

Anandadhara-State Office

West Bengal State Rural Livelihoods Mission (WBSRLM)
(A Society under the Panchayats & Rural Devmt Dept, Govt of West Bengal)

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No: 622(19)/WBSRLM/Estt/IM-3/2013 (Part-II)

Date: 22.09.2014

From: Choten D. Lama, IAS

State Mission Director and Chief Executive Officer,
West Bengal State Rural Livelihoods Mission (WBSRLM),
Anandadhara,

To: The Project Director, DRDC and Additional District Mission Director,

Bankura / Birbhum / Burdwan / Coochbehar / Dakshin Dinajpur / GTA (Darjeeling) /
Howrah / Hooghly / Jalpaiguri (Alipurduar) / Malda / Murshidabad / Nadia / North 24
Parganas / Paschim Medinipur / Purba Medinipur / Purulia / South 24 Parganas /
Siliguri MP / Uttar Dinajpur

Subject: Minutes of the Review Meeting with Project Directors held on 9th September 2014 at Joint Admin. Building, Panchayats & RD Department, Salt Lake, Kolkata

Madam / Sir,

Enclosed please find the Minutes of the Subject Review Meeting held at Joint Administrative Building, Salt Lake, Sector-III, Kolkata on 9th September, 2014 for immediate action at your end.

Please note that the proposed meeting with Project Directors, LDMs and state level bankers due to be held on 25th or 26th September 2014 has been postponed in the 3rd week of October 2014. The exact date will be intimated later.

Yours faithfully,

(SMD & CEO)

Enclosed: As Stated

No: 622/WBSRLM/Estt/IM-3/2013 (Part-II)/1(20)

Date: 22.09.2014

Copy forwarded for kind information and necessary action to:

1. The Principal Secretary, GTA
2. The District Magistrate and District Mission Director,
Alipurduar / Bankura / Birbhum / Burdwan / Coochbehar / Dakshin Dinajpur /
Darjeeling / Howrah / Hooghly / Jalpaiguri / Malda / Murshidabad / Nadia / North 24
Parganas / Paschim Medinipur / Purba Medinipur / Purulia / South 24 Parganas /
Uttar Dinajpur

(SMD & CEO)

No: 622/WBSRLM/Estt/IM-3/2013 (Part-II)/2(13)

Date: 22.09.2014

Copy forwarded for information and initiating necessary action to:

1. Dr. Nilanjana Dasgupta, Addl. CEO, WBSRLM & Jt. Secretary to Govt. of WB
2. Shri Amitava Das, Contoroller of Finance, WBSRLM,
3. Shri Naziruddin Sarkar, APO, WBSRLM
4. Shri Tarun Debnath, Sr. Consultant, WBSRLM
5. Shri. N. C. Manna, ASL, WBSRLM
6. Shri Murali Jajuna, State Anchor Person (Resource Block), WBSRLM
7. Smt. Tamali Ganguly, Principal Consultant, IEC, WBSRLM
8. Shri Joydeep Chakraborty, SPM Skills & Placement, WBSRLM
9. Shri Tanmoy Pal, SPM, Trg. & CB, WBSRLM
10. Smt. Subrataa Chakraborty, SPM SM&IB, WBSRLM
11. Shri Marine Mukherjee, SPM SD, WBSRLM
12. Shri S. K. Patra, Banking Coordinator, WBSRLM
13. Shri Biswarup Banerjee, Marketing Consultant, WBSRLM



(SMD & CEO)

**Proceedings of the Review Meeting on WBSRLM (Anandadhara) with Project Directors,
DRDC and ADMDs (DMMU)**

Date: 9th September, 2014

Venue: Department of Panchayats and Rural Development,
Conference Hall No. 1, Joint Administrative Building,
Salt Lake, Sector-III, Kolkata

Participants:

1. Smt. Choten Lama, SMD and CEO, WBSRLM
2. Dr. Nilanjana Dasgupta, Jt. Secretary and Addl. CEO, WBSRLM
3. Shri Amitava Das, Controller of Finance, WBSRLM
4. Shri Sasanka Shekhar Mondal, PD DRDC, Bankura
5. Shri Angshuman Bhattacharya, PD DRDC, Birbhum
6. Smt. Rumela Dey, PD DRDC, Burdwan
7. Shri Kumar Bhusal, PD DRDC, Coochbehar
8. Shri Swarup Malik, PD DRDC, Hooghly
9. Shri Arindam Niyogi, PD DRDC, Howrah
10. Smt. Athena Majumdar, PD DRDC, Jalpaiguri & Alipurduar
11. Shri Samanjit Sengupta, PD DRDC, Malda
12. Shri Suparna Kr. Roychoudhury, PD DRDC, Nadia
13. Shri Swades Ranjan Pramanik, PD DRDC, North 24 Pgs
14. Shri Sankar Pr. Paul, PD DRDC, Purba Medinipur
15. Shri Subhash Biswas, PD DRDC, Purulia
16. Smt. D. Bhutia, PD DRDC, SMP
17. Shri Kaushik Kumar Pal, PD DRDC, South 24 Pgs
18. Shri Ashoke Kr. Modak, PD DRDC, Uttar Dinajpur
19. Smt. Nibedita Roy, PD in-charge, Paschim Medinipur DRDC
20. Shri Arobindo Ghosh, DPD (Monitoring), Dakshin Dinajpur DRDC
21. Shri K. Bhattacharya, DPD (Monitoring), Murshidabad DRDC
22. Shri Subhajit Basu, DPD (Monitoring), Nadia DRDC
23. Smt. Saswati Das, DPD (WD), Howrah DRDC
24. Shri Gautam Bag, DPD (A/cs), Birbhum DRDC
25. Shri Durgadas Soren, DPD (A/cs), Burdwan DRDC
26. Shri Nirmalya Kumar, DPD (A/cs), Coochbehar DRDC
27. Shri Sumit Kr. Roy, DPD (A/cs), Dakshin Dinajpur DRDC
28. Shri Angshuman Chakraborty, DPD (A/cs), Malda DRDC
29. Shri Koushik Bhoumik, DPD (A/cs), Jalpaiguri DRDC
30. Shri Sujoy Bhattacharya, DPD (A/cs), North 24 Pgs DRDC
31. Shri haripada Das, DPD (A/cs), Paschim Medinipur DRDC
32. Shri Amitava Kayal, DPD (A/cs), Purba Medinipur DRDC
33. Shri Satyabrata Mahapatra, DPD (A/cs), Purulia DRDC
34. Shri Anurag Ghissing, DPD (A/cs), SMP DRDC
35. Smt. Ipsita Chatterjee, DPD (A/cs), South 24 Pgs DRDC
36. Shri Prankar Bhattacharjee, DPD (A/cs), Uttar Dinajpur DRDC
37. Smt. Sudeshna Gupta, DPD (A/cs & Credit), Howrah DRDC
38. Smt. T. K. Bhutia, DPD (Credit), GTA DRDC
39. Shri Hara Prasad Sen, ASL (ARD), Nadia DRDC
40. Shri Bhim Chandra Murmu, SI, Bankura DRDC
41. Shri D. K. Subba, SI, GTA DRDC
42. Shri Ashok Kanchan Gangopadhyay, SI, South 24 Pgs DRDC
43. Shri Krishnendu Sarkar, LDO, Murshidabad DRDC
44. Shri Naziruddin Sarkar, APO, WBSRLM
45. Shri Tarun Kr. Debnath, Senior Consultant, SMMU, WBSRLM

46. Shri Joydeep Chakraborty, State Project Manager, Skills & Placement
47. Smt. Subrataa Chakraborty, State Project Manager, SM&IB
48. Shri Tanmoy Pal, State Project Manager, Training & CB
49. Shri Marine Mukherjee, State Project Manager, Social Development
50. Smt. Tamali Ganguly, Principal Consultant, IEC, WBSRLM
51. Shri Nakul Ch. Manna, ASL, SMMU, WBSRLM
52. Shri Satya Kinkar Patra, Banking Coordinator, SMMU, WBSRLM
53. Shri Biswarup Banerjee, Marketing Consultant, SMMU, WBSRLM
54. Shri Murali Jajuna, State Anchor Person (APMAS), WBSRLM

Proceedings:

At the outset the CEO welcomed the participants in the meeting and stated briefly the agenda items (*Annexure-I*) that would be discussed in the day-long meeting. She explained that though NRLM is a relatively new programme, the SHG movement in the state of West Bengal has a rich legacy of already built up social capital. NRLM in all practicalities is a restructuring of that SHG movement already present in the state. The only difference between West Bengal and the South Indian states (that have gone ahead in this movement) is in the capitalization issue in terms of credit linkage and loan to SHGs and the individual members. The NRLM programme as it has been envisaged should be taken as an opportunity to build on the existing social capital towards betterment of the lives of the rural poors in the state in terms of their quality of life.

After a round of self introduction by the participants present, the meeting started with the main agenda items kept for the day.

Issue 1: Aajeevika Skills

The programme outline along with the modality of operations for selecting PIA, identification of the target beneficiaries, skilling and placement (along with the retention criteria i.e. 75% placement and at least 3 months continuous retention with a regular wage), the fund pattern were discussed with the participants. The present status of received, recommended, sanctioned and pending proposals was also discussed. It was pointed out that as retention (for jobs outside the state) is sometimes a problem, careful monitoring is required in this case. Suggestion came from PD and ADMD, Purba Medinipur for further scope of tie up with the ITIs and other trade specific skill imparting institutes towards extending the reach of the programme.

Resolution:

1. As the projects are initiated, concerned districts (DRDCs) will be intimated from WBSRLM for close monitoring of the programme. (**Action Point: SMMU, WBSRLM**)
2. The Project Directors (DRDC) would have a role in selection of the poor, unemployed rural youths (18 – 35 years) aspiring to be skilled through the programme. The DRDCs should make a pool of such interested rural youths based on a mix of merit and need. Persons with special needs, girls should be prioritized. The DRDCs can take the help of Sanghas for such micro level identification. (**Action Point: PD, DRDC/DMMU**)
3. In such identification, care should be taken so that remote and poverty stricken blocks of the districts are prioritized. (**Action Point: PD, DRDC/DMMU**)

Issue 2: Formation of New SHGs

It was discussed that as NRLM would be mostly a Capacity Building exercise, new groups should be mobilized so that they are able to access benefits of the programme. As capital subsidy is no longer available under NRLM, our efforts should be to ensure that all eligible SHGs receive the benefit of interest subvention under NRLM. This will depend on the good practices of SHGs following "Panchasutras", where the banks will feel easy for giving Cash Credit and Term Loans.

Resolution:

1. Formation of new Self Help Groups should not be discouraged and support from NRLM will be provided to SHGs. **(Action Point: PD, DRDC/DMMU)**
 - a. To be considered for support under NRLM, SHGs should constitute only women members.
 - b. The multiple members from the same family cannot join a single group; however they can join multiple groups. There is no bar on that point.
 - c. Only in Resource Blocks, all poor women should be encouraged to join/form Self Help Groups. Those groups will be considered as NRLM compliant.

(Action Point: PD, DRDC/DMMU)

Issue 3: Interest Subvention

The issue of interest subvention and the modality of reimbursement of the subvented amount to the SHG's account were discussed in detail for both Category-I and Category-II districts. State Rural Livelihoods Missions do not have much role in Category-I districts. However the districts should ensure that proper coding of SHGs are done by the banks so that all eligible women SHGs receive the lower rate of interest. Also prompt repayment should be encouraged for receiving further subvention. For Category-II districts the problem areas were discussed. It was pointed out that, banks should have uploaded filtered (women SHGs only) data in the SERP website (for allowing their marking as NRLM compliant); but it was found that the data is not only unfiltered (hence not codified), but also inadequate (covering only 1 lakh 80 thousand SHGs from the state, approximately) and are not uploaded monthly, as per instructions.

Resolution:

1. DRDC/DMMUs of Category-I districts (Bankura, Birbhum, Coochbehar, Paschim Medinipur and Purulia) should monitor (on a sample basis, from the field) if the women SHGs are getting credit/loan @ 7% rate of interest, upfront. **(Action Point: PD, DRDC/DMMU of Category-I districts)**
2. They should also monitor if the loans are being repaid promptly, as defined in the RBI Guideline (i.e. monthly on time repayment); if done so, whether the additional 3% subvention amount is being reimbursed. **(Action Point: PD, DRDC/DMMU of Category-I districts)**
3. DRDC/DMMUs of Category-II districts (rest of the districts, beyond the five stated above) would mark [tick mark the check box] the NRLM compliant SHGs in the SERP website, as soon as possible. **(Action Point: PD, DRDC/DMMU of Category-II districts)**
4. Before the exercise, tagging of the blocks with the respective bank branches should be done online. However, there is a problem in the system that one bank branch could be tagged with one block only at present. To solve the issue, other blocks (served by the same branch) should be provided with the same username and password for this matching exercise. **(Action Point: PD, DRDC/DMMU of Category-II districts)**
5. Banking Coordinator, WBSRLM will share the data received from different banks regarding interest claimed for enabling a review of the target and achievement of coverage of SHGs under this scheme. **(Action Point: BC, WBSRLM)**

Issue 4: Formation of new Sanghas and Sangha Registration

The gaps in formation of Sanghas vis-à-vis number of Gram Panchayats in the blocks were discussed with the districts. The districts pointed out that Sanghas could not be formed until the requisite number of Upa-Sanghas are formed. Moreover, scarcity of fund in the non-intensive blocks (under NRLM budget) also hindered formation of new Upa-Sanghas and Sanghas in those blocks. Also as GPRPs were practically made defunct in the programme (and as CSPs have not been taken on board till date) the process of formation of new Upa-Sanghas and Sanghas has got hampered.

On Registration of Sanghas it was pointed out that Purba Medinipur and Purulia have gone for the Cooperative Registration Act.

Resolution:

1. Guideline would be sent from state soon for formation of new Upa- Sanghas and Sanghas with special provisions for peri-urban GPs of Howrah, Burdwan etc. (Action Point: SMMU, WBSRLM)
2. The modified CSP Guideline along with its date of effect would be sent to the districts from state soon for making the community professionals on board. (Action Point: SMMU, WBSRLM by the end of September 2014)
3. A BLT/DRP Guideline is soon to be issued from the state. This would principally be a trainer guideline (with no bar on sex and/or membership in SHG etc.) (Action Point: SMMU, WBSRLM by the end of September 2014)
4. After studying the experiences of Purba Medinipur, Coochbehar and Purulia, Guideline would be sent to the districts for Registration of Sanghas, in consultation with the Cooperation Department, Government of West Bengal. (Action Point: SMMU, WBSRLM)
5. Towards mapping the Sanghas of the state, a simple software would be developed and shared with the districts where they would fill up the names of the Sanghas vis-à-vis the Gram Panchayat where those are located. (Action Point: Software Development and Web Hosting – SMMU, WBSRLM by mid-October 2014; Data Entry – DRDC/DMMU within one week of web hosting by state)

Issue 5: SHG Bank Linkage

The issue was discussed in detail with the districts along with the performance of FY 2013-14 and the target for 2014-15. That credit amount per SHG needs to be enhanced in the state was pointed out by the SMD and CEO. As reported by PD, Hooghly the new Grading Format on bank linkage for the SHGs has been received from SLBC and the Credit Linkage Target has been revised after receipt of the SLBC Meeting Minutes. But reaching the target would be difficult unless the CSPs/GPRPs are brought on board.

Resolution:

1. For close monitoring of the performance at the district level, a separate Sub-Committee of the District Coordination Committee (DCC) for NRLM which has been formed shall be activated and meetings shall be held regularly. The meetings of the Sub-Committee should ideally be held under the chairmanship of PD/ADMD. (Action Point: DRDC/DMMU to follow up)
2. As the reports on SHG-Bank Credit Linkage from the LDMs are being collated by the SLBC to form the state level report, these should be closely scrutinised by the PD/ADMD at their level. (Action Point: DRDC/DMMU to follow up)
3. From now on, the SHG-Bank Credit Linkage reports will be sought from the districts on a monthly basis. (Action Point: DRDC/DMMU to follow up)
4. SMMU should impress upon the banks (through SLBC) that banks should codify and categorize the various types of groups (women SHGs, other SHGs, other Accounts etc.) in their database. This would also help in uploading filtered data which would be useful in disbursal of interest subvention. SMMU would write to the districts with the detailed RBI Guideline on such Codification, for the districts to follow up the matter in the DCC and BLBC meetings. Districts should also ensure regular follow up to ensure the bank branches complete this task within the given timeframe, urgently. Failure on the part of the branches to do so would mean loss to the SHGs. (Action Point: SMMU, WBSRLM and also DMMUs to follow up)
5. A meeting on SHG-Bank Linkage would be instituted at the state level tentatively on 25th/26th September 2014 with the PD/ADMDs, LDMs and also the state level bankers for taking up the related issues. (Action Point: SMMU, WBSRLM)

(It was later decided that this meeting with the Bankers and the DRDCs would take place after the Durga Puja Holidays in the 3rd week of October, 2014, tentatively.)

6. The districts should institute follow up meetings with the LDMs, DCOs and the bankers at the district level after the state level meeting on 25th September. (Action Point: PD, DRDC/DMMU)
7. On the problem of a single DCC for GTA and SMP and difficulties faced to get separate dates, DRDC Siliguri Mahakuma Parishad was advised to have their regular meetings directly with the bank branch managers (there would be maximum 22 bank branches for 22 GPs in the SMP area). (Action Point: PD, DRDC, SMP)
8. WBSRLM would explore holding separate and special training/orientation programme on NRLM with the resistant bank branch managers in case the SHG-Bank Linkage figures do not show positive trends within the next quarter. (Action Point: SMMU, WBSRLM)
9. The issue of MIP/MCLP would be taken up in the next financial year. This year we will concentrate on strengthening the SHGs and their book keeping etc. and build upon the past gains.
10. The Financial Inclusion Guidelines would be finalised at the state level and sent to the districts along with the FI requirement in different life stages of the SHG by end of September 2014. (Action Point: SMMU, WBSRLM)
11. As pointed out by some of the districts, it was resolved that if Revolving Funds for SHGs are found to be lying with banks and their CC accounts are not opened, the RF should be transferred to SHG's Savings Account. A Guideline will be issued on this line, by second week of October 2014. (Action Point: SMMU, WBSRLM)

Issue 6: Fund Flow under various Heads of Account and Utilization

The District Resource Envelope was discussed in detail as per approved AAP 2014-15. The NRLP Resource Envelope (for the Intensive Districts) was shared with the districts earlier vide Memo No: 530 (8)/WBSRLM/Plan/8L-1/2012Part-II Dtd: 25.08.2014. A Sanction Order in tune with the NRP Resource Envelope for channelizing some initial funds (Rs. 14.56 crores) to the districts was also issued earlier vide Sanction Order No. WBSRLM/NRLP/1/2014-15 Dt: 26.08.2014 along with detailed component wise allocation and their Spending Principles. Now, it was clarified that if WBSRLM retains the originally approved NRLM budget of Rs. 40.96 crores, the Resource Envelope for the NRLM part would be like:

- **BLT/DRP Cost** Rs. 4000 x 2 BLTs x 12 months x 309 Blocks = **Rs. 296.64 lakhs**
- **CSP/GPRP Cost** Rs. 1000 x 2 CSPs x 12 months x 3036 GPs = **Rs. 728.64 lakhs**
- **Training Cost** Rs. 5 Lakhs x 309 Blocks = **Rs. 1545 Lakhs**
- **RF to SHGs** Rs. 5 Lakhs x 309 Blocks = **Rs. 1545 Lakhs (approx. 33 SHGs per Block)**

A suggestion came from PD, Howrah that Revolving Fund to the SHGs in the Non-Intensive Blocks could be released on performance basis (performance of districts, as there is fund shortage under NRLM component). Rupees 5 lakhs per district was sought for in the current financial year by PD, Malda towards Marketing.

Resolution:

1. SMMU, WBSRLM would issue a letter to the districts by end of September 2014 for using the DRD Admin. Fund for utilization under salary head of staffs instead of using the NRLM fund for the purpose (along with its date of effect). The NRLM fund, whatever available, would be utilized under the programme components. (Action Point: SMMU, WBSRLM)
2. For gearing up utilization under Training/CB head, the detailed Training / CB Guideline would be issued to the districts by 15th September 2014. (Action Point: SMMU, WBSRLM)
3. The districts would send letters to the state seeking clarifications for unspent funds under different heads lying with them (e.g. PURA, CHCMI etc.) and also for committed liabilities during the SGSY period by 29th September 2014. (Action Point: PD, DRDC/DMMU)
4. For statements/bills received after 30th September 2014, the state will not disburse any amount to the districts under committed liabilities for the SGSY period. (Action Point: PD, DRDC/DMMU to take note)
5. The districts should send financial and physical progress reports of a month by 5th of the following month. (Action Point: PD, DRDC/DMMU)

6. Problems regarding Financial Reporting should be reported to the state, so that those could be taken up with Tally. As long as it does not become full proof, Manual Report should also continue to flow from district to state. **(Action Point: PD, DRDC/DMMU)**
7. For the half-done Sangha Buildings in different GPs (for which earlier Rs. 3.5 lakhs was sanctioned under Special SGSY in the State Budget, while the reminder was to be taken from SGSY Infra), the Guideline needs to be modified so that the entire funding could be done from this state head. **(Action Point: SMMU, WBSRLM)**
8. As a departure from what was intimated earlier to the districts, the DMMU could be housed within the DRDC building. **(Action Point: SMMU, WBSRLM)**
9. The issue of Alipurduar as a separate Intensive District has been taken up to Government of India. When approved, Alipurduar would have a separate DMMU as an Intensive District.
10. The districts should handle/operate the NRLP and NRLM budgets from two separate bank accounts. Subsidiary Cashbooks for each should be maintained separately. **(Action Point: PD, DRDC/DMMU)**
11. For clarifications regarding expenditure, the Financial Management Manual should be referred to. The FM Manual and the Guideline would be shared with the districts as soon as possible **(Action Point: SMMU, WBSRLM)**

Issue 7: MKSP Implementation

The intervention of Loka Kalyan Parishad (NGO) under MKSP head was discussed in detail by the representatives of the organisation. Their intervention sites (11 blocks in 5 districts of Birbhum, Purulia, Uttar Dinajpur, Dakshin Dinajpur and Jalpaiguri: 6 blocks in Intensive mode where all GPs are covered, 5 blocks in Non-Intensive mode where 1 GP is covered in each block) and the implementation modalities were discussed. PDs from Jalpaiguri and Uttar Dinajpur informed that they are receiving reports of their intervention since last two months although there seemed to gaps in the activities reported vis-a-vis evidences from the field. Moreover the reservation of the districts in getting the Sanghas signing MoUs with LKP was also highlighted.

It was pointed out by CEO, WBSRLM that proper functioning of MKSP in the respective blocks would only help NRLM in IB-CB areas. But if the system does not own the intervention, it will fail.

Resolution:

1. LKP as an organisation should be allowed to participate in the District and Block level monthly Review Meetings of DMMU and BMMU (on MKSP) as a stakeholder and share their views on a convergent platform. **(Action Point: PD, DRDC/DMMU)**
2. DRDC/DMMU on the other hand would send representatives in the monthly review meetings of LKP in their project offices towards sharing of information and cross learning. **(Action Point: PD, DRDC/DMMU)**
3. The service charges for CRPs/ PPs and input costs to SHGs should be routed to the normal bank account of Sanghas (when they are found competent for the purpose) instead of any Joint Account with LKP. A subsidiary cash book will be maintained by the Sangha to track these funds. **(Action Point: Secretary, Loka Kalyan Parishad)**
4. LKP as an organisation would be given free hand to assess the readiness of Sanghas (and Capacity Building to Sanghas would be followed up after such assessment) to receive inputs/input costs through objective criteria. These should be explicitly documented and shared with the district/state. **(Action Point: PD, DRDC/DMMU and Secretary, Loka Kalyan Parishad)**
5. For better transparency and targeting, it was suggested that beneficiaries for receiving inputs from LKP would be selected among the project target population through prioritization by the Sanghas themselves. Such a pool of prospective beneficiaries after being prioritized would be filtered through the objective selection criteria developed by LKP. **(Action Point: PD, DRDC/DMMU and Secretary, Loka Kalyan Parishad to take note)**

Issue 8: Statutory Audit

The scheduled dates of Statutory Audit of NRLP/NRLM Funds at the district level (shared earlier with the districts vide Memo No. 600(20)/WBSRLM/Estt/4E-44/2014 dtd. 8.9.2014) was reiterated to the districts:

Sl. No.	DMMU	Date of Audit
1	Howrah	8.9.2014
2	Hooghly	10.9.2014
3	South 24 Pgs	12.9.2014
4	North 24 Pgs	15.9.2014
5	Bankura	24.9.2014
6	Birbhum	22.9.2014
7	Burdwan	19.9.2014
8	Coochbehar	22.9.2014
9	Dakshin Dinajpur	19.9.2014
10	GTA	24.9.2014
11	Jalpaiguri	24.9.2014
12	Malda	15.9.2014
13	Murshidabad	11.9.2014
14	Nadia	15.9.2014
15	Paschim Medinipur	18.9.2014
16	Purba Medinipur	17.9.2014
17	Purulia	19.9.2014
18	Uttar Dinajpur	18.9.2014
19	SMP	19.9.2014

Issue 9: Model Partnership Blocks

The issue as envisaged in the meeting during the visit of Additional Secretary & Mission Director, NRLM, MoRD, Govt. of India (on 24.8.2014) regarding various models and centres of excellence existing in various pockets of the State was discussed. The occurrence of these models, it was pointed out is not limited to the 32 Intensive Blocks, only. Among these there are Blocks which have strong organisations in place where clusters and federations have evolved over the years. It is felt that there is a lot to learn from these home grown models in the State which can serve as excellent learning grounds for the SHG movement stakeholders. The present plan of WBSRLM of situating such Model Partnership Blocks in the 11 Non-Intensive Districts was put forward to the districts. Apart from 5 NGO led partnerships, 6 blocks (in 6 Non-Intensive Districts) would have to be chosen for such model partnership with Maha-Sanghas, it was envisaged. However partnership need not necessarily be with Maha-Sanghas. Strong presence of Sanghas or other SHPIs may also serve the purpose. These might not be best in the state but best in the district. The idea mainly would be to internalize the good practices there and build strong institutions there, the details of which would be shared with the districts.

Resolution:

1. Letter would be sent to the districts of North 24 Parganas, Howrah, Hooghly, Burdwan, SMP and GTA (by 26th September 2014) to identify one block each with strong Sanghas and/or Maha-Sanghas for Model Block Strategy implementation. **(Action Point: SMMU, WBSRLM)**

Issue 10: Resource Blocks

The discussion around Resource Block strategy centred on readiness of SERP-APMAS in placing External CRPs and PRPs in these blocks. State Anchor Person from APMAS was asked to speed up the process of CRP and PRP selection and placing them in the identified blocks as soon as possible. This is more important as the blocks selected for the purpose are not green field areas and the existing SHGs there are eager to be part of the process.

PD, Malda was intimated by CEO, WBSRLM that after Patharpratima Block (South 24 Parganas), the next in line for grounding the Resource Block strategy would be Habibpur Block of Malda.

PD, Purulia was intimated that Baghmundi instead of being a Resource Block would now be a Model Partnership Block under PRADAN. The new Resource Block would be Para.

Issue 11: MIS and M&E

The discussion on MIS for WBSRLM was done mostly on second phase of SHG database. It was pointed out by the SPM (in charge of MIS) that (a) for the online MPR system for the Intensive Blocks, from the reporting month of August 2014 onwards all fields of the Report should reflect only the Incremental Progress (and not Cumulative Progress). Till July 2014, Bank Linkage Section was required to give Cumulative Progress; and (b) for the offline version of the MPR for the Non-Intensive Blocks only MS Excel based formats may be sent to SMMU. PD, Hooghly opined that whatever might be the final MIS system, for all practical purposes it should be able to track the functionalities of the SHGs (active or dormant). As MIS should ideally reflect impact (at the end-line) it would be better if the households (already mapped through SECC) could be tracked for any change in their socio-economic status.

Resolution:

1. WBSRLM will, on its own try out online MPR system for the Non-Intensive Blocks also, for live entry of data (tentatively from the month of November 2014). For the purpose, NMMU, New Delhi will be requested. **(Action Point: SMMU, WBSRLM)**
2. WBSRLM would develop formats for creating a Master database for Upa-Sanghas and Sanghas. This has conformity with Resolution No. 5 of Issue No. 4. **(Action Point: SMMU, WBSRLM)**
3. An internal meeting is required at the SMMU level for developing the formats for data collection for SHG database (up to member level). Apart from the NIC format given in the NRLM (MoRD) website for MIS, other requirement of WBSRLM would be discussed and finalized in the meeting. This will be done by September 2014. **(Action Point: SMMU, WBSRLM)**

Issue 12: Karmatirtha and Saras

For Karmatirtha it was found that much confusion exists among districts as well as the state regarding their status and ownership. For example in South 24 Parganas, 5 blocks were selected with identified land for establishing Karmatirthas. But in the latest communication to the district, they were asked to send the status for 3 completely different blocks. In some of the districts, Karmatirthas are already functional. It was pointed out that in the last Meeting with the PD/ADMDs (on 18th July 2014) it was communicated that Rs. 5 Lakhs would be given to those Karmatirthas which are already functioning (for branding and face-lift). For the new ones Rs. 40 Lakhs (per ones where some work has been completed and the second instalment is due, 10 Lakhs (per Karmatirtha) would be sanctioned. For the running haats in possession of others, it was said that those would have to be re-allotted to the Sanghas under the branding of Karmatirtha. This however would be subject to receipt of funds from the State Government.

Some of the PDs who have participated in the IITF gave feedback that some of the states who participate there prepare very attractive and decorated stalls and people/buyers are drawn to these stalls more than the stalls from West Bengal. It was suggested that we should also help in getting more decorative and attractive stalls set up in such fairs.

Resolution:

1. The districts will send detailed write-ups containing the evolutionary history of each of their Karmatirthas to the state for review of the matter, by first week of October 2014. **(Action Point: PD, DRDC/DMMU)**

2. The state will gather all the Guidelines related to Karmatirtha and those will be circulated to the districts. **(Action Point: SMMU, WBSRLM)**
3. Marketing Consultant, SMMU will submit a detailed report on Karmatirtha (modalities of establishment and status in all the districts) along with financial implication (cost involved) to CEO, WBSRLM. **(Action Point: MC SMMU, WBSRLM)**
4. Districts to take care that no more than one haat/Karmatirtha is allocated per block, no matter which Department is sponsoring the same. This would rationalize the resource utilization under the programme. If some other Department has already established a Karmatirtha in a block, the P&RD led Karmatirtha should be located elsewhere in a different block. **(Action Point: PD, DRDC/DMMU)**
5. For a clear understanding of the benefits to be taken by the SHGs, through participation in Saras or any other Fair, the Investment, Sales, Profit Return, the Inventory/Stock to be carried to the venue should be planned meticulously. Marketing Consultant, SMMU will develop a format towards that end by 29th September 2014. The districts will also plan according to the venue, kind of clientele expected and category of products to be carried to the specific fairs. **(Action Point: PD, DRDC/DMMU and MC, SMMU WBSRLM)**
6. Marketing Consultants in the DRDCs would sent detailed and formal reports on participation in Fairs to SMMU analysing the products/commodities taken to the Fairs, profit per square feet, SHGs that have participated etc. Detailed Cost Benefit Analysis should be done, for each and every such participation. **(Action Point: PD, DRDC/DMMU)**
7. An Order would be issued from the state to repeal the practice of wage compensation to the participating SHGs, in any Fair. **(Action Point: MC SMMU, WBSRLM)**
8. A list of must-carry items (e.g. cords, scissors, cello-tapes, hangers, table cloths etc.) to the Fairs for better display of items would be provided to the districts. An orientation guide-book would be prepared by Marketing Consultant, WBSRLM, (by mid-October 2014) to guide the SHGs. **(Action Point: MC, SMMU WBSRLM)**
9. The districts participating in the IITF-2014 in New Delhi (from 14.11.2014 to 27.11.2014) would positively send the names of SHG members to Birbhum DRDC/DMMU by 10th September 2014 enabling the coordinating DRDC/DMMU to procure the train tickets on time.
10. The issue of stall decoration would be taken up by the SMMU for this IITF participation so that our state's stall looks attractive to the prospective buyers. **(Action Point: MC, SMMU WBSRLM)**

Issue 13: Miscellaneous

Resolution:

1. The vacancy status of WDOs in the Intensive Blocks would be provided to Additional CEO, WBSRLM (by 26th September 2014) by SPM, SM&IB for taking up the matter internally within the P&RD and filling up the posts. **(Action Point: SMMU, WBSRLM)**
2. The possibility of provisioning some start up cost to Sanghas of Non-Intensive blocks (for procuring an Almirah, Rent for hired space etc.) would be explored at the state level. **(Action Point: SMMU, WBSRLM)**
3. Guideline for financial delegation for procurement of items and other issues at the district level would be intimated to the DRDC/DMMUs by the end of September 2014. **(Action Point: Controller of Finance, WBSRLM)**

As there was nothing further to discuss, the meeting ended with thanks to and from the chair.



SMD&CEO, WBSRLM

Agenda for the Meeting:

- Performance during FY 2013-14
 - ✓ Existing Situation
 - Number of SHGs
 - Coverage of Upa-Sangha / Sangha
 - Others
- Discussion on Plan of 2014-15
 - ✓ District wise Action Plan and Resource Envelope
 - ✓ Strategy in Resource/Model Partnership Blocks in Intensive and Non-Intensive Districts
- MKSP – Present Status
- Aajeevika Skill Development Programme
- Karmatirtha and Saras Fair
- MPR & MIS
- Review of Credit Linkage against Credit Target
- Miscellaneous