

FINAL REPORT
ON
EVALUATION STUDY OF NSKFDC
(EXECUTIVE SUMMARY)

Submitted To
Department of Social Justice & Empowerment
Ministry of Social Justice & Empowerment
Government of India



National Productivity Council
(Under Ministry of Commerce & Industry)
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-Study Team, NPC



ABBREVIATIONS

AP	Andhra Pradesh
APSCCFC	Andhra Pradesh Scheduled Castes Cooperative Finance Corporation Limited
CA	Channelizing Agency
DPR	Detailed Project Report
GTL	General Term Loan
HP	Himachal Pradesh
IISSSC	Indian Iron and Steel Sector Skill Council
LPG	Lending Policies and Guidelines
MoSJE	Ministry of Social Justice and Empowerment, Govt. of India
MOU	Memorandum of Understanding
MS	Manual Scavenger
MSY	Mahila Samridhi Yojana
NIDC	Nagaland Industrial Development Corporation Ltd
NPC	National Productivity Council
NSFDC	National Scheduled Castes Finance & Development Corporation
NSKFDC	National Safai Karamcharis Finance & Development Corporation
PSB	Public Sector Bank
RRB	Regional Rural Bank
SCA	State Channelizing Agency
SDTP	Skill Development Training Programme
SHG	Self Help Group
SK	Safai Karamchari
SSC	Sector Skill Council
TI	Training Institution
TL	Term Loan



EXECUTIVE SUMMARY

National Safai Karamcharis Finance & Development Corporation (NSKFDC) is a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment. It was incorporated on 24th January, 1997 under Section 25 of the erstwhile Companies Act, 1956 (now Section 8 of the Companies Act, 2013) as a Company 'Not for Profit' with the primary objective of socio-economic development of Safai Karamcharis, Manual Scavengers and their dependents.

The Corporation provides financial assistance under its various Loan based Schemes through State Channelizing Agencies (SCAs) nominated by State Governments/Union Territory Administrations, Regional Rural Banks (RRBs) and Nationalized Banks across the Country. Various loan-based schemes are General Term Loan, Mahila Adhikarita Yojana, Mahila Samridhi Yojana, Micro Credit Finance, Education loan, Vocational Education and Training Loan Scheme, Sanitary Marts (SM), Green Business (GB), Scheme for "Pay and Use" community toilets and Swachhta Udyami Yojana (SUY) etc., and the rate of interest under these schemes varies from 3% to 6% with repayment period of up to 10 years and loan maximum limit up to Rs. 50 lakhs. Corporation also implements employment linked Skill Development Training Programmes through Govt. Sector Training Institutions and Sector Skill Councils in order to upgrade the technical, vocational and entrepreneurial skills of the target group between the age of 18-45 years, to enable them to take suitable job/self-employment. Financial assistance in the form of 100% grant to the Training Institutions, and stipend @ Rs.1500/- per month/per candidate (Rs. 500/- per month in case of residential course) to Safai Karamcharis and their dependents and @ Rs.3000/- per month/per candidate to identified Manual Scavengers and their dependents is provided to the candidates, irrespective of residential or non-residential.

In order to evaluate the functioning of the corporation and its schemes implementation in the Country, this evaluation study was proposed by the Ministry of Social Justice and Empowerment, Govt. of India, with 2018-19 as the reference period. The study was given with the scope of conducting field study in four sample states viz. Andhra Pradesh (Loan & SDTP schemes), Haryana (Loan & SDTP schemes), Himachal Pradesh (SDTP scheme) and Nagaland (Loan schemes), with the objectives of reviewing the existing organizational structure and working of the Corporation, fulfilment of targets & objectives, extent of utilization of funds,



extent of training programmes conducted as per the norms, Socio-economic background of the beneficiaries (Male / Female, Rural / Urban), review the eligibility criterion of target group, to analyze the increase in annual income level of beneficiaries in absolute and percentage terms, examine the present methodology and procedure adopted by the Corporation for disbursement of funds to the Channel Partners and documentation, analyze the adequacy of awareness of the schemes of corporation, existing level of marketing support provided by the Corporation and its effectiveness, existing system of recoveries/counselling of beneficiaries adopted by Channel Partners, Opinion of the beneficiaries on the problem faced by them for availing the benefits of the Scheme / Programme, and suggest areas of intervention for expansion of the scope of activities of the Corporation.

Component wise sampling framework is as given below:

Loan based schemes (2018-19)					
Sl. No	Name of State	Name of the SCA	No. of beneficiaries assisted	Proposed Sample of beneficiaries to be covered (Nos.)	Actual Sample of beneficiaries covered (Nos.)
1.	Andhra Pradesh	APSCCFDC	6572	1000	1000
2.	Haryana	HSCFDC	36	20	23
3.	Nagaland	NIDC	124	80	80
	Total		6732	1100	1103

SDTP Scheme (2018-19)					
Sl. No	Name of State	Name of the Training Institution	No. of beneficiaries assisted	Proposed Sample of beneficiaries to be covered (Nos.)	Actual Sample of beneficiaries covered (Nos.)
1.	Andhra Pradesh	ISSSC, Krishna	119	50	56
2.	Haryana	CIPET, Murthal	200	100	100
		ATDC, Sirsa / Bhiwani	76	50	68



SDTP Scheme (2018-19)					
Sl. No	Name of State	Name of the Training Institution	No. of beneficiaries assisted	Proposed Sample of beneficiaries to be covered (Nos.)	Actual Sample of beneficiaries covered (Nos.)
3.	Himachal Pradesh	CIPET, Baddi	120	50	50
	Total		515	250	274

Accordingly, the study was conducted by following 3 phase methodology, wherein in the first phase i.e., preparatory phase, beneficiaries' data and schemes' guidelines were thoroughly studied and data collection instruments (questionnaires) were drafted to collect data from all target groups. The questionnaires were submitted to the Ministry for review and approval, and sampling plans were prepared.

During second phase i.e., field study and data collection phase, the primary data and information was captured through field visit and interactions, wherever possible and also through telephonic interactions owing to the Covid-19 lockdown conditions; and secondary data is collected from the offices of the Corporation, SCAs and Institutions and the authentic sources such as Annual Reports, and official websites.

In the last phase i.e., data analysis and report preparation phase, dedicated team of NPC consultants reviewed the data compiled, and analyzed with relevant tools and techniques in order to obtain the inferences with respect to the objectives of the study and accordingly report is drafted.

Key Findings of the Study are as follows:

With respect to the corporation's targets and achievements country wide, Corporation has reported following physical and financial achievements during the year 2018-19:

- Rs. 198.88 crores have been disbursed under loan schemes, against the MoU target of Rs. 158 crores. Total beneficiaries/units sanctioned are 21301 nos. spread across the country.
- Under non-loan (Skill Development) schemes, Rs. 14.92 crores were spent to train 16240 candidates spread across the country.

Loan Schemes Implementation in the Sample States: -



It is noted that comparatively Andhra Pradesh (A.P) state is proactive in utilizing the loan schemes of the Corporation and it is one of the main customers of the Corporation. For period 2018-19, under various loan schemes, target amount for disbursement from NSKFDC is Rs. 10.59 Crores with total sanctioned beneficiaries of 7612 nos. and, actual amount sanctioned is Rs. 81.46 Crores and amount released is Rs. 65.25 Crores. However, from the data collected it is noted that all sanctions given so far are under Term Loan only and the from study of 1000 sample beneficiaries, only 225 (22.5%) reported fully operational status, and, another 284 units (28.4%) are commissioned but yet to be operationalized. Therefore, a total of 51% is in grounded status and rest of the units /projects are in various stages of implementation, and none reported as not applied.

Delay in Commissioning is reported, and as per Channelizing agency the delay is mainly due to various elections and election code in the state during the period.

As regards to target group beneficiary reach point of view, women representation is not adequate from all the districts, and there is no representation of two districts, i.e., Prakasam and Visakhapatnam in the sample beneficiary survey in A.P. In terms of economic development, 50% (112 nos.) of beneficiaries from fully operational units reported increase in income after the scheme.

In case of Haryana state, from the data provided by HSFDC, Chandigarh it is inferred that under various loan schemes, target amount for disbursement was Rs. 430 lakhs whereas amount sanctioned is 23.85 lakhs for 24 units /projects initially, but later additional 10 units were sanctioned and the actual amount released from NSKFDC at the end of the year is Rs. 27.90 lakhs with the total of 34 units/ projects covered. All the unit are given under term loan scheme.

It has been found that credit/loan scheme has been effectively implemented by HSFDC, and there has been significant increase in income of loan beneficiaries as a result of Small businesses carried out by the beneficiary. The scheme not only supported their family income but also resultant in self-employment and enhanced their business skills.

As far as loan schemes implementation in Nagaland state is concerned, two schemes of NSKFDC were implemented in the state of Nagaland. They are General Term Loan Scheme and Mahila Samridhi Yojana. The state Channelizing Agency (SCA) i.e. NIDC Ltd was sanctioned a total amount of ₹ 93.96 lakhs for implementing the two schemes in Nagaland.



The General Term Loan implemented in the state of Nagaland had seen an investment of ₹67.5 lakhs which has led to the creation of 32 assets in the state with 96 beneficiaries. It could also be gathered that as much as 87% of the sample beneficiaries (GTL scheme) interviewed, have reported an increase in their annual income. 68% of the respondents have conveyed that they are paying their EMIs regularly except for the last few months due to lockdown for the GTL Scheme. NIDC had disbursed loans amounting to ₹ 26.46 lakhs to a total of 49 beneficiaries under the Mahila Samridhi Yojana of NSKFDC leading to creation of 15 units. Till date NIDC Ltd has recovered 17.57% (GTL) and 24.19% (MSY) of the disbursed amount. From data collected during field survey (MSY scheme) it could be gathered that on an average the beneficiaries have seen a 30% increase in annual income in Nagaland. While 85% of the sample beneficiary (MSY Scheme) have expressed that they have been able to pay the loan EMI regularly, only a few have expressed difficulty in paying EMI regularly due to financial crunch, in Nagaland.

Overall, all beneficiaries have lauded NSKFDC for the schemes as the interest rates are quite low. Some beneficiaries have expressed their willingness to avail higher loan to expand their business further.

SDTP (Non-loan based) Scheme implementation in the Sample States: -

Scheme guidelines, terms & conditions are found to be adequate in addition to common norms frame work of M/o Skill Development & Entrepreneurship.

In the state of Andhra Pradesh, Indian Iron & Steel Sector Skill Council (IISSSC) has implemented a Skill development training program under this scheme, on 'Housekeeping with mechanized equipment' for 3 months duration, at Chillakallu in Krishna District of Andhra Pradesh.

During the discussions/interactions with the concerned officials of the Corporation/ Training Implementation Institutions, following points were informed by them:

The selection committee selects only those candidates who belongs to the category of the target group of NSKFDC and the documents of the candidates is also checked. Further, the SSCs/TIs also obtains all relevant documents like ID, Occupational Certificates etc., and the same are



also uploaded by the SSCs/TIs on the portal of NSKFDC and after checking of the documents, commencement is given to the concerned SSCs/TIs.

In terms of economic development, 54% (36 nos.) of beneficiaries received training reported increase in income after the training.

In the Haryana state, Corporation sanctioned three skill development training programmes for implementation, one at ATDC Sirsa, and one at ATDC Bhiwani and another at CIPET Murthal.

As far as SDTP implementation by ATDC is concerned, the training was provided by the faculty members of the same institute, and the basic details of the training programme are as under:

ATDC - Sirsa - Details of training programmes

Location		Bhiwani			Sirsa	
S. No.	Item	Course-1	Course -2	Course-3	Course -1	Course-2
1	Name of the training programme	Self Employed Tailor (SET)	Sewing Machine Operator (SMO)-1	Sewing Machine Operator (SMO)-2	Self Employed Tailor (SET)	Sewing Machine Operator (SMO)
2	Duration (in months) & period (dates)	03.07.2018 to 01.11.2018 (4 months)	02.01.2019 to 01.04.2019 (3 months)	26.02.2019 to 31.05.2019 (3 months)	31.05.2018 to 01.10.2018 (4 months)	10.12.2018 to 30.03.2019 (3 months)
3	Actual total no. of beneficiaries received/attended the training	20	30 (diversion letter is attached as Annexure-VI)	19	20	27 (diversion letter is attached as Annexure-VI)
4	Sanctioned total no. of beneficiaries for the training	25	20		25	20
5	Venue/ location address	ATDC – Bhiwani, Behind New Bus Stand, Village Paluwas, Bhiwani, Haryana			ATDC, Phulkan Village, Hissar Road, Sirsa, Haryana-125055	
6	No. of trainers/faculty deployed in the project	Ms. Dimple Rajoura Ms. Reema Rani			Mr. Jagvir Singh Ms. Meenu Bhatti Ms. Seema Rani	



Location		Bhiwani			Sirsa	
S. No.	Item	Course-1	Course -2	Course-3	Course -1	Course-2
7	No. of females among the beneficiaries	20	27	14	12	16
8	No. of males among the beneficiaries	Nil	3	5	8	11
9	No. of beneficiaries from RURAL	15	13	14	14	20
10	No. of beneficiaries from URBAN	5	17	5	6	7
11	Total no. of beneficiaries got placement, post training	15	22	15	16	16

It was observed from above that, for 100% training scheme was helpful for their Economic Development. It was observed that 100% of beneficiaries were satisfied with the easy process of application for training. It was observed that the 100% beneficiaries were satisfied with scheme.

As far as SDTP implementation by CIPET Murthal is concerned, five short training programme of 3 months duration were sanctioned to CIPET: CSTS Murthal (Haryana). The training institution successfully completed these courses and trained 200 candidates out of 200 sanctioned candidates. All these five short term training courses were found conforming to the National Skill Qualification Framework (NSQF) and training institution fulfilled all the norms set by MSDE and NSKFDC in terms of eligibility criteria, admission/selection process and other terms and condition specify in sanction letter.

The majority of training beneficiaries (86.5 %) got employment after completion of training. After getting exposure in industries, few have started their small business. Almost all the training beneficiaries were satisfied with the syllabus, faculty and training facilities and rated excellent and very good and 38 % sample training beneficiaries expressed that the SDTP scheme was helpful for their economic development. It is evident from the outcome of the evaluation of the scheme that the scheme has been widely appreciated by the all beneficiaries.



In the Himachal Pradesh State, SDTP scheme component was sanctioned to CIPET, Baddi. Under the scheme, three short training programme of 3 months duration were sanctioned to CIPET: CSTS, Baddi. The training institution successfully completed these courses and trained 116 candidates out of 120 sanctioned candidates. All these three short term training courses were found conforming to the National Skill Qualification Framework (NSQF) and training institution fulfilled all the norms set by MSDE and NSKFDC in terms of eligibility criteria, admission/selection process and other terms and condition specify in sanction letter.

The majority of training beneficiaries (77 %) got employment after completion of training. After getting exposure in industries, many have started their small business. Almost all the training beneficiaries were satisfied with the Syllabus Quality, Faculty and training facilities and rated excellent and very good. 96 % sample training beneficiaries expressed that the SDTP scheme was helpful for their economic development.

It is evident from the outcome of the evaluation of the scheme that the scheme has been widely appreciated by the all beneficiaries.

Overall Observations and Recommendations: -

Identification / Survey of the target group

- It has been found that the Survey of Manual Scavengers have been conducted in the years 2013 & 2018 and manual scavengers have been identified and the Corporation is having their data base.
- The survey of Safai Karamcharis/waste-pickers needs to be conducted by the National Level Authority. Unique ID cards may be issued or may be linked in the UIDAI Aadhar itself. This identification survey may be carried out at periodic intervals. This will facilitate NSKFDC to work out an action plan for implementing the schemes for safai karamcharis/waste-pickers for their effective and time bound rehabilitation.
- It has been found that the Safai Karamcharis/waste-pickers who have been benefited by NSKFDC under its schemes have obtained Occupation Certificate from the concerned authorities as per the Lending Policy & Guidelines (LPG) of NSKFDC.
- While interaction with the beneficiaries during filed visit, it has been observed that



the target group is getting benefit of the schemes of NSKFDC.

Awareness among beneficiaries

During the field visit, it has been found that NSKFDC is creating awareness of its schemes & programmes among the target group by holding of Awareness-cum-health camps, workshops on hazardous cleaning, inviting the beneficiaries in Shilpotsav at Dilli Haat, Delhi, IITF, Pragati Maidan, New Delhi and Suraj Kund Mela, Faridabad, Haryana. It has also been found that NSKFDC is also organizing Melas/Exhibitions in various States for publicizing its schemes across the country.

However, there is need to make more awareness among the target group through print & electronic media so as to ensure to increase more coverage of the beneficiaries across the country. It is suggested that circulation of publicity materials should be in local language for achieving wider reach among the target groups.

Marketing Support to the SCAs:

It has been noted that NSKFDC has been providing 2-3% margin of interest rates to the Channelizing Agencies to meet out their administrative charges. It has been observed during the discussion with the officials of Channelizing Agencies that this 2-3% margin will only be obtained in case the Channelizing Agency is able to repay the loan timely. It is recommended that to motivate the State Channelizing Agencies (SCAs) for marketing support, the possibility to incentivize the SCAs may be explored.

Appraisal and analysis of the proposals in loan-based schemes:

- It has been noted that NSKFDC has been implementing its loan schemes to the beneficiaries through the State Channelizing Agencies, RRBs and PSBs, across the country. It has also been further noted that the rate of interest of loan is varies from 4% p.a. to 6% p.a. depending upon the loan schemes i.e. Micro Credit Finance, Mahila Samridhi Yojana, Term Loan Schemes as well as Swachhta Udyami Yojana.
- It has been observed that NSKFDC has been sanctioning the term loan to the channelizing agencies on the basis of their recommendations. However, it has been observed that due to inadequate knowledge about the sanctioning limit and chargeable rates of interest, the target group apply for term loan instead of mentioning the particular name of the schemes like Micro Credit Finance, Mahila Samridhi Yojana and Swachhta Udyami Yojana,



resulting which rate of interest is charged under term loan scheme which is higher than the other schemes.

- It is also observed that there is need to acquaint the officers of the Channelizing Agencies dealing with the schemes of NSKFDC and their District Officers about the schemes and their modifications made by NSKFDC from time to time by holding of workshops. This will also help them to motivate the target group about availing assistance under sustainable projects.
- It has also been found that NSKFDC has been extending its loan assistance through the State Channelizing Agencies (SCAs) including Regional Rural Banks (RRBs) and Public Sector Banks (PSBs) and while sanctioning the loan, the detailed terms & conditions including repayment period, EMI etc. are mentioned which is accepted by the Channelizing agencies. Accordingly, the Channelizing Agencies are also intimating the repayment period, EMI etc. to the beneficiaries. However, it has been observed during interaction with the beneficiaries that the repayment period and EMIs of the loan be explained in detail while sanctioning the loan.

Guidelines and Model Calendar of Events:

During discussions, it is noted that the Channelizing Agencies (CAs) are submitting their proposals as per their State/Corporation policies/process due to which there is lack of uniformity in submission of proposals by the other CAs. It is recommended that NSKFDC may formulate a format and circulate the same to its CAs for submission of proposals for availing financial assistance from NSKFDC.

Skill Development Training Programmes implementation:

It is noted that NSKFDC has been providing Skill Development Training Programmes to its target group across the country and the trainees are getting benefits of training programmes sponsored by NSKFDC, however, the following is recommended: -

- NSKFDC may explore the possibilities of conducting training in the trades/courses which are popular among the target as per their interest, qualification, occupation, market demand.
- The trades/courses should be selected based on having suitable job/self-employment opportunities.



- The candidates should be selected based on their interest and intended purpose i.e. job employment/self-employment.
- Stipend should be released to the candidates post training to ensure proper attendance and avoid dropouts.
- The duration of the training programme should be adequate as per the requirement of job role.
- The training institution may conduct 2-3 days training workshop on entrepreneurship development programme/ project covering various loan schemes of NSKFDC and also relevant schemes of the Government, to have better impact.
- The Sector Skill Councils (SSCs)/Training Institutes (TIs) may be persuaded for submission of verified details of placement of the candidates. terms & conditions of payment to the training institution may be considered for modification as paying the last instalment after one year of tracking for fresh entrants, from the date of placement. Monthly tracking reports /status submission may be made part of the payment conditions.
- As per MSDE guidelines, there should be an independent third party for unbiased evaluation and certification, therefore it is suggested to separate certification component from training component and another independent agency may be engaged for certification purpose instead of giving both training and certification giving to only one agency.
- The allocation of the no. of candidates to be trained may be based on the proposals being obtained from SSCs/TIs through Expression of Interest (EOI) for transparency and also to get more options of courses in various sectors.
- NSKFDC may consider disbursement of the stipend within a reasonable time, say within 3 months from the date of completion of training programme.

Involvement /support of State Governments:

In order to resolve the issues of non-furnishing of Govt. Guarantees, repayments of loan, furnishing of Utilization Certificates and submission of Action Plan for availing financial assistance under the schemes of NSKFDC, it is recommended that the Corporation may consider to have a meeting with the concerned Governments at regular intervals in order to appraise about activities in progress in respective states and also to resolve the pending issues.

Behavioral Change in Stakeholders/ Beneficiaries:

It is noted that considering the traditional occupation of the target group of NSKFDC and



also to consider inadequate education and skills, it is suggested to: -

- Consider a plan for handholding support, may be in terms of entrepreneurial skill development training, marketing, market and customer orientation, soft skills etc., to bring the desired change and self- sustainability thinking among the beneficiaries.
- Suitable training programmes for the functionaries of Stakeholder Organizations' may also be devised for periodic orientation, and improving in serving the customer /user.

Areas of interventions – scope of activities of the Corporation:

(i) Loaning:

- More emphasize on implementation of Solid waste management and segregation system and to introduce mechanize system of cleaning of sewers and septic tanks to avoid mishappening and deaths due to manual cleaning.
- To increase coverage under education loan of the target group for pursuing various other career options and to also augment their capacity to get rid off from their traditional occupation.
- To improve the outreach of NSKFDC schemes through tying up with channelizing agencies for implementing loan schemes of NSKFDC.

(ii) Skill Development Training Programme (SDTP):

- Job oriented Skill Development Training Programmes needs to be emphasized considering the market demand.
- More emphasize on imparting Skill upgradation/Recognition of Prior Learning (RPL) Programme/Entrepreneurship Development Programme (EDP) to enable the target group to improve their productivity and income.
- The Channel Partners need to be emphasized to also inform the loan beneficiaries about the benefits of Skill Development Training Programmes of NSKFDC. This will help in awareness generation and also increase the coverage of the target group.
- Conducting of long-term training programmes may also be emphasized for having entrepreneurial bent of mind which will enable the target group to get sustainable and long-term employment generation.
- Scheme on 'Best Available School' concept, wherein financially supporting the



education of the children of SK and MS in the best available school within their vicinity, may be considered under its CSR. Such scheme is being implemented in the state of A.P by state government.

Awareness & marketing support, may be given more importance, particularly handholding, and also arranging tie-ups with PSUs/ Govt. agencies and the beneficiary based on service/product requirements by PSUs / Govt. agencies may also be explored.

Demonstration projects may be taken up to showcase modern technology in the field of target beneficiaries, before introducing a new technology to them, so that, technology may be customized to the prevailing conditions of the location and users.

Financial Support to exposure visits to relevant industries, buyer-seller meets may be considered.

To reduce dependency on Government grants, Corporation may focus on tapping the CSR funds available with various public and private enterprises for training programme schemes.

Use of IT & Processes and Systems Integration:

From the information provided by the Corporation and discussions held with functionaries, it is noted that Corporation has following standalone systems in place: -

- NSKFDC Website acts as an interface to general public for providing information pertaining to its various loan based and non-loan-based schemes.
- It has a Skill Development Training Module used by stake holders including SSC, TP etc. for submitting beneficiary level information.
- Loan Information Management system is a web-based solution catering to the automation of loan management of the Organization wherein information is shared among the concerned officials of NSKFDC.
- MS Survey 2018 conducted in the year 2018 as National Survey of Manual Scavengers in 18 states, and an application was developed with facilities of online data entry, dashboard, various reports.
- Human Resource Management System is an application combines a number of processes pertaining to personnel and administration, such as storing employee data, leave management, asset management, advances etc., to ensure processes are manageable and data is easy to access.



- APAR System is a web-based application for filling APARs with provision of filling assessment by reporting, reviewing officer.
- Tally system is for recording all accounting and banking transactions and for providing basic information in finalization of accounts.

Future Plans in IT:

- Upgraded loan information software to accommodate new and modified schemes with features for better monitoring & control.
- Upgraded Skill Development Training Module for better administering /implementing the schemes with monitoring & controlling features.
- Implementation of E Office in NSKFDC office for transparency and timely decision making.
- Completely integrated ERP solution to do away with all above applications with different modules for different operating and support segments.

However, considering the objectives of the corporation and to ensure timely service to the target groups, and for effective and timely reconciliation with the CAs, for the loan schemes, a real time monitoring mechanism using ICT may be considered, wherein Channel Partner CAs may be given separate login ID to input the physical and financial progress of the schemes at periodic intervals. If possible, integration of all of the above processes and systems may be explored.

Grievance Redressal Mechanism:

It would be appropriate to have an uniform grievance redressal mechanism to handle grievances effectively and thereby ensuring effective implementation of scheme components. E-courts and Information Technology (IT) based platforms may be considered for implementing the same.

Conclusion and Way forward:

Considering the contribution made by the Schemes to the economic development and growth of the target group members, the following is recommended: -

a) Loan Schemes:

- The loan schemes are providing sustainable self-employment opportunities to the target group.



- The socio-economic status of the target group is uplifting and helping them in joining the mainstream of society.
- The target group is getting market exposure through exhibitions/melas which helps them to know market demand of their products for further improvement and also providing a platform for marketing of their products.
- The educational status of the target group is growing up resulting which the new generation of the target group is keen in adopting alternate occupations instead of their traditional occupation.
- The Swachhta Udyami Yojana introduced by NSKFDC for procurement of sanitation related equipments/vehicles for mechanized cleaning of sewers and septic tanks would be beneficial for the target group for safe and healthy cleaning.
- Although, NSKFDC is holding Awareness-cum-Health Camps for publicizing its schemes and programmes and also providing facility of free health checkup, medicines, spectacles etc., however, there is scope of increasing of holding of more and more such camps in the interest of the target group.

With the above observations and recommendations made, implementation of the loan schemes of NSKFDC may be continued in the interest of the target group.

b) Skill Development Training Programmes:

- The target group of NSKFDC is getting the benefit of Skill Development Training Programmes and obtaining new skills.
- Skill Development Training Programmes are providing opportunity for suitable job/self-employment to the target group.
- The socio-economic status of the target group is uplifting and helping them in joining the mainstream of society.
- There is improvement in behavioral change and soft skills among the target group.
- Now due to better job opportunities provided by the SSCs/TIs after training, the target group has shown interest in obtaining job opportunities outside their native place which also helps in improving their living standard, income and their confidence level.

With the above observations and recommendations made, implementation of Skill Development Training Programmes of NSKFDC may be continued in the interest of the target group.