



**GUJARAT SAFAI KAMDAR VIKAS NIGAM,
GANDHINAGAR
(A Government of Gujarat Undertaking under SJ & ED)**

1. Background

- **Gujarat is the only state having Separate Corporation for the rehabilitation of safai kamdars.**
- The erstwhile Gujarat Safai Kamdar Vikas Board registered under the Societies Registration Act 1860 on Date 03-09-1997, was then transferred in to a Public undertaking as a Govt. company registered under the Indian companies Act 1950 with effect from **01/11/2001** and renamed as **Gujarat Safai Kamdar Vikas Nigam (GSKVN)** with the authorized share capital of **Rs. 5.00** crores and paid up capital of Rs. **3.50** crores till date.
- The Gujarat SCDC was the SCA for implementing all the state as well as central schemes related the safai kamdars of Gujarat till that time. and from the date of its formation, GSKVN has been the SCA for implementing all the state as well as central schemes related the safai kamdars of Gujarat.

2. Objectives:

- The objective of the corporation is to rehabilitate the safai kamdars of Gujarat by providing them loan/assistance for various trades/ profession of self employment for bringing them in to the main stream of society so that they could leave their traditional inhuman obnoxious occupation of scavenging, safai kam and live with the dignity.

3. THE SCHEMES IMPLEMENTED BY GSKVN :

- To fulfill the objective, the GSKVN has been implementing:.

3.1. Central Government schemes,

3.1.1. NATIONAL SCHEME FOR LIBERATION & REHABILITATION OF SCAVENGERS & THEIR DEPENDENTS (NSLRS) up to 09/01/2007 (BANKABLE SCHEME):

The National Scheme for Liberation and Rehabilitation of Scavengers and their Dependents was sponsored by the Govt. of India. Under the scheme, the GSKVN is providing subsidy 50% of unit cost or Max. Rs. 10,000/- whichever is less against the finance of the Nationalized Banks upto Rs.50,000/- of unit cost to safai kamdars & their dependents for various trades like Milch Animals, Vans Kam, Readymade Garments, Pan-Bidi Shop, etc. The details of disbursements by Banks and subsidy granted by GSKVN as under :

(Rs. in Lacs)

S r . N o .	Year	Disbursement By Banks		Subsidy granted by Nigam	
		Ben. Covered	Amount	Ben. Covered	Amount
1	2	3	4	5	6
1	1992-2001 (up to Oct.2001 end)	12855	1490.02	12854	711.11
2	2001-2002 (From Nov.2001)	557	96.54	0	0
3	2002-2003	1075	203.94	458	25.22
4	2003-2004	844	157.08	1447	129.36
5	2004-2005	1134	256.11	1587	111.85
6	2005-2006	1075	237.08	721	78.82
7	2006-2007	1003	186.90	1003	68.78
8	2007-2008	847	84.70	847	84.70
9	2008-2009	-	-	256	24.72
Total		19390	2712.37	19173	1234.56

3.1.2. SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS. (SRMS) with effect from 09/01.2007

Scheme of Self Employment and Rehabilitation of Manual Scavengers and their dependents has been introduced by Govt. Of India w.e.f. 09/01/2007.

Main components of the Scheme are skill training and financial.

- (i) Skill training for a period upto one year, with payment of stipend @ Rs. 1,000 per month.
- (ii) Loan at concessional rate of interest for self employment projects costing upto Rs. 5 lakh- provision of interest subsidy to provide for the gap between the banks' rate of interest and the rate of interest provided under the scheme (4-6% p.a.)

- (iii) Capital subsidy @ 50% of the project cost, for projects upto Rs. 25,000, and @ 25% for projects above Rs. 25,000, with a minimum of Rs. 12,500 and maximum of Rs. 20,000.

As such there are no manual scavengers in Gujarat, though the SRMS scheme is implemented in Gujarat for the enlisted beneficiaries of TISS report . Considering them as the erstwhile manual scavengers with the prior permission of Government of India.

The training to 2553 beneficiaries through Hardicon Limited, New Delhi. has been imparted under this scheme.

Out of 4055 beneficiaries who are eligible and interested for availing loan, 3566 have been disbursed loan under MCF/ Direct Finance scheme of NSKFDC (including 102 of Bank loan, 387 who already availed the benefit under the Direct Finance scheme) by GSKVN up to 31st Jan.2010. The amount of disbursement is Rs. 962.15lacs.

3.1.4. TRAINING : (Under NSLRS)

For the input of training for acquisition / up gradation of skill for rehabilitation of the scavengers and their dependents, the training scheme provides the cost of training i.e. Rs. 350/-p.m. to the training institute and Rs.150/- p.m. to trainee as a stipend upto maximum for 6 (Six) months. Under this scheme Gujarat Scheduled Caste Development Corporation has been trained total **965 trainees** and disbursed **Rs. 12.48 lacs** for the training expenditure and stipend from 1992 to Oct. end 2001. Gujarat Safai Kamdar Vikas Nigam has started training programme for 1185 trainees through 17 Non Govt. Organizations for various trades e.g. computer, soft toys making, leather articles, courier, motor driving, beauty parlor, music band, sewing etc. The Nigam has disbursed **Rs. 13.43 lacs** for the training expenditure and Stipend to the **1276 trainees** in the year 2006-2007.

3.1.4. TRAINING : (Under SRMS)

Under SRMS Scheme 2553 beneficiaries are trained and 1805 have been given the stipend as well as tool kits.

3.2. DIRECT FINANCE SCHEME OF NATIONAL SAFAI KARAMCHARIS FINANCE & DEVELOPMENT CORPORATION, NEW DELHI (NSKFDC) :

3.2.1 MSY/MCF/MAY/ Direct Finance

The NSKFDC, New Delhi finances loans to GSKVN for MCF, MSY, MAY, TERM LOAN at rate of interest 1% to 3% for income generating scheme/project. The GSKVN, working as a state channel sing agency of NSKFDC and refines up to Rs.5.00 lacks at the rate of 4 % to 6% interest to Safai Kamdars & their dependents directly and the repayment period of loan is 5 years.

The GSKVN has disbursed for various income generating occupations e.g. STD/PCO Booth, Zerox Machine, Mandap Decoration, Cycle Store, Video-Photography, Readymade Garment Shop, Utensil Shop, Computer, Jeep Taxi, Tractor with trailer, Auto Rickshaw (Petrol), Auto Rickshaw (Diesel), CNG Rickshaw, Music Band, Electric Repairing Shop, Tailoring Shop, Fabrication Unit, Automobile repairing shop, Garbage Disposal Units, Vacuum Loader and many other small trades. The details of disbursements

is as under :

(Rs. in Lacs)

S r .	Year	Disbursement	
		No. of Beneficiaries	Amount (Rs. in Lacs)
1	1992-2001	1135	589.98
2	2001-2002 (From Nov.2001)	247	78.13
3	2002-2003	223	308.74
4	2003-2004	43	60.08
5	2004-2005	305	334.55
6	2005-2006	205	137.36
7	2006-2007	1305	1188.50
8	2007-2008	1304	701.50
9	2008-2009	970	321.20
10	2009-2010 (up to 31 st March-2010)	8915	3169.86

Total	14652	6889.9
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3.2.2. Education Loan

For higher education to Safai Kamdars and their dependents financial loan is available for faculties like as Engineering, Medical, Para Medical, Administration, Management and other faculties. Rs. 1,87,250/- p.a. in india and 3,75,000/- for abroad at the rate of interest 4 % to the extent of Rs.7,50,000/- in india and 15 lacs for abroad considering 90 % cost of total course fees.

3.2.3. PANDIT DINDAYAL UPADHYAY ANTYODAYA SWACHCHHATA BAZAR (SANITARY MART) SCHEME :-

The State Govt. has adopted the scheme from the approach paper of the GOI and launched the scheme “Pandit Dindayal Upadhyay Antyodaya Swatchhta Bazar” known as Sanitary Mart Scheme vide G.R. No.MIS/102000/316/G, dtd:14-07-2000. Under the scheme, a cooperative sanitary mart society of min. 10 and max. 25 members of safai kamdars & their dependents for producing sanitation materials is to be formed which products the sanitary material and sells to Govt. Hospitals, Municipalities, Muni. Corporations on commercial basis. Under the scheme, there is a provision of giving Rs. 20,000/- per member as financial assistance & loan. The patter of financial expenditure of the scheme is as under :

➤ 50 % Subsidy (From GOI)	Rs.10,000/-
➤ 35 % Loan (From NSKFDC)	Rs. 7,000/-
➤ 15 % Margin Money	
49 % (From GOI)	Rs.1470/-
51 % (From State Govt.)	<u>Rs.1530/-</u> <u>Rs. 3,000/-</u>
Total	Rs.20,000/-

The details of disbursements to Sanitary Mart societies is as under :

(Rs. in Lacs)

s r	Year	Disbursement	
		No. of Beneficiaries	Amount
1	2	3	4
1	2001-2002 (From Nov.2001)	175 (7 co.op societies)	15.50
2	2002-2003	166 (7 co.op. societies)	8.50

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3	2003-2004	25 (1 co.op. society & 2nd Installment to 4 co.op societies)	2.87
4	2004-2005	407 (20 co.op. societies)	31.07
5	2005-2006	285 (13 co.op. societies)	27.64
6	2006-2007	90 (4 co Op. Societies-under process	11.09
	Total	1148 (47 Co.op. societies)	96.73

During current FY the Corporation has issued Principal sanctioned to another 12 sanitary marts.

3.3. State Government schemes: (Budget approx.Rs. 40 crores)

3.3.1. PUJYA THAKKARBAPA SAFAI KAMDAR REHABILITATION SCHEME

The State Government has launched the scheme of rehabilitation of safai kamdars and their dependents, called “Pujya Thakkarbapa Safai Kamdar Rehabilitation Scheme” vide G.R. No.SCD-1097-N.B.-33/G, dtd:09-12-2000. Under the Scheme, provisions and progress are as under :

- 1) Against the Direct Finance scheme of NSKFDC, New Delhi, there is a provision for Margin Money part on behalf of beneficiary and subsidy of Rs. 10,000/- to Rs.75,000/- as per the slab of unit cost. The Nigam has disbursed **Rs.12.19 Crore** for Margin Money and Subsidy to **2469 beneficiaries**
- 2) There is the provision for grant for repairing and improvement of safai kamdar colonies. As per the provision, the Nigam has disbursed grant of Rs. 3.97 crore to the Ahmedabada Municipal Corporation for repairing of 1392 Health Quarters of safai kamdars in the year 2000-2001. The Nigam has disbursed grant of Rs. 47.03 lacs to the Vadodara Municipal Corporation for repairing of 365 Health Quarters of safai kamdars in the year 2004-2005.
- 3) The Nigam has disbursed Rs. 18.00 lacs interest free loan to the Vadodara Municipal Corporation for individual repairing of Health Quarters of 72 Safai Kamdars in the year 2005-2006.

4) The Nigam has given the interest free loan of Rs. 25.08 lacs to 240 safai kamdars of Porbandar Municipality for purchasing land plot for housing in the year 2004-2005.

3.3.2..DR. AMBEDKAR SAFAI KAMDAR AWAS YOJNA :

The State of Government has implemented the special scheme of Dr. Ambedkar Safai Kamdar Awas Yojna' for housing by the G.R.No.:SCW-102003-2201-G, dtd:21/06/2005 for safai kamdars and their dependents. Under the scheme, there is the provision of Rs. 43,500/- subsidy and Rs. 60,000/- (Urban Area) and Rs.30,000/- (Rural Area) interest free loan for construction of house per beneficiary, who are employees of local bodies.

(Rs. in Lacs)

Sr. No.	Year	Subsidy for Awas	
		No. of Bene.	Amount (Rs. in Lacs)
1	2	3	4
1.	2003-2004	194	32.10
2.	2004-2005	187	102.10
3.	2005-2006	1010	466.74
4.	2006-2007	1075	135.06
5.	2007-2008	1819	944.05
6	2008-2009	3559	869.70
7.	2009-2010 (up to 31 st March-2010)	5444	1592.02
Total		13991	4141.77

3.3.3. VIMA KAVACH FOR SAFAI KAMDARS

The State Govt. has introduced Scheme of group insurance "Vima Kavach" for the sanitary workers of organized as well as unorganized sectors of the State who

has died due to sewer/Gas, Gutter Poisoning, wile ceaning. An insurance Rs.2,00,000/- (including share of Rs. 1,00,000/- by GSKVN) is given to the family of deceased persons. The Gujarat Safai Kamdar Vikas Nigam has paid Rs. 68.17 lacs as premium. Till date 28 claims have been sanctioned by the Insurance Company.