

FINAL REPORT

An Evaluation of the Status and Assets Creation by the Beneficiaries of NBCFDC Loans (OBC Categories) In Maharashtra

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Introduction

National Backward Classes Finance and Development Corporation [NBCFDC] is a Government of India undertaking under the aegis of Ministry of Social Justice and Empowerment. NBCFDC was incorporated under section 25 of the companies Act 1956 on 13th January 1992 as a Company not for profits. NBCFDC provide financial assistance through States Channelizing Agencies [SCAs] nominated by the state government and Union Territories.

The NBCFDC is a national level apex financing body reaches the target group through the State Channelising Agencies (SCAs) nominated by the representative of the State Government/Union territory administrations. The SCAs are the main channel for implementing the schemes of NBCFDC and the individual beneficiaries are assisted through the SCAs under the Term Loan Scheme, Education Loan Scheme and Micro Finance Scheme of NBCFDC.

Maharashtra Backward Classes Finances and Development Corporation (MHBCFDCO) have their district offices at all district of Maharashtra. District Manager is responsible for execution of all schemes carried out by MHBCFDCO. The schemes are implementing through their offices in the rural and urban areas. MHBCFDCO has developed the system for selection of beneficiaries. The applications are collected by the district offices and the candidates are selected by the district selection Committee. After proper documentation, the proposal are sent to Head Office for sanction the loan. Sanctioned loan released directly to the beneficiary through Cheque/Demand draft on bank account of the beneficiary.

Objectives of NBCFDC:

The Corporation can assist a wide range of income generating activities to assist the poorer section of these classes in skill development and self employment ventures under following broad sectors.

1. Agriculture and allied activities.
2. Small Business / Artisan and traditional occupations.
3. Services in transport sectors etc.
4. Technical and professional courses.

These are the broad objectives covering the different mode of income generating activities for backward castes communities in India. Our objective of this project is to study and the physically evaluations of beneficiaries from Other Backward Castes categories in Maharashtra State. Though the Maharashtra State is known as economically developed state in terms of Per Capita Income and Gross Domestic State Product, but that is not the whole story. In Maharashtra marginalized classes such as scheduled castes, scheduled tribes and other backward castes communities are economically backward. Therefore, to provide a them opportunity to bring at par with general classes' development is worth the effort that, Government of India through NBCFDC, Social Justice and Special Assistance Department Government of Maharashtra provides assistance to OBC categories people. Our purpose is to evaluate physically the beneficiaries of NBCFDC and implication of assistance on economic and social empowerment of Other Backward Classes.

Objectives of the Study:

1. To find the percentage of beneficiaries who have utilized assistance for the intended purposes
2. To know percentage of beneficiaries who have actually benefited from the loan to create assets and how many were not able to do it.
3. To know the percentage of beneficiaries who are able to enhance their economic status after availing the loans i.e. how many beneficiaries have crossed poverty lines/ double the poverty line as the case may be after obtaining NBCFDC loans.
4. To know the percentage of increase in the income levels of the beneficiaries in rural and urban areas after availing loan from NBCFDC.

5. To know the impact in terms of better education of children, better housing, addition in personal assists better health care.
6. To know how much time required to get loans from NBCFDC
7. To know in case of beneficiaries who have availed training under skill development, program of NBCFDC to assess the adequacy and impact of training on their employability or its relevance to the business run by the beneficiaries.

Scope of the Study:

The study focuses on whether the beneficiaries of NBCFDC loan have create assets and if the assets are not created then to find out the reasons thereof. It is also important to know whether the loans are used for the intended purpose or not, another important focus of the study is to find out how many beneficiaries have been able to cross the poverty line in rural and urban areas and whether their economic status has improved after availing the loans. It is also important to know the difficulties could be obtained from the SCA and reasons for lack of recovery to be identified, if any. In general the study would asses overall impact of the NBCFDC loans on the socio-economic condition of the beneficiaries. The evaluation would also dwell on the suggestion for improving implementations of the schemes and to make marketability of the products of the beneficiaries by observation and discussions.

Implications for Policy:

The study would identify the problems, if any, in implementation of loan schemes at grass root level/ SCA level and alternative practical method which can be adopted for better implementation of NBCFDC schemes. Also it would identify the projects which may be taken up in particular areas keeping in view the backward and forward linkages and identification of clusters. Another focus is to find out the difficulties faced by beneficiaries for obtaining loan and the time taken for disbursement. After in-depth assessment the study would come up with some suggestion and recommendations for policy implication.

Methodology:

A multi-disciplinary approach is needed for the proposed study we have used quantitative and qualitative analysis method for analyses of primary data. The list of beneficiaries obtained from the SCA and then random sampling data collected from beneficiaries benefited from NBCFDC loan. For the study the districts were selected with maximum and minimum

coverage of targeted groups with the help of structured questionnaire and interview. We have also interviewed of the managers at district level to know the problems in implementation of the schemes. The following districts were selected random sampling for our study.

Table 1.1: Composition of Samples size

District	Rural	In %	Urban	In %	Total Number of Beneficiaries	% of Total
Akola	50	24.63	10	5.08	60	15.00
Amravati	12	5.91	3	1.52	15	3.75
Aurangabad	21	10.34	24	12.18	45	11.25
Beed	2	0.99	45	22.84	47	11.75
Jalna	15	7.39	18	9.14	33	8.25
Kolhapur	20	9.85	13	6.60	33	8.25
Nashik	25	12.32	48	24.37	73	18.25
Parbhani	3	1.48	9	4.57	12	3.00
Solapur	26	12.81	7	3.55	33	8.25
Washim	29	14.29	20	10.15	49	12.25
Total	203	100.00	197	100.00	400	100.00

Table 1.1 shows the composition of beneficiaries selected from ten districts of Maharashtra to evaluate the impact of NBCFDC schemes. It seems that out of 400 beneficiary beneficiaries, 203 were belongs rural area and 197 were belongs urban areas.

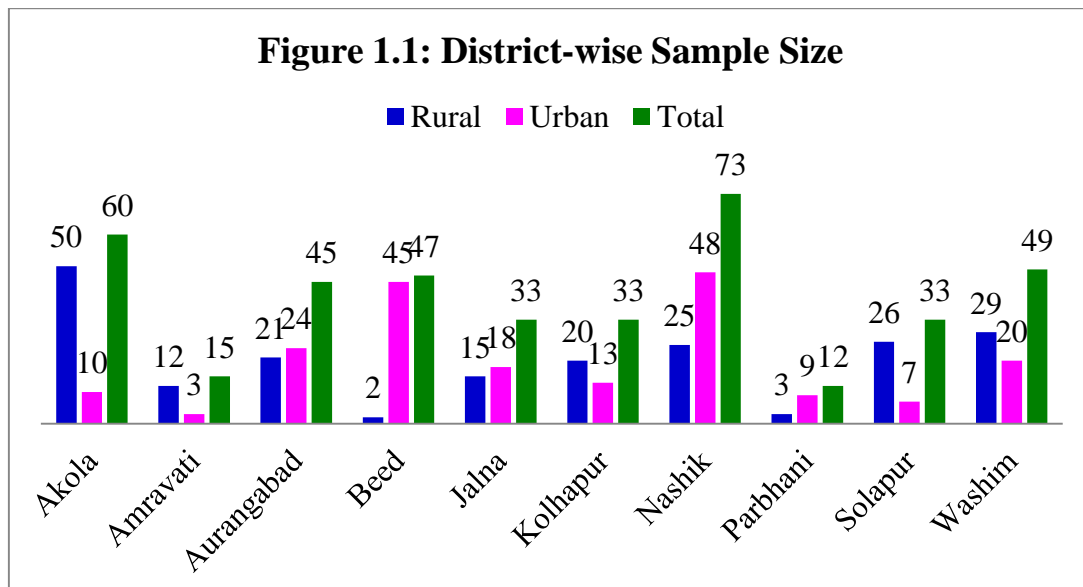
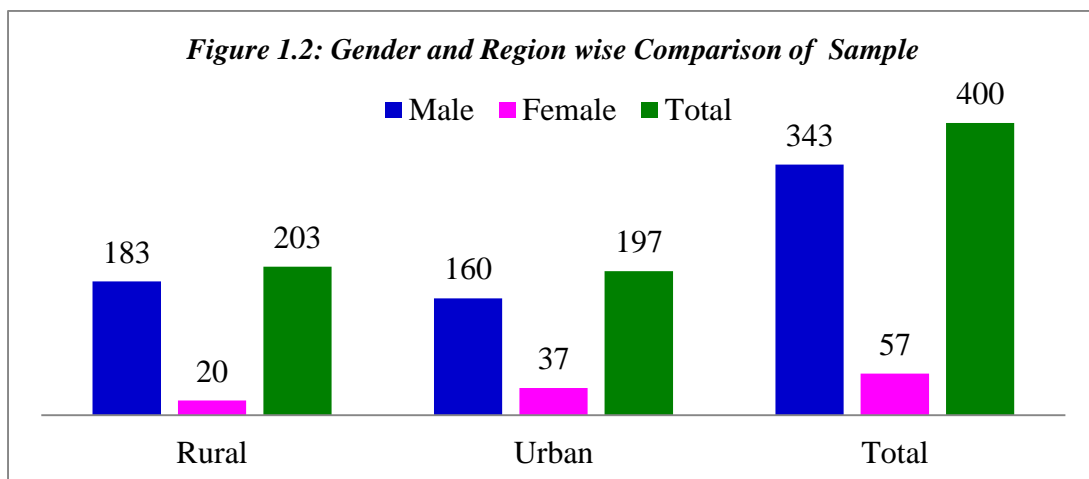


Table 1.2: Gender and Region wise Composition of Sample

Gender	Rural	in %	Urban	in %	Total	% of Total
Male	183	90.15	160	81.22	343	85.75
Female	20	9.85	37	18.78	57	14.25
Total	203	100	197	100	400	100

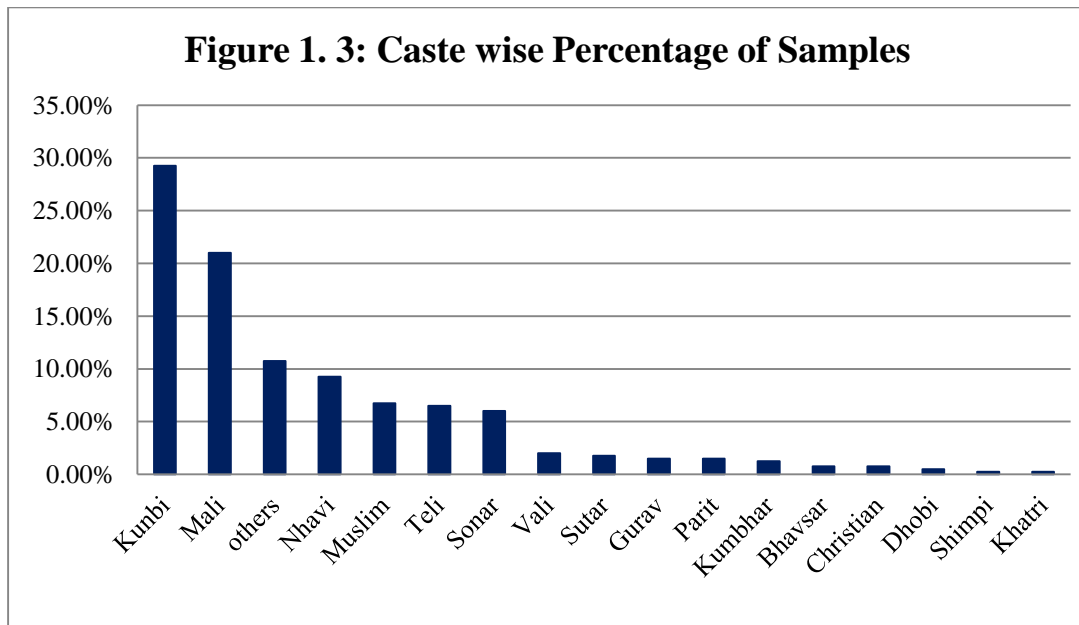
Table 1.2 shows the gender and region wise composition of beneficiaries. It seems that though compare to men, female beneficiaries are very less in both rural and urban areas but there are more female beneficiaries in urban areas compare to rural area.



As shown in the table 1.3 the Kunbi (29.25%) and Mali (21.00%) caste dominant to availing the benefits of NBCFDC schemes. Nhavi (Barbar) caste was in third number in availing the benefits of NBCFDC schemes followed by Muslims and Teli are 6.75% and 6.50% respectively availing benefits of NBCFDC schemes. Whereas Vani, Sutar, Gurav, Parit, Kumbhar, Bhavsar, Christian, Dhobi, Shimpi, and Katri are the caste which share are either 2% or less than 2% of the total beneficiaries.

Table 1.3: Caste-wise Samples

Cast	No. of Samples	% of Total	Cast	No. of Samples	% of Total
Kunbi	117	29.25	Gurav	6	1.50
Mali	84	21.00	Parit	6	1.50
Others	43	10.75	Kumbhar	5	1.25
Nhavi	37	9.25	Bhavsar	3	0.75
Muslim	27	6.75	Christian	3	0.75
Teli	26	6.50	Dhobi	2	0.5
Sonar	24	6.00	Shimpi	1	0.25
Vali	8	2.00	Khatri	1	0.25
Sutar	7	1.75	Total	400	100



Thus, the NBCFDC provide the loan under various schemes for OBC category to setup their own businesses and to develop it as per his/her capacity. The main purpose of this initiative is that to develop the entrepreneurship among the rural as well as urban peoples belongs to OBC category in India. Regional and District level offices assisting with Apex body to call the application and allotment of loan to the scrutinized applicant. Beneficiaries of NBCFDC are from variety of caste which comes under OBC category taking benefits of these vivid loan schemes of National Commission for Other Backward Classes Financial and Development Corporation.

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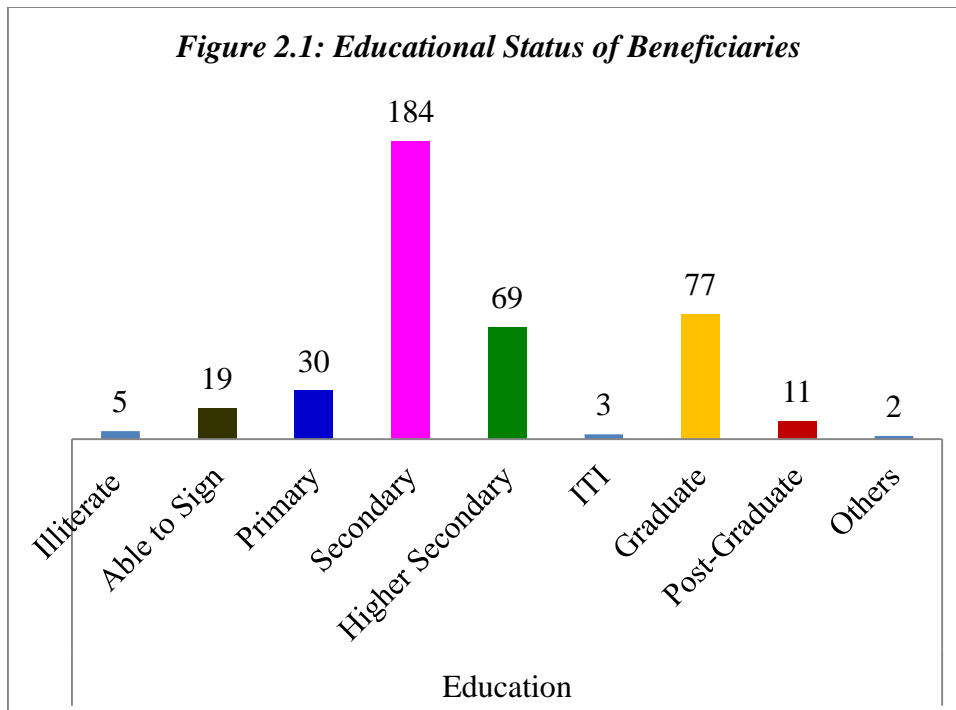
Socio-Economic Information of the Beneficiaries

This section reports us the details about social and economic information of the beneficiaries those who have availed the benefits from the schemes under survey. Social information of beneficiaries regarding size and types of family, educational profile, housing types and economic information about beneficiaries' occupation, income, and income category have been analysis in this section of the survey report.

Table 2.1: Educational Status of Beneficiaries

Education	Numbers of Beneficiaries	% of Total
Illiterate	50	12.50
Able to Sign	19	4.75
Primary	30	7.50
Secondary	184	46.00
Higher Secondary	69	17.25
ITI	30	7.50
Graduate	77	19.25
Post-Graduate	11	2.75
Others	20	5.00
Total	400	100

Level of education among the beneficiary indicated in table 2.1. It is revealed from survey that, secondary level literate participants are highest i.e. 46 percent and second highest percentage are from graduation 19.25 percent, and higher secondary educated percentage are 17.25 percent and illiterate participants are 1.25 percentage.



It seems that there is lack of skill and higher education among the beneficiaries selected under the NBCFDC schemes. Therefore those people are having skill and higher education should be given more preference in selection.

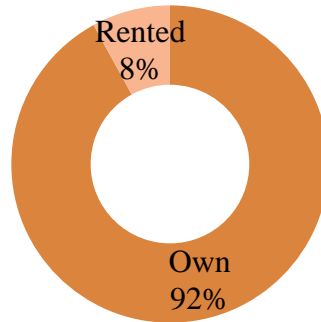
Type of housing among the beneficiary respondent indicated in table 2.2. From the survey it is revealed that, most of the beneficiaries have their own house i.e. 92 per cent of beneficiaries have their own house and only 8 per cent beneficiaries found that they do not have their own house.

Table 2.2: Type of Housing of Beneficiaries

Type	Numbers of Beneficiaries	% of Total
Own	368	92
Rented	32	8
Total	400	100

From the survey it is also revealed that, most of the beneficiaries have their own house i.e. 92 percentage of beneficiaries have their own house and only 8 percentage beneficiaries found that they do not have their own house.

Figure 2.2: Housing Status of Beneficiaries



In the table 2.3 marital status of beneficiary respondent is shown. It seems from the table 8 that out of 400 beneficiary beneficiaries 353 (88 per cent) are married, 46 (11.5 per cent) are unmarried and 1 is widow.

Table 2.3: Marital Status of Beneficiaries

Marital Status	Number of Beneficiaries	% of Total
Married	353	88.25
Unmarried	46	11.5
Widow	1	0.25
Divorced	0	0
Separated	0	0
Total	400	100

Figure 2.3: Marital Status of Beneficiaries

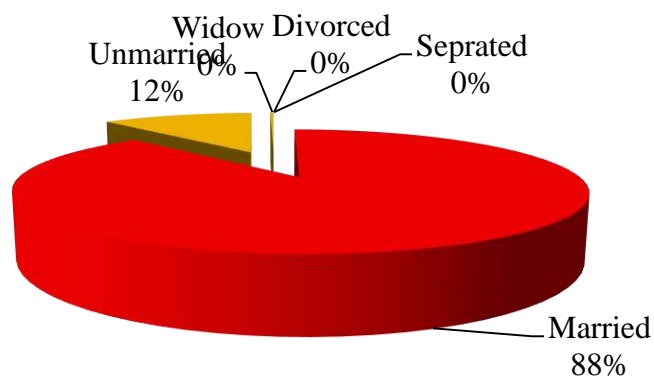


Table 2.4 shows the type of occupation of beneficiaries. From the survey it seems that out of 400 samples beneficiaries those are already involved in business their percentage (65) was highest, second highest number of beneficiaries (23 per cent) were belongs to farmers category, thereafter beneficiaries were belongs to Education (5.75 per cent), Labour's (4.25 per cent), service (1.25 per cent) and 2 were belongs to corporate sector.

Table 2.4: Occupational Status of Beneficiaries

Occupation	Number of Beneficiaries	% of Total
Farmers	93	23.25
Businessmen	260	65
Laborer	17	4.25
Servicemen	5	1.25
Students	23	5.75
Others	2	0.5
Total	400	100

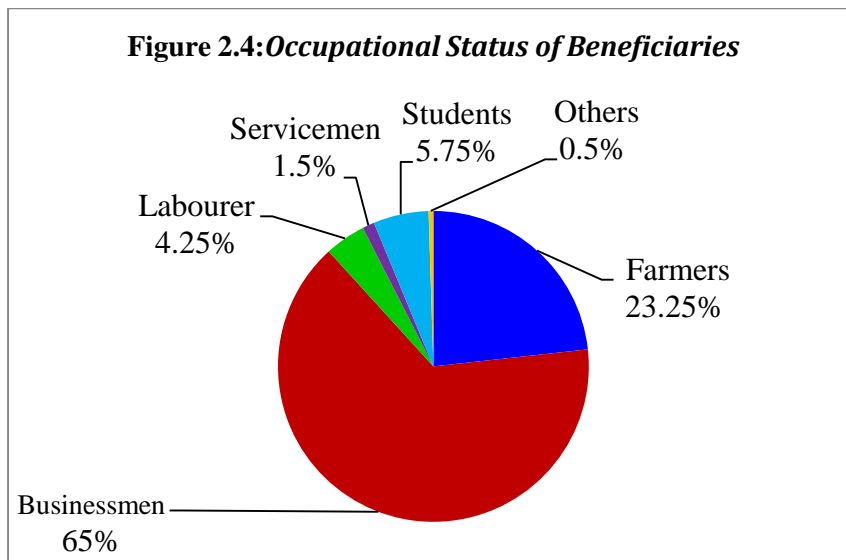
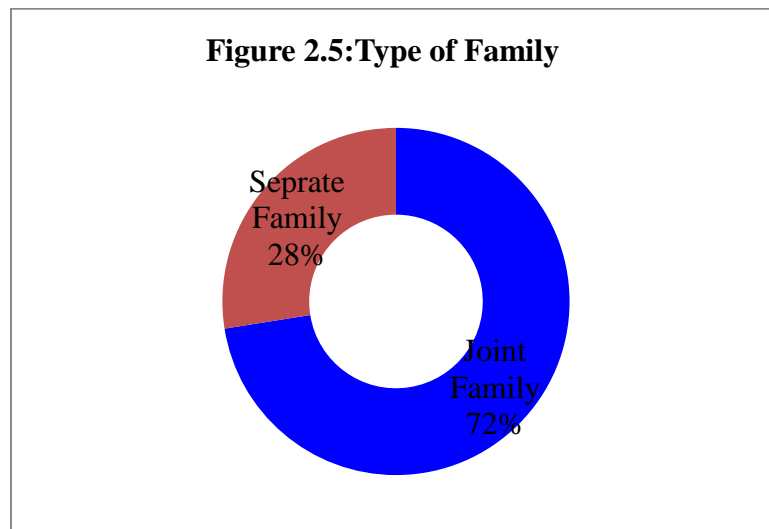


Table 2.5 shows the type of family of beneficiaries. From the survey it seems that out of 400 samples of beneficiaries 290 (72.5 per cent) beneficiaries were belongs to joint family and remaining 110 beneficiaries were belongs to separated family.

Table 2.5: Type of Family

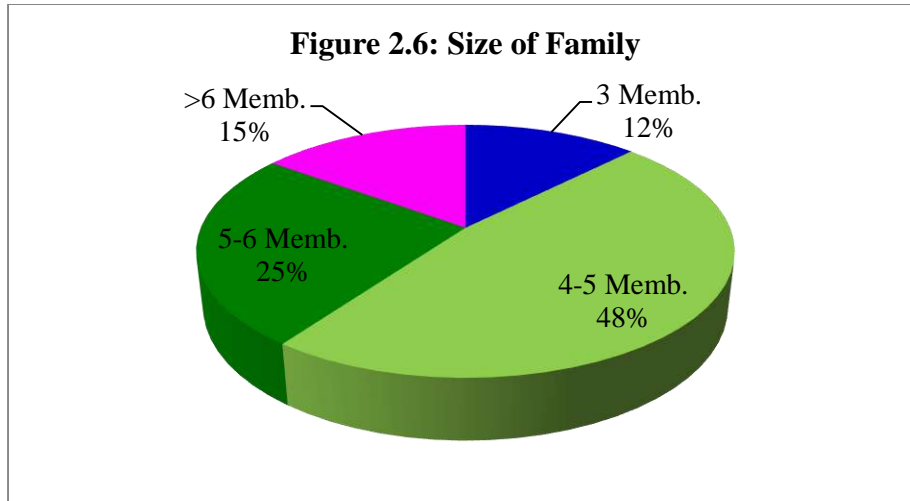
Type of Family	Number of Beneficiaries	% of Total
Joint Family	290	72.5
Separate Family	110	27.5
Total	400	100



The size of family the beneficiaries is exhibited in table 2.6. From the table it seems that there are 50 (12.5 per cent) beneficiaries have up to 3 member family, 190 (47.5 per cent) beneficiaries have 4-5 member family, 100 (25 per cent) beneficiaries have 5-6 member family and 60 (15 per cent) beneficiaries have more than 6 member families.

Table 2.6: Size of Family

Size of Family	Numbers of beneficiaries	% of Total
3 Members	50	12.5
4-5 Members	190	47.5
5-6 Members	100	25
>6 Members	60	15
Total	400	100



In the table 2.7 income category of the beneficiaries is being given. It seems that out of 400 beneficiaries 163 (41.75 per cent) beneficiary are belonging to Non-creamy layer category and 233 (58.25 per cent) beneficiaries are belonging to creamy layer category.

Table 2.7: Income Category

Income Category	Numbers of beneficiaries	% of Total
Creamy layer	167	41.75
Non-Creamy layer	233	58.25
Total	400	100

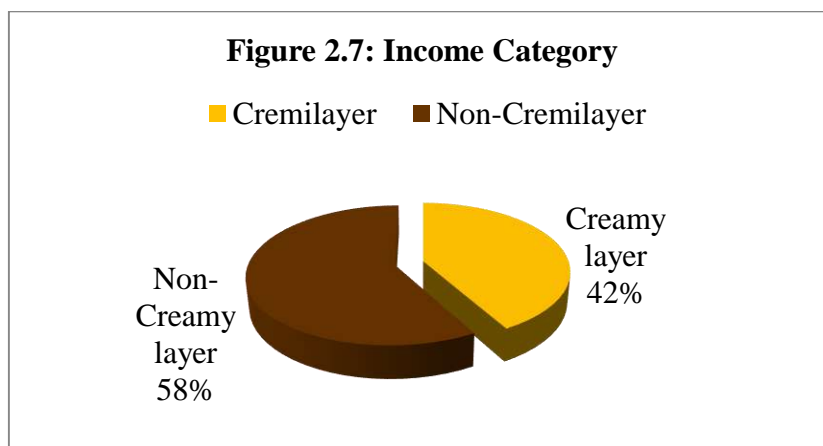


Table 2.8: Type of Bank Account

Type of Account	Numbers of Beneficiaries	% of Total
Bank Account	247	61.75
Jan-Dhan Account	153	38.25
Total	400	100

All loan application collected by every district through MHBCFDCO district managers. After proper documentation, the district manager sent this proposal to Head Office for sanction of loan under the said schemes of NBCFDC. Sanctioned loan released directly to the beneficiary through Cheque/Demand draft on bank account or online direct bank transfer of the beneficiary bank account. Therefore 100% beneficiaries has been found bank account holder. The beneficiaries all are having either Bank Account (61.75 %) or Jan Dhan Bank Account (38.25 %).

Table 2.9 shows the number of beneficiary beneficiaries having AADHAR Card. From the survey it seems that out of 400 beneficiary beneficiaries 355 (88.75 per cent) beneficiaries are having AADHAR Card. From the survey it is revealed that near about 89 per cent of beneficiaries are having AADHAR cards.

Table 2.9: AADHAR and Mobile linked with Loan Account

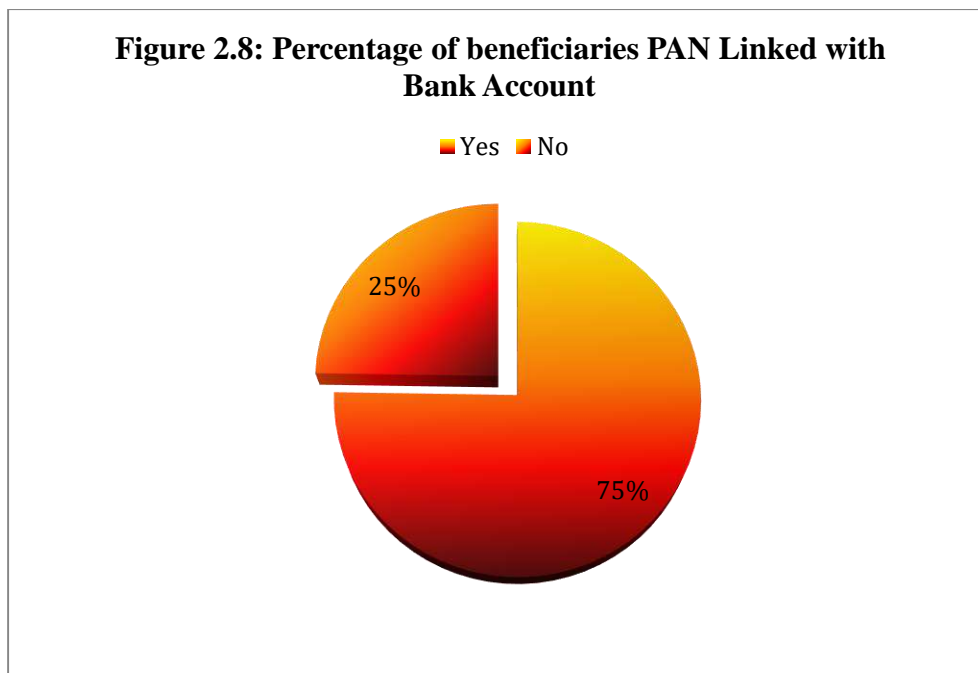
Having AADHAR Card	Beneficiaries	% of Total	AADHAR Linked with Bank Account	% of Total	Having Mobile	% of Total	Mobile Linked with Bank Account	% of Total
Yes	355	88.75	391	97.75	392	98	383	95.75
No	45	11.25	9	2.25	8	2	17	4.25
Total	400	100	400	100	400	100	400	100

NBCFDC beneficiaries have a bank account out of that that 97.75% beneficiaries linked their bank account with AADHAR but 2.25% beneficiaries have not linked their bank account with AADHAR. 98 % beneficiaries have mobile but 2 % have not mobile.95.75 % beneficiaries were linked their mobile number with bank account while 4.25% beneficiaries were not linked their mobile with bank account.

Table 2.10: PAN number Holder Beneficiaries

Option	PAN Number	% of Total	PAN Linked with Bank Account	% of Total
Yes	319	79.75	301	75.25
No	81	20.25	99	24.75
total	400	100	400	100

According to government rules every person’s PAN number is essential. The 79.75 % of the beneficiaries has PAN number out of that 75.25 % beneficiaries linked PAN Number with bank account. The figure 13 shows the percentage of beneficiaries PAN linked with their bank accounts.



Thus, the surveys have revealed that the most of the beneficiaries have completed their secondary or graduation level education, most of the beneficiaries have their own house and they are married. All surveyed beneficiaries have been found well connected with bank through either saving bank account or Jan-Dhan Bank account. Majority of beneficiaries having AADHAR and PAN numbers which also connected to their bank accounts

3

Information of Schemes and Pattern of Assistance

In this section we analyse information about the various schemes of NBCFDC, their source of information, how beneficiaries apply for loan and how much time SCA agencies have taken to actual disbursement of loan. Whether allocated loan amount was adequate for their unit purposes, whether they have used their loan amount for said business activities or invest in other means. Such investigations have been done and it has been explained as follows;

A multi stage random sampling procedure was carried out to evaluate the status and assets creation by the beneficiaries of NBCFDC total 400 samples were collected from beneficiaries. Most of the cases (79.75 per cent) were surveyed from general Term loan schemes.

Table 3.1: Name of the scheme in which Assistance is Aailed

Name of the Scheme	Numbers of Beneficiaries	% of Total
General Term Loan	319	79.75
Micro Finance Scheme	60	15
Education Loan	8	2
Mahila Samridhi Yojana	13	3.25
Total	400	100

Table 3.2 gives the eye sight about the year wise coverage of the samples contain in this study. The Samples of beneficiaries of rural areas and urban areas are almost equal. Most of collected samples come under the period 2013 to 2016. This period was the main focus of the survey.

Table 3.2: Year wise Coverage of the Study

Year	Rural beneficiaries			Urban beneficiaries			Grand Total
	Male	Female	Total	Male	Female	Total	
2011	3	0	3	13	2	15	18
2012	16	0	16	14	4	18	34
2013	57	10	67	26	1	27	94
2014	70	7	77	35	17	52	129
2015	28	1	29	46	10	56	85
2016	4	2	6	24	2	26	32
2017	5	0	5	2	1	3	8
Total	183	20	203	160	37	197	400

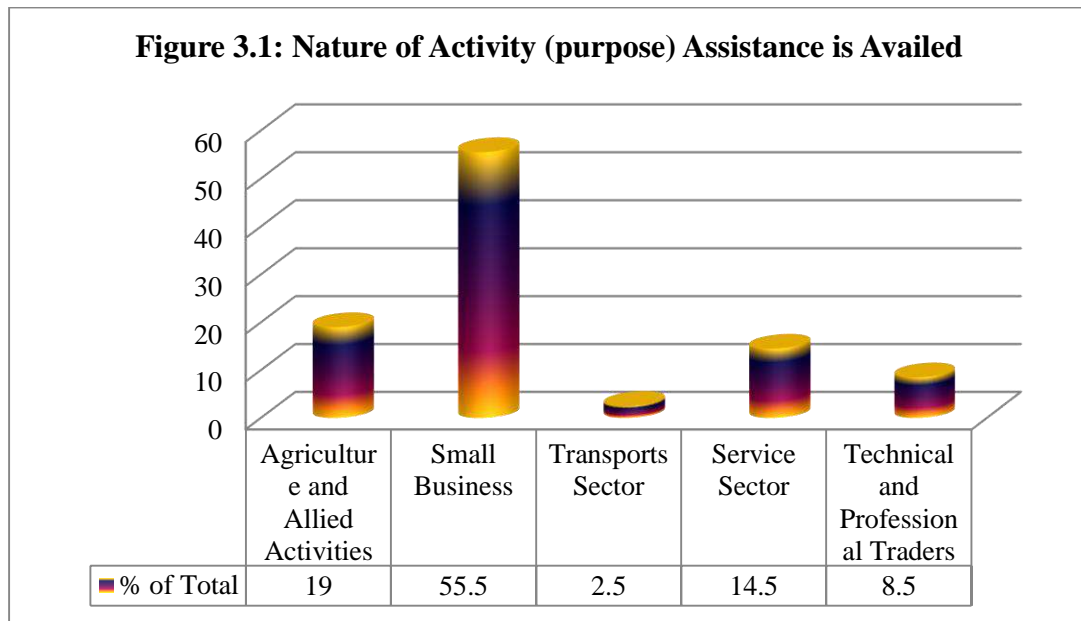
Out of 400 samples, 79.75 % beneficiaries were from General Term Loan Scheme, 15 % beneficiaries were from Micro Finance Scheme, 3.25 % beneficiaries were from Mahila Samridhi Yojana and 2 % beneficiaries were from Education Loan Scheme. More beneficiaries were found of Term Loan Schemes followed by Micro finance Scheme and Mahila Samridhi Yojana and Education schemes assistances were availed by the beneficiaries respectively. Most of the educational loan has been taken for professional technical and Medicinal education i.e. MBA, MCA, Engineering and Doctors field education.

Table 3.3: Nature of Activity (purpose) Assistance Availed

Nature of Activity	Numbers of Beneficiaries	% of Total
Agriculture and Allied Activities	76	19
Small Business	222	55.5
Transports Sector	10	2.5
Service Sector	58	14.5
Technical and Professional Traders	34	8.5
Total	400	100

The activities implemented under term Loan scheme of NBCFDC are dairy farming, hair cutting salon, poultry farm, cloth shop, irrigation, stationary shop, computer café, pieces, thresher, engineering goods, bakery equipments, decoration equipments, general store, goat farming, Readymade garment shop, cyber café, tractor trolley electrical, Tailoring shop,

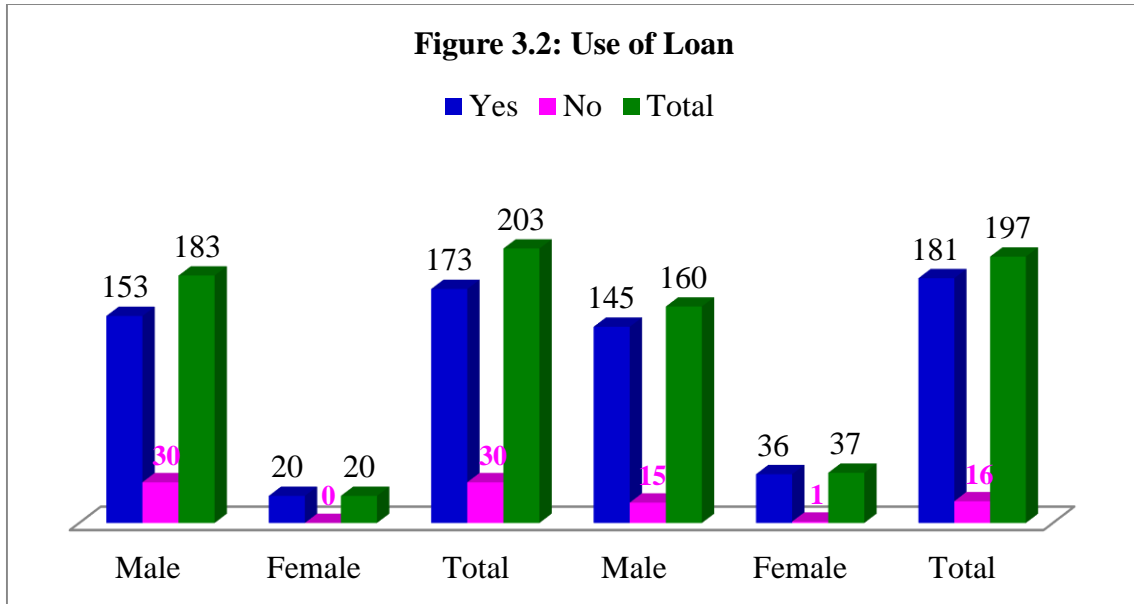
small businesses. The above table 30 shows the sectoral classification of beneficiaries based on nature of activity undertaken NBCFDC scheme.



Out of total unit surveyed under the study 19 % beneficiaries have established units belonging agriculture and allied activities. 55.50 % beneficiaries have established units under small business followed by 14.50 % unit were established in service sector activities 8.5 % units were established under Technical and Professional Traders while 2.5 % unit were under transport sector.

Table 3.4: Utilization of the Loan for the Intended Purpose

	Rural			Urban			Grand Total	% of Grand Total
	Male	Female	Total	Male	Female	Total		
Yes	153	20	173	145	36	181	354	88.5
No	30	0	30	15	1	16	46	11.5
Total	183	20	203	160	37	197	400	100



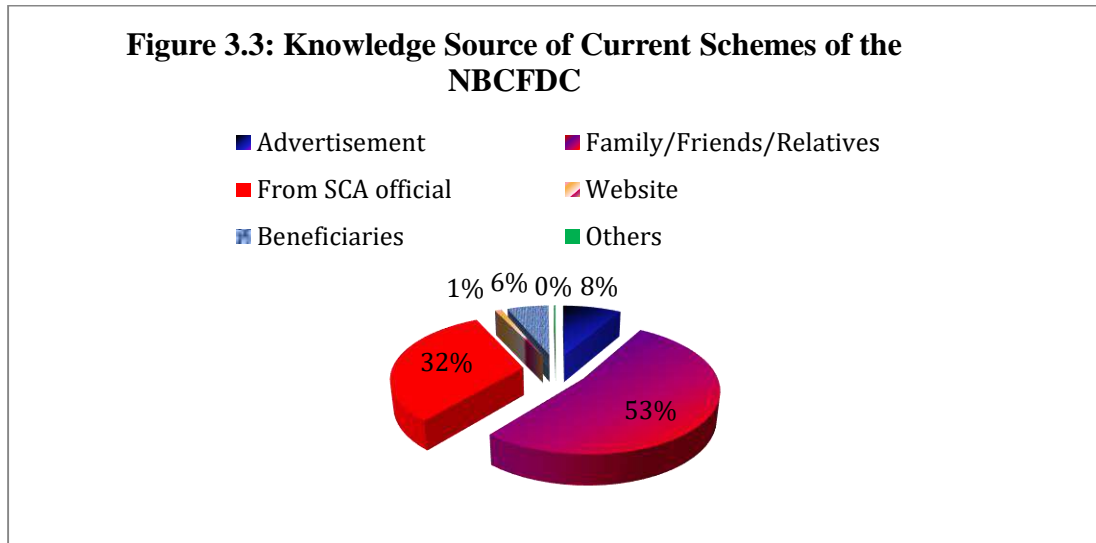
In the table 3.4 shows the utilization of the loan for the intended purpose of beneficiary respondent. Looking at overall observations reported by beneficiaries it is seen that approximately 354 (88 percent) beneficiaries have utilized assistance for the intended purpose and remaining 46 (12 percent) beneficiaries have not utilized assistance for the intended purpose. Further, comparing Rural and Urban beneficiaries it is seen that approximately 85 percent of rural and 92 percent of urban beneficiaries have utilized assistance for the intended purpose. Further, comparing male and female beneficiaries it is seen that approximately 87 percent of male and 99 percent of female beneficiaries have utilized assistance for the intended purpose.

Table 3.5: Source of Knowledge about the NBCFDC Current Scheme

Sources of Knowledge of NBCFDC Schemes	Numbers of Beneficiaries	% of Total
Advertisement	34	8.5
Family/Friends/Relatives	210	52.5
From SCA official	127	31.75
Website	4	1
Beneficiaries	24	6
Others	1	0.25
Total	400	100

Table no 3.5 shows that mock publicity made by family, friends and relatives is main sources of knowledge of currents NBCFDC schemes to the beneficiaries and 31.75% surveyed

beneficiaries mentioned that state channelizing agencies (SCAs) nominated by the state governments/UTs is their source of knowledge of current NBCFDC schemes.



Out of total surveyed beneficiaries 8% beneficiaries were know about the current NBCFDC schemes through the advertisement made by NBCFDC followed by 6% beneficiaries availed the knowledge of current NBCFDC schemes from other beneficiaries of NBCFDC, 1% was from website and 0.25% was know about current NBCFDC scheme other than above mentioned sources of knowledge.

Table 3.6: Awareness of the Other Scheme of NBCFDC among the Beneficiaries

Option	Numbers of Beneficiaries	% of Total
Yes	239	59.75
No	161	40.25
Total	400	100

The member of the research team physically met and verified the individual beneficiaries assisted under NBCFDC schemes that time 59.75 % were aware about the other scheme of NBCFDC but 40.25 % beneficiaries were not aware about the other scheme of NBCFDC.

Table 3.7: Awareness of Unit Cost and Pattern of Assistance Under the NBCFDC

Option	Numbers of Beneficiaries	% of Total
Yes	203	50.75
No	197	49.25
Total	400	100

Table 3.7 awareness about the total unit cost is an important to open and success the unit. But 50.75 % beneficiaries were aware about of unit cost and pattern of assistance under the NBCFDC while 49.25 % beneficiaries were not aware about the established unit cost and patter of assistance under the NBCFDC.

Table 3.8: Beneficiaries Faced any Difficulty in Getting Loan

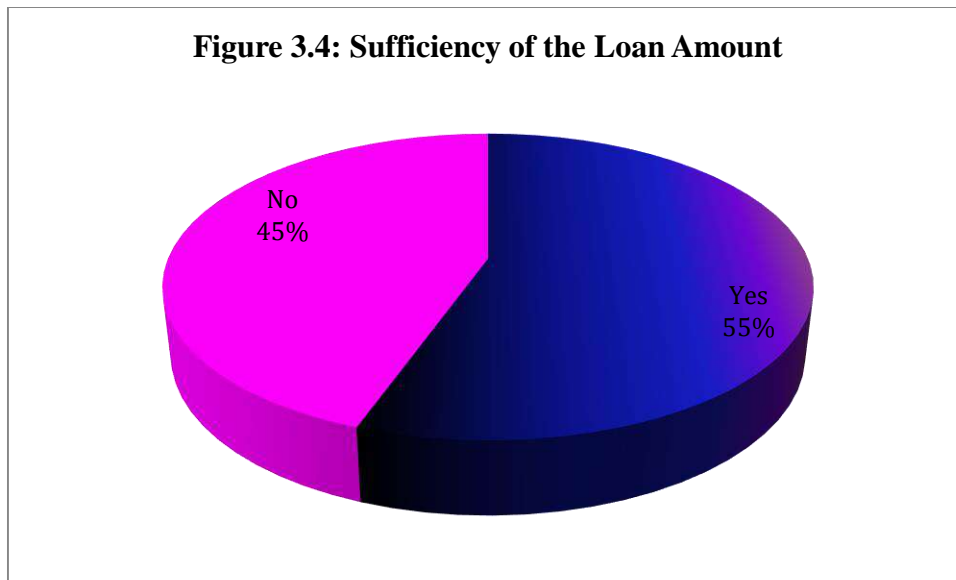
Option	Numbers of Beneficiaries	% of Total
Yes	206	51.5
No	194	48.5
Total	400	100

Above table 3.8 shows that the 48.5 % beneficiaries have not faced single problem in the process of getting loan from various schemes of NBCFDC. But 51.5% beneficiaries were faced difficulty in getting loan from varies schemes of NBCFDC.

Table 3.9: Sufficiency of the Loan Amount

Option	Numbers of Beneficiaries	% of Total
Yes	222	55.5
No	178	44.5
Total	400	100

Adequate loan amount is an important thinks to open and success any business. 55.5 % beneficiaries said that they have obtained sufficient loan from the NBCFDC for their unit. But 44.5% beneficiaries have not obtained required amount of loan for the unit open by beneficiaries. Therefore, the beneficiaries neither open his/her business in full flagged nor able to success it.



In this survey it is found that there is time lag between the dates of application for loan and date of actual loan disbursement. This time lag is at large around 6 years and minimum one year where as most of the beneficiaries have taken average time is 2 years. Table reveals that usually the actual loan disbursement happen after 2 years from the date of loan application. Whereas some cases has been settled in the 3 year forth and even fifth year from the date of loan application also. Such delays in actual loan disbursement mainly affect the use of loan.

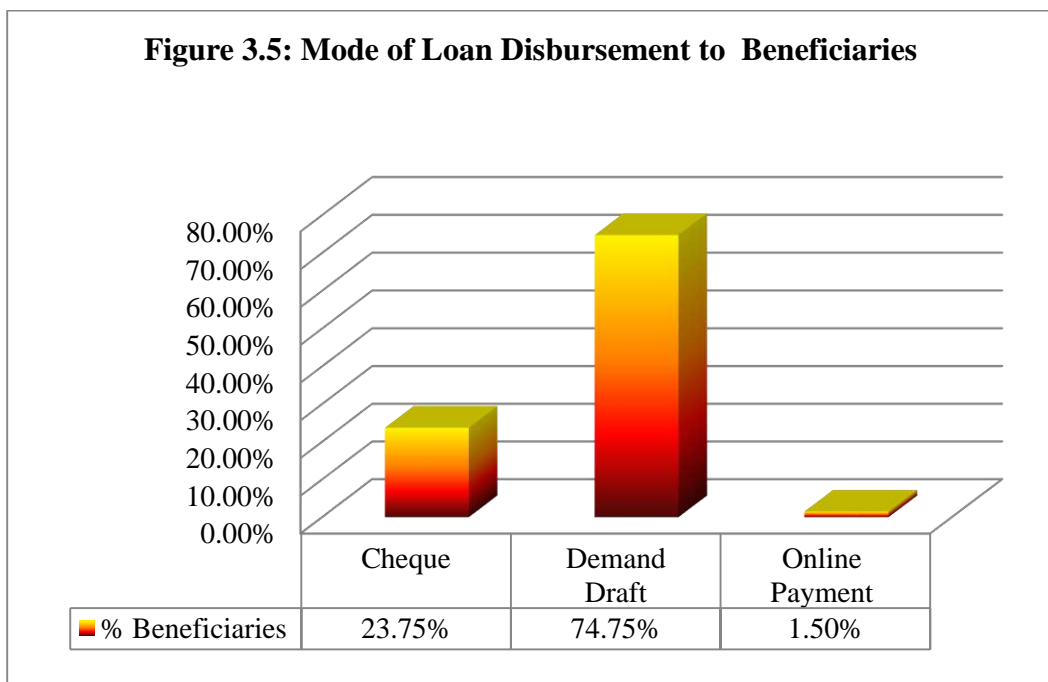
Table 3.10: Time Taken by the Beneficiaries in Obtaining Loan from SCA

Year of Application for Loan	Year of Loan Disbursement														Total
	Rural							Urban							
	2011	2012	2013	2014	2015	2016	2017	2011	2012	2013	2014	2015	2016	2017	
2006	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
2008	-	-	1	-	-	-	-	-	-	1	1	-	-	-	3
2009	2	2	5	-	-	-	-	6	-	5	2	-	-	-	22
2010	7	2	12	2	-	-	-	7	9	7	4	4	-	-	54
2011	-	14	3	17	5	-	-	-	5	6	7	7	-	-	65
2012	-	-	22	22	-	-	-	-	2	3	17	21	-	-	87
2013	-	-	3	14	34	-	-	-	-	1	19	17	13	-	101
2014	-	-	-	11	12	3	1	-	-	-	1	5	9	1	43
2015	-	-	-	-	4	3	1	-	-	-	-	-	14	2	24

The survey has to investigate the direct loan transfer to the beneficiary’s bank account which is the great contribution of NBCFDC to achieve the goal of cashless economy or direct bank account transfer scheme. Table revealed that the 23.75 per cent beneficiaries have got their loan disbursement by Cheque, where as 74.75 per cent mentioned that their loan payment was made through demand draft with his name. But only 1.5 per cent beneficiaries noted that their loan disbursement received through direct bank transferred to his given bank account. Interesting thing is that there is a essential condition to loan application they have to their one bank account and all surveyed beneficiaries having their one bank account after all only 1.5 percent beneficiaries receiving their loan disbursement through direct bank transferred. Same thing has been shown in the next bar chart.

Table 3.11: Mode of Loan Disbursement to Beneficiaries

Mode of Loan Payment	Numbers of Beneficiaries	% of total
Cheque	95	23.75
Demand Draft	299	74.75
Online Payment	6	1.5
Total	400	100



4

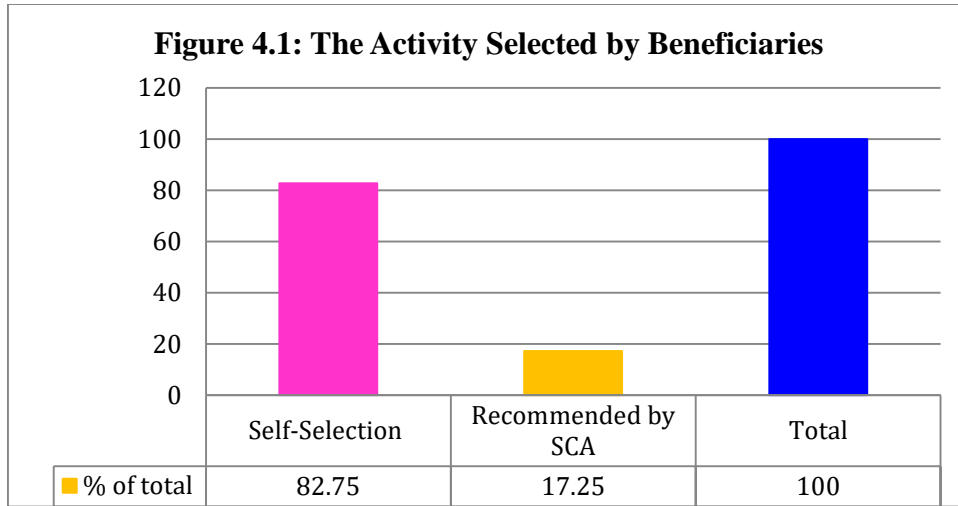
Assessment of Skill Development

This section of the survey report deals with the skill development through NBCFDC and others agencies. Skill and training are important to any business activity to run it properly and success it. One of the important objectives of this study was to know in case of beneficiaries who have availed training under skill development program of NBCFDC to assess the adequacy, extent of the present skill development programme and impact of training on their employability or its relevance to the business run by the beneficiaries. In the survey it was found that satisfactory of the respondent beneficiary availed training under skill development program of NBCFDC.

NBCFDC provide loan assistance for variety of businesses. Sometime NBCFDC suggest the viable business activity for their beneficiaries. Most of the cases business selection mentioned in the in the loan application was selected by applicant. As per our survey 82.75 % beneficiaries said that selected business activity was his/her self-selection whereas only 17.25% beneficiaries' said that his/her selected activity was found recommended by State Channelising Agencies (SCAs).

Table 4.1: The Activity Selected by Beneficiaries

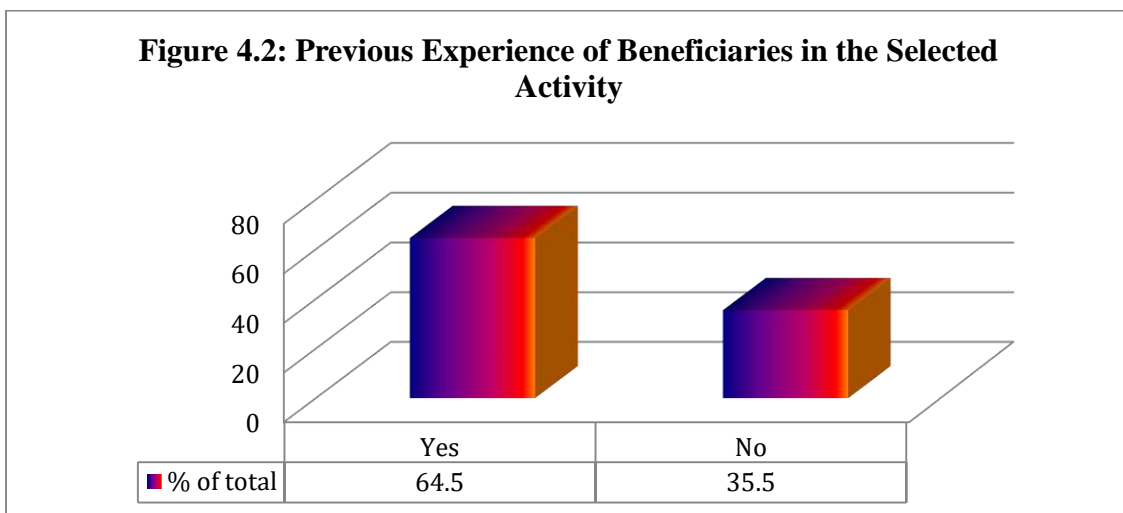
Selection	Numbers of Beneficiaries	% of total
Self-Selection	331	82.75
Recommended by SCA	69	17.25
Total	400	100



Selected activity may be self-selected or recommended by SCAs but beneficiaries should have some previous experience in the business activity selected by beneficiary. From the table 4.2 revealed that 64.5 % beneficiaries had some previous experience in the selected business activity while 35.5 % beneficiaries have not previous experience in the activity selected by them. Lack of the previous experience in the selected activity will be one of the reasons of defaulter or irregularity of loan repayment.

Table 4.2: Previous Experience of Beneficiaries in the Selected Activity

Option	Numbers of Beneficiaries	% of total
Yes	258	64.5
No	142	35.5
Total	400	100



To success the loan a scheme is depends on the business capacity building. To create the business capacity, NBCFDC, SCA and some others institutions time to time provide the training for beneficiaries in the selected business activity by them. Table 4.3 reveals that the 52.25% beneficiaries were agreeing with that they have been given training in the selected activity by NBCFDC/ SCAs. But 47.75% beneficiaries have's not any kind training in the selected activity them it means that these beneficiaries have been complete his/her training form other agencies than NBCFDC/SCAs.

Table 4.3: Undergone Any Training in the Selected Activity

Option	Numbers of Beneficiaries	% of Total
Yes	209	52.25
No	191	47.75
Total	400	100

As per above mentioned that those beneficiaries have obtained there training from others agencies except NBCFDC/SCAs. Out of them 73.29 % beneficiaries had complied their training in their house and 26.71 % beneficiaries had complete their training from other agencies such as NBCFDC or SCAs.

Table 4.4: Nature of Training

Option	Numbers of Beneficiaries	% of total
In house	140	73.29
To other agency	51	26.71
Total	191	100

Those beneficiaries obtained there trained by personally SCA it was 70.33 % and 30.39 % beneficiaries were trained by other agencies on behalf of SCA/NBCFDC.

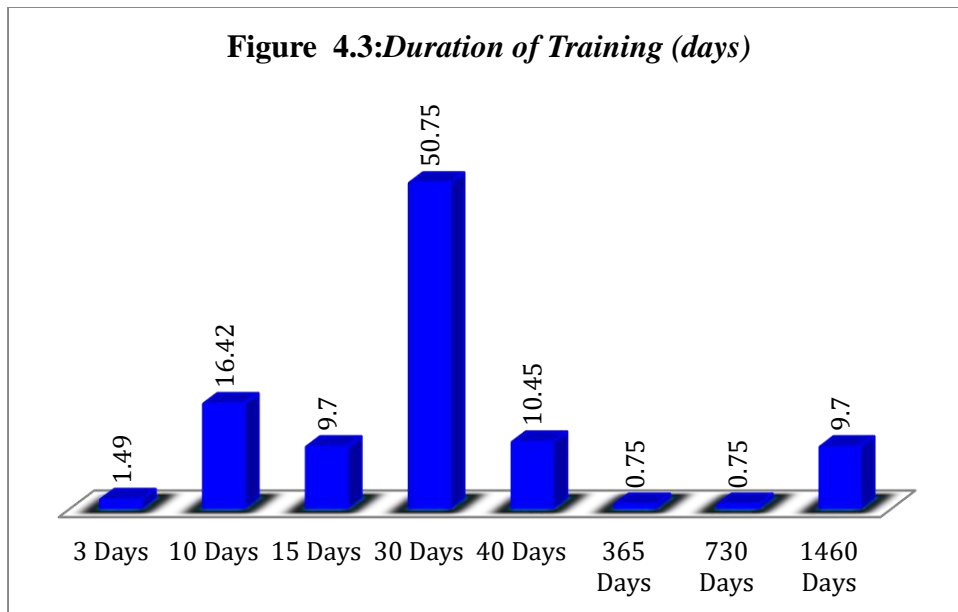
Table 4.5: Skill and Training Provided by SCAs and Others Agencies

Option	Numbers of Beneficiaries	Numbers of Beneficiaries
by SCA	142	69.61
Other Agencies	62	30.39
Total	204	100

Those beneficiaries have’s training the duration of training was calculated in numbers of day. It was found during minimum 3 days to maximum 1460 days. Interesting thing is that 50.75 % beneficiaries have completed at least 30 days business related training from NBCDC, SCA and other agencies followed by 16.42% beneficiaries have completed 22 days business required training. But those beneficiaries have completed his/her business related training up to 1460 days it was only 9.70 % beneficiaries.

Table 4.6: Duration of Training (days)

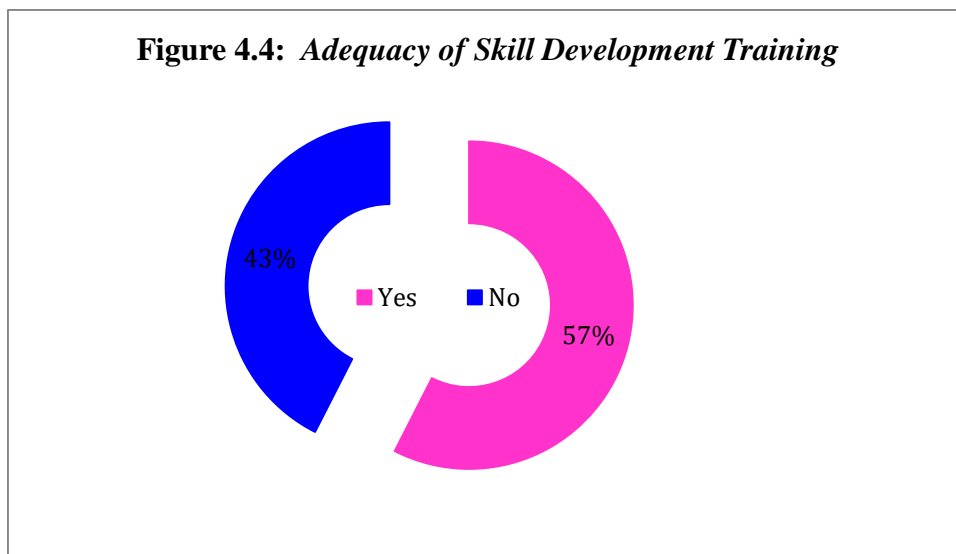
Days	Numbers of Beneficiaries	% of Total
3 Days	2	1.49
10 Days	22	16.42
15 Days	13	9.70
30 Days	68	50.75
40 Days	14	10.45
365 Days	1	0.75
730 Days	1	0.75
1460 Days	13	9.70
Total	134	100



NBCFDC and SCAs provided the required training to the beneficiaries time to time. It is useful to beneficiaries to set up and success their business. Therefore, 57.50 % beneficiaries said that the provided training was very useful and adequate to develop their business activity related skill. While 42.5 % beneficiaries said that the provided training was not adequate to develop their skill.

Table 4.7: Adequacy of Skill Development Training

Option	Numbers of Beneficiaries	Numbers of Beneficiaries
Yes	230	57.5
No	170	42.5
Total	400	100



However, those beneficiaries have trained with required skill out of that 59.25 % beneficiaries were said that it was relevant to the selected business and 40.75 % said that it was not relevant to the selected business. It means that those beneficiaries have trained they have not selected different business activity to the having training.

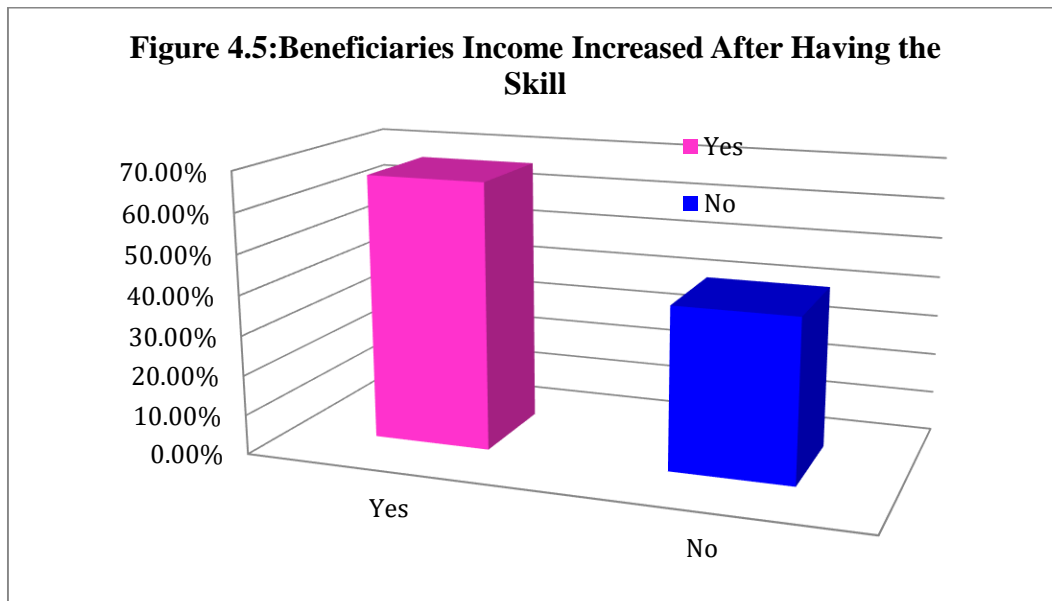
Table 4.8: Business Relevant Skill Development Training

Option	Numbers of Beneficiaries	% of Total
Yes	237	59.25
No	163	40.75
Total	400	100

Hence, as above mentioned that most of the beneficiaries said that they have provided business related training which was adequate to develop their required skill. Therefore, 66.75 % beneficiaries said their income has been increased after having the skill from SCAs. But 40.75 % beneficiaries mentioned that there has not increase in the income after having the skill from SCAs.

Table 4.9: Beneficiaries Income has increased after having the skill

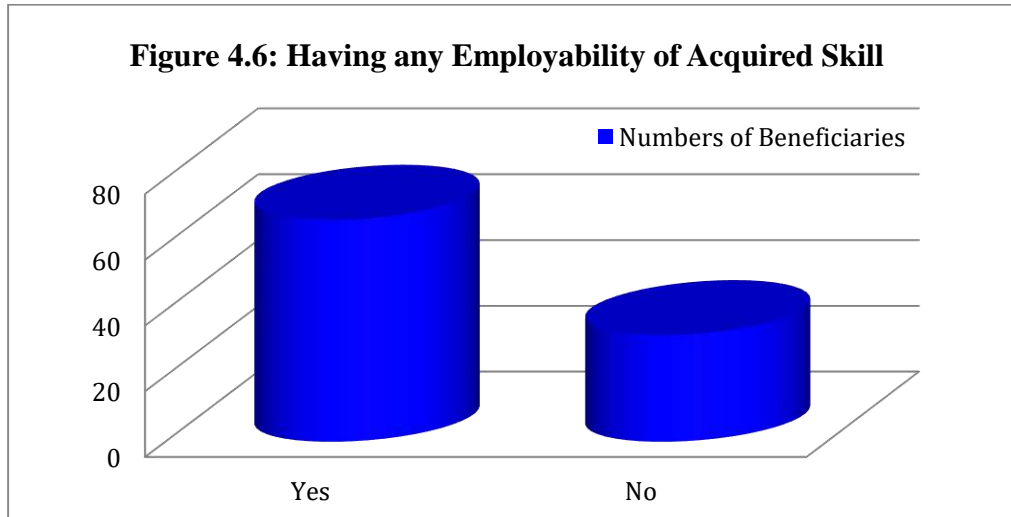
Option	Numbers of Beneficiaries	Numbers of Beneficiaries
Yes	267	66.75
No	163	40.75
Total	400	100



The beneficiaries have skill provided by SCAs, other training institutions or both the agencies. But those who are not trained by above mentioned institutions they have trained in house training. It means that all beneficiaries having required skill for the business chosen by them. But interesting think is that when we ask about the employability of having or acquired skill by beneficiaries, then 67.5 % beneficiaries mentioned there is employability in the provided skill. Whereas 32.5 % beneficiaries revealed that there is no employability in the acquired skill for them.

Table 4.10: Having any Employability of Acquired Skill

Option	Numbers of Beneficiaries	% of Total
Yes	270	67.5
No	130	32.5
Total	400	100



The figure 4.7 shows whether the loans provided under NBCFDC loan schemes were adequate to beneficiary or not. From the survey it seems that only 55 percent beneficiary beneficiaries reported that loan amount was adequate as per their business requirements. Whereas 45 percent beneficiaries reported that the loan amount was inadequate as per their business requirements.

Table 4.11: Adequacy of Loan

Option	Beneficiaries	% of Total
Yes	222	55.5
No	178	44.5
Total	400	100

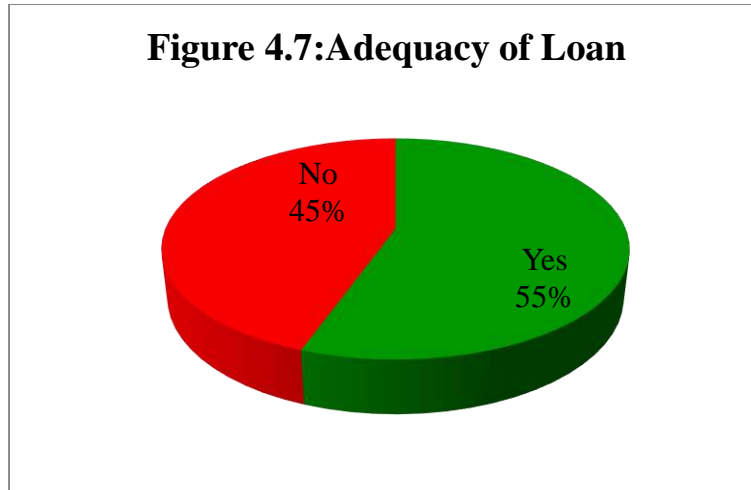
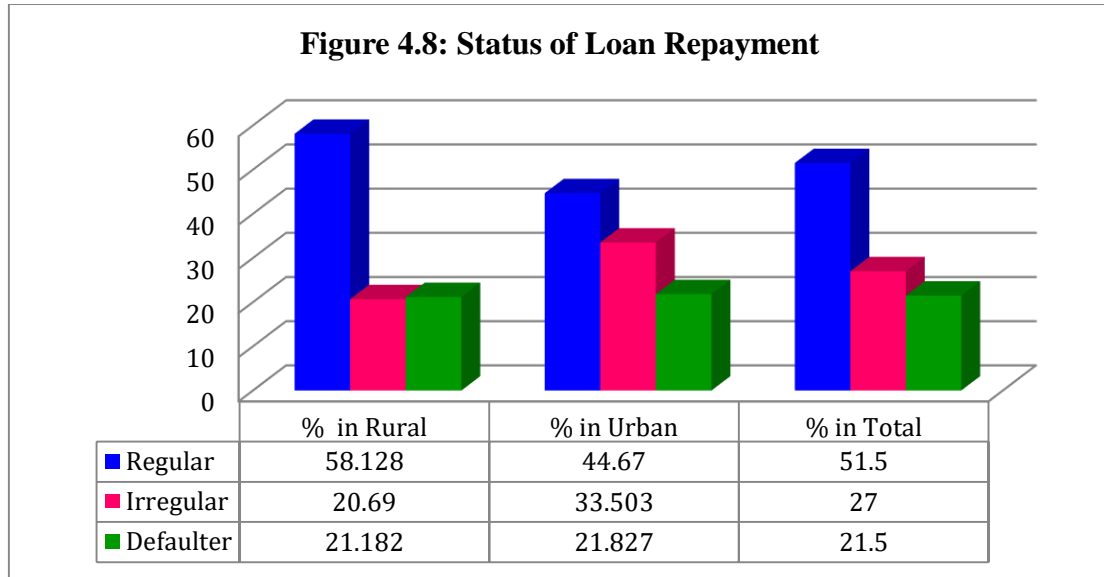


Table 4.12 shows the status of loan repayment of beneficiary beneficiaries. From the survey it was seen that out of 400 beneficiary beneficiaries 206 (51.5 per cent) beneficiaries reported that they are paying their repayment installments regularly, 108 (27 per cent) beneficiaries reported that they are paying their repayment installments irregularly whereas 86 (21.5 per cent) beneficiaries reported that they are defaulters. Looking at area wise status it seems that in rural areas 58 per cent beneficiaries repaying their debt regularly whereas in urban areas approximately only 45 per cent beneficiary beneficiaries reported that they are repaying debt regularly. It means that in urban areas the percentage of beneficiaries who are either repaying their debt irregularly or defaulter is more compare to rural area.

Table 4.12: Status of Loan Repayment

Status of Loan Repayment	Rural	in %	Urban	in %	Total	in %
Regular	118	58.128	88	44.67	206	51.5
Irregular	42	20.69	66	33.503	108	27
Defaulter	43	21.182	43	21.827	86	21.5
Total	203	100	197	100	400	100



Thus, the survey revealed that the majority of the beneficiaries have used their loan for mentioned activity in the loan application. But the beneficiaries are said that the time of loan application and actual disbursement take too long time. From the out of total beneficiaries 48 per cent beneficiaries are irregulars or defaulters of availed schemes due to their business losses, sudden drought, or due to not getting sufficient income from the selected business activity. These skills are provided by the NBCFDC/SCAs or others government or private training provider agencies. Those beneficiaries having training related their business activity therefore their income have been increase due to that skill/ training.

5

Effect of NBCFDC Schemes on Assets Creation

In this section of the survey report explain the effects of various NBCFDC schemes on assets creation by beneficiaries. Whether the beneficiaries' economic condition improved, their housing patterns have changed, beneficiaries created any kinds of assets due to the benefits of this schemes. If so, what extent beneficiaries income and saving have been increased after availing this loan and if there is positive income effect of this loan then how far these schemes are successful for poverty alleviation mission of the government. All such question are explain in this section.

Table 5.1 shows the economic conditions of beneficiary beneficiaries before and after availing the loan. In other words it exhibits the impact of NBCFCD loans on economic condition of beneficiary beneficiaries during 2011-2017 in the rural and urban areas. In general seems that due to NBCFD loans economic condition of beneficiary beneficiaries in both rural and urban areas have positively improved. Before availing loan in rural area out of 203 beneficiary beneficiaries 141 (69.46 per cent) beneficiaries were living under BPL but after availing loan only 55 (27 per cent) were living under BPL. At the same time number of beneficiaries under 'Above DPL' category after availing loan have significantly increased to 52 in rural areas. Whereas in urban area before availing loan out of 197 beneficiary beneficiaries 110 (55.84 per cent) beneficiaries were living under BPL but after availing loan only 39 (19.8 per cent) were living under BPL.

Table 5.1: Economic Condition at Application Level

	Year	Before				After				Total
		BPL	Above	DPL	Above	BPL	Above	DPL	Above	
		BPL		DPL		BPL		DPL		
Rural Area	2011	2	0	1	0	1	2	0	0	03
	2012	3	5	8	0	2	4	0	10	16
	2013	43	17	7	0	22	19	0	20	67
	2014	63	8	6	0	17	34	7	19	77
	2015	20	6	3	0	11	15	0	3	29
	2016	5	1	0	0	1	5	0	0	6
	2017	5	0	0	0	1	4	0	0	5
	Total	141	37	25	0	55	83	7	52	203
Urban Area	2011	9	4	2	0	6	2	0	7	15
	2012	13	4	2	0	10	4	0	4	18
	2013	15	5	7	0	2	9	3	13	27
	2014	36	11	5	0	4	17	5	26	52
	2015	25	16	14	0	8	7	8	33	56
	2016	9	8	9	0	7	6	2	11	26
	2017	3	0	0	0	2	1	0	0	3
	Total	110	48	39	0	39	46	18	94	197

At the same time in urban area number of beneficiaries under ‘Above DPL’ category after availing loan have significantly increased to 94 nos.

Table 5.2: Economic Status of Beneficiaries Before and After Taking Loan

Sr. No.	Economic Status	Before Loan		After Loan	
		Beneficiaries	Percentage	Beneficiaries	Percentage
1	Upto BPL	251	62.75	94	23.50
2	Above BPL to DPL	149	37.25	160	40.00
3	Above DPL	--	--	146	36.50
	Total	400	100	400	100.00

Source: Questionnaire Survey, 2018

From the above table the following analysis about the beneficiaries that have crossed the poverty line is as follows.

Before Loan	No of beneficiaries crossed BPL& DPL After Loan	Percentage, who have crossed the BPL /DPL
251	157	62.50%
149	146	97.98%
Total 400	303	75.75%

Economic status of beneficiaries before and after getting loan is presented in the above Table 5.2. From the Table, it is found that 62.75 % of beneficiaries are in the status of double below poverty line and 37.25 % of beneficiaries are in below poverty line before getting loan. It is further identified that after the loan was availed, 23.50 % of respondents are in below poverty line, 36.50% of respondents have crossed double below poverty line and 40% of respondents are above the BPL the below DPL.

Hence it is concluded that for 62.50% no. (157 nos) of beneficiaries, the economic status changed from BPL to DBPL and for 97.98% (146 nos) beneficiaries, the economic status changed from DBPL to Above DBPL. About 23.50 % no. of beneficiaries are still in BPL after the loan availed. It may be due to low income in their business. However, over all progress is found about 75.75% beneficiaries have been benefitted after availing the loan. From the survey it is found that at application level most of the applicant were below poverty line but after receiving loan their economic condition have been improved either above poverty line or above double poverty line, which is the great contribution of NBCFDC schemes in eradication of poverty of India.

Table 5.3 shows the types of home of beneficiary beneficiaries. From the survey it seems that out of 400 beneficiary beneficiaries 255 (63.75 per cent) beneficiaries are having concrete roof home, 95 (23.75 per cent) beneficiaries are having sheet roof and 50 (12.5 per cent) beneficiaries are having ordinary roof home.

Table 5.3: Types of Home after Loan

Home Type	Numbers of Beneficiaries	% of Total
Hut	0	0
Roof	50	12.5
Concrete Roof	255	63.75
Sheet Roof	95	23.75
Total	400	100

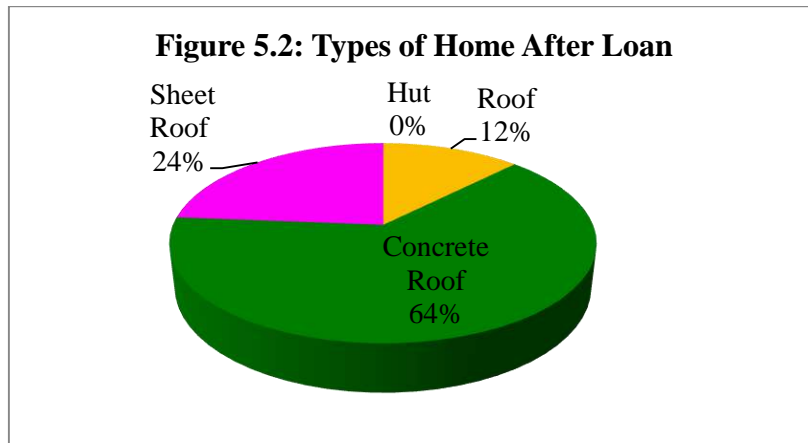


Table 5.4: Household Debt Excluding NBCFDC

Debt Excluding NBCFDC	Before Loan	% of Total	After Loan	% of Total
Yes	16	4.32	38	10.27
No	354	95.68	332	89.73
Total	370	100	370	100

Table 5.4 reveals that the 92.50% (370) out of 400 surveyed despondences answer the question. 4.32% household had a debt before excluding the NBCFDC loan scheme whereas 95.68% despondences had not any type debt before excluding the NBCFDC loan scheme. 10.27% respondent's household has found under debt and 89.73% household has found no

debt after excluding the loan of NBCFDC schemes. When compared the before and after loan excluding percentage of under debt, household percentage having debt has been increased after excluding the loan of NBCFDC Schemes. It means that after excluding the NBCFDC loan beneficiaries also took the loan of other financial institutions.

Table 5.5: Beneficiaries Monthly Income Before and After Loan

Monthly Income Level	Rural		Urban	
	Before	After	Before	After
Up to 2000	95	16	50	7
2000 to 4000	53	38	42	32
4000 to 6000	25	63	41	24
6000 to 8000	18	27	43	39
8000 to 10000	12	23	21	32
10000 to 15000	0	12	0	24
15000 to 20000	0	8	0	18
20000 to 30000	0	4	0	12
30000 to 40000	0	7	0	3
Above 40000	0	5	0	6
Total	203	203	197	197

Table 5.5 indicates the impact of NBCFDC loans on income levels of beneficiary beneficiaries in rural and urban areas. It seems that out of 203 beneficiary beneficiaries 148 (73 per cent) beneficiaries were monthly earning only up to Rs. 4000 in rural areas. In other words before availing loan only 27 per cent beneficiary beneficiaries were monthly earning more than Rs. 4000, but after availing loan 74 per cent beneficiary beneficiaries are monthly earning more than Rs. 4000 in rural areas. In case of urban areas it was seen than out of 197 beneficiary beneficiaries 92 (47 per cent) beneficiaries were monthly earning only up to Rs. 4000. In other words before availing loan only 53 per cent beneficiary beneficiaries were monthly earning more than Rs. 4000, but after availing loan 80 per cent beneficiary beneficiaries are monthly earning more than Rs. 4000 in urban areas. If we consider both rural and urban areas, it seems that out of 400 beneficiary beneficiaries 240 (60 per cent) beneficiaries were monthly earning only up to Rs. 4000. In other words before availing loan only 40 per cent beneficiary beneficiaries were monthly earning more than Rs. 4000, but after availing loan 78 per cent beneficiary beneficiaries is monthly earning more than Rs. 4000 in urban and rural areas. It is observed in the report that as far as income is concerned, average monthly income after availing loan assistance increased from Rs. 4073/- to Rs. 9495/- per month. In other words we can say that

on an average monthly income of the beneficiaries after availing loan has been increased by Rs. 5423/-.

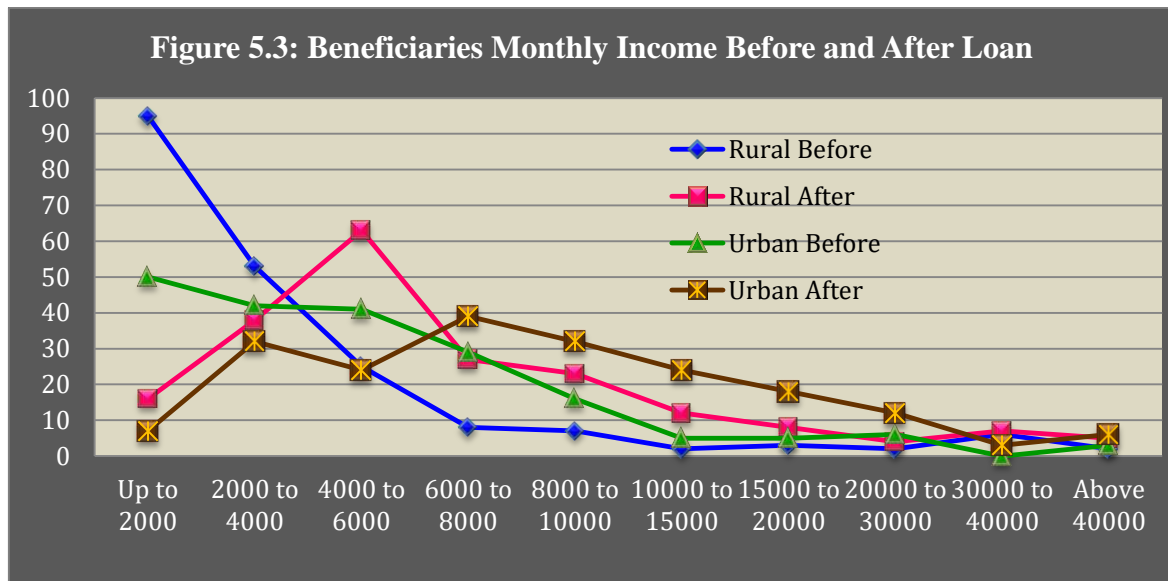
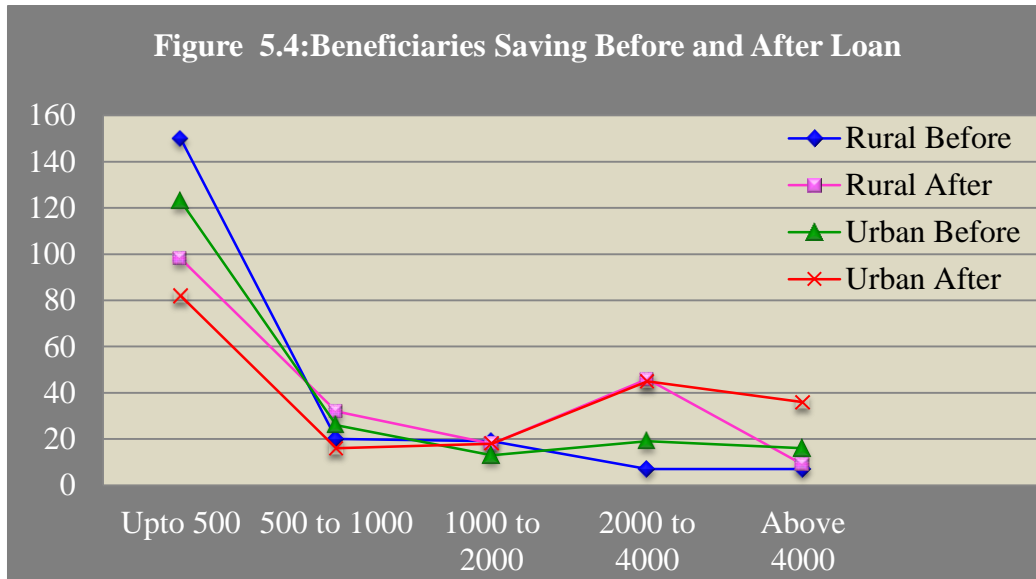


Table 5.6: Beneficiaries Saving Before and After Loan

Beneficiaries Saving Level	Rural		Urban	
	Before	After	Before	After
Upto 500	150	98	123	82
500 to 1000	20	32	26	16
1000 to 2000	19	18	13	18
2000 to 4000	7	46	19	45
Above 4000	7	9	16	36
Total	203	203	197	197

Table 5.6 gives information about the impact of NBCFDC loans on savings of beneficiary beneficiaries in rural and urban areas. It seems that out of 203 beneficiary beneficiaries 150 beneficiaries were monthly saving only up to Rs. 500 in rural areas. Further it seems that before availing loan only 33 beneficiary beneficiaries were monthly saving more than Rs. 1000, but after availing loan 73 beneficiary beneficiaries are monthly saving more than Rs. 1000 in rural areas. In case of urban areas it was seen than out of 197 beneficiary beneficiaries before availing loan only 48 beneficiary beneficiaries were monthly saving more than Rs. 1000, but after availing loan 99 beneficiary beneficiaries are monthly saving more than Rs. 1000 in urban areas. If we consider both rural and urban areas, it seems that out of 400 beneficiary beneficiaries 319 (80 per cent) beneficiaries were monthly saving only

up to Rs. 1000. In other words before availing loan only 81 (20 per cent) beneficiary beneficiaries were monthly saving more than Rs. 1000, but after availing loan 43 per cent beneficiary beneficiaries are monthly saving more than Rs. 1000 in urban and rural areas.



Thus, this survey reveals that due to this schemes assistance the beneficiaries' income and saving has been increased more than double. These schemes have success to provide the concrete roof or sheet roof to their beneficiaries. Most important thing is that these schemes have been success to poverty irradiation through this loan schemes.

6

Satisfaction Level of Beneficiaries and its Impact on Socio-Economic Development

The section deals with satisfaction level of beneficiaries about the SCA and its services. The section is classified in three sub sections i.e. a) Schemes and Services, b) Social Impacts and c) Economic Impacts of the various schemes of NBCFDC.

A) Schemes and Service

The Table 6.1 revealed that from the scheme the majority beneficiaries i.e. 37.75% are found overall satisfied and 23.5% beneficiaries reported highly dissatisfied with the officers in SCA office and from Bank officers. They said that, to get the loan it was very much disturbing to them as complex in procedure and lack of assistance from the staffs etc., and 12.75% beneficiaries found neither Satisfied nor Dissatisfied from the overall 400 beneficiaries. Some of the beneficiaries also suggested that there should be monitoring authority and periodically they should visit to the beneficiaries and sort out their difficulties if they have.

Table 6.1: Satisfaction on Loan Schemes

Rating scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	94	23.5
Dissatisfied	75	18.75
Neither Satisfied nor Dissatisfied	51	12.75
Satisfied	151	37.75
Highly Satisfied	29	7.25
Total	400	100

Table 6.2: Assistance and Guidance Provided by SCA

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	34	8.5
Dissatisfied	114	28.5
Neither Satisfied nor Dissatisfied	95	23.75
Satisfied	140	35
Highly Satisfied	17	4.25
Total	400	100

Table no. 6.2 reveal that, from the total number beneficiaries 35% beneficiaries were satisfied with the guidance from NBCFDC scheme by their officers whereas 8.5% beneficiaries are highly dissatisfied and 23.75% of beneficiaries were neither Satisfied nor Dissatisfied with the functioning of bankers and regional officers of SCA. Beneficiary from these NBCFDC schemes suggested some idea and views from their experience that they expect that the guidance about the schemes and banking system is necessary for quick implementation of schemes provided by NBCFDC.

Table 6.3: Interest Rates

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	24	6
Dissatisfied	82	20.5
Neither Satisfied nor Dissatisfied	140	35
Satisfied	129	32.25
Highly Satisfied	25	6.25
Total	400	100

The Table no. 6.3 indicates that, the 32.25% beneficiaries were satisfied with the rate of interest imposed of their borrowing. However, near about 6% beneficiaries were dissatisfied with the rate of interest are charged upon them by the banks and 35% beneficiaries could not gives their opinion about rate of interest so they are neither Satisfied nor Dissatisfied. These overviews indicate that beneficiaries expected that the rate of interest on their loan should be nominal base rate of the bank.

Table 6.4: Loan Sanctioning System

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	38	9.5
Dissatisfied	140	35
Neither Satisfied nor Dissatisfied	112	28
Satisfied	102	25.5
Highly Satisfied	8	2
Total	400	100

Table no. 6.4 reveal that, loan sanctioning system of banks and with this function of banking 35% of beneficiaries were dissatisfied with loan sanctioning system whereas beneficiaries revealed that to obtain the loan they faced the difficulties of paper work, loan sanctioning period, proper guidance, repeated visits and so on. It seems that 44.5% of beneficiaries were found inconvenience it means they were either highly dissatisfied or dissatisfied with the loan sanctioning system. However, 55.5% of beneficiaries were either satisfied or neutral with the loan sanctioning system.

Table 6.5: Disbursement System of Loan

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	34	8.5
Dissatisfied	138	34.5
Neither Satisfied nor Dissatisfied	128	32
Satisfied	84	21
Highly Satisfied	16	4
Total	400	100

The Table no. 6.5 reveals the system of loan disbursement to the beneficiaries from NBCFDC Government of India. From their physical investigation and evaluation of the disbursement of loan system reveal from the table no.:50 to the researchers that 34.5% beneficiaries were dissatisfied with the disbursement system of loan and 32% of beneficiaries could not answer whether they were satisfied or dissatisfied. But it is reveal that from the survey of 400 beneficiaries the 4% beneficiaries were highly satisfied and 8.5% beneficiaries were highly dissatisfied.

Table 6.6: Behaviour of the Employees during the Lending Process

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	29	7.25
Dissatisfied	133	33.25
Neither Satisfied nor Dissatisfied	130	32.5
Satisfied	96	24
Highly Satisfied	12	3
Total	400	100

Table no. 6.6 reveal that the behavior of employees of SCA or bank officers were discouraging experience of beneficiaries only 3% beneficiaries say that they were highly satisfied and 24% said that they were satisfied, rest of the beneficiaries i.e. 33.25% were dissatisfied where 7.25% beneficiaries highly dissatisfied. One third of beneficiaries from 400 beneficiaries 32.5% they could not say anything. Thus, from this survey it is reveal that the proper and quick implementation of the schemes is necessary and the behavior of officers of SCA or banks should change their behavior and act politely with the beneficiaries.

Table 6.7: Size of Monthly Installment

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	21	5.25
Dissatisfied	92	23
Neither Satisfied nor Dissatisfied	141	35.25
Satisfied	134	33.5
Highly Satisfied	12	3
Total	400	100

The repayment of loan by 5.25% EMI to the bank needs to be in variation because the beneficiary's economic backgrounds were different from beneficiary to beneficiary. Therefore, it is reveal from the survey of 400 beneficiaries that about the monthly installment 23% beneficiaries dissatisfied and 5.25% were highly dissatisfied and 35.25% neither Satisfied nor Dissatisfied. 33.5% of beneficiaries said satisfied by the installment and 3% beneficiaries were highly satisfied with these installment. Thus, it is revealing that the

implementations of recovery by EMI need to be flexible according to beneficiary's actual economic conditions.

Table 6.8: Fast and Efficient Services of the Bank

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	19	4.75
Dissatisfied	101	25.25
Neither Satisfied nor Dissatisfied	148	37
Satisfied	119	29.75
Highly Satisfied	13	3.25
Total	400	100

Table no. 6.8 reveal that the banking experience of the beneficiaries near about 25.25% of beneficiaries are not satisfied and 4.75% are highly dissatisfied so near 30% beneficiaries with the banking system reveal by the survey. However, 29.75% beneficiaries were satisfied with the banking system and 37% beneficiaries could not answer whether they were satisfied with the behavior of bank officers or not.

Table 6.9: Repayment Period

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	25	6.25
Dissatisfied	98	24.5
Neither Satisfied nor Dissatisfied	140	35
Satisfied	122	30.5
Highly Satisfied	15	3.75
Total	400	100

Table no. 6.9 shows us the effect of repayment period structure of banking system where 24.5% of beneficiaries were dissatisfied and 6.25% beneficiaries were highly dissatisfied, 30.5% beneficiaries were satisfied with period of repayment of loan and only 3.75% beneficiaries were highly satisfied. However, 35% beneficiaries could not respond for functioning of repayment period means they were neither Satisfied nor Dissatisfied.

Table 6.10: Time Taken for Loan Approval

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	40	10
Dissatisfied	129	32.25
Neither Satisfied nor Dissatisfied	123	30.75
Satisfied	96	24
Highly Satisfied	12	3
Total	400	100

Table no. 6.10 reveal the loan approval period for the beneficiaries table shows that, only the 3% beneficiaries were highly satisfied with loan approval period and 24% beneficiaries were satisfied with time period for approving loan. Whereas 32.25% beneficiaries were dissatisfied and 10% of beneficiaries were highly dissatisfied. Table reveal that, 30.75% of beneficiaries could not answered whether they are satisfied or dissatisfied with banking functioning for time period loan approving.

Table 6.11: Easy Query Handling

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	34	8.5
Dissatisfied	74	18.5
Neither Satisfied nor Dissatisfied	148	37
Satisfied	130	32.5
Highly Satisfied	14	3.5
Total	400	100

Table no. 6.11 reveal that the NBCFDC officers and bank officers where help to solving queries of beneficiaries and 32.5% beneficiaries were satisfied with the how the officers were solve the problems and queries regarding NBCFDC's scheme, where 18.5% of beneficiaries found inconvenience facing problem and 8.5% beneficiaries were highly dissatisfied with the query handling system with concern officers. However, 37% beneficiaries neither Satisfied nor Dissatisfied with the work of query handling function of NBCFDC's officers and bank officers.

Table 6.12: Overall Services

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	28	7
Dissatisfied	75	18.75
Neither Satisfied nor Dissatisfied	129	32.25
Satisfied	148	37
Highly Satisfied	20	5
Total	400	100

There are short coming in the sum services provided by banks as well as NBCFDC office. However, the overall result of services provided are satisfactory said by near about 37% beneficiaries and 5% were highly satisfied overall services provided by these agencies. But 42% were responded where satisfied services provided by banks and NBCFDC, and 32% were neither dissatisfied nor dissatisfied. 18.75% beneficiaries were dissatisfied and only 7% beneficiaries were highly dissatisfied.

Table 6.13: Activity Started With The Help Of Loan Assistance

Rating Scale	Number of Beneficiaries	% of Total
Highly Dissatisfied	26	6.5
Dissatisfied	57	14.25
Neither Satisfied nor Dissatisfied	133	33.25
Satisfied	152	38
Highly Satisfied	32	8
Total	400	100

Table no. 6.13 shows the beneficiary's economic conditions were changed after NBCFDC scheme. Before having loan beneficiaries doesn't had any another income source than labour work or minimum earning source to improve their standard of living. NBCFDC institution was help to live better economic life than as before with that 38% of beneficiaries were satisfied with helping loan assistance as NBCFDC scheme and also 8% beneficiaries among the all beneficiaries found highly satisfied with the function. However, there were 33.25% of beneficiaries couldn't answered whether they are satisfied or dissatisfied with this. Thus, 14.25% were dissatisfied with loan assistance and 6.5% beneficiaries were highly dissatisfied means they found unchanged routine.

B) Social Impact

Table no. 6.14 reveal that, the after getting financial help with the help of NBCFDC schemes beneficiaries social awareness were changed some of the beneficiaries like 9% changed their social activities were moderately increase where 3.75% beneficiaries found notable changes in their social activities. But somewhere 18.5% beneficiaries remain unchanged though they neither active nor deactivate with social activities. However, 44.25% beneficiaries moderately decrease their social activities and also 24.5% of beneficiaries were found notable decrease social activation.

Table 6.14: Participation in Social Service Activities

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	15	3.75
Moderate Increase	36	9
Unchanged	74	18.5
Moderate Decrease	177	44.25
Notable Decrease	98	24.5
Total	400	100

From this table no. 6.15 it is reveal that, the schooling improvement among the beneficiaries of OBC community from NBCFDC did not increase notably hardly 12% beneficiaries are found sending their children in better equip school and rest of 29% beneficiaries remained unchanged it is also found that majority of the beneficiaries children education, labours 58% is declined. It seems that this community has no interest in their children's educations

Table 6.15: Better Schooling of the Children

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	13	3.25
Moderate Increase	37	9.25
Unchanged	115	28.75
Moderate Decrease	169	42.25
Notable Decrease	66	16.5
Total	400	100

Table 6.16: Women Beneficiaries Equally Participation with Husband In Family Decision in the Society

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	18	31.58
Moderate Increase	17	29.82
Unchanged	16	28.07
Moderate Decrease	4	7.02
Notable Decrease	2	3.51
Total	57	100

Table no. 6.16 shows that, from our survey of 57 actual female beneficiaries reveal that, though we have dominantly patriot system around due to the economic access 31.58% women’s involvement in family decision as well increased, 28.07% they remained as it. However, around 10% beneficiaries do not take participation in the family decision activities.

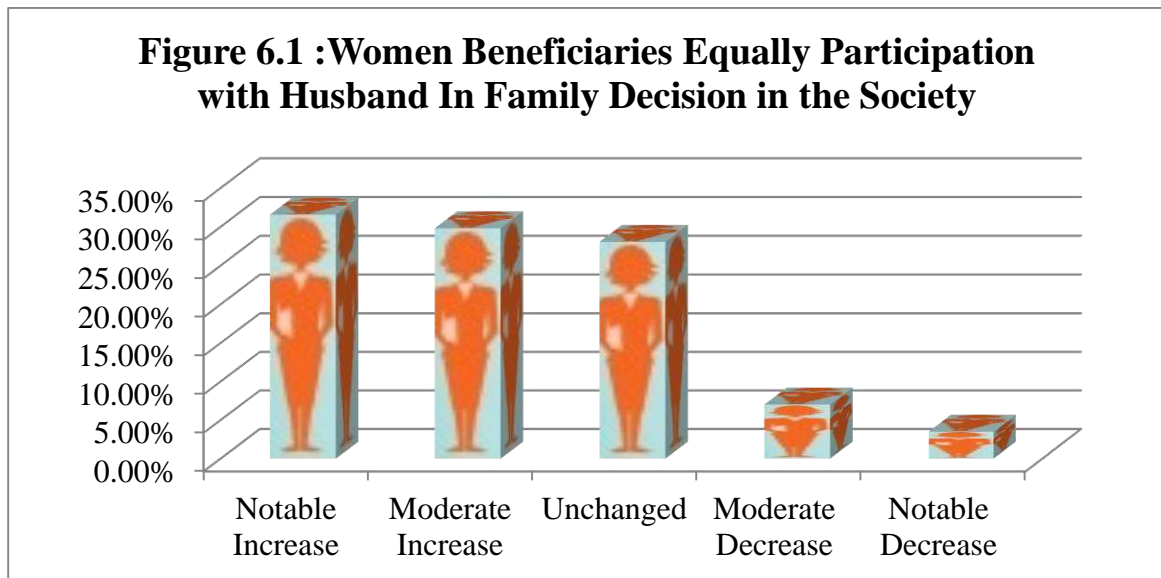


Table no. 6.17 shows the after consuming NBCFDC scheme to change economic condition and financial support 13.5% beneficiaries changed their income source and their livelihood eventually that reflection on their social recognition, where 4.75% of beneficiaries found notable increased their social recognition. But 34% beneficiaries moderately decrease their social recognition and 15.75% beneficiaries also found notable decreases. Thus, 32% beneficiaries neither increase nor decrease.

Table 6.17: Respect of Socially Recognition in the Society

Rating scale	Number of Beneficiaries	% of Total
Notable Increase	19	4.75
Moderate Increase	54	13.5
Unchanged	128	32
Moderate Decrease	136	34
Notable Decrease	63	15.75
Total	400	100

From the table no. 6.18 reveal that the beneficiaries of NBCFDC after availing benefit their participation in organized activities has not increase considerably it is found that only 17.75% are participating decline in orgnised activities but 3.25% increased by their notable activities. Whereas 29.75% they were neutral active

Table 6.18: Participation in Orgained Activities

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	13	3.25
Moderate Increase	53	13.25
Unchanged	119	29.75
Moderate Decrease	144	36
Notable Decrease	71	17.75
Total	400	100

From this table no. 6.19 it is reveal that, the health facilities and health access in their locality did not change notably only 18% people from this survey 400 beneficiaries are found that their access to health facilities to increase and on the other hand. 27% beneficiaries from this survey no changed in their health facilities. However, near about 52% beneficiary's health access facilities have been decline may be says that due to their more income from the economic activities they have started their food nutrition consumption is increase therefore; they do not need medical or health access.

Table 6.19: Better Access of the Health Facilities

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	15	3.75
Moderate Increase	62	15.5
Unchanged	108	27
Moderate Decrease	145	36.25
Notable Decrease	70	17.5
Total	400	100

Table no. 6.20, of the survey reveals that, the 19% beneficiaries dealing with the outsider is increase and 26.75% beneficiary's interaction with outsider as it is. 52% beneficiary's dealing with outsider decline.

Table 6.20: Improvement in Dealing with Outsiders

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	17	4.25
Moderate Increase	62	15.5
Unchanged	107	26.75
Moderate Decrease	133	33.25
Notable Decrease	79	19.75
Total	400	100

It is also reveal from the table no. 6.21 the involvement in social activities is increased moderately near about 20-21% increased and 26.75% people's behavior remained as it is and 52% beneficiaries could not find time to involve in such activities.

Table 6.21: Increased Involvement with Social Events

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	21	5.25
Moderate Increase	60	15
Unchanged	107	26.75
Moderate Decrease	133	33.25
Notable Decrease	79	19.75
Total	400	100

C) Economic Impact

The table no. 6.22 it is revealed that, the food consumption pattern of the beneficiaries was increased by about 14% of beneficiaries are improved. However, in the survey it is also found that, 18.75% beneficiary no sign of changed in their consumption pattern but about majority of 66% beneficiaries shows their consumption actually declined.

Table 6.22: Food Consumption Pattern Improved

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	27	6.75
Moderate Increase	32	8
Unchanged	75	18.75
Moderate Decrease	149	37.25
Notable Decrease	117	29.25
Total	400	100

Table no.6.23 it is revealed that, the implication of availing loan is not reflected any sign of improvement of majority of beneficiaries from this survey report found that the beneficiaries clothing consumption increase just by 16% notable increase 7.75% and moderate increase 8.75% and 25.25% shows no change but more than 58% beneficiaries show negative effect on their clothing consumption.

Table 6.23: Improvement in Clothing Status

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	31	7.75
Moderate Increase	35	8.75
Unchanged	101	25.25
Moderate Decrease	184	46
Notable Decrease	49	12.25
Total	400	100

The table no. 6.24 shows that, the access to financial resources after availing the loan from NBCFDC schemes the beneficiaries access for financial resources increased notable 7% and moderate 12.75% only and 37% of beneficiaries shows no change no change for financial resource position, on the other hand, 28.5% shows moderately decline financial resources to their and 14.75% notably decline their financial resources it means that, after getting them loan from NBCFDC for a seed capital but they also need working capital but from OBC category people could not get require capital from private capital market.

Table 6.24: Better access of financial resources

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	28	7
Moderate Increase	51	12.75
Unchanged	148	37
Moderate Decrease	114	28.5
Notable Decrease	59	14.75
Total	400	100

Table no.6.25 reveal that, the NBCFDC scheme helps the OBC categories people financially, but somewhere they satisfied with the scheme to having another earning resource than before, but only 23% of beneficiaries were settled more efficiently. 31.5% of beneficiaries could not able to improve their assets and 37% of people not improving the assets creation level.

Table 6.25: Asset Creation Improvement

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	32	8
Moderate Increase	92	23
Unchanged	126	31.5
Moderate Decrease	126	31.5
Notable Decrease	24	6
Total	400	100

Table no.6.26 show the level of beneficiaries saving rate as per money is concern. 23% of beneficiaries do improved their rate of saving with the help of NBCFDC schemes. 34% of beneficiaries could not improve their rate, whereas 53% of beneficiaries get the financial help with that they used in current situation to change or implement new business or for better education but they unable to save money.

Table 6.26: Saving rate improvement

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	38	9.5
Moderate Increase	53	13.25
Unchanged	136	34
Moderate Decrease	115	28.75
Notable Decrease	58	14.5
Total	400	100

Table no. 6.27 reveals that, the improvement of standard of living of beneficiaries of NBCFDC schemes holders. 24% of beneficiaries improve their standard of living, where the 25.5% of people could not change their standard of living they were constantly same. But 42% of beneficiaries decline their standard of living.

Table 6.27: Standard of Living Improved

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	38	9.5
Moderate Increase	59	14.75
Unchanged	102	25.5
Moderate Decrease	146	36.5
Notable Decrease	55	13.75
Total	400	100

Table no. 6.28 it is revealed from the table that, after availing the loan through NBCFDC from banks and invested that in their specific business their indebtedness was decline moderate and notable 46% of NBCFDC scheme beneficiaries, particularly notable decrease by the beneficiaries reported are 17.5% and moderate decline are 28.75%. However, it is found the survey that 23.25% of beneficiaries found that their debt has been increased and an around 30.5% beneficiary show their debt unchanged.

Table 6.28: Minimized Family Indebtedness

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	40	10.00
Moderate Increase	53	13.25
Unchanged	122	30.50
Moderate Decrease	115	28.75
Notable Decrease	70	17.50
Total	400	100

From this table no. 6.29 it is reveal that the participation of beneficiaries in decision making is increased 22.25% and 33.75% their decision were unchanged.

Table 6.29: Decision Making in the Family

Rating Scale	Number of Beneficiaries	% of Total
Notable Increase	37	9.25
Moderate Increase	52	13
Unchanged	135	33.75
Moderate Decrease	108	27
Notable Decrease	68	17
Total	400	100

Thus, this section revealed that social stability and empowerment through education has been enhanced. Their social status is found satisfactory and it also improved on economic standard in way of consumption pattern quality of clothes and purchase durable commodities an comfits. Thus, those beneficiaries who availed the loan and started business and services are improve their social and economic status. So we can say that the efforts of the government for providing benefits at grass root level found satisfactory

7

Constrains and Bottlenecks

Table 7.1: Improvement needed in the delivery mechanism and handholding of SCA

Option	Numbers of Beneficiaries	% of Total
Yes	159	39.75
No	241	60.25
Total	400	100

Table no.7.1 shows that majority of beneficiaries are satisfied with the existing system of functioning. However, near about 40% beneficiaries expect that in the functioning of SCA should be improve and their functioning should pro-beneficiaries and helping hands. The beneficiaries' suggests following improvements which are needed in the delivery mechanism and handholding of SCA i.e. as follows;

- 1) Flexibility of in the payment of EMIs of loan in the certain situations.
- 2) Beneficiaries said that the sanction loan amount should be reasonable for the selected activity by the beneficiaries.
- 3) The time lag between application for loan and actual disbursement of loan should be minimum.
- 4) Rate of interest is higher as compare to crop loan. So rate of interest on the NBCFDC schemes loan should be nominal for loan viewers.
- 5) Those who are the defaulter of the NBCFDC schemes they profusely demanded the Wright off this loan. Because so many have not in the condition of refund the NBCFDC loan due to the loss of income source or suddenly occurred circumstances in their family.

8

Success Stories

Success Stories of Washim and Akola District

1. Mr. Ganesh Datta Chopde (Age, 34), Bhar Jahangir, Tal Risod, Dist. Washim division Amravati. Mr Ganesh comes from Kunbi caste under OBC category. He had applied for the loan Rs. 50000 thousand to NBCFDC in 2011. His case had been sanctioned in 2012 with loan amount 25000 for computer. Mr. Ganesh used his loan for said business in the application. Today Mr. Ganesh has setup his computer café in a rented shop of well reputed business complex in Risod Town. I have found three computer and one printer and scanner in working condition. Mr. Gamesh is monthly earning Rs. 6000 after paying all expenses of this café. Mr. Ganesh successful transfer his shop from small village to well reputed business complex in his tehesil place i.e. Risod town it is great achievement of Mr. Ganesh and his business.



2. Mr. Vijay Mangalchand Ukhalkar, (Age 35) Assan Galli, Risod, Tal. Risod, Dist. Washim, Division Amravati, he was applied for loan of NBCFDC in 2010 with demand of Rs.1 lakhs for clothes business purpose. Mr. Vijay got the disbursement in 2013 and loan amount was Rs. 3 lakhs. Before applying this loan Mr. Vijay had used to sale his clothes along with road side in Risod town. After receiving this loan under scheme, Mr. Vijay started his business journey, due to his hard work and continuous implementations of successful business strategies now he owns the shop he has got success ever before. As on Today Mr. Vijay has not only his own shop but also his shop also situated in commercial complex build by Municipal Corporation of Risod town. His annual turnover is more than 10 lakhs.



3. Mr. Sagar Aabhaykumar Ukhalkar (Age, 31), Jain Galli, Risod, Tal. Risod, Dist. Washim, Division Amravati, he was applied for loan of NBCFDC in 2009 with demand of Rs.1 lakhs for electronic business. Mr. Sagar got the disbursement in 2013 and loan amount was Rs. 60000 thousands. Mr. Sagar had previous experience of electronic business. He had small electronic goods shop in Risod town. As on today Mr. Sagar has his own shop and his business increased multiple folds. Therefore, Mr. Sagar able to make annual turnover is around 11 lakhs.



4. Mrs. Tulasabai Lomesh Chaudhari (Age, 60), At. Januna, Post. Kupata, Tal. Manora, Dist, Washim, Division Amravati, belong to Kunbi caste of OBC category. She had got the loan disbursement in 2011 with loan amount Rs. 142500 through cheque from VJNT Corporation She had taken this loan for goat farming. She is earning good income through this goat business. On that basis she and her husband have purchased a home at Washim, which has improved her social status.



5. Mr. Mangesh Dudholkar (Age, 30), At. Khaparwada, Tal Murtizapur, Dist Akola, Division Amravati. He is belonging Nahavi (Barber) cast under OBC category. He had applied for loan of NBCFDC in 2011 with amount of 2 Lakhs. His case had been business sanctioned in 2013 for the loan disbursement of Rs. 125000 for dairy Business. But Mr. Mangesh had invested his loan amount in his own family business Salloon (Hair Cutting Shop). He has setup his own shop at Akola Naka, Murtizapur town. This business gives him around Rs. 10000 per month as an income. He is paying his EMIs regularly.



6. Mr. Deepak Gajanan Bansod:

Mr. Deepak Gajanan Bansod, age 43, residing at Azad ward, Kaharpur in Ramtektaluka, district Nagpur. He had got a loan of Rs. 23750 from VJNT Corporation. He owns Mahalaxmi Auto Electrical works and Battery Centre. He purchased new material through that loan and he developed his centre. Hence his monthly income raised from Rs. 6000 to 16000.



Mr. Dipak Gajanan Bansod sitting in his Mahalaxmi
Auto Electrical works and Battery Centre

9

Findings and Recommendations

A. Findings:

1. The study reveals that 31 percent of beneficiaries have created additional assets due to the availing of the loan from NBCFDC schemes.
2. It is observed that about 62.5% of the beneficiaries inspected, have crossed BPL (157 nos.) and 97.98% beneficiaries crossed DPL (146 nos.). Overall 75.5% beneficiaries have crossed BPL/DPL level and 23.5% are still below poverty line. From the survey it is found that at application level most of the applicant were below poverty line but after receiving loan their economic condition have been improved either above poverty line or above double poverty line, which is the great contribution of NBCFDC schemes in eradication of poverty of India.
3. In the study it was found that after getting financial assistance from NBCFDC schemes, the beneficiaries' participation in social activities were changed. Out of 400 beneficiaries 41 (12.75 percent) beneficiaries reported that their participation in social activities was either notably or moderately increased. Whereas 68.75 percent beneficiaries reported that their participation in social activities were either notably or moderately decreased due to the more involvement in their business.
12.5 percent beneficiaries reported that they are able to give better schooling to their children. It was found that though we have patriotic

dominant social system, it is observed that out of total 57 female beneficiaries 31.58 per cent women revealed that their involvement in family decision were increased. About the health facilities and its access, 18% beneficiaries reported that their access to health facilities has been increased

4. 42.25% beneficiaries found that the loan procedure and time taken for loan approval is too long. It is found that in getting the loan, the approval time is very long. Therefore, it affected adversely in their economic activities, so it is suggested that the approval of loan and disbursement should not have more gap.
5. 47.75% beneficiaries did not have any formal training before loan in the selected activity. 42.5% of the beneficiaries, who availed training, were found the training not adequate to develop their skill. 40.75% of trained beneficiaries reported that training was not relevant to their business. Therefore, there was no linked between their business and training imparted. 66.75% of beneficiaries trained were able to increase their income.
6. It was found that due to the skill development the beneficiaries' employability and income earning capacity has been increased.
7. About the educational levels among the beneficiaries it was found that maximum numbers of beneficiaries are educated up-to secondary level. Then graduate from different streams, then higher secondary. It also indicate that due to the lack of formal employment in traditional service sector now a day's youth are moving towards the entrepreneurship.
8. Most of the beneficiaries are found from survey that, who were already involved in the same kind of business now they have expanded their business.

9. It is observed that beneficiaries from joint families and medium size families are highest among the beneficiaries. Similarly we also found that the maximum numbers of beneficiaries are belongs to non-creamy layer category.
10. It is found that all surveyed beneficiaries having their one bank account after all only 1.5 percent beneficiaries receiving their loan disbursement through direct bank transferred.
11. It is observed in the report that only 14.25% women beneficiaries have been benefitted, which is low percentage.
12. It is observed that there are 21.5% defaulters and 27% are irregular in repayment of Loan. It was found that only 51.5% beneficiaries are regular in repayment. The reason for irregular/defaulters in repayment is either business or drought or lack of skill training.
13. About 88.5% beneficiaries informed that they have used loan amount for intended purpose. It is also to mention here that above 99% of women beneficiaries have utilized the loan for their intended purpose.
14. It is observed in the report that as far as income is concerned, average monthly income increased from Rs. 4073/- to Rs. 9495/- per month, after availing loan assistance.
15. Most of the loans (55.5%) have been availed for small business and about 19% in Agriculture Sector. It is suggested that farmers may be given more loan to reduce their distress and increase their income. Micro Finance loans are only about 18.25% in the sample, which needs to be increased for better recovery and empowerment of women.
16. Awareness of beneficiaries about NBCFDC schemes was found to be lacking. Therefore, more number of awareness camps should be held.
17. About 55% of the beneficiaries reported the loan amount was not adequate as per business requirements.

18. It was observed that during the study, most of the beneficiaries were not satisfied with the sanction and disbursement and repayment system.

B. Recommendations:

1. Demand of loan is increasing by the people, the loan provided by SCA is not sufficient for their business activities. Therefore most of the time the

- beneficiaries' borrow the money from market at higher interest. It reduces the profitability of beneficiaries. Therefore it is suggested that as per business activity sufficient loan amount should be provided by SCA.
2. It was found that the gap between the approval of loan and disbursement of loan is very long. Therefore it is suggested that it is to be reduced.
 3. It is also suggested that the procedure of filling the form and getting approval should be simple so the existing chain of middlemen will wipe out and there will be more transparency in loan approval procedure.
 4. It is found that almost all the beneficiaries have banks accounts near about 89 per cent beneficiaries have bank account remaining having Jan Dhan account. Therefore the fund which is sanctioned for the project should directly transfer in their bank account. However, we found that in our study that the sanctioned amount is not directly transfer in their account.
 5. It is revealed from our survey that those who have availed the training for business activity or other economic activities under the scheme skill development program. Their productivity and capability is increased much more then the beneficiaries who could not get training under the skill development program. Therefore it is suggested that before sectioning the loan to the beneficiaries it must see that the beneficiary is trained under the skill development program.
 6. It is observed in our survey that the skill and training provided by SCA agencies are almost traditional occupation training. Therefore, those communities were having their traditional business from their ancestor are continuing the same business. However, we suggest that agencies should provide modern economic activities such as training for financial services i.e. insurance, mutual fund, online business, skill through the new entrepreneurs. If the government does not have mechanism to provide such a new skill, they should finance to the private institute those

who are interested to provide such type of advance skill to the beneficiaries.

7. In our study it is observe that most of the beneficiaries are male. It clearly reflects patriotic system. Therefore we strongly suggest that the female participants must be encouraged for these schemes and provide them training under the skill development program. We feel this will help to maintain gender equality as well as social-economic empowerment from the bottom.
8. It was found in the study that among the OBC category there are than hundreds of the sub castes. However, the beneficiaries are majority from Kunbi, Mali, Nhavi, and Teli. The other cast people are not found participated or not motivated by SCA agencies.

Therefore, we suggest that for the realization of inclusive growth concept of Government of India, these agencies should involve beneficiaries from other OBC deprived castes as well.

B.1. Actionable recommendation at SCA level

1. The SCA is also required to take necessary action against defaulters (21.5%) and irregular (27%) in repayment of Loan and issue notices etc. followed with regular visit to them in order to strengthen the recovery at SCA level. The improvement in recovery leading to speedy recycling of funds to other deprived prospective beneficiaries.
2. As the Educational status of the beneficiaries was low upto Secondary level, the SCA should concentrate the Education loan to the members of backward classes for pursuing Professional/Technical Education at Graduate and PG level because it is one of the variables mainly contributing to growth of the country. Most of the Education Loan has been taken for professional/technical and medicinal education vis.

MCA/MBA/Engineering and Doctors. However, 2% of sample beneficiaries have availed education loan, which needs to be increased.

3. It is observed in the report that only 14.25% women beneficiaries have been benefitted, which is low percentage. Therefore, SCA is also required to give wide publicity across the State to encourage the women beneficiaries for loan under NBCFDC Schemes, specifically, New Swarnima Scheme for women, so that no. of women beneficiaries can be increased.
4. It has also come to notice that SCA is taking for a long time to disburse to the beneficiaries after sanction. The SCA is requested to improve internal procedure reduce period to sanction and disbursement of loan to beneficiaries. It is suggested to disburse loan to the beneficiaries within three month period once loan application is received. It is also suggested that online procedure may be followed to sanction & disbursement. In the selection of beneficiaries, economic and social backwardness may be given equitable weightage.
5. The SCA is also requested to ensure providing proper guidance and assistance to the beneficiaries at the time of submission of loan application/proposal. The SCA may clear all terms & conditions of loan, eligibility criteria, rate of interest applicable, loan sanction and disbursement system, loan repayment system and documents required. The SCA may also ensure providing proper assistance in feeling of application.
6. The SCA is also requested to interview beneficiaries before giving loan, whether they need any skill development training matching to their respective business for smooth running of their opted business.

The skill should be given focus, so that beneficiaries can properly implement and increase their income.

7. It is also observed in the report that disbursement to the beneficiaries were not made directly to the beneficiaries through their bank accounts, despite 89% of beneficiaries having bank accounts. The SCA is requested to ensure disbursement directly to the beneficiary's bank account. This would improve efficiency and transparency in the system.
8. Most of the loans (55.5%) have been availed for small business and about 19% in Agriculture Sector. It is suggested that farmers may be given more loan to reduce their stress and increase their income. Micro Finance loans are only about 18.25% in the sample, which needs to be increased for better recovery and empowerment of women.
9. Awareness of beneficiaries about NBCFDC schemes was found to be lacking. Therefore, more number of awareness camps should be held.
10. Demand of loan is consciously increasing by the people, they themselves either do not have the fund, or if few of them have it is not sufficient. The loan provided by NBCFDC is not sufficient for their business activities. Therefore most of the time the beneficiaries' borrow the money from market at higher interest. It reduces the profitability of beneficiaries. Therefore it is suggested that as per business activity sufficient loan amount should be provided by NBCFDC.

B.2. Actionable points at NBCFDC level

1. In the Report, beneficiaries have informed that training for skill development may also cover the areas relating to modern economic

- activities such as training in financial services i.e. insurance, mutual fund, online business etc., in addition to training in ancestor's traditional trades.
2. The report also reveals that awareness of NBCFDC through advertisement is only 8.5%, which needs to enhance. Hence, NBCFDC is requested to arrange to give wide publicity across the State for enhancing awareness of NBCFDC schemes amongst the OBC people, so as to cover large no. of beneficiaries under NBCFDC loan schemes.

District Office





Survey Photo







I. Socio-Economic Information

- 1. Name of the Beneficiary :.....
- 2. District :.....
- 3. Block :.....
- 4. Grampanchayat/Municipal :.....
- 5. Village :.....

6. Gender : Male Female Transgender
7. Age (in Years) :
8. Educational Status : Illiterate Able to Sign Primary
 Secondary Higher Secondary ITI
 Graduate Post-Graduate Other
9. Place of Residence : Rural Urban
10. Type of Residence : Own House Rental House
11. Address with Mobile No. :

12. Marital Status : Married Unmarried Widow
 Divorced Separated
13. Occupation :
14. Nature of Family : Joint Nuclear
15. Size if family : Upto 3 Members 4-5 members
 5-6 member more than 6 members
16. Cast : OBC Non-OBC
 : Creamy layer Non-Creamy layer
17. Monthly family income (in Rs.) :
- | Before Loan | After Loan |
|-------------|------------|
| Rs. | Rs. |
18. Economic status was at Application level : BPL Above BPL
 DPL Above DPL
19. Economic status after Loan : BPL Above BPL
 DPL Above DPL
20. Nature of Housing after Loan : Hut Concrete Roof
 Roof Sheet Roof
21. Do you have AADHAR Card : Yes No
- If Yes, Kindly enter your AADHAR Card Number :
- | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
22. Monthly income of your family :
- | Before Loan | After Loan |
|-------------|------------|
| | |
-
- | Before Loan | After Loan |
|-------------|------------|
| | |

23. Size of the household savings :

24. Do you have household debt :

Before Loan Rs.		After Loan Rs.	
Yes	No	Yes	No

25. What type of assets do you purchased after getting NBCFDC?

26. How much value of investment (in Rs.) you have before and after the loan?

Sr. No.	Name of Assets	Purchased Before Loan	Purchased After Loan
1.	Post-Office-		
2.	Bank		
3.	Chit Fund		
4.	Silver		
5.	Gold		
6.	Others		

27. What type of Bank account do you have?

Jan-Dhan Yojana S.B. Account

28. Do you have AADHAR number? Yes No

whether it is linked with your loan account? Yes No

29. Do you have Mobile number? Yes No

whether it is linked with your loan account? Yes No

30. Do you have PAN number? Yes No

whether it is linked with your loan account? Yes No

II. Scheme Related Information

1. Name of the scheme in which assistance is availed.

a) General Term Loan

b) Micro Finance Scheme

- c) Mahila Samridhi Yojana
2. Please specify the nature of activity (purpose) for which assistance is availed.
- a) Agriculture and allied
- b) Small Business
- c) Transports Sector
- d) Service Sector
- e) Technical and Professional Traders
4. How Do you know about the NBCFDC current scheme?
- Advertisement Family/Friends/Relatives From SCA official
- Website Beneficiary
- Others (Please specify).....
5. Are you aware of the other scheme of NBCFDC?
- Yes to some extent No
6. Are you aware of unit cost and pattern of assistance under the NBCFDC?
- Yes No
7. Do you faced any difficulty in getting loan? Yes No
8. Please tell us about the particular of Loan received-
- a) Date in which application was made-Date Month Year
- b) Amount applied
- c) Loan sanction date Date Month Year
- d) Amount sanctioned
- e) Loan Disbursement date Date Month Year
- f) Amount Disbursed
- g) Mode of disbursement Cash Cheque/DD Online
- h) Purpose of Loan
- i) Have you utilized the loan for the intended purpose—Yes No
- If no, please tell the reason.....
- j) Is the Loan amount is sufficient according to your needs/capacity?
- Yes No
- k) What is the rate of interest for your loan?.....

l) Status of loan repayment:

Regular Irregular Defaulted

m) Reasons for irregular or defaulted repayment

n) What is the surety given for getting loan.....

8. In your opinion what are the measure needed by NBCFDC for improving of the scheme

.....

III. Skill Development Assessment: Awareness, Extent and Impact

1. How did the activity was selected?

Self-Selection Recommended by SC

2. Did you have any previous experiance in the activity was selected

Yes No

a. If no, have you undergone any training in the selected activity

b. If yes, Nature of Training : in house To other agency

c. Training Provided by SCA Other Agencies

d. Duration of training :(days)

3. Is skill development training was adequate? Yes No

4. Is skill development training was relevant to your business? Yes No

5. Do you think your income has increased after having the skill? Yes No

6. Do you think the skill acquired by you was having any *employability*?
Yes No

IV. Satisfaction Level of SCA's and Socio-Economic Impact

Listed here below are statements of various aspects business of state channelizing agent of NBCFDC. Please indicate to which you satisfy with each statement by ticking (√) a number

that reflected your rating using a scale where 1= Highly Dissatisfied, 2=Dissatisfied, 3= Neither satisfied nor dissatisfied, 4= Satisfied and 5 Highly Satisfied.

S.N.	Statement	5	4	3	2	1
1.	Loan Scheme					
2.	Assistance and guidance provided by SCA					
3.	Interest Rates					
4.	Loan sanctioning system					
5.	Disbursement system					
6.	Behaviour of the employees during the lending process					
7.	Size of monthly installment					
8.	Fast and Efficient Services of the Bank					
9.	Repayment period					
10.	Time Taken for Loan approval					
11.	Easy Query Handling					
12.	Overall services					
13.	Activity started with the help of loan assistance					

Listed here below are statement related to impact of NBCFDT scheme on the lives of beneficiaries. Please indicate your response by ticking (√) a number that reflects your rating using a scale where 5=Notable Increase,4=Moderate Increase, 3=Unchanged, 2=Moderate Decrease and 1= Notable Decrease

S.N.	Social Impact	5	4	3	2	1
1.	Participation in social services activities					
2.	Better Schooling of the Children					
3.	Equally participated with husband in family decision in the society					
4.	Respect of socially recognition in the society					
5.	Participation in orgained activities					
6.	Better access to the health facilities					
7.	Improvement in dealing with outsiders					
8.	Increased involvement with social events					
Economic Impact						
9.	Food consumption pattern improved					
10.	Improvement in clothing status					

11.	Better access of financial resources					
12.	Asset creation improvement					
13.	Saving rate improvement					
14.	Standard of living improved					
15.	Minimised family indebtedness					
16.	Decision making in the family					

V. Constrains and Bottlenecks

1. In your opinion do you feel any improvement needed in the delivery mechanism and handholding of SCA—

Yes

No

If yes please describe.....

Over all comments of the investigator (with special reference to scheme implementation and present status of the asset created and beneficiary's impact on income)

.....

Date:

Place:

Signature of Beneficiary

Signature of Investigator