



COMPILATION OF WELFARE SCHEMES FOR SANITATION WORKERS

June 2020



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Abbreviations

BMGF	Bill and Melinda Gates Foundation
CDD Society	Consortium of Dewats Dissemination Society
CMCHIS	Chief Minister’s Comprehensive Health Insurance Scheme
DSWO	District Social Welfare Office
DTP	Directorate of Town Panchayats
FGD	Focus Group Discussions
Goi	Government of India
GoTN	Government of Tamil Nadu
IIHS	Indian Institute for Human Settlements
MAWS	Municipal Administration and Water Supply
MAY	Mahila Adhikarita Yojana
MCF	Micro Credit Finance
MOUD	Ministry of Urban Development
NNP	Narasimhanaicken-palayam
PDI	People’s Development Initiative
PNP	Periyanaicken-palayam
PRA	Participatory Rapid Appraisals
NSKFDC	National Safai Karamcharis Finance & Development Corporation
NTPC	National Thermal Power Corporation Limited
ONGC	Oil and Natural Gas Corporation Limited
SCA	State Channelising Agencies
SHG	Self- help Groups
TAHDCO	Tamil Nadu Adi Dravidar Housing and Development Corporation Limited
TAMCO	Tamil Nadu Minorities Economic Development Corporation Limited
TNUSSP	Tamil Nadu Urban Sanitation Support Programme
TSU	Technical Support Unit
ULB	Urban Local Body
YUGAA	Youth Unit Growth Awareness Actions

A large, light green, stylized letter 'E' graphic that serves as a background for the title text. The 'E' is composed of three horizontal bars and a vertical bar on the left side, with a white rectangular cutout in the center.

Executive Summary

Executive Summary

Sanitation workers are the backbone of the public hygiene and waste management system. Despite providing an essential public service, their work is often unrecognised. A majority of the workers too are unaware of the social security and welfare schemes instituted by both the Central and State governments for their wellbeing, which prevents them from availing the benefits such as pension, differently-abled and education and women welfare assistance, among others. This document furnishes the details of the social security and welfare schemes implemented by the Central and State governments, the eligibility criteria and benefits, and how sanitation workers can access them.

The Tamil Nadu Urban Sanitation Support Programme (TNUSSP) supports the Government of Tamil Nadu (GoTN) in achieving its mission to scale urban sanitation in the State including the strengthening of septage management. The Bill and Melinda Gates Foundation (BMGF) is supporting the GoTN through TNUSSP, and a Technical Support Unit (TSU) has been established for the implementation of state and city-level initiatives. The TSU is led by a consortium of organisations led by the Indian Institute for Human Settlements (IIHS). The two town panchayats of Periyanaicken-palayam (PNP) and Narasimhanaicken-palayam (NNP) in Coimbatore district, and Tiruchirappalli city under the Citywide Inclusive Sanitation (CWIS) programme are the model demonstration sites.

CWIS focuses on improving practices in the sanitation cycle, addressing the gaps and needs of stakeholders by strengthening governance and accountability. In Trichy, the Tiruchirappalli City Corporation (TCC) along with other partners involved in sustainable interventions also work towards improving the livelihood of vulnerable, urban poor, sanitation workers and other key beneficiaries.

To make Trichy city as a model for sustainable sanitation, along with behaviour change and infrastructure improvement, it is necessary to empower the stakeholders in the sanitation value chain. Hence, through the collaboration of TCC with consortium of organisations and their allied departments, CWIS ensures gender-based interventions and proposes initiatives to improve social conditions of stakeholders.

One of the important stakeholders of the sanitation value chain are the sanitation workers, who, regardless of their poor livelihood and challenging work environment, persist in delivering their crucial roles. To ensure their economic and social wellbeing, the CWIS programme introduces sanitation workers to various social security schemes that are available exclusively for them. The objective is to support the sanitation workers by linking them with welfare schemes under both the Central and State Governments. This document broadly provides the details of the social security schemes including insurance, pension, women welfare, and betterment of households intended to bridge the gap in livelihood improvements of sanitation workers within the sanitation value chain. The list of welfare schemes was compiled based on a study on the sanitation workers using participatory methods, to understand their socio-economic and livelihood status. Participatory Rapid Appraisals were conducted in 23 settlements where sanitation workers reside. Focus group discussions (FGD) were held with 1,855 sanitation workers and 1,371 informal workers along with their families. A social mapping exercise was conducted to identify the most vulnerable population such as the elderly, physically-challenged, widows and destitute. In addition to schemes that provide monetary assistance, details on schemes that offer education, enterprise and skill-building support have also been collected.



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1. Introduction

Sanitation workers provide an essential public service. However, they remain mostly unseen and their services unrecognised. Being part of the unorganised workforce, the workers are unaware of the social security and welfare schemes instituted by the Central and State governments. The Tamil Nadu Urban Sanitation Support Programme (TNUSSP), which is supporting the Government of Tamil Nadu (GoTN) in its sanitation mission, has collated information on social security and welfare schemes to help sanitation workers and their family members access them. Apart from schemes that provide monetary assistance, those that offer education, enterprise and skill-building support have also been collected. This document gives details of the social security and welfare schemes implemented by the Central and State governments, eligibility criteria and benefits, and how to access them.

Under the Citywide Inclusive Sanitation Programme (CWIS) being implemented by TNUSSP, a study on sanitation workers, using participatory methods, was conducted to understand their socio-economic and livelihood status. Participatory Rapid Appraisals (PRA) were initiated in 23 settlements to assess the interventions needed to improve their working and living conditions. Focus Group Discussions (FGD) revealed that a majority of the sanitation workers were unaware of welfare schemes available to them or their family members. Most households, largely headed by women were in need of alternative livelihood measures. To identify such needs, secondary data was collected on existing government schemes and collated by department. A social mapping exercise was conducted to identify the most vulnerable population such as the elderly, physically-challenged, widows and destitutes. The schemes considered were chosen by relevance, and after assessing the feasibility of already implemented schemes. Based on the findings, details on the schemes have been put together.

1.1. Tamil Nadu Urban Sanitation Support Programme

The Tamil Nadu Urban Sanitation Support Programme (TNUSSP) was launched in 2015 to support the Government of Tamil Nadu (GoTN) in its sanitation mission. The programme aims to improve urban sanitation in Tamil Nadu by demonstrating innovations in two model cities —Coimbatore and Trichy — and then scaling it up across the State.

The project is scheduled for a period of five years and is being implemented in two phases. The first phase ran from November 2015 to October 2017, and the project focussed on planning, promoting innovations, capacity building, behavioural change, community engagement, enterprise development and knowledge management.

Phase 2 is planned over three years – from November 2017 to March 2020 and will build on the achievements of Phase 1. The second phase will provide urban local bodies (ULBs) demand-based advisory support rather than focus on implementation support.

TNUSSP functions within the GoTN's Municipal Administration and Water Supply (MAWS) Department. To support the cause, Bill and Melinda Gates Foundation (BMGF) has set up a Technical Support Unit (TSU) at the State level, with two sub-TSUs each in Coimbatore and Trichy. The TSU is run by the Indian Institute for Human Settlements (IIHS) along with partners Gramalaya, Keystone Foundation and CDD Society. The Directorate of Town Panchayats (DTP) is the coordinating agency for the programme.

1.2. Citywide Inclusive Sanitation (CWIS)

Trichy is among the eight global cities selected for the CWIS programme. CWIS was initiated with the aim of mobilising stakeholders to embrace a radical shift in urban sanitation practices. It rests on four main pillars:

1. Prioritise the human right of citizens to sanitation — equitable and accessible for all;
2. Deliver safe management of human waste along the whole sanitation service chain, from the

- toilet to safe treatment and reuse;
3. Integrate sanitation in urban planning and renewal, providing liveable and sanitary environments; and
 4. Commit to working in formal and informal partnerships to deliver CWIS.

In Trichy City, the CWIS Programme is working towards demonstrating improvements along the full cycle of sanitation through innovative solutions that deliver safe management of human waste. The Programme engages multiple stakeholders, with a focus on addressing the sanitation needs of the urban poor, the vulnerable, and women and girls. This includes improving the living and working conditions of sanitation workers, as well as mainstreaming gender intentional sanitation in the City.

The Programme seeks to sustain interventions by institutionalising governance and accountability for delivering inclusive sanitation services. It involves strengthening operational mechanisms within Trichy City Corporation as well as fostering greater citizen engagement.

A key aim of the CWIS Programme is to develop Trichy as a knowledge hub for citywide and inclusive sanitation, by building partnerships with local institutions that disseminate knowledge and function as resource centres.

Guided by Trichy City Corporation, the Programme is being delivered by a consortium of partners (Gramalaya, PDI, YUGAA, Bharathidasan University and Hasiru Dala) led by IIHS.

1.3. Trichy: A Demonstration City

Trichy or Tiruchirappalli is the fourth largest Municipal Corporation in Tamil Nadu. Spread over 167 sq km, on the southern banks of river Cauvery, Trichy is famous for being a transportation centre and has iconic places such as the Srirangam temple – one of the most largest in Asia, the 85m rock fort and Kallanai dam; apart from being host to a number of educational and cultural institutions. Trichy is home to more than 9,16,000 people living in 65 wards¹. The city is governed by TCC (the Trichy city corporation), an elected body governed by Tiruchirappalli City Municipal Corporation Act, 1994.

Trichy has made considerable progress along the full cycle of sanitation, due to concerted efforts of the Municipal Corporation, NGOs, Women Self- Help Groups (SHGs), and other stakeholders in the city. Trichy has been adjudged one of the top few sanitised cities since 2010 when it claimed the sixth spot in the National Sanitation Rating Survey, later to third position in 2015-16 to improve considerably under the MOUD Swachhata Survey.

Trichy has been selected to be a model demonstration city under TNUSSP, a programme supported by the BMGF-GoTN. It aims to improve the outcomes of the full cycle of sanitation, with a focus on Fecal Sludge Management.

¹ TNUSSP brochure 2017



Profile of Sanitation Workers

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2. Profile of Sanitation Workers

Despite being the backbone of the waste management system, sanitation workers are often invisible and neglected, and their services under-appreciated, except when a need arises. The public recognise those who sweep the road or collect garbage as sanitary workers, but the extent of their jobs is much broader. At every step of the sanitation chain which comprises containment, emptying, transport and treatment, the sanitary worker plays a key role. There are different categories of sanitary workers working in and around Trichy.

1. De-sludging workers: Workers who de-sludge pipelines or septic tanks
2. Community and public toilet cleaners: People who clean community toilets and public toilets
3. Toilet cleaners in schools and offices: Part time or full-time workers engaged in government or non-government schools / office toilets cleaning
4. Domestic workers: Toilet cleaners exclusively engaged for that purpose and others who undertake odd jobs related to toilet cleaning and blockage removal
5. Railway toilet cleaners: Workers engaged in cleaning toilets in railway bogies / compartments
6. Railway toilet cleaners: Workers engaged in cleaning railway tracks near the city area
7. Informal waste pickers: People who pick paper, plastic, metal or any other recyclable waste from the streets, black spots, and informally from homes and landfill.
8. Workers in solid waste management: Workers engaged in door-to-door collection of waste and composting of collected waste

Other sanitation workers: Those who unclog drainage and those who work in decanting stations and STPs

2.1. TNUSSP and Sanitation Workers

TNUSSP's sanitation workers programme aims to create safe workplaces for sanitation workers and to improve their social conditions through empowerment. One of the key tools to achieve this aim is connecting sanitation workers with social security and welfare schemes instituted by the government.

Focus group discussions (FGD) were held with 1,855 sanitation workers, 1,371 informal workers and their families to understand their living conditions and needs, to assess how to improve their quality of life. From these discussions, a pattern emerged:

- i. Most sanitation workers live in clusters. For instance, in Trichy, sanitation workers live in 23 low-income settlements.
- ii. They live and work in unsanitary conditions.
- iii. They lead financially and socially vulnerable lives.
- iv. Many are part of nuclear families.
- v. Families with aged persons, physically challenged individuals and women-headed families are more vulnerable.
- vi. Many are not aware of social security schemes available or how to access them.

As a result of these discussions, bridging the gap in sanitation workers' access to existing schemes was identified as the TNUSSP's intervention plan.

2.2. Overview of Existing Social Security Schemes

There are a number of schemes at the national and state government level which can be broadly divided into the following categories: pension, insurance, women welfare, for differently-abled persons, for the betterment of households, for education or vocational training, and minority welfare.

The implementation of these welfare schemes is handled by different departments within the GoTN, namely:

1. Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO)
TAHDCO schemes and assistance are available to people from communities categorised as SC/ST/SCC and other backward and minority classes. TAHDCO offers scholarships and financial aid for education, and assistance for the welfare of women and elders.
2. Revenue Department
Revenue Department provides employment assistance to unemployed youth and pension for widow/destitute/deserted wives, accident and distress relief under various government schemes.
3. Social Welfare Department
Social Welfare Department provides marriage assistance through various schemes and institutional care for widows, destitute/deserted wives and their children as well as pension schemes for the third gender.
4. Department of Co-operation, Food and Consumer Protection (PDS)
Termly loan assistance is provided to individuals to start ventures in agriculture and allied industries and transport. Auto loans, milch animal loans and artisan loans are also given by the department.
5. Welfare board
Financial assistance for natural and accident deaths through various schemes. Pension schemes provided to destitute poor and the third gender.
6. Commissionerate for the Welfare of the Differently Abled
Employment assistance is given to unemployed differently-abled youth as well as support through placement-linked skill training programmes.

This document collates these national and state schemes based on the criteria noted above, for easy reference.

2.3. State Government Departments

Since the welfare schemes are implemented by different departments within GoTN, TNUSSP team collaborates with many of these departments. The team also works with government agencies at the national and local levels.

- Special Tahsildar - Revenue
- District Revenue Officer
- District Rehabilitation Office
- District Social Welfare Office (DSWO)
- Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO)
- Tamil Nadu Minorities Economic Development Corporation Limited (TAMCO)
- State Channelising Agencies (SCAs)
- National Safai Karamcharis Finance & Development Corporation (NSKFDC)
- Regional rural banks (RRBs) and nationalised banks



Approach

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3. Approach

Listed below are the approaches undertaken to ensure the schemes benefit the workers:

- i. Addressing bottlenecks
- ii. Schemes catering to areas of expressed need among sanitation workers
- iii. Schemes that benefit the vulnerable, provide education support, insurance schemes and leading to income generation.

3.1. Addressing Bottlenecks

3.1.1. Persons without ID proof

For most welfare schemes, eligibility is contingent on various documents of identification being produced. For persons without Aadhaar card, ration card, voter's ID, community certificate or disability certificate, access to government schemes becomes a challenge. Among sanitation workers, illiteracy and lack of awareness are often obstacles to applying for these documents. PDI will work with sanitation workers without identity proofs to acquire them through the process prescribed by the government.

3.1.2. Ensuring access to Welfare Board

Sanitation workers with access to the Welfare Board enjoy many benefits. Cardholders of the board can avail accident relief fund, funeral assistance, educational scholarship and marriage assistance for their children, pregnancy assistance, spectacles assistance, old age pension and other benefits. Refer to Table Annexure for details.

However, there are two challenges to membership. They are:

- The membership to the board needs to be renewed every year
- Currently enrolment is permitted only to permanent workers excluding all other sanitation workers from the benefits.

To ensure access to the welfare board, awareness is given among sanitation workers about the benefits of enrolment. Those who do not have membership are encouraged to enrol and to renew their membership periodically. Efforts are being taken to identify venues for sanitation workers who are not under payroll to get enrolled with the welfare board and help them receive the benefits.

3.2. Prioritised Areas of Intervention

On priority bases, schemes that aim to benefit had been taken up for implementation or linkage in the 23 major sanitation workers settlements identified within Tiruchirappalli City Corporation. Discussions were held with officials to understand the implementation feasibility of the schemes selected.

3.2.1. Education support to children

Many welfare schemes provide educational support to children both at the central and state levels. GoTN's interventions offer provisions such as textbooks, uniforms, bus passes, bicycles and laptops to students in government and government-aided schools often based on economic, minority or disability status.

Support provided by the Central government's welfare schemes is broadly divided into three types: educational, vocational or sports.

Among these, pre-matric scholarships to the children of those engaged in occupations involving cleaning and prone to health hazards deserve special mention in the context of sanitation workers.

This scheme is available to children studying at the primary and high school level. 'Persons engaged in hazardous cleaning' is as defined under section 2(I) (d) of the Prohibition of Employment as Manual Scavengers and Their Rehabilitation Act, 2013. This also extends to tanners, flayers and waste pickers. Full descriptions of the schemes that children of sanitation workers can avail are available in the Annexure.

State-owned enterprises including public sector banks, public sector undertakings, insurance companies and oil corporations contribute to welfare schemes aimed at uplifting underprivileged communities. Education and skill development are the main focus of child welfare schemes initiated by government-owned enterprises such as Indian Oil, NTPC, Bank of Baroda, ONGC and LIC.

To improve the chances of the children of sanitation workers in Trichy availing these benefits, PDI, our implementation partner, plans to undertake the following activities with IHS support.

- i. A hygiene sports meet in each of the slums selected.
- ii. Minimum of one community trainer will be trained in each settlement.
- iii. Participatory workshops on hygiene will be conducted for community engagement. These sessions will also be used to understand the needs of students. Based on their requirements, children will receive help in getting linked to schemes.
- iv. Youth will be engaged to volunteer through Youth for Sanitation clubs. They will disseminate information of the schemes and identify individuals in need.

3.2.2. Schemes leading to income generation

Within the many welfare schemes implemented with the intent of income generation, some are exclusively aimed at sanitation workers. NSKFDC finances safai karamcharis, scavengers and dependents to start any viable income generating enterprise. As per the project proposals received from the SCAs, sanitation workers prioritise transport, small and petty business, non-land-based schemes and sanitation-based equipment. The details of these schemes are in the Annexure.

3.2.2.1. Credit Enhancement Guarantee Scheme for Scheduled Castes

This scheme aims to create jobs, wealth and promote entrepreneurship among scheduled castes in India. Enterprises set up by a person from the scheduled caste community in manufacturing or services sector or companies where 51 per cent of shares are held by scheduled caste entrepreneurs with management control of six months, are eligible to avail this scheme. Beneficiaries are eligible for a guarantee cover of a loan amount up to Rs. 1 crore.

3.2.2.2. Swachhta Udyami Yojana

Swachhta Udyami Yojana extends financial assistance for construction, operation and maintenance of pay-and-use community toilets in public private partnership mode. This scheme also extends to procurement and operation of sanitation-related vehicles. With respect to this scheme, efforts will be taken to work with the District Supply Office to consider setting up a community toilet in a slum with no toilets.

3.2.2.3. Mahila Adhikarita Yojana

Under the Mahila Adhikarita Yojana, loan is provided to women self- help groups (SHGs) through state channelling agencies, regional rural banks and nationalised banks. The team plans to organise SHGs for rag pickers. Functional SHGs already exist in the sanitation workers' settlements. Efforts will be taken to,

- a. Train these SHG women in income generation activities
- b. Motivate them to implement a business strategy
- c. Help prepare a business plan for the activity of their choice
- d. Link women SHG members through the scheme to receive loan with subsidy

3.2.2.4. Job Fairs

In order to provide job opportunities to trained candidates, NSKFDC reimburses up to Rs. 50,000/-per job fair. Under the project, some of the Vocational Skills Training aim to provide job placements through reputed organisations. The scheme also funds organising job fairs for the youth from sanitation workers' families.

3.2.2.5. General Term Loans

Under the general term scheme, beneficiaries are provided loans up to Rs. 15 lakhs with low interest rate. Members of a sanitation worker's family who intend to start new business ventures or scale up their existing business will be supported through this scheme. Support in preparation of business plan will also be extended.

3.2.2.6. Sanitary Marts

Sanitary marts are one-stop-shops for all sanitation and hygiene needs that serve both as a purchase and a service centre. This scheme extends financial assistance to individual beneficiaries/SHGs of liberated manual scavengers and their dependents for setting up a sanitary mart. The scheme provides a loan for 90 per cent of the total cost with a maximum limit of Rs. 15 lakhs.

3.2.3. Schemes providing Insurance

Within the ambit of its welfare schemes, the Government of India (GoI) provides many insurance schemes primarily for the upliftment of the unorganised sector. It offers health, accident and life insurance, which helps in preventing households from becoming vulnerable. Of these, some are implemented by the State and others by the Centre. As yearly renewal is required, a strategy will be drawn up to educate the beneficiary on the same. Furthermore, support will be provided for those without a bank account, to start one. Detailed description of the schemes is available in the Annexure.

3.3. Support to the Vulnerable

During the FGDs, it was found that households with aged persons, persons with disabilities and women-headed households were more vulnerable to poor living conditions. The government provides welfare in the form of pension, stipends, travel support and supportive aids to such persons to improve the quality of their lives.

3.3.1. Pension support schemes

All persons between 18 and 40 years of age are eligible for the Atal Pension Yojana. Indira Gandhi Old Age Pension provides benefits to men over 60 years and women over 55 years living below the poverty line without support from their family. Pension is available to widows aged 40-59 through the Indira Gandhi National Widow Pension Scheme. Persons with 40 per cent disability living below the poverty line can avail of pension through the Indira Gandhi National Disability Pension Scheme. The Pradhan Mantri Shram Yogi Maandhan Yojana caters to the unorganised sector including sanitation workers.

3.3.2. Disability support schemes

There are welfare schemes that provide artificial limbs to vulnerable persons and free cleft treatment to children in need of cleft care. Through the District Rehabilitation Office, GoTN provides persons with disability supportive aids, travel support and monthly stipends. Table below has the details. Further details of the scheme can be found in the Annexures.

3.3.3. Support Schemes for Women

Welfare for women is structured around safety and the household. One Stop Centre Scheme is available to any woman affected by violence and harassment. It provides medical, legal, psychological and counselling support, all under one roof. Pradhan Mantri Ujjwala Yojana provides cash assistance of Rs. 1,600 to women to procure a new LPG connection. Swadhar Greh Scheme provides institutional rehabilitation support to women victims of violence, natural disasters, destitution or prisons so that they

can lead a life of dignity. Further details of benefits available to women-headed households as implemented by the DSWO can be found in the Annexure.

In addition to this, women-headed households are eligible to receive the following benefits as indicated in the table below. These are implemented through the District Social Welfare Office.

These four approaches, as described below, will inform the implementation plan.

3.3.3.1. Access to information

It has been established that one of the gaps in the delivery of welfare schemes is in the access to information. To address this gap, details of these welfare schemes should be made available to sanitation workers. Many welfare schemes are available based on their nature of work, caste, income, gender, age and other factors, and access to this information is the first step in availing these benefits.

3.3.3.2. Identification of beneficiaries

Based on the details expressed in the various welfare schemes, beneficiaries need to be identified from within the community. Since there are many factors that determine eligibility, a concerted mapping effort from implementation partners will be required to ensure that as many persons as possible can avail these welfare schemes.

3.3.3.3. Mobilisation of youth

Youth are the future of any community. Mobilising them for implementation provides familiarity with the space and its residents. The exercise with help cultivates a community spirit among them. Empowering the youth also ensures that the activity is sustained beyond the project period.

3.3.3.4. Liaising with the government

Similar to linking potential beneficiaries to welfare schemes, we also intend to help beneficiaries establish liaison with government beneficiaries. Interactions between the stakeholders will result in better understanding of each other's requirements, eventually improving the quality of welfare schemes by creating some transparency in the application process.



Implementation Plan

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4. Implementation Plan

4.1. Youth for Sanitation clubs

Youth interested in the welfare of their settlement have been mobilised into small groups called Youth for Sanitation (YS) clubs. All the members of the YS clubs are sanitation workers or their family members. YS clubs have been formed in all the 23 settlements where sanitation workers live. PDI staff will work with these YS club members to become better acquainted with the neighbourhood and its residents. In turn, the YS club members will learn from the PDI staff, the process involved in availing schemes.

4.2. Book of schemes

The list of government welfare schemes available to sanitation workers including eligibility, benefits and scheme requirements will be compiled into a book in the local language (Tamil). This ready reckoner will be made available to all the sanitation workers in the 23 settlements. The book will help persons that require support understand who, how and where the benefits of a scheme can be availed.

4.3. Mapping of beneficiaries

Residents of all 23 settlements have created a social map of their neighbourhood. Mapping of households including GPS location marking with details of aged, disabled and vulnerable persons will be taken up by the YS club. PDI staff along with the YS club members will identify eligible residents and help them apply to the schemes. Profiling of beneficiaries and their participatory rapid appraisals are planned to be completed by July 2020.

4.4. Government officials meet beneficiaries

Meetings between department heads and beneficiaries will be organised to improve transparency and interaction among stakeholders. Following these mutually-beneficial interface meetings, PDI will work with the respective government departments to get the sanitation workers linked to relevant schemes.

Annexure

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Annexure 1: Government of India Social Security Schemes

Table A1. 1: Insurance Support		
Scheme: Pradhan Mantri Jeevan Jyoti Bima Yojana		
S. No.	Beneficiaries: Life insurance scheme for adults	
1	Benefit provided	Rs. 2 lakhs in case of death of the insured.
2	Eligibility	Above 18 years and below 50 years
3	Procedure	Application form for PMJJBY
4	Implementing organisation	Bank
Scheme: Pradhan Mantri Suraksha Bima Yojana		
S. No.	Beneficiaries: Life insurance or permanent disability	
1	Benefit provided	Death or completely disabled: Rs. 2 lakhs Partial permanent disability: Rs. 1 lakh
2	Eligibility	Above 18 years and below 70 years
3	Procedure	Application form for PMSBY. Contact bank officials where the person holds a savings account.
4	Implementing organisation	Bank
Scheme: Ayushman Bharat – PM Jan Arogya Yojana		
S. No.	Beneficiaries: Low-income individuals / minorities / manual scavengers / unorganised workers	
1	Benefit provided	i. Rs. 5 lakhs cashless cover for a family ii. Hospitalisation expenses iii. All follow-up care
2	Eligibility	Rural areas: SC/ST families with no male members aged between 16 to 59 years, beggars, manual scavengers, etc. Urban areas: Washermen, ragpickers, domestic help workers, etc.
3	Procedure	i. Check eligibility through empanelled healthcare providers desk. ii. Patient card generation through Beneficiary Identification System
4	Implementing organisation	Central government
Source: CWIS study, 2020		

Table A1. 2: Disability Support		
Scheme: Free artificial limbs for under privileged by Jaipur foot		
S. No.	Beneficiaries: Low-income persons with disability	
1	Benefit provided	Provides free medical assistance and artificial limbs.
2	Eligibility	Low-income victims in need of artificial limbs
3	Procedure	Direct contact
4	Implementing organisation	NGO
Scheme: Smile Train Free Cleft Treatment		
S. No.	Beneficiaries: Children with disability	
1	Benefit provided	Free cleft surgery, orthodontics, speech therapy, or nutritional support
2	Eligibility	Children who need cleft care
3	Procedure	Direct contact
4	Implementing organisation	NGO
Source: CWIS study, 2020		

Table A1. 3: Household Support		
Scheme: Unnat Jyoti Affordable LEDs for All (UJALA Scheme)		
S. No.	Beneficiaries: Domestic households	
1	Benefit provided	The consumer can purchase the LED on EMI payment
2	Eligibility	Every domestic household having a metered connection.
3	Procedure	Contact LED distribution points at nearby places with a valid address proof and ID proof
4	Implementing organization	UJALA counters
Source: CWIS study, 2020		

Table A1. 4: Women Support		
Scheme: Pradhan Mantri Ujjwala Yojana		
S. No.	Beneficiaries: Women	
1	Benefit provided	Cash assistance of Rs. 1,600
2	Eligibility	Women above 18 years of age without LPG connection
3	Procedure	BPL certificate Photo identity card (Aadhaar/voter id card), address proof, bank passbook, caste certificate Application form should be submitted to the LPG distributor
4	Implementing organisation	LPG distributor
Scheme: One-stop Centre Scheme		
S. No.	Beneficiaries: Women who have faced harassment	
1	Benefit provided	Range of services including medical, legal, psychological and counselling support under one roof
2	Eligibility	Women who have faced harassment
3	Procedure	By herself; or through any person including any public servant
4	Implementing organisation	Central government
Source: CWIS study, 2020		

Table A1. 5: Pension Support		
Scheme: Pradhan Mantri Shram Yogi Maandhan Yojana		
S. No.	Beneficiaries: Pension for low-income individuals	
1	Benefit provided	i. Minimum assured pension: Rs. 3,000 per month after attaining the age of 60 years ii. Family: During the receipt of pension, if the beneficiary dies, their spouse shall be entitled to receive 50% of the benefit
2	Eligibility	Home-based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, etc, whose monthly income is Rs. 15,000 or less

Table A1. 5: Pension Support		
3	Procedure	CSC enrolment with documents including Aadhaar card, bank account details
4	Implementing organisation	LIC, Ministry of Labour, CSC
Scheme: Atal Pension Yojana (APY)		
S. No.	Beneficiaries: Low-income individuals	
1	Benefit provided	Rs. 1,000 to Rs. 5,000 per month after attaining 60 years
2	Eligibility	Between 18 and 40 years
3	Procedure	Register with (APY) form with Know Your Customer (KYC) documents
4	Implementing organisation	Bank or post office
Source: CWIS study, 2020		

Table A1. 6: Education and Vocation Support		
Scheme: Pre-Matric scholarship scheme for students with disability		
S. No.	Beneficiaries: Students with disabilities	
1	Benefit provided	Visually impaired: Rs. 4,000 per annum Hearing impaired: Rs. 2,000 per annum Physically disabled: Rs. 2,000 per annum Intellectual disability: Rs. 4,000 per annum All other types of disability: Rs. 2,000 per annum, as well as maintenance allowance for 12 months
2	Eligibility	i. Full-time student of class 9 or class 10 in government or recognised school ii. 40% disability with a valid certificate
3	Procedure	Apply online through national scholarship portal providing bank account details, Aadhaar details with documents of academic mark sheet, photograph, etc.
4	Implementing organisation	The scholarship will be directly transferred to the bank account of the beneficiary through PFMS

Table A1. 6: Education and Vocation Support		
Scheme: Post-matric scholarship for students with disabilities		
S. No.	Beneficiaries: Students with disabilities	
1	Benefit provided	<ul style="list-style-type: none"> i. Maintenance allowance of up to Rs. 1,600 per month (hostellers) and up to Rs. 750 per month (day scholars). ii. Disability allowance of up to Rs. 4,000 per annum
2	Eligibility	<ul style="list-style-type: none"> i. Have passed matriculation or higher secondary or any higher exam of a recognised board of secondary education or university ii. Have more than 40% disability certified iii. Be pursuing recognised post-secondary (class 11 to postgraduate degree) courses in recognised institutions.
3	Procedure	Apply online through national scholarship portal providing bank account details, Aadhaar details with documents of academic mark sheet, photograph, etc.
4	Implementing organisation	The scholarship will be directly transferred to the bank account of the beneficiary through PFMS
Scheme: Baroda Education Loan for Vocational Education Training		
S. No.	Beneficiaries: Minority students	
1	Benefit provided	For courses of duration up to 3 months: Rs. 20,000 For courses of duration >3 months and up to 6 months: Rs. 50,000 For courses of duration >6 months and up to 1 year: Rs. 75,000 For courses of duration above 1 year: Rs. 1,50,000
2	Eligibility	For courses on vocational /skill development of duration of 2 months to 3 years run or supported by a ministry /department/organisation of the government or a company /society/ organisation supported by National Skill Development Corporation or state skill missions/state skill corporations
3	Procedure	The prospective borrower should be an Indian national and has secured admission in a course approved /supported by a ministry/department/organisation of the government or a company/society/organisation supported by National Skill Development Corporation or state skill missions/state skill corporation leading to a certificate/diploma/degree
4	Implementing organisation	Bank of Baroda

Table A1. 6: Education and Vocation Support		
Scheme: LIC Golden Jubilee Scholarship for students		
S. No.	Beneficiaries: Students from low-income families for higher education	
1	Benefit provided	<p>i. An amount of Rs.20,000/- per annum will be awarded to the selected Regular Scholar and shall be payable in three Quarterly instalments.</p> <p>ii. An amount of Rs.10,000/ per annum will be awarded for selected Special Girl Child pursuing studies in the 10 + 2 Course and scholarship shall be payable in three quarterly instalment</p>
2	Eligibility	All candidates who have passed Class X and XII exam (or its equivalent) with at least 60% marks (or equivalent grade) in the Academic Year and whose parents/guardian have an annual income (from all sources) not exceeding Rs.1,00,000 per annum are eligible to apply for scholarship.
3	Procedure	Online applications are to be submitted through the link on LIC's home page. Income certificate should be on self-certification basis by way of an affidavit on non-judicial stamp paper for self-employed parents and from employer for employed parents supported by documents (from revenue department) such as land held in the name of parents.
4	Implementing organisation	LIC Golden Jubilee Foundation
Scheme: Indian Oil Sports Scholarship		
S. No.	Beneficiaries: Students	
1	Benefit provided	<p>i. An amount of Rs. 20,000 per annum will be awarded to the selected Regular Scholar and shall be payable in three quarterly instalments.</p> <p>ii. An amount of Rs. 10,000 per annum will be awarded to the selected Special Girl Child pursuing studies in the 10 + 2 Course and scholarship shall be payable in three quarterly instalments.</p>
2	Eligibility	<p>All candidates who have passed class X and XII exam (or its equivalent) with at least 60% marks (or equivalent grade) in the Academic Year and whose parents/guardian have an annual income (from all sources) not exceeding Rs. 1,00,000 per annum are eligible to apply for scholarship. There will be a total 35 scholarships</p> <p>Scheduled Caste – 20</p> <p>Scheduled Tribe – 10</p> <p>Physically-challenged Students – 5</p>

Table A1. 6: Education and Vocation Support		
3	Procedure	Submit application along with birth certificate, performance certificate
4	Implementing organisation	Indian Oil Corporation
Scheme: NTPC Scholarship 2020		
S. No.	Beneficiaries: Minority students or persons with disability	
1	Benefit provided	Rs. 1,500 p.m. The period of scholarship will be from second year to final year.
2	Eligibility	National Thermal Power Corporation Ltd will provide a total of 35 scholarships to students from SC/ST communities or those physically-challenged. There will be a total of 35 scholarships Scheduled caste – 20 Scheduled tribe – 10 Physically-challenged students – 5
3	Procedure	Online application
4	Implementing organisation	NTPC India Ltd.
Scheme: ONGC Scholarship to meritorious SC/ST students		
S. No.	Beneficiaries: Meritorious minority students	
1	Benefit provided	A total of 1,000 scholarships worth Rs. 48,000 each will be offered to the selected students on an annual basis.
2	Eligibility	i. Must be a 1st-year student of Graduate Engineering, MBBS Course, Masters in Geology/Geophysics, or MBA ii. Have secured a minimum 60% marks in class 12 iii. Have a gross family income of less than Rs. 4.5 lakhs per annum
3	Procedure	Fill the application form downloaded from the ONGC website, along with the documents.
4	Implementing organisation	ONGC foundation

Table A1. 6: Education and Vocation Support		
Scheme: ONGC Foundation Scholarship Scheme		
S. No.	Beneficiaries: Minority students	
1	Benefit provided	A total of 500 scholarships worth Rs. 48,000 each will be offered to the selected students on an annual basis.
2	Eligibility	<ul style="list-style-type: none"> i. Be a 1st-year student of Graduate Engineering, MBBS Course, Masters in Geology/Geophysics, or MBA ii. Have secured a minimum 60% marks in class 12 iii. Have a gross family income of less than Rs. 4.5 lakhs per annum
3	Procedure	Fill the application form downloaded from the ONGC website, along with the documents.
4	Implementing organisation	ONGC foundation
Scheme: Scheme of free coaching for SC and OBC students		
S. No.	Beneficiaries: Minority students	
1	Benefit provided	<ul style="list-style-type: none"> i. Rs. 2,500 per month will be paid to each local student for attending the coaching class and similarly, Rs. 5,000 per month will be paid to outstation students ii. The physically disabled students (more than 40% disability) will be eligible to avail special allowance of Rs. 2,000 towards helper allowance, escort allowance, etc.
2	Eligibility	<ul style="list-style-type: none"> i. Bachelor degree qualification ii. The students having a total maximum of Rs. 6 lakhs per annum family income from all sources
3	Procedure	The students should be selected by the coaching institution based on academic criteria prescribed by the institution itself.
4	Implementing organisation	<ul style="list-style-type: none"> i. Central government/state governments/UT administrations/PSUs/Autonomous bodies under central/state governments; ii. Universities (both central and state) including the deemed universities and private universities recognised by authority concerned; and iii. Registered private institutions/NGOs

Table A1. 6: Education and Vocation Support		
Scheme: Pre-matric scholarships scheme for minorities		
S. No.	Beneficiaries: Minority students	
1	Benefit provided	Admission fee, tuition fee and maintenance fee on variable amounts
2	Eligibility	<ul style="list-style-type: none"> i. Must be studying in class 1 to 10 ii. Must have secured at least 50% marks in the previous final examination iii. Must have a family income of not more than Rs. 1 lakh per annum from all sources iv. Must belong to the minority community
3	Procedure	Apply online through national scholarship portal with documents required
4	Implementing organisation	Central government
Scheme: Post-matric scholarships scheme for minorities		
S. No.	Beneficiaries: Minority students	
1	Benefit provided	Admission fee, tuition fee and maintenance fee on variable amounts
2	Eligibility	<ul style="list-style-type: none"> i. Be studying in class 11, 12, graduate, postgraduate, technical or vocational courses, M.Phil or PhD. ii. Have secured at least 50% marks or equivalent grades in the previous final examination. iii. Belong to the family whose annual income is not more than Rs. 2 lakhs from all the sources. iv. Belong to the minority community
3	Procedure	Apply online through national scholarship portal with documents required
4	Implementing organisation	Central government
Source: CWIS study, 2020		

Table A1. 7: Minority Support		
Scheme: Credit enhancement guarantee scheme for the scheduled castes		
S. No.	Beneficiaries: Minorities	
1	Benefit provided	Individual SC entrepreneurs are eligible for a guarantee cover of a loan amount up to Rs. 1 crore.
2	Eligibility	<ul style="list-style-type: none"> i. Enterprises, projects/units that are set up, promoted and run by scheduled castes ii. Registered companies and societies/sole proprietorship firms/registered partnership firms which provides 51% shareholding to scheduled caste entrepreneurs
3	Procedure	Online application https://fcipegssc.in/Content/DownloadForms/Scheme_Details-English_2018.pdf
4	Implementing organisation	Central government
Scheme: Dr. Ambedkar Scheme for social integration through inter-caste marriage		
S. No.	Beneficiaries: Individuals opting for inter-caste marriage	
1	Benefit provided	An amount of Rs. 25,000, would be released to the district authorities for organising a befitting programme
2	Eligibility	<ul style="list-style-type: none"> i. Either the bride or groom must belong to the Scheduled Caste community and the other person to a different community ii. The total annual income of the newly married couple should not be more than Rs. 5 lakhs, if both put together
3	Procedure	Submit the complete application with the recommendation of a sitting MP/MLA or government/district administration
4	Implementing organisation	Dr Ambedkar Foundation & Ministry of Social Justice & Empowerment
Source: CWIS study, 2020		

Annexure 2: State Government Social Security Schemes

Table A2. 1: Disabled, Women, Minority & Children support		
Scheme: Chief Minister's Comprehensive Health Insurance Scheme – CMCHIS		
S. No.	Beneficiaries: Low-income individuals	
1	Benefit provided	All persons with annual income less than Rs. 72,000
2	Eligibility	Up to Rs. 5,00,000
3	Documents to be produced	Ration & Aadhaar Card, PMJAY* card or income certificate
4	Implementing organisation	State government
Scheme: Provision of Supportive aids		
S. No.	Beneficiaries: Persons with disability	
1	Benefit provided	a) Three-wheeler bike (for school/college going/working person) b) Tricycle (18 years completed) c) Hearing aid (3 to 70 years) d) Folding chair
2	Eligibility	Disability above 40% Family annual income less than Rs. 50,000
3	Documents to be produced	<ul style="list-style-type: none"> • Family income certificate • Disability certificate • Residence proof & passport size photo
4	Implementing organisation	State government: District Rehabilitation Office

Table A2. 1: Disabled, Women, Minority & Children support		
Scheme: Travel support		
S. No.	Beneficiaries: Persons with disability	
1	Benefit provided	50% of bus fare concession to travel across Tamil Nadu
2	Eligibility	Disability above 40%
3	Documents to be produced	<ul style="list-style-type: none"> • Disability certificate • Residence proof • Passport size photo
4	Implementing organisation	State government: District Rehabilitation Office
Scheme: Monthly stipend for unemployed		
S. No.	Beneficiaries: Persons with disability	
1	Benefit provided	<p>Those who have completed</p> <ul style="list-style-type: none"> a) Secondary education/10th std: Rs. 300 per month b) Higher secondary/12th std: Rs. 350 per month c) Above graduation: Rs. 450 per month
2	Eligibility	<ul style="list-style-type: none"> • Disability above 40% • Age above 18 years • Family annual income less than Rs. 75,000
3	Documents to be produced	<ul style="list-style-type: none"> • Registered in special employment exchange at least one year • Disability certificate • Residence proof & passport size photo
4	Implementing organisation	State government: District Rehabilitation Office
Scheme: Stipend for persons who cannot work		
S. No.	Beneficiaries: Persons with disability	
1	Benefit provided	Rs.1,500 per month

Table A2. 1: Disabled, Women, Minority & Children support		
2	Eligibility	<ul style="list-style-type: none"> Disability more than 60% Not Receiving any other pension scheme Owning fixed assets valuing less than Rs. 75,000 No relative of 18 years of age and over of the following category: son, grandson and other related persons who normally live together
3	Documents to be produced	<ul style="list-style-type: none"> Disability certificate Identity card & ration card Photo with family members Bank pass book (joint account)
4	Implementing organisation	State government: District Rehabilitation Office
Scheme: Indira Gandhi National Disability Pension Scheme		
S. No.	Beneficiaries: Person with disability	
1	Benefit provided	<ol style="list-style-type: none"> BPL card holder Disability should not be less than 40% Age group: 18-65
2	Eligibility	Rs. 1,000 per month
3	Documents to be produced	Submit the application at Tehsildar's office along with doctor's certificate, BPL card and KYC documents.
4	Implementing organisation	State government: Tehsildar's office
Scheme: Indira Gandhi National Widow Pension		
S. No.	Beneficiaries: Women	
1	Benefits provided	One-time support: Rs. 20,000 And pension: Rs. 1,000 per month
2	Eligibility	<ul style="list-style-type: none"> Below poverty line No relative of 18 years of age and above of the following category: son, grandson and other related persons who normally live together

Table A2. 1: Disabled, Women, Minority & Children support		
3	Documents to be produced	<ul style="list-style-type: none"> • Husband's death certificate • Ration card & Aadhaar card • Passport size photo
4	Implementing organisation	State government: Special Tehsildar (Revenue)
Scheme: EVR Maniyammaiyar Ninaivu Vithaivai Magal Thirumanathittam (provides marriage support for children of widow/widower)		
S. No.	Beneficiaries: Children of widows/widowers	
1	Benefits provided	<ul style="list-style-type: none"> • Degree or diploma holder (can be through distance education) – Rs. 50,000 cheque and 8 grams gold • 10th pass - Rs. 25,000 cheque and 8 grams gold
2	Eligibility	<ul style="list-style-type: none"> • Daughter of a widow/widower • Aged over 18 years • Family income less than Rs. 72,000 per year
3	Documents to be produced	<ul style="list-style-type: none"> • Marriage invitation • Father/mother death certificate (if death certificate is not available letter authorised by MLA/MP) • Aadhaar card & ration card xerox
4	Implementing organisation	State government: District Social Welfare Office
Scheme: Destitute women pension scheme (For deserted or divorced women)		
S. No.	Beneficiaries: Women	
1	Benefit provided	Pension: Rs. 1,000 per month
2	Eligibility	<ul style="list-style-type: none"> • Below poverty line • Till her children attaining the age of 18 years
3	Document to be produced	<ul style="list-style-type: none"> • Legal separation certificate • School TC or birth certificate • Ration card, Aadhaar card, passport size photo-3

Table A2. 1: Disabled, Women, Minority & Children support		
4	Implementing organisation	State government: Special Tehsildar (Revenue)
Scheme: Single women pension scheme (unmarried women above 30 years)		
S. No.	Beneficiaries: Women	
1	Benefit provided	Pension: Rs. 1,000 per month
2	Eligibility	<ul style="list-style-type: none"> • Below poverty line • No earning relative of the following category: father, brother and other related persons who normally live together
3	Documents to be produced	<ul style="list-style-type: none"> • Certification from VAO • Ration card & Aadhaar card • Passport size photo
4	Implementing organisation	State government: Special Tehsildar (Revenue)
Scheme: Support provided by TAHDCO for SC/ST students		
S. No.	Beneficiaries: Students	
	Details of benefits provided	
1	Hostel Facility	Free hostel facility if the school is more than 3 kms away.
2	Scholarships	Higher secondary education fee, undergraduate (Rs. 7,000), postgraduate (Rs. 8,000)
3	Examination fee	10th and 12th – Public exam fee
Scheme: Support provided by TAMCO		
S. No.	Beneficiaries: BC students from BPL families	
	Details of benefits provided	
1	Hostel Facility	Free hostel facility if the school is more than 5 kms away from residence (for boy students). No distance limit is prescribed for girl students.
2	Scholarships	Higher secondary education fee, undergraduate (Rs. 1,200-3,000)

Table A2. 1: Disabled, Women, Minority & Children support		
Scheme: Pre-Matric Scholarships to the Children of those engaged in occupations involving cleaning and prone to health hazards		
S. No.	Beneficiaries: Children of sanitation workers	
1	Benefit provided	Children of those engaged in occupations of manual scavenging, waste picking, etc, studying in primary and high school.
2	Eligibility	Hostellers: From class III to X, Rs. 700 per month for 10 months Day scholars: From class I to X, Rs. 225 per month for 10 months
3	Documents to be produced	Parental occupation of the applicant is the important criteria for selection of the candidate eligibility
4	Implementing organisation	State governments and union territory administrations
Sources: CWIS study, 2020; District Revenue Department, Tiruchirappalli, Government of Tamil Nadu; Social Welfare Department, Government of Tamil Nadu; District Rehabilitation Office, Tiruchirappalli, Government of Tamil Nadu ; District Social Welfare Office (DSWO), Tiruchirappalli, Government of Tamil Nadu; Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO)		

Annexure 3: Social Security Schemes for Sanitation Workers

Table A3. 1: Summary of Loan-based schemes					
S. No	Scheme	Maximum Limit	Rate of Interest		Repayment Period
			SCAs	Beneficiaries	
A3.2	Vocational Education and Training Loan Scheme	Up to Rs. 4 lakhs	1% p.a.	4% p.a.#	7 years *
A3.3	Green Business Scheme	Up to Rs. 2 lakhs	2% p.a. *(1% Rebate from NSKFDC share of interest in case of female beneficiaries.)	4% p.a.	6 years***
A3.4	Sanitary Marts Scheme	Up to Rs. 15 lakhs	2% p.a.	4%@	10 years*
A3.5	Swachhta Udyami Yojana				
	Scheme for "Pay and use" community toilets	Up to Rs. 25 lakhs	2% p.a.	4%	10 years**
	Scheme for procurement of sanitation related vehicles	Up to Rs. 50 lakhs (municipal corporation/Jal Board, public health & engineering department, cantonment boards etc.) Up to Rs. 50 lakhs (For individual / SHG / JRG / cooperative)	- 2% p.a.	4%	10 years *

Table A3. 1: Summary of Loan-based schemes

S. No	Scheme	Maximum Limit	Rate of Interest		Repayment Period
			SCAs	Beneficiaries	
A3.6	Education loan (EL) -For study in India -For study abroad	Up to Rs. 10 lakhs Up to Rs. 20 lakhs	1% p.a.	4% p.a.#	5 years after co-termination of course with moratorium period of one year.
A3.7	General term loan (GTL)	Up to Rs.15 lakhs	3% p.a.	6% p.a.	10 years*
A3.8	Mahila Samridhi Yojana (MSY)	Up to Rs. 60,000	1% p.a.	4% p.a.	3 years*
A3.9	Mahila Adhikarita Yogana (MAY)	Up to Rs.1 lakh	2% p.a.	5% p.a.	5 years *
A3.10	Micro Credit Finance (MCF)	Up to Rs. 60,000	2% p.a.	5% p.a.	3 years*

Notes:

#0.5% rebate for female beneficiaries.

*After implementation period of 4 months and moratorium of 6 months (in case of municipality no moratorium period).

** After implementation period of 6 months and moratorium of 6 months

*** Including a moratorium period of 6 months

@1% rebate for women beneficiaries and 0.5% rebate for timely repayment.

Table A3. 2: Scheme Details: Vocational Education and Training Loan Scheme

Table A3. 2: Scheme Details: Vocational Education and Training Loan Scheme		
S. No.	Financial assistance to youth of target group to enhance their skills & employability	
1	Eligibility criteria	<ul style="list-style-type: none"> The person should be from the target group of NSKFDC. The person should have secured admission in a course run or supported by a ministry/department/organisation of the government or a company/society/organisation supported by National Skill Development Corporation or State Skill Missions/State Skill Corporations, preferably leading to a Certificate/Diploma/Degree etc. Issued by a government organisation or an organisation recognised/authorised by the government to do so.
2	Course eligibility	Vocational education & training courses of duration of minimum 6 months and up to 2 years run or supported by ministry / department / organisation of the government or a company/society/organisation supported by a National Skill Development Corporation or State Skills Mission/State Skill Corporations.
3	Age eligibility	The candidate should attain. The upper age limit is up to 50 years.
4	Quantum of loan	Need based finance to meet up to 90% expenses shall be considered subject to the following ceilings: For courses of duration up to 2 years: up to Rs. 4,00,000 Note: Beneficiary to bear cost overrun.
5	Expenses to be considered for vocational education and training course	Admission/tuition fee <ul style="list-style-type: none"> Examination, library, laboratory fee Caution deposit Purchase of books, equipment, instruments Boarding and lodging Insurance for loan amount Any other reasonable expenses found necessary for completion of the course certified by vocational education and training institute.
Source: CWIS study, 2020		

Table A3. 3: Scheme Detail: Green Business Scheme (NSKFDC official portal)		
Climate change, which has become one of the greatest challenges for the world, is the consequence of unchecked pollution. With a view to mitigate the impact of climate change on human beings, it is necessary to bring down pollution levels, for which it is necessary to promote such business activities which can tackle climate change and also help in income generation.		
S. No.	Beneficiaries: Safai Karamcharis, Scavengers and their dependents	
1	Objective	To provide financial assistance in the form of loans for activities that could tackle climate change along with income generation. The income generating activities which could mitigate the greenhouse effect or could be classified under adaptation initiatives would be covered under the scheme.
2	Indicative schemes	Battery electric vehicle (e-rickshaw), compressed air vehicle, solar energy gadgets, poly houses
3	Quantum of loan	90% of the unit cost with a maximum of Rs. 2 lakhs. Quantum of loan shall, however, be reduced to the extent of the amount of subsidy available, if any.
4	Promoters' contribution	10% of the unit cost
5	Interest	From NSKFDC to SCAs: 2% p.a. From SCAs to beneficiaries: 4% p.a. *(1% rebate from NSKFDC share of interest in case of female beneficiaries.)
6	Repayment	The loan under the scheme shall be repaid in quarterly instalments, within a maximum period of 6 years including moratorium period of 6 months.
Source: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC)		

Table A3. 4: Scheme Detail: Sanitary Mart Scheme (NSKFDC official portal)		
A Sanitary Mart is a one-stop-shop for all things for sanitation and hygiene. It is a shopping place where the sanitary needs of the common man could be met. It serves both as a shop and as a service centre.		
S. No.	Beneficiaries: Individual beneficiaries/self-help groups of liberated manual scavengers / safai karamcharis and their dependants	
1	Objective	Financial assistance will be extended to individual beneficiaries/self-help groups of liberated manual scavengers / safai karamcharis and their dependants for setting up of sanitary marts.
2	Quantum of loan	90% of total cost with a maximum of Rs. 15 lakhs.
3	Promoters' contribution	10% of the total cost of a sanitary mart will be borne by the beneficiaries
4	Interest	Interest payable by the beneficiaries shall not exceed 4% p.a. (1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments.)
5	Repayment	Term loans drawn from NSKFDC will be required to be repaid up to 10 years in quarterly instalments.
6	Moratorium	A moratorium period of 6 months in addition to implementation period of 4 months will be allowed.
7	Subsidy	Up to Rs. 2 lakhs, 50% of the project cost Rs. 2 lakhs to Rs. 5 lakhs, Rs. 1 lakh and 33.3% of the project cost between Rs. 2 & 5 lakhs Rs. 5 lakhs to Rs. 10 lakhs, Rs. 2 lakhs and 25% of the project cost between Rs. 5 & 10 lakhs Rs. 10 lakhs to Rs. 15 lakhs, Rs. 3.25 lakhs
Source: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC)		

Table A3. 5: Scheme Detail: Swachhta Udyami Yojana (NSKFDC Official website)

Launched on 2 October 2014, the Swachhta Udyami Yojana aims to achieve the twin objective of cleanliness and providing livelihood to safai karamcharis and liberated manual scavengers to achieve the overall goal of Swachh Bharat Abhiyan. It extends financial assistance for construction, operation & maintenance of pay and use community toilets in public private partnership (PPP) mode and procurement & operation of sanitation-related vehicles.

Beneficiaries: Safai karamcharis and liberated manual scavengers

S. No.	Construction, operation and maintenance of pay-and-use community toilets	
1	Objectives	<ul style="list-style-type: none"> i) Provision of easy accessibility of the community latrines to the households (not having any such facilities in their houses) and for floating population in public places with high footfall e.g. bus stands, railway stations, markets etc. ii) To ensure proper maintenance of the facilities, so created, by the entrepreneurs, who would have stake in this venture. iii) To prevent the necessity of manual scavenging
2	Eligibility	Individual beneficiaries/self-help groups, through SCAs, in collaboration with reputed organisations.
3	Quantum of loan	Maximum amount of Rs. 25 lakhs for setting up of a unit of 10 seater toilet to individual beneficiaries/self-help groups in collaboration with reputed organisations.
4	Rate of interest	<ul style="list-style-type: none"> i) Not more than 4% per annum. ii) A rebate of 1% per annum on interest will be admissible to women beneficiaries. iii) A rebate of 0.5% will be extended for the beneficiaries for timely repayment.
5	Repayment period	Up to 10 years
6	Moratorium period	Six months in addition to implementation period of six months.
7	Subsidy	Maximum subsidy of Rs. 3.25 lakhs in case of manual scavengers under Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) in accordance with the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.

Table A3. 5: Scheme Detail: Swachhta Udyami Yojana (NSKFDC Official website)

Launched on 2 October 2014, the Swachhta Udyami Yojana aims to achieve the twin objective of cleanliness and providing livelihood to safai karamcharis and liberated manual scavengers to achieve the overall goal of Swachh Bharat Abhiyan. It extends financial assistance for construction, operation & maintenance of pay and use community toilets in public private partnership (PPP) mode and procurement & operation of sanitation-related vehicles.

Beneficiaries: Safai karamcharis and liberated manual scavengers

S. No.	Procurement and operation of sanitation-related vehicles	
1	Objectives	<ul style="list-style-type: none"> i) To create appropriate infrastructure for tapping the underutilised potential. ii) To create facilities for collection of garbage from the source. iii) To create employment opportunities for the target group of safai karamcharis/manual scavengers.
2	Eligibility	Target group of manual scavengers/safai karamcharis.
3	Quantum of loan	Maximum amount of up to Rs. 15 lakhs (Individual /SHG/JRG/cooperative) and up to Rs. 40. lakhs (SHG/JRG/cooperative).
4	Rate of interest	<ul style="list-style-type: none"> i) Not more than 4% per annum. ii) A rebate of 1% per annum on interest will be admissible to women beneficiaries. iii) A rebate of 0.5% will be extended for the beneficiaries for timely repayment.
5	Repayment period	Up to 10 years
6	Moratorium period	Six months in addition to implementation period of three months.
7	Subsidy	Maximum subsidy of Rs. 3.25 lakhs in case of manual scavengers under self-employment Scheme for Rehabilitation of Manual Scavengers (SRMS) in accordance with the "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.

Source: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC)

Table A3. 6: Scheme Detail: Education loan

<ol style="list-style-type: none"> 1. Professional or technical education of graduation or higher levels in medical, engineering, management, law, IT/computers. 2. Graduation courses in all disciplines (i.e., BA, B. Sc and B. Com). 3. Sanitary inspector & other similar job-oriented courses having minimum period of one year, diploma in physiotherapy, pathology, nursing, hotel management & tourism, journalism & mass communication, geriatric care. <p>Academic/professional courses at graduate & postgraduate level like B.Ed, Ph.D, language courses, BCA, MCA (from authorised/recognised institutes/universities).</p>			
Beneficiaries: Students from the community of safai karamcharis / manual scavengers			
S. No.	Maximum limit	Interest chargeable from	
1	Study in India: Up to Rs. 10 lakhs	SCA	Beneficiary
2	Study abroad: Up to Rs. 20 lakhs	1% p.a.	4 % p.a.(0.5% p.a. rebate for women candidates for study in India)
3	The interest on education loan for study in India is reimbursable under the MHRD's scheme to the beneficiaries whose family annual income is up to Rs. 4.5 lakhs per annum		
4	Repayment period	5 years after co-termination of course with a moratorium period of one year.	
Source: CWIS study, 2020			

Table A3. 7: Scheme Detail: General term loan for income generating schemes

<ol style="list-style-type: none"> 1. Assistance is provided for any viable income generating schemes including sanitation related activities with a maximum project cost of Rs. 15 lakhs. 2. Promoter's contribution is not insisted upon for projects costing up to Rs. 2 lakhs. For projects costing more than Rs. 2 lakhs, NSKFDC insists on minimum promoter's contribution from beneficiaries (5%) and SCA (5%). 3. Provided up to a maximum of 90% of the unit cost and the remaining 10% share is to be provided by the SCA in the form of loan, subsidy or promoter's contribution or from any other available sources of funds. 			
S. No.	Maximum limit	Interest chargeable from	
1	Up to Rs. 1,00,000 per beneficiary / unit	SCA	Beneficiary
2		3% p.a.	6 % p.a.

Table A3. 7: **Scheme Detail: General term loan for income generating schemes**

<ol style="list-style-type: none"> 1. Assistance is provided for any viable income generating schemes including sanitation related activities with a maximum project cost of Rs. 15 lakhs. 2. Promoter's contribution is not insisted upon for projects costing up to Rs. 2 lakhs. For projects costing more than Rs. 2 lakhs, NSKFDC insists on minimum promoter's contribution from beneficiaries (5%) and SCA (5%). 3. Provided up to a maximum of 90% of the unit cost and the remaining 10% share is to be provided by the SCA in the form of loan, subsidy or promoter's contribution or from any other available sources of funds. 		
S. No.	Maximum limit	Interest chargeable from
3	Repayment period	10 years after implementation period (4 months) and moratorium (6 months) and from the date of disbursement of loan depending on the viability/profitability and repaying capacity of the unit.
4	Implementing organisation	SCA, RRBs and nationalised banks
Source: CWIS study, 2020; Regional rural banks (RRBs) and nationalised banks		

Table A3. 8: **Scheme Detail: Mahila Adhikarita Yojana (MAY) (NSKFDC official website)**

<ol style="list-style-type: none"> 1. Provides loans for projects with a maximum project cost up to Rs. 1,00,000 for small and petty trade/business and sundry income generating activities. 2. Promoter's contribution is not insisted upon from the beneficiaries. 3. Loan component from NSKFDC can be provided up to a maximum of 90% of the unit cost and the remaining 10% is to be provided by the SCAs in the form of loan, subsidy or from any other available sources of funds. 			
Beneficiaries: Women safai karamcharis / scavengers and their dependant daughters			
S. No.	Maximum limit	Interest chargeable from	
1	Up to Rs. 1,00,000 per beneficiary / unit	SCA	Beneficiary
2		2% p.a.	2% p.a.
3	Repayment period	5 years after implementation period of 3 months and moratorium period of 6 months.	
4	Implementing organisation	SCA, RRBs and nationalised banks	
Source: CWIS study, 2020; Regional rural banks (RRBs) and nationalised banks; National Safai Karamcharis Finance & Development Corporation (NSKFDC)			

Table A3. 9: Scheme Detail: Mahila Samridhi Yojana (MSY)

<ol style="list-style-type: none"> Provides loans for projects with a maximum project cost up to Rs. 60,000 for small and petty trade/business and sundry income generating activities. Loan component from NSKFDC can be provided up to a maximum of 90% of the unit cost and the remaining 10% is to be provided by the SCAs in the form of loan, subsidy or from any other available sources of funds. 			
Beneficiaries: Safai karamcharis / scavengers and their dependants			
S. No.	Maximum limit	Interest chargeable from	
1	Up to Rs. 60,000 per beneficiary / unit	SCA	Beneficiary
2		1% p.a.	4% p.a.
3	Repayment period	5 years after implementation period of 3 months and moratorium period of 6 months.	
4	Implementing organisation	SCA, RRBs and nationalised banks	
Source: CWIS study, 2020; Regional rural banks (RRBs) and nationalised banks; National Safai Karamcharis Finance & Development Corporation (NSKFDC)			

Table A3. 10: Scheme: Micro Credit Finance (MCF)

<ol style="list-style-type: none"> Provides loans for projects with a maximum project cost up to Rs. 60,000 for small and petty trade/business and sundry income generating activities. For a group of 10 persons, Rs. 6 lakhs is the maximum project cost limit, restricted to Rs. 60,000 per beneficiary. Promoter's contribution is not insisted upon from the beneficiaries. Loan component from NSKFDC can be provided up to a maximum of 90% of the unit cost and the remaining 10% is to be provided by the SCAs in the form of loan, subsidy or from any other available sources of funds. 			
Beneficiaries: Safai karamcharis/scavengers and their dependants			
S. No.	Maximum limit	Interest chargeable from	
1	Up to Rs. 6 lakhs per group of 10 members and Rs. 60,000 per beneficiary/unit	SCA	Beneficiary
2		2% p.a.	5% p.a.
3	Repayment period	3 years after implementation period of 4 months and moratorium period of 6 months.	
4	Implementing organisation	SCA, RRBs and nationalised banks	
Source: CWIS study, 2020; Regional rural banks (RRBs) and nationalised banks; National Safai Karamcharis Finance & Development Corporation (NSKFDC)			

Table A3. 11: Summary of Non-loan-based schemes

S. No.	Scheme	Benefits
A3.12	Card holders of welfare board	Insurance, scholarships, pension and others
A3.13	Awareness camps	Reimbursement of expenditure for organising awareness programme up to Rs. 30,000 per awareness programme.
A3.14	Melas/exhibitions/trade fairs	Marketing linkages for beneficiaries of NSKFDC to sell their products via online market places.
A3.15	Job fairs and workshops	Reimbursement of expenditure for holding job fairs up to Rs. 50,000 per job fair. Reimbursement of expenditure up to Rs. 25,000 per workshop.
A3.16	Income generating activities	Grants for taking up projects in the agricultural, service and industrial sectors.

Table A3. 12: Scheme Detail: Cardholders of the Welfare board

Beneficiaries: Members of the Welfare board		
S. No.	Benefits provided	
1	Accident insurance	Cover of Rs. 1,00,000 in the event of death due to accident Rs. 10,000 to 1,00,000 for disability caused by accidents, depending upon the nature of disability
2	Financial assistance for natural death	Rs. 15,000
3	Financial assistance for funeral rites	Rs. 2,000
4	Scholarship	(a) to study 10th std. (for girls alone) Rs. 1,000 (b) Pass in X std. Rs. 1,000 (c) to study XI std. (for girls alone) Rs. 1,000 (d) to study 12th std. (for girls alone) Rs. 1,500 (e) Pass in 12th std. Rs. 1,500 (f) Regular degree course Rs. 1,500 per annum (day scholars) Rs. 1,750 per annum (hostellers)

Table A3. 12: Scheme Detail: Cardholders of the Welfare board

Beneficiaries: Members of the Welfare board		
S. No.	Benefits provided	
		(g) Regular postgraduate degree course Rs. 2,000 per annum (day scholars), Rs. 3,000 per annum (hostellers) (h) Degree in technical education Rs. 2,000 per annum (day scholars), Rs. 4,000 per annum (hostellers) (i) PG degree in technical education Rs. 4,000 per annum (day scholars), Rs. 6,000 per annum (hostellers) (j) ITI or polytechnic Rs. 1,000 per annum (day scholars) Rs. 1,200 per annum (hostellers)
5	Assistance to marriage	Rs. 2,000
6	Maternity assistance	(a) Rs. 1,000 per month. Total Rs. 6,000 (b) For abortion Rs. 3,000
7	For reimbursement to purchase of spectacles.	Up to Rs. 500
8	Old age	- Old age pension of Rs. 1,000 per month for people who have completed 60 years of age. - Pension of Rs. 1,000 per month for people who have not completed 60 years and who are unable to work/incapacitated.
Source: CWIS study, 2020; Social Welfare Department, Government of Tamil Nadu		

Table A3. 13: Scheme Detail: Awareness camps

NSKFDC with the assistance of SCAs holds awareness camp in areas where safai karamcharis / scavengers live. These camps intend to create awareness about NSKFDC's schemes and to motivate safai karamcharis / scavengers to avail of these benefits. These benefits will enable them to break away from their traditional occupation of scavenging and sweeping and take up alternate occupations or self-employment activities.

Beneficiaries: Sanitation workers/safai karamcharis/scavengers

S. No.	Benefits provided by awareness camps	
1	Guidance	Active participation and guidance from NSKFDC and SCA officials
2	Local language publicity	Event publicity is done using pamphlets in local languages and advertisements in local newspapers.
3	Access to information	Participants are shown documentary films on NSKFDC and informed about the procedure of availing loans.
4	Preliminary eligibility clearance	SCA officials get interested and eligible persons to fill out preliminary loan application forms during the awareness camps.
5	Implementing organisation	NSKFDC with SCAs

Sources: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC); State Channelising Agencies (SCAs)

Table A3. 14: Scheme Detail: Marketing linkages/melas/exhibitions/trade fairs

Beneficiaries: Cooperative and community based weavers and artisans

NSKFDC has executed an MoU with online market places Go-Coop (Go-Coop Solutions & Services Pvt Ltd) and ShopClues (ShopClues Network Pvt Ltd). Go-Coop and ShopClues are online market places for cooperative and community based weavers and artisans to list and sell their products online. As per the MoU, Go-Coop and ShopClues will provide to the beneficiaries of NSKFDC an online marketing platform, training, infrastructural support in data analytics and customer acquisition support to help them get remunerative prices for their products and scale up their business.

Source: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC)

Table A3. 15: Scheme Detail: Workshops and job fairs		
Beneficiaries: Workshops for district officials handling NSKFDC matters in SCAs' headquarters. Job fairs for trained candidates		
S. No.	Benefits provided by workshops and job fairs	
1	Workshops	Provide updated information on NSKFDC schemes and programmes to SCA district officials including those handling NSKFDC matters in SCAs' headquarters.
2	Reimbursement	NSKFDC reimburses expenditure of up to Rs. 25,000 per workshop to the SCAs.
3	Job Fairs	Provide job opportunities to trained candidates
4	Reimbursement	NSKFDC reimburses expenditure of up to Rs. 50,000 per job fair to the SCAs/training institutes
5	Implementing organisation	NSKFDC with SCAs
Source: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC); State Channelising Agencies		

Table A3. 16: Scheme Detail: Income generating schemes			
Beneficiaries: Safai karamcharis, scavengers and their dependents			
Range of indicative projects / activities / schemes financed by NSKFDC			
S. No.	Range	Sector	Activity
1	Up to Rs. 50,000	Agriculture	Mixed farming, beekeeping, goatery, dairy, poultry, duckery
2		Service	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, masons, mobile repairing, TV/domestic appliances repairing, electrician, plumbing & masonry, fruit & vegetable vendor & meat shop, paan shop, beauty parlour, footwear shop, electronics shop, CD/cassettes shop, fast food, photo studio, rice polishing, imitation jewellery, gift stall, cycle repairing, barber shop, tailoring shop, flour mill, bicycle hiring and repairing.
3		Industry	Wooden photo frame, handmade bricks, jali pillars, herbal cosmetics and rakhee/decorative jhalleries
4	Rs. 50,001 to Rs. 1 lakh	Agriculture	Poultry, goatery, milch animals.

Table A3. 16: Scheme Detail: Income generating schemes

Beneficiaries: Safai karamcharis, scavengers and their dependents			
Range of indicative projects / activities / schemes financed by NSKFDC			
5		Service	Fabrication work, shuttering, computer, carpentry business, fertiliser shop, mobile repair, battery winding and repairing, two/four-wheeler repairing, barber shop, auto-rickshaw (petrol), automobile repair shop, photocopier booth, general provision store and music store
6		Industry	Broom stick, artificial jewellery, paper, jute and cloth bags and folders, paper envelopes and file covers, airbag/purse, Hawaii chappal, and surgical bandages making
7	Rs. 1.01 lakhs to Rs. 5 lakhs	Agriculture	Poultry farming, plants nursery, vermicomposting, medicinal and aromatic plants, sericulture and mulberry farming, mushroom cultivation, tractor, power tiller and horticulture.
8		Service	Dhabas/mini hotel, advocate office, bricks sale, travel agency, medical shop, Internet cafe, plastic lamination, repairing of agricultural equipment, Dry cleaning, dyeing and draping, transport, denting and painting of vehicles and domestic gadgets, sanitary and hardware shop, servicing and repair of domestic electrical appliances, tent house, band party and readymade garments shop.
9		Industry	Broom making, brush making, hollow bricks and jalli making, printing press, blacksmith, embroidery/zari work, machine screw manufacturing, surgical bandage manufacturing, silver ornaments, footwear manufacturing, herbal shampoo manufacturing, tyre rethreading, citronella oil manufacturing and silver ornaments.
10	Rs. 5.01 lakhs to Rs. 10 lakhs	Agriculture	Tractor trolley, poultry farming and dairy farming
11		Service	Mini hotels/motels, Dhaba, readymade garments, mobile shop, hardware and paint shop, tent house, Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo and Mini Bus (RTV)
12		Industry	Rice mill, stone crusher, hosiery unit and mineral soda water plant
13	Rs. 10 lakhs to Rs.15 lakhs	Sanitary based equipment	Vacuum loader, suction machine with vehicle, garbage disposal vehicle, pay & use toilets
Source: CWIS study, 2020; National Safai Karamcharis Finance & Development Corporation (NSKFDC)			



Tamil Nadu Urban Sanitation Support Programme (TNUSSP) supports the Government of Tamil Nadu and cities in making improvements along the entire urban sanitation chain.

The TNUSSP is implemented by a consortium of organisations led by the Indian Institute for Human Settlements (IIHS), in association with CDD Society, Gramalaya and Keystone Foundation.