

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

**UNSTARRED QUESTION NO. 1579
TO BE ANSWERED ON 12.02.2019**

SOCIAL JUSTICE SCENARIO

1579. MOHAMMED FAIZAL:

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

- (a) the funds allocated by the Ministry specifically for improving the dispensation of social justice in the country during the last four years;
- (b) the amount of funds utilised in this regard during the said period;
- (c) whether any review has been undertaken in the last two years by the Government to know the utility of its schemes, plans and programmes; and
- (d) if so, the details and outcome thereof?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI VIJAY SAMPLA)**

(a) & (b) : The schemes of the Ministry of Social Justice and Empowerment are aimed to improve the educational and economical status of the people belonging to the target groups of the Ministry namely Scheduled Castes, Other Backward Classes, Senior Citizens, Alcoholics and transgenders and Persons with Disabilities. The details of funds allocated and utilized under these schemes is given below:

(Rs. in crore)

S. No.	Financial Year	Budget Estimate	Expenditure
1	2014-15	6777.74	5718.85
2	2015-16	7090.22	6239.95
3	2016-17	7349.51	7288.75
4	2017-18	7763.00	7675.34

(c) & (d): The evaluation of the schemes is undertaken from time to time to ensure that the beneficiaries of the schemes get the optimum benefits out of the scheme. The details of the evaluation studies sponsored by the Ministry in the last two years and the outcome thereof are given in **Annexure**.

Referred to in reply to parts © & (d) of Lok Sabha Unstarred Question No.1579 for answer on 12-02-2019

Details of review and evaluation studies sponsored / undertaken in respect of schemes of the Ministry of Social Justice and Empowerment to know the utility/impact of the scheme, during the last two years given in the table below:

Sl. No.	Name of Scheme	Findings
1	Functioning of Old Age Homes/Day Care Centres and Integrated Rehabilitation Centres for Drug Addicts (IRCAs) funded by D/O Social Justice & Empowerment.	<p>A. Integrated Rehabilitation Centres for Drug Addicts (IRCAs):</p> <ul style="list-style-type: none"> (i) The study focuses on evaluating the main objectives of the scheme in 398 IRCA Centers across geographical boundaries of India out of surveyed centers 25 centers were found closed or didn't exist and three centers in Punjab refused evaluation. Concluding the findings by interviewing approximately 7700 beneficiaries. (ii) Nearly half of centers had 15 or more addicts admitted while others had less than 15 inmates. (iii) 52 Percent of centers are located in urban areas, 37.5 Percent centers are located in rural areas and 10.5 Percent in semi urban areas. (iv) Majority addicts fall under the age group of 31-40 years (36 Percent) and OBC category has the highest share amongst the addicts (44 Percent). (v) Alcohol (84 Percent) has the highest addictive consumption amongst the addicts followed by consumption of weed (18 Percent). (vi) On an average, 12.5-13 % patients relapse. Of those who relapse, peer pressure (41 Percent) and depression (25 Percent) are the main factors behind the relapse. Relapse (vii) More than 85 percent of Centers have referral services and the most common place of referral is the nearest district hospitals (75 Percent). (viii) In case of emergency; half the surveyed Centers (50 Percent) had any kind of dedicated vehicle at the centre whereas 75 Percent of Centers have accessibility to all weather road. (ix) As high as 90 percent Centers provide meals for all three times to the patients whereas the quality has been graded by majority respondents between very good to good for these meals (92 Percent). (x) Charging admission fees is not allowed in the guidelines provided by the government 12.6 Percent of Centers across India have reported cases of charging admission fees. <p>B. Old Age Homes (OAHs):</p> <ul style="list-style-type: none"> (i) Approx. 40% of OAH did not have the provision of ambulance. (ii) More than 75 percent centers (78.4 percent) had basic medicine and equipments. Apart from this, a little more than 85 percent of centers reported that they had provision for pathological test. (iii) The study shows that more than 80 percent of the centers had full time availability of manager, counselor, cook, security guard and helper. (iv) Approx. 60 percent centers reported for power backup availability at

		<p>the center.</p> <ul style="list-style-type: none"> (v) The area where the old age homes need significant improvement was found to be facility of library or reading room as this was present only in 46.7 percent of centers. (vi) Separate toilets for males and females were available in more than 90 percent centers. (vii) In nearly 60 percent of the centers, 25 residents were found to be residing. (viii) The study shows that nearly half of the respondents (45 percent) were in the age group of 60 – 69 years followed by 70 – 79 age group (43.3 percent from). Only 11.5 percent beneficiaries were in the age group 80 and above. (ix) Out of the total respondents, more than half are the females. (x) It has been observed that main reason of residing in old age home was no financial support for self maintenance (30.6 percent) followed by their adjustment problem with family (20.2 percent). (xi) More than half of the elders reported on staying more than 3 years in the center followed by 22 percent elders who were staying since last 1 to 3 years. (xii) All the centers provide food to the elders, out of which more than 90 percent elders reported that they get the meal as per their requirements. (xiii) Out of the total centers, 96.2 percent centers confirmed that they provide clothing to the beneficiaries. (xiv) According to the beneficiaries, a little more than half of the OAHs had the provision of visit of medical doctors while the residents of other half of OAH complained that medical assistance was given to them only in emergency. (xv) An overwhelming 90.7 percent elder reported for recreational facilities like indoor games, visit to temple or park, getting newspaper and medicines etc. <p>C. Day Care Centres (DCCs):</p> <ul style="list-style-type: none"> (i) More than 90 percent DCC (90.4 percent) had the provision of ambulance. More than 30 percent centers in Karnataka reported for non availability of ambulance. (ii) The study shows that majority of the respondents (52.9 percent) were in the age group of 60 – 69 years followed by 38.2 percent from 70 – 79 age group. 8.9 percent beneficiaries were in the age group 80 and above. (iii) Main reason of residing in old age home was their choice of staying with peer group (37.5 percent) followed by no financial support for self maintenance (21.7 percent). Maximum numbers of elders i.e. 59 percent were staying since last 1 to 2 years. Also, 7 percent elders recently joined the day care center (a month ago). <p>More than 3/4th of the elders were taking less than half n hour to reach day care center whereas approx. 20 percent reported that they take half n hour to one hour in commuting.</p>
2	Self Employment Scheme for Rehabilitation of	(i) Methodology and Sample Size:- The study has been conducted in 13 states containing 13368 identified manual scavengers out of which 11451 have been provided one time OTCA. The study has selected

	<p>Manual Scavengers (SRMS).</p>	<p>3816 identified manual scavengers and covered 3813 (Male 1628, Female 2185) beneficiaries since 3 respondents were not traceable.</p> <p>(ii) Age-wise Clarification:- The data reveals that majority of respondents (45%) are in the age group of 31-45 years followed by 25% in 46-60, 23% in 15-30 and 7% in the age group of more than 60 years. Assam (49%) and Rajasthan (41%) recorded highest number of respondents from the age group of 15-30 years. In Odisha (54%) respondents are from age of 31-45 years.</p> <p>(iii) Monthly Income:- The study reveals that the income of the manual scavengers has increased after leaving manual scavenging and adopting alternate occupations. A very high proportion of 65.3% of the manual scavengers were earning less than Rs. 3000/- per month when they were engaged in manual scavenging and only 23.1 percent of them were earning Rs. 3000/- to Rs. 5000/- per month. Whereas after leaving manual scavenging and adopting alternate occupations with the assistance provided under SRMS, the proportion of low income earners of less than Rs. 3000/- has come down drastically to 35.8 percent and the proportion of higher income between Rs. 3000/- to Rs. 5000/- has significantly increased to 36.6 percent. Even in case of income range of Rs. 5000/- to Rs 10,000/- the corresponding proportion has shown significant improvement from 7.9% to 19.4%. This shows that the monthly income of identified manual scavengers has increased significantly after leaving their traditional occupation of manual scavenging and adopting alternative occupations.</p> <p>(iv) Utilization of OTCA :- As per the study, 12.6% of the respondents have utilized the amount in establishing small enterprises while 15.8% for domestic consumption, 6.8% (marriage expenses), 20.3% (construction/repairing of house) whereas 8.7% and 18.1% have utilized OTCA for debt repayment and medical treatment respectively.</p> <p>Self Employment after Skill Training:- Out of 2151 respondents who have undergone skill training, only 15.2 percent are self employed in Sticking & tailoring, Beauty parlour, Vegetable vendoring, Shops, Security guard, Plumbing, Auto-rickshaw driving, sanitary tank operator etc. across all 13 states. Karnataka has recorded highest number of manual scavengers (52) who were self employed after skill training followed by West Bengal (17), Bihar (5), Uttar Pradesh (3), Punjab (2) and Tamil Nadu (1).</p>
<p>3</p>	<p>Effectiveness and Impact of activities of NISD in the field of Drug Abuse Prevention & old age care.</p>	<p>(i) Sampling Design:- In all 160 beneficiaries from NISD, 2400 beneficiaries from RRTCs (Drug Abuse Prevention) & (Old Age Care) and 40 representatives from RRTCs / NISD have been covered in the study.</p> <p>(ii) Old Age Care:-</p> <p>(a) Popular Training Programme:- As per the study majority of trainees (54.9%) appeared in three months course for bedside assistance for geriatric care followed by five day training programme on geriatric care (31.1%), six months certificate course on geriatric care by the RRTC (11%) and one year PG Diploma course by NISD (3%).</p> <p>(b) Participants:- Majority of beneficiaries i.e. 46.0% in old age care programmes were from rural area, 44.6% from urban area while 9.4% were from semi-urban area.</p> <p>(c) Out of all beneficiaries who attended old age care programmes</p>

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65.7% were females whereas 34.3% were males.

- (d) **Social Categories of Beneficiaries:-** The study reveals that majority of beneficiaries (56.2%) were from General category followed by OBCs (22.3%), SCs (15.5%), Minorities (3.4%) and STs (2.6%).
- (e) **Educational Qualification:-** Out of all the trainees 13.8% were Post Graduate and above, 52.4% Graduate or Equivalent, 26.9% 12th Passed while only 6.9% possessed educational qualifications upto 10th Standard.
- (f) **Economic Status of Beneficiaries:-** As per the study 31.4% beneficiaries belonged to BPL category and 54.9% APL category.
- (g) **Awareness about Training Programmes:-** Majority of trainees i.e. 36.9% came to know from friends / family, 19.7% from NGO, 8.6% through Advertisement in News Paper and rest from other sources.
- (h) **Opinion of Beneficiaries to improve Training Programmes:-** Majority (36.9%) of the beneficiaries opinioned to Increase the duration of programmes followed by programme content / quality related issues (19.7%), placement related (18.9%), infrastructure (16.3%), improving the industry linkage (4.8%) and miscellaneous matter (3.4%).

(iii) **Prevention of Drug & Substance Abuse:-**

- (a) **Opinion of Beneficiaries to improve Training Programmes:-** Majority (34.0%) of the beneficiaries opinioned to Increase the duration of programmes followed by programme content / quality related issues (24.1%), miscellaneous like diploma (13.2%), placement related (11.8%) infrastructure (10.6%) and improving the industry linkage (6.3%).
- (b) **Opinion of Trainees on Training Programmes:-** As per the study 53.3% participant found the quality of training as excellent, 2.7% as good while 43.4% found the quality of training as average. Only 0.6% termed it as of poor quality.
- (c) **Opinion of Trainees on the benefits after Training:-** The Drug & Substance use prevention related training programmes by NISD appear to have benefitted the participants by enhancing skills & knowledge (58%), enhanced social consciousness (30.3%) and also improved employability (11.7%).
- (d) **Number of Training Programmes:-** As per NISD schedule, RRTCs have to arrange minimum 141 trainings on Prevention of drug and substance abuse but RRTCs have organized 147 programmes.
- (e) **Number of Trainees:-** As per NISD, the RRTCs were required to provide training to 4975 persons but they have provided training to 8920 persons.

(iv) **Findings on NISD & RRTCs:-**

(a) **Payment made by the Beneficiaries for Training:-**

- As per NISD the beneficiaries are not required to make any payment for attending any training but as per the study 62.5% beneficiaries stated that they have made payment between Rs.501 to 1000/- , Rs. 1001 to 2000/- and upto Rs. 500 by 12.5% and 25.0% beneficiaries

		<p>respectively in Drug Abuse Prevention. In case of Old Age Care all the beneficiaries opined that they have made the payment between Rs.2001 to 3000/- to pursue the training.</p> <ul style="list-style-type: none"> • In case of RRTCs 70.0% participants have made the payment between Rs.3001 to 4000/-, 15.0% Rs.1001 to 2000/- while 5.0% and 10.0% made the payment of Rs.501 to 1000/- and upto Rs.500/- respectively. <p>(b) Payment made by the Beneficiaries for Registration:-</p> <ul style="list-style-type: none"> • In case of NISD only 4.5% beneficiaries stated that they have made payment for registration for the training in Drug Abuse Prevention. However, as per NISD no such registration fee is required to be paid. • In case of RRTCs 3.9% and 11.1% beneficiaries stated that they have made payment for registration for the training in Drug Abuse Prevention and Old Age Care respectively. <p>(v) The organization has given six success stories of beneficiaries. The study reveals that out of 117 trainees, 38 persons got employment after successful completion of training in Geriatric and Old Age Care.</p>
4	<p>Outcome Based Evaluation of Babu Jagjivan Ram Chhatravas Yojana and Construction of Hostels for OBC Boys and Girls.</p>	<p>A. Babu Jagjivan Ram Chhatrawas Yojna for SCs:</p> <ul style="list-style-type: none"> (i) Among the 30 sampled hostels selected for the study, only 28 were found operational with 1492 inmates. One hostel in Punjab and another in Tripura were found to be non-functional. All the 28 operational hostels were found to be located in the address provided by the Ministry. (ii) 50% hostels are for boys and 50 % are for girls. (iii) Out of total inmates majority (59% inmates) were in the age group of 'upto 15 years'. (iv) 58% inmates belonged to Scheduled castes. (v) 63% belongs to BPL category with average annual income of Rs. 23,152/- (vi) Average rooms per hostel was 19 as against 20 sanctioned (vii) Average occupancy per room was 8 as per the sanctioned norms (viii) 46% hostels have provision for reservation of disabled children (ix) Availability of facilities like toilets, bathrooms, water facility in toilets and bathrooms, kitchen, dining room, warden room, electricity connection, lights, fans, recreational facilities, regular cleanliness, drinking water are available and functional in almost all the hostels with some degree of variations. (x) Due to availability of free boarding and lodging facility, drop outs have started reducing especially for SC boys and girls from poor families <p>B. Construction of Hostels for OBC Boys and Girls:</p> <ul style="list-style-type: none"> (i) Among the 200 sampled hostels selected for the study, only 175 were found operational with 7729 inmates. (ii) 66% hostels are for boys and 34 % are for girls. (iii) Out of total inmates majority (47% inmates) were in the age group of 'up to 15 years'.

		<p>(iv) 69% inmates belonged to Scheduled castes</p> <p>(v) 69% belongs to BPL category with average annual income of Rs. 30,359/-</p> <p>(vi) Total sanctioned capacity of the hostel was 12626 out of which 83 % are residing in the hostel</p> <p>(vii) Average rooms per hostel constructed was 14as per norms.</p> <p>(viii) Average occupancy per room was 10 against 9 sanctioned per room</p> <p>(ix) 74% hostels have provision for reservation of disabled children</p> <p>(x) Availability of facilities like toilets, bathrooms, water facility in toilets and bathrooms, kitchen, dining room, warden room, electricity connection, lights, fans, recreational facilities, regular cleanliness, drinking water are available and functional in almost all the hostels with some degree of variations.</p> <p>(xi) Due to availability of free boarding and lodging facility, drop outs have started reducing especially for OBC boys and girls from poor families.</p> <p>(xii) Majority of 63% hostel inmates were OBCs; 23% SCs; 11% STs; and only 4% 'Others' category.</p> <p>Majority of 65% inmates came from BPL families. Their average annual family income was only Rs.39,396.</p>
5	Venture Capital Fund for Scheduled Castes Entrepreneurs.	<p>(i) Coverage under the study:- Out of 60 beneficiaries who have been sanctioned the funds only 57 cases are surveyed since 3 entrepreneurs could not be contacted despite various visits by the organization.</p> <p>(ii) Year wise physical performance under the scheme:- A total of Rs.23880.40 lakh have been sanctioned to 60 entrepreneurs during the year 2014-15 to 2017-18 out of which Rs.14644.42 lakh have been disbursed to 47 beneficiaries.</p> <p>(iii) Top 10 states having SC Entrepreneurship vis-à-vis number of sanctioned cases under VCF-SC:- As per the study, the coverage of the scheme is not proper since the states having more SC population have been sanctioned fewer number of cases and vice versa. For example, no project has been provided VCF in the state of Madhya Pradesh with the SC entrepreneurs of 13.65 thousand whereas in Maharashtra with the entrepreneurs of 4.88 thousand there are 18 sanctioned cases.</p> <p>(iv) Time taken from submission of application to Sanction of Loan:- Out of 57 sanctioned cases, 28 (49%) entrepreneurs got the sanction of loan in the span of three months followed by 19(33%) and 10(18%) between three to six months and six months to one year respectively.</p> <p>(v) Repayment of Loan:- Out of 47 companies to whom disbursement has been made under the scheme, 33 are working in manufacturing sector and 14 are in service sector. Out of those 33 manufacturing companies, 15 (45%) companies have started repayment and not defaulted in repaying the loan while 4 (12%) have started repayment and at present defaulted in repaying the loan. Also, 13 (39%) manufacturing companies have not started the repayment since their repayment is not yet due, while one (3%) company has not started the repayment hence defaulted.</p> <p>(vi) Impact on increasing turnover and profit of the companies due to financial support provided under the scheme:- The study reveals that out of 57 sanctioned cases, 23% increase in profit to a great extent was observed for 13 entrepreneurs whereas in case of 21 (37%) entrepreneurs some increase in profit was observed. No remarkable increase in profit was observed in case of 3 entrepreneurs and the</p>

		<p>impact on profit is yet to be seen in case of 20 entrepreneurs.</p> <p>Impact on employment generation due to financial support provided under the scheme:- As per the study, a total of 2667 employees were in employment after receiving funds under VCF by the projects as against only 1145 employees before sanction of loan thus registering 133% increase in employment.</p>
6	Outcome Based Evaluation of Post-Matric Scholarship Scheme for Scheduled Castes (SCs) & Other Backward Classes (OBCs).	<p>A. Post Matric Scholarship Scheme for SC Students:</p> <ul style="list-style-type: none"> (i) The study has been conducted in five states namely Rajasthan (7 districts), Himachal Pradesh (5 districts), Uttarakhand (5 districts), Odisha (7 districts) and Tripura (2 districts) (ii) In all 28753 beneficiaries comprising 7457 from Govt. institutions and 21296 from private institutions have been surveyed by the organization. (iii) The organization has surveyed 384 institutions in selected states- Rajasthan (193), Himachal Pradesh (33), Uttarakhand (35), Tripura (25) and Odisha (98) (iv) Majority of students (61.3%) are male whereas female are 38.7%. Compared to other states, more female beneficiaries (41.4%) have been surveyed in Uttarakhand. (v) It is observed that 47.6% beneficiaries come under the age group of up to 20 years, while 71.4% beneficiaries belong to the age group of 21 to 25 years whereas only 1% beneficiaries are in the age group of above 25 years. State wise analysis observed that majority of the beneficiary students in Odisha are up to 20 years of age while majority of the beneficiary students in Uttarakhand, Himachal Pradesh, Rajasthan and Tripura are in the age group of 21 to 25 years. (vi) Analysis of the courses being pursued by surveyed beneficiary students reveals that 30.5% students are studying in Group-I courses, while 23% in Group-II, 12.2% in Group-III and 34.3% in Group-IV courses. (vii) The study reveals that 43.9% parents of surveyed beneficiaries are farmers, 31.3% casual labour, 11.6% employed while 12.2% are doing small business (viii) As per the study the majority (60.3%) of the parents/guardians' income from all sources is below Rs. 50,000/- per annum and 32.4% parents/guardians have annual income between Rs.50,000/- and Rs. 1 lakh while 7.3% parents/guardians have annual income above Rs. 1 lakh to 2.5 lakhs). (ix) It is observed that 21.7% students benefitted under the scheme informed that the scholarship has helped them to a large extent to pursue higher study while 57.5% students indicated that they have been benefitted to some extent for higher study, 18.8% students have been benefitted to slight extent while only 2% students have not been benefitted for higher study by the scholarship amount (x) Present status of beneficiary students revealed that only 0.6% beneficiaries are in job employed and 3.5% are self-employed while 95% beneficiaries are presently student and 1% are presently unemployed (xi) The scholarship is disbursed through direct benefit transfer to the bank account of students online except in Himachal Pradesh where the tuition fee is directly transferred to the concerned institute. In Odisha, the scholarship in respect of eligible students studying in Government Higher Secondary Schools is transferred to the schools directly.

- (xii) On adequacy of the scholarship amount given to the students, majority (71.4%) students opined that the scholarship amount is neither adequate nor inadequate, while 24% viewed that the scholarship amount is adequate. Only 4.6% students stated that the scholarship amount is inadequate.
- (xiii) Majority (79.9%) beneficiary students viewed that the income ceiling of Rs. 2.5 lakhs per annum to receive the scholarship is justified while about one-fifth (20.1%) students stated the income ceiling is unjustified.

B. Post Matric Scholarship Scheme for OBC Students:

- (i) The study has been conducted in five states namely Rajasthan (7 districts), Himachal Pradesh (4 districts), Uttarakhand (3 districts), Odisha (4 districts) and Tripura (2 districts).
- (ii) In all 3252 beneficiaries comprising 979 from Govt. institutions and 2273 from private institutions have been surveyed by the organization.
- (iii) The organization has surveyed 213 institutions in selected states- Rajasthan (189), Himachal Pradesh (2), Uttarakhand (2), Tripura (3) and Odisha (17).
- (iv) Majority of students (66.4%) are male whereas 33.6% are female..
- (v) It is observed that 64.0% beneficiaries come under the age group of up to 20 years, while 35.9% beneficiaries are above 20 years of age.
- (vi) Analysis of the courses being pursued by surveyed beneficiary students reveals that 39.3% students are studying in Group-A courses, 17.2% in Group-B, 8.6% in Group-C and 34.9% in Group-D courses.
- (vii) The study reveals that 53.6% parents of surveyed beneficiaries are engaged in Agriculture, 37.9% Casual labour, 4.9% are in Service while 3.6% are engaged in business.
- (viii) As per the study the majority (67.7%) of the parents/guardians' income from all sources is below Rs. 50,000/- per annum while 32.3% parents/guardians have annual income between Rs.50,000/- and Rs. 1 lakh
- (ix) It is observed that 16.1% students benefitted under the scheme informed that the scholarship has helped them to a large extent to pursue higher study while 61.5% students indicated that they have been benefitted to moderate extent for higher study, 19.4% students have been benefitted to slight extent while only 3.0% students have not been benefitted for higher study by the scholarship amount
- (x) Present status of beneficiary students revealed that only 5.5% beneficiaries are in job employed and 0.8% are self-employed while 91.6% beneficiaries are presently student and 2.0% are presently unemployed
- (xi) As the scholarship amount including the tuition fee is released directly to the bank accounts of concerned students except in case of Himachal Pradesh, there is no occasion of refund of tuition fee to the students. In Himachal Pradesh, the tuition fees released to the institutions are refunded to students in case they have made full payment of the same prior to release. However, there is no guideline issued by the State in this regard. In Odisha, the Government Higher Secondary Schools are not collecting the tuition fees to the extent of the scholarship amount as decided by the State Government.
- (xii) On adequacy of the scholarship amount given to the students, majority

		<p>(75.6%) students opined that the scholarship amount given is neither adequate nor inadequate, while 19.2% viewed that the scholarship amount is adequate. Only 5.3% students stated that the scholarship amount is inadequate.</p> <p>Majority (57.7%) beneficiary students viewed that the income ceiling of Rs. 1 lakhs per annum to receive the scholarship is justified while (42.3%) students stated the income ceiling of Rs. 1 lakhs is not justified.</p>
7	<p>Functioning of the Finance & Development Corporations of Department of Social Justice and Empowerment.</p>	<p>A. National Scheduled Castes Finance & Development Corporation (NSFDC):-</p> <p>(i) Performance of Corporation 2016-17:- During 2016-17 the corporation has sanctioned the loan amounting to Rs.550.90 Crore. It has kept the target of 62001 women beneficiaries to disburse them the loan of Rs.232.97 Crore.</p> <p>(ii) State-wise SC population and disbursement of loan:- In this table the organization has indicated the amount of loan disbursed to the states in the year 2016-17. The highest amount of loan of Rs.7170.53 Lakh has been disbursed to Tamil Nadu followed by Andhra Pradesh (Rs.7012.30 Lakh), Karnataka (5807.18 Lakh), Gujarat (Rs.4467.19 Lakh) and Telangana (Rs.3584.43 Lakh) and so on.</p> <p>(iii) Existing level of marketing support to target group, its effectiveness and measures for improvement:- It has been observed that periodical inputs relating to marketing and developing and redesigning of artisan products as per customer's needs, betterment of over the counter salesmanship are given to the beneficiaries. For this purpose, NSFDC participates in National and International Exhibitions & Fairs and provides free Stalls to beneficiaries for exhibiting and selling their products. NSFDC also has started participating in exhibitions/fairs at District Level.</p> <p>(iv) Staff Strength of NSFDC:- As against a sanctioned strength of 117 of the corporation, only 76 staff are working for the past three years.</p> <p>(v) As it has been found from the data of the NSFDC that nearly 85 % of the loan is given to those below BPL and 15 percent for those above BPL.</p> <p>(vi) Sanction and disbursement by all the SCAs all over the country:- As per the study all the SCAs have been sanctioned an amount of Rs.34443.50 Lakh to target 64535 beneficiaries but the SCAs disbursed Rs. 27744.84 Lakh to 57306 beneficiaries during the year 2016-17.</p> <p>(vii) Activities covered under various sectors for loan assistance:- The SCAs disbursed the loan for agriculture, Industry, Services and Transport Sectors.</p> <p>(viii) New schemes Initiated:- The corporation has launched the following new schemes</p> <p>(a) Nari Arthik Sashaktikaran Yojana (NASY) to support the Single Women in the age group of 25 – 50 years.</p> <p>(b) Green Business Scheme to provide financial assistance in the form of loan to tackle the climate change along with income generation.</p> <p>(c) Vocational Education and Training Loan Scheme (VETLS) to provide financial assistance in the form of loan to persons of target group up to the age of 50 years to enhance their skills & employability.</p> <p>(d) Aajeevika Microfinance Yojana (AMY) (Livelihood Microfinance</p>

Scheme) to provide prompt and need based Micro Finance.

- (ix) **Sanction and disbursement by all the RRBs and PSBs:-** As per the study all the RRBs / PSBs have been sanctioned an amount of Rs.20646.88 Lakh to target 25558 beneficiaries but the RRBs / PSBs disbursed Rs. 20153.11 Lakh to 24799 beneficiaries during the year 2016-17.
- (x) **Training Programme:-** All the training partners of the corporation imparted the training to 17008 beneficiaries comprising 7154 males and 9854 Females during the year 2016-17.
- (xi) **Number of trainees and their placement:-** Out of 17008 trainees all over India in 2016-17, 10381 got the placement which accounts only to 61.03 percent, a slight improvement over the last year, but still below the target of 70 percent.
- (xii) **Detail of beneficiaries:-** The organization has selected 2516 (urban 1479, rural 1037) beneficiaries consisting 1065 (42.2%) males and 1451 (57.6%) females for the study.
- (xiii) **Case studies:-** The study covered success stories of 10 persons.

B. National Backward Class Finance & Development Corporation (NBCFDC):-

- (i) **Amount of loan disbursed:-** The amount of loan disbursed to various states for the year 2014-15 to 2016-17 have been indicated in this table. The highest amount of loan of Rs.10650.00 lakh has been disbursed by the state of Kerala followed by Tamil Nadu (Rs.10000.00 lakh), Karnataka (Rs.3500.00 lakh) and so on.
- (ii) **Amount disbursed:-** The all SCAs of the corporation have disbursed an amount of Rs.38736.08 lakh to 170555 beneficiaries during 2016-17.
- (iii) **Skill Development Training Programme:-** Study reveals that the corporation imparted skill development training to 18748 beneficiaries during 2016-17 as against 15146 and 11410 in the year 2015-16 and 2014-15 respectively.
- (iv) Most of the trainees were of class 10 (secondary) passed and unmarried with just 18 to 20 years.
- (v) The selected trainees admitted that they had been either engaged in self-employment or placed at the private organizations and have been regularly earning a minimum of Rs.10000 per month. However, the female candidates, so far, are unable to start performing as self-employed plumber in their villages because they could not break the traditional role / occupation handled by males in the villages
- (vi) The functionaries have said that they have not experienced any remarkable problems while organizing and implementing the Skill Development Training Scheme.
- (vii) They were mostly class 10 (secondary) passed and unmarried females with just 18 years completed but all below 28 years in the case of ATDC. However, considerable number of graduate and/or married girls were also present in batch. However in the case of CIPET most were 12th passed and almost all the trainees were boys.
- (viii) Most of the selected trainees admitted that they had been placed at the private industries as wage employee (soon after the successful completion of training) and had been regularly earning Rs.7000 to Rs.8000 per month in the case of ATDC and ₹ 5000 to ₹ 12000 in the

case of CIPET.

- (ix) **Number of Beneficiaries:-** In the study Out of 24752 beneficiaries a sample of 1540 beneficiaries have been selected for the study.
- (x) **Number of Beneficiaries by Residence:-** Out of 1540 beneficiaries 1120 were from rural and 420 from urban areas.
- (xi) **Number of Beneficiaries by Sex:-** The majority (833) beneficiaries were females and rest of 747 were males.
- (xii) **Number of Beneficiaries by Types of Loan:-** Majority (655) beneficiaries have taken loans for Micro Finance followed by Mahila Samriddhi Yojana (496), Term Loan (341), Educational Loan (47) and only 1 for new Swarnima Scheme.
- (xiii) **Repayment of Loan:-** As per the study only 201 beneficiaries are regular in paying the loan while majority of 1339 beneficiaries are not repaying the loan regularly.
- (xiv) **Case studies:-** The study covered success stories of 12 persons.

C. National Safai Karamcharis Finance & Development Corporation (NSKFDC):-

- (i) **Performance of Corporation:-** The performance of the corporation has been given in the table for three years. In the year 2016-17 the corporation has disbursed an amount of Rs.179.10 Crore to 23565 beneficiaries. The highest amount disbursed pertains to General Term Loan amounting to Rs.107.34 Crore to 11025 beneficiaries followed by Micro Credit Finance (Rs.28.24 Crore to 3661 beneficiaries), Mahila Adhikarita Yojana (Rs. 16.63 Crore to 2470 beneficiaries) and Mahila Samridhi Yojana (Rs.14.97 Crore to 3413 beneficiaries) etc.
- (ii) **Expenditure by the Corporation:-** The Corporation has incurred the expenditure of Rs.10,30,97,776/- during the year 2016-17. The Maximum amount of Rs.58267436/- has been incurred on training to beneficiaries followed by Employee Benefits (Rs.25112631/-), other expenses (Rs.18479969/-) and Depreciation amortization (Rs.1237740/-).
- (iii) **Some specific items of expenditures:-** The corporation has also incurred an expenditure of Rs. 13320709/- on some other items such as Establishment Expenses (Rs.5315943/-), Trade fair expenses (Rs.3568920/-), Travelling expenses (Rs.1639589/-), Office Rent (Rs.1574304/-) and Conference and Seminar (Rs.1221953/-).
- (iv) **Performance of RRBs:-**All the three Rural Regional Banks (RRBs) have disbursed a total amount of Rs.1822.5 Lakh to 2830 beneficiaries during 2016-17.
- (v) **Number of trainees:-** In the year 2016-17, a total of 11592 persons have been trained as against 9600 and 8750 in the year 2015-16 and 2014-15 respectively.
- (vi) **Beneficiaries by Sex:-** As per the study 91.4% beneficiaries were male and 8.6% female in case of RRBs whereas in case of SCAs the males are only 2.5% whereas females are 97.5%.

Success Stories:- The organization has given success stories of Shri Debashis Nath and Ashok Kumar Gupta who were Safai Karamcharis. They have taken the loan of Rs750000/- and Rs. 566000/- respectively from NSKFDC and everyone is earning Rs26000/- and Rs. 19700/- per month.

8	Functioning of Integrated	Functioning of Integrated Rehabilitation Centres for Drug Addicts was
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<p>Rehabilitation Centres for Drug Addicts</p>	<p>conducted by Research and Development Initiative Pvt. Ltd., New Delhi in the year 2017. The study focuses on evaluating the main objectives of the Scheme in 398 IRCAs across geographical boundaries of India. Some of the major findings of the study are given below:</p> <ol style="list-style-type: none"> i. About 60% of the addicts in IRCAs are admitted for alcoholism treatment. ii. 91.8% respondents agreed that medicines provided to them had improved their overall well being. iii. 88.5% centres have facilities of recreational activities. iv. Maximum (80%) patients have experienced improvement in their employment strata after de-addiction. v. 94.2% of rehabilitees realized that their self-esteem has increased post de-addiction. vi. A high of 95% patients are satisfied by the treatment and other services they received at the centre. <p>The study observed that the NGOs getting grant in aid under the Scheme are running the IRCAs as per the guidelines of the Scheme, and most of the activities are carried out by them satisfactorily. It is further observed that vocational training for rehabilitation of addicts needs to be given focus by the IRCAs for employment or self employment of the de-addicted persons.</p>
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