

Revised Scheme Guidelines

SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (Revised) – APPLICABLE FROM THE YEAR 2021-22.

1. INTRODUCTION:

1.1 The Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) was launched in January, 2007, to rehabilitate by 2009 the manual scavengers and their dependents in alternative occupations who could not be rehabilitated in the earlier Scheme, National Scheme for Liberation and Rehabilitation of Manual Scavengers (NSLRS). The Scheme was extended upto March, 2010, with a provision for the coverage of spill-over of beneficiaries even thereafter, if required.

1.2 Subsequently, 'Houselisting and Housing Census 2011' data released by the Registrar General of India(RGI) in March, 2012, showed that there were about 26 lakh insanitary latrines in the country. Though the census data did not capture the data of persons engaged as manual scavengers. The very fact that there were insanitary latrines in the country inferred existence of manual scavenging as insanitary latrines would require manual cleaning. Therefore, it was felt necessary to have a stringent Act to prohibit construction of insanitary latrines and engagement of manual scavengers.

1.3 Parliament enacted the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013”(MS Act, 2013), prohibiting insanitary latrines, manual scavenging and hazardous cleaning of sewers and septic tanks. This Act came into force w.e.f 06.12.2013. The Act also specified the rehabilitation benefits to be provided to the persons included in the list of identified manual scavengers and their dependents.

1.4 Keeping in view the provisions of the MS Act, 2013, the SRMS Scheme was revised in November, 2013 for the period upto 2016-17 with a provision for further continuation of the Scheme till all the manual scavengers and their dependents are rehabilitated. Accordingly, the Scheme has been extended from time to time up to 2020-21.

2. DEFINITIONS:

2.1 Manual Scavenger and Manual Scavenging: “manual scavenger” means a person engaged or employed, at the commencement of this Act or at any time thereafter, by an individual or a local authority or an agency or a contractor, for manually cleaning, carrying, disposing of, or otherwise handling in any manner, human excreta in an insanitary latrine or in an open drain or pit into which the human excreta from the insanitary latrines is disposed of, or on railway track or in such other spaces or premises, as the Central Government or a State Government may notify, before the excreta fully decomposes and the expression “manual scavenging” shall be construed accordingly.

2.2 Hazardous Cleaning of Sewer/ Septic Tank: hazardous cleaning” by an employee, in relation to a sewer or septic tank, means its manual cleaning by such employee without the employer fulfilling his obligations to provide protective gear (as defined in MS Rule, 2013) and other cleaning devices and ensuring observance of safety precautions, as may be prescribed or provided in any other law, for the time being in force or rules made thereunder;

2.3 Family and Dependent are defined for all rehabilitation measures, as under:

2.3.1 One Time Cash Assistance (OTCA): Only one member of the **family** is eligible for OTCA payment. However, if children (male or female) above 18 years of age, belonging to the same family are also eligible for OTCA payment as separate family unit.

2.3.2 Skill Development Training Programme (SDTP)/Loan Scheme: All manual scavengers who are willing and their dependents who are above 18 years of age are eligible for skill training and loan. **The guidelines issued by MSDE & SJE, from time to time, will be followed for SDTP for SRMS.**

2.3.3 Insurance: Family for the purpose of health insurance coverage would be same as adopted under PM-JAY for other families.

2.3.4 Dependent: The dependent of manual scavengers is one who is a member of their family or is dependent on them. Each individual manual scavenger and his/her spouse or children who are at the age of 18 years and above, who are not employed will be provided rehabilitation benefits (skilling and extension of loan facility).

2.4 Sanitation Workers/Safai Karmacharis and their dependents: "Sanitation Worker" means a person, engaged in or employed for any sanitation work and includes waste pickers and also those persons who were engaged in hazardous cleaning of sewers and septic tank, but excludes domestic workers.

3. Rehabilitation Benefits:

3.1 Identified manual scavengers, one from each family, (as defined in para 2.3.1) would be eligible for One Time Cash Assistance (OTCA) of Rs. 40,000/- or any such amount as OTCA as revised from time to time.

3.2 Subject to the eligibility criteria of the training Programme, the manual scavenger and the dependents (as defined in para 2.3.2) shall be provided, free of cost, skill training of their choice from the list of such trainings organized by the National Safai Karmacharis Finance and Development Corporation (NSKFDC) from time to time . A monthly stipend of Rs. 3000/-(Rupees three thousand only) or any such amount as may be decided from time to time to shall be remitted by NSKFDC directly into the trainee's bank account at the as per training programme for the entire training period subject to fulfilling the minimum attendance (i.e. not less than 75%) and other terms and conditions as prescribed in the training programme.

3.3 The existing schemes of various other Ministries etc., like Ministry of Skill Development & Entrepreneurship, Labour and Employment, District Rural Development Agency, District Industries Centers Rural Self Employment Training Institute (RSETI), National Urban Livelihood Mission (NULM), National Rural Livelihood Mission (NRLM) etc., for imparting training, would be optimally used for training of beneficiaries. In Addition, the National and State specific Training Frameworks prepared under SRMS , for training of beneficiaries, would be the guiding document for selection of training programme for each beneficiary. Identified manual scavengers may be given first priority in all skill development training programme of Central/State Authorities.

3.4 After training, beneficiaries shall be provided assistance in the preparation and submission of self employment proposals for obtaining loans from the financial institutions. District Level Authority should be made responsible for the same.

3.5. IEC campaigns including awareness camps shall be organised by NSKFDC from time to time to create awareness generation among the target group about the training programmes and other benefits available for them.

3.6 Loans upto a maximum project cost of Rs. 15 lakhs will be admissible to identify manual scavengers and their dependents under the scheme. However, for projects of Self Help Groups/ groups, the maximum project cost shall be limited to Rs. 50 lakh. The project would include general projects as well as sanitation related projects. For sanitation related projects, apart from manual scavengers, sanitation workers and their dependents (as defined in para no. 2.4) would also be eligible for assistance under the Scheme.

3.7. The beneficiaries have option to select any viable income generating self employment project. Projects would not be imposed on the beneficiaries, rather their interest, experience and choice would be given due weightage in selection of project. An indicative list of projects, which may be selected by the beneficiaries is given at **Annexure-I**.

3.8 The period of repayment of loan, including moratorium period will be five years for projects upto Rs. 5,00,000 and 7 years for projects above Rs. 5,00,000 with a moratorium period to start the repayment of loan will be upto 6 months.

3.9 The rate of interest chargeable from the beneficiaries will be as follows:-

(a) For projects upto Rs. 100000 /- - 5% per annum (4% per annum for women beneficiaries)

(b) For projects above Rs 100000/- - 6% per annum.

3.10. Where the rate of interest chargeable by the banks on loans will be higher than the rates prescribed in the scheme, interest subsidy to the extent of the difference will be given to the banks by the respective State Channelising Agencies (SCAs)/ or NSKFDC. The SCAs/NSKFDC would be required to pay this amount to banks on monthly basis so that there is no case of charging of compound interest by banks on the interest subsidy portion.

3.11. Credit linked up front capital subsidy will be provided to the beneficiaries in a scaled manner, as follows:

Range of Project Cost (Rs.)	Rate of Subsidy
For individuals	
Upto Rs. 5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs. 2.5 lakh + 25% of remaining project cost
For Group Projects:	
Upto Rs. 10,00,000 lakh per beneficiary maximum project cost upto Rs. 50,00,000	Same as admissible to individuals subject to maximum Rs. 3.75 lakh per beneficiary

3.12 Beneficiaries of loans who have successfully repaid earlier loans are eligible for loans subsequently.

3.13. Lending agencies would issue loan passbooks to beneficiaries. These passbooks should, inter alia, contain details such as the date of sanction of loan, amount of loan sanctioned, amount of

capital subsidy, rate of interest, amount due under each installment, due dates of installments, etc. and details such as address, Aadhar Card and PAN Card details of the beneficiaries.

4. NSKFDC shall organize from time to time short term behavior training at centers near the habitats / work place of sanitation workers to make them aware about:-

4.1 Safe and Healthy cleaning practices

4.2 Provisions of the MS Act, 2013 and the Rules framed thereunder

4.3 Digital literacy

4.4 Personality Development and personal Hygiene

4.5 Social Behaviour etc.

4.6 Visual training of mechanised cleaning of sewer septic tanks with protective gears.

5. NSKFDC shall organize Workshops in the municipalities / Urban Local Bodies at mutually decided place and time schedule to sensitize the Sanitation Workers, Officers, Engineers, Sanitary Inspectors, Supervisors, Contractors for cleaning of sewer and septic tanks, them about safe and mechanised cleaning and safety norms prescribed under any Act, Rules or Standard Operating Procedure/ Guidelines.

6. Identified manual scavengers and their families shall be provided Health Insurance cover under the Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB-PMJAY) as per the norms and definition of family (as all do find in para 2.3) for a further period of 5 years w.e.f. 01.04.2021.

7. SRMS scheme shall be implemented at the national level through the NSKFDC or other identified agencies as may be decided by the Government for this purpose from time to time. At the State level, the implementing agencies will be the state channelising agencies and Banks which are MoA partners or any other agency notified by the Union Ministry of Social Justice and Empowerment.

8. In the course of implementation of the scheme, there would be a need to take timely decisions on several important aspects. To facilitate implementation and timely decisions on critical issues, a special mechanism is envisaged. A committee under the chairmanship of Secretary, Ministry of Social Justice and Empowerment shall be constituted with the following composition:-

- Additional Secretary Ministry of Social Justice and Empowerment – Member
- Joint Secretary and Financial Advisor, Ministry of Social Justice and Empowerment - Member
- Joint Secretary/Economic Advisor, Ministry of Social Justice and Empowerment – Convener
- Advisor concerned in the Planning Commission – Member
- Joint Secretary Level Representative of Department of Financial Services- Member

The committee can call special invitees, if felt necessary, to attend its meeting. The recommendations of the committee would be within the broad parameters of the scheme and would be implemented with the approval of Minister, Social Justice and Empowerment.

9. D/o Financial Services, M/o Finance may take necessary action for issuance of advisories to the Reserve Bank of India for issuing directions to the all concerned Banks for providing loans to manual

scavengers and their dependents (as defined para no. 2.3) and also sanitation workers (as defined in para no. 2.4). The Banks also be advised for time bound disposal of loan applications within a period of three month from receipt of application. If not possible they may intimate the reason in writing to the NSKFDC through E-mail.

9.1 NSKFDC will convey to the State Channelizing Agencies/Banks, State/District wise annual targets of number of beneficiaries to be covered under project finance. The SCAs will take up with the State Level Bankers Committees (SLBCs) to fix annual targets of each bank. Progress of beneficiaries cover under SRMS would be reviewed by SLBCs on quarterly basis and review reports will be shared with Ministry of Social Justice and Empowerment, RBI and the SCAs.

9.2 In order to promote mechanized cleaning and related sanitation projects by the indentified Manual Scavengers, Safai Karmacharis and their dependents, Urban Local Bodies (ULBs) would be asked to provide mechanized cleaning contracts to them and also issue job guarantee to concerned banks.

9.3 Arrangements would be made for hand holding of the target group through reputed NGOs and other agencies for providing capacity building support to the beneficiaries in taking up suitable self employment ventures and liasoning with related agencies for availing loans and setting up the self enterprise.

9.4 A monitor mechanism based on Project feasibility and evaluation consultation with banks and Municipalities be placed to monitor the subsidy extended to beneficiaries. However NSKFDC is obtaining Utilization Certificate.

9.5 Loans extended by Banks to the target group will be covered under relevant credit guarantee mechanism.

10. The complaints regarding diversion of funds by beneficiaries for their other needs, the banks shall deal as per the lending policy of the Banks/ Financial Institutions in this regard. In addition, such beneficiary shall be also be liable to repay the entire amount of subsidy immediately with a penal interest of 9% per annum and shall be ineligible for any future assistance under the scheme.

11. The SCAs/Banks shall act as coordinators between the beneficiaries and the banks/ financial institutions and ensure timely disbursing and recovery of loans.

12. District level Vigilance Committees set up under the 'Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 shall monitor the rehabilitation of manual scavengers and their dependents under their jurisdiction.

13. In order to ensure real-time monitoring of the implementation of the Scheme, an interactive website would be created and made operational at district/State and National level. The software shall ensure feeding relating to of real time data of beneficiaries and each benefit provided to them.

14. The entire process of receiving and processing of documentation for availing different benefits under the scheme shall be made online.

15. A Grievance Portal may be launched by NSKFDC as a helpline to facilitate the beneficiaries to send their queries/grievances. Timely disposal of grievances shall be ensured by NSKFDC.

16. NSKFDC shall provide Quarterly progress report regarding implementation of the Scheme to the Department of Social Justice and Empowerment and also upload the same on its website.

17. The scheme will be concurrently evaluated by an independent agency at the end of every two years period starting from 2022-23 to assess the impact of the Scheme in the rehabilitation of the target group of the Scheme.

18. The scheme will follow the guidelines of MSDE and SJE issued from time to time, for release of funds under SRMS.

Annexure-I

Indicative Projects/Activities

S. No.	Sector	Indicative Projects/Activities/Schemes
1	Agricultural Sector:	Mixed Farming, Bee keeping, Goatery, Dairy, Poultry, Duckery, Poultry, Milch Animals. Land Purchase, Plants Nursery, Vermi Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller, Horticulture.
2	Service Sector:	Tea Leaf Shop, Tea Stall, Cane Bamboo Shop, General Store, Singar Shop, Statue Making, Carpentry, Rickshaw, Sale of Steel Utensils, Gift Items Shop, Flower Shop, Egg Business, Rice Selling, Badi/Papad Making, Readymade Garments, Mobile Repairing, TV/Domestic Appliances Repairing, Electrician, Plumbing & Mason, Fruit & Vegetable Vendor & Meat Shop, Paan Shop, Beauty Parlour, Footwear Shop, Domestic Appliances Repairing, Electronic Shop, CD/ Cassettes Shop, Computer, Fast Food, Photo Studio, Dice Polishing, Imitation Jewellery, Gift Stall, Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill, Bicycle Hiring and Repairing Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics, Rakhee /Decorative Jhallery Fabrication Work, Shuttering, Carpentry Business, Fertilizer Shop, Mobile Repair, Battery binding & repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw (Petrol), Automobile Repair Shop, Music Store etc. Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipments, Dry cleaning, dyeing & draping, Denting & Painting of Vehicles and Domestic Gadgets, Sanitary & Hardware Shop, Servicing & Repair of Domestic electrical Appliances, Tent House, Band Party.

3	Industrial Sector:	<p>Broom Stick, Artificial Jewellery, Paper, Jute & Cloth Bags & folders, Paper envelopes & File covers, Air bag/purse, Hawai Chappal, Surgical Bandages making, Paper cup & plates manufacturing, Socks manufacturing.</p> <p>Brush making, Hollow Bricks and Jallis Making, Printing Press, Black Smith, Embroidery/Jari Work, Machine Screw Manufacturing, Silver Ornaments, Footwear Manufacturing, Herbal Shampoo Manufacturing, Tyre Retreading,</p> <p>Rice Mill, Stone Crusher, Hosiery unit, Mineral Soda Water Plant, Ice and Water Plant</p>
4	Transport Sector:	Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo, RTV etc.
5	Sanitary based equipments	Vacuum loader, Suction/jetting Machine with Vehicle, Garbage Disposal Vehicle, Pay & use toilets etc.