

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA
UNSTARRED QUESTION NO -2207
ANSWERED ON - 19/03/2025

IMPLEMENTATION OF NSKFDC SCHEMES

2207. SHRI RAVI CHANDRA VADDIRAJU

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

- (a) the details of funds disbursed and beneficiaries covered under National Safai Karamcharis Finance and Development Corporation (NSKFDC) during the last three years, scheme-wise and State-wise;
- (b) the challenges identified in implementation, including low awareness and poor recovery rates and the steps taken to address them;
- (c) the measures to increase women's participation in NSKFDC Schemes; and
- (d) the plans to expand skill development and green business initiatives under NSKFDC?

ANSWER

THE MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SHRI RAMDAS ATHAWALE)

(a) Details of funds disbursed and beneficiaries covered under National Safai Karamcharis Finance and Development Corporation (NSKFDC) during the last three years, scheme-wise and State-wise are at Annexure-I and Annexure-II.

(b) Many State agencies are not drawing regular funds from NSKFDC for implementation of the loan schemes of NSKFDC. There are also issues of non fulfilment of prudential norms i.e. availability of Block State Government Guarantee, poor recovery, and delayed utilization of funds drawn by the State Channelising Agencies (SCAs).

The target group of NSKFDC is traditionally engaged in sanitation related occupations and lacks skills and expertise for various other income generating activities. Due to this, recoveries are poor and often results in non-repayment of loan.

NSKFDC is implementing Skill Development Training programmes to upgrade the skills of the target group, organizing awareness camps and following up with SCAs to extend the benefits of the scheme to target group.

(c) NSKFDC has been implementing two dedicated schemes viz., Mahila Samridhi Yojana (MSY) and Mahila Adhikarita Yojana (MAY) for the women beneficiaries only.

Further, provisions made to provide maximum benefits to the women beneficiaries from among the target group of NSKFDC under loan schemes are as under: -

- i. 0.5% to 1% interest rebate to the women beneficiaries.
- ii. The channelizing agencies are advised to cover atleast 40% women beneficiary, out of total beneficiaries.

(d) Financial assistance in the form of concessional loan is provided for implementing Green Business Scheme. Main activities covered under the scheme of Green Business are as under: -

- Battery electric vehicle(E-rickshaw),
- Compressed air vehicle,
- Solar energy gadgets,
- Poly houses

Skill development training programmes are organized under the PM DAKSH Yojana. Further, awareness camps are organized to motivate the target group to avail the benefits of various loan schemes of NSKFDC including Green Business scheme.

Annexure-I

Annexure-I referred in reply to part (a) of the Rajya Sabha Unstarred Question No. 2207 for answer on 19.03.2025 regarding Implementation of NSKFDC Schemes.

Statement showing scheme-wise funds disbursed and beneficiaries/units covered under various loan schemes of NSKFDC during the F.Y. 2022-23 to 2024-25 (as on 28.02.2025)

(Rs. In Lakh)

S. No.	Schemes	2022-23		2023-24		2024-25	
		Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
1	General Term Loan (GTL)	4518.96	1902	1234.36	398	402.21	162
2	Mahila Adhikarita Yojana (MAY)	63.50	71	14.8	14	6.80	6
3	Micro Credit Finance (MCF)	440.54	513	18.95	24	4.90	6
4	Mahila Samridhi Yojana (MSY)	20560.71	40910	20709.61	36593	12563.31	20269
5	Education Loan (EL)	15.31	8	33.00	3	48.00	4
6	Swachhta Udayami Yojana (SUY): (through CAs)	504.9	439			423.29	25
7	Sanitary Marts (SM)			13.50	1		
8	Green Business (GB)	45.09	19				
9	PAY & USE TOILETS			135.00	6		
Total		26149.01	43862	22159.22	37039	13448.52	20472

Annexure-II

Annexure-II referred in reply to part (a) of the Rajya Sabha Unstarred Question No. 2207 for answer on 19.03.2025 regarding Implementation of NSKFDC Schemes.

Statement showing Year-wise & State-wise funds disbursed and beneficiaries/units covered from 2022-23 to 2024-25 (as on 28.02.2025)

(Rs. In Lakh)

Sl. No	Name of State/UT	2022-23		2023-24		2024-25	
		Fin	Phy	Fin	Phy	Fin	Phy
1	Andhra Pradesh	385.20	420	0.00	0	0.00	0
2	Gujarat	1066.51	582	33.00	3	154.95	21
3	Haryana	38.89	42	29.94	37	19.20	23
4	Jammu & Kashmir	0	0	367.20	144	353.70	131
5	Karnataka	0.00	0	113.00	113	0.00	0
6	Kerala	20120.86	39952	20655.42	36481	12526.71	20203
7	Maharashtra	317.45	239	859.50	128	61.60	63
8	Nagaland	47.25	33	0.00	0	0.00	0
9	Puducherry	0.00	0	0.00	0	289.34	6
10	Punjab	100.80	61	56.16	33	37.42	23
11	Rajasthan	1465.55	798	0.00	0	0.00	0
12	Tamil Nadu	415.67	272	0.00	0	0.00	0
13	Tripura	612.54	177	45.00	100	0.00	0
14	Uttarakhand	0.00	0	0.00	0	5.59	2
15	West Bengal	1578.29	1286	0.00	0	0.00	0
Total		26149.01	43862	22159.22	37039	13448.52	20472
