedite the information so that necessary steps for utilization of savings, if any, in IDA assistance are taken well in time.

2. **Operationalisation of Anganwadi Centres in new ICDS blocks.:** All new blocks in the original as well as restructured States have been operationalized. However, as on 31.3.05, States of Maharashtra and Uttar Pradesh are yet to operationalize 579 and 106 Anganwadi Centres respectively. These two States may take immediate steps to operationalize the Anganwadi Centres.

3. Slow procurement of goods & equipments :

(a) Original States under ICDS-III Project were required to procure a number of goods & equipments. As on 31.3.2005, these States have incurred expenditure in this area to the extent of 41.42% only. None of the States has procured medicine kits, pre-school kits, IFA tablets and Deworming tablets etc during 2004-05.

(b) Restructured States were authorized to procure pre-school and medicine kits every year. As on 31.3.2005, these States have incurred expenditure in this area to the extent of 47.16%. Excepting the State of Madhya Pradesh, which has procured medicine kits and pre-school kits for the year 2003-04 and 2004-05, State of Chhattisgarh has procured medicine kits only for 2003-04, State of Jharkhand has procured pre-school kit for 2004-05. But, State of Bihar has not carried out any procurement of goods & equipments under the Project so far.

As disbursement for expenditure under this component is 80% by the World Bank, low expenditure by the States in this area has a serious implication on the utilization of committed IDA credit. States are requested to pay adequate attention and take remedial steps.

4. Pending civil works including Model Anganwadi Centre Buildings:

- (a) original States have made considerable progress towards construction of Anganwadi Centre buildings (84%) and CDPO offices (90%). However, progress towards installation of handpumps (67%) is a bit tardy at this stage. States of Uttar Pradesh, Maharashtra and Kerala are requested to expedite the process of installation of handpumps.
- (b) progress made by States included under the Project on restructuring is in the vicinity of 25% for Anganwadi buildings, 15% for CDPO offices and 16% in handpumps. As on 31.3.05, States of Bihar and Jharkhand have not completed even a single Anganwadi Building, CDPO office or handpump.
- (c) States have achieved only 23% of the target so far as the construction of Model Anganwadi Centre Buildings are concerned. 500 Anganwadi Centres allotted to Punjab have since been withdrawn. While Gujarat has reported 2.5% achievement, Jammu & Kashmir is yet to report any progress.

As the project is scheduled to end on 31.3.2006, it will be a major problem if all the civil works are not completed by 31.12.05 and all Utilization Certificates collected by 28.2.06. All the States are requested to be extra concerned about timely completion of all civil works and collection of utilization certificates.

- 5. Slow implementation of Quality Improvement and Monitoring & Evaluation activities:** Provisions have been made for Quality Improvement and Monitoring & Evaluation activities for original 5 States under the Project. However, as on 31.3.2005 the States have incurred an expenditure of Rs.3665.21 lakh as against the allocations of Rs.8143.52 lakh, which is only 45.01%. While State of Tamil Nadu has utilized 65.78% of the allocations, such utilization in the cases of Rajasthan and Kerala is 56.72% and 52.16% respectively. But pace of utilization of allocations in this area by Uttar Pradesh and Maharashtra is 21.84% and 31.69% respectively. States are requested to take urgent steps to complete the activities as low utilization of funds for Quality Improvement and Monitoring & Evaluation activities, which is disbursed @ 80% by World Bank, reflects poorly on over all credit utilization.

- 6. Submission of SOEs, Audit Certificates & Resolution of disallowances:** As per our records, State of Orissa, UP and Tamil Nadu have submitted SOEs for

expenditure upto 30.4.2005. States of Kerala, Chhattisgarh, Bihar, Jharkhand, Uttaranchal have submitted SOEs upto 31.3.2005. However, the States of Maharashtra and Madhya Pradesh have submitted SOEs upto 28.2.2005 only. All States are requested to submit SOEs upto 30.6.2005 at the earliest.

As per agreement with the World Bank, this Department is required to furnish audited statements in respect of all the Project States for a particular financial year by 30th September of the following year. States, who have already been addressed suitably in the matter, are requested to ensure that Audit Certificates for the year

2004-05 issued by the respective State AGs become available to this Department by the prescribed date. They may further ensure that the disallowances in the Audit Certificates in the previous years are also got liquidated and reflected in the Audit Certificates for the year 2004-05.

7. **Timely completion of End line Survey:** As provided in the Project, all 5 original States have since started the process of End line Surveys. Right now fieldwork is under way. States are requested to ensure timely completion of the surveys as per agreed action plan.

- 8 **ICDS-IV Project [Proposed].:**ICDS-III Project gave a mandate for preparation of next phase of the ICDS Project [ICDS-IV proposed]. Matter was discussed with the World Bank officials in a meeting on 11.5.2005. It has, however, been felt that the intervention for the proposed ICDS-IV Project may be decided in the light of the deliberations of the State Ministers'/Secretaries meeting. States are requested to come up with suggestions in this regard.

ITEM 8: Udisha

A. Physical progress:

(a) Backlogs in Job & Refresher Training:

- Job Training: As per QPR 31.3.2005, substantial backlogs in respect of Job Training of AWWs are observed in the State of Bihar (77%), Uttar Pradesh (50%), Jharkhand (75%) and Tamil Nadu (84%).
- Very slow progress is also observed in respect of Job Training of Supervisors in the States of Arunachal Pradesh, Assam, Bihar, Goa, Gujarat, Himachal Pradesh, J & K, Karnataka, Manipur, Orissa, Tamil Nadu and Uttar Pradesh.
- In respect of CDPOs/ACDPOs, significant backlogs (more than 50%) are still there in the States of Chhattisgarh, J & K, Nagaland, Rajasthan and Tripura.
- Refresher Training: There are huge backlogs in the States of Bihar, Manipur, Mizoram, Punjab, Uttar Pradesh and West Bengal in respect of AWW's refresher training. In respect of Supervisors, significant backlogs are seen in Himachal Pradesh, Mizoram, Orissa, Tripura and Uttar Pradesh. States may apprise of the latest position.

(b) Setting up of AWTCs/MLTC.

- Except Tamil Nadu, clearance of backlogs in respect of Job training of AWWs with the existing AWTCs is not possible in the States of Bihar, Jharkhand, Uttar Pradesh and J & K. All these States were requested to operationalize additional AWTCs immediately so as to clear the backlogs. The States may furnish the current status.
- As per the Udisha guidelines, States are required to close down the training centres (AWTCs/MLTCs) as per the status of training backlogs.
- Alternative training methodologies such as District Mobile Training Teams (DMTTs) were approved in the States of Rajasthan and Uttar Pradesh. The present status may be furnished by these States.

(c) Submission of State Training Action Plans (STRAPs) during the extended period (up to March 31, 2006)

- States were earlier asked to submit STRAPs up to June 30, 2005. However, the States of Assam, Maharashtra, Chhattisgarh, Kerala, Madhya Pradesh, Mizoram, Nagaland, Uttar Pradesh, Sikkim, Uttaranchal, Haryana, J & K, Jharkhand are yet to submit the same.
- Since the project has been extended upto March 31, 2006, States are required to submit STRAPs for the extended period latest by July 31, 2005.

B. Financial Progress:

(a) *Status of Release of Funds to States/UTs:*

- An amount of Rs. 318.10 crore has been released to States/UTs (including NIPCCD/FNB/CPMU) up to March 31, 2005. States are requested to submit their requirement of funds for the current FY latest by July 31, 2005.

(b) *Reallocation of the Project Components*

- Based on the expenditure reported (QPR 31.3.2005) and the status of training backlogs under Regular Training, allocations of Regular training has been enhanced in the States of Andhra Pradesh, Bihar, Chhattisgarh, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Meghalaya, Mizoram, Nagaland, Chandigarh, Delhi and Pondicherry. This has been done by reducing the allocations for Regular Training in the States of Assam, Gujarat, Himachal Pradesh, J & K, Maharashtra, Orissa, Punjab, Rajasthan, Uttar Pradesh, Uttaranchal and West Bengal.
- Similar exercise is being undertaken in respect of Other Training and IEC after obtaining the status all approved activities under these components.

(c) *Pending Statement of Expenditures (Re-imburement claims)*

- States are to ensure submission of all pending SOEs up to date to GoI against the expenditure reported in the latest Quarterly Progress Reports (QPRs). This will facilitate utilization of IDA credit fully.

(d) *Re-certification of Audit Disallowances of previous years*

- States have been requested time and again to get the disallowed amounts of previous years re-certified by the State AG. Some of the States with major disallowances are Andhra Pradesh, Assam, Orissa, West Bengal, and Maharashtra.

(e) *Audit Certificates for 2003-04 and 2004-05*

- States of Assam and J & K were requested to expedite submission of Audit Certificates for the FY 2003-04, which are due since Sept 30, 2004. Non-submission of the Audit Certificates has drawn adverse remarks from the World Bank while extending the Project beyond June 30, 2005. This has been followed up with the letters to the Chief Secretaries of the concerned States. All States have been requested to ensure submission of Audit Certificates for 2004-05 positively by August 31, 2005.

ITEM 9: Kishori Shakti Yojana (KSY):

Physical and financial progress of Kishori Shakti Yojana (KSY): A special intervention devised for Adolescent Girls the Kishori Shakti Yojana (KSY) has been sanctioned to cover 2000 operational projects. Under KSY, various programmatic options are available to the States /UTs, to selectively intervene for the development of the adolescent girls on the basis of State/UT/area specific needs/ requirements.

The Quarterly Report in the prescribed format (Format III a) is to be sent to this Department by 20th of the following month for the preceding quarter. For the reporting purpose the quarters are April-June, July- September, October-December, and January-March. Annual Progress Report (APR) in the prescribed format (format VI) is to be sent by 20th April of every year.

APR (Annual Progress Report for 2003-04 is awaited from Assam, Arunachal Pradesh, Haryana, Jharkhand, J&K, Kerala, Maharastra, Mizoram, Nagaland, Sikkim, Uttranchal, West Bengal, Pondicherry, Daman & Diu.

APR for 2004-05 has been received only from Punjab, Meghalaya, Chandigarh, Daman & Diu.

Formulation of Action Plan regarding implementation of KSY

As per para 12 of the guidelines of KSY, the State Governments have to prepare an action plan regarding implementation of KSY and share the same with this Department. Action Plan for 2005-06 is awaited from all the States except Goa, Punjab, Uttranchal, A&N Islands, D&N Haveli.

The States may also brief about the physical and financial progress and problems if any in the implementation of the scheme.

ITEM 10: Nutrition Programme for Adolescent Girls (NPAG)

Nutrition Programme for Adolescent Girls (NPAG) - Planning Commission initiated a Pilot Project to provide free food-grains to undernourished adolescent girls and expectant and nursing mothers in 51 identified districts in the year 2002-03 initially for a period of **two years** in 51 identified districts covering 451 ICDS Projects through out the country. The project was funded through ACA released to the States by the Planning Commission. The project was continued, by the Planning Commission, in the year 2003-04 also. Guidelines for the implementation of the pilot project were circulated by the Planning Commission.

Proposal for revival of the scheme NPAG in the existing 51 districts during 2005-06 in under active consideration of the Government.

- States /UTs were request to review the implementation of the pilot project expeditiously and identify two blocks with good performance and two blocks where the scheme was not implemented successfully and furnish the report for these identified blocks for both the years to the extent possible in the prescribed Performa.
- Suggestions to further improve the implementation of the scheme such as revision in the existing norms, guidelines etc. may also be discussed

ITEM 11: Evaluation of ICDS Scheme by external agencies:

Evaluation of ICDS Scheme by external agencies: In the meeting held in October 2004, all the States were requested to provide the names of three reputed external agencies working in the field of Early Childhood Care and Education. Information has been received from 21 States namely Andhra Pradesh, Gujarat, Goa, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Meghalaya, Nagaland, Orissa, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, Chandigarh, Dadra & Nagar Haveli, Delhi and A & N Island. Remaining 14 States/ UTs viz. Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Kerala, Maharashtra, Manipur, Mizoram, Uttaranchal, West Bengal, Chhattisgarh, Daman & Diu, Lakshadweep, Pondicherry are requested to send the three names of such external agencies and possible terms-of-reference immediately.

Monitoring of outcomes: It has been decided by the Government of India that henceforth focus should be on the monitoring of outcomes and impacts of the Development schemes. The first step for this is the identification of clearly identifiable, measurable and monitorable outcomes in respect of ICDS. The Department has carried out a detailed exercise and finalized the outcomes. Based on the data available with the Central Monitoring Unit, an analysis of this data has been done State-wise. The targeted outcomes/deliverables have to be finalized. (A separate detailed note is being circulated for this). The States may give their suggestions.

ITEM 12: Revised Management Information System for ICDS:

Department has revised the Management Information System on ICDS Scheme at all levels in the year 1992

It has been felt necessary by the Department, keeping in view the present situation/ scenario, to review the existing MIS on ICDS Scheme.

The revised MIS on ICDS Scheme is being circulated. States are requested to implement the same at the earliest.

ITEM 13: IEC (Information, Education and Communication):

Information, Education and Communication (IEC) and Community Mobilisation activities constitute a major component under the ICDS Scheme aimed at sustainable behaviour and attitudinal change of the society for holistic development of young children. A need was felt to address these issues comprehensively.

Accordingly, the States were requested to strengthen the IEC/Community Mobilisation activities as per the guidelines circulated vide letter No. 1-2(iii)/2000-CD-I dated 10.8.2000.

States may indicate principles of social marketing being followed to formulate need based, area specific and target oriented IEC strategy.

Annexure-I

Statewise number of sanctioned and operational ICDS Projects and Anganwadi Centres (AWCs) under ICDS as on 31.12.2004

S.No.	State/UT	No. of ICDS Projects		No. of Anganwadis	
		Sanctioned	Operational	Sanctioned	Operational
1	Andhra Pradesh	363	351	54312	53713
2	Arunachal Pradesh	58	57	2359	2359
3	Assam	196	195	25416	25302
4	Bihar	394	249	60813	32047
5	Chhattisgarh	152	152	20289	20289
6	Goa	11	11	1012	1012
7	Gujarat	227	227	37961	37072
8	Haryana	116	116	13546	13546
9	Himachal Pradesh	72	72	7354	7354
10	Jammu & Kashmir	121	120	11821	10227
11	Jharkhand	204	152	23078	16002
12	Karnataka	185	185	40301	40301
13	Kerala	163	163	25393	25187
14	Madhya Pradesh	336	336	49787	49328
15	Maharashtra	372	371	62716	61558
16	Manipur	34	34	4501	4500
17	Meghalaya	32	32	2218	2218
18	Mizoram	21	21	1361	1361
19	Nagaland	54	54	2770	2770
20	Orissa	326	326	34201	34201
21	Punjab	142	142	14730	14730
22	Rajasthan	257	257	35821	35821
23	Sikkim	5	5	500	500
24	Tamil Nadu	434	434	42677	42677
25	Tripura	40	39	3874	3768
26	Uttar Pradesh	834	819	106059	94680
27	Uttaranchal	99	99	6658	6399
28	West Bengal	358	354	57540	54203
29	A & N Islands	5	5	527	429
30	Chandigarh	3	3	300	300
31	Delhi	29	28	3902	3842
32	Dadra & N Haveli	1	1	138	138
33	Daman & Diu	2	2	87	87
34	Lakshadweep	1	1	74	74
35	Pondicherry	5	5	677	677
	All India ->	5652	5418	754773	698672

Annexure-II(a)

**STATUS OF PROCUREMENT & SUPPLY OF MEDICINE KITS TO ANGANWADI CENTRES
UNDER ICDS SCHEME DURING THE YEAR 2002-2003**

Sl No.	State	No. of AWCs Sanctioned	No. of AWCs Operational	Unit cost of procured Med. Kit. (In Rs.)	Date of receipt of Med. Kit by last AWC	No. of Med. Kits supplied to AWCs	No. of Med. Kits in which Ayurvedic & other medicine of ISM included	Total cost of Med. Kits supplied (In Rs.)	Remarks/Reasons for delay/non-supply, if any.
1	2	3	4	5	6	7	8	9	10
1.	A & N Island	527	429	600/-	July, 03	429	-	2,57,000/-	To ensure quality of kits, it was purchased through Medical Deptt. and due to transport and communication problems of these islands, kits were received late.
2.	Andhra Pradesh	13612	13612	355/68	20.1.04	13612	-	48,41,516/16	
3.	Arunachal Pradesh	2339	2286	565/-	-	-	-	25,61,170/-	
4.	Bihar	-	-	-	-	-	-	-	Due to delay & extension of projects supply could not be taken place.
5.	Chandigarh	300	300	Rs.228/-	15.3.02	303	303	69,084/-	Only Ayurvedic kits have been procured. Supply of Allopathic kits were placed but no supply has been made by the firm.
6.	Chatisgarh	20289	-	-	-	-	-	-	-
7.	D & N Haveli	138	138	-	-	-	-	-	Rates not finalized due to the higher rates of medicines.
8.	Daman & Diu	87	87	600/-	16.7.02	87	4	52,200/-	
9.	Delhi	-	-	-	-	-	-	-	State Govt. has not become able to procure Medicine Kits.
10.	Haryana	13546	13546	-	-	-	-	81,27,000/-	
11.	Himachal Pradesh	7123	7123	-	-	-	-	-	Procurement of Medicine kits during 2002-2003 has not completed yet.
12.	Jharkhand	16689	15925	-	-	-	-	-	Med. Kits have not been procured in the year 2002-03.
13.	Karnataka	40170	40170	-	-	-	-	-	There is no procurement of

									Medicine kits during 2002-2003.
14.	Kerala	-	-	600/-	Not mentiond	12119	-	72,71,400/-	
15.	Lakshadweep	74	74	394/94	27.5.03	74	-	29,226/-	
16.	Madhya Pradesh	47433	47433	566/- (Average)	5.12.02	47433	47433	2,68,47,548/-	
17.	Meghalaya	2218	2206	594/88	26.7.02	2222	2222	13,21,823/-	
18.	Mizoram	1341	1341	421/- (1200 kits) & 425/- (704 kits)	17.3.03	1904	-	8,08,400/-	93 Nos. of kits were also issued to the Prog. Officer(s) & Anganwadi Trng. Centre to meet addl. Requirement.
19.	Nagaland	2700	2700	600/-	-	2700	-	16,20,000/-	
20.	Punjab	15829	14005	372/-	-	-	-	-	Supply order has been placed and the supply will be made accordingly.
21.	Rajasthan	35710	35678	-	-	-	-	-	Tender was not finalized even efforts were made two times upto the end of year, so amount has been unutilized.
22.	Tamilnadu	10976	10421	557/37	Supply is being taking place now.	10421	-	58,08,352/77	
23.	Tripura	3692	3686	600/-	7.8.2002	3100	Nil	1860000/-	
24.	Uttaranchal	4243	4035	378/56	6.2.2003	4323	-	16,36,514/88	
25.	Uttar Pradesh	42485	35559	568/-	15.8.2003	35559	35559	2,01,97,512/-	
26.	West Bengal	-	-	-	-	49,466	-	Rs.288.380 lakhs	

Annexure-II(b)

STATUS OF PROCUREMENT & SUPPLY OF MEDICINE KITS TO ANGANWADI CENTRES UNDER ICDS SCHEME DURING THE YEAR 2003-2004

Sl. No.	State	No. of AWCs Sanctioned	No. of AWCs Operational	Unit cost of procured Med. Kit.	Date of receipt of Med. Kit by last	No. of Med. Kits supplied to	No. of Med. Kits in which Ayurved	Total cost of Med. Kits supplied (In Rs.)	Remarks/Reasons for delay/non-supply, if any.
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				(In Rs.)	AWC	AWCs	ic & other medicine of ISM included		
1	2	3	4	5	6	7	8	9	10
1.	A & N Island	527	429	600/-	April, 04	429	-	2,57,000/-	
2.	Andhra Pradesh	13612	13612	347/03	29.10.04	13612	-	47,23,772/36	
3.	Bihar	-	-	-	-	-	-	-	Procurement of Medicine kits is under-process.
4.	Chandigarh	300	300	499/-	10.4.2003	604	300	1,49,599/-	
5.	D&N Haveli	138	138	-	-	-	-	-	Rates not finalized due to higher rates of medicines.
6.	Daman & Diu	87	87	600/-	28.11.03	87	4	52,196/-	
7.	Haryana	13546	13546	-	-	-	-	81,27,000/-	
8.	Kerala			Nil	Nil	Nil	Nil	Nil	Medicine kits could not be purchased during the year due to paucity of time.
9.	Meghalaya	2218	2218	594/88	4.3.2004	2237	2237	13,30,747/-	
10.	Mizoram	1341	1341	422/48	15.11.03	1904	-	8,04,401/92	
11.	Punjab	15829	14005	358/- +4% Tax	-	14005	-	52,14,341/-	
12.	Tripura	3692	3686	600/-	1.12.2004	3673	Nil	2060112/-	
13.	Uttaranchal	6378	5578	-	-	-	-	-	The order has been placed for purchase of Medicine kits.
14.	Uttar Pradesh	61949	39136	-	-	-	-	-	Due to non-completion of process, Medicine kits could not be procured.
15.	West Bengal	56760	52336	593/-	23.4.04	52336	-	3,10,31,690/-	

Annexure-III

**STATUS OF PROCUREMENT & SUPPLY OF PSE KITS TO ANGANWADI CENTRES
UNDER ICDS SCHEME DURING THE YEAR 2002-2003.**

Sl No.	State	No. of AWCs Sanct- ioned	No. of AWCs Operat- ional	Unit cost of procured PSE Kit. (In Rs.)	Date of receipt of PSE Kit by last AWC	No. of PSE Kits supplied to AWCs	Total cost of PSE Kits supplied (In Rs.)	Remarks/Reasons for delay/non-supply, if any.
1.	2	3	4	5	6	7	8	9
1	A&N Islands	527	429	500/-	Dec, 2002	113	Rs.0.57 lakh	Kits purchased for selected projects as per requirement.
2	Andhra Pradesh	13612	13612	378/-	22.8.2003	13612	51,45,336/-	
3	Arunachal Pradesh	2339	2286	337/-	28.8.2003	4678	15,76,486/-	
4	Bihar	34925	34804	-	-	-	-	Due to delay in supply of PSE Kits and extension of ICDS-II Project, procurement could not be made.
5	Chandigarh	300	300	498/33	4.2.2002	300	1,49,500/-	
6	Chhattisgarh	20289	20247	538/79	12.6.2003	20247	87,25,516/-	
7	D&N Haveli	138	138	499/-	20.2.2003	138	68,862/-	
8	Daman & Diu	87	87	500/-	9.9.2002	87	43,500/-	
9	Delhi	-	-	-	-	-	-	State Govt. has not become able to procure PSE kits.
10	Haryana	13546	13546	410/-	-	8890	Rs.67.73 lac	Supply of remaining 7629 kits is under process.
11	Himachal Pradesh	7123	7123	-	-	-	-	Procurement of PSE Kits for 2002-03 is reported to be at advanced stage.
12	Jharkhand	16689	15925	-	-	-	-	PSE Kits have not been procured & supplied during the year.
13	Karnataka	40301	40301	-	-	-	-	State Govt. had not purchased the PSE Kits due to lack of budget.
14	Kerala	13039	12119	477/50	-	-	-	Supply order has been issued to tenderers on 25.2.2003.
15	Lakshadweep	74	74	500/-	10.1.2003	74	37,000/-	
16	Madhya Pradesh	47433	47433	489/-	31.1.2003	45621	2,23,08,669/-	
17	Meghalaya	2218	2206	500/-	31.3.2003	2218	11,09,000/-	
18	Mizoram	1341	1341	500/-	15.2.2003	1341	6,70,500/-	
19	Nagaland	2700	2700	500/-	-	2700	13,50,000/-	
20	Punjab	15829	14005	373/75	-	-	-	The Supply Order has been placed.
21	Rajasthan	35710	35678	477/90+ 4% Tax	-	15892	78,98,578/-	
22	Tamil Nadu	10420	10420	-	-	-	-	State Govt. had not procured PSE kits during the year.
23	Tripura	3692	3686	Nil	Nil	Nil	Nil	PSE Kits have not been procured during 2002-03.
24	Uttaranchal	4243	4035	-	-	-	-	The procurement procedure was in the process and completed in 2002-03 but supply was made in the year 2003-04.
25	U Pradesh	41604	35145	479/-	31.3.2003	40340	1,93,22,860/-	

Annexure-III(b)

**STATUS OF PROCUREMENT & SUPPLY OF PSE KITS TO ANGANWADI CENTRES
UNDER ICDS SCHEME DURING THE YEAR 2003-2004.**

Sl. No.	State	No. of AWCs Sanct- ioned	No. of AWCs Operat- ional	Unit cost of procured PSE Kit. (In Rs.)	Date of receipt of PSE Kit by last AWC	No. of PSE Kits supplied to AWCs	Total cost of PSE Kits supplied (In Rs.)	Remarks/Reasons for delay/non-supply, if any.
1	2	3	4	5	6	7	8	9
1.	A&N Islands	527	429	500/-	Jan. 2003	229	Rs. 1.15 lakh	Kits purchased for selected projects as per requirement.
2.	Andhra Pradesh	13612	13612	196/56	3.10.2004	13612	26,75,574/72	
3.	Bihar	34925	34925					Procurement is under process.
4.	Chandigarh	300	300	498/-	17.9.2002	300	1,49,370/-	
5.	D&N Haveli	138	138	278/-	3.3.2004	138	38,364/-	
6.	Daman & Diu	87	87	500/-	28.11.03	87	43,500/-	
7.	Haryana	13546	13546	295/-	-	22959	Rs.67.73 lac	
8.	Kerala	-	-	-	-	-	-	PSE kits could not be purchased in General ICDS Projects due to paucity of time.
9.	Meghalaya	2218	2218	500/-	31.3.2004	2218	11,09,000/-	
10.	Tamil Nadu	10625	10625	-	-	-	-	State Govt. had not procured PSE kits during the year.
11.	Tripura	3692	3686	500/-	21.5.2004	4576	22,30,571/-	
12.	Uttaranchal	6378	5578	450/-	Nov. 2003	3470	15,60,500/-	
13.	Uttar Pradesh	61949	39137	474/-	30.6.2004	39137	1,85,50,938/-	

OTHER CHILD RELATED ACTIVITIES

ITEM NO.14: NATIONAL AWARDS & G.I.A. SCHEME FOR SOCIAL DEFENCE

NATIONAL AWARDS

Department of Women and Child Development is implementing the Schemes for following Awards at National level:

- (i) National Award for Child Welfare;
- (ii) National Child Award for Exceptional Achievement;
- (iii) Rajiv Gandhi Manav Sewa Award.

Department of Women and Child Development has invited nominations from State Governments for all the three Awards mentioned above for the year 2005 by 31st July, 2005 (20th July in respect of Rajiv Gandhi Manav Sewa Award). So far no nomination has been received from any State. State Governments are requested to furnish suitable nominations at the earliest.

GIA SCHEME FOR SOCIAL DEFENCE

The Department of Women and Child Development is implementing a General Grant in Aid Scheme for financial assistance to voluntary organizations in the field of women and child development. Under this scheme projects are invited from voluntary organizations duly recommended by the State Governments for innovative projects which are not covered under the existing schemes of the Department of other Ministry. State Governments are requested to recommend as many as possible in the current financial year, as we have not received proposals from any State except Madhya Pradesh and Manipur.

Agenda Item 15 – Nutrition Capsule – FNB

A **Nutrition Capsule** for highlighting the importance of nutrition for survival, development and health of children, women and the population, productivity of the people and economic growth; the prevalence of various forms of malnutrition and their consequences; the need to address the multifaceted problems of malnutrition on war footing involving all the Stakeholders; Six board Strategies for improving nutrition of the people has been prepared under the title ‘ Nutrition: Critical for Development.

A Handout on this capsule is at **Annexure-IV**.

Agenda Item – 16 - Supplementary Nutrition under ICDS.

The supplementary nutrition under ICDS is one of the important components of the scheme and aims at bridging the Calorie and Protein gap in the daily diets of the vulnerable groups. The quality and quantity of supplementary foods provided to the beneficiaries under ICDS, therefore, deserve due attention. The type of food provided under ICDS also conveys the importance of a particular food for ensuring optimum nutrition of the child/women and thus, becomes a tool for nutrition education also.

Micronutrients are extremely important for growth and development of children and normal functioning of a human body. Even mild deficiencies of micronutrients can result in reduced cognitive development, poor immunity and increased morbidity and mortality.

AGENDA ITEM –17: ACTIVITIES OF FOOD AND NUTRITION BOARD (FNB)

A brief note on the Activities of Food and Nutrition Board is **Appended.**

State Secretaries in charge of WCD are requested to involve the Community Food and Nutrition Extension Units located in their States in creating nutritional awareness, training field functionaries on various aspects of nutrition, providing education/training material on nutrition including both the print as well as electronic software.

The field units of FNB have been advised to monitor the functioning of ICDS in the entire State and not restrict only to a few districts in and around their location. Both the cooperation of the State Government as well as action on observations of the field units particularly on the quality of supplementary food provided under are requested.

FNB had prepared 27 short video films on various aspects of nutrition under the title ‘ *Poshan aur Rashtra Niorman* ‘ (Nutrition and National Development) in Hindi, English, Assamese and Bangal languages. These have been converted into CDs and supplied to all State Secretaries and Directors of WCD, State Secretaries incharge of Health & Family Welfare and Education besides Training Institutions namely MLTCs, AWTCs, NIPCCD and its Regional Centres. This electronic software need to be utilized for creating nutritional awareness.

AGENDA ITEM NO. 18 - NATIONAL GUIDELINES ON INFANT AND YOUNG CHILD FEEDING

National Guidelines on Infant and Young Child Feeding printed in Hindi and English have been provided to all States/UTs . The States are requested to promote correct norms for infant and young Child feeding by utilizing all available channels of communication and also by increasing the knowledge and skills of the field functionaries by way of organizing crash courses and skill development trainings. Mobile training teams comprising of representative from BPNI, FNB, Home Science Colleges and NIPCCD could also be formed for undertaking this task.

AGENDA ITEM NO. 19- REGIONAL CONSULTATION MEETS ON NUTRITION

Regional Consultation Meets on Nutrition are being organized by Food and Nutrition Board with a view to highlight the importance of nutrition and the Strategies required for promoting nutrition of the people. The first such Meet was organized at Shillong in February 2005 and the second in Pune on 19-20 May, 2005. The third in the series has been planned for Easter Region at Bhubaneswar on 12-13-14 July 2005. the Consultation Meets for Central and Northern States, and Southern Region will follow. State Secretaries are requested to participate in these Meets or depute their senior representatives since eminent scientists speak on critical aspects of nutrition and strategies for nutrition promotion are discussed at length in these Meets. States' experiences on improving nutrition of children and women are also presented and discussed.

AGENDA ITEM NO. 20 -NUTRITION MONITORING, MAPPING AND SURVEILLANCE

Community based monitoring mechanism with the held of growth monitoring and promotion (GMP) undertaken through ICDS is an important component of ICDS. This is the only enabling mechanism to reduce malnutrition levels in children. The mothers of children need to be educated on the basis of the growth charts maintained for each child. Malnourished children need to be attended to on priority in collaboration with the health and other sectors.

Universalizing vitamin A coverage and iron and folic acid supplementation are also important. Nutrition indicators such as underweight in children, infant feeding indicators – early initiation within half an hour of birth and exclusive breastfeeding for the first six months, complementary feeding at six months and continued breastfeeding upto the age of two years and beyond, coverage under vitamin A and iron supplements etc need to be monitored through MIS of ICDS at all levels.

The Department had requested the Chief Secretaries during the year 2000 to monitor malnutrition level in children available through ICDS in monthly development review. There is need to revive the same to motivate and trigger action for reducing malnutrition levels down the line.

ITEM NO. 21: BALIKA SAMRIDHI YOJANA/ NATIONAL CRECHE FUND

- 1. Balika Samridhi Yojana** – Utilisation certificates for funds released during 2004-05 and in past years may be submitted. No. of beneficiaries covered and no. of accounts opened may also be informed.

- 2. National Creche Fund** – The Department has already informed all states' secretaries looking after women and child to help in monitoring of the crèches sanctioned in their states under NCF. List of NGOs with their addresses alongwith number of crèches sanctioned to each of them have also been informed. Secretaries are requested to kindly get these crèches inspected and report to government of India on their functioning.

WOMEN DEVELOPMENT AND WELFARE SCHEMES

ITEM NO.22: DOWRY PROHIBITION ACT

In the Writ Petition (Civil) No.499/1997 regarding 'Re-enforcement and Implementation of Dowry Prohibition Act, 1961', the Supreme Court has delivered a judgement on 2nd May, 2005. A copy of the judgement is at **Annexure-VI** In the judgement, the Court has given the following directions on which action is to be taken by the State Governments and UT Administrations:-

- 1) Take effective steps to implement the provisions of the Dowry prohibition Act, 1961 with particular reference to sections 3 and 4 thereof (giving, taking, abetting the giving or taking of dowry and demanding dowry) and the various rules framed thereunder. Ensure that the list of presents given at the time of marriage is maintained by the bride and bride groom as per the provisions of the rules framed under the Act. Activate the Dowry Prohibition Officers in the process.
 - 2) Examine whether appropriate rules cannot be framed for compelling males seeking government employment to furnish information on whether they had taken dowry and if taken, whether the same has been made over to the wife as contemplated by section 6 of the Act and whether such information could be called from those already in employment.
 - 3) Take steps to effectively step up the Anti Dowry Literacy among people through Lok Adalats, Radio Broadcasts, Television and News papers.
 - 4) Devise means to create honest, efficient and committed machinery for the purpose of implementation of the Dowry Prohibition Act, 1961 and the various Rules framed thereunder.
2. The Department of Women and Child Development has circulated a copy of the judgement on 24th May, 2005 to all the State Chief Secretaries in charge of Women & Child Development with the request to take necessary action to implement the Court's directions in their respective State/UT and to send a feedback.
3. The State Government of Karnataka has declared dowry offences as heinous crimes within the State. Other State Governments may also consider taking similar initiatives.

Item No. 23: PREVENTION OF SEXUAL HARASSMENT OF WOMEN AT THE WORKPLACE

In its judgement dated 13th August 1997 in the Vishaka Case the Supreme Court set out certain guidelines and norms for the prevention and redress of sexual harassment of women at the workplace. It was directed in the judgment that the guidelines and norms would be treated as the law declared by the Supreme Court under Article 141 of the Constitution and the same would be strictly observed in all workplaces for the preservation and enforcement of the right of gender equality of the working women. It was also stressed in the judgement that the directions therein would be binding and enforceable in law until suitable legislation was enacted to occupy the field. The guidelines included a direction to set up complaints redressal forum in all workplaces including a complaints committee of the composition laid down in the judgement. The Department of Women and Child Development has been writing to the State Governments from time to time requesting adherence to the norms and guidelines laid down by the Supreme Court.

2. The Department of Women and Child Development has also been working for a separate enactment on the subject and has drafted a bill entitled "The Protection Against Sexual Harassment of Women Bill, 2005". A copy of the same was circulated for comments to all Chief Secretaries under Secretary, Department of WCD's letter No.19-5/2004-WW(Vol.II) dated 12-5-2005. A copy of the draft Bill is at **Annexure-VII**. The same is also available on our website (www.wcd.nic.in).

3. Issues for consideration:

1. State Secretaries may indicate the position regarding setting up of the Complaints Committee prescribed in the guidelines issued by the Supreme Court and their functioning.
2. State Secretaries may offer comments on the draft bill.

Item No. 24 : THE CONVENTION ON ELIMINATION OF DISCRIMINATION AGAINST WOMEN (CEDAW)

The Convention on Elimination of Discrimination against Women (CEDAW) is a United Nations Human Rights Treaty. It is the most comprehensive bill of rights for women and is based on the principle of equality between women and men. It recognizes that despite legal rights being granted for women, discrimination persists, and women's access to legal rights are curtailed. It obligates the State to protect women from discrimination and to be accountable for violations of women's rights.

India signed CEDAW on 30th July 1980 and ratified it in July 1993. The Convention has sixteen Articles, which are briefly highlighted as below:

Article 1 highlights how women's experiences of discrimination, and the forms of violations against the human rights of women, are gendered

Article 2 –4 outline state parties obligations to take legal and policy measures to eliminate discrimination, including temporary special measures such as affirmative action.

Article 5 recognises the negative impact of social, customary and cultural practices which are based on ideas of *inferiority or superiority* of either sex or stereotypical gender roles. Also, ideas relating to the *inferiority or superiority* of a certain group of women

Article 6-16 specify the different areas in which discrimination must be eliminated through specific measures that relate to general obligations described in Article 2-4, such as "Trafficking in women and prostitution, political and public life, participation at the international level, nationality, education, employment, health care and family planning, economic and social benefits, rural women, equality before the law and marriage and family relationship, culture and stereotyping.

By ratifying the Convention, the Centre as well as the State Governments are bound to eliminate all forms of discrimination against women and ensure equality between men and women/ We are also to report the UN CEDAW committee periodically on the action taken. A copy of the Convention is at **Annexure-VI**. The States may take all necessary measures to widely disseminate the Articles and fulfill the obligations contained in these Articles. It may be included in the training module of the officials of the State on gender sensitisation. A report may be sent to GOI on the various steps taken towards elimination of discrimination against women annually so that the same can be incorporated in our Reports to the UN CEDAW Committee

Item No.25: SWAWLAMBAN (NORAD) SCHEME

PENDENCY OF UTILISATION CERTIFICATES :

1. According to the list made available by CCA(HRD) earlier, more than 1650 Utilisation Certificates(UCs) are pending under Swawlamban(NORAD) Scheme ; As per the directions of Hon'ble High Court no further grants are to be released to those Women Development Corporations(WDCs)/organisations who are yet to submit UCs for the grants earlier sanctioned to them ; State WDCs/organisations need to liquidate these UCs on priority. Lists of pending UCs were made available to States during the meeting of Secretaries Incharge of WCD/Social Welfare in October, 2004.

2. Lists showing details of Utilisation Certificvates(UCs) pending against various States/UTs/ CSWB under this Scheme are at **Annexure-VII**.

AREA COVERAGE :

2. The project proposals at present received from States are not evenly spread across the Districts/areas. These proposals are from the NGOs which are confined to some Districts/areas only. States may ensure that the NGOs/agencies recommended by them under Swawlamban Scheme represent all the Districts/areas in the State.

INCOMPLETE PROJECT PROPOSALS :

3. Incomplete project proposals submitted by States(I,e, proposals not accompanied by required documentation/information) ; Scrutiny mechanism at State level is weak ; That means scrutiny of proposals by State Level Empowered Committee(SLEC) leaves much to be desired.

States need to strengthen the scrutiny mechanism to ensure submission of project proposals complete in all respects. States may like to organize Orientation Workshops in this regard.

4. Submission of documents like Registration Certificates, Memorandum of Association(MOA), Trainers' qualifications, Audited Accounts, etc. in Regional languages by certain States.

States need to furnish English translation of these documents to facilitate examination of the proposals.

5. Submission of more than one proposal by one NGO/organisation ; some organisations submitting more than five proposals at a time.

As per the present policy, only one proposal at a time from an organisation is being considered by the Project Sanctioning Committee(PSC) of Swawlamban.

6. Some States not availing of the benefits of the Scheme to the desired extent ; Goa, Jharkhand, Sikkim, etc. are lagging behind as very few proposals are being received from them.

PROPOSALS FOR SECOND INSTALMENT RELEASE :

7. There is inordinate delay in submission of second instalment proposals by Women Development Corporations(WDCs). A large number of proposals for second instalment release are yet to be received from State WDCs.

States need to submit second instalment proposals in time, accompanied by the required documents.

8. Submission of incomplete proposals for second instalment release (i.e. not accompanied by required documentation such as Audited Accounts, Utilisation Certificates, Inspection Reports, etc.). State WDCs to submit proposals for second instalment supported by all required documents.

MONITORING CHARGES :

9. Unauthorised deduction of Monitoring Charges by State WDCs from the project funds of NGOs.

State WDCs not to effect unauthorized deduction of Monitoring Charges from the project funds of the organisations.

10. State WDCs are entitled to Monitoring Charges @ 3% of the project cost . States to submit Monitoring Charges claims for monitoring/evaluation of the Swawlamban projects giving details of projects monitored/evaluated.

**ITEM NO.26: TRANSFER OF SWAWLAMBAN (NORAD) SCHEME
TO STATES:**

The Planning Commission have agreed to the proposal of the Department of Women and Child Development for the transfer of Swawlamban (NORAD) for transfer of the Scheme to the States after meeting all the committed liabilities on the on-going projects from the budgetary allocations made for the Scheme in the DWCD's budget for 2005-06.

The State Government will have to make necessary provisions in their budget for the Swawlamban Scheme from the next financial year onwards i.e. 2006-07.

The expenditure during the last three years of the Tenth Plan is Rs.51.21 crores.

The State Governments will have to ensure that all on-going projects and those sanctioned during the current financial year are completed during the current financial year (i.e. 2005-06) itself. This is necessary in view of the fact that there will be no allocation for the Scheme in the next year's DWCD budget and, therefore, there will be no spill over of the Scheme into the next financial year.

ITEM NO.27: SUPPORT TO EMPLOYMENT AND TRAINING PROGRAMME SCHEME

PENDENCY OF UTILISATION CERTIFICATES :

1. According to the list made available by CCA(HRD) earlier, more than 222 Utilisation Certificates(UCs) are pending under STEP Scheme ; As per the directions of Hon'ble High Court no further grants are to be released to those Federations/organisations who are yet to submit UCs for the grants earlier sanctioned to them. Federations/organisations need to liquidate these UCs on priority.

INCOMPLETE PROJECT PROPOSALS :

2. States submits incomplete project proposals.
3. The proposals are not accompanied by under mentioned documentation/information: -
 - i) Registration Certificate
 - ii) Memorandum of Association and Bye-Laws of Organisation
 - iii) Audited Statement of Accounts (for preceding three years)
 - iv) Annual Report (for three preceding years)
 - v) Arrangements proposed for technical training and support including trainers name and qualifications
 - vi) Outline Map of the Project Area
 - vii) Benchmark survey of intended beneficiaries
 - viii) Utilization Certificate and Statement of expenditure as certified by a C,.A. (in respect of earlier project if any)
 - ix) Marketing Plan & Link up with institutional Finance.
3. Scrutiny mechanism at State level is weak. Even though the proposals are incomplete still SLEC clears theproject proposals. Therefore, the scrutiny mechanism need to be more effective.
4. Submission of more than one proposal by one NGO/Federation; in a single projects leads to creation of unnecessary confusion and also delays processing of the proposals clubbing of proposals must be avoided.
5. Some States not availing of the benefits of the Scheme to the desired extent ; Goa, Jharkhand, Sikkim, Bihar, Chattisgarh, Meghalaya, Haryana, Jammu & Kashmir are lagging behind as very few proposals are being received from them. Union Territories are also not sending the STEP Project proposals.

PROPOSALS FOR RELEASE OF SUBSEQUENT INSTALMENTS:

There is inordinate delay in submission proposal for release of subsequent instalment by Federations/NGOs they need to submit further instalment proposals in time, accompanied by the required documents. Submission of incomplete proposals create hindrance in release subsequent installments. QPRs (Annexure-III) duly countersigned by State Government, Minutes of monitoring Committee, Audited Accounts, and Utilisation Certificates, Inspection Reports, etc.. are, therefore, required to be submitted for release of subsequent installments.

ITEM No.28: SWADHAR:

Swadhar Homes sanctioned in the States may be inspected at District and State level and report may be sent.

Many States have not sent proposal. The same may be sent to ensure at least one Home is available in a District.

ITEM NO.29 : Combating Trafficking of Women and Children

The state governments are required to constitute a State Level Advisory Committee under the chairmanship of either Chief Secretary or Additional Chief Secretary for monitoring the initiatives taken by state Government under the National Plan of Action on Combating Trafficking. The states/UTs are also required to send Quarterly and Biannual Returns to DWCD on various initiatives taken by them on implementation of NPA. These are not coming regularly and in time from many states. Apart from this following information may be furnished: -

- i) No. of Special Police Officers appointed under section 13 of ITPA.
- ii) No. of protective/corrective home established under section 21 of ITPA.
- iii) No. of licenses issued to protective homes under section 21(2) of ITPA.
- iv) No. of women and children rescued.
- v) No. of cases registered and detail of cases resulted in prosecution.
- vi) Details of rehabilitated women and children.
- vii) Details of awareness programmes for anti trafficking initiatives.
- viii) No. Of raids conducted in state to rescue victims of trafficking.
- ix) Any study/research conducted.

ITEM NO.30: CAG PARA REG. WORKINBG WOMEN’S HOSTELS

For: Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Delhi, Gujarat, Haryana, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Orissa, Pondicherry, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, West Bengal.

Para 6.1 of the Report of the Comptroller and Auditor General of India for the year ended March 2003 pertaining to the Union Government (Report No.2 of 2004) is regarding “failure of Department of Women and Child Development to monitor the utilization of grants totalling Rs.39.58 crore given to NGOs and local bodies for construction of hostels for working women rendered the expenditure infructuous”. An extract of the Para is at **Annexure-IX**.

2. It has been pointed out in the above-mentioned CAG Para that during the years 1978-79 to 2000-2001, the Department of Women and Child Development had released Rs.39.58 crore as grants to different organisations in various States/UTs towards construction of 223 hostels but the hostel buildings were incomplete as of March 2003. The Para concludes that inaction on the part of the Department of Women and Child Development on various fronts has led to the entire grant of Rs.39.58 crore going waste.

3. The above Para was taken up with the Chief Secretaries in the concerned States/UTs by Secretary, Department of Women and Child Development in her letter No.1-4/2004-WH dated 7.6.2005, at **Annexure-X**. The Chief Secretaries were requested to have information on various aspects regarding the incomplete hostels furnished to the Department of Women and Child Development within a month to enable furnishing of Action Taken Note to CAG.

4.State Secretaries may have necessary remedial action taken in respect of the incomplete hostels and furnish the information desired in the above letter expeditiously.

ANNEXURE-X

- Copy -

Reva Nayyar
Secretary

Government of India
Ministry of Human Resource Development
Department of Women and Child Development

D.O.No.1-4/2005-WH

7th June, 2005

Dear

Enclosed herewith is an extract of Para 6.1 from the Report of the Comptroller and Auditor General of India for the year ended March 2003 pertaining to the Union Government (Report No.2 of 2004). The Para is regarding "failure of Department of Women & Child Development to monitor the utilization of grants totaling Rs.39.58 crore given to NGOs and local bodies for **construction of hostels for working women** rendered the expenditure infructuous".

2. It has been pointed out in the above-mentioned CAG Para that during 1978-79 to 2000-2001, this Department had released Rs.39.58 crore as grant to different organizations towards construction of 223 hostels but the hostel buildings were incomplete as of March 2003. The Para concludes that inaction on the part of this Department on various fronts has led to the entire grant of Rs.39.58 crore going waste.

3. Of the 223 incomplete hostels mentioned in the Para, some were sanctioned in your State/UT. A list of the organizations in your State/UT which were sanctioned these hostels is attached (**Appended**). Needless to say, these hostel-building projects were sanctioned by this Department on the recommendations of the State Government.

4. I would request you to have the following information regarding the incomplete hostel buildings furnished to this Department within a month of this letter to enable us to furnish an Action Taken Note to the CAG:-

- I) Present progress of construction of each hostel building and reasons for the delay in construction/non-completion of the construction work.
- II) In case any of the hostel buildings has since been completed, information regarding its utilization, mentioning the occupancy position may be given. The concerned organization may also be

asked to furnish to this Department urgently the prescribed completion documents.

- III) Steps taken/proposed to be taken to monitor the progress of construction of the hostels sanctioned and being sanctioned by this Department and their proper utilization after completion of the construction work.
- IV) Steps taken/proposed to be taken to recover the unfruitful grant from the concerned organizations or to take over the properties created there from and to put them to utilization as working women's hostels.

With regards,

Yours sincerely,

Sd/-
(Reva Nayyar)

Encl. As above.

Chief Secretaries, States and UTs (Given financial assistance for WWH)

APPENDIX

List of Organisations who have been given financial assistance for construction of Working Women Hostel

Andhra Pradesh

1. Andhra Pradesh Women Fin. Corp. Ltd. – 10 WWH
2. Sh. Siva Satya Sai Edu. Society
3. Bhartiya Mahila Mandali, Vijaywada
4. Bhartiya Vidya Nketan, Mehboobnagar
5. Sh. Vidya Niketan Edu. Trust, Chittoor
6. Dr. Ambedkar Dalitvarga Abhivrudhi Sangam, Cudappah

Arunachal Pradesh

1. Project Implementation Committee, Roing
2. The Arunachal Pradesh Social Welfare Advisory Board, Itanagar
3. Oju Welfare Association

Assam

1. Karbi Analong Dist Mahila Samity

Bihar

1. Women's Assn., Madhubani, Bihar
2. SPS Women's College, Munger, Bihar
3. Rajendra Shiksha Evam Sitamarhi, Bihar

Delhi

1. J.N.U. New Delhi
2. Indian Council of Social Welfare, R.K.Puram, N.D.

Gujrat

1. Assn for Social Health in India

Haryana

1. Indian Red Cross Society, Yamunanagar
2. Bhartiya Gramin Mahila Sangh, Chandigarh
3. Choubesee Vikas Sangh, Rohtak

Jammu & Kashmir

1. Jammu Dev. Authority
2. Srinagar Dev. Authority

Karnataka

1. Chausan Education Societyt, Belgaum
2. Gokak Vidya Vardhak Sangh, Belgaum
3. Veerasaiva Vidya Vardhak Sangh, Bellary
4. Sri Veerbhadreshwar Edu. Trust, Bidar
5. Kasturba Sadan, Chikmangloor
6. Sh Jagadguru Murga Rajendra Vidyapeetha, Chitradurga
7. Mangalore University
8. University of Agriculture, Science, Dharwad
9. University of Agriculture, Belgaum
10. University of Agrucluture, Sirai
11. Gulbarga University, Mangalore
12. – do - , Bellary
13. – do - , Raichur
14. – do - , Sanduri
15. Mainad Technical Educatin Society, Hassan
16. Dr. B.R. Ambedkar Charitabe Trust, Dharwad
17. Rotary Working Women Welfare Trust, Mandya
18. H M S Edu. Society, Tumkur

Kerala

1. Wayanad Muslim Orphanage, Kerpeta, Wayanad
2. District Women's Council, Trichur
3. Mukkam Muslim Orphanage Committee, Kozhikode
4. Sri Vidyadhiraja Seva Samittee, Thiruvananthapuram
5. Thangal Kunju Musliar College Trust, Belaire

Manipur

1. Wanjing Tentha Farmers Dev.Assn.

Madhya Pradesh

1. Nagar Palika Parisad, Balaghat
2. Town Development Trust, Sihore
3. Nagar Palika Parishad, Tikamgarh (Principal refunded)
4. Mahila Sabha, West Nimar
5. Raipur Development Authority, Raipur, Chattisgarh
6. Municipal Council, Rajgarh
7. Kasturba Mahila Mandal, Rajnandgaon
8. Special Area Dev.Authority, Harda
9. Indian Red Cross Society, Shivaji Nagar
10. Special Area Dev. Authority, Khajurao
11. Indian Red Cross Society, Indore
12. Bilaspur Vikas Pradhikaran, Bilaspur

Meghalaya

1. Gavo Baptist Convention, Tura

Mizoram

1. Hmmechhe Insuihale hawn Paul

Nagaland

1. Good Neighbour Rescue Service, Nagaland
2. Kohima Women & Child Welfare Assn
3. Nagaland Children Home, Dimapur
4. Tribal Gospel Mission

Maharashtra

1. Jawaharlal Nehru Instt. Of Education, Nanded
2. Bhartiya Shikshan Prasarak Sanstha, Beed
3. Pragati Mahila Samaj, Bhandara
4. Assn for Social Health in India, Bombay
5. Rani Rajkumar Bhagini Samaj, Chandrapur
6. Sh.Lal Bahadur Shastri Shikshan Prsarak Mandal, Dist.Chandrapur
7. Jawahar Shikshan Prasarak Sanstha, Dhule
8. Naval Bhau Pratishthan, Dhule
9. Manav Mandir Matri Chhaya, Nagpur
10. Women's Polytechnic Education Institute
11. Sh. Sevadas Shikshan Prasarak Mandal, Nanded
12. Mahata Gandhi Vidya Mandir, Nasik
13. Naval Bhau Pratishthan, Naval Nagar
14. Maharashtra Academy of Engg. & Edu. Research, Pune
15. Karve Institute of Social Science, Pune
16. Late(Smt.)Jankibai Akka Tendulkar ahilashram,Ratnagiri
17. Mahila Samaj, Yavatmal
18. Smt. Kesarbai Bhimani WWH Committee, Mumbai
19. Bhagini Nivedita Pratishthan
20. Jijamata Vidyapeetha, Madhavashram, Jalgaon
21. Bhagyashree Saguna Mahila Mandal, Pune

Orissa

1. Balasore Distt.Nari Sangh, Balasore
2. Orissa Social Rural Technology Instt.,Cuttack
3. Behrampur University, Behrampur
4. Cuttack Zila Harijan Adivasi Seva Santhstha
5. Indian Red Cross Society, Kendrapara
6. Nilanchal Seva Pratishthan,puri
7. Muncipal Council, Sambalpur
8. Dhenkanal Muncipality, Dhenkanal
9. Jeypore Muncipality, Jeypore
10. Notified Area Council, Phulbani

Punjab

- 1.** Punjab Agriculture University, Ludhiana

Pondicherry

1. Rotary Club of Pondicherry

Rajasthan

1. Sh. Gandhi Shikshan Samiti, Bilwara
2. Rajasthan University, Jaipur
3. Municipal Council, Kishangarh, Ajmer
4. Nagar Palika Prishad, Chittorgarh
5. Municipal Council, Pali
- 6.

Tripura

1. Dewan pasha Mahila Unnayan Samity, North Tripura

Tamil Nadu

1. Park Trust, No. 36, KPN Colony, Coimbatore
2. Ratnavel Subramaniam Edu. Trust, 596 Periyar Nagar
3. Kingslay Community Centre
4. Kamrajar Edu. Health & Social Welfare Assn. P.B.No. 22, Kanyakumari Distt.
5. Amala Home for Children, Thukalay, Kanya Kumari
6. Southern Edu. & Rural Dev. Society, Athur Taluk, Salam Distt.
7. Uplift Project Assn., Sirukundalpatti, Thriussangan Distt.
8. Corporation of Madras, Madras
9. Punjab Assn., Madras
10. Bhaktavatsalam Memorial Trust, Madras
11. S.R. Trust, Lake Area, Madurai

Uttar Pradesh

1. U.P. Women's Dev. Corp. Ltd for eight WWH
2. Aligarh Muslim University, Aligarh
3. Swargiya Ram Deo Singh Swatantrata Sangram Senani Nirashrit Dalit Pichda Varg Mahila Uthan Samity

West Bengal

1. Jalpaiguri Municipality , Jalpaiguri
2. Gram Seva Sangh Hathura
3. Cooch Behar Municipality.
4. Vivekanand Child Welfare Home
5. Alipurduel Municipality
6. Rishra Municipality, Hoogly
7. Biplabi Rural Dev. Society, Distt. Malda
8. Haldia Notified Area Authority, Midnapore
9. Belurghat Municipality
10. Sri Ramakrishna Ananda Ashram

ITEM NO.31: SCHEMES UNDER RASHTRIYA MAHILA KOSH

Rashtriya Mahila Kosh is registered as an autonomous body under Society Registration Act, 1860 in the year 1993. It has been set up with the objective to help poor women to achieve self-reliance through their economic empowerment. Rashtriya Mahila Kosh, in its effort to achieve this objective, has launched many schemes to suit varying micro-credit needs of IMOs (NGOs/VOs/Sos/State Agencies etc.) These IMOs, in turn on-lend micro-credit to women beneficiaries for undertaking income-generating activities etc.

Rashtriya Mahila Kosh has sanctioned and disbursed loans aggregating Rs. 167.42 and Rs. 130.13 Crores respectively upto 31.03.2005, benefiting nearly 521362 women beneficiaries. The status of loaning operations of Rashtriya Mahila Kosh in various States is enclosed in **Annexure-XI**.

Rashtriya Mahila Kosh receives feedback/suggestions for various State Governments during the Meetings/Workshops/Seminars to reduce the present rate of interest of RMK (i.e. RMK to NGO/IMO 8% p. a. and IMO to SHG-ultimate beneficiaries 8 to 18 % p.a.) which is felt very high as compared to bank rate/market rate.

Keeping in view of the above suggestions, RMK has launched a new scheme 'FRANCHISEE Scheme' during the year 2004-05 where the interest on credit to Franchise is 5% p.a. (Detailed scheme is enclosed in **Annexure-XII**.)

Rashtriya Mahila Kosh has also been implementing the "Nodal Agency Scheme" (**ANNEXURE-XIII**) under which various organizations working in State Government could serve as Nodal Agency of RMK to facilitate its various programmes in the concerned State. Under this scheme, RMK provides honorarium of Rs. 5000 per month to the Nodal Officer and performance based

incentive of 1% of total loan disbursed out of sanctions made by RMK upon its recommendation and 1% on recovery of the loan thereof to the Nodal Agency. RMK has received good response from some Women Development Corporations of States notably Haryana, Gujrat, Bihar, Orissa & Kerala and hope to get more and more response from other states too.

The Governing Board of RMK in its meeting held on 13th June 2005 approved two new schemes “Working Capital Term Loan” & Family Loan Scheme” in (**Annexure-XIV**) with a view to tapping new business and also fulfill the need of SHG members, individual & group women entrepreneurs and implementing agencies.

It would be appropriate if the State Women and Child Development Departments of various States extend their cooperation in increasing our outreach in the marginally or uncovered States (List at **ANNEXURE-XV**) by implementing following suggestions.

- (a) To disseminate awareness about our schemes in the region so that poor women beneficiaries may become aware of these schemes and make effort to access us for meeting their credit requirement.
- (b) To encourage IMO's working in their State to seek micro credit from RMK rather than to depend upon grants alone.
- (c) To educate IMO's about availability of spread of 10% to them on implementing RMK programme, which takes care of their operating and administrative costs.
- (d) Holding of business-cum-awareness workshops at various State/District Head Quarters.
- (e) Appointment of State Women Development Corporations and other such State Government Agencies as Nodal Agency of RMK.
- (f) To avail loan under Franchise Scheme at low rate of interest.

Annexure - XI

RASHTRIYA MAHILA KOSH

**Statement showing Sanctions, Disbursements, Loan Outstanding, Recovery
and Beneficiaries since inception to 21/06/2005**

(Rs. in Lakhs)

S. No.	State Name	Sanction Amount	Disbursement Amount	Loan Outstanding	Recovery Amount	Beneficiaries
1	Andhra Pradesh	6,171.31	5,209.52	1,367.57	3,841.95	186664
2	Assam	59.50	46.00	28.06	17.94	1280
3	Bihar	307.25	240.33	117.09	123.23	12011
4	Chhatisgarh	2.50	2.50	2.00	0.50	25
5	Delhi	291.72	257.62	158.10	99.52	3458
6	Gujarat	103.50	73.50	39.06	34.44	5950
7	Harayana	125.01	88.86	59.08	29.78	2423
8	Himachal Pradesh	436.48	365.63	148.21	217.42	11596
9	Jammu & Kashmir	22.00	12.00	0.09	11.91	880
10	Jharkhand	61.43	26.70	11.93	14.77	1070
11	Karnataka	407.25	198.00	31.66	166.34	12666
12	Kerala	693.22	528.52	116.53	411.99	32342
13	Madhya Pradesh	724.40	435.50	304.78	130.72	6840
14	Maharashtra	845.40	728.30	99.35	628.95	27891
15	Manipur	162.00	118.25	18.12	100.13	6176
16	Mizoram	4.00	2.00	1.41	0.59	70
17	Nagaland	64.00	8.00	6.00	2.00	789
18	Orissa	749.85	583.85	407.50	176.35	18946
19	Pondicherry	51.00	16.00	7.45	8.55	300
20	Rajasthan	452.90	418.24	131.64	286.60	16140
21	Tamil Nadu	3,471.34	2,688.12	750.72	1,937.40	119644
22	Uttar Pradesh	604.85	432.42	192.56	239.86	22994
23	Uttranchal	101.24	60.52	44.56	15.96	1424
24	West Bengal	937.79	631.29	175.42	455.87	32015
	Total	16,849.94	13,171.65	4,218.87	8,952.78	523594

RASHTRIYHA MAHILA KOSH

RMK FRANCHISEE SCHEME

RMK needs to clearly define and articulate its niche role in the micro credit sector. One important aspect of the niche role proposed for RMK is that of bulk financier to intermediate Micro Credit Organisations, MFIs and NGOs. Because RMK's loaning has not been evenly spread across the country, it is proposed that responsible agencies be appointed to undertake RMK activities in a system similar to that of franchising.

I. Eligible Organisations:

- a) Non-Govt. Org./Social Orgn/Voluntary Agencies
- b) Women Development Corporations.
- c) Cooperative Societies.
- d) Suitable State Govt. Agencies such as DRDA, Federations, Municipal Corporations.
- e) Non-profit making Companies registered under 25 of the Indian Companies Act 1956.

II. Eligibility Norms:

- i) The NGOs/SOs/VAs should have broad-based objectives, serving the social and economic needs of the community as a whole and women and weaker sections in particular. It should have an outreach of services in its operational area and it must not work for profit.
- ii) The NGOs/SOs/VAs should have necessary flexibility, professional competence, basic financial management capability and organizational skills to implement the lending programme.
- iii) The office bearers of the NGOs/SOs/VAs should not be elected members of any political party.
- iv) The NGOs/SOs/VAs should have a proper system of maintaining accounts which should have been audited and published every year and there should not have been any serious irregularities.

- v) The organization should be registered for more than 3 years as on the date of application to RMK.
- vi) The NGO should have successful track record for a minimum period of 3 years in implementation of RMK scheme or similar scheme.
- vii) The application form should clearly reflect the source of funds utilized earlier for credit.
- viii) Recoveries of loan should be of a high order/not less than 90%.
- ix) There should be a proper and specific clause/provision in the Bye laws/Memorandum of Association of the Organisation having power to borrow or to raise loans from any outside agency.
- x) There should be an appropriate reflection in the organisation audited accounts and balance sheet in respect of its experience in providing credit and recovery etc. Audited accounts should reflect sound financial management/health and there should be no observation of a serious nature by the auditor.
- xi) There should be adequate infrastructure and staff to implement the micro credit programme.

III Credit Limit: Maximum Rs. 5.00 Crores.

- i) To be eligible for applying credit limit above Rs. 1.00 crore, the NGO should have availed of a minimum Rs. 2 crores loan under micro credit scheme of RMK/SIDBI/NABARD/Commercial Banks/other financial institutions.
- ii) To be eligible for applying credit limit upto Rs. 1.00 crore, the NGO should have availed of a minimum Rs. 1.00 crore loan under micro credit schemes of RMK/SIDBI/NABARD/Commercial Banks/other financial agencies.

IV **Repayment:**

- Repayment will be made within a period of 36 months in 10 equal quarterly installments with an initial gestation period of 6 months.
- Each instalment towards Principal repaid by the organisation, RMK will release an equal amount to the organisation immediately to recycle the funds by the organisation.

V **Rate of Interest:**

- RMK to Franchisee 5% p.a.
- Franchisee to NGO/MFI 5% to 8% p.a.
- MFI to SHGs/Beneficiaries 8% to 18%p.a.

VI **Margin:**

Organization is required to contribute a minimum of 10% of the total credit to be availed from RMK.

VII **Security :**

- No security on loan upto sanctioned limit of Rs. 2.00 crore
- If the loan sanctioned limit exceeds Rs. 2.00 crore, the organization is required to provide Bank Guarantee OR FDR equivalent to 10% of the loan sanctioned as collateral security.
- In case of State Government organization - for borrowing from RMK, the organisation/deptt. has to arrange State Govt. Guarantee if their Balance Sheet shows deficit/loss.

VIII. Loaning Procedure:

Franchisee will accept applications on behalf of the RMK, do preliminary scrutiny, conduct pre-sanctioned study by the identified monitors or their own officers and sanction loans to the eligible applicants as per the existing norms of RMK.

The franchisee will then sanction, disburse the amount, accept disbursement certificates, utilization certificates etc, conduct post-sanction study and release subsequent installments as per the existing procedures. Besides sanctions and disbursements, the franchisee will also undertake responsibility for recovery and follow-up action of loans disbursed by them/RMK.

Note: Organisations eligible for Franchisee Scheme / any other schemes of RMK may avail facilities under both the schemes. While loan availed under Franchisee Scheme would be utilized for on lending to other NGOs, loan availed under other schemes of RMK would be utilized for on lending to the SHGs developed by the organisation exclusively.

Please apply in the prescribed application form for the Franchisees Scheme (enclosed).

RASHTRIYA MAHILA KOSH

FORMAT FOR LOAN APPLICATION

Franchisee Scheme

1. Name of the organisation
2. Address
3. Phone No., Fax No, Email
4. Nearest Railway Station
5. Registration No. of the organization
6. Date of register /Date of renewal
7. Area of operation
8. As per MOA
9. For implementation of Progress
10. Name of the Bank of the organization and Account No.
11. Name & Designation of the Chief Functionary
12. Details of Socio-economic development progress implemented by the organisation during the last 3 years:

Name of the Prog. Achievement	Funded by	Amount	Recd.
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Year I

Year II

Year III

Separate sheet may be attached.

1. **Experience of the organization in credit activities: (for last 3 years)**

- a) Internal loaning of SHGs promoted.
- b) Directly funded by the NGO to SHG.
- c) Indirect experience in credit (As a facilitator for Bank/other funding agencies)

S N	Year	Amount Of loan outstand ing from previou s years (as on 31 st March)	Amount of loan disburs ed during the year upto 31 st March)	Total (3+4)	Demand (i.e. amount of loan which was due for recovery during the year) upto 31 st March	Amount actually recovere d during the year Upto 31 st March	Overd ue as on 31.8.03	%age of recover y to demand (i.e. Col No. 6 to 5).	Outsta nding as on 31 st March (5-7)
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(Separate sheet may be attached)

Financial details of NGOs to whom loan would be provided by Franchisee.

Name of the NGO	LIABILITIES				ASSETS			
	Capital	Surplus/Deficit	Loans	Others	Fixed	Current	Loans	Others

15. Organisational set up:

a. No. of trained staff

No. of untrained staff

b. Trained staff:

Details regarding training programme attended, name of the trainer, name of the training institution.

N.B. Please attach Xerox copies of certificate of each trained staff.

c. Other infrastructure:

- a. Training material/programme
- b. Training hall
- c. Resource persons
- d. Computer and other equipment
- e. Vehicle

d. Details regarding

Bio-data of all staff and MC members and nodal officers.

e. Experience if any as a nodal agency/mother NGO/FRANCHISEE of any other funding organization.

16. Check List:

S.N.	Details of Enclosures	Yes/No	Page No.
1.	Attested copy of the original Registration Certificate/Renewals		
2.	Attested copy of Memorandum of Association/Bye Laws.		
3.	Bio-data of the Chief Functionary		
4.	Composition of the current Managing Committee with name, designation and address of the members, (with relevant copy of resolution of general body)		
5.	Copy of the Audited Accounts and Balance Sheet of the organisation for the last three years.		
6.	Copy of the Resolution passed by the Management Committee to act as franchisee of RMK.		
7.	Copies of Annual Reports for last three years.		
8.	Copies of testimonials received from funding agencies/Govt. departments etc., if any.		
9	Passport size photograph of 3 members of the managing committee duly attested by the Gazetted Officer (Chief Functionary, Second Member, Nodal Officer).		
10	Residential address of the members of the managing committee and Nodal officer both temporary and permanent address with proof of the same.		
11.	Undertaking to inform Rashtriya Mahila Kosh of any change in Address of the Organisation		
12	Undertaking to keep the registration of the Organisation alive during the currency of the Rashtriya Mahila Kosh Loan.		
13	NGOs who have already availed loan from other organizations should also furnish to the Rashtriya Mahila Kosh a certificate of satisfactory conduct of the loan account with them.		

DECLARATION

I _____ (FULL NAME WITH DESIGNATION)
certify that the facts and figures furnished in the application form and the annexures are correct and tally with the records of our Organisation and any concealment of facts/misrepresentation/indulgence in illegitimate practices which are violative of the terms of sanction and as a consequence thereof, the Rashtriya Mahila Kosh is put to monetary loss, will render me liable to be proceeded against under the relevant provisions of the law of the land.

Place :

Date :

Encl :

(Signature with official stamp)

Name & Designation of

Chief Executive

NODAL AGENCY SCHEME

The Nodal Agency (NOA) Scheme was originally introduced by RMK in 1996-97 with the objective of taking the help of reputed and experienced organizations, which may not necessarily be borrowing partners of RMK, for identifying and assisting new NGOs to eventually link-up with RMK to extend credit facilities to women for their income generating activities.

Based on the experience gained the scheme has been revised to make it more attractive.

SALIENT FEATURES OF THE NEW SCHEME ARE AS UNDER :

A. NOMENCLATURE :

- The NGO / IMO implementing the Scheme would be designated as Nodal Agency (NOA)
- The officer undertaking the work of Rashtriya Mahila Kosh in the Nodal Agency Scheme would be designated as Nodal Officer (NO)

ELIGIBILITY -

1. NGO/VO/VA should have Experience in Micro-Credit for minimum 5 years.
2. NGOs/VOs/VAs having availed loan of Rs. 50 lakhs and above from Rashtriya Mahila Kosh would be considered.
3. NGOs/VOs/VAs should have adequate infrastructure & training capabilities for implementing RMK's various schemes.
4. Proposal for appointment as Nodal Agency of Rashtriya Mahila Kosh would not be considered from defaulting NGOs/VOs/VAs.
5. NGOs/VOs/VAs should have resource Personnel having experience in micro-credit / social activities / law /accounting etc.
6. Dynamic young persons having experience in micro-credit, accountancy, capacity building, preparation of financial statements, annual report etc., sponsored by

NGOs/VOs/VAs designated as Nodal Officer (NO) for implementing RMK's scheme & the organization represented will be accorded the Status of NOA.

7. The above eligibility criteria's may be relaxed in deserving cases by the Executive Director.

DUTIES OF NODAL AGENCY / NODAL OFFICER:-

1. To market RMK's various loan schemes in uncovered / marginally covered area of the state.
2. To identify potential NGOs & mobilize quality loan proposals from the NGOs who have already gained experience in formation/ promotion of SHG, mobilization of savings, internal lending & recovery management.
3. To help in capacity building of NGOs / SHGs which would be extended financial assistance by RMK.
4. To act as coordinator of RMK for conducting meetings / seminars/ workshops/ trainings in the area of operation of the Nodal Agency.
5. To monitor / follow up loans proposal of RMK.
6. To monitor the IMOs for recovery of loans given by RMK.

IMPLEMENTATION OF THE SCHEME

- a) Appointment of Nodal Officer -

i. Appointment of Nodal Officer (NO) would be done by the IMO once NOA status is conferred upon it by RMK. The Nodal Officer (NO) would be appointed by the IMO from its own staffs having following qualification and experience.

ii. Graduate.

iii. Having good knowledge of accounts.

iv. Having experience in social sector

v. Experience in Micro-Credit activities like formation of SHG, mobilization of savings of the group

members, internal lending, recovery management, conducting meeting of NGOs/SHGs and group members.

- iv. RMK's decision would be final in selecting Nodal Officer out of the names recommended to it be the NOA.

b) Identification of Potential NGO-

The Nodal Officer (NO) of the NOA would identify approximately 15 numbers of potential NGOs to avail loan under LPS/ MLS of RMK in each stream. NGO short-listed should fulfill all eligibility criterion for availing loan from RMK. Some of the important eligibility criteria are as under:-

- The NGO identified should have completed 3 years of Registration.
- Should have a minimum of 6 months experience in micro credit activities like formation of SHG, Savings mobilization, internal lending & recovery.
- The NGO/VO/VA should not have deficit in its balance sheet for the last 3 years, should have sufficient surplus/ other source to Meet 10% margin requirement for the programme proposed to be implemented & should have sound financial background.
- The NGO/VO/VA identified should have adequate trained staff & infrastructure to implement RMK's scheme.

SCHEDULE OF ACTIVITIES UNDER NODAL AGENCY SCHEME :

- Identification of potential NGOs by NOA for linking up with RMK and submission of list to RMK along with pre-sanction study report 1½ Months
- Approval of the names of the short listed NGOs by RMK from the list of identified potential NGOs Received from NOA 1½ to 2 Months
- Conducting one day training of the NGOs

Short listed under NOA scheme	2 to 3 Months
• Issuance of Sanction letter by RMK After completion of 1 day training programme	3 to 4 Months
• Submission of drawal application and execution of documents at RMK office, New Delhi by the NGOs sanctioned loan	4 to 5 Months
• Release of 1 st installment by RMK	5 to 6 Months

OTHER RESPONSIBILITIES OF NODAL AGENCY –

1. Preparation of Annual Action Plan for the NGOs.
2. Supervise implementation of action plan for each NGO.
3. To provide awareness regarding RMK's scheme to the NGOs working in its area of operation.
4. To act as a resource personnel in training program to NGO/SHG.
5. Collection of application & other documents from potential NGOs.
6. Verification/scrutiny of loan proposal as per RMK's norms / terms / rules etc.
7. To conduct Pre-Sanction study & submit Pre-Sanction Study report with specific recommendation.
8. To educate NGOs/ SHGs in their activities like formation SHG, lending process, selection of activities, recovery, thrift, conducting meetings etc.
9. Follow-up for sanction/disbursement of loan at RMK/NGO/SHG level.
10. Verification of all original documents at NGO/SHG level.
11. Help in recovery of loans.
12. To visit each NGO & their SHG at least once in a month.

13. To submit performance report every month for release of honorarium / salary to the Nodal Officer.
14. Pre sanction study would be conducted by the Nodal Officer of the nearby Nodal Agency / Officers of Rashtriya Mahila Kosh.
15. To coordinate other activities of RMK like meetings / seminars/ training camps/ workshops etc. in their areas.
16. Execution of documents would be undertaken in presence of the Chief Functionary of the Nodal Agency at Rashtriya Mahila Kosh.

REIMBURSEMENT TO NODAL OFFICER/NODAL AGENCY-

Through above process, each Nodal Agency will link about 15 NGOs with RMK in one stream of six months duration. The reimbursement of expenses incurred by the Nodal Agency will be made available from RMK as per following norms:

- (a) Salary/honorarium of Nodal Officer will be paid each month after receiving the performance report of Nodal Officer duly recommended by Chief Functionary of the Nodal Agency. The honorarium would be of Rs. 5000/- per month for six months.
- (b) The Nodal Officer should be exclusively utilized for implementation / follow up of scheme of RMK & recovery of loan of RMK.
- (c) Advance payment will be made for conducting meeting/ training / seminars before 15 days. The final payment would be released after receiving all bill / receipt etc. relating to expenditure incurred by the NGO for the above work.

**TRAINING / WORKSHOP FOR NODAL OFFICER / CHIEF FUNCTIONARY
OF NODAL AGENCY –**

<u>PROGRAMME</u>	<u>PARTICIPANTS</u>	<u>DURATIO N</u>	<u>REMARKS</u>
i) <u>Orientation Training Programme</u>	<u>Chief Functionary/ Nodal officer of Nodal Agency, local resource personnel's & RMK representative</u>	<u>1 Day</u>	<u>To be conducted after completion of all formalities & execution of MOU.</u>

OTHER TERMS & CONDITIONS-

- The Nodal Agency / Nodal Officer has to sign a MOU to undertake the above work.
- Payment of Salary / honorarium to Nodal Officer is to be released based on the monthly performance of the Nodal officer.
- First of such salary / honorarium would be paid only after receipt of details (as per format) of identified NGOs under Nodal Agency Scheme by Nodal Agency.
- Rashtriya Mahila Kosh will not enter into correspondence with new NGOs. For all practical purpose Rashtriya Mahila Kosh will contact Nodal Agency / Nodal Officer only.
- RMK may provide incentives / prizes to the Nodal Agency implementing RMK's Nodal Agency Scheme fruitfully.
- The NOA would be entitled to receive performance based incentive equal to 1% of the total loans disbursed out of the sanction made by RMK upon its recommendation and 1% on recovery of the loans thereof.
 - The identified NGO/VOVA should have borrowing Provision in its byelaws.
 - Recovery rate of its internal lending should be above 90%.

- All other eligibility criteria for availing financial assistance from RMK should be fulfilled as applicable and amended from time to time.

c) RMK would approve the list of NGOs sent to it by the NOA.

d) The NOA after the proposals sent by it, are sanctioned by RMK arrange for one-day training programme. The date, of the training programme to be conducted, would be decided in consultation with RMK.

e) The NOA would obtain and forward within One and half month of the list being approved by RMK, applications & other documents of the short-listed NGO's along with their pre-sanction study report duly completed in all respects.

f) The Nodal Officer (NO) would prepare & distribute suitable training material to NGO regarding micro credit & schemes of RMK. (Part of the training material would be provided by RMK).

g) Follow-up of loan proposals for sanction / disbursement at RMK/NGO level.

ENTIRE PROCESS OF IDENTIFICATION AND GETTING THE PROPOSALS OF THE NGOS SANCTIONED SHOULD BE COMPLETED WITHIN 6 MONTHS FROM THE DATE OF APPOINTMENT OF THE NGO AS NODAL AGENCY

After successful completion of one stream within 6 months the NOA may take up the next stream. The agreement made with RMK for the Nodal Agency would be valid for 12 months.

- First of such salary/honorarium would be paid only after receipt of details (as per format) of identified NGOs under Nodal Agency Scheme by Nodal Agency.
- Rashtriya Mahila Kosh will not enter into correspondence with the new NGOs. For all practical purpose Rashtriya Mahila Kosh will contact Nodal Agency/Nodal Officer only.
- RMK may provide incentives/prizes to the Nodal Agency implementing RMK's Nodal Agency Scheme fruitfully.
- The NOA would be entitled to receive performance based incentive equal to 1% of the total loans disbursed out of the sanction made by RMK upon its recommendation and 1% on recovery of the loans thereof.

Information Sheet for Nodal Agency Scheme

1. Name of the organization
2. Address
3. Phone No., Fax No., Email
4. Nearest Railway Station
5. Registration No. of the organization
6. Date of register/Date of renewal
7. Area of operation
 - i) As per MOA
 - ii) For implementation of Progress
8. Name of the Bank of the organization and Account No.
9. Name & Designation of the Chief Functionary
10. Details of Socio-economic development program implemented
by the organization during last 3 years:

Name of the prog. Funded by Amount Recd. Achievement

Year I

Year II Separate sheet may be attached

Year III

11. Experience of the organization in credit activities:(for last
3 years)

- (a) Internal loaning of SHGs promoted.
- (b) Directly funded by the NGO to SHG.
- (c) Indirect experience in credit(As a facilitator for Bank/Other funding agencies)

<u>Year of finance</u>	<u>No. of SHGs Financed</u>	<u>No. of borrowers financed</u>	<u>Amount disbursed during the year (as on 31.3.)</u>	<u>Amount of demand during the year (as on 31.3.)</u>	<u>Amount of actual recovery during the year (as on 31.3.)</u>	<u>Amount of overdue during the year(as on 31.3)</u>	<u>% of recovery (as on 31.3)</u>	<u>Source of fund</u>
(Separate sheet may be attached)								

12. Experience of the organization in thrift/savings and internal loaning as on 31st March.....

<u>S. No.</u>	<u>Name & Address of SHG</u>	<u>Date of Formation</u>	<u>No. of Members</u>	<u>Savings Mobilised (Cumulative)</u>	<u>Loans Given out of Savings (Cumulative)</u>	<u>Amount Outstanding</u>
(Separate sheet may be attached)						

13. Financial Position of the organization for last 3 years:

(a). Liabilities Assets
Year I

Year II Separate sheet may be attached.
Year III

(b). Borrowing if any: as on 31st March..

<u>Name of the lending Institution</u>	<u>Date of loan</u>	<u>Amount of loan</u>	<u>Amount repaid</u>	<u>Overdue</u>	<u>Balance Outstanding</u>
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(Separate sheet may be attached)

14. Organizational set up:

(a). No. of trained staff
No. of untrained staff

(b). Trained staff:

Details regarding training programme attended, name of the trainer, name of the training institution.

N.B. Please attach Xerox copies of certificate of each trained staff.

(c). Other infrastructure:

- Training material/Programme
- Training hall
- Resource persons
- Computer and other equipment
- Vehicle

(d). Details regarding

Bio-data of all staff and MC members and nodal officers.

(e). Experience if any as a nodal agency/mother NGO of any other funding organization.

Check list:

<u>S.No.</u>	<u>Details of Enclosures</u>	<u>Yes/No</u>	<u>Page No.</u>
1.	<u>Attested copy of the original Registration Certificate/Renewals</u>		
2.	<u>Attested copy of Memorandum of Association/Bye Laws</u>		
3.	<u>Bio-data of the Chief Functionary</u>		
4.	<u>Composition of the current Managing Committee with name, designation and address of the members, (with relevant copy of resolution of general body)</u>		
5.	<u>Copy of the Audited Account and Balance Sheet of the organization for the last three years.</u>		
6.	<u>Copy of the resolution passed by the Management Committee to act as nodal agency of RMK</u>		
7.	<u>Copies of Annual Reports for last three years.</u>		
8.	<u>Copies of testimonials received from funding agencies/Govt. departments etc., if any</u>		
9.	<u>Passport size photograph of 3 members of the managing committee duly attested by the Gazetted officer (Chief Functionary, Second Member, Nodal Officer)</u>		
10.	<u>Residential address of the members of the managing committee and Nodal officer both temporary and permanent address with proof of the same.</u>		
11.	<u>Undertaking to inform Rashtriya Mahila Kosh of any change in Address of the organization.</u>		
12.	<u>Undertaking to keep the registration of the organization alive during the currency of the Rashtriya Mahila Kosh loan.</u>		
13.	<u>NGOs who have already availed loan from other organizations should also furnish to the Rashtriya Mahila Kosh a certificate of satisfactory conduct of the loan account with them.</u>		

DECLARATION

I _____ (FULL NAME WITH DESIGNATION) certify that the facts and figures furnished in the application form and the annexures are correct and tally with the records of our Organization and any concealment of facts/misrepresentation/indulgence in illegitimate practices which are violative of the terms of sanction and as a consequence thereof, the Rashtriya Mahila Kosh is put to monerary loss, will render me liable to be proceeded against under the relevant provisions of the law of the land.

Place: _____ (Signature with official stamp)

Date: _____ Name & Designation of Chief Executive

Encl: Sheets

Working Capital Term Loan

This scheme aims to extend working capital term loan facilities to NGOs/Other intermediary organisation for backward and forward marketing linkage of Women SHG products in order to bring financial sustainability of Women SHG members.

Eligible Organisation

Any Non-Profit making organisation working in the field of micro credit, SHG promotion & development having excellent credibility, adequate infrastructure, good governance, sound financial health and recovery management can be considered under this scheme. The eligible organisations would be :-

- NGOs/VO/Cos/ Registered SHGs
- Women Development Corporation/Federation/or any such Govt. organisations.
- Non-Profit making companies registered under Section 25 of the Indian Companies Act 1956.
- Co-operative Societies (having at least 1/3 women members in their General Body and also adequate representative of women as its/their managing committee).

Eligibility Norms

1. The organisation should be registered for more than 3 years as on the date of application of RMK.
2. The organisation should have minimum three years experience in the field of micro credit management, SHG formation, SHG promotion & development.
3. It should have excellent recovery management (At least maintained 90% recovery rate in case of loan availed from other funding agencies/ internal loan of SHG).
4. There should be a proper & specific clause/provision in the By-laws Memorandum of Association of the organisation having power to borrow or to raise loan from any outside agencies.
5. The office bearer of the organisation should not be elected members of any political party.

6. The organisation should have a proper system of maintaining accounts, which should have been audited and
7. published every year and there should not have been any serious irregularities.
8. The organisation has to submit a detail project proposal, which should be economically and technically viable and fulfill the social objectives/responsibilities of the organisations.
9. The borrowing organisation should have availed a minimum loan of Rs. 25 lakhs or above under micro credit scheme of RMK/SIDBI/NABARD/Commercial Banks/Other Financial Institutions.

This condition will not be applicable for Govt. Organisation.

Preferential Conditions

1. The organisation should preferably employ women members of the SHG or any poor women or women entrepreneur or women getting shelter in the shelter home run by various Ministries of India, State Govts. and other Funding Agencies.
2. The NGO has to provide backward and forward linkage of marketing of the product of women SHG/small women entrepreneur /Group of women entrepreneur for smooth operation and proper repayment of loan.
3. The NGO has to ensure 'End to End' solution of the women SHG members/women entrepreneurs for smooth operation of their activities.

Purpose of Loan

- **The loan under WCTL can be utilised by the borrowing organisation for the following purposes :-**

1. For development of infrastructure to implement micro credit programme.

Example :-

- Vehicle to carry SHG product from production place to market place.
 - Work shed to carry out SHG activities.
 - Business outlets/shops for selling of SHG products.
 - For establishment of chilling plant, small size cold store, Godown, Local hat etc.
2. To carry out various Govt. Program by investing fund availed form RMK by employing SHG members/women entrepreneur.
 3. Procurement of SHG product and marketing.
 4. Purchase/Lease of land to carry out crop cultivation by employing SHG members.
 5. To provide loan to individual women micro entrepreneur or group of women entrepreneurs to undertake income generating activities. The organisation has to undertake the marketing of the product of women entrepreneurs and ensure for repayment of loan.
 6. To rehabilitate sick societies, (the societies should have 1/3 women members) sick women SHG.
 7. To repay the loan availed by the societies (1/3 women members)/women SHG in higher interest rate either from money lender or funding agencies.
 8. To provide technical services to women SHG/women entrepreneur.
 10. To carry out various training/capacity building/ skill upgradation/ education program of SHG members/ small women entrepreneur.
 11. For export business of the products of SHG/women entrepreneurs.
 11. To organize "Exhibition and sale" for marketing of products of SHG/micro entrepreneur.
 12. To extend loan to women SHG/group of women entrepreneurs for the purposes mentioned in SL.1 to 11 above.

Maximum Amount of Loan

1. The Maximum amount of loan to be provided by RMK to borrowing organisation will be Rs. 1 crore per State. However the organisation could avail maximum loan of Rs. 3 crores to operate in 3 States.
2. Loan amount is to be decided on case to case basis considering the actual need of the loan, financial health/management of the organisation, experience/exposure in micro credit & creditability of the organisation.
3. The second loan will be considered only after complete repayment of first loan.
4. The working capital loan will be assessed as under :-

Amount of proposed credit proposal – available margin with the organisation = Working Capital Term Loan (WCTL)
5. The review of WCTL will be made at the end of each financial year.

Security

1. No security will be taken for loan upto Rs. 2 crore
2. In case of loan above Rs. 2 crores, the organisation has to arrange 25% of the sanctioned amount as security in shape of fixed deposit/mortgage of land & building.
3. All the movable assets created out of RMK's loan will be hypothecated to Rashtriya Mahila Kosh.
4. The organisation has to mortgage (equitable mortgage of immovable properties that is deposit of title deeds of immovable properties) the immovable properties which will be created out of RMK's loan.
5. In case of corporation/federation or any such State Govt. Organisation will require to be arranged State Govt. guarantee for borrowing if running in deficit.

6. The immovable assets which would be created out of Rashtriya Mahila Kosh loan would continue to be used for various activities of self help groups, in future ever after the borrowing organisation repays the entire loan to Rashtriya Mahila Kosh.
7. Where the on lending of the loan is made to the self help groups by the NGO/IMOs the assets created out of the loan will continue to remain in the same of the self help groups.

INSURANCE

- The borrowing organization has to ensure adequate insurance cover of the movable properties/assets which will be created out of RMK's loan.

Repayment

To be repaid within 36 months in 8-10 quarterly installments with an initial gestation period of 6 month.

Interest

1. RMK to Borrowing Organization 8% pa.

2. In case the borrowing organisation finance to individual women entrepreneur/Group of women entrepreneurs/SHGs, it will charge interest ranging from 8% to 11% pa from them.

Margin

1. The organisation is required to contribute a margin of 10% of the total working capital term loan to be availed from RMK.
2. No margin will be required if the loan amount is above Rs. 2 crores.

Disbursement

To be disbursed in two installment (50% each) depending upon satisfactory utilisation of loan.

Monitoring

Like other schemes there will be one pre sanction monitoring & one post monitoring to be conducted by RMK to evaluate the loan proposal/utilisation of loan.

MIS

1. Every quarter the organisation has to be submit Quarterly Performance Report/Progress Report of the micro credit program implemented by the organisation.
2. The organisation has to submit Annual Report & Audited Financial Statement every year within six month of completion of the financial year.
3. Balance confirmation certificate after every half year of each financial year.

Incentives

1. RMK will be provided 1% incentives to the borrowing organisation for proper utilization of loan, timely repayment and timely submission of reports and returns. Incentives will be calculated and paid only after complete repayment of the loan.

Fast track loan disposal method

Incase the borrowing organisation intends to avail quick loan (within one month) then it has to bear an additional service charges of 1% of the loan sanctioned. In this case loan amount will be limited maximum to Rs. 15 lakhs or as power entrusted to the Executive Director from time to time.

FAMILY LOAN SCHEME

RMK has so far been extending small loans mainly for income generating & production purposes to the women self-help groups. As per existing norms .05% of the loan sanctioned by RMK can be financed for consumption purposes to the women self help groups by the channeling agencies, which is too small in size against the huge demand for consumption loan. A large number of women are still depending upon money lender to get loan for education of the children, medicines, for purchasing of food grains, marriages & for other emergency needs at an exorbitant rate of interest ranging from 60% to 120% pa.

RMK has been getting feedback/suggestions from its partner NGOs/SHG members to improve the existing schemes of RMK as well as to introduce innovative schemes which will bring financial sustainability to NGOs & SHG members.

Keeping in view the suggestions/demand of NGO partners/SHG members, RMK has designed a novel scheme named FAMILY LOAN SCHEME in order to free the poor women from the clutch of moneylender and make them economically sound.

CHANNELING AGENCIES :-

1. NGOs/VO/COs.
2. Women Development Corporation/ Federation/or any such Govt. organisations.
3. Non-profit making companies registered under section 25 of the Indian Companies Act. 1956.
4. Co-operative Societies (having at least 1/3 women members in their General Body and also adequate representative of women as its/their managing committee).

ELIGIBILITY NORMS. -

1. The organisation should be registered for more than 3 years as on the date of application of RMK.

2. The organisation should have minimum three years experience in the field of micro credit management, SHG formation, SHG promotion & development.
3. It should have excellent recovery management (At least maintained 90% recovery rate in case of loan availed from other funding agencies/ internal loan of SHG).
4. There should be a proper & specific clause/provision in the By-laws Memorandum of Association of the organisation having power to borrow or to raise loan from any outside agencies.
5. The office bearer of the organisation should not be elected members of any political party.
6. The organisation should have a proper system of maintaining accounts, which should have been audited and published every year and there should not have been any serious irregularities.
7. Must be an existing partner NGO of RMK.
8. It should have a good track record & credibility in the market.
9. The organisation has to submit a detail project proposal, which should be economically and technically viable and fulfill the social objectives/responsibilities of the organisation.

PURPOSES .

1. Medical Expenses
2. Marriage Expenses.
3. Education Expenses
4. Funeral/Birth Expenses
5. Festival & other religious Expenses.
6. Purchase of Food Grain & Food Stuff in bulk.
7. Ration Expenses.
8. Clothing Expenses.

AMOUNT OF LOAN

1. Aggregate finances for all purposes should not be exceed seven times of savings of the beneficiary or Rs. 10,000/- per year whichever is lower.

MARGIN.

The women beneficiary should save atleast 15% of the amount taken as loan which would be considered as margin money.

SECURITY

1. No Security will be taken for loan upto Rs. 2 crores.
2. If the total loan exceeds Rs. 2 crore the borrowing organization has to provide 10% of the sanction amount as security in shape of fixed deposit.
3. In case of State Government Organisation-For borrowing from RMK the organization/ Department has to arrange State Government guarantee if their balance sheet shows deficit/losses

INTEREST.

1. RMK to Borrowing Organization - 8% pa.
2. Borrowing Organization to SHG/Ultimate Beneficiary- maximum upto - 8% to 18% pa.
(reducing balance method)

However, the borrowing organization should try to provide loans to ultimate beneficiary in cheaper rates as far as possible.

NORMS FOR SELECTION OF BENEFICIARY –

1. The beneficiary must be a member of Self Help Group.
2. The beneficiary must be having regular savings. The total savings of the beneficiary must not be less than 1/7th of the family loan she requires.
3. She must not have availed any consumption loan from other funding organizations.
4. The beneficiary must have availed loan, under income generating or other activities from the NGO under RMK's programme.
5. The track record of the beneficiary in repayment of earlier loan must be good.
6. The beneficiary must be a disciplined member of the SHG.

DISBURSEMENT

To be disbursed in two installment (50% each) depending upon satisfactory utilisation of loan.

MONITORING

Like other schemes there will be one pre sanction monitoring & one post monitoring to be conducted by RMK to evaluate the loan proposal/utilisation of loan.

REPAYMENT

To be repaid within 36 months in 8-10 quarterly installments with an initial gestation period of 6 month.

MIS

1. Every quarter the organisation has to be submit Quarterly Performance Report/Progress Report of the micro credit program implemented by the organisation.
2. The organisation has to submit Annual Report & Audited Financial Statement every year within six month of completion of the financial year.
3. Balance confirmation certificate after every half year of each financial year.

N.B. :

1. **No proposal exclusively under Family Loan Scheme will be considered for sanction.**
2. **Amount of loan proposed under Family Loan Scheme is required to be included in the Main Loan proposal applied by the borrowing organization for income generation activities.**
3. **In no case diversion of fund released under income generation activities to Family Loan will be allowed.**
4. **The amount should be utilised for the purpose for which the loan was sanctioned to the NGO and should not be put to any illegal activities.**

Annexure-XV

RASHTRIYA MAHILA KOSH

**Statement showing Marginally covered states and uncovered states
Under R.M.K. Programme**

Marginally Covered States

1	Assam
2	Bihar
3	Chhatisgarh
4	Delhi
5	Gujarat
6	Harayana
7	Jammu & Kashmir
8	Jharkhand
9	Madhya Pradesh
10	Manipur
11	Mizoram
12	Nagaland
13	Orissa
14	Pondicherry
15	Rajasthan
16	Uttar Pradesh
17	Uttranchal

Uncovered States

1	Arunachal Pradesh
2	Aundoman Nicobar
3	Damn & Dice
4	Goa
5	Lakshadweep
6	Meghalaya
7	Punjab
8	Sikkim
9	Tripura

Item No. 32: SWAYAMSIDHA

Swayamsidha is an integrated scheme for women's empowerment. It is based on the formation of women into Self-Help Group (SHGs) and aims at the holistic empowerment of women through awareness generation, economic empowerment and convergence of various schemes.

The following are the major issues under the scheme;

- 1). The scheme will end on 31.3.2006. However, fund utilization till date is Rs. 40.59 crores (40%) against the budget of Rs. 116.30 crores. All the unclaimed funds admissible to the States as on 31.3.2006 will lapse.
- 2) Several States have reported that delay in release of project funds to the programme implementing agencies is a major reason for slow fund utilization.
- 3) Major expenditure under the scheme is on training and slow fund utilization is an indication for poor training input.
- 4) Project implementation is particularly slow in the States of Andhra Pradesh, Arundchal Pradesh, Assam, Gujarat, Jharkhand, Orissa, Uttar Pradesh and West Bengal.
- 5) For creation of community assests, 60% is given as grant by DWCD and the States have to locate 40% of the project cost. Funds for this component could not be released to several States on account of delay in mobilizing 40% States share.