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REPORT

RESEARCH STUDY ON IDENTIFYING AND PROFILING SKILL DEVELOPMENT ACTIVITIES FOR GENERATING POTENTIAL EMPLOYMENT OPPORTUNITIES FOR THE PERSONS WITH DISABILITIES

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PREFACE

HARYALI Centre for Rural Development has conducted a research study on Identifying and Profiling Skill Development Activities for Generating Potential Employment Opportunities for the Persons with Disabilities in Andhra Pradesh, Bihar, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal sponsored by the Socio Economic Research Division, Planning Commission, and Government of India. Data was collected from June 2012 to September 2012. The draft report was submitted in January 2013 and the final report was submitted in December 2015 after incorporating all comments and suggestions.

The agency has attempted to give a concrete action plan, which might be useful for the development of persons with disabilities in sampled states as well as in other parts of the country for their needs and aspirations. Several vocational and micro enterprise activities, which are viable, feasible and suitable for the persons with disabilities for initiating self-employment, have been identified and selected under this study. Detailed action plan has been prepared which covers training programme of self employment activities and providing loan assistance for setting up their own units. Overall, this study suggests various ways and means for self-employment for the persons with disabilities.

We are extremely grateful and humbly extend our gratitude to Dr. Narendra Jadhav, Former Member, Planning Commission whose concern for welfare of persons with disabilities and deep involvement on the subject is highly commendable.

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The study would have been difficult to complete without the help and assistance of the different stakeholders, Persons with Disabilities and NGO's who greatly facilitated data collection. We thank all of them earnestly.

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ABBREVIATIONS

DFID	:	DEPARTMENT FOR INTERNATIONAL DEVELOPMENT
EOPRFP	:	EQUAL OPPORTUNITIES PROTECTION OF RIGHTS AND FULL PARTICIPATION
FGD	:	FOCUS GROUP DISCUSSION
GOI	:	GOVERNMENT OF INDIA
GOVT.	:	GOVERNMENT
IGA	:	INCOME GENERATING ACTIVITY
NGO	:	NON GOVERNMENTAL ORGANIZATIONS
NHFDC	:	NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION
PWDs	:	PERSONS WITH DISABILITIES
UN	:	UNITED NATIONS
VTs	:	VOCATIONAL/TECHNICAL SKILL

EXECUTIVE SUMMARY

- India is a vast country with a population of more than one billion and nearly 70 million persons having disabilities in various forms. According to the Census 2001, there are 2.19 Crore persons with disabilities in India. In developing countries like ours, the rate of unemployment and underemployment is quite high and resources are scarce and also the scope for preventing or curing, either partially or fully, and educating, training and rehabilitating the disabled is limited in nature. The plight of persons with disabilities is quite abysmal because the changing world of work offers both new opportunities and new challenges.
- If we throw light on the employment rate among people living with disabilities a dismal picture appear because employment rate is extremely low i.e. 34% and Educational level among people with disabilities in rural areas is low (44%) as compared to urban areas (64%). There are some noteworthy barriers to employment for persons with disabilities like less education, poor transportation, vocational centers located in urban areas, lack of skills in entrepreneurial approaches, vocational courses not based on the needs of disabled population.
- **The Constitution of India** ensures equality, freedom, justice and dignity to all its citizens with a view to promoting the establishment of an egalitarian and inclusive society, as is reflected in Article(s) 39 and 41. For empowering persons with disabilities a number of momentous developments have taken place in the global disability rights movement culminating in the adoption of the United Nations (UN) Convention on the Rights and Dignity of Persons with Disabilities on 13th December 2006. It touches on almost the whole gamut of issues such as: equal access to employment, education, health care, voting rights, equal participation, right to privacy, respect for choices of marriage and reproduction, availability of mobility aids, independent living etc.
- ***Government of India has enacted four major legislations for persons with disabilities as given below:***
 - For economic empowerment of persons with disabilities enactment of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, which provides 3% reservation in employment in the establishments of Government of India and Public Sector Undertakings (PSUs) against identified posts.

- National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disability Act, 1999.
 - Rehabilitation Council of India Act, 1992 deals with the development of manpower for providing rehabilitation services.
 - Mental Health Act, 1987 deals exclusively with the issue of mental illness.
- Ministry of Social Justice and Empowerment, Government of India established the National Handicapped Finance and Development Corporation (NHFDC) in the year 1997, with an objective to promote economic developmental activities for the benefit of persons with disabilities. As an apex financial institution for routing funds in terms of loan through channeling agencies authorized by the Government/UT administration; NHFDC provide loans to persons having disabilities of 40% or above and whose annual income does not exceed Rs. 60,000/- in urban areas and Rs. 55,000/- in rural areas.
 - Despite many efforts made by the government to ensure equality among people with disabilities impoverished conditions still persist. There is a continuing economic inequities and social exclusion of the persons with disabilities which severely calls for effective action. The persons with disabilities have a lot of potentials, provided they are imparted with some specialized training. The disabled can perform better, if they are given some vocational or skill up gradation training.
 - Therefore the present research study was basically designed to identify skill developmental activities for people having various forms of disabilities and to assess their present status and trends for their skill enhancement activities based on the needs of the persons with disabilities.

THE MAIN OBJECTIVES OF THE STUDY ARE:

1. To conduct baseline survey for identifying suitable vocational trades including home based/traditional occupations for the persons with disabilities in selected states
2. To identify and select suitable vocational trades available in villages/urban localities to link up with home based/traditional occupations where she/he can be involved in gainful employment according to the felt- needs of the people with degrees of physical disabilities (seeing, speech, hearing and movement).

3. To assess functional capabilities of disabled persons of rural and urban population separately to involve in vocational skills according to their competence/fitness
4. To conduct feasibility study of selected vocational trades like employment opportunities, cost benefit analysis, availability of raw material and other resources, training needs, marketing, credit needs and its sources, etc.
5. To study the effectiveness and utilization of vocational training provided to the persons having disability by the NGOs/Organizations under various welfare schemes of Government of India and State Governments.
6. To document the profile of disabled persons in the background of their socio-economic profile and their current work involvement. Experience of both employer and employee may be documented as case study for assessment and further replication purposes.
7. To prepare action plan and project report for undertaking viable vocational trades for the persons with various disability in selected states. This action plan can help the Planners and Policy Makers in modifying the existing policy document for the welfare of the disabled persons.

SAMPLING DESIGN

- **UNIVERSE OF STUDY** was the people affected by any form of physical disability i.e. Visual, Hearing, Speech and Locomotors disability in the selected study areas.
- All the states of the country have been distinctly sorted according to population of persons with disability and **9 states** having highest population of persons with disability were selected for the study namely Andhra Pradesh (6.23%¹), Bihar (8.62%), Madhya Pradesh (6.43%), Maharashtra (7.16%), Orissa (4.80%), Rajasthan(6.45%), Tamil Nadu (7.5%), Uttar Pradesh(15.76%) and West Bengal(8.43%) based on Census Data 2001. All the 9 selected states having around 71.38% of total population of persons with disability of the country.
- Similarly two districts having high disabled population of persons with disabilities were selected randomly from each of the selected state. Thus, the study covered a total **18 districts**.

¹ Percent of total population of Persons with Disability in India

- From each district one block and one town having high number of people with disabilities was selected randomly. Similarly from each block, four villages and from each town two wards were selected randomly from the list. Coverage of rural areas was higher than urban areas because occurrence of disability was much higher in rural areas than urban areas. This could be due to reasons like lack of proper medical facilities and also rehabilitation centers or specialized institutions for persons with disabilities.
- Village-wise list of persons with disabilities in the age category of 15-45 years having physical disabilities i.e. Visual disability, Hearing disability, Speech disability and Locomotors disability was prepared with help of Pardhan/Panch/ward member or knowledgeable persons in the selected villages. Thus a total of 1,647 persons with disabilities were covered.
- Around on an average 4 Institutes/NGOs per state particularly those who were running Vocational Rehabilitation Centers for Physically Handicapped, Vocational Training Centre's, Industrial Training Institutes (ITIs), Industrial Training Centre's (ITCs) and NGOs under Deen Dayal Disabled Rehabilitation Scheme to promote Voluntary Action for Persons with Disabilities was selected and interviewed to know the impact of the scheme and utilization of vocational training. Total 46 Institutes/NGOs were covered under the study.

SAMPLE SIZE

Sample Size

Sl.	State	No. of Districts	No. of Blocks	No. of Towns	No. of Villages	Total Wards	No. of NGOs/ Institutes	Respondents		Total
								Rural	Urban	
1	Andra Pradesh	2	2	2	8	4	2	120	60	180
2	Bihar	2	2	2	8	4	9	123	65	188
3	Maharastra	2	2	2	8	4	3	122	62	184
4	Madhya Pradesh	2	2	2	8	4	8	121	60	181
5	Orissa	2	2	2	8	4	5	122	60	182
6	Rajasthan	2	2	2	8	4	5	121	60	181
7	Tamil Nadu	2	2	2	8	4	4	127	63	190
8	Uttar Pradesh	2	2	2	8	4	4	120	60	180
9	West Bengal	2	2	2	8	4	6	120	61	181
	Total	18	18	18	72	36	46	1096	551	1647

Following study tools were developed:

- Interview Schedule for persons with disabilities
 - Interview schedule for NGOs/Institutes
 - Format for collecting economics and other data of vocational activities
- **DETAILS OF DATA COLLECTION AND ANALYSIS:** The study was empirically-based both primary as well as secondary data were collected to explore issues related to quantitative and qualitative nature. Primary data for the study was collected through structured and semi-structured schedules with open and closed ended questions and a review of literature was conducted for secondary data. Using the software SPSS, one-way or frequency tables was prepared. Following recoding, wherever necessary, two-way or three-way cross-tables were prepared and relevant statistical tests was applied. Apart from statistical tables, suitable graphs and diagrams were also being prepared.

MAIN FINDINGS OF THE STUDY

SOCIO-ECONOMIC CHARACTERISTICS

- Around 67 percent of the respondents covered belong to rural areas, with the corresponding figure for urban areas being 33 percent. The reason for high percentage of respondents in the rural areas is largely due to higher occurrence of disability in rural areas than urban areas. State-wise also this proportion remained same.
- Around 67 percent of 1647 sample respondents were male and the rest 33 percent were female. State-wise analysis revealed that this trend almost remains same.
- An analysis of the age group of the respondents shows that the highest concentration (29%) of respondents are in the 20-30 years age bracket, followed by (26%) of the young (up to 20 years) , and there was little representation (5%) of above 50 years. According to the type of disability 35 percent of the visual disability category and 45 percent of the speech disability category belongs to young (up to 20 years), which is the most alarming aspect.
- There was a high percentage (80%) of Hindus, followed by Muslims (16%) in all the sampled states.
- 59 percent of the respondents belong to OBC group followed by SC, General and ST categories at 22 percent, 15 percent and 4 percent respectively. It is observed that disability among ST communities is significantly low, as compared to other social groups.

- The persons with disabilities, except mental disability equally have the right to get marry as an ordinary person has. Around 50 percent of the respondents were married while 49 percent were unmarried. Categorizing the respondents according to the type of disability shows higher number of unmarried persons were in speech (65%) followed by visual (62%).

EDUCATIONAL STATUS

- Majority of the respondents (68%) were literate while 32 percent were illiterate. However, almost half of the literates have completed metric/intermediate level, followed by middle and primary level. Just 10 percent of the respondents were graduate and above.
- A state-wise comparison shows that Andhra Pradesh has highest literacy level at 82 percent while West-Bengal has lowest level at 54 percent. Literacy among respondents having locomotors type of disability was highest (74%). While persons having hearing & speech, hearing and visual disabilities have almost equal range of literacy (54% to 56%), lowest attainment of education was among respondents with speech disability (36%).
- 90 percent of the respondents stated that they attended general school. This trend exists across the sampled States surveyed.
- The respondents were questioned about the type of problems faced by them in the school, 26 percent of the respondents mentioned lack of basic facilities, followed by non-availability of care-taker (23%), non-availability of teaching equipment (20%), However, only 2 percent specified about being discriminated by teachers.

EMPLOYMENT STATUS

- 40 percent of the respondents were unemployed or doing nothing. Maximum of this category was among the visually impaired persons (63%), followed by Speech and Hearing & Speech disabled persons with 55 percent and 54 percent respectively. Hearing and Locomotors - stands at 33 percent and 36 percent respectively.
- While 17 percent were students, 18 percent and 14 percent were into labour work and business respectively. 5 percent were engaged in Agriculture and private job, and just 1 percent in Government sector.

- The average annual income of respondents was INR 30,579/- where the lowest average income was INR 26,800/- among hearing & speech impaired persons and average highest was INR 31,239/- among Locomotors impaired persons.
- 38 percent of respondents mentioned about facing problem at work place. However, majority (62%) did not face problem at the work place.

TYPE OF DISABILITY AND ITS CAUSES

- According to *type of disability*, majority of the respondents (74%) were persons with locomotors type of disability. State-wise data reveals, in Andhra Pradesh visual disability was highest 20 percent followed by Orissa and Tamil Nadu 14 percent and 12 percent respectively. Visual disability-wise Uttar Pradesh stands lowest at 3 percent. The percentage of locomotors type of disability is significantly high across all the surveyed States. In case of Hearing and Speech Maharashtra stands highest 18 percent.
- 53 percent of respondents have disability by birth while 30 percent have disability due to various diseases and its affect viz.; Polio, Paralysis, Injection Reaction, Illness, Wound, Reaction of Medicine, Blood Pressure, Fever, Anemia, etc. and 17 percent by accident.
- Disability by birth was highest in West-Bengal (83%), followed by Orissa (77%), Maharashtra (70%), Rajasthan (65%), Madhya Pradesh (64%), Bihar (63%), Tamil Nadu 52% and least representation is in Uttar Pradesh (38%) and Andhra Pradesh (30%). Similarly, speech disability has highest number of disability by birth (79%), followed by Hearing & Speech disability (78%), Visual disability (68%), Hearing disability (64%) and Locomotors disability (46%).
- Cause of disability due to accident was more prominent among Locomotors (19%), followed by Visual (17%), Speech (14%), Hearing (9%) and Hearing & Speech (3%).
- Around 93 percent of the persons with disabilities consulted/availed treatment, which comprises of 97 percent Hearing disability, 96 percent Visual disability, 94 percent Locomotors disability, 91 percent Speech disability and 84 percent Hearing & Speech disability.
- 93 percent of the persons with disabilities consulted/availed treatment for their disability from either Government or Private Hospital or through camps.

- 44 percent of the respondents stated that they received aid/appliance free of cost from camps while 32 percent got free of cost from the Government and 17 percent purchased from open market.
- Respondents were asked about the person who takes care of them. It was found that there are three categories of care taking help extended to the persons with disabilities. They are Parents, Spouse and Family Members.

HEALTH STATUS

- 4 percent of the respondents suffered from chronic diseases during last one year. 9 percent of the respondents in Tamil Nadu suffered from diseases, followed by Andhra Pradesh (6%).

RESPONDENTS AWAILED OR GETTING ANY VOCATIONAL TRAINING

- ***Out of 1647 sample studied only 77 (5%) persons are into vocational training*** which comprises of 34 (2%) already trained and 43 (3%) are currently undergoing training. In case of Visual impaired categories 11 percent respondents were currently undergoing training all other categories remains at 1 percent to 2 percent.
- ***The respondents were asked about who selected training trade/skill for them***, 38 respondents stated that they selected trade/skill of their own and another 33 respondent's trade/skill was selected by training institutions. Only in 6 cases parents had role in selection. However, training institutions had major involvement in selection of Visual impaired persons. Out of 18 Visual impaired persons in vocational training, 16 were selected by the institutions.
- ***The selection of trade and skill were made in consideration to four criteria viz.;*** Functional capability of the person with disability, Easy to handle, Employment Potential and interest towards trade/skill at (87%), (84%), (83%) percent and (66%) respectively.
- The respondents were asked how they rated the satisfaction level of the vocational training they received. The respondents with Visual, Hearing & Speech and Hearing disabilities were fully satisfied with vocational training. In case of Speech disability satisfaction level was 50:50 and 87 percent satisfaction level among respondents with locomotors disability.

- On being questioned about the benefits of getting vocational training 35 percent of the respondents stated that they were working on wage basis, followed by 17 percent who were occupied in private sector, 9 percent established their own enterprises and respondents with speech disability are still not in any type of employment.

RESPONDENTS INTEREST IN INCOME GENERATING ACTIVITIES

- Majority of the respondents (95%) are interested in various types of income generating enterprises.

Trades / Skills Preferred by the Persons with Disabilities

Sl.	Name of Trade/Skill	No. of Respondents											
		Visual		Hearing		Speech		Hearing & Speech		Locomotors		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Cycle Repairing	3	2%	4	5%	6	8%	2	2%	31	3%	46	3%
2	Mobile Repairing	4	3%	2	2%	6	8%	0	0%	68	6%	80	5%
3	General Shop	2	1%	4	5%	1	1%	2	2%	49	4%	58	4%
4	Computer Centre (DTP)	20	13%	2	2%	0	0%	3	4%	81	7%	106	7%
5	Poultry Farming	11	7%	6	7%	18	23%	7	8%	94	8%	136	9%
6	Karchobi (Embroidery)	1	1%	5	6%	0	0%	3	4%	24	2%	33	2%
7	Goat Rearing	18	12%	9	11%	8	10%	14	17%	95	8%	144	9%
8	Dairy Farming	29	19%	9	11%	20	25%	16	19%	145	13%	219	14%
9	Tailoring	8	5%	17	21%	10	13%	11	13%	194	17%	240	15%
10	Potato/Chips Making	4	3%	4	5%	2	3%	2	2%	54	5%	66	4%
11	Shoes Making	2	1%	0	0%	1	1%	1	1%	7	1%	11	1%
12	Furniture Making	4	3%	5	6%	0	0%	1	1%	38	3%	48	3%
13	Agarbati Making	5	3%	1	1%	0	0%	5	6%	18	2%	29	2%
14	Plastic Wire bag	0	0%	0	0%	1	1%	1	1%	4	0%	6	0%
15	Bakery	7	5%	0	0%	0	0%	0	0%	30	3%	37	2%
16	Plate Making	1	1%	0	0%	0	0%	2	2%	5	0%	8	1%
17	Candle Making	10	7%	3	4%	5	6%	8	10%	94	8%	120	8%
18	Masala Making	1	1%	2	2%	0	0%	2	2%	9	1%	14	1%
19	Decorative Items	0	0%	0	0%	0	0%	1	1%	1	0%	2	0%
20	Electrician	0	0%	3	4%	0	0%	0	0%	10	1%	13	1%
21	Watch Making	0	0%	0	0%	0	0%	0	0%	1	0%	1	0%
22	Television & Radio Repa	0	0%	0	0%	0	0%	0	0%	7	1%	7	0%
23	Scooter & Motor Cycle Mechanic	1	1%	1	1%	1	1%	0	0%	10	1%	13	1%
24	Motor Winding	0	0%	1	1%	0	0%	1	1%	22	2%	24	2%
25	Dari Making	7	5%	0	0%	0	0%	0	0%	3	0%	10	1%
26	Others	13	9%	4	5%	1	1%	2	2%	66	6%	86	6%
	Total	151	100%	82	100%	80	100%	84	100%	1160	100%	1557	100%
Note: Others Included - Beauty Parlour, Painting, Soft Toys Making, Soap Making, Handloom, Handicraft, Pickle Making, Book Binding, Stove & Gas Repairing & AC & Refrigerator Repairing													

- Majority of the respondents (above 90%) put their choice to the trade/skill which is easy to handle. Next prominent reason was suitable according to functional capabilities, followed by market potential.

REQUIREMENT OF SKILL DEVELOPMENT TRAINING

- Around 39 percent of the respondents feel the need of skill development training, while 61 percent do not need such training.
- According to the type of disability, 44 percent of respondents with Visual disability and 41 percent with locomotors disability opted for the need of training, which was highest among other categories.
- Of the 650 respondents who stated the need of skill development training were further probed to know about the benefits they will derive after getting the training majority (90%) of them were interested in establishing their own business/unit, while (5%) showed interest in wage work and (3%) interested in Private Service.

TYPE OF ASSISTANCE REQUIRED TO ESTABLISH OWN ENTERPRISE/UNITS

- Respondents stated that they need following assistance: loan assistance (91%). In addition to that infrastructure and machinery/equipment (56%), technical assistance (53%) and market assistance (49%).

AWARENESS AND UTILIZATION OF WELFARE SCHEMES

- Around 10 percent of the respondents were aware about NHFDC while 10 percent were aware about Equal Opportunities Protection of Rights and Full Participation Act 1995, and only 2 percent were aware about NHFDC loan schemes. State-wise awareness level is high in Andhra Pradesh followed by Tamil Nadu. In Madhya Pradesh respondents are least aware about the schemes.

SELECTED TRADES ACCORDING TO THE CHOICE OF RESPONDENTS AND ITS FEASIBILITY STUDY

As per study findings, following trades/skills were selected for the persons with disabilities based on their choice and functional capacities.

SUMMARY OF DETAILED PROJECT REPORT							
Sl.	Name of Activity	Suitable for the Persons with Disabilities	Investment (Rs.)			Annual Gross Revenue (Rs.)	Annual Net Profit (Rs.)
			Fixed Capital	Working Capital	Total		
FARM SECTOR							
1	Poultry Farming	Speech & Hearing	90,600	54,350	144,950	411,000	170,842
2	Goat Rearing	Speech & Hearing	88,704	13,891	102,595	162,000	60,087
3	Dairy Farm	Speech & Hearing	165,100	5,508	170,608	219,800	154,119
SERVICE SECTOR							
4	Cycle Repairing	Speech & Hearing	15,000	16,000	31,000	121,200	20,771
5	Mobile Repairing	Speech & Hearing	27,000	32,200	59,200	300,000	98,506
6	TV. & Radio Repairing	Speech, Hearing & Locomotors	32,000	76,000	108,000	684,000	214,594
7	Repairing	Speech & Hearing	37,000	78,000	115,000	660,000	238,378
8	Electrician	Speech, Hearing & Locomotors	37,000	77,000	114,000	588,000	111,527
9	Watch Repairing	Speech, Hearing & Locomotors	22,000	47,000	69,000	375,000	84,280
10	Motor Winding	Speech, Hearing & Locomotors	23,000	74,000	97,000	548,100	92,634
11	General Shop	Speech, Hearing & Locomotors	18,000	52,000	70,000	405,600	85,185
12	Computer Centre (DTP Work)	Speech, Hearing & Locomotors	69,000	40,000	109,000	435,000	177,800
MANUFACTURING SECTOR							
13	Karchbhi (Embroidery)	Speech, Hearing & Locomotors	18,175	65063	83,238	360,000	90,067
14	Tailoring (Ladies Suits)	Speech, Hearing & Locomotors	54,660	691,075	745735	3,000,000	159,762
15	Potato Processing	Speech, Hearing & Locomotors	253,200	79,500	332700	666,000	132,240
16	Shoes Making	Speech, Hearing, Locomotors & Blindness	111,390	159,133	270,523	1,350,000	347,647
17	Furniture Making (Wood)	Speech, Hearing & Locomotors	110,500	278,300	388,800	2,160,000	423,168
18	Agarbatti Making	Speech, Hearing, Locomotors & Blindness	38,800	72,816	111,616	540,000	88,674
19	Plastic Wire Bag	Speech, Hearing, Locomotors & Blindness	21,325	102,850	124,175	840000	209,033
20	Bakery	Speech, Hearing, Locomotors & Blindness	87,000	266,475	353,475	1,800,000	159,047
21	Plate Making	Speech, Hearing, Locomotors & Blindness	136,200	279,400	415,600	2,400,000	628,635
22	Candle Making	Speech, Hearing & Locomotors	35,400	233,704	269,104	1,575,000	143,805
23	Masala (Spices) Making	Speech, Hearing & Locomotors	22,500	62,700	85,200	540,000	153499
24	Bamboo Decorative/Utility Items Making	Speech, Hearing & Locomotors	43,000	852,867	895,867	5,400,000	193,841

ACTION PLAN

- An Action Plan has been drawn based on the findings of the study conducted in 9 states of India namely Andhra Pradesh, Bihar, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal focusing on vocational training and expanding self employment opportunities among PWDs.
- Interviews with 1647 respondents in selected 9 states revealed that 95 percent (1557) respondents are interested in income generating activities. Of the 1557 respondents who are interested in income generating activities, 39percent (650) respondents stated the need of skill development training.
- According to the Census 2001, there are 2.19 Crore persons with disabilities in India. It is assumed that Persons with disabilities who are in employable age are in 10-19 years and 20-59 years age groups. It is estimated as a whole in India around 1.4 Crore PWDs comes under the category of 10-59 years. It is estimated that around 57.66 Lakh persons with disability in India are interested in getting vocational training.
- Multidimensional Vocational Training Centers should be established in rural as well as in urban areas for providing vocational training to the persons with disabilities so as to increase opportunities for productive and gainful employment.
- It is estimated that around 1,730 multi dimensional vocational training institutes to be established in India for providing training to 57.66 lakh persons with disabilities during five year period.

ROLE OF CENTRE/STATE INSTITUTES AND ORGANISATIONS IN ADDRESSING DISABILITY ISSUES

- The role of Centre and State institutes and organizations is very crucial for the empowerment of Persons with Disabilities as it provides programmes, schemes, and implementation guidelines. The various schemes and programmes provide opportunities for PWDs to utilize them to the most, and this inculcates motivation and incentives to PWDs to be embedded in mainstream. The present study analyses the various paradigms interconnected with the generation of potential employment opportunities among PWDs.

- As what are the ground level problems in implementing welfare schemes, how and to what extent Vocational and skill development training are providing and opening new areas of intervention for PWDs. To analyze these, the present study has conducted in-depth survey from various government organizations.
- The reach of the institutes and organizations is not limited to only certain type of disability; therefore their area of intervention provides opportunities to create constructive type of motivation among PWDs and empowering them to become self-reliant. The majority of the activities performed by institutes and organization are concerned towards vocational training and providing assistance in getting employment opportunities.
- The institutes also provides assistance in rehabilitation, residential day care and empowering PWDs to become economically self reliant by introducing and linking PWDs to employment and self-employment. Employment provides a source of inspiration and motivation especially in case of PWDs as it boost confidence in them, which provides an inherent feeling within them, they now they are not dependent upon anyone else. This feeling of being dependent is utmost important to link them in the mainstream. However PWDs have to struggle very hard to get opportunities of employment as they abilities constrained them, which make them vulnerable. Therefore to overcome this situation of vulnerability, M/oSJ&E with state government departments provides chains of opportunities in shape of welfare schemes to empower PWDs.
- The institutes and organizations primarily functioning and providing vocational and skill development training to PWDs in fields of i.e. tailoring and cutting, paper and tea bags making, paper carry bags, diploma in electrical, electronics, civil, radio, TV, computer and mechanical production. The length of the training range from 6 months in learning trades of making paper bags to maximum of 36 months in technical course related to diploma in mechanical, electronic, electrical, computer, mechanical production, computer, civil and architect. Market potential plays very important role in shaping the process of self-reliance of PWDs.

- The analyses of the opinion towards overall market potential and employment opportunities provides information that, 75 per cent (out of 12 Institutes) opined that market potential and employment opportunities is '**Average**' compare to 17 per cent, opined that it is '**Low**' and 8 percent '**Very Low**'. However not even 1 percent opinion came in favor of '**High and Very High**' market potential.
- This provides insights towards that vocation and skill development training will not achieve its objectives until and unless there are market potential and employment opportunities should be made available for PWDs.
- PWDs face many challenges and problems in getting employment, however some challenges and problems are general, which they face in day-to-day life, like commuting from one place to another, lack of skill training and other competencies required for job, lack of communication skills and societal problems like non-acceptance and attitudinal behavior of society.

RELEVANCE OF THE EXISTING WELFARE SCHEMES FOR PWDs

- The relevance of the existing welfare schemes is far reaching as it has enabled Institutes and Organizations to provide opportunities and areas for PWDs to become empowered. The welfare schemes plays decisive role in providing PWDs many and wide prospective to become self reliant and boost motivation to come along with society.

MODIFICATIONS REQUIRED IN THE EXISTING SCHEMES

- To increase the efficiency and effectiveness of the existing welfare schemes, a greater need has been felt to bring about modification in the existing schemes to cater the need of changing times and to bring it more result oriented.
 - Village level approach should be embedded in the schemes
 - Community based rehabilitation programme
 - More active NHDFC required to provide more support and opportunities to PWDs
 - More flexibility to ADIP scheme required
 - CRCs with full staff should be linked up for coordination

- PWDs should be given various customized level of vocational and skill development training
- More comprehensive IEC material development in local language so that more PWDs can utilize it.
- Government special educators Salary is very low it should be increased to motivate teacher and educators
- Required certification- by NCVT of all trade for all disabilities according to suitability
- Financial assistance should be provided at ease
- Enhanced financial support for educational and technical training
- Tool kits should be provided after completion of training so that PWDs can start their own work
- Loan should be provided through VRCs
- Special transportation facilities and schemes for PWDs should be made available.

IMPACT ASSESSMENT

- Vocational rehabilitation centers provide a series of resources and opportunities to the PWDs to become self-reliant and learn ways of earning livelihood.
- Vocational rehabilitation of the handicapped person is a process, which enables him to secure suitable employment, which he could retain and advance a permanent base with an ultimate aim of integrating or re-integrating him in the society. 4 VRCs covered under the study enrolled 329 beneficiaries (PWDs) in last three year.
- VRCs for handicapped provides vocational and skill development training for a minimum of 6 months and maximum of 12 months to PWDs according to training courses and requirement, i.e. for all technical courses relating to Metal cutting, Radio/ TV, Electricals and Electronics, training duration is 12 months and for commercial courses it is 6 months. In last one year (2012-13), 172 PWDs enrolled in skill development and Vocational training development training programme, however it is very unfortunate that no one got employment.

- VRCs are performing number of functions and activities for the empowerment of PWDs, but the outcome is still restricted due to many reasons the biggest of them is financial constraints and to be unfolded and it raise demands to create more vehemently resources and far reaching and inclusive schemes for empowering PWDs. As even after enrolling and completing to vocational training and skill development training, PWDs are not able to find employment for them and this is the biggest hurdle in their road to become independent and become a part of mainstream.
- VRC for handicapped is needed to make stronger and its reach must be linked to remotest part of the country, so that every PWDs can utilize its benefits and become self-reliant. It required flexible and custom welfare schemes depending upon geography, demography and other circumstances.
- However, no doubt VRCs are performing very important activities for the empowerment of PWDs, still lack of resources and staff limits their reach and thus they face serious challenges and problems to implement welfare schemes. Thus, they should be made empowered to make them more effective and efficient.
- Vocational and skill development training is an important aspect of training institutes, however in the study we found that ‘Composite Regional Centre for PWDs – Bhopal is not providing any kind of Vocational training as “posts of rehabilitation officer and vocational instructor are vacant”, hence in absence of manpower and staff, CRC is unable to work, therefore its reach has been subsided, resulting in minimizing its efficiency.
- One of the important reasons that these institutes are providing employment to MR persons to their institutes are providing them training is that they are well aware of the fact that the market potential and employment opportunities for PWDs are very less. Other reason is that they are working for the empowerment and welfare of PWDs so also by providing them employment they are trying to make PWDs self-independent and boost motivation and feeling of inspiration that they are earning for themselves, which in longer run beneficial to bring them in mainstream.

- The institutes become vulnerable and face severe challenges in the absence of appropriate manpower or resources, which in the end minimize their efficiency, and thus in long run they are not able to implement welfare schemes efficiently. The centre and state welfare schemes are however flexibility need so that its inclusiveness become vary vast. The government machinery need to be strengthen especially national institutes and VRCs and CRC for handicapped, their reach must be increased to rural areas where PWDs are not able to access its services. Evaluation and monitoring bodies should be made independent to check whether implementing agencies comprehend with their duties and the fund are utilizing to maximize the benefits.
- The institutes have impacted in very positive and far-reaching way to empower PWDs however they face challenges and difficulties due to absence of resources and financial constraints and they suggested bringing flexibility in the existing schemes to make it more result oriented. As then in will provide them opportunity to implement the schemes in more progressive manner.

RECOMMENDATIONS

Awareness Generation

1. It was found through the study that only 5% of the sample population had taken vocational training. The main reasons found were that the awareness, availability and accessibility of training centres especially in rural areas are limited. There is also lack of motivation to join skill development programmes elsewhere.
2. It was found that only 10% of the respondents were aware about existence of NHFDC and only 2% knew about the loan schemes of NHFDC. The accessibility and utilization of these schemes is purely dependent upon their awareness among PWD (the beneficiaries). The awareness should be generated focusing at grass root level using various tools.

Facilitation

3. Service delivery to be at one nodal point/single window: PWDs are already limited in commuting from one place to another and the governmental departmental working structure make it almost impossible for PWDs to complete the paper work at one place, thus it is suggested that service delivery should be made at one nodal point so that it can speed up the process of receiving benefits of the schemes without many hassles.

Rehabilitation

4. Under the ADIP scheme, camps are organized to issue free aids and appliances to PWDs, but only 44% respondents received free aids and appliances through the camps. So it is suggested that more camps should be organized for distribution of free aids to PWDs and follow-up of these camps should be done.
5. Persons who develop impairments due to accidents at a later stage of life face different sets of problems. Their level of adjustment and acceptance is different than people who have disabilities by birth. Therefore, trauma counseling and special orientation to build their confidence and engage them in new occupational skills should be done at DDRC.

Vocational/ Skill Development Training

6. The Ministry of Social Justice & Empowerment introduced Deen Dayal Disabled Rehabilitation Scheme for promoting integration and participation of persons with disability in the mainstream of society. Though the scheme covers vocational training of PWDs but there is need to increase allocation of funds to cover a significant number of PWDs particularly in rural areas, as around 67% of the PWDs are living in rural India. All the existing services of skill development programmes should be linked for their apt and efficient utilization.
7. The Vocational Rehabilitation Centers have impacted the lives of PWDs in very positive and far-reaching manner by empowering PWDs through vocational trainings, rehabilitation, providing aids etc.; however they face challenges and difficulties due to absence of trained man power, resources and financial limitations. These institutes should be strengthened by providing more funds to augment man power and resources.
8. Entrepreneurship development training is essential to run any business unit. The PWDs should be trained in entrepreneurial skills like establishing production units, production, packaging, labeling, branding, marketing, liaisoning with banks and financial institutions etc. so as to establish sustainable self employment enterprises.
9. New and PWD-friendly technologies: The use of new technologies, infrastructures and tools should be encouraged and used to impart vocational training to the PWDs.

Special Schools

10. Children with Special Needs (CWSN) have been focused upon under Universalization of Elementary Education (UEE) of RTE which mandates free and compulsory education to all children from 6-14 years of age. To assist the CWSN for continuation of their education, Special schools could be established at Block level and these children can be linked to National Institutes for PWDs.

Credit Facility

11. NHFDC disbursed Rs. 6958.99 Lakh loan amount to 13,296 beneficiaries under different loan schemes during 2012-13. However, it was found that respondents have not received loan from NHFDC. Therefore efforts should be made to provide loan to the needy PWDs by creating awareness, simple procedures and time bound approval of loan.
12. It was found that 91% respondents need loan assistance. Therefore there should be provision of Credit at Nationalized Banks for PWDs. Those who are trained and involved in self-employment or who wish to start new enterprises should be provided credit at reasonable rate from all nationalized banks. Mandatory provisions should be made at Banks to provide financial support to PWDs.

Monitoring and Evaluation

13. Regular monitoring plays an effective role in highlighting the positive and negative factors of the welfare programmes. It is suggested that regular monitoring of welfare and rehabilitation programmes of PWDs should be done preferably by external agency and quarterly progress report should be submitted to the sponsoring agency by the implementing agency. To foresee and understand the changing situations and challenges faced by PWDs, it is required by the government to make an evaluation and monitoring analyses of these implementing agencies. So that these implementing agencies would be performing their task with more responsibility. And strict action should be taken against those agencies which are not performing their responsibilities properly.

1.1 Definition of Disability in India

Persons with Disability means, a person suffering from not less than 40% of any disability, as certified by a medical authority - the disabilities being (a) blindness, (b) low vision, (c) leprosy-cured, (d) hearing impairment, (e) locomotor disability, (f) mental retardation, (g) mental illness, (h) autism, or, (i) a combination of any two or more of them.

1.1.1 Statistics about people with disabilities

India is a vast country with a population of more than one billion and nearly 70 million persons having disabilities in various forms. In order to understand the prevalence of disability in India (distribution of disability by sex, education and employment level etc.) following facts were collected from Census 2001. According to the Census 2001, there are 2.19 crores with persons with disabilities in India as given below in Table No. 1.1.

Table 1.1 CLASSIFICATION OF DISABILITY BY TYPE						
POPULATION	TOTAL DISABLED POPULATION	SEEING	SPEECH	HEARING	MOVEMENT	MENTAL
Total Disabled Population	21906769	10634881	1640868	1261722	6105477	2263821
- % of Total Disabled Population	100%	49%	7%	6%	28%	10%
Disabled population in 0-19 Age Group	7732196	3605553	775561	90452	2263941	796689
Disabled children as % of total disabled Pop.	35.29%	33.90%	47.26%	23.02%	37.08%	35.19%

Source: Census of India 2001

According to NSS 2002, disability is 1.8 percent of the total population, which would come to around 18.5 million.

TABLE 1.2 CLASSIFICATION OF DISABILITIES BY SEX				
Sl.	TYPES OF DISABILITIES	SEX		
		PERSONS	MALE	FEMALE
	Total	21906769	12605635 (57.54)	9301134 (42.46)
1	Seeing	10634881	5732338 (53.90)	4902543 (46.10)
2	Speech	1640868	942095 (57.41)	698773 (42.59)
3	Hearing	1261722	673797 (53.40)	587925 (46.60)
4	Movement	6105477	3902752 (63.92)	2202725 (36.08)
5	Mental	2263821	1354653 (59.84)	909168 (40.16)

Source: Census of India 2001

TABLE 1.3 CLASSIFICATION OF PERSONS WITH DISABILITIES IN DIFFERENT CATEGORIES					
SEX	TYPES OF WORK				
	TOTAL	CULTIVATORS	AGRICULTURE LABOURER	HOUSEHOLD INDUSTRIES	OTHER WORKERS
Persons	7556049	2432179 (32.19)	1966422 (26.02)	346549 (4.59)	2810899 (37.20)
Males	5648609	1855438 (32.85)	1224341 (21.68)	210945 (3.73)	2357885 (41.74)
Females	1907440	576741 (30.24)	742081 (38.90)	135604 (7.11)	453014 (23.75)

Source: Census of India 2001

TABLE 1.4 CLASSIFICATION OF DISABILITIES BY RURAL AND URBAN				
Sl.	TYPES OF DISABILITIES	PERSONS	RESIDENCE	
			RURAL	URBAN
1	Seeing	10634881	7873383 (74.03%)	2761498 (25.97%)
2	Speech	1640868	1243854 (75.80%)	397014 (24.20%)
3	Hearing	1261722	1022816 (81.07%)	238906 (18.93%)
4	Movement	6105477	34654552 (76.24%)	1450925 (23.76%)
5	Mental	2263821	1593777 (70.40%)	670044 (29.60%)
Total		21906769	16388382 (74.81%)	5518387 (25.19%)

Source: Census of India 2001

In developing countries like ours, the rate of unemployment and underemployment is quite high and resources (both for rehabilitation and non- rehabilitation purposes) are scarce and also the scope for preventing or curing, either partially or fully, and educating, training and rehabilitating the person with disabilities is limited in nature. The plight of the persons with disabilities is quite abysmal and it is very often overlooked because the changing world of work offers both new opportunities and new challenges. If we throw light on the employment rate among people living with disabilities a dismal picture appear because employment rate is extremely low **i.e. 34%** and Educational level among people with disabilities in rural areas is low **(44%)** as compared to urban areas **(64%)**.

Low Literacy (49%) and low Employment rates (34%) and widespread social stigma are making people with disabilities among the most excluded in the Indian society

There are some noteworthy barriers to employment for persons with disabilities like less education, poor transportation; vocational centre's located in urban areas, lack of skills in entrepreneurial approaches, vocational courses not based on the needs of disabled population. In case of employment sector, the type of job for which a person is suited may be influenced by whether he or she has an intellectual disability, physical disability, sensory disability or combination of any of these. But, it must be borne in mind that these aspects are less important than their knowledge skills and general abilities when it comes to performing a job either at home or at any institution.

1.1.2 Constitutional Provision

The Constitution of India ensures equality, freedom, justice and dignity to all its citizens with a view to promoting the establishment of an egalitarian and inclusive society, as is reflected in Article(s) 39 and 41. This necessitates an inclusive society for all, including the persons with disabilities.

1.1.3 International Instrument

For empowering persons with disabilities a number of momentous developments have taken place in the global disability rights movement culminating in the adoption of the United Nations (UN) Convention on the Rights and Dignity of Persons with Disabilities on 13th December 2006. This convention has been viewed as the first International Human Rights Treaty of the 21st century (CBC News, 2006). It touches on almost the whole gamut of issues such as: equal access to employment, education, health care, voting rights, equal participation, right to privacy, respect for choices of marriage and reproduction, availability of mobility aids, independent living etc.

1.1.4 Acts/Policies Enacted for Empowerment of Persons with Disabilities

Government of India has also enacted four major legislations for persons with disabilities as given below:

- I. For economic empowerment of persons with disabilities enactment of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 was the landmark legislation. It provides 3% reservation to PWD for employment in the establishments of Government of India and Public Sector Undertakings (PSUs) against identified posts but virtually the impact of the act was not up to the desired level.
- II. National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disability Act, 1999 has provisions for legal guardianship of the four categories and creation of enabling environment for as much independent living as possible.
- III. Rehabilitation Council of India Act, 1992 deals with the development of manpower.
- IV. Mental Health Act, 1987 deals exclusively with the issue of mental illness.

National Policy for Persons with Disabilities, 2006

This policy recognizes that Persons with Disabilities are valuable human resource for the country and seeks to create an environment that provides them with equal opportunities, protection of their rights and full participation in society. It specifically focuses on issues concerning women and children with disabilities.

The salient features of the National Policy are:

- i.** Physical Rehabilitation, which includes early detection and intervention, counseling & medical interventions and provision of aids & appliances. It also includes the development of rehabilitation professionals.
- ii.** Educational Rehabilitation including vocational training and
- iii.** Economic Rehabilitation for a dignified life in society.

A number of schemes, programmes and projects to help persons with disabilities are being implemented through various national institutes and voluntary organizations, which are supported by Disability Division, Ministry of Social Justice & Empowerment. Several schemes and programmes are being implemented in the state in order to facilitate the persons with disabilities to reap benefit from growing socio-economic environment. Pension schemes for the disabled, special school for education of the disabled children, scholarship and stipend to continue with higher studies, self-employment programmes, reservation in jobs and educational institutions and reservation in poverty alleviation programmes are some of the measures implemented for the welfare of the persons with disabilities.

Government of India has introduced several other schemes to promote employment/self-employment among people with disabilities – Government provides assistance to Voluntary Organization for training and Sheltered workshops. Banks Provide loans at low interest rates to promote Self-employment. Certain Categories of handicapped are allotted public telephone booths and other types of shops such as tea stalls.

Ministry of Social Justice and Empowerment, Government of India established the National Handicapped Finance and Development Corporation (NHFDc) in the year 1997, with an objective to promote economic developmental activities for the benefit of persons with disabilities. As an apex financial institution for routing funds in terms of loan through channeling agencies authorized by the Government/UT administration; NHFDc provide loans to persons having disabilities of 40% or above and whose annual income does not exceed Rs.60,000/- in urban areas and Rs.55,000/- in rural areas.

Despite many efforts made by the government to ensure equality among people with disabilities impoverished conditions still persist. Unfortunately, the continuing economic inequities and social exclusion of the persons with disabilities worldwide severely calls a need for effective efforts. The persons with disabilities have a lot of potentials, provided they are imparted with some specialized training. The persons with disabilities can perform better, if they are given some vocational or skill up gradation training. There is no provision of training courses offered by the organization for the capacity building of the persons with disabilities in specific areas especially in rural areas and majority of the persons with disabilities not received any training from any centre or department.

Therefore the present research study was basically designed to identify skill developmental activities for people having various forms of disabilities based on their needs and functional capacities and to make them economically independent.

2.1 OBJECTIVES OF THE STUDY

- I. To conduct baseline survey for identifying suitable vocational trades including home based/traditional occupations for the persons with disability in selected states
- II. To identify and select suitable vocational trades available in villages/urban localities to link up with home based/traditional occupations where she/he can be involved in gainful employment according to the felt- needs of the people with degrees of physical disabilities (seeing, speech, hearing and movement)
- III. To assess functional capabilities of disabled persons of rural and urban population separately to involve in vocational skills according to their competence/fitness
- IV. To conduct feasibility study of selected vocational trades like employment opportunities, cost benefit analysis, availability of raw material and other resources, training needs, marketing, credit needs and its sources, etc.
- V. To study the effectiveness and utilization of vocational training provided to the persons having disability by the NGOs/Organizations under various welfare schemes of Government of India and State Governments.
- VI. To document the profile of disabled persons in the background of their socio-economic profile and their current work involvement. Experience of both employer and employee may be documented as case study for assessment and further replication purposes.
- VII. To prepare action plan and project report for undertaking viable vocational trades for the persons with various disability in selected states. This action plan can help the Planners and Policy Makers in modifying the existing policy document for the welfare of the disabled persons.

2.2 METHODOLOGY AND APPROACH

2.2.1 UNIVERSE

The universe of study was the people affected by any form of physical disability i.e. Visual, Hearing, Speech and Locomotors disability in the selected study areas.

2.2.2 SAMPLING DESIGN

SELECTION OF STATES

All the states of the country have been distinctly sorted according to population of persons with disability and **9 states** having highest population of persons with disability were selected for the study namely Andhra Pradesh (6.23%²), Bihar (8.62%), Madhya Pradesh (6.43%), Maharashtra (7.16%), Orissa (4.80%), Rajasthan (6.45%), Tamil Nadu (7.5%), Uttar Pradesh (15.76%) and West Bengal (8.43%) based on Census Data 2001. All the 9 selected states having around 71.38% of total population of persons with disability of the country. The population details of 9 selected states are shown in Table 2.1.

Table 2.1

SAMPLE STATE-WISE DISTRIBUTION OF DISABILITY AND TOTAL POPULATION

Sl.	State	Total Population	Disabled Population	% to Disabled State Total Population	% to India Total Disabled Population
1	Andhra Pradesh	75,727,541	1,364,981	1.80%	6.23%
2	Bihar	82,878,796	1,887,611	2.28%	8.62%
3	Madhya Pradesh	60,385,118	1,408,528	2.33%	6.43%
4	Maharashtra	96,752,247	1,569,582	1.62%	7.16%
5	Orissa	36,706,920	1,051,335	2.86%	4.80%
6	Rajasthan	56,473,122	1,411,979	2.50%	6.45%
7	Tamil Nadu	62,110,839	1,642,497	2.64%	7.50%
8	Uttar Pradesh	166,052,859	3,453,369	2.08%	15.76%
9	West Bengal	80,221,171	1,847,174	2.30%	8.43%
Total		717,308,613	15,637,056	2.18%	71.38%
India		1,027,015,247	21,906,769	2.13%	100.00%

² Percent of total population of Persons with Disability in India

SELECTION OF DISTRICTS

Two districts having high population of persons with disabilities were selected from each of the selected state. Thus, the study covered a total **18 districts** as shown in Table 2.2.

Table 2.2
SAMPLE OF SELECTED DISTRICTS

Sl.	State	Name of Districts	
1	Andhra Pradesh	1	East Godavari
		2	Guntur
2	Bihar	3	Purba Champaran
		4	Patna
3	Madhya Pradesh	5	Sagar
		6	Bhopal
4	Maharashtra	7	Pune
		8	Ahmadnagar
5	Orissa	9	Ganjam
		10	Cuttack
6	Rajasthan	11	Jaipur
		12	Jodhpur
7	Tamil Nadu	13	Coimbatore
		14	Vellore
8	Uttar Pradesh	15	Kanpur Nagar
		16	Allahabad
9	West Bengal	17	Medinipur
		18	North Twenty Four Parganas

SELECTION OF BLOCKS/TOWNS/VILLAGES/WARDS

From each district one block and one town having large number of persons with disabilities was selected randomly. Similarly from each block, four villages and two wards from each town were selected randomly from the list.

Coverage of rural areas was higher than urban areas because occurrence of disability was much higher in rural areas than urban areas. This could be due to reasons like lack of proper medical facilities and also rehabilitation centers or specialized institutions for persons with disabilities. Besides this, NGOs running vocational training programmes for persons with disabilities are not located in rural areas to cater their problems.

SELECTION OF RESPONDENTS

Village-wise list of persons with disabilities in the age category of 15-45 years having physical disabilities i.e. Visual disability, Hearing disability, Speech disability and Locomotors disability was prepared with help of Pardhan/Panch/ward member or knowledgeable persons in the selected villages. All available persons with disabilities from prepared list of selected villages were interviewed. Family members communicate easily to the person with disability. Therefore, assistance was taken from the head of the family or any other person who can communicate during the interview particularly in the case of hearing and speech disabled.

SELECTION OF INSTITUTES/NGOs

Around on an average 4 Institutes/NGOs per state particularly those who were running Vocational Rehabilitation Centers for Physically Handicapped, Vocational Training Centre's, Industrial Training Institutes (ITIs), Industrial Training Centre's (ITCs) and NGOs under Deendayal Disabled Rehabilitation Scheme to promote Voluntary Action for Persons with Disabilities was selected and interviewed to know the impact of the scheme and utilization of vocational training. Total 46 Institutes/NGOs were covered under the study.

OVERALL SAMPLE SIZE

Table 2.3
SAMPLE SIZE

Sl.	State	No. of District	No. of Blocks	No. of Towns	No. of Villages	Total Wards	No. of NGOs/ Institutes	Persons with Disability		Total
								Rural	Urban	
1	Andhra Pradesh	2	2	2	8	4	2	120	60	180
2	Bihar	2	2	2	8	4	9	123	65	188
3	Maharashtra	2	2	2	8	4	3	122	62	184
4	Madhya Pradesh	2	2	2	8	4	8	121	60	181
5	Orissa	2	2	2	8	4	5	122	60	182
6	Rajasthan	2	2	2	8	4	5	121	60	181
7	Tamil Nadu	2	2	2	8	4	4	127	63	190
8	Uttar Pradesh	2	2	2	8	4	4	120	60	180
9	West Bengal	2	2	2	8	4	6	120	61	181
	Total	18	18	18	72	36	46	1096	551	1647

STUDY TOOLS

Following study tools were developed:

1. Interview Schedule for Persons with Disability
2. Interview Schedule for Institutes/NGOs
3. Format for collecting economics and other data of vocational activities

2.2.3 DETAILS OF DATA COLLECTION AND ANALYSIS

The study was empirically-based and both primary as well as secondary data were collected to explore issues related to quantitative and qualitative nature. Primary data for the study was collected through structured and semi-structured schedules with open and closed ended questions and a review of literature would be conducted for secondary data.

Code-books and tabulation plans were developed at the planning stage itself. When the work of data collection gets underway completed or filled in interview-schedules was processed simultaneously: checking, editing and computer data entry on SPSS spreadsheet.

The study generated a large body of information, both official and first-hand. Handling of official or secondary data was relatively easy: Cull and collate information, and present it using statistical tables, graphs and diagrams. Handling of first-hand or primary data was different matter.

The data collected for the study was checked and edited for consistency and accuracy. On the basis of codebooks, information in completed interview schedules was coded. Subsequently, the data was entered into the computer and processed using software such as SPSS and Microsoft Excel. Appropriate statistical techniques and tests were applied wherever required. Apart from statistical tables, suitable graphs and diagrams were also being prepared. The detailed study report was prepared and submitted to the Planning Commission.

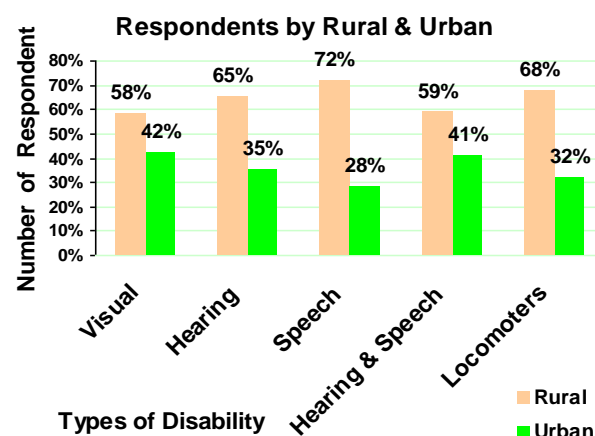
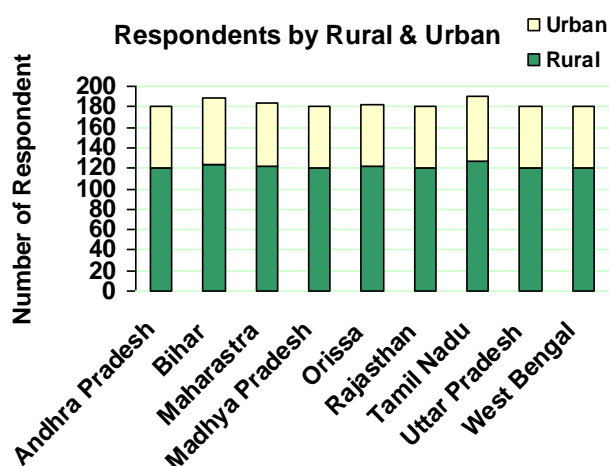
FINDINGS

3. SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS

3.1 SOCIAL STATUS

Table 3.1
RESPONDENTS BY RURAL & URBAN

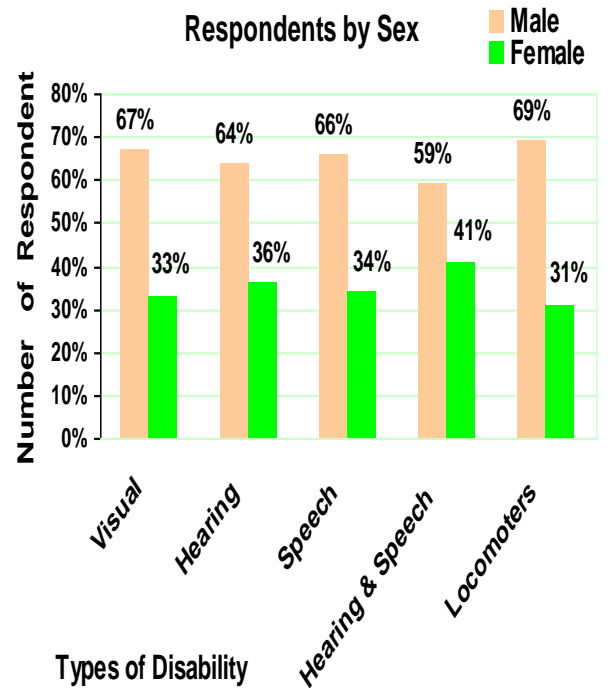
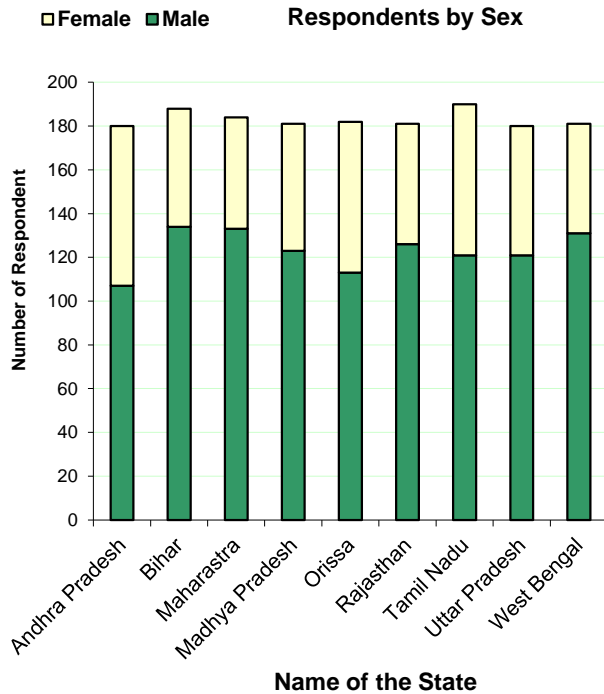
Sl.	State and Types of Disability	Rural		Urban		Total	
		No.	%	No.	%	No.	%
1	Andhra Pradesh	120	67%	60	33%	180	100%
2	Bihar	123	65%	65	35%	188	100%
3	Maharastra	122	66%	62	34%	184	100%
4	Madhya Pradesh	121	67%	60	33%	181	100%
5	Orissa	122	67%	60	33%	182	100%
6	Rajasthan	121	67%	60	33%	181	100%
7	Tamil Nadu	127	67%	63	33%	190	100%
8	Uttar Pradesh	120	67%	60	33%	180	100%
9	West Bengal	120	66%	61	34%	181	100%
Total		1096	67%	551	33%	1647	100%
1	Visual	91	58%	66	42%	157	100%
2	Hearing	57	65%	31	35%	88	100%
3	Speech	61	72%	24	28%	85	100%
4	Hearing & Speech	62	59%	43	41%	105	100%
5	Locomotors	825	68%	387	32%	1212	100%



Around 67 percent of the respondents covered belong to rural areas, with the corresponding figure for urban areas being 33 percent. The reason for high percentage of respondents in the rural areas is largely due to higher occurrence of disability in rural areas than urban areas. State-wise also this proportion almost remained same.

Table 3.2
CLASSIFICATION OF RESPONDENTS BY GENDER

Sl.	State & Types of Disability	Male		Female		Total	
		No.	%	No.	%	No.	%
1	Andhra Pradesh	107	59%	73	41%	180	100%
2	Bihar	134	71%	54	29%	188	100%
3	Maharastra	133	72%	51	28%	184	100%
4	Madhya Pradesh	123	68%	58	32%	181	100%
5	Orissa	113	62%	69	38%	182	100%
6	Rajasthan	126	70%	55	30%	181	100%
7	Tamil Nadu	121	64%	69	36%	190	100%
8	Uttar Pradesh	121	67%	59	33%	180	100%
9	West Bengal	131	72%	50	28%	181	100%
Total		1109	67%	538	33%	1647	100%
1	Visual	105	67%	52	33%	157	100%
2	Hearing	56	64%	32	36%	88	100%
3	Speech	56	66%	29	34%	85	100%
4	Hearing & Speech	62	59%	43	41%	105	100%
5	Locomotors	832	69%	380	31%	1212	100%



Around 67 percent of 1647 sample respondents were male and the rest 33 percent were female. State-wise analysis revealed that this trend almost remains same.

Table 3.3
RESPONDENTS BY AGE GROUPS

Sl.	State & Types of Disability	No. of Respondents										
		Upto 20 Years		20-30 Years		30-40 Years		40-50 Years		Above 50 Years		Total
		No.	%	No.	%	No.	%	No.	%	No.	%	No.
1	Andhra Pradesh	64	36%	48	27%	61	34%	7	4%	0	0%	180
2	Bihar	79	42%	37	20%	31	16%	31	16%	10	5%	188
3	Maharastra	46	25%	46	25%	50	27%	27	15%	15	8%	184
4	Madhya Pradesh	50	28%	56	31%	34	19%	39	22%	2	1%	181
5	Orissa	50	27%	60	33%	46	25%	26	14%	0	0%	182
6	Rajasthan	52	29%	44	24%	49	27%	23	13%	13	7%	181
7	Tamil Nadu	21	11%	34	18%	56	29%	67	35%	12	6%	190
8	Uttar Pradesh	26	14%	106	59%	27	15%	19	11%	2	1%	180
9	West Bengal	46	25%	42	23%	35	19%	30	17%	28	15%	181
Total		434	26%	473	29%	389	24%	269	16%	82	5%	1647
1	Visual	55	35%	40	25%	24	15%	30	19%	8	5%	157
2	Hearing	19	22%	26	30%	20	23%	20	23%	3	3%	88
3	Speech	38	45%	20	24%	18	21%	8	9%	1	1%	85
4	Hearing & Speech	29	28%	32	30%	21	20%	15	14%	8	8%	105
5	Locomotors	293	24%	355	29%	306	25%	196	16%	62	5%	1212

An analysis of the age group of the respondents shows that the highest concentration (29%) of respondents were in the 20-30 years age bracket, followed by (26%) of the young (upto 20 years), and there was little representation (5%) of above 50 years.

According to the type of disability 35 percent of the visual disability category and 45 percent of the speech disability category belongs to young (up to 20 years), which is the most alarming aspect.

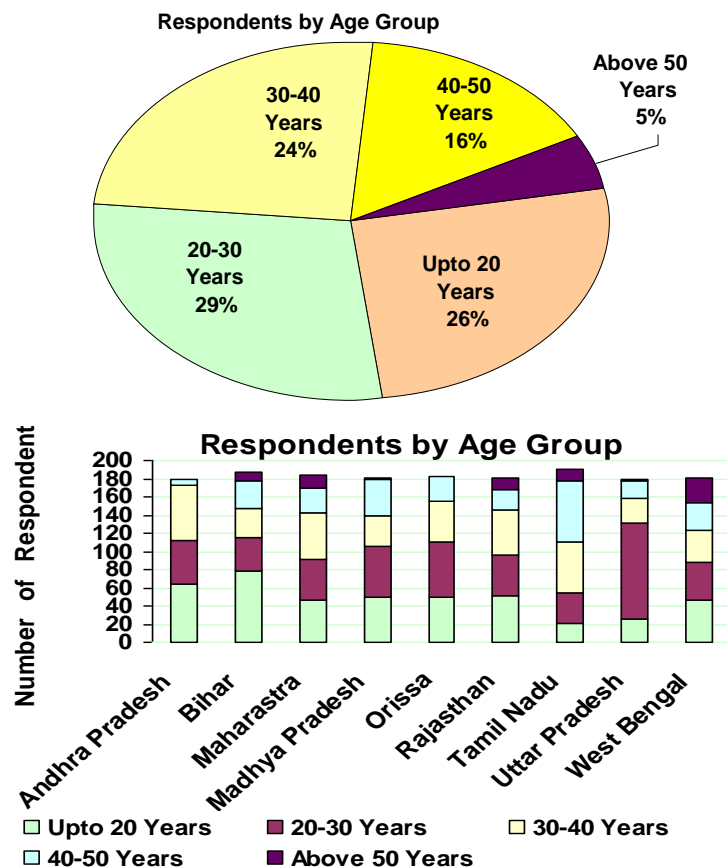
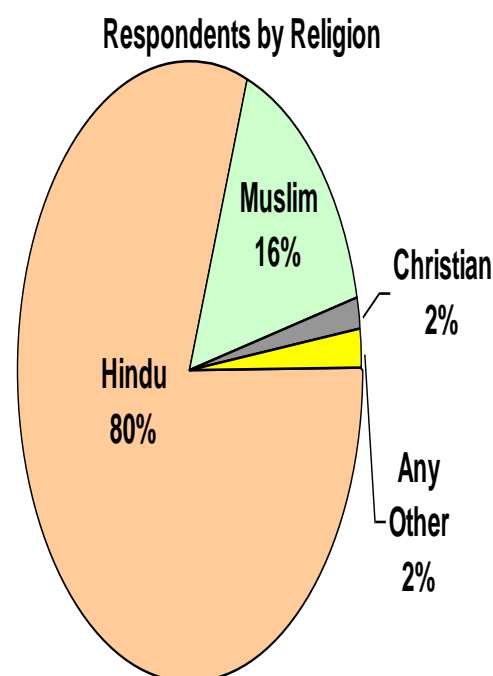
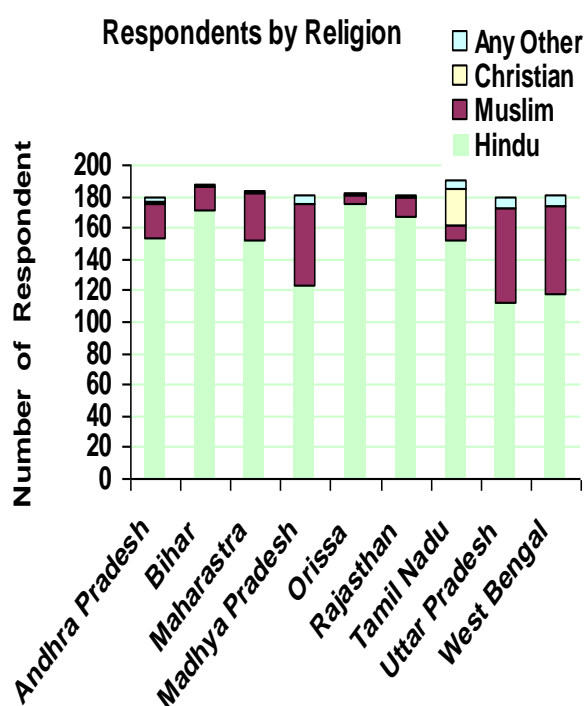


Table 3.4
RESPONDENTS BY RELIGION

Sl.	State and Types of Disability	Hindu		Muslim		Christian		Any Other		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
1	Andhra Pradesh	153	85%	22	12%	2	1%	3	2%	180	100%
2	Bihar	171	91%	15	8%	0	0%	2	1%	188	100%
3	Maharastra	152	83%	30	16%	0	0%	2	1%	184	100%
4	Madhya Pradesh	123	68%	52	29%	0	0%	6	3%	181	100%
5	Orissa	176	97%	5	3%	0	0%	1	1%	182	100%
6	Rajasthan	167	92%	12	7%	1	1%	1	1%	181	100%
7	Tamil Nadu	152	80%	9	5%	24	13%	5	3%	190	100%
8	Uttar Pradesh	113	63%	60	33%	0	0%	7	4%	180	100%
9	West Bengal	118	65%	56	31%	0	0%	7	4%	181	100%
Total		1325	80%	261	16%	27	2%	34	2%	1647	100%
1	Visual	133	85%	18	11%	4	3%	2	1%	157	100%
2	Hearing	62	70%	17	19%	5	6%	4	5%	88	100%
3	Speech	66	78%	15	18%	1	1%	3	4%	85	100%
4	Hearing & Speech	73	76%	20	21%	2	2%	1	1%	96	100%
5	Locomotors	991	81%	191	16%	15	1%	24	2%	1221	100%



Categorizing the respondents by religion shows that in all sampled states there was a high percentage (80%) of Hindus, followed by Muslims (16%).

85 percent of respondents among Hindus belong to persons with visual disability, followed by locomotors disability 81 percent. In Muslims 21 percent of respondents belong to person with hearing and speech disability. Christian, Sikh and Jain communities have very minimal representation.

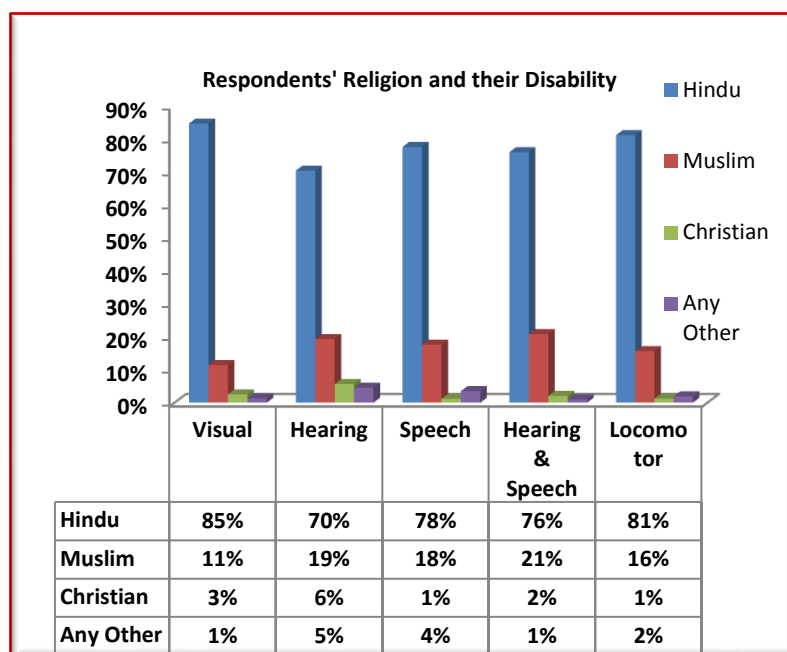
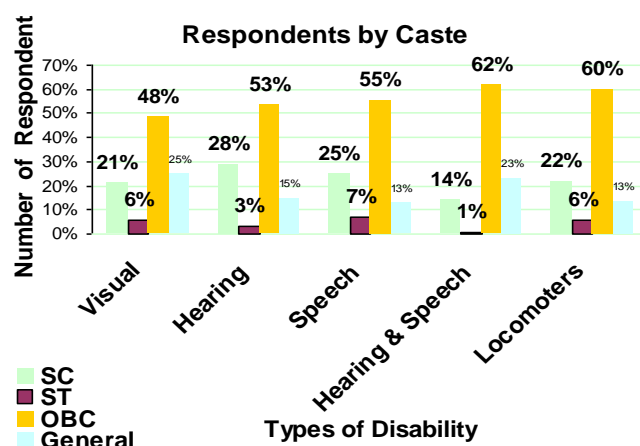
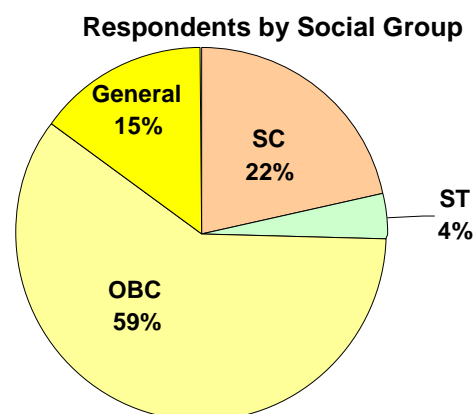
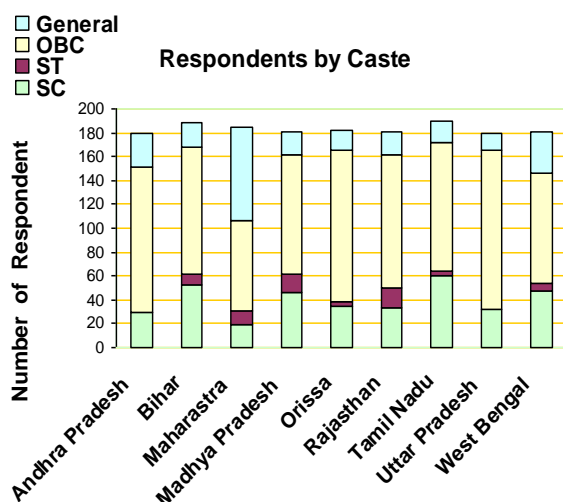


Table 3.5
RESPONDENTS BY SOCIAL GROUPS

Sl.	State and Types of Disability	SC		ST		OBC		General		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%
1	Andhra Pradesh	30	17%	0	0%	121	67%	29	16%	180	100%
2	Bihar	52	28%	9	5%	107	57%	20	11%	188	100%
3	Maharashtra	19	10%	12	7%	76	41%	77	42%	184	100%
4	Madhya Pradesh	46	25%	16	9%	100	55%	19	10%	181	100%
5	Orissa	35	19%	4	2%	126	69%	17	9%	182	100%
6	Rajasthan	33	18%	17	9%	112	62%	19	10%	181	100%
7	Tamil Nadu	60	32%	4	2%	108	57%	18	9%	190	100%
8	Uttar Pradesh	32	18%	0	0%	134	74%	14	8%	180	100%
9	West Bengal	48	27%	6	3%	92	51%	35	19%	181	100%
Total		355	22%	68	4%	976	59%	248	15%	1647	100%
1	Visual	33	21%	9	6%	76	48%	39	25%	157	100%
2	Hearing	25	28%	3	3%	47	53%	13	15%	88	100%
3	Speech	21	25%	6	7%	47	55%	11	13%	85	100%
4	Hearing & Speech	15	14%	1	1%	65	62%	24	23%	105	100%
5	Locomotors	261	22%	67	6%	723	60%	161	13%	1212	100%

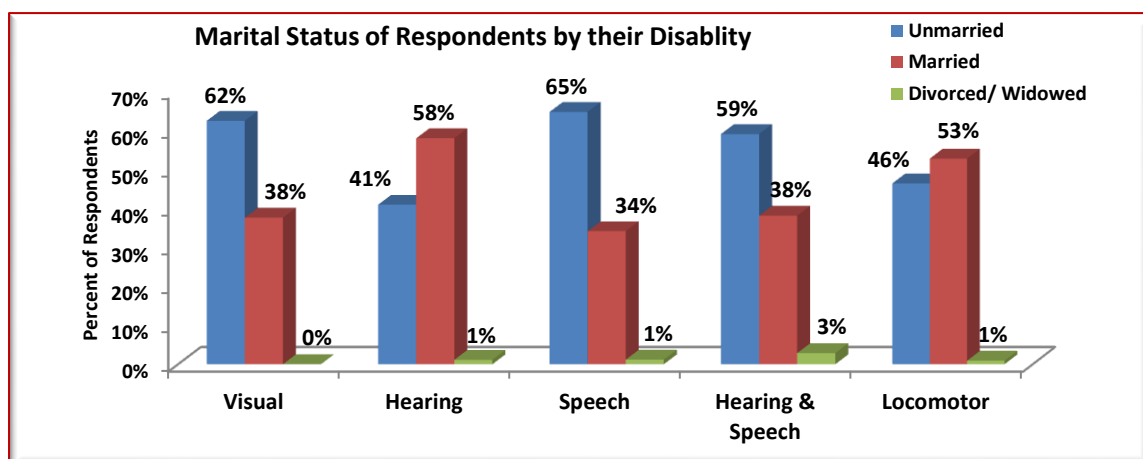
59 percent of the respondents belong to OBC group followed by SC, General and ST categories at 22 percent, 15 percent and 4 percent respectively. It is observed that disability among ST communities is significantly low, as compared to other social groups.



According to the type of disability, hearing & speech category has proportionately higher percentage of OBC persons (62%) followed by Locomotors (60%).

Table 3.6
Respondents by Marital Status

Sl.	State & Types of Disability	No. of Respondents							
		Unmarried		Married		Divorced/ Widow		Total	
		No.	%	No.	%	No.	%	No.	%
1	Andhra Pradesh	78	43%	102	57%	0	0%	180	100%
2	Bihar	93	49%	94	50%	1	1%	188	100%
3	Maharashtra	57	31%	127	69%	0	0%	184	100%
4	Madhya Pradesh	99	55%	80	44%	2	1%	181	100%
5	Orissa	120	66%	60	33%	2	1%	182	100%
6	Rajasthan	99	55%	80	44%	2	1%	181	100%
7	Tamil Nadu	70	37%	116	61%	4	2%	190	100%
8	Uttar Pradesh	96	53%	84	47%	0	0%	180	100%
9	West Bengal	101	56%	75	41%	5	3%	181	100%
Total		813	49%	818	50%	16	1%	1647	100%
1	Visual	98	62%	59	38%	0	0%	157	100%
2	Hearing	36	41%	51	58%	1	1%	88	100%
3	Speech	55	65%	29	34%	1	1%	85	100%
4	Hearing & Speech	62	59%	40	38%	3	3%	105	100%
5	Locomotors	562	46%	639	53%	11	1%	1212	100%



The persons with disabilities, except mental disability equally have the right to get marry as an ordinary person has. The above table reflects that around 50 percent of the respondents were married while 49 percent were unmarried.

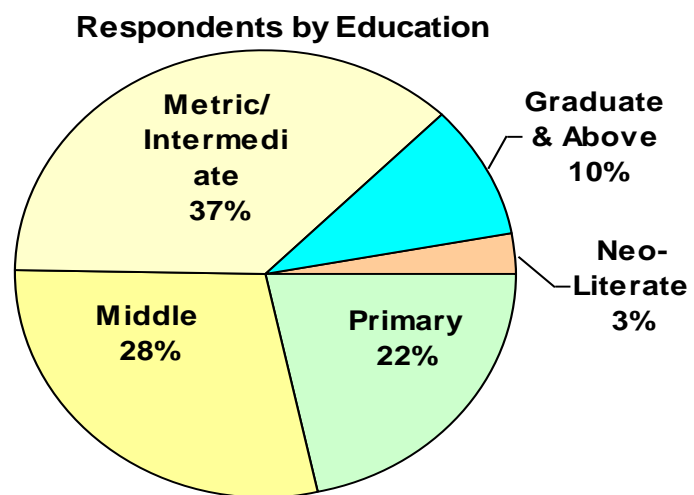
Categorizing the respondents according to the type of disability shows higher number of unmarried persons were in speech (65%) followed by visual (62%). Though hearing and locomotors disability categories have higher married persons than unmarried ones.

Table 3.7

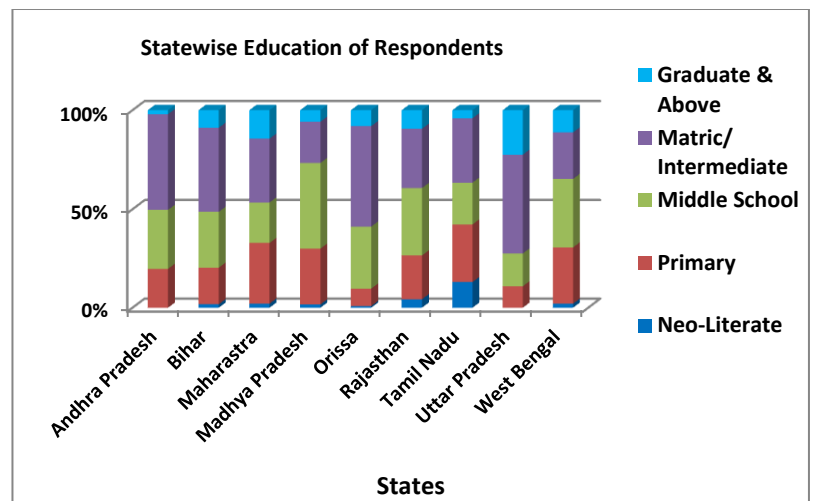
RESPONDENTS BY EDUCATIONAL LEVEL

Sl.	State and Types of Disability	Illiterate		Literate												Grand Total
				Neo-Literate		Primary		Middle		Matric /Intermediat e		Graduate & Above		Total		
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	Andhra Pradesh	33	18%	0	0%	29	20%	44	30%	71	48%	3	2%	147	82%	180
2	Bihar	75	40%	2	2%	21	19%	32	28%	48	42%	10	9%	113	60%	188
3	Maharashtra	38	21%	3	2%	45	31%	30	21%	47	32%	21	14%	146	79%	184
4	Madhya Pradesh	61	34%	2	2%	34	28%	52	43%	25	21%	7	6%	120	66%	181
5	Orissa	58	32%	1	1%	11	9%	39	31%	63	51%	10	8%	124	68%	182
6	Rajasthan	64	35%	5	4%	26	22%	40	34%	35	30%	11	9%	117	65%	181
7	Tamil Nadu	67	35%	16	13%	36	29%	26	21%	40	33%	5	4%	123	65%	190
8	Uttar Pradesh	42	23%	0	0%	15	11%	23	17%	69	50%	31	22%	138	77%	180
9	West Bengal	83	46%	2	2%	28	29%	34	35%	23	23%	11	11%	98	54%	181
Total		521	32%	31	3%	245	22%	320	28%	421	37%	109	10%	1126	68%	1647
1	Visual	72	46%	1	1%	21	25%	26	31%	35	41%	2	2%	85	54%	157
2	Hearing	39	44%	1	2%	18	37%	17	35%	12	24%	1	2%	49	56%	88
3	Speech	54	64%	1	3%	15	48%	7	23%	6	19%	2	6%	31	36%	85
4	Hearing & Speech	46	44%	2	3%	21	36%	13	22%	16	27%	7	12%	59	56%	105
5	Locomotors	310	26%	26	3%	170	19%	257	28%	352	39%	97	11%	902	74%	1212

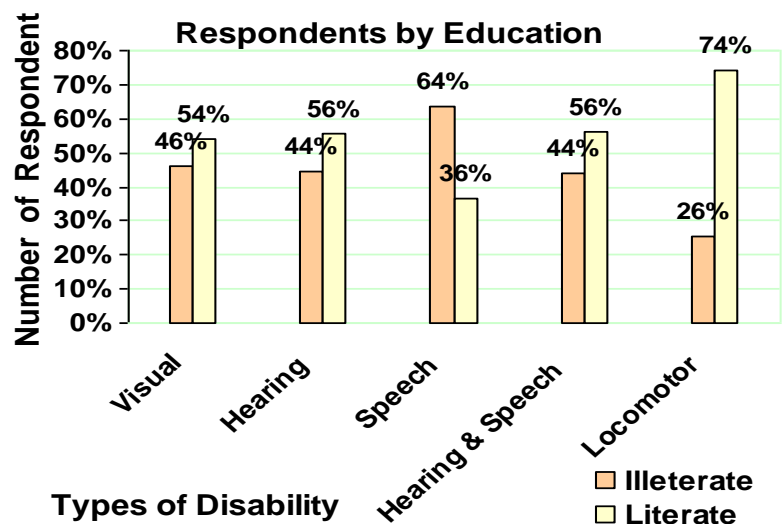
Majority of the respondents (68%) were literate while 32 percent were illiterate. However, almost half of the literates have completed metric/intermediate level, followed by middle and primary level. Just 10 percent of the respondents were graduate and above.



A state-wise comparison shows that Andhra Pradesh has highest literacy level at 82 percent while West-Bengal has lowest level at 54 percent. But only 2 percent in Andhra Pradesh were Graduate and above; whereas Uttar Pradesh has highest number of graduates (22%).



Literacy among respondents having locomotor type of disability was highest (74%). While persons having hearing & speech, hearing and visual disabilities have almost equal range of literacy (54% to 56%), lowest attainment of education was among respondents with speech disability (36%).



Majority of the respondents with visual disability (41%) attained education till Metric/Intermediate level, followed by Middle level (31%) and Primary level (25%). Respondents with Hearing disability having higher number of education at primary level (37%) and middle level (35%), followed by Metric (10th grade)/Intermediate (24%).

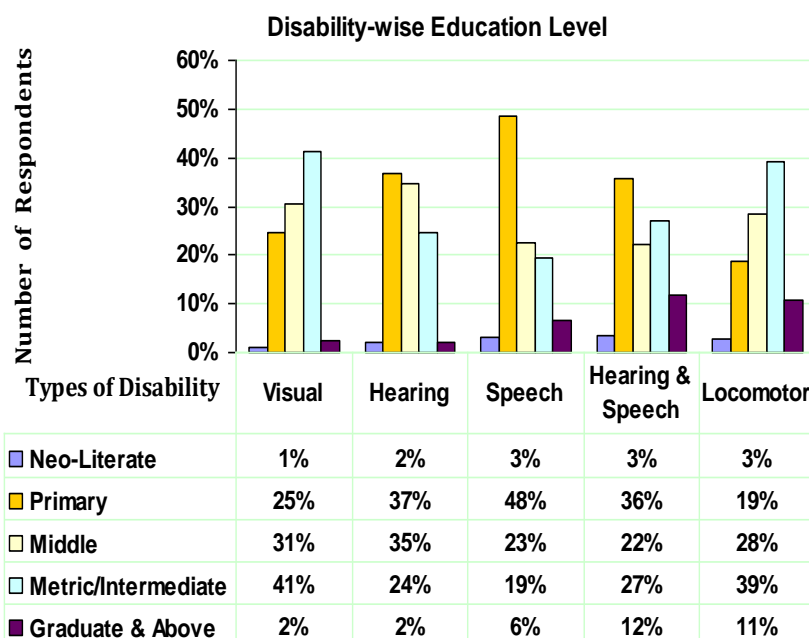
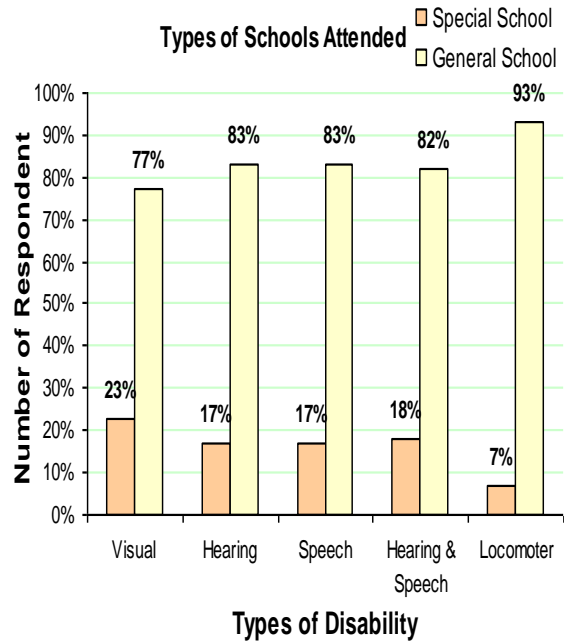
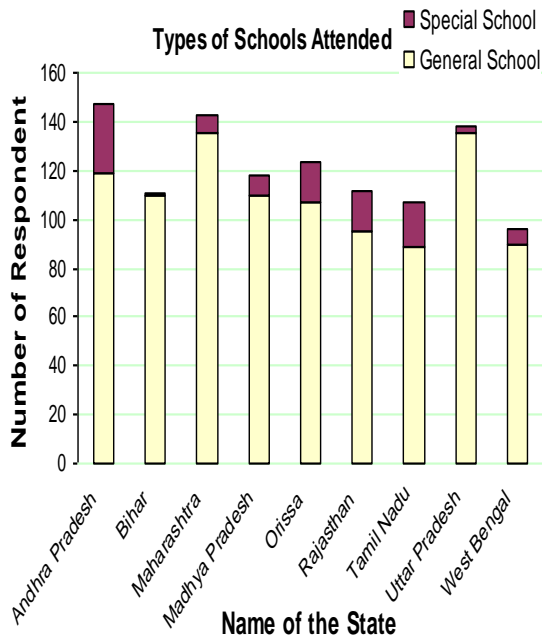


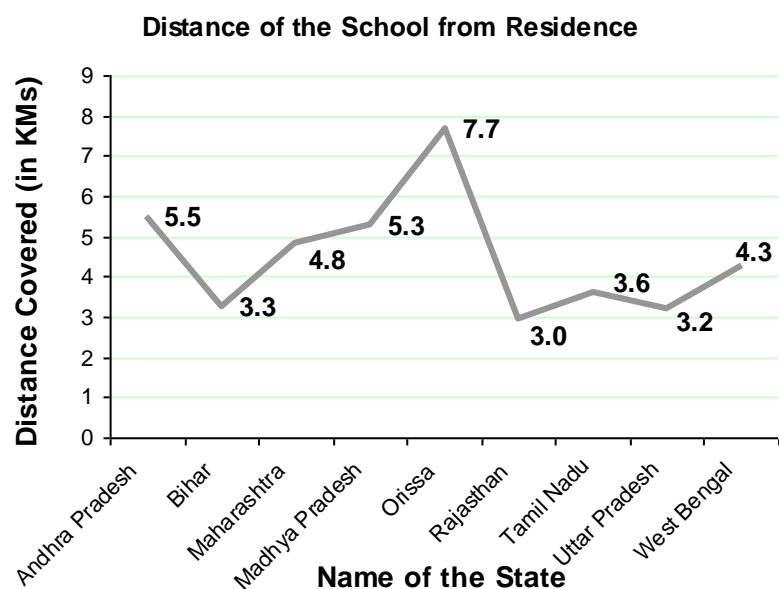
Table 3.8
TYPE OF SCHOOL ATTENDED AND AVERAGE DISTANCE

Sl.	State &	Special School		General School		Total		Average distance
	Types of Disability	No.	%	No.	%	No.	%	
1	Andhra Pradesh	28	19%	119	81%	147	100%	5.5
2	Bihar	1	1%	110	99%	111	100%	3.3
3	Maharashtra	8	6%	135	94%	143	100%	4.8
4	Madhya Pradesh	8	7%	110	93%	118	100%	5.3
5	Orissa	16	13%	107	87%	123	100%	7.7
6	Rajasthan	17	15%	95	85%	112	100%	3
7	Tamil Nadu	18	17%	89	83%	107	100%	3.6
8	Uttar Pradesh	3	2%	135	98%	138	100%	3.2
9	West Bengal	6	6%	90	94%	96	100%	4.3
Total		105	10%	990	90%	1095	100%	4.7
1	Visual	19	23%	65	77%	84	100%	8.8
2	Hearing	8	17%	39	83%	47	100%	4.3
3	Speech	5	17%	24	83%	29	100%	4.7
4	Hearing & Speech	9	18%	42	82%	51	100%	8.9
5	Locomotors	64	7%	820	93%	884	100%	3.9



90 percent of the respondents stated that they attended general school. This trend exists across all the sampled states surveyed. Analyzing data disability-wise, it was found that, majority of the respondents' attended general schools.

State-wise average distance traveled to attend school varies from 3 to 8 Kilometers. Distance does not show importance particularly in case of Andhra Pradesh where education level is high even though distance is high. But this cannot be ignored, as State-wise transportation facilities vary across the States.



Disability category-wise average distance travelled varies between 3.5 kms to 9 kms. However, respondents having visual and Hearing & Speech disability are traveling highest distance on an average 8.8-8.9 kms to attend school and respondents with locomotors type of disability are traveling the lowest distance (3.9 kms).

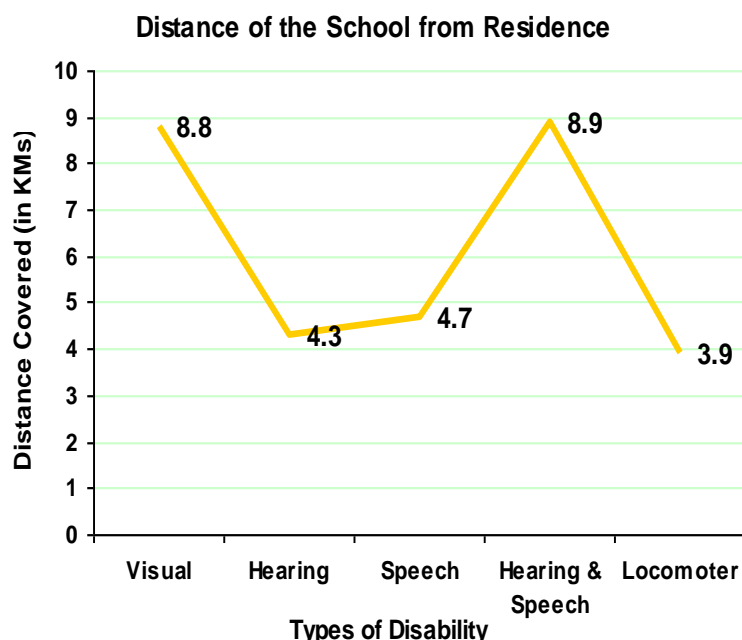
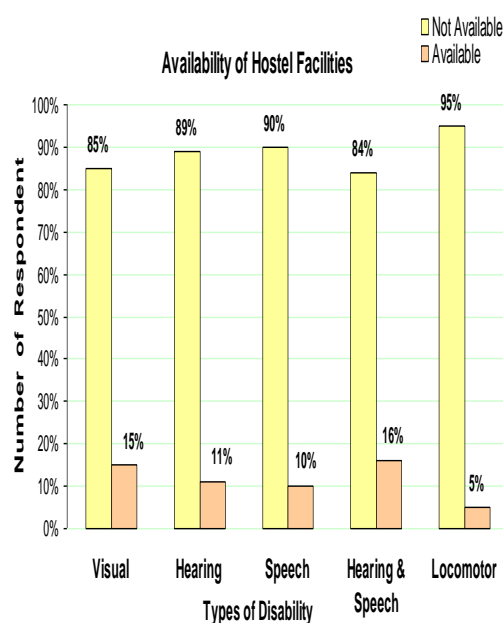


Table 3.9

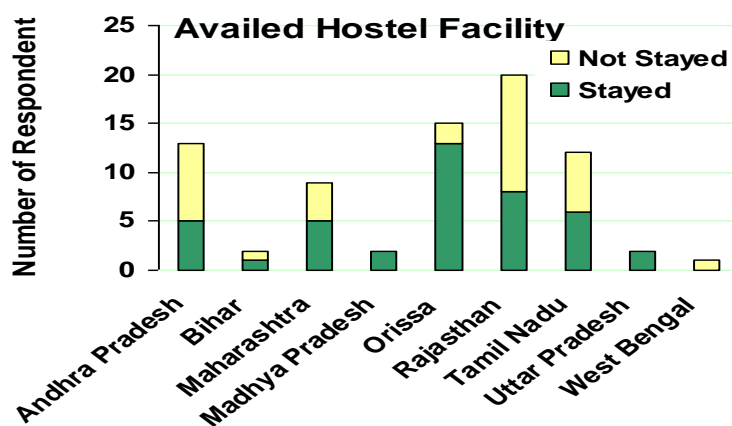
AVAILABILITY OF HOSTEL FACILITY IN THE SCHOOLS ATTENDED

Sl.	State & Types of Disability	Available		No. of Respondents				Not Available		Total	
				Stayed		Not Stayed					
		No.	%	No.	%	No.	%	No.	%	No.	%
1	Andhra Pradesh	13	9%	5	38%	8	62%	134	91%	147	100%
2	Bihar	2	2%	1	50%	1	50%	109	98%	111	100%
3	Maharashtra	9	6%	5	56%	4	44%	134	94%	143	100%
4	Madhya Pradesh	2	2%	2	100%	0	0%	116	98%	118	100%
5	Orissa	15	12%	13	87%	2	13%	108	88%	123	100%
6	Rajasthan	20	18%	8	40%	12	60%	92	82%	112	100%
7	Tamil Nadu	12	11%	6	50%	6	50%	95	89%	107	100%
8	Uttar Pradesh	2	1%	2	100%	0	0%	136	99%	138	100%
9	West Bengal	1	1%	0	0%	1	100%	95	99%	96	100%
Total		76	7%	42	55%	34	45%	1021	93%	1095	100%
1	Visual	13	15%	11	85%	2	15%	71	85%	84	100%
2	Hearing	5	11%	2	40%	3	60%	42	89%	47	100%
3	Speech	3	10%	2	67%	1	33%	26	90%	29	100%
4	Hearing & Speech	8	16%	4	50%	4	50%	43	84%	51	100%
5	Locomotors	47	5%	23	49%	24	51%	837	95%	884	100%



The information in the above table shows that, only 7 percent of the schools have hostel facilities. Availability of this infrastructure was highest in Rajasthan (18%); followed by Orissa (12%), Tamil Nadu (11%) and Andhra Pradesh (9%). Five states are in the lower order viz.; Uttar Pradesh (1%), West Bengal (1%), Bihar (2%), Madhya Pradesh (2%) and Maharashtra (6%).

55 percent of the respondents stayed in the available hostels. While staying in hostel was remarkably high in Madhya Pradesh (100%), Uttar Pradesh (100%) and Orissa (87%); no one availed hostel facility in West Bengal.



Hostel facilities were availed by the persons with various types of disabilities: Visual (85%), Speech (67%), Hearing & Speech (50%), Locomotors (49%) and Hearing (40%).

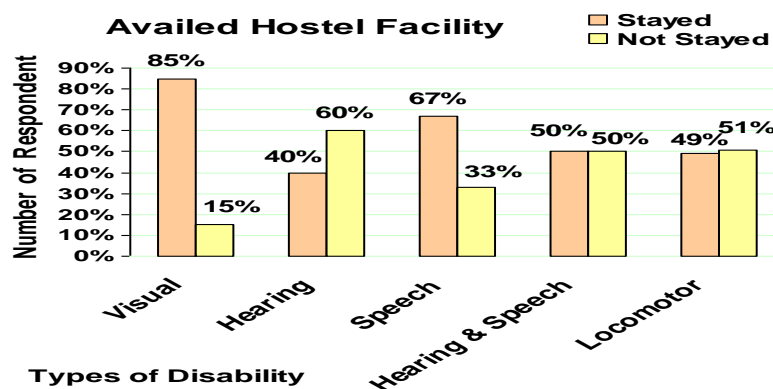
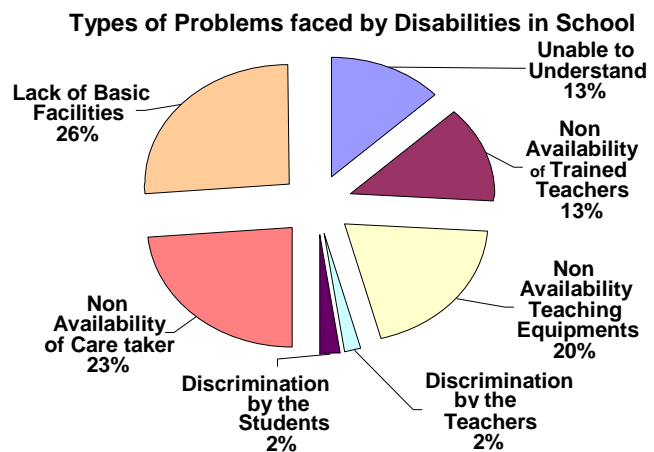


Table 3.10
PROBLEMS FACED BY THE RESPONDENTS IN THE SCHOOLS

Sl.	State & Types of Disability	Total Number of Respondents	Number of Respondents Faced Problem	Types of Problems Faced by Respondents						
				Unable to Understand	Non Availability of Trained Teachers for Disabled Persons	Non Availability Teaching Equipments for Disabled Persons	Discrimination by the Teachers	Discrimination by the Students	Non Availability of Care taker	Lack of Basic Facilities
1	Andhra Pradesh	147	48 (33%)	25 (52%)	26 (54%)	30 (63%)	3 (6%)	2 (4%)	44 (96%)	44 (96%)
2	Bihar	111	7 (6%)	1 (14%)	1 (14%)	2 (29%)	2 (29%)	2 (29%)	3 (43%)	4 (57%)
3	Maharashtra	143	45 (31%)	2 (4%)	1 (2%)	9 (20%)	1 (2%)	2 (4%)	2 (4%)	2 (4%)
4	Madhya Pradesh	118	34 (29%)	5 (17%)	2 (6%)	4 (13%)	-	-	-	5 (17%)
5	Orissa	123	5 (4%)	1 (20%)	5 (100%)	5 (100%)	-	-	4 (80%)	5 (100%)
6	Rajasthan	112	33 (29%)	13 (39%)	13 (39%)	24 (73%)	2 (6%)	2 (6%)	28 (85%)	30 (91%)
7	Tamil Nadu	107	15 (14%)	6 (38%)	6 (38%)	6 (40%)	-	2 (13%)	15 (100%)	15 (100%)
8	Uttar Pradesh	138	3 (2%)	-	-	-	-	-	-	2 100%)
	West Bengal	96	1 (1%)	-	-	-	-	-	-	1 (100%)
	Total	1095	191 (17%)	53 (13%)	54 (13%)	80 (20%)	8 (2%)	10 (2%)	96 (23%)	108 (26%)
1	Visual	84	29 (35%)	15 (52%)	6 (21%)	25 (86%)	-	-	22 (76%)	25 (86%)
2	Hearing	47	10 (21%)	6 (60%)	6 (60%)	7 (70%)	3 (30%)	2 (20%)	8 (80%)	9 (90%)
3	Speech	29	8 (28%)	7 (88%)	5 (63%)	5 (63%)	1 (13%)	1 (13%)	6 (75%)	6 (75%)
4	Hearing & Speech	51	7 (14%)	1 (14%)	1 (14%)	6 (86%)	-	-	2 (29%)	2 (29%)
5	Locomotors	884	137 (15%)	24 (18%)	36 (27%)	37 (27%)	4 (3%)	7 (5%)	58 (42%)	66 (47%)

The respondents were questioned about the type of problems faced by them in the school, 26 percent of the respondents mentioned lack of basic facilities, followed by non-availability of care-taker (23%), non-availability of teaching equipment (20%), 13 percent reported unable to understand. However, only 2 percent specified about discrimination.

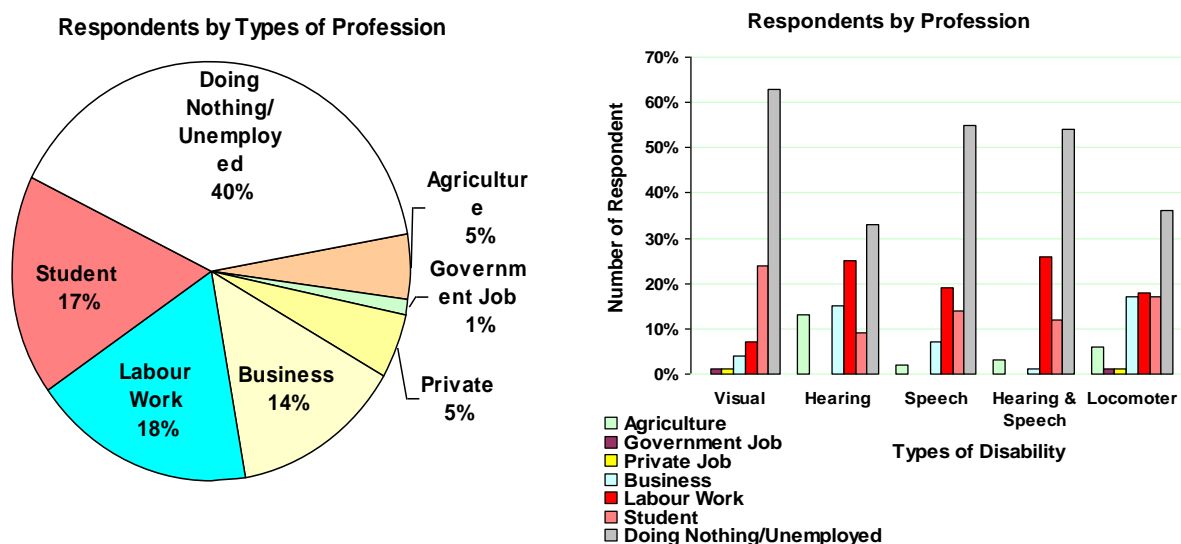


3.2 ECONOMIC STATUS

Table 3.11

PROFESSIONAL ENGAGEMENT OF RESPONDENTS

Types of Disability	Visual No.		Hearing No.		Speech No.		Hearing & Speech No.		Locomotors No.		Total No.
Types of Profession											
Agriculture	0	(0%)	11	(12%)	2	(2%)	3	(3%)	74	(82%)	90
		(0%)		(13%)		(2%)		(3%)		(6%)	(5%)
Government Job	1	(9%)	0	(0%)	0	(0%)	0	(0%)	10	(91%)	11
		(1%)		(0%)		(0%)		(0%)		(1%)	(1%)
Private Job	1	(1%)	5	(7%)	2	(1%)	4	(5%)	63	(84%)	75
		(1%)		(6%)		(2%)		(4%)		(5%)	(5%)
Business	7	(3%)	13	(6%)	6	(5%)	1	(0%)	203	(88%)	230
		(4%)		(15%)		(7%)		(1%)		(17%)	(14%)
Labour Work	11	(4%)	22	(7%)	16	(14%)	27	(9%)	219	(74%)	295
		(7%)		(25%)		(19%)		(26%)		(18%)	(18%)
Student	38	(13%)	8	(3%)	12	(18%)	13	(5%)	211	(75%)	282
		(24%)		(9%)		(14%)		(12%)		(17%)	(17%)
Doing Nothing/ Unemployed	99	(15%)	29	(4%)	47	(17%)	57	(9%)	432	(65%)	664
		(63%)		(33%)		(55%)		(54%)		(36%)	(40%)
Total	157	(10%)	88	(5%)	85	(5%)	105	(6%)	1212	(74%)	1647



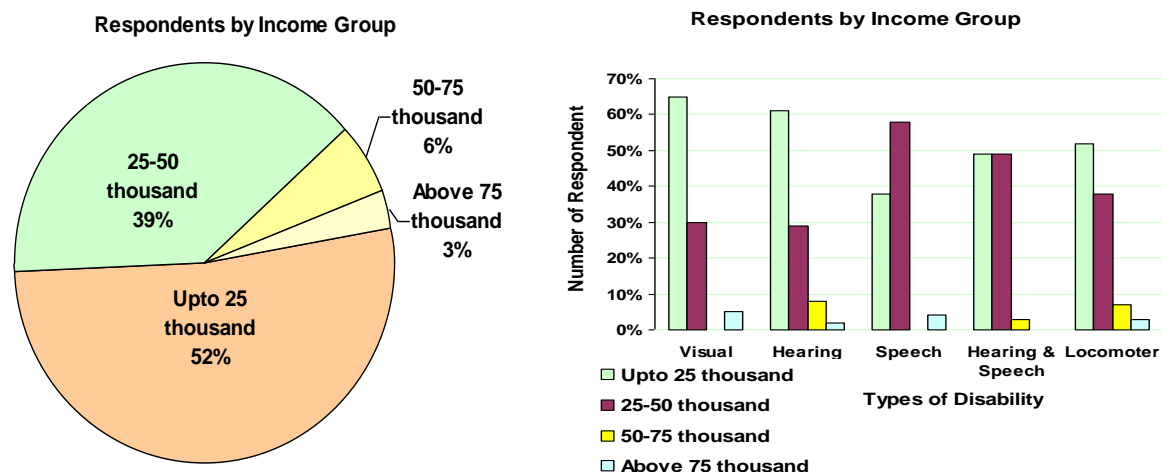
The table above shows that, 40 percent of the respondents were unemployed or doing nothing. Maximum of this category was among the visually impaired persons (63%), followed by Speech and Hearing & Speech disabled persons with 55 percent and 54 percent respectively.

Hearing and Locomotors - stands at 33 percent and 36 percent respectively. While 17 percent were students, 18 percent and 14 percent were into labour work and business respectively. 5 percent were engaged in Agriculture and 5 percent in private job, and just 1 percent in Government sector.

Table 3.12

ANNUAL INCOME OF THE PERSONS WITH DISABILITIES

Sl.	Type of Disability	Average Annual Income	Income Categories (INR '000)								
			Upto 25		25-50		50-75		Above 75		Total
			No.	%	No.	%	No.	%	No.	%	No.
1	Visual	27,530	13	65%	6	30%	0	0%	1	5%	20
2	Hearing	27,949	31	61%	15	29%	4	8%	1	2%	51
3	Speech	29,520	10	38%	15	58%	0	0%	1	4%	26
4	Hearing & Speech	26,800	17	49%	17	49%	1	3%	0	0%	35
5	Locomotors	31,239	295	52%	219	38%	39	7%	16	3%	569
	Total	30,579	366	52%	272	39%	44	6%	19	3%	701



The average annual income of respondents was INR 30,579/- where the lowest average income was INR 26,800/- among hearing & speech impaired persons and average highest was INR 31,239/- among Locomotor impaired persons.

The sample survey shows that, out of 701 earning respondents; 52 percent have income up-to INR 25 thousand, 39 percent have income between INR 25-50 thousand, 6 percent have income between INR 50-75 thousand and 3 percent have income above INR 75 thousand.

It is observed that, 65 percent of Visual impaired persons are in up-to INR 25 thousand income category and 5 percent are in above INR 75 thousand categories, which are highest in comparison to the other disabled categories. However, there is significant number of respondents in the annual income bracket up-to INR 50 thousand.

Disability and Discrimination

There are several areas in which there is a widespread discrimination that are linked with employment, education, skills, family status, self esteem of the persons with disabilities. In such areas, it is very difficult to remove or subsidize them from the inherent feelings not only among persons with disabilities but also from the societal view.

The myth that the persons with disability suffering from - Intellectual, Physical, Sensory, Mental or combination of these - are a burden on the family and society are adversely proving wrong by the persons who are disabled either at birth or acquired at later stage.

One can find persons with disabilities in both rural as well as in urban areas but the level of opportunities provided to them are grossly discriminatory either due to the social support, family support or by the government support. It has been found that there is ample discrimination that takes place between a non-disabled persons and persons with disabilities in all respects of life. This is particularly found so in the areas of employment, which force the persons with disabilities to barely survive.

Some of the obstacles, which the disabled face in the society, are:

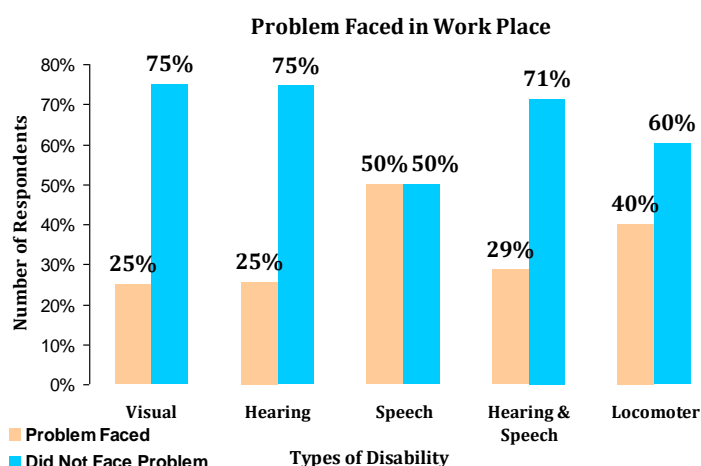
- Negative attitudes
- Unequal access to education and training
- Lack of accessible information
- Lack of support from family members
- Lower self esteem inculcated due to non-cooperation of society

Table 3.13

PROBLEMS FACED BY THE RESPONDENTS AT WORK PLACE

Sl.	Type of Disability	No. of Respondents					
		Yes		No		Total	
		No.	%	No.	%	No.	%
1	Visual	5	25%	15	75%	20	100%
2	Hearing	13	25%	38	75%	51	100%
3	Speech	13	50%	13	50%	26	100%
4	Hearing & Speech	10	29%	25	71%	35	100%
5	Locomotors	227	40%	342	60%	569	100%
	Total	268	38%	433	62%	701	100%

The empirical data shows that, 38 percent of respondents mentioned about facing problem at work place. However, majority (62%) did not face problem at the work place.



4. TYPE OF DISABILITY AND ITS CAUSES

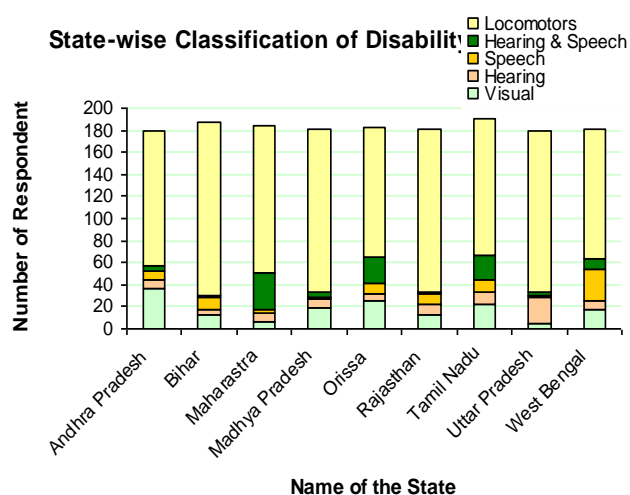
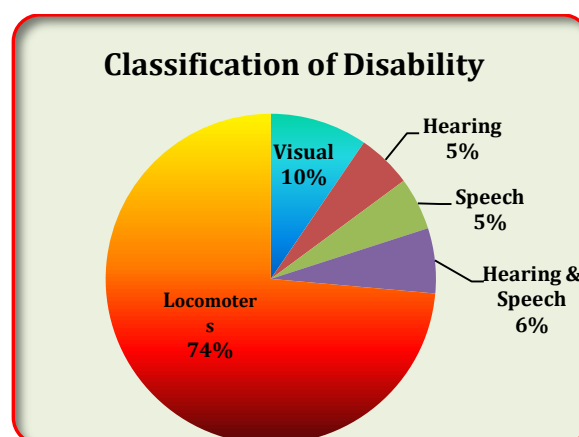
4.1 RESPONDENTS BY TYPE OF DISABILITY

Table 4.1
TYPE OF DISABILITY

Sl.	State	No. of Respondents											
		Visual		Hearing		Speech		Hearing & Speech		Locomotors		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Andhra Pradesh	36	20%	8	4%	9	5%	4	2%	123	68%	180	100%
2	Bihar	13	7%	5	3%	10	5%	2	1%	158	84%	188	100%
3	Maharastra	7	4%	7	4%	3	2%	34	18%	133	72%	184	100%
4	Madhya Pradesh	19	10%	8	4%	2	1%	5	3%	147	81%	181	100%
5	Orissa	25	14%	7	4%	10	5%	23	13%	117	64%	182	100%
6	Rajasthan	12	7%	10	6%	10	6%	1	1%	148	82%	181	100%
7	Tamil Nadu	22	12%	12	6%	11	6%	22	12%	123	65%	190	100%
8	Uttar Pradesh	5	3%	24	13%	1	1%	4	2%	146	81%	180	100%
9	West Bengal	18	10%	7	4%	29	16%	10	6%	117	65%	181	100%
	Total	157	10%	88	5%	85	5%	105	6%	1212	74%	1647	100%

Categorizing the respondents according to type of disability, majority of the respondents (74%) were persons with locomotors type of disability.

State-wise data reveals, in Andhra Pradesh visual disability was highest 20 percent followed by Orissa and Tamil Nadu 14 percent and 12 percent respectively. Visual disability-wise Uttar Pradesh stands lowest at 3 percent. The percentage of locomotors type of disability was significantly high across all the surveyed States. In case of Hearing and Speech Maharashtra stands highest 18 percent in comparison to Bihar 1 percent.



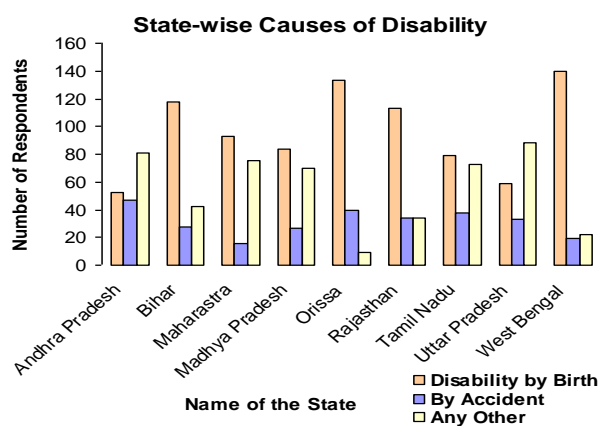
4.1.1 CAUSES OF DISABILITY

The British Department for International Development (DFID) has recognized that, 'disability is a major cause of social exclusion and it is both the cause and consequence of poverty' (DFID 2000). The biggest cause of disability in India is poverty because persons with disabilities are more likely to suffer from malnutrition, live in crowded & unsanitary conditions (increasing risk of infectious disease) have limited access to medical care, poorly educated, non-immunization of children, lack of adequate care during pregnancy and birth and have multiple pregnancies. There are different types of disabilities and these have many causes. Some persons are born with disabilities; others become disabled on later stages of their lives due to accident or through breakout of diseases.

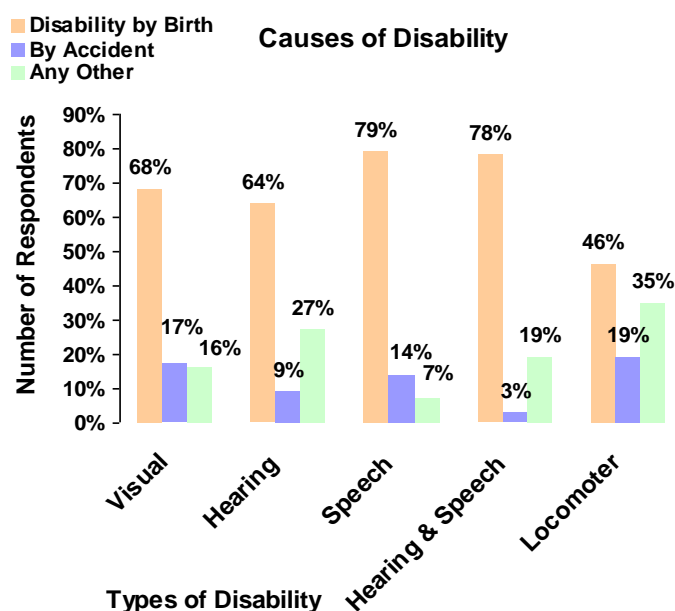
Table 4.2
CAUSE OF DISABILITY

Sl.	State & Types of Disability	No. of Respondents						
		Disability by Birth		By Accident		Any Other		Total
		No.	%	No.	%	No.	%	
1	Andhra Pradesh	52	30%	47	27%	81	45%	180
2	Bihar	118	63%	28	15%	42	22%	188
3	Maharastra	93	70%	16	12%	75	41%	184
4	Madhya Pradesh	84	64%	27	20%	70	39%	181
5	Orissa	133	77%	40	23%	9	5%	182
6	Rajasthan	113	65%	34	20%	34	19%	181
7	Tamil Nadu	79	52%	38	25%	73	38%	190
8	Uttar Pradesh	59	38%	33	21%	88	49%	180
9	West Bengal	140	83%	19	11%	22	12%	181
Total		871	53%	282	17%	494	30%	1647
1	Visual	106	68%	26	17%	25	16%	157
2	Hearing	56	64%	8	9%	24	27%	88
3	Speech	67	79%	12	14%	6	7%	85
4	Hearing & Speech	82	78%	3	3%	20	19%	105
5	Locomotors	560	46%	233	19%	419	35%	1212

The empirical data collected shows that, 53 percent of respondents have disability by birth while 30 percent have disability due to various diseases and its affect viz.; Polio, Paralysis, Injection Reaction, Illness, Wound, Reaction of Medicine, Blood Pressure, Fever, Anemia, etc. and 17 percent by accident.



Disability by birth was highest in West-Bengal (83%), followed by Orissa (77%), Maharashtra (70%), Rajasthan (65%), Madhya Pradesh (64%), Bihar (63%), Tamil Nadu 52% and least representation was in Uttar Pradesh (38%) and Andhra Pradesh (30%). Similarly, speech disability has highest number of disability by birth (79%), followed by Hearing & Speech disability (78%), Visual disability (68%), Hearing disability (64%) and Locomotors disability (46%).



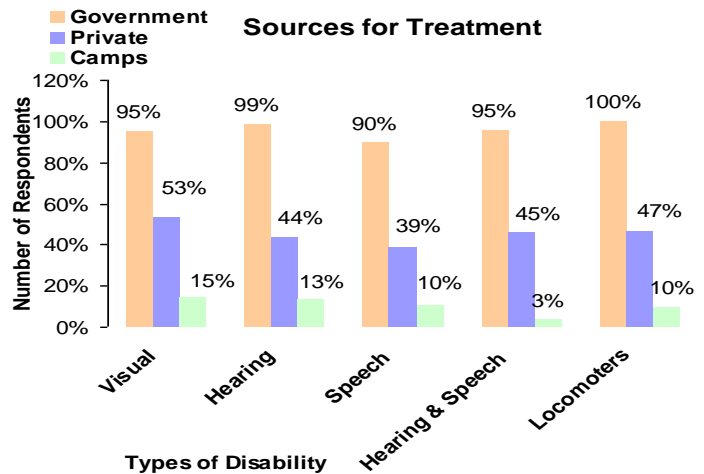
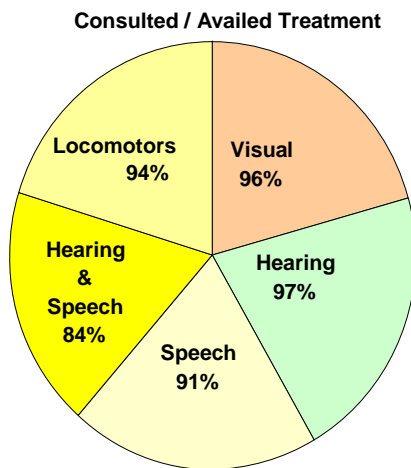
Cause of disability due to accident was more prominent among Locomotors (19%), followed by Visual (17%), Speech (14%), Hearing (9%) and Hearing & Speech (3%).

The data from the above table shows that, 35 percent of Locomotors and 27 percent of Hearing disabilities were due to outcome of disease or infection.

4.1.2 DETAILS OF TREATMENT AVAILED BY THE RESPONDENTS

Table 4.3
NUMBER OF RESPONDENTS WHO AVAILED TREATMENT

Sl.	Types of Disability	Number of Respondents	Availed treatment		Sources of availing treatment					
					Government		Private		Camps	
1	Visual	157	150	96%	143	95%	80	53%	22	15%
2	Hearing	88	85	97%	84	99%	37	44%	11	13%
3	Speech	85	77	91%	69	90%	30	39%	8	10%
4	Hearing & Speech	105	88	84%	84	95%	40	45%	3	3%
5	Locomotors	1212	1137	94%	1137	100%	529	47%	109	10%
Total		1647	1537	93%	1517	99%	716	47%	153	10%



The table above shows that, 93 percent of the respondents' consulted/availed treatment, which comprises 97 percent of respondents with Hearing disability, 96 percent with Visual disability, 94 percent with Locomotors disability, 91 percent with Speech disability and 84 percent Hearing & Speech disability.

99 percent of the respondents consulted/availed treatment from Government hospitals. Rest 47 percent and 10 percent availed treatment from private hospitals and camps respectively.

4.1.3 STATUS OF AID/APPLIANCE RESPONDENTS USING AND REASON FOR NOT USING

Out of 1537 (93%) respondents availed treatment for curing their disability, 333 (22%) were advised Aid/Appliance and from them 259 respondents (78%) were using it.

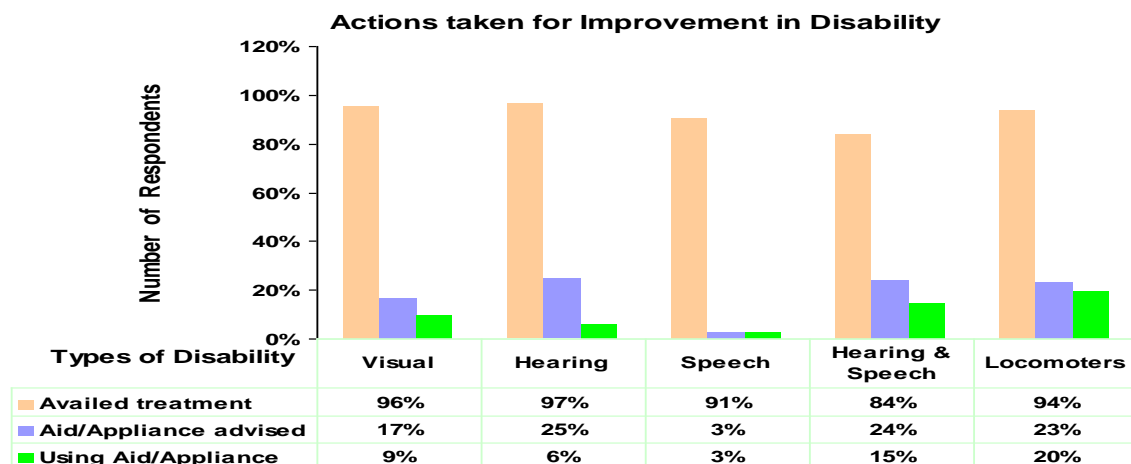
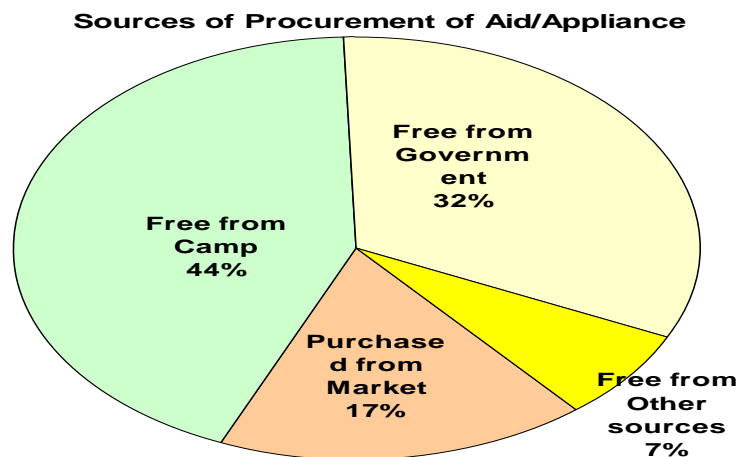


Table 4.4

STATUS OF AID/APPLIANCE RESPONDENTS USING AND REASON FOR NOT USING

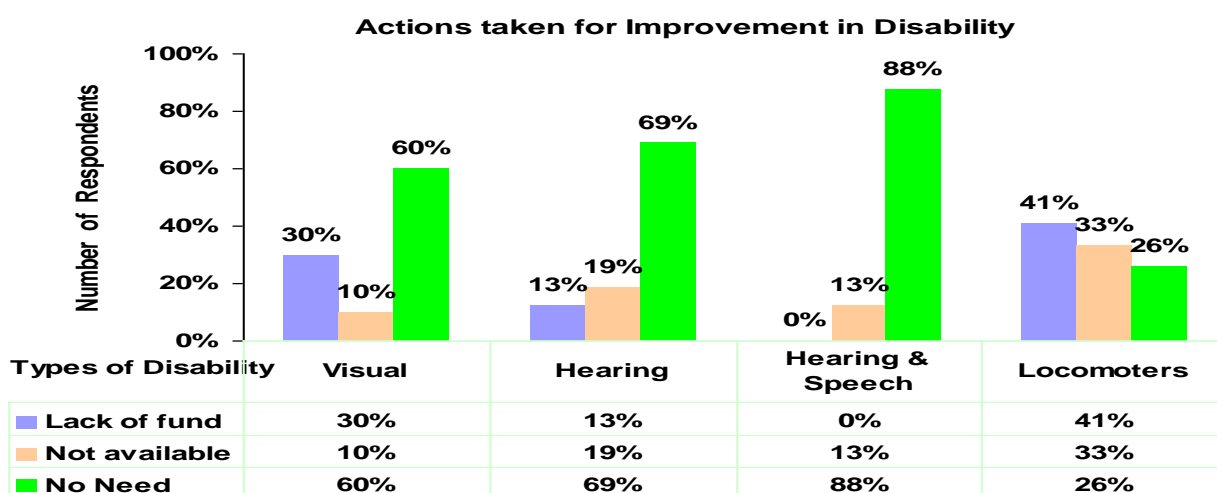
		Visual	Hearing	Speech	Hearing & Speech	Locomotors	Total
Availed treatment		150 (10%) (96%)	85 (6%) (97%)	77 (5%) (91%)	88 (6%) (84%)	1137 (74%) (94%)	1537 (93%)
Aid/Appliance Advised		25 (8%) (17%)	21 (6%) (25%)	2 (1%) (3%)	21 (6%) (24%)	264 (79%) (23%)	333 (22%)
Using Aid/Appliance		14 (5%) (56%)	5 (2%) (24%)	2 (1%) (100%)	13 (5%) (62%)	225 (87%) (85%)	259 (78%)
Purchased from Market		6 (13%) (43%)	2 (4%) (40%)	- - (-)	5 (11%) (38%)	32 (71%) (14%)	45 (17%)
Procured Free	Camp	5 (4%) (36%)	2 (2%) (40%)	1 (1%) (50%)	6 (5%) (46%)	98 (88%) (44%)	112 (43%)
	Government	3 (4%) (21%)	1 (1%) (20%)	- - (-)	1 (1%) (8%)	79 (94%) (35%)	84 (32%)
	Any other	- - (-)	- - (-)	1 (6%) (50%)	1 (6%) (8%)	16 (89%) (7%)	18 (7%)
	Total	8 (4%)	3 (1%)	2 (1%)	9 (4%)	192 (90%)	214
Total Procurement		14 (5%)	5 (2%)	2 (1%)	13 (5%)	225 (87%)	259
Reasons for Non-Procurement	Lack of fund	3 (14%) (30%)	2 (10%) (13%)	- - (-)	- - (-)	16 (76%) (41%)	21 (29%)
	Not available	1 (6%) (10%)	3 (17%) (19%)	- - (-)	1 (6%) (13%)	13 (72%) (33%)	18 (25%)
	No Need	6 (18%) (60%)	11 (32%) (69%)	- - (-)	7 (21%) (88%)	10 (29%) (26%)	34 (47%)
	Total	10 (14%)	16 (22%)	- -	8 (11%)	39 (53%)	73

44 percent of the respondents stated that they received aid/appliance free of cost from camps while 32 percent got free of cost from the Government and 17 percent purchased from open market.



REASONS FOR NOT PURCHASING AID/APPLIANCES

The respondents were questioned about the reasons for not using /procuring Aid/Appliance. It was found 47 percent doesn't need it, while 29 percent were unable to purchase due to financial constraint and 25 percent stated it was not available.



In terms of types of disabilities, 41 percent Locomotors disability cases and 30 percent visual disability cases talked about financial constraints to procure Aid/Appliance.

Table 4.5

NAME OF AID/APPLIANCES RESPONDENTS USING AND IT'S AVERAGE PRICE

Sl.	Name of Aid/Appliances	No. of Respondents		Average Amount (Rs.)
		No.	%	
1	Crunches Walking Stick	51	20%	979
2	Blind Stick	2	1%	968
3	Tricycle	153	59%	6,243
4	Hearinng Machine	20	8%	-
5	Artificial limb	4	2%	13,500
6	Wheel Chair	14	5%	60,000
7	Shoes	11	4%	1,875
8	Scooter	1	0%	40,000
9	Walking frames/rolator	1	0%	-
10	Spechtangle	2	1%	380
Total		259	100%	4,861

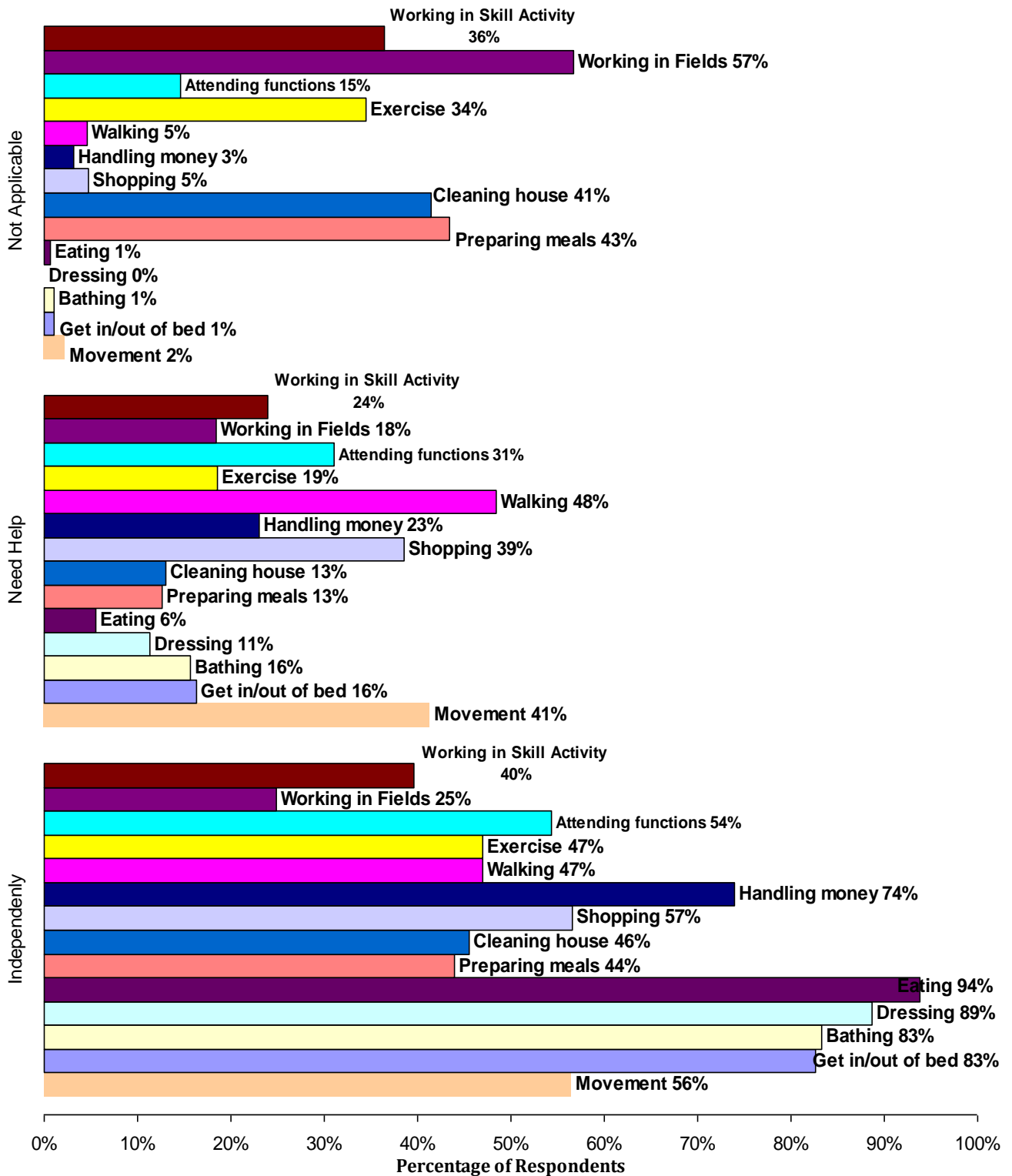
The above table reflects the type of aid/appliances 259 respondents using along with its average price.

4.1.4 RESPONDENTS BY FUNCTIONAL CAPABILITIES

Table 4.6
FUNCTIONAL CAPABILITIES OF RESPONDENTS

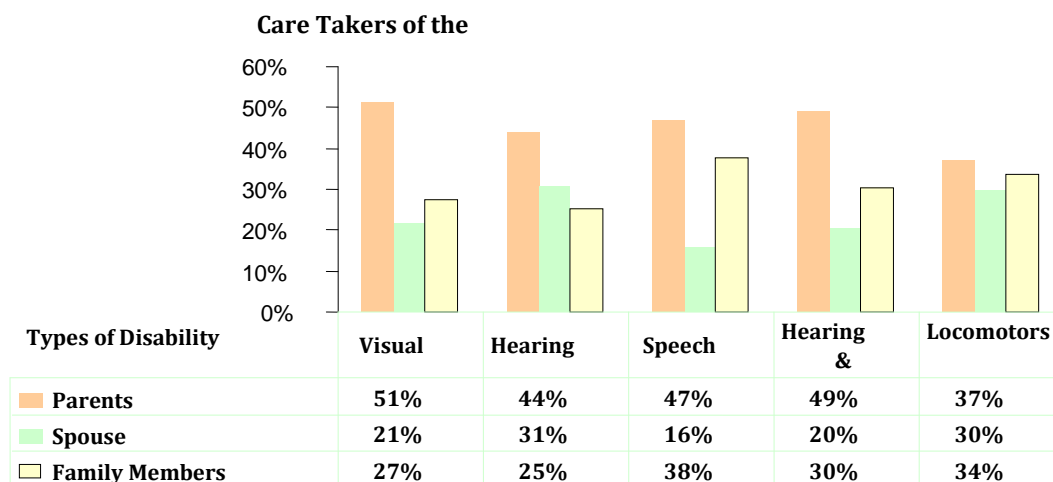
SL.	Functional Capabilities	Persons with Visual Disability							Persons with Hearing Disability							Persons with Speech Disability						
		Independently		Need Help		Not Applicable		Total	Independently		Need Help		Not Applicable		Total	Independently		Need Help		Not Applicable		Total
		No.	%	No.	%	No.	%	No.	No.	%	No.	%	No.	%	No.	No.	%	No.	%	No.	%	No.
1	Movement	57	36%	98	62%	2	1%	157	75	85%	10	11%	3	3%	88	75	88%	10	12%	0	0%	85
2	Get in/out of bed	86	55%	69	44%	2	1%	157	82	93%	3	3%	3	3%	88	79	93%	6	7%	0	0%	85
3	Bathing	84	54%	71	45%	2	1%	157	80	91%	5	6%	3	3%	88	78	92%	7	8%	0	0%	85
4	Dressing	103	66%	54	34%	0	0%	157	81	92%	7	8%	0	0%	88	77	91%	8	9%	0	0%	85
5	Eating	121	77%	34	22%	2	1%	157	86	98%	2	2%	0	0%	88	78	92%	7	8%	0	0%	85
6	Preparing meals	30	19%	30	19%	97	62%	157	59	67%	4	5%	25	28%	88	28	33%	9	11%	48	56%	85
7	Cleaning house	27	17%	36	23%	94	60%	157	57	65%	7	8%	24	27%	88	29	34%	7	8%	49	58%	85
8	Shopping	44	28%	105	67%	8	5%	157	53	60%	35	40%	0	0%	88	19	22%	54	64%	12	14%	85
9	Handling money	58	37%	94	60%	5	3%	157	63	72%	24	27%	1	1%	88	29	34%	46	54%	10	12%	85
10	Walking	41	26%	98	62%	18	11%	157	52	59%	35	40%	1	1%	88	30	35%	48	56%	7	8%	85
11	Exercise	29	18%	99	63%	29	18%	157	53	60%	13	15%	22	25%	88	45	53%	17	20%	23	27%	85
12	Attending functions	45	29%	86	55%	26	17%	157	70	80%	13	15%	5	6%	88	62	73%	9	11%	14	16%	85
13	Working in Fields	18	11%	47	30%	92	59%	157	46	52%	6	7%	36	41%	88	40	47%	6	7%	39	46%	85
14	Working in Skill Activity	23	15%	64	41%	70	45%	157	56	64%	16	18%	16	18%	88	22	26%	29	34%	34	40%	85

Functional Capabilities of Disabilities



Respondents were asked about their functional capabilities; it was found that various activities were performed by the persons with disabilities either independently or through help.

4.1.5 RESPONDENT'S CARE TAKER



Respondents were asked about the person who takes care of them. It was found that there are three categories of care taking help extended to them. They are Parents, Spouse and Family Members. Around 51 percent of Visual impaired persons are taken care by Parents, 27 percent are by Family members and 21 percent by Spouse.

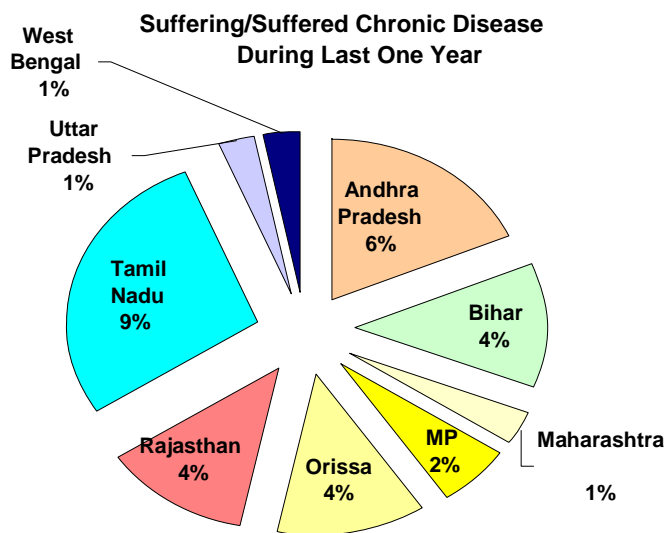
Similarly, respondents in the categories of Hearing, Speech, Hearing & Speech and Locomotors are mostly looked after by Parents whose percentages are 44 percent, 47 percent, 49 percent and 37 percent respectively

4.2 HEALTH STATUS OF RESPONDENTS

Table 4.7

SUFFERING/SUFFERED FROM CHRONIC DISEASE DURING LAST ONE YEAR

Sl.	State	No. of Respondents					
		Yes		No		Total	
		No.	%	No.	%	No.	%
1	Andhra Pradesh	11	6%	169	94%	180	100%
2	Bihar	8	4%	180	96%	188	100%
3	Maharashtra	1	1%	183	99%	184	100%
4	Madhya Pradesh	4	2%	177	98%	181	100%
5	Orissa	8	4%	174	96%	182	100%
6	Rajasthan	7	4%	174	96%	181	100%
7	Tamil Nadu	17	9%	173	91%	190	100%
8	Uttar Pradesh	2	1%	178	99%	180	100%
9	West Bengal	2	1%	179	99%	181	100%
Total		60	4%	1587	96%	1647	100%
1	Visual	7	4%	150	96%	157	100%
2	Hearing	3	3%	85	97%	88	100%
3	Speech	4	5%	81	95%	85	100%
4	Hearing & Speech	1	1%	104	99%	105	100%
5	Locomotors	45	4%	1167	96%	1212	100%



Respondents were asked about the chronic diseases (like T.B., Cancer, Stroke, Heart Problem and HIV/AIDS) they suffered/suffering during last one year. 4 percent of the respondents suffered from chronic diseases during last one year. 9 percent of the respondents in Tamil Nadu suffered from diseases, followed by Andhra Pradesh (6%).

5. SKILL DEVELOPMENT TRAINING

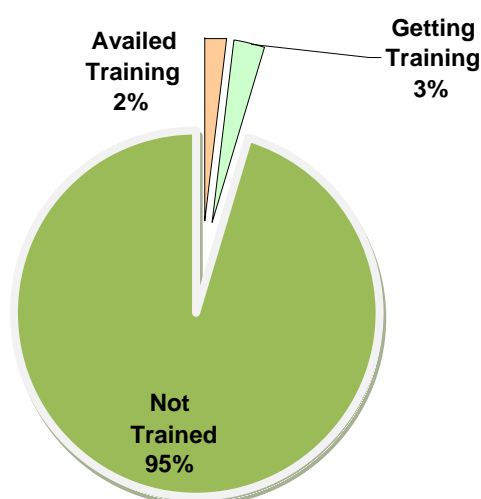
5.1 RESPONDENTS AVAILED OR GETTING ANY VOCATIONAL TRAINING

Table 5.1
AVAILED OR GETTING ANY VOCATIONAL/SKILL TRAINING

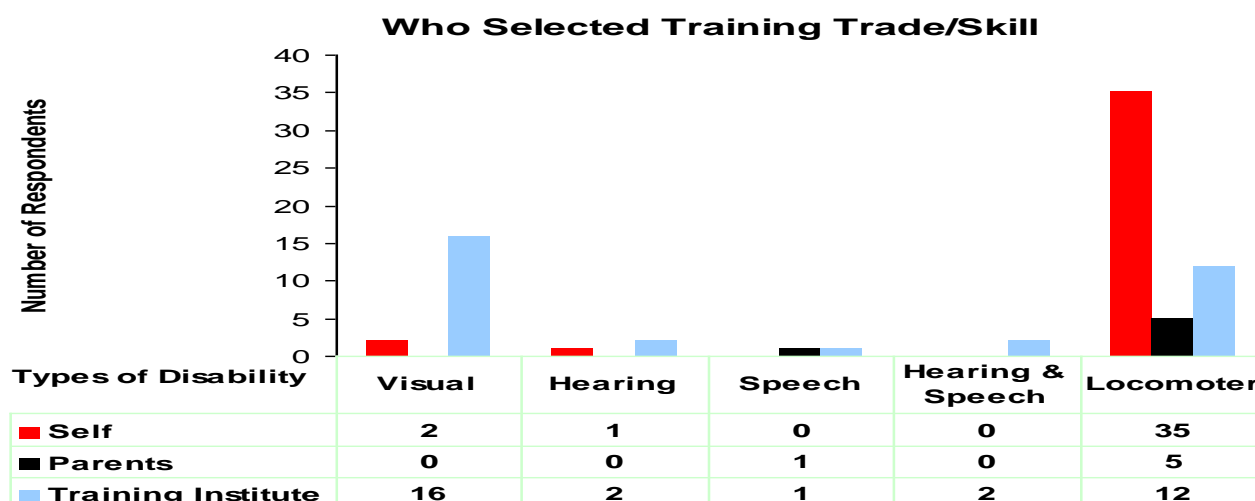
Sl.	State	No. of Respondents						
		Availed Training		Getting Training		No		Total
		No.	%	No.	%	No.	%	No.
1	Andhra Pradesh	5	3%	17	9%	158	88%	180
2	Bihar	5	3%	0	0%	183	97%	188
3	Maharashtra	0	0%	1	1%	183	99%	184
4	Madhya Pradesh	3	2%	1	1%	177	98%	181
5	Orissa	0	0%	1	1%	181	99%	182
6	Rajasthan	6	3%	8	4%	167	92%	181
7	Tamil Nadu	14	8%	10	5%	166	87%	190
8	Uttar Pradesh	0	0%	1	1%	179	99%	180
9	West Bengal	1	1%	4	2%	176	97%	181
Total		34	2%	43	3%	1570	95%	1647
1	Visual	1	1%	17	11%	139	89%	157
2	Hearing	2	2%	1	1%	85	97%	88
3	Speech	1	1%	1	1%	83	98%	85
4	Hearing & Speech	1	1%	1	1%	103	98%	105
5	Locomotors	29	2%	23	2%	1160	96%	1212

Out of 1647 sample studied only 77 (5%) respondents are into vocational training which comprises of 34 (2%) already trained and 43 (3%) are currently undergoing training. In case of Visual impaired categories 11 percent respondents were currently undergoing training all other categories remained at 1 percent to 2 percent.

Vocational Training Status of Disabilities



5.1.1 WHO SELECTED TRAINING TRADE/SKILL FOR THE RESPONDENTS:

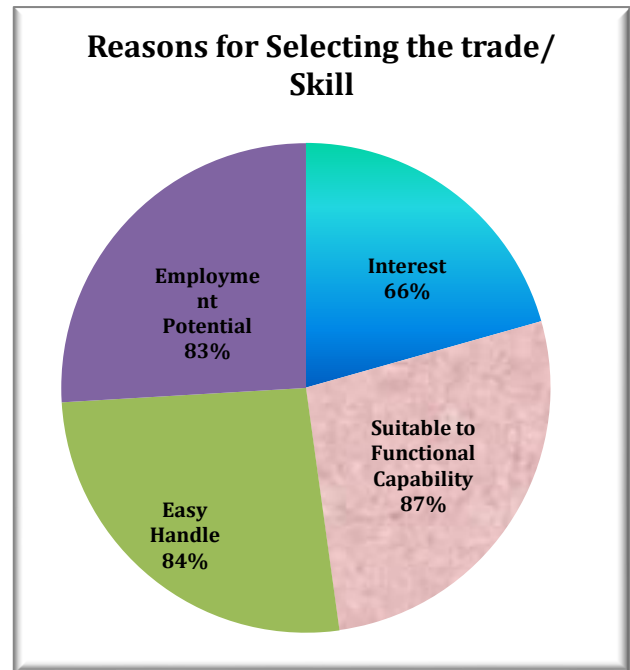
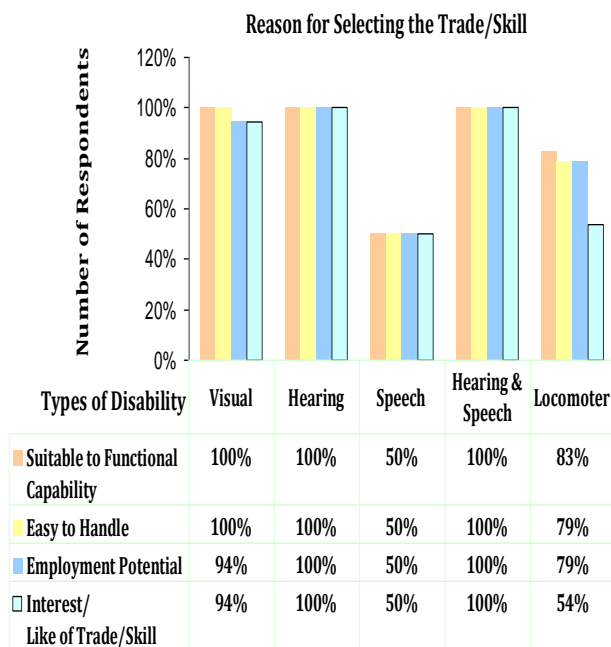


The respondents were asked about who selected training trade/skill for them, 38 respondents stated that they selected trade/skill of their own and another 33 respondent's trade/skill was selected by training institutions. Only in 6 cases parents had role in selection. However, training institutions had major involvement in selection of Visual impaired persons. Out of 18 Visual impaired persons in vocational training, 16 were selected by the institutions.

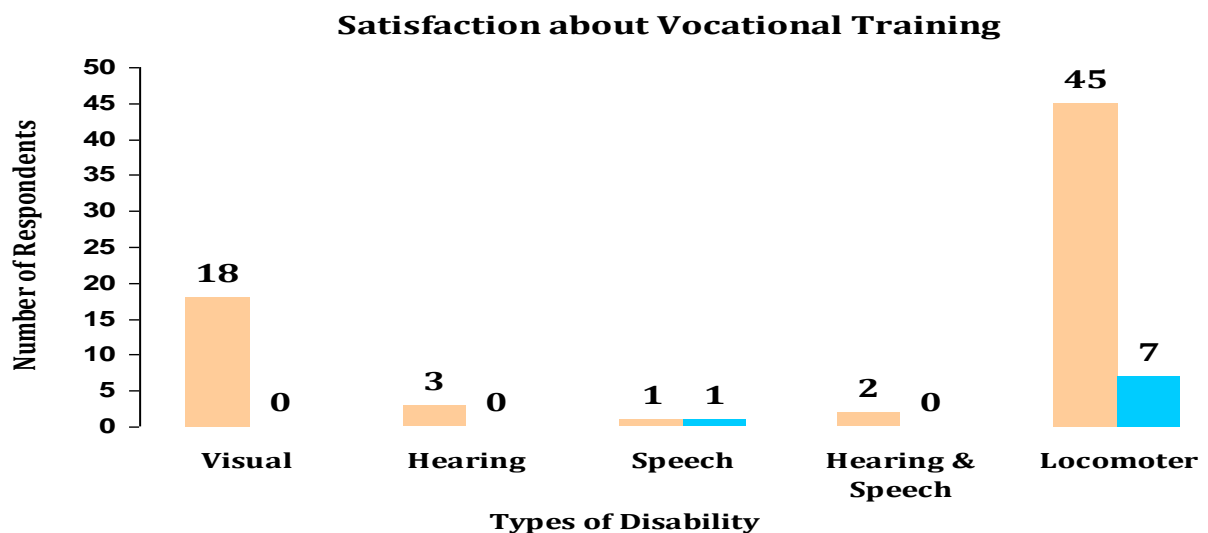
5.1.2 RESPONDENTS REASONS FOR SELECTING TRADE/SKILL

The selection of trade and skill were made in consideration to four criteria viz.; Functional capability of the person with disability, Easy to handle, Employment Potential and interest towards trade/skill at (87%), (84%), (83%) percent and (66%) respectively.

In case of Visual disability 100 percent consideration was towards functional capabilities and easy to handle, and 94 percent towards employment potential and interest/liking. Similarly Hearing & Speech and Hearing disability 100 percent consideration was towards all four criteria. Speech disability was given 50 percent consideration to all four criteria. Variations were observed in case of Locomotors where functional capability, easy to handle, employment potential and interest/liking were considered at (83%), (79%), (79%) and (54%) respectively.



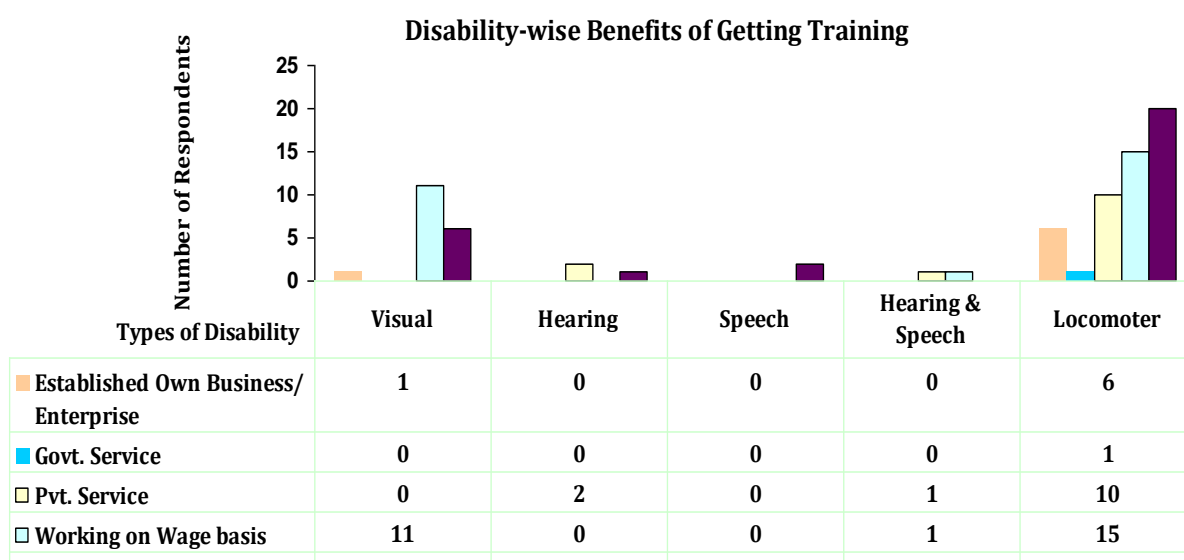
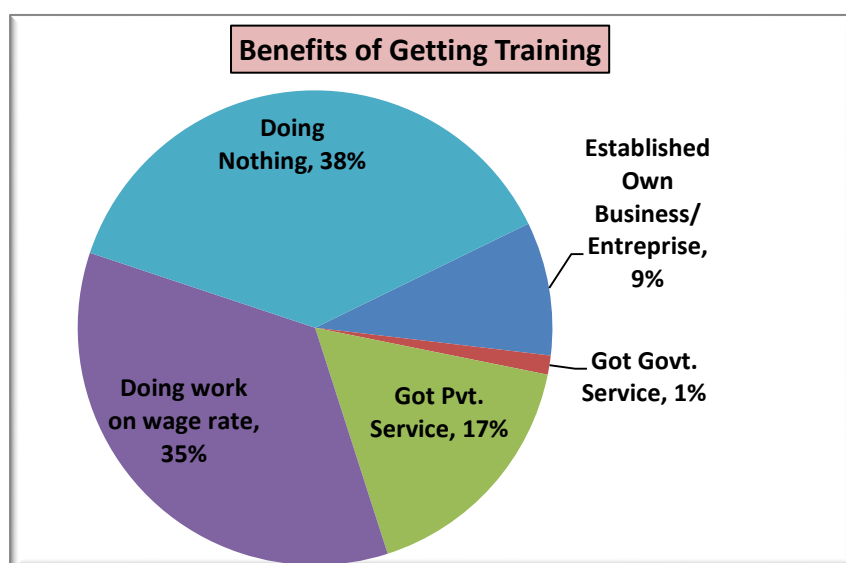
5.1.3 RESPONDENTS SATISFACTION LEVEL FROM VOCATIONAL TRAINING



The respondents were asked how they rated the satisfaction level of the vocational training they received. The respondents with Visual, Hearing & Speech and Hearing disabilities were fully satisfied with vocational training. In case of Speech disability satisfaction level was 50:50 and 87 percent satisfaction level among respondents with locomotors disability.

5.1.4 **BENEFITS AVAILED BY THE RESPONDENTS AFTER GETTING TRAINING**

Work or employment is one of the most important aspects in the lives of individuals, especially for the persons with disabilities. Not only does it provide fulfillment, but it also serves usually as the economic foundation for existence.



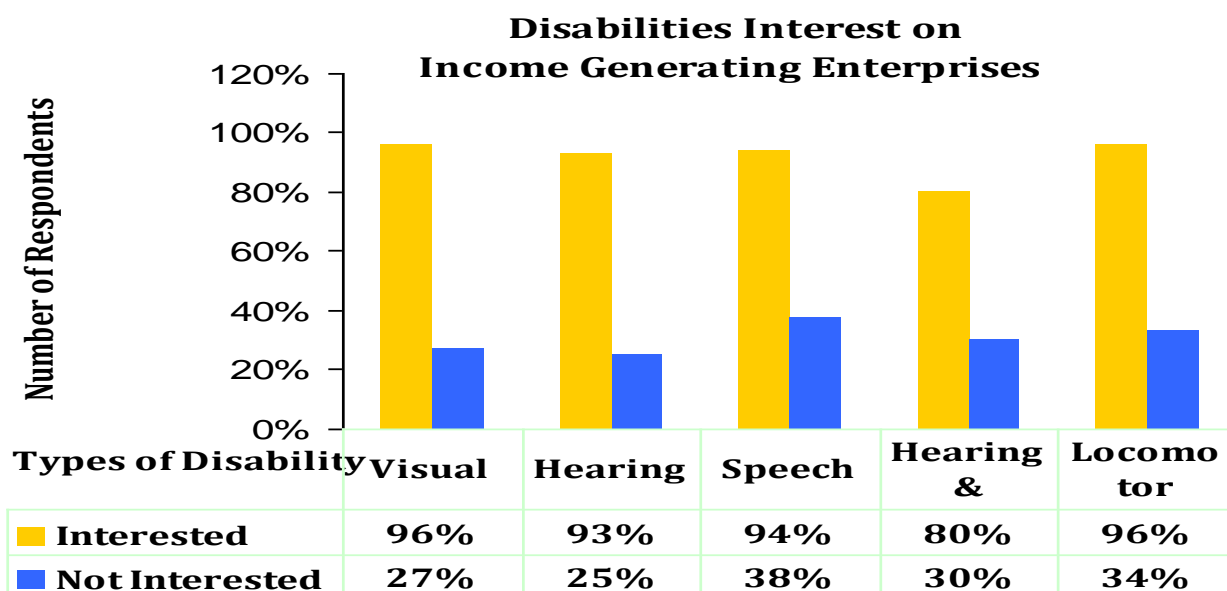
On being questioned about the benefits of getting vocational training 35 percent of the respondents opined that they were working on wage basis, followed by 17 percent who were occupied in private sector, 9 percent established their own enterprises and respondents with speech disability are still not in any type of employment.

5.2 RESPONDENTS INTEREST IN INCOME GENERATING ACTIVITIES

Table 5.2

RESPONDENTS INTERESTED TO INITIATE INCOME GENERATING ACTIVITIES

Sl.	Type of Disability	No. of Respondents					
		Yes		No		Total	
		No.	%	No.	%	No.	%
1	Visual	151	96%	6	4%	157	100%
2	Hearing	82	93%	6	7%	88	100%
3	Speech	80	94%	5	6%	85	100%
4	Hearing & Speech	84	80%	21	20%	105	100%
5	Locomotors	1160	96%	52	4%	1212	100%
Total		1557	95%	90	5%	1647	100%



1647 persons with disabilities were interviewed to know their interest of getting into vocational training/income generating activities. Majority of the respondents (95%) are interested in various types of income generating enterprises.

5.2.1 DETAILS OF TRADES / SKILLS PREFERRED BY THE RESPONDENTS

Table 5.3
TRADES / SKILLS PREFERRED BY THE RESPONDENTS

Sl.	Name of Trade/Skill	No. of Respondents											
		Visual		Hearing		Speech		Hearing & Speech		Locomotors		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Cycle Repairing	3	2%	4	5%	6	8%	2	2%	31	3%	46	3%
2	Mobile Repairing	4	3%	2	2%	6	8%	0	0%	68	6%	80	5%
3	General Shop	2	1%	4	5%	1	1%	2	2%	49	4%	58	4%
4	Computer Centre (DTP)	20	13%	2	2%	0	0%	3	4%	81	7%	106	7%
5	Poultry Farming	11	7%	6	7%	18	23%	7	8%	94	8%	136	9%
6	Karchobi (Embroidery)	1	1%	5	6%	0	0%	3	4%	24	2%	33	2%
7	Goat Rearing	18	12%	9	11%	8	10%	14	17%	95	8%	144	9%
8	Dairy Farming	29	19%	9	11%	20	25%	16	19%	145	13%	219	14%
9	Tailoring	8	5%	17	21%	10	13%	11	13%	194	17%	240	15%
10	Potato/Chips Making	4	3%	4	5%	2	3%	2	2%	54	5%	66	4%
11	Shoes Making	2	1%	0	0%	1	1%	1	1%	7	1%	11	1%
12	Furniture Making	4	3%	5	6%	0	0%	1	1%	38	3%	48	3%
13	Agarbati Making	5	3%	1	1%	0	0%	5	6%	18	2%	29	2%
14	Plastic Wire bag	0	0%	0	0%	1	1%	1	1%	4	0%	6	0%
15	Bakery	7	5%	0	0%	0	0%	0	0%	30	3%	37	2%
16	Plate Making	1	1%	0	0%	0	0%	2	2%	5	0%	8	1%
17	Candle Making	10	7%	3	4%	5	6%	8	10%	94	8%	120	8%
18	Masala Making	1	1%	2	2%	0	0%	2	2%	9	1%	14	1%
19	Decorative Items	0	0%	0	0%	0	0%	1	1%	1	0%	2	0%
20	Electrician	0	0%	3	4%	0	0%	0	0%	10	1%	13	1%
21	Watch Making	0	0%	0	0%	0	0%	0	0%	1	0%	1	0%
22	Television & Radio Repa	0	0%	0	0%	0	0%	0	0%	7	1%	7	0%
23	Scooter & Motor Cycle Mechanic	1	1%	1	1%	1	1%	0	0%	10	1%	13	1%
24	Motor Winding	0	0%	1	1%	0	0%	1	1%	22	2%	24	2%
25	Dari Making	7	5%	0	0%	0	0%	0	0%	3	0%	10	1%
26	Others	13	9%	4	5%	1	1%	2	2%	66	6%	86	6%
	Total	151	100%	82	100%	80	100%	84	100%	1160	100%	1557	100%

Note: Others Included - Beauty Parlour, Painting, Soft Toys Making, Soap Making, Handloom, Handicraft, Pickle Making, Book Binding, Stove & Gas Repairing & AC & Refrigerator Repairing

The above table reflects the trades/skills preferred by the respondents. It was observed that the respondent's selection of trade was based on their ability and if he/she would be able to earn a decent livelihood after learning that skill.

Table 5.4 State Wise Trades/Skills preferred by the Respondents																					
Sl.	Name of Trade/Skill	Andhra Pradesh		Bihar		Maharashtra		Madhya Pradesh		Orissa		Rajasthan		Tamil Nadu		Uttar Pradesh		West Bengal		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Cycle Repairing	9	5%	22	12%	1	1%	0	0%	0	0%	2	1%	0	0%	3	2%	9	5%	46	3%
2	Mobile Repairing	20	12%	29	15%	0	0%	2	1%	0	0%	23	13%	2	1%	0	0%	4	2%	80	5%
3	General Shop	1	1%	1	1%	11	6%	1	1%	0	0%	30	17%	1	1%	12	7%	0	0%	57	4%
4	Computer Centre (DPT Work)	32	19%	13	7%	9	5%	2	1%	8	4%	12	7%	5	3%	21	12%	4	2%	106	7%
5	Poultry Farming	0	0%	33	18%	3	2%	0	0%	0	0%	0	0%	1	1%	0	0%	99	56%	136	9%
6	Karchobi (Embroidery)	3	2%	0	0%	3	2%	5	3%	0	0%	2	1%	0	0%	18	11%	2	1%	33	2%
7	Goat Rearing	8	5%	32	17%	32	18%	0	0%	47	26%	2	1%	19	13%	0	0%	4	2%	144	9%
8	Dairy Farming	4	2%	9	5%	12	7%	0	0%	108	59%	5	3%	69	46%	0	0%	12	7%	219	14%
9	Tailoring	24	14%	34	18%	28	16%	25	14%	11	6%	35	20%	12	8%	54	32%	17	10%	240	15%
10	Potato/Chips Making	1	1%	0	0%	23	13%	11	6%	0	0%	2	1%	0	0%	27	16%	2	1%	66	4%
11	Shoes making	2	1%	0	0%	3	2%	1	1%	0	0%	5	3%	0	0%	0	0%	0	0%	11	1%
12	Furniture Making	1	1%	2	1%	7	4%	26	15%	0	0%	1	1%	0	0%	11	6%	0	0%	48	3%
13	Agarbati Making	4	2%	0	0%	10	6%	7	4%	0	0%	2	1%	5	3%	0	0%	1	1%	29	2%
14	Plastic Wire Bag Making	0	0%	0	0%	2	1%	2	1%	0	0%	0	0%	4	3%	0	0%	0	0%	8	1%
15	Bakery	0	0%	0	0%	5	3%	32	18%	0	0%	0	0%	0	0%	0	0%	0	0%	37	2%
16	Plate Making	0	0%	0	0%	1	1%	1	1%	4	2%	0	0%	2	1%	0	0%	0	0%	8	1%
17	Candle Making	9	5%	0	0%	18	10%	31	18%	0	0%	23	13%	17	11%	9	5%	13	7%	120	8%
18	Masala Making	0	0%	0	0%	2	1%	1	1%	1	1%	0	0%	0	0%	10	6%	0	0%	14	1%
19	Decorative Items	0	0%	0	0%	0	0%	0	0%	2	1%	0	0%	0	0%	0	0%	0	0%	2	0%
20	Electrician	1	1%	3	2%	2	1%	0	0%	0	0%	2	1%	2	1%	3	2%	0	0%	13	1%
21	Watch Repairing	0	0%	0	0%	1	1%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	1	0%
22	Television & Radio Repairing	0	0%	0	0%	0	0%	2	1%	0	0%	2	1%	0	0%	0	0%	3	2%	7	0%
23	Scooter & Motor Cycle Repairing	1	1%	0	0%	0	0%	2	1%	0	0%	7	4%	1	1%	0	0%	2	1%	13	1%
24	Motor Welding	19	11%	0	0%	0	0%	0	0%	0	0%	5	3%	0	0%	0	0%	0	0%	24	2%
25	Dari Making	10	6%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	10	1%
26	Others	17	10%	10	5%	3	2%	23	13%	1	1%	13	8%	10	7%	3	2%	5	3%	85	5%
	Total	166	100%	188	100%	176	100%	174	100%	182	100%	173	100%	150	100%	171	100%	177	100%	1557	100%

Table 5.4 shows that PWD's preference of the skill was different from state to state.

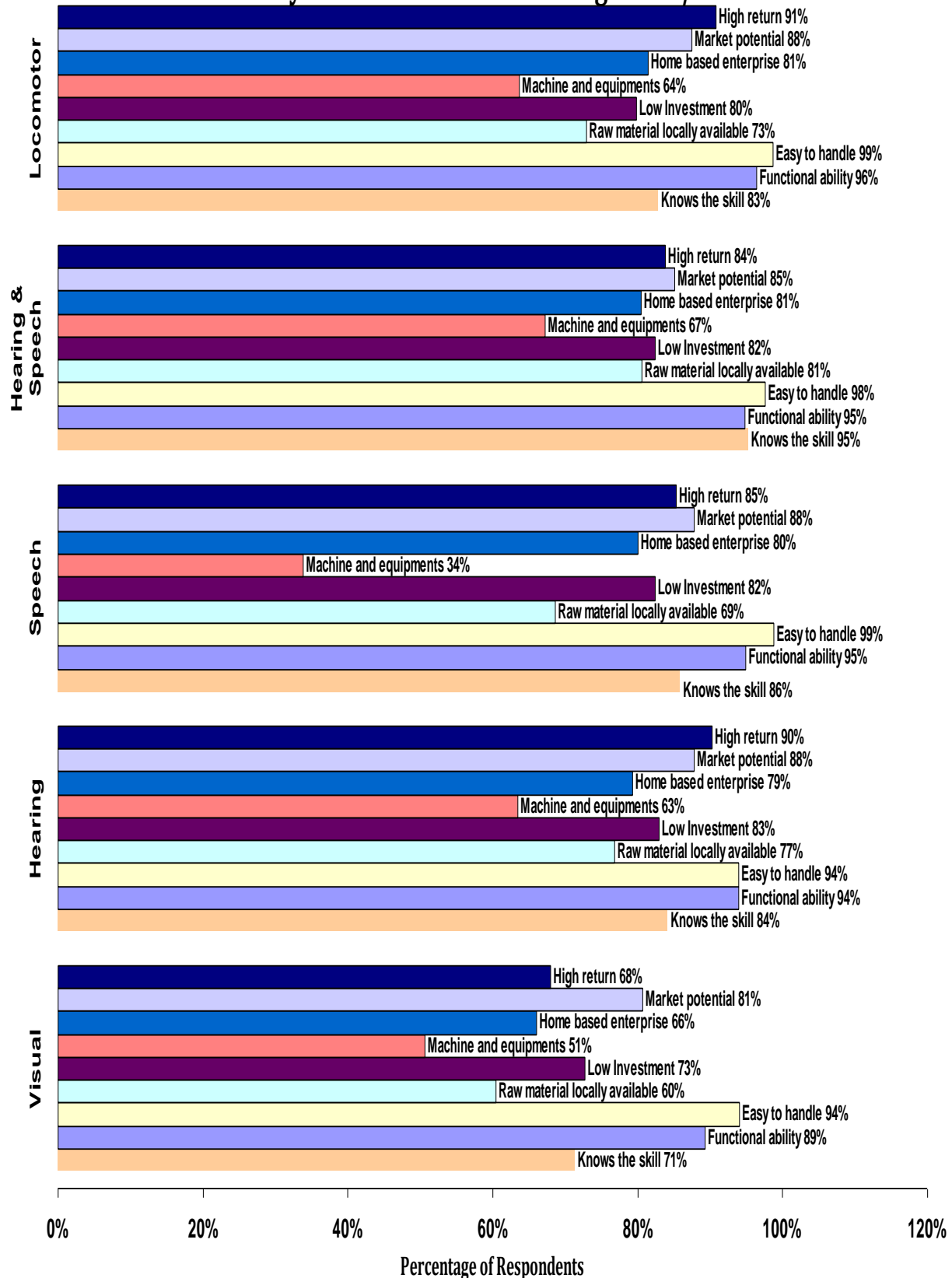
5.2.2 RESPONDENTS DISABILITY-WISE REASONS FOR SELECTED TRADE

Table 5.5
DISABILITY-WISE REASONS FOR SELECTING TRADE/SKILL

Reasons	Types of Disability				
	Visual	Hearing	Speech	Hearing & Speech	Locomotors
Knows the skill	71%	84%	86%	95%	83%
Suitable according to Functional Ability	89%	94%	95%	95%	96%
Easy to handle	94%	94%	99%	98%	99%
Raw material locally available	60%	77%	69%	81%	73%
Low Investment	73%	83%	82%	82%	80%
Machine and equipment's easily available	51%	63%	34%	67%	64%
Home based enterprise	66%	79%	80%	81%	81%
Market potential	81%	88%	88%	85%	88%
High return	68%	90%	85%	84%	91%

Majority of the respondents (above 90%) put their choice to the trade/skill which is easy to handle. Next prominent reason was suitable according to functional capabilities, followed by market potential. In case of Hearing & Speech, selection of trade/skill was made on the basis of easy to handle, knows the skill and functional capability. 90 percent respondents with Hearing and Locomotors disability opined high return on selected trade.

Disability-wise reasons for Selecting Trade/Skill

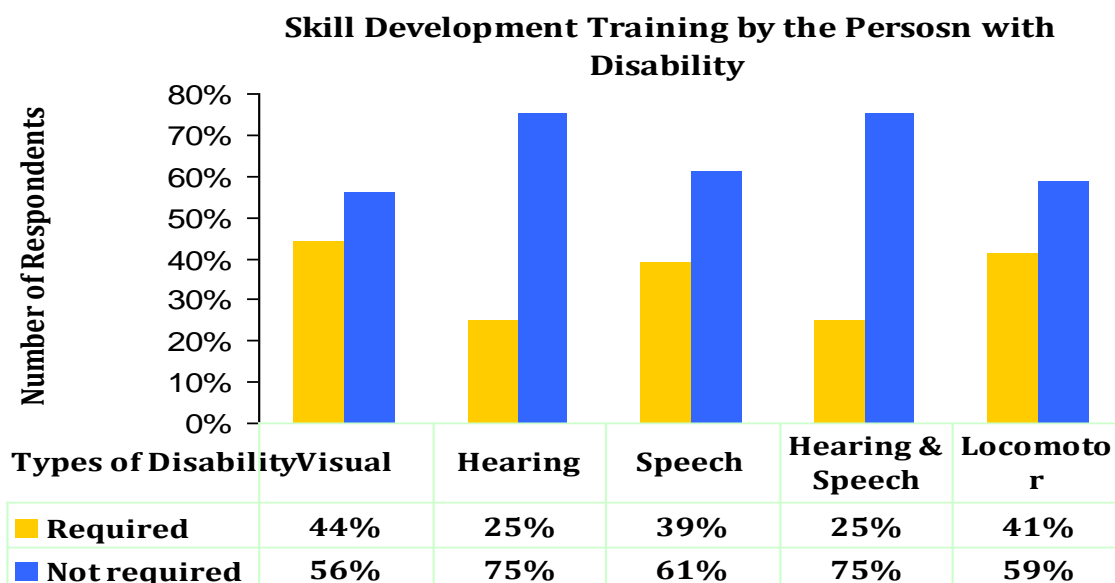


5.2.3 RESPONDENTS WHO NEED SKILL DEVELOPMENT TRAINING

Table 5.6
REQUIREMENT OF SKILL DEVELOPMENT TRAINING BY THE RESPONDENTS

Sl.	Type of Disability	No. of Respondents					
		Required		Not required		Total	
		No.	%	No.	%	No.	%
1	Visual	69	44%	88	56%	157	100%
2	Hearing	22	25%	66	75%	88	100%
3	Speech	33	39%	52	61%	85	100%
4	Hearing & Speech	26	25%	79	75%	105	100%
5	Locomotors	500	41%	712	59%	1212	100%
Total		650	39%	997	61%	1647	100%

Respondents were asked about the need of skill development training for the activities/trade they preferred. Around 39 percent of the respondents stated that they feel a requirement of skill development training and lamented about the lack of skills that would provide them alternative means of employment while 61 percent do not need such training.



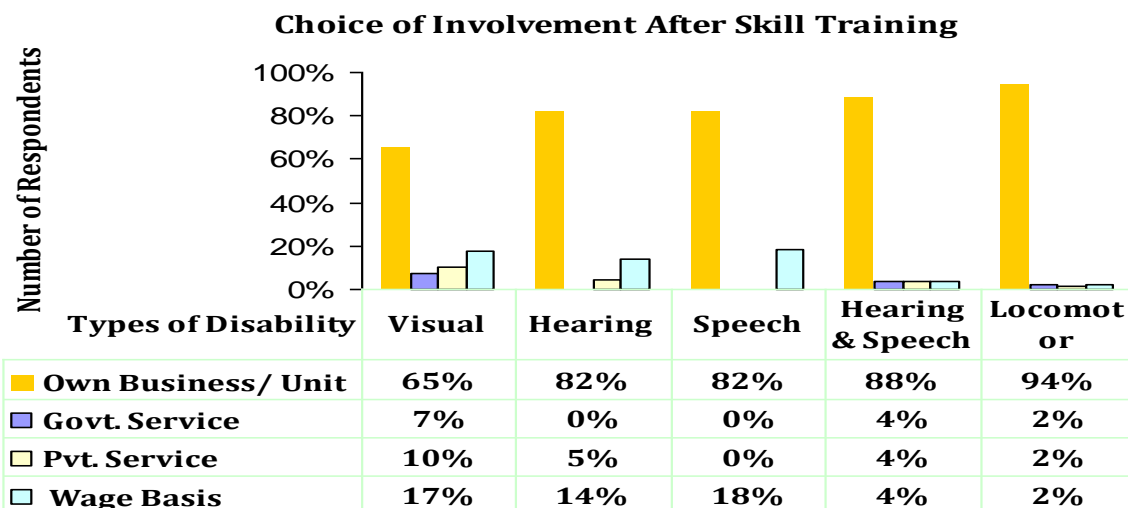
According to the type of disability, 44 percent of respondents with Visual disability and 41 percent with locomotor disability opted for the need of training, which was highest among other categories.

5.2.4 RESPONDENTS BY CHOICE OF INVOLVEMENT AFTER GETTING SKILL TRAINING

Table 5.7

RESPONDENTS CHOICE OF INVOLVEMENT AFTER SKILL TRAINING

Sl.	Type of Disability	No. of Respondents									
		Established Own Business/ Unit		Govt. Service		Pvt. Service		Work on Wage Rate		Total	
1	Visual	45	65%	5	7%	7	10%	12	17%	69	100%
2	Hearing	18	82%	0	0%	1	5%	3	14%	22	100%
3	Speech	27	82%	0	0%	0	0%	6	18%	33	100%
4	Hearing & Speech	23	88%	1	4%	1	4%	1	4%	26	100%
5	Locomotor	470	94%	10	2%	8	2%	12	2%	500	100%
	Total	583	90%	16	2%	17	3%	34	5%	650	100%



Of the 650 respondents who stated the need of skill development training were further probed to know about the benefits they will derive after getting the training majority (90%) of them were interested in establishing their own business/unit, while(5%) showed interest in wage work and (3%) interested in Private Service.

5.2.5 TYPE OF ASSISTANCE REQUIRED BY THE RESPONDENTS TO ESTABLISH OWN ENTERPRISE/UNITS

Table 5.8
TYPE OF ASSISTANCE REQUIRED TO ESTABLISH OWN ENTERPRISE/UNITS

Sl.	Name of Trade/Skill	% of Respondents					
		Loan	Workshed	Assistance in Purchasing Machineries/ Equipments	Assistance in Fitting Machineries/ Equipments	Technical Assistance	Assistance in Market
1	Cycle Repairing	89%	78%	54%	54%	54%	46%
2	Mobile Repairing	94%	66%	74%	65%	90%	78%
3	General Shop	88%	50%	60%	47%	36%	34%
4	Computer Centre (DTP Work)	77%	54%	67%	60%	49%	37%
5	Poultry Farming	98%	47%	4%	3%	96%	93%
6	Karchobi (Embroidery)	91%	27%	88%	70%	18%	21%
7	Goat Rearing	97%	72%	30%	30%	46%	47%
8	Dairy Farming	94%	76%	15%	13%	20%	22%
9	Tailoring	93%	43%	79%	71%	52%	41%
10	Potato/Chips Making	85%	45%	85%	82%	44%	42%
11	Shoes Making	91%	64%	64%	64%	82%	82%
12	Furniture Making	94%	27%	92%	75%	17%	17%
13	Agarbati Making	86%	31%	59%	55%	41%	45%
14	Plastic Wire bag	67%	33%	33%	33%	17%	17%
15	Bakery	100%	100%	100%	97%	97%	95%
16	Plate Making	63%	13%	13%	13%	13%	13%
17	Candle Making	94%	60%	82%	83%	72%	73%
18	Masala Making	93%	43%	93%	86%	14%	14%
19	Decorative Items	100%	50%	0%	0%	100%	0%
20	Electrician	77%	46%	77%	77%	54%	31%
21	Watch Making	100%	100%	100%	100%	100%	100%
22	Television & Radio Repair Mechanic	86%	71%	71%	71%	86%	71%
23	Scooter & Motor Cycle Mechanic	77%	54%	46%	31%	62%	31%
24	Motor Winding	100%	83%	96%	100%	100%	83%
25	Dari Making	30%	10%	20%	20%	20%	20%
26	Others	85%	44%	66%	66%	59%	52%
Total		91%	56%	56%	52%	53%	49%

The empirical study revealed that respondents require following assistance for establishing their own enterprise: loan assistance (91%), infrastructure and machinery/equipment (56%), technical assistance (53%) and market assistance (49%).

5.2.6 RESPONDENTS AWARENESS AND UTILIZATION OF WELFARE SCHEMES

The first critical factor that has a bearing on the effectiveness of any scheme is the level of awareness about its existence amongst the target groups. As per the responses of the respondents the awareness levels was very low.

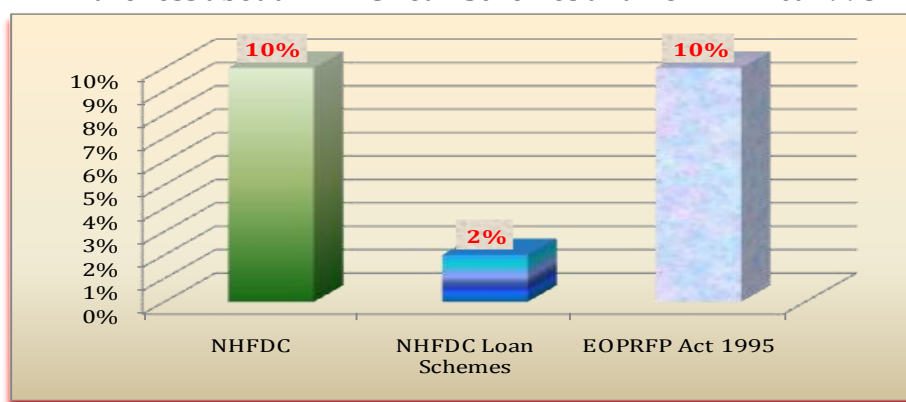
Table 5.9

RESPONDENTS AWARENESS ABOUT WELFARE SCHEMES

Sl.	State	No. of Respondents Aware About							
		NHFDC		NHFDC Loan Schemes		EOPRFP Act 1995		Total	
		No.	%	No.	%	No.	%	No.	%
1	Andhra Pradesh	45	25%	9	5%	92	51%	180	100%
2	Bihar	16	9%	5	3%	9	5%	188	100%
3	Maharashtra	12	7%	2	1%	4	2%	184	100%
4	Madhya Pradesh	10	6%	1	1%	3	2%	181	100%
5	Orissa	13	7%	1	1%	2	1%	182	100%
6	Rajasthan	12	7%	5	3%	10	6%	181	100%
7	Tamil Nadu	25	13%	5	3%	33	17%	190	100%
8	Uttar Pradesh	10	6%	1	1%	2	1%	180	100%
9	West Bengal	16	9%	2	1%	3	2%	181	100%
	Total	159	10%	31	2%	158	10%	1647	100%

*Note: NHFDC : National Handicapped Finance Development Corporation
EOPRFP Act 1995 : Equal Opportunities Protection of Rights and Full Participation Act 1995*

Awareness about NHFDC Loan Schemes and EOPRFP Act 1995



Around 10 percent of the respondents were aware about NHFDC while 10 percent were aware about Equal Opportunities Protection of Rights and Full Participation Act 1995, and only 2 percent were aware about NHFDC loan schemes. State-wise awareness level was

high in Andhra Pradesh followed by Tamil Nadu. In Madhya Pradesh respondents were least aware about the schemes.

6. ROLE OF CENTRE, STATE GOVERNMENT'S AND NON-GOVERNMENT ORGANISATIONS FOR THE WELFARE AND REHABILITATION OF PERSONS WITH DISABILITY

6.1 BACKGORUND

The Centre/State Government is working independently and with collaboration of many NGOs/Institutes for the promotion & implementation of welfare schemes for PWDs. The government has enacted Acts and Schemes for the all-round development of PWDs, to bring them in mainstream by providing and enabling PWDs with vocational/training skills, fostering development and welfare projects thru many NGOs/Institutes. In pursuance of the provisions of the Constitution, government has initiated and adopted measures & mechanism for implementing welfare projects for PWDs. The Ministry of Social Justice & Empowerment, GOI is the main source of financial allocations for projects and schemes for the welfare of PWDs.

The M/o Social Justice and Empowerment provides guidelines and mechanism to the various NGOs/Institutes working for the Welfare for PWDs. One of the most instrumental mechanism in the implementation of welfare schemes for PWDs are thru with NGOs/Institutes working in this sector. The government provides directions and resources to these NGOs/Institutes so that the objective inherent in the Acts & schemes aiming at the welfare of PWDs are compliance together. The reach of government is directly or indirectly realized through NGOs/Institutes working for the welfare of PWDs.

The present chapter is divided into three sections:

Section 1: describes and analyses the role of Government Vocational and Skill development training institutes and their relevance in advancing the employment opportunities for the Persons with Disabilities.

Section 2: describes the role of NGOs and other institutes in addressing disability issues.

Section 3: provides conclusion on various paradigm of PWDs issues and with suggestions and recommendations for the making the existing policies more target oriented and efficient.

SECTION 1

The ministry has established various organizations and departments at national and state level, so that the various schemes for the welfare and empowerment of PWDs. The details of such organization are mentioned here under:

6.2 ORGANISATIONS UNDER M/o SJE FOR THE EMPOWERMENT OF PERSONS WITH DISABILITY

The Ministry of Social Justice and Empowerment has established various bodies and organization for the empowerment of persons with disabilities. These bodies and organization follow and implement various programmers and schemes for the welfare of the PWDs at central and state level. The organizations under division are given hereunder³:

I. Statutory Bodies

- **Office of the Chief Commissioner for Persons with Disabilities, New Delhi:** The Office of the Chief Commissioner for Persons with Disabilities has been set up under Section 57 of the Persons with Disabilities (Equal Opportunities, Protection of Rights & Full Participation) Act, 1995 and has been mandated to take steps to safeguard the rights and facilities to the persons with disabilities. The Act also empowers the Chief Commissioner to issue suo - moto notice in non-compliance.
- **National Trust for Welfare of Persons With Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities, New Delhi:** The main objectives of the National Trust is to enable and empower persons with disabilities to live as independently and as fully as possible, to extend support to registered organizations providing need based services, and to evolve procedure for appointment of legal

³ <http://socialjustice.nic.in/orgdivisionunder3.php?format=print#a1>

guardians for persons with disabilities requiring such protection. The Government of India has provided Rs.100 crores toward the corpus of the Trust.

- **Rehabilitation Council of India (RCI):** The Rehabilitation Council India was constituted for regulating and monitoring the training of Rehabilitation professionals and personnel, promoting research in rehabilitation and special education, the maintenance of a Central Rehabilitation Register and related matters.

II. National Institutes

- **Ali Yavar Jung National Institute for the Hearing Handicapped (AJNIHH):**The Institute has been established for manpower development, research, clinical and therapeutic services, outreach and extension services for the persons with hearing disabilities and is responsible for development of manpower by undertaking or sponsoring the training of trainees and teachers, employment officers, psychologists, vocational counselors and such other personnel as may be deemed necessary by the Institute for promoting the education, training or rehabilitation of the hearing handicapped.
- **Pandit Deen Dayal Upadhyaya Institute for Physically Handicapped (IPH), New Delhi:** The major objective of the Institute is to develop trained manpower for rehabilitation of persons with orthopedically disabled persons, provide outreach services and research. The Institute offers education; training, work-adjustment and such other rehabilitative services as the society may deem fit to orthopedically handicapped persons with associated mental retardation or such other associated handicaps as are not considered incompatible with the development of a harmonious educational, training or workshop programme. Besides it has a facility for manufacturing and distribution of such aids and appliances as are needed for the education, training and rehabilitation of the handicapped.

- **National Institute of Mentally Handicapped (NIMH), Secunderabad:** The Institute is an autonomous body under the administrative control of the Ministry of Social Justice and Empowerment and is committed to develop models of care for the mentally handicapped persons, conduct research in the area of mental handicap, and promote human resource development to work with mentally handicapped persons in the country.

- **National Institute of Visually Handicapped (NIVH), Dehradun:** The objective of the Institute is to conduct, sponsor and coordinate all aspects of education for rehabilitation of persons with visual disabilities and coordinate research in these areas. This apex level Institute is engaged in education, vocational training, training of teachers and other personnel, research and development of service modules, production of Braille books, aids and appliances for the visually handicapped.

- **National Institute for Orthopedically Handicapped (NIOH), Kolkata:** The mission of the Institute is to develop human resources for providing rehabilitation services to persons with locomotor disabilities, providing of services in rehabilitation, restorative surgery, aids/appliances etc. It conducts and sponsors research in all aspects, relating to the total rehabilitation of the orthopedically handicapped people and is involved with standardizing aids and appliances for the orthopedically handicapped and promoting their manufacture and distribution.

- **National Institute for Rehabilitation, Training and Research (NIRTAR), Cuttack:** It undertakes sponsors or coordinates training for rehabilitation personnel and conducts research on bio-medical engineering and surgical or medical subjects for orthopedically handicapped.

The Institute produces and distributes aids and appliances. It develops models of service delivery programmes for rehabilitation. NIRTAR also undertakes vocational training, placement and rehabilitation of the physically handicapped.

- **National Institute for Empowerment of Persons with Multiple Disabilities (NIEPMD), Chennai:** The Institute provides clinical services and short-term training programmes for care givers.

III. Public Sector Undertaking

- **Artificial Limbs Manufacturing Corporation of India (ALIMCO):** ALIMCO is a premier organisations and is the largest manufacturer of Artificial Limbs, Components and Rehabilitation Aids for the disabled in India and it has also been entrusted with the task of performing the role of nodal agency for handling gifts cargo received under bilateral agreements entered into by the Government of India with the Governments of USA, UK, Sweden, Switzerland and Germany.
- **National Handicapped Finance and Development Corporation (NHFDC), Faridabad:** The NHFDC operates through State Channelizing Agencies nominated by the respective State Governments and Union Territory Administrations and it has the following objectives:
 - To promote economic development activities and self-employment ventures for the benefit of persons with disabilities;
 - To extend loan to persons with disabilities for up gradation of their entrepreneurial skill for proper and efficient management of self-employment ventures;
 - To extend loans to persons with disabilities for pursuing professional/technical education leading to vocational rehabilitation/self-employment; and
 - To assist self-employed individual with disabilities in marketing there finished goods.

IV. Composite Regional Centers for Persons With Disabilities (CRCs)

V. Public Private Partnership

- **Indian Spinal Injury Centre:** The Centre provides comprehensive rehabilitation management services to patients with spinal cord injuries and related ailments. These include intervention in the form of reconstructive surgery, stabilization operations, physical rehabilitation, psychosocial rehabilitation and vocational rehabilitation services. There has been an increase in the number of free OPD and paid OPD patients, besides patients from India, the centre also attracts patients from foreign countries.

In its endeavour to promote research facilities at the Centre, ISIC has entered into collaboration on research with the National Institute on Disability Rehabilitation and Research (NIDRR), Ministry of Education, USA. This centre has a building, which is barrier free for persons with disabilities

6.3 EMPOWERMENT OF PERSONS WITH DISABILITIES – SCHEMES AND PROGRAMMES

The Ministry of Social, Justice and Empowerment, under Government of India has initiated Empowerment of Persons with Disabilities–Schemes and Programmes i.e. Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP Scheme), Deen Dayal Disabled Rehabilitation Scheme to promote Voluntary Action for Persons with Disabilities (DDRS), Scheme of National Awards for Empowerment of Persons with Disabilities, National Scholarship for Persons with Disabilities, Schemes Arising out of the Implementation of Persons with Disabilities, (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.

Trust Fund for Empowerment of Persons with Disabilities”, for the welfare of PWDs which, aims at enhancing mobility skills, self-empowerment, boost confidence and aspire PWDs to face challenges in positive manner.

The state governments are implementing the umbrella schemes initiated by the Ministry of Social Justice and Empowerment for the empowerment and development of persons with disabilities and along with it State governments also have initiated state level schemes for the empowerment of persons with disabilities. The State department of social welfare and empowerment is responsible to assign and implement schemes for PWDs. However, state schemes have different strategies and structures depending upon state requirement. The schemes, which aim at empowering PWDs, are given hereunder:

1. Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP Scheme): The requirement for providing of aids/appliances, which are essential for the social, economic and vocational rehabilitation of the disabled persons, has come into sharp focus, particularly after the enactment of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, which came into force in 1996⁴. Disability creates many restrictions and challenges for the development of PWDs and with the advent and innovation of modern scientific aids and appliances; the challenges faced by PWDs can be minimized and reduce the effects of disability.

Objectives: The main objective of the Scheme is to assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation, by reducing the effects of disabilities and enhance their economic potential. The aids and appliances supplied under the Scheme must be ISI.

Scope: The scheme is implemented through implementing agencies, which have to pass certain eligibility criteria. The Agencies will be provided with financial assistance for purchase, fabrication and distribution of such standard aids and appliances that are in conformity with objective of the Scheme. The scheme also put forward eligibility criteria for the beneficiaries.

⁴Scheme of Assistance to Disabled Persons for Purchasing/Fitting of Aids/Appliances (ADIP Scheme (w.e.f. April, 2005). Ministry of Social Justice and Empowerment. GOI. New Delhi.

Quantum of Assistance to Disabled: Appliances, which do not cost more than Rs. 6,000/-, are covered under the scheme. However, for visually, mentally, speech & hearing or multiple disabled, the limit should be Rs. 8,000/-, during their study period after IX standard. Under this scheme different types of aids/appliances are provided to the beneficiaries depending upon the type of disability.

2. Deen Dayal Disabled Rehabilitation Scheme (DDRS): The umbrella Central Sector Scheme of this Ministry called the "Scheme to Promote Voluntary Action for Persons with Disabilities" was revised w.e.f. 01.04.2003 and was renamed as the "Deendayal Disabled Rehabilitation Scheme (DDRS)".

Objectives: To create an enabling environment to ensure equal opportunities, equity, social justice and empowerment of persons with disabilities. To encourage voluntary action for ensuring effective implementation of the Persons with Disabilities (Equal Opportunities and Protection of Rights) Act of 1995.

Approach and Strategy: The Central government has provided financial grants and aids to various organizations and NGOs under Five-Year plan for the Rehabilitation including early intervention, development of daily living skills, education, skill-development oriented towards employability, training and awareness generation, empowerment and development of PWDs.

Model Projects under DDRS: to bring PWDs in mainstream is the basic thrust of the government schemes and for this special emphasis is being given to provide education and technical skill training to PWDs to make them self-reliant. The model projects cover under DDRS are given here under:

- I. Project for Pre-School and Early Intervention and Training
- II. Special Schools
- III. Project for Cerebral Palsied Children
- IV. Vocational Training Centers
- V. Sheltered Workshops
- VI. Project for Rehabilitation of Leprosy Cured Persons

- VII. Half Way Home for Psycho-Social Rehabilitation of Treated and Controlled Mentally Ill Persons
- VIII. Project relating to Survey, Identification, Awareness and Sensitization
- IX. Home Based Rehabilitation Programme/Home Management Programme
- X. Project for Community Based Rehabilitation
- XI. Project for Low Vision Centers
- XII. Projects for Human Resource Development
- XIII. Seminars/Workshops/Rural Camps
- XIV. Environment Friendly and Eco-Promotive Projects for the Handicapped
- XV. Grant for Computer
- XVI. Construction of Building
- XVII. Project for Legal Literacy, including Legal Counseling, Legal aid and Analysis and Evaluation of Existing Laws
- XVIII. Half Way Home for Psycho-Social Rehabilitation of Treated and Controlled Mentally Ill Persons
- XIX. District Disability Rehabilitation Centers

The maximum level of support could be up to 90% of the eligible amount of grant for the project.

3. Scheme of National Awards for Empowerment the of PWDs: In 1969, the Government of India approved a Scheme for giving National Awards to the outstanding employers of persons with disabilities as well as the most outstanding employees.

Scope: The award is presented to outstanding employees with disabilities regardless of their employment whether in public or private sector.

Preference is given to women with disabilities, particularly, from the rural areas and self-employed. The basic idea behind giving awards is that beyond only providing levels of various schemes to develop and empower PWDs it will boost and create moral upliftment by acknowledging the achievement of PWDs in various sectors, to create inspiration and confidence among PWDs.

4. Scheme of National Scholarship for PWDs: Under the Scheme of National Scholarships for Persons with Disabilities, every year 500 new scholarships are awarded for pursuing post matric professional and technical courses of duration more than one year. Students with 40% or more disability whose monthly family income does not exceed Rs. 15,000/-are eligible for scholarship. However, in respect of students with cerebral palsy, mental retardation, multiple disabilities and profound or severe hearing impairment, scholarship are awarded for pursuing studies from IX Std. onwards.

5. Schemes Arising out of the Implementation of Persons with Disabilities, (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995: A number of schemes are being formulated under the Persons with Disabilities (Equal Opportunities Protection of Rights and full participation) Act, 1995 also. These are given hereunder:

Chapter 1 Incentives to Employers in the Private Sector for Providing Regular Employment to Persons with Disabilities

Chapter 2 Models to promote awareness about accessibility features in public buildings

Chapter 3 Composite Regional Centers for Persons with Disabilities (CRCs)

Chapter 4 District Disability Rehabilitation Centers (DDRCs)

Chapter 5 Awareness Generation Programme

Chapter 6 Technology Development Projects in Mission Mode

6. Trust Fund for the Empowerment of PWDs: The Supreme Court in its order dated 16th April, 2004 in the Civil Appeals No.4655 and 5218 of 2000 had directed that the banks, who had collected an estimated excess amount of Rs.723.79/- crores annually from the borrowers through rounding off in collection of interest tax, should transfer it to a trust which would be used for welfare of persons with disabilities.

The Court had constituted a Committee under the chairmanship of Comptroller and Auditor General of India with Finance Secretary and Law Secretary as members.

The Ministry had sought directions of the Apex court for transfer of these funds to the National Trust for Welfare of persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities for purposeful utilization.

The Supreme Court is yet to take a view on the request of the Ministry but in the meantime the trust has been set up and the banks have been advised by the Banking Division of the Ministry of Finance to deposit the due amount in the Trust account. Up to 20th September 2007, the banks have deposited an amount of Rs. 71.54 crores in the Trust account.

However, the Ministry of Social Justice and Empowerment has provided from time to time grants and aids to NGOs and other implementing agencies under the various schemes for the empowerment of PWDs.

Under the present study districts from the states of Andhra Pradesh, Bihar, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal has been selected.

7. INCLUSIVE EDUCATION IN SSA

RTE mandates free and compulsory education to all children from 6-14 years of age. 86th Constitutional Amendment has given a new thrust to the education of Children with Special Needs (CWSN), as without their inclusion, the objective of UEE cannot be achieved. In-fact inclusion of one of the groups, which is extremely crucial for UEE, is perhaps that of the CWSN. Hence, education of CWSN is an important component of SSA.

Objective: SSA ensures that every child with special needs, irrespective of the kind, category and degree of disability, is provided meaningful and quality education. Hence, SSA has adopted a zero rejection policy. This means that no child having special needs should be deprived of the right to education and taught in an environment, which is best, suited to his/her learning needs. These include special schools, EGS, AIE or even home-based education.

Scope: The interventions under SSA for inclusive education are identification, functional and formal assessment, appropriate educational placement, preparation of Individualized Educational Plan, provision of aids and appliances, teacher training, resource support, removal of architectural barriers, research, monitoring and evaluation and a special focus on girls with special needs. The focus has been on specific activities that would promote physical access of CWSN, activities for ensuring enrollment and continued attendance and retention of CWSN in the schools, including provision of continuum of support services to provide quality inclusive education to CWSN.

Quantum of Assistance to Disabled: SSA provides upto Rs.3000/- per child for the inclusion of disabled children, as per specific proposal, per year. District plan for children with special needs is formulated within the Rs.3000/- per child norm, with Rs. 1000/- earmarked exclusively for engagement of resource teachers.

6.4 **ROLE OF CENTRE/ STATE INSTITUTES AND ORGANISATIONS IN ADDRESSING DISABILITY ISSUES**

The role of Centre and State institutes and organizations is very crucial for the empowerment of Persons with Disabilities as it provides programmes, schemes, and implementation guidelines. The various schemes and programmes provide opportunities for PWDs to utilize them to the most, and this inculcates motivation and incentives to PWDs to be embedded in mainstream. The present study analyses the various paradigms interconnected with the generation of potential employment opportunities among PWDs.

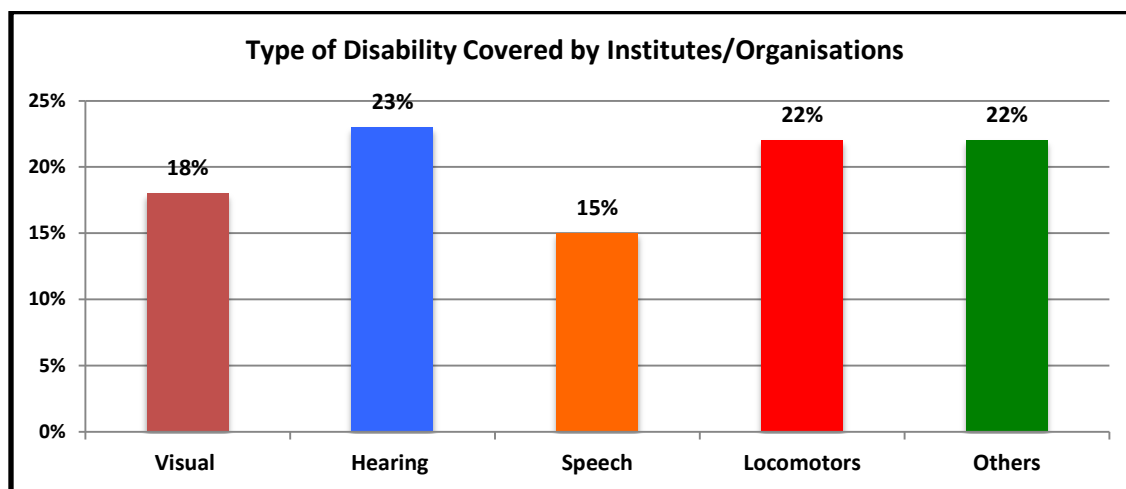
As what are the ground level problems in implementing welfare schemes, how and to what extent Vocational and skill development training are providing and opening new areas of intervention for PWDs. To analyze these, the present study has conducted in-depth survey from various government organizations, which are given in Table 6.1.

Table 6.1
Government Institutes/Organizations Covered Under the Study

Sl.	Name of Institutes	Type of Institutes	State
1	Vocational Rehabilitation Centre for Handicapped	Government Institute	Madhya Pradesh
2	Composite Regional Centre for Persons with Disabilities	Government Institute	Madhya Pradesh
3	Rogi Kalyan Samiti (Patient Welfare Committee)	Govt. body under NHM	Madhya Pradesh
4	Government Mentally Retarded School	State Government Department	Madhya Pradesh
5	Composite Regional Centre for Persons with Disabilities	Government Institute	Bihar
6	Vocational Rehabilitation Centre for Handicapped	Government Institute	Rajasthan
7	Ramchand Khaitan Government Polytechnic	Government Institute	Rajasthan
8	National Institutes for the Orthopedically Handicap	Government Institute	West Bengal
9	Vocational Rehabilitation Centre for Handicapped	Government Institute	West Bengal
10	Vocational Rehabilitation Centre for Handicapped	Government Institute	Uttar Pradesh
11	Regional Employment Office	State Government Department	Uttar Pradesh
12	National Institute for Rehabilitation Training and Research - Cuttack	Government Institute	Orissa

List of all Government Institutes covered is given in Annexure 2

6.5 TYPE OF DISABILITY COVERED BY ORGANISATIONS AND INSTITUTES



Note: Other include mentally retarded/ challenged

The above Figure provides information on the types of disability covered by institutes and organizations. It should be noted that all the institutes and organizations covered in the study covered all types of disability almost in equal percent (except speech 15 per cent and Visual 18 per cent). Thus the reach of these institutes and organization is not limited to only certain type of disability; therefore their area of intervention provides opportunities to create constructive type of motivation among PWDs and empowering them to become self-reliant.

6.6 MAIN ACTIVITIES

The main activities of the institutes and organizations covered under the study exemplifies that these institutes are functioning in many areas of intervention to empower PWDs. The list of activities performed by institutes/NGOs is given in Table 6. 2.

Table 6.2
Types of Activities Performed by Institutes and NGOs

Sl.	Type of Activities
1	Rehabilitation
2	Human Resource Development to Severe PWDs
3	Resource Centre
4	Vocational/ Skill Development Training
5	Recreational Activities like Indoor - Outdoor/ Art & Craft
6	Registration Of PWDs
7	Linking With Employment Opportunities According To Educational Qualification And Disability
8	Evaluation Of Desirability, Qualification, Persons And Suitability According To Technical Course
9	Counseling
10	Provide Assistance In Placement and Self Employment
11	Early Intervention Schooling
12	Residential Day Care
13	Assistance For Economic Empowerment
14	Provide Social, Personal, Occupational and Academic Guidance
15	Adopting In Different Trades According To Disability With Suitability
16	Rehabilitation Officer Links Trained Person To Employment Opportunities
17	All Type Of Training & Therapy

Table 6.2 provides information that the majority of the activities performed by institutes and NGOs are concerned towards vocational training and providing assistance in getting employment opportunities.

The institutes also provides assistance in rehabilitation, residential day care and empowering PWDs to become economically self reliant by introducing and linking PWDs to employment and self-employment.

6.7 PWDs AND EMPLOYMENT

Employment provides a source of inspiration and motivation especially in case of PWDs as it boost confidence in them, which provides an inherent feeling within them, they now they are not dependent upon anyone else. This feeling of being dependent is utmost important to link them in the mainstream.

However PWDs have to struggle very hard to get opportunities of employment as their abilities constrained them, which make them vulnerable. Therefore to overcome this situation of vulnerability, Ministry of Social Justice & Empowerment with state government departments provides chains of opportunities in shape of welfare schemes to empower PWDs.

6.7.1 VOCATIONAL AND SKILL DEVELOPMENT TRAINING

The institutes and organizations given in Table 6.1 conduct and provide skill development and vocational training to PWDs to empower them. However it should be noted that '**Composite Regional Rehabilitation Centre for PWDs – Bhopal**' does not provide any type of vocational training to PWDs because the post of rehabilitation officer and vocational instructor are vacant.

Thus due to lack of sufficient staff, this **CRC-Bhopal** is unable to provide vocational training. And also '**Government School for Mentally Retarded- Bhopal**' does not provide vocational training as it is a special school and caters only MR students and involved in their skill development through recreational activities i.e. drawing, clay pot making and beads work.

17 percent Institutes and organization have minimum educational qualification to get admission in training programmed and this minimum educational qualification is required only in technical trades.

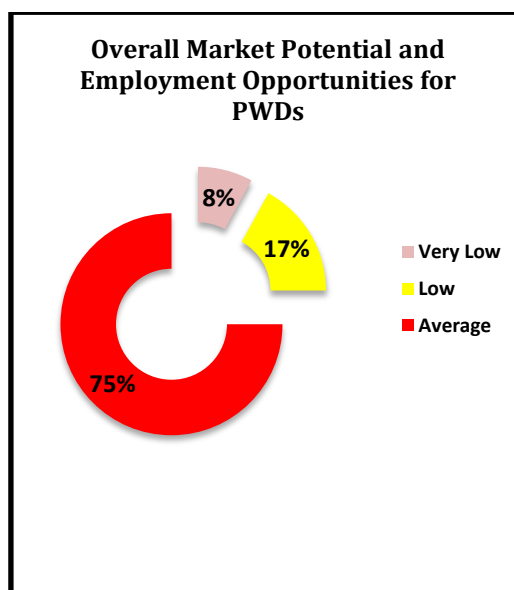
The institutes and organization primarily functioning and providing vocational and skill development training to PWDs in fields of i.e. tailoring and cutting, paper and tea bags making, paper carry bags, diploma in electrical, electronics, civil, radio, TV, computer and mechanical production.

The length of the training range from 6 months in learning trades of making paper bags to maximum of 36 months in technical course related to diploma in mechanical, electronic, electrical, computer, mechanical production, computer, civil and architect.

6.8 OVERALL MARKET POTENTIAL & EMPLOYMENT OPPORTUNITIIES FOR PWDs

Market potential plays very important role in shaping the process of self-reliance of PWDs. As merely providing skill development and vocational training to PWDs would not mean that PWDs have become self reliant or empowered. However providing them vocational and skill development training is just one of the steps to make them empower, as if the PWDs do not have enough employment opportunities, or market potential, their training will not bring nay relief to them. Following Figure provides overall market potential and employment opportunities for PWDs.

The analyses of the opinion towards overall market potential and employment opportunities provides information that, 75 per cent (out of 12 Institutes) opined that market potential and employment opportunities is '**Average**' compare to 17 per cent, opined that it is '**Very Low**' and 8 percent '**Low**'. However not even 1 percent opinion came in favour of '**High and Very High**' market potential.



Note: Total number of Institutes = 12

This provides insights towards that vocation and skill development training will not achieve its objectives until and unless there are market potential and employment opportunities should be made available for PWDs.

In support of the opinion made by the institutes towards '**Very low, Low and Average**' market potential and employment opportunities, they give the following reasons.

Table 6.3
Reasons for ‘Very Low, Low and Average’ Market Potential and Employment Opportunities for PWDs

Opinion	Reasons
Very Low	Poor access to employers
	Poor access to workplace
	Poor access to education
	Poor motivation due to free pension facilities
Low	Low salary
	Not much opportunities open for MR students
	Due to lack of efficiency
Average	Over expectation by family members
	Training dependent
	Very few employment opportunities in private sector
	Due to lack of disable friendly environment in society including work place
	Lack of sensitization among prospective employers
	Skills should be imparted as per market demand, and this information is not readily available
	Educational level of PWDs is sometimes a potential deterrent factor

6.9 PROBLEMS FACED BY PWDs IN GETTING EMPLOYMENT

PWDs face many challenges and problems in getting employment, however some challenges and problems are general, which they face in day-to-day life, like commuting from one place to another, lack of skill training and other competencies required for job, lack of communication skills and societal problems like non-acceptance and attitudinal behavior of society.

Table 6.4 provides information on the various challenges and problems faced by PWDs in getting employment.

Table 6.4
Problems Faced by PWDs in Getting Employment

Sl.	Problems Faced By PWDs in Getting Employment
1	Low Salary Paid to PWDs and Less Remuneration
2	Employers Response and Negative Attitude in Giving Employment
3	Changing Need of Employer
4	Access to Workplace

5	Poor Education
6	Lack of Awareness about Welfare Schemes
7	Poor Experience in Enriching Opportunities
8	Lack of Cognitive skills and Communication Skills
9	Parents attitude and Over Expectation
10	Absence of Guidance
11	Completely dependent upon others
12	Employment Opportunities are Very less for PWDs
13	Non-availability of local Opportunities
14	Lack of Industry Related Skills
15	Private Sector Should Spend Money for Welfare of PWDs
16	Architectural Problem or Barrier to Access Resources
17	Acceptance of PWDs is Negligible

6.10 ASSISTANCE PROVIDED BY DEPARTMENTS/INSTITUTES/ ORGANISATIONS TO PWDs IN GETTING EMPLOYMENT

Various welfare schemes and programmes are implemented by M/o SJE and State social welfare departments and other institutes and NGOs, which cater to the demands of employment assistance for PWDs.

These institutes and organizations provides vocational and skill development training and employment opportunities to empower PWDs. The various types of vocational and skill development training provided to the PWDs in last one year are:

- Diploma in Radio, TV, Electronics, Electricals, Mechanical Production, Computer, Civil and Architect.
- Metal Cutting
- Cutting, Tailoring and dress making
- Hosiery
- Food Processing
- Diya, Paper bag, Tea Bag making

6.10.1 TYPE OF ASSISTANCE PROVIDED TO THE PWDs IN GETTING EMPLOYMENT

Table 6.5 provides information on the types of assistance provided to the PWDs in getting employment after the completion of vocational training.

Table 6.5
Type of Assistance Provided to PWDs after the Completion of Vocational/ Skill Development Training

Sl.	Type of Assistance Provided To PWDs In Getting Employment
1	Through Rozgaar Melaas (Employment Fairs for job seekers)
2	Vocational Counseling and Referral To Vocational Training Centers
3	Guidance About Self Employment
4	Provide Special Education Material and Increase Awareness
5	Provide Assertive Devices
6	Provide Employment Card and Employment In Same Institutes
7	Self Marketing of The Products Made by PWDs
8	Dissemination Of Information Regarding Vacancy As Per Qualities
9	Helps In Getting Pre-Vocational Training In The Institutes Through Different NGOs
10	Motivation Through Counseling
11	To Help In Getting Financial Assistance
12	Provide Up To Date Training
13	Campus Screening and Recruitment
14	Provide Assistance For Employment In Private Sector
15	Provide Assistance In Getting Access to Tool Kits
16	Provide Assistance in Getting Loan From Bank
17	Provide Training To Get Employment To Work In Own Sheltered Workshop

6.10.2 TYPE OF ASSISTANCE SHOULD BE PROVIDED TO THE PWDs IN GETTING EMPLOYMENT

Table 6.6 provides information on what type of assistance should be provided to the PWDs in getting employment

Table 6.6
Type of Assistance Should be Provided to the PWDs in Getting Employment

Sl.	Type of Assistance Should be Provided to the PWDs
1	Modification of Existing Training Modules
2	Required More and Better Disabled Friendly Infrastructure
3	Awareness and Motivation Regarding Employment
4	Stipend During Training To Support PWDs
5	Distance Education For Up gradation of Qualification of PWDs
6	Slashing Minimum Educational Qualification For Intellectually Disabled

7	Link Up With ADIP Scheme For Provision of Asserive Devices
8	Motivation From Parents Are Required
9	Society Should Cooperate and Provide Support to PWDs
10	Special Training Should Be Given to Make PWDs Self-Reliant
11	IEC Materials Should be Made Available in Local Language
12	Reservation In Transportation
13	Lack Of Strength of Sanction Post, It Should Be Made Available Or Posted
14	Rehabilitation Officers and Training Instructor Required In Institutes
15	Pre-Vocation Training
16	Assistance To Get Information Of Vacancies
17	In Case Of Self Employment And Production- Marketing Their Products
18	Monthly Stipend To Manage Independent Living
19	Linkage To Markets
20	Loan Should Be Provided Through Training Providing Institutes
21	Private Sector Should Spend Money For Welfare Of Disabled
22	Money Is Not Sufficient

6.11 PROBLEMS & CHALLENGES FACED IN THE IMPLEMENTATION OF THE SCHEMES

The major welfare schemes for the development and empowerment of PWDs are mentioned in 6.3; however there are many other schemes, which are targeted for the welfare for PWDs.

The implementing bodies and institutes face many ground level problems and challenges in the implementation of schemes.

Table 6.7 provides information on the problems and challenges face in the implementation of schemes.

Table 6.7

Problems and Challenges Face in the Implementation of the Schemes

Sl.	Problems and Challenges Face in The Implementation of The Schemes
1	Transportation services to Reach For the PWDs are not sufficient and even PWDs are not able to use the existing transportation services because transportation services are not disabling friendly.
2	Lack of hostel facilities in many institutions for PWDs, which block them in taking admission in skill development and vocational training.
3	Lack of funds and proper staff put hold on various welfare schemes, as they cannot be implemented efficiently.

4	Vacant posts block prospects of Institutions and organizations.
5	Poor motivation among PWDs leads to non-participation in many schemes.
6	Person with intellectual disability are not taken into fold of SDI who can be a big workforce
7	No proper budget for implementation of schemes and fieldwork is provided.
8	MDMS food quality should be improved
9	Problem of marketing of the goods produced by PWDs
10	Lack of physical infrastructure
11	Lack of trained technical support at local level
12	Lack of awareness and interest among PWDs for vocational training

6.12 RELEVANCE OF THE EXISTING WELFARE SCHEMES

The relevance of the existing welfare schemes is far reaching as it has enabled Institutes and Organizations to provide opportunities and areas for PWDs to become empowered. The welfare schemes plays decisive role in providing PWDs many and wide prospective to become self reliant and boost motivation to come along with society. However there are many constraints and limitation, which restrict the relevance of the welfare schemes, therefore Table 6.8 provides information on how to increase the relevance of the existence welfare schemes.

Table 6.8
How to Increase the Relevance of the Existing Welfare Schemes

Sl.	Suggestions to Increase the Relevance of Existence Welfare Schemes
1	ADIP-Scheme needs more flexibility in reaching out its objectives and benefits to PWDs.
2	National Handicapped Finance and Development Corporation to fund own modified vehicle needs more reach to make the scheme more disable friendly and oriented and Assistive technology must be made available through NHFDC
3	Benefits of free pension must be slashed to generate interest in earning among PWDs.
4	Issue certification suitability for particular trades according to disability of candidates for ITI & Polytechnic.
5	Handicapped welfare and employment camps should be organized regularly by government, implementing agency, NGO and Industrialists
6	State should have moral duty in the implementation of schemes as there is lack of will for implementation of schemes

7	Centre should provide budgets, as lack of funds in existing schemes undermined the reach the schemes.
8	Schemes need more flexibility for optimum utilization
9	Free and accessible service for PWDs with minimal paper work.
10	Facilities for inclusion in educational and technical institutes
11	Reservation and provisions of reservation should be easier and counseling should be organized as how one can get benefit from it.
12	Provide assistance to PWDs to make economic independency
13	Creating awareness about recent job market
14	Generate Community based Vocational training and Opportunities
15	Mandatory for banks to provide financial support after training
16	Make unemployment allowance

6.13 MODIFICATIONS REQUIRED IN THE EXISTING SCHEMES

The increase the efficiency and effectiveness of the existing welfare schemes, a greater need has been felt to bring about modification in the existing schemes to cater the need of changing times and to bring it more result oriented. The suggestions provided by the institutes and organizations cover under the study is given in Table 6.9

Table 6.9
Modification Required in the Existing Schemes

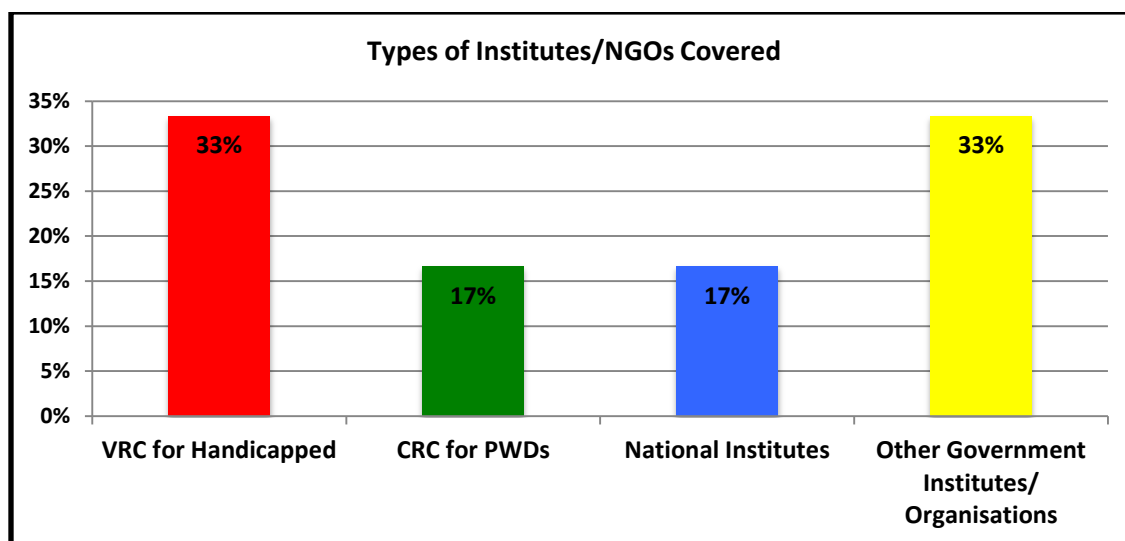
Sl.	Modification Required in the Existing Schemes
1	Village level approach should be embedded in the schemes
2	Community based rehabilitation programme
3	More active NHDFC required to provide more support and opportunities to PWDs
4	More awareness among employers regarding pension and PF benefits
5	More flexibility to ADIP scheme required
6	CRCs with full staff should be linked up for coordination
7	PWDs should be given various customized level of vocational and skill development training
8	Medical Support should be provided to PWDs
9	More comprehensive IEC material development in local language so that more PWDs can utilize it.
10	Government special educators Salary is very low it should be increased to motivate teacher and educators.
11	Required certification- by NCVT of all trade for all disabilities according to suitability
12	To teach PWDs special, training and soft skills training should be given to teachers
13	Financial assistance should be provided at ease
14	Raw material and Training machine should be provided
15	Service delivery to be at one nodal point
16	Enhanced financial support for educational and technical training

17	Readily availability of financial support without too many hurdles
18	Tool kits should be provided after completion of training so that PWDs can start their own work.
19	Loan should be provided through VRCs
20	Market oriented training should be linked up in the schemes
21	Computer should be made available
22	Special transportation facilities and schemes for PWDs should be made available.

6.14 IMPACT ASSISSMENT OF THE INSTITUTES COVERED IN THE STUDY

To understand the importance and role of services rendered by the government institutes and organizations for the welfare of PWDs, it is required to understand the impact created by these institutes in the society and especially in the lives of PWDs. Thus to understand their impact analyses would provide insights into their strengths and areas of strengths need for better functioning. The impact analyses of the institutes are given hereunder:

6.14.1 INSTITUTES/NGOs COVERED



Note: Government Institutes mean government-training institutes included Rogi Kalyan Samiti (Patient Welfare Committee), Government Mentally Retarded School, Ramchand Khaitan Government Polytechnic & Regional Employment Office

-Total number of Institutes/ NGOs covered is 12.

The information provided in the above figure shows that 33 per cent institutes are VRC for handicapped and other government institutes and organisations followed by 17 per cent each CRC for PWDs and National Institutes.

Thus different organizations and institutes plays important role in the empowerment of PWDs, therefore to understand their impact, an impact analyses according to the institutes is done hereunder:

6.14.2 IMPACT ANALYSES OF VOCATIONAL REHABILITATION CENTRES

Vocational rehabilitation centers provide a series of resources and opportunities to the PWDs to become self-reliant and learn techniques of earning livelihood. Vocational rehabilitation of the handicapped person is a process, which enables him to secure suitable employment, which he could retain and advance a permanent base with an ultimate aim of integrating or re-integrating him in the society.

To make an impact analyses firstly it is imperative to understand the main functions of VRCs, which are mentioned hereunder⁵:

- Interviewing adult handicapped persons for knowing their personal, social, family, educational, economic and vocational background causing adjustment problems.
- Admission of the handicapped persons to examine medically to assess their physical efficiencies, measure their psychological strengths and weaknesses in respect of their intelligence, aptitude, areas of interest, psychomotor dexterity, personality traits and areas of adjustment.
- Assessing the residual capacities, attributes, and functional skills of different categories of handicapped.
- Examination of the handicapped persons by a panel of medical specialists to identify the degree of disability and functional capacities and suggest remedial measures.
- Testing of the handicapped persons on the job capabilities in different trades sanctioned under VRC's programmes such as Electronics, Electrical, General Mechanic, Radio & TV repair, Commercial Practice, Air-conditioning & refrigeration, Automobile, Cutting and Tailoring, Computer Applications, Wood Work & Chair Canning, Arts & Crafts, Screen Printing, Photography, Metal Trades, Secretarial Practice, Painting, etc.

⁵Source: <http://www.dandnetwork.com/topicsuseful-informations/vrcs>

- Imparting workshop training to develop vocational adjustment in respect of their work habits, on the job sustainability, to ensure their job adjustment best suited to their strengths and weaknesses.
- Evaluating the handicapped clients at the Centre to assist them in preparing their vocational plan for enhancing their levels of knowledge & skills suited to local job market needs and also assisting, guiding and motivating them for diverting to self-employment.
- Imparting in-plant training under the scheme of Ministry of Social Justice and Empowerment during which clients are given stipend to sustain their interest and motivation in the training.
- Sponsoring and assisting the handicapped persons to utilize the facilities of reservations against the seats in various educational/training institutions.
- Recommending the handicapped persons for grant of loans by the concerned financial institutions under differential rate of interest or setting up of different ventures under various self-employment schemes.

A. Activities: Therefore it is understood that VRCs has to perform the task mentioned above. The presents study highlights if the VRCs are performing their duties or not. The VRCs for handicapped covered under the study perform the following activities, which show that they are really in compliance of their duties and responsibilities:

- I. Vocational Training and Skill Development
- II. Registration of Handicapped person
- III. Linking PWDs with Employment opportunities
- IV. Evaluation of desirability and qualification
- V. Suitability according to Technical Course
- VI. Admitting to different trades according to different desirability with suitability
- VII. Rehabilitation officer links trained persons to employment opportunities
- VIII. Provide Psychological evaluation
- IX. Assistance to economic empowerment

- X. Assistance in self employment
- XI. Provide Disabled community based VT programme to organisations working for Handicapped
 - a. Guidance to organization working for Handicapped
 - b. Conducting exams for trainees of organization
 - c. Certified trained trainees
 - d. Employment linking to trained disabled persons of organization

B. Vocational and Skill Development Training: To understand the impact of the VRCs working and welfare schemes, an analysis of beneficiaries and various skill development and vocational training is necessary. The information collected from 4 VRCs covered during the study shows that, VRCs have performed a vast number of state and centre scheme for the empowerment of PWDs.

In last three year (2010-13), VRCs for handicapped have provided and implemented Vocational and skill development training in following training and trades:

- Modular Employable Skill and Non-formal Training
- MES
- Vocational and Skill development training in:
 - Radio and TV
 - Commercial
 - Carpentry
 - Electrical and Electronics
 - Cutting and Tailoring
 - Dress making and Hosiery

Vocational Rehabilitation Centre of Handicapped in Jabalpur (MP) and VRC for handicapped in Kanpur (UP) were unable to provide any data of their target of beneficiaries to be enrolled in any vocational and skill development training, however they have provided vocational and skill development training to 282 PWDs.

The other two VRC for handicapped at Kolkata and Jabalpur have provided data on target and achievement of beneficiaries, their target was to enroll 100 PWDs for vocational and skill development training however they achieved only 47 beneficiaries (PWDs) for training.

However in totality these 4 VRCs covered under the study enrolled 329 beneficiaries (PWDs) in last three year.

C. Vocational Development, Skill Training and Employment: the information provided above shows that VRCs have been active in providing vocational and skill development training, however it is also of utmost importance to analyze how many beneficiaries have got employment, as after completing training, it is also important for them to get employment to become self reliant.

VRCs for handicapped provides vocational and skill development training for a minimum of 6 months and maximum of 12 months to PWDs according to training courses and requirement, i.e. for all technical courses relating to Metal cutting, Radio/ TV, Electricals and Electronics, training duration is 12 months and for commercial courses it is 6 months.

In last one year (2012-13), 172 PWDs enrolled in skill development and Vocational training development training programme, however it is very unfortunate that no one got employment.

D. Summary of VRCs Impact Analyses shows that however the VRCs are performing number of functions and activities for the empowerment of PWDs, but the outcome is still restricted due to many reasons the biggest of them is financial constraints and to be unfolded and it raise demands to create more vehemently resources and far reaching and inclusive schemes for empowering PWDs. As even after enrolling and completing to vocational training and skill development training, PWDs are not able to find employment for themselves and this is the biggest hurdle in their road to become independent and become a part of mainstream.

VRC for handicapped is needed to make stronger and its reach must be linked to remotest part of the country, so that every PWDs can utilize its benefits and become self-reliant. It required flexible and custom welfare schemes depending upon geography, demography and other circumstances.

However, no doubt VRCs are performing very important activities for the empowerment of PWDs, still lack of resources and staff limits their reach and thus they face serious challenges and problems to implement welfare schemes. Thus, they should be made empowered to make them more effective and efficient.

6.14.3 IMPACT ANALYSES OF NATIONAL INSTITUTES

Two national institutes “**National Institute for the Orthopedically Handicapped** in Kolkata” and **National Institutes of Rehabilitation Training and Research – Cuttack** are covered under the study. The national institutes provide services in vast areas:

- **Clinical Services:** A comprehensive rehabilitation services to the Persons with Locomotors Disability is provided.
- **Rehabilitation Services in the following areas:**
 - Disability assessment and evaluation
 - Physiotherapy Therapy
 - Occupational Therapy Services
 - Prosthetic and Orthotic Services
 - Socio-economic services
 - Indoor Medical Rehabilitation Services
 - Diagnostic Services
 - Facilitation
- **Outreach Services**

The national institute at Cuttack has provided vocational training to locomotors and has enrolled 12 PWDs, and in which 2 have got employment.

However the impact analyses of national institute at Kolkata as even though they are providing vocational and skill development training to PWDs, in the absence of data for last three years (2011-13), of total number of beneficiaries enrolled (target) v/s achievement, their impact analyses was not completed, but still they are involved in various different areas in the welfare of PWDs.

As their objectives includes:

- To develop Human Resource (manpower) for providing services to the Orthopedically Handicapped population, namely training of Physiotherapists, Occupational Therapists, Orthotics' & Prosthetics, Employment & Placement Officers and Vocational Counselor etc.
- To conduct and sponsor research in all aspects related to the rehabilitation of the orthopedically handicapped.
- To provide services in the area of rehabilitation, restorative surgery, aids & appliances and vocational training to the persons with disability.
- To standardize aids and appliances and to promote their manufacturing and distribution.
- To provide consultancy to the State Government and voluntary agencies. To serve as an apex documentation and information centre in the area of disability & rehabilitation.

Thus their impact for the empowerment of PWDs far reaching, as it is a national institute dedicated to the work for PWDs and helping and motivating them to bring in mainstream.

6.14.4 IMPACT ANALYSES OF COMPOSITE REGIONAL CENTRE FOR PWDs

Composite Regional Centre for Persons with disabilities – Bhopal and

Composite Regional Centre for Persons with disabilities – Bihar is included in the study.

A. Activities: Their activities are

- Rehabilitation
- Human Resource Development to Serve PWDs
- Resource Centre for PWDs
- Provide Technical Training
- Linking PWDs to Employment Opportunities
- Vocational Training and Skill Development Training

B. Vocational and Skill Development Training: Vocational and skill development training is an important aspect of training institutes, however in the study we found that ‘Composite Regional Centre for PWDs – Bhopal is not providing any kind of Vocational training as “**posts of rehabilitation officer and vocational instructor are vacant**”, hence in absence of manpower and staff, CRC is unable to work, therefore its reach has been subsided, resulting in minimizing its efficiency.

Composite Regional Centre for PWDs – Bihar is providing vocational training in fields of Diploma course in hearing language and speech (DHLS), Diploma in special education (DHH) and diploma in rehabilitation therapy (DRT) and Certificate in Prosthetics & Orthotics (CPO). In year (2011-12) 60 PWDs have enrolled in various technical training and 7 PWDs have got employment after completing the training.

Thus, CRC for PWDs – Bihar is however providing vocational training but it must be made more efficient by providing resources and staff to work for PWDs and motivate them so that PWDs become empowered.

6.14.5 IMPACT ANALYSES OF GOVERNMENT INSTITUTES AND ORGANISATIONS

Government institutes and organizations are also playing their part in improving and empowering PWDs. They receive government grants for the welfare of PWDs. **Ramchand Khaitan Government polytechnic** – Jaipur, **Rogi Kalyan Samiti (Patient Welfare Committee)** –Madhya Pradesh, **Government Mentally Retarded School – MP** and **Regional Employment Office –Uttar Pradesh** included government institutes and organisations.

A. Activities: these institutes provided vocational training in idol making, Handloom work, Book binding, paper-tea bag making, diya making and Seasonal work. However at ‘Rogi Kalyan Samiti’ and **Government Mentally Retarded School – Madhya Pradesh** do not provide any training to PWDs.

B. Vocational and Skill Development Training: Ramchand Khaitan Government polytechnic– Jaipur, is very active in mobilizing PWDs and creating opportunities to empower them by providing diploma courses in mechanical, electronic, computer, mechanical production, mechanical refrigerator, architect and civil.

The diploma courses are funded by state government and are of 36 months duration to complete diploma courses. In last one year (2012-13), 183 PWDs have got employment after completing the diploma courses. This signifies that the institute has made a positive impact towards PWDs in making them self-reliant and empowered.

6.14.6 SUMMARY OF IMPACT ASSESSMENT

The institutes and organizations providing vocational and skill development training to empower PWDs have impacted in a very positive manner in implementing government welfare schemes, which directly aims at bringing welfare among PWDs.

The institutes become vulnerable and face severe challenges in the absence of appropriate manpower or resources, which in the end minimize their efficiency, and thus in long run they are not able to implement welfare schemes efficiently.

The centre and state welfare schemes are however flexibility need so that its inclusiveness become vary vast. The government machinery need to be strengthen especially national institutes and VRCs and CRC for handicapped, their reach must be increased to rural areas where PWDs are not able to access its services.

Evaluation and monitoring bodies should be made independent to check whether implementing agencies comprehend with their duties and the fund are utilizing to maximize the benefits.

One of the important reasons that these institutes are providing employment to MR persons to their institutes are providing them training is that they are well aware of the fact that the market potential and employment opportunities for PWDs are very less.

Other reason is that they are working for the empowerment and welfare of PWDs so also by providing them employment they are trying to make PWDs self-independent and boost motivation and feeling of inspiration that they are earning for themselves, which in longer run beneficial to bring them in mainstream.

The institutes have impacted in very positive and far-reaching way to empower PWDs however they face challenges and difficulties due to absence of resources and financial constraints and they suggested bringing flexibility in the existing schemes to make it more result oriented. As then in will provide them opportunity to implement the schemes in more progressive manner.

SECTION 2

6.15 ROLE OF NGOs IN ADDRESSING DISABILITY ISSUES

The role of NGOs in promotion of development and welfare of PWDs is recognized as vital in contemporary times. NGOs play a very pro-active role in accessing the utilization of government mechanism and schemes i.e. Deen Dayal Disabled Rehabilitation Scheme (DDRS), Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP) & National Scholarship for Persons with Disabilities (2008-09) and many other schemes funded by Ministry of Social Justice and Empowerment, GOI, and State Government Schemes. NGOs involvement in the welfare schemes makes the schemes more comprehensive and inclusive as with their efforts, benefits are reaching to the PWDs.

Thus, as the importance of NGOs has been widely acknowledged, therefore The Central Government has been providing grant-in-aid over successive Five-Year Plans through various schemes for projects relating to rehabilitation and other welfare programmes of PWDs, some of the important objectives inherent in the schemes are mentioned hereunder:

- Provision of assistive aids and appliances
- Special school/education
- Vocational training & placement
- Assistance for employment
- Programmes for pre-school and early intervention
- Community based rehabilitation
- Manpower development
- To create equal opportunities, equity & social justice
- Financial support
- Training in or assistance for independent living
- Psycho-social rehabilitation of persons with mental illness
- To support development, publication and dissemination of information, documentation and training materials

Therefore NGOs aims at enhancing the potentials and confidence of PWDs by mobilizing their resources to develop PWDs skill and talent to made them self-reliant, so that PWDs do not feel socially distance.

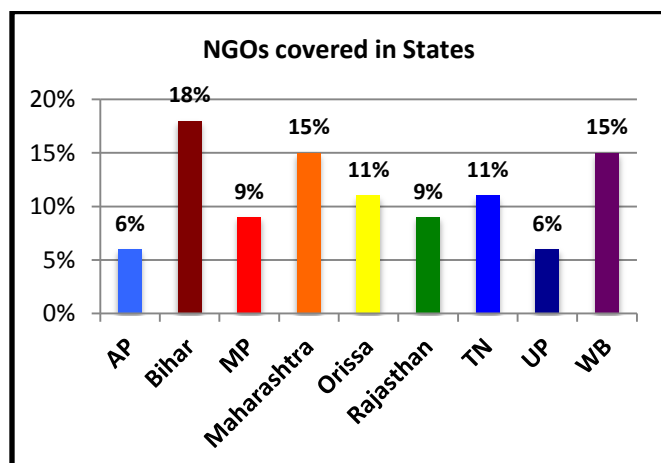
6.16 DETAILS OF NGOs

Table 6.10
Type of NGOs Covered under the Study

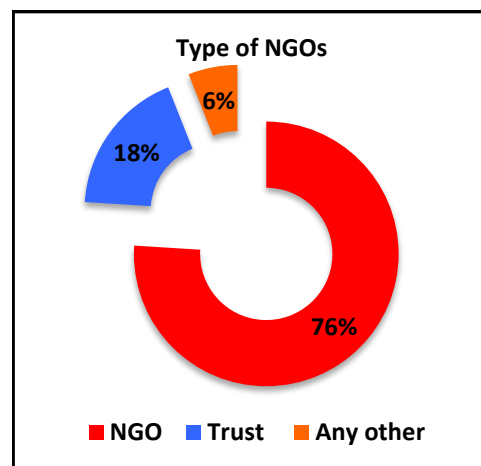
State	NGOs	Trust		Any other	Total
Andhra Pradesh	2	0		0	2
Bihar	4	1		1	6
Madhya Pradesh	3	0		0	3
Maharashtra	3	2		0	5
Orissa	3	0		1	4
Rajasthan	3	0		0	3
Tamil Nadu	1	3		0	4
Uttar Pradesh	2	0		0	2
West Bengal	5	0		0	5
Total	26	6		2	34
Total (in %)	76%	18%		6%	100%

Note: Any other includes, 'Society & Institute aided by government.

: List of all NGOs covered is given in Annexure 2



*Note: AP= Andhra Pradesh, MP= Madhya Pradesh, TN= Tamil Nadu
UP= Uttar Pradesh, WB= West Bengal*

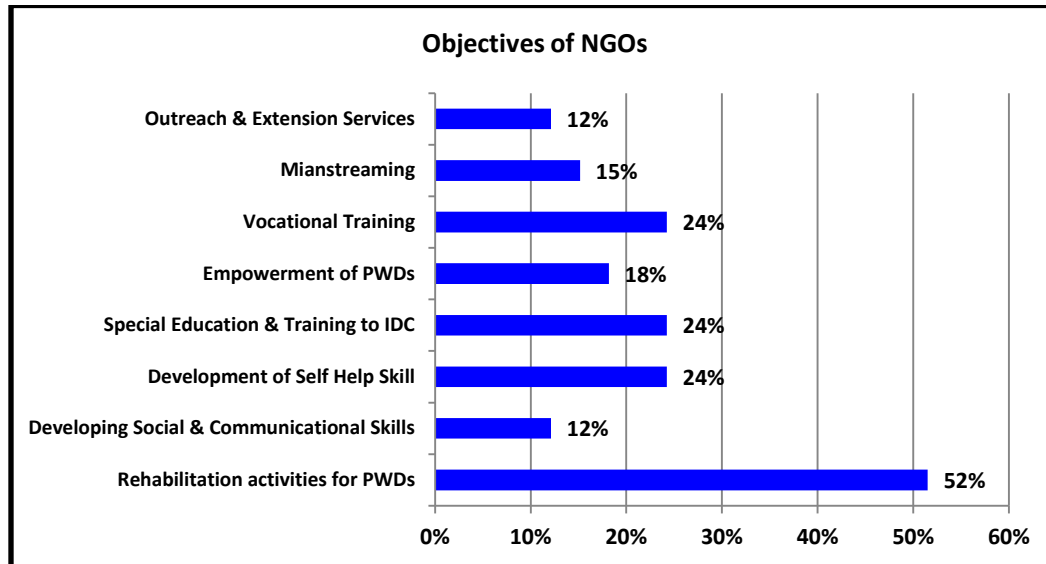


Any other means Private organizations and Implementing Agencies

Of the 34 NGOs covered in 9 States, the highest percentage of NGOs covered is from Bihar (18 percent) followed by Maharashtra and West Bengal 15 percent each. However above Figure shows that 76 per cent are NGOs, followed by Trust (18 per cent), and 6 per cent any other.

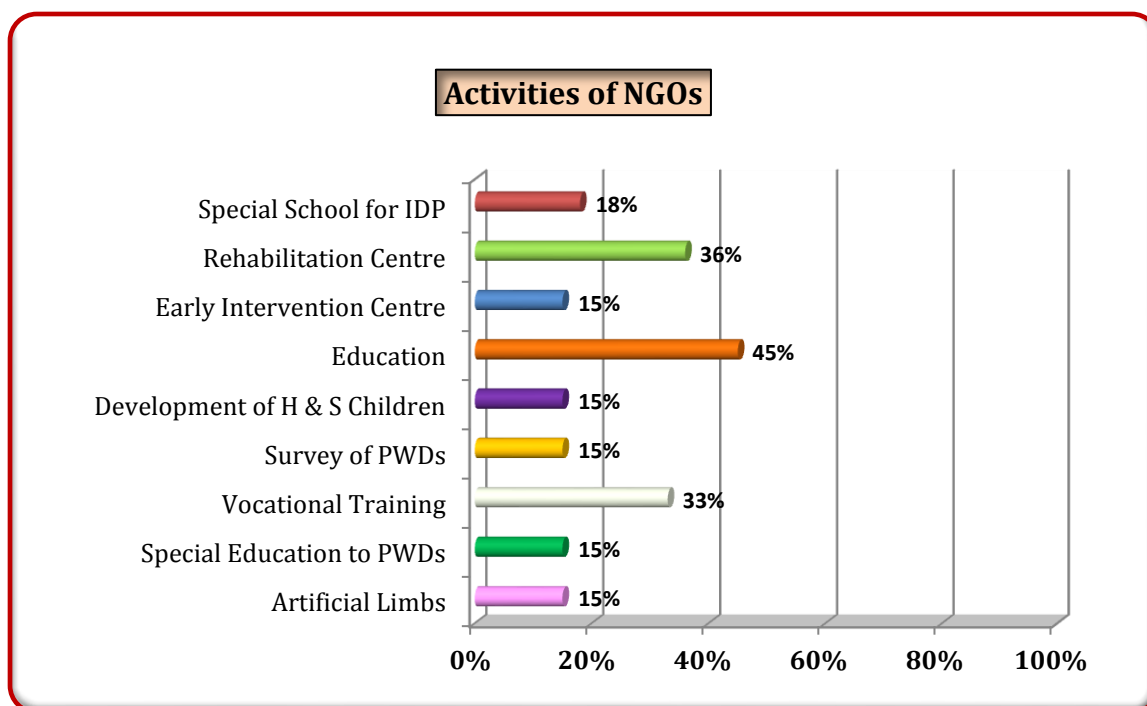
6.17 MAIN OBJECTIVES & ACTIVITIES OF NGOs

NGOs working for the welfare of PWDs are following the guidelines and directions complied by the M/o Social Justice & Empowerment, GOI and welfare schemes. As their objectives and activities are coherently related to the Ministry and Government aim and objectives.



Note: List of all objectives of NGOs are given in Annexure 2.1

The subsequent Figure shows the objectives & activities of NGOs. Of all the 34 NGOs, 52 per cent main objective is to work for the 'Rehabilitation Activities for PWDs, followed by 24 per cent in 'Development of Self-Help Skill, Special Education & Training to IDC & Vocational Training', 18 per cent 'Empowerment of PWDs' and 12 per cent 'Developing Social & Communicational Skills and Outreach and Extension Services'.



Note: List of all activities of NGOs are given in Annexure 2.2

Likewise in activities, 45 per cent of NGOs cover 'education', 36 per cent 'Rehabilitation Centre', 33 per cent 'Vocational Training', 18 per cent 'Special School for IDP', and 15 per cent each in 'Early Intervention Centers, Development of H&S Children, Special Education to PWDs and 'Artificial Limbs for disabled'.

The activities and objectives covered by NGOs clearly shows that majority of NGOs have adopted those areas which are given under the directions of Central/State Government and its agencies for the welfare for PWDs. As their emphasis (52 per cent rehabilitation activities for PWDs & 45 per cent on education) their motto is in sync with the government's aim and objectives.

6.18 MAIN PROJECTS UNDERTAKEN BY NGOS AND FUNDING AGENCIES

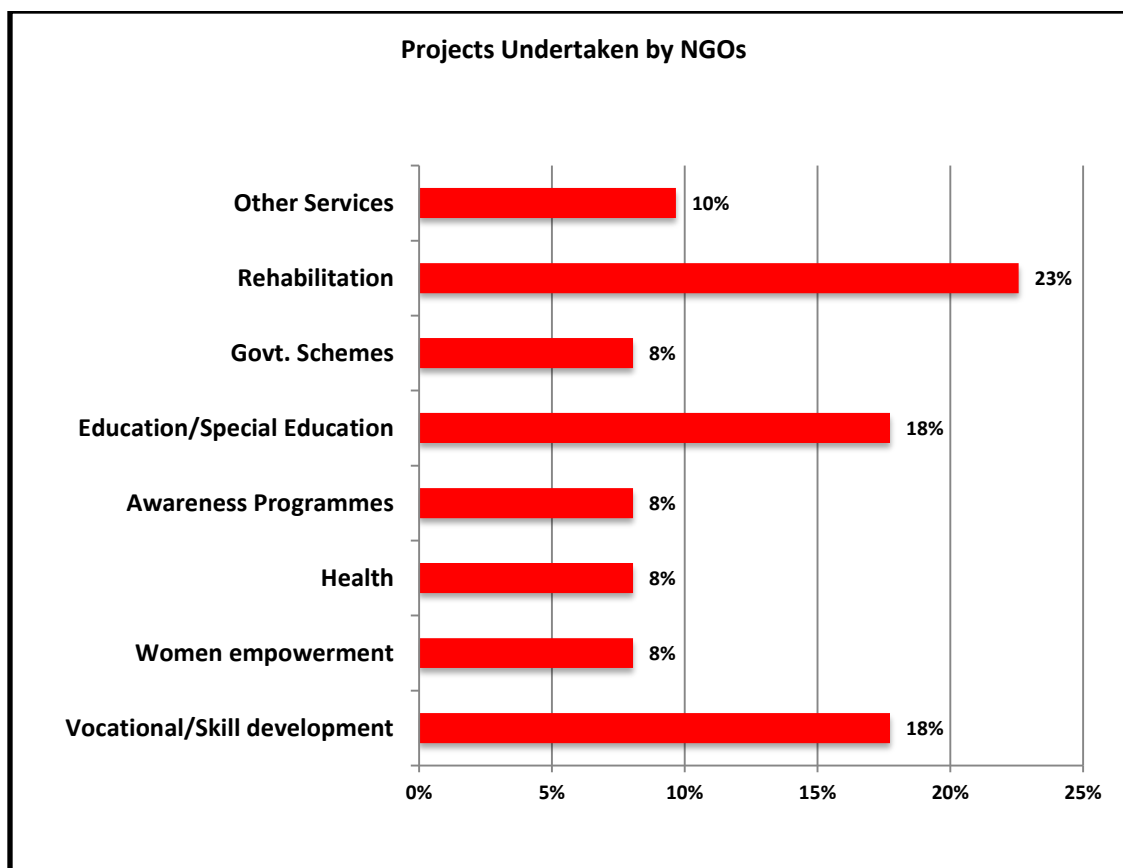
This section shows the number of projects undertaken by NGOs covered in the study during last three years (till 2012-13) and what are the main sources of funding. This shows that the pro-activeness NGOs towards the implementation of welfare schemes. List of Projects undertaken by NGOs are given in Table 6.11.

Table 6.11
Main Projects Undertaken by NGOs

S. No.	Main Projects
1	ADIP Scheme
2	Aggarbati Making
3	All India Women's Conference (AIWC)
4	Anubhav- Old age home
5	Appliances Works
6	ASHA Training
7	Awareness Programme
8	CBR (Awareness Programme) Rehabilitation
9	Computer Training
10	Day care centre for Senior Citizen
11	DDRS
12	Deaf-Blind
13	Deen Dayal Rehabilitation Scheme
14	Development Studies & Advocacy
15	Disables Persons Survey and its available to Require Artificial Limbs
16	DLI Community Based Rehabilitation
17	Education
18	ELC Building Project
19	Employment Training Under AIP Scheme
20	Environment
21	File Making Machine
22	Gymkhana Building
23	Health Services Clinic
24	IEDSS
25	Information Communication Technology (ICT Computer Lab)
26	Low Vision Project
27	MDG Dissemination
28	Maharshi Sambamurthy Residential School for the Physically Handicapped
29	MSI- Friends in Deed Physiotherapy Training Centre (FIPTC)
30	MSI- Friends in Deed Vocational Training Centre (FIVTC)
31	MSI- Human Kinetic Technology Workshop (HKT)

32	MSI- Nanhikali
33	MSI-SLF
34	NFCL
35	Old Age
36	Organisation and Sensitization
37	Organization of Beneficiary
38	Provide Special Education to Student of 6-14 Years under One Year Residential School Curriculum
39	Rehabilitation for PWDs
40	Reliance
41	Research and Development
42	SKD Centre Awareness Programme
43	Special School for Disables
44	Special School for MR
45	TI Migrants (APSACS)
46	VKT Project
47	Vocational Training

Thus the Table 6.11 provides that during last three years the NGOs (covered in the study) have taken up-to 62 projects (some projects are taken more than two times during last three years-in vocational training, ELC Building Project, Health Clinic Services, ASHA Training, Awareness Programmes, AIWC and Special School for MR) for the welfare of PWDs.



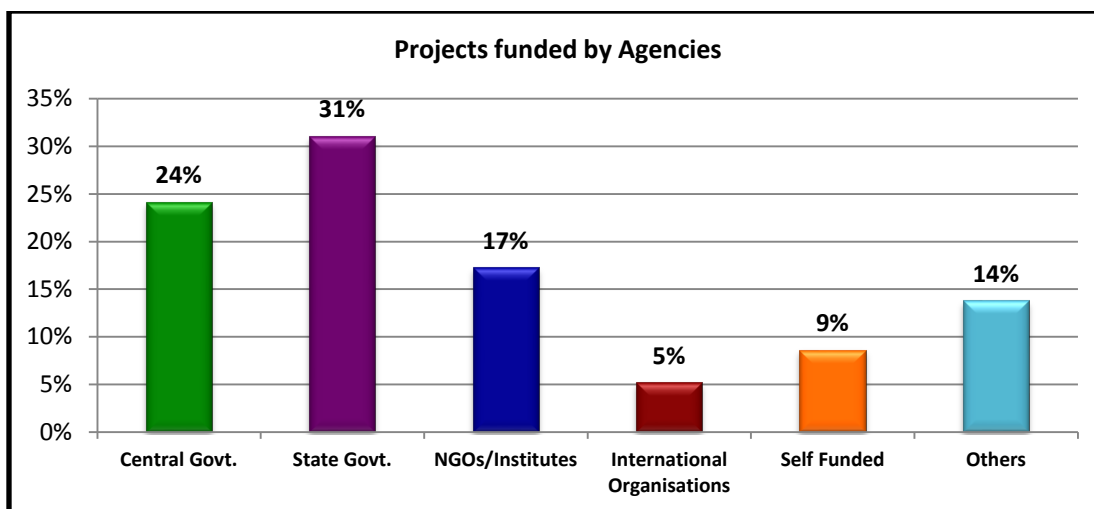
Note: Other Services includes advocacy, environment, research and development study programmes

Figure provides information on the projects undertaken by NGOs in which, projects related to 'rehabilitation' is highest (23 per cent), followed by 'educational and vocation training (18 per cent each), and other services (10 per cent). This represents that especial emphasis have been given on projects related to vocational training and education and rehabilitation.

The projects are funded by many funding organizations including M/o SJ&E, GOI, State Government Agencies, Donations, International Institutions, Community services etc. List for the funding agencies for the above mentioned projects are given in Table 6.12.

Table 6.12
Funding Agencies

Sl.	Funding Agencies
1	Andhra Pradesh Govt.
2	ASHA for Education
3	CBR Forum
4	Community Support
5	District Administration
6	District Officer
7	Donation/Communities
8	DOW India
9	DRC New Delhi
10	DRF
11	ERNET India
12	Family Planning Association of India (FPAI)
13	Government of India
14	Government of Orissa
15	Institute of Orissa
16	M/o Human Resource Development
17	M/s KC Mahendra Education Trust, Mumbai
18	M/s Stichting Liliance Fonds, Netherland
19	Ministry of Social Justice & Empowerment
20	MISJ EGVI India
21	NFCL (AP)
22	REH Damoh
23	REH NSS Pur
24	REH/NRHM (Damoh)
25	Reliance
26	RK Mission
27	Self
28	Sense International
29	Social Institute of Empowerment
30	SSA/BEP
31	State Govt.
32	Tech. & Non-Tech. staff & Contingent Expression
33	UNFPA
34	W&CD Government Orissa

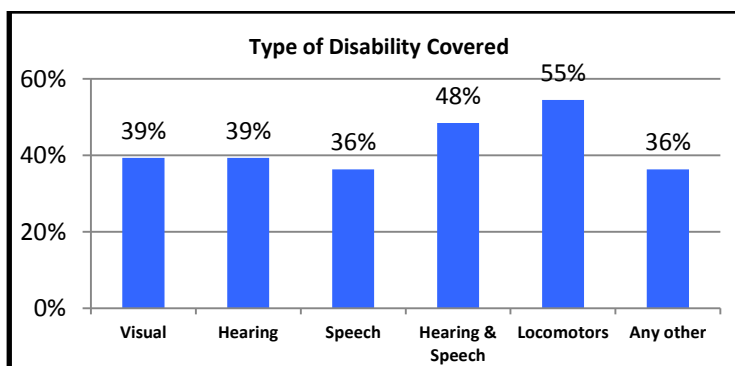


Note: Others include 'donations, Institutes, and others funding agencies

Of the given 62 Projects undertaken by NGOs, it has been noted that 31 per cent of the projects is funded by State Government, representing government's association and proactiveness with the implementation and working for the welfare of PWDs, followed by Central Government (24 per cent), NGOs (17 per cent), Others (14 per cent), Self funded (9 per cent), and funding from International organizations (5 per cent).

6.19 TYPE OF DISABILITY COVERED BY NGOS

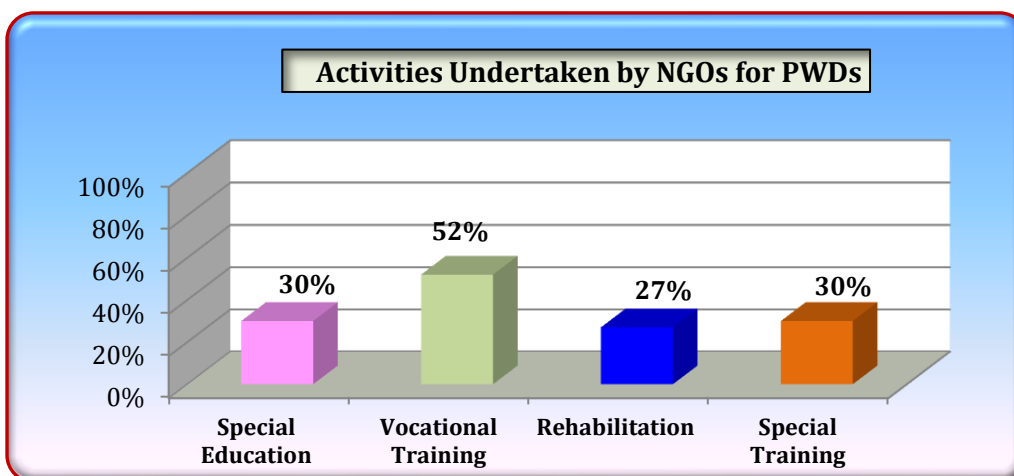
The NGOs represents that they covered all type of disabilities and are working for the welfare for PWDs. The Figure shows that, of 34 sampled NGOs, 55 per cent covers Locomotors, 48 per cent Hearing & Speech, 39 per cent each Visual and Hearing & 36 per cent each speech and any other. It is quite unique that most of the NGOs cover more than three different types of disability and are working for their welfare.



Note: Any other includes 'Mentally Retarded, Cerebral Palsy & Multiple disabilities.

6.20 VOCATIONAL TRAINING

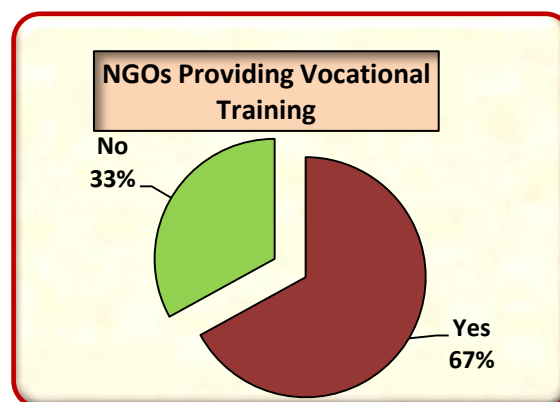
This section analyzes the role and importance of Vocational training in the welfare of PWDs, as it is being very important in making PWDs self-reliant and provides empowerment to them.

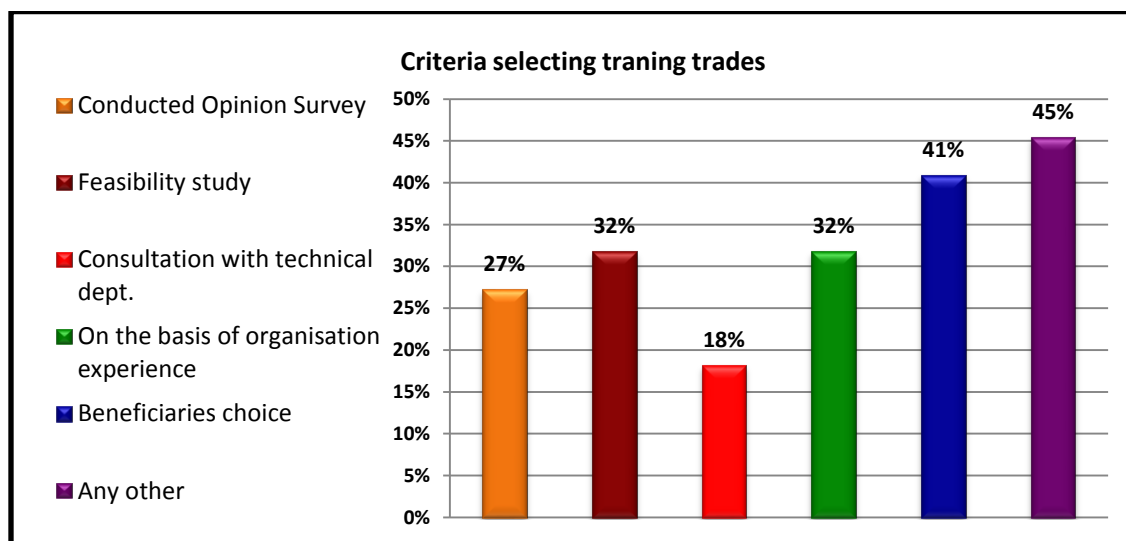


The above Figure shows that more emphasis has been given on vocational training (52 per cent) of PWDs by NGOs, & special training (30 per cent) too is very much the main activities performed by the NGOs.

However 67 percent of the NGOs provide Vocational Training and 33 per cent do not provide any kind of Vocational Training to the PWDs.

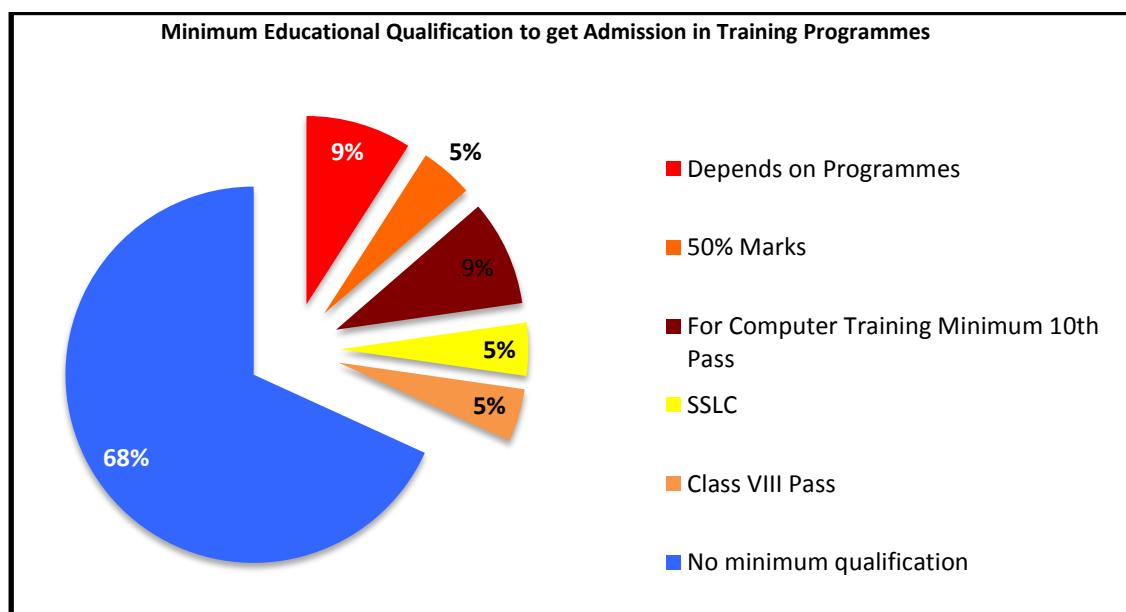
This is the overall percentage of NGOs covered in the study providing vocational training. NGOs are very specific in selecting training trades, as it provides PWDs an opportunity to establish themselves into income generating employment jobs and the idea behind selecting training trades is to acknowledge the potential market environment and then providing PWDs, specific vocational/training skills.





Note: Any other includes NGOs discretion to select trading trades.

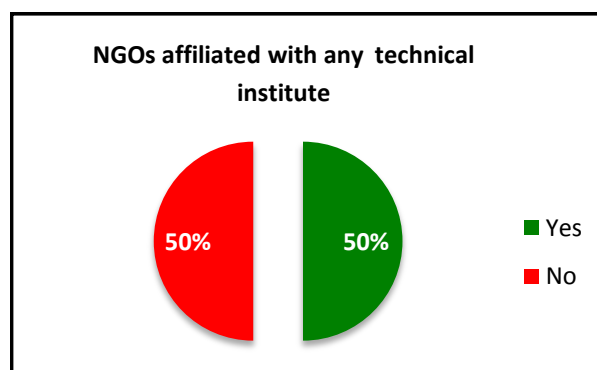
The above Figure shows that, out of 22 NGOs providing vocational training, 45 per cent selecting trading trades on 'any other (NGOs own discretion in selecting trading trades), likewise 41 per cent depends upon Beneficiaries choice, 32 per cent on the basis of organization experience & feasibility studies, 27 per cent conducted opinion survey and lastly 18 per cent made consultation with technical department.



Thus NGOs are very well adopting measures so that vocational training results in fruitful achievement for PWDs to find job or even to establish their own business after the training. The following Figure presents the picture on the status of minimum educational qualification to get admission.

However for some of the training programmes NGOs/Institutes have provided minimum educational qualification to get admission in the training programmes (for computer training). But very importantly 68 per cent of NGOs have no minimum qualification; this shows that NGOs comprehend the need and importance of providing training programme to PWDs.

It is very surprising to note that of all 22 NGOs providing vocational training only 50 per cent of them are affiliated with any technical institute.



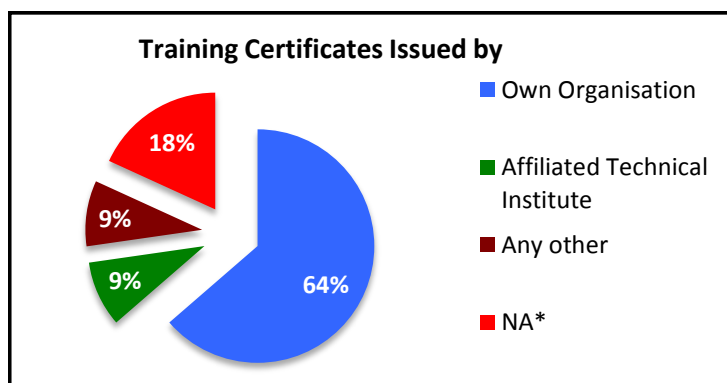
For details regarding list of affiliated technical institutes that, NGOs are affiliated from is given in Table 6.13

Table 6.13
List of Technical Institute

Sl.	Name of the Technical Institute
1.	Nirwachan Vibhag/Rajya Aayukti Vibhag
2.	Government of India
3.	Under ADP Scheme, District Officer
4.	District Industry Cell
5.	IGNOU
6.	National Council for Vocational Training
7.	DDRO Vellure
8.	Ministry of Social Justice & Empowerment, GOI
9.	Birla Institute of Technology
10.	Recognized by government

Note: M/o SJE, GOI, recognizes two NGOs.

As mentioned above that 50 per cent of NGOs are affiliated with the technical institutes mentioned in Table 6.4, it is noted in the study that of 22 NGOs providing vocational training 64 per cent are NGOs issue, training certificate from “Own organization”, 18 percent of NGOs ‘do not issue certificates’, and 9 per cent (each) issue certificate from ‘affiliated training institute and any other.



Note: Any other includes other training institutes
NA*: Training certificates not issued

6.21 INVOLVEMENT OF NGOs IN ADDRESSING DISABILITY ISSUES

Table 6.14

State-wise NGOs Involvement

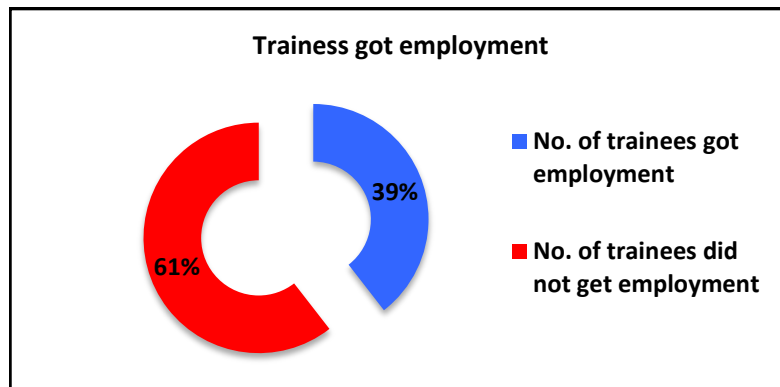
Sl.	State	Type of Disability Covered	Name of Skill	No. Of Trainees
1	Andhra Pradesh	Visual Hearing Speech Hearing & Speech Locomotors	Cycle Repair	25
			Tailoring	25
			Lace & Embroidery	30
			Fish Net Making	30
			Candle, Leaf Plates & Files	20
			Computer Training	25
2	Bihar	Hearing & Speech & Mentally Challenge	Computer	30
			Sports	30
		Hearing, Speech, Hearing & Speech	Education	68
			Candle Making	20
		Locomotors	Toy's making	20
		Intellectual Disability	CDO	15
		Visual, Hearing, Speech	CAT	15
		Hearing& Speech	DHLS	15
		Locomotors	DRT	15
		Multiple Disabilities	Mobile Repairing	30

Sl.	State	Type of Disability Covered	Name of Skill	No. Of Trainees
3	Madhya Pradesh	MR	Paper and Tea Bag making	70
		Visual, Hearing, Speech, Hearing & Speech, Locomotors	Craft Training	30
4	Maharashtra	Visual, Hearing, Speech, Hearing & Speech, Locomotors		
		Hearing, Hearing & Speech		
		Hearing	File making, Drawing, Education	105
		Mentally Retarded, Multiple Disabilities	Candles, Paper bags, Flower, Diyas, Liquid Soap	
5	Orissa	Visual, Hearing, Speech, Hearing & Speech, Locomotors	Tailoring	41
		Locomotors	Computer	7
			Appliqué	5
		Visual, Hearing & Speech	Craft Training	20
			Computer	20
		Visual	Group Teaching & Individual Training Programme	40
6	Rajasthan	Visual, Locomotors	DTP- Computer	36
			Electrical Motor Winding	28
		Visual, Hearing, Speech	Computer	100
		Hearing Speech	Mobile repair	20
		Locomotors	Music	100
		Multiple Disabilities	Computer H/W	25
		Locomotors		
7	Tamil Nadu	Hearing & Speech, Locomotors	Mechanist	9
			Tailoring	10
		Hearing, Speech	Candle	15
			Computer	15
			Painting	10
		Hearing & Speech, Locomotors,	Tailoring	3
		Mentally Challenge	Chalk making	3
		Mentally Retarded		
8	Uttar Pradesh	Locomotors		
		Locomotors		
9	West Bengal	Mentally Challenge	Tailoring	30
			Candle	10
			Jute Making	10
			Paper pocket	15
			Spice making	10
			Food Processing	25

Sl.	State	Type of Disability Covered	Name of Skill	No. Of Trainees
			Prints Work	5
		Hearing, Speech, Hearing & Speech, Locomotors		
		Visual, Hearing	Dairy	5
			Goat rearing	5
			Poultry	5
			Tailoring	12
			Embroidery	2
			Book Binding	7
			Soft Toys	10
			Greeting Card	15
			Mushroom Production	12
			Computer training & Tally	100
			Chalk making	10

Note: Details of the NGOs working for the welfare of persons with disabilities are mentioned in the Annexure 2.

Table 6.14 shows that the NGOs are providing training on varieties of skill for creating employment opportunities for PWDs and it is commendable to note that most of PWDs are able to find employment after training. Out of 1413 number of trainees, trained at NGOs, 39 per cent trainees got employment.



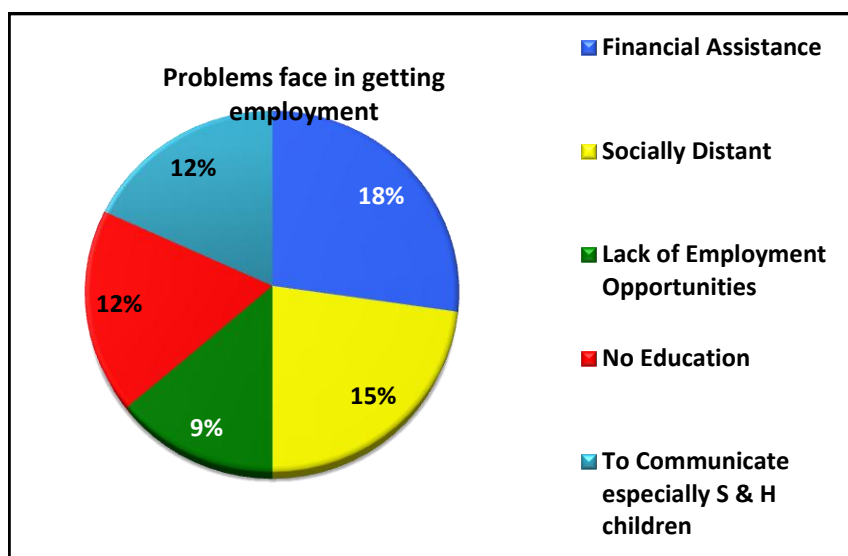
6.22 PROBLEMS AND ASSISTANCE PROVIDED FOR EMPLOYMENT

As PWDs face challenges and problems in all spheres of life, getting employment for them is again a serious challenge. The major problems and challenges faced by PWDs are given in Table 6.15

Table 6.15
Problems face by PWDs in getting employment

S. No.	Problems face in getting employment
1	Financial Assistance
2	No facilities from government for hearing & Speech disabled children.
3	In Commuting/ Transportation
4	Socially Distant from Community
5	Lack of Employment Opportunities
6	Lack of Resources
7	Lack of Willingness in Parents to Put their Children in Residential Schools
8	No Education
9	To Communicate especially (Speech & Hearing)
10	No Availability of Machines from Government
11	Self-employment opportunities are not explored
12	Mainstreaming is major challenge
13	They think that they are slow in work
14	Lack of Intelligence/Skills
15	Face problems where employment roster is not available
16	Problems in Market Space
17	Selling Products
18	Attitude of People
19	Lack of Awareness between Mentally Retarded & Mentally Ill
20	Lack of Employment Opportunities for PWDs in Government Sector
21	Colleagues are not Adjustable
22	These MR/Cerebral Palsy are socially not Acceptable
23	They think that they are slow in work

Of these 23 main problems and challenges, the most common challenges faced by PWDs in getting employment is problems of financial assistance (18 per cent), they even feel socially distant (15 per cent) followed by problems in communication and education (12 per cent).



In consideration of the problems faced by the PWDs in getting employment, the Central/State Government and its agencies in collaboration with NGOs/Institutes have provided various assistance activities to the PWDs.

List of main assistance provided to the PWDs in getting employment is given in Table 6.16

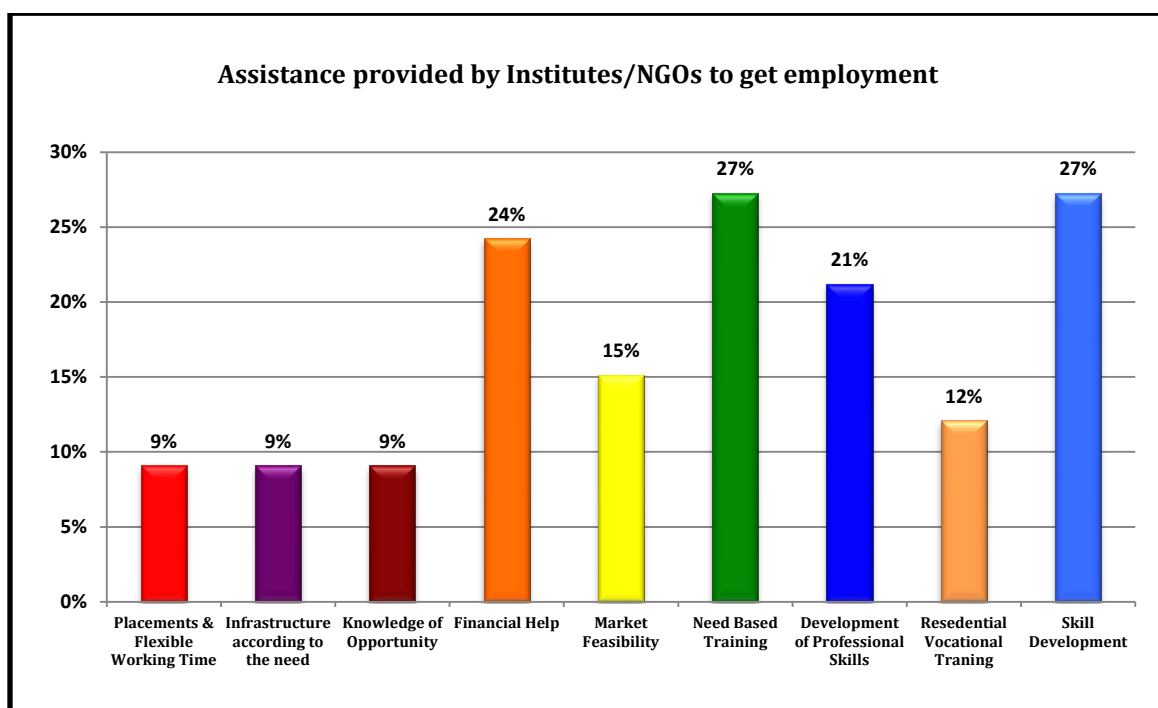
Table 6.16

NGOs Assistance to PWDs trainees to get employment

S. No.	Type of Assistance
1.	Financial Help
2.	Market Feasibility
3.	Subsidy on Raw Material
4.	Power Connection
5.	To Implement Reservation in Strictly in Pvt. Sector Also
6.	Special Jobs should be made according to Hearing & Speech Candidates
7.	Generate Awareness in Society
8.	Knowledge of Opportunity
9.	Need Based Training
10.	Development of Professional Skills
11.	Increase Loan Period from Bank
12.	Residential Vocational Training

13.	District Industry Office provide Guidance
14.	Support in every 6 months
15.	Training for Speech & Hearing Impaired
16.	Skill Development
17.	Placements & Flexible Working Time
18.	Infrastructure according to the need
19.	Specially Trained Professional

In overall the agencies are providing assistance to PWDs to get employment and their emphasis is more on giving assistance in 'Need based training, & skill development' (27 per cent), financial help (24 per cent), development of professional skills (21 per cent) and assistance in other fields too are taking care of (3 per cent).



Therefore we can say that the government agencies and institutions with NGOs are making efforts for providing assistance to the trainees so that after completing their training programmes PWDs can easily find employment opportunities.

The efforts of agencies and institutions in implementing welfare schemes for PWDs is notably very high but there are many difficulties and challenges face by NGOs/Institutes in implementing these welfare projects (for detail see Table 6.17).

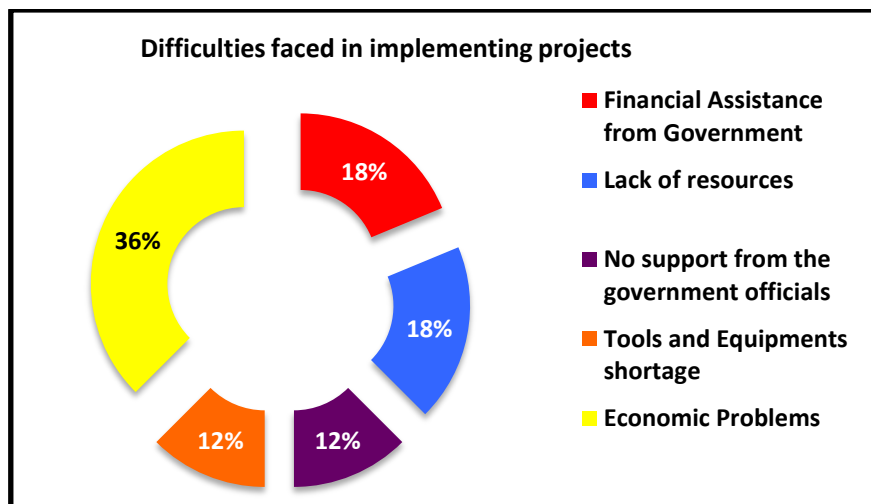
Table 6.17
Difficulties/Challenges faced in implementing projects

Sl.	Difficulties/Challenges faced in implementing projects
1	Professional Training Institutions are very less
2	Local demand trades are needed
3	Financial Assistance from Government
4	Manpower
5	No Difficulties
6	Lack of resources
7	Inability of Education in PWDs
8	Behavior, Attitude of Parents
9	Absence of Suitable Candidates
10	Difficulty in Placements
11	Problems of Accommodation
12	Transportation
13	Communication between person to professionals
14	To forward applications from district/State level
15	No support from the government officials
16	Tools and Equipment's shortage
17	Social Issues
18	Economic Problems

Of these listed 18 difficulties & problems, 'economic problems amounts to 36 per cent, and problems related to financial assistance and lack of resources score 18 per cent each,

And a major concern goes towards as 12 per cent face problems due to the 'no support from the government officials

and even problems of tools and equipment amount to 12 per cent. Rest of the difficulties share 3 per cent (each) listed in the Table 6.17.



6.23 CONCLUSION & SUGGESTIONS GIVEN BY THE IMPLEMENTING AGENCIES

The role of government in the welfare of PWDs has been very commendable as it is the chief funding agency and initiates and implements welfare projects for the benefits of PWDs. However its reach has been deepening with the collaboration of NGOs, as together Government and NGOs are trying to bridge the gap and to bring PWDs into mainstream.

Various suggestions have been made by the NGOs for more effective and efficient implementation of projects and enhancing government's objectives towards welfare of PWDs.

Table 6.18
Suggestions made by NGOs

Sl.	Suggestions
1	To give opportunities to PWDs in Education& implementation in vocational trades
2	Better Services to Beneficiaries
3	Sanction of Financial Support on time
4	At least Rs. 200/- stipend per children from government may be given
5	Smooth Functioning of DDRs
6	Economic Rehabilitation of PWDs
7	Need to Change Policy on employment
8	For PWDs, Residential Vocational Training should be made available, so that they can utilize more of their time
9	Government Should Centralize this School
10	Teacher's Salary Should be as Central Government
11	Free Education & Minimum Tuition fee for PWDs
12	Accommodation with Stipend
13	Government should expand employment opportunities for PWDs
14	Sensitize and awareness about accessibility
15	Modern infrastructure
16	Disable friendly atmosphere should be planned
17	Need More special educators to train
18	No need to file new application/Recommendations every year for same work
19	Inspection of NGO should be regular
20	Strict actions against government officials who are not working accordingly

See Table 6.18 for the various suggestions made by NGOs for proper functioning of welfare schemes and more result oriented outcome of welfare schemes.

However, we can say that the government agencies and NGOs are making efforts for providing assistance to the trainees so that after completing their training programmes, PWDs can easily find employment. But still in consideration of the problems faced by the PWDs in getting employment, the Central/State Government and NGOs should pay more attention on it.

To this cause NGOs are adopting measures so that vocational training results in fruitful achievement for PWDs to find job or even to establish their own business. As more emphasis has been given on vocational training (52 per cent) of PWDs by NGOs/Institutes, skill development & special training (36 and 30 per cent) too is very much the main activities performed by the NGOs/institutes.

SECTION 3

This present section discusses the Suggestions/recommendations made by the Government institutes, departments and NGOs to make the welfare scheme for PWDs more coherent and result oriented.

6.24 SUGGESTIONS/RECOMMENDATIONS

The role of government Institutes and organization in promotion of development, welfare and empowerment of PWDs is recognized as vital in contemporary times. The schemes are playing a very pro-active role in accessing the utilization of government mechanism and schemes i.e. Deen Dayal Disabled Rehabilitation Scheme (DDRS), Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP) & National Scholarship for Persons with Disabilities (2008-09) and many other schemes funded by Ministry of Social Justice and Empowerment, GOI, and State Government Schemes. The involvement of institutes and organization in the welfare schemes makes the schemes more comprehensive and inclusive as with their efforts, benefits are reaching to the PWDs. However the institutes and organizations involved in the implementation of the welfare schemes have given the following recommendations:

- **Training to the Trainers:** It came to the light that many trainers lack innovative and intuitive training techniques to create interest among PWDs regarding vocational and skill development training and thus it result in non-involvement of PWDs in such activities. Therefore it is recommended that training to the trainers on different perspectives to deal in different circumstances should be provided regularly.
- **Better availability of Trainers:** Training to the trainers is one of the important aspects but better availability of trainer is also correlated to it, as due to the shortage of appropriate staff and trainers, the institutes and organizations are not able to function well. Therefore availability of trainers has become one very important link to empower PWDs.

- **New Technologies and infrastructures:** the lack of new technologies and infrastructures restricts and limits the accessibility and reach of PWDs in further utilization of welfare schemes.
- **Tools and Equipments:** Vocational and skill development training is emphasized with utmost importance as it enable PWDs to start thing on their own and earn their livelihood or to become independent. However in the absence or lack of tools and equipment's, PWDs lack a practical hands on to learn. And also in the absence tools and equipment's even the institutes failed to provide proper training. Therefore tools and equipment's should be provided to the institutes and organizations regularly to improve the effectiveness of vocational and skill development training.
- **Evaluation and Strict monitoring of NGOs funded by GOI:** The welfare schemes and policies are often implemented by implementing agencies i.e. NGOs, private institutes, and govt. aided bodies. To foresee and understand the changing situations and challenges faced by PWDs; It is required by the government to make an evaluation and monitoring analyses of these implementing agencies. So that these implementing agencies would be performing their task with more responsibility. And strict action should be taken against those agencies that are not performing their responsibilities in time.
- **Better Linkage of CRCs and VRCs:** Better linkage of Composite Rehabilitation Centers and Vocational Rehabilitation Centers is required to bring inter-linkages between them so that a proper mapping of areas of intervention can be decided according to area and situation.
- **Reduce paper work required for schemes:** one of the major recommendations is to reduce paper work to make the scheme more inclusive and far reaching as so many PWDs are not able to complete paper work and thus fail to avail the benefits of the welfare schemes.

- **Fast and appropriate funding under schemes:** the biggest hurdle and challenge in implementing the welfare schemes is the lack of fast and appropriate funding under schemes. In the absence of funding all aspects of implementing fails to reach PWDs, therefore funding for the schemes should be regular and smooth.
- **DDRCs must be made active to serve in rural areas:** District Disability Rehabilitation Centers is a scheme to provide rehabilitation to PWDs as 90 per cent of PWDs lives in those areas where no rehabilitation services have been provided and the biggest challenge is to reach them. However to make this scheme more inclusive and far reaching these DDRCs must be made active to serve in rural areas also.
- **Generate Community based vocational Training opportunities:** Institutes are involved in vocational and skill development training of PWDs which are based in their curriculum, however to make the vocational and skill development training more productive and result oriented much emphasis to generate and develop community based vocational training is required to promote locally produced good and involve PWDs in it. This will help in increasing the demands of local and community based produced goods.
- **Mandatory for banks to provide financial support after training:** PWDs who are involved in self-employment or who wish to start business of their own, should be provided with financial assistance at reasonable rate from the banks and to make bank compliance to provide loan to PWDs mandatory provisions should be made for Banks to provide financial support to PWDs after completing training. So that PWDs can fully utilize their learning. This will enhance and increase their confidence and help in economic empowerment.
- **Make unemployment allowance:** It is also recommended to make unemployment allowance especially for PWDs so that it can provide them opportunity to be independent.

- **Sensitization and Awareness about schemes:** The accessibility and utilization of schemes is highly dependent upon the awareness and sensitization about schemes among PWDs. As PWDs are the beneficiaries of these welfare schemes thus appropriate authorities should organize provisions of regular camps and campaigns to increase awareness about the welfare schemes by using IEC material specially designed in local language and in an interesting way.
- **Service delivery to be at one nodal point:** PWDs are already limited in commuting from one place to another and the governmental departmental working structure make it almost impossible for PWDs to complete the paper work at one place, thus it is suggested that service delivery should be made at one nodal point so that it can speed up the process of receiving benefits of the schemes without so many hassle.
- **Enhanced financial support for educational and technical training:** It is also recommended to increase and enhanced the financial support for educational and technical training institutes so that these institutes can employ better and skilled workforce with modern infrastructure.
- **Market oriented job training:** Finally it is also recommended that market oriented job training should be provided to PWDs so that their skills and training enable them to earn respect for themselves by becoming economically independent.

7.1 FARM SECTOR

7.1.1 Poultry Farming

1. Introduction

Poultry are large domestic fowl (e.g. hens, ducks, geese, turkey) reared for meat. The consumption of poultry has increased considerably owing to the speed at which fowl mature and to the small amount of feed required per kg of meat produced.

2. Market

The major consumers of the product of the envisaged will be small hotels, restaurants, various institutions with food catering services, and households. The demand for poultry meat is mainly influenced by population growth and income rise. With increasing income or purchasing power, people demand more diversified food products like poultry products.

3. Production Process

The production cycle for the envisaged poultry farm starts with day old chicken. Day old chicken is bought for rearing in the envisaged plant by feeding well balanced feed in disease controlled and hygienic shed for about 45 days and then marketed at this stage.

Suitable for Persons with Disability	:	Speech & Hearing
No. of Persons Involved	:	2
Working days per year	:	300
Total Chicks	:	2400
No. of Cycle of Rearing per year	:	8
Survival Rate	:	80%
Total Chicken Produced	:	1920
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	90,600
B Annual Production Cost (INR)	:	217,400
C Annual Revenue/Products Sold (INR)	:	411,000
D Financing Requirement	:	Amount (INR)
<i>Fixed Capital</i>	:	90,600
<i>Working Capital required for 2 Cycles</i>	:	54,350
Total Financing Requirement	:	144,950
Equity/Self-financing (10%)	:	14,495
Loan (90%)	:	130,455
Average Return on Investment	:	167%
Average Return on Investment (Excluding labo	:	250%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	411,000	472,650	543,548	625,080
(II)	PBDIT	193,600	233,510	280,494	335,720
(III)	PBIT	184,540	224,450	271,434	326,660
(IV)	PBT	170,842	214,666	265,563	324,703
(V)	Annual Net Profit	170,842	214,666	264,007	317,233
	Annual Net Profit	290,842	334,666	384,007	437,233
	(Excluding labour cost)				
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		201,638	392,751	633,204
(I)	Total Inflow	324,852	425,364	665,817	959,497
(II)	Total out-flow	123,214	32,614	32,614	32,614
(III)	Closing Cash Balance (Accrual/Deficit)	201,638	392,751	633,204	926,883
(IV)	Net cash surplus (after 4 years after repayment of loan)				326,293
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,253,176
<i>Note : PBDIT: Profit Before Depreciation, Interest and Tax, PBIT: Profit Before Interest and Tax, PBT: Profit Before Tax</i>					

7.1.2 Goat Rearing

1. Introduction

Goat is a multi functional animal and plays a significant role in the economy and nutrition of landless, small and marginal farmers in the country. Goat rearing is an enterprise which has been practiced by a large section of population in rural areas. Goats can efficiently survive on available shrubs and trees in adverse harsh environment in low fertility lands where no other crop can be grown. In pastoral and agricultural subsistence societies in India, goats are kept as a source of additional income and as an insurance against disaster. Goats are also used in ceremonial feastings and for the payment of social dues. In addition to this, goat has religious and ritualistic importance in many societies.

2. Market

The country at ranks first in the world for goat meat production. The trend in consumption of mutton and goat meat shows increase in 1981 to 2002 indicating annual compound growth rate of 1.28 %. Also, there is hues demand for export market.

Suitable for Persons with Disability	:	Speech & Hearing
No. of Persons Involved	:	2
Working days per year	:	300
Annual Kid Production	:	24
Average maturing period of kids (months)	:	8
Survival Rate	:	90%
Annual average sale of goats	:	22
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	88,704
B Annual Rearing Cost (INR)	:	83,347
C Annual Revenue/Products Sold (INR)	:	162,000
D Financing Requirement	:	Amount (Rs)
Fixed Capital	:	88,704
Working Capital required for 2 Cycles	:	13,891
Total Financing Requirement	:	102,595
Equity/Self-financing (10%)	:	10,260
Loan (90%)	:	92,336
Average Return on Investment	:	89%
Average Return on Investment (Excluding labour Charge	:	142%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	162,000	186,300	214,245	246,382
(II)	PBDIT	78,653	94,618	113,395	135,446
(III)	PBIT	69,782	85,748	104,524	126,576
(IV)	PBT	60,087	78,822	100,369	125,191
(V)	Annual Net Profit	60,087	78,822	100,369	125,191
	Annual Net Profit (Excluding labour cost)	114,837	133,572	155,119	179,941
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		59,765	124,374	210,529
(I)	Total Inflow	171,553	147,458	233,613	344,591
(II)	Total out-flow	111,788	23,084	23,084	23,084
(III)	Closing Cash Balance (Accrual/Deficit)	59,765	124,374	210,529	321,507
(IV)	Net cash surplus (after 4 years after repayment of loan)				134,061
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				455,568
Note: PBDIT: Profit Before Depreciation, Interest and Tax, PBIT: Profit Before Interest and Tax PBT: Profit Before Tax, Value and cost of 4 months additional kids of second calving are not included. Value of additional kids of second calving will be an additional income. 50% feeding cost in actual cost					

7.1.3 Dairy Farm

1 Introduction

India derives nearly 33% of the gross Domestic population from agriculture and has 66% of economically active population, engaged in agriculture. The share of livestock product is estimated at 21% of total agriculture sector. The fact that dairying could play a more constructive role in promoting rural welfare and reducing poverty is increasingly being recognised. Milk production alone involves more than 70 million producers, each raising one or two cows/ buffaloes primarily for milk production. The domesticated water buffalo is one of the gentlest of all farm animals; hence it can be bred easily. The dairy sector offers a good opportunity to entrepreneurs in India. India is a land of opportunity for those who are looking for new and expanding markets. Growth prospects in the dairy sector are very bright.

2 Market

Dairy development in India has been acknowledged the world over as one of modern India's most successful development programme. India is the second largest milk producing country with anticipated production of about 78 million tons during 1999-2000. The production of milk products stood at 3.07 lakh tonnes in 1999-2000. Production of milk powder excluding infant milk food has risen to 2.25 lakh tons in 1999-2000, whereas that of malted food is at 65000 tons. Off late market for milk products is showing a steady increase.

3 Production process

Modern and well established scientific principles, practices and skills should be used to obtain maximum economic benefits from dairy farming. Some of the major norms and recommendations are: Care full selection of animals, feeding of animals, milking of animals.

Suitable for Persons with Disability	:	Speech & Hearing
No. of Persons Involved	:	2
Working days per year	:	300
Number of Buffalos (Murra)	:	2
Annual Milk Production	:	5880
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	165,100
B Annual Rearing Cost (INR)	:	33,049
C Annual Revenue/Products Sold (INR)	:	219,800
D Financing Requirement	:	Amount (Rs)
Fixed Capital	:	165,100
Working Capital required for 2 Cycles	:	5,508
Total Financing Requirement	:	170,608
Equity/Self-financing (10%)	:	17,061
Loan (90%)	:	153,547
Average Return on Investment	:	123%
Average Return on Investment (Excluding labour Charges)	:	144%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	219,800	252,770	290,686	334,288
(II)	PBDIT	186,751	216,416	250,696	290,300
(III)	PBIT	170,241	199,906	234,186	273,790
(IV)	PBT	154,119	188,390	227,277	271,487
(V)	Annual Net Profit	154,119	188,390	227,277	269,338
	Annual Net Profit	190,619	224,890	263,777	305,838
	(Excluding labour cost)				
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		137,750	304,263	509,663
(I)	Total Inflow	341,237	342,650	548,050	795,511
(II)	Total out-flow	203,487	38,387	38,387	38,387
(III)	Closing Cash Balance (Accrual/Deficit)	137,750	304,263	509,663	757,124
(IV)	Net cash surplus (after 4 years after repayment of loan)				285,848
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,042,972
<p>Note:</p> <p>PBDIT: Profit Before Depreciation, Interest and Tax</p> <p>PBIT: Profit Before Interest and Tax</p> <p>PBT: Profit Before Tax</p> <p>10% depreciation on animals : 75% cost price over 7 years (calving period 7 years)</p> <p>Subsequent insemination can be done during 6th or 7th months after calving</p> <p>Value and cost of calf are not included. The rate of calf survival is around 50%.</p> <p>The value of survived calf will be an additional income, if sold.</p> <p>50% feeding cost in actual cost</p>					

7.2 SERVICE SECTOR

7.2.1 Cycle Repairing

	Suitable for Persons with Disability	:	Speech & Hearing		
	No. of Persons Involved	:	2		
	Working days per year	:	300		
	Annual average cycle repair	:	3000		
	Average Service charge per cycle	:	30		
	Working Capital Cycle	:	2		
A	Total Fixed Cost (INR)	:	15,000		
B	Annual Recurring Cost (INR)	:	96,000		
C	Annual Revenue/Products Sold (INR)	:	121,200		
D	Financing Requirement	:	Amount (Rs)		
	Fixed Capital	:	15,000		
	Working Capital require d for 2 Cycles	:	16,000		
	Total Financing Requirement	:	31,000		
	Equity/Self-financing (10%)	:	3,100		
	Loan (90%)	:	27,900		
	Average Return on Investment	:	119%		
	Average Return on Investment (Excluding labour Charges)	:	235%		
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	121,200	139,380	160,287	184,330
(II)	PBDIT	25,200	33,780	44,127	56,554
(III)	PBIT	23,700	32,280	42,627	55,054
(IV)	PBT	20,771	30,188	41,372	54,636
(V)	Annual Net Profit	20,771	30,188	41,372	54,636
	Annual Net Profit	56,771	66,188	77,372	90,636
	(Excluding labour cost)				
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		31,296	56,008	91,905
(I)	Total Inflow	53,271	62,983	98,880	148,040
(II)	Total out-flow	21,975	6,975	6,975	6,975
(III)	Closing Cash Balance (Accrual/Deficit)	31,296	56,008	91,905	141,065
(IV)	Net cash surplus (after 4 years after repayment of loan)				56,136
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				197,201
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.2 Mobile Repairing

Suitable for Persons with Disability		:	Speech & Hearing		
No. of Persons Involved		:	1		
Working days per year		:	300		
Annual average Mobile repair		:	2400		
Average Service charge per mobile		:	60		
Working Capital Cycle		:	2		
A Total Fixed Cost (INR)		:	27,000		
B Annual Recurring Cost (INR)		:	193,200		
C Annual Revenue/Products Sold (INR)		:	300,000		
D Financing Requirement		:	Amount (Rs)		
Fixed Capital		:	27,000		
Working Capital required for 2 Cycles		:	32,200		
Total Financing Requirement		:	59,200		
Equity/Self-financing (10%)		:	5,920		
Loan (90%)		:	53,280		
Average Return on Investment		:	244%		
Average Return on Investment (Excluding labour Charges)		:	244%		
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	300,000	345,000	396,750	456,263
(II)	PBDIT	106,800	132,480	162,978	199,113
(III)	PBIT	104,100	129,780	160,278	196,413
(IV)	PBT	98,506	125,784	157,880	195,614
(V)	Annual Net Profit	98,506	125,784	157,880	195,614
	Annual Net Profit (Excluding labour cost)	98,506	125,784	157,880	195,614
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		120,086	235,250	382,510
(I)	Total Inflow	160,406	248,570	395,830	580,824
(II)	Total out-flow	40,320	13,320	13,320	13,320
(III)	Closing Cash Balance (Accrual/Deficit)	120,086	235,250	382,510	567,504
(IV)	Net cash surplus (after 4 years after repayment of loan)				198,314
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				765,818
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.3 TV & Radio Repairing

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors			
No. of Persons Involved	:	1			
Working days per year	:	300			
Annual average TV & Radio repair		2400			
Average Service charge per TV & Radio	:	160			
Working Capital Cycle	:	2			
A Total Fixed Cost (INR)	:	32,000			
B Annual Recurring Cost (INR)	:	456,000			
C Annual Revenue/Products Sold (INR)	:	684,000			
D Financing Requirement	:	Amount (Rs)			
Fixed Capital	:	32,000			
Working Capital required for 2 months	:	76,000			
Total Financing Requirement	:	108,200			
Equity/Self-financing (10%)	:	10,800			
Loan (90%)	:	97,200			
Average Return on Investment	:	285%			
Average Return on Investment (Excluding labour Charges)	:	341%			
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	684,000	786,600	904,590	1,040,279
(II)	PBDIT	228,000	285,000	352,830	433,342
(III)	PBIT	104,100	129,780	160,278	196,413
(IV)	PBT	224,800	281,800	349,630	430,142
(V)	Annual Net Profit	214,594	274,510	345,256	428,684
	Annual Net Profit (Excluding labour cost)	274,594	332,059	395,730	470,816
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		269,494	520,453	835,083
(I)	Total Inflow	325,794	544,753	859,383	1,249,099
(II)	Total out-flow	56,300	24,300	24,300	24,300
(III)	Closing Cash Balance (Accrual/Deficit)	269,494	520,453	835,083	1,224,799
(IV)	Net cash surplus (after 4 years after repayment of loan)				414,016
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1638,816
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.4 Scooter/Motor Cycle Repairing

Suitable for Persons with Disability	:	Speech & Hearing			
No. of Persons Involved	:	1			
Working days per year	:	300			
Annual average Scooter/Motor Cycle repair	:	2400			
Average Service charge per Scooter/Motor Cycle	:	150			
Working Capital Cycle	:	2			
A Total Fixed Cost (INR)	:	37,000			
B Annual Recurring Cost (INR)	:	408,000			
C Annual Revenue/Products Sold (INR)	:	660,000			
D Financing Requirement	:	Amount (Rs)			
Fixed Capital	:	37,000			
Working Capital required for 2 months	:	78,000			
Total Financing Requirement	:	105,000			
Equity/Self-financing (10%)	:	10,500			
Loan (90%)	:	94,500			
Average Return on Investment	:	316%			
Average Return on Investment (Excluding labour Charges)	:	362%			
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	660,000	759,000	872,850	1,003,778
(II)	PBDIT	252,000	310,200	379,170	460,730
(III)	PBIT	248,300	306,500	375,470	457,030
(IV)	PBT	238,378	299,413	371,218	455,612
(V)	Annual Net Profit	238,378	294,471	359,096	435,051
	Annual Net Profit (Excluding labour cost)	286,378	342,471	407,096	483,051
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		286,453	560,999	900,170
(I)	Total Inflow	347,078	584,624	923,795	1,338,920
(II)	Total out-flow	60,625	23,625	23,625	23,625
(III)	Closing Cash Balance (Accrual/Deficit)	286,453	560,999	900,170	1,315,295
(IV)	Net cash surplus (after 4 years after repayment of loan)				438,751
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,754,046
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.5 Electrician

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors			
No. of Persons Involved	:	1			
Working days per year	:	300			
Annual average Electrician work	:	2400			
Average Service charge per Electrician work	:	120			
Working Capital Cycle	:	2			
A Total Fixed Cost (INR)	:	37,000			
B Annual Recurring Cost (INR)	:	462,000			
C Annual Revenue/Products Sold (INR)	:	588,000			
D Financing Requirement	:	Amount (Rs)			
Fixed Capital	:	37,000			
Working Capital required for 2 months	:	77,000			
Total Financing Requirement	:	114,000			
Equity/Self-financing (10%)	:	11,400			
Loan (90%)	:	102,600			
Average Return on Investment	:	165%			
Average Return on Investment (Excluding labour Charges)	:	207%			
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	588,000	676,200	777,630	894,275
(II)	PBDIT	126,000	168,000	218,610	279,353
(III)	PBIT	122,300	164,300	214,910	275,653
(IV)	PBT	111,527	156,605	210,293	274,114
(V)	Annual Net Profit	111,527	156,605	210,293	271,702
	Annual Net Profit (Excluding labour cost)	159,527	204,605	258,293	319,702
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		166,577	301,232	489,575
(I)	Total Inflow	229,227	326,882	515,225	764,977
(II)	Total out-flow	62,650	25,650	25,650	25,650
(III)	Closing Cash Balance (Accrual/Deficit)	166,577	301,232	489,575	739,327
(IV)	Net cash surplus (after 4 years after repayment of loan)				275,402
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,014,729
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PRT: Profit Before Tax					

7.2.6 Watch Repairing

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors			
No. of Persons Involved	:	1			
Working days per year	:	300			
Annual average watch repair	:	3000			
Average Service charge per watch	:	50			
Working Capital Cycle	:	2			
A Total Fixed Cost (INR)	:	22,000			
B Annual Recurring Cost (INR)	:	282,000			
C Annual Revenue/Products Sold (INR)	:	375,000			
D Financing Requirement	:	Amount (Rs)			
Fixed Capital	:	22,000			
Working Capital required for 2 months	:	47,000			
Total Financing Requirement	:	69,000			
Equity/Self-financing (10%)	:	6,900			
Loan (90%)	:	62,100			
Average Return on Investment	:	196%			
Average Return on Investment (Excluding labour Charges)	:	265%			
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	375,000	431,250	495,938	570,328
(II)	PBDIT	93,000	121,050	154,718	194,986
(III)	PBIT	90,800	118,850	152,518	192,786
(IV)	PBT	84,280	114,193	149,723	191,855
(V)	Annual Net Profit	84,280	114,193	149,723	191,855
	Annual Net Profit (Excluding labour cost)	132,280	162,193	197,723	239,855
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		117,955	218,822	355,220
(I)	Total Inflow	155,480	234,347	370,745	549,275
(II)	Total out-flow	37,525	15,525	15,525	15,525
(III)	Closing Cash Balance (Accrual/Deficit)	117,955	218,822	355,220	533,750
(IV)	Net cash surplus (after 4 years after repayment of loan)				194,055
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				727,804
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.7 Motor Winding

Suitable for Persons with Disability		:	Speech, Hearing & Locomotors		
No. of Persons Involved		:	1		
Working days per year		:	300		
Annual average Motor Winding		:	90		
Average Service charge per Motor Winding		:	225		
Working Capital Cycle		:	2		
A Total Fixed Cost (INR)		:	23,000		
B Annual Recurring Cost (INR)		:	444,000		
C Annual Revenue/Products Sold (INR)		:	548,100		
D Financing Requirement		:	Amount (Rs)		
Fixed Capital		:	23,000		
Working Capital required for 2 months		:	74,000		
Total Financing Requirement		:	97,000		
Equity/Self-financing (10%)		:	9,700		
Loan (90%)		:	87,300		
Average Return on Investment		:	167%		
Average Return on Investment (Excluding labour Charges)		:	216%		
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	548,100	630,315	724,862	833,592
(II)	PBDIT	104,100	141,915	187,622	242,628
(III)	PBIT	101,800	139,615	185,322	240,328
(IV)	PBT	92,634	133,068	181,394	239,018
(V)	Annual Net Profit	92,634	133,068	181,394	239,018
	Annual Net Profit (Excluding labour cost)	140,634	181,068	229,394	287,018
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		147,109	260,651	422,520
(I)	Total Inflow	191,934	282,476	444,345	663,838
(II)	Total out-flow	44,825	21,825	21,825	21,825
(III)	Closing Cash Balance (Accrual/Deficit)	147,109	260,651	422,520	642,013
(IV)	Net cash surplus (after 4 years after repayment of loan)				241,318
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				883,331
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.8 General Shop

Suitable for Persons with Disability		:	Speech, Hearing & Locomotors		
No. of Persons Involved		:	1		
Working days per year		:	300		
Working Capital Cycle		:	2		
A	Total Fixed Cost (INR)	:	18,000		
B	Annual Recurring Cost (INR)	:	312,000		
C	Annual Revenue/Products Sold (INR)	:	405,600		
D	Financing Requirement	:	Amount (Rs)		
	Fixed Capital	:	18,000		
	Working Capital required for 2 months	:	52,000		
	Total Financing Requirement	:	70,000		
	Equity/Self-financing (10%)	:	7,000		
	Loan (90%)	:	63,000		
Average Return on Investment		:	198%		
Average Return on Investment (Excluding labour Charges)		:	198%		
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	405,600	466,440	536,406	616,867
(II)	PBDIT	93,600	123,240	158,886	201,595
(III)	PBIT	91,800	121,440	157,086	199,795
(IV)	PBT	85,185	116,715	154,251	198,850
(V)	Annual Net Profit	85,185	116,715	154,251	198,850
	Annual Net Profit (Excluding labour cost)	85,185	116,715	154,251	198,850
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		123,235	226,000	366,301
(I)	Total Inflow	156,985	241,750	382,051	566,951
(II)	Total out-flow	33,750	15,750	15,750	15,750
(III)	Closing Cash Balance (Accrual/Deficit)	123,235	226,000	366,301	551,201
(IV)	Net cash surplus (after 4 years after repayment of loan)				200,650
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				751,851
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.2.9 Computer Centre (DTP Work)

Suitable for Persons with Disability		:	Speech, Hearing & Locomotors		
No. of Persons Involved		:	1		
Working days per year		:	300		
Annual average DTP Work		:	24,000		
Average Service charge per DTP		:	15		
Working Capital Cycle		:	2		
A Total Fixed Cost (INR)		:	69,000		
B Annual Recurring Cost (INR)		:	240,000		
C Annual Revenue/Products Sold (INR)		:	435,000		
D Financing Requirement		:	Amount (Rs)		
Fixed Capital		:	69,000		
Working Capital required for 2 months		:	40,000		
Total Financing Requirement		:	109,000		
Equity/Self-financing (10%)		:	10,900		
Loan (90%)		:	98,100		
Average Return on Investment		:	229%		
Average Return on Investment (Excluding labour Charges)		:	229%		
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	435,000	500,250	575,288	661,581
(II)	PBDIT	195,000	236,250	284,888	342,141
(III)	PBIT	188,100	229,350	277,988	335,241
(IV)	PBT	177,800	221,993	273,573	333,769
(V)	Annual Net Profit	177,800	221,993	271,216	325,392
	Annual Net Profit (Excluding labour cost)	177,800	221,993	271,216	325,392
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		200,175	404,542	658,133
(I)	Total Inflow	293,700	429,067	682,658	990,425
(II)	Total out-flow	93,525	24,525	24,525	24,525
(III)	Closing Cash Balance (Accrual/Deficit)	200,175	404,542	658,133	965,900
(IV)	Net cash surplus (after 4 years after repayment of loan)				332,292
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,298,192
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3 MANUFACTURING SECTOR

7.3.1 Karchobi (Embroidery)

Suitable for Persons with Disability		:	Speech, Hearing & Locomotors		
No. of Persons Involved		:	2		
Working days per year		:	300		
Annual average production of suits		:	300		
Average price per suit		:	1200		
Working Capital Cycle		:	3		
A	Total Fixed Cost (INR)	:	18,175		
B	Annual Production Cost (INR)	:	260,250		
C	Annual Revenue/Products Sold (INR)	:	360,000		
D	Financing Requirement	:	Amount (Rs)		
	Fixed Capital	:	18,175		
	Working Capital required for 2 months	:	65,063		
	Total Financing Requirement	:	83,238		
	Equity/Self-financing (10%)	:	8,324		
	Loan (90%)	:	74,914		
	Average Return on Investment	:	170%		
	Average Return on Investment (Excluding labour Charges)	:	278%		
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	360,000	414,000	476,100	547,515
(II)	PBDIT	99,750	127,725	161,198	201,122
(III)	PBIT	97,933	125,908	159,380	199,305
(IV)	PBT	90,067	120,289	156,009	198,181
(V)	Annual Net Profit	90,067	120,289	156,009	198,181
	Annual Net Profit (Excluding labour cost)	180,067	210,289	246,009	288,181
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		138,218	241,596	380,694
(I)	Total Inflow	175,122	260,325	399,423	580,693
(II)	Total out-flow	36,903	18,728	18,728	18,728
(III)	Closing Cash Balance (Accrual/Deficit)	138,218	241,596	380,694	561,964
(IV)	Net cash surplus (after 4 years after repayment of loan)				199,999
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				761,963
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.2 Tailoring (Ladies Suits)

Suitable for Persons with Disability		:	Speech, Hearing & Locomotors		
No. of Persons Involved		:	2		
Working days per year		:	300		
Annual average production of suits		:	3000		
Average price per suit		:	1000		
Working Capital Cycle		:	3		
A Total Fixed Cost (INR)		:	54,660		
B Annual Production Cost (INR)		:	2,764,300		
C Annual Revenue/Products Sold (INR)		:	3,000,000		
D Financing Requirement		:	Amount (Rs)		
Fixed Capital		:	54,660		
Working Capital required for 2 months		:	691,075		
Total Financing Requirement		:	745,735		
Equity/Self-financing (10%)		:	74,575		
Loan (90%)		:	671,162		
Average Return on Investment		:	62%		
Average Return on Investment (Excluding labour Charges)		:	164%		
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	3,000,000	3,450,000	3,967,500	4,562,625
(II)	PBDIT	235,700	409,270	622,697	883,342
(III)	PBIT	230,234	403,804	617,231	877,876
(IV)	PBT	159,762	353,467	587,029	867,808
(V)	Annual Net Profit	159,762	343,120	553,326	806,027
	Annual Net Profit (Excluding labour cost)	915,762	1,099,120	1,309,326	1,562,027
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		688,513	869,308	1,260,310
(I)	Total Inflow	910,963	1,037,099	1,428,100	2,071,803
(II)	Total out-flow	222,450	167,790	167,790	167,790
(III)	Closing Cash Balance (Accrual/Deficit)	688,513	869,308	1,260,310	1,904,013
(IV)	Net cash surplus (after 4 years after repayment of loan)				811,493
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				2,715,506
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.3 Potato Processing

1. Introduction

In India around 12 million tons of potato is grown which is about 4% of the total world production. However, the per capita consumption of potatoes is low. It is estimated that 25% of the potatoes, which are spoiled due to various reasons such as transportation, type of packing, non-availability of cold storage capacities during harvesting season, glut in the market etc., could be saved by making various preserved potato products. Potato wafer is one of such products which have a great potential as this is considered as one of the traditional foods of India. Potato wafers are needed to be made in a scientific manner and under hygienic conditions.

2. Market

The popularity of snack foods is growing fast day-by-day and potato wafers have emerged as a potential snack food. A number of organised as well as unorganised groups are already there catering to the needs of tea stalls, restaurants, railway stations, tourist places etc. Still there is a huge demand to be met for these products in interior and remote places in different parts of the country.

3. Manufacturing Process

The potatoes selected for wafers should be large oval shape free from disease and fully matured. They should have the minimum number of eyes to cut down the losses by trimming. They are washed thoroughly in water and peeled manually with stainless steel knife or by means of an abrasive potato peeling machine. The peelings are washed away with sprays of water. They are then trimmed and placed in water to prevent browning. They are sliced 0.4 to 0.5 cm. thick in a slicing machine. The slices are again placed in cold water whenever there is considerable delay in the subsequent operations of blanching. Then slices are kept in water containing 0.05% potassium metabisulphite to avoid oxidation. The slices are blanched for 3 to 5 minutes in boiling water and spread on trays at the rate of 4.88 kg. to 7.30 kg. per square meter of tray surface. The blanched chips are then subjected to hydro-extracting machine (centrifugal) to remove excess of water and fried in edible oil at 180-240°C, for 3-4 minutes. The fried potato wafers are then kept on the sieve to remove excess of oil, cooled and other ingredients like salts, spicy mixture is sprayed as per required taste. Cooled potato wafers are then packed in polythene bags and sealed.

Suitable for Persons with Disability		:	Speech, Hearing & Locomotors		
No. of Persons Involved		:	2		
Working days per year		:	90		
Annual average production of potato chips (in Quintal)		:	144		
Annual average production of starch (in Quintal)		:	9		
Average price per quintal potato chips		:	45		
Average price per quintal potato chips		:	20		
Working Capital Cycle		:	2		
A	Total Fixed Cost (INR)	:	253,200		
B	Annual Production Cost (INR)	:	477,000		
C	Annual Revenue/Products Sold (INR)	:	666,000		
D	Financing Requirement	:	Amount (Rs)		
	Fixed Capital	:	253,200		
	Working Capital required for 2 months	:	79,500		
	Total Financing Requirement	:	332,700		
	Equity/Self-financing (10%)	:	33,270		
	Loan (90%)	:	299,430		
	Average Return on Investment	:	70%		
	Average Return on Investment (Excluding labour Charges)	:	190%		
E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	666,000	765,900	880,785	1,012,903
(II)	PBDIT	189,000	241,200	303,615	378,016
(III)	PBIT	163,680	215,880	278,295	352,696
(IV)	PBT	132,240	193,423	264,821	348,204
(V)	Annual Net Profit	132,240	193,423	263,339	338,384
	Annual Net Profit (Excluding labour cost)	261,840	323,023	392,939	467,984
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		162,202	306,088	519,889
(I)	Total Inflow	490,260	380,945	594,746	883,593
(II)	Total out-flow	328,058	74,858	74,858	74,858
(III)	Closing Cash Balance (Accrual/Deficit)	162,202	306,088	519,889	808,735
(IV)	Net cash surplus (after 4 years after repayment of loan)				363,704
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,172,439
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.4 Shoes Making

1. Introduction

Shoes are used by gents, ladies and children in our country and is used by every section of the society. Shoes have functional utility to protect the foot from thorns, insects, etc.

2. Market

Shoes have become common among people from both the urban and rural areas. To cater to the requirements of different users of, they are made in different types and by different manufacturing processes. There is a good scope of market for this product in rural and urban areas.

3. Manufacturing Process

Soft plastics/rubber/leather are cut with the help of die/mould in sole cutting machine or fly press. After cutting the soles in required sizes, they are drilled with drilling machine according to the shape/design. The edges are finished with the help of grinding machine. The shoes so produced are then inspected and packed in polythene and kept in boxes.

Suitable for Persons with Disability		: Speech, Hearing & Locomotors and Blindness
No. of Persons Involved	:	3
Working days per year	:	300
Annual average production of table, chair, bed, almirah	:	1800
Average price	:	750
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	111,390
B Annual Production Cost (INR)	:	954,800
C Annual Revenue/Products Sold (INR)	:	1,350,000
D Financing Requirement	:	Amount (Rs)
<i>Fixed Capital</i>	:	111,390
<i>Working Capital required for 2 months</i>	:	159,133
Total Financing Requirement	:	270,523
Equity/Self-financing (10%)	:	27,052
Loan (90%)	:	243,471
Average Return on Investment	:	193%
Average Return on Investment (Excluding labour Charges)	:	308%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	1,350,000	1,552,500	1,785,375	2,053,181
(II)	PBDIT	395,200	502,220	630,067	782,342
(III)	PBIT	384,061	491,081	618,928	771,203
(IV)	PBT	358,497	472,821	607,972	767,551
(V)	Annual Net Profit	347,647	450,539	572,175	715,796
	Annual Net Profit (Excluding labour cost)	659,647	762,539	884,175	1,027,796
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		457,051	857,861	1,380,307
(I)	Total Inflow	629,309	918,729	1,441,175	2,107,242
(II)	Total out-flow	172,258	60,868	60,868	60,868
(III)	Closing Cash Balance (Accrual/Deficit)	457,051	857,861	1,380,307	2,046,375
(IV)	Net cash surplus (after 4 years after repayment of loan)				726,935
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				2,773,310
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.5 Furniture Making (Wood)

1. Introduction

The demand for the furniture made up of woods is growing due to the increased standard of living of people and outlook. On occasions like wedding, it has become customary to gift wooden furniture like double bed, sofa, dressing table, dining table to the daughter.

2. Market

As the furniture would not have any fixed brand or company name, therefore, there would be less competition. Wooden furniture also required in government and commercial establishments. Due to non-availability of wood, these days wood is being imported from countries like Malaysia, Sri Lanka, etc. For manufacture of furniture, wood is available from the local depots/forest areas. There is ever growing market for wooden furniture.

3. Manufacturing Process

The line of process is used for wooden furniture is made as per the measurements; shaping, bending & chisling as per design; finishing touch with sand paper; finally apply varnish/paint/lamination; and furniture can be laminated using laminated sheet.

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors
No. of Persons Involved	:	2
Working days per year	:	300
Annual average production of table, chair, bed, almirah	:	1800
Average price	:	1200
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	110,500
B Annual Production Cost (INR)	:	1,669,800
C Annual Revenue/Products Sold (INR)	:	2,160,000
D Financing Requirement	:	Amount (Rs)
<i>Fixed Capital</i>	:	110,500
<i>Working Capital required for 2 months</i>	:	278,300
Total Financing Requirement	:	388,800
Equity/Self-financing (10%)	:	38,800
Loan (90%)	:	349,920
Average Return on Investment	:	175%
Average Return on Investment (Excluding labour Charges)	:	431%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	2,160,000	2,484,000	2,856,600	3,285,090
(II)	PBDIT	490,200	647,220	836,142	1,062,586
(III)	PBIT	479,150	636,170	825,092	1,051,536
(IV)	PBT	442,408	609,926	809,346	1,046,287
(V)	Annual Net Profit	423,168	573,933	753,411	966,659
	Annual Net Profit (Excluding labour cost)	1,419,168	1,569,933	1,749,411	1,962,659
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		625,038	1,122,541	1,799,522
(I)	Total Inflow	823,018	1,210,021	1,887,002	2,777,231
(II)	Total out-flow	197,980	87,480	87,480	87,480
(III)	Closing Cash Balance (Accrual/Deficit)	625,038	1,122,541	1,799,522	2,689,751
(IV)	Net cash surplus (after 4 years after repayment of loan)				977,709
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				3,667,459
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.6 Agarbatti Making

1. Introduction

The burning incense in religious and social functions has been practised in India since early times. Dhup an aromatic powder or paste is burnt in Indian homes as a fragrant fumigant is reputed to possess insecticidal and antiseptic properties. Agarbattis also known as dubattis similar to joss sticks are a development of dhup. Agarbattis are obtainable in different colours and with different perfumes. The burning time of agarbatti varies from 15 minutes to 3 hours depending on quality and size.

Majority of agarbattis manufactured are of cheap quality containing only charcoal powder, low quality sandal wood powder with wood gum powder. Agarbatti industry is labour intensive cottage type of traditional activity in India. The main marketing centres are situated in Mysore and Bangalore in India. It can be taken up in rural areas without any difficulty. It requires only low technology for manufacturing the agarbatties.

2. Market

Agarbattis are used by many communities in India daily for performing puja. Agarbattis are also used in some of the foreign countries. Hence, it has good demand. This industry can be set up with less investment in small areas.

3. Manufacturing Process

Charcoal powder, white chip powder, jiget powder, sandal powder are mixed using water and dough is made. Dough is rolled on bamboo sticks normally. Raw agarbattis can be perfumed either by dipping in perfumed or by spraying the perfumes on the raw agarbattis.

Suitable for Persons with Disability	:	Speech, Hearing, Locomotors and Blindness
No. of Persons Involved	:	3
Working days per year	:	300
Annual average production of Agarbatti	:	27,000
Average price	:	20
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	38,800
B Annual Production Cost (INR)	:	436,898
C Annual Revenue/Products Sold (INR)	:	540,000
D Financing Requirement	:	Amount (Rs)
Fixed Capital	:	38,800
Working Capital required for 2 months	:	72,816
Total Financing Requirement	:	111,616
Equity/Self-financing (10%)	:	11,162
Loan (90%)	:	100,455
Average Return on Investment	:	141%
Average Return on Investment (Excluding labour Charges)	:	179%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	540,000	621,000	714,150	821,273
(II)	PBDIT	103,102	140,412	185,503	239,761
(III)	PBIT	99,222	136,532	181,623	235,881
(IV)	PBT	88,674	128,998	177,103	234,374
(V)	Annual Net Profit	88,674	128,998	177,103	234,374
	Annual Net Profit (Excluding labour cost)	130,674	170,998	219,103	276,374
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		140,257	248,021	403,891
(I)	Total Inflow	204,171	273,135	429,004	642,145
(II)	Total out-flow	63,914	25,114	25,114	25,114
(III)	Closing Cash Balance (Accrual/Deficit)	140,257	248,021	403,891	617,031
(IV)	Net cash surplus (after 4 years after repayment of loan)				238,254
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				855,286
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.7 Plastic Wire Bag

1. Introduction

Baskets and carriers made up of wire find wide usage in homes, hotels, shops for keeping utensils, crockery, fruits and other such stuff. It is also used in two wheelers as carrier and its requirement is ever widening. Stands, baskets, other domestic items and carrier for two wheelers can also be manufactured.

2. Market

There is good demand for wire baskets in the market. These type of baskets used as shopping bags as well as to carrying out things from market.

3. Manufacturing Process

First of all a lay out is prepared of the items size and design and then 8 to 10 yard of wire is cut and given desired shape with the help of dye. After this, the wires are joint with the help of spot welding machine. Later these shapes are covered by plastic coating powder and heated in electric furnace for specific time period so that the powder melts over the item which makes it safe and attractive. This coating powder is available in different colours like red, green, blue, yellow violet.

Suitable for Persons with Disability	:	Speech, Hearing, Locomotors and Blindness
No. of Persons Involved	:	3
Working days per year	:	300
Annual average production of Agarbati	:	2400
Average price	:	350
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	21,325
B Annual Production Cost (INR)	:	617,100
C Annual Revenue/Products Sold (INR)	:	840,000
D Financing Requirement	:	Amount (Rs)
<i>Fixed Capital</i>	:	21,325
<i>Working Capital required for 2 months</i>	:	102,850
Total Financing Requirement	:	124,175
Equity/Self-financing (10%)	:	12,418
Loan (90%)	:	111,758
Average Return on Investment	:	254%
Average Return on Investment (Excluding labour Charges)	:	293%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	840,000	966,000	1,110,900	1,277,535
(II)	PBDIT	222,900	287,190	364,209	456,175
(III)	PBIT	220,768	285,058	362,077	454,042
(IV)	PBT	209,033	276,676	357,047	452,366
(V)	Annual Net Profit	209,033	274,008	346,343	432,129
	Annual Net Profit (Excluding labour cost)	257,033	322,008	394,343	480,129
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		286,076	534,277	854,813
(I)	Total Inflow	335,340	562,217	882,753	1,289,075
(II)	Total out-flow	49,264	27,939	27,939	27,939
(III)	Closing Cash Balance (Accrual/Deficit)	286,076	534,277	854,813	1,261,136
(IV)	Net cash surplus (after 4 years after repayment of loan)				434,262
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,695,398
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.8 Bakery

1. Introduction

Bakery products have a good food value with substantial energy, protein, carbohydrates and minerals apart from pleasing texture and taste. Baking industry occupies an important position among Indian food processing industries with an annual turnover of about Rs. 3000 crores. Bakery products are ready to eat and convenient to use. Bread and biscuits form the major baked foods accounting for over 80% of total bakery products produced. The industry largely continues to be in the unorganized sector contributing to over 70% of the total production. Bakery products once considered as sick man's diet have now become an essential food item of a sizeable segment of society.

2. Market

The per capita consumption of bakery products is about 2 kg per annum as against 50-100 kg of bread and 10-15 kg biscuits in western countries. Even if the consumption figures are doubled, the bakery industry can make phenomenal strides. Nearly 55% of biscuits are consumed by rural sector. The higher consumption of biscuits in rural area could be attributed to its use as snack, longer shelf life and pleasing taste. Bakery products still remain the cheapest of the processed ready to eat foods and biscuits occupy an important place as they contribute over 33% to the total production. Nearly 80% of the biscuits are produced in small scale sector.

The growth rate for bakery products is estimated at 10% per annum. The demand for bakery products will continue to increase in future.

3. Manufacturing Process

Ingredients like maida, sugar, salt, vanaspati, flavour, modifiers are mixed into dough. Other ingredients are liquid glucose, milk powder, chemicals, essence, and glycerin monostearate. The dough is broken into fixed sizes suitable for feeding biscuit moulding cutting machine. The moulded biscuits are placed onto mesh-belt-conveyor and baked at temperature around 300°C as they traverse through the oven. At the end of baking, refined oil / vanaspati are sprayed on hot biscuits. These are cooled and wrapped.

Suitable for Persons with Disability	: Speech, Hearing, Locomotors and Blindness
No. of Persons Involved	: 2
Working days per year	: 300
Annual average production of Bakery items	: 30000
Average price	: 60
Working Capital Cycle	: 2
A Total Fixed Cost (INR)	: 87,000
B Annual Production Cost (INR)	: 1,598,850
C Annual Revenue/Products Sold (INR)	: 1,800,000
D Financing Requirement	: Amount (Rs)
<i>Fixed Capital</i>	: 87,000
<i>Working Capital required for 2 months</i>	: 266,475
Total Financing Requirement	: 353,475
Equity/Self-financing (10%)	: 35,348
Loan (90%)	: 318,128
Average Return on Investment	: 99%
Average Return on Investment (Excluding labour Charges)	: 113%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	1,800,000	2,070,000	2,380,500	2,737,575
(II)	PBDIT	201,150	311,265	445,891	609,506
(III)	PBIT	192,450	302,565	437,191	600,806
(IV)	PBT	159,047	278,705	422,876	596,034
(V)	Annual Net Profit	159,047	275,835	405,588	561,430
	Annual Net Profit (Excluding labour cost)	207,047	323,835	453,588	609,430
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		354,690	559,693	894,449
(I)	Total Inflow	521,222	639,225	973,981	1,464,579
(II)	Total out-flow	166,532	79,532	79,532	79,532
(III)	Closing Cash Balance (Accrual/Deficit)	354,690	559,693	894,449	1,385,048
(IV)	Net cash surplus (after 4 years after repayment of loan)				570,130
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,958,178
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.9 Plate Making

1. Introduction

Paper/Thermo-cool plates are a consumable products mostly used in rural areas and towns, particularly during marriages, social functions and other gatherings where meals are served.

2. Market

This product is not only useful in marriages and other social functions, but also in hotels and road side eating houses. Since the demand is increasing, with the increase in different types of functions and ceremonies at establishment of hotels, messes and road side eating houses, there is no difficulty in marketing the product.

3. Manufacturing Process

Thermocol and papers are cut into a plate shape and finished with design papers for final use.

Suitable for Persons with Disability	:	Speech, Hearing, Locomotors and Blindness
No. of Persons Involved	:	2
Working days per year	:	300
Annual average production of plate	:	120000
Average price	:	20
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	136,200
B Annual Production Cost (INR)	:	1,676,400
C Annual Revenue/Products Sold (INR)	:	2,400,000
D Financing Requirement	:	Amount (Rs)
Fixed Capital	:	136,200
Working Capital required for 2 months	:	279,400
Total Financing Requirement	:	415,600
Equity/Self-financing (10%)	:	41,560
Loan (90%)	:	374,040
Average Return on Investment	:	226%
Average Return on Investment (Excluding labour Charges)	:	237%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	2,400,000	2,760,000	3,174,000	3,650,100
(II)	PBDIT	723,600	915,960	1,145,556	1,418,812
(III)	PBIT	709,980	902,340	1,131,936	1,405,192
(IV)	PBT	670,706	874,287	1,115,104	1,399,581
(V)	Annual Net Profit	628,635	811,858	1,028,594	1,284,623
	Annual Net Profit (Excluding labour cost)	676,635	859,858	1,076,594	1,332,623

F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		828,145	1,560,114	2,508,817
(I)	Total Inflow	1,057,855	1,653,624	2,602,327	3,807,060
(II)	Total out-flow	229,710	93,510	93,510	93,510
(III)	Closing Cash Balance (Accrual/Deficit)	828,145	1,560,114	2,508,817	3,713,550
(IV)	Net cash surplus (after 4 years after repayment of loan)				1,298,243
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				5,011,793
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.10 Candle Making

1. Introduction

Wax candles are one of the important consumer goods and it is assuming status of essential item to households in view of frequent power cuts particularly in the nights. It necessitates using wax candles in the night for getting lighting.

2. Market

Candles are in high demand nowadays as a decorative product. Customised Candles can be sold at attractive prices in domestic as well as international markets.

3. Manufacturing Process

Free wick is to be winded in required moulds in the given grews, lubricate the lubricating oil, screw the moulds as per the number given, melt the wax and add colour mix it well. Pour the melted wax into the ready moulds, keep the moulds for cooling for about half an hour, unscrew the plates of the moulds and take out the candles from it and pack it in either number or weight.

The above process is very simple to manufacture just by using moulds. One to two months time is sufficient for complete implementation of the project.

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors
No. of Persons Involved	:	2
Working days per year	:	300
Annual average production of candle packet		22,500
Average price per packet	:	70
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	35,400
B Annual Production Cost (INR)	:	1,402,225
C Annual Revenue/Products Sold (INR)	:	1,575,000
D Financing Requirement	:	Amount (Rs)
<i>Fixed Capital</i>	:	35,400
<i>Working Capital required for 2 months</i>	:	233,704
Total Financing Requirement	:	269,104
Equity/Self-financing (10%)	:	26,910
Loan (90%)	:	242,194
Average Return on Investment	:	116%
Average Return on Investment (Excluding labour Charges)	:	142%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	1,575,000	1,811,250	2,082,938	2,395,378
(II)	PBDIT	172,775	268,803	386,245	529,017
(III)	PBIT	169,235	265,263	382,705	525,477
(IV)	PBT	143,805	247,098	371,807	521,844
(V)	Annual Net Profit	143,805	247,098	359,626	494,659
	Annual Net Profit (Excluding labour cost)	215,805	319,098	431,626	566,659
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		320,500	510,590	813,207
(I)	Total Inflow	416,449	571,138	873,756	1,311,407
(II)	Total out-flow	95,948	60,548	60,548	60,548
(III)	Closing Cash Balance (Accrual/Deficit)	320,500	510,590	813,207	1,250,858
(IV)	Net cash surplus (after 4 years after repayment of loan)				498,199
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,749,058
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.11 Masala (Spices) Making

1. Introduction

Spices plays an important role in enhancing the flavour and taste of the processed foods. These spices are also used in the medicines because of their carminative stimulating and digestive properties.

2. Market

India is the world's biggest exporter of spices. There is good scope for domestic market for this commodity in processed form.

The market for export of spices is encouraged in processed form as it will bring more value addition to the unit price of whole spices. The demand for spice powder is increasing day by day with the changing attitude as well as improvement in purchasing power of the people. The products find good market in urban areas of the country particularly in the state itself.

3. Manufacturing Process

The process of manufacture involves leaning, drying, pulverising, sieving and packing of spices such as chilli, pepper, turmeric, coriander, etc either individually or in combination with other spices. There are various formulae for curry powder, but the ingredients like red chilli, black pepper, cloves, coriander seed, fenuegreek seed, ginger and turmeric are typically common. This proportion and the spices in a particular mix depend on individual manufacturers.

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors
No. of Persons Involved	:	2
Working days per year	:	300
Annual average production of candle packet	:	9000
Average price per packet	:	60
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	22,500
B Annual Production Cost (INR)	:	376,200
C Annual Revenue/Products Sold (INR)	:	540,000
D Financing Requirement	:	Amount (Rs)
<i>Fixed Capital</i>	:	22,500
<i>Working Capital required for 2 months</i>	:	62,700
Total Financing Requirement	:	85,200
Equity/Self-financing (10%)	:	8,520
Loan (90%)	:	76,680
Average Return on Investment	:	269%
Average Return on Investment (Excluding labour Charges)	:	325%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	540,000	621,000	714,150	821,273
(II)	PBDIT	163,800	207,180	258,948	320,550
(III)	PBIT	161,550	204,930	256,698	318,300
(IV)	PBT	153,499	199,179	253,247	317,150
(V)	Annual Net Profit	153,499	199,179	252,923	310,435
	Annual Net Profit (Excluding labour cost)	201,499	247,179	300,923	358,435
F	Cash Flow Statement				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		199,279	381,538	617,540
(I)	Total Inflow	240,949	400,708	636,710	930,225
(II)	Total out-flow	41,670	19,170	19,170	19,170
(III)	Closing Cash Balance (Accrual/Deficit)	199,279	381,538	617,540	911,055
(IV)	Net cash surplus (after 4 years after repayment of loan)				312,685
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,223,740
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

7.3.12 Bamboo Decorative/Utility Items Making

1. Introduction

Bamboo articles are made out of resource based raw material in the district. Major application of bamboo products are bamboo baskets, bamboo partitions, candy sticks etc. Chandrikas, Trays required for sericulture industry can also be manufactured with Bamboos.

2. Market

The baskets are used for temporarily storing, transportation of fruits, vegetables, grains etc. from fields to market or various places. The demand for the project is good especially in forest resource based areas.

3. Manufacturing Process

Bamboos are split into thin wafers and then knitted into various decorative and utility products.

Suitable for Persons with Disability	:	Speech, Hearing & Locomotors
No. of Persons Involved	:	2
Working days per year	:	300
Annual average production of decorative items		9000
Average price per decorative item	:	600
Working Capital Cycle	:	2
A Total Fixed Cost (INR)	:	43,000
B Annual Production Cost (INR)	:	5,117,200
C Annual Revenue/Products Sold (INR)	:	5,400,000
D Financing Requirement	:	Amount (Rs)
<i>Fixed Capital</i>	:	43,000
<i>Working Capital required for 2 months</i>	:	852,867
Total Financing Requirement	:	895,867
	:	89,
Equity/Self-financing (10%)		587
Loan (90%)	:	806,280
Average Return on Investment	:	78%
Average Return on Investment (Excluding labour Charges)	:	86%

E Estimation of profitability					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	5,400,000	6,210,000	7,141,500	8,212,725
(II)	PBDIT	282,800	581,080	949,688	1,401,732
(III)	PBIT	278,500	576,780	945,388	1,397,432
(IV)	PBT	193,841	516,309	909,105	1,385,338
(V)	Annual Net Profit	193,841	489,678	843,195	1,271,804
	Annual Net Profit (Excluding labour cost)	265,841	561,678	915,195	1,343,804
F Cash Flow Statement					
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
	Opening Cash Balance		849,437	1,141,845	1,787,770
(I)	Total Inflow	1,094,007	1,343,415	1,989,340	3,063,874
(II)	Total out-flow	244,570	201,570	201,570	201,570
(III)	Closing Cash Balance (Accrual/Deficit)	849,437	1,141,845	1,787,770	2,862,304
(IV)	Net cash surplus (after 4 years after repayment of loan)				1,276,104
(V)	Cumulative Net cash surplus (after 4 years after repayment of loan)				4,138,408
Note: PBDIT: Profit Before Depreciation, Interest and Tax PBIT: Profit Before Interest and Tax PBT: Profit Before Tax					

8.1 CONCEPTUAL BACKGROUND

Everyone wants themselves to be economically independent; there is a need to develop gainful employment opportunities for the PWDs. Agriculture, Wage Employment and Self Employment are the main income generating options available for the PWDs. Agriculture is a ray of hope, if a person with disability have adequate land, resources etc. In Wage employment there is a rare hope because of shrinking opportunities in Government jobs as well as in private jobs; therefore there is a need to explore Self-employment activities for the PWDs based on their needs and functional capacities so as to make them self-reliant. Vocational Training Centre's are mainly located in urban areas; it should be located in the rural areas so as to cater wider rural population and to accommodate more persons with disabilities.

Therefore an Action Plan has been drawn based on the findings of the study conducted in 9 states of India namely Andhra Pradesh, Bihar, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal focusing on vocational training and expanding self-employment opportunities among PWDs.

OBJECTIVES OF ACTION PLAN

8.2 OBJECTIVES

- ▶ To improve the social and economic well being of persons with disabilities through self-employment activities and capacity building
- ▶ Accessibility of Vocational Training Institute's should be ensured especially for PWDs residing in rural areas and given the opportunity to express their training needs
- ▶ To impart need-based Vocational skill training to PWDs
- ▶ To conduct for their benefit Entrepreneurship Developmental Training
- ▶ To facilitate Credit, Market networking, quality assurance and control

STRATEGY

8.3 IDENTIFICATION OF THE PERSONS WITH DISABILITIES INTERESTED IN GETTING SKILL TRAINING

Interviews with 1647 respondents in selected 9 states revealed that 95 percent (1557) respondents are interested in income generating activities. Of the 1557 respondents who are interested in income generating activities, 39 percent (650) respondents stated the need of skill development training as given below disability-wise:

Table 8.1 REQUIREMENT OF SKILL DEVELOPMENT TRAINING BY THE RESPONDENTS

Sl.	Type of Disability	No. of Respondents					
		Required		Not required		Total	
		No.	%	No.	%	No.	%
1	Visual	69	44%	88	56%	157	100%
2	Hearing	22	25%	66	75%	88	100%
3	Speech	33	39%	52	61%	85	100%
4	Hearing & Speech	26	25%	79	75%	105	100%
5	Locomotors	500	41%	712	59%	1212	100%
Total		650	39%	997	61%	1647	100%

Table 8.2
Age-wise Estimated Population of Persons with Disabilities

Sl.	Sampled States	Total Persons with Disabilities	Percent of Age-wise Disabled Population			
			0-9 Years	10-19 Years	20-59 Years	60+ Years
	Population Ratio		14.90%	20.40%	47%	17%
1	Uttar Pradesh	3,453,369	514,552	704,487	1,626,537	597,433
2	Bihar	1,887,611	281,254	385,073	889,065	326,557
3	West Bengal	1,847,174	275,229	376,823	870,019	319,561
4	Tamil Nadu	1,642,497	244,732	335,069	773,616	284,152
5	Maharashtra	1,569,582	233,868	320,195	739,273	271,538
6	Rajasthan	1,411,979	210,385	288,044	665,042	244,272
7	Madhya Pradesh	1,408,528	209,871	287,340	663,417	243,675
8	Andhra Pradesh	1,364,981	203,382	278,456	642,906	236,142
9	Orissa	1,051,335	156,649	214,472	495,179	181,881
	India	21,906,769	3,264,109	4,468,981	10,318,088	3,789,871

Source: Census 2001

Note: Estimates of age-wise population are based on Census 2001

According to the Census 2001, there are 2.19 crores persons with disabilities in India. It is assumed that Persons with disabilities who are in employable age are in 10-19 years and 20-59 years age groups. It is estimated as a whole in India around 1.4 crores PWDs comes under the category of 10-59 years.

Table 8.3 Vocational Training can be Imparted to the Persons with Disabilities				
SI.	Sampled States	Vocational Training Can be Given To		
	Population Ratio	10-19 Years 20%	20-59 Years 47%	Total 68%
1	Uttar Pradesh	274,750	634,349	909,099
2	Bihar	150,178	346,735	496,914
3	West Bengal	146,961	339,307	486,269
4	Tamil Nadu	130,677	301,710	432,387
5	Maharashtra	124,876	288,317	413,192
6	Rajasthan	112,337	259,366	371,703
7	Madhya Pradesh	112,062	258,733	370,795
8	Andhra Pradesh	108,598	250,733	359,331
9	Orissa	83,644	193,120	276,764
	India	1,742,903	4,024,054	5,766,957
<i>Note: Estimated 39% persons with disabilities interested in getting vocational training as per study findings</i>				

As per study findings, around 39 percent respondent's (persons with disabilities) are interested in getting vocational training in different trades which are according to their choice and functional capacities as shown in Table 8.1. It is estimated that around 57.66 lakh persons with disability in India are interested in getting vocational training.

Table 8.4 Year-wise Plan of Vocational Training Can be Imparted to the Persons with Disabilities							
SI.	Sampled States	Number of Persons with Disabilities Can be trained					
	% Coverage	First Year 10%	Second Year 15%	Third Year 20%	Fourth Year 25%	Fifth Year 30%	Total 100%
1	Uttar Pradesh	90,910	136,365	181,820	227,275	272,730	909,099
2	Bihar	49,691	74,537	99,383	124,228	149,074	496,914
3	West Bengal	48,627	72,940	97,254	121,567	145,881	486,269
4	Tamil Nadu	43,239	64,858	86,477	108,097	129,716	432,387
5	Maharashtra	41,319	61,979	82,638	103,298	123,958	413,192
6	Rajasthan	37,170	55,756	74,341	92,926	111,511	371,703
7	Madhya Pradesh	37,079	55,619	74,159	92,699	111,238	370,795
8	Andhra Pradesh	35,933	53,900	71,866	89,833	107,799	359,331
9	Orissa	27,676	41,515	55,353	69,191	83,029	276,764
	India	576,696	865,044	1,153,391	1,441,739	1,730,087	5,766,957
<i>Note: Estimated coverage of persons with disabilities i.e. 10% in first year, 15% in second year, 20% in third year, 25% in fourth year and 30% in fifth year</i>							

Vocational training is essential for Economic empowerment of PWDs and utilization of human resources of the country. The above table reflects the year-wise number of PWDs who can be covered under vocational training to in consecutive five years. In the first year, 10 percent PWDs can be covered followed by 15 percent in second year, 20 percent in third year, 25 percent in fourth year and 30 percent in fifth year.

Table 8.5						
Estimated Vocational Training Institutes Required for Persons with Disabilities						
Sl.	Sampled States	Number of Institutes (Cumulative Figures)				
		First Year	Second Year	Third Year	Fourth Year	Fifth Year
1	Uttar Pradesh	91	136	182	227	273
2	Bihar	50	75	99	124	149
3	West Bengal	49	73	97	122	146
4	Tamil Nadu	43	65	86	108	130
5	Maharashtra	41	62	83	103	124
6	Rajasthan	37	56	74	93	112
7	Madhya Pradesh	37	56	74	93	111
8	Andhra Pradesh	36	54	72	90	108
9	Orissa	28	42	55	69	83
	India	577	865	1,153	1,442	1,730
<i>Note: Estimated around 1000 persons with disability to be trained per Institute per year</i>						

Multidimensional Vocational Training Centers should be established in rural as well as in urban areas for providing vocational training to the persons with disabilities so as to increase opportunities for productive and gainful employment.

It is estimated that around 1,730 multi-dimensional vocational training institutes to be established in India for providing training to 57.66 lakh persons with disabilities during five year period.

8.4 SELECTED TRADES ACCORDING TO THE CHOICE OF RESPONDENTS AND ITS FEASIBILITY STUDY

As per study findings, following trades/skills were selected for the persons with disabilities based on their choice and functional capacities.

Table 8.6

SUMMARY OF DETAILED PROJECT REPORT							
Sl.	Name of Activity	Suitable for the Persons with Disabilities	Investment (Rs.)			Annual Gross Revenue (Rs.)	Annual Net Profit (Rs.)
			Fixed Capital	Working Capital	Total		
FARM SECTOR							
1	Poultry Farming	Speech & Hearing	90,600	54,350	144,950	411,000	170,842
2	Goat Rearing	Speech & Hearing	88,704	13,891	102,595	162,000	60,087
3	Dairy Farm	Speech & Hearing	165,100	5,508	170,608	219,800	154,119
SERVICE SECTOR							
4	Cycle Repairing	Speech & Hearing	15,000	16,000	31,000	121,200	20,771
5	Mobile Repairing	Speech & Hearing	27,000	32,200	59,200	300,000	98,506
6	TV. & Radio Repairing	Speech, Hearing & Locomotors	32,000	76,000	108,000	684,000	214,594
7	Repairing	Speech & Hearing	37,000	78,000	115,000	660,000	238,378
8	Electrician	Speech, Hearing & Locomotors	37,000	77,000	114,000	588,000	111,527
9	Watch Repairing	Speech, Hearing & Locomotors	22,000	47,000	69,000	375,000	84,280
10	Motor Winding	Speech, Hearing & Locomotors	23,000	74,000	97,000	548,100	92,634
11	General Shop	Speech, Hearing & Locomotors	18,000	52,000	70,000	405,600	85,185
12	Computer Centre (DTP Work)	Speech, Hearing & Locomotors	69,000	40,000	109,000	435,000	177,800
MANUFACTURING SECTOR							
13	Karchbhi (Embroidery)	Speech, Hearing & Locomotors	18,175	65063	83,238	360,000	90,067
14	Tailoring (Ladies Suits)	Speech, Hearing & Locomotors	54,660	691,075	745735	3,000,000	159,762
15	Potato Processing	Speech, Hearing & Locomotors	253,200	79,500	332700	666,000	132,240
16	Shoes Making	Speech, Hearing, Locomotors & Blindness	111,390	159,133	270,523	1,350,000	347,647
17	Furniture Making (Wood)	Speech, Hearing & Locomotors	110,500	278,300	388,800	2,160,000	423,168
18	Agarbatti Making	Speech, Hearing, Locomotors & Blindness	38,800	72,816	111,616	540,000	88,674
19	Plastic Wire Bag	Speech, Hearing, Locomotors & Blindness	21,325	102,850	124,175	840000	209,033
20	Bakery	Speech, Hearing, Locomotors & Blindness	87,000	266,475	353,475	1,800,000	159,047
21	Plate Making	Speech, Hearing, Locomotors & Blindness	136,200	279,400	415,600	2,400,000	628,635
22	Candle Making	Speech, Hearing & Locomotors	35,400	233,704	269,104	1,575,000	143,805
23	Masala (Spices) Making	Speech, Hearing & Locomotors	22,500	62,700	85,200	540,000	153499
24	Bamboo Decorative/Utility Items Making	Speech, Hearing & Locomotors	43,000	852,867	895,867	5,400,000	193,841

8.5 ACTIONS REQUIRED

Sl.	PROPOSED STEPS OF ACTION	DOMAIN OF ACTION
I	AWARENESS GENERATION	<ul style="list-style-type: none"> ▶ At least One Camp should be organized in a month to create awareness about welfare schemes as majority of the persons with disabilities are not aware about the welfare schemes/Acts/Policies of the Government.
II	ESTABLISHMENT OF VOCATIONAL TRAINING CENTRES IN RURAL AREAS	<ul style="list-style-type: none"> ▶ Vocational Training Centers should be established in those towns/blocks having high population of persons with disabilities. ▶ It should be ensured that the vocational training centers should be easily accessible by the persons with disabilities. ▶ Accommodation facilities should be provided in the Centers to those who cannot daily commute. ▶ Training centers can be established by the Govt. Institutes, NGOs, Universities, Technical & Professional Govt. and Pvt. Colleges, etc.
III	ARRANGEMENT OF PHYSICAL INFRASTRUCTURE	<ul style="list-style-type: none"> ▶ Building/Room for the Training Centres can be hired from State Departments, Panchayat or Community. ▶ Machineries and equipment's to be procured as per requirement of each vocational trade. Modern and high technology machineries and equipment's should be used for training purpose.
IV	CONTENT DEVELOPMENT	<ul style="list-style-type: none"> ▶ The designing of training modules / syllabi to be preceded by a 'Desk Review' of available vocational training packages, tools and delivery channels, material, documents, reports, etc. ▶ In this regard, local trade and industry captains can be consulted extensively. Best practices and gaps in the design and delivery of vocational training tools and packages to be drawn from both the survey report as well as analysis of available packages.
V	FUNCTIONAL LITERACY	<ul style="list-style-type: none"> ▶ A class of functional literacy should be run for those who are illiterate.

VI	NEED BASED QUALITY TRAINING	<ul style="list-style-type: none"> ▶ Training should be imparted based on the needs of PWDs and according to their functional capacities. ▶ Empower the PWDs to realize own potentials which will develop their self-confidence. ▶ The skills identified are basically practically oriented but emphasis will also be given on theoretical aspects of the skill. This will strengthen the PWDs in acquiring the talent of practical and theoretical aspects.
VII	ENTREPRENEURSHIP DEVELOPMENT TRAINING	<ul style="list-style-type: none"> ▶ Often the small word “Business” creates wide dreams among the deprived people. Hence, it is very important to create a real picture of business through a thorough induction on “Start your own business” package and career counseling/business counseling based on market demand information. ▶ Entrepreneurship development training is essential to run any business unit. The PWDs should be trained in entrepreneurial skills like establishing production units, production, packaging, labeling, branding, marketing, liasoning with banks and financial institutions etc. so as to establish sustainable self-employment activity. ▶ It is proposed that entrepreneurship training shall be spread over a period of 9 months including exposure of the trainees to practical orientation and hand-holding facilitation. ▶ The PWDs undergoing entrepreneurship training will be trained in special aspects like establishing production units, production, packaging, labeling, branding, marketing etc.
VIII	FACILITATION	<ul style="list-style-type: none"> ▶ It is proposed that a specialized organization having trained man-power in skill enhancement and entrepreneurship should be engaged for facilitating. This organization will work in consultation with implementing agencies.

		<p><i>Type of Facilitation and support to be provided is outlined below —</i></p> <p>(I) Facilitating access to credit financing through —</p> <ul style="list-style-type: none"> ➤ Creating linkages with micro credit institutions/Banks to facilitate easy access to credit facilities for small scale businesses. ➤ Financial institutions will be approached and a detailed project proposal would be submitted for easy financing to the PWDs without red-tapism. <p><i>(II) Support in Setting-up micro-enterprises and self-employment units</i></p> <ul style="list-style-type: none"> ➤ Facilitate and encourage PWDs to venture into small scale enterprises. ➤ Assist in setting up Self-Employment units. ➤ Assist in procuring machinery and equipment's for establishing units ➤ Provide technical and managerial support to the entrepreneurs for ensuring the sustainability of the enterprises established. ➤ Help in establishing marketing linkages in adjoining towns.
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According to the Census 2001, there are 2.19 crores persons with disabilities in India. The plight of the persons with disabilities is quite abysmal because the changing world of work offers both new opportunities and new challenges. If we throw light on the employment rate among people with disabilities a dismal picture appear because employment rate is extremely low **i.e. 34%** and Educational level among people with disabilities in rural areas is low **(44%)** as compared to urban areas **(64%)**. There are some noteworthy barriers to employment for persons with disabilities like less education, poor transportation, vocational centers located in urban areas, lack of skills in entrepreneurial approaches, vocational courses not based on the needs of disabled population.

This research study has found clearly that, people with disabilities do require employment either in terms of self-employment or job-employment to lead and sustain livelihood through decent and dignified way. The study shows that majority of the respondents are in the employable age; substantial percentage would be joining this group in few years' time. At the same time there are persons with disabilities above 40 years struggling for sustainable livelihoods in this competitive environment.

While sustaining livelihoods at present as well as in future, the basic concerning factor is capability and the question reeling around is "what way". The study tried to focus capabilities: physically (Functionally), educationally, economically and socially; and points out that, capabilities vary according to types of disability. Similarly education /work/employment status is driven by location of the person with disability whether rural or urban. This determines availability of infrastructure facilities to acquire education/skills to access opportunities to earn for livelihoods.

Around 67 percent of the respondents covered belong to rural areas, with the corresponding figure for urban areas being 33 percent. The reason for high percentage of respondents in the rural areas is largely due to higher occurrence of disability in rural areas than urban areas. **Majority of the respondents (68%) were literate while 32 percent were illiterate.** However, almost half of the literates have completed metric/intermediate level, followed by middle and primary level. Just 10 percent of the respondents were graduate and above. 90 percent of the respondents stated that they attended general school. This trend exists across the sampled States surveyed.

40 percent of the respondents were unemployed or doing nothing. Maximum of this category was among the visually impaired persons (63%), followed by Speech and Hearing & Speech disabled persons with 55 percent and 54 percent respectively. Hearing and Locomotors - stands at 33 percent and 36 percent respectively. While 17 percent were students, 18 percent and 14 percent were into labour work and business respectively. 5 percent were engaged in Agriculture and private job, and just 1 percent in Government sector. The average annual income of respondents was INR 30,579/- where the lowest average income was INR 26,800/- among hearing & speech impaired persons and average highest was INR 31,239/- among Locomotors impaired persons.

According to type of disability, majority of the respondents (74%) were persons with locomotors type of disability. State-wise data reveals, in Andhra Pradesh visual disability was highest 20 percent followed by Orissa and Tamil Nadu 14 percent and 12 percent respectively. Visual disability-wise Uttar Pradesh stands lowest at 3 percent. The percentage of locomotors type of disability was significantly high across all the surveyed States. In case of Hearing and Speech Maharashtra stands highest 18 percent, **53 percent of respondents have disability by birth while 30 percent have disability due to various diseases** and its affect viz.; Polio, Paralysis, Injection Reaction, Illness, Wound, Reaction of Medicine, Blood Pressure, Fever, Anemia, etc. and 17 percent by accident.

Out of 1647 sample studied only 77 (5%) persons are into vocational training which comprises of 34 (2%) already trained and 43 (3%) are currently undergoing training. On being questioned about the benefits of getting vocational training 35 percent of the respondents opined that they were working on wage basis, followed by 17 percent who were occupied in private sector, 9 percent established their own enterprises and respondents with speech disability are still not in any type of employment.

WHETHER PERSONS WITH DISABILITIES INTERESTED IN INCOME GENERATING ACTIVITIES

Majority of the respondents (95%) are interested in various types of income generating enterprises. Around 39 percent of the respondents feel the need of skill development training, while 61 percent do not need such training. According to the type of disability, 44 percent of respondents with Visual disability and 41 percent with locomotors disability opted for the need of training, which was highest among other categories.

Of the 650 respondents who stated the need of skill development training were further probed to know about the benefits they will derive after getting the training majority (90%) of them were interested in establishing their own business/unit, while (5%) showed interest in wage work and (3%) interested in Private Service.

Respondents require the following assistance for establishing their own enterprise: loan assistance (91%), infrastructure and machinery/equipment (56%), technical assistance (53%) and market assistance (49%).

As awareness is concerned around 10 percent of the respondents were aware about NHFDC while 10 percent were aware about Equal Opportunities Protection of Rights and Full Participation Act 1995, and only 2 percent were aware about NHFDC loan schemes. State-wise awareness level is high in Andhra Pradesh followed by Tamil Nadu. In Madhya Pradesh respondents are least aware about the schemes.

Substantial persons with disabilities do have adequate requirements to start or expand business/enterprises (mostly micro base) through loan. Prior to loan there is high requirement for formal education, vocational training, prior experience, and market research & assistance.

The requirement for formal education, vocational training, prior experience and market research and assistance have been given pivotal importance in the welfare schemes initiated by Central/State Government and it is being implemented by various agencies NGOs. The role played by NGOs are very much commendable as they are providing opportunities and providing vocational training (Skill and professional) so that PWDs can make a mark and connect themselves with the society. However, there are many challenges and difficulties faced by PWDs to get employment and even these NGOs to implement projects in proper manner, in the absence/lack of resources (financial and tools & shortage of equipment's). Thus efforts should be made in lucid manner so that the projects initiated by the Central/State government, fulfill its objectives and play an enabling role to bring the PWDs to the mainstream. The need of the hour is that government has already taken necessary step towards the welfare of PWDs by launching welfare schemes, what is required is sensitization and awareness in the society towards the issues of PWDs and their vulnerability.

In pursuance of the provisions of the Constitution, government has initiated and adopted measures & mechanism for implementing welfare projects for PWDs. The Ministry of Social Justice & Empowerment, GOI is the main source of financial allocations for projects and schemes for the welfare of PWDs. The M/oSJ&E provides guidelines and mechanism to the various NGOs working for the Welfare for PWDs. One of the most instrumental mechanism in the implementation of welfare schemes for PWDs are thru with NGOs working in this sector. The government provides directions and resources to these NGOs so that the objective inherent in the Acts & schemes aiming at the welfare of PWDs are compliance together.

The reach of government is directly or indirectly realized through NGOs working for the welfare of PWDs. The Central Government has initiated many schemes “Deen Dayal Disabled Rehabilitation Scheme (DDRS), Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP) & National Scholarship for Persons with Disabilities (2008-09)” for the welfare of PWDs which, aims at enhancing mobility skills, self-empowerment, boost confidence and aspire PWDs to face challenges in positive manner.

The role of NGOs in promotion of development and welfare of PWDs is recognized as vital in contemporary times. NGOs plays a very pro-active role in accessing the utilization of government mechanism and schemes i.e. Deen Dayal Disabled Rehabilitation Scheme (DDRS), Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP) & National Scholarship for Persons with Disabilities (2008-09) and many other schemes funded by Ministry of Social Justice and Empowerment, GOI, and State Government Schemes. NGOs involvement in the welfare schemes makes the schemes more comprehensive and inclusive as with their efforts, benefits are reaching to the PWDs.

Thus, as the importance of NGOs has been widely acknowledge, therefore The Central Government has been providing grant-in-aid over successive Five-Year Plans through various schemes for projects relating to rehabilitation and other welfare programmes of PWDs. NGOs/Institutes working for the welfare of PWDs are following the guidelines and directions complied by the M/o Social Justice & Empowerment, GOI and welfare schemes.

The activities and objectives covered by NGOs clearly show that majority of NGOs have been working under the directions of Central/State Government and its agencies for the welfare of PWDs. Of all the 34 NGOs, 52 per cent main objective is to work for the ‘Rehabilitation Activities for PWDs, followed by 24 per cent in ‘Development of Self-Help Skill, Special Education & Training to IDC & Vocational Training’, 18 per cent ‘Empowerment of PWDs’ and 12 per cent ‘Developing Social & Communicational Skills and Outreach and Extension Services’.

The activities and objectives covered by NGOs clearly shows that majority of NGOs have adopted those areas which are given under the directions of Central/State Government and its agencies for the welfare of PWDs. As their emphasis (52 per cent rehabilitation activities for PWDs & 45 per cent on education) their motto is in sync with the government's aim and objectives.

During last three years the NGOs (covered in the study) have taken up-to 62 projects (some projects are taken more than two times during last three years-in vocational training, ELC Building Project, Health Clinic Services, ASHA Training, Awareness Programmes, AIWC and Special School for MR) for the welfare of PWDs.

The projects are funded by many funding organizations including M/oSJ&E, GOI, State Government/Agencies, Donations, International Institutions, Community services etc.

NGOs are providing training on varieties of skill for creating employment opportunities for PWDs and it is commendable to note that most of PWDs are able to find employment after training. Out of 1248 number of trainees, trained at NGOs/Institute, 45 per cent trainees as around 5 per cent are self-employed (558 number of trainees got employment).

Overall, it is concluded that, Poverty is a consequence of disability, since people with disabilities often lack access to education, health services and income-generating activities; they are often denied their human, social and economic rights.

These factors contribute to high levels of vulnerability and exclusion. People with disabilities usually have a higher rate of unemployment than the rest of the population. And when they do work, they tend to do so for longer hours and lower incomes, face a greater risk of becoming unemployed for longer periods, and have fewer chances of promotion.

This is more likely: due to lack of adequate education or training, lack of motivation, preconceived ideas about people with disabilities on the part of employers, lack of physical accessibility to the workplace, and lack of adequate transportation.

ROLE OF CENTRE/ STATE INSTITUTES AND NGOs IN ADDRESSING DISABILITY ISSUES

The role of Centre and State institutes and organizations is very crucial for the empowerment of Persons with Disabilities as it provides programmes, schemes, and implementation guidelines. The various schemes and programmes provide opportunities for PWDs to utilize them to the most, and this inculcates motivation and incentives to PWDs to be embedded in mainstream. The present study analyses the various paradigms interconnected with the generation of potential employment opportunities among PWDs.

As what are the ground level problems in implementing welfare schemes, how and to what extent Vocational and skill development training are providing and opening new areas of intervention for PWDs. To analyze these, the present study has conducted in-depth survey from various government organizations.

The reach of the institutes and NGOs is not limited to only certain type of disability; therefore their area of intervention provides opportunities to create constructive type of motivation among PWDs and empowering them to become self-reliant. The majority of the activities performed by institutes and NGOs are concerned towards vocational training and providing assistance in getting employment opportunities.

The institutes also provides assistance in rehabilitation, residential day care and empowering PWDs to become economically self reliant by introducing and linking PWDs to employment and self-employment. Employment provides a source of inspiration and motivation especially in case of PWDs as it boost confidence in them, which provides an inherent feeling within them, they now they are not dependent upon anyone else. This feeling of being dependent is utmost important to link them in the mainstream. However PWDs have to struggle very hard to get opportunities of employment as they abilities constrained them, which make them vulnerable. Therefore to overcome this situation of vulnerability, M/o SJ&E with state government departments provides chains of opportunities in shape of welfare schemes to empower PWDs.

The institutes and NGOs primarily functioning and providing vocational and skill development training to PWDs in fields of i.e. tailoring and cutting, paper and tea bags making, paper carry bags, diploma in electrical, electronics, civil, radio, TV, computer and mechanical production. The length of the training range from 6 months in learning trades of making paper bags to maximum of 36 months in technical course related to diploma in mechanical, electronic, electrical, computer, mechanical production, computer, civil and architect. Market potential plays very important role in shaping the process of self-reliance of PWDs. The analyses of the opinion towards overall market potential and employment opportunities provides information that, 75 per cent (out of 12 respondents) opined that market potential and employment opportunities is '**Average**' compare to 17 per cent, opined that it is '**Low**' and 8 percent '**Low**'. However not even 1 percent opinion came in favour of '**High and Very High**' market potential.

This provides insights towards that vocation and skill development training will not achieve its objectives until and unless there are market potential and employment opportunities should be made available for PWDs. PWDs face many challenges and problems in getting employment, however some challenges and problems are general, which they face in day-to-day life, like commuting from one place to another, lack of skill training and other competencies required for job, lack of communication skills and societal problems like non-acceptance and attitudinal behavior of society.

RELEVANCE OF THE EXISTING WELFARE SCHEMES FOR PWDs

The relevance of the existing welfare schemes is far reaching as it has enabled Institutes and NGOs to provide opportunities and areas for PWDs to become empowered. The welfare schemes play decisive role in providing PWDs, facilities in order to help them in becoming self reliant and boost their motivation to come along with society. However there are many constraints and limitations, which restrict the relevance of the welfare schemes.

The efficiency and effectiveness of the existing welfare schemes should be reviewed by the Government. There is a need to bring modifications in the existing schemes to cater the needs of PWDs.

IMPACT ASSESSMENT

The understanding the impact analyses would provide insights into their strengths and areas of strengths need for better functioning. Vocational rehabilitation centers provide a series of resources and opportunities to the PWDs to become self-reliant and learn techniques of earning livelihood. Vocational rehabilitation of the handicapped person is a process, which enables him to secure suitable employment, which he could retain and advance a permanent base with an ultimate aim of integrating or re-integrating him in the society.⁴ VRCs covered under the study enrolled 329 beneficiaries (PWDs) in last three year.

VRCs for handicapped provides vocational and skill development training for a minimum of 6 months and maximum of 12 months to PWDs according to training courses and requirement, i.e. for all technical courses relating to Metal cutting, Radio/ TV, Electricals and Electronics, training duration is 12 months and for commercial courses it is 6 months. In last one year (2012-13), 172 PWDs enrolled in skill development and Vocational training development training programme, however it is very unfortunate that no one got employment.

VRCs are performing number of functions and activities for the empowerment of PWDs, but the outcome is still restricted due to financial constraints. It raises demands to create more resources and inclusive schemes for empowering PWDs. As even after enrolling and completing the vocational training and skill development training, PWDs are not able to find employment for them and this is the biggest hurdle in their road to become independent and become a part of mainstream.

VRCs are needed to make stronger and its reach must be linked to remotest part of the country, so that every PWDs can utilize its benefits and become self-reliant. It requires flexible and custom welfare schemes depending upon geography, demography and other circumstances.

However, no doubt VRCs are performing very important activities for the empowerment of PWDs, still lack of resources and staff limits their reach and thus they face serious challenges and problems to implement welfare schemes.

Vocational and skill development training is an important aspect of training institutes, however in the study we found that 'Composite Regional Centre for PWDs – Bhopal is not providing any kind of Vocational training as **“posts of rehabilitation officer and vocational instructor are vacant”**, hence in absence of manpower and staff, CRC is unable to work, therefore its reach has been subsided, resulting in minimizing its efficiency.

One of the important reasons that these institutes are providing employment to MR persons to their institutes are providing them training is that they are well aware of the fact that the market potential and employment opportunities for PWDs are very less. Other reason is that they are working for the empowerment and welfare of PWDs so also by providing them employment they are trying to make PWDs self-independent and boost motivation and feeling of inspiration that they are earning for themselves, which in longer run beneficial to bring them in mainstream.

The institutes become vulnerable and face severe challenges in the absence of appropriate manpower or resources, which in the end minimize their efficiency, and thus in long run they are not able to implement welfare schemes efficiently. The centre and state welfare schemes are however flexibility need so that its inclusiveness become vary vast.

The government machinery need to be strengthen especially national institutes and VRCs and CRC for handicapped, their reach must be increased to rural areas where PWDs are not able to access its services. Evaluation and monitoring bodies should be made independent to check whether implementing agencies comprehend with their duties and the fund are utilizing to maximize the benefits.

The institutes have impacted in very positive and far-reaching way to empower PWDs however they face challenges and difficulties due to absence of resources and financial constraints and they suggested to bring flexibility in the existing schemes to make it more result oriented. As then in will provide them opportunity to implement the schemes in more progressive manner.

Following major recommendations emerged from the present study of identifying and profiling skill development activities for generating potential employment opportunities for the persons with disabilities.

Awareness Generation

1. It was found through the study that only 5% of the sample population had taken vocational training. The main reasons found were that the awareness, availability and accessibility of training centres especially in rural areas are limited. There is also lack of motivation to join skill development programmes elsewhere.
2. It was found that only 10% of the respondents were aware about existence of NHFDC and only 2% knew about the loan schemes of NHFDC. The accessibility and utilization of these schemes is purely dependent upon their awareness among PWD (the beneficiaries). The awareness should be generated focusing at grass root level using various tools.

Facilitation

3. Service delivery to be at one nodal point/single window: PWDs are already limited in commuting from one place to another and the governmental departmental working structure make it almost impossible for PWDs to complete the paper work at one place, thus it is suggested that service delivery should be made at one nodal point so that it can speed up the process of receiving benefits of the schemes without many hassles.

Rehabilitation

4. Under the ADIP scheme, camps are organized to issue free aids and appliances to PWDs, but only 44% respondents received free aids and appliances through the camps. So it is suggested that more camps should be organized for distribution of free aids to PWDs and follow-up of these camps should be done.

5. Persons who develop impairments due to accidents at a later stage of life face different sets of problems. Their level of adjustment and acceptance is different than people who have disabilities by birth. Therefore, trauma counseling and special orientation to build their confidence and engage them in new occupational skills should be done at DDRC.

Vocational/ Skill Development Training

6. The Ministry of Social Justice & Empowerment introduced Deen Dayal Disabled Rehabilitation Scheme for promoting integration and participation of persons with disability in the mainstream of society. Though the scheme covers vocational training of PWDs but there is need to increase allocation of funds to cover a significant number of PWDs particularly in rural areas, as around 67% of the PWDs are living in rural India. All the existing services of skill development programmes should be linked for their apt and efficient utilization.
7. The Vocational Rehabilitation Centers have impacted the lives of PWDs in very positive and far-reaching manner by empowering PWDs through vocational trainings, rehabilitation, providing aids etc.; however they face challenges and difficulties due to absence of trained man power, resources and financial limitations. These institutes should be strengthened by providing more funds to augment man power and resources.
8. Entrepreneurship development training is essential to run any business unit. The PWDs should be trained in entrepreneurial skills like establishing production units, production, packaging, labeling, branding, marketing, liaisoning with banks and financial institutions etc. so as to establish sustainable self employment enterprises.
9. New and PWD-friendly technologies: The use of new technologies, infrastructures and tools should be encouraged and used to impart vocational training to the PWDs.

Special Schools

10. Children with Special Needs (CWSN) have been focused upon under Universalization of Elementary Education (UEE) of RTE which mandates free and compulsory education to all children from 6-14 years of age. To assist the CWSN for continuation of their education, Special schools could be established at Block level and these children can be linked to National Institutes for PWDs.

Credit Facility

11. NHFDC disbursed Rs. 6958.99 Lakh loan amount to 13,296 beneficiaries under different loan schemes during 2012-13. However, it was found that respondents have not received loan from NHFDC. Therefore efforts should be made to provide loan to the needy PWDs by creating awareness, simple procedures and time bound approval of loan.
12. It was found that 91% respondents need loan assistance. Therefore there should be provision of Credit at Nationalized Banks for PWDs. Those who are trained and involved in self-employment or who wish to start new enterprises should be provided credit at reasonable rate from all nationalized banks. Mandatory provisions should be made at Banks to provide financial support to PWDs.

Monitoring and Evaluation

13. Regular monitoring plays an effective role in highlighting the positive and negative factors of the welfare programmes. It is suggested that regular monitoring of welfare and rehabilitation programmes of PWDs should be done preferably by external agency and quarterly progress report should be submitted to the sponsoring agency by the implementing agency. To foresee and understand the changing situations and challenges faced by PWDs, it is required by the government to make an evaluation and monitoring analyses of these implementing agencies. So that these implementing agencies would be performing their task with more responsibility. And strict action should be taken against those agencies which are not performing their responsibilities properly.

ANNEXURES

ANNEX 1	ANNEX TABLES
ANNEX 2	DETAILS OF ORGANIZATIONS AND INSTITUTES COVERED UNDER THE STUDY
ANNEX 3	STUDY TOOLS
ANNEX 4	STUDIES CONDUCTED ON THE ISSUES OF PERSONS WITH DISABILITY
ANNEX 5	ORGANIZATIONS WORKING FOR THE WELFARE OF PERSONS WITH DISABILITY
ANNEX 6	DETAILED ECONOMICS OF SELECTED TRADES AND SKILLS

NOTE: ALL STUDY TOOLS HAVE BEEN TRANSLATED INTO LOCAL LANGUAGES OF SAMPLED STATES

Annex Table 1.1
State/UTs-wise Disabled Population by Type of Disability and
Residence

Sl.	State/UT	Visual Disability	Speech Disability	Hearing Disability	Locomotor Disability	Mental Disability	Total
		1	2	3	4	5	
India		10634881	1640868	1261722	6105477	2263821	21906769
		49%	7%	6%	28%	10%	100%
1	Andhra Pradesh	581587	138974	73373	415848	155199	1364981
2	Arunachal Pradesh	23079	2429	3072	3474	1261	33315
3	Assam	282056	56974	51825	91970	47475	530300
4	Bihar	1005605	130471	73970	512246	165319	1887611
5	Chhattisgarh	160131	30438	34093	151611	43614	419887
6	Goa	4393	1868	1000	4910	3578	15749
7	Gujarat	494624	66534	70321	310765	103221	1045465
8	Haryana	201358	24920	27682	151485	49595	455040
9	Himachal Pradesh	64122	12762	15239	46512	17315	155950
10	Jammu & Kashmir	208713	16956	14157	37965	24879	302670
11	Jharkhand	186216	39683	28233	138323	55922	448377
12	Karnataka	440875	90717	49861	266559	92631	940643
13	Kerala	334622	67066	79713	237707	141686	860794
14	Madhya Pradesh	63614	75825	85354	495878	115257	1408528
15	Maharashtra	580930	113043	92390	56945	213274	1569582
16	Manipur	11713	2769	2994	6177	4723	28376
17	Meghalaya	13381	3431	3668	5127	3196	28803
18	Mizoram	6257	2006	2421	2476	2851	16011
19	Nagaland	9968	4398	5245	4258	2630	26499
20	Orissa	514104	68673	84115	250851	103592	1021335
21	Punjab	170853	22756	17348	149758	63808	424523
22	Rajasthan	753962	73147	75235	400577	109058	1411979
23	Sikkim	10790	3174	3432	2172	799	20367
24	Tamil Nadu	964063	124479	72636	353798	127521	1642497
25	Tripura	27505	5105	5699	13970	6661	58940
26	Uttar Pradesh	1852071	255951	128303	930580	286464	3453369
27	Uttarakhand	85668	16749	15990	56474	19888	194769
28	West Bengal	862073	170022	131579	412658	270842	1847174
Union Territories							
29	A & N Islands	3321	652	545	1870	669	7057
30	Chandigarh	8422	882	607	3828	1799	15538
31	D & N Haveli	2346	295	337	795	275	4048
32	Daman & Diu	1898	189	120	690	274	3171
33	Delhi	10712	15505	8741	64885	26043	235886
34	Lakshadweep	603	207	147	505	216	1678
35	Pondicherry	10646	1818	2277	8830	2286	25857

*Note * India and Manipur figures exclude those of the three sub-divisions of viz. Mao Maram, Paomata and Purul district of Manipur as census results of 2001 in these three sub-divisions were cancelled due to technical and administrative reasons.*

Source : Census of India, 2001, The first Report on Disability

Annex Table 1.2
States/UTs-wise Disabled Population: Census 2001

Sl.	State/ Union Territory	Total Population	Total Disabled Population	% Disabled Population to Total State Population	% to India Total Disabled Population
	India	1,027,015,247	21906769	2.1%	100%
States					
1	Andhra Pradesh	75,727,541	1364981	1.8%	6.2%
2	Arunachal Pradesh	1,091,117	33315	3.1%	0.2%
3	Assam	26,638,407	530300	2.0%	2.4%
4	Bihar	82,878,796	1887611	2.3%	8.6%
5	Chhattisgarh	20,795,956	419887	2.0%	1.9%
6	Goa	1,343,998	15749	1.2%	0.1%
7	Gujarat	50,596,992	1045465	2.1%	4.8%
8	Haryana	21,082,989	455040	2.2%	2.1%
9	Himachal Pradesh	6,077,248	155950	2.6%	0.7%
10	Jammu and Kashmir	10,069,917	302670	3.0%	1.4%
11	Jharkhand	26,909,428	448377	1.7%	2.0%
12	Karnataka	52,733,958	940643	1.8%	4.3%
13	Kerala	31,838,619	860794	2.7%	3.9%
14	Madhya Pradesh	60,385,118	1408528	2.3%	6.4%
15	Maharashtra	96,752,247	1569582	1.6%	7.2%
16	Manipur	2,388,634	28376	1.2%	0.1%
17	Meghalaya	2,306,069	28803	1.2%	0.1%
18	Mizoram	891,058	16011	1.8%	0.1%
19	Nagaland	1,988,636	26499	1.3%	0.1%
20	Orissa	36,706,920	1021335	2.8%	4.7%
21	Punjab	24,289,296	424523	1.7%	1.9%
22	Rajasthan	56,473,122	1411979	2.5%	6.4%
23	Sikkim	540,493	20367	3.8%	0.1%
24	Tamil Nadu	62,110,839	1642497	2.6%	7.5%
25	Tripura	3,191,168	58940	1.8%	0.3%
26	Uttar Pradesh	166,052,859	3453369	2.1%	15.8%
27	Uttaranchal	8,479,562	194769	2.3%	0.9%
28	West Bengal	80,221,171	1847174	2.3%	8.4%
UNION TERRITORIES					
29	Andaman & Nicobar Islands	356,265	7057	2.0%	0.0%
30	Chandigarh	900,914	15538	1.7%	0.1%
31	Dadra & Nagar Haveli	220,451	4048	1.8%	0.0%
32	Daman & Diu	158,059	3171	2.0%	0.0%
33	Delhi	13,782,976	235886	1.7%	1.1%
34	Lakshadweep	60,595	1678	2.8%	0.0%
35	Pondicherry	973,829	25857	2.7%	0.1%

Source : Census of India, 2001, The first Report on Disability

Annex Table 1.3

State/UT wise Disabled Population: Census 2001

Annex Table 1.3 States/UTs-wise Disabled Population: Census 2001					
Sl.	State/ Union Territory	India Total Population	Total Disabled Population	% Disabled Population to Total State Population	% to India Total Disabled Population
	India	1,027,015,247	21,906,769	2.1%	
	States				
1	Uttar Pradesh	166,052,859	3,453,369	2.1%	15.8%
2	Bihar	82,878,796	1,887,611	2.3%	8.6%
3	West Bengal	80,221,171	1,847,174	2.3%	8.4%
4	Tamil Nadu	62,110,839	1,642,497	2.6%	7.5%
5	Maharashtra	96,752,247	1,569,582	1.6%	7.2%
6	Rajasthan	56,473,122	1,411,979	2.5%	6.4%
7	Madhya Pradesh	60,385,118	1,408,528	2.3%	6.4%
8	Andhra Pradesh	75,727,541	1,364,981	1.8%	6.2%
9	Orissa	36,706,920	1,051,335	2.9%	4.8%
10	Gujarat	50,596,992	1,045,465	2.1%	4.8%
11	Karnataka	52,733,958	940,643	1.8%	4.3%
12	Kerala	31,838,619	860,794	2.7%	3.9%
13	Assam	26,638,407	530,300	2.0%	2.4%
14	Haryana	21,082,989	455,040	2.2%	2.1%
15	Jharkhand	26,909,428	448,377	1.7%	2.0%
16	Punjab	24,289,296	424,523	1.7%	1.9%
17	Chhattisgarh	20,795,956	419,887	2.0%	1.9%
18	Jammu and Kashmir	10,069,917	302,670	3.0%	1.4%
19	Delhi	13,782,976	235,886	1.7%	1.1%
20	Uttaranchal	8,479,562	194,769	2.3%	0.9%
21	Himachal Pradesh	6,077,248	155,950	2.6%	0.7%
22	Tripura	3,191,168	58,940	1.8%	0.3%
23	Arunachal Pradesh	1,091,117	33,315	3.1%	0.2%
24	Meghalaya	2,306,069	28,803	1.2%	0.1%
25	Manipur	2,388,634	28,376	1.2%	0.1%
26	Nagaland	1,988,636	26,499	1.3%	0.1%
27	Pondicherry	973,829	25,857	2.7%	0.1%
28	Sikkim	540,493	20,367	3.8%	0.1%
29	Mizoram	891,058	16,011	1.8%	0.1%
30	Goa	1,343,998	15,749	1.2%	0.1%
31	Chandigarh	900,914	15,538	1.7%	0.1%
32	Andaman & Nicobar	356,265	7,057	2.0%	0.0%
33	Dadra & Nagar Have	220,451	4,048	1.8%	0.0%
34	Daman & Diu	158,059	3,171	2.0%	0.0%
35	Lakshadweep	60,595	1,678	2.8%	0.0%
Source: Census of India					

Annex Table 1.4
SAMPLED STATES - DISABLED POPULATION

Sl.	State	India Total Population	Total Disabled Population	% Disabled Pop. To Total State Population	% to India Total Disabled Population
	India	1,027,015,247	21,906,769	2.1%	
	States				
1	Uttar Pradesh	166,052,859	3,453,369	2.1%	15.8%
2	Bihar	82,878,796	1,887,611	2.3%	8.6%
3	West Bengal	80,221,171	1,847,174	2.3%	8.4%
4	Tamil Nadu	62,110,839	1,642,497	2.6%	7.5%
5	Maharashtra	96,752,247	1,569,582	1.6%	7.2%
6	Rajasthan	56,473,122	1,411,979	2.5%	6.4%
7	Madhya Pradesh	60,385,118	1,408,528	2.3%	6.4%
8	Andhra Pradesh	75,727,541	1,364,981	1.8%	6.2%
9	Orissa	36,706,920	1,051,335	2.9%	4.8%

Annex Table 1.5
Trades / Skills Preferred by the Persosn with Disabilities

Sl.	Name of Trade/Skill	No. of Respondents											
		Visual		Hearing		Speech		Hearing & Speech		Locomotors		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Cycle Repairing	3	2%	4	5%	6	8%	2	2%	31	3%	46	3%
2	Mobile Repairing	4	3%	2	2%	6	8%	0	0%	68	6%	80	5%
3	General Shop	2	1%	4	5%	1	1%	2	2%	49	4%	58	4%
4	Computer Centre (DTP Work)	20	13%	2	2%	0	0%	3	4%	81	7%	106	7%
5	Poultry Farming	11	7%	6	7%	18	23%	7	8%	94	8%	136	9%
6	Karchobi (Embroidery)	1	1%	5	6%	0	0%	3	4%	24	2%	33	2%
7	Goat Rearing	18	12%	9	11%	8	10%	14	17%	95	8%	144	9%
8	Dairy Farming	29	19%	9	11%	20	25%	16	19%	145	13%	219	14%
9	Tailoring	8	5%	17	21%	10	13%	11	13%	194	17%	240	15%
10	Potato/Chips Making	4	3%	4	5%	2	3%	2	2%	54	5%	66	4%
11	Shoes Making	2	1%	0	0%	1	1%	1	1%	7	1%	11	1%
12	Furniture Making	4	3%	5	6%	0	0%	1	1%	38	3%	48	3%
13	Agarbati Making	5	3%	1	1%	0	0%	5	6%	18	2%	29	2%
14	Plastic Wire bag	0	0%	0	0%	1	1%	1	1%	4	0%	6	0%
15	Bakery	7	5%	0	0%	0	0%	0	0%	30	3%	37	2%
16	Plate Making	1	1%	0	0%	0	0%	2	2%	5	0%	8	1%
17	Candle Making	10	7%	3	4%	5	6%	8	10%	94	8%	120	8%
18	Masala Making	1	1%	2	2%	0	0%	2	2%	9	1%	14	1%
19	Decorative Items	0	0%	0	0%	0	0%	1	1%	1	0%	2	0%
20	Electrician	0	0%	3	4%	0	0%	0	0%	10	1%	13	1%
21	Watch Making	0	0%	0	0%	0	0%	0	0%	1	0%	1	0%
22	Television & Radio Repair Mechanic	0	0%	0	0%	0	0%	0	0%	7	1%	7	0%
23	Scooter & Motor Cycle Mechanic	1	1%	1	1%	1	1%	0	0%	10	1%	13	1%
24	Motor Winding	0	0%	1	1%	0	0%	1	1%	22	2%	24	2%
25	Dari Making	7	5%	0	0%	0	0%	0	0%	3	0%	10	1%
26	Others	13	9%	4	5%	1	1%	2	2%	66	6%	86	6%
		151	100%	82	100%	80	100%	84	100%	1160	100%	1557	100%

Note: Others Included - Beauty Parlour, Painting, Soft Toys Making, Soap Making, Handloom, Handicraft, Pickle Making, Book Binding, Stove & Gas Repairing & AC & Refrigerator Repairing

Annex Table 1.6
Reasons for Selecting of Trade/Skill as per Persons Visual Disability

Sl.	Name of Trade/Skill	% of Respondents								
		Knows the Skill	Suitable According to Functional Ability	Easily to Handle	Raw Material Locally Available	Low Investment	Machine & Equipments are Easily Available	Home Based Enterprise	Market is Available	High Return
1	Cycle Repairing	0%	100%	100%	100%	100%	100%	100%	100%	100%
2	Mobile Repairing	75%	100%	100%	50%	75%	75%	25%	100%	75%
3	General Shop	100%	100%	50%	50%	0%	0%	0%	50%	0%
4	Computer Centre (DTP Work)	65%	95%	95%	58%	60%	70%	35%	85%	80%
5	Poultry Farming	91%	82%	73%	36%	100%	0%	100%	100%	100%
6	Karchobi (Embroidery)	100%	100%	100%	100%	100%	100%	100%	100%	100%
7	Goat Rearing	67%	94%	100%	50%	72%	28%	83%	83%	72%
8	Dairy Farming	90%	72%	90%	10%	45%	0%	59%	38%	7%
9	Tailoring	75%	100%	100%	88%	100%	88%	100%	100%	100%
10	Potato/Chips Making	75%	100%	100%	100%	100%	100%	100%	100%	100%
11	Shoes Making	0%	50%	50%	50%	50%	50%	0%	50%	50%
12	Furniture Making	100%	100%	100%	100%	100%	100%	100%	100%	75%
13	Agarbati Making	40%	80%	100%	100%	100%	80%	100%	100%	80%
14	Bakery	100%	100%	100%	100%	100%	100%	100%	100%	100%
15	Plate Making	0%	100%	100%	100%	100%	0%	0%	100%	0%
16	Candle Making	90%	80%	100%	80%	90%	80%	80%	80%	80%
17	Masala Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
18	Scooter & Motor Cycle Mechanic	100%	100%	100%	100%	100%	100%	100%	100%	100%
19	Dari Making	14%	100%	100%	100%	29%	100%	29%	100%	100%
20	Others	50%	100%	100%	83%	83%	50%	33%	92%	75%
	Total	71%	89%	94%	60%	73%	51%	66%	81%	68%

Annex Table 1.7
Reasons for Selecting of Trade/Skill as per Persons Hearing Disability

Sl.	Name of Trade/Skill	% of Respondents								
		Knows the Skill	Suitable According to Functional Ability	Easily to Handle	Raw Material Locally Available	Low Investment	Machine & Equipments are Easily Available	Home Based Enterprise	Market is Available	High Return
1	Cycle Repairing	50%	100%	100%	75%	100%	75%	25%	100%	100%
2	Mobile Repairing	50%	100%	100%	50%	100%	50%	50%	100%	100%
3	General Shop	100%	100%	75%	75%	100%	75%	75%	100%	100%
4	Computer Centre (DTP Work)	100%	100%	100%	50%	100%	100%	100%	100%	100%
5	Poultry Farming	100%	100%	100%	83%	86%	0%	86%	100%	100%
6	Karchobi (Embroidery)	100%	100%	100%	100%	100%	100%	100%	100%	100%
7	Goat Rearing	89%	89%	100%	75%	75%	50%	88%	100%	63%
8	Dairy Farming	56%	78%	78%	33%	56%	33%	44%	44%	56%
9	Tailoring	94%	100%	100%	94%	100%	82%	100%	94%	100%
10	Potato/Chips Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
11	Furniture Making	100%	100%	100%	100%	100%	80%	100%	100%	100%
12	Agarbati Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
13	Candle Making	33%	67%	100%	33%	33%	33%	100%	67%	100%
14	Masala Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
15	Electrician	100%	67%	67%	33%	67%	33%	67%	33%	67%
16	Scooter & Motor Cycle Mechanic	0%	100%	100%	0%	0%	0%	0%	0%	100%
17	Motor Winding	0%	100%	100%	100%	0%	0%	0%	100%	100%
18	Others	100%	100%	80%	100%	60%	100%	60%	100%	100%
	Total	84%	94%	94%	77%	83%	63%	79%	88%	90%

Annex Table 1.8
Reasons for Selecting of Trade/Skill as per Persons Speech Disability

Sl.	Name of Trade/Skill	% of Respondents								
		Knows the Skill	Suitable According to Functional Ability	Easily to Handle	Raw Material Locally Available	Low Investment	Machine & Equipments are Easily Available	Home Based Enterprise	Market is Available	High Return
1	Cycle Repairing	60%	100%	100%	100%	100%	50%	17%	100%	100%
2	Mobile Repairing	17%	83%	100%	67%	67%	50%	50%	100%	83%
3	General Shop	100%	100%	100%	100%	0%	100%	0%	100%	100%
4	Poultry Farming	94%	100%	100%	72%	100%	0%	100%	100%	100%
5	Goat Rearing	100%	100%	100%	60%	100%	17%	100%	75%	83%
6	Dairy Farming	95%	94%	100%	36%	53%	18%	94%	79%	45%
7	Tailoring	88%	89%	89%	75%	88%	75%	75%	78%	88%
8	Potato/Chips Making	100%	100%	100%	100%	100%	50%	100%	100%	50%
9	Shoes Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
10	Plastic Wire bag	100%	100%	100%	100%	100%	100%	100%	100%	100%
11	Candle Making	80%	80%	100%	60%	60%	60%	80%	80%	100%
12	Scooter & Motor Cycle Mechanic	100%	100%	100%	0%	100%	0%	0%	0%	100%
13	Others	100%	100%	100%	100%	100%	50%	50%	100%	100%
	Total	86%	95%	99%	69%	82%	34%	80%	88%	85%

Annex Table 1.9
Reasons for Selecting of Trade/Skill as per Persons Speech & Hearing Disability

Sl.	Name of Trade/Skill	% of Respondents								
		Knows the Skill	Suitable According to Functional Ability	Easily to Handle	Raw Material Locally Available	Low Investment	Machine & Equipments are Easily Available	Home Based Enterprise	Market is Available	High Return
1	Cycle Repairing	100%	100%	100%	100%	50%	100%	50%	100%	100%
2	General Shop	50%	50%	50%	100%	100%	100%	100%	100%	100%
3	Computer Centre (DTP Work)	100%	50%	100%	33%	33%	50%	0%	50%	0%
4	Poultry Farming	100%	100%	100%	71%	86%	14%	71%	100%	100%
5	Karchobi (Embroidery)	100%	100%	100%	100%	100%	100%	100%	100%	100%
6	Goat Rearing	100%	100%	100%	54%	64%	38%	79%	57%	62%
7	Dairy Farming	100%	100%	100%	57%	80%	25%	82%	67%	67%
8	Tailoring	100%	100%	100%	100%	100%	78%	90%	100%	100%
9	Potato/Chips Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
10	Shoes Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
11	Furniture Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
12	Agarbati Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
13	Plastic	0%	0%	0%	0%	0%	0%	0%	0%	0%
14	Plate Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
15	Candle Making	75%	100%	100%	100%	100%	100%	88%	100%	100%
16	Masala Making	100%	50%	100%	100%	100%	100%	100%	100%	50%
17	Decorative Items	100%	100%	100%	100%	0%	100%	0%	100%	100%
18	Motor Winding	100%	100%	100%	100%	0%	0%	0%	100%	100%
19	Others	100%	100%	100%	100%	100%	100%	100%	100%	100%
	Total	95%	95%	98%	81%	82%	67%	81%	85%	84%

Annex Table 1.10
Reasons for Selecting of Trade/Skill as per Persons Locomotor Disability

Sl.	Name of Trade/Skill	% of Respondents								
		Knows the Skill	Suitable According to Functional Ability	Easily to Handle	Raw Material Locally Available	Low Investment	Machine & Equipments are Easily Available	Home Based Enterprise	Market is Available	High Return
1	Cycle Repairing	52%	100%	100%	72%	83%	57%	24%	93%	97%
2	Mobile Repairing	16%	91%	96%	63%	71%	59%	33%	85%	96%
3	General Shop	93%	94%	94%	78%	63%	60%	62%	89%	94%
4	Computer Centre (DTP Work)	64%	95%	100%	75%	63%	69%	68%	90%	92%
5	Poultry Farming	96%	100%	100%	60%	92%	4%	96%	99%	100%
6	Karchobi (Embroidery)	83%	100%	100%	96%	100%	100%	96%	96%	100%
7	Goat Rearing	99%	99%	100%	48%	62%	38%	89%	73%	72%
8	Dairy Farming	95%	98%	98%	39%	56%	25%	78%	69%	52%
9	Tailoring	90%	94%	98%	80%	90%	78%	86%	90%	96%
10	Potato/Chips Making	98%	100%	100%	98%	98%	98%	98%	98%	100%
11	Shoes Making	100%	100%	100%	86%	100%	86%	71%	100%	100%
12	Furniture Making	100%	100%	100%	100%	100%	100%	100%	100%	95%
13	Agarbati Making	82%	100%	100%	93%	88%	86%	93%	93%	100%
14	Plastic Wire bag	100%	100%	100%	100%	100%	100%	100%	100%	100%
15	Bakery	100%	100%	100%	100%	100%	100%	100%	100%	100%
16	Plate Making	100%	100%	100%	33%	67%	33%	100%	67%	33%
17	Candle Making	71%	92%	98%	75%	84%	73%	96%	75%	100%
18	Masala Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
19	Decorative Items	100%	100%	100%	0%	100%	0%	100%	100%	100%
20	Electrician	80%	100%	100%	70%	67%	67%	78%	89%	100%
21	Watch Making	100%	100%	100%	100%	100%	100%	100%	100%	100%
22	Television & Radio Repaire Mechanic	71%	86%	100%	71%	71%	71%	71%	86%	100%
23	Scooter & Motor Cycle Mechanic	60%	89%	90%	44%	67%	56%	33%	80%	90%
24	Motor Winding	67%	95%	100%	82%	81%	86%	81%	90%	95%
25	Dari Making	67%	100%	67%	100%	33%	100%	100%	100%	67%
26	Others	83%	97%	100%	90%	88%	85%	92%	95%	96%
	Total	83%	96%	99%	73%	80%	64%	81%	88%	91%

ANNEX 2
DETAILS OF ORGANIZATIONS AND INSTITUTES COVERED UNDER THE STUDY

Annex 2 - Details of Organizations and Institutes Covered under the Study

Sl.	State	Name of NGO's	Type of Disability Covered	Name of Skill Training	No. of Trainees	No. of Person Got Employment
1	Andhra Pradesh	1 Uma Educational & Technical Society	Visual, Hearing	1 Cycle Repair	25	All Self Employment
			Speech	2 Tailoring	25	18
			Hearing & Speech	3 Lace & Embroidery	30	Nil
			Locomotors	4 Fish Net Making	30	All Self Employment
				5 Candle, Leaf Plates & Files	20	Parent Support Employment
		2 Maharshi Sambamurty Institute of Social & Development Studies	Locomotors & Hearing	1 Computer Training	25	
2	Bihar	3 Asha Deep Rehabilitation Centre for the Handicapped	Hearing & Speech & Mentally Challenge	Training programme not provided		
		4 Jiwan Jyoti Biklang Sewa Santha	Hearing, Speech,	1 Computer	30	Nil
			Hearing & Speech	2 Spots	30	Nil
				3 Education	68	Nil
		5 Red Cross Society, Masihani	Locomotors	Training programme not provided		
		6 Child Concern	Intellectual Disability	1 Candle Making	20	All Self Employment
				2 Toy's making	20	All Self Employment
		7 Composite Regional Centre for PWD's	Visual, Hearing, Speech	1 CDO	15	
			Hearing & Speech	2 CAT	15	
			Locomotors	3 DHLS	15	7
			Multiple Disabilities	4 DRT	15	
		8 Bhartiya Biklang Santha	Locomotors	1 Mobile Repairing	30	28
		9 Umang Bal Vikas Res 'Tra' Centre for the Hand	Hearing, Speech, Hearing & Speech, M&D	Training programme not provided		

Annex 2 - Details of Organizations and Institutes Covered under the Study

Annex 2 - Details of Organizations and Institutes Covered under the Study										
Sl.	State	Name of NGO's		Type of Disability Covered		Name of Skill Training		No. of Trainees	No. of Person Got Employment	
3	Madhya Pradesh	10	Abhinaytosh Mahila Bal Vikas Samiti	Visual, Hearing, Speech, Hearing & Speech, Locomotors	1	Craft Training		30		
		11	Vocational Rehabilitation Centre for Handicapped - Jabalpur	Visual, Hearing, Speech, Hearing & Speech, Locomotors And others	1	Metal		05		
					2	Radio and Television		17		
					3	Commercial		50		
		12	Digdarshika Institute of Rehabilitation	Others (MR)	1	Paper Bag Making		40	40	
					2	Tea Bag Making		30	30	
		13	Government Mentally Retarded School	Others (MR)	Training programme not provided					
		14	Composite Regional Centre for PWDs - Bhopal	Visual, Hearing, Speech, Hearing & Speech, Locomotors And others	Training programme not provided					
		15	Rogi Kalyan Samiti	Visual, Hearing, Speech, Hearing & Speech, Locomotors	Training programme not provided					
		16	Blind Relif Association	Visual	Training programme not provided					
4	Maharashtra	17	Ahmedhnagar Apang Kalyan kari Mandal	Visual, Hearing, Speech, Hearing & Speech, Locomotors	Training programme not provided					
		18	Asha School Pune	Hearing, Hearing & Speech	Training programme not provided					
		19	Chikhali Vikas Pratishan	Hearing	1	File making, Drawing, Education	105	60		

Annex 2 - Details of Organizations and Institutes Covered under the Study

Sl.	State	Name of NGO's	Type of Disability Covered	Name of Skill Training	No. of Trainees	No. of Person Got Employment
		20 Savali Association for Mentally Retarded & Cerebral Pulsy Individual	Mentally Retarded, Multiple Disabilities	1 Candles, Paper bags, Flower, Diyas Liquid Soap		
		21 Kamyani Training College**	Others (MR)	1 Vocational Training	15	15
5	Orissa	22 Ganjam District Orthopaedically Handicraft Welfare Association, Ganjam	Visual, Hearing, Speech, Hearing & Speech, Locomotors	1 Tailoring	41	6
		23 National Institute of Rehabilitation Training & Research, Cuttack	Locomotors	1 Computer	7	1
				2 Applique	5	1
		24 Association for Social Reconstructive & Activities, Cuttack	Visual, Hearing & Speech	1 Craft Training	20	Nil
				2 Computer	20	Nil
		25 Redcross School for the Blind Ambapua, Berhampur	Visual	Training programme not provided		
		26 Manovikas , Behrampur	Locomotors, Mentally Challenge	1 Group Teaching & Individual Training Programme	40	Nil
6	Rajasthan	27 Indian Council of Social Welfare	Visual, Locomotors	1 DTP- C omputer	36	22
				2 Electrical Motor Windind	28	20
		28 Viklang Purnarvas & Prashishan Sansthan	Visual, Hearing, Speech	1 Computer	100	100
			Hearing & Speech	2 Mobile repair	20	20
			Locomotors	3 Music	100	100
			Multiple Disabilities	4 Compputer H/W	25	25
		29 Vocational Rehabilitation Centre for Handicapped- Jaipur	Visual, Hearing, Speech, Hearing & Speech, Locomotors	1 Cutting and Tailoring	26	
				2 Computer typing	2	
				3 Metal	2	

Annex 2 - Details of Organizations and Institutes Covered under the Study

Sl.	State	Name of NGO's	Type of Disability Covered	Name of Skill Training	No. of Trainees	No. of Person Got Employment
			And others			
		30 Ramchand Khaitan Government Polytechnic	Hearing and Locomotors	1 Diploma in Mechanical, Electrical, Electronics, Computer, Civil, Architect	200	183
		31 Bhagwan Mahaveer Viklang Sahayatha Samiti,	Locomotors	Training programme not provided		
7	Tamil Nadu	32 Worth Trust, Vellor	Hearing & Speech, Locomotors	1 Machanist	9	9
		33 Bethel institute of Basic Level Education for HR	Hearing, Speech	1 Tailoring	10	3
				2 Candle	15	10
				3 Computer	15	3
				4 Painting	10	5
		34 St. Anne's Rehabilitation Centre for the Handicapped, Coimbatore	Hearing & Speech, Locomotors,	1 Tailoring	3	2
			Mentally Challenge	2 Chalk making	3	3
		35 Neyan Special School & Home for the Mentally Chanlleged, Coimbatore	Mentally Retarded	Training programme not provided		
8	Uttar Pradesh	36 Bhartiya Viklang Kalia Samiti	Locomotors	Training programme not provided		
		37 Bhartiya Viklang Kendra	Locomotors	Training programme not provided		
		38 Vocational Rehabilitation Centre for handicapped - Kanpur	Hearing, Speech, Hearing & Speech, Locomotors, Others (MR)	1 Mechanical, Electrical, Electronics, Computer, Civil, Architect	210	NA
		39 Regional Employment Office	Others (MR)	2 Vocational Training	30	NA

Annex 2 - Details of Organizations and Institutes Covered under the Study

Sl.	State	Name of NGO's	Type of Disability Covered	Name of Skill Training	No. of Trainees	No. of Person Got Employment
9	West Bengal	40 Chittaranjan Smriti Prati Bandhi Seva Kendra	Mentally Challenge	1 Tailoring	20	Nil
				2 Candle	10	Nil
				3 Jute Making	10	Nil
				4 Paper pocket	15	Nil
				5 Spice making	10	Nil
		41 West Bengal Scheduled Caste, Tribes & Minority Welfare Association	Hearing, Speech, Hearing & Speech, Locomotors	Training programme not provided		
		42 Ramkrishna Vivekanand Mission	Visual, Hearing	1 Dairy	5	Nil
				2 Goat rearing	5	Nil
				3 Poultry	5	Nil
				4 Tailoring	12	Nil
				5 Embroidery	2	Nil
				6 Book Binding	7	Nil
				7 Soft Toys	10	Nil
				8 Greeting Card	15	Nil
				9 Mashroom Production	12	Nill
				10 Computer training & Tally	100	Nill
				11 Chalk making	10	Nill
		43 National Institute for the orthopaedically Handicapped	Visual, Hearing, Speech, Hearing & Speech, Locomotors	NA	NA	NA

Annex 2 - Details of Organizations and Institutes Covered under the Study								
Sl.	State	Name of NGO's		Type of Disability Covered	Name of Skill Training		No. of Trainees	No. of Person Got Employment
		44	Behala Bodhayan	Others (MR)	1	Jewellery Prints	5	1
					2	Cutting	7	NA
					3	Tailoring	3	NA
					4	Food Processing	25	NA
		45	Anandalok	Hearing, Speech, Hearing & Speech, Locomotors, Others (MR)	1	NA	NA	NA
		46	Vocational Rehabilitation Centre for Handicapped	Hearing, Speech, Hearing & Speech, Locomotors, Others (MR)	1	MES	22	NA

****Kamayani Training College provides sheltered workshop for age 18 or above for MR persons**

Annex 2.1

List of all objectives of NGOs/Institutes

S. No.	Objectives
1.	Welfare Services for BPL
2.	Rehabilitation activities for PWDs
3.	Formal Education with Food/Accommodation to Poor Handicapped Girls
4.	Developing Listening, Speech & Language through Audition
5.	Development of Social & Communicational Skills
6.	Create awareness
7.	Development of Self Help Skill
8.	Provide Education From Nursery to Graduation
9.	Through Humanity to Peace
10.	To Provide Special Education & Training to IDC
11.	Empowerment of PWDs
12.	Vocational Training
13.	Education
14.	Provide Hostels & Special Education to Visually Impaired Students
15.	To Help Farmer & Women
16.	Early Intervention for Visually Impaired
17.	To identify Disables persons as early as possible
18.	Provide Mobility & Walking Aids for orthopedic Disables
19.	All Round development of SC, ST Minority & Women
20.	Old Age Home
21.	Mainstreaming
22.	Human Resource Development
23.	Outreach & Extension Services
24.	Patients Oriented Activities
25.	Employees Young Handicapped persons
26.	To Help Disabled Persons
27.	Rehabilitation of MR
28.	Educational Coaching for MR & Multiple Disables
29.	Betterment of Speech & Hearing Impaired children
30.	Sports and other Activities
31.	Initiative for Proper Implementation of Govt. Programmes
32.	Health
33.	Provide Mobility & Walking Aids for orthopedic Disables
34.	Crèche Centres in Rural Areas
35.	Research
36.	Advocacy for PWDs & their Rights
37.	Implement the provisions of Disability Act 1995
38.	Hostels for Visually Impaired

Annex 2.2
List of all Activities of NGOs/ Organisations

S. No.	Main Activities
1.	Special School for IDP
2.	Rehabilitation Centre
3.	Early Intervention Centres
4.	Education
5.	Computer Training
6.	Development of H&S Children
7.	Survey of Disabled Persons
8.	Day Care
9.	Vocational Training
10.	Special Education to PWDs
11.	Awareness Programmes
12.	District Disability Rehabilitation Centre
13.	To Empower Girls
14.	Artificial Limbs for Disabled Persons
15.	Human Resource Development
16.	Mainstreaming
17.	Organisation of Beneficiary Programmes
18.	Pre-vocational Training
19.	Drug De-Addiction
20.	Printing of Braille Text-Books
21.	Rehabilitation Centre
22.	Residential Care
23.	Sports Training
24.	Support Services to State Govt.
25.	Income Generating Activities
26.	Agarbatti Developing & Manufacturing Programmes
27.	Old age and Hospital
28.	Organisation of Grassroots Programmes & Provide Support
29.	Hostels for Visually Impaired
30.	Human Resource Development
31.	Operation of IEDSS Scheme
32.	Organize Workshop for Disables
33.	Health
34.	Home Management Training for Girls
35.	Operation of Music University
36.	Old age and Hospital
37.	

ANNEXURE 3
STUDY TOOLS

Interview Schedule for Persons with Disability

CONFIDENTIAL

GOI - HARYALI RESEARCH PROJECT
STUDY ON IDENTIFYING AND PROFILING SKILL DEVELOPMENT ACTIVITIES FOR GENERATING POTENTIAL
EMPLOYMENT OPPORTUNITIES FOR THE PERSONS WITH DISABILITY

INTERVIEW SCHEDULE FOR
PERSONS WITH DISABILITY

HARYALI Centre for Rural Development, New Delhi is a leading NGO working in the area of socio-economic research and programme implementation. HARYALI is conducting a research study entitled “identifying and profiling skill development activities for generating potential employment opportunities for the persons with disability in Andhra Pradesh, Bihar, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal” sponsored by the Planning Commission, Government of India.”

This study will greatly help to identify skill development activities suitable for people with disabilities for improving their economic and standard of living. In this regard, we will interview disabled persons, NGOs/Organizations working for the welfare of disabled persons and stakeholders.

In this connection, we would like to ask you a few questions, which will take about 15-20 minutes of your valuable time. The information which we shall gather from your long experience would be treated as confidential and will be used for research purposes only.

We acknowledge for your whole-hearted support and cooperation for this cause which shall make the lives of the disabled persons better.

I	BACKGROUND INFORMATION					
1	Name of Respondent		.....		
2	Sex		1	Male	2	Female
3	Name of State					
	1	Andhra Pradesh	2	Bihar	3	Maharashtra
	4	Madhya Pradesh	5	Orissa	6	Rajasthan
	7	Tamil Nadu	8	Uttar Pradesh	9	West Bengal
4	Area		1	Rural	2	Urban
5	Name of the District		.....		
6	Name of Block/Town		.....		
7	Name of Village / Ward		.....		

8	Phone No. Self..... Parents.....									
II	SOCIAL STATUS									
9	Religion									
	1	Hindu	2	Muslim	3	Sikh	4	Christian	5	Jain
	6	Buddhist	7	Zoroastrianism						
10	Caste.....									
11	Social Group									
	1	SC	2	ST	3	OBC	4	General		
12	Marital Status									
	1	Unmarried		2	Married	3	Divorced		4	Widow
13	Please give the family details:									
	Sl.	Relation to Respondent	Sex	Age	Education	Occupation	Estimated Average Monthly Income (Rs.)			
	1									
	2									
	3									
	4									
	5									
	6									
	7									
	8									
	9									
	10									
14	What is your educational qualification?									
	I	Illiterate								
	II	Can Read & Write								
	III	Primary								
	IV	Middle								
	V	Metric / Intermediate								
	VI	Graduate / Post Graduate								
	VII	Any other.....								
15	Are you continuing education, completed or discontinued?									
	1	Continued 18 →			2	Discontinued →16		3	Completed →18	
16	If discontinued, do you want to continue your education further?									
	1	Yes				2	No			
17	If No, Reasons									
	I	Non Availability of Special School								

	II	Long Distance of Special School				
	III	Parents are Not Interested				
	IV	No Use of Education				
	V	No Interest				
	VI	Any Other.....				
18	In which school are you studying or completed your education?					
	I	Special School (School for persons with disabilities)				
	II	General School				
	III	Any other				
19	Whether this school has hostel facility?					
	1	Yes			2	No
20	If yes, do you stay in hostel?					
	1	Yes			2	No
21	How far is the school located from your residence? Kms.....					
22	Do you face any problem in school?		1	Yes	2	No → 24
23	If yes, what type of problems do you face?					
	I	Unable to Understand	1	Yes	2	No
	II	Non Availability of Trained Teachers for Disabled Persons	1	Yes	2	No
	III	Non Availability Teaching Equipments for Disabled Persons	1	Yes	2	No
	IV	Discrimination by the Teachers	1	Yes	2	No
	V	Discrimination by the Students	1	Yes	2	No
	VI	Non Availability of Care taker	1	Yes	2	No
	VII	Lack of Basic Facilities	1	Yes	2	No
	VIII	Any Other.....	1	Yes	2	No
24	How much is the fees / charges of your school?					
	Tuition fee		Rs.....			
	Hostel Fee		Rs.....			
	Meal Charges		Rs.....			
	Any Other		Rs.....			
	Total		Rs.....			
III	DISABILITY					
25	Type of disability?					
	1	Visual	2	Hearing	3	Speech
	4	Hearing & Speech		5	Locomotors	
26	What is the cause of disability?					
	I	Disability from birth				
	II	It was caused by an accident				
	III	Any other				

27	Age (years) at onset of the disability				No. of years.....				
28	Whether having Single or Multiple disabilities?								
	1	Single				2	Multiple		
29	If Multiple, name of other disability.....								
30	Did you ever visit hospital/camp to cure of disability?								
	1	Yes				2	No		
31	If yes, from where								
	1	Government	2	Private	3	Camp	4	Any other.....	
32	Whether Aid/Appliance advised?					1	Yes	2	No
33	If yes, whether are you using/used Aid / Appliances?								
	1	Using				2	Not Using 37 →		
34	If yes, name of Aid/Appliance you are using?								
35	From where you have purchased aid/appliance?								
	1	Market	2	Got in Camp	3	District Authority	4	Any Other.....	
36	How much amount have you paid for this?								
	1	Free		2	Amount Paid, if any Rs.....				
37	If advised but not purchased, reasons for not purchasing Aid/Appliances?								
	I	Lack of Fund							
	II	Non Availability aid/appliances							
	III	No Use							
	IV	Any Other.....							
38	Do you have handicapped certificate?					1	Yes	2	No
39	If no, have you ever applied to get Certificate?					1	Yes	2	No
IV	Functional Capabilities								
	I	Movement	Independently	Need Help	Not Applicable				
	II	Get in/out of bed	Independently	Need Help	Not Applicable				
	III	Bathing	Independently	Need Help	Not Applicable				
	IV	Dressing	Independently	Need Help	Not Applicable				
	V	Eating	Independently	Need Help	Not Applicable				
	VI	Preparing meals	Independently	Need Help	Not Applicable				
	VII	Cleaning house	Independently	Need Help	Not Applicable				
	VIII	Visiting doctor	Independently	Need Help	Not Applicable				
	IX	Taking medicines	Independently	Need Help	Not Applicable				
	X	Shopping	Independently	Need Help	Not Applicable				
	XI	Handling money	Independently	Need Help	Not Applicable				
	XII	Walking	Independently	Need Help	Not Applicable				
	XIII	Exercise	Independently	Need Help	Not Applicable				
	XIV	Attending functions	Independently	Need Help	Not Applicable				
	XV	Working in fields	Independently	Need Help	Not Applicable				
	XVI	Working in Skill Activity	Independently	Need Help	Not Applicable				
40	Usually in which activity do you spend your more time?								
	I	Name of Activity.....							
	II	Hours Spend Per Day.....							

41	What is your favourite work or interest area?										
	I	Name of Work.....									
42	Who takes care of you?										
	I	Parents	1	Yes	2	No					
	II	Spouse	1	Yes	2	No					
	III	Family Members	1	Yes	2	No					
	IV	Community Members	1	Yes	2	No					
	V	Representatives of Institutes/Hostel	1	Yes	2	No					
	HEALTH										
43	Are you suffering /suffered from any of the chronic disease?										
	1	Yes	2	No	→ 45						
44	If yes, please give details of disease?										
	Sl.	Name of disease	Since when (Year)	Whether Consulted Doctor				Whether Cured			
	I			1	Yes	2	No	1	Yes	2	No
	II			1	Yes	2	No	1	Yes	2	No
	III			1	Yes	2	No	1	Yes	2	No
VI	ECONOMIC STATUS										
45	At present in which activity you are engaged in?										
	1	Agriculture									
	2	Government Job									
	3	Private Job 46									
	4	Business									
	5	Labour Work									
	6	Getting vocational training programme									
	7	Student									
	8	Doing Nothing / Unemployed									
	9	Any Other									
46	If employed, please details of your employment										
	Sl.	Particulars					Details				
	1	Designation / Skill / Business / Labour									
	2	Organization / Department									
	3	Permanent / Temporary									
	4	Total Days Worked in a Year									
	5	Annual Income (Rs.)									
	6	Any Other									
47	Do you face any problem in your work?										
	1	Yes	2	No							
48	If yes, usually what type of problems do you face?										
	I										
	II										
	III										
49	If having Agriculture, Size of Land Holding?										
	Sl.	Land				Area (Acres)					
	1	Irrigated				.....				
	2	Un-irrigated				.....				
	3	Total				.....				

VII	Skill Development					
50	Have you availed or getting any vocational/skill-based training?					
	1	Availed Training	2	Getting Training	3	No
51	Please give the following details:					
	Particulars			Details		
	I	Name of Training Trade/Skill				
	II	Year of Training		Year.....		
	III	Training Duration (in months)				
	IV	Training Timings		From.....To.....		
	V	Training fee, if any		Rs.....		
	VI	Stipend Received, If any		Rs.....		
	VII	Name of the Training Institute				
	VIII	Boarding /Non Boarding				
	IX	Distance from your Residence		KMS.....		
52	Who selected this training trade/skill for you?					
	1	Self	2	Parents	3	Training Institute
	4	Any Other				
53	Reasons for selection of this trade/ skill?					
	I	Suitable to functional capability		1	Yes	2 No
	II	Easy to handle		1	Yes	2 No
	III	Employment Potential		1	Yes	2 No
	IV	Have Interest / Like this Trade / Skill		1	Yes	2 No
	V	Any Other.....		1	Yes	2 No
54	Do you feel that that vocational training was satisfactory?					
	1	Yes	→56	2	No	
55	If No, Reasons?					
	I	Short Duration		1	Yes	2 No
	2	Unqualified Trainers		1	Yes	2 No
	3	In appropriate Training Methods		1	Yes	2 No
	4	Lack of Equipments		1	Yes	2 No
	5	Any Other.....		1	Yes	2 No
56	What benefits did you derive from the training?					
	I	Established own business / Enterprise				
	II	Got Govt. Service				
	III	Got Pvt. Service				
	IV	Doing work on Wage Rate				
	IV	Doing Nothing				
	V	Any other.....				
57	If established OWN ENTERPRISE, Please provide following information:					
	Sl.	Particulars		Details		
	I	Name of Business / Enterprise				
	II	Total Investment				
	III	Total Annual Turnover				
	IV	Total Annual Profit				

58	Have you taken loan for setting up own business/enterprise?			
	1	Yes	2	No → 61
59	If yes, Source of loan			
	1	Bank	2	Handicapped Corporation
	3	Mahajan	4	Any Other.....
60	Please provide following details about loan			
	Sl.	Particulars	Details	
	I	Amount of Loan	Rs.....	
	II	When taken	Year.....	
	III	Rate of interest		
	IV	Subsidy amount, if any	Rs.....	
	V	Amount repaid so far	Rs.....	
61	What type raw materials you use?			
62	What is the source of raw material?		Source.....	
63	Type of Products manufactured			
	I			
	II			
64	Please give details of working place?			
	Own Residence			
	Outside residence			
65	If outside, is it own or rented			
	1	Own	2	Rented
	3	Other.....		
66	Where do you sell these products?			
	I	Place.....		
	II	Distance.....		
	III	Mode of Transport.....		
	IV	Who goes to market.....		
67	How many persons are engaged in your unit? No.			
68	What work usually you perform?			
69	How many hours do you spend per day in this activity (Hours)			
70	What are the problems usually you face in your business as being disabled?			
	I			
	II			
	III			
71	Did you get any support by the Training Institute?			
	1	Yes	2	No →73
72	If Yes, type of support provided by the Training Institute?			
	I			
	II			
	III			
VIII	INITIATING SKILL DEVELOPMENT ACTIVITY			
73	If not engaged in any activity, would you like to involve yourself in any income generating activity?			
	1	Yes	2	No
74	If yes, name of Trade /skill.....			

75	Why did you select this trade / skill?					
	i	Knows the skill	1	Yes	2	No
	ii	Suitable according to functional ability	1	Yes	2	No
	iii	Easy to Handle	1	Yes	2	No
	iv	Raw material locally available	1	Yes	2	No
	v	Low investment	1	Yes	2	No
	vi	Machine & equipments are easily available	1	Yes	2	No
	vii	Home based enterprise	1	Yes	2	No
	viii	Market is available	1	Yes	2	No
	ix	High Return	1	Yes	2	No
	x	Any Other.....	1	Yes	2	No
76	Do you need skill development training for this activity?					
	1	Yes	2	No	→ 90	
77	Please provide the following details:					
	Sl.	Particulars	Details			
	I	Preferred Duration of Training	Months.....			
	II	Suitable Timing of Training	Morning 2 Afternoon 3 Evening			
	III	Preferred Training Place	Within Locality Block headquarter District Head Quarter Anywhere			
	IV	Preferred Training Institute	Name.....			
	V	Distance of Training Institute	Kms.....			
	VI	Any Other....				
78	How would you like to involve yourself after getting training?					
	I	To Establish Own Enterprise/Unit				
	II	Govt. Job				
	III	Pvt. Job				
	IV	Work on Wages				
	V	Any Other.....				
79	If establish own enterprise, where will you establish your enterprise?					
	I	Within home				
	II	Available space outside home				
	III	Available work shed outside home				
	IV	Will take on rent				
	V	Any other.....				
80	If work shed is not available, how much fund do you require to construct the work shed? Rs.....					
81	How many hours can you work daily on this activity? Hours.....					
82	How many persons are required to start this activity? Persons.....					
83	How many of your family members can be involved in this activity? Persons.....					
84	Can you start this work independently?					
	1	Yes	2	No		
85	Do you need any assistance from your family members/ relatives?					
	1	Yes	2	No		

86	If yes, what type of assistance require?					
	I					
	II					
	III					
87	Please give us some details regarding your proposed activity					
	Sl.	Particulars	Details			
	I	Investment / Funds Required	Rs.....			
	II	Own Investment Can be done	Rs.....			
	III	Loan Required	Rs.....			
	IV	Name of raw material	.....		
	V	Source of raw material	Within Locality 2. Within District 3. Outside District 4. Outside State			
	VI	Distance of Source	Kms.....			
	V	Products to be manufactured	.....		
	VI	Where will you sell these products	.....		
	VII	Distance of Market	Kms.....			
	VIII	Mode of Transport	.....		
	IX	Who will go Market	1. Self 2. Family Members 3. Staff			
	X	Selling Rate of Products	Rs.....			
88	Have you/your family member taken loan from any sources?					
	1	Yes	2	No	→90	
89	Particulars		Details			
	I	Purpose of Loan	.....		
	II	Amount	Rs.....			
	III	Source	Bank 2. Handicapped Finance Corporation 3. Mahajan 4. Any Other.....			
	IV	Year of Loan Taken	Year.....			
	V	Rate of Interest	%.....			
	VI	Amount Repaid so far	Rs.....			
90	What type other assistance do you need to establish own enterprise/Unit?					
	I	Loan	1	Yes	2	No
	II	Work shed	1	Yes	2	No
	III	Assistance in Purchasing Machineries / Equipments	1	Yes	2	No
	IV	Assistance in Fitting Machineries / Equipments	1	Yes	2	No
	V	Technical Guidance	1	Yes	2	No
	VI	Assistance in Marketing	1	Yes	2	No
	VII	Any Other.....	1	Yes	2	No
91	Usually what type of problems do you face as being disabled?					
	I					
	II					
	III					
	IV					
IX	AWARENESS AND UTILIZATION OF WELFARE SCHEMES					
92	Do you know about Handicapped Finance Development Corporation?					
	1	Yes	2	No		
93	If yes, are you aware about their loan schemes?					
	1	Yes	2	No		

94	Have you ever tried to get loan from the Handicapped Finance Development Corporation?					
	1	Yes			2	No
95	If yes, Did you get the loan?					
	1	Yes			2	No
96	Are you aware about Equal Opportunities Protection of Rights and full participation) Act, 1995					
	1	Yes			2	No
97	Are you aware about the following welfare schemes for the persons with disabilities?					
	Name of Scheme				Response	
	I	Assistance to Disabled Persons for Purchase / Fitting of Aids and Appliances (ADIP Scheme)			1	Yes
	II	Deen Dayal Rehabilitation Scheme			1	Yes
	III	Scheme of National Scholarships for Persons with Disabilities			1	Yes
	IV	Any other.....				
98	Have you availed any scheme?					
	1	Yes			2	No
99	If yes name of scheme?					
100	Benefits of the scheme					
	I					
	II					
	III					
101	Suggestions					
	I					
	II					
	III					
102	Investigator's Remarks					
	I					
	II					
	III					
	IV					
	V					

Signature of Investigator.....

Name of Investigator.....

Signature of Supervisor.....

Name of Supervisor.....

3.4.1 Interview Schedule for NGOs/Institutes

CONFIDENTIAL

GOI - HARYALI Research Project

STUDY ON IDENTIFYING AND PROFILING SKILL DEVELOPMENT ACTIVITIES FOR GENERATING POTENTIAL EMPLOYMENT OPPORTUNITIES FOR THE PERSONS WITH DISABILITY

INTERVIEW SCHEDULE FOR NGOs/INSTITUTES

HARYALI Centre for Rural Development, New Delhi is a leading NGO working in the area of socio-economic research and programme implementation. HARYALI is conducting a research study entitled “identifying and profiling skill development activities for generating potential employment opportunities for the persons with disability in Andhra Pradesh, Bihar, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal” sponsored by the Planning Commission, Government of India.”

This study will greatly help to identify skill development activities suitable for people with disabilities for improving their economic and standard of living. In this regard, we will interview disabled persons, NGOs/Organizations working for the welfare of disabled persons and stakeholders.

In this connection, we would like to ask you a few questions, which will take about 15-20 minutes of your valuable time. The information which we shall gather from your long experience would be treated as confidential and will be used for research purposes only.

We acknowledge for your whole-hearted support and cooperation for this cause which shall make the lives of the disabled persons better.

I	BACKGROUND DEATILS	
1	Name of NGO/Institute.....	
2	Name of the Respondent.....	
3	Designation	
4	Address Details	
	Address	
	Phone	
	Fax	
	Email	
5	Name of Head of the Organization.....	
6	Designation of Head of the Organization.....	

7	Type of the NGO/Institute							
	I	NGO						
	II	Trust						
	III	Govt. Institute						
	IV	Other						
8	Main Objectives of the Organization							
	I							
	II							
	III							
	IV							
9	Main Activities of the Organization							
	I							
	II							
	III							
	IV							
10	Main Projects under taken during last 3 years							
	Sl.	Name of Project	Funding Organization	Budget	Year			
II	VOCATIONAL TRAINING DETAILS							
11	Which type of people with disabilities you cover?							
	1	Visual	2	Hearing	3	Speech	4	Locomotors
12	What type of activities you undertake for the persons with disability?							
	I							
	II							
	III							
	IV							
13	Is your organization also providing vocational training to the persons with disability?							
	1	Yes			2	No		
14	On what basis you select the training trades?							
	I	Conducted opinion survey						
	II	Consultation with technical departments						
	III	On the basis of organization experience						
	IV	Beneficiaries choice						
	V	Any other.....						

15	Is there a minimum educational qualification to get admission in the training programme?					
	1	Yes			2	No
16	If yes, what is the minimum criteria					
17	Training programmes undertaken during last year					
	Sl.	Type of Disability	Name of Skill	No. of Trainees	Duration of Course (Months)	No. of Persons Got Employment
	1					
	2					
	3					
	4					
	5					
	6					
	7					
	8					
	9					
	10					
18	On what basis have you selected the training skill?					
	I	Beneficiaries choice				
	II	Conducted survey				
	III	Conducted Feasibility Study				
	IV	Consulted with technical departments				
	V	On the basis of organization experience				
	VI	Any other.....				
19	What problems are faced by them in getting employment?					
	I					
	II					
	III					
20	Is your centre affiliated with any technical institute?					
21	If yes, Name of the institute					
22	Who issue the training certificate to the trainees?					
	1	Your organization	2	Technical Institute	3	Any other.....
23	Do you take the following from the Trainees?					
	a	Admission fee	Yes / No	Rs.....		
	b	Tuition / Training fee	Yes /No	Rs.....		
	c	Hostel Charge	Yes /No	Rs.....		
	d	Transportation charge	Yes /No	Rs.....		
	e	Any Other.....	Yes /No	Rs.....		

24	According to you which courses are more successful in your area?		
	Type of Disability	Name of Skill	Reasons
A	Visual		
B	Hearing		
C	Speech		
D	Locomotors		
25	What are the overall market potential and employment opportunities for persons disability?		
	I		
	II		
	III		
	IV		
	V		
26	What type of assistance should be provided to the trainees to get the employment?		
	I		
	II		
	III		
	IV		
	V		
27	What difficulties did you face in implementing the project?		
	I		
	II		
	III		
	IV		
	V		

28	Suggestions	
	I	
	II	
	III	
	IV	
	V	
29	Remarks	
	I	
	II	
	III	
	IV	
	V	

Signature of head of the organization/
Project In charge:
Full Name: Designation:

Seal of the Organization

NAME OF RESEARCHER.....
NAME & SIGNATURE OF INVESTIGATOR.....
NAME OF THE SUPERVISOR
DATE.....

3.4.2 Interview Schedule for Govt. Department/ Institutes

Confidential

GOI - HARYALI Research Project

Study on Identifying and Profiling Skill Development Activities For Generating Potential Employment Opportunities For the Persons With Disability

INTERVIEW SCHEDULE FOR GOVT. DEPARTMENT/INSTITUTES

HARYALI is conducting a research study entitled “identifying and profiling skill development activities for generating potential employment opportunities for the persons with disability in Andhra Pradesh, Bihar, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal” sponsored by the Planning Commission, Government of India.”

I	BACKGROUND DETAILS									
1	Name of Govt. Department/Institute.....									
2	Name of the Respondent.....									
3	Designation									
4	Address Details									
	Address									
	Phone									
	Email									
5	Type of the Government Department/Institute/Implementing Agency.									
	I	State Government Department								
	II	Govt. Institute								
	III	Implementing Agency								
	IV	Other								
6	Location of the Govt. Department/Institutes.									
	1	Rural				2	Urban			
II	Vocational/Skill Development Schemes Details									
7	Which type of people with disabilities you cover?									
	1	Visual	2	Hearing	3	Speech	4	Locomotors	5	Others
8	What Kind of activities you undertake for the persons with disability?									
	I									
	II									
	III									

9	Is your Organisation providing vocational/Skill Training to persons with disability?					
	1	Yes (if Yes, Skip Sl. No.13)		2	No	
10	Reasons for not providing vocational/Skill training to the persons with disability?					
	I					
	II					
	III					
11	Is there a minimum educational qualification to get admission in the training programme?					
	1	Yes		2	No	
12		If yes , what is the minimum criteria				
13	Implementation of Skill development schemes by the Govt. Department/Institutes during last 3 years.					
	Name of Schemes		Funding Organisation		Budget	Year
14	Vocational/Skill Development Training Programme Undertaken during last year.					
	Type of Disability	Name of Skill		Duration of Training (Months)	No. of Trainees	
					Enrolled	Got Employment
15	What is the overall market potential and employment opportunity for persons with disability? Rank on a scale from 1 to 5. (1 means Very Low and 5 means Very High).					
	1	Very Low		2	Low	
	4	High		5	Very High	
16	Specify reasons for very low to very high employment potential.					
	1	Very Low				
	2	Low				
	3	Average				
	4	High				
	5	Very High				
17	What are problems faced by persons with disability in getting employment?					
	I					
	II					
	III					

18	What type of assistance is provided to the trainees to get the employment from your department after completion of Vocational/Skill training?	
	I	
	II	
	III	
19	What type of assistance should be provided to the trainees to get employment?	
	I	
	II	
	III	
20	What is the Relevance of existing Central/State schemes for the empowerment of persons with disability?	
	I	
	II	
	III	
21	What difficulties did you face in implementing the project/Schemes at field level?	
	I	
	II	
	III	
22	Modification as required in the existing schemes for the Persons with Disabilities.	
	I	
	II	
	III	
23	Suggestions to Improve the Implementation of Projects/Schemes.	
	I	
	II	
	III	

Signature of head of the organization/

Seal of the Organization

Project In charge:

Full Name: Designation:

Name of Researcher

Signature

Name of Supervisor

Date

ANNEXURE 4
STUDIES CONDUCTED ON THE ISSUES OF PERSONS WITH DISABILITY

(1) Report on People with Disabilities in India from commitments to outcomes - Human Development Unit, World Bank, (2007): According to the findings of the report the status of employment of people with disabilities are as follows:

- **Quota policy reserved for 3 types of disabilities i.e. *locomotors, visual and hearing*** limits many other disabled people from accessing jobs. The PWD Act makes provision of 5 % of the private sector workforce being people with disabilities. However, neither GoI nor states have introduced a general incentives policy. **Among multinational companies, the situation was far worse, with only 0.05% being people with disabilities.** A national network of special employment exchanges for disabled people plays a negligible role in promoting employment.
- **The National Handicapped Finance and Development Corporation (NHFDC) established in 1997 to provide financial assistance to disabled entrepreneurs.** However, between 1997- 2005, the number of NHFDC beneficiaries was negligible - only 19,643.
- **Government of India provides vocational services to disabled people, but coverage is low and its impact is not known.** VRCs generally do not seem to make regular efforts to update the skills imparted along with shifts in labor demand. Like other active labor programs for people with disabilities, the size of the VRC program is very small, rehabilitating only about 10,500 persons a year.
- **An expanding number of NGOs have become active in imparting vocational training to disabled people but the majority with no accreditation process.** The majority of NGOs are oriented towards skills for sheltered, group and self-employment rather than employment in the organized sector. At the same time, several common weaknesses of NGO programs can be observed. First, most have a strong urban bias, as well as under-representation of women trainees. Second, many NGOs acknowledge a lack of qualified trainers. Third, as in the public sector, NGOs frequently failed to undertake sufficient assessment of the local labor market conditions in determining courses for disabled people.

(2) In an article- Dimensions of Disability in India by Kishor Bhanushali (Assistant Professor- Economics, Mahatma Gandhi Labour Institute- Ahmedabad)

He pointed out that Literacy rate is fairly good among disabled i.e. **49%** but at the same time

- Educational level among disabled in rural areas is low (**44%**) as compared to urban areas (**64%**).
- Literacy level is low among disabled females i.e. **37%** as compared to their male counterpart i.e. **58%** because Parents generally hesitate and also worried to send their disabled girls to schools.
- Among different categories of disabilities, literacy rate is lowest among peoples with mental disabilities i.e. **37.89** because of lack of sufficient educational facilities such as special schools and special teachers for mentally challenged.
- Literacy rate is highest among people with movement disabilities i.e. **57%** (65% male and 43% females).

(3) Report on Generating Vocational and Entrepreneurial Avenues of Self-employment for Physically Disabled Persons in Pilibhit District (2000).

This study was conducted by HARYALI and was sponsored by Ministry of Social Justice and empowerment, GOI, New Delhi.

The study covered four types of physically disabled persons namely: Visual, Hearing, Speech and Locomotors. Primary and secondary data was collected. Total 1234 disabled persons both employed and unemployed has been interviewed under this study from Pilibhit district only.

According to the findings of the report education rate is quite dismal especially in rural areas among people with disabilities, education which is directly linked with employment, but disabled children tend to be left out in the educational curriculum as they are considered to be unfit.

It has been found that this type of negative attitude has generated among parents as they feel that it is highly unprofitable to invest on the education of disabled child who at a later stage may not be able to get a job and hence, in both rural as well as urban areas there is less demand for such specialized schools. Socio-economic conditions of the disabled persons are very poor.

There is paucity of vocational training institutions particularly for disabled persons who are interested to acquire training and enhance their skills in various sectors of the employment. Disabled women are denied to avail vocational training, education etc.

It is found that there is widespread discrimination in giving a job to disabled persons for the matter of loss of net productivity as well as efficiency among the workers of an establishment. This is the most important and critical factor, which can be found for underreporting of disabled persons in the establishments all over the country. Primarily this is due to lack of suitable instruments and work atmosphere for disabled persons, which make them vulnerable in the eyes of employers.

(4) Report on Employment of Persons with Disabilities in Public Sectors in India (2008)

This study was conducted in seven major States of India covering 28 districts by Society for Disability and Rehabilitation services, New Delhi sponsored by Planning Commission.

According to the findings of the study there is plethora of public programmes to promote employment of the persons with disabilities, but their impact has been quite negligible and mostly confined to urban areas. This is perhaps due to weaknesses in design and implementation.

ANNEXURE 5

ORGANIZATIONS WORKING IN THE FIELD OF DISABILITY

(Courtesy: <http://www.access-board.gov/links/disability.htm>)

Alexander Graham Bell Association for the Deaf and Hard of Hearing

The association is a nonprofit membership organization that was established in 1890 to empower people who are deaf or hard of hearing to function independently by promoting universal rights and optimal opportunities to learn to use, maintain, and improve all aspects of their verbal communications, excluding their abilities to speak, speechread, use residual hearing, and process both spoken and written language.

American Association of People with Disabilities

The American Association of People with Disabilities is the largest nonprofit, nonpartisan, cross-disability organization in the United States.

American Council of the Blind

ACB is a national organization advocating on behalf of persons who are blind or have low vision.

American Foundation for the Blind

The mission of the American Foundation for the Blind is to enable people who are blind or visually impaired to achieve equality of access and opportunity that will ensure freedom of choice in their lives.

The Arc

The Arc (formerly Association for Retarded Citizens of the United States) is the country's largest voluntary organization committed to the welfare of all children and adults with mental retardation and their families.

The Canadian Council on Rehabilitation and Work

The Canadian Council on Rehabilitation and Work is a Canada-wide network of organizations and individuals that promotes and supports meaningful and equitable employment of people with disabilities.

Deaf Initiative in Information Technology (DIIT)

The Deaf Initiative in Information Technology (DIIT) is a project of the Applied Computer Technology Department (ACT), of the National Technical Institute for the Deaf at the Rochester Institute of Technology.; This project provides retraining workshops to deaf and hard-of-hearing adults already in the national workforce or preparing for employment in the information technology field, clusters these workshops into a certificate program, and modifies the workshops into undergraduate courses.

Designing Accessible Communities

A nonprofit organization providing information and education about accessibility to people with disabilities and to professionals in the fields, of design, construction, code development and enforcement.

Disability.Gov

A one-stop interagency portal for information on Federal programs, services, and resources for people with disabilities, their families, employers, service providers, and other community members.

DisabilityResources, Inc.

Disability Resources, Inc. is a national nonprofit organization that provides information about resources for independent living.

Disability Rights Education and Defense Fund

Founded in 1979 by people with disabilities and parents of children with disabilities, the Disability Rights Education and Defense Fund, Inc. (DREDF) is a national law and policy center dedicated to protecting and advancing the civil rights of people with disabilities through legislation, litigation, advocacy, technical assistance, and education and training of attorneys, advocates, persons with disabilities, and parents of children with disabilities.

Disability Statistics Center

The Disability Statistics Center produces and disseminates statistical information on disability and the status of people with disabilities in American society and establishes and monitors indicators of how conditions are changing over time to meet their health, housing, economic and social needs.

Disability Studies Quarterly

Disability Studies Quarterly (DSQ) is the journal of the Society for Disability Studies (SDS). It is a multidisciplinary and international journal of interest to social scientists, scholars in the humanities, disability rights advocates, creative writers, and others concerned with the issues of people with disabilities.

Disabled American Veterans

DAV is a national organization advocating on behalf of veterans with disabilities.

Easter Seals

Easter Seals creates serves children and adults with disabilities, their families and communities through early intervention and child development services, vocational training and employment services, and physical medicine and rehabilitation. Easter Seals has more than 400 service sites across the country, excluding Washington, D.C., and Puerto Rico.

Environmental Health Network

EHN's focus is on issues of access and developments relating to the health and welfare of the environmentally sensitive and to promote public awareness of environmental sensitivities and causative factors.

Hearing Loss Association of America (formerly Self Help for Hard of Hearing People (SHHH))
The Hearing Loss Association of America is a national consumer organization representing people who are hard of hearing and provides technical assistance for selecting Assistive Listening systems.

The Institute for Human Centered Design (formerly Adaptive Environments)
Founded in 1978 to address the environmental issues that confront people with disabilities and elderly people, the Institute for Human Centered Design (formerly Adaptive Environments) promotes accessibility as well as universal design through education programs, technical assistance, training, consulting, publications and design advocacy. Its mission is to promote, facilitate, and advocate for international adoption of policies and designs that enable every individual, regardless of disability or age, to participate fully in all aspects of society.

Independent Living Centers

ILCs are typically non-residential, private, non-profit, consumer-controlled, community-based organizations providing services and advocacy by and for persons with all types of disabilities. There are nearly 500 ILC's in the USA. Many are state supported.

Their goal is to assist individuals with disabilities to achieve their maximum potential within their families and communities. Also, Independent Living Centers serve as a strong advocacy voice on a wide range of national, state and local issues. They work to assure physical and programmatic access to housing, employment, transportation, communities, recreational facilities, and health and social services. This site provides a list, arranged by State.

Institute on Independent Living

The Institute serves self-help organizations of disabled people who work for self-determination and equal opportunities; provides information, training materials and technical assistance on accessibility, personal assistance, advocacy, legislation and peer support; publishes articles, reports, manuals or comments and other materials related to Independent Living.

International Commission on Technology & Accessibility

ICTA initiates, facilitates and provides information regarding technology and accessibility through the World Wide Web. This information is available to people with disabilities, advocates and professionals in the field of disability, researchers, legislative bodies, and the general community.

National Association of the Deaf

NAD is a national consumer organization representing people who are deaf and hard of hearing.

National Disability Rights Network

The National Disability Rights Network (NDRN) is a voluntary national membership association of protection and advocacy systems and client assistance programs. It assumes leadership in promoting and strengthening the role and performance of its members in providing quality legally based advocacy services.

National Federation of the Blind

NFB is a national organization advocating on behalf of persons who are blind or have low vision.

National Information Center for Children and Youth with Disabilities

The Center is a clearinghouse for information on disabilities and disability-related issues concerning children and youth (birth to age 22).

National Organization on Disability

The National Organization on Disability promotes the full and equal participation and contribution of America's 54 million men, women and children with disabilities in all aspects of life.

Paralyzed Veterans of America

PVA is a national advocacy organization representing veterans.

Self Help for Hard of Hearing People (SHHH) (See the Hearing Loss Association of America above)

TASH

TASH (formerly the Association for the Severely Handicapped) is an international advocacy association of people with disabilities, their family members, other advocates, and people who work in the disability field.

TDI

TDI's (formerly known as Telecommunications for the Deaf, Inc.) mission is to promote equal access in telecommunications and media for people who are deaf, hard of hearing, late deafened, or deaf blind.

Through the Looking Glass

Through the Looking Glass (TLG) is a nationally recognized non-profit agency that provides direct services, training, materials and research concerning families in which a child, parent or grandparent has a disability or medical issue.

United Cerebral Palsy Association

UCP's mission is to advance the independence, productivity and full citizenship of people with cerebral palsy and other disabilities, through our commitment to the principles of independence, inclusion and self-determination.

United Spinal Association

United Spinal Association is a membership organization serving individuals with spinal cord injuries or disease. Formerly known as the Eastern Paralyzed Veterans Association, the organization expanded its mission to serve people with spinal cord injuries or disease regardless of their age, gender, or veteran status.

World Institute on Disability

WID is an international public policy center dedicated to carrying out research on disability issues and overcoming obstacles to independent living.

Annexure 6
Detailed Economics of Selected Trades/Skills

Annex Table 2.1 ECONOMICS OF POULTRY FARMING

Name of Skill						:	Poultry Farming
No. of Persons Involved						:	2
Suitable for Persons with Disability						:	Speech & Hearing
Working days per year						:	300
No. of Cycle of Rearing per year		Cycle per year	Days Reared	No. of Chicken	Total Chicken		
		8	45	300	2400		
Survival Rate					80%		
Total Chicken Produced					1920		
Working Capital Cycle					2		
Loan Repayment Period (in years)					4		
Percentage of loan of the investment					90%		
Equity contribution/Self-financing					10%		
Rate of Interest					12%		
Rate of Depreciation					10%		
Rate of Tax: If PBT is greater than equal to			250,000		10%		
Annual Revenue Increment					15%		
Annual inflation					10%		
Fixed cost comes down to Salvage value (in years)					10		
Average Return on Investment					167%		
Average Return on Investment (Excluding labour Charges)					250%		
Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value		
A	Fixed Cost						
1	Construction of Rearing shed	20*25 feet	1	60,000	60,000		
2	Electricity connection				3,000		
3	Bulbs		20	25	500		
4	Electricity Wire				2,000		
5	Fitting Expenses				2,000		
6	Handpump		1		10,000		
7	Water Tank		1		2,000		
8	Buckets		10	150	1,500		
9	Chair		2	300	600		
10	Table Fan		2	2,000	4,000		
11	Miscellaneous Expenses				5,000		
	Total Fixed Cost				90,600		
B	Annual Production Cost						
		kg/day/chicken					
1	Chicken		2,400	6	14,400		
2	Feeding Dana	0.100	10,800	5	54,000		
3	Medicine				5,000		
4	Transport				2,000		
5	Electric Charges	Month		1,000	12,000		
6	Hired Labour	Rs/month	2	200	120,000		
7	Marketing Expenses				5,000		
8	Miscellaneous				5,000		
	Annual Production Cost				217,400		

C	Annual Revenue/Products Sold				411,000
1	Chicken Production	No.	1,920	90	405,000
2	Manure	kgs.	3,000	2.00	6,000
D	Financing Requirement				Amount (Rs.)
	Fixed Capital				90,600
	Equity/Self-financing	10%			9,060
	Loan	90%			81,540
	Working Capital required for 2 Cycles				54,350
	Equity/Self-financing	10%			5,435
	Loan	90%			48,915
	Equity/Self-financing				14,495
	Loan				130,455
	Total				144,950
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	411,000	472,650	543,548	625,080
	Less Variable Cost (Production cost)	217,400	239,140	263,054	289,359
(III)	PBDIT	193,600	233,510	280,494	335,720
	Less Depreciation	9,060	9,060	9,060	9,060
(IV)	PBIT	184,540	224,450	271,434	326,660
	Less Interest on loan amount paid	13,698	9,784	5,870	1,957
(V)	PBT	170,842	214,666	265,563	324,703
	Less Tax	-	-	1,556	7,470
(VI)	Annual Net Profit	170,842	214,666	264,007	317,233
	Cumulative Net Profit/Loss (Available Surplus)	170,842	385,508	649,515	966,748
	Annual Net Profit (Excluding labour cost)	290,842	334,666	384,007	437,233
	Cumulative Annual Net Profit (Excluding labour cost)	290,842	625,508	1,009,515	1,446,748
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		201,638	392,751	633,204
2	Equity/Self-financing	14,495			
3	Loan	130,455			
4	Annual Net Profit	170,842	214,666	264,007	317,233
5	Depreciation	9,060	9,060	9,060	9,060
	Total Inflow	324,852	425,364	665,817	959,497
	DISPOSITION OF FUND				
1	Fixed Cost	90,600			
2	Principal loan amount paid	32,614	32,614	32,614	32,614
	Total out-flow	123,214	32,614	32,614	32,614
(III)	Accrual/Deficit	201,638	392,751	633,204	926,883
(V)	Net cash surplus (after 4 years after repayment of loan)				326,293
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,253,176

ANNEX TABLE 2.2 ECONOMICS OF GOAT REARING

Name of Skill	:	Goat Rearing	
No. of Persons Involved	:	2	
Suitable for Persons with Disability	:	Speech & Hearing	
Working days per year	:	300	
Number of goats (parent stock):		Female (Barbari - Hybrid)	6
		Male	1
Number of family	-		1
Lambing per year			2
Annual kid production		Female	12
		Male	12
		Total	24
Average maturing period of kids (months)			8
Survival Rate			90%
Total kids survived		Female	11
		Male	11
		Total	22
Annual average sale of goats		8 months old	11
		Male	11
		Total	22
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is <i>greater</i> than equal to	250,000		10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			89%
Average Return on Investment (Excluding labour Charges)			142%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Rearing shed	Room	1	20,000	20,000
2	Goats	Female	6	7,000	42,000
		Male	1	8,000	8,000
3	Transport				5,000
Sub total					75,000
	Other fixed cost				
4	Medicine	Goats	7	200	1,400
		Kids	22	200	4,320
5	Insurance	Goats	4%		2,800
		Kids			5,184
Sub total					13,704
	Total Fixed Cost				88,704
B	Annual Rearing Cost				
Rearing cost goats per year		kg/day	365	days	Amount in Rs.
1	Green fodder	2.50	6,388	0.80	5,110
2	Wheat (dana)	0.20	511	7.00	3,577
3	Dry fodder (bhoosa)	1.00	2,555	1.30	3,322
4	Labour	Days	365	150	54,750
Sub total					66,759
Rearing cost of kids		kg/day	240	days	Amt in Rs.
1	Green fodder	1.50	7,776	0.80	6,221
2	Wheat (dana)	0.10	518	7.00	3,629
3	Dry fodder (bhoosa)	1.00	5,184	1.30	6,739
Sub total					16,589
	Total Annual Rearing Cost				83,347
C	Annual Revenue/Products Sold				162,000
Kids selling		Female	11	7,000	75,600
		Male	11	8,000	86,400
D	Financing Requirement				Amount (Rs.)
	Fixed Capital				88,704
	Equity/Self-financing	10%			8,870
	Loan	90%			79,834
	Working Capital required for 2 Cycles				13,891
	Equity/Self-financing	10%			1,389
	Loan	90%			12,502
	Equity/Self-financing				10,260
	Loan				92,336
	Total				102,595

E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	162,000	186,300	214,245	246,382
	Less Variable Cost (Production cost)	83,347	91,682	100,850	110,935
(II)	PBDIT	78,653	94,618	113,395	135,446
	Less Depreciation	8,870	8,870	8,870	8,870
(III)	PBIT	69,782	85,748	104,524	126,576
	Less Interest on loan amount paid	9,695	6,925	4,155	1,385
(IV)	PBT	60,087	78,822	100,369	125,191
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	60,087	78,822	100,369	125,191
	Cumulative Net Profit/Loss (Available Surplus)	60,087	138,909	239,279	364,470
	Annual Net Profit (Excluding labour cost)	114,837	133,572	155,119	179,941
	Cumulative Annual Net Profit (Excluding labour cost)	114,837	248,409	403,529	583,470
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		59,765	124,374	210,529
2	Equity/Self-financing	10,260			
3	Loan	92,336			
4	Annual Net Profit	60,087	78,822	100,369	125,191
5	Depreciation	8,870	8,870	8,870	8,870
	Total Inflow	171,553	147,458	233,613	344,591
	DISPOSITION OF FUND				
1	Fixed Cost	88,704			
2	Principal loan amount paid	23,084	23,084	23,084	23,084
	Total out-flow	111,788	23,084	23,084	23,084
(III)	Accrual/Deficit	59,765	124,374	210,529	321,507
(V)	Net cash surplus (after 4 years after repayment of loan)				134,061
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				455,568

ANNEX TABLE 2.3 - ECONOMICS OF DAIRY FARM

Name of Skill	:	Dairy		
No. of persons Involved (Excluding one labour)	:	2		
Suitable for Persons with Disability	:	Speech & Hearing		
Working days per year	:	300		
Number of buffalo (Murra):		2		
	Litre/buffalo/day	Days	Months	Litres
	12	180	6	4,320
Annual milk production	10	60	2	1,200
	6	30	1	360
Total		270	9	5,880
Average production (litre/day)				22
Annual average lactation period (days)				270
Annual average dry period (days)				95
Working Capital Cycle				2
Loan Repayment Period (in years)				4
Percentage <i>of</i> loan of the investment				90%
Equity contribution/Self-financing				10%
Rate of Interest				12%
Rate of Depreciation				10%
Rate of Tax: If PBT is <i>greater</i> than equal to	250,000			10%
Annual Revenue Increment				15%
Annual inflation				10%
Fixed cost comes down to Salvage value (in years)				10
Average Return on Investment				123%
Average Return on Investment (Excluding labour Charges)				144%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Rearing shed		1	40,000	40,000
2	Feeding Tub		2	1,000	2,000
3	Chopping machine & equipment's		1	3,000	3,000
4	Buffalo		2	30,000	60,000
5	Transport			5,000	5,000
6	Electric Fan		2	2,000	4,000
7	Miscellaneous			5000	5,000
	Sub total				119,000
	Other fixed cost				
1	Insemination	8	times @ Rs.	100	800
2	Medicine (Yearly)	2	times @ Rs.	200	400

3	Labour	365	days @ Rs.	100.00	36,500
4	Insurance	4%	annually		2,400
5	Depreciation - animal	10%			6,000
	Sub total				46,100
	Total Fixed Cost				165,100
B	Annual Rearing Cost				
	Rearing cost per year (During lactation)	kg/day	270	days	Amount in Rs.
1	Oil cake	1.00	540	6.0	3,240
2	Wheat (dana)	1.50	810	7.0	5,670
3	Green fodder	15.00	8,100	0.8	6,480
4	Dry fodder (bhoosa)	10.00	5,400	2.0	10,800
	Sub total				26,190
	Rearing cost per year (During dry period)	kg/day	95	days	Amount in Rs.
1	Oil cake	0.5	95	6.0	570
2	Wheat (dana)	0.5	95	7.0	665
3	Green fodder	12	2,280	0.8	1,824
4	Dry fodder (bhoosa)	10	1,900	2.0	3,800
	Sub total				6,859
	Total Annual Rearing Cost				33,049
C	Annual Revenue/Products Sold				219,800
1	Annual milk production	5,880	liters @ Rs.	35	205,800
2	Dung cake	7,000	no. @ Rs.	2	14,000
D	Financing Requirement				Amount (Rs.)
	<i>Fixed Capital</i>				165,100
	Equity/Self-financing	10%			16,510
	Loan	90%			148,590
	<i>Working Capital required for 2 months</i>				5,508
	Equity/Self-financing	10%			551
	Loan	90%			4,957
	Equity/Self-financing				17,061
	Loan				153,547
	Total				170,608
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	219,800	252,770	290,686	334,288
	Less Variable Cost (Production cost)	33,049	36,354	39,989	43,988
(III)	PBDIT	186,751	216,416	250,696	290,300
	Less Depreciation	16,510	16,510	16,510	16,510
(IV)	PBIT	170,241	199,906	234,186	273,790
	Less Interest on loan amount paid	16,122	11,516	6,910	2,303
(V)	PBT	154,119	188,390	227,277	271,487
	Less Tax	-	-	-	2,149
(VI)	Annual Net Profit	154,119	188,390	227,277	269,338
	Cumulative Net Profit/Loss (Available Surplus)	154,119	342,509	569,785	839,123
	Annual Net Profit (Excluding labour cost)	190,619	224,890	263,777	305,838
	Cumulative Annual Net Profit (Excluding labour cost)	190,619	415,509	679,285	985,123

F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		137,750	304,263	509,663
2	Equity/Self-financing	17,061			
3	Loan	153,547			
4	Annual Net Profit	154,119	188,390	227,277	269,338
5	Depreciation	16,510	16,510	16,510	16,510
	Total Inflow	341,237	342,650	548,050	795,511
	DISPOSITION OF FUND				
1	Fixed Cost	165,100			
2	Principal loan amount paid	38,387	38,387	38,387	38,387
	Total out-flow	203,487	38,387	38,387	38,387
(III)	Accrual/Deficit	137,750	304,263	509,663	757,124
(V)	Net cash surplus (after 4 years after repayment of loan)				285,848
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,042,972

ANNEX 2.4 ECONOMICS OF CYCLE REPAIRING

Name of Skill	:	Cycle Repairing
No. of persons Involved (Excluding one labour)	:	2
Suitable for Persons with Disability	:	Speech & Hearing
Working days per year	:	300
Average cycle repair per day		10
Annual average cycle repair		3,000
Average Service charge per cycle		30
Working Capital Cycle		2
Loan Repayment Period (in years)		4
Percentage of loan of the investment		90%
Equity contribution/Self-financing		10%
Rate of Interest		12%
Rate of Depreciation		10%
Rate of Tax: If PBT is greater than equal to	250,000	10%
Annual Revenue Increment		15%
Annual inflation		10%
Fixed cost comes down to Salvage value (in years)		10
Average Return on Investment		119%
Average Return on Investment (Excluding labour Charges)		235%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter				5,000
2	Tool Kit				5,000
3	Fitting Expenses				3,000
4	Miscellaneous				2,000
	Total Fixed Cost				15,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	1000	12		12,000
2	Spare Parts Purchased	2000	12		24,000
3	Consumable items	1000	12		12,000
4	Hired Labour	3000	12		36,000
5	Transport	500	12		6,000
6	Electricity Charges	500	12		6,000
	Total Annual Recurring Cost				96,000
C	Annual Revenue				121,200
1	Sale of Spare Parts	30%	(excluding margin)		31,200
2	Service Charges	3,000	cycle repair@ Rs.	30	90,000

D	Financing Requirement				Amount (Rs)
	Fixed Capital				15,000
	Equity/Self-financing	10%			1,500
	Loan	90%			13,500
	Working Capital required for 2 months				16,000
	Equity/Self-financing	10%			1,600
	Loan	90%			14,400
	Equity/Self-financing				3,100
	Loan				27,900
	Total				31,000
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	121,200	139,380	160,287	184,330
	Less Variable Cost (Production cost)	96,000	105,600	116,160	127,776
(III)	PBDIT	25,200	33,780	44,127	56,554
	Less Depreciation	1,500	1,500	1,500	1,500
(IV)	PBIT	23,700	32,280	42,627	55,054
	Less Interest on loan amount paid	2,930	2,093	1,256	419
(V)	PBT	20,771	30,188	41,372	54,636
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	20,771	30,188	41,372	54,636
	Cumulative Net Profit/Loss (Available Surplus)	20,771	50,958	92,330	146,965
	Annual Net Profit (Excluding labour cost)	56,771	66,188	77,372	90,636
	Cumulative Annual Net Profit (Excluding labour cost)	56,771	122,958	200,330	290,965
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		31,296	56,008	91,905
2	Equity/Self-financing	3,100			
3	Loan	27,900			
4	Annual Net Profit	20,771	30,188	41,372	54,636
5	Depreciation	1,500	1,500	1,500	1,500
	Total Inflow	53,271	62,983	98,880	148,040
	DISPOSITION OF FUND				
1	Fixed Cost	15,000			
2	Principal loan amount paid	6,975	6,975	6,975	6,975
	Total out-flow	21,975	6,975	6,975	6,975
(III)	Accrual/Deficit	31,296	56,008	91,905	141,065
(V)	Net cash surplus (after 4 years after repayment of loan)				56,136
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				197,201

ANNEX TABLE 2.5 - ECONOMICS OF MOBILE REPAIRING

Name of Skill	:	Mobile Repairing
No. of persons Involved	:	1
Suitable for Persons with Disability	:	Speech & Hearing
Working days per year	:	300
Average Mobile repair per day		8
Annual average Mobile repair		2,400
Average Service charge per Mobile		60
Working Capital Cycle		2
Loan Repayment Period (in years)		4
Percentage of loan of the investment		90%
Equity contribution/Self-financing		10%
Rate of Interest		12%
Rate of Depreciation		10%
Rate of Tax: If PBT is greater than equal to	250,000	10%
Annual Revenue Increment		15%
Annual inflation		10%
Fixed cost comes down to Salvage value (in years)		10
Average Return on Investment		244%
Average Return on Investment (Excluding labour Charges)		244%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter				10,000
2	Tool Kit				10,000
3	Fitting Expenses				2,000
4	Miscellaneous				5,000
	Total Fixed Cost				27,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	3,000	12		36,000
2	Spare Parts Purchased	10,000	12		120,000
3	Consumable items	2,000	12		24,000
4	Hired Labour	-	0		-
5	Transport	100	12		1,200
6	Electricity Charges & Miscellaneous	1,000	12		12,000
	Total Annual Recurring Cost				193,200

C	Annual Revenue				300,000
1	Sale of Spare Parts	30%	(excluding margin)		156,000
2	Service Charges	2,400	Mobile repair@ Rs.	60	144,000
S	Financing Requirement				Amount (Rs.)
	Fixed Capital				27,000
	Equity/Self-financing	10%			2,700
	Loan	90%			24,300
	Working Capital required for 2 months				32,200
	Equity/Self-financing	10%			3,220
	Loan	90%			28,980
	Equity/Self-financing				5,920
	Loan				53,280
	Total				59,200
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	300,000	345,000	396,750	456,263
	Less Variable Cost (Production cost)	193,200	212,520	233,772	257,149
(III)	PBDIT	106,800	132,480	162,978	199,113
	Less Depreciation	2,700	2,700	2,700	2,700
(IV)	PBIT	104,100	129,780	160,278	196,413
	Less Interest on loan amount paid	5,594	3,996	2,398	799
(V)	PBT	98,506	125,784	157,880	195,614
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	98,506	125,784	157,880	195,614
	Cumulative Net Profit/Loss (Available Surplus)	98,506	224,290	382,170	577,784
	Annual Net Profit (Excluding labour cost)	98,506	125,784	157,880	195,614
	Cumulative Annual Net Profit (Excluding labour cost)	98,506	224,290	382,170	577,784
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		120,086	235,250	382,510
2	Equity/Self-financing	5,920			
3	Loan	53,280			
4	Annual Net Profit	98,506	125,784	157,880	195,614
5	Depreciation	2,700	2,700	2,700	2,700
	Total Inflow	160,406	248,570	395,830	580,824
	DISPOSITION OF FUND				
1	Fixed Cost	27,000			
2	Principal loan amount paid	13,320	13,320	13,320	13,320
	Total out-flow	40,320	13,320	13,320	13,320
(III)	Accrual/Deficit	120,086	235,250	382,510	567,504
(V)	Net cash surplus (after 4 years after repayment of loan)				198,314
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				765,818

ANNEX TABLE 2.6 - ECONOMICS OF TELEVISION & RADIO REPAIR MECHANIC

Name of Skill	:	Television & Radio Repair			
No. of persons Involved	:	1			
Suitable for Persons with Disability	:	Speech, Hearing and Locomotors			
Working days per year	:	300			
Average TV & Radio repair per day				8	
Annual average TV & Radio repair				2,400	
Average Service charge per TV & Radio				160	
Working Capital Cycle				2	
Loan Repayment Period (in years)				4	
Percentage of loan of the investment				90%	
Equity contribution/Self-financing				10%	
Rate of Interest				12%	
Rate of Depreciation				10%	
Rate of Tax: If PBT is greater than equal to		250,000		10%	
Annual Revenue Increment				15%	
Annual inflation				10%	
Fixed cost comes down to Salvage value (in years)				10	
Average Return on Investment					285%
Average Return on Investment (Excluding labour Charges)					341%
Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter		1	10000	10,000
2	Tool Kit		1	10000	10,000
3	Books on the subject		1	5000	5,000
4	Electric Fan		1	2000	2,000
5	Miscellaneous				5,000
	Total Fixed Cost				32,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	4,000	12		48,000
2	Spare Parts Purchased	20,000	12		240,000
3	Consumable items	5,000	12		60,000
4	Hired Labour (Helper)	5,000	12		60,000
5	Transport	1,000	12		12,000
6	Electricity Charges & Miscellaneous	3,000	12		36,000
	Total Annual Recurring Cost				456,000

C	Annual Revenue				684,000
1	Sale of Spare Parts	25%	(excluding margin)		300,000
2	Service Charges	2,400	cycle repair@ Rs.	160	384,000
D	Financing Requirement				Amount (Rs)
	Fixed Capital				32,000
	Equity/Self-financing	10%			3,200
	Loan	90%			28,800
	Working Capital required for 2 months				76,000
	Equity/Self-financing	10%			7,600
	Loan	90%			68,400
	Equity/Self-financing				10,800
	Loan				97,200
	Total				108,000
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	684,000	786,600	904,590	1,040,279
	Less Variable Cost (Production cost)	456,000	501,600	551,760	606,936
(III)	PBDIT	228,000	285,000	352,830	433,342
	Less Depreciation	3,200	3,200	3,200	3,200
(IV)	PBIT	224,800	281,800	349,630	430,142
	Less Interest on loan amount paid	10,206	7,290	4,374	1,458
(V)	PBT	214,594	274,510	345,256	428,684
	Less Tax	-	2,451	9,526	17,868
(VI)	Annual Net Profit	214,594	272,059	335,730	410,816
	Cumulative Net Profit/Loss (Available Surplus)	214,594	486,653	822,383	1,233,199
	Annual Net Profit (Excluding labour cost)	274,594	332,059	395,730	470,816
	Cumulative Annual Net Profit (Excluding labour cost)	274,594	606,653	1,002,383	1,473,199
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		269,494	520,453	835,083
2	Equity/Self-financing	10,800			
3	Loan	97,200			
4	Annual Net Profit	214,594	272,059	335,730	410,816
5	Depreciation	3,200	3,200	3,200	3,200
	Total Inflow	325,794	544,753	859,383	1,249,099
	DISPOSITION OF FUND				
1	Fixed Cost	32,000			
2	Principal loan amount paid	24,300	24,300	24,300	24,300
	Total out-flow	56,300	24,300	24,300	24,300
(III)	Accrual/Deficit	269,494	520,453	835,083	1,224,799
(V)	Net cash surplus (after 4 years after repayment of loan)				414,016
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,638,816

ANNEX TABLE 2.7 - ECONOMICS OF SCOOTER & MOTOR CYCLE REPAIR MECHANIC

Name of Skill	:	Scooter & Motor Cycle Mechanic	
No. of persons Involved	:	1	
Suitable for Persons with Disability	:	Speech & Hearing	
Working days per year	:	300	
Average Scooter & Motor Cycle repair per day			8
Annual average Scooter & Motor Cycle repair			2,400
Average Service charge per Scooter & Motor Cycle			150
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to	250,000		10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			316%
Average Return on Investment (Excluding labour Charges)			362%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter		1	10,000	10,000
2	Tool Kit		1	15,000	15,000
3	Books on the subject		1	5,000	5,000
4	Electric Fan		1	2,000	2,000
5	Miscellaneous				5,000
	Total Fixed Cost				37,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	3,000	12		36,000
2	Spare Parts Purchased	20,000	12		240,000
3	Consumable items	2,000	12		24,000
4	Hired Labour (Helper)	4,000	12		48,000
5	Transport	2,000	12		24,000
6	Electricity Charges & Miscellaneous	3,000	12		36,000
	Total Annual Recurring Cost				408,000

C	Annual Revenue				660,000
1	Sale of Spare Parts	25%	(excluding margin)		300,000
2	Service Charges	2,400	cycle repair@ Rs.	150	360,000
D	Financing Requirement				Amount (Rs)
	Fixed Capital				37,000
	Equity/Self-financing	10%			3,700
	Loan	90%			33,300
	Working Capital required for 2 months				68,000
	Equity/Self-financing	10%			6,800
	Loan	90%			61,200
	Equity/Self-financing				10,500
	Loan				94,500
	Total				105,000
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	660,000	759,000	872,850	1,003,778
	Less Variable Cost (Production cost)	408,000	448,800	493,680	543,048
(III)	PBDIT	252,000	310,200	379,170	460,730
	Less Depreciation	3,700	3,700	3,700	3,700
(IV)	PBIT	248,300	306,500	375,470	457,030
	Less Interest on loan amount paid	9,923	7,088	4,253	1,418
(V)	PBT	238,378	299,413	371,218	455,612
	Less Tax	-	4,941	12,122	20,561
(VI)	Annual Net Profit	238,378	294,471	359,096	435,051
	Cumulative Net Profit/Loss (Available Surplus)	238,378	532,849	891,945	1,326,995
	Annual Net Profit (Excluding labour cost)	286,378	342,471	407,096	483,051
	Cumulative Annual Net Profit (Excluding labour cost)	286,378	628,849	1,035,945	1,518,995
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		286,453	560,999	900,170
2	Equity/Self-financing	10,500			
3	Loan	94,500			
4	Annual Net Profit	238,378	294,471	359,096	435,051
5	Depreciation	3,700	3,700	3,700	3,700
	Total Inflow	347,078	584,624	923,795	1,338,920

	DISPOSITION OF FUND				
1	Fixed Cost	37,000			
2	Principal loan amount paid	23,625	23,625	23,625	23,625
	Total out-flow	60,625	23,625	23,625	23,625
(III)	Accrual/Deficit	286,453	560,999	900,170	1,315,295
(V)	Net cash surplus (after 4 years after repayment of loan)				438,751
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,754,046

ANNEX TABLE 2.8 - ECONOMICS OF ELECTRICIAN

Name of Skill	:	Electrician	
No. of persons Involved	:	1	
Suitable for Persons with Disability	:	Speech, Hearing & Locomotors	
Working days per year	:	300	
Average Electrician work per day			8
Annual average Electrician work			2,400
Average Service charge per Electrician work			120
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to		250,000	10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			165%
Average Return on Investment (Excluding labour Charges)			207%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter		1	10,000	10,000
2	Tool Kit		1	15,000	15,000
3	Books on the subject		1	5,000	5,000
4	Electric Fan		1	2,000	2,000
5	Miscellaneous			5,000	5,000
	Total Fixed Cost				37,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	4,000	12		48,000
2	Spare Parts Purchased	20,000	12		240,000
3	Consumable items	2,000	12		24,000
4	Hired Labour (Helper)	4,000	12		48,000
5	Transport	5,000	12		60,000
6	Electricity Charges & Miscellaneous	3,500	12		42,000
	Total Annual Recurring Cost				462,000

C	Annual Revenue				588,000
1	Sale of Spare Parts	25%	(excluding margin)		300,000
2	Service Charges	2,400	cycle repair@ Rs.	120	288,000
D	Financing Requirement				Amount (Rs)
	Fixed Capital				37,000
	Equity/Self-financing	10%			3,700
	Loan	90%			33,300
	<i>Working Capital required for 2 months</i>				77,000
	Equity/Self-financing	10%			7,700
	Loan	90%			69,300
	Equity/Self-financing				11,400
	Loan				102,600
	Total				114,000
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	588,000	676,200	777,630	894,275
	Less Variable Cost (Production cost)	462,000	508,200	559,020	614,922
(III)	PBDIT	126,000	168,000	218,610	279,353
	Less Depreciation	3,700	3,700	3,700	3,700
(IV)	PBIT	122,300	164,300	214,910	275,653
	Less Interest on loan amount paid	10,773	7,695	4,617	1,539
(V)	PBT	111,527	156,605	210,293	274,114
	Less Tax	-	-	-	2,411
(VI)	Annual Net Profit	111,527	156,605	210,293	271,702
	Cumulative Net Profit/Loss (Available Surplus)	111,527	268,132	478,425	750,127
	Annual Net Profit (Excluding labour cost)	159,527	204,605	258,293	319,702
	Cumulative Annual Net Profit (Excluding labour cost)	159,527	364,132	622,425	942,127
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		166,577	301,232	489,575
2	Equity/Self-financing	11,400			
3	Loan	102,600			
4	Annual Net Profit	111,527	156,605	210,293	271,702
5	Depreciation	3,700	3,700	3,700	3,700
	Total Inflow	229,227	326,882	515,225	764,977
	DISPOSITION OF FUND				
1	Fixed Cost	37,000			
2	Principal loan amount paid	25,650	25,650	25,650	25,650
	Total out-flow	62,650	25,650	25,650	25,650
(III)	Accrual/Deficit	166,577	301,232	489,575	739,327
(V)	Net cash surplus (after 4 years after repayment of loan)				275,402
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,014,729

ANNEX TABLE 2.9 - ECONOMICS OF WATCH REPAIRING

Name of Skill	:	Watch Repairing	
No. of persons Involved	:	1	
Suitable for Persons with Disability	:	Speech, Hearing & Locomotors	
Working days per year	:	300	
Average Watch Repairing per day			10
Annual average Watch Repairing			3,000
Average Service charge per Watch Repairing			50
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to	250,000		10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			196%
Average Return on Investment (Excluding labour Charges)			265%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter		1	5,000	5,000
2	Tool Kit		1	5,000	5,000
3	Books on the subject		1	5,000	5,000
4	Electric Fan		1	2,000	2,000
5	Miscellaneous			5,000	5,000
	Total Fixed Cost				22,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	2,000	12		24,000
2	Spare Parts Purchased	15,000	12		180,000
3	Consumable items	500	12		6,000
4	Hired Labour (Helper)	4,000	12		48,000
5	Transport	500	12		6,000
6	Electricity Charges & Miscellaneous	1,500	12		18,000
	Total Annual Recurring Cost				282,000

C	Annual Revenue				375,000
1	<i>Sale of Spare Parts</i>	<i>25%</i>	<i>(excluding margin)</i>		225,000
2	Service Charges	3,000	cycle repair@ Rs.	50	150,000
D	Financing Requirement				Amount (Rs)
	Fixed Capital				22,000
	Equity/Self-financing	10%			2,200
	Loan	90%			19,800
	<i>Working Capital required for 2 months</i>				47,000
	Equity/Self-financing	10%			4,700
	Loan	90%			42,300
	Equity/Self-financing				6,900
	Loan				62,100
	Total				69,000
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	375,000	431,250	495,938	570,328
	Less Variable Cost (Production cost)	282,000	310,200	341,220	375,342
(III)	PBDIT	93,000	121,050	154,718	194,986
	Less Depreciation	2,200	2,200	2,200	2,200
(IV)	PBIT	90,800	118,850	152,518	192,786
	Less Interest on loan amount paid	6,521	4,658	2,795	932
(V)	PBT	84,280	114,193	149,723	191,855
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	84,280	114,193	149,723	191,855
	Cumulative Net Profit/Loss (Available Surplus)	84,280	198,472	348,195	540,050
	Annual Net Profit (Excluding labour cost)	132,280	162,193	197,723	239,855
	Cumulative Annual Net Profit (Excluding labour cost)	132,280	294,472	492,195	732,050
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		117,955	218,822	355,220
2	Equity/Self-financing	6,900			
3	Loan	62,100			
4	Annual Net Profit	84,280	114,193	149,723	191,855
5	Depreciation	2,200	2,200	2,200	2,200
	Total Inflow	155,480	234,347	370,745	549,275

	DISPOSITION OF FUND				
1	Fixed Cost	22,000			
2	Principal loan amount paid	15,525	15,525	15,525	15,525
	Total out-flow	37,525	15,525	15,525	15,525
(III)	Accrual/Deficit	117,955	218,822	355,220	533,750
(V)	Net cash surplus (after 4 years after repayment of loan)				194,055
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				727,804

ANNEX TABLE 2.10 - ECONOMICS OF MOTOR WINDING

Name of Skill	:	Motor Winding	
No. of persons Involved	:	2	
Suitable for Persons with Disability	:	Speech, Hearing & Locomotors	
Working days per year	:	300	
Average Motor Winding per day			3
Annual average Motor Winding			900
Average Service charge per Motor Winding			225
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to Annual Revenue	250,000		10%
Increment			15%
Annual inflation			10%
Fixed cost comes down to			10
Salvage value (in years)			
Average Return on Investment			167%
Average Return on Investment (Excluding labour Charges)			216%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Furniture & Counter		1	5,000	5,000
2	Tool Kit		1	10,000	10,000
3	Books on the subject		1	1,000	1,000
4	Electric Fan		1	2,000	2,000
5	Miscellaneous			5,000	5,000
	Total Fixed Cost				23,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	3,000	12		36,000
2	Spare Parts Purchased	24,000	12		288,000
3	Consumable items	2,000	12		24,000

4	Hired Labour (Helper)	4,000	12		48,000
5	Transport	1,000	12		12,000
6	Electricity Charges & Miscellaneous	3,000	12		36,000
	Total Annual Recurring Cost				444,000
C	Annual Revenue				548,100
1	Sale of Spare Parts	20%	(excluding margin)		345,600
2	Service Charges	900	cycle repair@ Rs.	225	202,500
D	Financing Requirement				Amount (Rs)
	Fixed Capital				23,000
	Equity/Self-financing	10%			2,300
	Loan	90%			20,700
	Working Capital required for 2 months				74,000
	Equity/Self-financing	10%			7,400
	Loan	90%			66,600
	Equity/Self-financing				9,700
	Loan				87,300
	Total				97,000
E	Estimation of profitability				
	Particulars	Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	548,100	630,315	724,862	833,592
	Less Variable Cost (Production cost)	444,000	488,400	537,240	590,964
(III)	PBDIT	104,100	141,915	187,622	242,628
	Less Depreciation	2,300	2,300	2,300	2,300
(IV)	PBIT	101,800	139,615	185,322	240,328
	Less Interest on loan amount paid	9,167	6,548	3,929	1,310
(V)	PBT	92,634	133,068	181,394	239,018
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	92,634	133,068	181,394	239,018
	Cumulative Net Profit/Loss (Available Surplus)	92,634	225,701	407,095	646,113
	Annual Net Profit (Excluding labour cost)	140,634	181,068	229,394	287,018
	Cumulative Annual Net Profit (Excluding labour cost)	140,634	321,701	551,095	838,113

F	Cash Flow				
	Particulars	Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		147,109	260,651	422,520
2	Equity/Self-financing	9,700			
3	Loan	87,300			
4	Annual Net Profit	92,634	133,068	181,394	239,018
5	Depreciation	2,300	2,300	2,300	2,300
	Total Inflow	191,934	282,476	444,345	663,838
	DISPOSITION OF FUND				
1	Fixed Cost	23,000			
2	Principal loan amount paid	21,825	21,825	21,825	21,825
	Total out-flow	44,825	21,825	21,825	21,825
(III)	Accrual/Deficit	147,109	260,651	422,520	642,013
(V)	Net cash surplus (after 4 years after repayment of loan)				241,318
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				883,331

ANNEX TABLE 2.11 - ECONOMICS OF COMPUTER CENTRE (DTP WORK)

Name of Skill	:	Computer Centre (DTP Work)
No. of persons Involved	:	1
Suitable for Persons with Disability	:	Speech, Hearing & Locomoter
Working days per year	:	300
Average DTP per day		80
Annual average DTP		24,000
Average Service charge per DTP		15
Working Capital Cycle		2
Loan Repayment Period (in years)		4
Percentage of loan of the investment		90%
Equity contribution/Self-financing		10%
Rate of Interest		12%
Rate of Depreciation		10%
Rate of Tax: If PBT is greater than equal to	250,000	10%
Annual Revenue Increment		15%
Annual inflation		10%
Fixed cost comes down to Salvage value (in years)		10
Average Return on Investment		229%
Average Return on Investment (Excluding labour Charges)		229%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Computer - P4		1	30,000	30,000
2	Printer		1	8,000	8,000
3	UPS		1	3,000	3,000
4	Software's				10,000
5	Furniture & Counter				5,000
6	Electric Fan		1	2000	2,000
7	Inverter		1	10000	10,000
8	Miscellaneous				1,000
	Total Fixed Cost				69,000
B	Annual Recurring Cost				
Rearing cost		Rs./Month	Months		Amount in Rs.
1	Shop Rent	5,000	12		60,000
2	Stationery	3,000	12		36,000
3	Consumable items	1,000	12		12,000

4	Assistant	5,000	12		60,000
5	Electricity Charges	3,000	12		36,000
6	Transport	500	12		6,000
7	Maintenance	2,000	12		24,000
8	Miscellaneous	500	12		6,000
	Total Annual Recurring Cost				240,000
C	Annual Revenue				435,000
1	Printing	15,000	per page @ Rs.	5	75,000
2	Service Charges - Pages typed	24,000	per page @ Rs.	15	360,000
D	Financing Requirement				Amount (Rs)
	<i>Fixed Capital</i>				<i>69,000</i>
	Equity/Self-financing	10%			6,900
	Loan	90%			62,100
	<i>Working Capital required for 2 months</i>				<i>40,000</i>
	Equity/Self-financing	10%			4,000
	Loan	90%			36,000
	Equity/Self-financing				10,900
	Loan				98,100
	Total				109,000
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	435,000	500,250	575,288	661,581
	Less Variable Cost (Production cost)	240,000	264,000	290,400	319,440
(III)	PBDIT	195,000	236,250	284,888	342,141
	Less Depreciation	6,900	6,900	6,900	6,900
(IV)	PBIT	188,100	229,350	277,988	335,241
	Less Interest on loan amount paid	10,301	7,358	4,415	1,472
(V)	PBT	177,800	221,993	273,573	333,769
	Less Tax	-	-	2,357	8,377
(VI)	Annual Net Profit	177,800	221,993	271,216	325,392
	Cumulative Net Profit/Loss (Available Surplus)	177,800	399,792	671,008	996,400
	Annual Net Profit (Excluding labour cost)	177,800	221,993	271,216	325,392
	Cumulative Annual Net Profit (Excluding labour cost)	177,800	399,792	671,008	996,400

F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		200,175	404,542	658,133
2	Equity/Self-financing	10,900			
3	Loan	98,100			
4	Annual Net Profit	177,800	221,993	271,216	325,392
5	Depreciation	6,900	6,900	6,900	6,900
	Total Inflow	293,700	429,067	682,658	990,425
	DISPOSITION OF FUND				
1	Fixed Cost	69,000			
2	Principal loan amount paid	24,525	24,525	24,525	24,525
	Total out-flow	93,525	24,525	24,525	24,525
(III)	Accrual/Deficit	200,175	404,542	658,133	965,900
(V)	Net cash surplus (after 4 years after repayment of loan)				332,292
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,298,192

ANNEX TABLE 2.12 ECONOMICS OF KARCHOBI (EMBROIDERY)

Name of Skill	:	Karchobi (Embroidery)	
No. of Persons Involved	:	2	
Suitable for Persons with Disability	:	Speech & Hearing and Locomotors	
Working days per year	:	300	
Daily production: number of suits	:	1	
Annual production	:	300	
Number of Production Cycle			12
Working Capital Cycle			3
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to	250,000		10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			170%
Average Return on Investment (Excluding labour Charges)			278%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Sewing machine with Pedals		1	5,000	5,000
2	Frame for Karchobi		1	1,000	1,000
3	Scissors (big)		2	150	300
4	Scissors		3	75	225
5	Scales		2	75	150
6	Books, Magazines, etc.			2,000	2,000
7	Furniture & Counter			5,000	5,000
8	Electric Press		1	2,000	2,000
9	Press (Coal)		1	500	500
10	Electric Fan		1	2,000	2,000
	Total Fixed Cost				18,175
B	Annual Production Cost				
I	Raw material	meter./suit			
1	Cloth (Meter)	2	600	150	90,000
2	Thread (Reel)	5	1,500	5	7,500

3	Button	6	1,800	2	3,600
4	Stars (grams)	0.250	75	150	11,250
5	Chain (feet)	2	600	20	12,000
6	Colouring	Rs 2/suit	300	3	900
7	Tracing Paper	piece	300	20	6,000
8	Miscellaneous				1,000
	Sub-total				132,250
II	Labour				
1	Stitching & Cutting	suits	300	80	24,000
2	Karchobi (Embroidery)	suits	300	100	30,000
3	Designing & Printing	suits	300	120	36,000
	Sub-total				90,000
III	Other costs				
1	Room Rent	1	12	1000	12,000
2	Electric Charges				6,000
3	Transport (by Courier)				9,000
4	Marketing Expenses				6,000
5	Miscellaneous				5,000
	Sub-total				38,000
	Annual Production Cost				260,250
C	Annual Revenue/Products Sold	300	Pieces @ Rs.	1,200	360,000
D	Financing Requirement				Amount (Rs.)
	Fixed Capital				18,175
	Equity/Self-financing	10%			1,818
	Loan	90%			16,358
	Working Capital required for 3 Cycles				65,063
	Equity/Self-financing	10%			6,506
	Loan	90%			58,556
	Equity/Self-financing				8,324
	Loan				74,914
	Total				83,238
E	Estimation of profitability				
	Particulars	Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	360,000	414,000	476,100	547,515
	Less Variable Cost (Production cost)	260,250	286,275	314,903	346,393
(III)	PBDIT	99,750	127,725	161,198	201,122
	Less Depreciation	1,818	1,818	1,818	1,818
(IV)	PBIT	97,933	125,908	159,380	199,305
	Less Interest on loan amount paid	7,866	5,619	3,371	1,124

(V)	PBT	90,067	120,289	156,009	198,181
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	90,067	120,289	156,009	198,181
	Cumulative Net Profit/Loss (Available Surplus)	90,067	210,356	366,364	564,545
	Annual Net Profit (Excluding labour cost)	180,067	210,289	246,009	288,181
	Cumulative Annual Net Profit (Excluding labour cost)	180,067	390,356	636,364	924,545
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		138,218	241,596	380,694
2	Equity/Self-financing	8,324			
3	Loan	74,914			
4	Annual Net Profit	90,067	120,289	156,009	198,181
5	Depreciation	1,818	1,818	1,818	1,818
	Total Inflow	175,122	260,325	399,423	580,693
	DISPOSITION OF FUND				
1	Fixed Cost	18,175			
2	Principal loan amount paid	18,728	18,728	18,728	18,728
	Total out-flow	36,903	18,728	18,728	18,728
(III)	Accrual/Deficit	138,218	241,596	380,694	561,964
(V)	Net cash surplus (after 4 years after repayment of loan)				199,999
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				761,963

ANNEX TABLE 2.13 ECONOMICS OF TAILORING (LADIES SUITS)

Name of Skill	:	Tailoring (Ladies Suits)			
No. of Persons Involved	:	2			
Suitable for Persons with Disability	:	Speech & Hearing and Locomotors			
Working days per year	:	300			
Daily production: number of suits	:	10			
Annual production	:	3000			
Number of Production Cycle					12
Working Capital Cycle					3
Loan Repayment Period (in years)					4
Percentage of loan of the investment					90%
Equity contribution/Self-financing					10%
Rate of Interest					12%
Rate of Depreciation					10%
Rate of Tax: If PBT is greater than equal to		250,000			10%
Annual Revenue Increment					15%
Annual inflation					10%
Fixed cost comes down to Salvage value (in years)					10
Average Return on Investment					62%
Average Return on Investment (Excluding labour Charges)					164%
Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Sewing machine with Pedals		1	10,000	10,000
2	Embroidery machine		1	15,000	15,000
3	Cut work machine		1	2,000	2,000
4	Inter Lock Machine		1	8,000	8,000
5	Scissors		3	200	600
6	Scales		1	200	200
7	Black Board		1	500	500
8	Table		1	1,500	1,500
9	Books, Magazines, etc.			2,000	2,000
10	Furniture & Counter			10,000	10,000
11	Bobbin		12	20	240
12	Needle		6	20	120
13	Electric Press		1	2,000	2,000
14	Press (Coal)		1	500	500
15	Electric Fan		1	2,000	2,000
	Total Fixed Cost				54,660

B	Annual Production Cost				
I	Raw material	meter./suit			
1	Cloth (Meter)	5	15,000	100	1,500,000
2	Thread (Reel)	1	3,000	10	30,000
3	Button	6	18,000	5	90,000
4	Thread for Embroidery	1	3,000	20	60,000
5	Miscellaneous				5,000
	Sub-total				1,685,000
II	Labour				
1	Stitching	suits	3,000	120	360,000
2	Embroidery	suits	3,000	100	300,000
3	Cutter	Monthly	12	8,000	96,000
	Sub-total				756,000
III	Other costs				
1	Room Rent	1	12	3000	36,000
2	Electric Charges		12	1000	12,000
3	Transport		12	1000	12,000
4	Marketing Expenses	10%	of total		251,300
5	Miscellaneous				12,000
	Sub-total				323,300
	Annual Production Cost				2,764,300
C	Annual Revenue/Products Sold	3,000	Pieces @ Rs.	1,000	3,000,000
D	Financing Requirement				Amount (Rs)
	<i>Fixed Capital</i>				54,660
	Equity/Self-financing	10%			5,466
	Loan	90%			49,194
	<i>Working Capital required for 3 Cycles</i>				691,075
	Equity/Self-financing	10%			69,108
	Loan	90%			621,968
	Equity/Self-financing				74,574
	Loan				671,162
	Total				745,735
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	3,000,000	3,450,000	3,967,500	4,562,625
	Less Variable Cost (Production cost)	2,764,300	3,040,730	3,344,803	3,679,283
(III)	PBDIT	235,700	409,270	622,697	883,342
	Less Depreciation	5,466	5,466	5,466	5,466

(IV)	PBIT	230,234	403,804	617,231	877,876
	Less Interest on loan amount paid	70,472	50,337	30,202	10,067
(V)	PBT	159,762	353,467	587,029	867,808
	Less Tax	-	10,347	33,703	61,781
(VI)	Annual Net Profit	159,762	343,120	553,326	806,027
	Cumulative Net Profit/Loss (Available Surplus)	159,762	502,882	1,056,208	1,862,236
	Annual Net Profit (Excluding labour cost)	915,762	1,099,120	1,309,326	1,562,027
	Cumulative Annual Net Profit (Excluding labour cost)	915,762	2,014,882	3,324,208	4,886,236
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		688,513	869,308	1,260,310
2	Equity/Self-financing	74,574			
3	Loan	671,162			
4	Annual Net Profit	159,762	343,120	553,326	806,027
5	Depreciation	5,466	5,466	5,466	5,466
	Total Inflow	910,963	1,037,099	1,428,100	2,071,803
	DISPOSITION OF FUND				
1	Fixed Cost	54,660			
2	Principal loan amount paid	167,790	167,790	167,790	167,790
	Total out-flow	222,450	167,790	167,790	167,790
(III)	Accrual/Deficit	688,513	869,308	1,260,310	1,904,013
(V)	Net cash surplus (after 4 years after repayment of loan)				811,493
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				2,715,506

ANNEX TABLE 2.14 ECONOMICS OF POTATO PROCESSING

Name of Skill	:	Potato Processing
No. of persons Involved	:	2
No. of Labourers to be Involved	:	12
Suitable for Persons with Disability	:	Speech, Hearing & Locomotor
Working days per year	:	90
Average proportion of chips from fresh potato		16%
Average proportion of starch from fresh potato		1%
Selling price per kg potato chips		4500
Selling price per kg potato starch		2000
Working Capital Cycle		2
Loan Repayment Period (in years)		4
Percentage of loan of the investment		90%
Equity contribution/Self-financing		10%
Rate of Interest		12%
Rate of Depreciation		10%
Rate of Tax: If PBT is greater than equal to	250,000	10%
Annual Revenue Increment		15%
Annual inflation		10%
Fixed cost comes down to Salvage value (in years)		10
Average Return on Investment		70%
Average Return on Investment (Excluding labour Charges)		109%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Washer-cum-peeler		1	20,000	20,000
2	Cycle-cum-Motor slicer		1	22,000	22,000
3	Stainless Steel tub for Blanching		1	8,000	8,000
4	Drying Racks		70	500	10,000
5	Nylon bags		30	100	5,000
6	Nylon nets		70	80	5,000
7	Small tubs		8	600	4,800
8	Large tubs		3	800	2,400
9	Miscellaneous				1,000
	Sub total				78,200

	Other fixed cost				
1	Working shed				50,000
2	Storage		60	800	48,000
3	Construction of processing area				20,000
4	Water tank and site improvement				12,000
5	Consultancy fee				20,000
6	Transport				5,000
7	Installation				20,000
	Sub total				175,000
	Total Fixed Cost				253,200
B	Annual Production Cost				
	Particulars				Amount in Rs.
1	Labour (12 labour for 90 days)	1,080	Mandays @ Rs	120	129,600
2	Fresh potatoes	900	quintals @ Rs.	300	270,000
3	Fuel	122	quintals @ Rs.	200	24,400
4	Maint, Supplies & Misc.				12,000
5	Chemicals				8,000
6	Bags & Liners				16,000
7	Water				12,000
8	Miscellaneous				5,000
	Total Annual Production Cost				477,000
C	Annual Revenue				666,000
1	Potato chips	16%	of fress potato @ Rs.	4,500	648,000
2	Starch	1%	of starch @ Rs.	2,000	18,000
D	Financing Requirement				Amount (Rs)
	<i>Fixed Capital</i>				253,200
	Equity/Self-financing	10%			25,320
	Loan	90%			227,880
	<i>Working Capital required for 2 months</i>				79,500
	Equity/Self-financing	10%			7,950
	Loan	90%			71,550
	Equity/Self-financing				33,270
	Loan				299,430
	Total				332,700

E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	666,000	765,900	880,785	1,012,903
	Less Variable Cost (Production cost)	477,000	524,700	577,170	634,887
(III)	PBDIT	189,000	241,200	303,615	378,016
	Less Depreciation	25,320	25,320	25,320	25,320
(IV)	PBIT	163,680	215,880	278,295	352,696
	Less Interest on loan amount paid	31,440	22,457	13,474	4,491
(V)	PBT	132,240	193,423	264,821	348,204
	Less Tax	-	-	1,482	9,820
(VI)	Annual Net Profit	132,240	193,423	263,339	338,384
	Cumulative Net Profit/Loss (Available Surplus)	132,240	325,663	589,001	927,385
	Annual Net Profit (Excluding labour cost)	261,840	323,023	392,939	467,984
	Cumulative Annual Net Profit (Excluding labour cost)	261,840	584,863	977,801	1,445,785
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		162,202	306,088	519,889
2	Equity/Self-financing	33,270			
3	Loan	299,430			
4	Annual Net Profit	132,240	193,423	263,339	338,384
5	Depreciation	25,320	25,320	25,320	25,320
	Total Inflow	490,260	380,945	594,746	883,593
	DISPOSITION OF FUND				
1	Fixed Cost	253,200			
2	Principal loan amount paid	74,858	74,858	74,858	74,858
	Total out-flow	328,058	74,858	74,858	74,858
(III)	Accrual/Deficit	162,202	306,088	519,889	808,735
(V)	Net cash surplus (after 4 years after repayment of loan)				363,704
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,172,439

ANNEX TABLE 2.15 - ECONOMICS OF SHOES MAKING

Name of Skill	:	Shoes Making	
No. of Persons Involved	:	3	
Suitable for Persons with Disability	:	Speech & Hearing, Locomotors and Blindness	
Working days per year	:	300	
Daily production: number of shoes	:	6	
Annual production	:	1800	
Number of Production Cycle			12
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to	250,000		10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			193%
Average Return on Investment (Excluding labour Charges)			308%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Cutting Machine		1	20,000	20,000
2	Heating Machine		1	30,000	30,000
3	Finishing Machine		1	20,000	20,000
4	Presser Sewing Machine		1	15,000	15,000
5	Scissors Big		3	200	600
6	Scissors Small		3	100	300
7	Hammer		1	150	150
8	Wooden pot		3	300	900
9	Scales		1	200	200
10	Furniture & Counter			10,000	10,000
11	Needles		6	40	240
12	Electric Connection				5,000
13	Electric Press		1	2,000	2,000
14	Electric Fan		1	2,000	2,000
15	Miscellaneous			5,000	5,000
	Total Fixed Cost				111,390

B	Annual Production Cost				
I	Raw material				
1	Leather	300	Piece @ Rs.	500	150,000
2	Rubber	300	Piece @ Rs.	400	120,000
3	Rexine	300	Piece @ Rs.	200	60,000
4	Foam tap	300	Piece @ Rs.	300	90,000
5	Heel grip	300		100	30,000
6	Brush & Polishing Cloth	100		50	5,000
7	Miscellaneous				5,000
	Sub-total				460,000
II	Labour				
1	Stitching	Shoes	1,800	120	216,000
2	Cutter	Monthly	12	8,000	96,000
	Sub-total				312,000
III	Other costs				
1	Room Rent	1	12	4000	48,000
2	Electric Charges		12	1500	18,000
3	Transport		12	1500	18,000
4	Marketing Expenses	10%	of total		86,800
5	Miscellaneous				12,000
	Sub-total				182,800
	Annual Production Cost				954,800
C	Annual Revenue/Products Sold	1,800	Pieces @ Rs.	750	1,350,000
D	Financing Requirement				Amount (Rs)
	<i>Fixed Capital</i>				111,390
	Equity/Self-financing	10%			11,139
	Loan	90%			100,251
	<i>Working Capital required for 2 Cycles</i>				159,133
	Equity/Self-financing	10%			15,913
	Loan	90%			143,220
	Equity/Self-financing				27,052
	Loan				243,471
	Total				270,523
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	1,350,000	1,552,500	1,785,375	2,053,181
	Less Variable Cost (Production cost)	954,800	1,050,280	1,155,308	1,270,839
(III)	PBDIT	395,200	502,220	630,067	782,342
	Less Depreciation	11,139	11,139	11,139	11,139
(IV)	PBIT	384,061	491,081	618,928	771,203
	Less Interest on loan amount paid	25,564	18,260	10,956	3,652

(V)	PBT	358,497	472,821	607,972	767,551
	Less Tax	10,850	22,282	35,797	51,755
(VI)	Annual Net Profit	347,647	450,539	572,175	715,796
	Cumulative Net Profit/Loss (Available Surplus)	347,647	798,185	1,370,360	2,086,156
	Annual Net Profit (Excluding labour cost)	659,647	762,539	884,175	1,027,796
	Cumulative Annual Net Profit (Excluding labour cost)	659,647	1,422,185	2,306,360	3,334,156
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		457,051	857,861	1,380,307
2	Equity/Self-financing	27,052			
3	Loan	243,471			
4	Annual Net Profit	347,647	450,539	572,175	715,796
5	Depreciation	11,139	11,139	11,139	11,139
	Total Inflow	629,309	918,729	1,441,175	2,107,242
	DISPOSITION OF FUND				
1	Fixed Cost	111,390			
2	Principal loan amount paid	60,868	60,868	60,868	60,868
	Total out-flow	172,258	60,868	60,868	60,868
(III)	Accrual/Deficit	457,051	857,861	1,380,307	2,046,375
(V)	Net cash surplus (after 4 years after repayment of loan)				726,935
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				2,773,310

ANNEX TABLE 2.16 - ECONOMICS OF FURNITURE MAKING (WOOD)

Name of Skill	:	Furniture Making (Wood)			
No. of Persons Involved	:	3			
Suitable for Persons with Disability	:	Speech & Hearing and Locomotors			
Working days per year	:	300			
Daily production: number of furnitures	:	6			
Table	:	2			
Chair	:	2			
Bed	:	1			
Almirah	:	1			
Annual production	:	1,800			
Table	:	600			
Chair	:	600			
Bed	:	300			
Almirah	:	300			
Number of Production Cycle					12
Working Capital Cycle					2
Loan Repayment Period (in years)					4
Percentage of loan of the investment					90%
Equity contribution/Self-financing					10%
Rate of Interest					12%
Rate of Depreciation					10%
Rate of Tax: If PBT is greater than equal to		250,000			10%
Annual Revenue Increment					15%
Annual inflation					10%
Fixed cost comes down to Salvage value (in years)					10
Average Return on Investment					175%
Average Return on Investment (Excluding labour Charges)					431%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Cutting Machine- Wood		1	25,000	25,000
2	Cutting Machine- Mirror		3	5,000	15,000
3	Saw Driver Machine		1	5,000	5,000
4	Finishing Machine		1	25,000	25,000
5	Screw Driver Machines		1	3,000	3,000
6	Hammer		1	300	300

7	Furniture & Counter			10,000	10,000
8	Scales		1	200	200
9	Electric Connection				5,000
10	Electric Fan		1	2,000	2,000
11	Miscellaneous			20,000	20,000
	Total Fixed Cost				110,500
B	Annual Production Cost				
I	Raw material				
1	Wood	200	Foot 8x2x2 @ Rs.	150	30,000
2	Plywood	482	Foot 6x4 @ Rs.	500	241,000
3	Salmica	150	Foot 8x4 @ Rs.	400	60,000
4	Varnish	30	Kg @ Rs.	100	3,000
5	Fevicol	155	Kg @ Rs.	100	15,500
6	Brush & Polishing	50		250	12,500
7	Miscellaneous				20,000
	Sub-total				382,000
II	Labour				
1	Finishing	Furniture	1,800	500	900,000
2	Cutter	Monthly	12	8,000	96,000
	Sub-total				996,000
III	Other costs				
1	Room Rent	1	12	5000	60,000
2	Electric Charges		12	2500	30,000
3	Transport		12	2500	30,000
4	Marketing Expenses	10%	of total		151,800
5	Miscellaneous				20,000
	Sub-total				291,800
	Annual Production Cost				1,669,800
C	Annual Revenue/Products Sold	1,800	Pieces @ Rs.	1,200	2,160,000
D	Financing Requirement				Amount (Rs.)
	Fixed Capital				110,500
	Equity/Self-financing	10%			11,050
	Loan	90%			99,450
	Working Capital required for 2 Cycles				278,300
	Equity/Self-financing	10%			27,830
	Loan	90%			250,470
	Equity/Self-financing				38,880
	Loan				349,920
	Total				388,800

E		Estimation of profitability			
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	2,160,000	2,484,000	2,856,600	3,285,090
	Less Variable Cost (Production cost)	1,669,800	1,836,780	2,020,458	2,222,504
(III)	PBDIT	490,200	647,220	836,142	1,062,586
	Less Depreciation	11,050	11,050	11,050	11,050
(IV)	PBIT	479,150	636,170	825,092	1,051,536
	Less Interest on loan amount paid	36,742	26,244	15,746	5,249
(V)	PBT	442,408	609,926	809,346	1,046,287
	Less Tax	19,241	35,993	55,935	79,629
(VI)	Annual Net Profit	423,168	573,933	753,411	966,659
	Cumulative Net Profit/Loss (Available Surplus)	423,168	997,101	1,750,512	2,717,171
	Annual Net Profit (Excluding labour cost)	1,419,168	1,569,933	1,749,411	1,962,659
	Cumulative Annual Net Profit (Excluding labour cost)	1,419,168	2,989,101	4,738,512	6,701,171
F		Cash Flow			
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		625,038	1,122,541	1,799,522
2	Equity/Self-financing	38,880			
3	Loan	349,920			
4	Annual Net Profit	423,168	573,933	753,411	966,659
5	Depreciation	11,050	11,050	11,050	11,050
	Total Inflow	823,018	1,210,021	1,887,002	2,777,231
	DISPOSITION OF FUND				
1	Fixed Cost	110,500			
2	Principal loan amount paid	87,480	87,480	87,480	87,480
	Total out-flow	197,980	87,480	87,480	87,480
(III)	Accrual/Deficit	625,038	1,122,541	1,799,522	2,689,751
(V)	Net cash surplus (after 4 years after repayment of loan)				977,709
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				3,667,459

ANNEX TABLE 2.17 - ECONOMICS OF AGARBATTI MAKING

Name of Skill	:	Agarbatti Making			
No. of Persons Involved	:	3			
Suitable for Persons with Disability	:	Speech & Hearing and Locomotors			
Working days per year	:	300			
Daily production: number of pieces	:	90			
Annual production	:	27000			
Number of Production Cycle					12
Working Capital Cycle					2
Loan Repayment Period (in years)					4
Percentage of loan of the investment					90%
Equity contribution/Self-financing					10%
Rate of Interest					12%
Rate of Depreciation					10%
Rate of Tax: If PBT is greater than equal to		250,000			10%
Annual Revenue Increment					15%
Annual inflation					10%
Fixed cost comes down to Salvage value (in years)					10
Average Return on Investment					141%
Average Return on Investment (Excluding labour Charges)					179%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				Amount (Rs)
1	Wooden Palnks for rolling		5	925	4,625
2	Weighing Balance		1	1,200	1,200
3	Hand Sieves		10	350	3,500
4	Plastic Trays		5	600	3,000
5	Wooden Racks		3	1,800	5,400
6	Plastic Trays		5	75	375
7	SS Steel, Blending Vessels LS		1	1,200	1,200
8	Delivery cycle		1	2,500	2,500
9	Electric Connection				5,000
10	Electric Fan		1	2,000	2,000
11	Miscellaneous			10,000	10,000
	Total Fixed Cost				38,800

B	Annual Production Cost				Amount (Rs)
I	Raw material				
1	Charcoal Powder	840	Kg @ Rs.	12	10,080
2	Jigath Powder	840	Kg @ Rs.	35	29,400
3	White chips powder	360	Kg @ Rs.	40	14,400
4	Sandle Powder	240	Kg @ Rs.	70	16,800
5	Bamboo Sticks	900		25	22,500
6	Perfumes	240		350	84,000
7	Miscellaneous				10,000
	Sub-total				187,180
II	Labour				
1	Hired Labour	Monthly	12	3,500	42,000
	Sub-total				42,000
III	Other costs				
1	Room Rent	1	12	5000	60,000
2	Electric Charges		12	3000	36,000
3	Transport		12	5000	60,000
4	Marketing Expenses	10%	of total		39,718
5	Miscellaneous				12,000
	Sub-total				207,718
	Annual Production Cost				436,898
C	Annual Revenue/Products Sold	27,000	Pieces @ Rs.	20	540,000
D	Financing Requirement				Amount (Rs)
	Fixed Capital				38,800
	Equity/Self-financing	10%			3,880
	Loan	90%			34,920
	Working Capital required for 2 Cycles				72,816
	Equity/Self-financing	10%			7,282
	Loan	90%			65,535
	Equity/Self-financing				11,162
	Loan				100,455
	Total				111,616
JE	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	540,000	621,000	714,150	821,273
	Less Variable Cost (Production cost)	436,898	480,588	528,647	581,511
(III)	PBDIT	103,102	140,412	185,503	239,761
	Less Depreciation	3,880	3,880	3,880	3,880

(IV)	PBIT	99,222	136,532	181,623	235,881
	Less Interest on loan amount paid	10,548	7,534	4,520	1,507
(V)	PBT	88,674	128,998	177,103	234,374
	Less Tax	-	-	-	-
(VI)	Annual Net Profit	88,674	128,998	177,103	234,374
	Cumulative Net Profit/Loss (Available Surplus)	88,674	217,672	394,775	629,150
	Annual Net Profit (Excluding labour cost)	130,674	170,998	219,103	276,374
	Cumulative Annual Net Profit (Excluding labour cost)	130,674	301,672	520,775	797,150
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		140,257	248,021	403,891
2	Equity/Self-financing	11,162			
3	Loan	100,455			
4	Annual Net Profit	88,674	128,998	177,103	234,374
5	Depreciation	3,880	3,880	3,880	3,880
	Total Inflow	204,171	273,135	429,004	642,145
	DISPOSITION OF FUND				
1	Fixed Cost	38,800			
2	Principal loan amount paid	25,114	25,114	25,114	25,114
	Total out-flow	63,914	25,114	25,114	25,114
(III)	Accrual/Deficit	140,257	248,021	403,891	617,031
(V)	Net cash surplus (after 4 years after repayment of loan)				238,254
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				855,286

ANNEX TABLE 2.18 -ECONOMICS OF PLASTIC WIRE BAG

Name of Skill	:	Plastic Wire Bag			
No. of Persons Involved	:	2			
Suitable for Persons with Disability	:	Speech & Hearing, Locomotors and Blindness			
Working days per year	:	300			
Daily production: number of bags	:	8			
Annual production	:	2400			
Number of Production Cycle					12
Working Capital Cycle					2
Loan Repayment Period (in years)					4
Percentage of loan of the investment					90%
Equity contribution/Self-financing					10%
Rate of Interest					12%
Rate of Depreciation					10%
Rate of Tax: If PBT is greater than equal to		250,000			10%
Annual Revenue Increment					15%
Annual inflation					10%
Fixed cost comes down to Salvage value (in years)					10
Average Return on Investment					254%
Average Return on Investment (Excluding labour Charges)					293%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				Amount (Rs)
1	Scissors		5	925	4,625
2	Furniture & Counter		1	1,200	1,200
3	Needles		10	350	3,500
4	Electric Fan		1	2,000	2,000
5	Miscellaneous			10,000	10,000
	Total Fixed Cost				21,325
B	Annual Production Cost				Amount (Rs.)
I	Raw material				
1	Pastic Wire	7,200	Kg @ Rs.	50	360,000
2	Decoration	7,200	Pieces @ Rs.	10	72,000
7	Miscellaneous				10,000
	Sub-total				442,000
II	Labour				
1	Hired Labour	Monthly	12	4,000	48,000
	Sub-total				48,000

III	Other costs				
1	Room Rent	1	12	3000	36,000
2	Electric Charges		12	2000	24,000
3	Transport		12	500	6,000
4	Marketing Expenses	10%	of total		56,100
5	Miscellaneous				5,000
	Sub-total				127,100
	Annual Production Cost				617,100
C	Annual Revenue/Products Sold	2,400	Pieces @ Rs.	350	840,000
D	Financing Requirement				Amount (Rs)
	<i>Fixed Capital</i>				<i>21,325</i>
	Equity/Self-financing	10%			2,133
	Loan	90%			19,193
	<i>Working Capital required for 2 Cycles</i>				<i>102,850</i>
	Equity/Self-financing	10%			10,285
	Loan	90%			92,565
	Equity/Self-financing				12,418
	Loan				111,758
	Total				124,175
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	840,000	966,000	1,110,900	1,277,535
	Less Variable Cost (Production cost)	617,100	678,810	746,691	821,360
(III)	PBDIT	222,900	287,190	364,209	456,175
	Less Depreciation	2,133	2,133	2,133	2,133
(IV)	PBIT	220,768	285,058	362,077	454,042
	Less Interest on loan amount paid	11,735	8,382	5,029	1,676
(V)	PBT	209,033	276,676	357,047	452,366
	Less Tax	-	2,668	10,705	20,237
(VI)	Annual Net Profit	209,033	274,008	346,343	432,129
	Cumulative Net Profit/Loss (Available Surplus)	209,033	483,041	829,384	1,261,513
	Annual Net Profit (Excluding labour cost)	257,033	322,008	394,343	480,129
	Cumulative Annual Net Profit (Excluding labour cost)	257,033	579,041	973,384	1,453,513

F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		286,076	534,277	854,813
2	Equity/Self-financing	12,418			
3	Loan	111,758			
4	Annual Net Profit	209,033	274,008	346,343	432,129
5	Depreciation	2,133	2,133	2,133	2,133
	Total Inflow	335,340	562,217	882,753	1,289,075
	DISPOSITION OF FUND				
1	Fixed Cost	21,325			
2	Principal loan amount paid	27,939	27,939	27,939	27,939
	Total out-flow	49,264	27,939	27,939	27,939
(III)	Accrual/Deficit	286,076	534,277	854,813	1,261,136
(V)	Net cash surplus (after 4 years after repayment of loan)				434,262
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,695,398

ANNEX TABLE 2.19 ECONOMICS OF BAKERY

Name of Skill	:	Bakery			
No. of Persons Involved	:	2			
Suitable for Persons with Disability	:	Speech & Hearing, Locomotors and Blindness			
Working days per year	:	300			
Daily production: Biscuits Packets	:	100			
Annual production	:	30000			
Number of Production Cycle					12
Working Capital Cycle					2
Loan Repayment Period (in years)					4
Percentage of loan of the investment					90%
Equity contribution/Self-financing					10%
Rate of Interest					12%
Rate of Depreciation					10%
Rate of Tax: If PBT is greater than equal to		250,000			10%
Annual Revenue Increment					15%
Annual inflation					10%
Fixed cost comes down to Salvage value (in years)					10
Average Return on Investment					99%
Average Return on Investment (Excluding labour Charges)					113%
Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				Amount (Rs.)
1	Flour Mixture		1	25,000	25,000
2	Heating Machine		1	24,000	24,000
3	Furniture & Counter			5,000	5,000
4	Bowl		30	500	15,000
5	Big Spoon		6	1,000	6,000
6	Electric Fan		1	2,000	2,000
7	Miscellaneous			10,000	10,000
	Total Fixed Cost				87,000
B	Annual Production Cost				Amount (Rs.)
I	Raw material				
1	Flour	15,000	Kg @ Rs.	25	375,000
2	Sugar	7,500	Kg @ Rs.	35	262,500
3	Milk	15,000	Kg @ Rs.	35	525,000
4	Artificial Colors	3,000	Kg @ Rs.	30	90,000

5	Packaging Charges	30,000	Packets @ Rs.	2	60,000
6	Miscellaneous				5,000
	Sub-total				1,317,500
II	Labour				
1	Hired Labour	Monthly	12	4,000	48,000
	Sub-total				48,000
III	Other costs				
1	Room Rent	1	12	4000	48,000
2	Electric Charges		12	2000	24,000
3	Transport		12	500	6,000
4	Marketing Expenses	10%	of total		145,350
5	Miscellaneous				10,000
	Sub-total				233,350
	Annual Production Cost				1,598,850
C	Annual Revenue/Products Sold	30,000	Pieces @ Rs.	60	1,800,000
D	Financing Requirement				Amount (Rs.)
	<i>Fixed Capital</i>				<i>87,000</i>
	Equity/Self-financing	10%			8,700
	Loan	90%			78,300
	<i>Working Capital required for 2 Cycles</i>				<i>266,475</i>
	Equity/Self-financing	10%			26,648
	Loan	90%			239,828
	Equity/Self-financing				35,348
	Loan				318,128
	Total				353,475
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	1,800,000	2,070,000	2,380,500	2,737,575
	Less Variable Cost (Production cost)	1,598,850	1,758,735	1,934,609	2,128,069
(III)	PBDIT	201,150	311,265	445,891	609,506
	Less Depreciation	8,700	8,700	8,700	8,700
(IV)	PBIT	192,450	302,565	437,191	600,806
	Less Interest on loan amount paid	33,403	23,860	14,316	4,772
(V)	PBT	159,047	278,705	422,876	596,034
	Less Tax	-	2,871	17,288	34,603

(VI)	Annual Net Profit	159,047	275,835	405,588	561,430
	Cumulative Net Profit/Loss (Available Surplus)	159,047	434,882	840,470	1,401,900
	Annual Net Profit (Excluding labour cost)	207,047	323,835	453,588	609,430
	Cumulative Annual Net Profit (Excluding labour cost)	207,047	530,882	984,470	1,593,900
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		354,690	559,693	894,449
2	Equity/Self-financing	35,348			
3	Loan	318,128			
4	Annual Net Profit	159,047	275,835	405,588	561,430
5	Depreciation	8,700	8,700	8,700	8,700
	Total Inflow	521,222	639,225	973,981	1,464,579
	DISPOSITION OF FUND				
1	Fixed Cost	87,000			
2	Principal loan amount paid	79,532	79,532	79,532	79,532
	Total out-flow	166,532	79,532	79,532	79,532
(III)	Accrual/Deficit	354,690	559,693	894,449	1,385,048
(V)	Net cash surplus (after 4 years after repayment of loan)				570,130
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,955,178

ANNEX TABLE 2.20 ECONOMICS OF PLATE MAKING

Name of Skill	:	Plate Making			
No. of Persons Involved	:	2			
Suitable for Persons with Disability	:	Speech & Hearing, Locomotors and Blindness			
Working days per year	:	300			
Daily production: Number of Plates	:	400			
Hard Plate	:	100			
Normal Plate	:	100			
Velvet Plate	:	100			
Tharmocol Plate	:	100			
Annual production	:	120,000			
Hard Plate	:	30,000			
Normal Plate	:	30,000			
Velvet Plate	:	30,000			
Tharmocol Plate	:	30,000			
Number of Production Cycle					12
Working Capital Cycle					2
Loan Repayment Period (in years)					4
Percentage of loan of the investment					90%
Equity contribution/Self-financing					10%
Rate of Interest					12%
Rate of Depreciation					10%
Rate of Tax: If PBT is greater than equal to		250,000			10%
Annual Revenue Increment					15%
Annual inflation					10%
Fixed cost comes down to Salvage value (in years)					10
Average Return on Investment					226%
Average Return on Investment (Excluding labour Charges)					237%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				
1	Cutting Machine		1	30,000	30,000
2	Folding Machine		1	30,000	30,000
3	Heating Machine		1	35,000	35,000
4	Presser Machine		1	25,000	25,000

5	Scissors		8	400	3,200
6	Knife		10	100	1,000
7	Electric Fan		1	2,000	2,000
11	Miscellaneous			10,000	10,000
	Total Fixed Cost				136,200
B	Annual Production Cost				
I	Raw material				
1	Hard Paper Roll	15,000	Roll @ Rs.	20	300,000
2	Normal Paper Roll	15,000	Roll @ Rs.	15	225,000
3	Velvet Paper Roll	15,000	Roll @ Rs.	30	450,000
4	Tharmocol Roll	15,000	Roll @ Rs.	25	375,000
5	Miscellaneous				10,000
	Sub-total				1,360,000
II	Labour				
1	Hired Labour	Monthly	12	4,000	48,000
	Sub-total				48,000
III	Other costs				
1	Room Rent	1	12	4000	48,000
2	Electric Charges		12	2000	24,000
3	Transport		12	2000	24,000
4	Marketing Expenses	10%	of total		152,400
5	Miscellaneous				20,000
	Sub-total				268,400
	Annual Production Cost				1,676,400
C	Annual Revenue/Products Sold	120,000	Pieces @ Rs.	20	2,400,000
D	Financing Requirement				Amount (Rs.)
	<i>Fixed Capital</i>				<i>136,200</i>
	Equity/Self-financing	10%			13,620
	Loan	90%			122,580
	<i>Working Capital required for 2 Cycles</i>				<i>279,400</i>
	Equity/Self-financing	10%			27,940
	Loan	90%			251,460
	Equity/Self-financing				41,560
	Loan				374,040
	Total				415,600

E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	2,400,000	2,760,000	3,174,000	3,650,100
	Less Variable Cost (Production cost)	1,676,400	1,844,040	2,028,444	2,231,288
(III)	PBDIT	723,600	915,960	1,145,556	1,418,812
	Less Depreciation	13,620	13,620	13,620	13,620
(IV)	PBIT	709,980	902,340	1,131,936	1,405,192
	Less Interest on loan amount paid	39,274	28,053	16,832	5,611
(V)	PBT	670,706	874,287	1,115,104	1,399,581
	Less Tax	42,071	62,429	86,510	114,958
(VI)	Annual Net Profit	628,635	811,858	1,028,594	1,284,623
	Cumulative Net Profit/Loss (Available Surplus)	628,635	1,440,494	2,469,087	3,753,710
	Annual Net Profit (Excluding labour cost)	676,635	859,858	1,076,594	1,332,623
	Cumulative Annual Net Profit (Excluding labour cost)	676,635	1,536,494	2,613,087	3,945,710
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		828,145	1,560,114	2,508,817
2	Equity/Self-financing	41,560			
3	Loan	374,040			
4	Annual Net Profit	628,635	811,858	1,028,594	1,284,623
5	Depreciation	13,620	13,620	13,620	13,620
	Total Inflow	1,057,855	1,653,624	2,602,327	3,807,060
	DISPOSITION OF FUND				
1	Fixed Cost	136,200			
2	Principal loan amount paid	93,510	93,510	93,510	93,510
	Total out-flow	229,710	93,510	93,510	93,510
(III)	Accrual/Deficit	828,145	1,560,114	2,508,817	3,713,550
(V)	Net cash surplus (after 4 years after repayment of loan)				1,298,243
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				5,011,793

ANNEX TABLE 2.21 - ECONOMICS OF CANDLE MAKING

Name of Skill	:	Candle Making
No. of Persons Involved	:	2
Suitable for Persons with Disability	:	Speech, Hearing and Locomotors
Working days per year	:	300
Daily production: Candle Packets	:	75
Annual production : Candle Packets	:	22500

Number of Production Cycle		12
Working Capital Cycle		2
Loan Repayment Period (in years)		4
Percentage of loan of the investment		90%
Equity contribution/Self-financing		10%
Rate of Interest		12%
Rate of Depreciation		10%
Rate of Tax: If PBT is greater than equal to	250,000	10%
Annual Revenue Increment		15%
Annual inflation		10%
Fixed cost comes down to Salvage value (in years)		10
Average Return on Investment		116%
Average Return on Investment (Excluding labour Charges)		142%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				Amount (Rs.)
1	Gas/Stove/Heater		2	3,000	6,000
2	Melting Pot		5	1,000	5,000
3	Thermometer		5	500	2,500
4	Pour Pot		5	1,000	5,000
5	Scale		30	300	9,000
6	Hammer		6	150	900
7	Electric Fan		1	2,000	2,000
8	Miscellaneous			5,000	5,000
	Total Fixed Cost				35,400

B	Annual Production Cost				Amount (Rs.)
I	Raw material				
1	Wax	22,500	Kg @ Rs.	25	562,500
2	Wax dye	9,000	Kg @ Rs.	25	225,000
3	Wicks	6,750	Kg @ Rs.	23	155,250
4	Fragrance oils	4,500	Kg @ Rs.	20	90,000
5	Votive Molds/Glass Containers	4,500	Kg @ Rs.	20	90,000
7	Miscellaneous				10,000
	Sub-total				1,132,750
II	Labour				
1	Hired Labour	Monthly	12	6,000	72,000
	Sub-total				72,000
III	Other costs				
1	Room Rent	1	12	2000	24,000
2	Electric Charges		12	1500	18,000
3	Transport		12	1500	18,000
4	Marketing Expenses	10%	of total		127,475
5	Miscellaneous				10,000
	Sub-total				197,475
	Annual Production Cost				1,402,225
C	Annual Revenue/Products Sold	22,500	Packets @ Rs.	70	1,575,000
D	Financing Requirement				Amount (Rs.)
	<i>Fixed Capital</i>				<i>35,400</i>
	Equity/Self-financing	10%			3,540
	Loan	90%			31,860
	<i>Working Capital required for 2 Cycles</i>				<i>233,704</i>
	Equity/Self-financing	10%			23,370
	Loan	90%			210,334
	Equity/Self-financing				26,910
	Loan				242,194
	Total				269,104

E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	1,575,000	1,811,250	2,082,938	2,395,378
	Less Variable Cost (Production cost)	1,402,225	1,542,448	1,696,692	1,866,361
(III)	PBDIT	172,775	268,803	386,245	529,017
	Less Depreciation	3,540	3,540	3,540	3,540
(IV)	PBIT	169,235	265,263	382,705	525,477
	Less Interest on loan amount paid	25,430	18,165	10,899	3,633
(V)	PBT	143,805	247,098	371,807	521,844
	Less Tax	-	-	12,181	27,184
(VI)	Annual Net Profit	143,805	247,098	359,626	494,659
	Cumulative Net Profit/Loss (Available Surplus)	143,805	390,903	750,529	1,245,188
	Annual Net Profit (Excluding labour cost)	215,805	319,098	431,626	566,659
	Cumulative Annual Net Profit (Excluding labour cost)	215,805	534,903	966,529	1,533,188
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		320,500	510,590	813,207
2	Equity/Self-financing	26,910			
3	Loan	242,194			
4	Annual Net Profit	143,805	247,098	359,626	494,659
5	Depreciation	3,540	3,540	3,540	3,540
	Total Inflow	416,449	571,138	873,756	1,311,407
	DISPOSITION OF FUND				
1	Fixed Cost	35,400			
2	Principal loan amount paid	60,548	60,548	60,548	60,548
	Total out-flow	95,948	60,548	60,548	60,548
(III)	Accrual/Deficit	320,500	510,590	813,207	1,250,858
(V)	Net cash surplus (after 4 years after repayment of loan)				498,199
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,749,058

ANNEX TABLE 2.22 - ECONOMICS OF MASALA MAKING

Name of Skill	:	Masala Making	
No. of Persons Involved	:	2	
Suitable for Persons with Disability	:	Speech, Hearing and Locomotors	
Working days per year	:	300	
Daily production: Number of Packets	:	30	
Annual production : Candle Packets	:	9000	
Number of Production Cycle			12
Working Capital Cycle			2
Loan Repayment Period (in years)			4
Percentage of loan of the investment			90%
Equity contribution/Self-financing			10%
Rate of Interest			12%
Rate of Depreciation			10%
Rate of Tax: If PBT is greater than equal to	250,000		10%
Annual Revenue Increment			15%
Annual inflation			10%
Fixed cost comes down to Salvage value (in years)			10
Average Return on Investment			269%
Average Return on Investment (Excluding labour Charges)			325%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				Amount (Rs)
1	Grinder		2	5,000	10,000
2	Strainer		5	500	2,500
3	Miscellaneous			10,000	10,000
	Total Fixed Cost				22,500
B	Annual Production Cost				Amount (Rs.)
I	Raw material				
1	Turmeric	1,800	Kg @ Rs.	25	45,000
2	Chilli	1,800	Kg @ Rs.	35	63,000
3	Jeera	1,800	Kg @ Rs.	30	54,000
4	Packaging Charges	9,000	Packets @ Rs.	5	45,000
7	Miscellaneous				5,000
	Sub-total				212,000
II	Labour				

1	Hired Labour	Monthly	12	4,000	48,000
	Sub-total				48,000
III	Other costs				
1	Room Rent	1	12	2000	24,000
2	Electric Charges		12	3000	36,000
3	Transport		12	1000	12,000
4	Marketing Expenses	10%	of total		34,200
5	Miscellaneous				10,000
	Sub-total				116,200
	Annual Production Cost				376,200
C	Annual Revenue/Products Sold	9,000	Packets @ Rs.	60	540,000
D	Financing Requirement				Amount (Rs.)
	Fixed Capital				22,500
	Equity/Self-financing	10%			2,250
	Loan	90%			20,250
	Working Capital required for 2 Cycles				62,700
	Equity/Self-financing	10%			6,270
	Loan	90%			56,430
	Equity/Self-financing				8,520
	Loan				76,680
	Total				85,200
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	540,000	621,000	714,150	821,273
	Less Variable Cost (Production cost)	376,200	413,820	455,202	500,722
(III)	PBDIT	163,800	207,180	258,948	320,550
	Less Depreciation	2,250	2,250	2,250	2,250
(IV)	PBIT	161,550	204,930	256,698	318,300
	Less Interest on loan amount paid	8,051	5,751	3,451	1,150
(V)	PBT	153,499	199,179	253,247	317,150
	Less Tax	-	-	325	6,715
(VI)	Annual Net Profit	153,499	199,179	252,923	310,435
	Cumulative Net Profit/Loss (Available Surplus)	153,499	352,678	605,600	916,035
	Annual Net Profit (Excluding labour cost)	201,499	247,179	300,923	358,435
	Cumulative Annual Net Profit (Excluding labour cost)	201,499	448,678	749,600	1,108,035

F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		199,279	381,538	617,540
2	Equity/Self-financing	8,520			
3	Loan	76,680			
4	Annual Net Profit	153,499	199,179	252,923	310,435
5	Depreciation	2,250	2,250	2,250	2,250
	Total Inflow	240,949	400,708	636,710	930,225
	DISPOSITION OF FUND				
1	Fixed Cost	22,500			
2	Principal loan amount paid	19,170	19,170	19,170	19,170
	Total out-flow	41,670	19,170	19,170	19,170
(III)	Accrual/Deficit	199,279	381,538	617,540	911,055
(V)	Net cash surplus (after 4 years after repayment of loan)				312,685
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				1,223,740

ANNEX TABLE 2.23 ECONOMICS OF BAMBOO DECORATIVE ITEMS

Name of Skill	:	Bamboo Decorative Items Making
No. of Persons Involved	:	2
Suitable for Persons with Disability	:	Speech, Hearing and Locomotors
Working days per year	:	300
Daily production of decorative items	:	30
Annual production of decorative items	:	9000

Number of Production Cycle	12
Working Capital Cycle	2
Loan Repayment Period (in years)	4
Percentage of loan of the investment	90%
Equity contribution/Self-financing	10%
Rate of Interest	12%
Rate of Depreciation	10%
Rate of Tax: If PBT is greater than equal to	250,000
Annual Revenue Increment	15%
Annual inflation	10%
Fixed cost comes down to Salvage value (in years)	10
Average Return on Investment	78%
Average Return on Investment (Excluding labour Charges)	86%

Sl.	Particulars	Unit	Quantity /Kg	Cost Rs./Unit	Total Value
A	Fixed Cost				Amount (Rs.)
1	Cutting Machine		1	25,000	25,000
2	Saw		5	1,000	5,000
3	Knife		6	500	3,000
4	Miscellaneous			10,000	10,000
	Total Fixed Cost				43,000
B	Annual Production Cost				Amount (Rs)
1	Raw material				
2	Bamboo	9,000	Kg @ Rs.	200	1,800,000
3	Cane	9,000	Kg @ Rs.	300	2,700,000
4	Miscellaneous				10,000
	Sub-total				4,510,000

II	Labour				
1	Hired Labour	Monthly	12	6,000	72,000
	Sub-total				72,000
III	Other costs				
1	Room Rent	1	12	2,000	24,000
2	Electric Charges		12	1,500	18,000
3	Transport		12	1,500	18,000
4	Marketing Expenses	10%	of total		465,200
5	Miscellaneous				10,000
	Sub-total				535,200
	Annual Production Cost				5,117,200
C	Annual Revenue/Products Sold	9,000	Items @ Rs.	600	5,400,000
D	Financing Requirement				Amount (Rs.)
	<i>Fixed Capital</i>				<i>43,000</i>
	Equity/Self-financing	10%			4,300
	Loan	90%			38,700
	<i>Working Capital required for 2 Cycles</i>				<i>852,867</i>
	Equity/Self-financing	10%			85,287
	Loan	90%			767,580
	Equity/Self-financing				89,587
	Loan				806,280
	Total				895,867
E	Estimation of profitability				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	Annual Revenue (15% annual increment)	5,400,000	6,210,000	7,141,500	8,212,725
	Less Variable Cost (Production cost)	5,117,200	5,628,920	6,191,812	6,810,993
(III)	PBDIT	282,800	581,080	949,688	1,401,732
	Less Depreciation	4,300	4,300	4,300	4,300
(IV)	PBIT	278,500	576,780	945,388	1,397,432
	Less Interest on loan amount paid	84,659	60,471	36,283	12,094
(V)	PBT	193,841	516,309	909,105	1,385,338
	Less Tax	-	26,631	65,911	113,534

(VI)	Annual Net Profit	193,841	489,678	843,195	1,271,804
	Cumulative Net Profit/Loss (Available Surplus)	193,841	683,519	1,526,714	2,798,517
	Annual Net Profit (Excluding labour cost)	265,841	561,678	915,195	1,343,804
	Cumulative Annual Net Profit (Excluding labour cost)	265,841	827,519	1,742,714	3,086,517
F	Cash Flow				
Particulars		Operating Years			
		FY - 1	FY - 2	FY - 3	FY - 4
(I)	SOURCES OF FUND				
1	Opening Cash Balance		849,437	1,141,845	1,787,770
2	Equity/Self-financing	89,587			
3	Loan	806,280			
4	Annual Net Profit	193,841	489,678	843,195	1,271,804
5	Depreciation	4,300	4,300	4,300	4,300
	Total Inflow	1,094,007	1,343,415	1,989,340	3,063,874
	DISPOSITION OF FUND				
1	Fixed Cost	43,000			
2	Principal loan amount paid	201,570	201,570	201,570	201,570
	Total out-flow	244,570	201,570	201,570	201,570
(III)	Accrual/Deficit	849,437	1,141,845	1,787,770	2,862,304
(V)	Net cash surplus (after 4 years after repayment of loan)				1,276,104
(VI)	Cumulative Net cash surplus (after 4 years after repayment of loan)				4,138,408