

The Role of NHFDC And MSHFDC on Development of Divyangjan : Special Referance of Marathwada

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Abstract

The main Objective of this study is to observe and analyse that share of beneficiary of MSFHDC in Marathwada. Their purpose to take for loan, disbursed and refundable loan, expenditure, profit and loss, etc. In this article section of beneficiaries of the corporation and the number of division wise and district wise beneficiaries, recovery of loan amount and status of outstanding subject matter. The NHFDC and MSHFDC is working the physically challenged entrepreneurs in the state of Maharashtra. The MSHfDC has provide its various Schemes of physically challenged youth.

Keywords: NHFDC, MSHFDC, Physically, Challenged, Entrepreneurs, Rehabilitation.

Introductation:

The Maharashtra government has set up Maharashtra state handicap finance and development corporation on March 27,2002. The purpose of the MSHFDC is to provide financial assistance to disabled people. More than 40 present any disable person who are eligible person to benefits of MSHFDC schemes as per PWD act 1995. MSHFDC has implement various schemes viz. Direct loan schemes micro finance scheme education loan scheme youth self-help scheme, vehicle loan scheme women prosperity scheme etc.

Definitions of Disability Word Health Organisation:

Word Health Organization disability is an umbrella term, covering impairments, activity, limitations and participation restrictions. And impairments is problem is body facion or structure an activity limitation is difficulty encountered by individual in executing a task or action while participation restrictions is problem experienced by an individual in involvement in life situations

According to **AmartyaSen**, Disabled people are not only the most deprived human beings in the developing world” They also the most neglected”

Importance Of The Study:

Disabled is considered to be the major minority groups in the total population of the country. The major problem of disabled people is minor literacy, the lake of skill, lack of confidence and the feeling of dependability on other. Maharashtra State Handicap Fiancé and Development Corporation to provide various scheme of physically challenged entrepreneurs on the basis of rehabilitation but how many beneficiaries have benefited from these schemes? is the loan sufficient to create employments and self-employments ? In which problems do beneficiaries are faced? Is there any change in their income or standard of living etc. question where to be explained If the problem studied by division wise district wise it will prove useful for solving the problems of the disabled as well as for their economic and social empowerment.

Objctives

1. To find out the beneficiaries of MSHFDC in Marathwada.
2. To Study the various Schemes of MSHFDC.
3. To Study the disbursed amount of MSHFDC in Marathwada.

Reserch Methodology:

This study is based on secondary data. Data collected from various sources viz. magazine NHFDC & MSHFDC annual reports, review of literatures and analysis of secondary sources, Government document, Research papers, etc. The collected data have processed with statistical tools like average, percentage etc. The processed data has presented in the form of tables Graphs, etc.

				(10.42)	(11.47)
6	Nagpur	1142 (9.60)	70788519 (6.31)	537188 69 (10.84)	170696 50 (2.60)
*	Marathwada	3731 (31.37)	338312043 (30.19)	846704 62 (17.09)	253641 581 (38.70)
*	Maharashtra	11891 (100)	1120563880 (100)	495238 900 (100)	625324 980 (100)

Source: Reports of MSHFDC.

Scope And Period And Limitiion Of Study:

- This study has focused only on beneficiaries of MSHFDC in Marathwada.
- This study confined to the period of 2002-03 to 2018-19.
- The present Study is purely based on secondary data.

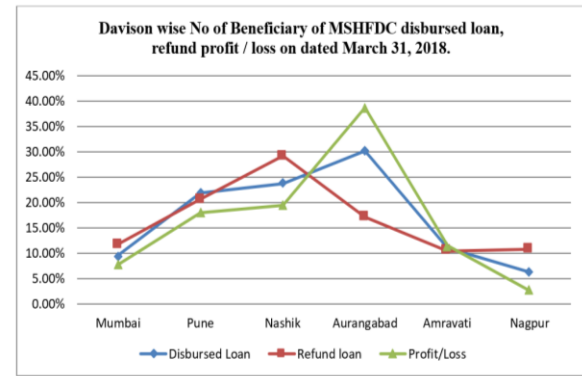
The consultations of India secure to the citizens including the disables a right of justice, liberty of thought, faith and worship. As per the census 2011, in India, 2.68cr person are disable which is 2.21 per cent of the total population in Maharashtra 2963392 persons are disable which is 2.64 per cent of the total population of Maharashtra.

Data Analysis And Interpretation:

Table No1.1

Davison wise No of Beneficiary of MSHFDC disbursed loan, refund profit / loss on dated March 31, 2018.
{Rupees in Lakhs}

Sr. No.	Division	No. of Beneficiaries	Disbursed Loan	Refund loan	Profit/Loss
1	Mumbai	360 (8.07)	106620169 (9.51)	582103 73 (11.75)	484097 96 (7.74)
2	Pune	2394 (20.13)	214890060 (21.85)	102136 836 (20.62)	112753 224 (18.03)
3	Nashik	2329 (19.58)	266563963 (23.78)	144894 396 (29.25)	121669 567 (19.45)
4	Auranga bad	3731 (31.37)	338312043 (30.19)	846704 62 (17.09)	253641 581 (38.70)
5	Amravat i	335 (11.22)	123389126 (11.01)	516079 64	717811 62



The above Table no 1.1 and Graph no 1.1 shows division wise number of benefiter, disbursed loan, refund loan, and profit / loss. The highest benefit was received by the corporation in Aurangabad 31.37 division. While Mumbai 8.07 was the lowest. The Maharashtra State Handicap Finance and development corporation to disbursed highest loan in Aurangabad division but Aurangabad 7.09 was the lowest refund and the corporation profit/loss is 38.70 per cent.

Table no 1.2

District wise no. of beneficiaries and disbursed loan in Marathwada on dated March 31,2014
Rupee in lakhs

Sr.No	Districts	Number of beneficiaries	Disbursed Loan
1	Aurangabad	602	31272900
2	Parbhani	253	14138250
3	Beed	640	52841281
4	Jalna	144	10376000

Source: District Office of MSHFDC

The above table no 1.2 shows districts wise number of beneficiaries and disbursed loan. The Table shows the highest benefit was received by the corporation in Beed district while Jalana, Hingoli

and Usmanabad was the lowest. The corporation disbursed highest loan to give in Beed district second on is Aurangabad district while Jalna , hingoli was the lowest.

Findings:

1. It is observed that the highest beneficiaries benefits are received by the corporation in Mararrhwada 31.37 whereas Mumbai 8.07 are lowest
2. It is observed that the highest beneficiaries benefits are received by the corporation in Beed and Aurangabad Districts where as the Hingoli, Jlna and Usmanabad are lowest.
3. It is observed that the corporation provide only two scheme like as direct benefit loan scheme and term loan scheme.
4. It is observed that the highest loan 338312043 (30.19) lakh rupees are received by the corporation in Marathwada but the

recovery amount 84670462(17.09) are lowest.

5. It is observed that the highest Amount 253641581(38.70) are not receiving by the corporation in Marathwada.

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