

**GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

UNSTARRED QUESTION NO:1142

ANSWERED ON:15.11.2010

NATIONAL SAFAI KARAMCHARI FINANCE DEVELOPMENT

Chaudhary Shri Jayant;Joshi Shri Pralhad Venkatesh;Paswan Shri Kamlesh

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the National Safai Karamchari Finance Development Corporation (NSKFDC) has formulated Schemes for providing financial assistance to the Scheduled Caste (SC) and Scheduled Tribes (ST) women;
- (b) if so, the details thereof alongwith the criteria for selection of the beneficiaries;
- (c) the details proposals pending out there to whom financial assistance provided under the schemes various States including Karnataka during the last two years, Year and State-wise; and
- (d) the details of pending proposals for providing financial assistance?

Answer

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT(SHRI D. NAPOLEON)

(a) NSKFDC has formulated schemes for providing financial assistance to Safai Karamcharis, Scavengers and their dependents, including women, for viable income generating activities. It has two schemes exclusively for covering women and their dependent daughters viz. Mahila Samridhi Yojana (MSY) and Mahila Adhikarita Yojana (MAY).

(b) The details of the schemes exclusively meant for women are given as under: -

(i) Mahila Samridhi Yojana (MSY)

Loans upto Rs.30,000/-, per beneficiary, under the scheme is provided to Safai Karamcharis and Scavenger women and their dependent daughters, to take-up any small/ petty trade and sundry income generating activities at an interest rate of 1% from NSKFDC to State Channelising Agency(SCA) and 4% from SCA to beneficiary. All women (and their dependent daughters who have attained the age of 18 years and above) are eligible under the scheme. Loan is to be repaid within 3 years.

(ii) Mahila Adhikarita Yojana (MAY)

Term loans for units costing upto Rs.50000/- is provided to eligible beneficiaries under MAY at an interest rate of 2% per annum from the SCA and 5% from SCA to beneficiary. The loan is provided for assisting the beneficiaries to take-up any small/ petty trade and sundry income generating activities, etc. All women (and their dependent daughters who have attained the age of 18 years & above) are eligible under the scheme. Loan is to be repaid in quarterly installments within 5 years.

Eligibility criteria for selection of beneficiaries under the schemes

As per the Lending Policy & Guidelines (LPG) of NSKFDC, the beneficiary should be a Scavenger/Safai Karamchari or their dependents duly identified under the NSLRS (National Scheme for Liberation and Rehabilitation for Scavengers) or in a survey or a registered co-operative society of Safai Karamcharis or legally constituted association/firm promoted by the target group and all those who could not be covered under the survey already conducted in this regard but produce a certificate from local Revenue Officer or an officer of local Municipal office, or Cantonment executive officer of the Cantonment or an officer of the Railways, Head of the Govt. Departments (i.e. Schools, Colleges, Forest, Health, Education, Animal Husbandry, Elected Members of Municipal Body/ Corporation and Pradhan of Gram Panchayats (for which the State Government is required to issue necessary notification), not below the rank of Gazetted Officer. No income limit is fixed for availing financial assistance under the scheme.

(c) The total financial assistance of Rs.37.35 crore for covering 14473 beneficiaries (i.e. Rs.29.39 crore under MSY for 12387 beneficiaries & Rs.7.96 crore under MAY for 2086 beneficiaries during the years 2008-09 and 2009-10 including the State of Karnataka) has been provided by the NSKFDC under the schemes of MSY and MAY.

Statements indicating the State-wise details of financial assistance provided and coverage of beneficiaries under MSY and MAY during the last two years is enclosed at annexure A and B respectively.

(d) All the proposals received from the States have already been sanctioned by NSKFDC.