

GOVERNMENT OF ASSAM
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT
DISPUR: GUWAHATI

ORDER BY THE GOVERNOR OF ASSAM
NOTIFICATION

Dated Dispur the 29th September 2020

No.FIF.99/2020/Pt-III/39: To promote entrepreneurship and livelihood opportunities among the youths of Assam, the Governor of Assam is pleased to issue the following guidelines for implementation of the Scheme "***Re-designed Swami Vivekananda Assam Youth Empowerment Yojana (Re SVAYEM)***".

1. Objective of the Scheme:


Re- SVAYEM Scheme was announced by the Hon'ble Finance Minister of Assam, in the Budget Speech 2020-21, as one of the flagship Schemes under the '*Astadash Mukutar Unnayanee Maala*' (Para 67 to para 71).

Under the Re-SVAYEM Scheme, the Government of Assam desires to develop an 'entrepreneurship-oriented ecosystem' in the State by giving impetus to the existing members of SHGs (Self-Help Groups), members of Joint Liability Groups (JLGs), members of Farmer Producer Organizations (FPOs), members of Cluster Level SPVs/ Federations for setting up new ventures or for upscaling existing ventures. Through this Scheme, the State envisions to:

- i. Provide 'working capital support' to enterprising individuals and groups to undertake new economic activities or expand their existing enterprises.
- ii. Provide 'seed money' to initiate potential new business activities.
- iii. Strengthen the State Government's 'special focus on rural economy' by providing preference to agriculture and allied sectors, rural industries, rural artisans.
- iv. Create 'clusters of producers and groups' to increase their bargaining power.

To achieve the desired goals, Government of Assam, starting from FY 2020-21, aims to extend support to selected Re-SVAYEM members by providing financial assistance in the form of 'Seed Capital' to build entrepreneurial ventures and also aid them in access to credit through linkages with banking / financial institutions.

The idea is to help create a group of young entrepreneurs in different parts of the State, who can undertake various economic and production activities in the government/non-government segments. It is expected that over a period of


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time, such entrepreneurs may become production centres, thereby creating more employment opportunities in the rural/semi-urban areas of the State. This will aid the process of faster economic growth in Assam.

2. Salient Features & Selection Procedure:

- i. Identify and support 2,00,000 youth who have been working as members of Self-Help Groups (SHGs), Joint Liability Groups (JLGs), Farmer Producer Organizations, Cluster level SPVs/ Federations etc. and are already engaged in entrepreneurial activities or have the vision of being self-employed.
- ii. State Government to provide a cumulative seed capital of Rs. 50,000 (Fifty Thousand) per member in two tranches for undertaking/expanding the entrepreneurial initiative.
- iii. District Level Consultative and Implementation Committee (DLCIC), headed by the Deputy Commissioner of the District consisting of members of various Departments dealing with livelihood sectors to be set-up, which will scrutinize, select beneficiaries and oversee the implementation of the Scheme.
- iv. Members selected in the Re-SVAYEM program to be provided with entrepreneurship-oriented training and capacity building, which will help them embark upon the journey of entrepreneurship, armed with greater skill, confidence and clarity.
- v. Mandatory attendance of the Capacity Building program to be pre-condition for the transfer of the initial tranche of Rs.30000 per member.
- vi. Release of the subsequent tranche of Rs.20,000 to be based on the review of the performance of the Re-SVAYEM Member/Group.

3. Eligibility Criteria:

3.1 Essential Criteria:

- i. Applicants (all members of the Group) should be permanent residents of Assam.
- ii. Applicants (all members of the Group) should be currently residing in the State of Assam.
- iii. Applicants (all members of the Group) should be in the age bracket of 18 – 40 years as on the date of application.
- iv. Applicants (all members of the Group) should have at least cleared HSLC examination.
- v. Only members of Self-Help Groups (SHGs), Joint Liability Groups (JLGs), Farmer Producer Organizations, Cluster-Level SPVs/

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Federations of the State, which have been formed before 1st September, 2020 will be eligible to apply for this scheme.

- vi. Only groups which consist of a minimum 5 members to a maximum of 20 members will considered for this scheme.
- vii. Applicant Group should have a Group Bank account in a Scheduled Commercial Bank/ Cooperative Bank, which has been opened before 1st September, 2020. Re-SVAYEM being a regular Scheme of the Government, the cut-off date for the consideration of the eligibility every year will be 1st September, 2020.
- viii. All the members of an Eligible Group should have a bank account, which has been opened before 1st September, 2020.
- ix. No member of the group either (individually or collectively) should have defaulted any loan taken from any Bank or Micro Financial Institution in the past and a Self-Declaration to that effect is to be submitted with the application.
- x. Applicants should submit a brief profile / idea of the venture they intend to take up/expand, which can be converted into a viable commercial venture with the support of seed capital and the capacity building program.
- xi. Applicants groups who have already possess skills and knowledge in the business they intend to take would be given preference.

3.2 Eligible Set of Activities:

The eligible activities under this scheme are:

- i. Shops,
- ii. Handicrafts,
- iii. Cottage Industries,
- iv. Agriculture and Allied Sectors,
- v. Food Processing Areas,
- vi. Mechanic Shops,
- vii. Electric Stores,
- viii. Mobile Recharge Shops,
- ix. Tent Houses,
- x. Manufacturing,
- xi. Service Sector,
- xii. Trading,
- xiii. Rural Transport Service,
- xiv. Tourism

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- xv. MSME industries like agarbatti making, chalk making, sugar candy production, liquid soap etc.
- xvi. Services industries like hotel, restaurant, travel agency etc.

3.3 Ineligible set of Activities:

There are few ineligible activities like the manufacturing of

- i. Intoxicants,
- ii. Tobacco-related products, and
- iii. Liquor.

3.4 Rejection Criteria:

- i. Applicants (including all members of the Group) will be liable for rejection, if any of the applicant member does not meet any of the Essential criteria.
- ii. Applicants (including all members of the SHGs) which have earlier availed assistance under the Kanaklata Mahila Sabalakaran Yojana will not eligible for benefits under this scheme.
- iii. Applicants (including all members of the SHGs) will be rejected if they intend to engage in any of the ineligible activities.

4. Scheme Implementation Mechanism:

The key to the success of the Re-SVAYEM scheme are the following pillars:

4.1 Capacity Building:

In order to ensure that the selected beneficiaries are able to transform their vision and aspirations into a viable, and sustainable enterprise, they will undergo a 3-5 days training program where 'Entrepreneurship & Business Skills' will be imparted in a structured manner.

In order to ensure that the course design is as per the requirements of the beneficiary group and the course delivery is standardized across the State, Finance Department, Government of Assam will work with various partner organizations like Indian Institute of Entrepreneurship, OKD Institute of Social Change, Assam University, Gauhati University, Dibrugarh University, IIT Guwahati, NIT Silchar, IIM Shillong, Assam Skill Development Mission etc. to help design, deliver these capacity building programs.

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4.2 Access to Finance:

- i. 'Kick start' business venture with access to seed capital.
- ii. 'Upscale' business ventures by ensuring steady flow of credit from Banking & Financial Institutions.

4.3 Market Access:

- i. Ensure access to inputs for the business at competitive prices.
- ii. Create an environment for better forward / backward linkages for the product/ service.

4.4 Policy Enablement:

- i. Remove hurdles in establishing and running businesses.
- ii. The District Level Consultative and Implementation Committee (DLCIC) will ensure that there are no roadblocks in the effective implementation of the Scheme at the District level.

5. Implementation Process:

The scheme will be executed through the following sequential methodology:

- i. An Application Form for submitting applications for Re-SVAYEM, along with the checklist shall be published and will be given wide advertisement to ensure awareness about the scheme among the eligible beneficiaries.
- ii. An Online Portal will be set-up through which applications along with necessary documents, and details of the intended entrepreneurial activity will be invited from the applicants.
- iii. After applications are received, these would be scrutinized by the District Level Consultative and Implementation Committee (DLCIC) based on the Eligibility Criteria to eliminate the ineligible applications and select final beneficiaries.

The distribution target shall be 1000 youths per Legislative Assembly Constituency (LAC) in first phase. The State-Level Apex Committee shall allocate further targets based on the requirement and demand from the districts.

- iv. The selected applicants would undergo a mandatory structured training and capacity building program to be conducted by the District Development Coordination and Monitoring Committee (DLCIC) through identified agencies like Indian Institute of Entrepreneurship (IIE) or identified Resource persons.

- v. In order to ensure the availability of the training resources at the District/ Block level, DLCIC will create a list of 100-150 Master Trainers who will undergo an Intensive 5-day Training of Trainers (ToT) program which will be organized by the Finance Department through the Knowledge Partners across the state.
- vi. Subsequent to the ToT, the resource persons will provide a 3-5 days training to be mandatorily attended by the selected Re-SVAYEM beneficiaries at the designated venues (District/Block) identified by the DLCIC.
- vii. At the end of the training program, an amount of Rs. 1,000 per member as 'Training Allowance' is to be disbursed which will be deposited into the individual bank accounts of the members under each Re-SVAYEM Group.
- viii. The first tranche of Rs.30000 will be released to only those selected Re-SVAYEM beneficiaries who attended the training session. The amount will go to the individual beneficiary accounts. Thereafter, the individual beneficiaries will deposit the amounts to the group's account after ascertaining the likely financial implications of the business activity undertaken as their share capital.

If required, members may contribute more than Rs 30,000 to the group account depending on the business activity.
- ix. After a period of three months, the beneficiaries will submit the Activity Report in a pre-defined format and a Fund Utilization Report to the DLCIC, which will be evaluated and be used in shortlisting the beneficiaries who are eligible for the 2nd installment of Rs.20,000.
- x. The District Level Consultative and Implementation Committee (DLCIC) will mentor the Re-SVAYEM beneficiaries and will also facilitate the process of availing bank linked credit and remove any obstacles in accessing the market. DLCIC will also encourage the beneficiary to leverage the existing schemes wherever possible and the line agencies will be used extensively for this.

6. Maintenance of Data under the Scheme:

Implementation Cell will maintain all data related to beneficiaries centrally in a database and develop a portal with a specific dashboard regarding the Scheme.

The Portal would incorporate SMS alerts for funds disbursement and alerts to the applicants through the entire process of the scheme implementation including registration, training, release of seed capital etc.

7. Implementation & Governance Framework

7.1 State-level Apex Committee

A State-level Apex Committee will be notified as following, to monitor the overall progress of the Scheme:

- | | |
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| a) Hon'ble Chief Minister | Chairman |
| b) Hon'ble Minister of Finance | Vice-Chairman |
| c) Hon'ble Minister of Industries and Commerce. | Member |
| d) Hon'ble Minister of Fisheries | Member |
| e) Hon'ble Minister of Agriculture and Veterinary. | Member |
| f) Chief Secretary, Government of Assam | Member |
| g) Principal Secretary, Government of Assam,
Finance Department | Member Secretary |

8. State level Implementation Cell

The Scheme will be implemented through a state level Implementation Cell under the supervision of Director, Finance (IF) Department.

The Cell shall undertake the following activities:

- Host a portal for complete online monitoring and tracking of progress of the Scheme.
- Sign MoUs with various Resource Agencies for the development of content and training of trainers so as to ensure effective delivery through standardization of content and delivery.
- State Level Scheme Implementing Agency will transfer funds to respective DCs for operationalization of the Scheme and for the transfer of 'Seed Capital' to eligible beneficiaries' bank accounts.
- Publish a quarterly report that shall reflect the status of the projects under each Re-SVAYEM SHG.

9. District Level Consultative and Implementation Committee (DLCIC):

- | | |
|--------------------------------------|------------------|
| a) Deputy Commissioner | Chairman |
| b) District Development Commissioner | Member Secretary |
| c) ZP CEO/PD, DRDA | Member |

d) General Manager, DICC	Member
e) District Agriculture Officer	Member
f) District Veterinary Officer	Member
g) District Dairy Development Officer	Member
h) District Horticulture Officer	Member
i) District Officer of Assam Rural Livelihood Mission	Member
j) District Officer of Skill Development Mission	Member
k) Lead Bank Manager	Member
l) Any member as nominated by the State Level Apex Committee	Member
m) Any other member(s) as nominated by the Chairman of the DLCIC	Member

9.1.1 Functions of the DLCIC

- a) The District Level Consultative and Implementation Committee (DLCIC) will be the Nodal Body for receiving, scrutinizing, and approving the applications submitted under the Scheme.
- b) The Body would also ensure the execution of field-level activities for implementation of the program.
- c) The District Level Consultative and Implementation Committee, to ensure smooth execution of work, proactive coordination, and support officials in process management, may engage two contractual employees at a remuneration of Rs.25000/- per month for an initial period of six months as 'SVAYEM Sahayaks.'
- d) The resources are to assist the DLCIC in the process of beneficiary identification, selection and coordinating in the capacity building of the beneficiaries. Their remuneration will be paid out of the administrative expenditures under the Scheme.
- e) The District Consultative and Implementation Committee would also be the Nodal body for disbursement of the 'Seed Capital' to the eligible beneficiaries through Direct Benefit Transfer (DBT).

10. Administrative Expenses:

Under the Scheme, it is proposed that the data related to the beneficiaries are kept centrally in a database so that sanction letters can be issued centrally. To cover for training and capacity building, appointment of SVAYEM Sahayaks, technology services costs and intensive IEC activities to make the Scheme appealing to youth etc., it is proposed that 5% of the overall Scheme cost is committed as Administrative Expenses.

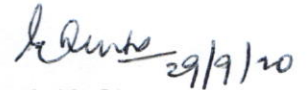
11. Power to Remove Difficulties:

If any difficulty arises in giving effect to the provisions of the Scheme or any instructions issued thereunder, the Finance Department, Govt. of Assam may take necessary actions by way of issuing necessary instructions to remove such difficulties.

12. Recovery in case of Fraudulent Claim:

If at any point of time, it is found that any applicant has made a false claim and is not eligible to receive benefit under this Scheme, she/he shall be liable to refund the entire amount received with interest.

This issues with the approval of Hon'ble Cabinet vide Additional item No.6 dated 27/08/2020.



(Samir K. Sinha)

Principal Secretary to the Govt. of Assam
Finance Department

Memo.No.FIF.99/2020/Pt-III/39-A

Dated Dispur, the 29th September 2020

Copy to:-

1. The Chief Secretary, Assam for kind information.
2. The Addl. Chief Secretary/ Principal Secretary/ Commissioner & Secretary/ Secretary to the Govt. of Assam _____ (All Departments).
3. Principal Secretary to the Hon'ble Chief Minister, Assam for information.
4. The Accountant General (A&E) Assam, Maidamgaon, Beltola, Guwahati-29 for information.
5. P.S to the Hon'ble Finance Minister, Assam for information of Hon'ble Finance Minister.

6. All Deputy Commissioners for information and request to issue necessary action.
7. Chief General Manager, State Bank of India, Dispur, Convener, SLBC Guwahati-6 for information and necessary action.
8. General Manager (NW-I), Convener SLBC Dispur, Guwahati-6 for information and necessary action.
9. The Director, Printing & Stationery, Assam, Guwahati-21. He is requested to publish the above Notification in the Extra Ordinary Assam Gazette.
10. The Joint Secretary to the Govt. of Assam, Finance (e-Governance Unit). He is requested to upload the notification in Finance Dept.'s website.

By order etc.

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29/9/2020
Director

Finance (IF) Department.