

**SWARNA JAYANTI SHAHARI
ROJGAR YOJANA
(SJSRY)**

GUIDELINES



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THE SWARNA JAYANTI SHAHARI ROZGAR YOJANA

INTRODUCTION:

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) shall seek to provide gainful employment to the urban unemployed or underemployed poor through encouraging the setting up of self-employment ventures or provision of wage employment. This programme will rely on creation of suitable community structures on the UBSP pattern and delivery of inputs under this programme shall be through the medium of urban local bodies and such community structures.

The Swarna Jayanti Shahari Rozgar Yojana shall be funded on a 75:25 basis between the Centre and the States.

The Swarna Jayanti Shahari Rozgar Yojana shall consist of two special schemes, namely-

- (i) The Urban Self Employment Programme (USEP)
- (ii) The Urban Wage Employment Programme (UWEP)

SALIENT FEATURES:

The Swarna Jayanti Shahari Rozgar Yojana shall rest on a foundation of community empowerment. Rather than relying on the traditional method of top down implementation, this programme shall rely on establishing and promoting community organisations and structures to provide supporting and facilitating mechanism for local development. Towards this end community organisations like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs), and Community Development Societies (CDSs) shall be set up in the target areas based on the UBSP pattern (Annexure IV). The CDSs shall be the focal point for purposes of identification of beneficiaries, preparation of applications, monitoring of recovery, and generally providing whatever other support is necessary to the programme. The CDSs will also identify viable projects suitable for that particular area.

These CDSs may also set themselves up as Thrift and Credit societies to encourage community savings, as also other group activities. However, Thrift and Credit societies may be set up separate from the CDSs as well. These bodies will try to link local resource generation efforts with wider institutional finance. It is expected that these bodies will be registered under the Societies Registration Act or other appropriate Acts to provide them direct access to funds under various schemes as also a wider finance and credit base. A maximum expenditure at the rate of Rs. 100 per member for the first year, and Rs. 75 per member for each subsequent year will be allowed for activities connected with the CDSs. The CDS, being a federation of different community based organisations, shall be the nodal agency for this programme. It is expected that they will lay emphasis on providing the entire gamut of social sector inputs to their areas including, but not limited to, health, welfare, education, etc. through establishing convergence between schemes being implemented by different line departments within their jurisdiction.

THE URBAN SELF EMPLOYMENT PROGRAMME (USEP):

This programme will have three distinct parts:-

- (i) Assistance to individual urban poor beneficiaries for setting up gainful self employment ventures.
- (ii) Assistance to groups of urban poor women for setting up gainful self employment ventures. This sub-scheme may be called "The Scheme for Development of Women and Children in the Urban Areas (DWCUA)".
- (iii) Training of beneficiaries, potential beneficiaries and other persons associated with the urban employment programme for upgradation and acquisition of vocational and entrepreneurial skills.

COVERAGE

- (i) The programme will be applicable to all urban towns in India.
- ii) The programme will be implemented on a whole town basis with special emphasis on urban poor clusters.

TARGET GROUPS

- (i) The programme shall target the urban poor, defined as those living below the urban poverty line, as defined from time to time.
- (ii) Special attention will be given to women, persons belonging to Scheduled Castes/ Tribes, disabled persons and other such categories as may be indicated by the Government from time to time. The percentage of women beneficiaries under this programme shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the local population. A special provision of 3% shall be reserved for the disabled under this programme.
- (iii) Educational Qualifications: There will be no minimum educational qualification for beneficiaries under this programme. However, to avoid an overlap with the PMRY scheme, for the self employment component, this scheme shall not apply to beneficiaries educated beyond the IX standard. As regards the wage employment component, there will be no restrictions of educational qualifications whatsoever where the identified activity requires skill training of an appropriate level, as may be (necessary) will be provided to the beneficiaries before extending financial support.
- (iv) A house-to-house survey for identification of genuine beneficiaries will be done. Non-economic parameters will also be applied to identify the urban poor in addition to the economic criteria of the urban poverty line. (Detailed Guidelines are given in Annexure I). Community structures like the CDSs will be involved in this task under the guidance of the Town Urban Poverty Eradication Cell/Urban Local Body Lists of beneficiaries finalised will be displayed at the Urban Local Body Office as also in the concerned local areas. For ease of operation, if desired, the house-to-house survey and beneficiary identification can be got done by the State nodal agency through any identified body at the ULB/community level specially empowered in this behalf.

All other conditions being equal, women beneficiaries belonging to women-headed households shall be ranked higher in priority than other beneficiaries. For purposes of this section, women-headed households shall mean households which are headed by widows, divorcees, single women, or even households where women are the sole earners.

COMPONENTS

(i) Self-employment through setting up Micro-enterprises and skill development

This programme encourages under-employed and unemployed urban youth to set up small enterprises relating to servicing, petty business and manufacturing, for which there is a lot of potential in urban areas. Local skills and local crafts are encouraged for this purpose. Each town has to develop a compendium of such projects/activities keeping in view cost, marketability, economic viability etc. To avoid duplication with the ongoing Prime Minister's Rozgar Yojana (PMRY), this component of SJSRY is confined to below poverty line beneficiaries who have got education upto ninth standard with emphasis on those given a higher priority on the basis of the non-economic criteria. The maximum unit cost will be Rs. 50,000 and the maximum allowable subsidy will be 15% of the project cost, subject to a limit of Rs. 7,500. The beneficiary is required to contribute 5% of the project cost as margin money. Annexure II may be seen for operational details.

In case a number of beneficiaries, either male or a mixed group consisting of males and females, decide to jointly set up a project, such project shall be eligible for a subsidy which will be equal to the total permitted subsidy per person as per the above criteria. In this case too the provision relating to 546 margin money per beneficiary will apply. The overall project cost, which can be permitted, will be the simple sum of the individual project cost allowable per beneficiary.

Skill development through appropriate training is another element of this programme. It is intended to provide training to the urban poor in a variety of service and manufacturing trades as well as in local skills and local crafts so that they can set up self employment ventures or secure salaried employment with enhanced remuneration. Training should also be imparted in vital components of the service sector like the construction trade and allied services like carpentry and plumbing and also in manufacturing low cost building materials based on improved local technology. Services of the Building Centres sponsored by the HUDCOBMTPC within the states may be utilised for this purpose, as per the local requirements.

Training institutions such as ITIs/Polytechnics/ShramikVidyapeeths, Engineering Colleges and other suitable training institutions run by Government, private, or voluntary organisations may be utilised and provided appropriate support for this purpose. In addition, the Building Centres existing within the states may also be utilised.

The unit cost allowed for training will be Rs. 2000 per trainee, including material cost, trainers' fees, other miscellaneous expenses to be incurred by the training institution and the monthly stipend, to be paid to the trainee. The total training period for skill upgradation may vary from two to six months, subject to a minimum of 300 hours. (For operational details please see Annexure III).

Infrastructural support may also be provided to beneficiaries setting up micro-enterprises in relation to marketing of their products etc. This can be accomplished by providing selling places for the poor in the form of kiosks and rehri markets, setting up of "Nagar Palika Seva Kendras" for construction and other services, (like those provided by carpenters, plumbers, electricians, TV/radio/refrigerator mechanics who will be available to city residents on call), and through provision of weekend markets/evening markets in municipal grounds or on road sides on the one hand and technical assistance in relation to market surveys/trends, joint brand names/designs and advertising on the other hand. It is also proposed that a Service Centre should be set up at the CDS level for those who have undergone skill upgradation training. Appropriate space should be provided to trained persons who can be asked to

themselves with the Service Centre so that they could be sent to attend day-to-day skilled tasks on call from citizens against appropriate payment fixed by the Community Development Society (CDS). Appropriate publicity may be done within the town regarding the facilities available under the Service Centre. (Operational details in regard to training and infrastructural support are at Annexure III).

Tool kits may also be provided to trainees who complete the training satisfactorily. The cost of tool kit should not exceed Rs. 600. In case the cost exceeds Rs. 600 there is no objection to the excess amount being met from funds other than this programme funds or even as beneficiary's contribution.

(ii) Development of Women and Children in Urban Areas (DWCUA):

This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self employment ventures in a group as opposed to individual effort. Groups of urban poor women shall take up an economic activity suited to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy shall strive to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self-employment.

To be eligible for subsidy under this scheme, the DWCUA group should consist of at least 10 urban poor women. Before starting income generating activity the group members must get to know each other well, understand the group strategy, and also recognise the strength and the potential of each member of the group. The group shall select an organiser from amongst the members. The group will also select its own activity. Care should be exercised in the selection of activity because the future of the group will rest wholly on an appropriate selection. As far as possible activities should be selected out of an identified shelf of projects for that area maintained by the Town Urban Poverty Eradication Cell. In addition, every effort will be made to encourage the group to set itself up as a Thrift and Credit society.

FINANCIAL PATTERN

The DWCUA group society shall be entitled to a subsidy of Rs. 1,25,000 or 50% of the cost of project whichever is less.

Where the DWCUA group sets itself up as a Thrift and Credit society, in addition to its other entrepreneurial activity, the group/Thrift and Credit society shall also be entitled to a lump sum grant of Rs. 25,000 as revolving fund at the rate of Rs. 1000 maximum per member. This revolving fund shall be available to a simple Thrift and Credit society also even if the society is not engaged in any project activity under DWCUA. This revolving fund is meant for the use of the group/society for purposes like:-

- (i) purchases of raw materials and marketing;
- (ii) infrastructure support for income generation and other group activities;
- (iii) one time expense on child care activity. Recurring expenses like salary for staff etc. will not be payable;
- (iv) expenses not exceeding Rs. 500 to meet travel costs of group members for visit to banks etc;
- (v) where an individual member of a Thrift and Credit society saves at least Rs. 500 in a fixed deposit for 12 months with the society, she will be entitled to a subsidy of 30

to be paid on her behalf towards a health/life/accident/any other insurance scheme for herself. Moreover, in cases where the member saves at least Rs. 750 in a fixed deposit in 12 months, she will be entitled to a subsidy of Rs. 60, at the rate of Rs. 30 for the member herself and either Rs. 30 for her husband towards health/ life/accident/ any other insurance or Rs. 30 for any minor girl child in her family for health/accident insurance. This expense may also be debited to the revolving fund; and

- (vi) any other expense allowed by the State as being necessary in the group or society's interest.

A DWCUA group/Thrift and Credit society shall be entitled for payment of revolving fund not earlier than one year after its formation. In other words, only such a body in existence and functioning for at least one year shall be eligible for payment of the revolving fund. The decision whether a group has been in existence and functioning for more than one year shall be taken on the basis of examination of the record of the group as regards the number of meetings held, the collections made from members towards group savings, the regularity of collection, the role of the group in capacity building or training of its members etc.

INFRASTRUCTURE SUPPORT

Special assistance may be provided for setting up of community seva kendras which could be used for multifarious activities such as work places/marketing centres etc. for beneficiaries under this programme. These seva kendras should be administered on a day to day basis by the local CDS. Land for such seva kendras shall have to be provided free of cost either by the local body or any other agency. The construction of the seva kendra shall follow the norms laid down under the scheme of urban wage employment. However, not more than 10% of the total allocation under the self employment component can be spent on creation of infrastructure.

TRAINING

States may utilise an amount upto a maximum of 5% of their total allocation for training and capacity building of the personnel involved with the implementation of this programme whether State Government employees, ULB employees, CDS workers or any other involved parties. In all cases the training schedules and programmes drawn up by the States shall be integrated with the national training plan drawn up by the Department of UEPA. Care shall be taken to ensure that the latest information is presented during training. States shall be responsible for translating training material provided by the Government of India or its recognised institutions into vernacular so that it can be used effectively.

States may also consider developing in house training capabilities within SUDAs and DUDAs by imparting adequate training to and skill development of officials attached with these institutions to enable them to work as trainers. Besides reducing reliance upon outside agencies, and imparting a field flavour to the training, thereby making it more relevant and responsive towards the situation on the ground, this will enable a much wider spread to be achieved in training programmes than would be possible if only one identified institution was involved with the training. as was the case earlier.

INFORMATION, EDUCATION AND COMMUNICATION COMPONENT

States may utilise upto 2% of their allocation for activities under the IEC component. Once again, care shall be taken by the State to ensure that full use is made of the material

made available by the Department of UEPA and the recognised national institutions in this regard.

ADMINISTRATION AND OFFICE EXPENSES:

States shall seek to minimise unproductive expenditure. In any case, not more than 5% of the total allocated funds to the state can be utilised for A&OE purposes. A&OE expenses of ULBs and other structures down the line shall be met from the 5% allowed for this purpose out of the funds placed at their disposal. Any expenditure incurred over and above this limit shall be met out of local resources. A further sum, not exceeding 3% of the allocated amount at the ULB level can be used for strengthening the ULB structure, subject to the proviso that the said ULB should have set up the UPE cell.

THE URBAN WAGE EMPLOYMENT PROGRAMME (UWEP) :

This programme shall seek to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for construction of socially and economically useful public assets.

This programme shall apply to urban local bodies, the population of which was less than 5 lakhs as per the 1991 Census.

The material labour ratio for works under this programme shall be maintained at 60:40. The prevailing minimum wage rate, as notified from time to time for each area, shall be paid to beneficiaries under this programme.

This programme shall be dovetailed with the State sector EIUS scheme as well as the NSDP. This programme is not designed to either replace or substitute the EIUS, the NSDP, or any other State sector schemes.

METHOD OF IMPLEMENTATION:

Community Development Societies (CDSs) shall survey and draw up a list of available basic minimum services in their areas. Missing basic minimum services shall be first identified. Other requirements of physical infrastructure shall be listed thereafter. The term "basic minimum services" above shall carry the same connotation as is carried under the scheme of EIUS.

The CDS shall prioritise the above services into two lists "A" and "B". This prioritisation shall be final and not subject to change and modification by any other agency, List A will be the order of priority for the missing minimum services whereas List B shall be the order of priority for other required infrastructure. These lists along with the remarks of the CDS with respect to where such services should be located etc. shall be forwarded to the Town Poverty Eradication Cell at the beginning of the year.

The Town Poverty Eradication Cell shall separately consolidate both lists for the entire town and get detailed technical estimates prepared for the same. Such detailed estimates should be drawn up first for the missing basic minimum services and thereafter for list "B". While drawing up the estimates the total funds availability to the town should be kept in view.

States shall delegate the power to issue administrative sanctions either to the ULB or to the respective DUDA.

In case the ULB is so empowered it will examine the CDSs recommendations and take a final decision on merits. In case the DUDA is so empowered, the ULB will forward the CDSs

recommendations along with their own recommendations and technical sanctions to the for necessary action.

The DUDA shall examine the proposals received on merits, subject to the proviso that proposals relating to basic minimum services shall be given priority over proposals for other infrastructure, Administrative sanction for works will be issued by the DLJDA. Normally, Administrative sanctions should not be issued for an amount greater than 200% of the available funds.

Works are to be executed through CDSs, under the general control and supervision of the ULBs, as far as possible. ULBs are expected to maintain a close watch over the quality of construction. Work must be done departmentally and detailed guidelines as regards maintenance of muster rolls etc. will be issued in this regard by the concerned State Governments. To the extent possible, even the material component of the work should be done departmentally. Where departmental work is not possible. due to the specialised nature of the work involved, such material component of the work may be got done through agencies by following the proper tendering/Government procedure. In all cases it must be ensured that works undertaken under this programme are brought to a safe stage and no work is left incomplete of pending half way. In case of cost escalation, or expansion in the nature of the work, or increase in the project estimate for any other reason whatsoever, and if additional funds are not available under this programme, it shall be the basic responsibility of the sanctioning authority/implementing authority i.e. DUDA/ULB to ensure completion of such works by bringing in additional resources from other programmes, if so required.

PROJECT ADMINISTRATION

At the community level a Community Organiser shall be appointed for about 2000 identified families. Such Community Organiser should, as far as practicable, be a woman. She should be a full time functionary either recruited, or taken on deputation from some Government department, or from the ULB, or employed on a contract basis. The Community Organiser's responsibility will include:

- (i) facilitating and promoting voluntarism and organising community structures/groups;
- (ii) guiding and assisting the community in need assessment and formulating plans;
- (iii) working with the community to implement and monitor the programme;
- (iv) liaise with the sectoral departments to establish initial contacts with the community;
- (v) facilitating community skill enhancement through interactive experiences;
- (vi) organising community level training and information sharing; and
- (vii) identification of suitable beneficiaries for self employment ventures from her area, preparation of the applications for finance after approval of the beneficiaries name by the CDS, and subsequent follow up with the ULBs/Banks/Administration until final disposal of the application.
- (viii) regular follow up with the financed beneficiaries to monitor the progress of the self employment venture as also timely repayment of loans etc.
- (ix) any other function as may be assigned to her for furtherance of the target of alleviating urban poverty.

At the town level, there shall be an Urban Poverty Eradication Cell under the charge of a Project Officer. The Project Officer shall be responsible for coordinating the activities of all the CDSs and COs. This Cell shall be responsible for ensuring convergence between the activities of the societies and the ULB. It shall promote linkages and uniformity of purpose with all sectoral departments and schemes. The UPE cell will first identify urban poor clusters and areas for setting up of community structures. The other functions of the UPE Cell/Project Officer would include:

- (i) guide and monitor the work of CDSs;
- (ii) prepare city convergence plans based on the community plans and sectoral programmes at District and Municipal levels;
- (iii) promote integrated and coordinated implementation of the UPE convergence plan;
- (iv) promote linkages of the community structures with the ULB structures under the 74th Constitution Amendment Act;
- (v) mobilise the human and financial resources at the city level;
- (vi) review and approve community action plans; and
- (vii) monitor programme activities at city level (MIS).

At the District level, the State Government shall constitute a District Urban Development Agency (DUDA) with an officer designated as the District Project Officer. This Project Officer will work under the over all guidance of the District Collector but shall be personally responsible for ensuring effective implementation of urban poverty alleviation initiatives in all urban areas falling within the district. The DUDA shall be registered under the Societies Registration Act or any other appropriate Act. The DUDA shall be provided with necessary support structure by the State. The functions of the District Project Officer shall include:

- (i) develop a policy for urban poverty alleviation at the district level;
- (ii) promote and facilitate convergence with the sectoral departments at district/city/town levels;
- (iii) promote information and experience exchange within the district; and
- (iv) monitor city convergence plans and implementation at the district level.

At the State level, there shall be a State Urban Development Authority, which will be headed by a full time senior officer of the State Government. The SUDA shall be designated as the State Nodal Agency for urban anti poverty programmes. The SUDA shall monitor the programme, give suitable policy directions and facilitate convergence at the State level. The SUDA shall be registered under the Societies Registration Act and/or any other appropriate act. The functions of the SUDA shall include:

- (i) develop the state urban poverty programme and policy within the overall state urban strategy;
- (ii) provide technical support to districts/towns to achieve convergence targets and participatory systems;
- (iii) monitor and assess the programme (MIS);

- (iv) plan, coordinate inter-city/town visits;
- (v) plan, coordinate and monitor the State Training Plan;
- (vi) mobilise resources and-determine allocations based on the need and performance;
- (vii) guide and supervise the programme implementation through visits to the projects;
- (viii) report the programme status monthly, or as per the requirement from time to time, to the Department of UEPA.

The State Government may prescribe guidelines for the implementation of the programmes in the State based on these guidelines. However, care should be taken to ensure that SUDA plays only a facilitating role to promote initiative and flexibility in an overall participatory development process. At the National level; the Department of Urban Employment and Poverty Alleviation shall be the nodal department. The programme shall be monitored and overseen by the UPA Division. A high level monitoring committee headed by Secretary (UEPA) with representatives from different sectoral departments engaged in social sector schemes aimed at the urban poor, as well as interested parties like the RSI, State Government representatives etc., shall monitor programme on a half-yearly basis.

STATEMENT I

PROCEDURE FOR IDENTIFYING AN URBAN POOR HOUSEHOLD FOR ECONOMIC BENEFITS

As indicated, top priority should be given to those who are below the poverty line. However, certain non-economic parameters may also be considered for identifying a genuine beneficiary among urban poor for income generating special loan schemes under this programme. Seven non-economic parameters have been identified for this purpose. These are living conditions comprising parameters (i) Roof, (ii) Floor, (iii) Water, (iv) Sanitation and (v) Educational level, (vi) Type of Employment, and (vii) Status of Children in a house.

2. Each parameter consists of six attributes indicating the condition from 'worst to better'. Accordingly 'Weightage Score' has been assigned to each attribute i.e. from 100 (worst condition) to 0 (better condition). In other words, a beneficiary who has been assigned highest 'weightage score' as per norms given at Statement-I among other urban poor, will be given top priority under the programme.

3. Statement-II' indicates different categories i.e. from top priority to lowest priority as per 'Weightage Score' to be assigned to a household/future beneficiary.

Example:

Suppose an urban poor has following attributes against the identified non-income parameters:

Parameter	Attributes	Weightage score to be assigned as per norms
(1) Roof	Asbestos	60
(2) Floor	Bajri	80
(3) Water	No water supply	100
(4) Sanitation	Community dry latrine	80
(5) Education level	Middle pass	60
(6) Type of Employment	Semi skilled	80
(7) Status of children in a house	working but attending literacy classes sometimes	80
		Total 540

Average Weightage score for a household = $\frac{540}{7} = 77.1$
i.e., future beneficiary

STATEMENT II

NON-ECONOMIC PARAMETERS TO BE CONSIDERED FOR ELIGIBILITY OF A HOUSEHOLD FOR DRAWING BENEFITS UNDER THE SJSRY

Parameter	Weightage Score for Each Attribute					
	100	80	60	40	20	0
	(A)	(B)	(C)	(D)	(E)	(F)
(a) Living Condition						
(i) Roof	Thatch	Tarpaulin	Asbestos	Wooden	Tiles	Cement
(ii) Floor	Earthen	Bajri	Bricks	Cement	Chips	Stone/Marble
(iii) Water	No water supply for 500 Yards	community hand pump	Community Tubewell	Private Handpump	Private Tubewell	Private Piped water supply
(iv) Sanitation	Open Defecation	Community Dry Latrine	Community Pour Flush Latrine	Private Dry Latrine	Private Pour Flush	Private Latrine with Sewer Connection
(b) Educational Level	illiterate	Primary Pass	Middle Pass	Matric Pass	10+2 pass	Graduate pass
(c) Type of Employment	Unskilled Casual Labourer/ Unemployed	Semi skilled	Sell Employed Street/ Push Cart	Own work Place	Own work Place & Selling Place	Organised sector with Social Security
(d) Status of Children in a house	Working Children & not attending any school/NFE/ Literacy Classes	Working Children but attending school/NFE/ Literacy Classes sometimes	Working Children but attending school/NFE/ Literacy Classes Regularly	Children Not working as well as not attending any Classes	Children Not working and attending school/NFE/ Literacy Classes sometimes	Children Not working as well as attending school/NFE/ Literacy Classes regularly

NOTE: This is a suggestive one, however, the town UPF cell, in consultation, with CBOs concerned can develop another such type of parameters based on local conditions/factors to identify the poorest of the poor in the town.

STATEMENT III

NON-ECONOMIC NORMS/CRITERIA FOR IDENTIFYING A BENEFICIARY AMONG URBAN POOR*

WEIGHTAGE SCORE	TYPE OF PRIORITY
1 . 80-100	I Priority (Highest Priority)
2 . 60-80	II Priority
3. 40 — 60	III Priority
4 . 20-40	IV Priority
5. 0-20	V Priority (Lowest Priority)

*This is in addition to the norms based on income parameters which envisage top priority to the household which is below poverty line.

OPERATIONAL DETAILS IN REGARD TO “INDIVIDUAL SELF EMPLOYMENT THROUGH SETTING UP OF MICRO-ENTERPRISES” UNDER USEP

1. identification of Beneficiaries : Only those identified and listed on the basis of survey as suggested under Annexure I.
2. Eligibility : Urban poor living below the poverty line. in any urban centre.
3. Family Income : Annual family income of less than Rs.11850/- at the 1991-92 prices.
4. Residency : Residing in the town for at least three years.
5. Defaulter : Should not be a defaulter to any nationalised bank/financial institution/cooperative bank.
6. Nature of Activities : An illustrative list of activities is as follows:
 - (A) Town services requiring no special skills.
Tea shop, Newspaper/magazine shop, ice cream vendors, Milk vendors, Pan/Cigarette shop, Rickshaw Pulling, Fruit/vegetable vending, Laundry work etc.
 - (B) Town services requiring special skills.
Repairing of TV/Radio/Refrigerator/Typewriter/Cooler/ Cycle/automobile/diesel motor/diesel engines/watch/ electrical domestic appliances; catering, dry cleaning, canning of chairs, motor winding, shoe repair, Book Binding as well as skills pertaining to house upgradation/construction such as plumbing, carpentry, masonry, painting and polishing, tile laying, glass pane fixing, electricals etc.
 - (C) Micro-Manufacturing units which require skills.
Making/manufacturing of washing powder, agarbatti, bangle, garments, plastic toys. footwear, wooden/steel furniture, saree printing, weaving, pottery, blacksmithy, utensil/steel fabrication, food processing. ball pen making etc.
 - (D) Assistance should also be available under agricultural and allied activities/small scale services/business activities e.g. general merchant shop, kiriyana shop, building materials shop, ready made garments and dairy units.
 - (E) No training should be required if the beneficiaries has already undergone training in the scale/trade from a registered NGONO. provided requisite certificate is produced to that effect.
 - (F) Training should also not be necessary if the beneficiary has learnt the activity such as pottery making,

cobblery, carpentry, ironsmithy etc. This aspect should however be certified by ULB before recommending/forwarding application to bank.

- (G) Training should also not be necessary if a beneficiary has learnt a particular trade from private/public registered company, as apprentice or employee: certificate from the private/public registered company.

7. Project Cost

Project upto Rs. 50,000/- is under the scheme in case of individual. If two or more eligible persons join together in a partnership, the project with higher costs would also be covered provided share of each person in the project cost is Rs. 50,000 or less.

8. Subsidy

- : Subsidy would be provided at the rate of 15% of the project cost subject to a ceiling of Rs. 7500/- per beneficiary. In case more than one beneficiary join together and set a project under partnership, subsidy would be calculated for each partner separately at the rate of 15% of his share in the project cost. limited to Rs. 7,500/- per partner.

9. Margin Money

Each beneficiary is required to contribute 5% of the project cost as margin money in cash.

10. Loan (inclusive of subsidy)

95% of the Project Cost would be sanctioned as composite loan by bank at the rates of interest applicable to such priority sector loans fixed by Reserve Bank of India. from time to time.

11. Collateral Guarantee on Bank Loans :

The loans would not require any collateral guarantee. Only assets created under the programme would be hypothecated/mortgaged/pledged to the bank advancing the loans.

12. Repayment

Repayment schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by bank.

The CDS/Town UPE Cells will extend help to bank for ensuring repayment of loans as per rules.

OPERATIONAL DETAILS IN REGARD TO “TRAINING AND INFRASTRUCTURAL SUPPORT UNDER USEP”

1. NORMS FOR A TRAINING COURSE:

- (i) Average size of training Class = 25 trainees
- (ii) Duration per training course = 300 hours” (Minimum)
- (iii) Average expenditure on training including material cost, trainer’s fees, other miscellaneous expenses to be incurred by training institution as well as monthly stipend to trainee = Rs. 2000/- **

2. SUPPORT TO TRAINING INSTITUTIONS

Any training institution including private institutions can seek training support for undertaking training programmes for the beneficiaries in relation to equipment/ training aids or construction of workshops by submitting a proposal to the DUDA through the ULB concerned. The DUDA can allocate upto 15% of the funds earmarked for training and infrastructure support to the training institutions.

3. INFRASTRUCTURAL SUPPORT : TO MICRO ENTERPRISES IN RELATION TO MARKETING OF PRODUCTS

The DUDA, in consultation with the ULB concerned, can approve projects for this support. The total expenditure should not exceed 15% of funds earmarked for training and infrastructure support. The DUDA in consultation with ULB concerned will decide the infrastructure facilities to be created for the marketing of the products of micro enterprises getting support under this Programme, if required. Any unspent amount should be utilised for imparting training.

*Total training days for a skill upgradation training may vary from minimum two months to six months subject to minimum 300 hours training, and total expenditure not exceeding Rs. 2000/- per trainee.

**Monthly expenditure on training per trainee including material cost, trainer's fees, other miscellaneous expenses to be incurred by training institution as well as monthly stipend to trainee, may vary depending upon the trade and duration of training, subject to minimum stipend of Rs. 100/- per month and Rs. 230/- per month as training cost respectively.

COMMUNITY BASED STRUCTURES TO BE SET UP UNDER THE SJSRY

The community based organisations include Neighbourhood Groups (NHGs); Neighbourhood Committees (NHCs) and Community Development Society (CDS).

I NEIGHBOURHOOD GROUP (NHG)

This is an informal association of woman living in mohalla or basti or neighbourhood group of manageable size (preferably to 10 to 40 to represent urban poor or slum families), geographic contiguity and homogeneity should be the basis to carve out the boundaries of the NHGs. At least one woman resident among them who is willing to serve as a volunteer should be selected as a Resident Community Volunteer (RCV) through community consensus or election or any other democratic process. There should be a change or rotation (if need be) of such volunteers at periodical intervals. The responsibilities of other RCVs include:

- (i) to serve as a channel of information and communication among the families in the cluster;
- (ii) to represent the views of the groups in the neighbourhood committees and community development societies and other forums;
- (iii) to support planning, implementation and monitoring of activities at the neighbourhood level;
- (iv) to foster and encourage participation in community improvement; and
- (v) to motivate the community for being members of thrift and credit society; and to contribute to community development fund.

II. NEIGHBOURHOOD COMMITTEES (NHCs)

A Neighbourhood Committee (NHC) is a more formal association of women from the above neighbourhood groups located in close proximity and as far as feasible within the same electoral ward. The Committee should consist of all the RCVs from the neighbourhood groups as executives (with voting right) of NHC.

There can also be provision for honorary membership without a voting right for Community Organisers (COs), representatives from other sectoral programmes in the community like ICDS supervisor, school teacher, ANM etc. The Convener/President of the NHC will be selected/elected by the executive members of the NHC. The convener will ensure that the meetings are convened on regular basis. The NHC would be responsible:

- (i) to identify local problems and priorities;
- (ii) to provide suggestions for groups involvement in meeting community needs and goals (mini-plans);
- (iii) to support local action with partnership of responsible agencies including community contracts;
- (iv) to provide feedback to agencies of programme effectiveness and out-reach especially for children and women;
- (v) to develop community capacity through training in association with COs, NGOs and other sectoral departments;
- (vi) to develop community based thrift and credit system as well as neighbourhood development fund;
- (vii) to facilitate the recovery of loans from the beneficiaries in time; and
- (viii) to assist/carry out community surveys in accordance with the guidelines.

The NHC may be registered under the Societies Registration Act, or other appropriate Acts if so desired. If registered, these NHC may also apply for grants-in-aid under various schemes.

III COMMUNITY DEVELOPMENT SOCIETY (CDS)

The CDS is a formal association of all the neighbourhood development committees at the town level based on common goals and objectives. The CDS may consist of elected/selected representatives of NHCs as executive members (with voting right);

and other members with honorary membership (with no voting right) which may include community organisers :representatives of NGOs, sectoral department, leading citizens, elected representatives of the area and other resource persons. The Community Development Society (CDS) should be registered under the Societies Registration Act or other appropriate Acts to provide access to grant-in-aid under various scheme and for a wider Financial and credit base. The CDS would be responsible:

- (i) to represent needs of all the communities, especially women and children;
- (ii) liaise and link-up with agencies and departments to promote action in the community towards fulfilment of their needs;
- (iii) to identify specific training and arrange for their organisation;
- (iv) to facilitate community surveys to be carried out to identify the genuine beneficiaries for economic and shelter benefits;
- (v) to prepare community plans and proposals, mobilising resources from the community, town or other sectoral departments;
- (vi) to extend help to Bank in coordination with UPE Cell, for ensuring repayment of loans by the beneficiaries in time; and
- (vii) to create small community assets in low income areas In consultation with town UPE Cell and Urban Local Body (ULB).