

AWARENESS WORKSHOP FOR BENEFICIARIES UNDER CM SELF EMPLOYMENT SCHEME (UTTARAKHAND)

Report on the event conducted on January 22, 2022.

Abstract- The event was conducted by Bhavya Singhal (Volunteer) at Rural Litigation Entitlement Kendra (RLEK), Dehradun in association with Agricultural Finance Corporation Limited (AFC), Dehradun. The workshop aimed at creating awareness amongst beneficiaries about the scheme and listing various difficulties faced by them in order to curb the same.

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Concept Note

"The Government itself cannot create jobs. Jobs are created by business people and entrepreneurs."

*- Tom Marino,
American Politician and Attorney.*

Legal Aid Centre at Symbiosis Law School, NOIDA conducts several awareness and welfare programmes for the benefit of the society. In furtherance to the same, the volunteer (Bhavya Singhal) collaborated with RLEK and AFC to conduct an awareness workshop for the beneficiaries under the Uttarakhand CM Self-Employment Scheme.

About the Scheme

The scheme is aimed at encouraging the entrepreneurial youth of the state, migrants of Uttarakhand who have come back to Uttarakhand state due to Covid-19, to set up their own industries/businesses by motivating skilled and unskilled craftsmen and handicraftsmen and educated urban and rural unemployed masses. "Mukhyamantri Swarozgar Yojana" is being operated guidelines for the purpose of providing credit facilities through Nationalized / Scheduled Commercial Banks, State Co-operative Banks / Regional Rural Banks for the establishment of enterprise, service or business. The scheme targets such entrepreneurial young entrepreneurs, who are the original or permanent residents of the state and who want to be self-employed, to motivate themselves for self-employment and to start their own enterprise, service and business. It provides loan facility, so that entrepreneurial person / youth can start their own employment.

About the Organizations

Rural Litigation Entitlement Kendra

RLEK (headed by Mr. Avdhash Kaushal) works on the aim: *"To reach the unreached and include the excluded."* It started as a group of young people working for development of tribal hill communities in the areas of Jaunsar-Bawar, a predominantly tribal belt of Dehradun district. Since then, the Kendra has been working for the underprivileged and marginalized communities. They used law as a weapon for restoration of rights of women and marginalized communities. RLEK initiatives have led to the promulgation of: Bonded Labour System (Abolition) Act, 1976; Environment Protection Act, 1986; and Narcotics and Psychotropic Substances Act, 1988. It also works in the education sector and has established a school named "Mohand Blue Star Van Gujjar Junior School" which provides education to the children of the Van Gujjar community. The NGO is also responsible for the voting rights of this community and is still fighting for their better recognition and basic rights. The sister NGO of RLEK named PRAGATI (Panchayati Rule and Gender Awareness Training Institute) aims to achieve gender equality with special focus on women in rural areas.

Agricultural Finance Corporation Limited

AFC India Ltd. (formerly Agricultural Finance Corporation Ltd.), is a multi-disciplinary cross-functional development organization providing consulting, advisory and implementation support for agriculture, rural development and other strategic socio-economic sectors in India. Established way back in the year 1968, AFC is wholly owned by Commercial Banks, NABARD and EXIM Bank. AFC is a Deemed Government Company under Section 139 (5) and 139 (7) of the Companies Act, 2013 and its accounts are audited by Comptroller & Auditor General of India (CAG).

Objective

1. Creation of employment opportunities in rural and urban areas by establishing new service, business and micro industries for self-employment.
2. To assist the government to provide employment opportunities to young entrepreneurs, migrants of Uttarakhand who have come back to Uttarakhand state due to COVID-19, skilled and unskilled craftsmen/handicraftsmen and educated urban and rural unemployed as near as possible to their place of residence.
3. Resultantly, to prevent migration in search of jobs from hilly and rural areas.

Preliminary Preparations

A complete list of the beneficiaries under the said scheme was researched for and fetched out. The work demanded empirical research. All the beneficiaries were contacted and details of the awareness workshop were communicated to them.

A power point presentation was also prepared for the workshop, in Hindi as well as in English, for easy comprehension by the audience.

Conducting the program

The event was conducted in the morning and continued till about three hours. All of the beneficiaries belonging to Raipur and Doiwala Development Block, forty in number, showed up for the awareness workshop. The event started by Mr. Kamal Badoni, AFC giving an introductory address to the beneficiaries. Sir introduced the organizations, their work and the manner in which they are expecting to assist the beneficiaries through granting funds for their business. An introduction of the all the beneficiaries present,

their field of work and details of funds required was exchanged next. Sir educated the beneficiaries, in detail, about basic financial management, accounting, basics of starting a business, forms in which a business can be established, namely:-

1. Sole Proprietorship
2. Hindu Undivided Family
3. One person Company
4. Partnership firm
5. Company
 - Private
 - Public

The entire workshop was delivered in a very layman language and all the technical terms were broken down into easy ones for the beneficiaries to understand them properly. Process of allocating respective bank loan and margin money was also intimidated to the beneficiaries. The mentors taught beneficiaries about process of registering themselves on the government portal, applying for the funds therein and other relevant technical support.





Response of the Target Population

The beneficiaries were able to comprehend the entire workshop easily. This was concluded from their response. Once all of the information was delivered to them and commencement of questioning round was announced, almost all beneficiaries told sir, one by one, about the problems faced by them in the process of initiating their respective businesses and allocation of funds therein. Every issue was noted down, solutions of some were given at the moment and rest were called to the AFC's office the day after for resolving their issues.





Future plan of action

After this successful awareness workshop wherein a hundred percent attendance of the beneficiaries was witnessed, following actions will be executed by AFC:-

1. Money amount will be made available in the form of grant. The maximum project cost for a manufacturing sector enterprise is Rs. 25 lakhs and the maximum cost for service and business sector will be Rs. 10 Lakhs.
2. The maximum limit and amount of margin money in category A classified in MSME Policy-2015 (as amended, 2016, 2018 and 2019) is 25% of the total project cost (maximum Rs.6.25 lakh for manufacturing activity and Rs.6.25 lakh for service and business activity). Rs.2.50 lakh for Category B and B+, 20 percent of the total project cost (maximum Rs.5 lakh for manufacturing activity and Rs.2 lakh for service and commercial activity) and total project cost in Category C and D 15 percent (maximum Rs.3.75 lakh for manufacturing activity and Rs.1.50 lakh for service and business activity), whichever is less, will be payable as margin money.
3. After successful operation of the enterprise for 2 years, margin money will be adjusted as grant.
4. General category beneficiaries will have to deposit 10% of the project cost in the bank as their own contribution. Beneficiaries of special category (Scheduled Castes, Scheduled Tribes, Other Backward

Classes, Minorities, Ex-Servicemen, Women and Divyangjan) will have to deposit 5 percent of the total project cost as their own contribution.

5. The total project cost will include capital expenditure (excluding cost of land purchase) and one cycle of working capital. The cost of taking workshop/workshed on rent can be included in the project cost, but the cost of purchase of land will not be included in the project cost.

Suggestions/Feedback

Feedback, as received from the audience, was completely positive. All of them appreciated the initiative taken by the organizations and the work of volunteers are also appreciated by Sir. The comprehensive PPT, made in Hindi as well as in English, received commendable feedbacks from the targeted audience.

Conclusion/Remarks

This event aimed at resolving one of the biggest issues in this post-Covid times- employment. It helped people in establishing their own businesses, imparting knowledge about the same, making them aware about the schemes they can benefit out of and, most importantly, providing them funds.



मुख्यमंत्री स्वरोजगार योजना के अन्तर्गत स्वरोजगारियों के लिये उद्यमिता विकास पर प्रशिक्षण कार्यक्रम

मुख्यमंत्री स्वरोजगार योजना (एम0एस0वाई0) के तहत स्वरोजगारियों के लिये ए0एफ0सी0 इंडिया लि0 द्वारा चरणवद्ध तरीके से प्रशिक्षण कार्यक्रम आयोजित किये जा रहे हैं। उत्तराखण्ड सरकार द्वारा कोरोना महामारी के दौरान राज्य में लौटे युवाओं के लिये रोजगार सृजन हेतु इस योजना का प्रारम्भ किया गया। योजना के अन्तर्गत इच्छुक युवाओं को बैंक लोन एवं मार्जिन मनी उपलब्ध कराने के साथ-साथ उद्यमिता विकास पर प्रशिक्षण प्रदान किया जा रहा है।

इसी क्रम में एम0एस0वाई0 के अन्तर्गत लाभान्वित, देहारादून जनपद के रायपुर एवं डोईवाला विकास खण्ड में उद्यमियों के लिये उद्यमिता विकास प्रशिक्षण सूर्यलोक कालोनी, राजपुर रोड स्थित रूलक संस्था, के प्रशिक्षण सभागार में आयोजित किया गया। ए0एफ0सी0 इंडिया लि0 द्वारा उद्यमियों को उद्यम विकास, वित्तीय प्रबंधन, व्यवसाय में जोखिम नियन्त्रण, लागत-लाभ का आंकलन एवं विपणन प्रबंधन पर व्यापक रूप से प्रशिक्षण प्रदान किया गया।

ए0एफ0सी0 इंडिया लि0 के राज्य समन्वयक श्री सुशील प्रसाद के अनुसार ऐसे युवा जो स्वरोजगार अपनाना चाहते हैं उन्हें उत्तराखण्ड सरकार द्वारा बैंक ऋण एवं मार्जिन मनी उपलब्ध करायी जा रही है।

हंस फाउंडेशन से प्राप्त वित्तीय सहायता से ए0एफ0सी0 इंडिया लि0 राज्य में स्वरोजगारियों को उद्यम संचालन के लिये इंक्यूबेशन सेवायें-परामर्श, पंजीकरण, अभिमुखीकरण, तकनीकी प्रशिक्षण एवं व्यवसाय नियोजन इत्यादि प्रदान कर रही है। स्वरोजगारियों के मार्गदर्शन एवं हैंड होल्डिंग के लिये कार्यक्रम के तहत स्थानीय स्तर पर प्रशिक्षित "मेंटरस" को नियुक्त किया गया है जो कि स्वरोजगारियों को नियमित रूप से मेंटरिंग सेवायें प्रदान कर रहे हैं।

कार्यक्रम में उपस्थित प्रशिक्षक श्री दीपक धनशानी, चार्टर्ड एकाउन्टेन्ट के अनुसार उद्यमियों को वित्तीय प्रबंधन एवं व्यवसाय से सम्बंधित बैधानिक विषयों के साथ-साथ लागत नियन्त्रण, व्यवसाय में लाभ बढ़ाने एवं लेखाकन प्रणाली पर प्रशिक्षित किया जा रहा ताकि वे सफल उद्यमी बन सकें एवं राज्य में स्वरोजगार की दिशा में उदाहरण प्रस्तुत कर सकें।

ए0एफ0सी इंडिया लि0 की कार्यक्रम समन्वयक श्रीमती सुनीता जम्वाल द्वारा अवगत कराया गया कि योजना से लाभान्वित होने के लिये इच्छुक युवाओं को सर्वप्रथम एम0एस0वाई पोर्टल पर पंजीकरण करना होता है उसके उपरान्त उन्हें अपना आवेदन पोर्टल पर आनलाईन जमा करना होता है। प्रत्येक जनपद में जिला उद्योग केन्द्र नोडल एंजेंसी के रूप में कार्य करती है। चयनित उद्यमियों के व्यवसायिक प्रस्तावों को बैंकों को प्रेषित किया जाता है। इस पूरी प्रक्रिया में ए0एफ0सी इंडिया लि0 की टीम उद्यमियों की सहायता करती है और बैंक से लोन प्राप्ति के उपरान्त उन्हे उद्यम स्थापित करने के लिये तकनीकी जानकारी के साथ-साथ व्यवसाय विकास से सम्बंधित सभी प्रकार का परामर्श एवं सेवायें प्रदान करती है।

इस अवसर पर ए0एफ0सी इंडिया लि0 के मुख्य प्रशिक्षक श्री सुशील शुक्ला, श्री दीपक धनशानी, श्री जगदीश जोशी एवं श्रीमती सुनीता जम्वाल एवं 40 उद्यमियों ने प्रतिभाग किया। प्रशिक्षण कार्यक्रम विकासखण्ड वार आयोजित किये जा रहें हैं।