

Government of West Bengal Directorate of Forests

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No: 12192 / P&S(P)/3D-675(pt.III)/18

Date:

13/03/19

To

: The All Divisional Forest Officers,

West Bengal.

Sub

: Convergence of SHG&SE Schemes of dofferent departments - Regarding.

Ref.

: The Pr. Secry. Dept. of Self Help Group & Self Employment, Govt. of West

Bengal's letter No. SHGSE-148/19 dated 06.02.2019.

Sir,

With reference to above, I am directed to enclose herewith a copy of the letter quoted above, which will speak for itself.

They are requested to kindly take necessary action accordingly, as stated therein.

Encl: As above.

Addl. PCCF & Chief Conservator of Forests, Finance West Bengal.

No: 12193 / P&S(P)/3D-675(pt.III)/18

Date: 13/03/19

Copy forwarded to the All CCF's / CF's, West Bengal. They are also requested to look after the matter, so that concerned divisions under their control are to be able to implement of these project under their jurisdiction.

Addl. PCCF & Chief Conservator of Forests, Finance West Bengal.

Anoop Kumar Agrawal, IAS, Principal Secretary

Department of Self Help Group ment of West & Self Employment Govt. of West Bengal

No. SHGSE- 148/19

Date: 06-02-2019

ACS/Principal Secretary/Secretary UD&MA, Tourism, FPI&H. To Forest, Agriculture, Fisheries, Transport, BCW, MA&ME, H & FW, Labour, Cooperation. TET&SD, School Edu. ARD, MSMET, P & RD

Sub: Convergence of SHG&SE schemes of different departments.

Date 13

Sir/Madam

Kindly refer to my earlier communication on the above subject (wide 25/PRS/SHGSE/2019).

In pursuance of the same, the following guidelines have been developed for taking up convergence in a planned and effective manner (copies attached):

- 1. Muktidhara guidelines (for 11 Muktidhara Districts Murshidabad, Pashchim Medinipur, Purulia, Hooghly, Nadia, North 24 Parganas, South 24 Parganas, Purba Bardhaman, Pashchim Bardhaman, Jhargram, Howrah)
- 2. Convergence guidelines (other Districts)

These guidelines may be communicated to the field functionaries of your department for convergent implementation of SHG&SE schemes of all departments.

As indicated in my letter referred to, a meeting to discuss various aspects of convergence (including these guidelines) is being scheduled on 13.2.2019 at 11:30 AM followed by lunch.

Plairculate to concerned field man.

13/42019 PCCF&HOFF

Enclosed: Muktidhara/Convergence guidelines

Yours faithfully,

(Principal Secretary)

CONVERGENCE

Guidelines

Department of Self Help Groups and Self Employment

1. Introduction

The Department of Self Help Group and Self Employment has the mandate of Policy formulation and Coordination of all the Self Help Group and Self Employment schemes being run by all the departments including institutional (Banks, MFIs etc) finance issues relating to those schemes.

Multiple departments in the state such as Panchayat & Rural Development (PRD), Fisheries, Animal Resources Development (ARD), Food Processing Industries & Horticulture (FPI&H), Minorities Affairs and Madrasah Education (MAME), Urban Development and Municipal Affairs (UDMA), Cooperation, Micro, Small and Medium Enterprises and Textiles (MSME&T) etc. are also catering to the needs of Self Help Groups & Unemployed Youth, with little coordination at the field level.

It is felt that convergence of activities and schemes of the different departments would lead to a more comprehensive coverage of the targeted groups by filling up gaps and addressing felt needs in a more inclusive manner.

This would require Socio Economic Development Plans for the identified areas to be prepared and implemented by converging efforts of all concerned departments for providing sustainable livelihoods to all and later scaling the initiative to other areas. This would involve mapping of the beneficiaries of different departmental schemes, identification of unaddressed target groups and meeting up the gaps through various departments.

1.1 Convergence - what is new?

While convergence is not a new concept, currently it centers only around MGNREGS and asset creation.

Convergence as envisaged in this document is a step beyond. It takes a holistic view of a geographical-socio-economic entity (for example, a village) by assessing the needs of the people residing there, assessing the strengths and opportunities available, and then chalking out a convergence plan which involves all the line departments.

Also, we have a very specific purpose – to provide the beneficiaries with a source of sustainable income.

In one line – Convergence in a planned and effective effort towards sustainable income generation is the goal.

2. Objectives

Objectives of the scheme could be detailed as following-

- **A. Income generation** -Ensuring convergence of SHG & SE schemes of all departments for the benefit of the targeted beneficiaries for generating sustainable livelihood.
- B. **Employment** Providing at least one unemployed youth of each family with gainful employment locally through self-employment and/or micro enterprises.

- C. **Skilling** -Addressing existing skill gaps of the area through skill development &skill up gradation trainings for self employment.
- D. **Up gradation** -Facilitating use of technologies and capacity building to enhance the productivity in different sectors
- E. **Scaling up** -Creating a technological platform for data collection, analysis, planning and monitoring for later scaling up of the initiative.

3. Institutional setup

3.1 State Level

There will be two committees at the State Level.

- a. Apex Level Committee for major policy level decisions under Honorable MIC.
- b. Executive Committee for day to day execution and monitoring of the project under Principal Secretary.

Apex Level Committee:

- Honorable Minister-in-charge (chairperson)
- Chairman, WBSCL
- OSD(ACS)
- Principal Secretary, SHG&SE
- ACS/Principal Secretaries of concerned departments
- Secretary, SHG&SE
- Managing Director, WBSCL
- Joint Secretary/Deputy Secretary (convener)

Executive Committee:

- Principal Secretary, SHG&SE (chairperson)
- Secretary, SHG&SE
- Managing Director, WBSCL
- Representatives of concerned departments not below the rank of Joint Secretary
- Joint Secretary/Deputy Secretary, SHG&SE (convener)

3.2 Field Level Functionaries

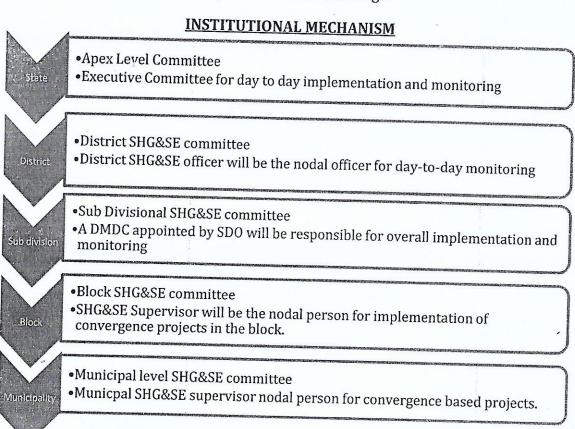
At State level the project would be operated through WBSCL.

SHG&SE department already has a setup in the districts involving District SHG&SE officer, Block SHG&SE supervisors at the block level and Municipal SHG&SE supervisors at municipal level.

3.3. SHG&SE committees as coordinating agencies for convergence

Self Help Group and Self Employment committees have been formed (wide order number 129/PRS/SHGSE/18) in all the districts at District, Sub Division, Block and Municipal levels for coordination of all Self Help Groups and Self Employment activities of different departments and taking up issues of institutional finance. These committees will act as the coordinating agencies for convergence at field level.

These committees should conduct periodic review meetings.



4. Key activities through convergence

The department of SHG&SE has tried to collate all the possible self-employment activities that can be in convergence on the basis of available information. A comprehensive compilation of all such activities along with the possible support from various departments that may converge to help the beneficiaries sustainably run these activities, has been tabulated in a Convergence Framework (Annexure 1). This Convergence Framework may

be used as a guide by the field level SHG&SE committees for planning and implementation purposes.

5. Planning and executing convergence projects at field level

For the purpose of planning we are taking lowest geographical entity (example a village) as a unit. These plans will then be collated at GP, block, Ward, Municipal, Sub Divisional and higher levels.

5.1 Preparing village level and individual level plans:

- Collect data for the area concerned. An area survey will be done on the basis of format provided by the department. This survey will bring out the demography of the area, the physical resources and infrastructure available that may be leveraged, the current pattern of occupation of the residents and possible opportunities for employment generating activities.
- On the basis of information received in the survey, prepare a list of various schemes that can be deployed in the village through convergence. Convergence Framework (Annexure 1) may be used as a guide for this step.
- Prepare a list of all the individual households along with the name of the scheme demanded by them. A separate household level survey maybe done for the same.
 Public meetings and other outreach activities may also be conducted to assess the demand of the households.
- Using the above list of household level demand, prepare an area level macro picture of the total number of schemes demanded, and in what quantity.
- At the Block/Municipal Level SHG&SE committee meeting use the above collected information to decide which department can provide what kind of resources and in what numbers to the different areas. Adjust the number of schemes depending on the kind of resources available with the line departments. Send proposals to SHG&SE department for funding to plug the gaps.
- Finalize the area level plan of the kind of schemes, numbers for each scheme, components to be provided by line departments for each scheme and in what quantity. (Template in Annexure 2)
- Prepare a detailed plan for every individual in the template provided. (Template in Annexure 3)

5.2 Execution of the plan:

After compilation of plans at the district level, the District committee will identify the required support from different departments at the District level. The Departmental officers will arrange the required resources and seek additional fund from their respective departments, if needed.

Support for critical gaps or for common schemes may be sought from the department of SHG&SE.

5.3 Monitoring:

All committees (Municipal, Block, Sub Divisional and District) will monitor the progress
of the project at their level through regular, preferably, monthly meetings. They will
also act on resolving the bottlenecks at their level or escalate it up the chain for
necessary action.

	Department	FPI and	CONVERGEN Fisheries/Animal Resource	BCW/MAME/	P&RD	MSME&T	Transport/	li 61 (8) == (2	Par was a
Sr. No		Hörtlöulture/Agriculiture/Food d and supply		Tribal Welfare/Coope atives/SRLM/SU LM/PBSSD		MOIVIE	Tourism/Forest	Health/PHED/School Education/ICDS/ UDMA	SHG&SE
1	Poultry/Duckery/ Goatery/Piggery		ARD: 1. Incentive scheme for commercial poultry/duckery 2. Supply chicks, ducklings,goats etc. 3. Trailing 4. Veterinary services 5. Common infrastructure	Credit Training Subsidy	Sheds	Incentive scheme			1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training in convergence wit PBSSD 5. Marketing support for SHGs
2	Pisciculture/ornamen al fishery/ Prawn cultivation '		Fisherles: 1. Deweeding of pond 2. Fish feed, cold chain storage facility, equipment 3. Training 4. Incentive to hatchery owners 5. Common infrastructure		1. Pond excavation (WRIDD also) 2. Fishermen village road 3. Land development for landing			Tubewell for fishing village	Coordination Any critical gap required to be filled SVSKP/WBSSP Training through respective dept and PBSSD Marketing support for SHGs
3	Nursery/ Kitchen gardeo/ plantations/Vermi compost/Packhouses	Training/Technology upgradation Poly house/poly shed Inputs: Fertilizers/chemicals/medicines/saplings Cold storage facility/post harvest technology S. Kisan Credit Card/credit Common infrastructure Packhouses		2.Training 3. Subsidy	1. Shed 2. Hedge fencing 3.Plantation 4. Vermi compost		Forest dept: Saplings / vermicompost		1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
	Tourism/Horne stay	: Agro tourism	Fisheries:	1. Credit 2.Training 3. Subsidy	i. Land levelopment/ sardening near he home stay . Viliage road .Eco tourism	Promote textile tourism/weaving experience	Tourism dept: 1.Training 2. Information/marke ting 3. Common Infrastructure Forest dept: 1. Gardening and beautification 2. Facilities within notified areas	Tuhewell, drinking water facility, toilet in common areas	1. Coordination 2. Any critical gap required to be Siled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
		Connect with raw material growers	,	7. Training 2 1. Subsidy 3	Village road Community entre		Connect with raw material		1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs

Convergence | Department of Self Help Groups and Self Employment

6	Small manufacturing units like Gate&grill, furniture, food processing (rice husking, muri making etc)			1. Credit 2.Training 3. Subsidy		Marketing support Subsidy/credit Cluster development Common infrastructure			Coordination Any critical gap required to be filled S. SYSKP/WBSSP Training through respective dept and PBSSD Marketing support for SHGs
7	Beautician/Tailoring/S titching/ Restaurant/Hotel/ Cable network/Decorating			1. Credit 2.Training 3. Subsidy		Marketing support Subsidy/credit Cluster development Common infrastructure			Coordination Any critical gap required to be filled SVSKP/WBSSP Training through respective dept and PBSSD Marketing support for SHGs
8	Various repairs like electrical, motorcycle, mobile phone, computer, cycle, plumbing			1. Credit 2.Training 3. Subsidy		5			1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for 3HGs
9	Taxi/e -rickshaw			1. Credit 2.Training 3. Subsidy			Transport dept: 1 . License 2 . Gatidhara		1. Coordination 2. SVSKP/WBSSP 3. Training through respective dept and PBSSD 4. Any critical gap required to be filled 5. Marketing support for SHGs
10	Bee - keeping/Mushroom cultivation	1. Training 2. Equipment 3. Inputs 4. Marketing support 5. Common infrastructure		1. Credit 2.Training 3. Subsidy	Sheds				Coordination Any critical gap required to be filled S. SVSKP/WBSSP Training through respective dept and PBSSO Marketing support for SHGs
11	Retail trade like, shoes, stationary, flowers, sweets, garments etc/building material supply			1. Credit 2.Training 3. Subsidy					1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSO 5. Marketing support for SHGs
12	SHGs Utilization	Paddy procurement and processing for Food and Civil supplies	Pranimitras and Artificial insemination workers on incentive basis	Madrassa dress supply Caretaker, Night guard, Sweeper,Cook for minority hostel Karmateertha shops	1. Supervisor 2. MNB survey 3. Social audit 4. Sanitary marts/toilet construction work 5. Karmateerth a shops	Karmateertha shops	Running pathasathi restaurants	Prepare and work for awareness programmes for health Hospital/ICDS diet supply Ambulance service Mid day meal School uniform Collection and disposal of waste	1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs

Name of scheme	
Number of beneficiari es	
FPI and A Horticultu e	
Agricultur e	
Fisheries	
FPI and Agricultur Fisheries Animal BCW/MA SRLM/SUL PBSSD Horticultu e Developm Welfare/C ent Departme es nt	Area
Animal BCW/MA Resource ME/Tribal Developm Welfare/C ent ooperativ Departme es	Area level plan for XYZ Area
Depar SRLM/SUL M	n for XYZ
	Area
P&RD (MGNREG A)	
MSME&T Touri	
Tourism	
Health/PH SHG&SE ED/School Education /ICDS/ UDMA	
SHG&SE	

	4	_	-	.			S. No.	I
							Name of Beneficiar Address y	
							Address	
							Mobile number	
						-	Aadhar number, if available	
							Aadhar Name of Horticultu e available scheme	
							FPI and Horticultu Ire	
							Agricultur e	Individ
							Fisheries	lual level
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					0		Animal BCW/MA SR Resource ME/ Tribal M Developm Welfare/C ent ooperativ Departme es	Individual level plan for area XV7
						211	M SRLI	
					The state of the s		Departments W/SUL PBSSD	
							P&RD (MGNREG A)	
							MSME&T	
							Tourism	
							MSME&T Tourism Health/PH SHG&SE ED/School Education //CDS/ UDMA	
							SHG&SE	

CONVERGENCE(MUKTIDHARA)

Guidelines

Department of Self Help Groups and Self Employment

Convergence(Muktidhara) | Department of Self Help Groups and Self Employment

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1. Introduction

The Department of Self Help Group and Self Employment has the mandate of Policy formulation and Coordination of all the Self Help Group and Self Employment schemes being run by all the departments including institutional (Banks, MFIs etc) finance issues relating to those schemes.

Multiple departments in the state such as Panchayat & Rural Development (PRD), Fisheries, Animal Resources Development (ARD), Food Processing Industries & Horticulture (FPI&H), Minorities Affairs and Madrasah Education (MAME), Urban Development and Municipal Affairs (UDMA), Cooperation, Micro, Small and Medium Enterprises and Textiles (MSME&T) etc. are also catering to the needs of Self Help Groups & Unemployed Youth, with little coordination at the field level.

It is felt that convergence of activities and schemes of the different departments would lead to a more comprehensive coverage of the targeted groups by filling up gaps and addressing felt needs in a more inclusive manner.

A scheme of Muktidhara has been launched by the SHG&SE department for ensuring such coordination and convergence. This scheme is currently running in 11 Districts. As part of this scheme the initial mandate is to convert 100 plus villages in 11 districts in south Bengal into model villages from the perspective of convergence. In due course all areas would be covered.

This would require Socio Economic Development Plans for the identified villages to be prepared and implemented by converging efforts of all concerned departments for providing sustainable livelihoods to all and later scaling the initiative to other villages. This would involve mapping of the beneficiaries of different departmental schemes, identification of unaddressed target groups and meeting up the gaps through various departments.

1.1 Muktidhara - a step beyond convergence

While convergence is not a new concept, currently it centers only around MGNREGS and asset creation.

Muktidhara is a step beyond. It takes a holistic view of a geographical-socio-economic entity (for example, a village) by assessing the needs of the people residing there, assessing the strengths and opportunities available, and then chalking out a convergence plan which involves all the line departments.

Also, Muktidhara is convergence with a very specific purpose – to provide the beneficiaries with a source of sustainable income.

In one line – Muktidhara is planned convergence towards sustainable income generation.

1.2 Model villages - first step

100 plus model villages have been selected to demonstrate the immense potential of this scheme. These have been selected owing to their poor developmental indices in consultation with local elected representatives. The idea is to provide each household with an income generating activity or to enhance the income from already running activities. This will involve both individual as well as community based income generating activities.

2. Objectives

Objectives of the scheme could be detailed as following-

- A. Income generation -Ensuring convergence of SHG & SE schemes of all departments for the benefit of the targeted beneficiaries for generating sustainable livelihood.
- B. **Employment** Providing at least one unemployed youth of each family in the village with gainful employment locally through self-employment and/or micro enterprises.
- C. **Skilling** -Addressing existing skill gaps of the area through skill development &skill up gradation trainings for self employment.
- D. **Up gradation** -Facilitating use of technologies and capacity building to enhance the productivity in different sectors
- E. **Scaling up** -Creating a technological platform for data collection, analysis, planning and monitoring for later scaling up of the initiative.

3. Institutional setup

3.1 State Level

There will be two committees at the State Level.

- a. Apex Level Committee for major policy level decisions under Honorable MIC.
- b. Executive Committee for day to day execution and monitoring of the project under Principal Secretary.

Apex Level Committee:

- Honorable Minister-in-charge (chairperson)
- Chairman, WBSCL
- OSD(ACS)
- Principal Secretary, SHG&SE
- ACS/Principal Secretaries of concerned departments
- Secretary, SHG&SE
- Managing Director, WBSCL
- Joint Secretary/Deputy Secretary (convener)

Executive Committee:

- Principal Secretary, SHG&SE (chairperson)
- Secretary, SHG&SE
- Managing Director, WBSCL
- Representatives of concerned departments not below the rank of Joint Secretary
- Joint Secretary/Deputy Secretary, SHG&SE (convener)

3.2 Field Level

At State level the project would be operated through WBSCL.

SHG&SE department already had a setup in the districts involving District SHG&SE officer and Block SHG&SE supervisors at the block level.

Along with them, a separate set of professionals were appointed at the Sub Divisional level, called the Sub Divisional Supervisors. They were envisaged as a cadre who would be nodal persons for planning, execution and supervision of the Muktidhara project in their respective Sub Divisions. They are expected to develop expertise in the area of planned convergence. Sub Divisional Officers and Block Development Officers will then provide the leadership and coordination required to bring together all the department officials at field level in executing these plans.

3.3. SHG&SE committees as coordinating agencies of Muktidhara

Self Help Group and Self Employment committees have been formed in all the districts at District, Sub Division, Block and Municipal levels for coordination of all Self Help Groups and Self Employment activities of different departments and taking up issues of institutional finance. These committees will act as the coordinating agencies for Muktidhara as well.

For the purpose of Muktidhara project, Sub Divisional Supervisors will act as the nodal members of these committees. They should be co-opted in committees at all three levels in the Districts whenever issues related to Muktidhara are to be discussed.

These committees should conduct periodic review meetings.

Convergence(Muktidhara) | Department of Self Help Groups and Self Employment

INSTITUTIONAL MECHANISM

State

- Apex Level Committee
- •Executive Committee for day to day implementation and monitoring

District

- District SHG&SE committee
- •District SHG&SE officer will be the nodal officer for day-to-day monitoring

Sub division

- Sub Divisional SHG&SE committee
- $\bullet \mbox{The Sub Divisional Supervisor will be responsible for overall implementation and monitoring}$

Block

- Block SHG&SE committee
- •SHG&SE Supervisor will be the nodal person for implementation of Muktidhara project in the block.

4. Key activities through convergence

The department of SHG&SE has tried to collate all the possible self-employment activities that can be undertaken in the Muktidhara villages in convergence on the basis of available information. A comprehensive compilation of all such activities along with the possible support from various departments that may converge to help the beneficiaries sustainably run these activities, has been tabulated in a Convergence Framework (Annexure 1). This Convergence Framework may be used as a guide by the field level SHG&SE committees for planning and implementation of Muktidhara scheme.

5. Planning and executing Project Muktidhara at field level

5.1 Preparing village level and individual level plans:

 Collect data for the village concerned. A village survey will be done on the basis of format provided by the department. This survey will bring out the demography of the village, the physical resources and infrastructure available that may be



leveraged, the current pattern of occupation of the residents and possible opportunities for employment generating activities.

- On the basis of information received in the survey, prepare a list of various schemes that can be deployed in the village through convergence. Convergence Framework (Annexure 1) may be used as a guide for this step.
- Prepare a list of all the individual households along with the name of the scheme demanded by them. A separate household level survey maybe done for the same.
 Public meetings and other outreach activities may also be conducted to assess the demand of the households.
- Using the above list of household level demand, prepare a village level macro picture of the total number of schemes demanded, and in what quantity.
- At the Block Level SHG&SE committee meeting use the above collected information to decide which department can provide what kind of resources and in what numbers to the model village. Adjust the number of schemes depending on the kind of resources available with the line departments. Use Muktidhara fund to plug the gaps.
- Finalize the village level plan of the kind of schemes, numbers for each scheme, components to be provided by line departments for each scheme and in what quantity. (Template in Annexure 2)
- Prepare a detailed plan for every individual in the template provided. (Template in Annexure 3)

5.2 Execution of the plan:

After compilation of plans from the blocks at the district level, the District committee will identify the required support from different departments at the District level. The Departmental officers will arrange the required resources and seek additional fund from their respective departments, if needed.

Support for critical gaps or for common schemes may be sought from the department of SHG&SE.

5.3 Monitoring:

 All committees (Block, Sub Divisional and District) will monitor the progress of the project at their level through regular, preferably, monthly meetings. They will also act on resolving the bottlenecks at their level or escalate it up the chain for necessary action.

Convergence(Muktidhara) | Department of Self Help Groups and Self Employment

CONVERGENCE FRAMEWORK FOR SHG&SE SO	CHEMES
-------------------------------------	--------

Sr. No.	Department Activity	FPI and Horticulture/Agriculiture/Foo d and supply	Fisheries/Animal Resource Development department	BCW/MAME/ Tribal Welfare/Cooper atives/SRLM/SU LM/PBSSD		MSME&T	Transport/ Tourism/Forest	Health/PHED/School Education/ICDS/ UDMA	SHG&SE
1	Poultry/Duckery/ Goatery/Piggery		ARD: 1. Incentive scheme for commercial poultry/duckery 2. Supply chicks, ducklings, goats etc. 3. Training 4. Veterinary services 5. Common infrastructure	1. Credit 2.Training 3. Subsidy	Sheds	Incentive scheme			Coordination Any critical gap required to be filled SySKP/WBSSP Training in convergence with PBSSD Marketing support for SHG:
2	Pisciculture/ornament al fishery/ Prawn cultivation		Fisheries: 1. Deweeding of pond 2. Fish feed, cold chain storage facility, equipment 3. Training 4. Incentive to hatchery owners 5. Common infrastructure	3. Subsidy	1. Pond excavation (WRIDD also) 2. Fishermen village road 3. Land development for landing			Tubewell for fishing village	Coordination Amy critical gap required to be filled S. SYSKP/WBSSP Training through respective dept and PBSSD Marketing support for SHGs
3	Nursery/ Kitchen garden/ plantations/Vermi compost/Packhouses	Training/Technology upgradation Poly house/poly shed Inputs: Fertilizers/chemicals/medicines //saplings Cold storage facility/post harvest technology S. Kisan Credit Card/credit C. Common infrastructure P. Packhouses		2.Training 3. Subsidy	1. Shed 2. Hedge fencing 3. Plantation 4. Vermi compost		Forest dept: Saplings / vermicompost		1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
	Taurism/Home stay	Agro tourism	Fisheries:	1. Credit 2.Training 3. Subsidy	1. Land development/ gardening near the home stay 2. Village road 3.Eco tourism			common areas	1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
	incense stick making, wood craft, jute craft, paper craft, sanitary napkin, Shal leaf plate, leather craft, pottery making, dokra, metal craft, gems and jewellery, bangles, lac products, papad making etc.	Connect with raw material growers		1. Credit 2.Training 3. Subsidy	2. Village road 3. Community centre	Marketing support Subsidy/credit Subsidy/credit Cluster development 4.Common infrastructure	Connect with raw material		1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WB5SP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs

Convergence(Muktidhara) | Department of Self Help Groups and Self Employment

6	Small manufacturing units like Gate&grill, furniture, food processing (rice husking, muri making etc)			1. Credit 2.Training 3. Subsidy		Marketing support Subsidy/credit Grading support Subsidy/credit Grading support development 4.Common infrastructure			1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
7	Beautician/Tailoring/S titching/ Restaurant/Hotel/ Cable network/Decorating			1. Credit 2.Training 3. Subsidy		Marketing support Subsidy/credit Cluster development 4.Common infrastructure			1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
8	Various repairs like electrical, motorcycle, mobile phone, computer, cycle, plumbing		4-16	1. Credit 2.Training 3. Subsidy					1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Trailning through respective dept and PBSSD 5. Marketing support for SHGs
9	Taxi/e =rickshaw			1. Credit 2.Training 3. Subsidy			Transport dept: 1 .License 2. Gatidhara		1. Coordination 2. SVSKP/WBSSP 3. Training through respective dept and PBSSD 4. Any critical gap required to be filled 5. Marketing support for SHGs
10	Bee - keeping/Mushroom cultivation	Training Equipment Inputs Inputs Marketing support Common infrastructure		1. Credit 2.Training 3. Subsidy	Sheds				1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
11	Retail trade like, shoes, stationary, flowers, sweets, garments etc/building material supply			1. Credit 2.Training 3. Subsidy					1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs
12	SHGs Utilization	Paddy procurement and processing for Food and Civil supplies	Pranimitras and Artificial Insemination workers on Incentive basis	1. Madrassa dress supply 2. Caretaker, Night guard, Sweeper,Cook for minority hostel 3. Karmateertha shops	1. Supervisor 2. MNB survey 3. Social audit 4. Sanitary marts/tollet construction work 5. Karmateerth a shops	Karmateertha shops	Running pathasathi restaurants	Prepare and work for awareness programmes for health Hospital/ICDS diet supply Ambulance service Mid day meal School uniform Collection and disposal of waste	1. Coordination 2. Any critical gap required to be filled 3. SVSKP/WBSSP 4. Training through respective dept and PBSSD 5. Marketing support for SHGs

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