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SEVENTH REPORT

**COMMITTEE ON EMPOWERMENT OF WOMEN
(2005-2006)**

(FOURTEENTH LOK SABHA)

**ECONOMIC UPLIFTMENT OF SCHEDULED CASTE WOMEN THROUGH
NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT
CORPORATION (NSFDC)**

MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

*[Action Taken on Third Report of Committee on Empowerment of Women
(Fourteenth Lok Sabha)]*

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**LOK SABHA SECRETARIAT
NEW DELHI**

August, 2006/Sravana, 1928 (Saka)

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(2005-2006)

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THROUGH NATIONAL SCHEDULED CASTES FINANCE AND
DEVELOPMENT CORPORATION (NSFDC)

MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

*[Action Taken on Third Report of Committee on Empowerment of Women
(Fourteenth Lok Sabha)]*

Presented to Lok Sabha on 7th August, 2006

Laid in Rajya Sabha on 7th August, 2006

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August, 2006/ Shravana, 1928 (Saka)

E.W.C. No. 36

PRICE: Rs. _____

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Published under

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**COMPOSITION OF THE COMMITTEE ON
EMPOWERMENT OF WOMEN
(2005-2006)**

Chairperson Smt. Krishna Tirath

MEMBERS

LOK SABHA

2. Shri Joachim Baxla
3. Smt. M.S.K. Bhavani Rajenthiran
4. Shri C.K. Chandrappan
5. Smt. Sushila Kerketta
6. Smt. Manorama Madhawraj
7. Smt. Kiran Maheshwari
8. Shri Rajesh Kumar Manjhi
9. Smt. Jayaprada
10. Smt. Kalpana Ramesh Narhire
11. Dr. P.P. Koya
12. Smt. Preneet Kaur
13. Smt. K. Rani
14. Smt. Minati Sen
15. Smt. Sangeeta Singh Deo
16. Smt. Karuna Shukla
17. Smt. C.S. Sujatha
18. Shri Mohd. Tahir Khan
19. Smt. Tejaswini See Ramesh
20. Smt. Jayaben Thakkar

RAJYA SABHA

- 21* Smt. Shobhana Bhartia
- 22* Ms. Pramila Bohidar
23. Smt. Prema Cariappa
24. Kumari Nirmala Deshpande
25. Smt. N.P. Durga
26. Smt. Hema Malini
27. Smt. S.G. Indira
- 28.# Smt. Brinda Karat
29. Smt. Maya Singh
30. Smt. Syeda Anwara Taimur

SECRETARIAT

- | | | | |
|----|-----------------------|---|----------------------|
| 1. | Shri S.K. Sharma | - | Additional Secretary |
| 2. | Shri R.C. Ahuja | - | Joint Secretary |
| 3. | Smt. Veena Sharma | - | Deputy Secretary |
| 4. | Shri V.P. Goel | - | Assistant Director |
| 5. | Smt. Archana Pathania | - | Committee Officer |

Nominated *vice* Smt. Chandra Kala Pandey, MP, w.e.f. 10th September, 2005.

* Nominated as Members of the Committee w.e.f 24th April, 2006 *vice* Smt. Kum Kum Rai, MP on her retirement and Smt. Jaya Bachahan on her disqualification from the membership of Rajya Sabha.

INTRODUCTION

I, the Chairperson of Committee on Empowerment of Women, present the Seventh Report (Fourteenth Lok Sabha) on the Action Taken by the Government on the recommendations contained in the Third Report of the Committee on Empowerment of Women (Fourteenth Lok Sabha) on 'Economic Upliftment of Scheduled Caste Women Through National Scheduled Castes Finance and Development Corporation (NSFDC)' relating to the Ministry of Social Justice and Empowerment.

2. The Third Report (Fourteenth Lok Sabha) of the Committee on Empowerment of Women was presented to Lok Sabha and laid in Rajya Sabha on 11th August, 2005. Replies of the Government to all the Observations/Recommendations contained in the Report have been received.

3. The Draft Report was considered and adopted by the Committee on Empowerment of Women (2005-2006) at their sitting held on 3rd August, 2006. The Minutes of the sitting form Part II of the Report.

4. For facility of reference and convenience, the Observations/Recommendations of the Committee have been printed in thick type in the body of the Report and have also been reproduced in a consolidated form in Appendix – I of the Report.

5. An Analysis of the Action Taken by the Government on the recommendations contained in the Third Report (Fourteenth Lok Sabha) of the Committee is given at Appendix II.

**NEW DELHI;
31ST JULY, 2006
9 Shrawana, 1928 (Saka)**

**KRISHNA TIRATH
CHAIRPERSON
COMMITTEE ON EMPOWERMENT OF WOMEN.**

CHAPTER I

REPORT

1. This Report of the Committee deals with the action taken by the Government on the recommendations contained in the Third Report (Fourteenth Lok Sabha) of the Committee on Empowerment of Women relating to the Ministry of Social Justice & Empowerment.

2. The Third Report of the Committee was presented to Lok Sabha on 11th August, 2005. Replies of Government in respect of all recommendations have been received and are categorized as under:

- (i) Observations/Recommendations which have been accepted by the Government.
Para Nos.:- 66, 67, 68, 70, 71, 72, 73 and 74
- (ii) Observations/Recommendations which the Committee do not desire to pursue in view of the replies of the Government.
Para No.- 65
- (iii) Observations/Recommendations, replies to which have not been accepted by the Committee and which require reiteration.
Para Nos.- 64, 69.
- (iv) Observations/Recommendations in respect of which the Government have furnished interim replies.
Nil.

3. The Committee desire that replies in respect of recommendations contained in Chapter I should be furnished by the Government expeditiously.

4. The Committee will now deal with those actions taken replies of the Government, which need reiteration or merit comments.

Recommendation Para No. 64

Low coverage of women under Mahila Samridhi Yojana and Micro-credit Finance Scheme

5. The Committee in their Original Report had noted that besides providing financial assistance through a number of programmes to scheduled caste beneficiaries the two Schemes viz. the Micro-Credit Finance Scheme and the Mahila Samriddhi Yojana were launched by the Government in June, 2000 and October, 2003 respectively with a view to promoting gender equality, economic empowerment of women and enlarging the scope of the coverage of scheduled caste women beneficiaries. The Committee had observed that as on 31st March, 2005, 55412 women beneficiaries were benefited under the Micro Credit Finance Scheme and 48918 women were benefited under the Mahila Samriddhi Yojana which was being implemented only in eight States viz. Andhra Pradesh, Chandigarh, Chattisgarh, Karnataka, Kerala, Madhya Pradesh, Rajasthan and West Bengal. Expressing their concern over the low coverage of these Schemes, the Committee felt that these Schemes had not been implemented in the right perspective due to inadequate publicity and lack of awareness of the benefits of these Schemes among targeted beneficiaries.

6. The Committee had expressed the view that Mahila Samridhi Yojana had not been able to achieve its slated objectives owing to its inefficient

implementation and, desired that the Ministry/Corporation should take appropriate steps to identify the factors responsible for the poor implementation of the Scheme and also for not getting positive response from the women beneficiaries in those States. The Committee had suggested that the Ministry should conduct a survey of those States to identify the reasons which might be responsible for the poor implementation of the Scheme so that corrective measures could be taken in this regard. The Committee emphasised the need to bring about attitudinal changes in the officials of corporation/State Channelling Agencies entrusted with the task of implementation of the Scheme for making conscious efforts to develop awareness among illiterate beneficiaries of the basic components/objectives of these Schemes.

7. The Committee had also desired that the objectives/components of these Schemes should be given a wide publicity in those States where these Schemes got poor response. Further, the Committee had suggested that the Government should utilize both electronic and print media for dissemination of basic components and objectives of these Schemes so that adequate publicity about these Schemes could reach throughout India including hilly and remote areas of the country. They felt that a separate budget should also be allocated for publicity purpose. The Committee had also urged upon the Ministry/Corporation/SCDCs to actively involve people's representatives, NGO's and Self Help Groups in generating awareness among targeted beneficiaries as they could play a vital role and also act as a bridge between Government and potential beneficiaries.

8. The Ministry of Social Justice and Empowerment in their Action Taken Reply have stated that since the review by the Parliamentary Standing Committee on Empowerment of Women, NSFDC took up issue of implementation of 'Mahila Samridhi Yojana' with States/Union Territories,

where the Scheme was not implemented earlier. As a result, the coverage of States/UTs under the Mahila Samridhi Yojana has gone up from 8 to 18 States/UTs (Andhra Pradesh, Chandigarh, Chattisgarh, Gujarat, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Pondicherry, Punjab, Orissa, Rajasthan, Sikkim, Tripura, Uttar Pradesh & West Bengal).

The Ministry have further stated that MOU targets for disbursement under Mahila Samridhi Yojana Scheme are Rs.11.56 crore to cover 12,370 beneficiaries. Against this, as on 28.02.06, the Corporation has disbursed Rs.14.02 crore to cover 17,465 beneficiaries.

9. While expressing their concern over low coverage of Micro Credit Finance Scheme and Mahila Samridhi Yojana, the Committee in their Original Report had opined that these Schemes had not been implemented in the right perspective due to inadequate publicity and lack of awareness of the benefits of these Schemes among the targeted beneficiaries. The Committee had desired that the Ministry should take appropriate steps to identify the factors responsible for the poor implementation of these Schemes so that corrective measures could be taken in this regard.

10. From the action taken notes submitted by the Ministry, the Committee note that after the review by the Committee, National Scheduled Castes Finance and Development Corporation have taken up the issue of implementation of Mahila Samridhi Yojana in States/UTs where the Scheme was not implemented earlier. As a result, the coverage of States/UTs under this Scheme has gone up from 8 to 18 States/UTs. The Committee had expected that the Government, on being pointed out about the low coverage of the

Schemes would take concrete steps to identify the factors responsible for the poor implementation of the Schemes and thereafter take corrective measures in the States where the coverage of the Schemes had not been satisfactory or where there was no coverage. The Government was also expected to narrate the steps taken by them as a result of which coverage of Mahila Samridhi Yojana had gone up from 8 to 18 States as also the reasons for not implementing the Scheme in the remaining States of the country. That this has not been done, is regrettable. While the Ministry have stated that coverage under Mahila Samridhi Yojana has gone up, they have not furnished any information whatsoever with regard to the implementation of Micro Credit Finance Scheme in other States. The Committee are inclined to conclude that though some initiative has been taken by the Government in the matter of implementation of Mahila Samridhi Yojana in other States, due attention has not been given to implementation of Micro Credit Finance Scheme.

11. The Committee desire that the Government should take up the matter with the remaining States and inform them about the specific steps taken to ensure that both the Schemes are popularized in the States which are lagging behind in the implementation of the Schemes.

12. While reiterating their earlier recommendation, the Committee desire that the Ministry should take appropriate steps for wide publicity of the objectives of Micro Credit Finance Scheme and Mahila Samridhi Yojana so that there is a greater coverage of these Schemes in all the States of the country.

Recommendation Para No.69.**Rejection of large number of loan applications**

13. In para No. 69 of the Original Report, the Committee had expressed their deep concern to find that 138 out of 687 i.e. 20% , 107 out of 737 i.e. 14% and 181 out of 453 i.e. 39% loan applications of beneficiaries were rejected during 2001-02, 2002-03 and 2004-05 respectively. The Committee did not agree with the Ministry that under Channel Finance System, areas like publicity of Schemes, selection of applicants, project implementations and loan recovery were in the exclusive domain of SCDCs and the Corporation did not carry out any scrutiny of work done by SCAs.

14. The Committee had expressed the view that Ministry/Corporation should perform the role of a true catalyst and induce SCDCs to be reasonable and impartial while scrutinizing loan applications of the beneficiaries. The Committee were of the opinion that since scheduled caste beneficiaries especially women, who were sometimes uneducated, did not fill up the application forms properly resulting in rejection of their applications on technical grounds. The Committee had desired that the Ministry/Corporation should ensure that the genuine cases for sanction of loans were not rejected and appropriate measures in providing assistance to beneficiaries while filling the loan applications should be provided so that the same may not be rejected on technical grounds. The Committee had also desired that the Ministry/Corporation should get the scrutiny done of all the applications rejected during the last three years to find that those were not rejected on flimsy grounds and wished to be apprised of the outcome of such scrutiny. The Committee had suggested that the Corporation should ask the State Corporations to submit at regular interval the information with regard to

receipt, disposal and pendency of loan applications including the number of applications rejected and reasons for the rejection.

15. The Ministry of Social Justice and Empowerment in the Action Taken Reply have stated that the State Channelling Agencies are independent legal entities created by the respective State Governments and Union Territory Administrations. This being the position, it does not seem feasible to obtain the information.

16. The Committee in their earlier Report had expressed deep concern over the large number of loan applications rejected during the years 2001-2002, 2002-2003 and 2004-2005 and had desired that the Ministry should take appropriate measures to ensure that genuine cases of loan were not rejected. The Committee had also desired to be apprised of the outcome of the scrutiny which was to be done by the Ministry in respect of the rejected applications for the last three years.

17. The Committee are not convinced with the reply of the Ministry which merely states that the State Channelling Agencies are independent legal entities created by the respective State Governments/UTs and as such it does not seem feasible to obtain the information. The Committee are rather disappointed to note the casual reply furnished by the Ministry which indicates the lackadaisical manner of handling of matters by them. The Committee are of the opinion that the Ministry/Corporation cannot absolve themselves of their responsibilities simply by stating that State Channelling Agencies (SCAs) are independent legal entities thereby leaving the entire responsibility of loan sanctioning process upon the SCDCs. The Committee feel that the

Ministry/Corporation have been entrusted with the social task of upliftment of scheduled castes by providing financial and developmental assistance to them through SCAs, who act as the bridge between the Corporation and the beneficiaries. The Committee, therefore, strongly recommend that the State Corporations should be asked to submit at regular intervals, the information with regard to the receipt, disposal and pendency of loan applications including the number of applications rejected and the reasons for their rejection, with a view to monitoring the overall loan sanctioning process so as to ensure that loan applications are not rejected merely on technical grounds and genuine cases are not denied loan. As desired earlier, the Committee wish to have detailed information regarding the applications rejected during the last three years.

Recommendation Para No.70

Need for strengthening of existing recovery mechanism

18. The Committee had earlier observed that the cumulative recovery of NSFDC from State Corporations/SCAs as on 31st December, 2004 was 89% with an outstanding amount for recovery of Rs.395.81 crore including the amount not yet due for recovery. NSFDC overdues as on 25th February, 2005 were Rs.87.59 crore and the major defaulting SCAs were from Tamil Nadu, Bihar, Assam and Orissa. Taking note of the fact that the existing percentage of recovery from beneficiaries were in the range of 42% to 45% the Committee had opined that the existing mechanism for recovery of loan both at the Centre and State was not proving effective as was evident from the continued poor recovery position in respect of States like Orissa, Bihar, Assam and Tamil Nadu. The Committee, therefore, had desired the Ministry/Corporation to take up the matter with the concerned State Governments on priority basis to persuade them to take appropriate measures in this regard. The Committee had also recommended that the Ministry should devise other ways and means for strengthening the existing recovery mechanism for improving recovery position. Further, the Committee had suggested that separate Recovery Cells should be set up both at Centre and State level to monitor the recovery process of outstanding loans from SCAs/beneficiaries.

The Ministry of Social Justice and Empowerment in their Action Taken Reply have stated that the persistent efforts in this regard have been made, as a result of which, the NSFDC's recovery from State Channelising Agencies has gone up from 86.29% as on 31.03.2004 to 88.73% as on 31.03.2005. The recovery as on 28.02.2006 has further gone up to 88.80%.

19. The Committee in their Original Report had noted that the cumulative recovery of NSFDC from State Corporations/SCAs as on 31st December, 2004 was 89% with an outstanding amount for recovery of Rs. 395.81 crore. Taking note of the fact that the then existing percentage of recovery from beneficiaries was in the range of 42% to 45%, the Committee opined that the existing mechanism for recovery of loan both at the Centre and State was not effective as was evident from the poor recovery position in respect of States like Orissa, Bihar, Assam and Tamil Nadu. The reply of the Ministry that the persistent efforts in this regard have been made as a result of which the NSFDC's recovery from State Channelling Agencies has gone up from 86.29% as on 31.03.2004 to 88.73% as on 31.03.2005 is not convincing.

20. The Committee are of the view that no improvement has been seen in the recovery rate of the Corporation since the Report of this Committee was presented to Parliament. Surprisingly, the reply of the Ministry indicates that they are more inclined to justify the existing recovery position than revamping their recovery mechanism with a view to achieving improvement in their recovery position. While reiterating their earlier recommendation, the Committee desire that the Ministry/Corporation should devise more effective ways and means to improve their recovery mechanism. In this regard, the Committee desire that specific directions may be issued to the SCAs for improving recovery from the beneficiaries. The Committee further, desire that separate Recovery cells should be set up both at the Centre and State levels to monitor the recovery process of outstanding loans from SCAs/beneficiaries without further loss of time.

Recommendation Para No.71

Non-adequacy of present loan limit under Micro Credit Finance Scheme and Mahila Samridhi Yojana

21. Taking note of the fact that a loan of Rs.25000 was being given to the beneficiaries as financial assistance in Micro Credit Finance Scheme and Mahila Samriddhi Yojana, the Committee opined that the amount was not adequate to support new ventures in the present times. The Committee, therefore, had desired the Ministry to take up this issue with the Ministry of Finance/RBI for revising the limit of loan amount suitably keeping in view the demand and requirement of targeted women beneficiaries.

The Ministry of Social Justice & Empowerment have stated in the Action Taken Reply that they have taken up the matter with the Ministry of Finance and the Reserve Bank of India in this regard.

22. Considering the loan amount of Rs. 25,000, being given to the beneficiaries as financial assistance under Micro-Credit Finance Scheme and Mahila Samridhi Yojana, not adequate to support new ventures, the Committee in their Original Report had desired the Ministry to take up the issue with the Ministry of Finance/Reserve Bank of India for revising the limit of loan amount suitably keeping in view the demand and requirements of targeted women beneficiaries. The Committee regret that the Ministry have not apprised them as to when they took up the matter with the Ministry of Finance/Reserve Bank of India and also of the revised limit of the loan amount proposed by them. The Ministry have also chosen to remain silent about the response of the Ministry of Finance and Reserve Bank of India to their proposal. Belying all expectations, the Ministry of Social Justice and Empowerment, which are

supposed to act effectively in such matters, have rather shown a casual approach in this case. The Committee express their serious concern over the manner in which the Ministry have treated their recommendation.

23. The Committee feel that the financial assistance under these Schemes should be upto Rs. One lakh keeping in view the demand and requirement of the targeted women beneficiaries and desire that the Ministry should pursue the matter of revising the limit of loan with the Ministry of Finance and Reserve Bank of India vigorously. The Committee would like to be apprised of the final decision taken in this regard.

Recommendation Para No.73**Non-filling of backlog vacancies**

24. The Committee had found that as on 25th February, 2005 there were 30 vacancies in various grades of the NSFDC hierarchy. The Committee had opined that such a large number of vacancies do affect the functioning of any organization. The Committee had, therefore, desired that the Ministry/Corporation should take expeditious steps to fill up these vacancies so that the smooth functioning of the Corporation is not affected.

25. In their Action Taken Reply, the Ministry of Social Justice and Empowerment have stated that the posts for seven vacancies have been advertised in National Newspapers (Times of India and Hindustan Times on 22.12.05) and in Employment News on 24.12.05. The vacancies will be filled up in due course as per procedure.

26. From the action taken notes furnished by the Ministry, the Committee are surprised to note that out of the 30 vacancies in the various cadres of NSFDC hierarchy, the Ministry have initiated action for filling up of only 7 vacancies by issuing advertisements in National newspapers and Employment News. They have, however, not indicated the position relating to the remaining posts and have simply kept silent with regard to these vacancies. The Committee strongly deplore the attitude of the Ministry of furnishing casual replies to several of their recommendations and desire them to refrain from giving incomplete replies to their recommendations.

27. While reiterating their recommendation, the Committee desire that the Ministry should take urgent steps to fill up the remaining vacancies also in NSFDC in a time-bound manner, so that smooth functioning of the Corporation is not affected.

CHAPTER II**OBSERVATIONS/RECOMMENDATIONS WHICH HAVE BEEN
ACCEPTED BY THE GOVERNMENT****Recommendation**

The Committee have been informed by the Ministry that there is need to reform the State Corporations in order to make them viable. In this connection, a reform agenda containing suggestions for prescribing prudential norms, well defined beneficiary selection process, transparent asset delivery system, establishment cost disbursement rates, minimum recovery standard etc. has been suggested to State Governments which was prepared on the basis of impact evaluation, project monitoring experience and funding repayment analysis. The Committee would like the Ministry/Corporation to take expeditious steps in persuading the State Governments/UI Administrations to implement these suggestions without further delay so that the functioning of State Corporations are streamlined and make them viable to implement the schemes of the Government.

(Para No.66)

Reply of the Ministry of Social Justice and Empowerment

The State Governments & UT Administrations, and the State Channelising Agencies (SCAs), have been informed to implement the reform agenda.

Further, the NSFDC has assigned a Study on 'Financial Performance & Viability of State Channelising Agencies of NSFDC', to 'National Institute of Financial Management' (NIFM) [an autonomous Institution under the Ministry of Finance, Government of India].

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee find that the existing procedure for sanctioning of loan to the targeted women beneficiaries is time consuming. The loan applications are processed through four stages which include issue of sanctioning letter to the beneficiaries by the SCAs, execution of loan documents by the beneficiaries obtaining choice of assets from beneficiaries and finally disbursement of loan from the NSFDC which has to be disbursed within 90 days. The Committee note that the average time taken in sanctioning and disbursement of loan to the beneficiaries by SCAs varies from State to State and which ranged from 2-8 months. The Committee are of the view that the delay in getting loan often lead to defeat the very objective for which the loan has been asked by the beneficiaries. The Committee, therefore, desire the Ministry to formulate specific guidelines with regard to the time frame from receiving applications for grant of loan to the final disbursement of loan amount to the women beneficiaries. The Committee further desire the Government to simplify the cumbersome procedure of sanctioning, disbursement of loan to beneficiaries and take appropriate measures to eliminate the delay in the process.

(Para No.67)

Reply of the Ministry of Social Justice and Empowerment

The NSFDC has formulated specific guidelines to reduce time lag in sanctions and disbursements to all beneficiaries including women.

Further, the beneficiaries charter has been laid down in the Lending Policy document which clearly prescribes the steps to be taken by SCAs in registration of applications, selection / rejection, waitlisting etc.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee note that while preferring loan application the beneficiaries have to arrange guarantors to repay the loan sanctioned to them. The Committee are of the view that beneficiaries always face a great difficulty in arranging guarantor who could stand as surety for them for

repaying the loan which is a pre-requisite condition for getting a loan. Agreeing to the views of the representative of the Ministry that sanctioning of loan amount should be secured by a guarantor so that the Corporation may not find any difficulty in recovering the loan from the borrower, they are of the view that loan should not be delayed/denied to women beneficiaries due to non-availability of the guarantor. The representative of the Ministry during evidence, however, informed that SCAs are persuaded to provide guarantee for the beneficiaries through Self Help Groups. The Committee, therefore, desire that the Government should issue specific directions to State Governments/SCAs for arranging guarantor for beneficiaries through Self Help Groups/NGOs to avoid any hardship being faced by beneficiaries in this regard.

(Para No.68)

Reply of the Ministry of Social Justice and Empowerment

Specific directions have been issued to State Governments / SCAs.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee had been informed that the cumulative recovery of NSFDC from State Corporations/SCAs as on 31st December, 2004 was 89% with an outstanding amount for recovery of Rs.395.81 crore including the amount not yet due for recovery. NSFDC overdues as on 25th February, 2005 were Rs.87.59 crore and the major defaulting SCAs were Tamil Nadu, Bihar, Assam and Orissa. The representative of the Corporation during evidence informed that Orissa has a Government Guarantee shortfall of Rs.2.49 crore and unpaid overdues were as old as from 2001-02. The Committee also find that the existing percentage of recovery from beneficiaries are in the range of 42% to 45%. The SCAs had a cumulative demand of Rs.18.74 crore to be recovered from the beneficiaries of the NSFDC funded schemes. In their post evidence reply, the Committee have been informed that as on 10th July, 2005, the recovery received by NSFDC from SCAs and overdue amount to be paid by SCAs to NSFDC are Rs.69443.83 lakh and Rs.9379.41 lakh respectively. The Committee are concerned to note that the recovery of loan granted to beneficiaries under various programmes and schemes of Government has been very low. They feel that the existing mechanism for recovery of loan both at the Centre and State is not proving effective as is evident from the continues poor recovery position in respect of States like Orissa, Bihar, Assam

and Tamil Nadu. The Committee, further, desire the Ministry/Corporation to take up the matter with the concerned State Governments on priority basis to persuade them to take appropriate measures in this regard. The representative of the Ministry during evidence conceded that there is a need to improve the viability of SCAs, and enhancement of their capacity and also the prudence norms such as transparent selection process, efficient delivery mechanism, minimum standard of recovery from beneficiaries and also reducing the establishment cost are to be adhered to, for improving the recovery position. Besides taking these measures, the Committee also desire the Ministry to devise other ways and means for strengthening the existing recovery mechanism for improving recovery position. The Committee also recommend that separate Recovery Cells should be set up both at Centre and State level to monitor the recovery process of outstanding loans from SCAs/beneficiaries.

(Para No.70)

Reply of the Ministry of Social Justice and Empowerment

Persistent efforts in this regard have been made, as a result of which, the NSFDC's recovery from State Channelising Agencies has gone up from 86.29% as on 31.03.2004 to 88.73% as on 31.03.2005. The recovery as on 28.02.2006 has further gone up to 88.80%.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee note that a loan of Rs.25000 is being given to the beneficiaries as financial assistance in Micro Credit Finance Scheme and Mahila Samridhi Yojana. The Committee feel that this amount is not adequate to support new venture in the present times. The representative of the Ministry while realizing the need for collective improvement in this regard informed that the amount may be increased in future if needed but it could not be done at Ministry level as there are RBI guidelines on this aspect. It could be done only after consulting the Ministry of Finance/RBI. The Committee, therefore, desire the Ministry to take up this issue with the Ministry of Finance/RBI for revising the limit of loan amount suitably keeping in view the demand and requirement of targeted women beneficiaries. The Committee would like to be apprised of the response of the Ministry of Finance/RBI in this regard at the time of furnishing the action taken replies.

(Para No.71)

Reply of the Ministry of Social Justice and Empowerment

The Ministry of Social Justice & Empowerment has taken up the matter with the Ministry of Finance and the Reserve Bank of India in this regard.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee have been informed that only four complaints have been received against the officers of the NSFDC from VIPs/Ex-MPs and others belonging to general public during the last three years and not complaint has been received against the officials of the NSFDC from State Governments. The Committee feel that the existing grievance redressal mechanism is not proper when they find that no complaint has been received against the junior staff of the Corporation and SCAs. Even the cases which are under the examination against two senior executives charged with administrative and financial irregularities have been pending/under examination. No reasons for such pendency have been furnished to the Committee. Even the 3rd case where charge-sheet was issued and a departmental enquiry has been completed is yet to be finalized. The Committee do not agree with the Ministry that no complaints against the officials have been made keeping in view the fact that the Corporation and SCAs deal with the women beneficiaries in respect of financial transactions. The Committee are of the opinion that existing grievance redressal mechanism need to be strengthened and there is an urgent need for an institutionalized mechanism for the redressal of grievances both at Central and States. The Committee therefore, desire the Ministry/Corporation to set up a Grievance Redressal Cell both at the Centre and States Corporations for this purpose. They are also of the opinion that if complaint boxes are made available in NSFDC and SCAs, the beneficiaries could drop their grievances /complaints in those boxes. The Committee also desire the Ministry to expedite the pending cases against the officers without further delay and take appropriate action against these officials if found guilty to avoid recurrence of such cases in future. The Committee would like to be informed about the action taken in these cases within three months after the presentation of the report.

(Para No.72)

Reply of the Ministry of Social Justice and Empowerment

A Grievance Redressal Cell consisting of 4 Senior Officers (Project Department) has been constituted and a complaint box provided near the reception. The SCAs also have been requested to take similar action.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee are concerned to note that as on 25th February, 2005 there were 30 vacancies in various grades of the NSFDC hierarchy. The Committee have been informed that the Corporation has initiated the process of filling up these vacancies depending upon operational requirements. The Committee do not agree with the Ministry that the lending function of the Corporation has not been affected due to the shortage of staff, as informed by the Ministry. In their opinion such a large number of vacancies do affect the functioning of any organization. The Committee, therefore, desire that the Ministry/Corporation should take expeditious steps to fill up these vacancies so that the smooth functioning of the Corporation is not affected.

(Para No.73)

Reply of the Ministry of Social Justice and Empowerment

The posts for seven vacancies have been advertised in National Newspapers (Times of India and Hindustan Times on 22.12.05) and in Employment News on 24.12.05. The vacancies will be filled up in due course as per procedure.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee have been informed that there is no separate prescribed monitoring authority at National or State level to monitor the functioning of the NSFDC or SCDCs. The Ministry is monitoring the

functioning, of NSFDC and SCAs in respect of sanctioning, disbursement and recovery of loans through monthly, quarterly progress reports, periodical review of the functioning of the Corporation and SCAs by senior officer of the Corporation. Besides this, senior Central Government Officers are nominated in the Boards of NSFDC and SCAs who review the implementation of the schemes at State level. Taking note of poor recovery position in various States, inadequate publicity and public awareness among beneficiaries of the benefits of the schemes which resulted in the poor implementation of the schemes in various parts of the country, the Committee feel that the existing monitoring mechanism is not adequate and effective and there is need for strengthening the existing mechanism both at Central and States. The Committee, therefore desire that the existing monitoring mechanism should be strengthened in close coordination and consultation with the State Governments. They are, therefore of the view that separate monitoring Cells should be also setup both at Centre and States to monitor the implementation of various schemes. The Officers of these Cells should pay regular visit to States and Districts to get a feedback about the implementation of these schemes, to hold meetings with the State level and District level officers for making a periodical review of the implementation of the various programmes launched under the schemes which will enable them to find out the shortcomings, lacunae and bottlenecks in the implementation of the schemes for taking timely remedial action.

(Para No.74)

Reply of the Ministry of Social Justice and Empowerment

A monitoring cell at NSFDC comprising of the Project Desk Incharges and the Zonal Officers at NSFDC has been set up to monitor the implementation of various schemes. At the State level, the SCAs have been advised to constitute similar monitoring cell which will meet once in every quarter for review of scheme implementation.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

CHAPTER III**OBSERVATIONS/RECOMMENDATIONS WHICH THE
COMMITTEE DO NOT DESIRE TO PURSUE
IN VIEW OF THE REPLIES RECEIVED FROM THE GOVERNMENT****Recommendation**

The Committee note that one of the major problems being faced by the women beneficiaries is the lack of marketing facilities of their products due to which these women beneficiaries are not able to face the high level of competition. The Committee have been given to understand that NSFDC is one of those financial institutions which appraise each and every project and no project is sanctioned without the examination of financial viability, technical feasibility and product marketability. There is no proposal to give purchase preference to women entrepreneurs. The Committee feel that merely appraisal of the project to assess its financial viability or otherwise is not sufficient, as it would only provide the beneficiaries the knowledge about the saleability of their products but not the marketing linkages. The Committee are of the view that unless women are not provided with proper training to improve the quality of their products, they cannot face the stiff market competition which is required for their sustenance. In this regard, the Committee have been informed that NSFDC has sanctioned 439 training/EDP Programmes to upgrade the skill of 27, 127 SC/ST beneficiaries with its share of 6.39 crores. The Committee desire that to impart training to women beneficiaries, training programmes should be organized by the Corporation at regular intervals and a separate allocation in the budget should be made for the purpose.

(Para No.65)

Reply of the Ministry of Social Justice and Empowerment

The NSFDC, since its inception, has been sponsoring skill oriented training programmes for the benefit of educated / unemployed Scheduled Castes youth in order to develop and upgrade their skills in trades having good potential for self employment. While conveying the sanctions, the SCAs/Training Institutions are advised to ensure that atleast 30% women candidates are covered.

Skill/Entrepreneurial Development Training Programmes has been a regular feature of the NSFDC. Normally funds @ 1% of the total sanctions, are separately earmarked for conducting the training programmes in each financial

year. As on date, NSFDC has sanctioned 740 training programmes to upgrade the skill of 33,593 SC/ST beneficiaries with its share of Rs.12.54 crore.

Details of skill training programmes financed for the last four years are as given below:

Year	Achievement (No. of Programmes)	Remarks		
		Total number of trainees	Amount (Rs. in lakh)	States covered
2002-03	61	1484	182.74	11
2003-04	65	1367	156.01	08
2004-05	115	2345	197.99	12
2005-06	126	2765	326.60	19
Total	367	7961	863.34	50

The Corporation, in West Bengal, has adopted mission mode approach to identify and provide training to eligible 700 rural women beneficiaries from the target group with the total cost of Rs.31.08 lakh in short term skill programmes such as jute spinning and weaving, cotton textiles, cloth printing, mat making, brush & broom making, tailoring etc. After the completion of training, these women beneficiaries are being financed under the Mahila Samridhi Yojana of NSFDC under which loans upto Rs.25,000/- per unit are provided for setting up own ventures.

In addition, eight training programmes, for 325 women candidates with the total cost of Rs.6.28 lakh on the trades like computer education, beauty culture, cutting & tailoring, bandhej work, namda work, lac work & bangles, fruit preservation and pickle making and mamta kits etc have been conducted in the State/UT of Chandigarh & Rajasthan through Chandigarh Child & Women Development Corporation Ltd. and Entrepreneurialship & Management Development Institute respectively.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

CHAPTER IV

OBSERVATIONS/RECOMMENDATIONS REPLIES TO WHICH HAVE NOT BEEN ACCEPTED BY THE COMMITTEE AND WHICH REQUIRE REITERATION.

Recommendation

The Committee have been informed that besides providing financial assistance through a number of programmes to scheduled castes beneficiaries the two schemes viz. the Micro-Credit Finance Scheme and the Mahila Samriddhi Yojana were launched by the Government in June, 2000 and October, 2003 respectively with a view to promoting gender equality, economic empowerment of women and enlarging the scope of the coverage of scheduled caste women beneficiaries. The Committee note that as on 31st March, 2005, 55412 women beneficiaries were benefited under the Micro Credit Finance Scheme and 48918 women beneficiaries were benefited under the Mahila Samriddhi Yojana which is being implemented only in eight States viz. Andhra Pradesh, Chandigarh, Chattisgarh, Karnataka, Kerala, Madhya Pradesh, Rajasthan and West Bengal. The Committee while expressing their concern over the low coverage of these schemes feel that these schemes have not been implemented in the right perspective due to inadequate publicity and lack of awareness of the benefits of these schemes among targeted beneficiaries. The representative of the Ministry, however, informed that the Mahila Samriddhi Yojana was circulated to all the States but States did not submit their demand for loan.

During their visit to Kolkata also, the Committee had expressed their concern over the poor implementation of Mahila Samriddhi Yojana. The representative of the Ministry informed the Committee that in response to the directions given by the Committee in Kolkata the Ministry/Corporation made a review of the implementation of the Mahila Samriddhi Yojana and also initiated a number of steps to enlarge the scope of beneficiaries in West Bengal. The Corporation, in this regard adopted a mission-mode strategy to implement Mahila Samriddhi Yojana by providing an integrated package of awareness camps, skill development, target funding thereafter to target groups besides reaching out to poor beneficiaries in rural and suburban areas. As a result thereof, 7800 scheduled caste women beneficiaries were covered under this approach in eight Districts of West Bengal. Further the State Channelising Agencies were encouraged to strengthen their capacity of field level support system to identify, train and form self help groups to encourage women beneficiaries in all regions to avail this scheme. The Committee have gathered an impression that this scheme has not been able to achieve its slated objectives owing to its inefficient implementation. The Committee, therefore, desire that the Ministry/Corporation should take appropriate steps to identify the factors responsible for the poor

implementation of Mahila Samridhi Yojana and also for not getting positive response from the women beneficiaries in these States. Besides this, the Ministry should also conduct a survey of these States to identify the reasons which might be responsible for the poor implementation of this scheme in these States so that corrective measures could be taken in this regard. The Committee also suggest that attitudinal changes need to be brought about in the officials of corporation/State Channelising Agencies entrusted with the task of implementation of the scheme for making conscious efforts to develop awareness among illiterate beneficiaries of the basic components/objectives of these schemes.

The Committee also desire that the objectives/components of these schemes should be given a wide publicity in those States where these schemes got poor response. The Government should utilize both electronic and print media for dissemination of basic components and objectives of these schemes so that adequate publicity about these schemes could reach throughout India including hilly and remote areas of the country. They feel that a separate budget should also be allocated for publicity purposes.

They are of the opinion that people's representative, NGOs and Self Help Groups can also play an important role in generating awareness among women beneficiaries about the benefits of these schemes. They, therefore, urge upon the Ministry/Corporation/SCDCs to actively involve these agencies and people's representative in generating awareness among targeted beneficiaries as they can play a vital role and also act as a bridge between Government and potential beneficiaries.

(Para No.64)

Reply of the Ministry of Social Justice and Empowerment

Since the review by the Parliamentary Standing Committee on Empowerment of Women, NSFDC took up issue of implementation of 'Mahila Samridhi Yojana' with States/Union Territories, where the scheme was not implemented earlier. As a result, the coverage of States/UTs under the Mahila Samridhi Yojana has gone up from 8 to 18 States/UTs (Andhra Pradesh, Chandigarh, Chattisgarh, Gujarat, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Pondicherry, Punjab, Orissa, Rajasthan, Sikkim, Tripura, Uttar Pradesh & West Bengal).

MOU targets for disbursement under Mahila Samridhi Yojana scheme are Rs.11.56 crore to cover 12,370 beneficiaries. Against this, as on 28.02.06, the Corporation has disbursed Rs.14.02 crore to cover 17,465 beneficiaries.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

Recommendation

The Committee expressed their deep concern when they found that 138 out of 687 i.e. 20% , 107 out of 737 i.e. 14% and 181 out of 453 i.e. 39% loan applications of beneficiaries were rejected during 2001-02, 2002-03 and 2004-05 respectively. Even during 2005 till date, the percentage of rejection is 19.6%. The Committee do not agree with the Ministry that under Channel Finance system areas like publicity of schemes, selection of applicants, project implementations and loan recovery are in the exclusive domain of SCDCs and the Corporation did not carry out any scrutiny of work done by SCAs. The Committee are surprised to note that the Corporation has not taken any steps to find out the specific reasons for rejecting such a huge number of loan applications taking the plea that it is a domain of SCDCs. While the Committee are conscious of the fact that it may be under the domain of SCDCs, the Ministry/Corporation cannot wash off their hands and delegate the entire responsibility of loan sanctioning process upon SCDCs. The Committee are of the view that Ministry/Corporation should perform the role of a true catalyst and induce SCDCs to be reasonable and impartial while scrutinizing loan applications of the beneficiaries. The Committee are of the opinion that since scheduled caste beneficiaries, especially women beneficiaries who sometimes are not educated and do not possess the basic knowledge of filling up the application forms for loan with the result that their applications are rejected on technical grounds. The Committee also desire that the Ministry/Corporation should ensure that the genuine cases for sanction of loans are not rejected. In this regard, the Committee would like the Ministry/Corporation to take appropriate measures in providing assistance to beneficiaries while filling the loan applications so that the same may not be rejected on technical grounds. The Committee further desire the Ministry/Corporation to get the scrutiny done of all the applications rejected during the last three years to find that these were not rejected on flimsy grounds. The Committee wish to be apprised of the outcome of such scrutiny. The Committee suggest that the Corporations should ask the State Corporations to submit at regular interval the information with regard to receipt, disposal and pendency of loan applications including the number of applications rejected and reasons for the rejection.

(Para No.69)

Reply of the Ministry of Social Justice and Empowerment

The State Channelising Agencies are independent legal entities created by the respective State Governments & Union Territory Administrations. This being the position, it does not seem feasible to obtain the information.

(Ministry of Social Justice and Empowerment O.M. No. 14014/03/2004-SCD-IV dated 16th March, 2006)

CHAPTER V

**OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH THE
GOVERNMENT HAVE FURNISHED INTERIM REPLIES**

- Nil -

NEW DELHI
31ST JULY, 2006
9TH SHRAVANA, 1928 (Saka)

KRISHNA TIRATH
CHAIRPERSON
COMMITTEE ON EMPOWERMENT OF WOMEN

APPENDIX I

OBSERVATIONS/RECOMMENDATIONS

Sl. No.	Para No.	Ministry/Department	Observations/Recommendations
1.	2.	3.	4.
1.	9	Ministry of Social Justice and Empowerment	While expressing their concern over low coverage of Micro Credit Finance Scheme and Mahila Samridhi Yojana, the Committee in their Original Report had opined that these Schemes had not been implemented in the right perspective due to inadequate publicity and lack of awareness of the benefits of these Schemes among the targeted beneficiaries. The Committee had desired that the Ministry should take appropriate steps to identify the factors responsible for the poor implementation of these Schemes so that corrective measures could be taken in this regard.
2.	10.	Ministry of Social Justice and Empowerment	From the action taken notes submitted by the Ministry, the Committee note that after the review by the Committee, National Scheduled Castes Finance and Development Corporation have taken up the issue of implementation of Mahila Samridhi Yojana in States/UTs where the Scheme was not implemented earlier. As a result, the coverage of States/UTs under this Scheme has gone up from 8 to 18 States/UTs. The Committee had expected that the Government, on being pointed out about the low coverage of the Schemes would take concrete steps to identify the factors responsible for the poor implementation of the Schemes and thereafter take corrective measures in the States where the coverage of the Schemes had not been satisfactory or where there was no coverage. The Government was also expected to narrate the steps taken by them as a result of which coverage of Mahila Samridhi Yojana had gone up from 8 to 18 States as also the reasons for not implementing the Scheme in the remaining States of the country. That this has not been done, is regrettable. While the Ministry have stated that coverage under Mahila Samridhi Yojana has gone up, they have not furnished any information whatsoever with regard to the implementation of Micro Credit Finance Scheme in other States. The Committee are inclined to conclude that though some initiative has been taken by the Government in the matter of implementation of Mahila Samridhi Yojana in other States, due attention has not been given to implementation of Micro Credit Finance Scheme.

3. 11. Ministry of Social Justice and Empowerment The Committee desire that the Government should take up the matter with the remaining States and inform them about the specific steps taken to ensure that both the Schemes are popularized in the States which are lagging behind in the implementation of the Schemes.
4. 12. Ministry of Social Justice and Empowerment While reiterating their earlier recommendation, the Committee desire that the Ministry should take appropriate steps for wide publicity of the objectives of Micro Credit Finance Scheme and Mahila Samridhi Yojana so that there is a greater coverage of these Schemes in all the States of the country.
5. 16. Ministry of Social Justice and Empowerment The Committee in their earlier Report had expressed deep concern over the large number of loan applications rejected during the years 2001-2002, 2002-2003 and 2004-2005 and had desired that the Ministry should take appropriate measures to ensure that genuine cases of loan were not rejected. The Committee had also desired to be apprised of the outcome of the scrutiny which was to be done by the Ministry in respect of the rejected applications for the last three years.
6. 17. Ministry of Social Justice and Empowerment The Committee are not convinced with the reply of the Ministry which merely states that the State Channelling Agencies are independent legal entities created by the respective State Governments/UTs and as such it does not seem feasible to obtain the information. The Committee are rather disappointed to note the casual reply furnished by the Ministry which indicates the lackadaisical manner of handling of matters by them. The Committee are of the opinion that the Ministry/Corporation cannot absolve themselves of their responsibilities simply by stating that State Channelling Agencies (SCAs) are independent legal entities thereby leaving the entire responsibility of loan sanctioning process upon the SCDCs. The Committee feel that the Ministry/Corporation have been entrusted with the social task of upliftment of scheduled castes by providing financial and developmental assistance to them through SCAs, who act as the bridge between the Corporation and the beneficiaries. The Committee, therefore, strongly recommend that the State Corporations should be asked to submit at regular intervals, the information with regard to the receipt, disposal and pendency of loan applications including the number of applications rejected and the reasons for their rejection, with a view to monitoring the overall loan sanctioning process so as to ensure that loan applications are not rejected merely on technical grounds and genuine cases are not denied loan. As desired

earlier, the Committee wish to have detailed information regarding the applications rejected during the last three years.

7. 19. Ministry of Social Justice and Empowerment The Committee in their Original Report had noted that the cumulative recovery of NSFDC from State Corporations/SCAs as on 31st December, 2004 was 89% with an outstanding amount for recovery of Rs. 395.81 crore. Taking note of the fact that the then existing percentage of recovery from beneficiaries was in the range of 42% to 45%, the Committee opined that the existing mechanism for recovery of loan both at the Centre and State was not effective as was evident from the poor recovery position in respect of States like Orissa, Bihar, Assam and Tamil Nadu. The reply of the Ministry that the persistent efforts in this regard have been made as a result of which the NSFDC's recovery from State Channelling Agencies has gone up from 86.29% as on 31.03.2004 to 88.73% as on 31.03.2005 is not convincing.
8. 20. Ministry of Social Justice and Empowerment The Committee are of the view that no improvement has been seen in the recovery rate of the Corporation since the report of this Committee was presented to Parliament. Surprisingly, the reply of the Ministry indicates that they are more inclined to justify the existing recovery position than revamping their recovery mechanism with a view to achieving improvement in their recovery position. While reiterating their earlier recommendation, the Committee desire that the Ministry/Corporation should devise more effective ways and means to improve their recovery mechanism. In this regard, the Committee desire that specific directions may be issued to the SCAs for improving recovery from the beneficiaries. The Committee further, desire that separate Recovery cells should be set up both at the Centre and State levels to monitor the recovery process of outstanding loans from SCAs/beneficiaries without further loss of time.
9. 22. Ministry of Social Justice and Empowerment Considering the loan amount of Rs. 25,000, being given to the beneficiaries as financial assistance under Micro-Credit Finance Scheme and Mahila Samridhi Yojana, not adequate to support new ventures, the Committee in their Original Report had desired the Ministry to take up the issue with the Ministry of Finance/Reserve Bank of India for revising the limit of loan amount suitably keeping in view the demand and requirements of targeted women beneficiaries. The Committee regret that the Ministry have not apprised them as to when they took up the matter with the Ministry of Finance/Reserve Bank of India and also of the revised limit of the loan amount

proposed by them. The Ministry have also chosen to remain silent about the response of the Ministry of Finance and Reserve Bank of India to their proposal. Belying all expectations, the Ministry of Social Justice and Empowerment, which are supposed to act effectively in such matters, have rather shown a casual approach in this case. The Committee express their serious concern over the manner in which the Ministry have treated their recommendation.

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| 10. | 23. | Ministry of Social Justice and Empowerment | The Committee desire that the Ministry should pursue the matter with the Ministry of Finance and Reserve Bank of India vigorously in order to revise the limit of loan amount suitably. The Committee would like to be apprised of the final decision taken in this regard. |
| 11. | 26. | Ministry of Social Justice and Empowerment | From the action taken notes furnished by the Ministry, the Committee are surprised to note that out of the 30 vacancies in the various cadres of NSFDC hierarchy, the Ministry have initiated action for filling up of only 7 vacancies by issuing advertisements in National newspapers and Employment News. They have, however, not indicated the position relating to the remaining posts and have simply kept silent with regard to these vacancies. The Committee strongly deplore the attitude of the Ministry of furnishing casual replies to several of their recommendations and desire them to refrain from giving incomplete replies to their recommendations. |
| 12. | 27. | Ministry of Social Justice and Empowerment | While reiterating their recommendation, the Committee desire that the Ministry should take urgent steps to fill up the remaining vacancies also in NSFDC in a time-bound manner, so that smooth functioning of the Corporation is not affected. |

APPENDIX II

(Vide Para 1.2 of the Report)

ANALYSIS OF ACTION TAKEN BY GOVERNMENT ON THE THIRD REPORT OF THE COMMITTEE ON EMPOWERMENT OF WOMEN (14TH LOK SABHA)

(i).	Total No. of Recommendations	- 11
(ii)	Observations/Recommendations which have been accepted by the Government: Para Nos. 66, 67,68,70, 71, 72, 73 and 74	
	Total	08
	Percentage	72.73%
(iii)	Observations/Recommendations which the Committee do not desire to pursue in view of the replies of the Government: Para No. 65	
	Total	1
	Percentage	9.09%
(iii)	Observations/Recommendations, replies to which have not been accepted by the Committee and which require reiteration: Para Nos. 64 and 69	
	Total	2
	Percentage	18.18%
(iv)	Observations/Recommendations in respect of which final replies have not been received.	
	Total	Nil

MINUTES OF THE TENTH SITTING OF THE COMMITTEE ON EMPOWERMENT OF WOMEN (2005-06)

The Committee sat on Thursday the 3rd August, 2006 from 1530 hours to 1615 hours in Committee Room 'E, Parliament House Annexe, New Delhi.

PRESENT

IN CHAIR

Smt. Krishna Tirath

-

Chairperson

MEMBERS

LOK SABHA

2. Smt. M.S.K. Bhavani Rajenthiran
3. Shri C.K. Chandrappan
4. Smt. Sushila Kerketta
5. Smt. Manorama Madhawraj
6. Smt. Kalpana Ramesh Narhire
7. Dr. P.P. Koya
8. Smt. Sangeeta Singh Deo
9. Smt. C.S. Sujatha
10. Smt. Jayaben Thakkar

RAJYA SABHA

11. Ms. Pramila Bohidar
12. Smt. N.P. Durga
13. Smt. S.G. Indira
14. Smt. Syeda Anwara Taimur

SECRETARIAT

1. Smt. Veena Sharma - Deputy Secretary
2. Shri V.P. Goel - Assistant Director

2. At the outset, the Hon'ble Chairperson welcomed the Members of the Committee to the sitting. Thereafter, the Committee took up for consideration the draft Action Taken Report on the subject '**Economic Upliftment of Scheduled Caste Women Through National Scheduled Castes Finance and Development Corporation (NSFDC)**'. After some deliberations, the Committee adopted the draft Action Taken Report and authorized the Chairperson to finalise the Report and present the same to Parliament.

3. The Committee then adjourned.
