

Evaluation Study Report on Equity Share to National Scheduled Tribe Finance and Development Corporation

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I

Executive Summary

National Schedules Tribes Finance and Development Corporation or NSTFDC was established in 2001 as an apex body to implement policies that would help in socioeconomic and educational upliftment of Scheduled Tribes (STs) in India in a sustainable manner and would lead to an overall inclusive growth of the community.

The apex body identifies economic activities of importance to the STs in order to generate self-employment opportunities and provides financial assistance to the STs at concessional rates through channelizing agencies.

Out of the six income generating activities mentioned by NSTFDC, only four are functional, namely, Term Loan, Adivasi MahilaSashaktikaranYojna (AMSY), Micro Credit Scheme (MCS) and Adivasi ShikshaRinnYojna (ASRY).

1.1 Objectives

The objectives of the evaluation study as per the Terms of Reference by Ministry of Tribal Affairs are:

- To assess the impact of NSTFDC Schemes on STs, both financial and social with reference to income, education, health care, social status, etc. of the identified beneficiaries.
- Detailed analysis of the life-cycle of the sanctioned projects in terms of
 - i. Their reach to the real beneficiaries
 - ii. Sanction and disbursement process
 - iii. Level of technology
 - iv. Viability
 - v. Linkages
 - vi. Post disbursement problems
 - vii. Sustainability of returns and
 - viii. Repayment by the beneficiaries to the SCAs.
- The extent to which the schemes have addressed the goal of generating sustainable income at household level.
- To highlight the selected success stories of beneficiaries.

1.2 Research methodology

Indian Institute of Public Administration conducted an empirical research based study to evaluate the viability of 'Equity Support Provided to NSTFDC/STFDCs', based on primary and secondary data. The study involved detailed examination of official records and documents related to NSTFDC and STFDC activities under review. The research team also conducted physical inspection of beneficiary projects in different states for the evaluation purpose. The information regarding outcomes and efficacy of

NSTFDC schemes was collected using primary surveys conducted using closed ended questionnaires designed for the purpose of the study. Eight different questionnaires were prepared for different stakeholders, all pre-tested before finalization.

The research team was given orientation training on all technical aspects of the tools and softwares to be used (SurveyCTO, SPSS and MS-Excel) for data collection and analysis.

1.3 Area and sample size

As per the Terms of Reference from MoTA, the study was supposed to cover 23 Indian states; Andhra Pradesh, Arunachal Pradesh, Assam, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Sikkim, Telangana, Tripura, Uttarakhand, and West Bengal. However, Madhya Pradesh, Assam and Manipur conveyed that they have not taken any loan from the NSTFDC for last five years, and the list of beneficiaries was not shared by Jammu and Kashmir. The survey was conducted in 18 states. State wise distribution of the sample is given below:

A sample of 2960 beneficiaries was collected to ensure different stakeholders from SCAs and RCAs, beneficiaries from each scheme evaluated and non-beneficiaries get a fair representation in the sample. A total of 1204 beneficiaries were surveyed for TLS, 977 beneficiaries for MCS, 552 beneficiaries from AMSY and 21 beneficiaries for ASRY. The team also surveyed 48 stakeholders from SCAs/ RCAs/DCAs and 158 non-beneficiaries.

Table I: State Wise Sample Distribution

| State | Rural | | | Urban | | | Semi-Urban | | | Grand Total* |
|--------------------|------------|-------------|-------------|------------|------------|------------|------------|----------|-----------|--------------|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total | |
| Arunachal P. | 71 | 37 | 108 | 15 | 14 | 29 | 1 | | 1 | 138 |
| Chhattisgarh | 51 | 12 | 63 | 2 | | 2 | | | | 65 |
| Goa | 28 | 3 | 31 | 3 | | 3 | | | | 34 |
| Gujarat | 31 | 225 | 256 | 3 | 1 | 4 | | | | 260 |
| Himachal P. | 8 | 6 | 14 | 1 | | 1 | | | | 15 |
| Jharkhand | 74 | 61 | 135 | 16 | 13 | 29 | 8 | 1 | 9 | 173 |
| Karnataka | 91 | 103 | 194 | | 16 | 16 | | | | 210 |
| Kerala | 31 | 30 | 61 | 2 | 2 | 4 | | | | 65 |
| Maharashtra | 66 | 35 | 101 | 14 | 8 | 22 | 2 | | 2 | 125 |
| Meghalaya | 10 | 16 | 26 | 2 | 2 | 4 | | | | 30 |
| Nagaland | 11 | 10 | 21 | 2 | 3 | 5 | | | | 26 |
| Odisha | | 245 | 245 | | 1 | 1 | | | | 246 |
| Rajasthan | 187 | 62 | 249 | 24 | 15 | 39 | 2 | 5 | 7 | 295 |
| Sikkim | 5 | 5 | 10 | 20 | 28 | 48 | | | | 58 |
| Tripura | 219 | 95 | 314 | 1 | 2 | 3 | | | | 317 |
| Uttarakhand | 27 | 1 | 28 | | | | | | | 28 |
| West Bengal | 1 | 443 | 444 | | | | | | | 444 |
| Telangana | 2 | 365 | 367 | | 16 | 16 | | | | 383 |
| Grand Total | 913 | 1754 | 2667 | 105 | 121 | 226 | 13 | 6 | 19 | 2912 |

*Responses of 48 SCAs/DCAs are not included in this Rural Urban Distribution.

1.4 Sample selection process

For the purpose of the study, multistage stratified sampling method was opted to arrive at sample finally selected. The rationale was to approach two districts from each of the 23 states, one best performing and one non-performing. However, due to non-functionality of the scheme in a few states and unavailability of data and sufficient number of beneficiaries in some cases, the team contacted as many beneficiaries they could in districts they visited.

The sample for the study consisted of:

- Primary stakeholders: beneficiaries who took loan under NSTFDC scheme
- Secondary stakeholders: officials of SCAs, RCAs and DCAs, Members and heads of SHGs, NGOs and few bank officials located in the different parts of the country who are the key facilitators in schemes implementation
- Non stakeholders: non beneficiaries for comparative analysis

Tools used for data collection and analysis

All the primary data was collected using SurveyCTO (Online data collection platform). Eight questionnaires were prepared for different schemes and stakeholders. These questionnaires were converted into digital format and uploaded on SurveyCTO platform. The software was made available on digital devices to the research team conducting interviews. The digital platform also helped in capturing pictures of respondent (availability based on consent of the stakeholder) and geo-referenced tagging.

1.5 Types of Questionnaires

Eight different questionnaires were prepared to survey stakeholders from:

- SCAs
- RCAs/DCAs
- Term loan beneficiaries
- AMSY beneficiaries
- MCS beneficiaries
- MCS SHG Heads
- ASRY beneficiaries
- Non-beneficiaries

1.6 Limitations

The study was proposed to analyse seven schemes by NSTFDC, however, only four schemes were functional. So, only four schemes could be evaluated for the purpose of the study. The study also proposed to survey equal number of beneficiaries for each scheme, however, most of the beneficiaries interviewed in states covered were found to

have taken loans under TLS and MCS. Thus, desired number of beneficiaries for AMSY and ASRY couldn't be surveyed.

Eighteen states were covered under the study, as opposed to the 23 states proposed because of the unavailability of NSTFDC schemes or required inputs for survey in five states. Earlier, it was proposed to cover two districts from each state. However, the actual number of beneficiaries in the selected districts was lesser than our estimation. Hence, the number of districts was increased from two to three or four depending on the size of the states.

1.7 Major Findings

Issues and Challenges

1. NSTFDC has formulated six income generating schemes, however, as per the NSTFDC only TLS, AMSY, MCS and ASRY are functional against which projects/loans have been sanctioned to the State Channelizing Agencies (SCAs). Tribal Forest Dwellers Empowerment scheme and Assistance to TRIFED empanelled artisans scheme are presently not implemented.
2. Madhya Pradesh has 14.7 percent of tribal population but percentage of NSTFDC beneficiaries to the total beneficiaries is only 0.4%. Similarly, Maharashtra has 10.1% of tribal population but they are not disbursing NSTFDC loan to the tribal population. Along with these two states Odisha (9.2%), Rajasthan (8.8%), Gujarat (8.5 %), Jharkhand (8.3 %), Chhattisgarh (7.5 %), West Bengal (5.1 %) Karnataka (4.1 %) and Assam (3.7 %) together have about 80 percent of country's tribal population. However, only 34.1 percent of the total NSTFDC beneficiaries are from these states.
3. Not only the Budgetary Allocation to NSTFDC by MoTA has been reduced in last two year but it has been further reduced in Revised Estimates. However, since last four years NSTFDC has utilized 100% of its allocated funds.
4. Most of the SCAs neither have appropriate infrastructure facilities; nor adequate human resources. Many of the units are managed by contractual and temporary employees and at the same time they deal with multiple departments similar types of income generating schemes.
5. The evaluation study has revealed that there has been no increase in the number of beneficiaries in the last five years particularly in case of Adivasi Mahila Sashaktikaran Yojna (AMSY), Micro Credit Scheme (MCS) and Adivasi Shiksha Rinn Yojna (ASRY). The study found that these schemes are non functional in many of the states.

6. As per the findings of the study, if these schemes are implemented in full scale, it will help Government of India to achieve SDG 1, SDG 4, SDG 5, SDG 8, SDG 9, SDG 10, as Scheduled Tribes constitute 10 percent of the population of India.
7. The reluctance of SCAs to take approved fund from NSTFDC is due to two reasons; (1) repayment of loan money from beneficiaries is very low in many states and (2) Inadequate guarantee from State Governments.
8. NSTFDC has collaborated with the Ministry of Human Resources Development, Govt. of India for interest subsidy for ASRY scheme. Apart from this some of the State Governments have taken initiatives to converge NSTFDC schemes with other Departments/Ministries scheme. For example, Meghakaya APEX bank has collaborated with 'Meghalaya State Aquaculture Mission" and Gujarat ST Development Corporation has converged its AMSY scheme with IDDP dairy scheme. Examples of both SCAs have shown good results.

Findings of the Study

State Channelizing Agency (SCAs)

1. As per the NSTFDC Annual Report 2017-18, NSTFDC had 39 State Channelizing Agencies (SCAs). However, only 23 are functional.
2. SCAs get their Authorized Share Capital in the ratio of 51:49 by respective State Governments and Central Government. On behalf of Central Government, Ministry of Tribal Affairs provides the share capital to the SCAs. Further, SCAs charges 2 to 3 percent of annual interest depending upon the type of schemes. SCAs like Karnataka, Odisha, Tripura, Jammu & Kashmir, Jharkhand and Rajasthan have not provided any details about the utilization of Share Capital.
3. Most of the states have utilized their Share Capital in providing Margin Money Loan together with NSTFDC Loan to reduce the loan burden of beneficiaries. States like Sikkim and Himachal Pradesh has utilizes some portion of its Share Capital on Administrative Expenses.
4. Maharashtra has received Rs. 37.18 crores during this period, but it did not use the loan amount. Jammu and Kashmir has utilized only 14.94 percent. Similarly, Jharkhand (43 percent), Chhattisgarh (45.49 percent) Rajasthan (50.13 percent) and Sikkim (55.41 percent) have taken up only 50 percent of their allocated funds. The reasons for non utilization of allocated funds are mainly due

to non- repayment from the beneficiaries and limited Government Guarantee by SCAs. Further, NSTFDC also allocates the non availed funds to other States.

5. Out of 18 surveyed SCAs, 11 SCAs, namely, Andhra Pradesh, Himachal Pradesh, Kerala, M.P., Manipur, Meghalaya, Rajasthan, Telangana, Uttarakhand, WBSCSTFDC W B and WBTDC W.B. have paid their entire dues to NSTFDC. However, recovery rate in most of the North-Eastern states is poor.
6. Loan disbursement to SCAs is entirely dependent on the amount of State Guarantee. If a State Government does not provide any guarantee on behalf of the SCA, then the NSTFDC does not give loan to them.
7. There is an acute shortage of staffs at most of the SCAs. Out of 18 surveyed SCAs, 5 SCAs have not filled more than 50 percent of their sanctioned post.
8. Out of 18 SCAs, 12 SCAs have engaged officers from their own cadre to manage the work of SCAs, RCAs or DCAs. However, in most of the SCAs Managing Directors and other senior officers' posts are filled on deputation basis.
9. The loan disbursement in Gujarat was highest particularly since 2015-18.
10. Term Loan (TL) and Micro Credit (MCS) Scheme are the most preferred schemes for SCAs.
11. Only three SCAs have provided skill development training to their beneficiaries. For instance, Meghalaya APEX Bank has an agreement with State Fisheries department for training
12. Only 2 SCAs, namely, Kerala and Telangana have accepted that they send their officers at the project sites for monitoring on monthly basis.
13. Beneficiaries of Jharkhand, Rajasthan and Sikkim have told that for the first time any government officer has come to them regarding NSTFDC loan.
14. Out of 14 SCAs only 9 have more than 50 percent recovery in TL Scheme. It indicates that loan recovery mechanisms of SCAs are not well-organized.
15. Eight SCAs impose penalty if beneficiaries fail to repay their loan on time. Uttarakhand, Arunachal Pradesh, Kerala, Tripura and Jharkhand is charging 2 % penal charges annually
16. Out of 18 SCAs only 5 SCAs accepts online application from tribal people, 11 SCAs are disbursing loan directly to the beneficiaries account, five SCAs. 17 SCAs have generated computerized list of beneficiaries and 11 SCAs have said that their office account is completely computerized.

Term Loan Scheme Findings

- Majority of the sample, i.e. 85.71 percent were located in rural areas, out of total 71.59 percent were male and 28.41 percent were females.
- Majority of the beneficiaries, 80.98 percent belonged to working age group of 25 to 50 years and average age of the total sample beneficiaries was about 39 years with highest share in Nagaland and lowest in Chhattisgarh.
- Only 13.3 percent beneficiaries had no formal education, whereas around 8 percent had primary education, 22.84 percent had Middle School, 23.83 percent had studied till High school and around 12 percent were Graduates.
- About 90 percent were married, 7 percent were unmarried and around 2 percent were Widow/Widower and 0.25 percent was Separated or Divorced whereas overall average family size was of five members.
- 42.61 percent of the beneficiaries possessed kutchha house, but after taking loan only 31.81 percent of the beneficiaries have kutchha house.
- Before taking the loan 88.70 percent of the beneficiaries had access to the electricity which increased to 96.93 percent after loan. Similarly, about 64.37 percent of the beneficiaries had access to toilets, which increased to over 91 percent after taking the loan as an effect of other government policies.
- About 51 percent of the beneficiaries had received the information through friends and relatives, 19 percent through 'Community leaders', 5.56 percent through some 'Financial Agency', 27.74 percent knew through 'newspapers' while 39.37 percent from NSTFDC/STDC Office.
- Average Term Loan amount sanctioned across states was found to be over 1.85 lakhs and the highest share was found in Gujarat at Rs 342500 and the lowest in Meghalaya at Rs 24376 (Only Loan Component).
- There was a stark difference in average loan amount sanctioned in Northeastern States which varies from high share in Arunachal Pradesh, Sikkim and Tripura to low share provided in Meghalaya and Nagaland. The overall average for Western States was around 2.3 lakhs.
- Around 72 percent of the sample beneficiaries faced no difficulty in receiving loan under NSTFDC scheme, while 27.7 percent of the beneficiaries had faced some problems.
- Most common problem was lot of documentation (about 14 percent) followed by multiple visits to State office (about 12.71 percent). Non-cooperative staff and officials, lack of Government officials as guarantor and issue of corruption were other problems that the beneficiaries had faced.
- The average amount time between submissions of applications to sanctioning of loan was found to be between 4 to 6 months in Maharashtra and Tripura and in

Uttarakhand, on an average, it took more than 6 months for actual sanction of the loan.

- Delay in beneficiary on spot verification and guarantor verification together contributed around 20 percent, around 29 percent did not know the reason for the delay; viz. in Chhattisgarh, Himachal Pradesh and Rajasthan it was reported major problem
- Delay in State Department Procedure was considered the most important reason for delay in disbursement of loan (53.72 percent).
- About 61.21 percent of the beneficiaries had started paying back their loan while 8.06 percent had fully paid off their loan. About 27.24 percent of the beneficiaries did not start the loan repayment and about 3.57 percent claimed that their loan has been waived off viz. Rajasthan, Karnataka and Maharashtra
- Over 67.35 percent of the sample beneficiaries took loan from NSTFDC to start a new business, 19.6 percent took loan to expand their already existing businesses while 13 percent took loan for other activities. In five states, at least 80 percent of the beneficiaries took loans to start a new business.
- About 78.90 percent of the sample beneficiaries utilized the loan taken for the purpose it was taken 18.11 percent of the loans were not utilized for the purpose intended.
- Across states, 100 percent applicants from Meghalaya utilized the loans for the purpose it was taken. Over 94 percent of the applicants from Arunachal Pradesh, Chhattisgarh, and Uttarakhand utilized the loans for the purpose it was taken.
- Over 17 percent beneficiaries had some vocational or skill training while majority (74.58 percent) had no skill training earlier.
- Around 52 percent had adequate markets to sell their products while 12 percent felt the markets were not adequate. 14 percent of the beneficiaries felt that they did not have adequate markets to sell their products.
- About 4.6 percent of the beneficiaries had washing machine before taking the loan, the figure increased to 6 percent after taking the loan. About 0.7 percent of the beneficiaries had AC before taking the loan, the figure increased to 1.1 percent after taking the loan. About 30.2 percent of the beneficiaries had two wheelers before which increased to 36.1 percent after. About 1.3 percent of the beneficiaries had three wheelers before which increased to 7.4 percent after. About 5.2 percent of the beneficiaries had cars before taking the loan, the figure increased to 8.1 percent after taking the loan. Around 1.1 percent of the beneficiaries had tractor before taking the loan, the figure increased to 3.7 percent after taking the loan
- Beneficiaries across the states generated assets of worth Rs 83536 on an average. Over 15 percent of the beneficiaries used the loan to invest in Tools and

Machinery, 14 percent invested in buying livestock., Over 11 percent in buying vehicles, 10.96 percent invested in furniture and fixture and about 10 percent of the beneficiaries used the loan for other purposes.

- In rural areas, 381 beneficiaries were below poverty line before taking loan from NSTFDC. After taking the loan, 357 of the above mentioned moved over the poverty line of Rs 49000.
- Across the states, the movement across different income slabs has been mostly positive; movement from a lower income slab to a higher income slab. About 3.65 percent of sample beneficiaries were in 'No Income slab, but after taking loan this figure came down to 0.42 percent.
- Around 38 percent beneficiaries were earning less than 50 thousand a month which came down to 3.24 percent post loan. It means more than 35 percent of the beneficiaries who were earlier in BPL category are now earning more than 50 thousand in a month
- Over 29 percent of the beneficiaries were earning between Rs. 50 thousand and 1 lakh before taking the loan, now after taking loan this figures dropped to 17.19 percent.
- Around 17 percent were earning between Rs. 1 lakh to 1.5 lakhs, and this figure increased to 21.35 percent post taking loan.
- Before taking loan 11.5 percent respondents were housewives. This number comes down to 2.4 percent. It means about 80 percent of the housewives are now engaged in some income generating activities. Similarly, over 8 percent of the respondents were student, but after getting loan from NSTFDC over 6 percent got some income generating activities.
- Around 65 percent of the sample beneficiaries were unskilled before taking loan from NSTFDC, while 35 percent of the respondents were skilled. After taking the loan from NSTFDC, the proportion of unskilled beneficiaries came down to 52 percent and proportion of skilled beneficiaries rose to 48 percent.
- Before taking the loan, 19.9 percent of the beneficiaries were spending more than 8000 on household consumption and it increased to 35 percent after loan.
- 43.5 percent of the beneficiaries were spending less than Rs. 4000 on consumption. After taking loan the figure came down to 32.1 percent. Before taking the loan, 36.6 percent of the beneficiaries were spending between Rs. 4000 to 8000 on consumption but after taking the loan the figure came down to 32.9 percent .
- Study indicates that those beneficiaries who were spending less money on their children education earlier before taking loan, have started spending somewhat more on education. About 27.3 percent of the beneficiaries were spending less than 100 rupees on their children's education, after taking the loan the figure

came down to 21.3 percent . Before taking loan, 21.6 percent of the beneficiaries were spending more than 2000 rupees on their children's education, now after taking loan the figure increased to 33.4 percent.

- Around 46 percent of the beneficiaries felt the quality of their lives improved a lot while 40 percent felt it improved to some extent. About 12 percent felt it remained the same while 2 percent felt it deteriorated.
- 75.83 percent of the beneficiaries felt that their household income has increased, while 61.21 percent felt that their standard of living has improved. Over 37 percent felt that the scheme helped with sending their kids to good school, while 48 percent felt that their social status has improved. Over 4 percent felt that migration of family has been members reduced. Only 14.37 percent felt that nothing has changed.

Micro Credit Scheme Findings

- Out of 18 surveyed states, MCS is implemented in 7 States including Jharkhand, Karnataka, Kerala, Maharashtra, Nagaland, West Bengal and Telangana.
- The majority of the beneficiaries are female where 37.1 percent beneficiaries belong to middle age group i.e. between 31-40 years of age.
- The percent share of female beneficiaries in MCS is around 93 percent which reveals that the rural female are significantly playing vital role in the financial contribution for their household and small loan amount is best utilized by them
- Around 55 percent of the beneficiaries surveyed under MCS have no formal education with highest share in Telangana (91.7 percent), Karnataka (67.1 percent) and West Bengal (30.6 percent) whereas Kerala and Nagaland performs well in terms of education
- Around 88 percent beneficiaries had house ownership before taking loan under MCS whereas it has increased to around 96 percent after taking loan. Telangana and Jharkhand have maximum number of beneficiaries.
- The overall share of pucca house has increased from 15.5 percent to 20.5 percent whereas, semi pucca has increased from 16.3 to 18 percent after taking loan
- 86.2 percent beneficiaries were availing electricity which has increased to about 95 percent whereas the share of toilets facilities increased from 43 to 99 percent is the result of Swachh Bharat Scheme
- Assets like fan, refrigerator, television etc. has been created after taking loan in which Maharashtra and Kerala have shown maximum increase

- Assets like two wheeler has seen increase from 13.14 percent to 23 percent with Kerala and Maharashtra having maximum increase while Telangana recorded increase in car from 0.28 to 0.65 percent
- About 90 percent beneficiaries have been attached to SHG and around 33 percent have been trained by SHG in the states like, Nagaland, West Bengal Telangana and Karnataka. West Bengal accounts for highest number of trained beneficiaries, i.e. around 73 percent .
- 90 percent of the beneficiaries are of the opinion that SHG has provided financial support to the beneficiaries. This is probably because they are directly connected to the SHGs.
- Out of the 337 beneficiaries earning below Rs. 50,000 per annum before taking the loan, 114 beneficiaries moved to earning between Rs.50,000 to 1 lakh, 21 beneficiaries moved to earning between 1 lakh to 2 lakhs, while 201 beneficiaries stayed in the same income slab.
- Out of the 533 beneficiaries who were earning between Rs.50,000 to 1 lakh before taking the loan, 178 have moved into income group of Rs.1 lakh to 2 lakhs, 5 beneficiaries moved into the earning group of Rs.2 lakhs to 5 lakhs and three beneficiaries are now earning over Rs.5 lakhs per annum. However, nine beneficiaries informed that their income has reduced after taking loan.
- Per month household expenditure has been increased significantly after taking loan particularly from below Rs. 4000 to medium income between Rs 4000-8000 to above Rs 8000 per month. West Bengal and Jharkhand have shown sharp increase from 6.41 percent to 43.5 percent and 6.12 percent to 43.9 percent respectively
- Now tribal people are spending more money on their children's education as the percentage of beneficiaries who were spending money between Rs. 500 to 1000 on their children has been increased from 24.2 percent to 30.2 percent .
- The average time taken for loan sanction and release of fund is less than a month for about 34 percent whereas 35 percent have received it between 1 to 2 months and 13.2 percent have received it very late
- 86 percent disbursement of loan is given in one installment which accounts for about across the states but Maharashtra, Kerala and Telangana have received in more than two installments
- 48 percent have taken loan for agricultural sector, followed by others (40 percent) and dairy with 5.5 percent share and Kirana shop for about 4 percent. All beneficiaries of Kerala have taken loan for dairy, in Telangana 78 percent tribal have taken loan for agricultural purpose and Kirana shop is popular in Jharkhand

- 82.61 percent have utilised their loan for the purpose it was granted and states like 100 percent beneficiaries of Kerala, 91.76 percent of Karnataka, 85.71 percent of Jharkhand and 81.67 percent of Telangana have utilised their loan, for the purpose it was granted.
- 35 percent beneficiaries said their project is very much functional, for 60 percent said that it was functional to some extent.
- Nearly 68 percent beneficiaries have reported that the market for their product or service is somehow satisfactory and about 65 percent beneficiaries sell their products locally in which Kerala stands first with 100 percent share followed by West Bengal (99.72 percent), Jharkhand (89.80 percent) and Maharashtra (75 percent).
- About 50 percent of the beneficiaries have added livestock as an asset, whereas, 12.4 percent have purchased agricultural equipments. 1 percent added furniture, sewing machine and 2 percent have added tools and machineries as an asset in which Kerala and Telangana have the highest share
- Around 50 percent of the assets created worth Rs. 5000 to 15000. Around 13 percent worth more than Rs 15000 while 18 percent assets created worth more than Rs 20000.
- About 63 percent beneficiaries are repaying their loan regularly across the surveyed states of India with Kerala and West Bengal perform best with 100 and 86.63 percent loan repayment whereas in Jharkhand and Maharashtra, some discrepancy was reported in loan repayment as beneficiaries paid commission to the agents.
- About 32 percent beneficiaries have fully repaid the loan in which Telangana, West Bengal, Kerala and Maharashtra accounts for about 46 percent, 35 percent 25 percent and 25 percent respectively whereas 36.21 percent MC beneficiaries are not regular in loan repayment.
- About 22 percent beneficiaries have faced problem in their business due to lack of expertise; among which Telangana has highest share i.e. 32 percent while in Kerala and Maharashtra it is about 25 percent share. For 24.7 percent loan was insufficient to start the business of their choice while about 18 percent lack family support
- Most of the beneficiaries did not feel difficulty working with SHG except for about 4 percent viz. West Bengal and Jharkhand
- About 89 percent respondent felt that NSTFDC loan has changed their life in positive manner as a result of increase in household income. Kerala followed by Karnataka and Telangana has higher percent share (100 percent , 95.29 percent and 95.28 percent respectively) Whereas, about 14 percent felt that their social status also improved

- About 11 percent beneficiaries have started sending their children to private schools for better education such as in Karnataka and Jharkhand
- About 50 percent in Kerala have reported that the migration of the family members particularly male has been reduced considerably viz. in Karnataka, 28 percent of the beneficiaries said there is reduction in migration due to easy availability of loan facility which enables them to be self employed at their own place.
- About half of the beneficiaries said that they came to know about the scheme from state ST office itself whereas around 28 percent heard from friends and relatives, 19 percent heard from community leaders and 13.70 percent from financial agency.

AMSY scheme Findings

- Majority of the beneficiaries, 98.73 percent were from rural areas and majority of the beneficiaries, 78.62 percent of the beneficiaries belonged to the working age group of 25-50 years and 19.93 percent belonged to 35-40 years
- About 44.75 percent of the beneficiaries had no formal education while 21.92 percent had completed 'Primary' education, 10.87 percent of the beneficiaries had attended 'Middle' school, and 9.24 percent attended 'High school' while 5.80 percent completed 'Intermediate' level of education. However, only 5.43 percent were 'Graduates' Over 30 percent of the beneficiaries in Chhattisgarh were graduates.
- Over 94 percent of the beneficiaries were married. Over 4 percent of the beneficiaries were widows while 0.54 percent were separated
- Over 62.32 percent of the beneficiaries lived in a nuclear family while 36.41 percent lived in joint families. Over 1 percent lived with extended families. All the beneficiaries in Jharkhand lived in nuclear family while over 80 percent of the beneficiaries in Kerala, Odisha, Tripura and West Bengal lived in nuclear families.
- 98.19 percent of the beneficiaries had their own houses while the rest 1.81 percent lived in rented accommodation. However, after getting loan housing ownership has increased up to 98.19 percent among the beneficiaries.
- 8.70 percent of the beneficiaries were living in 'pucca' houses, but after taking loan the figure has increased to 14.31 percent. Over 10.14 percent lived in 'semi-pucca' house which increased to 28.62 percent. 81.16 percent beneficiaries lived in 'kutchra' houses, which drop down to 57.07 percent after taking loan,
- About 18.66 percent had access to toilets while 81.34 percent of the beneficiaries did not have access to toilets before taking the loan. After taking the loan, 68.3

percent of the beneficiaries had access to toilet in Chhattisgarh, Himachal Pradesh, Kerala and Tripura had 100 percent access to toilet.

- Over 70 percent of the beneficiaries had access to electricity while 29.71 had no access to electricity before taking the loan but after taking the loan about 98.73percent of the beneficiaries had access to electricity
- For over 41 percent of the beneficiaries, the source of information about NSTFDC loan scheme was their friends and relatives, 30.03 percent got to know through 'Community leaders whereas for rest of the beneficiaries the source of information was newspaper, financial agency and St office
- About 53.44 percent beneficiaries had no assets before taking the loan, but after taking the loan the figure decreased to 27 percent. Around 44.20 percent beneficiaries had fans before taking the loan which increased to 54.53 percent. About 27.36 percent had TV before taking the loan and it increased to 40.76 percent. Likewise, 4.17 percent had fridge which rose to 6.34 percent.
- About 17 percent beneficiaries had two wheelers before taking the loan, which rose to 25.18 percent after taking the loan. No beneficiaries had three wheelers before taking the loan, but there is about 0.54 percent who purchased it after taking the loan. About 0.18 percent had cars before which rose to 1 percent. About 16percent beneficiaries had LPG connection which rose to 53.80 percent.
- Average amount of loan sanctioned across states was found to be Rs 20399. The highest average was found to be in Kerala at Rs 84231 followed by Tripura and Chhattisgarh at Rs 61,000 and Rs 54286 respectively.
- Over 10 percent beneficiaries faced difficulty in getting loans from NSTFDC including Rajasthan, West Bengal and Kerala. Indifferent attitude of officials/staff, forced to visit many times were some major problems faced by the beneficiaries (over 7 percent) where around 40 percent beneficiaries in Maharashtra complained of corruption.
- The average delay in sanctioning of loan was between 3 to 6 months; however Himachal Pradesh the average delay was more than six months. The reason of delay was found to be 'District Selection Committee meeting was not held'. The delay in disbursal of loans was also found to be between 3 to 6 months including Maharashtra, Odisha, Tripura and West Bengal.
- It was found that 93.3 percent of the beneficiaries had started repaying the loan and 5 percent of the beneficiaries did not receive the sanctioned loan amount yet.
- The average repayment period ascribed for the beneficiaries to pay back the loan was found to be 3.47 years. About 54 percent of the beneficiaries had fully paid their loans while 30.62 percent were regularly paying their loans and about 7.79 percent beneficiaries were not paying loans.

- 72.46 percent of the beneficiaries were engaged in agricultural allied activities before taking loan but post loan the figure came down to 37.73 percent. The maximum increase in engagement was seen in Retail, Small Business, Dairy activities and Tailoring
- Over 43 percent of the beneficiaries took loan to increase their income, and around 27.5 percent of the wanted to become self-employed.
- A small proportion about 5.62 percent of the beneficiaries has got some sort of training from their SHGs. But more than 90 percent of the beneficiaries were non-skilled before and after taking the loan.
- About 72.6 percent of the beneficiaries had access to adequate markets to sell their products, 14 percent sold it within district and about 2.5 percent sold in nearby districts. About 31 percent beneficiaries sold their products through government agency or cooperative organisation, 25 percent through contractors/agents, about 17 percent to other companies, and 12 percent directly to the consumer. However 10.48 percent were associated with some NGO or SHG, while about 0.14 percent sold their products and services through mela/exhibition
- Livestock and Poultry made 65.09 percent of the total asset created. About 3.77 percent of the assets created was working space, while over 1.5 percent was in 'Tools and machinery' and 'Furniture and fixture. Average value of assets created across states was found to be Rs. 29734.06. The highest average value was in Kerala, Chhattisgarh and Gujarat
- Majority of beneficiaries' economic condition have improved considerably after taking loan. Out of the 324 beneficiaries earning below Rs. 50,000 per annum before taking the loan, 113 beneficiaries moved to higher income slab earning between Rs. 50,000 to 1 lakh. Out of the 141 beneficiaries earning between Rs. 50,000 to 1 lakh before taking the loan, 44 beneficiaries moved to earning between Rs.1 lakh to 2 lakhs, and 6 beneficiaries moved to earning between Rs. 2 lakhs to 5 lakhs. Out of the 73 beneficiaries earning between 1 lakh to 2 lakhs per annum before taking the loan, 50 beneficiaries moved to earning between Rs.2 lakhs to 5 lakhs.
- About 77.72 percent beneficiaries were living under the poverty line of Rs 49,000 before taking the loan. After taking the loan the figure has come down to Rs. 55.43 percent. Around 4.35 percent of the beneficiaries were housewives, but after taking the loan, the figure has come down to 1.45 percent and about 1.81 percent of the beneficiaries were unemployed, which came down to 0.18 percent
- There was an increase of about 23 percent in average monthly expenditure of the beneficiaries. It increased from Rs 4806.63 to Rs 5922.71 and Himachal Pradesh being at top it increased from Rs 4200 to Rs 10,500.

- Average expenditure on education increased by 56.88 percent from Rs 674.54 to Rs 1058.25 with maximum rise seen in Himachal Pradesh followed by Maharashtra, Tripura and Chattisgarh.

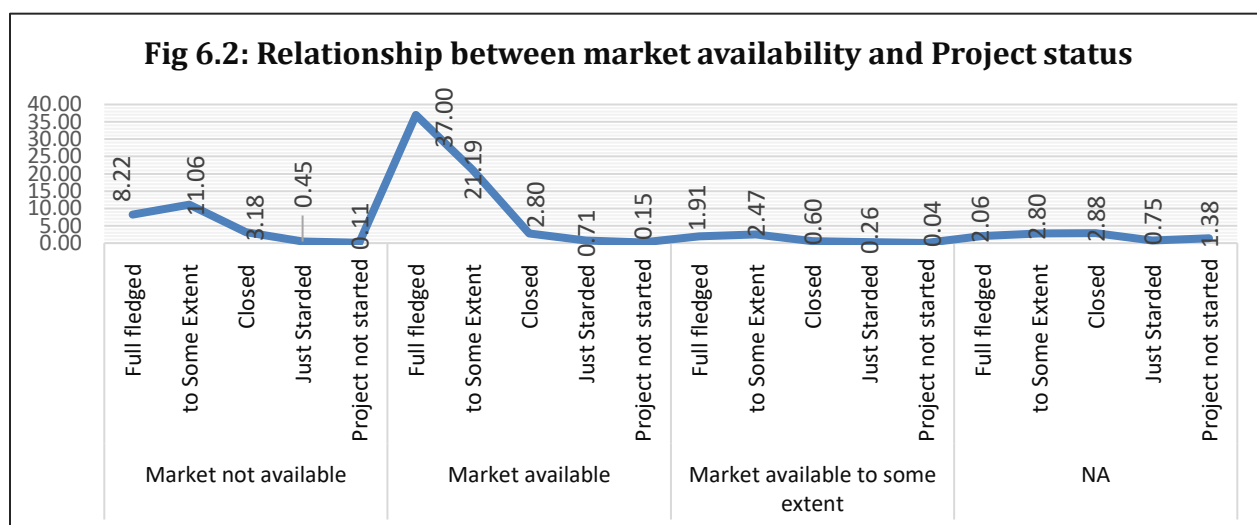
Adivasi Shikha Rrinn Yojana (ASRY) findings

- Around 52.4 percent of the beneficiaries were males and 47.6 percent were females. About 71 percent belong to rural areas and rest from urban. Over 71.43 percent of the beneficiaries belong to the age group between 20 and 25, about 19 percent belong between 25 and 30' years
- 23.81 percent of the beneficiaries had attained education up to 'Intermediate' level, 4.76 percent of the beneficiaries had attained education up to 'Graduation and 28.57 percent of the beneficiaries were 'technically qualified
- About 57.14 percent of the beneficiaries have received the information about the scheme from NSTFDC office, 28.57 percent through friends and relatives, 14.29 percent through community leaders and 4.76 percent through the newspapers
- The average income of a beneficiary's family who received the loan was found highest in Gujarat (Rs 404571.43), followed by Tripura and Chhattisgarh
- About 85.71 percent of the beneficiaries preferred NSTFDC loan because of low rate of interest, 23.81 percent knew only about the agency, 9.52 percent felt the loan was easily available and rest had other reasons
- NSTFDC gives loan under ASRY for students to pursue education in India. Gujarat is an exception where the state government contributes for foreign education
- Beneficiaries of Chhattisgarh and Gujarat have received loan within two months. However, there was delay in disbursal in Tripura was more than 3 to 6 months.
- About 57 percent of the beneficiaries faced difficulty in getting loan. Among them, 26.67 percent of the beneficiaries of Tripura found it difficult to get loan because District Selection Committee was not held on time, 6.67 percent found it difficult because beneficiary on spot verification was delayed and another 6.67 percent found it difficult because guarantor verification was delayed
- Overall, about 19 percent of the beneficiaries have started repaying their loans. 60 percent beneficiaries from Gujarat and 6.67 percent beneficiaries from Tripura have started repaying their loan. About 14.29 percent of the beneficiaries faced problems in repaying their loans.
- About 28.57 percent of the beneficiaries faced problem in repaying loan because of insufficient income.

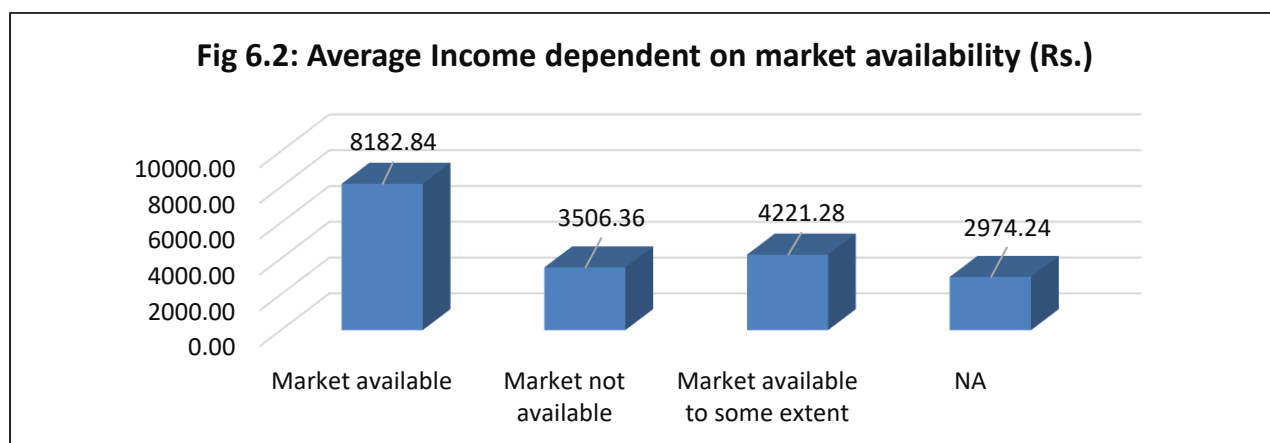
- Overall average contribution towards expenditure on course was found to be Rs 496562. Average self-contribution towards course was the highest in Gujarat at Rs 1733333, followed by Chhattisgarh at Rs 300000 and Tripura at Rs 203750 respectively.
- About 42.9 percent of the beneficiaries had completed their course while 57.1 percent were still studying
- The average income of beneficiaries who were employed was found to be Rs 41,000, Gujarat has highest The average income was the highest in Gujarat at Rs 126500
- Around 52.38 percent believed the loan helped them in getting higher education, 47.62 percent felt it improved their social status, 33.33 percent felt it helped them in completing a professional course, 28.57 percent felt it helped them in getting a good job and 9.52 percent felt their household income increased.

6.2 Vision for the future

- Loan schemes by NSTFDC have helped in improving socioeconomic condition of ST population in India, however, the outreach of the scheme still needs improvement. As per Census of 2011, India had a population of 104281034 STs, out of this 45.3 per cent lived below the poverty line. Taking average family size as five members, about 9447862 ST households lived below poverty line. NSTFDC should scale up the number of loans given to at least 25 per cent of the beneficiaries living below the poverty line, assuming not all tribal households would want loan for self-employment activities.
- NSTFDC should help in making markets available for products and services provided by beneficiaries. The study analysed the effect of market availability on functionality of projects taken up by beneficiaries and the income generated from the same. Beneficiaries under TLS, MCS and AMSY were evaluated to test the weather market availability affects the project functionality. It was found that the maximum number of beneficiaries whose projects were fully functional had access to markets. Of beneficiaries that had access to market, about 37 per cent of the sample considered had their projects running in 'full-fledged' state and about 21.2 per cent report that their projects were functional to some extent.



Access to market also affects the earning of beneficiaries. It was found that the highest average income (Rs 8182.8) for the TLS, MCS and AMSY was found to be for beneficiaries with access to market. It reflects how market availability is important for project sustainability in terms of project income and functionality.



6.3 Recommendations for scheme with reasons:

National Scheduled Tribal Finance and Development Corporation

- NSTFDC and SCAs should increase the number of beneficiaries under Adivasi Shiksha Rinn Yojana, Adivasi Mahila Sashaktikaran Yojana and Micro Credit Scheme. SCAs of 10 larger states, where more than 80 percent of the tribal population lives, should be made operational/functional at full scale. The incomes generating schemes of NSTFDC is not being implemented in these states.

As a result, the prospective beneficiaries of the ST communities are deprived of the financial assistance from the Ministry of Tribal Affairs, GoI.

- It seems that there is lack of coordination between NSTFDC and State Channelising Agencies towards the implementation of NSTFDC schemes. At present, most of the SCAs do not want to take any concrete steps in this matter. There is an urgent need to have better coordination between NSTFDC and State Governments/ implementing agencies for better implementation of NSTFDC schemes.
- There is a need for holding a regular review meeting of Ministry of Tribal Affairs and State Governments at the highest level to resolve the issues of non implementation of NSTFDC schemes. MoTA should held meeting at least one in a year with the State Secretaries of Tribal Welfare, MD of NSTFDC and MDs of SCAs to resolve the issues of non implementation of NSTFDC schemes and to improve the delivery mechanism of various schemes being implemented by NSTFDC.
- NSTFDC should also modify their inactive programs like, Tribal Forest Dwellers Scheme, Scheme for NGOs/ EVAs, Financial assistance for Skill and entrepreneurial development programme with the consultation of SCAs and implement them again. The target group of these schemes is different and this will help in increasing the number of tribal beneficiaries.
- One of the main objectives of NSTFDC is to upgrade the skills of Scheduled Tribes by providing both institutional and on job training and simultaneously build the capacity of officials of NSTFDCs and SCAs. At present, there is no separate budget for capacity building of different stakeholders. Therefore, out of the total budgetary allocation during a financial year to the NSTFDC, 10% of the funds should be allocated for the purpose of capacity building of beneficiaries as well all as officials of NSTFDCs and SCAs.
- There is a need to develop a comprehensive centralized data management system for NSTFDC for proper monitoring of loan disbursement system. If the information of all the beneficiaries is managed from one portal/system, it will allow all the stakeholders; MoTA, NSTFDC and SCAs to share the information regarding entire loan disbursement process and status among themselves quickly and efficiently. It will bring transparency and efficiency in entire loan disbursement as well as recovery process.

- MoTA or NSTFDC should develop a system by which they can send self generated reminder/messages through the mobile SMS to the beneficiaries for reminding the dates and amount of loan to the beneficiaries. For that NSTFDC or SCAs have to develop computerized MIS data, related to the beneficiaries loan profile with repayment schedule. Examples of the banking sector suggest that messaging can improve repayment even without obtaining additional information on the borrower. Digitization of entire lone sanctioning process will minimize the human intervention and will also remove the discrepancies in loan disbursement.
- Many of the SCAs have complained that finding micro entrepreneurs as per the NSTFDC income criteria, from Scheduled Tribe communities, who are at the lowest level in terms of social and economic status is extremely difficult. Therefore, there is a need to revise the income criteria of prospective beneficiaries. Income level may be increased to some higher level to cover more number of educated unemployed youths.
- Education loan amount should be increased from Rs. 5 lakh to 10 Lakhs. As National Schedule Caste Finance and Development Corporation (NSFDC) is providing financial assistance of Rs. 10 lakhs for students within India and Rs. 20 Lakhs for abroad Students of Scheduled Caste for pursuing full-time Professional/Technical courses.
- Very few steps have been taken by the Ministry/NSTFDC/SCAs to create awareness amongst the Scheduled Tribes people regarding NSTFDC's concessional schemes. SCAs/DCAs should organize and conduct periodic awareness camps in districts/areas which are predominantly inhabited by tribals. Simultaneously, NSTFDC should also release and publicize the benefits of its concessional schemes at national/local level. There should be separate allocation of funds for IEC activities.
- Looking at the success of Gujarat's IDDP scheme, it should be adopted in other states as well, because it provides regular income to the tribal people and especially to the tribal women. The demand for milk is always there. Most of the tribes live around the forests, where fodder for livestock is easily available.
- NSTFDC needs to provide guidelines to SCAs based on their own / state's language. It is because some states face difficulty in understanding the guidelines of NSTFDC in English language
- Issue of asking commission by the field officials/middlemen in some states also creates negative impact about the scheme in the minds of beneficiaries. There is a need for accountability of the officials.

State Channelising Agency

- Many of the SCAs have not taken the funds sanctioned to them for the last few years. Reasons for that is the absence of coordination between NSTFDC and SCAs. There should be more coherent and composite coordination between NSTFDC and SCAs for better implementation of NSTFDC schemes. NSTFDC can organize a video conference with all SCAs every six month to understand the issues and challenges towards the implementation of NSTFDC schemes.
- For getting funds from NSTFDC, opening of a separate account should be mandatory for the SCAs. NSTFDC as well as MoTA should keep a constant watch on the utilization of funds through periodic progress reports from implementing agencies.
- So far, very few states have nominated NSTFDC representatives in their Project Implementation Committee. Appointing a NSTFDC nominee in the State Project Implementation Committee can reduce the communication gap between NSTFDC and SCAs. It will also help in to develop a better coordination between both parties.
- The Study found that the SCAs had levied very stringent norms in beneficiary's selection process. A poor tribal person, who lives in far flung areas in mountain or jungle, has to submit lots of document with loan application. Arranging them in prescribed time limit is very difficult for them. SCAs should ask for minimum number of documents from tribals. For example, Himachal Pradesh ask for 26 types of documents for loan application.
- Generally, the income generating schemes taken up for implementation, are mostly formulated at Head office of the State Channelizing Agencies without associating the field level functionaries and beneficiaries and thus specific needs of local tribal people remain unfulfilled. As seen in case of Arunachal Pradesh, there is no say of APEX Bank, one of the implementing agencies of the state, in beneficiary's selection or project selection. Their expertise is not used in this loan disbursement process. They are only provided with the list of beneficiaries for loan disbursement.
- Out of the 18 SCAs, there are only 6 SCAs which only work for tribal community Rest of the other SCAs are also implementing the schemes of other Ministries/ Departments. At present these SCAs implement large number of schemes in addition to NSTFDC Schemes. The names of these schemes are of NSTFDC, NMDFC, NBCFDC, NFKFDC, etc. Considering the size of population of other communities like SCs, Minority, OBC, Women, Physically Challenged and others in their states, Government /SCAs determine their loan disbursement priority. Therefore, it is necessary to establish a separate ST Corporation for the welfare of the tribals especially in large states.

- SCAs should be advised to revise the security norms which they seek from the below poverty line tribal people. Many states ask for Government Employee guarantee even for small loan amount. For these poor people living in mountains and forest, arranging government employee's guarantee is very difficult. Therefore, for upto Rs. 50,000 loan, only Self-Guarantee & Post Dated Cheques should be allowed.
- Many SCAs do not make pre sanction visit at the residential address of beneficiaries for the physical verification, which creates several problems at the time of EMI repayment and loan recovery. For effective implementation of the scheme physical monitoring by the Executive Director is essential in every district. The Project Officer should personally inspect and evaluate the NSTFDC units grounded in that particular year at the rate of at least a minimum of five units a month. Project Officer or any other officer, who is dealing with this subject, should cover inspection of all schemes at least once in a six month and see that installments that have fallen due are recovered. The concerned should also monitor the functioning of the unit.
- Lack of adequate staff is another major issue for SCAs. Most of the SCAs and particularly District or Regional Offices are managed by either contractual staffs or non cadre staffs. Similarly, all senior staffs of State / District level are on deputation basis from other departments. They come to SCAs for short duration and by the time they understand the NSTFDC schemes they are transferred again to other departments. During the study it was found that many of the DCAs are managed by three to four staffs. DCAs of Chhattisgarh, Jharkhand, Gujarat, Himachal Pradesh and Rajasthan are facing similar kind of situation. The lack of staffs is affecting the day to day functioning of SCAs. Therefore, there is an urgent need for appointment/deployment of adequate number of staffs in those DCAs.
- SCAs must be advised to transfer loan through online payment systems, directly in the bank accounts of beneficiaries for quick delivery of benefits to the loanee. Direct loan transfer minimizes/stops the discrepancy in loan disbursement.
- Similarly, very few states are accepting online repayment from the beneficiaries. It has been found that even for the repayment a small EMI amount, beneficiaries have to travel 70 to 100 kilometers to reach the district office. In this process, they not only have to spend a lot of money and many times their one day's wage is also exhausted. Here the network of Common Services Centers (CSC) established at 2.5 lakh Gram Panchayats can be helpful to the tribal people. CSC provides several options including Aadhaar enabled payments through biometrics, bank

transfers, the Unified Payment Interface (UPI), Point of Sale (PoS) machines etc. SCAs can take help of network of CSCs to get repayment from beneficiaries in rural and remote areas of the country through the network of CSCs.

- There is a need to provide financial security of the loanees, especially those who have established their projects in agriculture and agricultural allied activities, livestock, Poultry and other risk based activities; insurance cover should be provided in the event of any mishap to their project. Insurance must be given for at least the first year. Insurance amount should also be part of the loan.
- The study suggests that SCAs should prepare various types of income generating schemes for ST people so that every tribal person can invest loan money in their own choice of occupation.
- The State Government should undertake an intensive Information Education and Communication (IEC) exercise for creating awareness among the tribal people. SCAs may pay special attention to deprived areas and marginalized PVT groups. The information should be widely disseminated, especially in remote areas, ST hamlets through T.V, radios, films, print media including vernacular newspapers, pamphlets, brochures.

Final Comments

The present study found this scheme successful in providing the livelihood opportunities to the Scheduled Tribe through three income generating schemes (TLS, AMSY and MCS) of NSTFDC. **These schemes should continue on a larger scale so that more and more people from Scheduled Tribes can have a chance to overcome their socio-economic backwardness.**

However certain steps need to be taken to enhance the effective implementation of the scheme.

- **Reaching unserved tribal people and inactive States:** Both NSTFDC and SCAs should workout and identify the reasons for non-implementation of NSTFDC schemes in the larger states. Once the reasons are identified, both agencies can plan figure out of futuristic workable plan. By working together, NSTFDC and State Channelizing Agencies can leverage resources and have a larger impact on tribal welfare. There has been poor utilization of the allocated funds by states for the income generating schemes of Scheduled Tribes. Many of the state governments have also not shown interest in taking funds from NSTFDC. In such a scenario NSTFDC should implement the schemes through multiple agencies in a state.

- **Need for a comprehensive centralized data management system for NSTFDC schemes:** To ensure effective implementation and monitoring of schemes, Ministry of Tribal Affairs should ensure the development of a comprehensive centralized data management system for a smooth flow of information from top to bottom level on real time basis. If the information of all the beneficiaries is managed from one portal/system, it will allow all the stakeholders; MoTA, NSTFDC and SCAs to share the information regarding entire loan disbursement process and status among themselves quickly and efficiently. It will bring transparency and efficiency in entire loan disbursement process.
- **Convergence of schemes for larger good:** For the larger good, there should be convergence of the schemes identified for the Scheduled Tribes with the similar types of income generating schemes of the other departments. If there is special financial assistance made for tribal people by Centre or State government in other schemes, if possible, they should be converged/linked with the NSTFDC schemes. As seen in the state of Gujarat and Meghalaya during the study, every state should adopt convergence approach in planning for tribal development.
- **More Publicity of NSTFDC Programmes:** More National/Local campaigns should be taken to raise awareness among the tribal people about the benefits of NSTFDC income generating schemes through **IEC activities** like advertisements in newspapers, radio, training, advocacy, pamphlets distribution, awareness camp at panchayat level, and use of SHGs members to reach out the tribal people at grass root level.
- **Need for comprehensive loan recovery mechanism at DCAs level:** The loan recovery mechanism of SCAs is well-organized. States like Chhattisgarh, Jharkhand and Himachal Pradesh have less than 25 percent of loan recovery from beneficiaries. In fact, weak loan recovery of DCAs is one of the main reasons for NPAs of SCAs and as a result of that SCAs are reluctant to take more funds from NSTFDC.
 - i. All SCAs should link themselves with the online repayment system. Here the network of Common Services Centers (CSC) established at 2.5 lakh Gram Panchayats can be helpful to SCAs as well as to the tribal beneficiaries. Many beneficiaries do not repay the loan because the DCA office is far away from them. Through online repayment system they can easily repay their loan.

- ii. Kerala organizes monthly loan recovery camps in selected blocks of every district where designated DCA officials are sent for loan collection. People respond to recovery camps enthusiastically.
 - iii. NSTFDC should develop a system by which they can automatically send payment reminders to beneficiaries with the help of SMS software. Loan payment reminders can help SCAs/DCAs reduce collection costs and encourage beneficiaries to pay their loan.
- **Strengthening of DCAs:** In most of the SCAs and specially the DCAs under study, there was lack of infrastructure and adequate number of staff. Officials at DCAs have been working largely either on deputation basis or are contractual. They lacked capacity and expertise to carry out the tasks of supervision, monitoring and implementation of the income generating schemes.
 - i. Need for urgent recruitments against vacant posts as most of the DCAs are functioning with contractual staffs.
 - ii. Capacity building of SCAs/DCAs officers by training and workshops
 - iii. Provide essential support to the field staffs in terms of vehicles, travel allowance and some incentives for speedy and timely recovery.
 - **Monitoring of Schemes at frequent intervals by NSTFDC, SCA and DCA Officials:** Performance of income generating schemes should be monitored on quarterly, half yearly and annual basis by the MoTA, NSTFDC, State Governments and SCAs. It will help them to figure out the progress made by the all stakeholders, it will also help to spot bottlenecks in implementation of Schemes and can provide valuable information that may be used to help inform future decisions.
 - **Imparting modern skills and entrepreneurship training to the first generation entrepreneur:** As NSTFDC is working for poor Tribals where illiteracy and lack of awareness is prevalent; it is required to impart modern skills and entrepreneurship training, especially to the first generation ST entrepreneur. In this regard, NSTFDC may tie up with Deen Dayal Kaushal Vikas Yojna or any State Department/Institution to impart training on entrepreneurship development to beneficiaries assisted under NSTFDC Scheme.
 - **Ensuring Market linkages with the Beneficiaries:** NSTFDC should help in making markets available for products and services provided by beneficiaries.

The study analysed the effect of market availability on functionality of projects taken up by beneficiaries and the income generated from the same. Beneficiaries under TLS, MCS and AMSY were evaluated to test whether market availability affects the project functionality or not. It was found that the maximum number of beneficiaries whose projects were fully functional had access to markets. Of beneficiaries who had access to market, about 37 per cent of the sample considered, their projects were running full-fledgedly. About 21.2 per cent reported that their projects were functional to some extent.

- **Award for performance excellence for SCAs:** As an incentive, NSTFDC could introduce a yearly award for best performing SCA across the country. The performance could be based on outreach by each SCA, amount of loan disbursed, amount of loan recovered, performance of projects for which loans are given, cashless transfer of loans to beneficiary's bank accounts and measures taken to help beneficiaries make the projects sustainable. These performance parameters address the bottlenecks faced by SCAs and NSTFDC in running the scheme. An annual competition might result in innovation of how these parameters are addressed. This would help NSTFDC to identify the best practices across SCAs and in turn SCAs would receive feedback for their performance and areas of improvement.

2

Overview of the Scheme

2.1 Background of the Study

India has the largest tribal population of the world. They are the oldest ethnic group of India and most of them are still living in the forest and hilly regions of India. Under Article 342, the Constitution of India gives the President of the country the right to specify tribes or parts of or groups within tribal communities as Scheduled Tribe, with respect to any State or Union Territory. Lokur Committee laid essential characteristics of a community identified as a Scheduled Tribe:

- Indications of primitive traits
- Distinctive culture
- Shyness of contact with the community at large;
- Geographical isolation; and
- Backwardness

As per the Population Census of 2011, 8.6 percent population of India or 10.4 crore people belong to ‘Scheduled Tribes’ (ST) community (Table- 2.1). Presently, STs are notified in 30 Indian states and Union Territories, the number of notified Scheduled Tribes and ethnic groups being 705. 89.97 percent of the ST population resides in rural areas and 10.03 percent lives in the urban areas.

Table 2.1: Trends in Proportion of Scheduled Tribe Population

| Census Year | Total population (in millions) | Scheduled Tribes Population(in millions) | Proportion of STs population |
|-------------|--------------------------------|--|------------------------------|
| 1961 | 439.2 | 30.1 | 6.9 |
| 1971 | 547.9 | 38 | 6.9 |
| 1981# | 665.3 | 51.6 | 7.8 |
| 1991@ | 838.6 | 67.8 | 8.1 |
| 2001\$ | 1028.6 | 84.3 | 8.2 |
| 2011 | 1210.8 | 104.3 | 8.6 |

Excludes Assam in 1981 @ Excludes Jammu & Kashmir in 1991

\$ The figures exclude Mao-Maram, Paomata and Purul sub-divisions of Senapati district of Manipur, census 2001,

Over the years, the growth rate of ST population has been greater than the overall growth rate for the Indian population. Growth for STs in the decade 2001-2011 was 23.66 percent and that of the overall population was 17.69 percent. The Sex ratio for Scheduled Tribes, standing at 990 females per 1000 males, has been better than the overall average of the country.

Scheduled Tribes, making up 8.6 percent of the population is concentrated in 15 percent of the Sub continental area, mainly hills, forests, and inaccessible areas. More than half of the tribal population is concentrated in Central India and the rest in Northeast. Most of them prefer living in isolated groups in remote areas, making it difficult for them to access and take benefit of the accelerated overall development of the country.

Scheduled Tribes, as a community is growing, but their growth is divergent from the overall growth of the country. This is evident from the gap reflected in socioeconomic parameters for STs and overall population of the country.

As per the 2011 Population Census, the overall Literacy Rate in India was 74.04 percent. The male literacy rate was 82.14 percent. The male literacy rate for ST men was 68.53 percent, a gap of 8.1 percentage points. Female literacy rate in India was 65.46 percent. However, the literacy rate for Scheduled Tribe women in 2011 was 49.35 percent. The gap is wider for women, standing at 16.11 percentage points.

As of the Planning Commission, 21.92 percent of the Indian population lived Below Poverty Line in 1999-2000 (Table 2.2). For the same time period, percentage of ST population Below Poverty Line in Rural region was 45.86 percent, and for urban region it was 34.25 percent. The figures are a clear indicator of divergent growth between the rest of the country and the ST population.

Table 2.2: Percentage of people living below poverty line

| | Rural | | | Urban | | |
|-----------|-------|-------|-------|-------|-------|-------|
| | STs | SCs | All | STs | SCs | All |
| 1993-94 | 51.94 | 48.11 | 37.27 | 41.14 | 49.48 | 32.36 |
| 1999-2000 | 45.86 | 36.25 | 27.11 | 34.75 | 38.47 | 23.65 |

Source: Statistical Profile of Scheduled Tribes In India 2013'

In the post independence era, the widespread poverty, illiteracy, malnutrition, absence of safe drinking water, inadequate sanitation facility, poor living conditions, ineffective coverage of maternal, child health and nutritional services has made their condition more vulnerable. Since the tribal communities live, in various ecological and geo-climatic conditions ranging from plains and forests to hills and inaccessible areas, therefore the problem of every tribal region or tribal group is different from the other. In that case, the responsibility for promoting the interests of Scheduled Tribes primarily rests with both the Central as well as States Government. Various efforts have been made in every five year plans for the developments of tribals and establishment of

National Scheduled Tribes Finance and Development Corporation (NSTFDC) in April 2001 is one of the major steps in this direction.

2.1.a About the NSTFDC Scheme

National Scheduled Tribes Finance and Development Corporation (NSTFDC) was established in year 2001, under the Ministry of Tribal Affairs (MoTA) as an apex body to implement schemes for self-employment of Schedules Tribes (ST) by providing financial assistance to the community members at concessional rates through channelizing agencies. This corporation was incorporated as a Govt. company under Ministry of Tribal Affairs and granted license under Section 25 of the Companies Act, 1956, now covered under Section 8 of the Companies Act, 2013. It is managed by the Board of Directors with representation from Central Govt., State Channelizing Agencies, National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI), Tribal Co-operative Marketing Federation of India Ltd. (TRIFED) and eminent persons representing Scheduled Tribes. The Corporation plays a leading role in economic upliftment of Scheduled Tribes by providing financial assistance at concessional rates of interest.

The Authorized Share Capital of NSTFDC is Rs. 750.00 Crores. Out of which, Rs. 563.9046 is paid by Ministry of Tribal Affairs, Rs 137.00 Crores transferred by NSCFDC to NSTFDC as 1/3rd paid up share capital upon bifurcation of combined corporation and Rs. 5 crore received from MoTA stood as Share Application amount. The total paid capital. As on 17/01/2019, the total paid capital is Rs. 700.9046 Crores.

The objectives identified by the organization are:

- Identification of economic activities of importance to the Scheduled Tribes so as to generate employment and raise their level of income.
- Upgradation of skills and processes used by the Scheduled Tribes through providing both institutional and on the job training.
- To make the existing State/U.T. Scheduled Tribes Finance and Development Corporations who are nominated as the State Channelising Agencies (SCAs) for availing assistance from NSTFDC and other developmental agencies engaged in the economic development of Scheduled Tribes more effective.
- To assist SCAs in project formulation implementation of NSTFDC assisted Schemes and in imparting necessary training to their staff.
- To provide financial support for meeting the working capital requirement of the Central / State government owned agencies for undertaking procurement and

marketing of minor forest produces agricultural produces and other products grown/made or collected by the Scheduled Tribes.

- To innovate experiment and promote rather than replicate the work of the existing agencies.

Functions:

- To generate awareness amongst the STs about NSTFDC concessional schemes.
- To provide assistance for skill development and capacity building of beneficiaries as well as officials of SCAs.
- To provide concessional finance for viable income generating schemes through SCAs and other agencies for the economic development of the eligible Scheduled Tribes.
- To assist in the market linkage of the tribal produce.

Scheme Design:

The schemes by NSTFDC provide financial assistance for income generating activities and market support assistance for the economic development of the ST community. They also provide grants through channelizing agencies for members to undertake training programmes for skill and entrepreneurial development of the ST community.

To avail the benefit of the financial assistance from NSTFDC, the organization has a set of eligibility criteria to be met, specific to each scheme. Along with specific criteria, general set of eligibility criteria are:

- **For individuals and Self help Groups**
 - All applicant(s)/ member(s) should belong to the Scheduled Tribes Community.
 - Annual family income of the applicant(s) should not exceed double the poverty line (DPL) income limit. This limit, at present, is `98,000/- p.a. for the rural areas and `1,20,000/- p.a. for urban areas as based on the norms of Planning Commission
- **Co-operative Society (ies):**
 - Minimum 80% or more members should belong to Scheduled Tribes Community and annual family income of the applicant(s) should not exceed double the poverty line. In case of change in membership, the said

Co-operative Society shall ensure that percentage of ST members does not fall below 80% during the currency of the NSTFDC loan.

- Scheduled Tribes having income above Double the Poverty Line (DPL) and upto ₹6.00 lakh p.a. at a rate of interest, 2% below the commercial bank's lending rates.

2.1.b. Sub-schemes/Components:

Schemes offered by NSTFDC can be classified into two broad categories:

1. Schemes for Income Generation Activities
2. Marketing Support Assistance

2.1.b.1 Income Generating Schemes

According to NSTFDC, there are six types of Income Generating Schemes, out of which four schemes, namely; Term Loan (TL), Adivasi Mahila Sashaktikaran Yojna (AMSY), Micro Credit Scheme (MCS) and Adivasi Shiksha Rinn Yojna (ASRY) are functional and other two schemes, i.e. Tribal Forest Dwellers Empowerment Scheme and Assistance to TRIFED empanelled Artisans are presently not active. Brief details of these schemes are as follows:

a) Term loan

Under this scheme, loan is provided for viable projects/schemes costing up to Rs 25 lakh per unit/profit centre. NSTFDC provides Term Loan upto 90% of the cost of Scheme(s)/ Project(s) subject to the condition that the SCAs contribute their share of loan as per the scheme and provide eligible subsidy. For projects/schemes with unit cost less than Rs 1 lakh, promoter's contribution shall not be insisted upon. For projects/schemes above Rs. 1.00 lakh and upto Rs. 2.50 lakh SCAs can insist for promoter's contribution up to 2 percent of project cost. Similarly, for above Rs. 2.50 lakh and upto Rs. 5.00 lakh promoter's contribution is 3 percent and 5 percent for above Rs. 5 lakh.

Rate of interest to be paid on the loan varies between 3 to 7 percent for SCAs and 6 to 10 percent for beneficiaries. Breakup of the interest rates is given in Table 1.

Repayment of the loan is expected within 5 years through quarterly/half yearly installments including moratorium period. Repayment period is fixed by NSTFDC

based on the nature of the activity and cash generating potential. For SCAs, repayment period is one year over and above the repayment period of beneficiaries.

b) Adivasi Mahila Sashaktikaran Yojana (AMSY)

The scheme is exclusively directed towards economic development of Scheduled Tribes women. Loans are provided upto 90 percent of the project cost with the maximum amount restricted to Rs100,000.

Loans are given at highly concessional rate of 4 percent per annum to the beneficiary. The loan is to be repaid in quarterly installments within a maximum period of 5 years including moratorium period. In case of refinance it will be linked to repayment period fixed by banks.

Repayment period is fixed by NSTFDC based on the nature of the activity and cash generating potential. For SCAs, repayment period is one year over and above the repayment period of beneficiaries.

c) Micro Credit Scheme for Self Help Groups (MCF)

The scheme focuses on fulfilling loan requirements of Scheduled Tribes that are part of Self Help Groups (SHGs). NSTFDC provides loans upto Rs 50,000 per ST member and maximum Rs 500,000 per SHG. NSTFDC may also provide upto 100% of the funds required, as loan, in case the SCAs is/are not able to provide Margin/Money/Subsidy. The scheme gives an option of giving repeat loans to SHGs. However, Repeat Loan to the SHGs, by the SCAs, shall be given only after the entire dues of earlier loan taken under NSTFDC scheme are repaid by the SHGs to SCAs and in turn by the SCAs to NSTFDC. NSTFDC charges 3 percent interest from SCAs and latter charges 6 percent from the SHGs. SHGs further charge their members an interest rate upto 15 percent.

Reayment period is recommended by the SCAs, subject to a maximum timeline of four years. SCAs are required to pay back the loan to NSTFDC in five years in quarterly payments. In case of refinance, loan has to be repaid within a period of 5 years from the date of disbursement of funds and this will be linked to the repayment period fixed by the banks.

d) Adivasi Shiksha RrinnYojana (ASRY)

The scheme provides Education loans to ST students to help them cover expenditure for their technical and professional education, upto and including PhD. Under this

scheme, loans upto Rs 5, 00, 00 are given per family at a concessional rate of 6 percent per annum. Term loans are provided for 90 percent of the unit cost for courses offered by colleges/universities approved by UGC/Govt/ AICTE/ AIBMS, etc.

NSTFDC charges 3 percent interest from SCAs and latter charges 6 percent from the beneficiaries. Repayment period is five years including the moratorium period. Interest subsidy is provided by the Ministry of Human Resource Development (MoHRD), Govt. of India during the moratorium period.

e) Tribal Forest Dwellers Empowerment Scheme

Under Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, tribal population is given right to hold forest land for habitation and/ or for self-cultivation or for any other traditional activity for generating livelihood.

The objective of the Tribal Forest Dwellers Empowerment Scheme is to generate awareness, provide training to beneficiaries, give NSTFDC's concessional financial assistance, assist in market linkage, etc. to the Scheduled Tribes Forest Dwellers for facilitating productive utilisation of land. A Scheduled Tribe, who has received land right under the Forest Rights Act, 2006 is eligible for availing financial assistance under this scheme. NSTFDC provides loans for 90 percent of the unit cost upto Rs 100,000 at 6 percent to the beneficiaries.

f) Assistance to TRIFED empanelled Artisans:

Under the scheme, NSTFDC provides concessional finance to tribal artisans empanelled with TRIFED for purchase of project related assets and working capital. Financial assistance is provided upto Rs. 50,000/- for individuals and upto Rs. 5 Lakh per SHGs/ Cooperative Societies at the interest rate of 4% p.a. for ST women and 6% p.a. for others.

2.1.b.II Market Support Assistance

NSTFDC provides financial assistance to meet working capital requirements of Channelizing agencies/ Federations involved in procurement and marketing of Minor Forest Produce (MFP) and other tribal products. The loan is given at an interest rate of 7 percent per annum. Repayment period is fixed by NSTFDC based on nature/trade cycle of the activity (Table 2.3).

The Lending Norms in brief for the above mentioned schemes of NSTFDC are as under:

Table 2.3: Lending norms of NSTFDC Schemes

| S. No. | Type of Assistance | Unit Cost upto | NSTFDC's share upto | Interest payable per annum (%) | |
|--------|--|--|---------------------|---|---------------------|
| | | | | By SCAs | By Beneficiaries |
| 1 | Term Loan Scheme | Rs 25 lakh | 90% of unit cost | 3 | 6 |
| | | | | (UptoRs 5.00 lakh per unit as NSTFDC share) | |
| | | | | 5 | 8 |
| | | | | (UptoRs 10.00 lakh per unit as NSTFDC share) | |
| | | | | 7 | 10 |
| | | | | (Above Rs10.00 lakh per unit as NSTFDC share) (The above rates of interest are not on slab basis.) | |
| 2 | Adivasi Mahila Sashaktikaran Yojana (AMSY) | 100,000/- | 90% of unit Cost | 2 | 4 |
| 3 | Micro Credit Scheme for Self Help Groups (MCF) | Rs 50,000/- per member and Rs 5 lakh per SHG | 100% | 3 | 6 (payable by SHGs) |
| 4 | Adivasi Shiksha Rinn Yojana (ASRY) | Rs 5 lakh | 90% of loan Amount | 3 | 6 |
| | Tribal Forest Dwellers Empowerment Scheme | Rs 1 Lakh | 90% of loan Amount | 3 | 6 |

2.1.c. Year of Commencement of Scheme

National Scheduled Tribes Finance and Development Corporation (NSTFDC) was set up in 2001 under the Ministry of Tribal Affairs, Government of India.

2.1.d. Present status with coverage of scheme

NSTFDC distributes concessional loan to the tribal people through the State Channelizing Agencies (SCAs). These State Channelizing Agencies are nominated by State Governments/ Union Territory Administrations. These agencies are used by Central Government and State Government for distributing the funds/benefits/

assistance to the members of tribal people. As per NSTFDC Annual Report (2017-18), till December 2018, NSTFDC has 39 State Channelizing Agencies (SCAs) in India. Out of which, 23 are in functional mode. On the other hand, there are about 16 SCAs which are non-functional. Within the functional SCAs, there are at least 5 SCAs which were actively routing the funds/loan to tribal people a few years back but now have stopped loan distribution under NSTFDC scheme. These states are Assam, Manipur, Odisha and Madhya Pradesh (copy of letters attached in annexure). List of SCAs visited under the Study are given below in table 2.4.

Table 2.4: List of State Channelizing Agencies (SCAs) of NSTFDC

| S. No. | State | State Channelizing Agency |
|--------|-------------------|---|
| | Arunachal Pradesh | Arunachal Pradesh Cooperative Apex Bank Ltd. |
| | Chhattisgarh | Chhattisgarh Rajya Antyavasayee Sahkari Vitta Aivam Vikas Nigam |
| | Goa | Goa State Scheduled Tribes Finance and Development Corporation |
| | Gujarat | Gujarat Tribal Development Corp |
| | Himachal Pradesh | Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corp., |
| | Jharkhand | Jharkhand State Tribal Co-operative Development Corp. Ltd. |
| | Karnataka | Karnataka Maharshi Valmiki Scheduled Tribes |
| | Kerala | Kerala State Development Corp. for Scheduled Castes & Scheduled Tribes Ltd. |
| | Maharashtra | Shabari Adivasi Vitta Va Vikas Mahamandal |
| | Meghalaya | Meghalaya State Cooperative Apex Bank Ltd. |
| | Nagaland | Nagaland State Cooperative Bank Ltd. |
| | Odisha | Odisha SCs STs Dev. & Finance Coop. Corp. |
| | Rajasthan | Rajasthan SCs & STs Finance & Dev. Co-op. Corp., |
| | Sikkim | Sikkim Scheduled Castes, Tribes & Backward Classes Dev. Corp. Ltd. |
| | Telangana | Stree Nidhi Credit Co-operative Federation Ltd., |
| | Tripura | Tripura Scheduled Tribes Co-op. Dev. Corp. |
| | Uttarakhand | Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam |
| | West Bengal | West Bengal SCs & STs Development & Finance Corp. |
| | | West Bengal Tribal Development Cooperative Corp. Ltd., |

Source: NSTFDC Annual Report (2017-18)

2.1.d.1. Implementation of NSTFDC Schemes

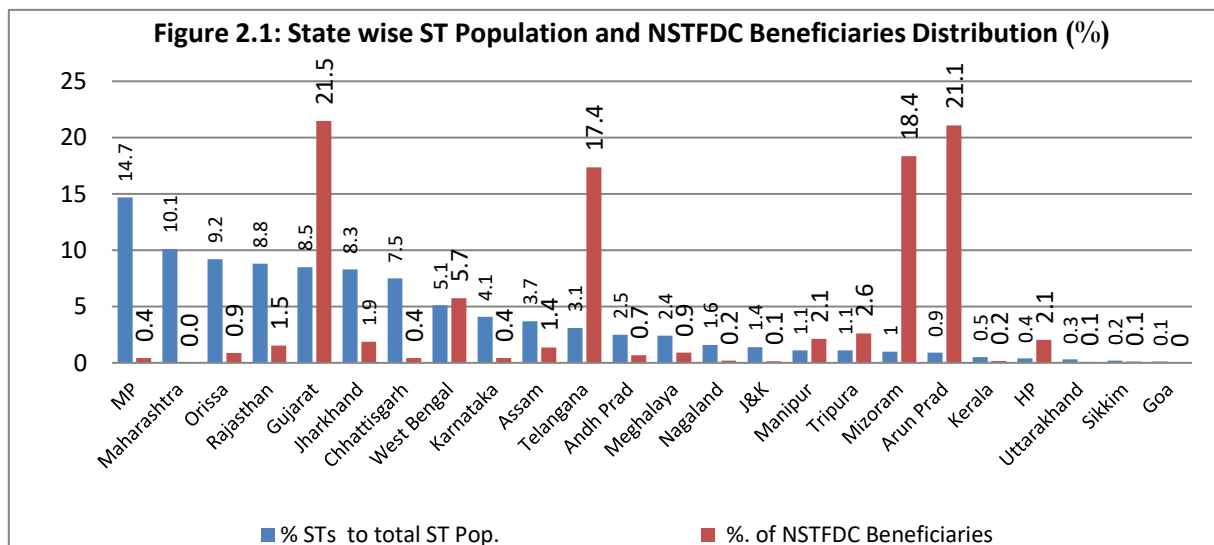
NSTFDC has developed three types of schemes (1) Income Generating Activities (2) Marketing Support Assistance (3) Financial Assistance by means of Grant. In Income Generating Schemes they have six sub-schemes (a) Term loan Scheme (b) Adivasi

Mahila Sashaktikaran Yojna (Micro Credit Scheme (d) Adivasi Shiksha Rinn Yojna (e) Tribal Forest Dwellers Scheme (Scheme for NGO/EVO).

But as per the NSTFDC only TLS, AMSY, MCS and ASRY are in functional mode against which projects/loan have been sanctioned to the State Channelizing Agencies. (Copy of NSTFDC Letter Attached). Further, ASRY scheme has also been implemented in very few states.

2.1.d.2 Outreach of NSTFDC Scheme

As per the 2011 Census, the total population of Scheduled Tribes (STs) in India was 10.43 crore, (2011 Census) constituting 8.6% of the total population of the country. 89.97% of them live in rural areas and 10.03% in urban areas. State wise analysis of tribal data shows that the tribal population is mainly concentrated in Central and North-Eastern part of India. Madhya Pradesh (14.69%) has the highest number of tribal population followed by Maharashtra (10.08%), Odisha (9.2%), Rajasthan (8.8%), Gujarat (8.5 %), Jharkhand (8.3 %), Chhattisgarh (7.5 %), West Bengal (5.1 %) Karnataka (4.1 %) and Assam (3.7 %). Combinedly, these ten states have about 80 percent of country's tribal population (Fig 2.1).



But if we analyse the state wise NSTFDC beneficiaries' data, it can be observed that only 34.1 percent of the total NSTFDC beneficiaries are from these 10 big tribal states. Therefore, it can be said that distribution of NSTFDC loan is very much skewed. Most of the big states are out of this scheme. For example, Madhya Pradesh has 14.7 percent of tribal population but percentage of NSTFDC beneficiaries to the total beneficiaries is

only 0.4 %. Similarly, Maharashtra has 10.1 percent of tribal population but they are not distributing NSTFDC loan to the tribal population. Same situation is prevailing in Rajasthan, Jharkhand and Chhatisgarh as they are taking very less amount of loans in proportion to the number of their tribal people. On the other hand Arunachal Pradesh has only 0.9 percent of country's tribal population whereas, 21 percent NSTFDC beneficiaries are located here. Similarly, Mizoram has 1 percent of tribal population but it has 18.4 percent of loan beneficiaries (Table A .1)

2.2 Budgetary allocation and expenditure pattern of the Scheme:

AS per the data provided by the Ministry of Tribal Affairs, BE, RE and Actual Expenditure of NSTFDC and STFDC for the last five years is mentioned in the table 2.5. During the last five years, Ministry of Tribal affairs has provided Rs. 270.905 crores equity support to NSTFDC and 42.425 crores to STFDC. According to NSTFDC, the corporation has utilized Rs. 270.905 crores out of Rs. 270.905 crores equity support provided by MoTA during the last five years which is 100% utilization (Table 2.5).

Table 2.5: Fund Released by MoTA to NSTFDC and STFDC (Rs in crore)

| Year | *Budget Estimate | Revised Estimate | Expenditure | | |
|--------------|------------------|------------------|---------------|---------------|---------------|
| | | | NSTFDC | STFDCs | Total |
| 2014-15 | 70.00 | 70.00 | 41.00 | 29.00 | 70.00 |
| 2015-16 | 70.00 | 63.33 | 63.11 | 0.2250 | 63.33 |
| 2016-17 | 70.00 | 60.00 | 60.00 | 0.00 | 60.00 |
| 2017-18 | 60.00 | 55.00 | 49.80 | 5.20 | 55.00 |
| 2018-19 | 65.00 | 65.00 | 57.00 | 8.00 | 65.00 |
| Total | 335 | 313.33 | 270.91 | 42.425 | 313.33 |

*BE is not bifurcated between NSTFDC & STFDC.

2.1.e NSTFDC and Sustainable Development Goals

In 2015, United Nations member states have adopted 17 Sustainable Development Goals (SDGs) which has to be achieved by the year 2030 for inclusive growth globally. India has been a leading the cause and to achieve the 2030 agenda. NSTFDC through its schemes has will help Government of India to achieve SDG 4, SDG 5, SDG 8, SDG 9, SDG 10.

3

Research Methodology

3.1 The Present Evaluation/Study:-

The National Scheduled Tribe Finance & Development Corporation (NMFDC) was set up in year 2001 and is functioning under the administrative control of the Ministry of Tribal Affairs, Government of India. Purpose of setting up this corporation was to promote the economic & developmental activities for the benefit of the Scheduled Tribe People. The Corporation plays a leading role in economic upliftment of Scheduled Tribes by providing financial assistance at concessional rates of interest. The Ministry of Tribal Affairs (MoTA) has entrusted Indian Institute of Public Administration (IIPA), New Delhi to carry out third party evaluation of “Equity support to NSTFD/STFDC”.

3.2 Objectives of the study

In view of the above, the objectives of the evaluation study pertaining to Equity support to NSTFD/STFDC are as follows

- To access the impact of NSTFDC Schemes on STs, both financial and social with reference to income, education, health care, social status, etc. of the identified beneficiaries.
- Detailed analysis of the life- cycle of the sanctioned projects in terms of
 - ix. Their reach to the real beneficiaries
 - x. Sanction and disbursement process
 - xi. Level of technology
 - xii. Viability
 - xiii. Linkages
 - xiv. Post disbursement problems
 - xv. Sustainability of returns and
 - xvi. Repayment by the beneficiaries to the SCAs.
- The extent to which the schemes have addressed the goal of generating sustainable income at household level
- To highlight the selected success stories of beneficiaries.

3.2.1. Scope of the Study:

Since its inception, for the above schemes, NSTFDC has given out a loan of more than Rs. 800 Crore to the individual tribals prevailing in tribal domain of India. In this context, it is very necessary to analyze the impact of these schemes on economic

upliftment of tribal people in terms of quality of life and increasing employability skills and wages.

In view of that, the proposed study has analysed the overall performance of the NSTFDC/STFDCs and its outcome with regard to the set objectives. It has also made an attempt to study the sustainability of the scheme and suggested the changes required keeping in view of the present scenario and future requirements. The entire evaluation work is guided by basic ToRs, which are as follows-

- i. Whether there is a need to continue the Scheme;
- ii. Whether the scheme has been effective in achieving its stated objectives;
- iii. Whether the design of the Scheme is appropriate to meet the stated objectives;
- iv. Whether the specific deliverables of the scheme constitute felt needs of the community;
- v. Actual outreach of benefits as indicators for the scheme;
- vi. Whether any change in the concept and implementation of the scheme is required;
- vii. Effectiveness of the role played by NSTFDC in promotion, preservation and documentation and intangible heritage/culture/arts and crafts of tribal communities.
- viii. Outcome of training and capacity building programmes organized by NSTFDC;
- ix. Whether NSTFDC has built adequate institutional arrangements and capacity for maintenance and up-keep of Museums and Library.

3.3 Research Methodology

The study is an empirical research, based on both primary and secondary data. The entire study has been divided into sequentially arranged functional components like interview schedule construction, staff-recruitment, training on ODK handling and digital questionnaire design, pilot study, secondary research, primary data collection, data analysis and report writing. Specific time frame was earmarked for each functional component of the project. The study also involved a detailed examination of the official records and documents related to the NSTFDC and STFDC activities under review. The research team also conducted physical inspection of most of the beneficiary's projects for the evaluation purpose. The study has also looked at how the main priorities of NSTFDC are determined and implemented.

The information regarding the outcomes and the efficacy of the regular activities conducted by NSTFDC is gathered through primary surveys by using structured and mostly closed-ended questionnaire, specially designed for the purpose of the present study. The method used for analyzing primary data was compilation, cleaning and analysis of the responses which was gathered through the structured schedules. Eight types of separate schedules were prepared for different stakeholders. All of them were pre-tested before finalization.

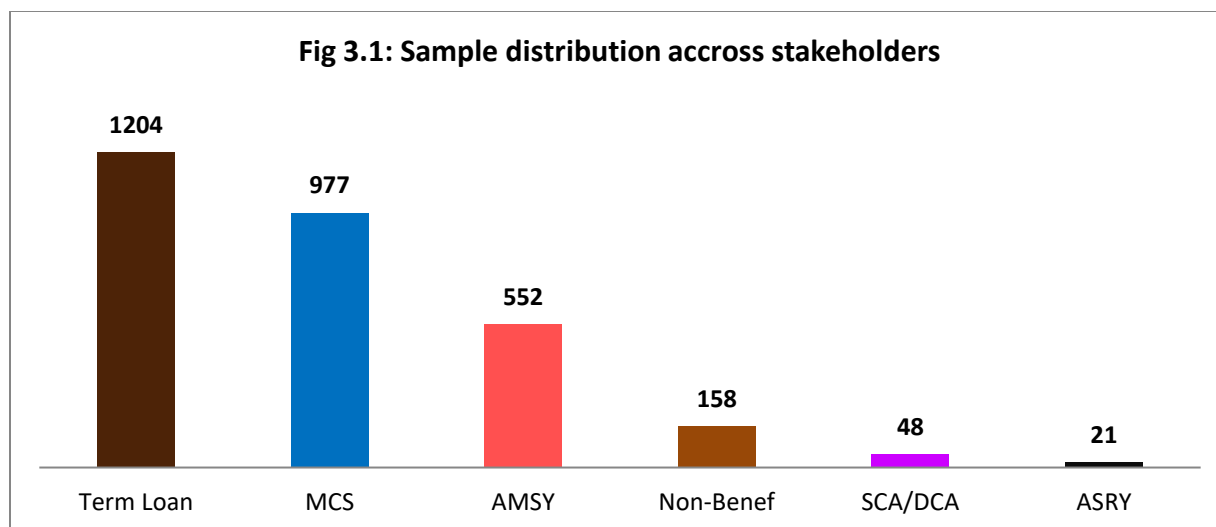
Prior to evaluation at ground, daylong orientation training was given to the entire research team on all technical aspects (objectives, outcomes, methodology, analysis and documentation etc) of proposed study. Primary data collection was done through SurveyCTO software, real-time time data collection software, which is very much appropriate for survey in remote locations and can be conducted offline. All of the eight questionnaires were digitized and uploaded in a handheld electronic device. The SurveyCTO software can be installed on Android/iOS supported tablets, computers and phone devices. Every device was linked to the central server. Data collected from field was updated and stored continuously at main database whenever internet facility is available. The IIPA Research team regularly monitored the data collected in the field.

After completion of field survey, responses were scrutinized before tabulation. It helped research team in assessing the appropriateness of the NSTFDC schemes with respect to the challenges in the field of socio-economic development of tribal people.

3.3.1 Area and Sample Size of the Study

As per the ToR, the present study has to cover 23 States of India viz Andhra Pradesh, Arunachal Pradesh, Assam, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Sikkim, Telangana, Tripura, Uttarakhand, and West Bengal. Madhya Pradesh, Assam and Manipur have conveyed that they have not taken any loan from the NSTFDC for last five years. Similarly, Jammu Kashmir didn't send their beneficiaries' list. Therefore, survey was not done in these five states.

The sample size was designed with the aim to cover all the stakeholders of this scheme, i.e. beneficiaries of four schemes (TLS, AMSY, MCS & ASRY), representatives of SCAs/RCA/DCAs, and non beneficiaries among the tribal community from the same villages. In Total 2960 sample have been collected to assess the implementation and impact of the four NSTFC schemes. Stakeholders wise sample distribution is given in Fig. 3.1.



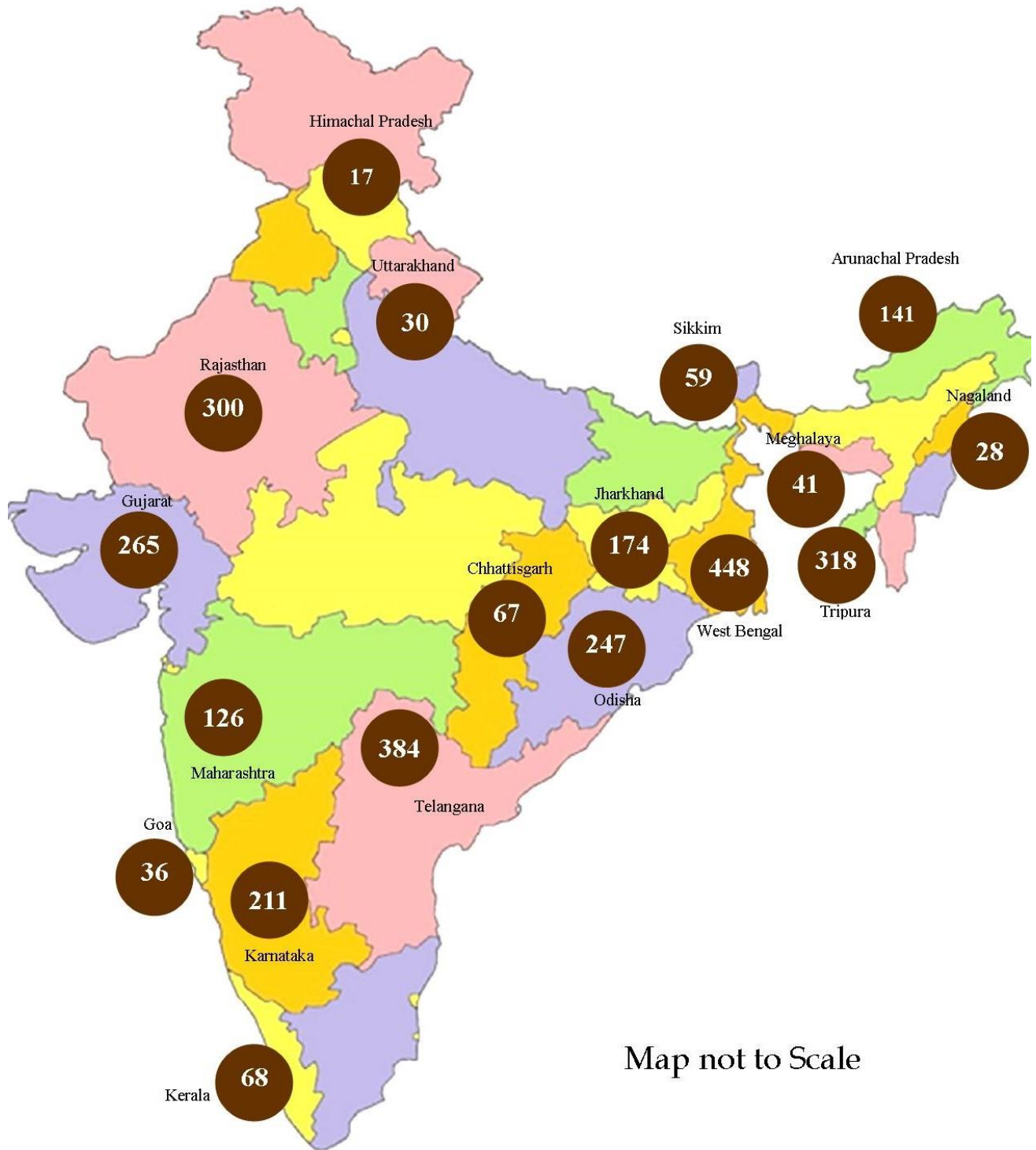
Thus, survey was conducted in 18 States and the states covered in the evaluation study includes; Arunachal Pradesh, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Maharashtra, Meghalaya, Nagaland, Odisha, Rajasthan, Sikkim, Telangana, Tripura, Uttarakhand, and West Bengal. Details of each state’s sample size are given below in Map 3.1 showing proportion of identified state-wise sample size.

3.3.2 Sample Selection Process

Selection of sample followed a multistage stratified sampling method. All 23 states, those have received loan from NSTFDC and equity support from Ministry, were approached for field survey. Before going to the field survey, we requested all the 23 state’s SCA to provide the list of beneficiaries of NSTFDC schemes who have taken loan in the last five years. At the beginning of the survey, two districts were to be selected from each state. Rationale for that was to select one best performing and one non performing districts from each state based on selective indicators such as - amount of money utilized by districts during the last three years, number of beneficiaries, and number of different schemes implemented by done during the last five years.

Along with that the research team also tried to select equal number of respondents from each state or district on random basis. However, in many states and particularly at the district level, due to unavailability of desired number of beneficiaries’, the research team tried to contact as many beneficiaries as they can reach. For example, in States like Chhattisgarh, Himachal Pradesh, Uttarakhand, Kerala, Jharkhand, Nagaland and others it was difficult to find predetermined number of beneficiaries from two districts. Therefore it was decided to increase the number of samples in those districts or states where large numbers of beneficiaries are available (Map 3.1).

Map 3.1: Sample distribution across the states



At the next stage, the research team visited to the beneficiaries of each selected districts and personal interviews were conducted with the help of structured schedules. Separate structured interview schedules have been used to have an in-depth response from the different stakeholders. Following stakeholders has been consulted for the study as they are directly or indirectly associated with this scheme.

- **Primary stakeholders:** Those persons of the Scheduled Tribes Community who have benefited from the NSTFDC schemes.
- **Secondary stakeholders:** Officials at SCAs, RCAs and DCAs, Members and heads of SHGs, NGOs and few bank officials located in the different parts of the country who are the key facilitators in schemes implementation.
- **Non Stakeholders:** To evaluate the outreach and popularity of schemes it was necessary to conduct a comparative analysis among benefited ST people with non beneficiaries ST people, who have not availed any benefits under NSTFDC schemes.

The research team also made informal discussions and interviews with the officials/functionaries working in the area of tribal welfare and other departments and representatives of NGOs and SHGs. Academicians and prominent members of tribal society working for the tribal welfare will also be consulted.

3.3.3 Tools used for Data Collection Process and Analysis

The primary data for the study has been collected through SurveyCTO mobile/digital data collection platform which is very useful and efficient in collecting primary data on real time basis. It is a paperless survey technique and is very much reliable, secure, and can work in offline settings. All eight types of questionnaire were converted into digital format and uploaded on SurveyCTO platform. These Questionnaires were accessible through handheld electronic device. Then SurveyCTO software was installed in every surveyor's handhold devices such as, Android/iOS supported tablets, computers and phone devices. With the help of SurveyCTO software, picture of respondents and their location with geo-referenced tagging was also done in survey.

Data gathered through the SurveyCTO platform was saved in excel sheets. The responses and entries were scrutinized and categorized in themes and sub-themes. For data analysis, statistical software like Excel and SPSS were used. The research results were firstly presented in the form of graph, map and Table. Finally, data were interpreted in the report form.

3.3.4. Questionnaire:

For this evaluation study, 8 types of questionnaires were prepared to know the opinion of all the stakeholders (Copies are attached in Annexure). These stakeholders are as follows;

- (1) Representative of SCAs
- (2) Representative of DCAs
- (3) Term loan Beneficiaries
- (4) AMSY Beneficiaries
- (5) MCS Individual Beneficiaries
- (6) MCS SHGs Head
- (7) ASRY Beneficiaries
- (8) Non-Beneficiaries

3.3.5 Issues that have been covered in the Study

1. Personal information of the beneficiaries
2. Demographic profile of the beneficiaries
3. Socio-economic profile of the beneficiaries prior to getting assistance from NSTFDC
4. Post assistance activity profile
5. Opinions and perspectives on assistance received and about activity
6. Procedural issues related with receiving assistance
7. Level of awareness among STs about NSTFDC Schemes
8. Repayment issues and performance of the beneficiaries
9. Impact on employment generation by the activity,
10. Information on social indicators and
11. Suggestions from the beneficiaries

3.4 Limitation of the Study

- In the proposal, IIPA had proposed to evaluate seven schemes of NSTFDC. However, as per the NSTFDC, only four schemes are operational. They are – TLP, MCS, AMSY and ASRY (Annexure 1).
- Initially, it was proposed to select equal number of beneficiaries from each scheme; however, during the field survey the research team found that most of the states are mainly implementing TLS and MCS schemes. Therefore, getting desired number of AMSY, ASRY beneficiaries sample was not possible from every state.
- As per the Work Order, survey was supposed to be conducted in 23 states. However, many states like MP, Manipur, Assam, Andhra Pradesh and Jammu Kashmir have not sent their beneficiaries list, and also informed us for their inability to cooperate implementing these schemes in their states. Therefore to

compensate the shortfall of sample from these states, the sample size of other states has been increased.

- Earlier it was proposed to cover two districts of each states based on assumption of much larger number of beneficiaries. However, the actual number of beneficiaries in the selected districts was lesser than our estimation. Hence, we have increases the number of districts from two to three or four depending on the size of the states.

4

Objectives of the Study

Terms of Reference (ToR) for the evaluation study were designed by Ministry of Tribal Affairs, keeping in line the objectives identified for the study. Indian Institute of Public Administration (IIPA) adhered to ToR throughout the span of the study and till the delivery of the final report.

Objectives of the study:

- To analyse if the scheme's structure, design, features and or guidelines are appropriate to meet the objectives of the scheme
- To identify the bottlenecks in implementation of the scheme and changes required in the same for improving the delivery mechanism
- To analyse whether specific deliverables of the scheme/programme are appropriate for fulfilling the development needs of the communities
- To see if measurable outcomes have been defined for the scheme
- To check the extent to which the scheme has percolated at grassroot level for the benefit of tribal households
- To check for the gender neutrality of the scheme and see if there are any gender specific components to the scheme. If an inherent gender imbalance exists, what would be the changes required?
- To see if there are overlaps with other schemes

4.1 Performance of the scheme based on the Output/Outcome Indicators

The performance of this scheme has been measured by the qualitative analysis of the primary and secondary data collected during the field survey. The present section analyses the responses of loan beneficiaries, officers of NSTFDC, SCAs, RCAs, DCAs, and non beneficiaries among common tribal. Findings of data analysis have been categorized in following sections;

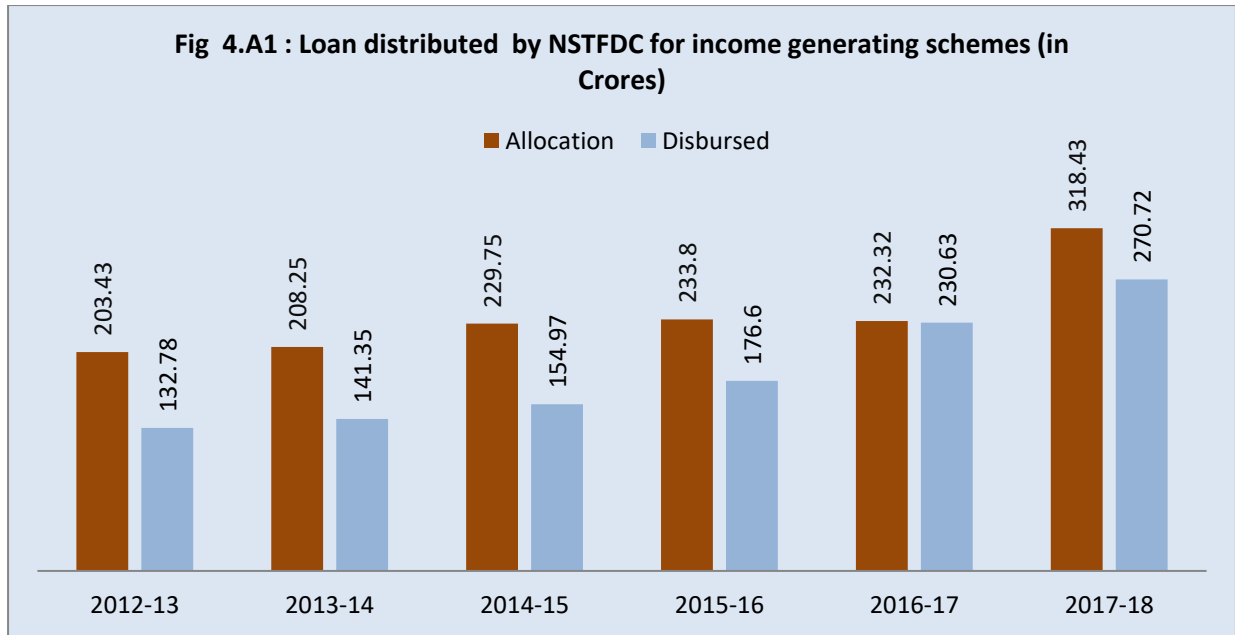
- A. NSTFDC, SCAs, RCAs and DCAs
- B. Impact of Income generating Schemes on Beneficiaries
- C. Outreach of schemes among common tribal people

I - Functioning of NSTFDC

4.1.A1. Loan distributed by NSTFDC:

The Fig 4.1 describes about the total sanction and disbursement of NSTFDC fund to the SCAs for implementing NSTFDC Schemes in their respective states. It is important to note that the overall sanction of fund from NSTFDC to SCAs is almost constant from 2014-15 to 2017-18. Data also reveals that the utilisation of NSTFDC funds was low in 2014-15. Only 67.45 percent of the funds allocated to SCAs were actually spent (Table 4.4). However, the utilization ratio has gradually increased in the next financial years and has reached upto 99.27 percent in 2016-17. During 2017-18, for the first time the sanction figure has crossed 300 crore figure (Fig.4.A1). However, during this financial year NSTFDC saw a decline in utilization percentage. This is because the disbursement figure was compiled on 31 March 2018 (Table A.2).

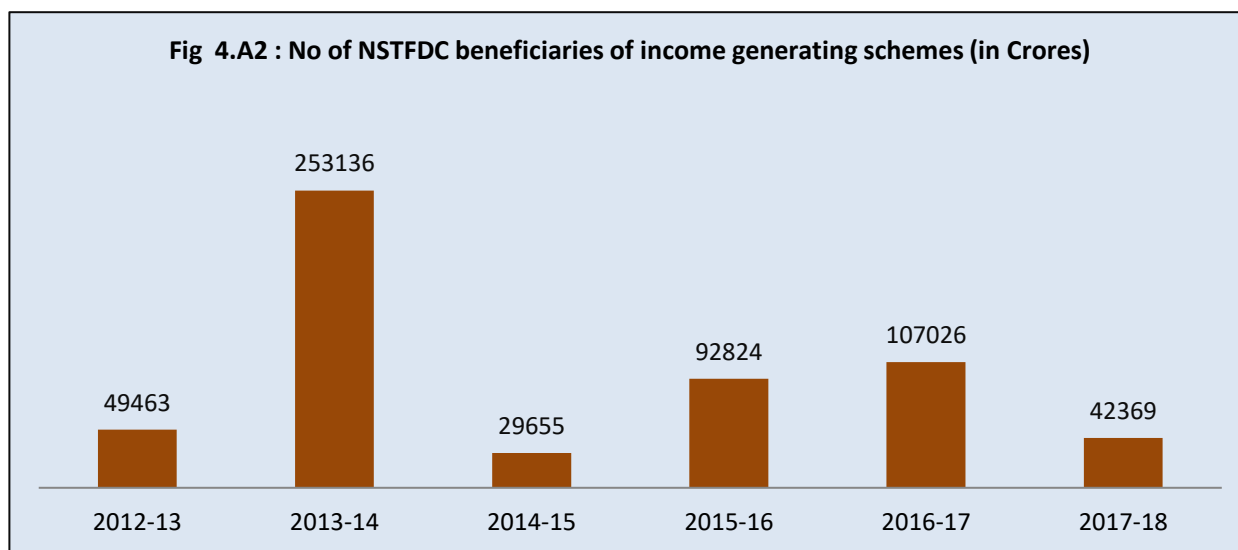
Despite this, it can be said that there has been a small increase in loan demand from states side. Here, SCAs needs to become proactive and they should take the funds allocated for them. It needs to be understood that the purpose of these NSTFDC schemes is to enhance the socio-economic condition of tribal people as much as possible.



Source: NSTFDC Annual Report 2017-18

4.1.A3. Number of NSTFDC beneficiaries

If we talk about the number of beneficiaries, in the last 5 years, there have been large ups and downs in the number of beneficiaries. In 2012-13, the Corporation disbursed loan to the 49463 beneficiaries across India (Fig. 4.A2). Next year the number of beneficiaries increased to 253136 which is 500 percent higher than the previous year. The disbursement during the year 2013-14 is the highest since last five years. However, in the next year, beneficiaries' number has fallen to 29655, which is 800% lower than previous year. If NSTFDC does not increase the number of beneficiaries in future, the purpose of this scheme will be defeated.



4.1.A4. State Government Block Guarantee

NSTFDC functions through State Channelizing Agencies (SCAs) which are nominated by the respective State Governments. Before approving the loan demand of SCAs, NSTFDC asks for respective State Government's guarantee as security for the loans disbursed by them. This is crucial for the SCAs as their loan demand is totally dependent on the amount of State Guarantee. If a State Government does not give guarantee on behalf of the SCA, then the NSTFDC does not provide loan to SCA. If the amount of State's guarantee is less, then the loan disbursement capacity of the SCA is automatically reduces. The guarantees given by the states to NSTFDC for their SCAs have been shown in the table 4.A1. As per the information, Telangana State Govt. has provided Rs. 150 crores guarantee on behalf of Stree Nidhi Credit Co-operative Federation Ltd., which is highest among the states. On the other hand, the NSTFDC has got lesser amount of bank guarantee from SABCCO and Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam from their respective governments, which is just Rs 1 crore.

There are some agencies like Gujarat Tribal Development Corp, Stree Nidhi Credit Co-operative Federation Ltd, Tripura Scheduled Tribes Co-op. Dev. Corp., and West Bengal Tribal Development Cooperative Corp. Ltd. who have made full use of their States' guarantees, while Karnataka Maharshi Valmiki Scheduled Tribes., Chhattisgarh Antyavyavasai Corp., Kerala SC & ST Lt. have not distributed loans to tribal people despite having more guarantees.

Table 4.A1: Status of State's Guarantee for their SCAs (Crores)

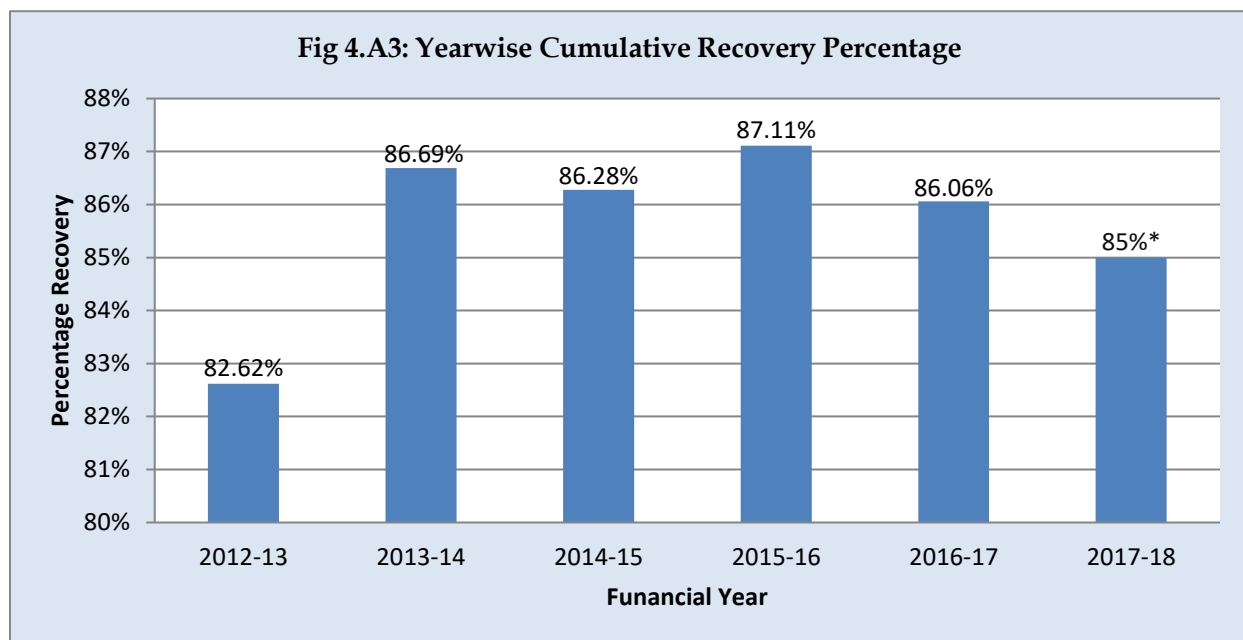
| S.N | State Channelizing Agency | State Guarantee | Status of Recovery (%) |
|-----|--|-----------------|------------------------|
| 1. | Arunachal Pradesh Cooperative Apex Bank Ltd. | 46.53 | 47.11 |
| 2. | CRASVAVN, Raipur | 148.84 | 95.29 |
| 3. | Gujarat Tribal Development Corp | 120.00 | 82.59 |
| 4. | Himachal Pradesh SCSTDC | 7.04 | 100 |
| 5. | J & K SCST & BCDC | 19.53 | 98.91 |
| 6. | Jharkhand State Tribal Co-operative Development Corp. Ltd. | 20.0 | 95.29 |
| 7. | Karnataka Maharshi Valmiki Scheduled Tribes | 137.59 | 88.55 |
| 8. | Kerala SDCSCST Ltd. | 6.0 | 100 |
| 9. | Manipur Tribal Development Corp. Ltd. | No Guarantee | 100 |
| 10. | Meghalaya State Cooperative Apex Bank Ltd. | 13.00 | 100 |
| 11. | Mizoram Khadi & Village Industries Board | Legacy Overdue | 72.83 |
| 12. | Nagaland State Cooperative Bank Ltd. | 25.00 | 79.59 |
| 13. | Odisha SCs STs Dev. & Finance Coop. Corp. | 10.0 | 100 |
| 14. | Rajasthan SCs & STs Finance & Dev. Co-op. Corp., | 32.70 | 99.92 |
| 15. | Shabari Adivasi Vitta Va Vikas Mahamandal | 30.00 | 99.92 |
| 16. | SABCCO, Sikkim | 1.0 | 95.19 |
| 17. | Stree Nidhi Credit Co-operative Federation Ltd., | 150.00 | 100 |
| 18. | Tripura Scheduled Tribes Co-op. Dev. Corp. | 85.27 | 71.88 |
| 19. | Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam | 1.0 | 100 |
| 20. | West Bengal SCs & STs Development & Finance Corp. | 29.40 | 100 |
| 21. | West Bengal Tribal Development Cooperative Corp. Ltd., | 46.53 | 100 |

Source: NSTFDC, New Delhi

4.1.A5.. Status of Loan Recovery

The sustainability of these income generating schemes is very much dependent on loan recovery from the SCAs as it determines the refinancing capacity of NSTFDC.

The amount of cumulative loan recovery by NSTFDC in 2012-13 was Rs. 82.62 percent, and it increased upto 86.69 percent in 2013-14. However, since last four years this cumulative loan recovery percent is almost stagnant around 86 percent (Fig 4.A3).



Source: NSTFDC, New Delhi

The state wise cumulative loan recovery from SCAs during 2012-13 and 2017-18 has been given in the 4.A1. As seen in the table the recovery percentage of loan was found lowest in Northeastern states. For example till January, 2018, Arunachal Pradesh Cooperative Apex Bank Ltd. of Arunachal Pradesh has repaid only 47.11 percent of loan amount, followed by Tripura Scheduled Tribes Co-op. Dev. Corp. (71.88 %), Mizoram Khadi & Village Industries Board (72.83 %) and Nagaland State Cooperative Bank Ltd.(79.59 %). However, seven SCAs have made 100 % repayment against their loan and which were, Kerala SDCSCST Ltd., Manipur Tribal Development Corp. Ltd., Meghalaya State Cooperative Apex Bank Ltd., Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam, Stree Nidhi Credit Co-operative Federation Ltd., West Bengal SCs & STs Development & Finance Corp. and West Bengal Tribal Development Cooperative Corp. Ltd. Apart from that 7 SCAs have made more than 95 percent of their loan amount. If we exclude North-Eastern states, then loan repayment of other states is quite good.

II - State Channelizing Agency (SCAs)

4.1.A6. About SCA:

NSTFDC distributes concessional loan to the tribal people through the State Channelizing Agencies (SCAs). These State Channelizing Agencies are nominated by State Governments/ Union Territory Administrations. These agencies are used by Central Government and State Governments for distributing the funds/benefits/ assistance to the members of tribal people. As per the Annual Report of NSTFDC, 2018-18, NSTFDC had 39 State Channelizing Agencies (SCAs) in India. Out of which 23 are functional. About 16 SCAs are non-functional. Within the functional SCAs, there are at least 5 SCAs which were actively routing the funds/loan to tribal people few years back but are now have stopped loan distribution under NSTFDC scheme. These SCAs are Assam, Manipur, Maharashtra, Goa and Madhya Pradesh. The States/UTs-wise list of functional SCAs is as follows (Table 4.A2). In the following chapters, the report refers the agency as the state

Table 4.A2: List of State Channelizing Agencies (SCAs) of NSTFDC

| S.No. | State Channelizing Agency |
|-------|--|
| 1 | Andhra Pradesh Scheduled Tribes Coop. Finance Corp. Ltd. |
| 2 | Arunachal Pradesh Cooperative Apex Bank Ltd. |
| 3 | Chhattisgarh Rajya Antyavasayee Sahkari Vitta Aivam Vikas Nigam |
| 4 | Gujarat Tribal Development Corp |
| 5 | Himachal Pradesh Scheduled Castes & Scheduled Tribes Development Corp., |
| 6 | J & K Scheduled Castes, Scheduled Tribes & Backward Classes Development Corp |
| 7 | Jharkhand State Tribal Co-operative Development Corp. Ltd. |
| 8 | Karnataka Maharshi Valmiki Scheduled Tribes |
| 9 | Kerala State Development Corp. for Scheduled Castes & Scheduled Tribes Ltd. |
| 10 | M. P. Adivasi Vitta Aivam Vikas Nigam |
| 11 | Manipur Tribal Development Corp. Ltd. |
| 12 | Meghalaya State Cooperative Apex Bank Ltd. |
| 13 | Mizoram Khadi & Village Industries Board |
| 14 | Nagaland State Cooperative Bank Ltd. |
| 15 | Odisha SCs STs Dev. & Finance Coop. Corp. |
| 16 | Rajasthan SCs & STs Finance & Dev. Co-op. Corp., |
| 17 | Shabari Adivasi Vitta Va Vikas Mahamandal |
| 18 | Sikkim Scheduled Castes, Tribes & Backward Classes Dev. Corp. Ltd. |
| 19 | Stree Nidhi Credit Co-operative Federation Ltd., |
| 20 | Telangana State Scheduled Tribal Cooperative Finance Corporation |
| 21 | Tripura Scheduled Tribes Co-op. Dev. Corp. |
| 22 | Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam |
| 23 | West Bengal SCs & STs Development & Finance Corp. |
| 24 | West Bengal Tribal Development Cooperative Corp. Ltd., |

Source: NSTFDC Seventeenth Annual Report, 2017-18

4.1.A7.. Share Capital of State Channelizing Agency:

Every SCA have its own Authorized Share Capital. SCAs get their Authorized Share Capital in the ratio of 51:49 by respective State Government and Central Government. On behalf of Central Government, Ministry of Tribal Affairs provides its share capital to the SCAs. The Share Capitals are the interest free grant provided to the SCAs to use it as working capital for running their business with a condition that SCA will not utilize this money for administrative purposes. Further, SCAs charges 2 to 3 percent of annual interest depending upon the type of schemes. For example, SCAs keeps 2 percent for Adivasi Mahila Sashaktikaran Yojna and 3 percent for Term Loan Schemes, Micro-Credit Schemes, and Adivashi Shiksha Rinn Yojna.

In TL Scheme, NSTFDC charges interest at the rate of 3 percent p.a. from the SCAs, which in turn, charges 6 percent p.a. from the beneficiaries. The loan under this scheme is to be repaid in quarterly installment within a maximum period of 5 years including moratorium period.

The table 4.A3 shows the state-wise distribution of authorized share capital and actual paid capital received from MoTA and respective State Governments till the time of survey. As indicated in the table it differs from state to state and type of agencies.

However, it is important to mention that many of the SCAs like Karnataka, Odisha, Tripura, Jammu & Kashmir and Rajasthan have not provided any details about the utilization of Share Capital.

Table 4.A3: Share capital and paid of the SCA (In Cr. Rs)

| S.No | State | Share Capital | Paid Capital | Paid Capital (State Govt) | Paid Capital (MoTA) |
|------|-------------------|----------------------|--------------|---------------------------|---------------------|
| 1 | Arunachal Pradesh | 500.00 (by St.Gov.) | 192.51 | 192.51 | Nil |
| 2 | Chhattisgarh | 100.00 | 35.80 | | |
| 3 | Goa | 48.00 | 45.15 | 31.101 | 14.05 |
| 4 | Gujarat | 65.00 | DNP | | |
| 5 | Himachal Pradesh | 90.00 | 90.68 | | |
| 6 | Jharkhand | 25.00 | 30.19 | 19.15 | 10.59 |
| 7 | Kerala | 200 | 198.15 | | |
| 8 | Maharashtra | NA | NA | NA | NA |
| 9 | Meghalaya | 500.00* (by St.Gov.) | | | |
| 10 | Nagaland | 3.64 | NA | NA | NA |
| 11 | Odisha | 35.00 | 31.69 | | |
| 12 | Rajasthan | NA | NA | NA | NA |
| 13 | Sikkim | 20.00 | 18.31 | | |
| 14 | Telangana | NA | NA | NA | NA |
| 15 | Tripura | 50.00 | 28.27 | 16.91 | 11.3 |
| 16 | Uttarakhand | 500.00 | 192.51 | | |
| 17 | WBSCSTFDC W B | 500.00 | 293.93 | | |
| 18 | WBTDCC W B | 50.00 | 37.18 | 37.18 | Nil |

- I. Goa:** As per the GSSTFC, the funds received from Ministry of Tribal Affairs, has been utilized in following schemes to achieve the objectives set out in the Memorandum and Article of Association.
- a) Self Employment Scheme - Rs. 8.78 crore
 - b) Short Term Loan (Business) Rs. 0.08 Crore
 - c) Ashraya Adhar Scheme Rs.3.19 Crore
- II. Himachal Pradesh:** As per the HPSCSTDC, they have used Share Capital Money in following heads:
- a) 10 percent of margin money of AMSY and other scheme of below 50 thousand are born from the Share Capital of ST Corporation as subsidy.
 - b) Some portion of Share Capital is also utilized on administrative expenses of HPSCSTDC.
- III. Jharkhand:** JSTCDC has not shared any information regarding utilization of share capital received from the Ministry of Tribal Affairs. (It has been informed to IIPA that have invested in Share Capital of JSTCDC)
- IV. Kerala:**
- a) During 2017-2018, an amount of Rs. 15 lakhs was given by the Ministry of Tribal Affairs towards State's Share Capital and the same was used by Kerala SC&ST Corporation partially for meeting the Margin Money Portion (Their own share) under various schemes sponsored by NSTFDC as well as for meeting the entire loan portion under Income Generating Schemes exclusively funded by the Corporation.
 - b) During 2016-2017, no amount was given by the Ministry towards State Share Capital.
 - c) During 2015-2016 an amount of Rs. 22 lakhs was given by the Ministry of Tribal Affairs towards State's Share Capital and the same was used by Corporation partially for meeting the Margin Money Portion (Their own share) under various schemes sponsored by NSTFDC as well as for meeting the entire loan portion under Income Generating Schemes exclusively funded by the Corporation.
 - d) During 2014-2015 an amount of Rs. 20 lakhs was given by the Ministry of Tribal Affairs towards State's Share Capital and the same was used by

Corporation partially for meeting the Margin Money Portion (State's share) under various schemes sponsored by NSTFDC as well as for meeting the entire loan portion under Income Generating Schemes exclusively funded by the Corporation.

V. Sikkim:

- a) As per SABCCO, it is completely dependent of the Share Capital and Grants provided by the State Government and Central Government. The Authorised Share Capital of SABCCO was 20.00 Crore which has been proposed to enhanced to Rs. 40 crore.
- b) SABCCO receives Share Capital from the Ministry of Tribal Affairs, GoI, Ministry of Social Justice and Empowerment, GoI, Government of Sikkim and it is utilized by SABCCO for meeting infrastructure and management expenses.

VI. **West Bengal:** Share Capital is being utilized to provide Margin Money Loan together with NSTFDC Loan to reduce the loan burden of beneficiaries.

4.1.A8. Share Capital of State Channelizing Agency: State wise Funds Sanctioned to SCA

As per the NSTFDC, funds are being allocated annually to the SCAs based on the Scheduled Tribe population of the State/UT with respect to total ST population of India. However, there are many states that demand much less fund than the allocated amount, so that the sanctioned fund for the respective SCAs remains unused. Another issue is that many states spend their sanctioned fund of one fiscal year in another financial year (Table 4.A4).

Table 4.A4: Funds Sanctioned and Disbursed by NSTFDC (Rs. Lakh)

| F.Y. | Sanction | Disbursement | Utilization (%) |
|---------|----------|--------------|-----------------|
| 2014-15 | 229.75 | 154.97 | 67.45 |
| 2015-16 | 233.79 | 176.60 | 75.54 |
| 2016-17 | 232.31 | 230.62 | 99.27 |
| 2017-18 | 318.03 | 270.72 | 84.90 |

Source: Field Survey, 2018-19

Table 4.A5 indicates about the state wise sanctioned funds and disbursement amount for the period of 2014 - 2018. Looking at the data, it can be said that the utilization ratio is lower in many States like Assam, Chhattisgarh, Jammu Kashmir, Jharkhand, Karnataka Manipur, Nagaland, Sikkim, Chhattisgarh, Rajasthan and Sikkim. It is worth noting that Maharashtra got Rs. 37.18 crores during this period, but it did not use the

loan amount. Similarly, Jammu and Kashmir has utilized only 14.94 percent of its sanctioned money. However, states like Himachal Pradesh, Meghalaya, Odisha, Uttarakhand have received and disbursed more loan than the sanctioned amount. In case of Manipur, they received a loan of Rs. 2 crores in 2014-15, but after that they never got loan from NSTFDC. Other states like Gujarat, Mizoram and Tripura have utilized more than 90 percent of the sanctioned fund in last four financial years.

Table 4.A5: State wise Funds Sanctioned and Disbursed during the 2014-18 (upto 31.01.2018) (₹ in lakhs)

| S.No. | State | Sanction | Disbursement | Utilization % |
|-------|-------------------|--------------|--------------|---------------|
| 1 | ANDHRA PRADESH | 7794 | 6894 | 88.45 |
| 2 | ARUNACHAL PRADESH | 8547 | 7533 | 88.14 |
| 3 | ASSAM | 347 | 247 | 71.23 |
| 4 | CHHATTISGARH | 5234 | 2381 | 45.49 |
| 5 | GUJARAT | 11982 | 11459 | 95.63 |
| 6 | HIMACHAL PRADESH | 227 | 250 | 110.01 |
| 7 | JAMMU & KASHMIR | 2972 | 444 | 14.94 |
| 8 | JHARKHAND | 1529 | 662 | 43.30 |
| 9 | KARNATAKA | 3410 | 2500 | 73.31 |
| 10 | KERALA | 468 | 364 | 77.77 |
| 11 | MANIPUR | 200 | 200 | 100.00 |
| 12 | MAHARASHTRA | 3718 | 0 | 0.00 |
| 13 | MEGHALAYA | 1140 | 1332 | 116.89 |
| 14 | MADHYA PRADESH | 2890 | 2513 | 86.94 |
| 15 | MIZORAM | 5523 | 5306 | 96.07 |
| 16 | NAGALAND | 2200 | 2058 | 93.58 |
| 17 | ODISHA | 431 | 551 | 127.67 |
| 18 | RAJASTHAN | 6066 | 3041 | 50.13 |
| 19 | SIKKIM | 1230 | 682 | 55.41 |
| 20 | TELANGANA | 10000 | 10000 | 100.00 |
| 21 | TRIPURA | 10597 | 9656 | 91.12 |
| 22 | UTTARAKHAND | 391 | 400 | 102.19 |
| 23 | WEST BENGAL | 1905 | 1909 | 100.20 |
| | TOTAL | 88803 | 70383 | 79.26 |

Source: NSTFDC, 2018

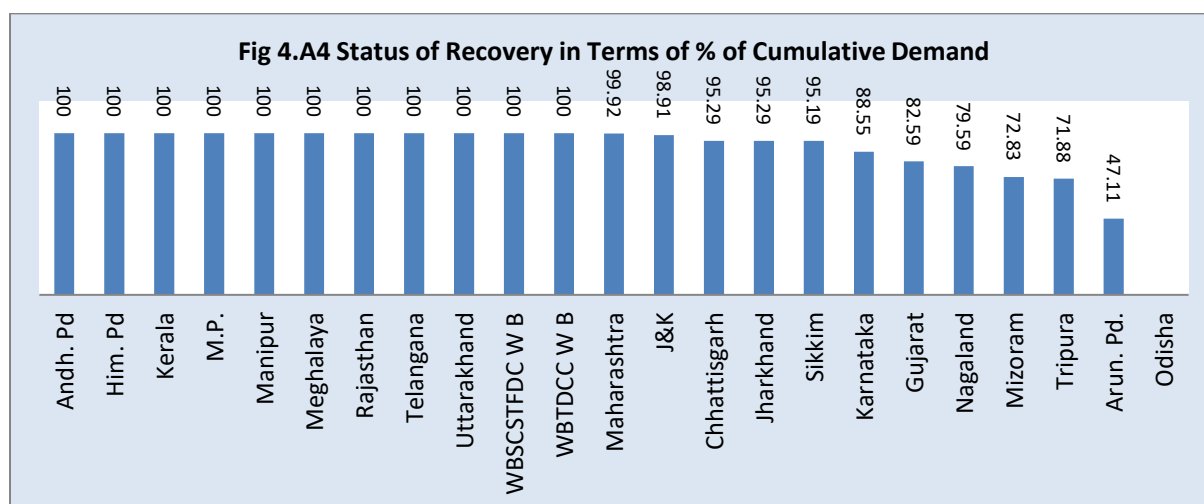
The reasons for non utilization of approved funds as stated by SCAs and NSTFDC are mainly non-availability of Government Bank Guarantee to SCAs from their respective state government. Assessing their own past repayment capability from the beneficiaries and limited Government Guarantee, SCAs are reluctant to avail the sanctioned money from NSTFDC.

Further due to non-availment of funds by some of the SCAs, NSTFDC is allocating their share to other States, who are active in availing assistance, variation takes place. For example, in 2014-15, Rs. 81.58 lakh was sanctioned to Gujarat but the actual sanction

made to them was 2872.26 lakhs. Similarly, during 2017-18, Rs. 3337.38 lakhs and Rs. 153.60 lakhs were sanctioned to Arunachal Pradesh and Odisha respectively but the actual amount that was sanctioned to them was Rs.3848.22 lakh and Rs.153.60 Lakhs.

4.1.A9. Status of recovery of loan

As per the repayment schedule of NSTFDC, the repayment of loan and payment of interest shall be made by SCAs to NSTFDC on quarterly basis i.e. 31st of March, 30th June 30th September and 31st December. Besides, NSTFDC also provides rebate on interest repayment (0.5%) to its SCAs if they repay their loan with interest within the prescribed time limit. NSTFDC also provides one year extra repayment period to the SCAs in addition to the period allowed for funds utilization and moratorium repayment period for the beneficiaries under each project/scheme sanctioned by NSTFDC.



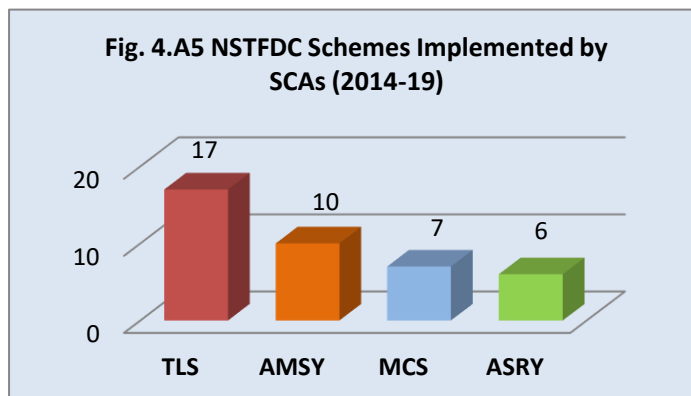
The study observed that out of 18 surveyed SCAs, 11 SCAs, namely, Andhra Pradesh, Himachal Pradesh, Kerala, M.P., Manipur, Meghalaya, Rajasthan, Telangana, Uttarakhand, WBSCSTFDC W B and WBTDCC W.B. have paid their entire dues to NSTFDC. However, recovery rate in most of the North-Eastern states is poor. Recovery rate of Arunachal Pradesh is lowest (47.11 %) among all SCAs, followed by Tripura (71.88 %), Mizoram (72.83 %) and Nagaland (79.59 %). Basically the tribal communities of North-Eastern region are still living in forest and hilly regions and these areas are characterized by lower levels of economic activity and closed social structure. Hence recovery percent at grass root level is low in these states (Fig. 4.A4).

4.1.A10. Schemes implemented by the SCA

As per the NSTFDC guidelines, SCAs offer four kinds of Credit based Schemes. Three schemes namely, Term Loan Scheme (TLS), Adivasi Mahila Sashaktikaran Yojna and

Micro Credit Scheme are income generating schemes. As mentioned earlier, these three schemes are for either individual beneficiaries or for members of self help groups or both. Adivasi Shiksha Rinn Yojna is a social welfare scheme for those students who are interested in studying any professional course at graduate/post graduate level.

Here it is important to mention that NSTFDC schemes are demand driven. As many of the Channelizing Agencies are having difficulty in identifying sufficient number of eligible prospective beneficiaries, therefore, separate proposals with request for disbursement are not being received



by NSTFDC. The study revealed that many states are not implementing these schemes for their various reasons. For example, the selection process of beneficiaries under ASRY is very tedious and time taking. Therefore, most of the SCAs are either not implementing this scheme in their state or distributing negligible number of loans for the last five years. Out of 18 surveyed states TLS has been implemented in 17 states except Telangana, where loan was given to lakhs of SHG members under MC scheme. Seven of the surveyed states stated that they have implemented MC schemes in their states (Fig.4.A5). These were namely, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra, Meghalaya, Odisha and West Bengal. 10 SCAs (Chhatisgarh, Goa, Gujarat, Himachal Pradesh, Kerala, Jharkhand, Meghalaya, Tripura and WBTDCC WB) have taken money under AMSY and Six states Gujarat, Himachal Pradesh, Jharkhand, Meghalaya, Tripura and WBTDCC WB) have received money under ASRY.

4.1.A11. Manpower strength of the SCA

The SCAs are mandated to implement different type of schemes for different communities (Scheduled Caste, Backward Caste, Minority, Women, Physically Handicap and Safai Karmachari). Therefore, it is necessary for them to have a reasonable number of workforce. Along with that they also require skilled manpower to implement these schemes. An analysis of available manpower at SCAs suggests that there is a acute shortage of staffs at most of the SCAs. Out of 18 surveyed SCAs, 5 SCAs have not filled more than 50 percent of their sanctioned post. For instance, 77.78 % of the sanctioned posts of Maharashtra SCA were vacant, followed by Himachal Pradesh (55.77%), WBTDCC WB (54.40 %), Chhattisharh (53.49%), Gujatrath (51.61 %) and Jharkhand (50.43 %). Similarly, SCAs like Kerala, Rajasthan and Odisha have filled

only 70 percent of sanctioned posts. Lack of staffs not only delays the loan sanctioning process but also effects the monitoring of schemes and recovery of loans (Table 4.A6).

Table 4.A6: Manpower strength of the SCA

| S N | State | Sanctioned | Filled | Vacant (%) | SL. No. | State | Sanctioned | Filled | Vacant (%) |
|-----|-----------------|------------|--------|------------|---------|--------------|------------|--------|------------|
| 1 | Arunachal Prad. | 84 | 84 | 0.00 | 10 | Odisha | 50 | 35 | 30.00 |
| 2 | Chhattisgarh | 43 | 20 | 53.49 | 11 | Rajasthan | 48 | 33 | 31.25 |
| 3 | Goa | 15 | 13 | 13.33 | 12 | Sikkim | 24 | 24 | 0.00 |
| 4 | Gujarat | 31 | 15 | 51.61 | 13 | Telangana | 63 | 63 | 0.00 |
| 5 | Himachal Prad. | 52 | 23 | 55.77 | 14 | Tripura | 57 | 49 | 14.04 |
| 6 | Kerala | 41 | 25 | 39.02 | 15 | Uttarakhand | 24 | 20 | 16.67 |
| 7 | Maharashtra | 72 | 16 | 77.78 | 16 | WBTDCC WB | 125 | 57 | 54.40 |
| 8 | Meghalaya | 126 | 124 | 1.59 | 17 | WBSCSTFDC WB | 35 | 35 | 0.00 |
| 9 | Nagaland | NA | NA | NA | 18 | Jharkhand | 105 | 53 | 50.43 |

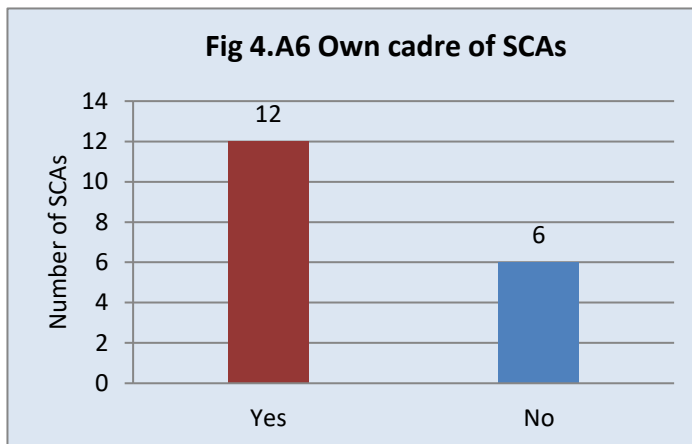
In order to meet manpower gap, many of the SCAs have appointed contractual staffs. Table 4.6 tells about the share of contractual employees to the total employees of SCAs. It can be seen from the table that all the employees of Telangana's Stree Nidhi Credit Cooperative Federation Ltd. are contractual. Whereas, in Chhattisgarh, Nagaland, Tripura and WBTDCC WB all of their staffs are permanent employees. In WBSCSTFDC WB (77.1 %) Maharashtra (75.0 %) and Gujarat (72.7 %) more than 70 percent of their employees were contractual staffs. In case of WBSCSTFDC WB, they have reemployed most of their retired officers (Table 4.A7).

Table 4.A7 - Staffing Pattern at SCAs

| S. No. | State | Regular | Contractual | Total | % of Contractual Staffs |
|--------|-------------------|---------|-------------|-------|-------------------------|
| 1 | Arunachal Pradesh | 70 | 14 | 84 | 16.7 |
| 2 | Chhattisgarh | 43 | 0 | 43 | 0.0 |
| 3 | Goa | 15 | 7 | 22 | 31.8 |
| 4 | Gujarat | 6 | 16 | 22 | 72.7 |
| 5 | Himachal Prad. | 21 | 2 | 23 | 8.7 |
| 6 | Kerala | 41 | 7 | 48 | 14.6 |
| 7 | Maharashtra | 4 | 12 | 16 | 75.0 |
| 8 | Meghalaya | 124 | 13 | 137 | 9.5 |
| 9 | Nagaland | 74 | 0 | 74 | 0.0 |
| 10 | Odisha | 26 | 9 | 35 | 25.7 |
| 11 | Rajasthan | 33 | 0 | 33 | 0.0 |
| 12 | Sikkim | 24 | 3 | 27 | 11.1 |
| 13 | Telangana | 0 | 63 | 63 | 100.0 |
| 14 | Tripura | 49 | 0 | 49 | 0.0 |
| 15 | Uttarakhand | 13 | 7 | 20 | 35.0 |
| 16 | WBTDCC WB | 24 | 0 | 24 | 0.0 |
| 17 | WBSCSTFDC WB | 8 | 27 | 35 | 77.1 |
| 18 | Jharkhand | 34 | 29 | 53 | 54.71 |

4.1.A12 Own cadre of SCAs

It can be observed from the Fig. 4.6 that out of 18 SCAs, 12 SCAs have engaged officers from their own cadre to manage the work of SCAs, RCAs or DCAs (Fig.4.A6). These are, Chhattisgarh, Uttarakhand, Maharashtra, Arunachal Pradesh, Sikkim, Rajasthan, Telangana, Himachal Pradesh, Meghalaya and WBSCSTFDC W B, However, in



most of the SCAs Managing Directors and other senior officers' posts are filled on deputation basis. Generally, the officers on deputation get transferred till they understand the government's scheme. Even if they are trained, their capacity building is not much advantageous because after some time they get transferred.

4.1.A13. Fund Received from NSTFDC

As per the scheme guidelines, NSTFDC loan are demand driven. Therefore, demand for loan under any scheme shall come from SCAs. Many of the Channelizing Agencies have informed that either their State Governments are reluctant to implement these schemes or they have their own schemes for Tribal People. Further, SCAs are finding difficulty in identifying sufficient number of eligible prospective beneficiaries; therefore, they are not coming with proposals requesting for disbursement of funds from NSFDC.

During the study 14 State Channelizing Agencies (SCA) have informed that they have received funds from NSTFDC during 2014 - 19. Chhattisgarh, Sikkim, Rajasthan, Gujarat, Kerala, Himachal Pradesh, Meghalaya and Jharkhand have continuously received fund during the last three financial years. On the other hand Maharashtra has not taken any funds during this period due to some financial irregularities (As stated by the SCA). Arunachal Pradesh has received large amount of fund during 2014-15 which they are currently using for loan distribution. Similarly



Goa and Odisha has not taken any fund in this period. However, Goa is implementing their own state schemes for tribal people and providing loans at lower interest rate (Table 4.A8).

Table 4.A8: Fund Received from NSTFDC (In Rs. Lakh)

| SL No. | State | 2015-16 | 2016-17 | 2017-18 | 2018-19 |
|--------|--------------------|---------------------------------------|---------|---------|---------|
| 1 | Arunachal Pradesh* | Last fund received in 2014-15 | | | 0 |
| 2 | Chhattisgarh | 935 | 506 | 1349 | 470 |
| 3 | Goa | Not received any Fund in last 5 Years | | | 0 |
| 4 | Gujarat | 2100.0 | 3764.8 | 4129.6 | 2275.87 |
| 5 | Himachal Pradesh | 6.11 | 16.3 | 41.5 | 39.45 |
| 6 | Jharkhand | 5.62 | 192.5 | 296.91 | 85.00 |
| 7 | Kerala | 83.92 | 129.89 | 95.92 | 102.33 |
| 8 | Maharashtra | Not received any Fund in last 5 Years | | | 0 |
| 9 | Meghalaya | 239.18 | 214.2 | 607.98 | 474.00 |
| 10 | Nagaland | | | 3804.56 | 3804.56 |
| 11 | Odisha | Not received any Fund in last 5 Years | | | 0 |
| 12 | Rajasthan | 321.6 | 947.73 | 117.18 | 1179.9 |
| 13 | Sikkim | 214 | 410 | 141 | 0 |
| 14 | Telangana | 5000 | 5000 | 0 | 10000 |
| 15 | Tripura | 0 | 2982.71 | 2133.0 | 1009.00 |
| 16 | Uttarakhand | 0 | 21.6 | 0 | 37.80 |
| 17 | WBSCSTFDC WB | 5.582 | 263.9 | 0 | 235.50 |
| 18 | WBTDCC WB | 205.4 | 483.8 | 455.7 | 48.51 |

4.1.A14. Fund Disbursement by SCAs

Table 4.8 indicates how much loan has been distributed by SCAs to the tribal people. Utilization of fund is considered to be the one of the authentic indication of functioning of SCAs. The last three-year trends reveal that Telangana SCAs has distributed maximum amount (Rs. 120 Cr.) of loan to the tribal beneficiaries, followed by Tripura (Rs. 56.98 Cr.), Arunachal Pradesh (Rs.46.53 Cr) and Gujarat (Rs. 33.93 Cr.). During 2014-18, Maharashtra, Goa and Odisha have not distributed any loan to the tribal people. Similarly, the SCAs like Jharkhand, Meghalaya and Uttarakhand have disbursed less than Rs. 1 Cr, to the tribal people. The loan disbursement leads to lower impact on the welfare of tribal people (Table 4.A9).

Table 4.A9: Fund Disbursed by SCA (In Rs. Lakh)

| S. No. | State | 2015-16 | 2016-17 | 2017-18 | 2014-18 |
|--------|-----------------|--|---------|---------|----------|
| 1 | Arunachal Prad. | 488.73 | 3387.04 | 777.24 | 4653 |
| 2 | Chhattisgarh | DNP* | DNP | DNP | DNP |
| 3 | Goa | Not distributed any loan in last 5 Years | | | |
| 4 | Gujarat | 11.93 | 7.26 | 3373.96 | 3393.15 |
| 5 | Himachal Prad. | 21.78 | 13.78 | 32.81 | 68.37 |
| 6 | Jharkhand | 5.62 | 68.50 | 138.60 | 29.75 |
| 7 | Kerala | 119.97 | 32.99 | 95.99 | 248.95 |
| 8 | Maharashtra | Not received any Fund in last 5 Years | | | |
| 9 | Meghalaya | 239.18 | 214.2 | 607.98 | 1061.36 |
| 10 | Nagaland | 0 | 0 | 3804.56 | 3804.56 |
| 11 | Odisha | Only Rs. 28.50 lakh from State grant in last 5 Years | | | |
| 12 | Rajasthan | 321.62 | 947.03 | 112.37 | 1381.02 |
| 13 | Sikkim | 0 | 209 | 474 | 683 |
| 14 | Telangana | 5600 | 7100 | 0 | 12700 |
| 15 | Tripura | 1315.51 | 1052.29 | 3331.14 | 5698 |
| 16 | Uttarakhand | 17.75 | 0 | 12 | 29.75 |
| 17 | WBSCSTFDC WB | 67.81 | 19.82 | 15.15 | 102.7802 |
| 18 | WBTDC WB | 248.77 | 433.2 | 394.06 | 1076.03 |

- Data not provided

4.1.A.15. NSTFDC Scheme Beneficiaries

The following table 4.A10 gives the year-wise fund disbursement across the states from the SCAs. The data provided by the 18 SCAs indicates that during the 2015 to 2018, 112,663 tribal people were benefited from the NSTFDC loan schemes. It can be seen the table that during 2015-16, 38584 tribal people were covered under various income generating schemes. Out of the total amount distributed, maximum number of beneficiaries were in Telangana (23,622) followed by Gujarat (6894) and WBTDC WB (2323). More than 60 percent of beneficiaries were from Telangana. Similar pattern of fund distribution across SCAs was also found in 2016-17 and once again Telangana have the maximum number of beneficiaries. However during 2017-18, Gujarat topped in the loan disbursement and distributed funds to the 15,440 tribal people. In-fact, during 2015-18, every year Gujarat SCAs has continuously increased their loan disbursement target.



Table 4.A10: Year wise total number of NSTFDC Scheme Beneficiaries

| S N | State | 2015-16 | 2016-17 | 2017-18 | S No. | State | 2015-16 | 2016-17 | 2017-18 |
|-------|--------------|---------|---------|---------|-------|------------------|---------|---------|---------|
| 1 | Chhattisgarh | 217 | 141 | 105 | 10 | Kerala | 135 | 35 | 88 |
| 2 | Uttarakhand | 8 | 0 | 10 | 11 | Odisha | 0 | 0 | 0 |
| 3 | Maharashtra | 0 | 0 | 0 | 12 | Tripura | 632 | 379 | 1353 |
| 4 | Arunachal | 454 | 1451 | 445 | 13 | Telangana | 23622 | 27027 | 0 |
| 5 | Sikkim | 0 | 114 | 224 | 14 | Himachal Pradesh | 28 | 29 | 27 |
| 6 | Rajasthan | 488 | 1049 | 1236 | 15 | Meghalay | 1063 | 952 | 2495 |
| 7 | Gujarat | 6894 | 9302 | 15440 | 16 | WBTDCC WB | 3974 | 2323 | 4577 |
| 8 | Nagaland | 0 | 0 | 4725 | 17 | WBSCSTFDC WB | 494 | 282 | 15 |
| 9 | Goa | 0 | 0 | 0 | 18 | Jharkhand | 575 | 257 | 0 |
| Total | | | | | | | 38584 | 43341 | 30740 |

However, there are some states like Chhattisgarh, Kerala, Jharkhand, Himachal Pradesh and WBSCSTFDC WB where the number of NSTFDC Scheme beneficiaries is getting reduced every year, which is a matter of concern. For example, in Chhattisgarh 217 tribals were given loan in 2015-16 but in the next financial year this number was reduced to 140 and during 2017-18, it was further lowered to 105. There were states like Goa, Maharashtra and Odisha which have not given loan even to a single person during 2014-18.

4.1.A16. Scheme wise beneficiaries of surveyed SCAs

Regarding the number of beneficiaries of NSTFDC scheme is concerned, Term Loan (TLS) and Micro Credit (MCS) Scheme are the most preferred schemes for SCAs (Table 4.10). As per SCA's data, total 49475 tribal people were benefitted under Term Loan (TL) Scheme during 2015-18. Similarly, during the same period, 61013 tribal people were benefitted under Micro Credit Finance (MCF) Scheme, 1224 tribal people were benefitted under Adiwasi Mahila Samriddhi Yojana (AMSY) Scheme and 195 beneficiaries were benefitted under Adivasi Shiksha Rinn Yojna ASRY scheme of NSTFDC. All total, 112663 tribal people in 18 surveyed States were benefitted under NSFTDC schemes (Table 4.A11).

Table 4.A11: Scheme wise beneficiaries

| SCHEME | 2015-16 | 2016-17 | 2017-18 | Total |
|--------------|--------------|--------------|--------------|---------------|
| TLS | 9866 | 13493 | 26116 | 49475 |
| AMSY | 793 | 357 | 74 | 1224 |
| MCS | 27335 | 29181 | 4497 | 61013 |
| ASRY | 86 | 56 | 53 | 195 |
| Total | 38080 | 43087 | 30740 | 111907 |

Source: Field Survey: 2018-19

State wise analysis of these four schemes shows that except Telangana and WBTDCC WB majority of the beneficiaries in all other surveyed states have received loan under Term Loan (TL). In case of WBCSTFDC WB majority of the beneficiaries received loan under AMS Yojna and MC Scheme. All the beneficiaries in Telangana and majority of beneficiaries in WBTDCC WB received the loan under Micr Credit (MC) Scheme; and all the beneficiaries of Adivasi Shiksha Rinn Yojna were from only three states Gujarat, Himachal Pradesh and WBTDCC WB.

As far as Micro Credit Scheme is concerned, Telangana accounted for more than 83 percent of total MCS loan in India. Basically Telangana is channelizing NSTFDC loan through 'Stree Nidhi' an Credit Co-operative Federation, promoted by the Andhra Pradesh Government and it also function as the Federations of SHGs. Stree Nidhi was established on 7th September 2011 to provide financial services to the SHG members at their door step both in Rural and Urban areas. They are using latest digital technology in loan distribution to SHG members.

Similarly in West Bengal, SCAs are using LAMPS (Large Area Multipurpose Societies) resources to implement AMS Yojana. This Large sized Agricultural Multipurpose Society (LAMPS) is providing a package of services of credit, marketing and supply of consumer articles to the tribal at a single contact point. SCA of West Bengal has converged the flagship scheme of NSTFDC, AMSY (Adivasi Mahila Sasaktikaran Yojna) exclusively designed for tribal women with LAMPS (Large Area Multipurpose Societies). At present this convergence has been highly instrumental in enriching lives of thousands of tribal women and their families enabling them to take up livelihood activities. The tribal women, beneficiaries of AMS Yojna, are member of these LAMPS and have taken up variety of economic activities.

4.1.A17. Fund Distribution Mechanism

Different SCAs adopt different procedures for loan distribution. As informed by the SCAs, in general, they sets scheme wise target for loan distribution. After that they prepare a project proposal and send it to the NSTFDC for fund release. NSTFDC scrutinizes the SCAs proposals and once all the documents are found to be correct it releases funds to the respective SCAs. Within the states, SCAs invite applications as per the NSTFDC guidelines from the tribal people. Selection Committee scrutinizes the loan application forms and hold discussions with applicants to know their project viability. Some SCAs give loans on the first come first serve basis, while some governments give loans to selected people due to limited funds. The selection process adopted by SCAs to select beneficiaries can be described as follows:

- a) **Arunachal Pradesh:** The State Government has constituted a State level Implementation Committee under the Chairmanship of Secretary (Cooperation) and a District Level Implementation Committee under the Deputy Commissioner. The SLIC allots the district wise quota and invite applications from the eligible applications. Accordingly the DLIC receives the applications/scrutinizes/ interviews/shortlists pre-sanction field visits and thereafter recommends for sanction of loan. Finally the list is sent to the APEX bank for loan distribution.
- b) **Chhattisgarh:** CRASVAVN Ltd. invites applications through newspapers. Interested beneficiary files application to the District Office. District officials scrutinize the documents and go for on-spot verification. When the papers of the applicants are found to be correct then selection committee headed by Senior Most MLA/MP selects the name of probable beneficiaries. After that loan is disbursed.
- c) **Goa:** Beneficiary selection process is based on income criteria, caste certificate, and project viability report. Then on site inspection is carried out, except for tourist taxi and transport business, to assess whether the place of business is suitable for carrying out the proposed project. Complete loan application is forwarded to NSTFDC office for approval and then placed before the board of directors for ex post facto approval.
- d) **Gujarat:** State Government sets district wise target and applications are invited through newspaper advertisements. In case of Dairy scheme, loan is given only to those tribal people who are members of the village Milk Producer Committee.
- e) **Himachal Pradesh:** Awareness Camps are organized and Personal contacts are used for selection of potential eligible beneficiaries.
- f) **Jharkhand:** Application is invited through local newspaper. After receiving the applications, it goes to District Level Screening Committee or Beneficiary Selection committee. Subsequently, applicants' interviews are conducted. If the applicant is selected, then his documentation and verification is done. Finally, when his papers are found to be correct, the loan is disbursed.
- g) **Kerala:** Selection of beneficiaries is done at local level. Applications under different schemes are usually invited through notifications by press and other media. Beneficiaries are selected on a first come first serve basis. Those

applicants who approach the District Office with all required documents including security for the loan are given assistance first.

- h) **Odisha:** Applications are received at Block level through WEO and selected by district level. Selection committee headed by District Collector.
- i) **Nagaland:** In Nagaland distribution of loan is channelized through NCDC and they not provide loan to individual beneficiaries, instead they give loan to Village Cooperative Societies. Applications are invited through the newspaper advertisements. Village Cooperative Societies submit their project proposal. Development Officers verify the projects and forward them to District Level Selection Committee. Societies with good track record and functioning for the last three years are eligible for the loan distribution. Aadhaar number is used for the identification of each member of the society.
- j) **Rajasthan:** Initially district wise beneficiaries' target is fixed for loan distribution. Then applications are invited by advertising in the newspaper. District Selection Committee Meeting selects the beneficiary's name under the chairmanship of District Collector selects the beneficiary's name. After that on spot verification of the selected people is done. If the documents are found correct, loan is distributed to them.
- k) **Sikkim:** Selection of beneficiaries is done on the basis of loan demand and fund received from the NSTFDC. SABCCO tries to adjust all the applicants. SABCCO does not reject loan application of any applicants, even if the number of application exceeds the set target. It distributes the available amount equally among the loan applicants.
- l) **Tripura:** As per the guidelines of NSTFDC and SCA (Board of Directors), loan applicants must be permanent residents of Tripura and there age must be between 18 to 50 yrs. Applications are received from unemployed ST of Tripura and income limit for urban applicant is 1,20,000 p.a. and for rural applicant it is 98,000 p.a., Selection of beneficiary is done by committee (Chairman, ST Corporation). After selection, they issue provisional sanction letter, field supervisor carries out documentation and verification process. After verification, sanction letter issued and then transfer of funds to the saving account of the beneficiaries.
- m) **WBTDCC WB:** Loan applications are invited directly through LAMPS. Applications are verified at branch/regional office and then sent to NSTFDC through WBTDCC Ltd.

- n) **WBCSTFDC WB:** Selection starts at Gram Panchayat level. Names are shortlisted by Block Welfare Committee then individual names sent to district office for NSTFDC Schemes. Documentation work completed at District/Block level and then District Welfare Committee selects the name of probable beneficiaries and their applications sent to State Corporation head office. Finally loans are sanctioned by Corporation Head Office and funds are released through RTGS/NEFT/NACH directly to the applicants account.

4.1.A18. Keeping separate accounts for NSTFDC Schemes

Out of the total 18 surveyed SCAs, 8 SCAs maintain separate accounts for NSTFDC, while rest of the 10 SCAs do not maintain separate accounts for NSTFDC schemes. The facts further indicated that many states were unable to provide data regarding the utilization of paid capital. State Agencies of Uttarakhand, Arunachal Pradesh, Sikkim, Gujarat, Goa, Tripura, Telangana and Himachal Pradesh have informed that they keep separate account for NSTFDC Loan (Table 4.A12).

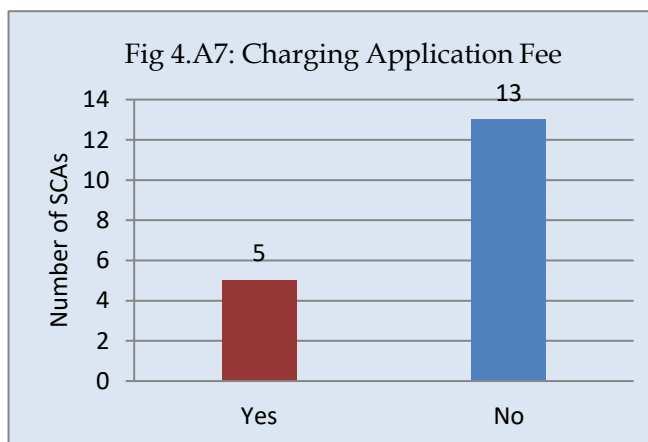
Table 4.A12: Separate accounts for NSTFDC Schemes

| Sl. No. | State | Yes | SL.No | State | Yes |
|---------|-----------------|-----|-------|------------------|-----|
| 1 | Chhattisgarh | - | 10 | Kerala | - |
| 2 | Uttarakhand | Yes | 11 | Odisha | - |
| 3 | Maharashtra | - | 12 | Tripura | Yes |
| 4 | Arunachal Prad. | Yes | 13 | Telangana | Yes |
| 5 | Sikkim | Yes | 14 | Himachal Pradesh | Yes |
| 6 | Rajasthan | - | 15 | Meghalaya | - |
| 7 | Gujarat | Yes | 16 | WBTDCC W B | - |
| 8 | Nagaland | - | 17 | WBCSTFDC W B | - |
| 9 | Goa | Yes | 18 | Jharkhand | - |

Source: Field Survey, 2018-19

4.1.A19 Application fee:

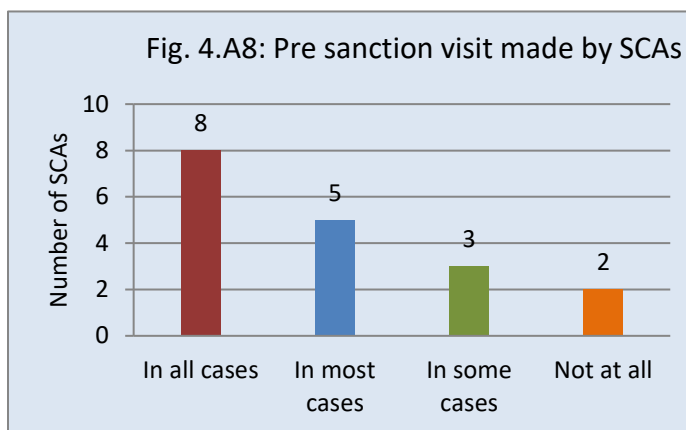
It is important to note that only few SCAs like Arunachal Pradesh, Maharashtra, Nagaland, Sikkim, and Rajasthan are charging some amount of money from the loan applicants for application forms. States like, Arunachal Pradesh, and Sikkim are charging Rs. 250 for application form and Nagaland is charging Rs. 200 for application form. However, Maharashtra and Rajasthan is taking nominal amount i.e. Rs. 10 for application form (Fig. 4.A7). These SCAs said that they do this because of non-serious applicants. It is



necessary to keep them away from this process and deserving people should have the opportunity to get the benefits of these schemes. Rest of SCAs distributes loan application forms free of cost.

4.1.A20 Pre sanction visit made by SCAs

These schemes are meant for the poor persons of tribal society, so it is important to see whether the applicants who have applied for loans are eligible as per NSTFDC guidelines or not. For this, it becomes necessary for the SCAs officials to conduct on spot verification before giving loan(Fig.4.A8). It was observed that



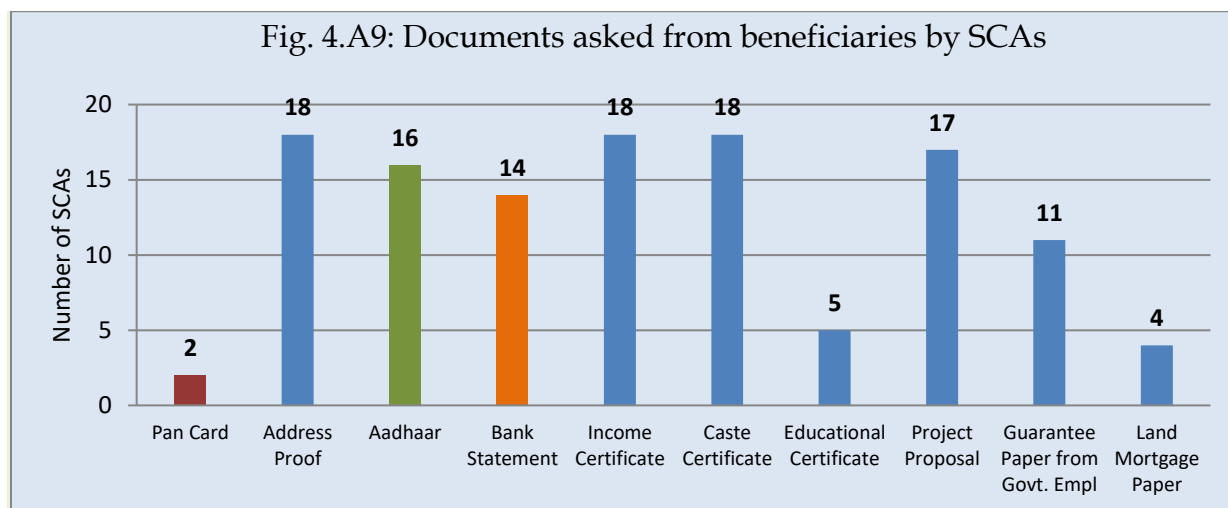
eight SCAs make pre-sanction visit for verification to all the target beneficiaries. These states are Gujarat, Odisha, Tripura, Himachal Pradesh, Meghalaya, WBTDCC W B, WBSCSTFDC W B and Jharkhand. Five states such as Chhattisgarh, Uttarakhand, Arunachal Pradesh, Kerala and Telangana said that they go for on spot verification in most cases. Interestingly two states, Sikkim and Maharashtra, informed that they do not go for on spot verification before giving loan. In case of Sikkim, their SCAs do not have District or Regional office and they have limited number of staffs, therefore, it is difficult for them to go to interior areas for on spot verification.

4.1.A21 Documents asked from beneficiaries by SCAs

While submitting the application form, every SCA asks for several documents from beneficiaries (Table SC.I). For that tribals living in remote areas face difficulty in arranging them in proper format. They have to spend lots of time visiting different government offices and financial institutions to collect these documents. For example, in Himachal Pradesh, 26 documents are listed by SCA which have to be submitted by the loan applicants.

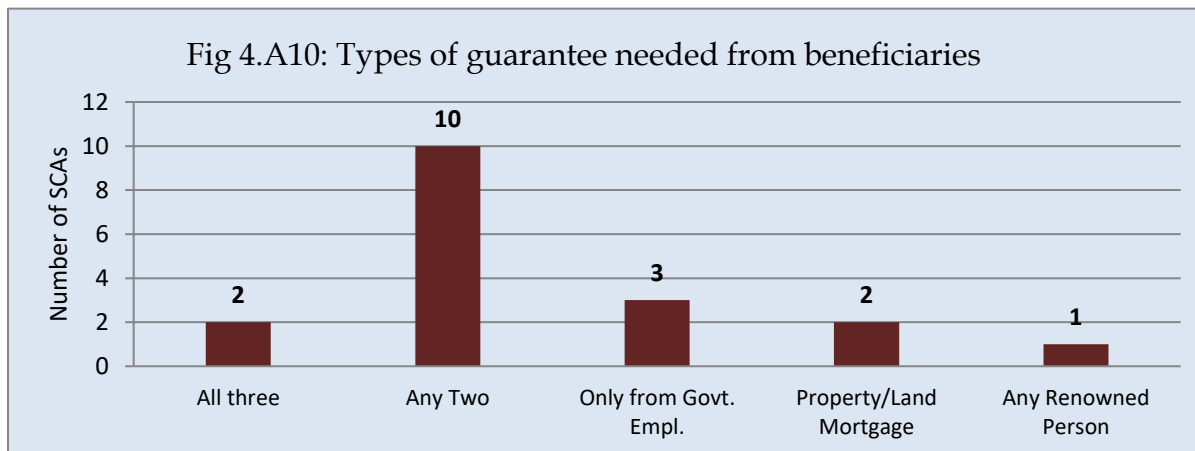
When asked about the type of documents demanded by SCAs from the loan applicants, all SCAs has indicated that address proof, income certificate and caste certificate is necessary for getting loan. 17 SCAs said that along with loan application, project proposal is essential to get the loan sanctioned (Fig. 4.A9).. 16 SCAs ask for Aadhaar No., 14 SCAs requires no dues certificate from bank/financial institutions and only two SCAs, namely, Chhattisgarh and Kerala said that they also ask for PAN no. of applicants. As far as guarantee from government employee/other person or

property/land mortgage paper is concerned most of the SCAs demand it at the time when loan application is approved. In Nagaland last three year’s audit report of Village Cooperative Society is essential for loan sanction



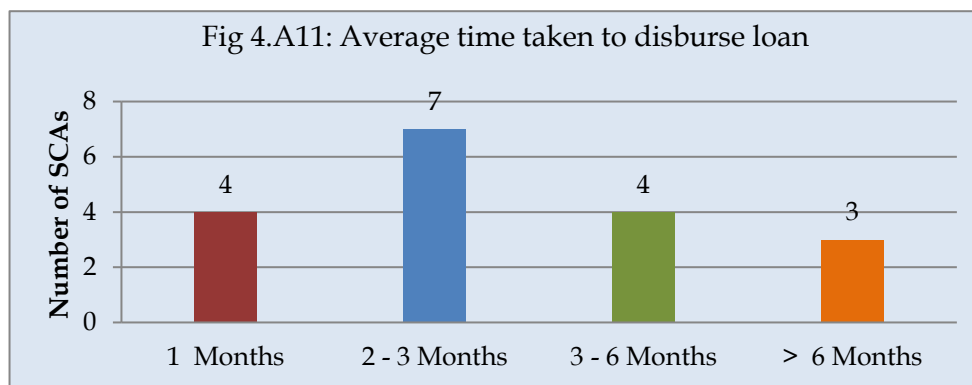
4.1.A21 Types of guarantee SCAs take from the beneficiaries

Generally the purpose of collateral/ third party guarantees is that if the beneficiary fails to repay the loan amount, the guarantor will cover it or the person giving the loan will get his money by selling the property. Here in case of NSTFDC scheme, SCAs demands for four types of guarantee, (1) Guarantee from Govt. Employee, (2) Guarantee from Renowned person, (3) Property/land Mortgage and (4) Village Council Authority. Of the total SCAs, 10 demands for two types of guarantee, one is Guarantee from Govt. Employee and another would be either land/property mortgage or any other guarantee (Fig. 4.A10)e. For example, in Nagaland, since the loan is given to Village Committee instead of individual, therefore, SCA takes guarantee from Village Council Authority. Contrary to that Maharashtra and Telangana do not ask for any guarantee/collateral from the beneficiaries.



4.1.A22. Average time taken to disburse loan

The presence of various stakeholders and documentation process makes the entire loan disbursement process complicated and time consuming. Therefore, the purpose of taking loan gets defeated if the person does not get loan on time. Particularly in Shiksha Rinn Yojna, students get only 1-2 months to take admission. If there is a delay in the process of loan distribution, then the students are compelled to take loan from other financial institution/ bank. Figure 4.A11 indicates the time taken by SCAs in completion of process of form application submission to loan sanction. As per the data, 7 SCAs namely; Uttarakhand, Maharashtra, Sikkim, Odisha, Himachal Pradesh and WBCSTFDC WB take 2-3 months to disburse loan to the beneficiaries, 4 SCAs informed that they take at least 3-6 months to complete entire loan distribution process. Interestingly 4 SCAs, namely Goa, Kerala, Meghalaya and Telangana said that distributes loan to the beneficiaries just within one month. However, this claim can be examined only after comparing it with the data of the beneficiaries. SCAs of Jharkhand, Rajasthan and Nagaland accepted that the entire loan distribution process takes at least six month.



When asked about the reasons for delay in the loan distribution process, different states gave different reasons, which are as follows:

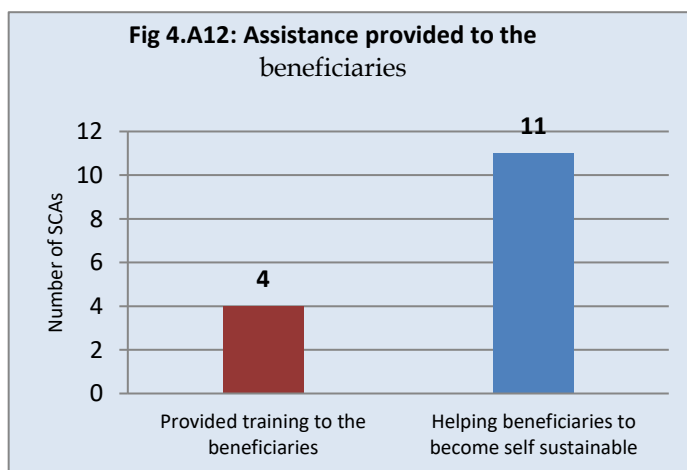
- 1) **Arunachal Pradesh:** There is a limited quota for scheme; whereas, the number of applications is high and area specific. Therefore relocation of scheme's quota from one branch/district to another is time consuming process. Apart from that there is a communication bottleneck in the state due to its hilly terrain that delays the process of fund disbursement. Apart from that selection process is very lengthy.

- 2) **Chhattisgarh:** Due to insufficient documents submitted by the applicants, scrutiny of loan application and on spot verification gets delayed and subsequently loan distribution consumes more time.
- 3) **Jharkhand:** District Collector, Local MP or MLAs are the member of the District Selection Committee. Most of the time these selection committee members are not available, hence, meeting of the selection committee cannot be held on time.
- 4) **Sikkim:** Delay in loan disbursement is mainly because most of the applicants don't provide relevant documents with applications
- 5) **WBTDCC WB:** It is a long process. Form submission and verification happens at LAMPS level. Once the loan disbursement resolution accepted at the LAMPS Boards' meeting then they submit it at Regional/Branch Office of WBTDCC. Another round of checking is done at RM/BM Level. Then sent to SCA for recommendation. SCA sent its proposal to NSTFDC. When loan sanction Order is received, fund is then disbursed to the beneficiaries through LAMPS.
- 6) **Tripura:** Submission of incomplete documents is the main reason for delay in loan disbursement.

4.1.A23 Assistance provided to Beneficiaries

It's a fact that most of the tribal people are living in geographically isolated places and are deprived of even basic education. Therefore, they not only require training/capacity building to improve their income generation capacity but also interventions from the SCAs to sustain their livelihood activities.

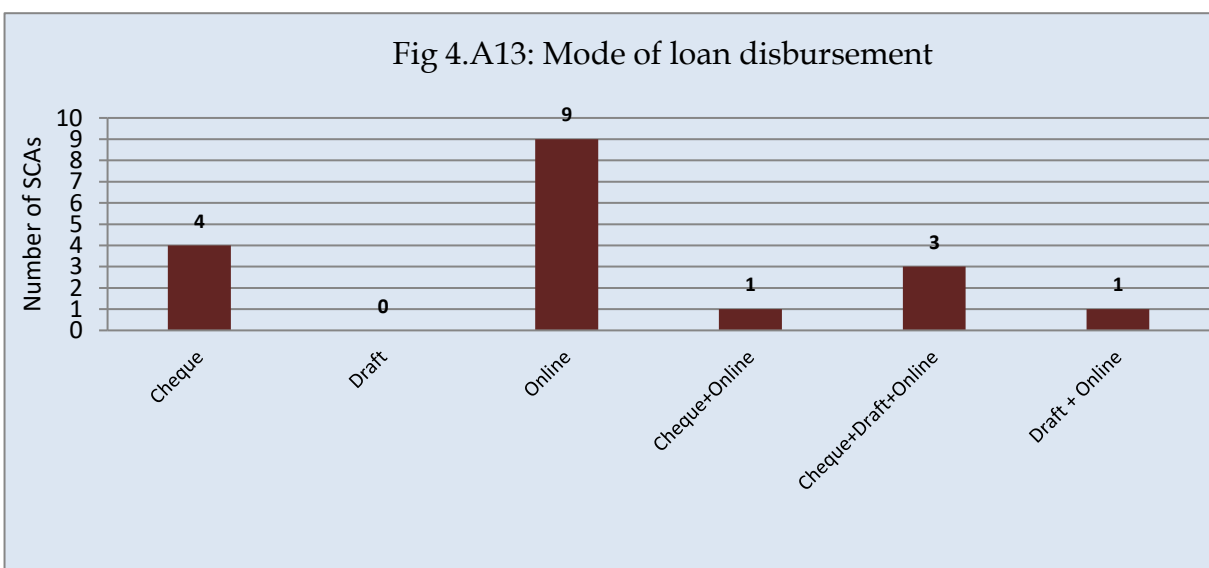
It was found that only three SCAs have provided skill development training to their beneficiaries. For instance, Meghalaya APEX Bank has an agreement with State Fisheries department that they will first train the tribal people and then will recommend for loan distribution. WBTDCC WB also provides training to the loan applicants through LAMPS. Nagaland and Odisha have confirmed about giving training to the loan beneficiaries. Apart from that other 14 SCAs



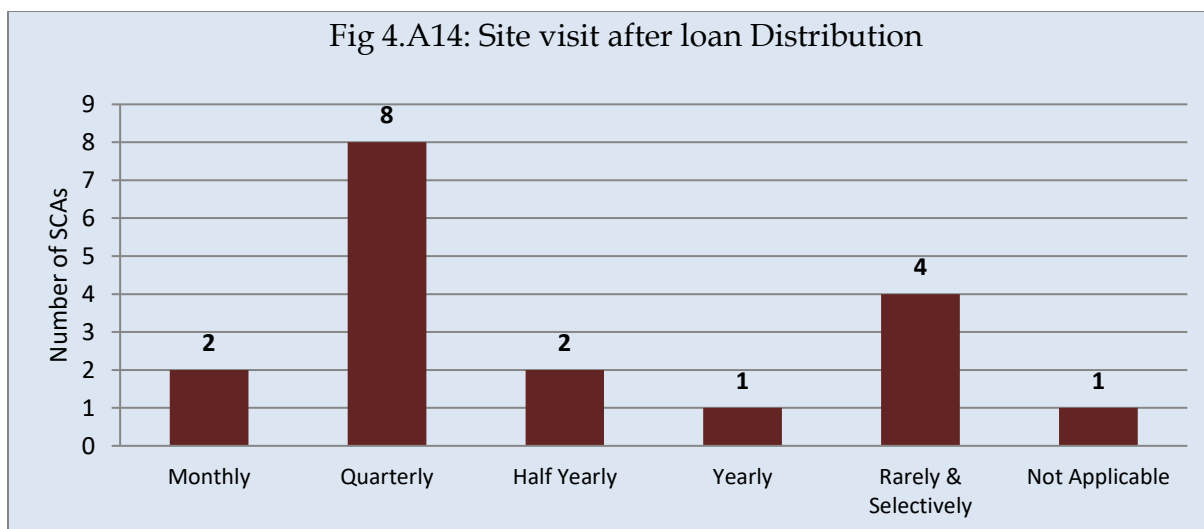
have said that they have not provided any kind of skill development training before or after loan distribution (Fig. 4.A12). Thus, it is necessary for NSTFDC to provide a proper and effective training to the beneficiaries to undertake their activity efficiently. As far as assistance from SCAs to beneficiaries to become self sustainable is concerned, 7 SCAs have said that they have no such component. 11 SCAs has accepted that they are helping beneficiaries to become self sustainable. Although, no one has told that what they are doing in this direction.

4.1.A24 Mode of loan disbursement

Different SCAs adopt different modes of loan disbursement. 9 SCAs disburse the loan amount directly to the bank accounts of selected beneficiaries. They use digital payment modes such as, RTGS/DBT. Four SCAs disburse the loan amount to the beneficiaries only through the cheque, three SCAs disburse through cheque, draft and online, one SCAs makes loan distribution through draft and online (Fig. 4.A13).

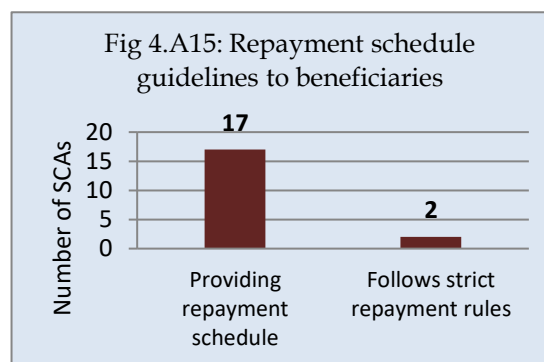


After disbursing the loan, it is necessary to know whether the beneficiary has properly utilized the loan amount or not. Accordingly, SCAs were asked how often their officials visit the project site. The study findings revealed that the officers of 8 SCAs quarterly visit the beneficiary’s project site after loan distribution (Fig. 4.A14). These states are Chhattisgarh, Gujarat, Meghalaya, Rajasthan, Tripura, WBTDCC WB and WBSCSTFDC WB. Only 2 SCAs, namely, Kerala and Telangana have accepted that they sent their officers monthly to the project sites. Surprisingly 4 SCAs have told that they rarely send their officials for project sites of the beneficiaries. These states are Himachal Pradesh, Jharkhand Maharashtra, and Sikkim.



4.1.A25 Providing repayment schedule

It is SCA’s responsibility to give a proper loan repayment schedule to the beneficiaries at the time of sanctioning of loan. This schedule should clearly mention that EMI to be paid over the tenure of the loan. As per the data, all SCAs have informed that they give repayment schedule to the beneficiaries at the time of loan disbursement (Fig. 4.A15). But when they were asked, whether they are strictly

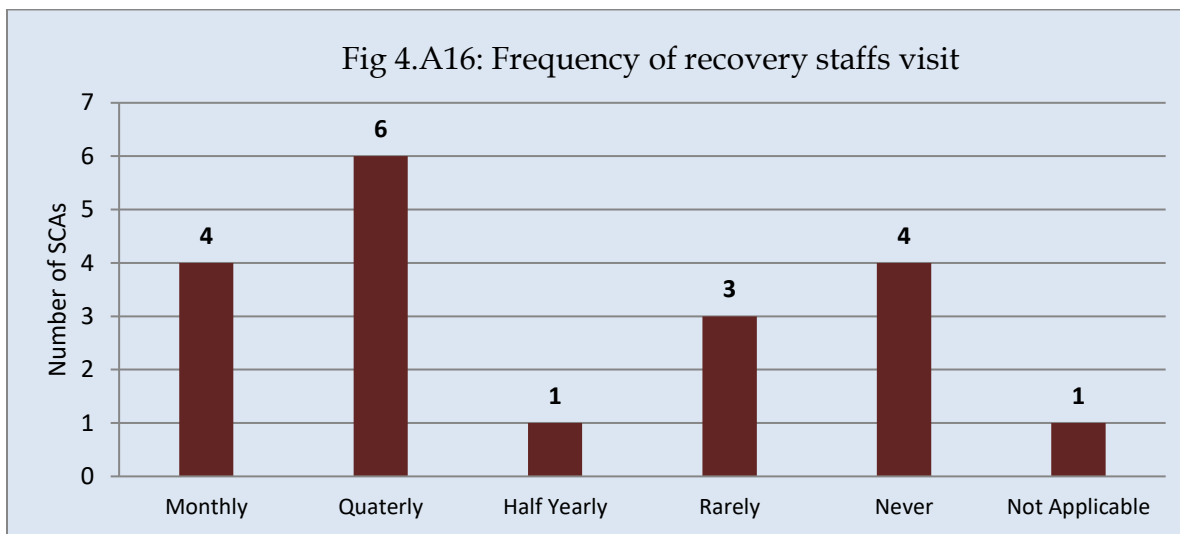


following the repayment schedule, 16 SCAs answered in negative. Only Meghalaya and Gujarat said that they constantly instruct the beneficiaries to repay the loan on time. Again in case of Gujarat, this strictness only applied to dairy scheme.

4.1.A26 Frequency of SCA’s recovery staffs visit

The figure 1.2 examines the frequency of recovery agent visit to the beneficiaries for EMI collection. This also becomes important as most SCAs do not accept online repayments till date. Apart from that the majority of the tribal beneficiaries live in distantly located places, mostly in hilly and forest areas. Such places are not well connected to the district office. In such a situation, it becomes difficult for the beneficiaries to come to the district office every month or three months to repay their loan (Fig. 4.A16). In Sikkim, SCAs do not have any regional / district offices. Similarly there is no district office in Jharkhand. Hence, it is needed that the SCAs/DCAs recovery staffs must visit to the beneficiary’s place on due date. During the survey,

most of the beneficiaries of Jharkhand, Rajasthan and Sikkim have told that for the first time any government officer has come to them regarding NSTFDC loan.



As per the information, 4 SCAs reported that the recovery staffs visit the beneficiaries for recovery of loan every month. 5 SCAs informed that their recovery staff goes to the beneficiaries for EMI collection once in three months. However, 2 SCAs said that their recovery staffs rarely visit for recovery and 4 SCAs informed that they never visit the beneficiaries for loan repayment. Goa and Odisha have distributed loan 5 years before, therefore their staffs don't go for loan repayment.

4.1.A27 Loan Recovery Status

As mentioned earlier, the loan recovery mechanism of SCAs are not up to the mark, therefore, loan recovery rate is very less in majority of the states. Looking at the SCA wise data, it can be seen that TL scheme has lowest recovery rate among the four schemes. For instance, out of 14 SCAs only 9 have more than 50 percent recovery in TL Scheme. Highest TL recovery was found in Kerala where 88 percent of beneficiaries have either returned their loan or in the process of returning loan. Lowest return rate was found in Maharashtra, Rajasthan and Jharkhand. Other SCAs, to some extent have good recovery rate were Meghalaya (68 %), Goa (67 %), Arunachal Pradesh (65 %) and Tripura (60 %). In case of AMSY scheme Odisha reported 100 percent recovery followed by Gujarat (95 %) and WBTDCC WB (67%). Chhattisgarh (12 %) and Himachal Pradesh (30 %) have lower recovery rate in AMSY scheme. In Micro Credit Scheme WBTDCC WB (82 %) and Kerala have highest loan repayment and WBSCSTFDC WB (4%) and Himachal Pradesh (23 %) have lowest repayment rate (Table 4.A13). Overall, in terms of loan recovery, it can be said that recovery level is very poor in Maharashtra, Jharkhand, Rajasthan and Himachal Pradesh.

Table 4.A13: Loan Recovery Status (%)

| SNo. | State | TLS | AMSY | MCS | ASRY |
|------|-----------------|------|------|-----|------|
| 1 | Arunachal Prad. | 65 | - | - | - |
| 2 | Chhattisgarh | 12 | 12 | - | - |
| 3 | Goa | 67 | - | - | - |
| 4 | Gujarat | 53 | 95 | - | 95 |
| 5 | Himachal Prad. | 20 | 30 | 23 | - |
| 6 | Jharkhand | 15 | - | 25 | 0 |
| 7 | Kerala | 88 | - | 88 | - |
| 8 | Maharashtra | 4 | - | - | - |
| 9 | Meghalaya | 68 | - | - | - |
| 10 | Nagaland | - | - | - | - |
| 11 | Odisha | 50 | 100 | - | - |
| 12 | Rajasthan | 15 | - | - | - |
| 13 | Sikkim | > 50 | - | - | - |
| 14 | Telangana | - | 60 | - | - |
| 15 | Tripura | 60 | - | 60 | 40 |
| 16 | Uttarakhand | - | - | - | - |
| 17 | WBSCSTFDC WB | 56 | - | 4 | - |
| 18 | WBDCC WB | - | 71 | 82 | 54 |

Source: field Survey 2018-19

4.1.A28 SCA's loan recovery plan and procedures

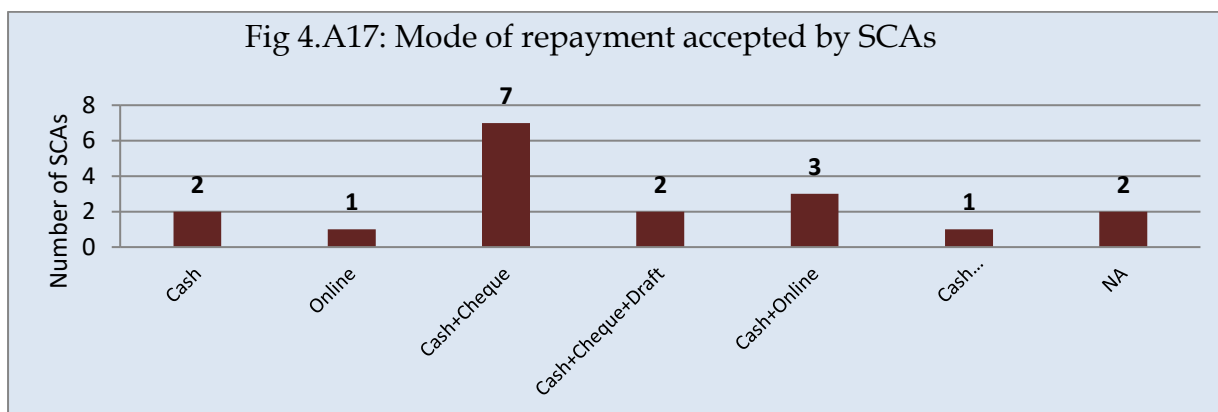
- 1) **Arunachal Pradesh:** Initially they serve demand notice to the beneficiary for non-repayment. At many occasion they initiate joint recovery drive with BDO/DLIC Officers. They also ask their bank officers to go door to door for loan recovery. In some of the chronic loan cases they offer One Time Settlement to the defaulters and also file complaints in Lok Adalat.
- 2) **Chhattisgarh:** A separate loan recovery cell has been set up at the head office level. District Collector takes special interest in recovery. This subject taken up in every monthly meeting. R.P.Cs. are also issued in case of non recovery.
- 3) **Gujarat:** Take advances cheques from the beneficiaries at the time of loan disbursement. Deposits them in bank and intimates beneficiaries. In the case of Dairy loan EMIs are automatically deducted by village dairy producers' committee and finally transferred to SCA.
- 4) **Himachal Pradesh:** Notice is sent to defaulter, tries to contact personally over phone and creates pressure for loan repayment.
- 5) **Kerala:** At the time of loan disbursement itself, the beneficiaries are given awareness on the need to make timely repayment of loan. They are also given a loan repayment schedule with details of monthly installments, interest rate (If applicable) and repayment period. After disbursement, those who make default are given demand notice. If they fail to repay, two or three more notices

are sent demanding repayment of loan. If the beneficiary still fails to repay, the loan is subject to revenue recovery through the State Govt. machinery. Kerala organizes monthly loan recovery camps in selected blocks of every district where designated DCAs officials sent for loan collection.

- 6) **Nagaland:** Recovery officers are appointed in all the districts All staffs will be involved in the recovery drive.
- 7) **Odisha:** Mobilisation through field functionaries at Block level.
- 8) **Sikkim:** Incase of failure of loan repayment, SABCCO sends demand notice to individual. If defaulters do not repay, they even send notice for salary deduction to the concerned department.
- 9) **WBTDCC WB:** The recovery of MCF and AMSY is collected by the Supervisors and Sahayak at the LAMPS level during their monthly and Quarterly Visits. The same is deposited at Regional and Branch Office from where it is sent to WBTDCC office for repayment. In case of ASRY loan, post dated cheques are used for repayment. WBTDCC is shifting to NECS system of payment though banks.
- 10) **Tripura: SCA:** SCA tries to recover Loan amount along with interest rate within a period of 5 years from the beneficiaries. If the beneficiary fails to repay the loan amount then guarantor of the loanee is liable to repay the outstanding amount along with the due interest. Awareness and recovery camps are organized for recovery of loan from the beneficiary.

4.1.A29 Mode of loan repayment

As per the data, most of the SCAs receive loan repayment through cash from the beneficiaries. 2 SCAs take repayment through cash, 7 SCAs receives repayment through cash and cheque, 2 SCAs receives through cash, cheque and draft and 3 receives through both cash and online. Only 1 SCAs (Telangana) receives loan repayment through online only (Fig. 4.A17).



4.1.A30 Ranking of reasons for non repayment of loans

A major problem of this scheme is the non-repayment of loan by the beneficiaries. There are many beneficiaries who have not even started repaying the loan and there are some ST beneficiaries who have stopped repaying the loan. Therefore, SCAs are suffering from huge arrears of loans due to non repayment of loans properly. During survey, we came across various factors that encourage non repayment or only partial repayment. Out of 18 SCAs, 13 have said that unwillingness of beneficiaries towards the loan repayment is the primary cause of non-repayment of loan (Table SC.2). Second most important reason for non repayment was weak financial condition of beneficiaries.

Table 4.A14: Reasons for non repayment of loans

| S. No | States | Reasons | | | | | |
|------------------------|-----------------|-----------------------------|---------------------|-----------------------|------------------|---------------------------|---|
| | | Beneficiaries unwillingness | Beneficiary no More | Beneficiaries Illness | Business failure | High loan repayment rates | Weak financial condition of beneficiaries |
| 1 | Chhattisgarh | - | 4 | 3 | 2 | - | 1 |
| 2 | Uttarakhand | 1 | - | - | - | - | - |
| 3 | Maharashtra | - | - | - | - | - | - |
| 4 | Arunachal Prad. | 1 | 6 | 5 | 3 | 4 | 2 |
| 5 | Sikkim | 1 | 6 | 5 | 4 | 1 | 3 |
| 6 | Rajasthan | 1 | - | - | 3 | - | 2 |
| 7 | Gujarat | 1 | 4 | - | 3 | - | 2 |
| 8 | Nagaland | 4 | 6 | 5 | 1 | 3 | 1 |
| 9 | Goa | 1 | - | - | - | - | - |
| 10 | Kerala | 1 | - | - | 3 | - | 2 |
| 11 | Odisha | 2 | - | - | 3 | - | 1 |
| 12 | Tripura | 1 | - | - | 2 | - | 3 |
| 13 | Telangana | 1 | - | - | - | - | - |
| 14 | Himachal Prad. | 1 | - | - | - | - | 2 |
| 15 | Meghalaya | 1 | 6 | 5 | 3 | 4 | 2 |
| 16 | WBTDCC WB | 1 | 3 | - | - | - | 2 |
| 17 | WBSCSTFDC WB | - | - | - | - | - | 1 |
| 18 | Jharkhand | 1 | - | - | 3 | - | 2 |
| Overall Ranking | | 1 | 6 | 5 | 3 | 4 | 2 |

Many of the beneficiaries in Rajasthan have stopped repaying the loan because their past Chief Minister had announced publically in 2016, before the State General Election, that state is going to waive of their loans. Similarly, local political leaders and activists also encourage beneficiaries not to repay their loans. They tell people that the government cannot forcefully take back loan money from them. Their claim gets

strengthened when no officer from SCA office approaches them for loan repayment. This kind of political announcement always encourages defaulters. During the field survey, many such examples were seen in Himachal Pradesh and Chhattisgarh (Table 4.A14).

4.1.A31 Facilities provided to District/Regional Officers for field job

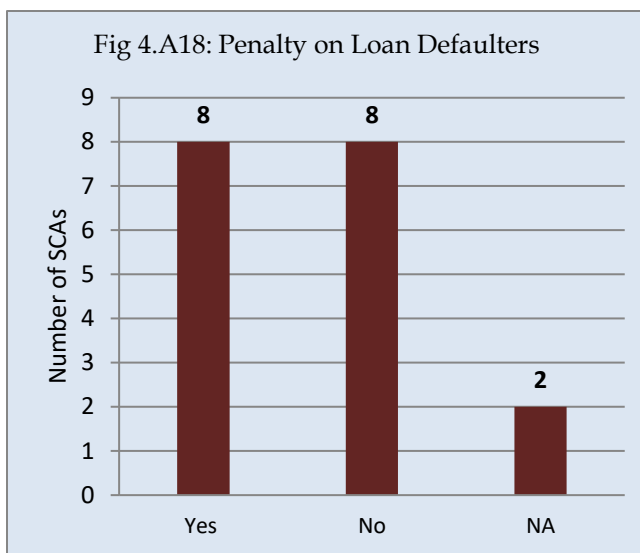
Field staffs of RCAs/DCAs are the backbone of NSTFDC schemes since the responsibility of loan recovery lies with them. They develop linkages between loan beneficiaries and SCAs and for that they have to travel continuously to far-flung areas. Therefore, they need either official vehicle or field allowance to visit those places. In this context, when the SCAs was asked about the facilities which they provide to their field officers, 10 SCAs have informed that they give official vehicle to their field officers. 6 SCAs told that they give field allowance to their staffs and 2 SCAs said that they reimburse the phone bills of their filed staffs. However, 6 SCAs have told that they do not provide anything to their field staffs for loan recovery as no separate funds are allotted to meet the expenditure on travel expenses of the field staffs posted in RCA/DCA offices (Table 4.A15). In Gujarat, temporary/contractual staffs are deputed for loan recovery. They are not only less paid but also do not get any other allowance for field visit. It hinders the process of loan recovery.

Table 4.A15: Facilities provided to field Officers

| SL.No. | State | Provides vehicle to the field officers | Gives field allowance to the staffs | Reimbursement of Phone Bills | Do not give anything separately |
|--------|------------------|--|-------------------------------------|------------------------------|---------------------------------|
| 1 | Chhattisgarh | Yes | - | - | |
| 2 | Uttarakhand | - | - | - | Yes |
| 3 | Maharashtra | - | - | - | Yes |
| 4 | Arunachal P. | Yes | - | - | - |
| 5 | Sikkim | Yes | Yes | - | - |
| 6 | Rajasthan | - | - | - | Yes |
| 7 | Gujarat | - | - | - | Yes |
| 8 | Nagaland | Yes | Yes | - | - |
| 9 | Goa | - | - | - | Yes |
| 10 | Kerala | Yes | - | - | |
| 11 | Odisha | Yes | - | - | - |
| 12 | Tripura | - | Yes | - | - |
| 13 | Telangana | Yes | Yes | - | - |
| 14 | Himachal Pradesh | - | - | - | Yes |
| 15 | Meghalaya | Yes | Yes | - | - |
| 16 | WBTDCC WB | Yes | | - | - |
| 17 | WBSCSTFDC WB | Yes | - | Yes | - |
| 18 | Jharkhand | - | Yes | - | - |
| Total | | 10 | 6 | 1 | 6 |

4.1.A32 Imposition of penalty on defaulters

Non-repayment of loans by the beneficiaries is a big issue for the SCAs. Despite knowing that SCAs have to repay the loan + interest to the NSTFDC, they are reluctant to impose penalty on loan defaulters. As per the NSTFDC guidelines, if loan repayment is delayed, SCAs can charge at least 2% annual penal interest on loan defaulter. This provision is essential to ensure timely repayment of loan. However, due to some political obligations this provision is not being implemented by most of the SCAs. It can be seen from the Fig 4.A18 that only 8 SCAs have accepted that they are imposing some penal charges in the form of additional interest rate if beneficiaries fail to repay their loan on time. Uttarakhand, Arunachal Pradesh, Kerala, Tripura and Jharkhand is charging 2 % penal charges annually if beneficiary of TL Scheme fails to repay the loan on time. WBSCSTFDC WB imposes 6 % penal interest on TLS loan defaulter and 3 % on MC Scheme loan defaulters. Similarly Himachal Pradesh charges 4 % penal interest on TL Scheme and 2 % on other three schemes.



It can be seen from the Fig 4.A18 that only 8 SCAs have accepted that they are imposing some penal charges in the form of additional interest rate if beneficiaries fail to repay their loan on time. Uttarakhand, Arunachal Pradesh, Kerala, Tripura and Jharkhand is charging 2 % penal charges annually if beneficiary of TL Scheme fails to repay the loan on time. WBSCSTFDC WB imposes 6 % penal interest on TLS loan defaulter and 3 % on MC Scheme loan defaulters. Similarly Himachal Pradesh charges 4 % penal interest on TL Scheme and 2 % on other three schemes.

4.1.A33 Auditing of Accounts

According to SCA's reply only 14 SCAs get their NSTFDC account audited regularly. SCAs like Chhattisgarh, Uttarakhand, Tripura and WBTDCC WB have not audited their NSTFDC account for last few years. It was further observed that the accounts of Chhattisgarh, Telangana and WBTDCC WB are being audited by internal Department or Cooperative Society. Uttarakhand, Goa and WBSCSTFDC WB get their NSTFDC account audited from CAG only. However, SCAs like Aurnachal Pradesh, Odisha, Tripura and Himachal Pradesh are taking help of more than one auditing agencies to audit their NSTFDC account (Table 4.A16).



Table 4.A16: Auditing of Accounts

| S. No. | State | Timely auditing of NSTFDC Account Yes/No | Last Audited Date | Who audits the NSTFDC Account | | |
|--------|-------------------|--|-------------------|-----------------------------------|-----|---------------------------|
| | | | | Departmental/ Cooperative Society | CAG | Chartered Accountant Firm |
| 1 | Chhattisgarh | No | Mar, 2009 | Yes | - | - |
| 2 | Uttarakhand | No | 22 Apr, 2012 | - | Yes | - |
| 3 | Maharashtra | - | | - | - | - |
| 4 | Arunachal Pradesh | Yes | 30 Mar, 2019 | Yes | - | Yes |
| 5 | Sikkim | Yes | 16 May, 2018 | - | Yes | Yes |
| 6 | Rajasthan | Yes | 8 Mar, 2018 | - | - | Yes |
| 7 | Gujarat | Yes | 17 Mar, 2017 | - | - | Yes |
| 8 | Nagaland | Yes | 31 Mar, 2019 | - | - | Yes |
| 9 | Goa | Yes | 3 Dec, 2018 | - | Yes | - |
| 10 | Kerala | Yes | 5 Jun, 2018 | - | - | Yes |
| 11 | Odisha | Yes | 7 Jun, 2017 | - | Yes | Yes |
| 12 | Tripura | No | 12 Jun, 2014 | Yes | Yes | Yes |
| 13 | Telangana | Yes | 26 Feb, 2019 | Yes | - | - |
| 14 | Himachal Prad. | Yes | 28 Mar, 2019 | - | Yes | Yes |
| 15 | Meghalaya | Yes | Jun-18 | - | - | Yes |
| 16 | WBTDCC WB | No | 5 Jul, 2017 | Yes | - | - |
| 17 | WBSCSTFDC WB | Yes | 22 Mar, 2018 | - | Yes | - |
| 18 | Jharkhand | - | - | - | - | - |

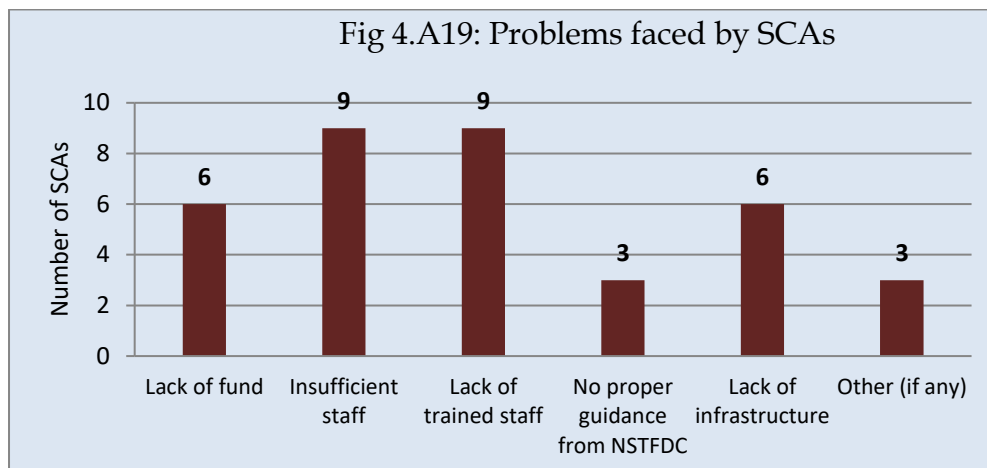
4.1.A34 Problems faced by SCA

As regards the problems faced by the SCAs in the process of disbursement and repayment of loans under the various schemes of the NSTFDC is concerned, it has been found that most of the SCAs are suffering from various issues including, lack of fund, manpower, infrastructure and lack of proper guidance from both State as well as Central Government.

7 SCAs, Arunachal Pradesh, Himachal Pradesh, Kerala, Nagaland, Sikkim, Telangana and Tripura have informed that they do not have adequate fund to implement NSTFDC Scheme properly. As per Himachal Pradesh, State Government is not providing administrative grant separately to them hence they are utilizing the interest income of NSTFDC and Paid Capital of SCA to manage their administrative expenditure. SABCCO has told that they do not get adequate budgetary support from state government for meeting its administrative costs. Therefore, they are compelled to meet their administrative



expenses from the loan recovered. Tripura has informed that both Central and State Government are not releasing their share capital to SCA (Fig.4.A19).



Lack of adequate staff is another major issue for 10 SCAs. Most of the SCAs and particularly District or Regional Offices are managed by either contractual staffs or non cadre staffs. Similarly, all senior staffs of State / District level are on deputation basis from other departments. They come to SCAs for short duration and by the time they understand the NSTFDC schemes they are transferred again to other departments. According to them lack of staffs is affecting the day to day functioning of SCAs. Therefore, recovery position is not up to the mark.

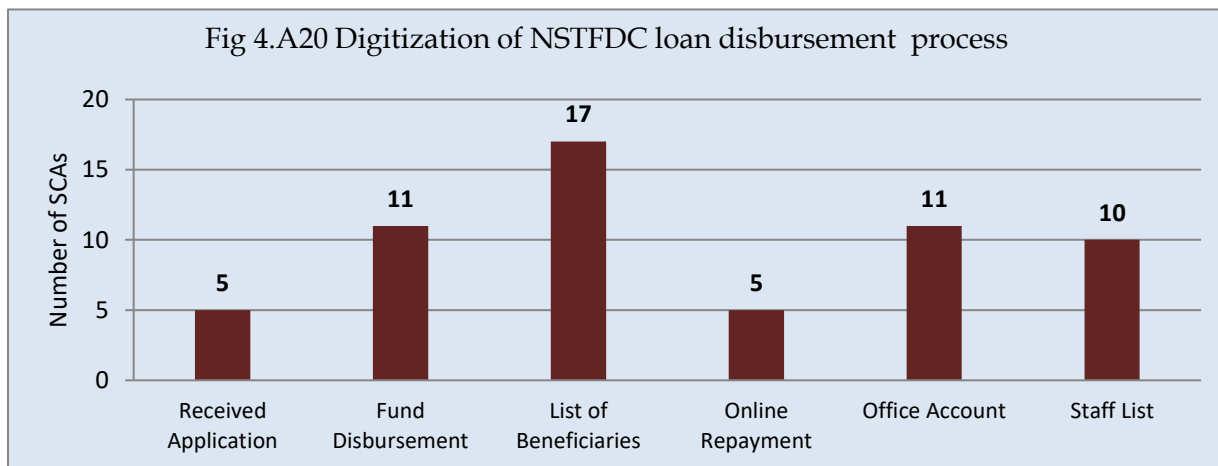
In case of availability of trained staffs is concerned, Arunachal Pradesh, Gujarat, Himachal Pradesh, Jharkhand, Nagaland, Odisha, Tripura, WBTDCC WB and WBCSTFDC WB have told that the non-availability of trained staffs is one of the major constraints in implementation of NSTFDC schemes (Table SC.3).

It can be observed from the table that three SCAs have also complained that they are not getting proper guidance from NSTFDC in the implementation of schemes. Few SCAs have also complained about the non-availability of official vehicle for field visits.

4.1.A35. Digitization of NSTFDC loan disbursement process:

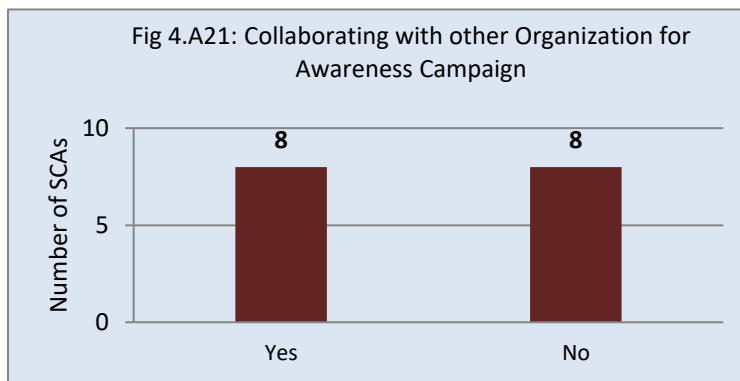
The role of ICT (Information & Communication Technology) in providing services to public is increasing day by day. It increases the government's ability to provide facilities/services at the doorstep of every citizen and rural customers in particular, for whom travelling to a district or state offices is usually costly and time consuming. However, our data suggest that SCAs are far from capturing the full benefits of IEC. This study found that most of the SCAs or DCAs/RCSAs not able to make effective use of digital technology in terms of inviting loan application, computerized record keeping of beneficiaries, especially repayment schedule, which leads to delay.

As per the data out of 18 SCAs only 5 SCAs accept online application from tribal people, 11 SCAs are disbursing loan directly to the beneficiaries account, five SCAs, namely Himachal Pradesh, Kerala, Meghalaya, Odisha and Telangana accept online loan repayment. 17 SCAs have informed that they have generated computerized list of beneficiaries and 11 SCAs have said that their office account is completely computerized (Fig. 4.A20).



4.1.A36 Collaborating with other organization to make tribal people aware about the scheme

All SCAs believe that their government is promoting this NSTFDC scheme properly. States like Arunachal Pradesh, Chhattisgarh, Jharkhand, Nagaland, Tripura, Rajasthan and Sikkim said that they give advertisements in National Daily Newspapers and Regional



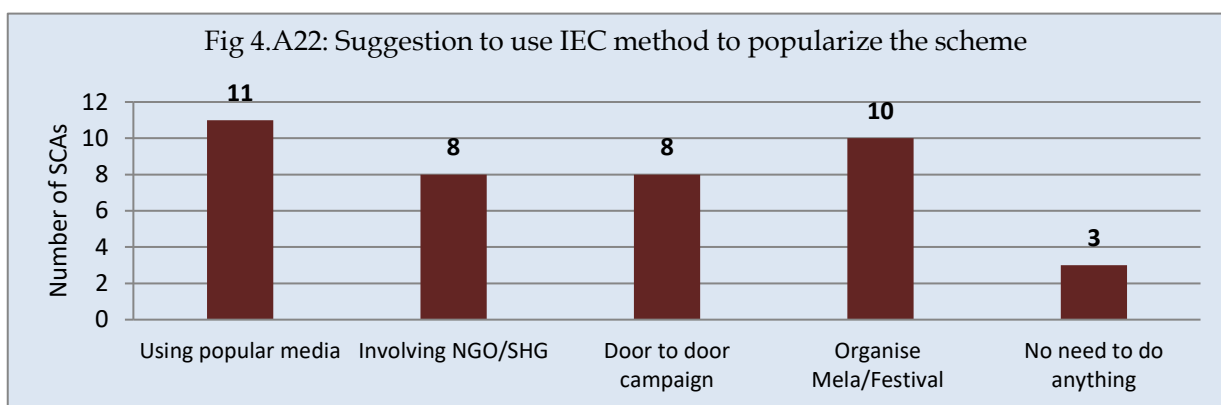
Newspapers before implementing this scheme (Fig. 4.A21). However, SCAs like WBTDCC W B, Telangana and Gujarat who work in collaboration with SHGs invites application directly through agencies.

It was also asked whether SCAs have collaborated with other agency for making people aware about the scheme. 8 SCAs confirmed they have engaged other agency for the promotion of the scheme (Table SC.4). For example Chhattisgarh informed that they are taking help of Jila Panchayat, Banks and other Departments to popularize the scheme. Himachal Pradesh is taking help of Welfare Department, Gram Panchayat and

Nagar Panchayat and WBTDCC WB is involving training agencies so that trainees willing to start business on their own can be assisted.

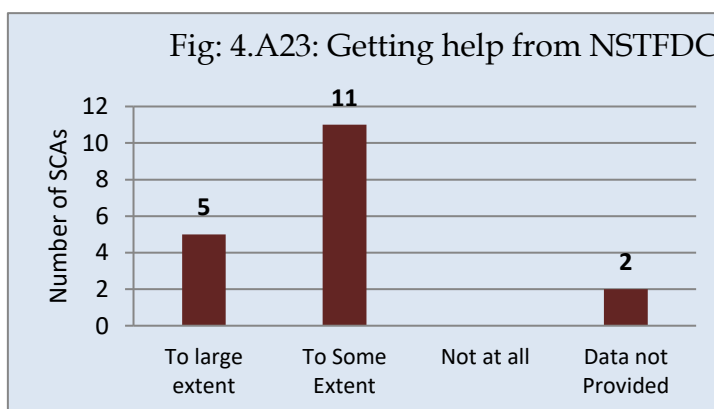
4.1.A37 Suggestion to involve IEC method to popularize the scheme

During survey SCAs were also asked which advertisement methods they would like to use in future to popularize the NSTFDC scheme. SCAs had different views on this issue. However, using popular media like T.V. and Newspapers and organizing Mela/Festival were the common choice for all. Eight SCAs said that there is need to involve NGO/SHG to popularize this scheme. However, Sikkim, Nagaland and Telangana SCAs were of the opinion that the government is doing enough work in this direction, so there is no need to do anything separately (Fig. 4.A22).



4.1.A38 How much help SCAs get from NSTFDC

SCAs are implementing different income generating schemes for tribal people in their states with the financial assistance received from NSTFDC. While implementing the schemes, all SCAs have to strictly follow the guidelines issued by NSTFDC. On many occasions SCAs require some advice, clarification and guidance from the NSTFDC. In response to the question as to how much advice do they get from NSTFDC, most of the SCAs said that they get advice from the NSTFDC to some extent (Fig. 4.A23). However, SCAs like Gujarat, Himachal Pradesh, Kerala, Meghalaya and WBSCSTFDC WB have said that they get a lot of support from NSTFDC.



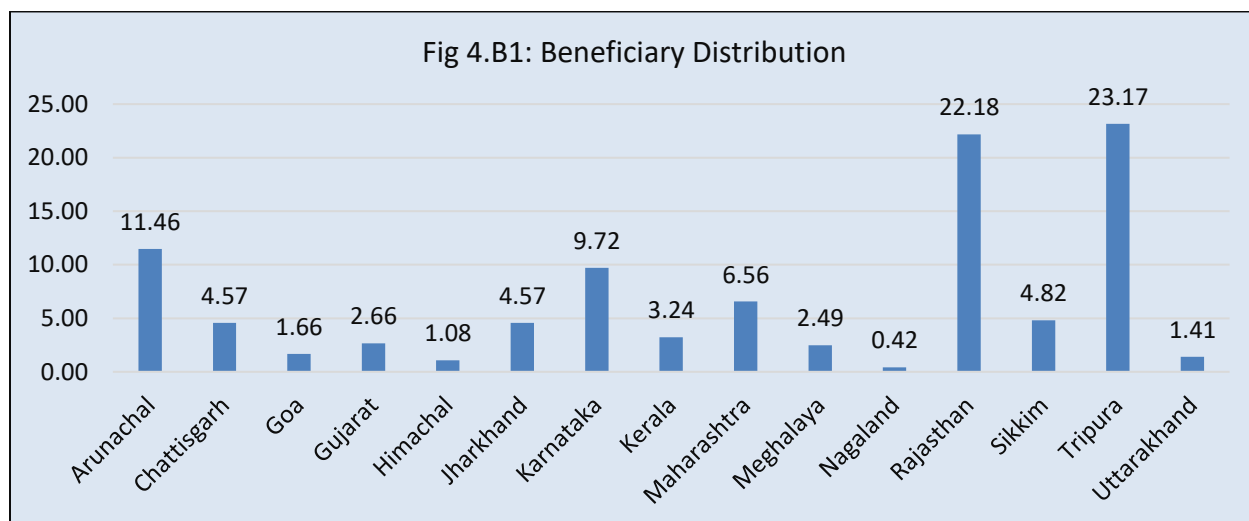
III - Term Loan Scheme

The income generating schemes by NSTFDC are implemented by State level SC & ST Development Corporations, further delegated at District levels to District-level SC & ST Development Corporations, Apex Banks or Cooperatives.

4.1.B1 State wise Coverage of Beneficiaries

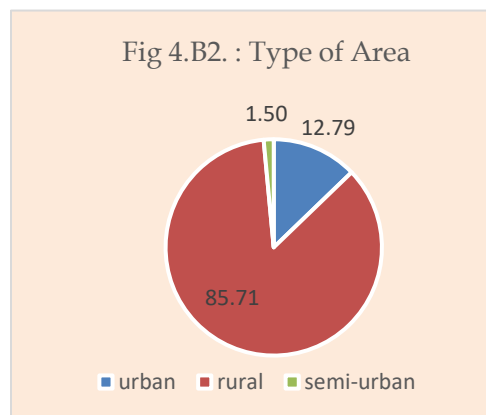
To evaluate TLS, a total of 1204 beneficiaries were surveyed from 15 states during the tenure of the study. The sample size from each state was decided based on the number of beneficiaries benefitted under the scheme between up to 2018-19. List of beneficiaries obtained from State Channelizing Agencies (SCAs) in the covered states were used as the basis of sampling distribution.

Majority of the beneficiaries covered under the study were from Tripura, standing at 23.17 percent or 279 of the total, followed by Rajasthan at 22.18 percent or 267 of the total (Fig. 4.B1 and Table TL.1).



4.1.B2 Type of area

Rural, Urban and Semi-Urban areas were covered under the study. Majority of the sample, that is, 85.71 percent or 1032 beneficiaries were located in Rural areas, while 12.79 percent or 154 beneficiaries were located in Urban areas. 1.50 percent or 18 sample beneficiaries were also chosen from Semi-Urban areas (Fig. 4.B2).. All sample beneficiaries from Karnataka (117), Tripura (279) and Uttarakhand (17) were located in Rural areas (Table TL.2).

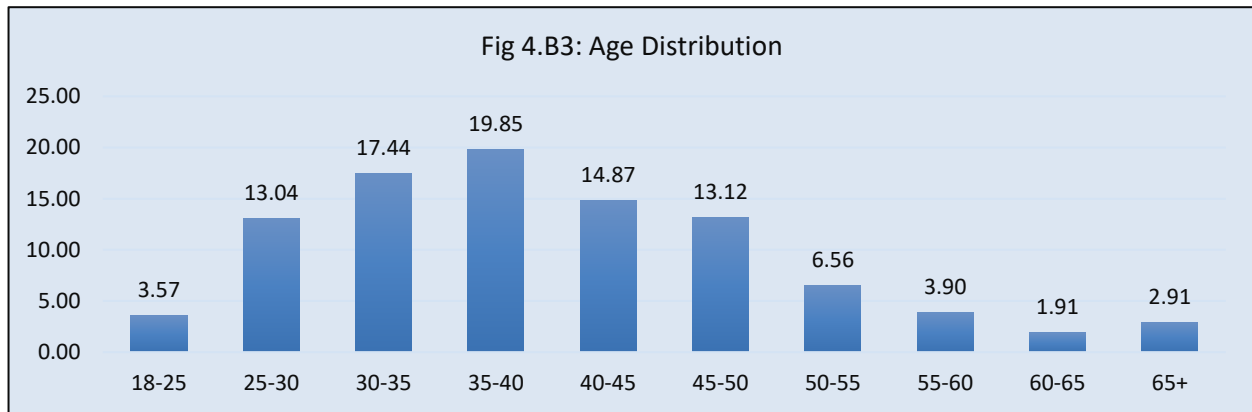


4.1.B2 Gender

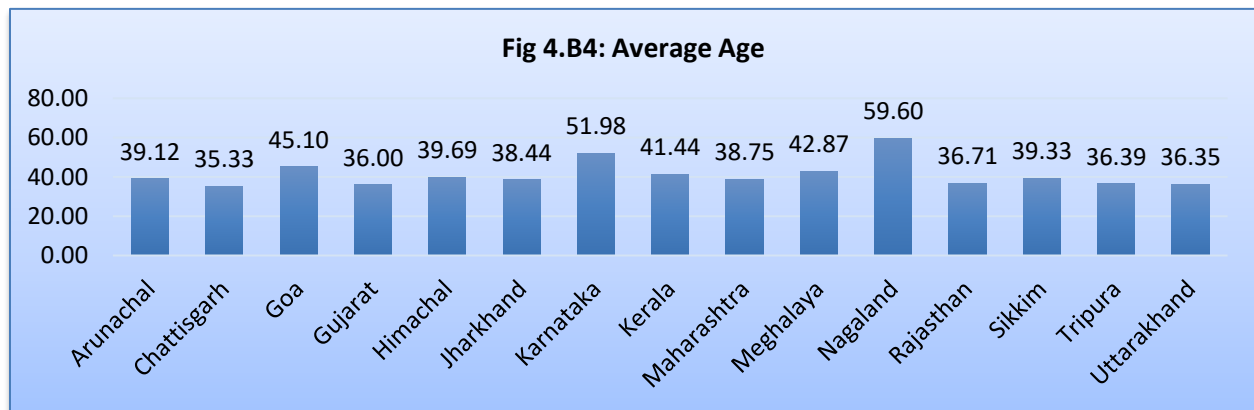
Out of the total 1204 beneficiaries surveyed, 71.59 percent or 862 were male and 28.41 percent or 342 were females. Female beneficiaries made up 28.41 percent of the sample or 342 of the total (Fig. 4.B3). A reason for skewed beneficiary distribution could be the type of projects taken up in each state. Most of the projects are male-centred like tractor, transportation, etc.

4.1.B3 Age Distribution

Majority of the beneficiaries, 80.98 percent of the total sample was found to be between the working age group of 25 to 50 years. Maximum number of sample beneficiaries or 19.85 percent of the total belongs to the age group 35-40, followed by 17.44 percent in 30-35 age group brackets.



Average age of the total sample beneficiaries was found to be 39 years. Average age of beneficiaries is highest in Nagaland at 59.6 years and lowest in Chhattisgarh at 35.33 years (Fig. 4.B4). Average age of beneficiaries in all the states was found to be over 35 years. Average age of beneficiaries was found to be above 50 in Nagaland and Karnataka (Table TL.4).



4.1.B4 Educational Status

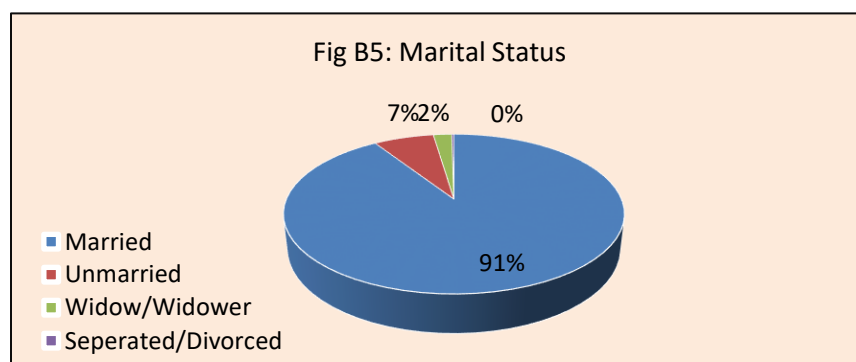
Overall analysis of educational status of sample beneficiaries indicates that only 13.3 percent of the total was with no formal education. Around 8 percent of the sample had primary education, 22.84 percent had Middle School education, 23.83 percent had studied till High school and 12.7 percent have completed school. Around 12 percent of the beneficiaries were Graduates (Table 4.B1).

Table 4.BI: Educational Background

| State | No Formal Education | Primary | Middle | High School | Intermediate | Graduation | Technically Qualified | Other (Specify) |
|--------------|---------------------|-------------|--------------|--------------|--------------|--------------|-----------------------|-----------------|
| Arunachal | 11.59 | 8.70 | 14.49 | 46.38 | 3.62 | 13.77 | 0.72 | 0.72 |
| Chhattisgarh | 0.00 | 0.00 | 36.36 | 20.00 | 23.64 | 10.91 | 1.82 | 7.27 |
| Goa | 5.00 | 5.00 | 30.00 | 40.00 | 0.00 | 5.00 | 10.00 | 5.00 |
| Gujarat | 12.50 | 3.13 | 9.38 | 25.00 | 18.75 | 31.25 | 0.00 | 0.00 |
| Himachal | 7.69 | 23.08 | 7.69 | 23.08 | 23.08 | 15.38 | 0.00 | 0.00 |
| Jharkhand | 5.45 | 1.82 | 5.45 | 21.82 | 18.18 | 32.73 | 7.27 | 7.27 |
| Karnataka | 45.30 | 10.26 | 17.95 | 13.68 | 10.26 | 0.85 | 0.85 | 0.85 |
| Kerala | 5.13 | 5.13 | 12.82 | 28.21 | 33.33 | 7.69 | 2.56 | 5.13 |
| Maharashtra | 5.06 | 10.13 | 25.32 | 27.85 | 15.19 | 13.92 | 1.27 | 1.27 |
| Meghalaya | 43.33 | 10.00 | 20.00 | 20.00 | 0.00 | 0.00 | 3.33 | 3.33 |
| Nagaland | 0.00 | 0.00 | 0.00 | 40.00 | 0.00 | 40.00 | 0.00 | 20.00 |
| Rajasthan | 17.60 | 8.24 | 20.97 | 18.35 | 12.73 | 14.98 | 1.87 | 5.24 |
| Sikkim | 8.62 | 3.45 | 29.31 | 20.69 | 10.34 | 12.07 | 3.45 | 12.07 |
| Tripura | 3.58 | 11.47 | 33.69 | 21.86 | 12.90 | 6.81 | 0.72 | 8.96 |
| Uttarakhand | 5.88 | 5.88 | 17.65 | 11.76 | 17.65 | 29.41 | 0.00 | 11.76 |
| Total | 13.29 | 8.31 | 22.84 | 23.84 | 12.71 | 11.96 | 1.74 | 5.32 |

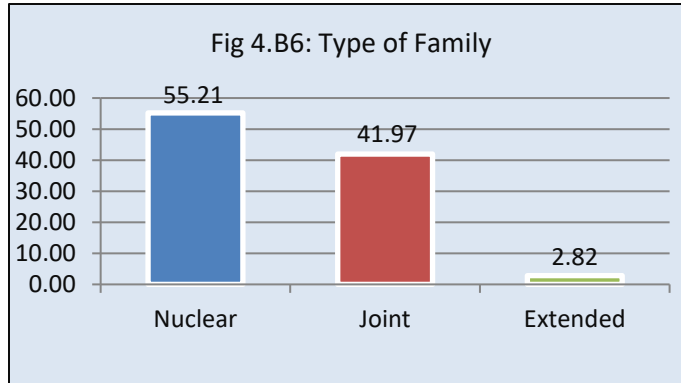
4.1.B5 Marital Status

Out of 1204 beneficiaries, 91 percent or 1094 were married, 7 percent or 82 beneficiaries were unmarried (Fig. 4.B5). Around 2 percent of the sample or 25 people were Widow/Widower and 0.25 percent of the sample or 3 beneficiaries were Separated or Divorced.



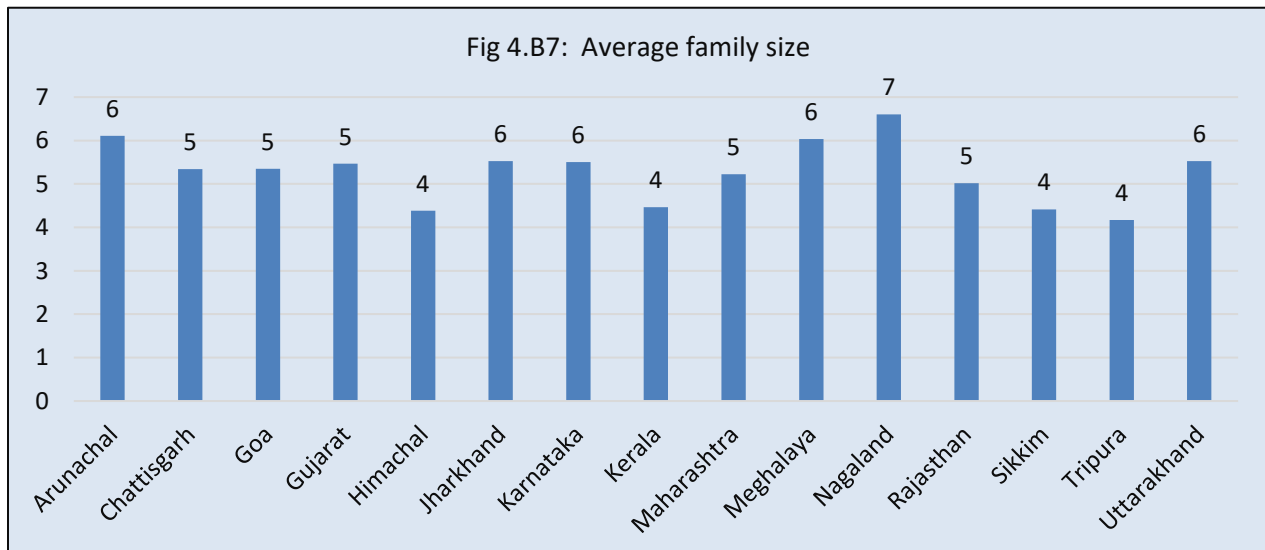
4.1.B6 Type of family

Over 55 percent or 659 beneficiaries belonged to nuclear families, while 42 percent or 512 beneficiaries come from joint families. Around 3 percent of the beneficiaries were from extended families (Fig. 4.B6). Nagaland had highest proportion of beneficiaries from nuclear families, while Tripura had the highest proportion of beneficiaries from joint families (Table TL.5).



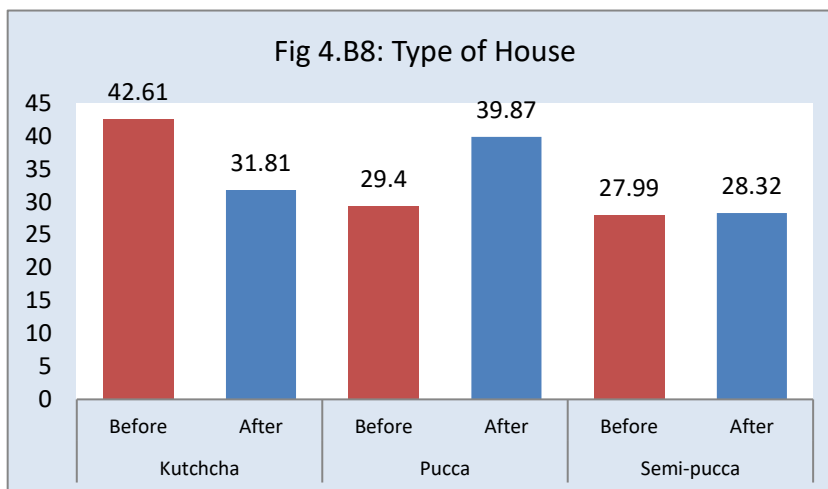
4.1.B7 Family size

In the sample of 15 states, the overall average family size was that of five members. Nagaland has the highest average family size, standing at 7 members. It is followed by Arunachal Pradesh, Jharkhand, Karnataka, Meghalaya and Uttarakhand with an average of six members (Fig. 4.B7). Average number of dependent family members across the states was found to be three.



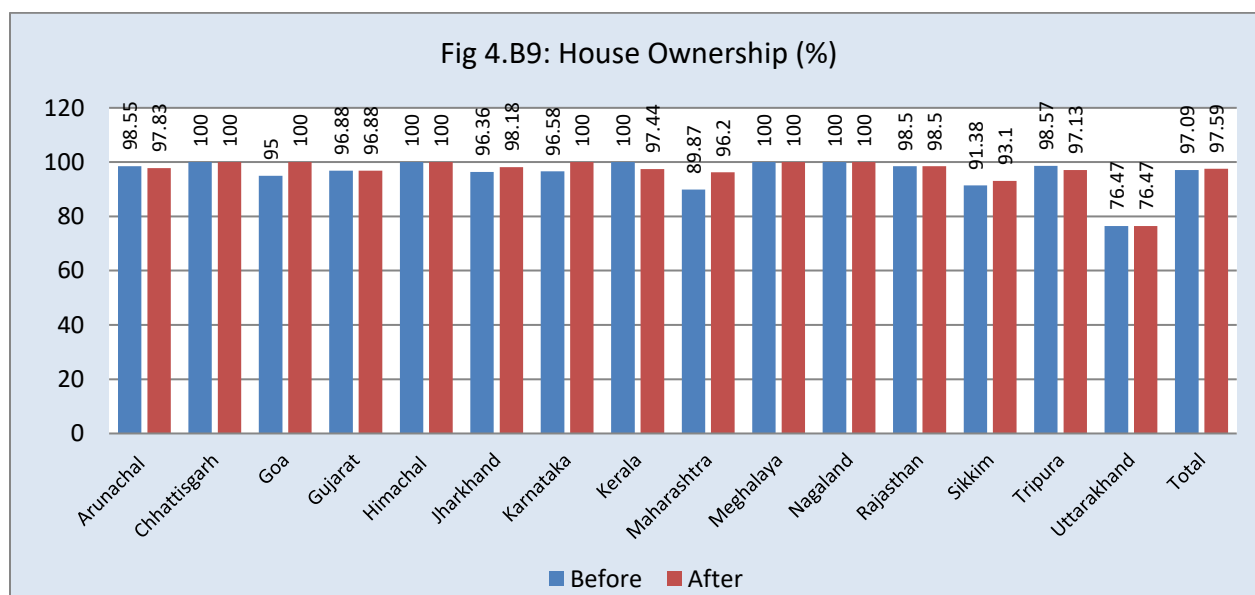
4.1.B8 Type of house

It was observed that before taking the loan, 42.61 percent of the beneficiaries lived in kutchha houses, after taking the loan the statistic changed to 31.81 percent. Before taking the loan, 29.4 percent of the beneficiaries lived in pucca houses, after taking the loan the statistic changed to 39.87 percent. Before taking the loan, 27.99 percent of the beneficiaries lived in semi-pucca houses, after taking the loan the statistic changed to 28.32 percent (Fig. 4.B8).



4.1.B9 Type of Ownership

Before taking the loan, 97.09 percent of the beneficiaries had their own houses while 2.9 percent of the beneficiaries lived in rented houses after taking the loan. Around 97.59 percent of the sample beneficiaries had their own houses while 2.41 percent of the beneficiaries lived in rented houses after taking the loan (Fig. 4.B9).



4.1.B10 Sources of water

It was found that before taking the loan, 32.23 percent of the beneficiaries were availing drinking water from taps, the figure increased to 34.30 percent after taking the loan. Before taking the loan, 25.17 percent of the beneficiaries were availing drinking water from hand pump, the figure decreased to 23.67 percent after taking the loan. Before taking the loan, 15.86 percent of the beneficiaries were availing drinking water from wells, the figure decreased to 12.6 percent after taking the loan. Before taking the loan, 11.30 percent of the beneficiaries were availing drinking water from public taps, the figure increased to 12.13 percent after taking the loan. Before taking the loan, 12.04 percent of the beneficiaries were availing drinking water from tube well, the figure increased to 14.29 percent after taking the loan (Table 4.B2). Before taking the loan, 32.41 percent of the beneficiaries were availing drinking water from other sources, the figure increased to 2.99percent after taking the loan.

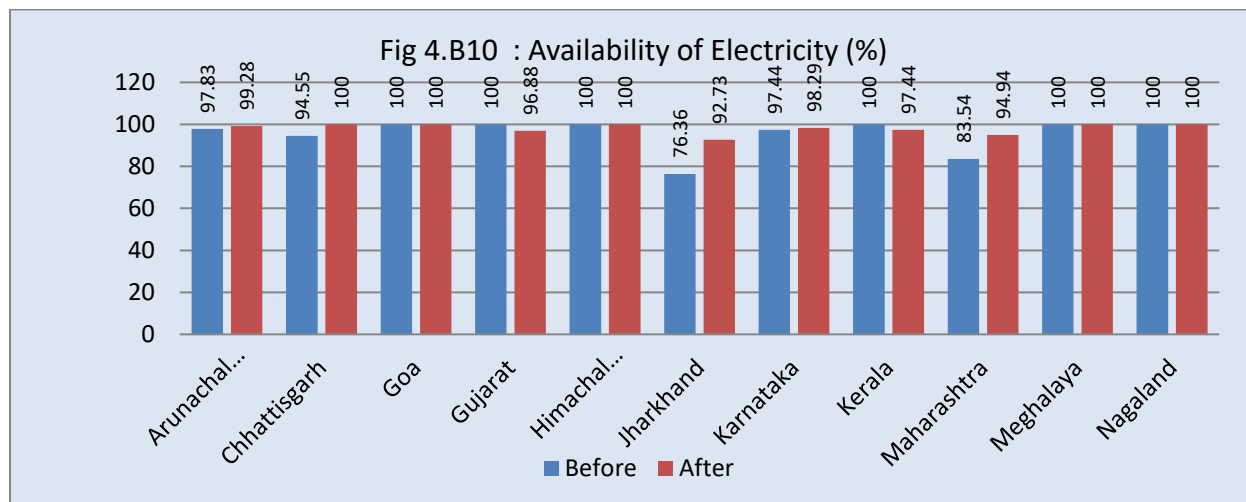
Table 4.B2: Source of Drinking Water (%)

| State | Tap | | Handpump | | Well | | Public Tap | | Tubewell | | Other | |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|
| | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After |
| Arunachal Pradesh | 78.99 | 81.16 | 0.00 | 0.00 | 0.72 | 0.72 | 15.94 | 16.67 | 0.72 | 0.00 | 3.62 | 1.45 |
| Chhattisgarh | 12.73 | 16.36 | 20.00 | 20.00 | 49.09 | 29.09 | 1.82 | 1.82 | 16.36 | 32.73 | 0.00 | 0.00 |
| Goa | 90.00 | 90.00 | 0.00 | 0.00 | 5.00 | 5.00 | 0.00 | 0.00 | 5.00 | 5.00 | 0.00 | 0.00 |
| Gujarat | 9.38 | 15.63 | 53.13 | 40.63 | 6.25 | 6.25 | 6.25 | 12.50 | 25.00 | 25.00 | 0.00 | 0.00 |
| Himachal Pradesh | 84.62 | 84.62 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15.38 | 15.38 |
| Jharkhand | 7.27 | 12.73 | 30.91 | 30.91 | 54.55 | 47.27 | 7.27 | 7.27 | 0.00 | 1.82 | 0.00 | 0.00 |
| Karnataka | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 41.03 | 41.88 | 57.26 | 56.41 | 1.71 | 1.71 |
| Kerala | 25.64 | 25.64 | 0.00 | 0.00 | 51.28 | 51.28 | 0.00 | 0.00 | 0.00 | 0.00 | 23.08 | 23.08 |
| Maharashtra | 44.30 | 50.63 | 8.86 | 7.59 | 27.85 | 25.32 | 8.86 | 3.80 | 5.06 | 7.59 | 5.06 | 5.06 |
| Meghalaya | 0.00 | 0.00 | 0.00 | 0.00 | 80.00 | 80.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20.00 | 20.00 |
| Nagaland | 80.00 | 80.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20.00 | 20.00 |
| Rajasthan | 2.62 | 2.25 | 66.67 | 66.29 | 20.60 | 14.23 | 4.49 | 5.62 | 5.24 | 11.24 | 0.37 | 0.37 |
| Sikkim | 93.10 | 94.83 | 0.00 | 0.00 | 0.00 | 0.00 | 1.72 | 1.72 | 0.00 | 0.00 | 5.17 | 3.45 |
| Tripura | 39.78 | 43.01 | 25.81 | 21.86 | 3.23 | 1.43 | 13.98 | 16.49 | 14.70 | 15.05 | 2.51 | 2.15 |
| Uttarakhand | 88.24 | 94.12 | 5.88 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.88 | 5.88 |
| Total | 32.23 | 34.30 | 25.17 | 23.67 | 15.86 | 12.62 | 11.30 | 12.13 | 12.04 | 14.29 | 3.41 | 2.99 |

4.1.B11 Electricity

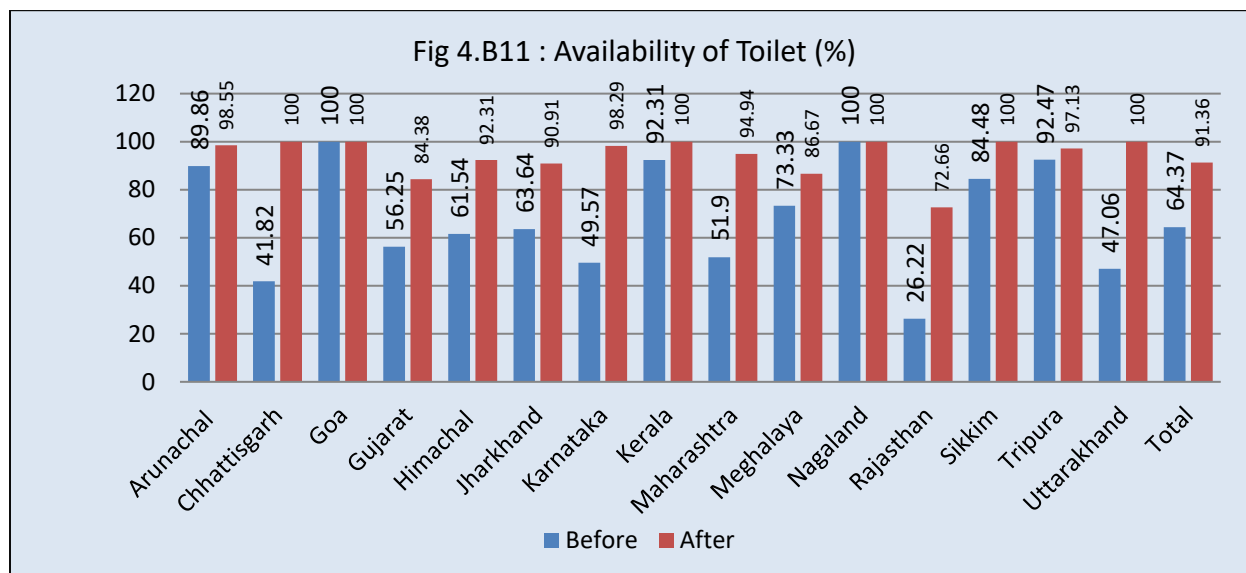
Before taking the loan 88.70 percent of the beneficiaries had access to the electricity while 11.30 percent did not have any access to the electricity. After taking the loan, 96.93 percent of the beneficiaries had access to the electricity while 3.07 percent did not have any access to the electricity. All the beneficiary households in Chhattisgarh, Goa,

Himachal Pradesh, Meghalaya, Nagaland, Sikkim, Tripura and Uttarakhand had access to electricity after taking the loan (Fig. 4.B10).



4.1.B12 Toilet availability

Before taking the loan, 64.37 percent of the beneficiaries had access to toilets, after taking the loan over 91 percent of the sample beneficiaries had access to toilet facilities. This implies that other government policies were also effective in the areas where survey was conducted. Beneficiaries from Chhattisgarh, Goa, Kerala, Nagaland and Uttarakhand had 100 percent access to toilet facilities (Fig. 4.B11).



4.1.B13 Source of information

Survey participants were also asked how did they get to know about the NSTFDC loan scheme. About 51 percent of the beneficiaries got to know about the scheme through friends and relatives, 19 percent got to know through 'Community leaders', 5.56 percent got to know through some 'Financial Agency', 27.74 percent got to know through 'newspapers' while 39.37 percent got to know about the scheme through NSTFDC/STDC Office. The rest 18.66 percent got to know about the loan scheme from other sources(Table 4.B3).

Most prominent source of information in Himachal Pradesh, Maharashtra, Meghalaya, Nagaland and Sikkim turned out to be NSTFDC/Government offices. Newspapers were a major source of information about the scheme in Arunachal Pradesh, Chhattisgarh and Gujarat. Friends and relatives were a major source of information in Goa, Gujarat, Kerala, Rajasthan and Tripura. Financial agencies and Community leaders were a major source of information in Uttarakhand and Karnataka respectively.

Table 4.B3: Source of information about the scheme

| State | NSTFDC/Government Office | Newspapers | Community leaders | Friends & Relative | Financial Agency | Other |
|-------------------|--------------------------|------------|-------------------|--------------------|------------------|-------|
| Arunachal Pradesh | 35.51 | 64.49 | 17.39 | 47.10 | 0.00 | 2.90 |
| Chhattisgarh | 27.27 | 41.82 | 23.64 | 32.73 | 0.00 | 1.82 |
| Goa | 5.00 | 0.00 | 30.00 | 90.00 | 70.00 | 0.00 |
| Gujarat | 21.88 | 28.13 | 18.75 | 28.13 | 15.63 | 6.25 |
| Himachal Pradesh | 92.31 | 0.00 | 0.00 | 7.69 | 0.00 | 0.00 |
| Jharkhand | 16.36 | 49.09 | 1.82 | 49.09 | 0.00 | 12.73 |
| Karnataka | 47.86 | 15.38 | 64.96 | 41.88 | 3.42 | 0.85 |
| Kerala | 35.90 | 2.56 | 7.69 | 61.54 | 7.69 | 0.00 |
| Maharashtra | 44.30 | 11.39 | 12.66 | 53.16 | 3.80 | 2.53 |
| Meghalaya | 66.67 | 0.00 | 13.33 | 16.67 | 10.00 | 0.00 |
| Nagaland | 60.00 | 0.00 | 0.00 | 0.00 | 20.00 | 20.00 |
| Rajasthan | 24.34 | 50.56 | 15.36 | 62.17 | 5.99 | 1.87 |
| Sikkim | 65.52 | 1.72 | 6.90 | 41.38 | 0.00 | 0.00 |
| Tripura | 53.76 | 7.89 | 13.98 | 55.20 | 1.43 | 0.00 |
| Uttarakhand | 0.00 | 0.00 | 17.65 | 41.18 | 82.35 | 23.53 |
| Total | 39.37 | 27.74 | 19.10 | 50.58 | 5.56 | 2.24 |

4.1.B14 Scheme implementation

It was observed that for about 99.58 percent of beneficiaries (except in Nagaland), the loan had been sanctioned. The study also observed that 94.1 percent or 1133

beneficiaries have received the entire sanctioned amount, while 3.07 percent of the samples are yet to receive the sanctioned amount (Table 4.B4).

Average loan amount sanctioned across states was found to be over 1.85 lakhs. The highest average for the sanctioned amount was found in Gujarat at Rs 342500 and the lowest amount of loan sanctioned was found in Meghalaya at Rs 24376.

There was a stark difference in average loan amount sanctioned in Northeastern states. The sanctioned amount was around two lakhs in Arunachal Pradesh, Sikkim and Tripura, while in states of Meghalaya and Nagaland, the amount was found to be less than half of the former. The overall average for western states was around 2.86 lakhs. Highest amount sanctioned was found to be in Gujarat, followed by Goa and Maharashtra respectively.

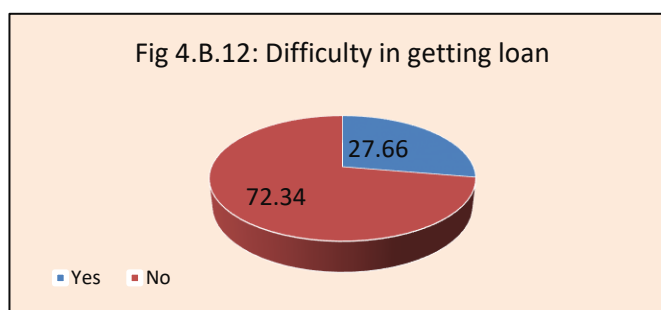
Table 4.B4: Sanctioning of loan

| State | Received entire sanctioned loan | Average Amount Sanctioned |
|------------------------|---------------------------------|---------------------------|
| Arunachal Pradesh | 100.00 | 184250 |
| Chhattisgarh | 96.36 | 284879 |
| Goa | 100.00 | 302650 |
| Gujarat | 87.50 | 342500 |
| Himachal Pradesh | 100.00 | 135385 |
| Jharkhand | 90.91 | 203870 |
| Karnataka | 98.29 | 243337 |
| Kerala | 97.44 | 140513 |
| Maharashtra | 93.67 | 217590 |
| Meghalaya | 90.00 | 24376 |
| Nagaland | 100.00 | 62000 |
| Rajasthan | 95.88 | 750713 |
| Sikkim | 100.00 | 204845 |
| Tripura | 97.13 | 227204 |
| Uttarakhand | 100.00 | 265294 |
| Overall Average | 94.10 | 185430 |

Source: Field Survey 2018-19

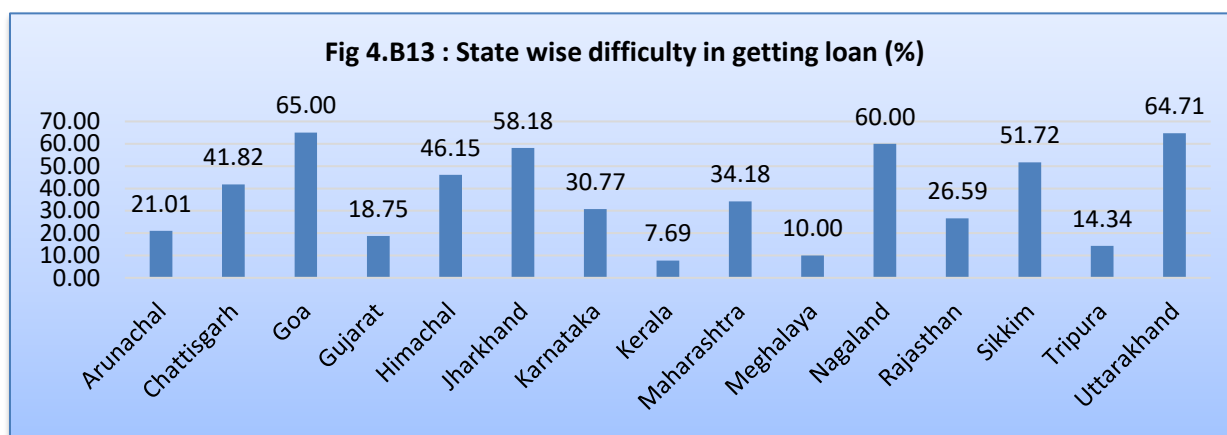
4.1.B15 Difficulty in getting loan

Around 72 percent of the sample beneficiaries faced no difficulty in receiving loan under NSTFDC scheme, while 27.7 percent of the beneficiaries stated that they faced difficulty in receiving loan from NSTFDC (Fig. 4.B 12).



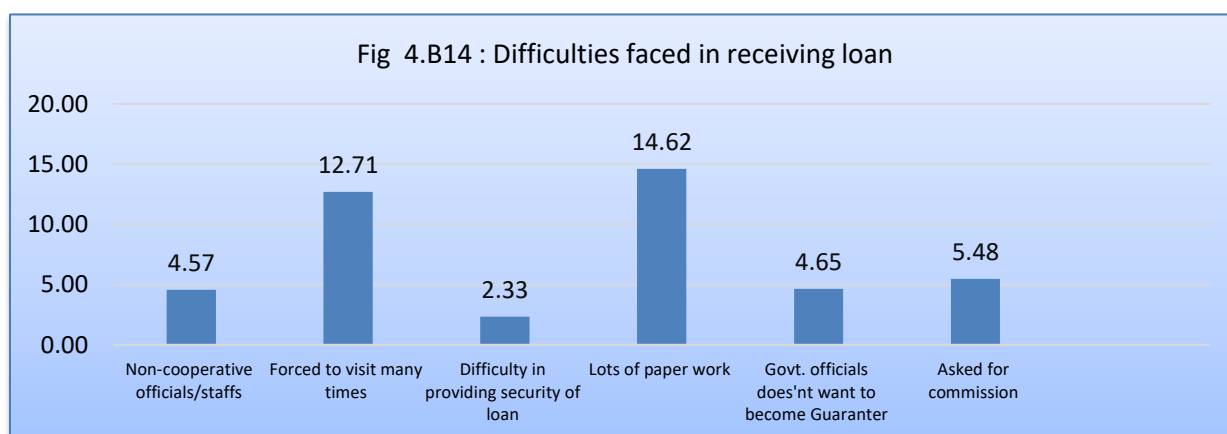
Around 65 percent applicants faced difficulty in receiving loan from NSTFDC in Goa and Uttarakhand. 60 percent of beneficiaries faced problems in Nagaland while more than half of the beneficiaries faced difficulty in receiving loan in Jharkhand and Sikkim.

Only 7.69 percent applicants faced difficulty in receiving loan from NSTFDC in Kerala, while the figure is 10 percent for Meghalaya for the same parameter. Detailed data is given in figure 4.B13.



Most common problem while receiving loan has been the amount of paperwork required during the entire process, over 175 applicants or 14.62 percent beneficiaries faced this problem. Another hindrance to receiving loan on time has been multiple visits to loan DCA office, about 12.71 percent faced this as a problem. Non-cooperative staff and officials, lack of government officials willing to act as a guarantor for the loan and corruption in terms of commission asked have been other contributors to delay in receiving loans.

Difficult documentation process has been the most prevalent problem in Arunachal Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Sikkim, Nagaland and Uttarakhand. It was also found to be one of the major problems in Rajasthan, Gujarat, Jharkhand, Karnataka and Maharashtra (Fig. 4.B14 Table TL.6).



Multiple visits to loan granting office have been the most prevalent problem in Goa, Gujarat, Jharkhand, Maharashtra and Rajasthan. It was found to be a major problem in Arunachal Pradesh, Chhattisgarh, Sikkim, Tripura and Uttarakhand.

Non-Cooperative staff and officials have been a problem for beneficiaries in Maharashtra, Rajasthan and Tripura, while lack of a Government guarantor has been an issue in Jharkhand, Maharashtra, Rajasthan, Sikkim and Tripura.

Corruption or being asked for commission is the most prevalent problem in Karnataka based on responses of beneficiaries. It is also a major problem in Jharkhand, Maharashtra, Rajasthan and Tripura.

4.1.B16 Sanctioning of loan

The study analysed the number of months it took from submission of loan application to NSTFDC to actual sanction of the loan. To do that, beneficiaries were asked the amount of delay in sanction. The average amount of time between submission of applications to sanctioning of loan was found to be between 4 to 6 months. The least average loan sanctioning time was reported by beneficiaries was in Nagaland at 1-2 months, while in Maharashtra, Tripura and Uttarakhand, on an average, it took more than 6 months to actually sanction the loan (Table 4.B5).

Table 4.B5: Delay in sectioning of Loan

| Months | States |
|--------------------|---|
| 1 - 2 month | Nagaland |
| 2- 4 months | Kerala, Meghalaya, |
| 4 - 6 months | Arunachal Pradesh, Gujarat, Himachal Pradesh, Jharkhand, Karnataka, Rajasthan, Sikkim |
| More than 6 months | Goa, Chhattisgarh, Maharashtra, Tripura and Uttarakhand |

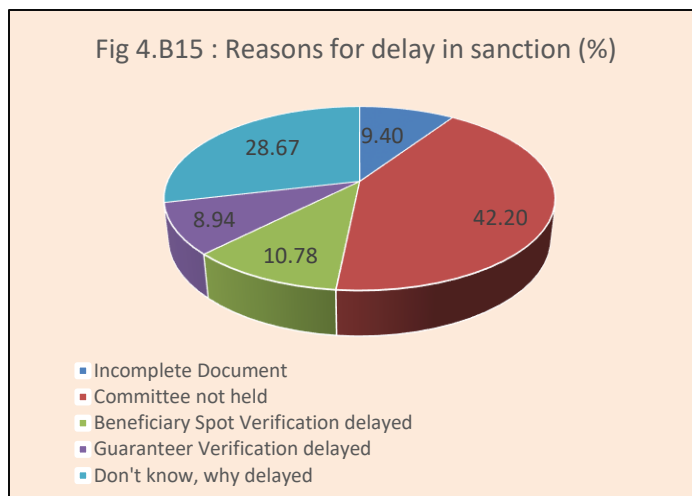
Source: Field Survey, 2018-19

4.1.B17 Delay in sanctioning of Loan

It was further attempted to know the reasons of delay in loan sanctioning from the sample beneficiaries, the most common reason turned out to be loan committee not being held, about 42.20 percent of the 436 reported cases of problems faced during loan sanctioning.

Delay in beneficiary on spot verification and guarantor verification together contributed around 20 percent to delay in loan sanctioning. It was also found that around 29 percent sample beneficiaries did not know the reason for the delay. In terms of reported reasons across states, incomplete documents were found to be a major problem in Chhattisgarh

and Rajasthan. Committee not held turned out to be the most prevalent reason in Arunachal Pradesh, Chhattisgarh, Goa, Gujarat, Jharkhand, Rajasthan, Sikkim and Uttarakhand. It was also found to be a major problem in Himachal Pradesh (Fig. 4.B15).



Delay in beneficiary on spot verification was found to be a major problem in Himachal Pradesh, Jharkhand and Rajasthan, while delay in guarantor verification was found to be a major problem in Jharkhand, Rajasthan, Sikkim and Tripura .

Of the 436 cases reported for reason of delay of loan sanctioning, 34 percent were from Rajasthan, followed by 13.76 percent cases from Tripura and 12.39 percent cases from Jharkhand (Table TL.7).

4.1.B18 Delay in disbursement of Loan

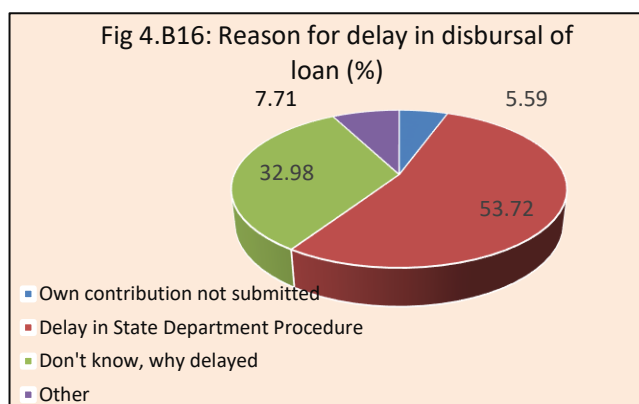
The study also attempted to analyse the delay in disbursement of loans and the reasons for it. It was observed that the overall average amount of time in disbursement of loans across states was between 2 to 4 months. States that showcased maximum delay in disbursement of loans were found to be Goa and Uttarakhand, followed by Karnataka and Maharashtra. Average loan disbursement time in Gujarat, Jharkhand, Rajasthan and Tripura was found to be 2 to 4 months. States with minimum delay in loan disbursement were found to be Himachal Pradesh and Meghalaya, with loan disbursed within less than a month. Average loan disbursement time in Arunachal Pradesh, Chhattisgarh, Nagaland and Sikkim was found to be 1-2 months (Table 4.B6).

Table 4.B6: Delay in Disbursement of Loan

| Months | States |
|---------------------|---|
| Less than one Month | Kerala and Himachal Pradesh and Meghalaya |
| 1 - 2 month | Arunachal Pradesh, Chhattisgarh, Sikkim |
| 2- 4 months | Gujarat, Jharkhand, Rajasthan and Tripura |
| 4 - 6 months | Karnataka, Maharashtra, |
| More than 6 months | Goa, and Uttarakhand |

Source: Field Survey, 2018-19

The study also attempted to analyse the reasons for the delay. Biggest contributor in delay of loan disbursement was found to be 'Delay in State Department Procedure' with 53.72 percent of the reported cases. It was followed by 32.98 percent not knowing the reason for delay in loan disbursement and 7.71 percent stated other reasons.



About 5.59 percent of the beneficiaries stated that they were not able to submit their own contribution on time that cause a delay in disbursement of their loans (Fig. 4.B16).

4.1.B19 Repayment of loan

The study found that about 61.21 percent of the beneficiaries had started paying back their loan while 8.06 percent had fully paid off their loan. About 27.24 percent of the beneficiaries did not start the loan repayment and about 3.57 percent reported their loan has been waived off (Table 4.B7). About eight percent of the beneficiaries had fully repaid their loan.

Cases of loan waived off were found in Rajasthan and Karnataka and Maharashtra. However, it was found that no loans had been waived off by NSTFDC or state government; hence these cases should also be counted in non-repayment of loan.

Table 4.B7: Repayment Status (%)

| State | Repayment started | Repayment not started | Fully paid | Loan waived off |
|-------------------|-------------------|-----------------------|------------|-----------------|
| Arunachal Pradesh | 81.16 | 15.22 | 3.62 | 0.00 |
| Chhattisgarh | 80.00 | 1.82 | 18.18 | 0.00 |
| Goa | 15.00 | 5.00 | 80.00 | 0.00 |
| Gujarat | 50.00 | 40.63 | 9.38 | 0.00 |
| Himachal Pradesh | 84.62 | 7.69 | 7.69 | 0.00 |
| Jharkhand | 69.09 | 23.64 | 7.27 | 0.00 |
| Karnataka | 1.71 | 95.73 | 0.00 | 2.56 |
| Kerala | 87.18 | 5.13 | 7.69 | 0.00 |
| Maharashtra | 49.37 | 41.77 | 8.86 | 0.00 |
| Meghalaya | 40.00 | 23.33 | 36.67 | 0.00 |
| Nagaland | 0.00 | 100.00 | 0.00 | 0.00 |
| Rajasthan | 52.43 | 27.72 | 7.12 | 12.73 |
| Sikkim | 89.66 | 0.00 | 10.34 | 0.00 |
| Tripura | 79.57 | 14.70 | 3.58 | 2.15 |
| Uttarakhand | 70.59 | 23.53 | 5.88 | 0.00 |
| Overall | 61.21 | 27.24 | 7.97 | 3.57 |

In Nagaland, 60 per cent of the beneficiaries had not received loans when the survey was conducted. This is why the non-repayment rate was highest in Nagaland, followed by Karnataka at about 95.7 per cent.

Across states, 89.7 percent of the beneficiaries in Sikkim had started paying back their loan. The figure was more than 80 percent in the case of Arunachal Pradesh, Himachal Pradesh and Kerala. Non-repayment of loan was highest in Karnataka at 96.58 percent.

4.1.B20. Periodicity of loan repayment

Beneficiaries were asked the frequency of loan repayment installments. It was found that 28.41 percent of the beneficiaries were repaying the loan in monthly installments, 16.36 percent of the beneficiaries were repaying the loan in quarterly installments, 1.91 percent were paying it back in half yearly installments and 20.35 percent of the beneficiaries were irregular in paying back their loans.

In Goa, Jharkhand, Kerala, Maharashtra, Sikkim, Tripura and Uttarakhand, loans were mostly being paid in monthly loan installments. Irregular repayment of loan was most prominent in Arunachal Pradesh, Chhattisgarh, Himachal Pradesh and Jharkhand (Table 4.B8).

Table 4.B8 Periodicity of loan repayment

| State | Monthly | Quarterly | Half yearly | Irregular | NA |
|-------------------|---------|-----------|-------------|-----------|-------|
| Arunachal Pradesh | 16.67 | 0.00 | 0.00 | 66.67 | 16.67 |
| Chhattisgarh | 23.64 | 0.00 | 0.00 | 60.00 | 16.36 |
| Goa | 15.00 | 5.00 | 0.00 | 5.00 | 75.00 |
| Gujarat | 18.75 | 28.13 | 3.13 | 9.38 | 40.63 |
| Himachal Pradesh | 7.69 | 7.69 | 0.00 | 69.23 | 15.38 |
| Jharkhand | 38.18 | 3.64 | 0.00 | 34.55 | 23.64 |
| Karnataka | 1.71 | 0.00 | 0.00 | 0.00 | 98.29 |
| Kerala | 87.18 | 0.00 | 0.00 | 5.13 | 7.69 |
| Maharashtra | 25.32 | 3.80 | 0.00 | 30.38 | 40.51 |
| Meghalaya | 3.33 | 0.00 | 23.33 | 13.33 | 60.00 |
| Nagaland | 0.00 | 0.00 | 40.00 | 0.00 | 60.00 |
| Rajasthan | 0.37 | 41.95 | 4.12 | 12.36 | 41.20 |
| Sikkim | 62.07 | 0.00 | 0.00 | 29.31 | 8.62 |
| Tripura | 62.37 | 23.30 | 0.72 | 2.15 | 11.47 |
| Uttarakhand | 41.18 | 23.53 | 0.00 | 11.76 | 23.53 |
| All | 28.41 | 16.36 | 1.91 | 20.35 | 32.97 |

Source: Field Survey, 201-18

4.1.B21. Purpose for which loan was taken

The study found that over 67.35 percent of the sample beneficiaries took loan from NSTFDC to start a new business, 19.6 percent took loan to expand their already existing businesses while 13 percent took loan for other activities. The analysis indicated an entrepreneurial zeal in the beneficiaries taking the loans under Term loan scheme from NSTFDC. In five states, at least 80 percent of the beneficiaries took loans to start a new business (Table 4.B9)..

Proportions of loans taken to expand the already existing business were highest in Himachal Pradesh with 46.15 percent, followed by Sikkim with 41.38 percent and, Nagaland, Kerala and Meghalaya with 40 percent, 33.33 percent and 33.33 percent respectively. It was also found that 96.58 percent loans in Karnataka were taken for other activities

Table 4.B9: Purpose of taking loan

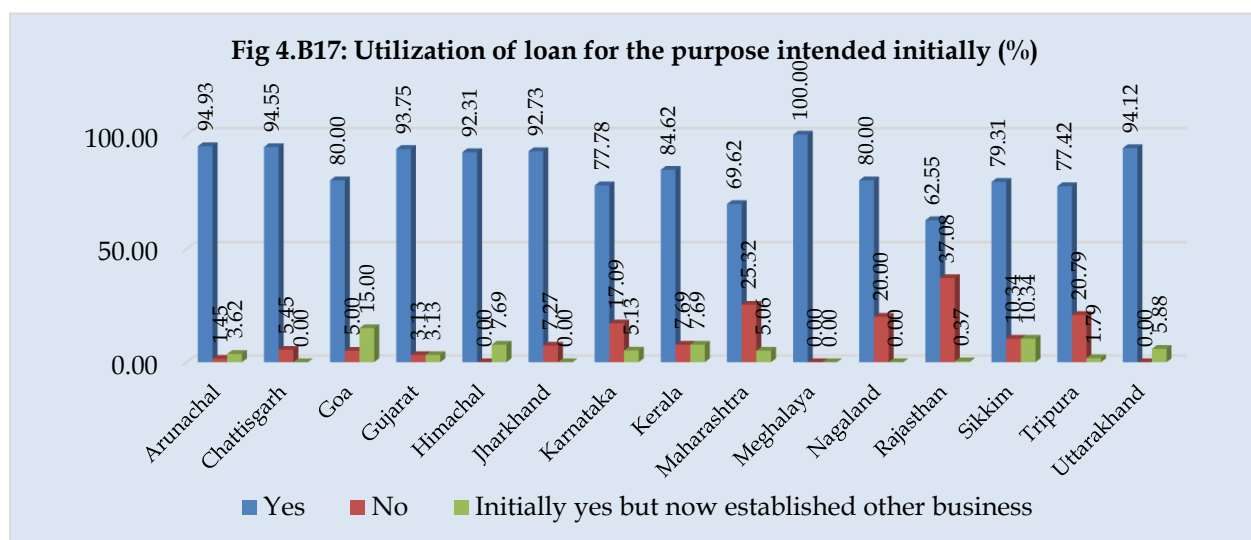
| State | New Business | Expansion | Other |
|-------------------|--------------|-----------|-------|
| Arunachal Pradesh | 75.36 | 24.64 | 0.00 |
| Chhattisgarh | 80.00 | 12.73 | 7.27 |
| Goa | 85.00 | 15.00 | 0.00 |
| Gujarat | 84.38 | 6.25 | 9.38 |
| Himachal Pradesh | 53.85 | 46.15 | 0.00 |
| Jharkhand | 76.36 | 16.36 | 7.27 |
| Karnataka | 2.56 | 0.85 | 96.58 |
| Kerala | 66.67 | 33.33 | 0.00 |
| Maharashtra | 73.42 | 22.78 | 3.80 |
| Meghalaya | 66.67 | 33.33 | 0.00 |
| Nagaland | 60.00 | 40.00 | 0.00 |
| Rajasthan | 84.27 | 12.36 | 3.37 |
| Sikkim | 56.90 | 41.38 | 1.72 |
| Tripura | 66.67 | 26.16 | 7.17 |
| Uttarakhand | 94.12 | 5.88 | 0.00 |
| Overall | 67.36 | 19.60 | 13.04 |

4.1.B22. Present activity of the beneficiaries

It was found that 78.90 percent of the sample beneficiaries utilized the loan taken for the purpose they had taken the loan for, while 2.99 percent initially utilized the loan for the purpose intended during the granting of the loan, but later changed the utilization area. 18.11 percent of the loans were not utilized for the purpose intended.

Across states, 100 percent applicants from Meghalaya utilized the loans for the purpose they intended for while taking the loan. Over 94 percent of the applicants from

Arunachal Pradesh, Chhattisgarh, and Uttarakhand utilized the loans for the purpose they intended for while taking the loan (Fig. 4.B17)..



4.1.B23. Skill development

Over 17 percent beneficiaries had some vocational or skill training before taking the loan while majority (74.58 percent) had no training in any skill whatsoever before taking the loan. Further, it was found that majority of the beneficiaries, that is, 86.38 percent of the beneficiaries did not undergo any vocational or skill training after taking the loan (Table 4.B10).

Table 4.B10: Skill Development

| Particulars | Yes | No |
|--|-------|-------|
| Had any training before taking the loan | 17.27 | 74.58 |
| Undergone training after taking the loan | 13.62 | 86.37 |

4.1.B24. Market availability

Beneficiaries were asked if they had adequate markets to sell their products. It was found that 52 percent had adequate markets to sell their products while 12 percent felt the markets were available to sell products, but were not adequate. 14 percent of the beneficiaries felt that they did not have adequate markets to sell their products.

Over 70 percent of the beneficiaries in Arunachal Pradesh, Gujarat, Jharkhand, Kerala, Meghalaya and Nagaland felt they had adequate markets to sell their products. However, only 17 percent of the beneficiaries in Karnataka felt they had adequate markets to sell their products (Table 4.B11)..

Table 4.B11: Market availability for products/services

| State | Yes | No | Not much | NA |
|-------------------|-------|-------|----------|-------|
| Arunachal Pradesh | 82.61 | 3.62 | 2.17 | 11.59 |
| Chhattisgarh | 41.82 | 20.00 | 29.09 | 9.09 |
| Goa | 50.00 | 10.00 | 40.00 | 0.00 |
| Gujarat | 78.13 | 3.13 | 9.38 | 9.38 |
| Himachal Pradesh | 61.54 | 0.00 | 30.77 | 7.69 |
| Jharkhand | 76.36 | 16.36 | 7.27 | 0.00 |
| Karnataka | 17.09 | 1.71 | 0.85 | 80.34 |
| Kerala | 74.36 | 7.69 | 10.26 | 7.69 |
| Maharashtra | 40.51 | 12.66 | 31.65 | 15.19 |
| Meghalaya | 86.67 | 0.00 | 0.00 | 13.33 |
| Nagaland | 80.00 | 20.00 | 0.00 | 0.00 |
| Rajasthan | 32.21 | 22.47 | 14.61 | 30.71 |
| Sikkim | 60.34 | 3.45 | 17.24 | 18.97 |
| Tripura | 57.71 | 23.66 | 6.81 | 11.83 |
| Uttarakhand | 64.71 | 5.88 | 29.41 | 0.00 |
| All | 51.99 | 14.37 | 11.71 | 21.93 |

4.1.B25. Customer of products/services:

When asked where the beneficiaries sold their products or services, 69.1 percent responded that they sold it locally, 17.52 percent said they sold it within the district, 5.56 percent sold outside the district. Few beneficiaries sold their products to more than one place. Over 70 percent of the beneficiaries sold their products locally in Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jharkhand, Kerala, Rajasthan, Sikkim and Tripura (Table 4.B12)..

Table 4.B12: Markets of products/services

| State | Locally | Within District | Outside District | NA |
|-------------------|---------|-----------------|------------------|-------|
| Arunachal Pradesh | 64.49 | 14.49 | 21.01 | 23.19 |
| Chhattisgarh | 87.27 | 52.73 | 0.00 | 12.73 |
| Goa | 95.00 | 10.00 | 5.00 | 0.00 |
| Gujarat | 68.75 | 34.38 | 0.00 | 15.63 |
| Himachal Pradesh | 92.31 | 61.54 | 15.38 | 7.69 |
| Jharkhand | 72.73 | 27.27 | 12.73 | 7.27 |
| Karnataka | 17.09 | 5.98 | 0.00 | 78.63 |
| Kerala | 82.05 | 20.51 | 5.13 | 15.38 |
| Maharashtra | 58.23 | 22.78 | 3.80 | 25.32 |
| Meghalaya | 86.67 | 0.00 | 0.00 | 13.33 |
| Nagaland | 60.00 | 20.00 | 0.00 | 20.00 |
| Rajasthan | 73.03 | 7.49 | 1.87 | 23.22 |
| Sikkim | 74.14 | 13.79 | 13.79 | 24.14 |
| Tripura | 81.36 | 20.07 | 2.51 | 10.75 |
| Uttarakhand | 58.82 | 47.06 | 17.65 | 0.00 |
| All | 69.10 | 17.52 | 5.56 | 23.09 |

About 6.56 percent of the beneficiaries sold their products and services to government agencies, 4.57 percent of the beneficiaries sold their products to other companies, 10.55 percent sold to wholesalers, 8.89 percent sold to retailers and 63.37 percent sold directly to consumers (Table 4.B13).

Table 4.B13: Customers of product and services

| State | Govt. Agencies | Other companies | Wholesalers | Retailers | Consumers | NA |
|------------------|----------------|-----------------|-------------|-----------|-----------|-------|
| Arunachal Prad. | 1.45 | 13.04 | 34.06 | 18.12 | 55.80 | 23.19 |
| Chhattisgarh | 7.27 | 5.45 | 3.64 | 14.55 | 85.45 | 12.73 |
| Goa | 0.00 | 5.00 | 5.00 | 0.00 | 95.00 | 0.00 |
| Gujarat | 31.25 | 28.13 | 12.50 | 18.75 | 46.88 | 15.63 |
| Himachal Pradesh | 0.00 | 0.00 | 7.69 | 15.38 | 92.31 | 7.69 |
| Jharkhand | 3.64 | 0.00 | 3.64 | 7.27 | 83.64 | 12.73 |
| Karnataka | 0.85 | 0.00 | 13.68 | 0.00 | 0.85 | 85.47 |
| Kerala | 23.08 | 0.00 | 5.13 | 20.51 | 74.36 | 20.51 |
| Maharashtra | 21.52 | 10.13 | 16.46 | 10.13 | 32.91 | 39.24 |
| Meghalaya | 0.00 | 0.00 | 0.00 | 0.00 | 86.67 | 13.33 |
| Nagaland | 0.00 | 0.00 | 20.00 | 40.00 | 20.00 | 20.00 |
| Rajasthan | 1.87 | 1.50 | 1.50 | 4.87 | 76.40 | 19.85 |
| Sikkim | 0.00 | 0.00 | 0.00 | 3.45 | 72.41 | 27.59 |
| Tripura | 9.68 | 4.30 | 12.19 | 10.39 | 72.04 | 15.41 |
| Uttarakhand | 11.76 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 |
| All | 6.56 | 4.57 | 10.55 | 8.89 | 63.37 | 25.58 |

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4.1.B26. Household Asset owned

It was found that about 4.6 percent of the beneficiaries had washing machine before taking the loan, the figure increased to 6 percent after taking the loan. About 0.7 percent of the beneficiaries had AC before taking the loan, the figure increased to 1.1 percent after taking the loan. About 30.2 percent of the beneficiaries had two wheelers before taking the loan, the figure increased to 36.1 percent after taking the loan. About 1.3 percent of the beneficiaries had three wheelers before taking the loan, the figure increased to 7.4 percent after taking the loan. About 5.2 percent of the beneficiaries had cars before taking the loan, the figure increased to 8.1 percent after taking the loan. Around 1.1 percent of the beneficiaries had tractor before taking the loan, the figure increased to 3.7 percent after taking the loan (Table TL.9)

4.1.B27. Project based asset creation and valuation

It was found that over 15 percent of the beneficiaries used the loan to invest in Tools and Machinery, while 14 percent invested in buying livestock. Over 11 percent invested

in buying vehicles while 10.96 percent invested in furniture and fixture for the business. About 10 percent of the beneficiaries used the loan for other purposes (Table 4.B14)..

Table 4.B14 : Type of assets created

| Type of Asset | Actual No. of Beneficiaries | Percentage |
|------------------------|-----------------------------|------------|
| Livestock | 169 | 14.04 |
| Poultry | 36 | 2.99 |
| Agricultural Equipment | 54 | 4.49 |
| Working Space | 82 | 6.81 |
| Tools and Machinery | 185 | 15.37 |
| Vehicle | 136 | 11.30 |
| Furniture and Fixture | 132 | 10.96 |
| Tent House | 8 | 0.66 |
| Sewing Machine | 22 | 1.83 |
| Other | 121 | 10.05 |

Beneficiaries across the states generated assets of worth Rs 83536 on an average. Nagaland turned out to be the state with the highest average value of the asset created with Rs 3252000. Village development society is already working here; collectively they have created some assets. Chattisgarh, Gujarat had an average asset value of over Rs 2 lakhs while Himachal Pradesh, Kerala, Maharashtra and Sikkim had had average asset values between 1 lakh and 2 lakhs (Table 4.B15)..

Average asset value for Arunachal Pradesh, Goa and Meghalaya lied between Rs. 50,000 to 1 lakh while the figures for Rajasthan and Tripura were between 20,000 and 40,000. Average asset value for Karnataka and Uttarakhand was less than 10,000.

Table 4.B15: Average asset value (Rs)

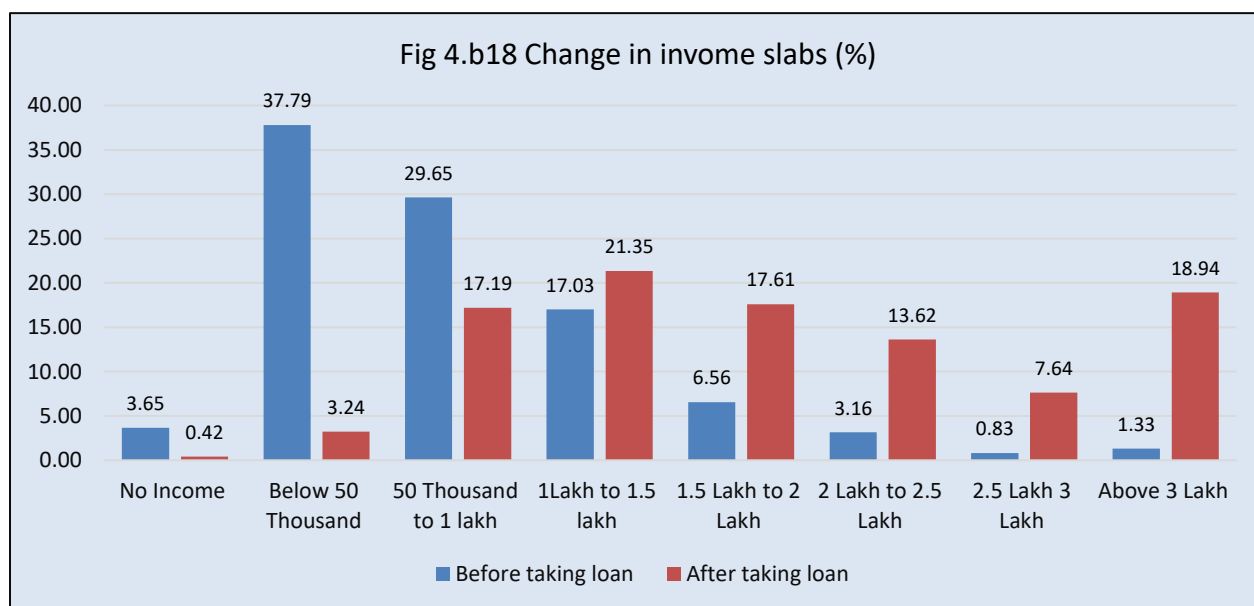
| State | Average Asset Value |
|-------------------|---------------------|
| Arunachal Pradesh | 74090 |
| Chhattisgarh | 296109 |
| Goa | 78500 |
| Gujarat | 288025 |
| Himachal Pradesh | 130692 |
| Jharkhand | 280223 |
| Karnataka | 5145 |
| Kerala | 102731 |
| Maharashtra | 131775 |
| Meghalaya | 80767 |
| Nagaland | 325200 |
| Rajasthan | 37873 |
| Sikkim | 183224 |
| Tripura | 22267 |
| Uttarakhand | 8824 |
| Overall Average | 83536 |

4.1.B28. Change in income: Movement across poverty line

In rural areas, 381 sample beneficiaries were below poverty line before opting for the loan from NSTFDC. After taking the loan, 357 of the above mentioned moved over the poverty line of Rs 49000. In urban areas, 172 beneficiaries were living below poverty line. Around 152 people moved above poverty line of Rs 60,000 set for urban areas and semi urban areas.

4.1.B29. Change in income slabs

Before opting for loan from NSTFDC, 3.65 percent of sample beneficiaries were in 'No Income' bracket, post loan the figure came down to 0.42 percent (Fig. 4.B18). Around 38 percent beneficiaries were earning less than 50 thousand a month before receiving the loan, the figure came down to 3.24 percent post receiving loan. Over 29 percent of the beneficiaries were earning between 50 thousand and 1 lakh before taking the loan, the figures changed to 17.19 percent post taking loan. Around 17 percent were earning between 1 lakh to 1.5 lakhs, their figure increased to 21.35 percent post taking loan. Percentage of beneficiaries earning between 1.5 lakhs to 2 lakhs, post taking loan increased from 5.65 percent to 17.61 percent. Percentage of beneficiaries earning between 2 lakhs to 2.5 lakhs, post taking loan increased from around 3 percent to 13.62 percent. Percentage of beneficiaries earning between 2.5 lakhs to 3 lakhs, post taking loan increased from under 1 percent to 7.64 percent. Beneficiaries earning over three lakhs saw the highest jump in figures, their percentage increased from 1.33 percent to 18.94 percent (Table TL.10).



Across the states, the movement across different income slabs has been mostly positive; movement from a lower income slab to a higher income slab. Biggest impact can be seen for the beneficiaries earning more than 3 lakhs per annum after taking the loan and for beneficiaries moving out of the 'below 50,000' income slab.

Out of 44 beneficiaries not earning any income before taking the loan, seven started earning under 'Below 50,000' per annum after taking the loan, six people started

earning between 50,000 to 1 lakh, while 16 people started earning between 1 lakh to 1.5 lakh. Four people moved to earning between 1.5 lakh to 2 lakhs from not earning anything before taking the loan, and six beneficiaries started earning between 2 lakhs to 2.5 lakhs. Three beneficiaries moved to earning over 3 lakhs per annum (refer Table 15).

Out of the 455 beneficiaries earning below 50,000 per annum before taking the loan, 147 beneficiaries moved to earning between 50,000 to 1 lakh, 116 beneficiaries moved to earning between 1 lakh to 1.5 lakhs, 71 beneficiaries moved to earning between 1.5 lakh to 2 lakhs, 40 beneficiaries moved to earning between 2 lakhs to 2.5 lakhs, while 21 beneficiaries moved to earning between 2.5 lakhs to 3 lakhs and, 28 beneficiaries moved to earning over 3 lakhs per annum. Thirty beneficiaries stayed in the same income slab while two beneficiaries moved to earning no income (refer Fig. 4.B18).

Out of the 357 beneficiaries earning between 50,000 to 1 lakh before taking the loan, 48 beneficiaries stayed in the same income bracket after taking the loan, 102 beneficiaries moved to earning between 1 lakh to 1.5 lakhs, 77 beneficiaries moved to earning between 1.5 lakh to 2 lakhs, 55 beneficiaries moved to earning between 2 lakhs to 2.5 lakhs, while 27



beneficiaries moved to earning between 2.5 lakhs to 3 lakhs and, 47 beneficiaries moved to earning over 3 lakhs per annum (refer Fig. 4.B18).

Out of the 205 beneficiaries earning between 1 lakh to 1.5 lakhs per annum before taking the loan, 18 beneficiaries stayed in the same income bracket after taking the loan, 50 beneficiaries moved to earning between 1.5 lakh to 2 lakhs, 41 beneficiaries moved to earning between 2 lakhs to 2.5 lakhs, while 25 beneficiaries moved to earning between 2.5 lakhs to 3 lakhs and, 67 beneficiaries moved to earning over 3 lakhs per annum (refer Table 15).

Out of 79 beneficiaries earning between 1.5 lakhs to 2 lakhs per annum before taking the loan, 9 beneficiaries stayed in the same income bracket after taking the loan, 14 beneficiaries moved to earning between 2 lakhs to 2.5 lakhs, while 16 beneficiaries moved to earning between 2.5 lakhs to 3 lakhs and 34 beneficiaries moved to earning over 3 lakhs per annum (refer Table. Six beneficiaries moved to earning a lower income than before.

Out of the 38 beneficiaries earning between 2 lakhs to 2.5 lakhs per annum before taking the loan, 8 beneficiaries stayed in the same income bracket after taking the loan, 3 beneficiaries moved to earning between 2.5 lakhs to 3 lakhs and 24 beneficiaries moved to earning over 3 lakhs, while 7.89 percent moved to earning between 1 lakh to 1.5 lakhs. Three beneficiaries moved to earning a lower income than before.

Out of the ten beneficiaries earning between 2.5 lakhs to 3 lakhs per annum before taking the loan, all moved to earning over 3 lakhs per annum.

Out of the 16 beneficiaries earning over 3 lakhs per annum before taking the loan, 16 beneficiaries stayed in the same bracket while one beneficiary moved to earning 1.5 lakhs to 2 lakhs per annum.

Socioeconomic Impact

The study also tried to analyse the socioeconomic impact of the loan scheme through change in certain parameters such as employability, employment rate, expenditure on consumption, education and health, change in savings and social status.

4.1.B30. Employment rate

Over 9 percent or 86 people of the sample beneficiaries were unemployed before taking the loan from NSTFDC, while 11.5 percent or 116 of them were housewives. It was observed that the unemployment rate for the sample had come down to 2.4 percent (29) after taking the loan and around 9.6 percent or 91 of the housewives moved to some income generating activities. Over 8 percent of the sample was student, over 6 percent or 65 students got involved in some income generating activity post taking loan (refer Table 16)

4.1.B31. Employability

Around 65 percent of the sample beneficiaries were unskilled before taking the loan from NSTFDC, while about 35 percent of the sample was skilled. After taking the loan from NSTFDC, the proportion of unskilled beneficiaries came down to 52 percent and proportion of skilled beneficiaries rose to about 48 percent (Table 4.B16).

Table 4.B16: Employability of Beneficiaries

| | Before | After |
|-----------|--------|-------|
| Unskilled | 65 | 52 |
| Skilled | 35 | 48 |

4.1.B32. Expenditure on consumption

The study tried gauging the change in consumption pattern and expenditure to analyse the change in lifestyle of beneficiaries. It was found that before taking the loan, 43.5 percent of the beneficiaries were spending less than 4000 on consumption. After taking the loan the figure came down to 32.1 percent. Before taking the loan, 36.6 percent of the beneficiaries were spending between 4000 to 8000 on consumption. After taking the loan the figure came down to 32.9 percent. Before taking the loan, about 19.9 percent of the beneficiaries were spending more than 8000 on consumption. After taking the loan the figure increased to 35 percent. This shows an improvement in overall consumption expenditure across households. About 15 percent of the households moved to spending more than 8000 a month on consumption after taking the loan (Table 4.B17).

Table 4.B17: Total Household expenditure (Rs.)

| State | less than 4000 | | 4000-8000 | | more than 8000 | |
|-------------------|----------------|-------|-----------|-------|----------------|-------|
| | Before | After | Before | After | Before | After |
| Arunachal Pradesh | 45.7 | 42.0 | 32.6 | 29.7 | 21.7 | 28.3 |
| Chhattisgarh | 56.9 | 29.1 | 23.5 | 38.2 | 19.6 | 32.7 |
| Goa | 85.0 | 95.0 | 10.0 | 5.0 | 5.0 | 0.0 |
| Gujarat | 46.9 | 37.5 | 31.3 | 34.4 | 21.9 | 28.1 |
| Himachal Pradesh | 7.7 | 7.7 | 84.6 | 30.8 | 7.7 | 61.5 |
| Jharkhand | 33.3 | 23.1 | 37.3 | 36.5 | 29.4 | 40.4 |
| Karnataka | 50.4 | 46.2 | 26.5 | 34.2 | 23.1 | 19.7 |
| Kerala | 5.1 | 2.6 | 46.2 | 30.8 | 48.7 | 66.7 |
| Maharashtra | 78.5 | 59.5 | 17.7 | 34.2 | 3.8 | 6.3 |
| Meghalaya | 26.7 | 10.0 | 60.0 | 53.3 | 13.3 | 36.7 |
| Nagaland | 80.0 | 80.0 | 20.0 | 0.0 | 0.0 | 20.0 |
| Rajasthan | 41.9 | 23.2 | 48.3 | 45.3 | 9.7 | 31.5 |
| Sikkim | 3.4 | 0.0 | 29.3 | 10.3 | 67.2 | 89.7 |
| Tripura | 41.9 | 31.9 | 38.4 | 24.7 | 19.7 | 43.4 |
| Uttarakhand | 70.6 | 47.1 | 23.5 | 41.2 | 5.9 | 11.8 |
| All | 43.5 | 32.1 | 36.6 | 32.9 | 19.9 | 35.0 |

4.1.B33. Expenditure on Education:

Another important of the impact assessment of the scheme was to analyse the attitude of beneficiaries towards importance of education for their children. It was found that before taking the loan, 27.3 percent of the beneficiaries were spending less than 100 rupees on their children's education, after taking the loan the figure came down to 21.3 percent. Before taking the loan, 8.3 percent of the beneficiaries were spending between 100 to 500 rupees on their children's education, after taking the loan the figure came

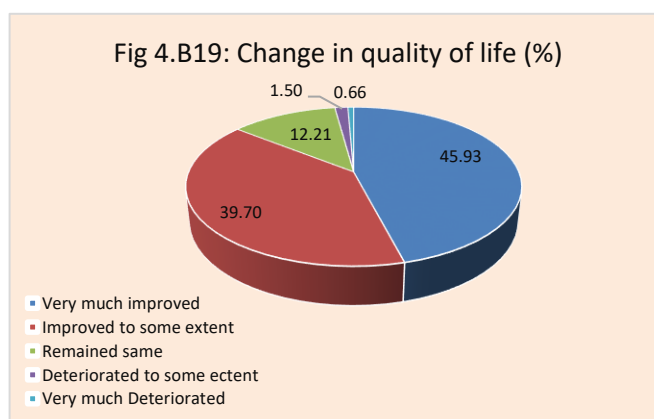
down to 4.1 percent. Before taking the loan, 14.3 percent of the beneficiaries were spending between 500 to 1000 rupees on their children’s education, after taking the loan the figure came down to 12.7 percent. Before taking the loan, 28.5 percent of the beneficiaries were spending between 1000 to 2000 rupees on their children’s education, after taking the loan the figure stayed the same. Before taking the loan, 21.6 percent of the beneficiaries were spending more than 2000 rupees on their children’s education, after taking the loan the figure increased to 33.4 percent (Table 4.B18).

Table 4.B18: Expenditure on Education

| State | less than 100 | | 100-500 | | 500-1000 | | 1000-2000 | | More than 2000 | |
|-------------------|---------------|-------|---------|-------|----------|-------|-----------|-------|----------------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Arunachal Pradesh | 9.4 | 8.0 | 1.4 | 0.0 | 4.3 | 2.9 | 21.7 | 19.6 | 63.0 | 69.6 |
| Chhattisgarh | 16.4 | 21.8 | 38.2 | 16.4 | 12.7 | 16.4 | 25.5 | 23.6 | 7.3 | 21.8 |
| Goa | 60.0 | 45.0 | 0.0 | 0.0 | 5.0 | 10.0 | 30.0 | 40.0 | 5.0 | 5.0 |
| Gujarat | 19.2 | 11.5 | 11.5 | 15.4 | 15.4 | 7.7 | 34.6 | 26.9 | 19.2 | 38.5 |
| Himachal Pradesh | 23.1 | 15.4 | 7.7 | 0.0 | 7.7 | 7.7 | 38.5 | 38.5 | 23.1 | 38.5 |
| Jharkhand | 9.1 | 13.0 | 13.6 | 4.3 | 20.5 | 10.9 | 29.5 | 37.0 | 27.3 | 34.8 |
| Karnataka | 32.5 | 20.5 | 2.6 | 0.9 | 21.4 | 22.2 | 30.8 | 36.8 | 12.8 | 19.7 |
| Kerala | 25.6 | 23.1 | 7.7 | 5.1 | 15.4 | 17.9 | 25.6 | 23.1 | 25.6 | 30.8 |
| Maharashtra | 38.0 | 26.6 | 13.9 | 7.6 | 20.3 | 22.8 | 24.1 | 30.4 | 3.8 | 12.7 |
| Meghalaya | 20.0 | 10.0 | 13.3 | 10.0 | 10.0 | 13.3 | 36.7 | 26.7 | 20.0 | 40.0 |
| Nagaland | 80.0 | 80.0 | 0.0 | 0.0 | 0.0 | 0.0 | 20.0 | 0.0 | 0.0 | 20.0 |
| Rajasthan | 44.2 | 38.3 | 15.5 | 7.4 | 11.1 | 14.0 | 19.5 | 21.4 | 9.7 | 18.9 |
| Sikkim | 12.1 | 20.7 | 5.2 | 1.7 | 12.1 | 8.6 | 25.9 | 3.4 | 44.8 | 65.5 |
| Tripura | 24.0 | 12.5 | 1.1 | 0.7 | 19.4 | 11.1 | 38.4 | 40.5 | 17.2 | 35.1 |
| Uttarakhand | 29.4 | 23.5 | 0.0 | 0.0 | 0.0 | 0.0 | 41.2 | 23.5 | 29.4 | 52.9 |
| All | 27.3 | 21.3 | 8.3 | 4.1 | 14.3 | 12.7 | 28.5 | 28.5 | 21.6 | 33.4 |

4.1.B34. Change in quality of life

The main purpose of this scheme is to improve the overall quality of life of Tribal People of India. Around 46 percent of the beneficiaries felt the quality of their lives improved a lot while 40 percent felt it improved to some extent (Fig. 4.B19). About 12 percent felt it remained the same while 2 percent felt it deteriorated.



4.1.B35. Socio-economic impact on beneficiaries

The study tried to analyse what aspects of beneficiaries’ lives post taking the loans from NSTFDC. It was found that about 75.83 percent of the beneficiaries felt that their household income increased, while around 61.21 percent felt that their standard of living improved. Over 37 percent felt that the scheme helped with sending their kids to school, while 48 percent felt that their social status improved (Table 4.B19). Over 4 percent felt that migration of family members reduced considerably and 14.37 percent felt that nothing changed.

Table 4.B19: What aspects of life has changed after getting Loan

| Socioeconomic aspect | Count | Percentage |
|--|-------|------------|
| Household income improved | 913 | 75.83 |
| Standard of living improved | 737 | 61.21 |
| Sending children to Schools | 451 | 37.46 |
| Availing health facility | 343 | 28.49 |
| Improved Social Status | 577 | 47.92 |
| Nothing changed | 173 | 14.37 |
| Migration of family members reduced considerably | 53 | 4.40 |

4.1.C. Micro Credit Scheme

NSTFDC provides Micro Credit to the poorest of poor among Schedule Tribe Population through the Network of Self Help Groups (SHGs) who are not able to take advantage of the formal banking credit. As per the data, out of 18 surveyed states, Micro Credit Scheme is being implemented in 8 States namely, Jharkhand, Karnataka, Kerala, Maharashtra, Nagaland, Rajasthan, West Bengal and Telangana. Another important aspect is that most of the beneficiaries are female. For MC Scheme, total 920 beneficiaries have been surveyed. State wise findings are as follows:

4.1.C1. Age Distribution

In Micro Credit Scheme (MCS), 37.1 percent beneficiaries belong to middle age group i.e. between 31-40 years of age in which Nagaland has the highest (50 percent) beneficiaries falling in this category closely followed by Karnataka which is around 47 percent (Table 4.C1). Most of the beneficiaries of Maharashtra fall in the age group of 41- 45 years. Whereas, in more than 50 years age category, Nagaland has highest share of beneficiaries (33.3%) , followed by Telangana (23.9 percent).

Table 4.C1: Age wise beneficiaries distribution

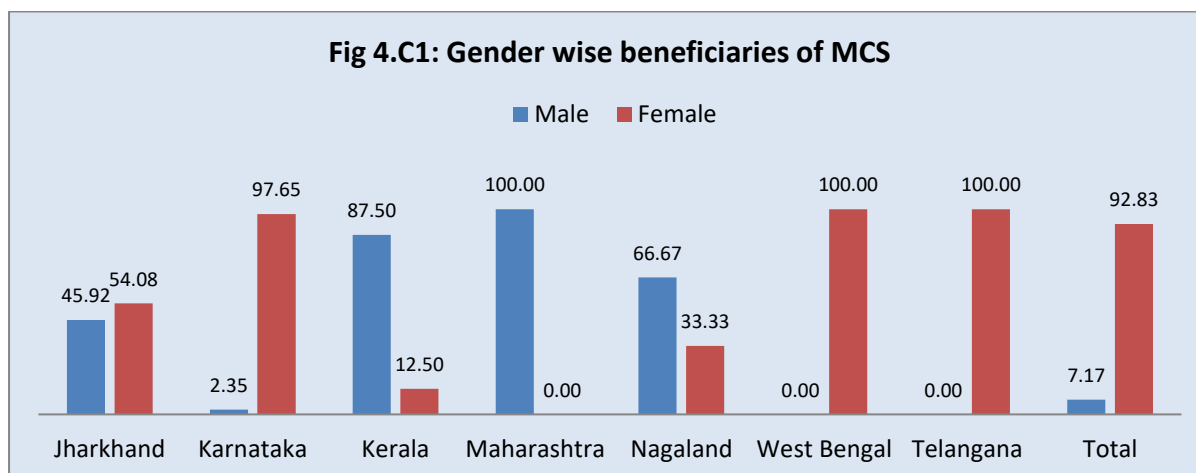
| State | Age Group | | | | |
|-------------|-----------|-------|-------|-------|------|
| | <20 | 21-30 | 31-40 | 41-45 | > 50 |
| Jharkhand | 4.1 | 0.35 | 37.8 | 18.4 | 5.1 |
| Karnataka | 0 | 0.51 | 47.1 | 24.7 | 11.8 |
| Kerala | 0 | 0.16 | 37.5 | 50 | 12.5 |
| Maharashtra | 0 | 0 | 0 | 100 | 0 |
| Nagaland | 0 | 0.17 | 50 | 0 | 33.3 |
| West Bengal | 0 | 0.17 | 0 | 100 | 0 |
| Telangana | 2.5 | 0.39 | 38.4 | 18.4 | 1.9 |
| Total | 0 | 0.62 | 33.6 | 18.9 | 23.9 |

Source: Primary Survey

4.1.C2. Gender - wise distribution of beneficiaries

Among States, Telangana and West Bengal have 100 percent female beneficiaries who have taken loans under MCS, whereas, Karnataka has around 98 percent of female beneficiaries. The most interesting fact is that Rajasthan has 100 percent male participants followed by Kerala where male beneficiaries are around 87 percent. Overall, the share of female beneficiaries in MCS is around 93 percent which reveals that the rural females are significantly playing a vital role in the financial contribution

for their household and small loan amount is best utilized by them making it popular scheme in some of the states (Fig. 4.C1).



4.1.C3. Marital Status

Among the beneficiaries, 90 percent were married. Kerala, Maharashtra and Rajasthan have 100 percent married beneficiaries. On the other hand, Nagaland has least married beneficiaries, as only half of the beneficiaries were married, followed by Jharkhand where 71 percent of the beneficiaries were married. The highest percent of widowed and divorced category fall in the Karnataka (14.1 percent) and closely followed by West Bengal (7 percent). Jharkhand and Telangana also have around 5 percent of widowed cases ((Table 4.C2)). This reflects the selection of beneficiaries in these states was done in a transparent manner specifically with reference to single women who has to carry the economic liabilities of the households

Table 4.C2: Marital Status of the Beneficiaries

| States | Married | Unmarried | Widowed | Separated/ Divorced |
|-------------|---------|-----------|---------|---------------------|
| Jharkhand | 71.4% | 22.4% | 5.1% | 1.0% |
| Karnataka | 82.4% | 1.2% | 14.1% | 2.4% |
| Kerala | 100.0% | 0.0% | 0.0% | 0.0% |
| Maharashtra | 100.0% | 0.0% | 0.0% | 0.0% |
| Nagaland | 50.0% | 50.0% | 0.0% | 0.0% |
| West Bengal | 87.5% | 5.3% | 7.0% | .3% |
| Telangana | 98.6% | 0.0% | 1.4% | 0.0% |
| Total | 89.6% | 4.9% | 5.1% | .4% |

Source: Primary Survey, 2019

4.1.C4. Family Size:

It is clear from the table 4.C3 that the highest percentage (33.9 percent) of beneficiaries have 4 members in their family among the beneficiaries, followed by five members (21.1 percent) and three members (13.6 percent). 11.5 percent beneficiaries have more than six members in their family. State wise data indicates that all of the beneficiaries of Nagaland have highest share of six family members where 83 percent beneficiaries have more than six members, followed by Jharkhand with around 29 percent, Karnataka with 18 percent and Kerala with 13 percent beneficiaries. On an average more than 50 percent of the beneficiaries have four to five members in the family. It reflects the joint family status still persisting in the tribal community.

Table 4.C3: Average Family Size

| | One | Two | Three | Four | Five | Six | > six |
|-------------|-----|------|-------|------|------|------|-------|
| Jharkhand | 1.0 | 5.1 | 2. | 16.3 | 25.5 | 21.4 | 28.6 |
| Karnataka | 3.5 | 3.5 | 9.4 | 29.4 | 25.9 | 10.6 | 17.6 |
| Kerala | 0.0 | 12. | 0.0 | 37.5 | 37.5 | 0.0 | 12.5 |
| Maharashtra | 0.0 | 0.0 | 25.0 | 75.0 | 0.0 | 0.0 | 0.0 |
| Nagaland | 0.0 | 0.0 | 0.0 | 16.7 | 0.0 | 0.0 | 83. |
| West Bengal | .6 | 4.2 | 14.2 | 29.0 | 24.2 | 12.8 | 15.0 |
| Telangana | .6 | 15.% | 17.5 | 44.4 | 15.6 | 6.1 | .8 |
| Total | .9 | 8.5 | 13.6 | 33.9 | 21.1 | 10.6 | 11.5 |

Source: Field Survey, 2019

4.1.C5. Physical Disability

According to the survey, 2 percent of the beneficiaries were physically challenged. Among states, Jharkhand accounts for the highest share (5 percent) of tribal people with physical disability. It is around 2 percent in West Bengal and 1.7 percent in Telangana (Table 4.C4).

Table 4.C4: Beneficiary with Physical Disability

| | Yes | No |
|-------------|------|--------|
| Jharkhand | 5.1% | 94.9% |
| Karnataka | 1.2% | 98.8% |
| Kerala | 0.0% | 100.0% |
| Maharashtra | 0.0% | 100.0% |
| Nagaland | 0.0% | 100.0% |
| West Bengal | 0.0% | 100.0% |
| Telangana | 1.9% | 98.1% |
| Total | 1.7% | 98.3% |

Source: Field Survey, 2019

4.1.C6. Land Ownership

Around 40 percent of the beneficiaries across eight states have less than 0.5 acres of land holdings before as well as after taking loan. Among them, Kerala has 100 percent beneficiaries having less than 0.5 acre of land whereas, West Bengal share is around 46 percent and Telangana accounts for about 41 percent of land holding which come under this category. The land size of 1 to 2 acres of land is found highest in Maharashtra (50 percent) followed by Karnataka and Telangana. It is interesting to note that the land holding size falling in this category (between 1-2 acre) has been increased significantly in the states of Jharkhand, Karnataka, West Bengal and Telangana. This trend reflects the positive impact of the scheme, for instance in Karnataka, land was distributed among tribal community under Land Purchase Scheme. The share of land holdings with more than 4 acre of size in Jharkhand, Nagaland and Maharashtra is higher compared to other states. This data reflects that the physical capital in these states is significantly good but due to lack of water or irrigation facilities, agriculture has become hard to carry. People in the drought prone regions of Karnataka and Telangana have been tackling with the issue of water deficit which push the tribal people to go for diversified sources of income with the help of loan or other financial institutions. It is important to deal with the issue of drought to have profitable agriculture in some states (Table 4.C5).

Table 4.C5 Average Land Holding (in Acre)

| | < .5 | | 0.5 - 1 | | 1 --2 | | 2 --4 | | > 4 | |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Jharkhand | 15.3% | 14.3% | 16.3% | 18.4% | 15.3% | 28.6% | 17.3% | 17.3% | 35.7% | 35.7% |
| Karnataka | 23.5% | 23.5% | 5.9% | 4.7% | 30.6% | 36.5% | 25.9% | 25.9% | 14.1% | 14.1% |
| Kerala | 100.0% | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Maharashtra | 25.0% | 25.0% | 0.0% | 0.0% | 50.0% | 50.0% | 0.0% | 0.0% | 25.0% | 25.0% |
| Nagaland | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 66.7% | 66.7% | 33.3% | 33.3% |
| West Bengal | 46.2% | 44.6% | 22.8% | 23.4% | 21.2% | 31.2% | 7.5% | 7.5% | 2.2% | 2.2% |
| Telangana | 41.9% | 43.9% | 20.6% | 19.7% | 23.1% | 43.3% | 13.3% | 12.2% | 1.1% | 1.1% |
| Total | 39.2% | 39.2% | 19.3% | 19.3% | 21.9% | 35.8% | 12.8% | 12.4% | 6.7% | 6.7% |

Source: Field Survey 2019

4.1.C7. Educational Status

It is important to note here that more than 50 percent of the beneficiaries surveyed under MCS have no formal education i.e. 54.9 percent. Around 12 percent are primary educated, followed by 8 percent who have gone upto middle school level. Significantly low share around 6 percent of beneficiaries have matriculation and about 5 percent have plus 2 education. The share of Telangana (91.7 percent), Karnataka (67.1 percent) and West Bengal (30.6 percent) is higher than other states in terms of no formal education. Kerala has more than 50 percent beneficiaries having plus 2 education and

around 38 percent are matriculate. In Jharkhand around 26.5 percent are matriculate and about 22.4 percent have matriculation and plus 2 education respectively. Kerala, Maharashtra, Nagaland and Rajasthan have at least primary education and Nagaland has the highest share (around 67 percent) of beneficiaries who have graduation and above degrees. Maharashtra have good share of beneficiaries with technical education which accounts for 25 percent. In all, share of technical education and graduation or above degree is significantly low, accounting 4 and 3 percent respectively (Table 4.C6).

Table 4.C6: Level of Education

| | No Schooling | Primary | Middle School | High School | + 2 | Graduate | Technically Qualified |
|-------------|--------------|---------|---------------|-------------|------|----------|-----------------------|
| Jharkhand | 9.2 | 10.2 | 10.2 | 26.5 | 22.4 | 3.1 | 18.4 |
| Karnataka | 67.1 | 8.2 | 9.4 | 14.1 | 1.2 | 0.0 | 0.0 |
| Kerala | 0.0 | 0.0 | 12.5 | 37.5 | 50.0 | 0.0 | 0.0 |
| Maharashtra | 0.0 | 0.0 | 0.0 | 75.0 | 0.0 | 25.0 | 0.0 |
| Nagaland | 0.0 | 0.0 | 0.0 | 33.3 | 0.0 | 0.0 | 66.7 |
| West Bengal | 30.6 | 17.5 | 24.0 | 21.4 | 5.0 | 0.0 | 1.4 |
| Telangana | 91.7 | 5.3 | 1.1 | 1.4 | 0.3 | 0.0 | 0.3 |
| Total | 54.9 | 10.7 | 11.8 | 14.1 | 5.0 | 0.4 | 3.0 |

Source: Field Survey, 2019

4.1.C8. House Ownership

The house ownership is very significant particularly for the tribal people. Around 88 percent beneficiaries had house ownership before taking loan under MCS whereas it has increased to around 96 percent after taking loan. In Telangana many of the tribal people were given house ownership either from the Central Government or State Government housing schemes. Jharkhand has 99 percent beneficiaries having house ownership after taking loan which was 98 percent before taking loan. Under Pradhanmantri Awas Yojna the houses were built for the tribal people in Jharkhand. The benefit from the MCS scheme is reflected from the condition or type of house in terms of Kuchha and Pucca. It is observed that there has been an increase in the share of pucca and semi pucca house from Kuccha. Before taking loan, the share of Kuchcha house was 68.2 percent which has decreased to 61.5 percent. The overall share of pucca house has increased from 15.5 percent to 20.5 percent whereas, semi pucca has increased from 16.3 to 18 percent after taking loan which reflects the benefits earned from the loan. Jharkhand, Kerala, West Bengal and Telangana has more pucca house after loan among which Jharkhand, Kerala and Telangana has been benefitted more from the loan as well as the housing schemes. Karnataka has good share of pucca houses which were turned from semi pucca houses. It is important to note that the

social welfare schemes have a significant role in increase in pucca houses among the beneficiaries (Table 4.C7).

Table 4.C7: : House Ownership

| | House Ownership | | Type of House | | | | | |
|-------------|-----------------|-------|---------------|-------|--------|-------|------------|-------|
| | Before | After | Kutchha | | Pucca | | Semi Pucca | |
| | | | Before | After | Before | After | Before | After |
| Jharkhand | 98.0 | 99.0 | 78.6 | 62.2 | 10.2 | 18.4 | 11.2 | 19.4 |
| Karnataka | 100.0 | 100.0 | 0.0 | 0.0 | 32.9 | 36.5 | 67.1 | 63.5 |
| Kerala | 100.0 | 100.0 | 12.5 | 12.5 | 75.0 | 87.5 | 12.5 | 0.0 |
| Maharashtra | 75.0 | 75.0 | 25.0 | 25.0 | 0.0 | 0.0 | 75.0 | 75.0 |
| Nagaland | 100.0 | 100.0 | 66.7 | 66.7 | 16.7 | 16.7 | 16.7 | 16.7 |
| West Bengal | 92.2 | 91.9 | 84.7 | 76.9 | 2.5 | 6.7 | 12.8 | 16.4 |
| Telangana | 76.4 | 99.4 | 66.7 | 61.7 | 24.7 | 30.0 | 8.6 | 8.3 |
| Total | 87.4 | 96.4 | 68.2 | 61.5 | 15.5 | 20.5 | 16.3 | 18.0 |

Source: Field Survey 2019

4.1.C9. Drinking Water

The availability of public taps in the surveyed states has highest share compared to other sources of water. It has been found that there is about 20 percent share of individual taps both before and after taking loan. Jharkhand accounts for highest percent share with respect to public tap availability followed by West Bengal whereas Kerala stands second with 50 percent beneficiaries availing public tap facility. Among individual tap, Kerala has around 50 percent beneficiaries who avail individual tap as a source of water (Table 4.C8).

Table 4.C8: Drinking Water Availability

| States | Individual Tap | | Hand pump | | Well | | Public Tap | | Tube Well | | Other | |
|-------------|----------------|-------|-----------|-------|--------|-------|------------|-------|-----------|-------|--------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After |
| Jharkhand | 20.0 | 20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 77.6 | 76.5 | 2.4 | 3.5 | 0.0 | 0.0 |
| Karnataka | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Kerala | 50.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 | 50.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Maharashtra | 33.3 | 33.3 | 0.0 | 0.0 | 33.3 | 33.3 | 0.0 | 0.0 | 0.0 | 0.0 | 33.3 | 33.3 |
| Nagaland | 0.0 | 0.0 | 100.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| West Bengal | 27.2 | 48.1 | 23.3 | 1.1 | 0.0 | 0.3 | 49.2 | 50.3 | 0.3 | 0.3 | 0.0 | 0.0 |
| Telangana | 13.4 | 21.5 | 25.5 | 16.4 | 21.6 | 14.5 | 33.9 | 37.6 | 4.9 | 9.0 | 0.8 | 1.0 |
| Total | 20.0 | 20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 77.6 | 76.5 | 2.4 | 3.5 | 0.0 | 0.0 |

Source: Field Survey 2019

4.1.C10. Electricity

The availability of electricity and toilet facilities across the surveyed states have increased significantly. 86.2 percent beneficiaries were availing electricity before taking loan whereas it increased to about 95 percent after taking loan. In case of toilet facilities, it shows significant increase as it was 43

Table 4.C9: Availability of Electricity & Toilet

| States | Electricity | | Toilet | |
|-------------|-------------|-------|--------|-------|
| | Before | After | Before | After |
| Jharkhand | 76.5 | 94.9 | 34.7 | 72.4 |
| Karnataka | 95.3 | 96.5 | 92.9 | 97.6 |
| Kerala | 87.5 | 87.5 | 75.0 | 87.5 |
| Maharashtra | 100.0 | 100.0 | 75.0 | 100.0 |
| Nagaland | 100.0 | 100.0 | 100.0 | 100.0 |
| West Bengal | 72.7 | 88.3 | 29.2 | 69.4 |
| Telangana | 99.7 | 100.0 | 45.3 | 98.9 |
| Total | 86.2 | 94.5 | 43.0 | 84.3 |

Source: Field Survey, 2019

percent before taking loan which has sharp increase of about 99 percent after taking loan (Table 4.C9). It is important to note that the social welfare schemes have a significant role to play in tribal regions where electricity and toilets were a distant dream for people. Under Swachh Bharat Mission, financial assistance was given for the construction of toilets. In Jharkhand, West Bengal and Telangana there has been increase in construction of toilets which was almost double.

4.1.C12. Household Assets

The survey result shows that there has been an increase in household assets across states. The assets like fan and refrigerator have shown manifold increase. The share of fan before taking loan was mere 6 percent whereas it increased upto 74.16 percent after taking loan. In case of refrigerator, its availability to beneficiary's households has increased from about 6 percent to 23 percent. The availability of television has also increased from 52.33 percent to around 60 percent after taking loan. The assets like washing machine and air conditioner have also been purchased by the beneficiaries after taking loan which shows there have been positive changes in the lifestyle of tribal



people from the NSTFDC loan. Maharashtra has 100 percent beneficiaries who have facilities like fan, TV and fridge after taking loan (Table 4.C10). All other states also show increase in the share of assets.

Table 4.C10: : Household Assets I

| | Fan | | TV | | Fridge | | Washing Machine | | AC | |
|-------------|--------|--------|--------|--------|--------|-------|-----------------|-------|--------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Jharkhand | 2.04 | 47.96 | 33.67 | 30.61 | 2.04 | 4.08 | 1.02 | 1.02 | 0.00 | 0.00 |
| Karnataka | 20.00 | 98.82 | 75.29 | 87.06 | 20.00 | 15.29 | 7.06 | 4.71 | 9.41 | 8.24 |
| Kerala | 12.50 | 87.50 | 87.50 | 87.50 | 12.50 | 75.00 | 0.00 | 50.00 | 0.00 | 0.00 |
| Maharashtra | 0.00 | 100.00 | 50.00 | 100.00 | 0.00 | 25.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nagaland | 83.33 | 66.67 | 100.00 | 100.00 | 83.33 | 83.33 | 50.00 | 50.00 | 0.00 | 16.67 |
| West Bengal | 0.28 | 66.85 | 13.65 | 37.88 | 0.28 | 0.56 | 0.00 | 0.00 | 0.00 | 0.00 |
| Telangana | 8.33 | 82.50 | 89.17 | 82.50 | 8.33 | 49.72 | 0.00 | 0.28 | 0.00 | 0.00 |
| Total | 6.08 | 74.16 | 52.33 | 60.15 | 6.08 | 22.80 | 1.09 | 1.41 | 0.87 | 0.87 |

Source: Field Survey, 2019

The beneficiaries of NSTFDC loan have purchased two wheelers and other vehicles after they receives financial benefit in their businesses. In total, two wheeler has seen increase of about double; i.e. from 13.14 percent to 23 percent in which Kerala and Maharastra has shown significant increase. Whereas, in case of car, only Telangana has shown some increase from 0.28 percent to 0.65 percent (Table 4.C11).

Table 4.C11:: Household Assets II

| | 2 Wheeler | | 3 Wheeler | | Car | | Tractor | | LPG | |
|-------------|-----------|-------|-----------|-------|--------|-------|---------|-------|--------|--------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Jharkhand | 28.57 | 23.47 | 0.00 | 0.00 | 1.02 | 1.02 | 0.00 | 0.00 | 35.71 | 43.88 |
| Karnataka | 52.94 | 58.82 | 0.00 | 0.00 | 1.18 | 1.18 | 5.88 | 8.24 | 97.65 | 100.00 |
| Kerala | 37.50 | 87.50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 62.50 | 87.50 |
| Maharashtra | 25.00 | 75.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 25.00 | 75.00 |
| Nagaland | 0.00 | 0.00 | 0.00 | 0.00 | 50.00 | 50.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| West Bengal | 1.95 | 5.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.56 | 0.56 | 17.83 | 66.30 |
| Telangana | 10.28 | 29.72 | 0.28 | 0.83 | 0.28 | 0.56 | 0.00 | 0.00 | 11.39 | 12.22 |
| Total | 13.14 | 22.69 | 0.11 | 0.33 | 0.65 | 0.76 | 0.76 | 0.98 | 25.52 | 46.25 |

Source: Field Survey, 2019

4.1.C13. Affiliation with SHG

Self Help Groups are working appreciably in some states like, Telangana, Karnataka, West Bengal and Nagaland to strengthen the economic status of women. About 90 percent beneficiaries have been attached to SHG and around 33 percent have been

trained by SHGs. In the states like, Nagaland and West Bengal all the beneficiaries were the members of some SHGs. Similarly in Telangana and Karnataka, most of the

beneficiaries were attached with SHGs. Kerala and Jharkhand have comparatively lesser share of SHG membership. In case of training, West Bengal accounts for highest number of trained beneficiaries, i.e. around 73 percent. Other states including Kerala, Jharkhand and Telangana have some trained beneficiaries, while in Nagaland no beneficiary was trained by SHGs. The training provided in few states have been provided for upgrading skill or capacity building. In Telangana, SHG is meant for only financial contribution and there is very little benefit from the training facilities (Table 4.C12).

4.1.C14. Impact of Skill Training

About 51 percent beneficiaries who have got training from SHGs have reported that skill development training was somehow useful for them. Whereas, 25 percent said that it was not applicable for them as far as NSTFDC loan is concerned. Most of the MC Beneficiaries of Karnataka, West Bengal and Telangana have said that training has benefited to some extent in their respective projects, which they have started with NSTFDC loan. In Telangana, efforts have been made in providing some pre-training to the SHG members with respect to optimum utilization of loan (Table 4.C13).

Table 4.C12: Affiliation with SHG (%)

| State | Attached with SHG | Trained by SHG |
|-------------|-------------------|----------------|
| Jharkhand | 21.54 | 16.33 |
| Karnataka | 82.35 | 0.00 |
| Kerala | 12.50 | 12.50 |
| Maharashtra | 0.00 | 0.00 |
| Nagaland | 100.00 | 0.00 |
| West Bengal | 100.00 | 72.42 |
| Telangana | 98.60 | 8.06 |
| Total | 90.63 | 33.22 |

Source: Field Survey, 2019

Table 4.C13: Impact of Skill Training

| States | Yes to large Extent | To Some Extent | Not Improved at all | Not Applicable |
|-------------|---------------------|----------------|---------------------|----------------|
| Jharkhand | 1.2 | 69.4 | 1.2 | 28.2 |
| Karnataka | 0.0 | 12.5 | 0.0 | 87.5 |
| Kerala | 0.0 | 0.0 | 0.0 | 100. |
| Maharashtra | 0.0 | 16.7 | 0.0 | 83.3 |
| Nagaland | 1.1 | 62.7 | 8.9 | 27.3 |
| West Bengal | 38.6 | 49.2 | 1.1 | 11.1 |
| Telangana | 16.3 | 51.5 | 7.2 | 25.1 |

Source: Field Survey, 2019

4.1.C15. Support from the SHGs

Many of the states are taking help of SHGs or Village development Societies to implement MC Schemes. Therefore, the role of SHG becomes significant for the beneficiaries as it is helpful and easy to take loan if beneficiary is attached with a SHG. Even loan money is routed through them. As reflected in the survey data, as 90 percent of the beneficiaries said that SHG has provided financial support to them. The other help like building a common work shed, providing raw material and technical support show lesser contribution from SHGs (Table 4.C14).

Table 4.C14.: Type of support from the SHGs

| States | Gives Financial support to the Members | Help in finding Markets for their Products | Provides Raw Material | Built a Common Work shed | Provide Technical Support to the Craftsmen | Does not provide any support |
|-------------|--|--|-----------------------|--------------------------|--|------------------------------|
| Jharkhand | 10.8 | 3.1 | 0.0 | 0.0 | 0.0 | 86.2 |
| Karnataka | 96.5 | 10.6 | 1.2 | 0.0 | 0.0 | 2.4 |
| Kerala | 25.0 | 37.5 | 0.0 | 0.0 | 0.0 | 37.5 |
| Maharashtra | 25.0 | 0.0 | 0.0 | 0.0 | 0.0 | 75.0 |
| Nagaland | 100.0 | 100.0 | 0.0 | 16.7 | 0.0 | 0.0 |
| West Bengal | 98.9 | 0.6 | 0.3 | 0.0 | 0.3 | 0.3 |
| Telangana | 97.5 | 2.2 | 3.3 | 0.0 | 0.6 | 0.8 |
| All | 90.5 | 3.4 | 1.6 | 0.1 | 0.3 | 7.8 |

Source: Field Survey, 2019

4.1.C16. Advantage of joining SHG

About 20 percent beneficiaries have reported that they have benefitted to large extent from being a part of SHG but around 61 percent have said that they have benefitted to some extent after joining SHG. About 27 percent have said that there is not much benefit from joining SHG whereas about 0.34 percent have reported that they have suffered a great loss from it. About 42 percent beneficiaries of Telangana have reported that they have received benefit from SHG followed by Kerala and Nagaland (Table 4.C15). West Bengal and Jharkhand have less benefit from SHGs. The works of SHG in southern states are significantly better than Eastern states.



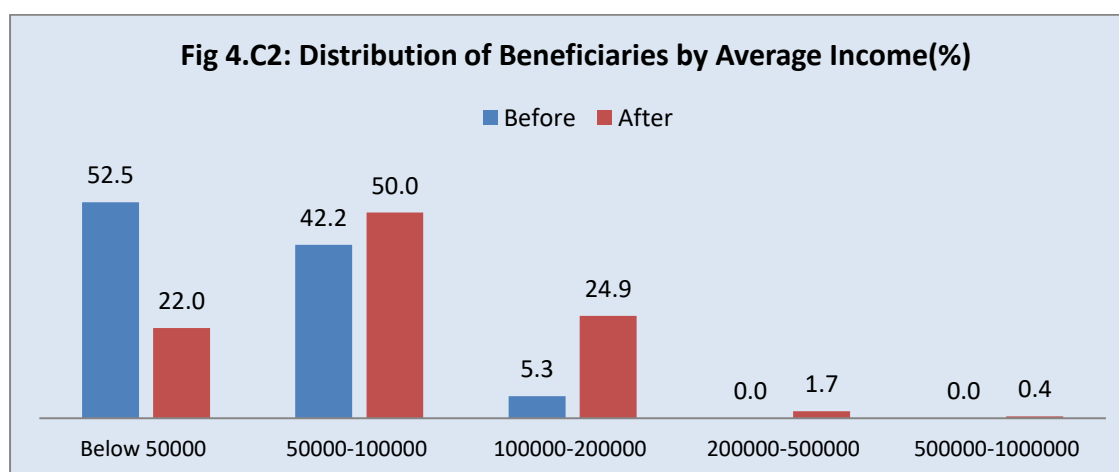
Table 4.C15: The level of Benefit from joining the SHG

| States | Benefited to large extent | Benefited to some extent | Status remained same | Not benefited | Suffered losses |
|-------------|---------------------------|--------------------------|----------------------|---------------|-----------------|
| Jharkhand | 4.62 | 29.23 | 4.62 | 61.54 | 3.08 |
| Karnataka | 10.59 | 90.59 | 1.18 | 0.00 | 0.00 |
| Kerala | 25.00 | 75.00 | 12.50 | 0.00 | 0.00 |
| Maharashtra | 0.00 | 0.00 | 25.00 | 75.00 | 0.00 |
| Nagaland | 16.67 | 83.33 | 0.00 | 0.00 | 0.00 |
| West Bengal | 3.34 | 81.89 | 19.22 | 0.56 | 0.00 |
| Telangana | 42.50 | 39.72 | 32.78 | 4.44 | 0.28 |
| All | 20.27 | 61.37 | 21.73 | 6.87 | 0.34 |

Source: Field Survey, 2019

4.1.C17. Household Income

The impact of NSTFDC loan on the economic status of the beneficiaries is satisfactorily positive. The beneficiaries with annual income less than 50 thousand per year before loan have moved to other income categories. For instance, there were around 52.5 percent beneficiaries under less than 50 thousand income category across states which have reduced to 22.0 percent after taking loan i.e. they have moved to other categories. Similarly, 42.2 percent beneficiary’s annual income was between Rs. 50 thousand to one lakh before taking loan. Now this percent has increased to 50.0 percent. The income level of beneficiaries between one lakh to two lakh have sharply increased from 5.3 percent to 24.9 percent to about 22 percent after loan which reflects the positive impact of loan on the lives and livelihood of people. It is therefore, evident from the data that people have moved from lower income slab towards higher one (Fig. 4.C2).



State wise data presents similar trends. In case of Kerala, before taking loan 50 percent of the beneficiaries had annual income less than 50 thousand, however, after taking loan

this percentage has reduced to 12.5 percent. Similarly, in Jharkhand, there is a sharp upsurge of people moving from low income category towards higher one. Whereas, in Telangana most of the beneficiaries have taken loan recently, therefore, less change was observed in the income slab. Till now, almost 85 percent of the beneficiaries have less than one lakh rupees income in a month (Table 4.C16).

Table 4.C16: State wise income distribution (Rs/Year)

| | Below 50000 | | 50000-100000 | | 100000-200000 | | 200000-500000 | | 500000-1000000 | |
|-------------|-------------|-------------|--------------|-------------|---------------|-------------|---------------|------------|----------------|------------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Jharkhand | 37.8 | 19.4 | 58.2 | 44.9 | 4.1 | 34.7 | 0.0 | 1.0 | 0.0 | 0.0 |
| Karnataka | 20.0 | 10.6 | 63.5 | 43.5 | 16.5 | 44.7 | 0.0 | 1.2 | 0.0 | 0.0 |
| Kerala | 50.0 | 12.5 | 12.5 | 0.0 | 37.5 | 62.5 | 0.0 | 25.0 | 0.0 | 0.0 |
| Maharashtra | 100.0 | 50.0 | 0.0 | 25.0 | 0.0 | 25.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Nagaland | 0.0 | 0.0 | 0.0 | 16.7 | 100.0 | 50.0 | 0.0 | 33.3 | 0.0 | 0.0 |
| West Bengal | 45.4 | 24.2 | 52.4 | 44.6 | 2.2 | 30.6 | 0.0 | 0.6 | 0.0 | 0.0 |
| Telangana | 31.1 | 23.3 | 61.9 | 60.3 | 4.2 | 10.6 | 0.0 | 2.2 | 0.0 | 1.1 |
| All | 52.5 | 22.0 | 42.2 | 50.0 | 5.3 | 24.9 | 0.0 | 1.7 | 0.0 | 0.4 |

Source: Field Survey, 2018-19

4.1.C18. Household Expenditure

The monthly household expenditure has been increased significantly after taking loan, particularly from below Rs. 4000 to medium income between Rs 4000-8000 to above Rs 8000 per month. West Bengal and Jharkhand have shown sharp increase from 6.41 percent to 43.5 percent and 6.12 percent to 43.9 percent respectively in above Rs 8000 before and after taking loan respectively. It is closely followed by Kerala, where 37.5 percent of beneficiaries have moved from Rs. 4000-8000 income groups to above Rs. 8000 per month group (Table 4.C17).

Table 4.C17: Total Monthly Household expenditure (Rs.)

| | Below 4000 | | 4000 - 8000 | | Above 8000 | |
|-------------|--------------|------------|--------------|-------------|-------------|-------------|
| | Before | After | Before | After | Before | After |
| Jharkhand | 24.49 | 4.1 | 69.39 | 52.0 | 6.12 | 43.9 |
| Karnataka | 4.76 | 3.5 | 71.43 | 48.2 | 23.81 | 48.2 |
| Kerala | 12.50 | 0.0 | 37.50 | 12.5 | 50.00 | 87.5 |
| Maharashtra | 100.00 | 0.0 | 0.00 | 50.0 | 0.00 | 50.0 |
| Nagaland | 50.00 | 33.3 | 0.00 | 16.7 | 50.00 | 50.0 |
| West Bengal | 25.63 | 3.9 | 67.97 | 52.6 | 6.41 | 43.5 |
| Telangana | 28.61 | 16.9 | 62.78 | 67.5 | 8.61 | 15.6 |
| All | 25.22 | 9.1 | 65.33 | 57.4 | 9.46 | 33.4 |

Source: Field Survey, 2018-19

4.1.C19. Expenditure on Education

As a result of increase in household income after taking loan, most of the beneficiaries are spending good amount of money on their children's education. Tribal people of Karnataka, Maharashtra and West Bengal have shown increase in using their earned money on children's education. Earlier, 24.2 percent of beneficiaries were spending money between Rs. 500 to 1000 on their children but now this percent has risen to 30.2 percent. Jharkhand, Kerala, Nagaland and Telangana also have showed increase in expenditure on education for those who pay more than Rs 2000 per month. It is increased twice from 3.6 percent to 6.7 percent in total. The number of beneficiaries who are spending more than 2000 Rs./pm. In Some states like Jharkhand, Kerala, Nagaland gives high importance to education which may help their children to take jobs (Table 4.C18). But in Telangana, expenditure on marriages of their daughters is more important than spending on education. The women work very hard to earn money there to meet needs.

Table 4.C18: Monthly Household Expenditure on Education Before and After Loan (Rs.)

| | < 100 | | 101-500 | | 501-1000 | | 1001--2000 | | > 2000 | |
|-------------|--------|-------|---------|-------|----------|-------|------------|-------|--------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Jharkhand | 13.3 | 9.2 | 29.6 | 17.3 | 28.6 | 28.6 | 19.4 | 31.6 | 9.2 | 13.3 |
| Karnataka | 32.9 | 31.8 | 23.5 | 8.2 | 18.8 | 29.4 | 12.9 | 12.9 | 11.8 | 17.6 |
| Kerala | 12.5 | 12.5 | 25.0 | 0.0 | 12.5 | 12.5 | 12.5 | 12.5 | 37.5 | 62.5 |
| Maharashtra | 75.0 | 50.0 | 25.0 | 0.0 | 0.0 | 25.0 | 0.0 | 25.0 | 0.0 | 0.0 |
| Nagaland | 50.0 | 66.7 | 16.7 | 0.0 | 0.0 | 0.0 | 16.7 | 0.0 | 16.7 | 33.3 |
| West Bengal | 21.4 | 22.0 | 51.3 | 32.9 | 21.7 | 32.3 | 5.3 | 11.7 | 0.3 | 1.1 |
| Telangana | 44.7 | 42.8 | 18.1 | 15.6 | 27.5 | 29.7 | 7.2 | 5.6 | 2.5 | 6.4 |
| All | 31.1 | 30.0 | 32.8 | 21.5 | 24.2 | 30.2 | 8.4 | 11.5 | 3.6 | 6.7 |

Source: Field Survey, 2018-19

4.1.C20. Income slab movement

Out of the 337 beneficiaries earning below 50,000 per annum before taking the loan, 114 beneficiaries moved to earning between 50,000 to 1 lakh, 21 beneficiaries moved to earning between 1 lakh to 2 lakhs, while 201 beneficiaries stayed in the same income slab. One beneficiary moved to earning no income.

Out of the 533 beneficiaries earning between 50,000 to 1 lakh before taking the loan, 338 beneficiaries stayed in the same income bracket after taking the loan, 178 beneficiaries moved to earning between 1 lakh to 2 lakhs, 5 beneficiaries moved to earning between 2 lakhs to 5 lakhs and three beneficiaries moved to earning over 5 lakhs per annum. Nine beneficiaries moved to earning a lower income than before (Table 4.C19).

Out of the 50 beneficiaries earning between 1 lakh to 2 lakhs per annum before taking the loan, 30 beneficiaries stayed in the same income bracket after taking the loan and 11 beneficiaries moved to earning between 2 lakhs to 5 lakhs. Nine beneficiaries moved to earning a lower income than before.

Table 4.C19 : Income Slab Movement

| Income slabs | No income | Below 50,000 | 50000-100000 | 100000-200000 | 200000-500000 | Above 500000 | Grand Total Before |
|-------------------|-----------|--------------|--------------|---------------|---------------|--------------|--------------------|
| Below 50,000 | 1 | 201 | 114 | 21 | | | 337 |
| 50000-100000 | | 9 | 338 | 178 | 5 | 3 | 533 |
| 100000-200000 | | | 8 | 30 | 11 | 1 | 50 |
| Grand Total After | 1 | 210 | 460 | 229 | 16 | 4 | 920 |

4.1.C21. Purpose of Taking Loan

The purpose of taking loan was mainly to increase the financial condition of the women. Around 47 percent said that there was great desire to become self employed, about 52.07 percent said that their main objective is to increase income. The respondents have also remarked that saving is very important and around 26 percent said that they have taken the loan to increase their savings (Table 4.C20).

Table 4.C20: Purpose of Taking Loan

| State | A greater desire for self employment | Bring women together to work in groups | Increase in income | Increase in savings | Better health & educational facilities | Improved social prestige | Any Other |
|-------------|--------------------------------------|--|--------------------|---------------------|--|--------------------------|-----------|
| Jharkhand | 28.57 | 0.00 | 58.16 | 7.14 | 7.14 | 0.00 | 0.00 |
| Karnataka | 61.18 | 43.53 | 24.71 | 14.12 | 2.35 | 2.35 | 1.18 |
| Kerala | 75.00 | 12.50 | 75.00 | 0.00 | 0.00 | 25.00 | 0.00 |
| Maharashtra | 100.00 | 25.00 | 25.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nagaland | 100.00 | 16.67 | 100.00 | 83.33 | 16.67 | 33.33 | 0.00 |
| West Bengal | 49.30 | 3.90 | 61.28 | 13.09 | 1.95 | 0.00 | 5.01 |
| Telangana | 44.72 | 5.00 | 46.67 | 46.11 | 4.44 | 0.56 | 0.28 |
| Total | 47.17 | 7.83 | 52.07 | 25.76 | 3.59 | 0.87 | 2.17 |

Source: Field Survey, 2018-18

4.1.C21. Average time taken for filling Loan Application and Sanctions

The time period of filling loan application and sanction of loan plays crucial role for loan borrowers. The states which are performing well and take less time in sanctioning the loan are also showing good repayment status. For instance, from the data below [table 4.C21](#), it is evident that time taken between application and sanction of loan in Kerala and Maharashtra is less than a month, whereas, Jharkhand and West Bengal

show delay in the sanction of loans from the ST corporation. It is important to note here that the delay is due to some reasons, such as non-availability of funds, delay in documentation processes, involvement of middlemen, delay from district selection committee etc. In case of Nagaland, the applicants have received their sanction letter but could not receive the loan amount due to prevailing Model Code of Conduct in the state. Overall, fifty percent of the applicants have received the loan amount in less than two months whereas, more than one-fourth beneficiaries had got sanction letter within three months and about 16 percent beneficiaries got sanction letter after six months.

Table 4.C21: Average time taken for filling Loan Application and Sanctions

| | less than 1 month | 1 month to 2 month | 3 months to 6 months | more than 6 months |
|-------------|-------------------|--------------------|----------------------|--------------------|
| Jharkhand | 0.0 | 29.1 | 39.5 | 31.4 |
| Karnataka | 0.0 | 2.4 | 72.9 | 24.7 |
| Kerala | 62.5 | 37.5 | 0.0 | 0.0 |
| Maharashtra | 50.0 | 0.0 | 25.0 | 25.0 |
| Nagaland | 0.0 | 0.0 | 16.7 | 83.3 |
| West Bengal | 5.0 | 24.0 | 45.1 | 25.9 |
| Telangana | 72.8 | 26.9 | 0.3 | 0.0 |
| Total | 31.6 | 23.5 | 28.7 | 16.2 |

Source: Field Survey, 2019

4.1.C22. Average time taken for filling Loan Sanctions and Disbursal

The average time taken for loan sanction and release of fund is less than a month for about 34 percent of the beneficiaries (Table 4.C22). 35 percent have received it between 1 to 2 months while 13.2 percent have received it late and the time period was more than six months.

Table 4.C22: Average Period for Loan Sanction to Fund Release

| | less than 1 month | 1 month to 2 month | 3 months to 6 months | more than 6 months |
|-------------|-------------------|--------------------|----------------------|--------------------|
| Jharkhand | 9.3 | 47.7 | 25.6 | 17.4 |
| Karnataka | 0.0 | 3.5 | 63.5 | 32.9 |
| Kerala | 50.0 | 50.0 | 0.0 | 0.0 |
| Maharashtra | 50.0 | 0.0 | 25.0 | 25.0 |
| Nagaland | 0.0 | 0.0 | 50.0 | 50.0 |
| Rajasthan | 0.0 | 100.0 | 0.0 | 0.0 |
| West Bengal | 11.4 | 47.4 | 21.7 | 19.5 |
| Telangana | 71.7 | 28.0 | 0.3 | 0.0 |
| Total | 33.6 | 35.4 | 17.9 | 13.2 |

Source: Field Survey, 2019

4.1.C23. Loan received in Installments

In majority of cases, the disbursement of loan is given in one installment which accounts for about 86 percent across the states where MCS scheme is running. Some states like Jharkhand and Nagaland have given loan in two installments. In Maharashtra, about 75 percent loan was given in more than two installments followed by Kerala (12.5 percent) and Telangana (1.4 percent). Whereas in case of Nagaland, about 67 percent loan amount was not disbursed due to model code of conduct in the state (Table 4.C23).

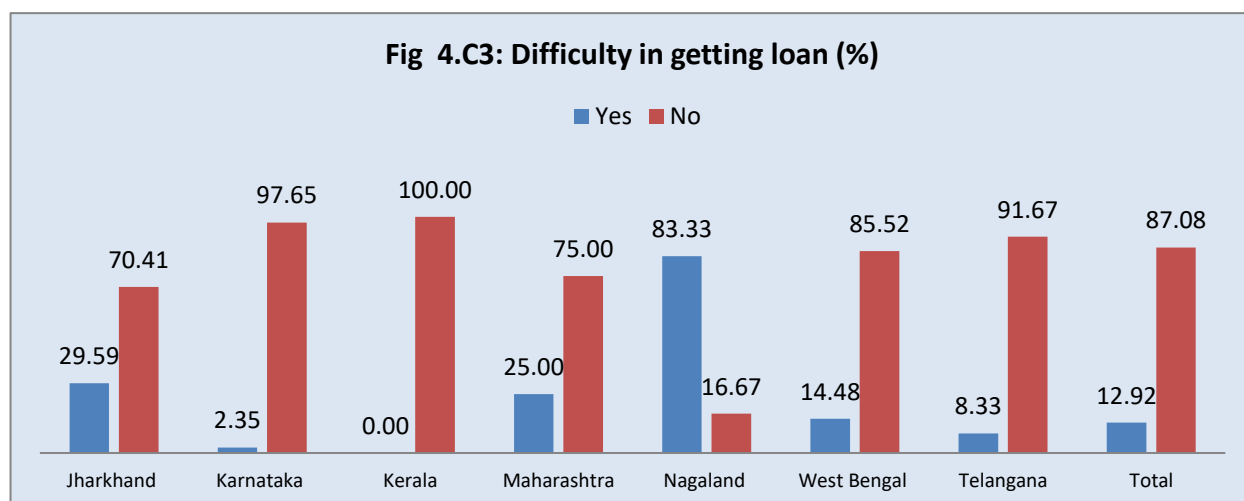
Table 4.C23: Loan received in number of installments

| States | one | two | More than two | Loan & Grant was directly sent to Agency/Seller | Loan not received |
|-------------|------|------|---------------|---|-------------------|
| Jharkhand | 27.6 | 58.2 | 1.0 | 0.0 | 0.0 |
| Karnataka | 98.8 | 0.0 | 0.0 | 0.0 | 0.0 |
| Kerala | 75.0 | 12.5 | 12.5 | 0.0 | 0.0 |
| Maharashtra | 25.0 | 0.0 | 75.0 | 0.0 | 0.0 |
| Nagaland | 0.0 | 16.7 | 0.0 | 66.7 | 66.7 |
| Rajasthan | 97.2 | 2.8 | 0.0 | 0.0 | 0.0 |
| West Bengal | 89.4 | 9.2 | 1.4 | 0.0 | 0.0 |
| Telangana | 85.7 | 11.2 | 1.1 | 0.4 | 0.4 |

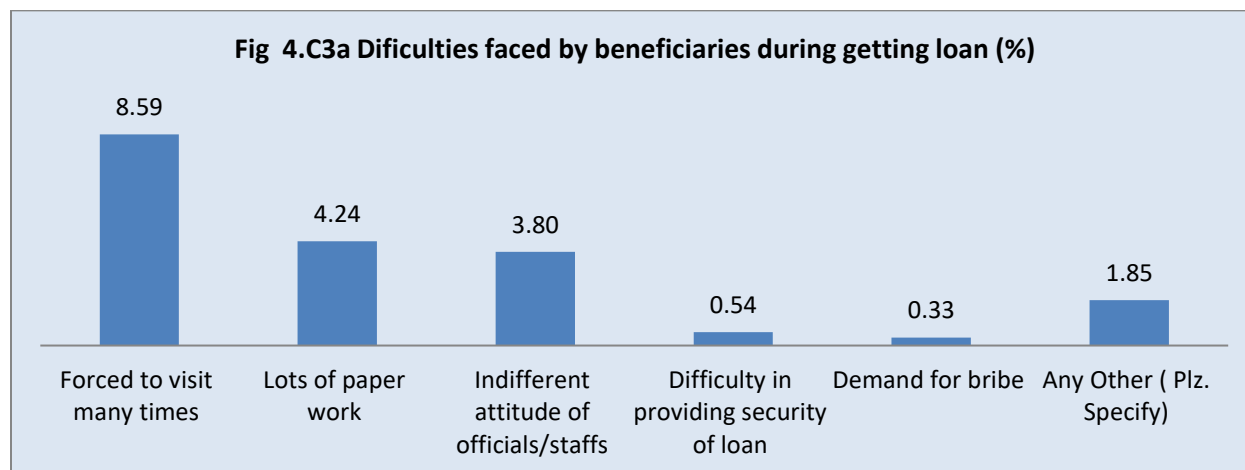
Source: Field Survey, 2018-19

4.1.C24. Difficulty in getting Loan

Around 87 percent of the beneficiaries have reported they faced no difficulty in getting NSTFDC loans. Some states like Nagaland (83.33 percent) have reported that they have faced difficulty in getting loans (Fig. 4.C3). In Jharkhand almost 30 percent of the beneficiaries in Maharashtra, one fourth of the beneficiaries reported about issues in receiving loan.



As per the response, 8.59 percent of the beneficiaries who have faced problem in getting loan said that they were forced to visit district office many times for getting their loan sanctioned. 4.24 percent said that they were exhausted due to lots of documentary work. 3.80 percent said that officers at District office were not cooperative. In some cases, the issues of asking commission were also reported, especially in Jharkhand (Fig. 4.C3a).



4.1.C25. Type of Project Started

The most popular business/project established through NSTFDC loan is found to be lying in the agricultural sector accounting for about 48 percent. It is followed by others (40 percent), dairy with 5.5 percent share and Kirana shop which accounts for about 4 percent. It is interesting to note that there is some important trend which crops up in certain states like in Kerala 100 percent loan was granted for dairy purpose. It is therefore evident that dairy business is profit oriented and therefore people are interested to carry on this business. In Telangana about 78 percent loan is granted for agriculture purpose and about 11 percent beneficiaries have taken loan for dairy along with Kirana shop (4.7 percent). Kirana shop is quite popular business in rural areas particularly in Jharkhand where small investment is required with good profit (Table 4.C24).



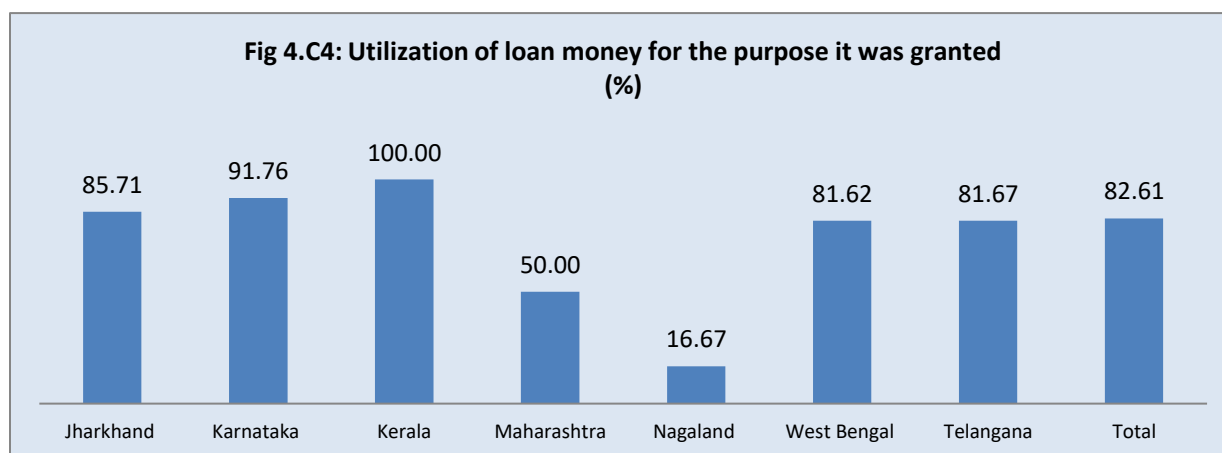
Table 4.C24: Type of Project Started be Beneficiaries

| | Agriculture | Dairy | Poultry farm | kirana shop | Manufacturing Products | Tent House | Beautician | Tailoring | Carpentry | Vehicle | Hotel | Photocopy Machine | Other |
|-------------|-------------|-------|--------------|-------------|------------------------|------------|------------|-----------|-----------|---------|-------|-------------------|-------|
| Jharkhand | 6.1 | 2.0 | 9.2 | 11.2 | 1.0 | 0.0 | 0.0 | 6.1 | 0.0 | 0.0 | 1.0 | 0.0 | 65.3 |
| Karnataka | 21.2 | 2.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.2 | 0.0 | 1.2 | 0.0 | 0.0 | 76.5 |
| Kerala | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Maharashtra | 50.0 | 0.0 | 0.0 | 0.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Nagaland | 16.7 | 16.7 | 16.7 | 0.0 | 0.0 | 16.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 66.7 |
| West Bengal | 36.2 | 0.0 | 0.3 | 2.2 | 0.0 | 0.3 | 0.0 | 0.8 | 0.3 | 0.0 | 0.0 | 0.3 | 61.3 |
| Telangana | 78.1 | 10.6 | 0.8 | 4.7 | 0.3 | 0.0 | 0.3 | 2.5 | 0.0 | 0.3 | 0.0 | 0.0 | 5.6 |
| Total | 47.6 | 5.5 | 1.5 | 3.9 | 0.4 | 0.2 | 0.1 | 2.1 | 0.1 | 0.2 | 0.1 | 0.1 | 40.5 |

Source: Field Survey 2018-19

4.1.C26. Utilisation of loan amount

The states like Kerala, Karnataka, Jharkhand, Telangana and West Bengal have utilised the granted loan money for the purpose it was granted which were 100 percent, 91.76 percent, 85.71 percent, 81.67 and 81.62 percent respectively. Maharashtra has utilised it about 50 percent while it was very low in case of Nagaland. Overall, 82.61 percent have utilised it for the purpose it was granted (Fig. 4.C4).



Source: Field Survey 2018-19

4.1.C27. Project Location

The project started from the loan has been mostly located in their own house, i.e. 68 percent. More than 60 percent beneficiaries of Kerala, Telangana, Karnataka, Jharkhand have started their projects in their own house. 18.3 percent have reported that there was need of some other space like agricultural land to start their business in which West Bengal ranks first with 38 percent of the beneficiaries who have started their project on agricultural land followed by Karnataka (28.2 percent) and Telangana (18.3 percent). In

all, about 26 percent beneficiaries have started their project in their agricultural land. In case of Kirana shops and other businesses, about 1.7 percent has established in rented properties due to accessibility of the market. In Maharashtra in 50 percent cases project have not been established/started and in Nagaland, funds have not yet been received and therefore projects have not started yet (Table 4.C25).

Table 4.C25: Project Location

| | In Own House | In Rented Properties | No Space Required | In my Agricultural Land | Project not Started |
|--------------|--------------|----------------------|-------------------|-------------------------|---------------------|
| Jharkhand | 61.2 | 7.1 | 14.3 | 15.3 | 2.0 |
| Karnataka | 68.2 | 2.4 | 0.0 | 28.2 | 1.2 |
| Kerala | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Maharashtra | 50.0 | 0.0 | 0.0 | 0.0 | 50.0 |
| Nagaland | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 |
| West Bengal | 57.7 | 1.7 | 0.8 | 37.9 | 1.9 |
| Telangana | 80.6 | 0.3 | 0.6 | 18.3 | 0.3 |
| Total | 67.9 | 1.7 | 2.1 | 26.2 | 2.1 |

Source: Field Survey, 2018-19

4.1.C28. Functional Status of the Project

The success of any scheme depends upon the functionality of the project established. In case of MCS, the project or business is very much functional for about 35 percent beneficiaries while nearly 60 percent beneficiaries have reported that the bussinees for which they have taken loan is functional to some extent. Kerala and Telangana have good performance in this context whereas Maharashtra is not doing well. About 67 percent have not started their project due to lack of money or late receipt of money or they have been asked the commission. There were enough irregularities found in case of disbursement of loans. The condition is somehow similar in Jharkhand and West Bengal where the procedure for loan is not followed and the overall work culture is unsatisfactory. This also led to the closure of the project where Jharkhand stands first with 35 percent of project closure. In Karnataka, the bore well scheme is not much successful scheme due to lack of water in the region. Some districts like Tumkur has been declared drought prone region and in contrast bore well scheme is provided there. It therefore needs to be taken care of. Here state government provides almost full subsidy on the borewell scheme which again needs introspection. Land purchase scheme is also somehow a failure due to lack of water there. It is therefore important to see the feasibility of project as per space and time (Table 4.C26).

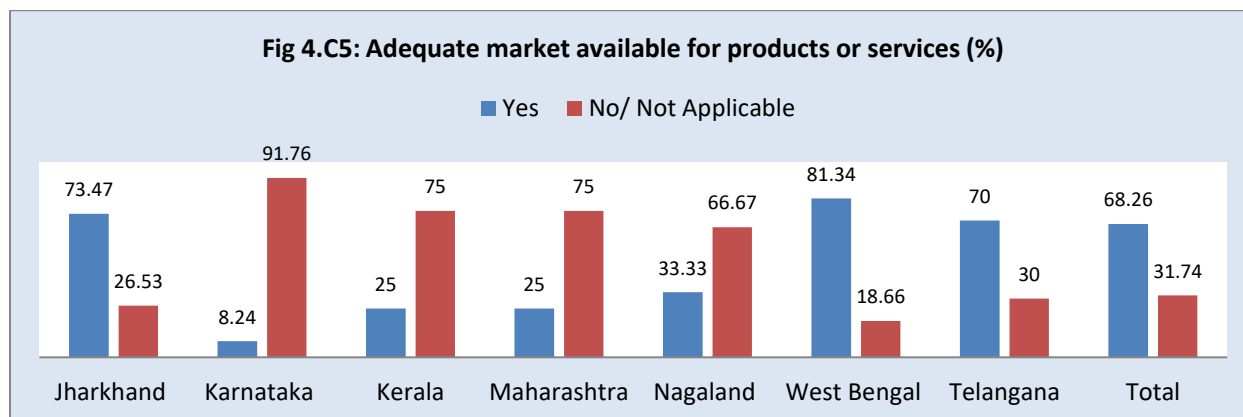
Table 4.C26: Functional Status of Projects

| | Very much Functional | To some extent | Closed | Not Started |
|-------------|----------------------|----------------|--------|-------------|
| Jharkhand | 26.53 | 38.78 | 34.69 | 0.00 |
| Karnataka | 20.00 | 80.00 | 0.00 | 0.00 |
| Kerala | 62.50 | 25.00 | 12.50 | 0.00 |
| Maharashtra | 0.00 | 0.00 | 0.00 | 0.00 |
| Nagaland | 0.00 | 16.67 | 16.67 | 66.66 |
| West Bengal | 32.59 | 65.46 | 1.95 | 0.00 |
| Telangana | 43.61 | 56.39 | 0.00 | 0.00 |
| Total | 34.92 | 59.33 | 5.31 | 0.43 |

Source: Field Survey 2018-19

4.1.C29. Availability of Market

Nearly 68 percent beneficiaries have reported that the market for their produce or service is somehow satisfactory, while, it is not applicable or no market facility is required for about 30 percent beneficiaries. The success of the business depends upon the kind of project established from the loan amount in which Jharkhand, West Bengal and Telangana are performing well. In case of Karnataka, there were only two schemes viz Ganga Kalyan/Borewell and Land Purchase scheme running across the states therefore, there is no need for the market in these cases (Fig. 4.C5).



Source: Field Survey, 2018-19

4.1.C30. Market Place Available

The established project also depends upon the marketing of its goods and services. About 65 percent beneficiaries sell their products locally in which Kerala stands first with 100 percent share. It is closely followed by West Bengal (99.72 percent), Jharkhand (89.80 percent) and Maharashtra (75 percent). About one-third beneficiaries sell either within district or nearby districts. Market is far from tribal villages of Telangana and

therefore their commuting is more than other states which also restricts their profit (Table 4.C27).

Table 4.C27: Marketing of Products or Services

| | Locally | Within district | Nearby district | Not Applied |
|-------------|---------|-----------------|-----------------|-------------|
| Jharkhand | 89.80 | 10.20 | 0.00 | 0.00 |
| Karnataka | 18.82 | 1.18 | 0.00 | 80.00 |
| Kerala | 100.00 | 0.00 | 0.00 | 0.00 |
| Maharashtra | 75.00 | 0.00 | 25.00 | 0.00 |
| Nagaland | 0.00 | 16.67 | 0.00 | 83.33 |
| West Bengal | 99.72 | 0.28 | 0.00 | 0.00 |
| Telangana | 36.67 | 40.00 | 22.22 | 1.11 |
| Total | 65.76 | 17.07 | 8.80 | 8.37 |

Source: Field Survey, 2018-19

4.1.C31. Customer of Products and Service

The beneficiaries who have established certain business with the help of NSTFDC loan sell their products either directly to the consumer or contractors/agents whereas some government agencies and others sources are also involved in this. About 54 percent sell directly to the consumers, about 27 percent sell through SHGs and about 10 percent each is sold through government agencies and other mediums. About three fourth of the beneficiaries have informed that they sell their products directly to the consumers which is highest among all states. Kerala sell about 25 percent of their produce to government agencies or cooperative. In Kerala and West Bengal products are sold through contractors or agents (Table 4.C28).

Table 4.C28: Products sold to whom?

| | Directly to the consumers | To Govt. Agencies/ Cooperative Org. | To other companies | Through melas/exhibitions | To other SHGs/NGOs | Contractors /Agents | Others (pl. specify) |
|-------------|---------------------------|-------------------------------------|--------------------|---------------------------|--------------------|---------------------|----------------------|
| Jharkhand | 57.43 | 0.00 | 1.98 | 3.96 | 26.73 | 9.90 | 0.00 |
| Karnataka | 24.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 75.29 |
| Kerala | 12.50 | 25.00 | 0.00 | 0.00 | 0.00 | 62.50 | 0.00 |
| Maharashtra | 20.00 | 20.00 | 20.00 | 20.00 | 0.00 | 0.00 | 20.00 |
| Nagaland | 16.67 | 0.00 | 0.00 | 0.00 | 0.00 | 16.67 | 66.67 |
| West Bengal | 42.78 | 0.00 | 0.00 | 0.00 | 0.38 | 48.29 | 8.56 |
| Telangana | 72.32 | 24.46 | 0.43 | 0.21 | 0.43 | 0.21 | 1.93 |
| Total | 53.88 | 9.76 | 0.42 | 0.50 | 2.59 | 22.60 | 10.26 |

Source: Field Survey, 2018-19

4.1.C32. Occupation wise Asset Generation

The NSTFDC loan has helped the beneficiaries to create some assets with the profit made for the project. About half of the beneficiaries have added livestock as an asset whereas 12.4 percent have purchased agricultural equipments. Other household assets like furniture, sewing machine etc. is also added which accounts for about 1 percent. About 2 percent have also added tools and machineries as an asset which is indicative of the fact that tribal people particularly prefer livestock as a significant asset and land is still a main source of their livelihood. Kerala and Telangana have the highest share of the livestock followed by West Bengal, Jharkhand and Karnataka. Poultry is one of the popular assets which is added in Jharkhand, West Bengal and Telangana (Table 4.C29).

Table 4.C29: Type of Asset Generation (%)

| | Livestock | Poultry | Agricultura Equipments | Working Space | Tools and Machinery | Vehicle | Furniture and Fixture | Tent House | Sewing Machine | No Asset created |
|-------------|-----------|---------|---------------------------|------------------|------------------------|---------|--------------------------|------------|-------------------|---------------------|
| Jharkhand | 23.5 | 8.2 | 3.1 | 2.0 | 14.3 | 2.0 | 3.1 | 1.0 | 2.0 | 40.8 |
| Karnataka | 16.5 | 0.0 | 10.6 | 1.2 | 0.0 | 0.0 | 1.2 | 1.2 | 0.0 | 69.4 |
| Kerala | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Maharashtra | 25.0 | 0.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 25.0 |
| Nagaland | 16.7 | 0.0 | 16.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 66.7 |
| West Bengal | 47.4 | 2.2 | 11.7 | 0.3 | 0.3 | 0.0 | 2.5 | 0.8 | 0.6 | 34.3 |
| Telangana | 66.4 | 0.6 | 15.8 | 0.8 | 0.8 | 0.6 | 0.3 | 0.0 | 0.3 | 14.4 |
| Total | 49.6 | 2.0 | 12.4 | 0.8 | 2.0 | 0.4 | 1.5 | 0.5 | 0.5 | 30.3 |

Source: Field Survey, 2018-19

The asset generation as a result of the profit made by the businesses established is also a tool to assess the economic condition of the beneficiaries. Around 50 percent of the assets which were created, were worth Rs. 5000 to 15000. Around 13 percent beneficiaries have been able to pay more than Rs 15000 while about 18 percent are those who have created assets worth more than Rs 20000. Kerala and Maharashtra are highest performers with 100 percent asset creation worth above Rs 20000. In the category of 10000 to 15000 all beneficiaries of Nagaland follows falls in this category, while, it is quite low in case of West Bengal, Jharkhand and Karnataka and Telangana as it varies from 15 percent to 35 percent (Table 4.C30).

Here it is interesting to note that, the asset generation is not necessarily due to loan and its profit but it may be through other factors such as diversification of income sources; in case of Maharashtra the asset generation is not associated with the loan component but it is through welfare schemes run by government or other sources of income.

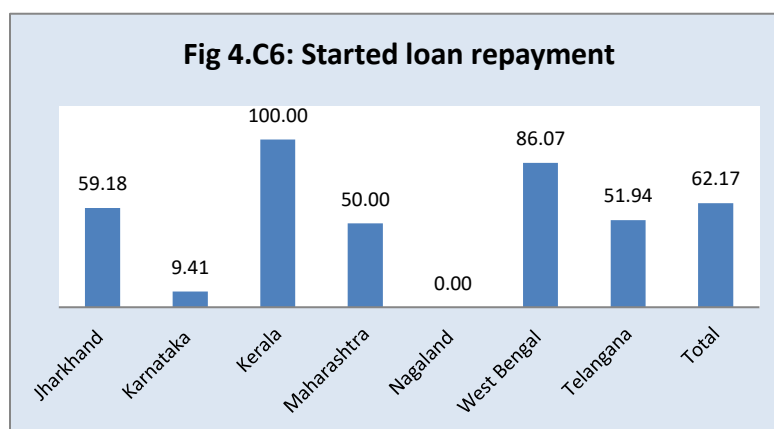
Table 4.C30: Average asset Generation (Rs.)

| | Below 5000 | 5001-10000 | 10001 - 15000 | 15001 - 20000 | Above 20001 |
|-------------|------------|------------|---------------|---------------|-------------|
| Jharkhand | 32.6 | 10.9 | 28.3 | 13.0 | 15.2 |
| Karnataka | 6.3 | 12.5 | 31.3 | 18.8 | 31.3 |
| Kerala | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 |
| Maharashtra | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 |
| Nagaland | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| West Bengal | 24.9 | 53.8 | 14.2 | 6.7 | 0.4 |
| Telangana | 0.9 | 17.6 | 35.4 | 18.8 | 27.3 |
| Total | 12.2 | 29.9 | 26.6 | 13.6 | 17.7 |

Source: Field Survey, 2018-19

4.1.C33. Started Repaying of loan

In total, about 63 percent beneficiaries are repaying their loan regularly across the surveyed states of India. In case of loan repaying status, Kerala performs best with 100 percent loan repayment whereas West Bengal ranks second with 86.63 percent (Fig. 4.C6). In case of



Jharkhand and Maharashtra, some discrepancy was reported in loan repayment as beneficiaries paid commission to the agents. In some cases, the beneficiaries particularly women have informed that they merely got Rs 15000 in hand from the actual sanctioned money i.e. 25000. With this low amount of money, they are unable to start any business and therefore it is quite difficult for them to repay. Sometimes it is also noticed in some states that the beneficiaries are bound to repay even if they are under loss in the business or projects which they have established. Nagaland may be an exceptional case as the funds have not been released due to Model Code of Conduct in the state.

4.1.C34. Repayment Status

With reference to repayment of NSTFDC loan, about 32 percent beneficiaries have fully repaid the loan in which Telangana, West Bengal, Kerala and Maharashtra accounts for about 46 percent, 35 percent, 25 percent and 25 percent respectively. More than 50 percent beneficiaries from Kerala and Jharkhand are regularly paying the loan since the inception of their project/business. Whereas, 36.21 percent MC beneficiaries are not regular in loan repayment. In Nagaland loan has not been received, thus repayment is

not applied. There is no repayment by 83 percent beneficiaries in Karnataka followed by Maharashtra (50 percent) and Jharkhand (38.78 percent). Overall, around 33 percent of the beneficiaries is either not paying their loan dues or are irregular in repayment of loan amount. It is important to note that in those states where loan recovery system is not functioning properly, beneficiaries are reluctant or do not bother to repay their loan amount (Table 4.C31).

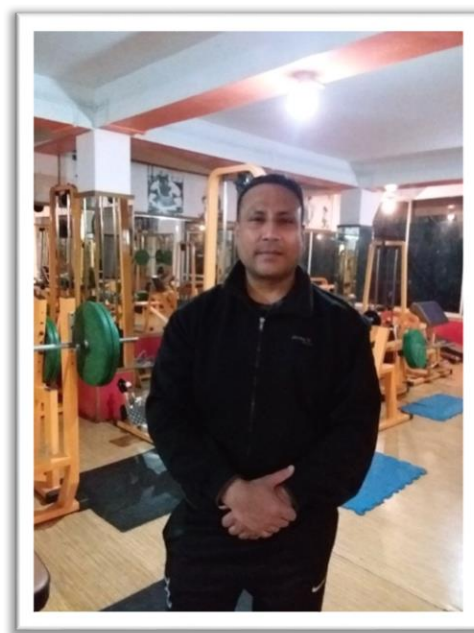
Table 4.C31: Loan Repayment Status (%)

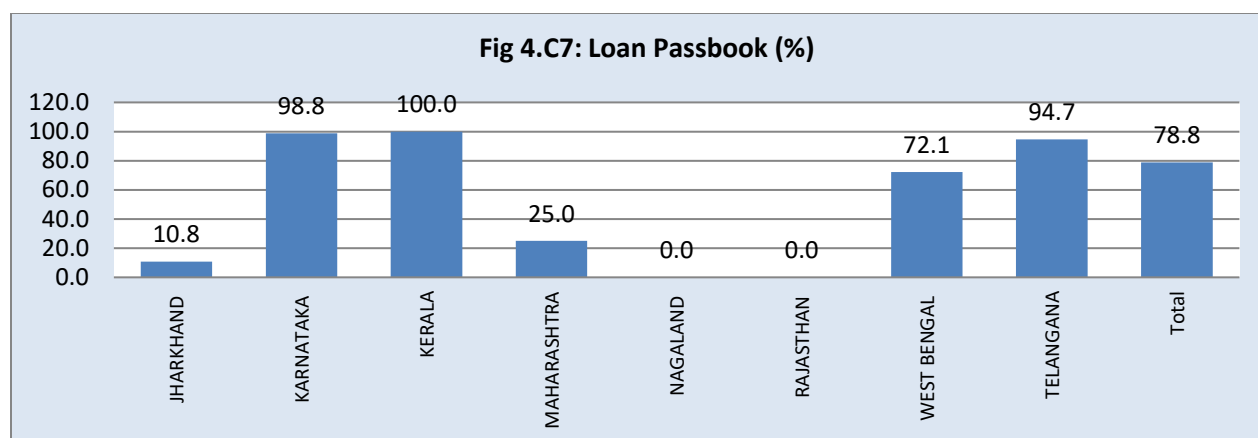
| | Fully paid | Regular Payment | Not Paying | Not Regular | Not Applied |
|-------------|------------|-----------------|------------|-------------|-------------|
| Jharkhand | 2.04 | 55.10 | 38.78 | 1.02 | 3.06 |
| Karnataka | 0.00 | 12.94 | 83.53 | 1.18 | 2.35 |
| Kerala | 25.00 | 75.00 | 0.00 | 0.00 | 0.00 |
| Maharashtra | 25.00 | 25.00 | 50.00 | 0.00 | 0.00 |
| Nagaland | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| West Bengal | 35.38 | 14.76 | 13.65 | 36.21 | 0.00 |
| Telangana | 46.11 | 48.61 | 2.78 | 0.56 | 1.94 |
| Total | 32.39 | 32.61 | 18.48 | 14.57 | 1.96 |

Source: Field Survey, 2018-19

4.1.C35. Having Loan Passbook

During the survey, it was found that most of the beneficiaries were not aware of the loan details. Therefore, having passbook is not only important for them to know remind/check about the remaining loan status (with outstanding/closed/written-off amounts) but also for the SCAs/DCAs Office records. It was good to see that most of the beneficiaries of MC Scheme had a loan passbooks. In total, around 79 percent beneficiaries have accepted that they have been given passbook. Loan passbook is found to be distributed to 100 percent beneficiaries in the states like Kerala and Karnataka, closely followed by Telangana (94.7 percent). No beneficiaries of Nagaland were given loan passbooks, whereas; in Jharkhand and Maharashtra very low percent of beneficiaries have passbook, which was 10.8 percent and 25 percent respectively. In Nagaland, sanction letter was issued to the beneficiaries but the disbursement of loan amount has not been done due to Model Code of Conduct (Table 4.C7).





Source: Field Survey, 2019

4.1.C36. Problems Faced by Beneficiaries

About 22 percent beneficiaries face problem in their business due to lack in expertise; among which Telangana has highest share i.e. 32 percent, while in Kerala and Maharashtra also about 25 percent beneficiaries lack expertise in their business skill. About 24.7 percent have reported that the amount of loan was insufficient to start the business of their choice. About 18 percent beneficiaries said they have lack of family support in establishing the bussiness whereas about 10 percent had some health issues which restricts them to utilize the loan money. 10.4 percent blamed poor demand and 11.2 percent said connectivity to the market is hampering their business prospects. However, 28.7 percent respondents have reported that their business is running well and they have no problems.

Table 4.C32: Problems faced by beneficiaries

| | Lack of expertise | Insufficient loan amount | Non availability of raw materials | Poor demand of services/ products | Connectivity to the market | Lack of family support | Personnel health issues | Other members are not cooperating | Lack of working space | Quality of given Cattle/Machine/Vehicle is poor | No Problem |
|-------------|-------------------|--------------------------|-----------------------------------|-----------------------------------|----------------------------|------------------------|-------------------------|-----------------------------------|-----------------------|---|------------|
| Jharkhand | 18.4 | 49.0 | 8.2 | 12.2 | 11.2 | 3.1 | 3.1 | 0.0 | 8.2 | 0.0 | 31.6 |
| Karnataka | 4.7 | 16.5 | 14.1 | 80.0 | 8.2 | 5.9 | 5.9 | 37.6 | 7.1 | 7.1 | 3.5 |
| Kerala | 25.0 | 0.0 | 0.0 | 0.0 | 87.5 | 12.5 | 0.0 | 12.5 | 12.5 | 0.0 | 12.5 |
| Maharashtra | 25.0 | 0.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 | 25.0 | 0.0 | 0.0 | 25.0 |
| Nagaland | 16.7 | 100.0 | 16.7 | 0.0 | 66.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| West Bengal | 16.4 | 31.5 | 0.6 | 1.1 | 2.5 | 4.7 | 3.3 | 1.1 | 7.2 | 0.0 | 51.5 |
| Telangana | 32.2 | 13.3 | 1.7 | 3.3 | 18.1 | 38.9 | 19.4 | 0.3 | 0.6 | 0.0 | 11.9 |
| Total | 21.8 | 24.7 | 3.4 | 10.4 | 11.2 | 18.0 | 9.8 | 4.2 | 4.7 | 0.7 | 28.7 |

Source: Field Survey, 2018-19

Distance to nearest market place is an important issue for any small entrepreneur or businessman. If market for the products is not available locally, then they have to transport their products to distantly located places. It not only costs money but also their time. Table 4.C33 gives a broad picture of the average distance to the nearest market for beneficiaries business. There is lot of variation in state-wise distance to nearest market. 18.94 percent of the beneficiaries said that the distance of nearest market is less than 2 km. Almost 40 percent beneficiaries informed that nearest market is about 2-5 km, from their place. In Karnataka, market is available within 2 kms for 71.76 percent of the beneficiaries. However, in the States like, Maharashtra, Nagaland, Telangana, and Kerala markets are distantly located for the beneficiaries.

Table 4.C33: Distance to nearest market (in Kms.)

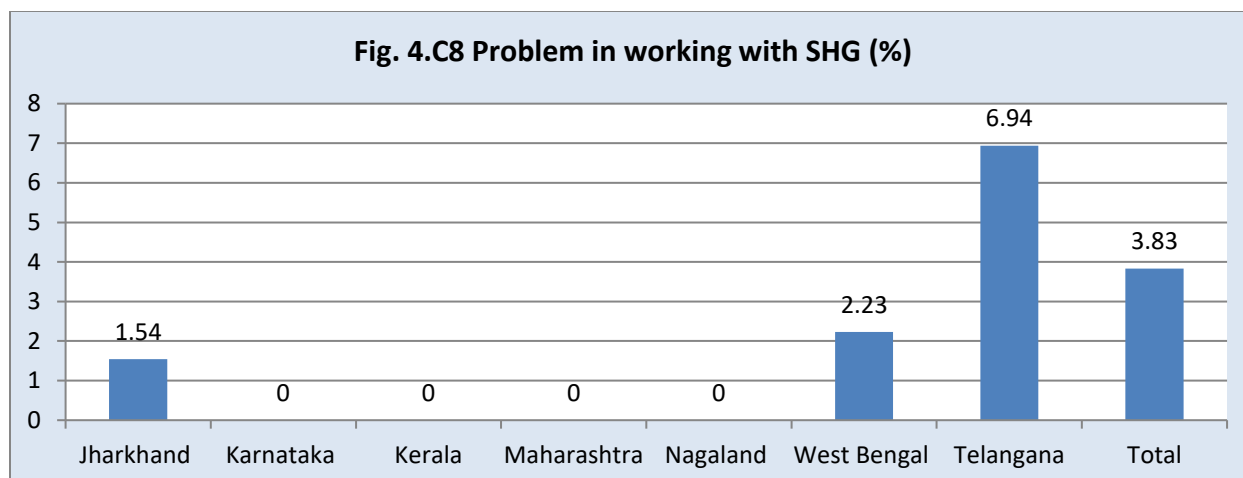
| | Less than 2 | 2--5 | 5--10 | > 10 |
|-------------|-------------|-------|-------|--------|
| Jharkhand | 9.23 | 24.62 | 38.46 | 27.69 |
| Karnataka | 71.76 | 2.35 | 10.59 | 15.29 |
| Kerala | 25.00 | 0.00 | 12.50 | 62.50 |
| Maharashtra | 0.00 | 0.00 | 0.00 | 100.00 |
| Nagaland | 16.67 | 0.00 | 0.00 | 83.33 |
| West Bengal | 20.89 | 76.04 | 3.06 | 0.00 |
| Telangana | 6.39 | 17.50 | 8.06 | 68.06 |
| Total | 18.94 | 39.91 | 8.46 | 32.69 |

Source: Field Survey, 2018-19

4.1.C37. Problems due to working with SHGs

The SHGs plays very significant role in uplifting the socio-economic condition of the rural areas. Overall, there is a lot of unity between the members of the SHGs. According to the data only 4 percent people have told about the difficulty in working with their SHGs and this is obvious because if so many people work together then there will be some differences. In Telangana, women SHG members are engaged in different labour work and therefore they could not give proper time for SHG activities. There were some issues of differences among the members of West Bengal and Jharkhand as 2.23 percent and 1.54 percent respondents of respective states. Overall, there were very less members which said that they faced some problems in working with SHG is due to some differences among the members (Fig. 4.C8).





Source: Field Survey, 2018-19

4.1.C38. Opinion about Government Role

Most of the beneficiaries have admitted that NSTFDC loan is a good scheme of Ministry of Tribal Affairs and it should be implemented on a larger scale. About 80 percent said that role of government in implementation of NSTFDC loan is good enough to meet the development issues of tribal community. Only 2.93 percent respondents were not satisfied with the Government's effort in the implementation of the NSTFDC scheme. About 17 percent had no idea about its implementation and role of the government in providing financial assistance to the tribal people (Table 4.C34).

Table 4.C34: Govt. role in the implementation of NSTDFC schemes

| State | Good Enough | Not Good | Can't Say anything |
|-------------|-------------|----------|--------------------|
| Jharkhand | 64.29 | 20.41 | 15.31 |
| Karnataka | 98.82 | 1.18 | 0.00 |
| Kerala | 87.50 | 12.50 | 0.00 |
| Maharashtra | 50.00 | 25.00 | 25.00 |
| Nagaland | 16.67 | 16.67 | 66.67 |
| West Bengal | 86.91 | 0.28 | 12.81 |
| Telangana | 73.61 | 0.56 | 25.83 |
| Total | 79.78 | 2.93 | 17.28 |

Source: Field Survey, 2018-19

4.1.C39. Changes in Quality of Life

The main objective of the NSTFDC scheme is the economic development of Scheduled Tribes of India and making them self-reliant by providing financial assistance for income generating activities and marketing support assistance. Therefore, it is essential to evaluate the impact of the schemes on changes in quality of life of Scheduled Tribe Beneficiaries (Table 4.C35).

Table 4.C35: Changes observed in quality of life after NSTFDC loan

| | Household income improved | Standard of living improved | Sending children to private Schools. | Availing health facility | Improved Social Status | No Impact | Migration of family members reduced considerably |
|-------------|---------------------------|-----------------------------|--------------------------------------|--------------------------|------------------------|-----------|--|
| Jharkhand | 56.12 | 34.69 | 17.35 | 9.18 | 23.47 | 26.53 | 0.00 |
| Karnataka | 95.29 | 32.94 | 50.59 | 45.88 | 36.47 | 1.18 | 28.24 |
| Kerala | 100.00 | 0.00 | 12.50 | 37.50 | 75.00 | 0.00 | 50.00 |
| Maharashtra | 25.00 | 25.00 | 0.00 | 0.00 | 0.00 | 75.00 | 0.00 |
| Nagaland | 16.67 | 16.67 | 16.67 | 16.67 | 16.67 | 83.33 | 0.00 |
| West Bengal | 92.76 | 15.32 | 2.23 | 6.13 | 15.60 | 6.13 | 0.00 |
| Telangana | 95.28 | 16.39 | 9.72 | 5.56 | 5.56 | 0.56 | 3.61 |
| Total | 89.26 | 19.31 | 11.39 | 10.20 | 14.86 | 6.51 | 4.45 |

Source: Field Survey, 2018-19

About 89 percent respondents felt that NSTFDC loan has changed their life in positive manner as a result of increase in household income. Kerala followed by Karnataka and Telangana has higher percent share (100 percent, 95.29 percent and 95.28 percent respectively) who believe that their household income improved due to loan. About 19 percent felt that their quality of life has improved due to improvement in their standard of living. Whereas, about 14 percent felt that their social status also improved as he/she has improved his business with the help of loan. About 11 percent beneficiaries have reported that they have started sending their children to private schools for better education. About 50 percent of the beneficiaries of Karnataka said that they are now sending their children to the private schools. 17.35 percent beneficiaries of Jharkhand and 16.67 percent of Nagaland also consider that educational opportunity for their children' is now improved after taking loans. It is important to note that the migration of the family members for earning money has been reduced considerably after getting loan. About 50 percent in Kerala have reported that the migration of the family members particularly males has reduced considerably and similarly, in Karnataka, 28 percent of the beneficiaries said there is reduction in migration due to easy availability of loan facility which enables them to be self-employed at their place.

4.1.C40. Source of Information about Scheme

About half of the beneficiaries said that they came to know about the scheme from state ST office itself whereas around 28 percent came to know about the scheme from friends and relatives, 19 percent said that the source of information of the scheme was disseminated through community leaders, 13.70 percent beneficiaries reported that they received the information through financial agency. The source of information about the scheme for the majority of the beneficiaries in Nagaland, Karnataka and Telangana is State ST office (Table 4.C36).

Table 4.C36: Source of Information about Scheme

| State | NSTFDC/ STDC Office | Newspapers | Community Leaders | Friends and Relatives | Financial Agency | Any Other |
|-------------|------------------------|------------|----------------------|-----------------------------|---------------------|--------------|
| Jharkhand | 18.37 | 20.41 | 14.29 | 40.82 | 4.08 | 12.24 |
| Karnataka | 100.00 | 15.29 | 31.76 | 41.18 | 4.71 | 0.00 |
| Kerala | 87.50 | 75.00 | 0.00 | 50.00 | 0.00 | 0.00 |
| Maharashtra | 50.00 | 50.00 | 0.00 | 25.00 | 0.00 | 25.00 |
| Nagaland | 100.00 | 16.67 | 16.67 | 0.00 | 0.00 | 0.00 |
| West Bengal | 0.00 | 0.00 | 32.31 | 49.86 | 23.68 | 61.00 |
| Telangana | 92.50 | 0.56 | 5.00 | 0.00 | 9.17 | 0.56 |
| Total | 49.02 | 4.78 | 19.13 | 28.15 | 13.70 | 25.43 |

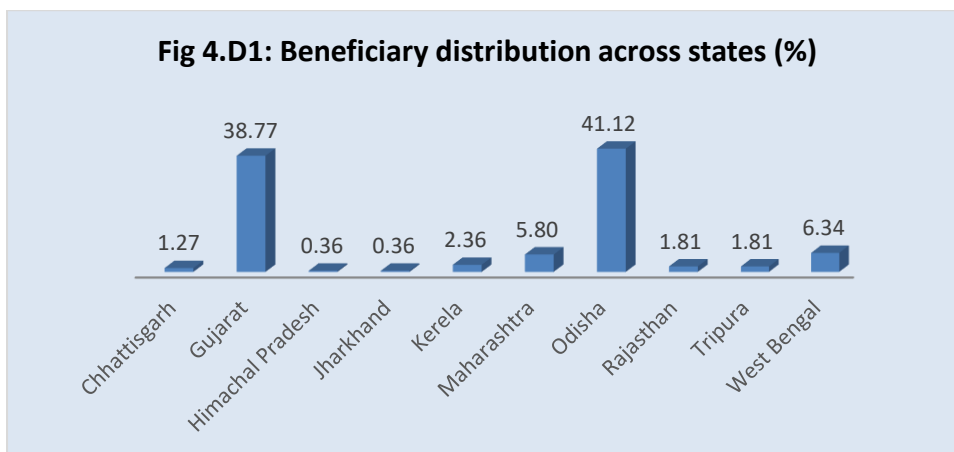
Source: Field Survey, 2018-19

4.1.D. AMSY scheme

Adivasi Mahila Sashaktikaran Yojna (AMSY) is a loan scheme, focused at economic development of Scheduled Tribe women. Women are provided loans upto Rs 1 lakh making upto 90 percent of the project cost, at a concessional interest rate of 4 percent per annum. Women beneficiary can undertake any income generating activity with the loan amount.

4.1.D1. Coverage of study

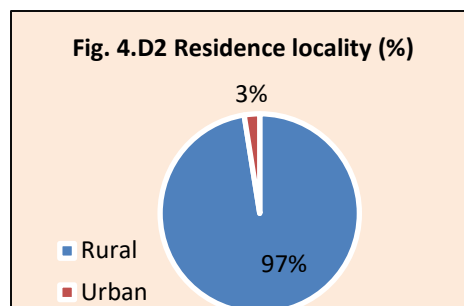
The study covered 552 beneficiaries in 10 states, namely, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Kerala, Maharashtra, Odisha, Rajasthan, Tripura and West Bengal (refer Fig 1). Overall, 23 districts were covered in these ten states. Maximum number of beneficiaries, 41.12 percent were from Odisha, followed by 38.77 percent from Gujarat (Fig. 4.D1).



Percent distribution of beneficiary for the evaluation has been calculated on the actual number of sample collected across states for the scheme. Actual numbers and spread of the beneficiaries for the evaluation are given in Table AM.1

4.1.D2. Locality of beneficiaries

For the evaluation study, beneficiaries from rural and urban areas were covered. However, majority of the beneficiaries, 96.73 percent were from rural areas while 2.54 percent were from urban areas (refer Fig 4.D3). It shows that while distributing loan, states government has given preferences for rural tribal women.

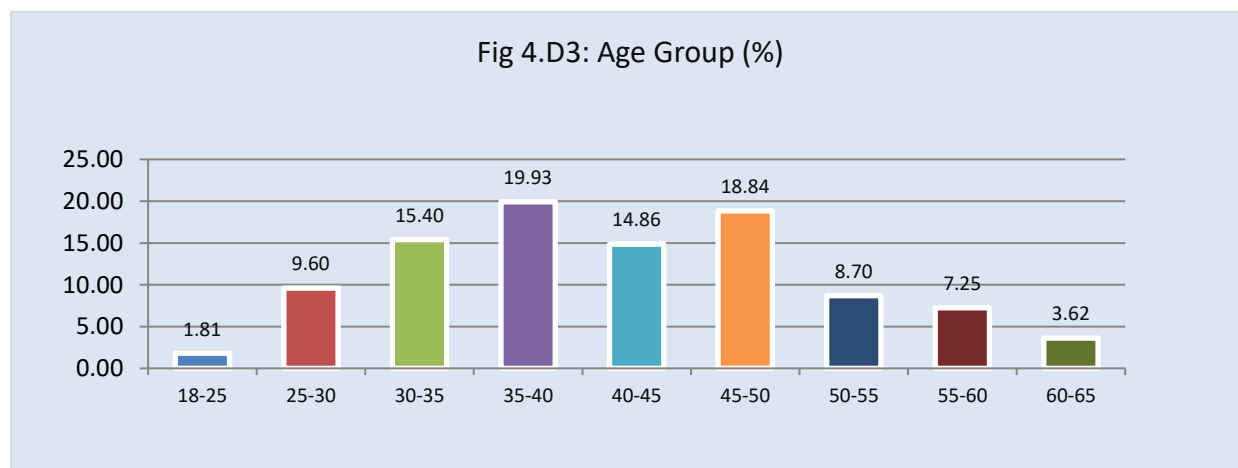


All the beneficiaries from Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Kerala, Odisha, Tripura and West Bengal were from rural areas.

Socio-economic profile

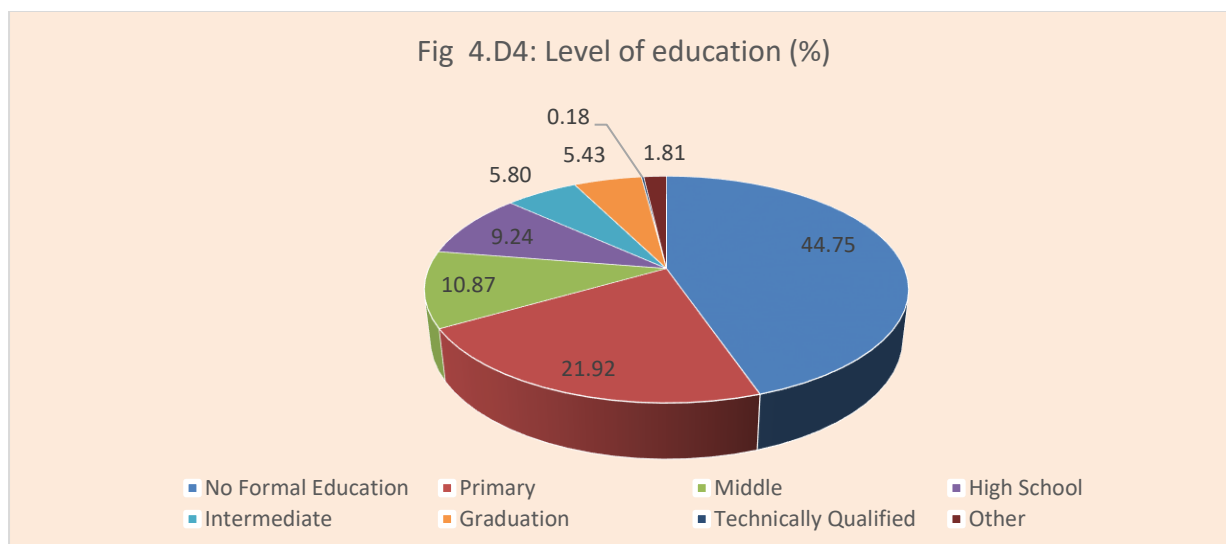
4.1.D3. Age wise distribution

Study analysed the age distribution of the beneficiaries (refer Fig 3), it was found that majority of the beneficiaries, 19.93 percent belonged to the age group 35-40. 78.62 percent of the beneficiaries belonged to the working age group of 25-50 years. Exact distribution can be found in Fig. 4.D3.

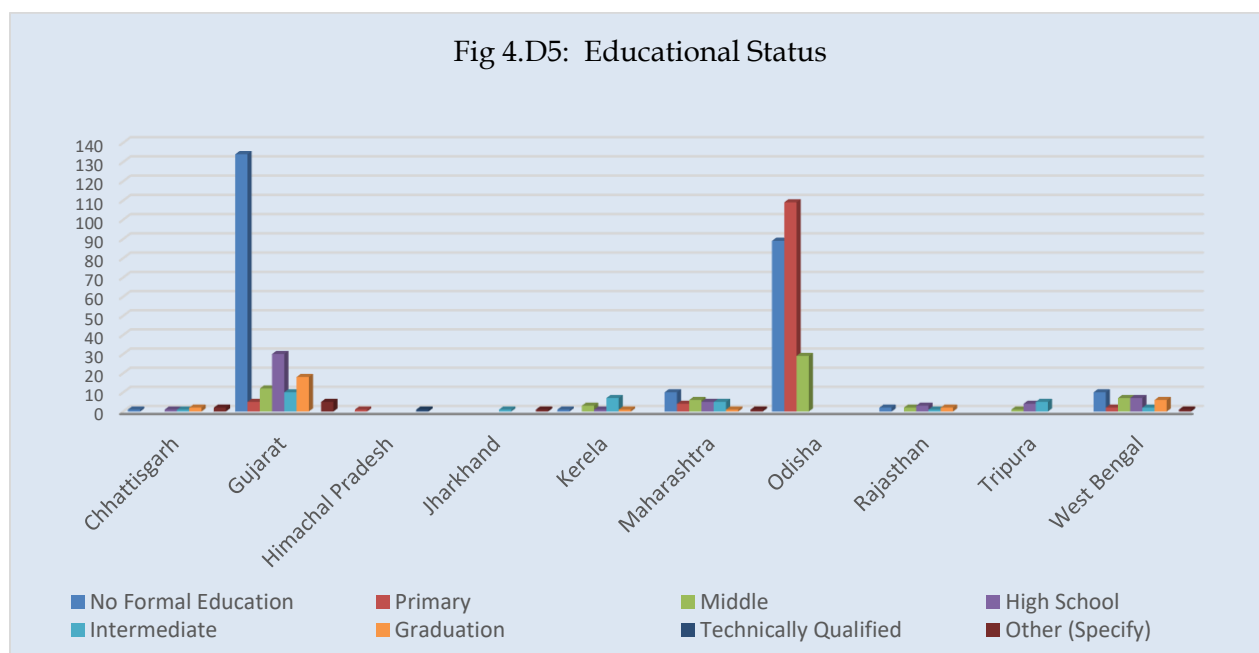


4.1.D4. Education Status

Analysis of education status revealed that 44.75 percent of the beneficiaries did not have any form of formal education while 21.92 percent had completed 'Primary' education. 10.87 percent of the beneficiaries had attended 'Middle' school, 9.24 percent attended 'High school' while 5.80 percent completed 'Intermediate' level of education. 5.43 percent of the beneficiaries were 'Graduates'. For exact distribution refer Fig. 4.D4 .

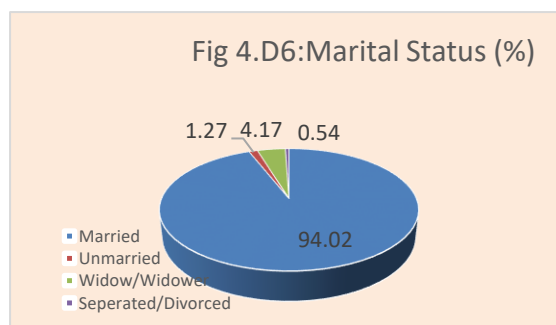


Comparison of education across states (refer Fig 4.D5) showed that majority of the beneficiaries in Gujarat, Maharashtra and West Bengal had no formal education. Majority of the beneficiaries in Himachal Pradesh and Odisha had primary education, while majority of the beneficiaries in Rajasthan had studied till high school. Majority of the beneficiaries in Jharkhand, Kerala and Tripura has studied till intermediate. Over 30 percent of the beneficiaries in Chhattisgarh were graduates. Detailed breakup of education status across states is given in [Table 4](#).



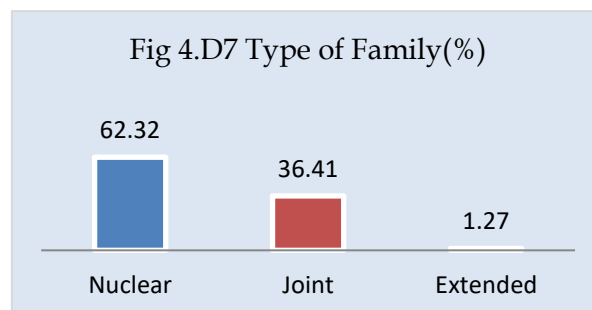
4.1.D5. Marital Status

Over 94 percent of the beneficiaries were married while only 1.27 percent were unmarried. Over 4 percent of the beneficiaries were widows while 0.54 percent were separated from their partners (refer Fig 4.D6). Across states, all the beneficiaries in Chhattisgarh and Tripura were married while over 90 percent of the beneficiaries were married in Gujarat, Kerala, Odisha and West Bengal. Over 80 percent of the beneficiaries were married in Maharashtra and Rajasthan (Table AM.2).



4.1.D6. Type of family

It was revealed that over 62.32 percent of the beneficiaries lived in a nuclear family structure while 36.41 percent lived in joint families. Over 1 percent lived with extended families (refer Fig. 4.D7) All the beneficiaries in Jharkhand lived in nuclear family structure while over 80 percent of the beneficiaries in Kerala, Odisha, Tripura and West Bengal lived in nuclear families. Detailed breakup is given in Table AM.3.

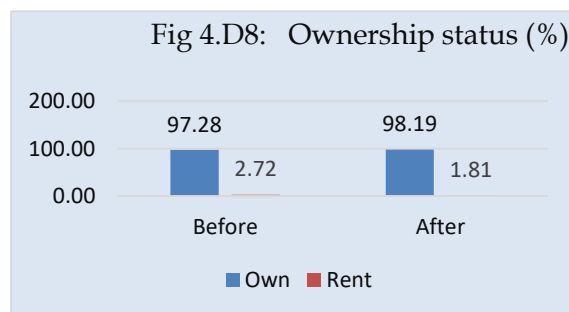


4.1.D7. Family size

Average family size across the sample was found to be 5. Average family size in Chhattisgarh, Gujarat and Himachal Pradesh was 6 while the figure was 5 for Maharashtra and West Bengal. Average family size in Jharkhand, Kerala and Odisha was found to be 4 while the figure was 3 for Tripura and West Bengal (refer Table 7).

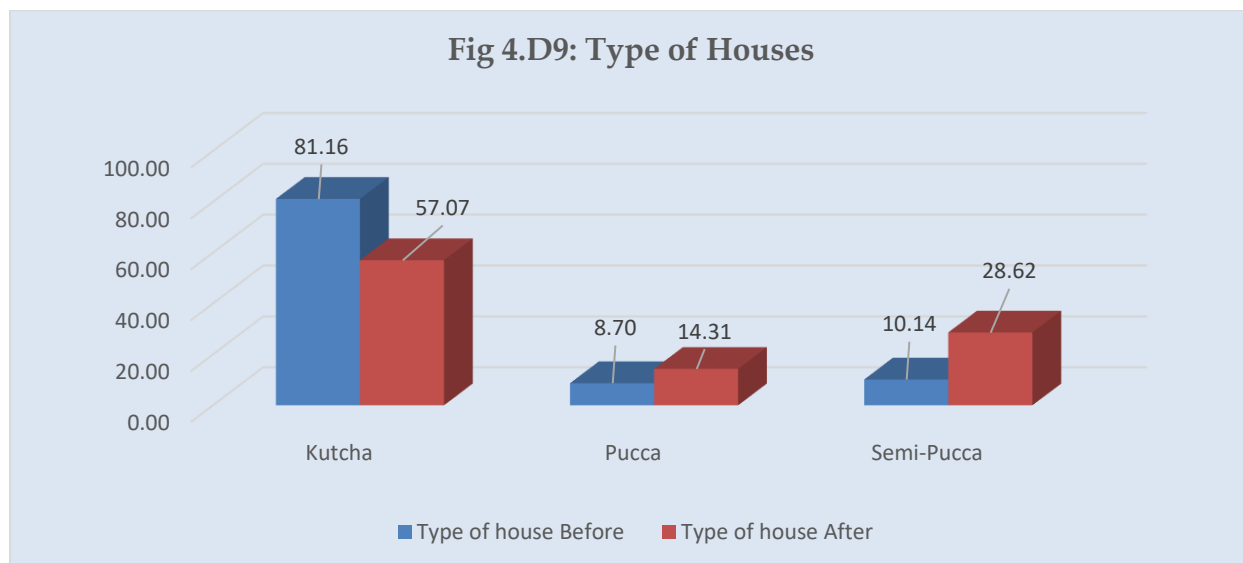
4.1.D8. Type of ownership and house

During the survey, the ownership status of the beneficiaries was analysed, it was found that 98.19 percent of them had their own houses while the rest 1.81 percent lived in rented accommodation (refer Fig 4.D8). However, after getting loan housing ownership has increased up to 98.19 percent among the beneficiaries.



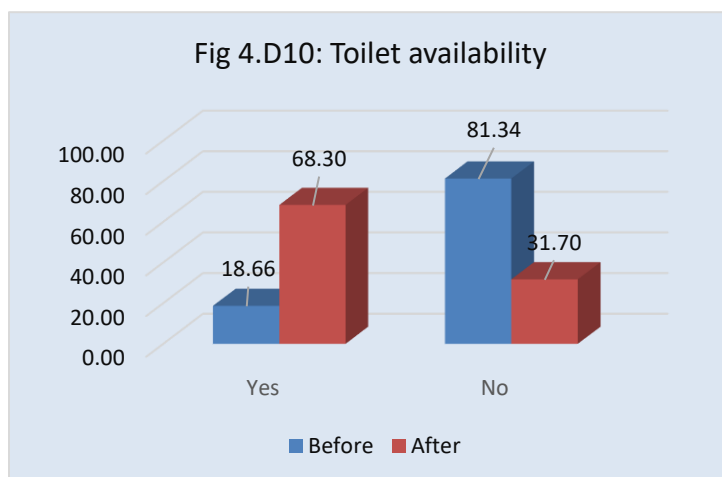
4.1.D9. Housing Structure:

The study also tried to track the shift of type of houses beneficiaries lived in. Before taking the loan, 81.16 percent beneficiaries lived in ‘kutcha’ houses, whereas post taking the loan, the figure came down to 57.07 percent. Before taking the loan, 8.70 percent beneficiaries lived in ‘pucca’ houses, after taking the loan the figure increased to 14.31 percent. Over 10.14 percent of the beneficiaries lived in ‘semi-pucca’ house before taking the loan, after taking the loan the figure increased to 28.62 percent (Fig. 4.D9).



4.1.D10. Availability of Toilet

About 18.66 percent of the beneficiaries had access to toilets while 81.34 percent of the beneficiaries did not have access to toilets before taking the loan. After taking the loan, 68.3 percent of the beneficiaries had access to toilet while 31.7 percent still did not have access to toilet (Fig. 4.D10).

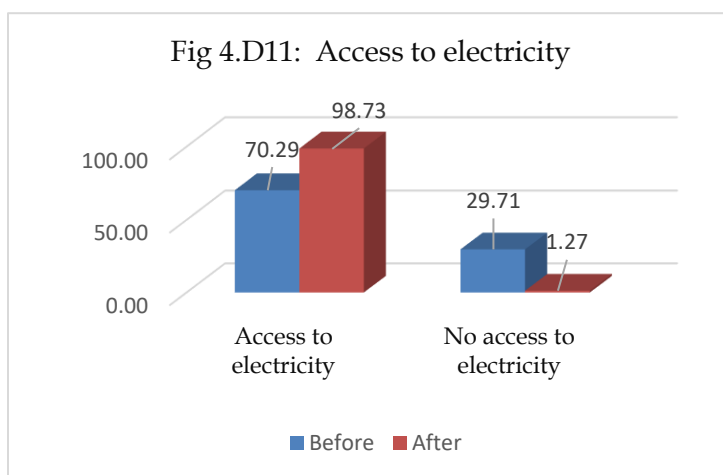


Beneficiaries in Chhattisgarh, Himachal Pradesh, Kerala and

Tripura had 100 percent access to toilet while Maharashtra and West Bengal had over 80 percent accessibility to toilet. Rajasthan had 70 percent access to toilets, while Gujarat and Odisha had over 60 percent access to toilets. Only 50 percent beneficiaries in Jharkhand had access to toilets. (Table AM.4)

4.1.D11. Electricity:

Over 70 percent of the beneficiaries had access to electricity while 29.71 had no access to electricity before taking the loan, after taking the loan about 98.73percent of the beneficiaries had access to electricity while 29.71 had no access to electricity (refer Fig 10). Beneficiaries in Chhattisgarh, Himachal Pradesh, Jharkhand, Kerala, Maharashtra, Rajasthan and Tripura had 100 percent access to electricity (Fig. 4.D11).

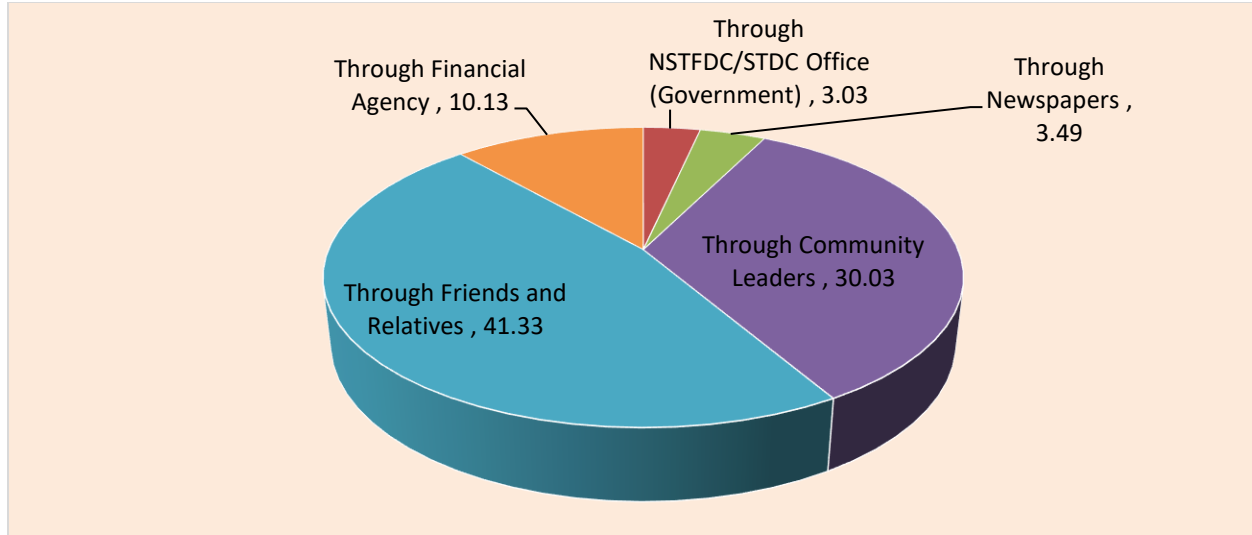


4.1.D12. Source of Information:

Survey participants were also asked how they got to know about the NSTFDC loan scheme. Over 41 percent of the beneficiaries got to know about the scheme through friends and relatives, 30.03 percent got to know through 'Community leaders', 10.13 percent got to know through some 'Financial Agency', 3.49 percent got to know through 'newspapers' while 3.03 percent got to know about the scheme through NSTFDC/STDC Office. The rest 11.99 percent got to know about the loan scheme from other sources (Fig. 4.D12).



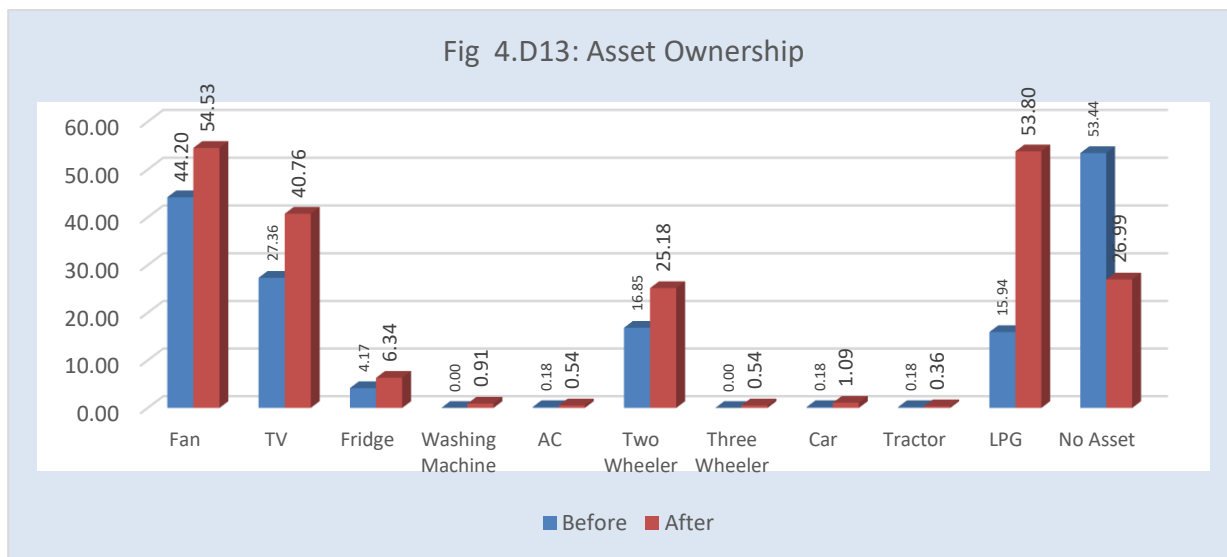
NSTFDC/STDC office was the most common source of information in Himachal Pradesh and Kerala. Newspapers were one of the most common source of information in Chhattisgarh, Jharkhand and Rajasthan. Community leaders were one of the most common sources of information in Jharkhand. 'Friends and relatives' were one of the most common sources of information in Gujarat, Maharashtra, Odisha, Tripura and West Bengal. Financial agencies were one of the prominent sources of information in Odisha (Table AM.5)).



4.1.D13. Asset Ownership

The study analysed the asset ownership of beneficiaries before and after taking the loan. It was found that 44.20 percent beneficiaries had fans before taking the loan and after taking the loan the figure increased to 54.53 percent. About 27.36 percent beneficiaries had TV before taking the loan, after taking the loan the figure increased to 40.76 percent. 4.17 percent beneficiaries had fridge before taking the loan, after taking the loan the figure increased to 6.34 percent. No beneficiaries had washing machine before taking the loan, after taking the loan the figure increased to 0.91 percent. About 0.18 percent beneficiaries had AC before taking the loan, after taking the loan the figure increased to 0.54 percent. About 17 percent beneficiaries had two wheelers before taking the loan, after taking the loan the figure increased to 25.18 percent. No beneficiaries had three wheelers before taking the loan, after taking the loan the figure increased to 0.54 percent. About 0.18 percent beneficiaries had cars before taking the loan, after taking the loan the figure increased to 1. About 16 percent beneficiaries had LPG connection before taking the loan, after taking the loan the figure increased to 53.80 percent. 44.20 percent beneficiaries had fans before taking the loan, after taking the loan the figure increased to 54.53 percent. About 53.44 percent beneficiaries had no assets before taking the loan, after taking the loan the figure decreased to 27 percent (Fig. 4. D13).





4.1.D14. Scheme Implementation

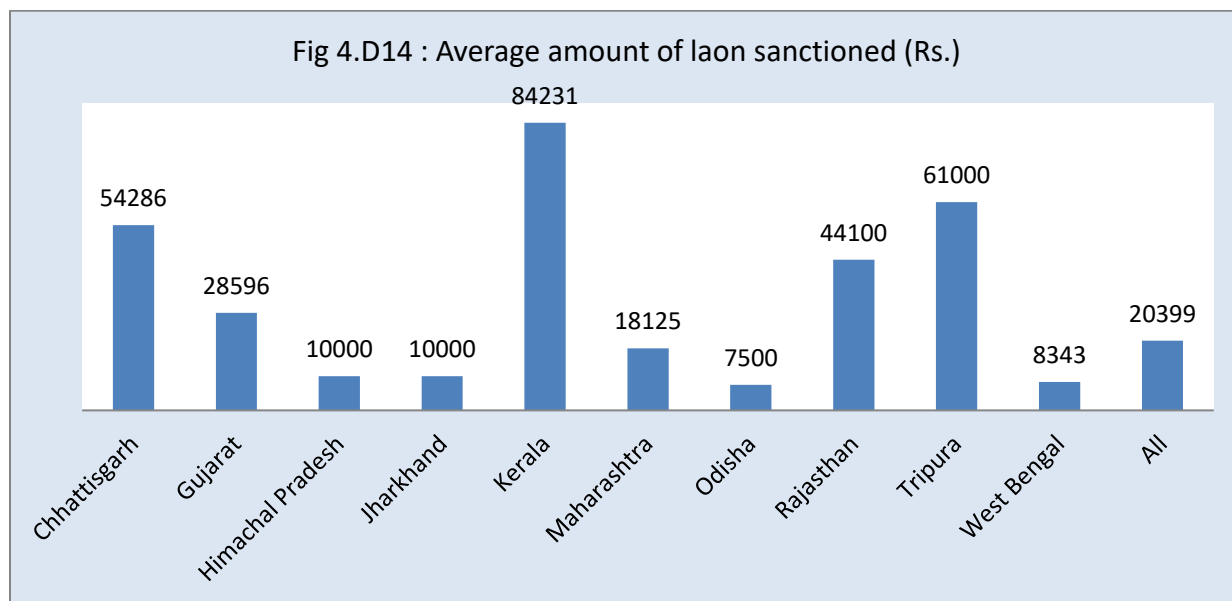
The study evaluated the implementation of scheme based on a few parameters like receipt of loan by beneficiaries, delay in sanctioning and disbursal of loans, reasons for the delay, loan repayment periods set, and status of repayment of loans by beneficiaries. It gave an idea about if the scheme was functioning in a smooth manner or not, if not, where were the loopholes.

Around 99.5 percent of the beneficiaries obtained loans from the respective State Tribal Development Corporations in their states while the rest obtained it from either Regional Rural Banks or some other agency (refer Table 11).



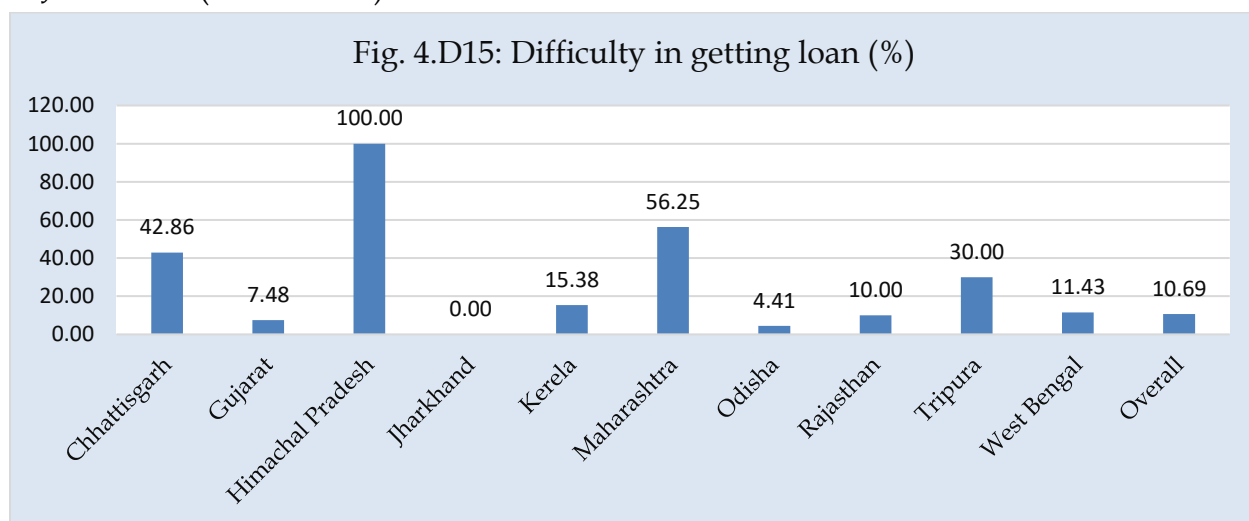
4.1.D15. Average Amount of Loan Sanctioned

Average amount of loan sanctioned across states was found to be Rs 20399. The highest average was found to be in Kerala at Rs 84231 followed by Tripura and Chhattisgarh at Rs 61,000 and Rs 54286 respectively. The figure was Rs 44100 in Rajasthan. The average sanction loan amount was found to be between Rs 28596 in Gujarat and Rs 18125 in Maharashtra. Average loan sanctioned in Himachal Pradesh and Jharkhand was found to be Rs 10,000 Average loan sanctioned in West Bengal was found to be Rs 8343 and in Odisha it was Rs 7500 (Fig. 4.D14).



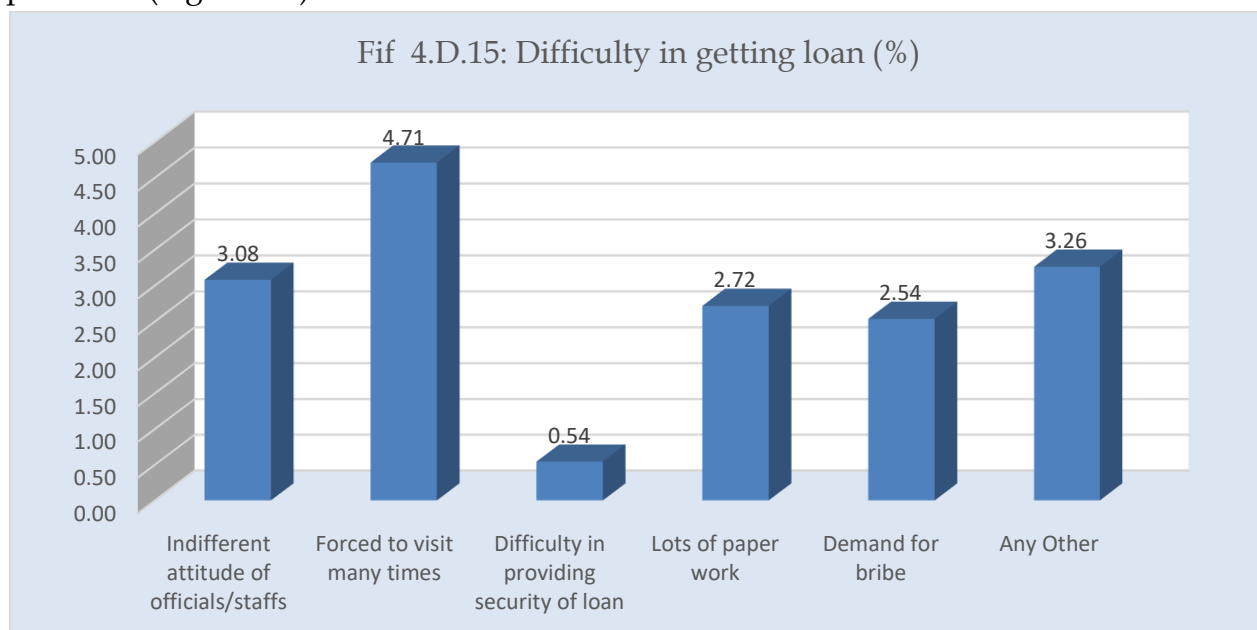
4.1.D16. Difficulty in getting loan

Over 10 percent beneficiaries faced difficulty in getting loans from NSTFDC(Fig. 4. D15). The figures vary across states, all the beneficiaries in Himachal Pradesh faced difficulty in getting loan. The figure was second highest in Maharashtra, followed by Chhattisgarh and Tripura respectively. Over 10 percent beneficiaries faced problems in getting loans in Rajasthan, West Bengal and Kerala. The figures were 7.48 percent and 4.41 percent in Gujarat and Odisha respectively. No difficulty was faced by beneficiaries in Jharkhand (Table AM.6)



4.1.D17. Types of difficulty faced by beneficiaries:

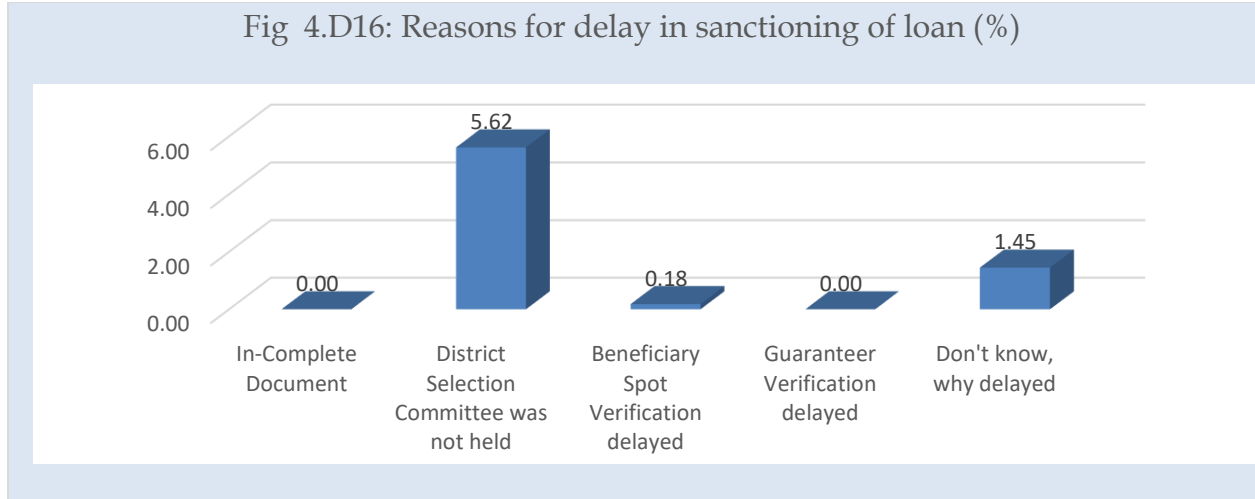
The most common problem faced by the beneficiaries turned out to be multiple visits to the office. One of the reasons for this was found to be the distance between the loan granting agency and the beneficiary, given that the tribal people mostly live in less inhabited areas. It has been a prominent problem in Himachal Pradesh, Kerala, Odisha, Maharashtra, Tripura and West Bengal (refer Table 13). The second most prominent problem was found to be the indifferent attitude of officials and staff in agency. This was faced by over 3 percent of the beneficiaries located in Maharashtra, Tripura and Odisha (refer Table 13). Around 2.72 percent complained about the documentation process and 2.54 percent complained about the bribe demanded while taking loan. Heavy paper work was a dominant problem in Chhattisgarh, Himachal Pradesh, Maharashtra and Tripura. Corruption in the form of bribe demanded was found to be a problem in Maharashtra and Tripura. Around 40 percent beneficiaries in Maharashtra complained of corruption (refer Table 13). Around 0.5 percent of the beneficiaries found it difficult to provide security for loan and 3.26 percent beneficiaries faced other problems (Fig. 4.D15).



4.1.D18. Loan disbursement time

The study also analysed the delay in sanctioning and disbursal of loans. It was found that the average delay in sanctioning of loan was between 3 to 6 months. This was the case in Gujarat, Jharkhand, Maharashtra, Odisha, Tripura and West Bengal. The figure was the highest in Himachal Pradesh with average delay being more than 6 months. Loans in Rajasthan and Kerala were sanctioned within a month or two from the date of application submission (refer Table AM.7)).

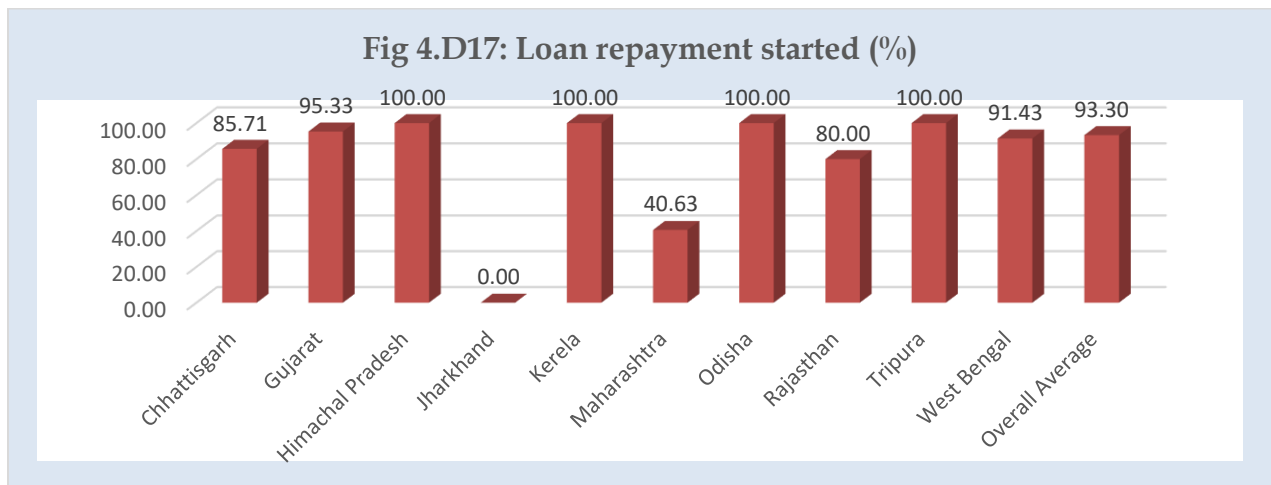
When asked what caused the delay in sanctioning of loans, the most reason was found to be 'District Selection Committee not held'. Around 1.5 percent of the beneficiaries did not know what caused the delay (Fig. 4.D16).



The delay in disbursal of loans was also found to be between 3 to 6 months. This was found to be the case in Maharashtra, Odisha, Tripura and West Bengal. The average delay in disbursal of loan was found to be between 1 to 2 months in Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Kerala and Rajasthan.

4.1.D19. Loan repayment

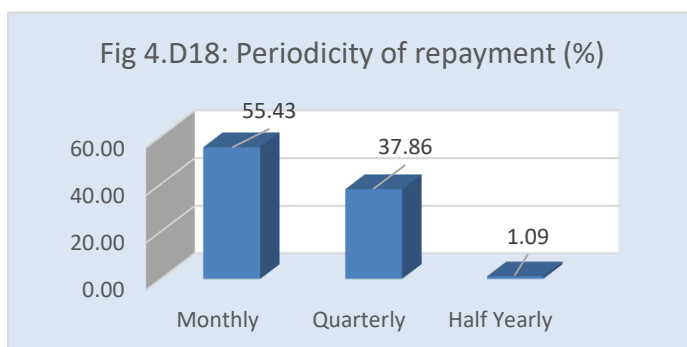
The study analysed the whether the beneficiaries had started repaying the loan. It was found that 93.3 percent of the beneficiaries had started repaying the loan while 2 percent did not start paying back loan (refer Table 16). Around 5 percent of the beneficiaries did not receive the sanctioned loan amount yet.



All the beneficiaries started loan repayment in Himachal Pradesh, Kerala, Odisha and Tripura. Over 90 percent beneficiaries started loan repayment in Gujarat, and West Bengal. The loan repayment rate was over 80 percent of the beneficiaries in Chhattisgarh and Rajasthan, the figure was over 40 percent in Maharashtra and zero in Jharkhand (Fig. 4.D17).

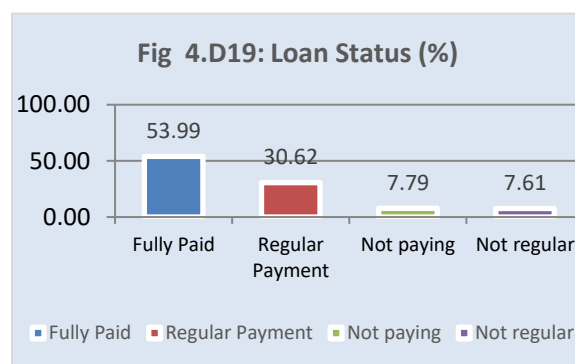
4.1.D22. Periodicity of loan repayment:

It was also found that 55.43 percent of the beneficiaries repaid loan monthly, 37.86 percent repaid loan quarterly and about 1 percent repaid loan half-yearly (Fig. 4. D18)

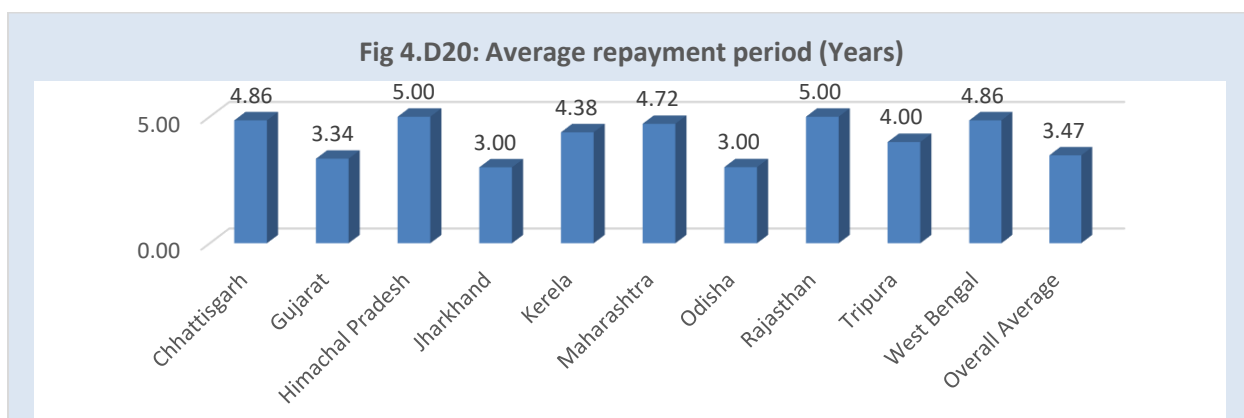


4.1.D23. Loan status

It was also found that about 54 percent of the beneficiaries had fully paid their loans while 30.62 percent were regularly paying their loans. About 7.79 percent beneficiaries were not paying loans and 7.61 percent were not regular at paying loan (Fig. 4.D19).



The average repayment period ascribed for the beneficiaries to pay back the loan was found to be 3.47 years. It was the highest in Himachal Pradesh and Rajasthan at 5 years, followed by 4.86 years in Chhattisgarh and West Bengal. The figure was 4.72 years in Maharashtra and 4.38 years in Kerala. The average repayment period was 3.34 years in Gujarat and 3 years in both Jharkhand and Odisha (Fig. 4.D20).



4.1.D24. Activities of beneficiaries

The evaluation study analysed the change in primary engagement of beneficiaries before and after taking the loan to understand the employment behavior. It was found that before taking the loan, 72.46 percent of the beneficiaries were engaged in agricultural allied activities, post loan the figure came down to 37.73 percent. This reflected a movement out of agricultural activities to other activities. The maximum increase in engagement was seen in Retail, Small Business, Dairy activities and Tailoring (Table 4.D1).

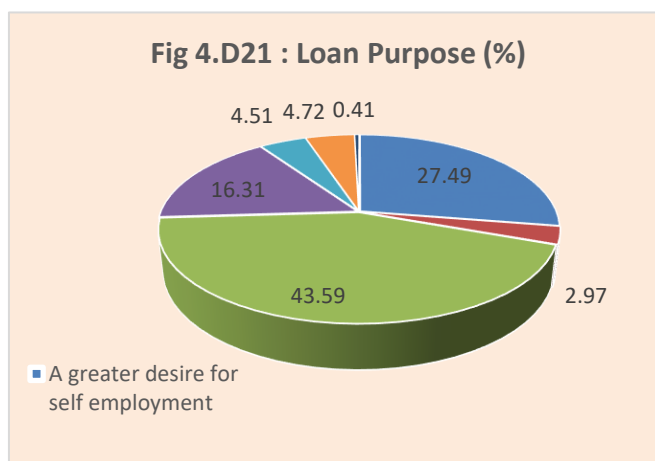
Table 4.D1. Employment pattern of beneficiaries in percentage

| S. No | Activity | Before loan | After loan |
|-------|-------------------------------|-------------|------------|
| 1. | Agriculture Allied Activities | 72.46 | 37.73 |
| 2. | Dairy | 5.01 | 22.66 |
| 3. | Retail | 0.31 | 1.99 |
| 4. | Tent house | 0.00 | 0.00 |
| 5. | Small business | 0.31 | 1.75 |
| 6. | Tailoring | 0.78 | 1.52 |
| 7. | Transport Sector | 0.16 | 0.00 |
| 8. | Tech electrician | 0.16 | 0.00 |
| 9. | House wife | 3.76 | 0.93 |
| 10. | Student | 0.63 | 0.00 |
| 11. | Unemployed | 1.56 | 0.12 |
| 12. | Beautician | 0.00 | 0.12 |
| 13. | Fishery | 0.00 | 0.00 |
| 14. | Poultry | 3.29 | 23.13 |
| 15. | Vegetable vendor | 0.00 | 0.35 |
| 16. | Other | 11.58 | 9.70 |

Source: Field Survey, 2018-19

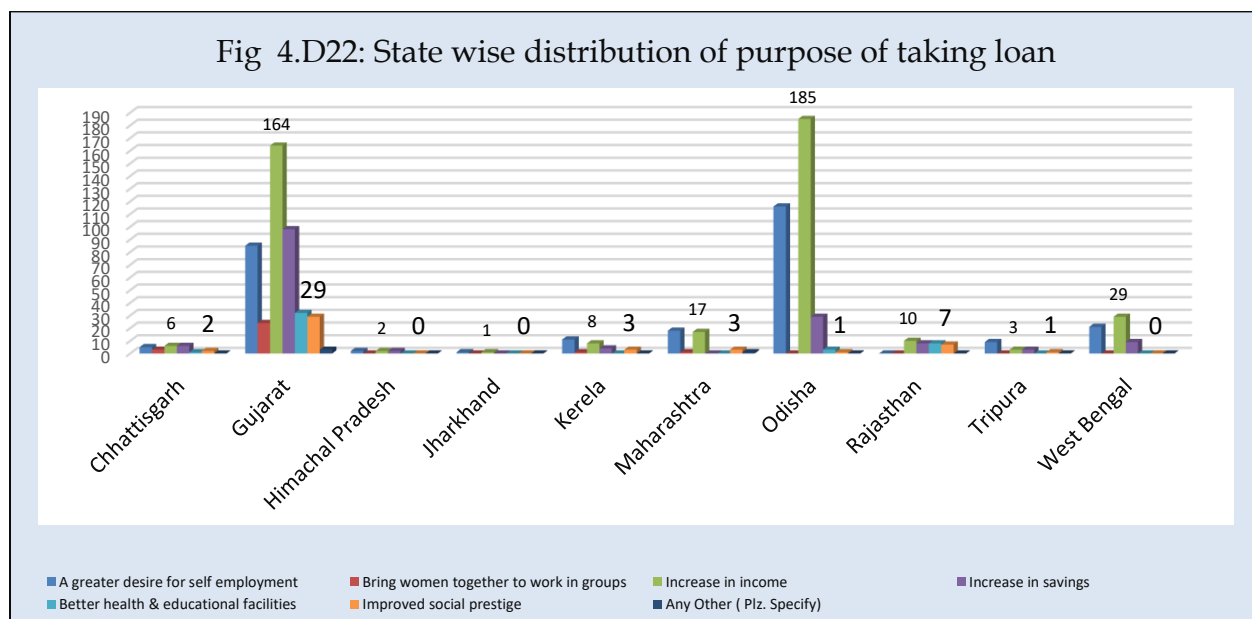
4.1.D25.. Purpose of taking Loan

It was found that over 43 percent of the beneficiaries took loan to increase their income and around 27.5 percent of the beneficiaries took loan because they wanted to be self-employed. About 4.7 percent of the beneficiaries wanted to improve their social prestige through loan and 4.5 percent beneficiaries took out loan for better health and



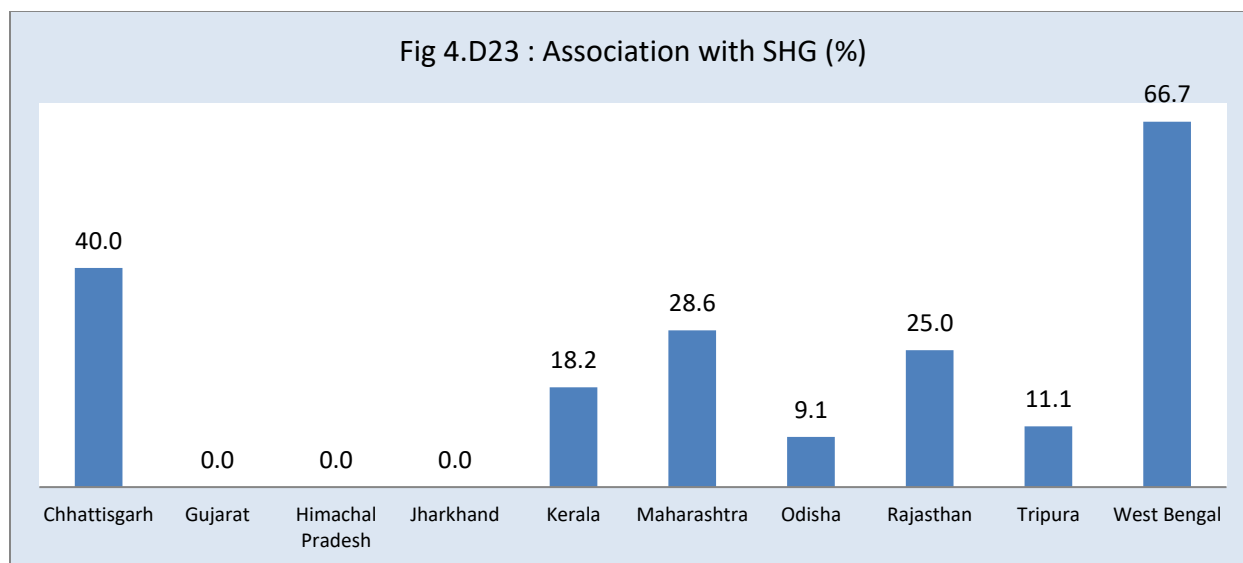
education. About 3 percent women took loans to bring women together to work in groups (refer Fig. 4. D22). About 79 percent beneficiaries utilized the loan for the purpose for which it was taken.

Across states, it was seen that main purpose for beneficiaries in Chhattisgarh was to increase their savings and income. In Gujarat the motivation was increase income, savings and desire of being self-employment. The motivation behind taking loan in Himachal Pradesh was found to be the desire to be self-employed, increase in savings and income. In Jharkhand the purpose was to increase income and the desire to be self-employed. The motivation for taking loan in Kerala and Maharashtra was majorly found to be self-employment, followed by an increase in income. In Odisha, the purpose behind taking the loan was to increase income, desire to be self-employed and an increase in savings. The motivation in Rajasthan was found to be increase in income, savings, better education and health and improved social status. In Tripura, it was mainly the desire to be self-employed and in West Bengal it was mainly to increase income and the desire to be self-employed (Table AM.8)).



4.1.D26. Association with SHGs

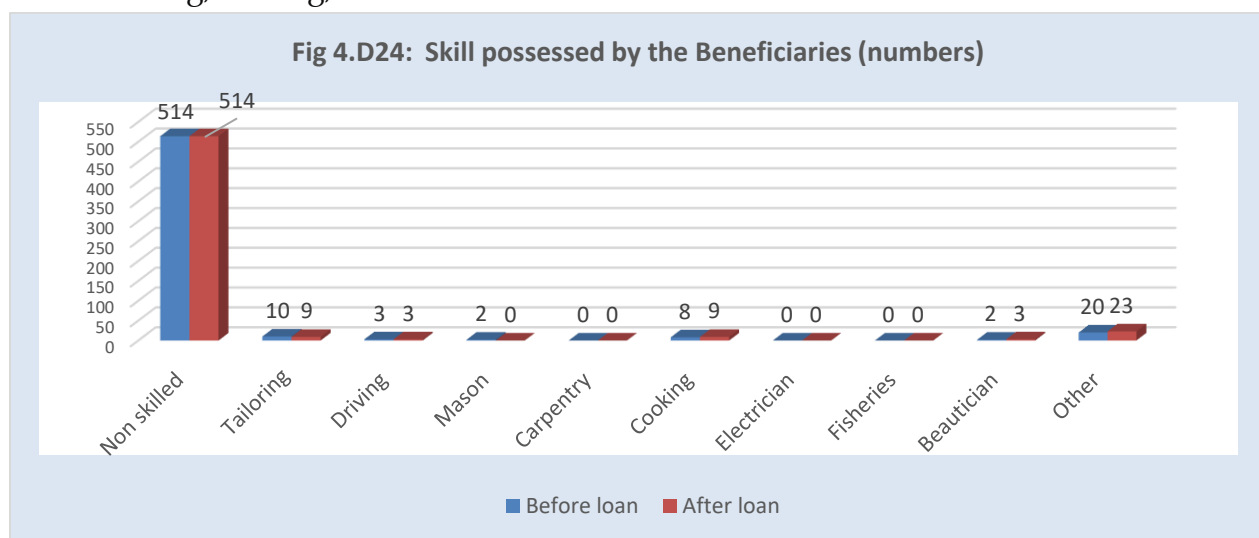
The study also attempted to find if beneficiaries were associated to any Self-Help Group, if yes, then in what capacity. It was found that only 8 percent beneficiaries were associated with some SHG while around 68 percent were not affiliated to any SHG (Fig. 4.D23).



This study also tried to know whether the SHGs had given any training to the beneficiaries. It was found that 5.62 percent of the beneficiaries have got some sort of training from their SHGs. Further, it was also asked that in which area training have been given to the beneficiaries. Out of total beneficiaries 2.36 percent were trained in project management, 1.63 percent were trained on technical aspects and 0.36 percent were trained for financial management.

4.1.D27. Skill possessed by the beneficiaries:

In terms of skill development most of the beneficiaries did not possessed any skill. It can be seen from the given below table that more than 90 percent of the beneficiaries were non-skilled before and after taking the loan (Table 4.D2). Other skills were found to be tailoring, driving, beautician and 'other' skills.



It was found that only 5.61 percent of the beneficiaries benefitted from skills training to a large extent. Out of these trained beneficiaries 2.36 percent got training in management sector, while 1.63 percent benefitted training on technical skills. About 0.72 percent beneficiaries skills training in other areas (Table 4.D2).

Table 4.D2: Type of training received

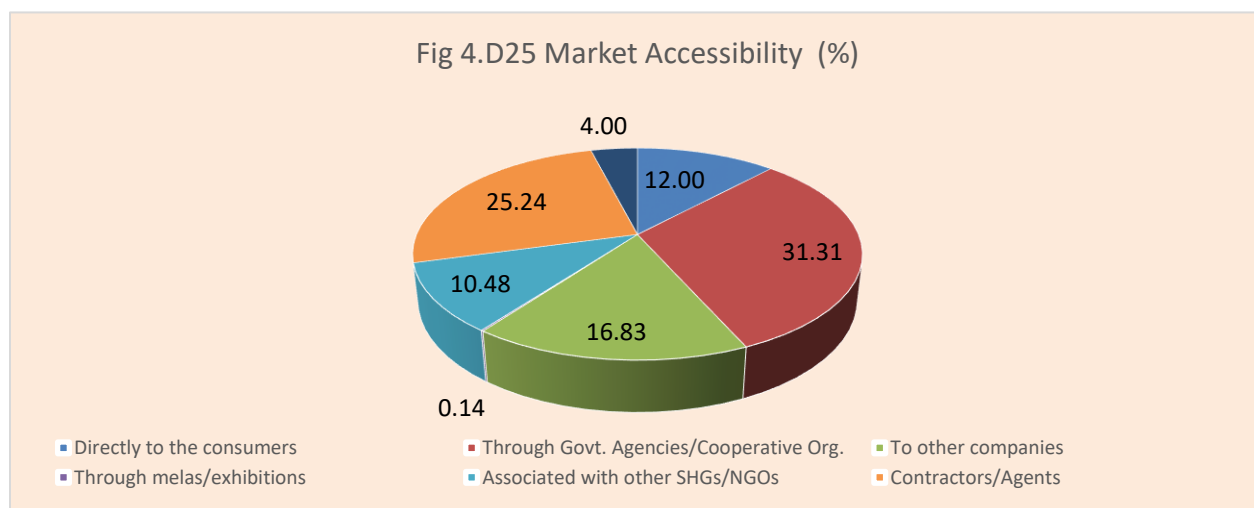
| S.No. | Training | Percentage |
|-------|----------------------|------------|
| 1 | Technical | 1.63 |
| 2 | Management | 2.36 |
| 3 | NA | 0.54 |
| 4 | Financial Management | 0.36 |
| 5 | Other | 0.72 |

Source: Field Survey, 2018-19

4.1.D28. Market availability:

The study also analysed the kind of market availability for the beneficiaries. About 72.6 percent of the beneficiaries had access to adequate markets to sell their products (refer Table 19). It was also found that beneficiaries sold their products or services locally while 14 percent sold it within district. About 2.5 percent beneficiaries sold their products in nearby districts. It was also found that beneficiaries were selling in more than one market (Fig. 4.D25).

About 31 percent beneficiaries sold their products through government agency or cooperative organisation, 25 percent sold through contractors/agents, about 17 percent sold their products and services to other companies, 12 percent sold directly to the consumer, 10.48 percent were associated with some NGO or SHG, while about 0.14 percent sold their products and services through mela/exhibition (refer Fig 27).



In Chhattisgarh, Himachal Pradesh, Jharkhand, Maharashtra, Rajasthan and Tripura, the products were mostly sold directly to the customer, while in Gujarat majority of the beneficiaries sold their products through government agencies or cooperative

organization. In Kerala, the products and services were sold mainly directly to customer, products through government agencies or cooperative organization or some contractor or agent. In Odisha, the products and services were sold mainly to other companies, or through some contractor or agent. In West Bengal, the products and services were sold mainly through some contractor or agent (Table 4.D3).

Table 4.D3: Consumers for products and services sold by beneficiaries

| State | Directly to the consumers | Govt. Agencies/ Cooperative Org. | Other companies | Melas/ exhibitions | Associated with other SHGs/NGOs | Contractors/Agents | Others |
|--------------|---------------------------|----------------------------------|-----------------|--------------------|---------------------------------|--------------------|--------|
| Chhattisgarh | 85.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14.29 |
| Gujarat | 1.40 | 90.65 | 0.00 | 0.00 | 21.03 | 2.80 | 2.80 |
| Himachal | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Jharkhand | 100.00 | 0.00 | 0.00 | 50.00 | 0.00 | 0.00 | 0.00 |
| Kerala | 30.77 | 30.77 | 0.00 | 0.00 | 0.00 | 30.77 | 15.38 |
| Maharashtra | 50.00 | 0.00 | 3.13 | 0.00 | 0.00 | 6.25 | 46.88 |
| Odisha | 4.85 | 12.78 | 53.30 | 0.00 | 13.66 | 62.11 | 0.00 |
| Rajasthan | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Tripura | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| West Bengal | 65.71 | 0.00 | 0.00 | 0.00 | 0.00 | 85.71 | 14.29 |
| Total | 15.76 | 41.12 | 22.10 | 0.18 | 13.77 | 33.15 | 5.25 |

Impact

4.1.D29. Asset creation and valuation

The study analysed that beneficiaries had created assets using the loan amount, Livestock and Poultry made 65.09 percent of the total asset created. About 3.77 percent of the assets created was working space, while over 1.5 percent was in 'Tools and machinery' and 'Furniture and fixture' each (refer Table AM.9).

Average value of assets created states was found to be Rs. 29734.06. The highest average value was in Kerala at Rs. 94384.61, followed by Chhattisgarh and Gujarat at Rs. 70428.57 and Rs. 57767.28 respectively. Average value of assets created in Himachal Pradesh was found to be Rs 33000, while the figures were Rs 13500 and Rs. 8392.07 in Jharkhand and Odisha respectively. Average value of assets created in Tripura, Maharashtra and West Bengal was Rs. 6200, Rs. 5000 and Rs 3171 respectively. Average value of assets created in Rajasthan was found to be zero.

4.1.D23. Asset creation and valuation

The study analysed that beneficiaries had created assets using the loan amount, Livestock and Poultry made 65.09 percent of the total asset created. About 3.77 percent of the assets created was working space, while over 1.5 percent was in 'Tools and machinery' and 'Furniture and fixture' each (Table 4.D4).

Table 4.D4: Asset creation and valuation

| Asset | Count | Percentage of asset created |
|------------------------|-------|-----------------------------|
| Livestock | 193 | 36.42 |
| Poultry | 152 | 28.68 |
| Agricultural Equipment | 5 | 0.94 |
| Working Space | 20 | 3.77 |
| Tools and Machinery | 9 | 1.70 |
| Vehicle | 1 | 0.19 |
| Furniture and Fixture | 8 | 1.51 |
| Tent House | 0 | 0.00 |
| Sewing Machine | 4 | 0.75 |
| No Asset created | 134 | 25.28 |
| Other | 4 | 0.75 |

Source: Field Survey, 2018-19

4.1.D31. Average value of assets

Average value of assets created states was found to be Rs 29734.06. The highest average value was in Kerala at Rs 94384.61, followed by Chhattisgarh and Gujarat at Rs 70428.57 and Rs 57767.28 respectively. Average value of assets created in Himachal Pradesh was found to be Rs 33000, while the figures were Rs 13500 and Rs 8392.07 in Jharkhand and Odisha respectively. Average value of assets created in Tripura, Maharashtra and West Bengal was Rs 6200, Rs 5000 and Rs 3171 respectively. Average value of assets created in Rajasthan was found to be zero (Table 4.D5).

Table 4.D5: Average value of assets (Rs.)

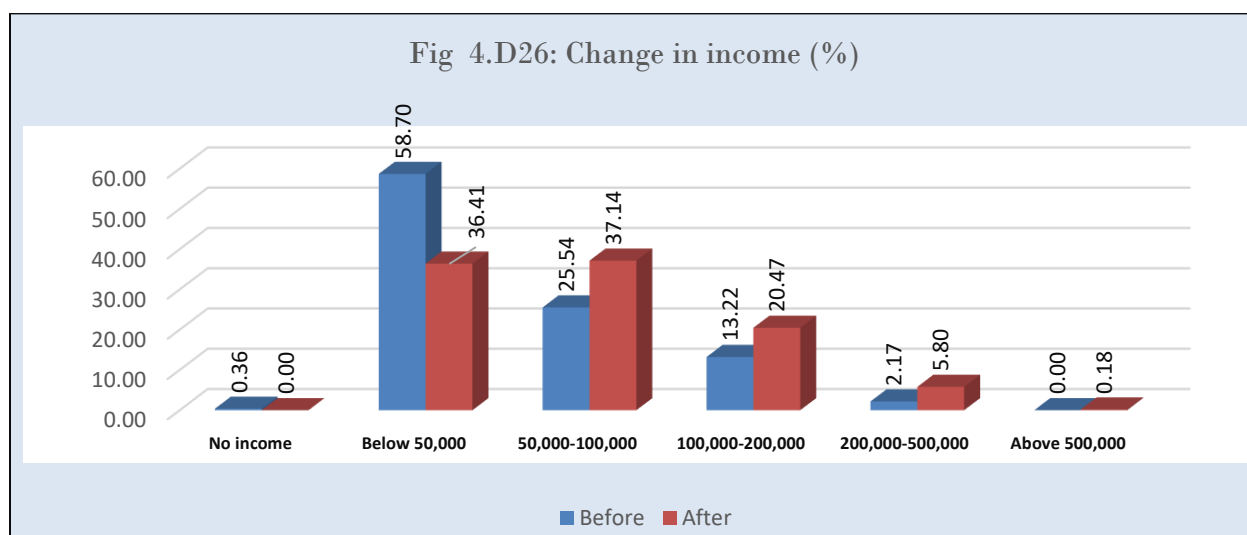
| State | Average Asset value |
|------------------|---------------------|
| Chhattisgarh | 70428.57 |
| Gujarat | 57767.29 |
| Himachal Pradesh | 33000.00 |
| Jharkhand | 13500.00 |
| Kerala | 94384.62 |
| Maharashtra | 5000.03 |
| Odisha | 8392.07 |
| Rajasthan | NA |
| Tripura | 6200.00 |
| West Bengal | 3171.43 |
| Total | 29734.06 |

Source: Field Survey, 2018-19

4.1.D32. Change in income

Change in income was one of the factors used to analyse the impact AMSY had on beneficiaries. The study ran the analysis in three forms. First, change in number of beneficiaries in different income slabs. Second, gauged movement was taking place between which slabs. Third, change in income state wise.

It was noted that there was a decrease in number of beneficiaries earning ‘no income’ from 0.36 percent to zero percent. Number of beneficiaries earning below 50,000 went down from 58.70 percent to 36.41percent, number of beneficiaries earning between 50,000 and 1,00,000 went up from 25.54percent to 37.14 percent, number of beneficiaries earning between 100000 and 200000 went up from 13.22 percent to 20.47 percent, number of beneficiaries earning between 200,000 and 5,00,000 went up from 2.17 percent to 5.80 percent. Number of beneficiaries earning between 500,000 and 1000,000 went up from nil to 0.18 percent (Table AM.10).



Source: Field Survey, 2018-19

4.1.D33. AMSY Income slab movement

Out of the two beneficiaries not earning any income before taking the loan, one started earning under ‘Below 50,000’ per annum after taking the loan while one beneficiary started earning between 50,000 to 1 lakh.

Out of the 324 beneficiaries earning below 50,000 per annum before taking the loan, 113 beneficiaries moved to earning between 50,000 to 1 lakh, 12 beneficiaries moved to

earning between 1 lakh to 2 lakhs, while 199 beneficiaries stayed in the same income slab.

Out of the 141 beneficiaries earning between 50,000 to 1 lakh before taking the loan, 90 beneficiaries stayed in the same income bracket after taking the loan, 44 beneficiaries moved to earning between 1 lakh to 2 lakhs, and 6 beneficiaries moved to earning between 2 lakhs to 5 lakhs. One beneficiary moved to earning a lower income than before.

Out of the 73 beneficiaries earning between 1 lakh to 2 lakhs per annum before taking the loan, 56 beneficiaries stayed in the same income bracket after taking the loan and 50 beneficiaries moved to earning between 2 lakhs to 5 lakhs.

Out of 12 beneficiaries earning between 2 lakhs to 5 lakhs per annum before taking the loan, 9 beneficiaries stayed in the same income bracket after taking the loan and one beneficiary moved to earning between 5 lakhs to 10 lakhs. Two beneficiaries moved to earning a lower income than before (Table 4.D6).

Table 4.D6: AMSY Income slab movement

| Income slab | No Income | Below 50000 | 50000-100000 | 100000-200000 | 200000-500000 | 500000-1000000 | Grand total (Before) |
|---------------------|-----------|-------------|--------------|---------------|---------------|----------------|----------------------|
| No Income | | 1 | 1 | | | | 2 |
| Below 50000 | | 199 | 113 | 12 | | | 324 |
| 50000-100000 | | 1 | 90 | 44 | 6 | | 141 |
| 100000-200000 | | | | 56 | 17 | | 73 |
| 200000-500000 | | | 1 | 1 | 9 | 1 | 12 |
| Grand total (After) | | 201 | 205 | 113 | 32 | 1 | 552 |

Source: Field Survey, 2018-19

4.1.D34. Employment rate

It was found that before taking the loan 4.35 percent of the beneficiaries were housewives, after taking the loan, the figure has come down to 1.45 percent. It was found that before taking the loan 1.81 percent of the beneficiaries were unemployed, after taking the loan, the figure has come down to 0.18 percent. It was found that before taking the loan 0.72 percent of the beneficiaries were students, after taking the loan, the figure has come down to zero. These figures indicate that these beneficiaries have shifted to income generating activities after taking loan under AMSY scheme (Table 4.D7).

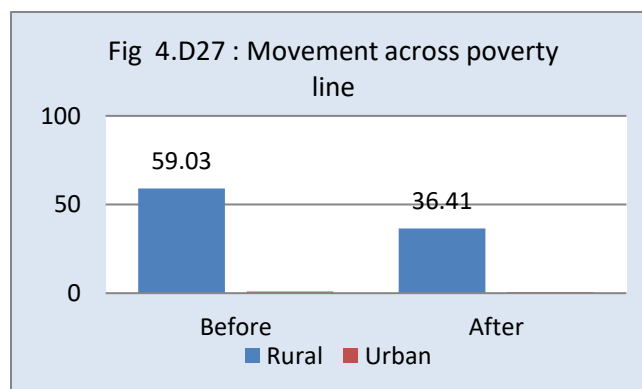
Table 4.D7: Change in employment pattern

| Activity | Before | After |
|------------|--------|-------|
| Housewife | 4.35 | 1.45 |
| Unemployed | 1.81 | 0.18 |
| Student | 0.72 | 0.00 |

Source: Field Survey, 2018-19

4.1.D35. Movement across poverty line

It was found that about in rural areas, 77.72 percent beneficiaries were living under the poverty line of Rs 49,000 before taking the loan. After taking the loan the figure has come down to 55.43 percent. In urban areas, around 0.91 per beneficiaries were living under the poverty line of Rs 60,000 before taking the loan. After taking the loan the figure has come down to 0.54 percent ((Fig. 4.D27)).



4.1.D36. Expenditure on consumption

It was found that before taking the loan, 60.14 percent of the beneficiaries were spending less than 4000 per month on consumption, 25.72 percent were spending between 4000 and 8000, and 14.13 percent were spending more than Rs 8000. After taking the loan, 40.22 percent of the beneficiaries were spending less than 4000 per month on consumption, 38.22 percent were spending between 4000 and 8000, and 21.56 percent were spending more than Rs 8000. This reflects an overall increase in expenditure on consumption. A sharp increase was seen in cases of Chhattisgarh, Himachal Pradesh, Kerala, Maharashtra, Odisha and Tripura (Fig. 4.D8).

Table 4.D8 :Monthly Household Expenditure

| State | Below 4000 | | 4000-8000 | | Above 8000 | |
|------------------|------------|-------|-----------|-------|------------|--------|
| | Before | After | Before | After | Before | After |
| Chhattisgarh | 57.14 | 14.29 | 14.29 | 28.57 | 28.57 | 57.14 |
| Gujarat | 36.45 | 21.03 | 39.72 | 42.99 | 23.83 | 35.98 |
| Himachal Pradesh | 50.00 | 0.00 | 50.00 | 0.00 | 0.00 | 100.00 |
| Jharkhand | 50.00 | 50.00 | 0.00 | 0.00 | 50.00 | 50.00 |
| Kerala | 23.08 | 0.00 | 46.15 | 38.46 | 30.77 | 61.54 |
| Maharashtra | 62.50 | 59.38 | 34.38 | 28.13 | 3.13 | 12.50 |
| Odisha | 94.71 | 66.08 | 5.29 | 33.92 | 0.00 | 0.00 |
| Rajasthan | 10.00 | 0.00 | 10.00 | 20.00 | 80.00 | 80.00 |
| Tripura | 20.00 | 10.00 | 10.00 | 0.00 | 70.00 | 90.00 |
| West Bengal | 20.00 | 14.29 | 68.57 | 68.57 | 11.43 | 17.14 |
| Total | 60.14 | 40.22 | 25.72 | 38.22 | 14.13 | 21.56 |

Source: Field Survey, 2018-19

4.1.D37. Expenditure on education

It was also found that before taking the loan, 25.72 percent of the beneficiaries spent less than 100 rupees on their children’s education, after taking the loan, the figure came down to 22.28 percent. Before taking the loan, 37.50 percent spent between Rs 100 and 500 a month, the figure came down to 28.62 percent after taking the loan. Before taking the loan, 8.51 percent spent between Rs 500 and 1000 a month, the figure increased to 12.14 percent after taking the loan. Before taking the loan, 10.14 percent spent between Rs 1000 and 2000 a month, the figure came down to 9.06 percent after taking the loan. Before taking the loan, 7.43 percent spent more than Rs 2000 a month, the figure increased to 10.69percent after taking the loan (Table 4.D9).

Table 4.D9: Monthly Expenditure on Education

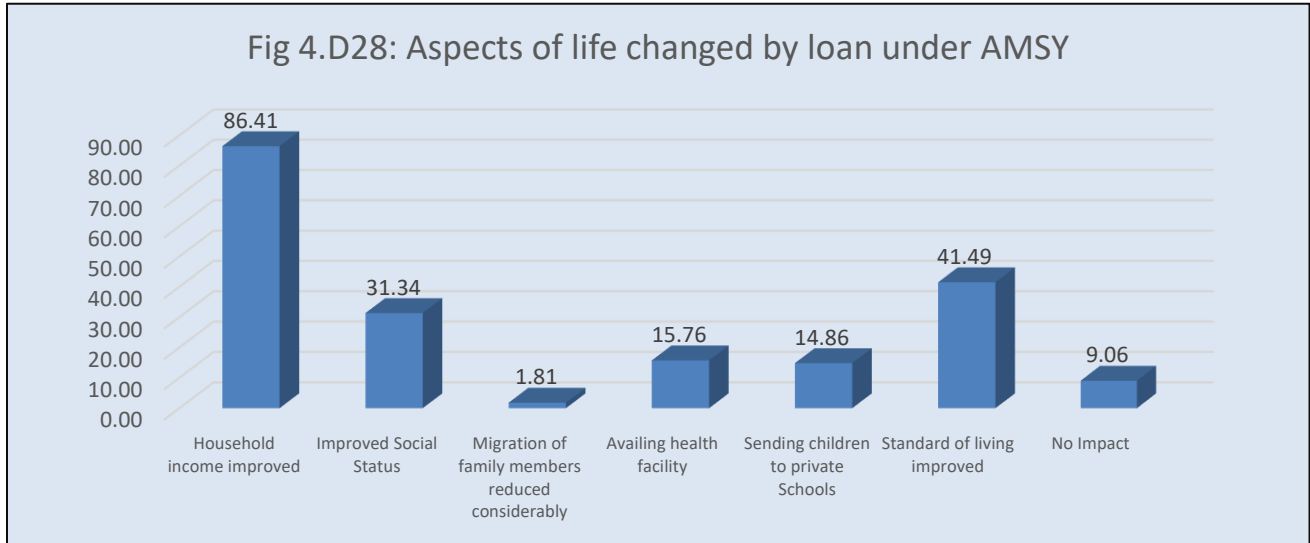
| State | Below 100 | | 100-500 | | 500-1000 | | 1000-2000 | | > 2000 | |
|------------------|-----------|-------|---------|-------|----------|-------|-----------|-------|--------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| Chhattisgarh | 57.14 | 57.14 | 14.29 | 14.29 | 14.29 | 0.00 | 14.29 | 14.29 | 0.00 | 14.29 |
| Gujarat | 24.30 | 18.69 | 9.81 | 7.01 | 9.35 | 12.15 | 15.42 | 14.02 | 13.55 | 19.16 |
| Himachal Pradesh | 0 | 0 | 0 | 0 | 50 | 0 | 50 | 50 | 0 | 50 |
| Jharkhand | 50.00 | 50.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 50.00 | 50.00 |
| Kerala | 15.38 | 7.69 | 7.69 | 7.69 | 23.08 | 15.38 | 53.85 | 23.08 | 0.00 | 46.15 |
| Maharashtra | 18.75 | 0.00 | 50.00 | 0.00 | 6.25 | 0.00 | 21.88 | 0.00 | 3.13 | 0.00 |
| Odisha | 27.75 | 29.07 | 69.16 | 60.79 | 3.08 | 10.13 | 0.00 | 0.00 | 0.00 | 0.00 |
| Rajasthan | 30.00 | 30.00 | 10.00 | 0.00 | 0.00 | 10.00 | 50.00 | 30.00 | 10.00 | 30.00 |
| Tripura | 40.00 | 0.00 | 0.00 | 0.00 | 0.00 | 30.00 | 20.00 | 0.00 | 40.00 | 60.00 |
| West Bengal | 20.00 | 22.86 | 28.57 | 8.57 | 37.14 | 34.29 | 0.00 | 34.29 | 14.29 | 0.00 |
| Total | 25.72 | 22.28 | 37.50 | 28.62 | 8.51 | 12.14 | 10.14 | 9.06 | 7.43 | 10.69 |

4.1.D38. Change in quality of life

About 86.41 percent of the beneficiaries reported that there was an increase in their income while 41.5 percent agreed that their standard of living improved post taking the loan under AMSY scheme. Over 31 percent of the beneficiaries informed that their social status improved after taking loan, 15.76 percent informed that it helped them in availing health facilities, 14.86 percent informed that they were able to send their children to private schools while 1.81 percent felt migration of family members was reduced considerably (Fig. 4.D28).



Fig 4.D28: Aspects of life changed by loan under AMSY



4.1.E. Adivasi Shikha Rrinn Yojana (ASRY)

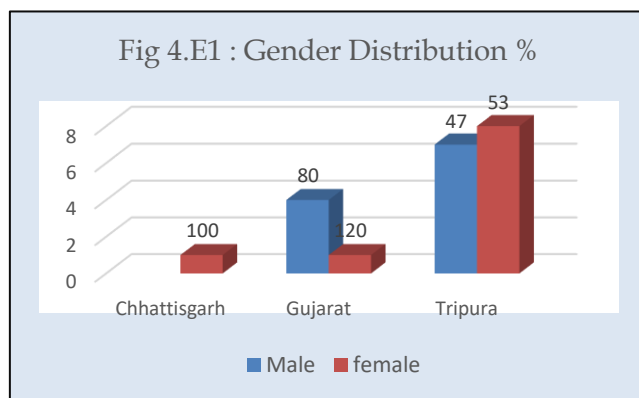
Adivasi Shikha Rrinn Yojana (ASRY) is an education loan scheme by NSTFDC that provides financial assistance to students belonging to Schedules tribes for pursuing professional and technical courses in the country. Under this scheme the beneficiary can take loan upto Rs 500,000 at a concessional rate of 6 percent per annum.

4.1.E1. Beneficiary distribution

For analyzing ASRY, the research team was able to survey 21 beneficiaries across three states (Fig. 4.E1). Fifteen beneficiaries from Tripura, 5 beneficiaries from Gujarat and 1 beneficiary from Chhattisgarh were surveyed.

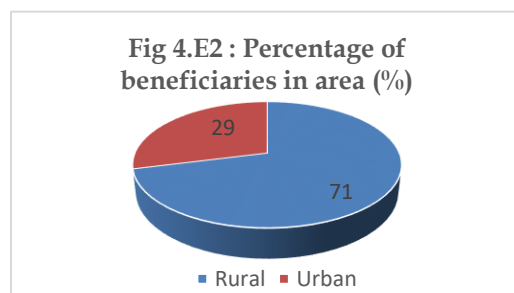
4.1.E2. Gender

Around 52.4 percent of the beneficiaries approached in the field survey were males and 47.6 percent were females. In Gujarat, out of total beneficiaries 80 percent were male and 20 percent were female. In Tripura, 47 percent of the beneficiaries were male and 53 percent were female (refer Fig 2).



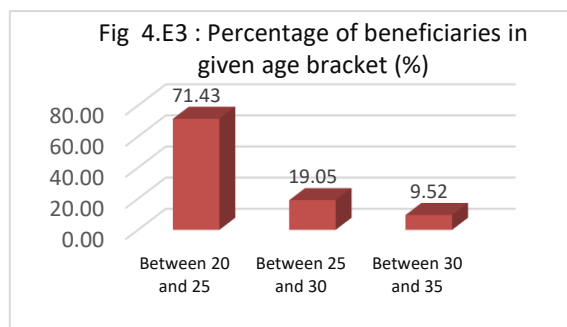
4.1.E3 Locality

About 71 percent of the beneficiaries resided in rural areas while about 29 percent were from urban areas (refer Fig 3). Eighty percent of the beneficiaries from Tripura, 40 percent of the beneficiaries from Gujarat and all the beneficiaries from Chhattisgarh were from rural area (Fig. 4.E2).



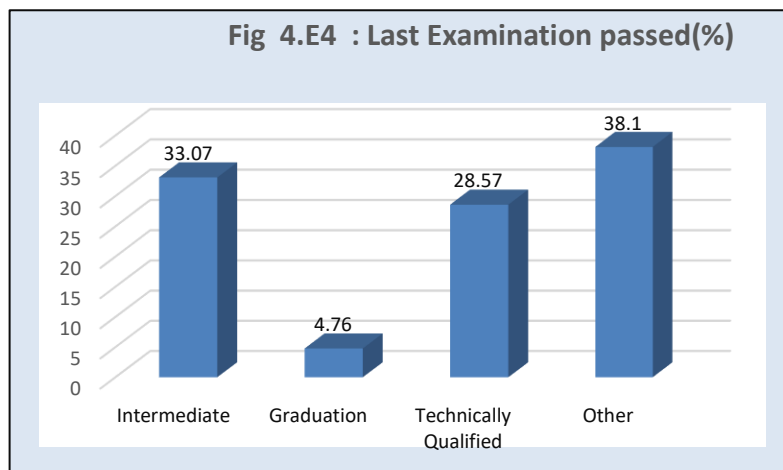
4.1.E4. Age Group

Over 71.43 percent of the beneficiaries belonged to the age group 'between 20 to 25', about 19 percent belonged to the age group 'between 25 to 30' years and 9.52 percent belonged to the age group 'between 30 to 35'(Fig. 4.E3).



4.1.E5. Education

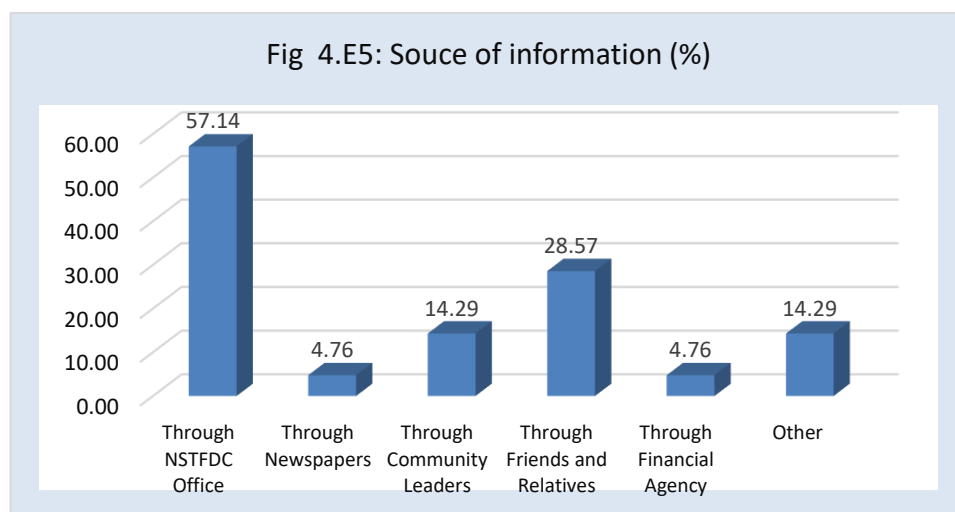
About 33.07 percent of the beneficiaries had attained education up to 'Intermediate' level, 4.76 percent of the beneficiaries had attained education up to 'Graduation', and 28.57 percent of the beneficiaries were 'technically qualified'. About 38.10 percent of the beneficiaries had attained 'other' type of education (Fig. 4.E4).



The beneficiary from Chhattisgarh was technically qualified. Eighty percent of the beneficiaries were technically qualified in Gujarat, while the figure was 13.33 percent for Tripura. Over 6.6 percent of the beneficiaries from Tripura had education till 'High school' while 33.33 percent had studied till 'Intermediate'. Please refer Table 2 for state wise education levels (Table AS.1).

4.1.E6. Information about the scheme

When asked where did the beneficiaries get the information about the scheme, it was found that 57.14 percent of the beneficiaries got to know about the scheme from NSTFDC office, 28.57 percent got to know through friends and relatives, 14.29 percent got to know through community leaders and 4.76 percent got to know through the newspapers (Fig. 4.E5).



4.1.E7. Scheme implementation

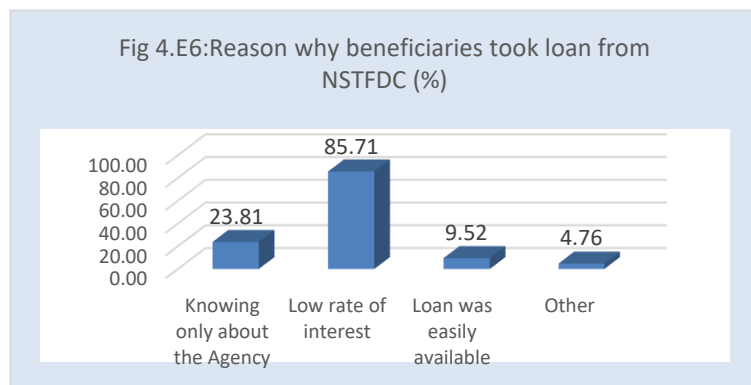
The study analysed the beneficiary selection based on the family income of the beneficiaries, it was found that the average income of a beneficiary's family receiving the loan was Rs 404571.43. The average income was highest in Gujarat, followed by Tripura and Chhattisgarh (Table 4.E1). Only one beneficiary in the survey sample belonged to the family with income 'Below Poverty Line'.

Table 4.E1: Average Family Income

| S. No. | State | Average income |
|--------|--------------|----------------|
| 1 | Chhattisgarh | 100000 |
| 2 | Gujarat | 940000 |
| 3 | Tripura | 246400 |
| 4 | All | 404571 |

4.1.E8. Reasons for taking loan from NSTFDC

The study analysed why beneficiaries chose NSTFDC for taking an education loan, it was found that 85.71 percent of the beneficiaries found the interest rate was low, 23.81 percent knew only about the agency, 9.52 percent felt the loan was easily available and 4.76 percent beneficiaries had other reasons (Fig. 4.E6).



4.1.E9. Average amount of Loan:

The average loan amount given across the sample states was Rs 547155.71. The average was highest in Gujarat because of the contribution from state government at Rs 1190000. Average loan amounts in Chhattisgarh and Tripura were 100000 and 362684.67 respectively (Table 4.E2).

Table 4.E2: Average loan amount sanctioned

| S. No. | State | Average Loan Amount |
|--------|--------------|---------------------|
| 1 | Chhattisgarh | 100000 |
| 2 | Gujarat | 119000 |
| 3 | Tripura | 362684.67 |
| 4 | All | 547155.71 |

Source: Field Survey, 2018-19

4.1.E10. Loan Transfer

The loan amount was directly given to the beneficiaries in 85.71 percent of the cases and to the institute in 14.29 percent cases. In Chhattisgarh and Gujarat, the amount was given directly to the beneficiaries and in Tripura, it was given directly to the beneficiaries in 80 percent of the cases (Table 4.E3)

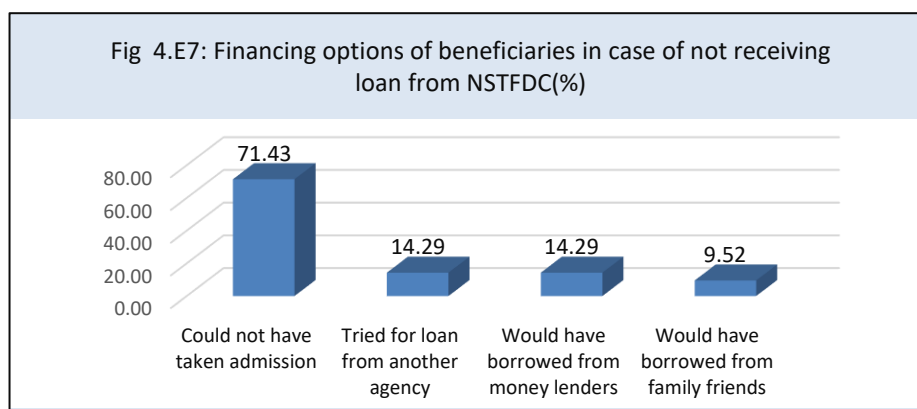
Table 4.E3: Loan given to beneficiary/institute

| S. No. | State | Beneficiary | Institute | Grand Total |
|--------|--------------|-------------|-----------|-------------|
| 1 | Chhattisgarh | 1 | | 1 |
| 2 | Gujarat | 5 | | 5 |
| 3 | Tripura | 12 | 3 | 15 |
| 4 | All | 18 | 3 | 21 |

Source: Field Survey, 2018-19

4.1.E11. Financing options of beneficiaries

To analyse the importance of ASRY scheme, beneficiaries were asked, in case they had not received the loan from NSTFDC what they would have done. About 71.43 percent of the beneficiaries couldn't have taken admission, 14.29 percent tried from another agency, 14.29 percent would have borrowed from money lenders and 9.52 percent would have borrowed from family friends (Fig. 4.E7).



4.1.E11. Delay in disbursement of Loan

Beneficiaries of Chhattisgarh and Gujarat has said that they received loan within two months, therefore, there was no delay in loan disbursement. However, there was delay in disbursement in Tripura as accepted by beneficiaries as the average disbursement time was '3 to 6 months.

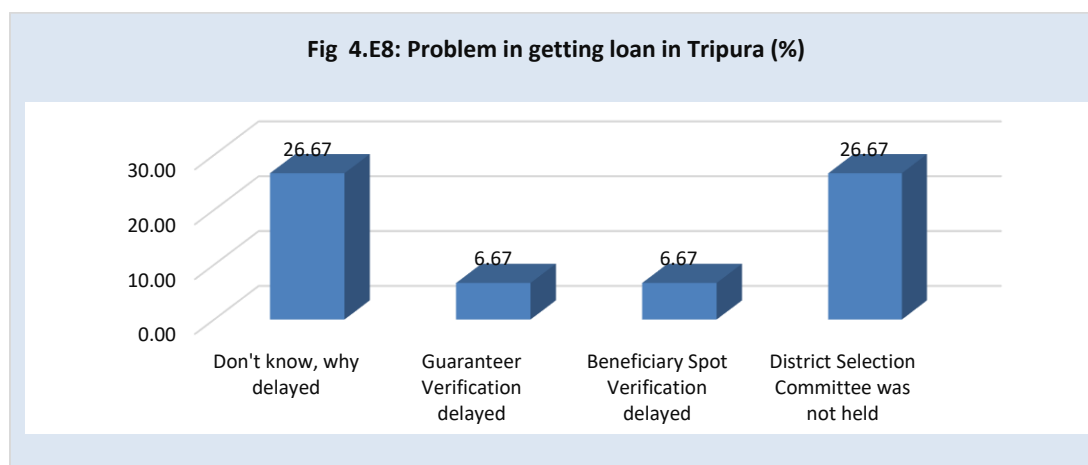
Table 4.E4: Average loan amount sanctioned

| S. No. | State | Average Loan Amount |
|--------|--------------|---------------------|
| 1 | Chhattisgarh | 1 month to 2 months |
| 2 | Gujarat | 1 month to 2 months |
| 3 | Tripura | 3 to 6 months |
| 4 | All | 3 to 6 months |

Source: Field Survey, 2018-19

4.1.E12. Difficulty in getting loan

About 57 percent of the beneficiaries faced difficulty in getting loan. Since the beneficiaries of Chhattisgarh and Gujarat received loan within two months, therefore all those beneficiaries who complaint about difficulty were from Tripura. Among them, 26.67 percent of the beneficiaries Tripura found it difficult to get loan because District Selection Committee was not held on time, 6.67 percent found it difficult because beneficiary on spot verification was delayed and another 6.67 percent found it difficult because guarantor verification was delayed (Fig. 4.E8).



4.1.E13. Loan Repayment:

Overall, about 19 percent of the beneficiaries have started repaying their loans. Sixty percent beneficiaries from Gujarat and 6.67 percent beneficiaries from Tripura have started repaying their loan (Table 4.E5). About 14.29 percent of the beneficiaries faced problems in repaying their loans. Twenty percent of the beneficiaries from Gujarat and 13.33 percent of the beneficiaries from Tripura faced problems in repaying their loans (refer Table.E5).

Table 4.E5: Loan repayment

| S. No. | State | Repayment Started (%) | Problems in loan repayment |
|--------|--------------|-----------------------|----------------------------|
| 1 | Chhattisgarh | 0.00 | 0.00 |
| 2 | Gujarat | 60.00 | 20.00 |
| 3 | Tripura | 6.67 | 13.33 |
| 4 | All | 19.05 | 14.29 |

Source: Field Survey, 2018-19

About 28.57 percent of the beneficiaries faced problem in repaying their loan because of insufficient income. Eighty percent of the beneficiaries in Gujarat and 13.33 percent of the beneficiaries in Tripura faced this problem (Table 4.E6).

Table 4.E6 : Insufficient income to repay loan

| State | Income not sufficient to pay loan | Total Beneficiary count | Percentage |
|--------------|-----------------------------------|-------------------------|------------|
| Chhattisgarh | 0 | 1 | 0.00 |
| Gujarat | 4 | 5 | 80.00 |
| Tripura | 2 | 15 | 13.33 |
| Total | 6 | 21 | 28.57 |

Further, among those who are repaying their loans, about 14.3 percent of the beneficiaries had started repaying their loans when they were pursuing their course. It was found that their families were repaying their loans on their behalf.

4.1.E14. Institute type

NSTFDC gives loan under ASRY for students to pursue education in India. Gujarat is an exception where the state government contributes to some part of the loan and students can go abroad for their higher studies. As can be referred from Fig 15, 23.81 percent of the beneficiaries went to government institutes, 52.38 percent went to private colleges and 23.81 percent went to foreign university/institute for their higher studies. As can be noticed, all the students who went abroad were from Gujarat (Table 4.E6).

Table 4.E6: Type of institutes

| State | Government | Private | Foreign Institute/University | Grand Total |
|--------------|------------|---------|------------------------------|-------------|
| Chhattisgarh | | 1 | | 1 |
| Gujarat | | | 5 | 5 |
| Tripura | 5 | 10 | | 15 |
| | 5 | 11 | 5 | 21 |

Own contribution towards education expenditure

About 95.24 percent of the beneficiaries were contributing towards the cost of their courses along with the loan they had taken (Table 4.E7). Overall average contribution towards expenditure on the course was found to be Rs 496562. Average self-contribution towards course was the highest in Gujarat at Rs 1733333, followed by Chhattisgarh at Rs 300000 and Tripura at Rs 203750 respectively (refer Fig 24). The higher figure in Gujarat could be explained by the fact that all the beneficiaries were enrolled in universities in the state.

Table 4.E7: Average contribution towards course

| State | Average contribution towards course |
|-----------------|-------------------------------------|
| Chhattisgarh | 300000 |
| Gujarat | 1733333 |
| Tripura | 203750 |
| Overall average | 496562 |

Impact

About 42.9 percent of the beneficiaries had completed their courses while 57.1 percent were still studying (refer Fig 25). Out of 9 people who had completed their courses, 44.4 got a job while the rest 55.6 percent did not get a job (refer Fig 26). Fifty percent of the beneficiaries who had completed their courses got a job in Gujarat while the figure was 25 percent in Tripura (refer Fig 25 and Fig 26). Out of 9 beneficiaries had completed their course, 1 was employed in a government job and 3 beneficiaries were working in a private company (Table 4.E8).

Table 4.E8: Job status of beneficiaries who completed their courses

| State | Completed | Job status of beneficiaries | | Type of job | |
|--------------|-----------|-----------------------------|----|-------------|---------|
| | | Yes | No | Government | Private |
| Chhattisgarh | 1 | 1 | | | 1 |
| Gujarat | 4 | 2 | 2 | 1 | 1 |
| Tripura | 4 | 1 | 3 | | 1 |
| All | 9 | 4 | 5 | 1 | 3 |

4.1.E15. Average income

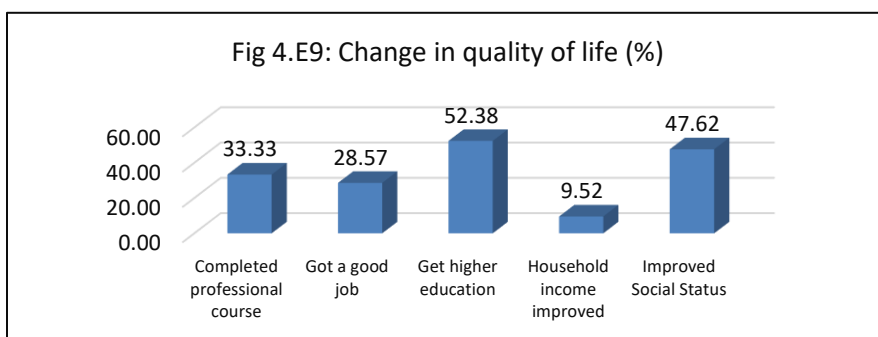
The average income of beneficiaries who were employed was found to be Rs 41,000. The average income was the highest in Gujarat at Rs 1,26,500, a possible explanation could be employment of the beneficiaries in the government sector and in a private company abroad. The average income in Chhattisgarh and Gujarat were found to be Rs 16,000 and Rs 4500 respectively (Fig. 4.E9).

Table 4.E9: Average income of beneficiaries

| State | Average income |
|-----------------|----------------|
| Chhattisgarh | 16000 |
| Gujarat | 126500 |
| Tripura | 4500 |
| Overall average | 41000 |

4.1.E16. Change in quality of life of beneficiaries

When asked what changes took place in beneficiary's life after taking the loan from NSTFDC, it was found that 52.38 percent believed the loan helped them in getting higher education, 47.62 percent felt it improved their social status, 33.33 percent felt it helped them in completing a professional course, 28.57 percent felt it helped them in getting a good job or will help them in getting a good job and 9.52 percent felt their household income increased (Fig. 4.E9).

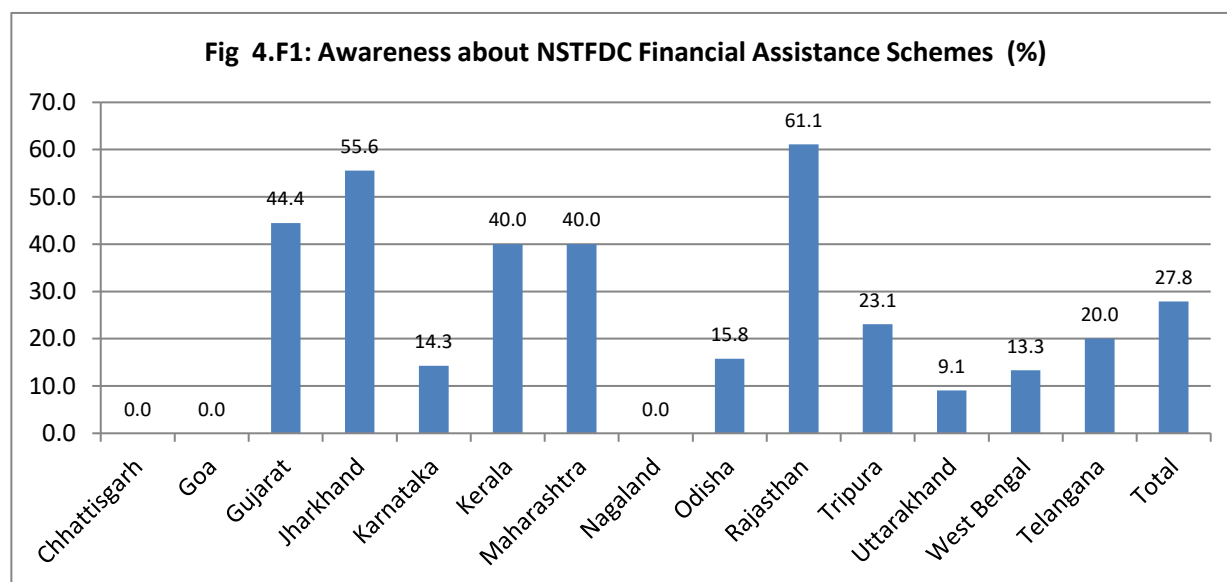


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4.1.f. Outreach of NSTFDC schemes among common tribal people

To make the NSTFDC Scheme more effective and beneficial to the entire tribal population, it is essential for the government to make tribal people aware about the scheme. Therefore, this study has also surveyed non-beneficiary tribal people from the same village where beneficiaries of NSTFDC schemes are living. It was assumed that if some people of the village have taken loan from the NSTFDC, other people of the tribal community of the same village would be aware about the schemes. The information would have been disseminated through the interaction between the beneficiaries and the non beneficiaries of NSTFDC schemes.

In this section, an attempt is made to examine the level of awareness among the general tribal people about the NSTFDC schemes. The opinion of tribal people regarding the implementation of NSTFDC Scheme has also been evaluated. For the same reason 156 tribal persons from 11 states of India were interviewed. As far as the awareness among the common tribal people with the government’s financial assistance schemes are concerned (Fig. 4.F1) the responses clearly vary across the states. Overall 27.8 percent of the non-beneficiaries have said that they have heard about the NSTFDC schemes. Although this number looks satisfactory, but we also have to keep in mind that these tribal people are from the beneficiary village, where the scheme is already implemented.



As far as the awareness in the states is concerned 61.1 percent of the non-members from Rajasthan and 55.6 percent of Jharkhand were aware about the implementation of NSTFDC schemes in their village. While not a single non beneficiary respondent of

Chhattisgarh and Nagaland knew about the NSTFDC Scheme. Similarly, the level of awareness among non-beneficiaries was found lower in Uttarakhand (9.1 %), West Bengal (13.3 %) and Karnataka (14.3 %).

4.1.F1. Awareness about different NSTFDC Schemes

After this, those informed beneficiaries were asked about the various NSTFDC schemes they are aware of. About 28.5 percent respondents said they knew about the existence of TL scheme. 26.3 respondents said that they know about this MC Scheme. As per data, people had least knowledge about education loan scheme (ASRY) and only 12.4 percent respondents have knowledge about it (Table 4.E1).

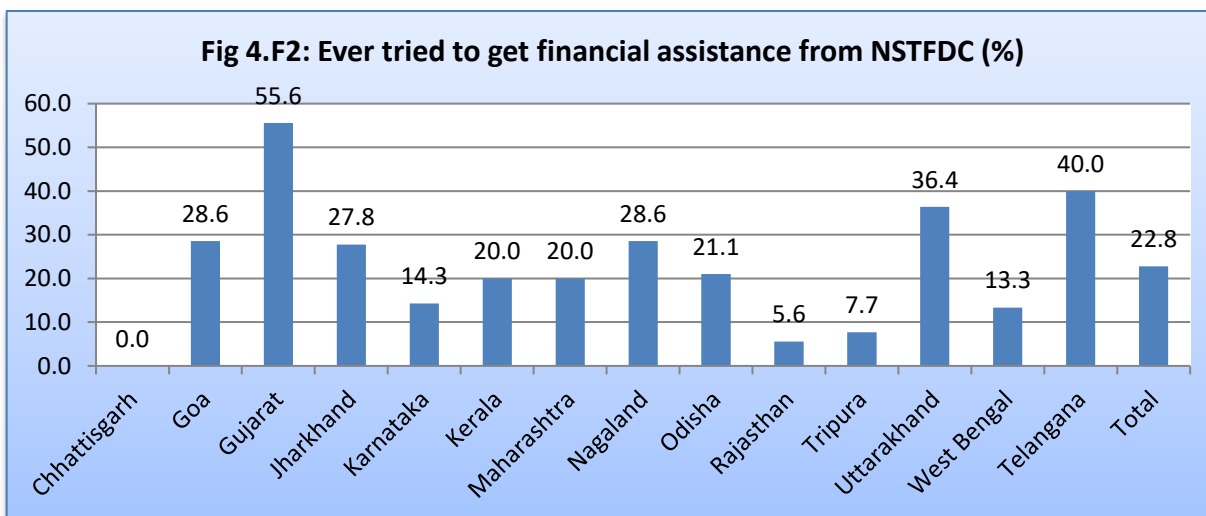
Table 4.F1: Awareness about NSTFDC Schemes

| STATES | TLS | AMSY | ASRY | MCS |
|--------------|------|------|------|------|
| Chhattisgarh | 0.0 | 0.0 | 0.0 | 0.0 |
| Goa | 0.0 | 0.0 | 0.0 | 0.0 |
| Gujarat | 22.2 | 11.1 | 12.5 | 12.5 |
| Jharkhand | 33.3 | 27.8 | 22.2 | 55.6 |
| Karnataka | 42.9 | 0.0 | 0.0 | 28.6 |
| Kerala | 40.0 | 40.0 | 40.0 | 20.0 |
| Maharashtra | 30.0 | 20.0 | 20.0 | 20.0 |
| Nagaland | 0.0 | 0.0 | 0.0 | 0.0 |
| Odisha | 0.0 | 52.6 | 0.0 | 21.1 |
| Rajasthan | 64.7 | 6.3 | 18.8 | 12.5 |
| Tripura | 46.2 | 15.4 | 7.7 | 0.0 |
| Uttarakhand | 27.3 | 0.0 | 0.0 | 0.0 |
| West Bengal | 6.7 | 13.3 | 6.7 | 40.0 |
| Telangana | 10.0 | 0.0 | 0.0 | 20.0 |
| Total | 24.2 | 16.0 | 9.0 | 19.4 |

Source: Field Survey 2018-19

To make this scheme beneficial for all tribal people, it is necessary that everyone from the community should have access to it. Therefore, it is imperative to know whether those tribal people who knew about the NSTFDC schemes have ever tried to take financial assistance from NSTFDC or not. In response to the question on loan request, only 22.8 percent of the tribal people agreed that they filed loan application. The result states like Gujarat (55.6 %), Telangana (40 %) and Uttarakhand (36.4 %) indicate that large number of non-beneficiary tribal have applied for NSTFDC loan.

However, none of the surveyed the non-beneficiaries from Chhattisgarh has filled loan application. Basically, the non-beneficiary’s demand for loan to a large extent depends on the popularity of schemes in their respective states (Fig. 4.F2).



4.1.F1. Applied for NSTFDC Schemes

The state wise data indicates that Term Loan Scheme is the most preferred scheme for Tribal people as the highest numbers of non-beneficiaries (19.62 percent) have applied for that. MC Scheme is the second most preferred (15.8 %) scheme for tribal people of India. According to the Figure 4.F2 not a single non-beneficiary tribal people have applied for ASRY. While

Table 4.F2: Applied for NSTFDC Schemes

| States | TLS | AMSY | ASRY | MCS |
|-------------|--------|-------|------|------|
| Gujarat | 0.00 | 33.3 | 0.00 | 25.0 |
| Jharkhand | 16.67 | 11.1 | 0.00 | 15.4 |
| Karnataka | 100.00 | 0.0 | 0.00 | 25.0 |
| Kerala | 0.00 | 0.0 | 0.00 | 0.0 |
| Maharashtra | 100.00 | 0.0 | 0.00 | 20.0 |
| Odisha | 0.00 | 100.0 | 0.00 | 33.3 |
| Rajasthan | 52.94 | 11.8 | 0.00 | 0.0 |
| Tripura | 100.00 | 0.0 | 0.00 | 0.0 |
| Uttarakhand | 100.00 | 0.0 | 0.00 | 16.7 |
| West Bengal | 0.00 | 0.0 | 0.00 | 33.3 |
| Telangana | 0.00 | 0.0 | 0.00 | 0.0 |
| Total | 19.62 | 7.0 | 0.00 | 15.8 |

interacting with the non-beneficiaries tribal people, it was found that ASRY is a complicated and time consuming scheme. Therefore all of them have not applied for ASRY loan.. According to the figure 4.F2, 100 percent of the respondents from Karnataka, Maharashtra, Tripura and Uttarakhand have applied for TL Scheme. However, in West Bengal all of the non beneficiaries have filed loan application for MC Scheme.

4.1.F2. Status of loan application

As far as the status of loan application is concerned, majority of the respondents (48.6 %) those who have files loan application, informed that their loan is pending in District

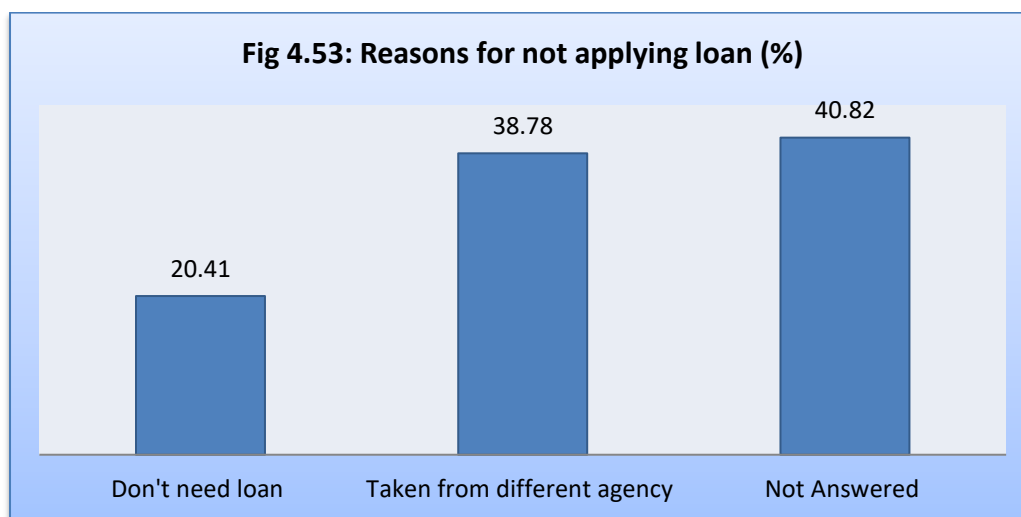
or Regional Channelizing Agencies. Another 18.9 percent said that their loan application was rejected. However 8.1 percent of the non – beneficiaries their loan sanction letter have been issued by RCA/DCA but waiting for release of Money (Table 4.F3).

Table 4.F3 : Status of Loan Application

| STATES | My application was rejected | Application was accepted but I didn't proceed | Application is pending | Sanction letter issued but waiting for release of Money |
|-------------|-----------------------------|---|------------------------|---|
| Gujarat | 0.0 | 25.0 | 50.0 | 25.0 |
| Jharkhand | 60.0 | 20.0 | 0.0 | 20.0 |
| Karnataka | 0.0 | 0.0 | 100.0 | 0.0 |
| Kerala | 0.0 | 0.0 | 100.0 | 0.0 |
| Maharashtra | 0.0 | 0.0 | 100.0 | 0.0 |
| Odisha | 0.0 | 40.0 | 60.0 | 0.0 |
| Rajasthan | 0.0 | 100.0 | 0.0 | 0.0 |
| Tripura | 0.0 | 0.0 | 0.0 | 0.0 |
| Uttarakhand | 0.0 | 25.0 | 50.0 | 25.0 |
| West Bengal | 0.0 | 50.0 | 50.0 | 0.0 |
| Telangana | 66.7 | 33.3 | 0.0 | 0.0 |
| Total | 18.9 | 24.3 | 48.6 | 8.1 |

4.1.F1. Reasons for not applying loan

As mentioned earlier, 77.8 percent of the non-beneficiaries have not applied for the NSTFDC loan. When we asked why they did not apply for loan, 20.41 percent of the respondent said that they don't need loan, 38.78 percent said that they have taken loan from other agencies and rest of the 40.82 percent not replied to this question (Fig. 4.F3).



4.1.F2. Reasons for taking loan from other Agency

Further the respondents were asked why they have taken loan from other agency. As shown in the Table.. of the total respondents who have taken loan from other agencies 29.1 percent have said that they knew about that agency only 23.6 percent respondents have said that getting loan from that financial institution is much easier. It has been found that all the respondents of Jharkhand, Karnataka and Uttarakhand have same opinion. In the case of Goa, more than 90 percent of the respondents said that the interest rate of their state's scheme is much lower than NSTFDC Schemes (Table 4.F4).

Table 4.F4: Reasons for taking from other Agency

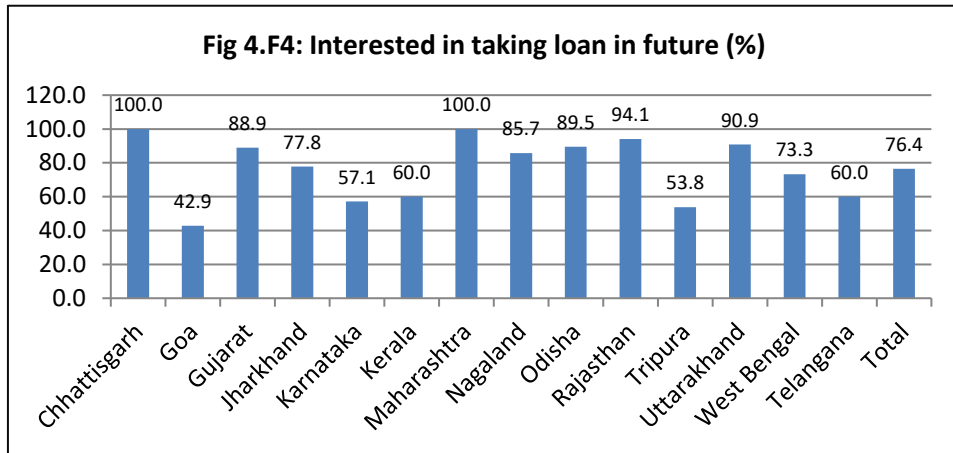
| | I knew about this agency only | Interest rate is lower than NSTFDC Schemes | Repayment period is longer than NSTFDC Schemes | Obligation for own contribution is very less | Getting loan is much easier | My agent has taken to that agency | Not Applicable |
|--------------|-------------------------------|--|--|--|-----------------------------|-----------------------------------|----------------|
| Chhattisgarh | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Goa | 0.0 | 92.9 | 7.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Gujarat | 11.1 | 0.0 | 0.0 | 0.0 | 33.3 | 33.3 | 22.2 |
| Jharkhand | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Karnataka | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Maharashtra | 50.0 | 0.0 | 0.0 | 50.0 | 0.0 | 0.0 | 0.0 |
| Nagaland | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Odisha | 83.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 16.7 |
| Rajasthan | 28.6 | 0.0 | 0.0 | 0.0 | 42.9 | 14.3 | 14.3 |
| Tripura | 25.0 | 0.0 | 25.0 | 0.0 | 50.0 | 0.0 | 0.0 |
| Uttarakhand | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| West Bengal | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 50.0 | 50.0 |
| Telangana | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 29.1 | 23.6 | 3.6 | 1.8 | 23.6 | 9.1 | 9.1 |

4.1.F3. Interested in taking loan in future

To assess the interest of non-beneficiaries in income generating schemes of NSTFDC, the respondents were asked whether they wanted to take loan for starting new business or expanding their current business in future.

Majority of the respondents were of the view that they would like to take loan from NSTFDC if opportunities will be given to them.. Interestingly, 100 percent of the respondents of Chhattisgarh and Maharashtra said that they wanted to take loan from the NSTFDC (Fig. 4.F4). Similarly, 90.9 percent respondents of Rajasthan, 90.9 percent of Jharkhand, 88.9 percent non-beneficiaries of Gujarat have shown their interest in taking loan from NSTFDC in future. However, in Goa only 42.9 percent of the

respondents have shown interest in NSTFDC loan. Reason is that a large number of the non-beneficiary tribes of the state are benefitting from State Government scheme.



4.2 Additional Parameters

4.2.A Coverage of Beneficiaries

A sample of 2960 beneficiaries was collected to ensure different stakeholders from SCAs and RCAs, beneficiaries from each scheme evaluated and non-beneficiaries get a fair representation in the sample. A total of 1204 beneficiaries were surveyed for TLS, 977 beneficiaries for MCS, 552 beneficiaries from AMSY and 21 beneficiaries for ASRY. The team also surveyed 48 stakeholders from SCAs/ RCAs/DCAs and 158 non-beneficiaries.

Table 4.2a1: **Scheme wise coverage of Beneficiaries**

| | Urban | | Rural | | Total | | Total* |
|-------|-------|--------|-------|--------|-------|--------|--------|
| | Male | Female | Male | Female | Male | Female | |
| TLS | 96 | 76 | 766 | 266 | 862 | 342 | 1204 |
| MCS | 6 | 42 | 57 | 872 | 63 | 914 | 977 |
| AMSY | 0 | 7 | 0 | 545 | 0 | 552 | 552 |
| ASRY | 7 | 8 | 4 | 2 | 11 | 10 | 21 |
| Total | 109 | 133 | 827 | 1685 | 936 | 1818 | 2754* |

*Responses of SCAs/DCAs and Non-beneficiaries are not included in beneficiaries list

Table 4.2a2: **State Wise Sample Distribution**

| State | Rural | | | Urban | | | Semi-Urban | | | Grand Total* |
|--------------------|------------|-------------|-------------|------------|------------|------------|------------|----------|-----------|--------------|
| | Male | Female | Total | Male | Female | Total | Male | Female | Total | |
| Arunachal P. | 71 | 37 | 108 | 15 | 14 | 29 | 1 | | 1 | 138 |
| Chhattisgarh | 51 | 12 | 63 | 2 | | 2 | | | | 65 |
| Goa | 28 | 3 | 31 | 3 | | 3 | | | | 34 |
| Gujarat | 31 | 225 | 256 | 3 | 1 | 4 | | | | 260 |
| Himachal P. | 8 | 6 | 14 | 1 | | 1 | | | | 15 |
| Jharkhand | 74 | 61 | 135 | 16 | 13 | 29 | 8 | 1 | 9 | 173 |
| Karnataka | 91 | 103 | 194 | | 16 | 16 | | | | 210 |
| Kerala | 31 | 30 | 61 | 2 | 2 | 4 | | | | 65 |
| Maharashtra | 66 | 35 | 101 | 14 | 8 | 22 | 2 | | 2 | 125 |
| Meghalaya | 10 | 16 | 26 | 2 | 2 | 4 | | | | 30 |
| Nagaland | 11 | 10 | 21 | 2 | 3 | 5 | | | | 26 |
| Odisha | | 245 | 245 | | 1 | 1 | | | | 246 |
| Rajasthan | 187 | 62 | 249 | 24 | 15 | 39 | 2 | 5 | 7 | 295 |
| Sikkim | 5 | 5 | 10 | 20 | 28 | 48 | | | | 58 |
| Tripura | 219 | 95 | 314 | 1 | 2 | 3 | | | | 317 |
| Uttarakhand | 27 | 1 | 28 | | | | | | | 28 |
| West Bengal | 1 | 443 | 444 | | | | | | | 444 |
| Telangana | 2 | 365 | 367 | | 16 | 16 | | | | 383 |
| Grand Total | 913 | 1754 | 2667 | 105 | 121 | 226 | 13 | 6 | 19 | 2912 |

*Responses of 48 SCAs/DCAs are not included in beneficiaries list

4.2.b Implementation Mechanism

The National Scheduled Tribes Finance and Development Corporation is an apex body Ministry of Tribal Affairs, Government of India for economic upliftment of Scheduled Tribes. The Corporation provides financial assistance at concessional rate of interest varying between 4% to 8% p.a. payable by the beneficiaries via State Channelising Agencies nominated by respective State Governments in addition to certain Regional Rural Banks and PSU Banks. At present, the financial assistance by NSTFDC is provided under the following viable income generating activities such as:

- Term Loan
- Adivasi Mahila Sashaktikaran Yojana (AMSY)
- Micro Credit Scheme for Self Help Groups (MCS)
- Adivasi Shiksha Rrinn Yojana (ASRY)

Implementation Mechanism

The financial assistance of the Corporation is extended to Scheduled Tribes having annual family income upto double the poverty line (DPL). Financial assistance of the Corporation is provided for all kinds of viable income generating activity. NSTFDC allocate funds every year according to State's tribal population share and available resources. Before disbursing loan to SCAs, NSTFDC takes Block Guarantee from the respective State Government as security. NSTFDC asks for project proposal from SCA. SCA sets the target each year. Advertisement is given through print media particularly newspaper. Applications are received from the eligible tribal candidates at District Channelising Agencies (DCAs)/Regional Channelising Agencies or at SCAs. The applicants are also asked to provide guarantee against demanded loan. For that they have two options, viz., mortgaging of their land property and by giving Government/PSU employee guarantee. Later proper scrutiny of applicants is done by DCAs/RCAs and in most cases pre sanction visit is done by respective RCAs/DCAs officers then the shortlisted names are sent to SCAs headquarter for approval. SCAs sent the list of probable beneficiaries in their project proposals to NSTFDC. NSTFDC scrutinize the list as per guidelines and send back to state government with requisite funds with certain terms and conditions, in which SCA has to repay the loan amount to NSTFDC on quarterly basis.

Standard Conditions set by NSTFDC

- SCA is required to take prior approval from NSTFDC in case any change is done in parameters and terms and condition of the scheme

- The SCA shall ensure that the beneficiaries are selected strictly as per the eligibility criteria of NSTFDC
- SCA should ensure that the beneficiary has not availed any other loan from NSTFDC in the past (except for Micro credit scheme)
- NSTFDC restricts persons with criminal record
- SCA shall form a project implementation committee which include NSTFDC nominee
- Advertisement shall carry the message that assistance is being provided under economic development scheme of NSTFDC

In the next stage, an agreement is executed with the entrepreneur on legal terms. In few states loan amount is disbursed in installments to make it sure that the amount is utilized properly by the beneficiary. They have to submit the utilization details to get easy sanction of rest of the installments. The established project is also inspected by the District Manager/ other officials in most of the states to ensure that beneficiary has utilized the money productively. In the final stage, SCA/RCA plays important role make them aware of their responsibility in making repayment on time. They are given with repayment schedules and pass books (in few states). This procedure is adopted by the District Office usually in the case of various schemes under NSTFDC.

4.2.c. Training/Capacity building of administrators/facilitators

One of the main objectives of NSTFDC is to upgrade the skills of Scheduled Tribes by providing both institutional and on job training and simultaneously build the capacity of officials of NSTFDCs and SCAs.

At present, there is no separate budget for capacity building of different stakeholders. Therefore, no information available with regard to the organizing capacity building programmes on management/implementation of NSTFDC Schemes for the officials of NSTFDCs and SCAs.

However, NSTFDC provides opportunity to their staffs to participate in capacity building programmes organized by other institutions. During 2017-18 three executives attended training programme of 5 days or more. These training programmes were organised by the Institute of Secretariat Training and Management (ISTM) and the Institute of Legislative Drafting & Research, Ministry of Law & Justice.

During 2016-17, few of the NSTFDC officials attended different Professional Development Programme/ Workshop/ Seminar (1) Project Management conducted by IIT Guwahati; (2) Setting Professional Goal Oriented Targets & Performance Evaluation conducted by IIM, Lucknow; (3) Leadership and other enables for achieving business

excellence at IIPA, New Delhi; (4) Corporate Governance conducted by IIM, Shillong; (5) Financial Management & Accountability at ICWAI Management Accounting Research Foundation, Hyderabad; (6) Finance for Non-finance Executives at ICAI, Hyderabad; (7) Orientation Courses in Records Management for Record Officers at National Archives of India, New Delhi; (8) Implications of Union Budget at SCOPE Convention Centre, New Delhi; (9) Training programme on “Ind-AS” at Delhi SCOPE Complex, New Delhi; (10) Capacity Building Workshop – online MOU System at Noida.

During the year 2015-16, Nine executives & Three nonexecutives employees OF NSTFDC had participated/ attended the training programme held on CSR, Credit aspects in Rural Development, Companies Act, 2013 – implications for PSEs, Communication Skills, MS-Office, PowerPoint, Reservation in Services, Purchase Management in Government and training on Noting and Drafting. During the same year, two executives also attended the National Cluster Summit for enhancing competitiveness of MSME through clusters conducted by the Indian Institute of Entrepreneurship, Guwahati.

4.2.d IEC Activities

The sole purpose of Ministry of Tribal Affairs is to bring more and more tribal people within the ambit of NSTFDC schemes. This requires a massive publicity/awareness campaign to create awareness among the tribal people. Such publicity campaigns should be initiated by all the stakeholders of this scheme; MoTA, NSTFDC and State Governments and SCAs/DCAs.

As per the data, few initiatives have been taken by the NSTFDC to create awareness amongst the Scheduled Tribes people regarding NSTFDC's concessional schemes. During 2017-18, NSTFDC has organized few awareness camps at different places of India. For instance, on the occasion of National Entrepreneurship Day, NSTFDC organised Entrepreneurship Awareness Camps in Agartala (Tripura), Haflong in Karbi Anglong District (Assam), Govt. Women's Polytechnic College, Bhopal (Madhya Pradesh) and Baripada in Mayurbhanj district (Odisha) and an Awareness Programme on NSTFDC schemes in Guntur district, Andhra Pradesh.

Similarly, during 2016-17, NSTFDC organised awareness camps at Majuli in Assam to the trainees, trained under training programme in collaboration with ONGC, Rajali, Lower Subansiri in Arunachal Pradesh and Sundargarh, Sambalpur and Bolangir in Odisha. Awareness Camps were also held at Purulia and Jhargram in West Bengal. But the number of these awareness camps of NSTFDC is very limited and area specific and

it doesn't have all India impact. In fact such type of activities must be conducted at every tribal districts and blocks of India to inspire others to be part of the NSTFDC's income generating schemes.

As far as SCAs are concerned few steps have been taken by them to create awareness amongst the Scheduled Tribes people regarding NSTFDC's concessional schemes. All SCAs believe that their government is promoting this NSTFDC scheme properly. States like Arunachal Pradesh, Chhattisgarh, Jharkhand, Nagaland, Tripura, Rajasthan and Sikkim said that they give advertisements in National Daily Newspapers and Regional Newspapers before implementing this scheme. However, SCAs like WBTDCC W B, Telangana and Gujarat who work in collaboration with SHGs takes the help of these organizations to make people aware about the schemes.

In case of beneficiaries, more than half of the beneficiaries of all four schemes got to know about the scheme either from friends and relatives or NSTFDC office, one tenth of them got to know through community leaders and less than five percent got to know through the newspapers. Most of the SCAs advertise about the schemes in media only at the time of loan distribution.

4.2.e Asset/Service creation and maintenance plan

Under the scheme, NSTFDC provides concessional finance to tribal beneficiaries/people for purchase of project related assets and working capital. Different financial assistance is provided for different schemes. The study found that tribal people have following assets according to their profession. Out of 2754 beneficiaries, surveyed across schemes, 1657 beneficiaries' have created assets with the loan money they have taken from NSTFDC. About 24.3 percent of the beneficiaries invested in livestock, 7.7 percent invested in buying poultry, 4.07 percent invested in agricultural equipment, 7.9 percent invested in tools and machinery, 0.05 percent invested in vehicles, 0.06 percent invested in furniture and fixtures, and 0.5 percent invested in tent houses.

Across schemes, maximum investment in assets like working spaces, tools and machinery, vehicles, furniture and fixtures, and tent houses was seen under Term Loan Scheme (TLS). This could be explained by the heavy investment required in generating these assets.

About 35 percent of the beneficiaries in AMSY scheme have invested in livestock. This could be explained by the dairy scheme that functions in parallel with AMSY in Gujarat. About 50 percent of the beneficiaries of MCS invested in livestock too.

About 27.5 of the beneficiaries under AMSY scheme also invested in poultry. This could be explained by the fact the women beneficiaries invested more in assets that could be kept near the house (Table 4.2a3 and (Table 4.2a4)).

Table 4.2a3: Assets created across schemes (Actual Numbers)

| Scheme | Livestock | Poultry | Agricultural equipment | Working space | Tools and machinery | Vehicle | Furniture and fixture | Tent house | Total |
|--------------|------------|------------|------------------------|---------------|---------------------|------------|-----------------------|------------|-------------|
| TLS | 169 | 36 | 54 | 82 | 185 | 136 | 132 | 8 | 1207 |
| MCS | 457 | 18 | 114 | 7 | 17 | 4 | 14 | 5 | 920 |
| AMSY | 193 | 152 | 5 | 20 | 9 | 1 | 8 | 0 | 552 |
| Total | 650 | 206 | 173 | 109 | 211 | 141 | 154 | 13 | 2679 |

Source: Field Survey, 2018-19

Table 4.2a4: Assets created across schemes (%)

| Scheme | Livestock | Poultry | Agricultural equipment | Working space | Tools and machinery | Vehicle | Furniture and fixture | Tent house | Total |
|--------------|--------------|-------------|------------------------|---------------|---------------------|-------------|-----------------------|-------------|-------------|
| TLS | 14.00 | 2.98 | 4.47 | 6.79 | 15.33 | 0.11 | 0.11 | 0.66 | 1207 |
| MCS | 49.67 | 1.96 | 12.39 | 0.76 | 1.85 | 0.00 | 0.02 | 0.54 | 920 |
| AMSY | 34.96 | 27.54 | 0.91 | 3.62 | 1.63 | 0.00 | 0.01 | 0.00 | 552 |
| Total | 24.26 | 7.69 | 6.46 | 4.07 | 7.88 | 0.05 | 0.06 | 0.49 | 2679 |

Source: Field Survey, 2018-19

Maintenance Plan

There is no maintenance plan of SCAs for the assets made by beneficiaries. However, the beneficiaries maintain their assets themselves and the condition of assets completely depend on the status of their projects.

Condition of assets

Beneficiaries who reported that they have invested in livestock, about 20.5 percent of the beneficiaries said their assets are in excellent condition, 34.6 percent reported their assets are in 'very good' condition, about 29.9 percent of the beneficiaries reported their assets are in 'good' condition, 14.3 percent of the beneficiaries reported their assets are in 'average' condition and 0.77 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a5).

Table 4.2a5: Livestock

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|---------------------------|--------------|--------------|--------------|--------------|-------------|---------------|
| TLS | 39 | 87 | 33 | 7 | 3 | 169 |
| MCS | 93 | 104 | 177 | 82 | 1 | 457 |
| AMSY | 40 | 121 | 17 | 11 | 4 | 193 |
| Total | 133 | 225 | 194 | 93 | 5 | 650 |
| Overall percentage | 20.46 | 34.62 | 29.85 | 14.31 | 0.77 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported that they have invested in poultry, only 4.85 percent of the beneficiaries said their assets are in excellent condition, 46.1 percent reported their assets are in 'very good' condition, about 28.2 percent of the beneficiaries reported their

assets are in 'good' condition, 12.6 percent of the beneficiaries reported their assets are in 'average' condition and 8.25 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a6).

Table 4.2a6: Poultry

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|--------------------|-----------|-----------|-------|---------|------|-------------|
| TLS | 8 | 16 | 9 | 1 | 2 | 36 |
| MCS | 1 | 6 | 5 | 4 | 2 | 18 |
| AMSY | 1 | 73 | 44 | 21 | 13 | 152 |
| Total | 10 | 95 | 58 | 26 | 17 | 206 |
| Overall percentage | 4.85 | 46.12 | 28.16 | 12.62 | 8.25 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported they have invested in agricultural equipment, only 5.2 percent of the beneficiaries said their assets are in excellent condition, about 24.3 percent reported their assets are in 'very good' condition, about 44.5 percent of the beneficiaries reported their assets are in 'good' condition, 23.1 percent of the beneficiaries reported their assets are in 'average' condition and 2.89 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a7).

Table 4.2a7: Agricultural equipment

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|--------------------|-----------|-----------|-------|---------|------|-------------|
| TLS | 9 | 28 | 14 | 1 | 2 | 54 |
| MCS | | 13 | 62 | 36 | 3 | 114 |
| AMSY | | 1 | 1 | 3 | | 5 |
| Total | 9 | 42 | 77 | 40 | 5 | 173 |
| Overall percentage | 5.20 | 24.28 | 44.51 | 23.12 | 2.89 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported they have invested in working space, about 15.6 percent of the beneficiaries said their assets are in excellent condition, 48.6 percent reported their assets are in 'very good' condition, about 24.8 percent of the beneficiaries reported their assets are in 'good' condition, 8.3 percent of the beneficiaries reported their assets are in 'average' condition and 2.8 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a8).

Table 4.2a8: Working space

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|--------------------|-----------|-----------|-------|---------|------|-------------|
| TLS | 14 | 47 | 14 | 6 | 1 | 82 |
| MCS | 3 | 1 | 2 | 1 | | 7 |
| AMSY | 0 | 5 | 11 | 2 | 2 | 20 |
| Total | 17 | 53 | 27 | 9 | 3 | 109 |
| Overall percentage | 15.60 | 48.62 | 24.77 | 8.26 | 2.75 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported that they have invested in tools and machinery, about 19.9 percent of the beneficiaries said their assets are in excellent condition, about 60.2

percent reported their assets are in 'very good' condition, about 13.3 percent of the beneficiaries reported their assets are in 'good' condition, 3.8 percent of the beneficiaries reported their assets are in 'average' condition and 2.8 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a9).

Table 4.2a9: Tools and machinery

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|--------------------|-----------|-----------|-------|---------|------|-------------|
| TLS | 40 | 111 | 23 | 6 | 5 | 185 |
| MCS | 2 | 10 | 3 | 2 | 0 | 17 |
| AMSY | 0 | 6 | 2 | 0 | 1 | 9 |
| Total | 42 | 127 | 28 | 8 | 6 | 211 |
| Overall percentage | 19.91 | 60.19 | 13.27 | 3.79 | 2.84 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported they have invested in vehicles, about 30.5 percent of the beneficiaries said their assets are in excellent condition, about 39 percent reported their assets are in 'very good' condition, about 18.4 percent of the beneficiaries reported their assets are in 'good' condition, about 3.6 percent of the beneficiaries reported their assets are in 'average' condition and 8.5 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a10).

Table 4.2a10: Vehicle

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|-----------------|-----------|-----------|-------|---------|------|-------------|
| TLS | 42 | 54 | 24 | 5 | 11 | 136 |
| MCS | 1 | 0 | 2 | 0 | 1 | 4 |
| AMSY | 0 | 1 | 0 | 0 | 0 | 1 |
| Total | 43 | 55 | 26 | 5 | 12 | 141 |
| Overall average | 30.50 | 39.01 | 18.44 | 3.55 | 8.51 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported they have invested in furniture and fixtures, about 21.4 percent of the beneficiaries said their assets are in excellent condition, about 53.3 percent reported their assets are in 'very good' condition, about 20.8 percent of the beneficiaries reported their assets are in 'good' condition, about 3.9 percent of the beneficiaries reported their assets are in 'average' condition and 0.65 percent of the beneficiaries said their assets are in 'poor' condition (Table 4.2a11).

Table 4.2a11: Furniture and fixtures

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|--------------------|-----------|-----------|-------|---------|------|-------------|
| TLS | 31 | 76 | 22 | 2 | 1 | 132 |
| MCS | 1 | 3 | 8 | 2 | | 14 |
| AMSY | 1 | 3 | 2 | 2 | | 8 |
| Total | 33 | 82 | 32 | 6 | 1 | 154 |
| Overall percentage | 21.43 | 53.25 | 20.78 | 3.90 | 0.65 | 100.00 |

Source: Field Survey, 2018-19

Beneficiaries who reported they have invested in tent houses, about 7.7 percent of the beneficiaries said their assets are in excellent condition, about 38.5 percent reported their assets are in 'very good' condition, about 30.8 percent of the beneficiaries reported their assets are in 'good' condition, about 7.7 percent of the beneficiaries reported their assets are in 'average' condition and 15.4 percent of the beneficiaries said their assets were in 'poor' condition (Table 4.2a12).

Table 4.2a12: Tent house

| Scheme | Excellent | Very good | Good | Average | Poor | Grand Total |
|--------------------|-----------|-----------|-------|---------|-------|-------------|
| TLS | 1 | 4 | 1 | | 2 | 8 |
| MCS | | 1 | 3 | 1 | | 5 |
| AMSY | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1 | 5 | 4 | 1 | 2 | 13 |
| Overall percentage | 7.69 | 38.46 | 30.77 | 7.69 | 15.38 | 100.00 |

Source: Field Survey, 2018-19

4.2.f Benefits (Individual, Community)

The study attempted to analyse the overall impact of NSTFDC loan scheme on beneficiaries through different schemes offered. Some parameters that the study looked into were:

- 1) Employment generation
- 2) Movement across different income slabs
- 3) Movement across poverty line
- 4) Expenditure on Education
- 5) Asset creation
- 6) Change in Quality of Life

1) Employment Generation:

Change in occupation of beneficiaries: The loan schemes from NSTFDC have helped change the primary occupation of beneficiaries. Most importantly, there were about 16.6 percent of the beneficiaries who were not engaged in income generating activities before taking the loan, now as a result of taking loan under the schemes, it came down to about 6 percent.

Similarly, before taking loan, about 7.8 percent of the beneficiaries were housewives, after taking the loan under the schemes, the proportion came down to about 2.9 percent. About 3.9 percent of the beneficiaries were unemployed before taking the loan, after taking the loan the proportion came down to about 1.2 percent. About 4.9 percent of the

beneficiaries were students before taking the loan, now as result of taking the loan under the schemes, the proportion came down to about 1.9 percent (Table 4.2a13).

Table 4.2a13: Change in occupation of beneficiaries

| Primary Activity | Before | After | Before % | After % |
|------------------|--------|-------|----------|---------|
| Housewife | 209 | 78 | 7.75 | 2.89 |
| Unemployed | 105 | 32 | 3.89 | 1.19 |
| Student | 133 | 51 | 4.93 | 1.89 |
| Overall | 447 | 161 | 16.57 | 5.97 |

Purpose of taking the loan: The purpose for which beneficiaries took loans reflected how important the schemes under evaluation were, important for beneficiaries. Schemes improved the general well-being of the beneficiaries. Across MCS and AMSY together, about 39.79 percent of the beneficiaries took loans under these schemes out of a greater desire for self-employment and about 6 percent of the beneficiaries took loan to bring women together to work in groups. About 48.89 percent took loan to increase their income and about 22.22 percent took loan to increase their savings. About 4 percent thought the loan will help them in availing better health & educational facilities and 2.3 percent felt it would improve their social prestige (Table 4.2a14).

Table 4.2a14 : Purpose of taking the loan

| Purpose of taking loan | Count of beneficiaries | Percentage |
|--|------------------------|------------|
| A greater desire for self-employment | 586 | 39.79 |
| Bring women together to work in groups | 88 | 6.01 |
| Increase in income | 720 | 48.89 |
| Increase in savings | 327 | 22.22 |
| Better health & educational facilities | 58 | 3.93 |
| Improved social prestige | 34 | 2.31 |
| Any Other | 22 | 1.51 |

Loan for business startup: Under TLS, 67.4 percent of the beneficiaries took loan to start a new business, about 19.6 percent wanted to expand their existing business and about 13 percent took loan for other purpose. Under ASRY, beneficiaries took loan to enroll in or to complete higher education. About 85.7 percent of the beneficiaries under ASRY opted for education loan from NSTFDC because of the low interest rate. The motivation for taking loan from NSTFDC has been helpful in general social standing of the beneficiaries.

2) Movement across different income slabs

An overall analysis of change in income slabs across schemes showed a positive picture. In AMSY and MCS together, proportion of beneficiaries earning less than Rs 50000 per

annum went down from 44.9 percent to 27.9 percent. However, the proportion of beneficiaries earning between Rs. 100,000-200,000 per annum went up from 8.36 percent to 23.23 percent. The proportion of beneficiaries earning between Rs. 200,000 - 500,000 per annum went up from 0.82 percent to 3.26 percent (Table 4.2a15).

Table 4.2a15: Change in level of income for TLS Scheme

| Income Slab | AMSY | | MCS | | Overall change (%) | |
|----------------|--------|-------|--------|-------|--------------------|--------|
| | Before | After | Before | After | Before | After |
| No Income | 2 | | | 1 | 0.14 | 0.07 |
| Below 50000 | 324 | 201 | 337 | 210 | 44.90 | 27.92 |
| 50000-100000 | 141 | 205 | 533 | 460 | 45.79 | 45.18 |
| 100000-200000 | 73 | 113 | 50 | 229 | 8.36 | 23.23 |
| 200000-500000 | 12 | 32 | | 16 | 0.82 | 3.26 |
| 500000-1000000 | 0 | 1 | | 4 | 0.00 | 0.34 |
| All | 552 | 552 | 920 | 920 | 100.00 | 100.00 |

Source: Field Survey. 2018-19

As for TLS, about 37.79 percent of the beneficiaries were earning below Rs. 50,000 per annum before taking the loan. After taking the loan, the proportion reduced to 3.24 percent. Significant increase is found in proportion of beneficiaries' earning between 1 lakh to 3 lakhs and above. Before taking the loan, about 27.6 percent of the beneficiaries were earning between Rs. 100,000 to 300,000 per annum. After taking the loan, the proportion increased to about 38.87 percent. About 1.3 percent of the beneficiaries were earning over 3 lakhs per annum before taking the loan. After taking the loan, the proportion increased to about 18.9 percent (Table 4.2a16).

Table 4.2a16: Change in level of income for TLS Scheme

| Income Slab | Before taking loan | After taking loan | Before taking loan (%) | After taking loan (%) |
|-----------------------|--------------------|-------------------|------------------------|-----------------------|
| No Income | 44 | 5 | 3.65 | 0.42 |
| Below 50 Thousand | 455 | 39 | 37.79 | 3.24 |
| 50 Thousand to 1 lakh | 357 | 207 | 29.65 | 17.19 |
| 1Lakh to 1.5 lakh | 205 | 257 | 17.03 | 21.35 |
| 1.5 Lakh to 2 Lakh | 79 | 212 | 6.56 | 17.61 |
| 2 Lakh to 2.5 Lakh | 38 | 164 | 3.16 | 13.62 |
| 2.5 Lakh 3 Lakh | 10 | 92 | 0.83 | 7.64 |
| Above 3 Lakh | 16 | 228 | 1.33 | 18.94 |
| Total | 1204 | 1204 | 100.00 | 100.00 |

Source: Field Survey. 2018-19

3) Movement across poverty line

The study checked for impact of the scheme on beneficiaries living below poverty line before taking the loan. It was found that approximately 43.42 percent of the beneficiaries from TLS, MCS and AMSY scheme were living below the poverty line

before taking the loan. After taking the loan, the sample population living below poverty line came down to approximately 17.04 percent. This reflected an overall positive Impact on the beneficiaries.

The biggest change was seen in TLS, where the percentage of beneficiaries living below poverty line came down to 3.65 percent from 41.45 percent (Table 4.2a17).

Table 4.2a17: Table: Movement across poverty line

| Scheme | Before | | After | | Total beneficiaries |
|---------|--------------|------------|--------------|------------|---------------------|
| | Total Number | Percentage | Total Number | Percentage | |
| TLS | 499 | 41.45 | 44 | 3.65 | 1204 |
| MCS | 337 | 36.63 | 211 | 22.93 | 920 |
| AMSY | 326 | 59.06 | 201 | 36.41 | 552 |
| Overall | 1162 | 43.42 | 456 | 17.04 | 2676 |

Source: Field Survey. 2018-19

4) Expenditure on education

An overall increase in expenditure on education across schemes was seen. For instance, there was a significant increase in spending more than Rs 2000 per month on education by beneficiaries under TLS. Before taking the loan, about 21.6 percent of the beneficiaries under TLS spent more than Rs 2000, after taking the loan, the share increased to 33.4 percent.

For beneficiaries under MCS, an increase in expenditure over Rs. 500 was seen. There was a significant increase in percentage of beneficiaries spending between Rs 500 to Rs 1000 on education per month. Before taking the loan, about 24.2 percent of the beneficiaries spent between Rs 500-1000 on education of their children, after taking the loan the proportion increased to about 30 percent. Before taking the loan, about 8.4 percent of the beneficiaries spent between Rs 1000-2000 on education of their children, after taking the loan the proportion increased to about 11.5 percent. Similarly, about 3.6 percent of the beneficiaries spent more than Rs 2000 per month on education of their children, after taking the loan the proportion increased to about 6.7 percent (Table 4.2a18).

Under AMSY, about 8.4 percent of the beneficiaries spent between Rs 500-1000 on education of their children before taking the loan, after taking the loan the proportion increased to about 12.1 percent. Similarly, about 8.5 percent of the beneficiaries spent between Rs 1000-2000 on education of their children before taking the loan, after taking the loan the proportion increased to about 12.1 percent. Proportion of beneficiaries spending more than Rs 2000 on education increased from 7.4 percent to 10.7 percent.

Table 4.2a18: Household expenditure on education per month

| Scheme | less than 100 | | 100-500 | | 500-1000 | | 1000-2000 | | More than 2000 | |
|--------|---------------|-------|---------|-------|----------|-------|-----------|-------|----------------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| TLS | 27.3 | 21.3 | 8.3 | 4.1 | 14.3 | 12.7 | 28.5 | 28.5 | 21.6 | 33.4 |
| MCS | 31.1 | 30.0 | 32.8 | 21.5 | 24.2 | 30.2 | 8.4 | 11.5 | 3.6 | 6.7 |
| AMSY | 25.7 | 22.3 | 37.5 | 28.6 | 8.5 | 12.1 | 10.1 | 9.1 | 7.4 | 10.7 |

Source: Field Survey. 2018-19

Twenty-one beneficiaries from the sample enrolled in different courses in India and abroad using the loan they got under ASRY. Enrolment in the courses was not possible without the education loan according to the 71.43 percent of the beneficiaries surveyed under study to evaluate ASRY. About 14.3 percent of the beneficiaries surveyed for ASRY also reported that they would have borrowed money from the moneylender in case they wouldn't have got the education loan from NSTFDC.

5) Change in quality of life

The beneficiaries were asked about how the scheme impacted a few socio-economic aspects of their life. Across the three schemes (TLS, MCS and AMSY), about 82.6 percent of the beneficiaries reported that loan scheme improved their household income. About 42.74 percent reported that their standard of living has improved after taking the loan. Around 23.8 percent of the beneficiaries reported that the scheme helped them in sending their children to school and about 19.6 percent felt it helped them in availing better health facilities. About 33.13 percent of the beneficiaries felt the schemes helped them in improving their social status and about 3.9 percent felt the migration of their family members reduced considerably after taking the loan (Table 4.2a19).

Table 4.2a19: Benefits of Income Generating Schemes

| Socioeconomic aspect | TLS | MCS | AMS Y | Overall Percentage |
|--|-----|-----|-------|--------------------|
| Household income improved | 913 | 821 | 477 | 82.63 |
| Standard of living improved | 737 | 178 | 229 | 42.74 |
| Sending children to Schools | 451 | 105 | 82 | 23.84 |
| Availing health facility | 343 | 94 | 87 | 19.58 |
| Improved Social Status | 577 | 137 | 173 | 33.13 |
| Nothing changed | 173 | 60 | 50 | 10.57 |
| Migration of family members reduced considerably | 53 | 41 | 10 | 3.88 |

Source: Field Survey. 2018-19

About 52.4 percent of the beneficiaries surveyed under ASRY scheme evaluation reported that the education loan from NSTFDC helped them in getting higher education and about 33.3 percent reported that they completed professional courses. About 28.6 percent said that the scheme helped them in getting a job. Around 47.6 percent of the beneficiaries reported that education attained because of the loan scheme has improved their social status and about 9.5 percent reported it increased their household income (Table 4.2a20).

Table 4.2a20: Benefits of ASRY Scheme

| Socioeconomic aspect | Overall percentage |
|-------------------------------|--------------------|
| Completed professional course | 33.33 |
| Got a good job | 28.57 |
| Get higher education | 52.38 |
| Household income improved | 9.52 |
| Improved Social Status | 47.62 |

Source: Field Survey. 2018-19

6) Household assets creation

The scheme helped the beneficiaries in generating assets, both household and project based. The asset ownership has increased across households because of the income generated with the help of loan schemes from NSTFDC.

It was found that before taking the loan, the ownership of home appliances like fan, television, fridge, washing machine and AC by the beneficiaries was 33.3 percent, 45.9 percent, and 13.9 percent, 2.4 percent and 0.7 percent respectively. After taking the loan, the percentages increased to 70.5 percent, 59.9 percent, 20.7 percent, 3.4 percent and 0.9 percent respectively (Table 4.2a21).

Table 4.2a21: Ownership of home appliances

| Scheme | Fan | | TV | | Fridge | | Washing machine | | AC | |
|-------------------|--------|-------|--------|-------|--------|-------|-----------------|-------|--------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| TLS | 49.2 | 75.1 | 49.4 | 68.4 | 24.3 | 25.7 | 4.6 | 6.0 | 0.7 | 1.1 |
| MCS | 6.1 | 74.2 | 52.3 | 60.2 | 6.1 | 22.8 | 1.1 | 1.4 | 0.9 | 0.9 |
| AMSY | 44.2 | 54.5 | 27.4 | 40.8 | 4.2 | 6.3 | 0.0 | 0.9 | 0.2 | 0.5 |
| All Three Schemes | 33.3 | 70.5 | 45.9 | 59.9 | 13.9 | 20.7 | 2.4 | 3.4 | 0.7 | 0.9 |

Source: Field Survey, 2018-19

Ownership of vehicular assets like two-wheelers, three-wheelers and cars before taking the loan was 20.6 percent, 0.7 percent and 0.5 percent respectively. After the loan, figures changed to 31.7 percent, 3.7 percent and 4.1 percent respectively. Ownership of tractors before and after taking the loan was found to be 0.5 percent and 1.7 percent.

About 29 percent of the beneficiaries had LPG connections before taking the loan, it increased to 40.3 percent after taking the loan (Table 4.2a22).

Table 4.2a22: Ownership of vehicles, transport and LPG

| Scheme | Two wheeler | | Three wheeler | | Car | | Tractor | | LPG | |
|--------------------|-------------|-------|---------------|-------|--------|-------|---------|-------|--------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After |
| TLS | 30.2 | 36.1 | 1.3 | 7.4 | 5.2 | 8.1 | 1.1 | 3.7 | 48.3 | 55.6 |
| MCS | 10.3 | 29.7 | 0.3 | 0.8 | 0.3 | 0.6 | 0.0 | 0.0 | 11.4 | 12.2 |
| AMSY | 16.9 | 25.2 | 0.0 | 0.5 | 0.2 | 1.1 | 0.2 | 0.4 | 15.9 | 53.8 |
| Overall Percentage | 20.6 | 31.7 | 0.7 | 3.7 | 2.5 | 4.1 | 0.5 | 1.7 | 29.0 | 40.3 |

Source: Field Survey, 2018-19

Project based assets

It was found that across TLS, MCS and AMSY, about 43.42 percent of the beneficiaries generated project based assets after taking the loan. Majority of the beneficiaries generated livestock related assets. About 24.3 percent of the beneficiaries across the three schemes generated livestock related assets, around 7.7 percent of the beneficiaries generated poultry as assets, around 6.5 percent of the beneficiaries invested in agricultural equipment, about 4 percent of the beneficiaries invested in working spaces, around 7.9 percent of the beneficiaries invested in tools and machinery assets and around 0.6 percent of the beneficiaries invested in vehicles, furniture and tent houses (Table 4.2a23).

Table 4.2a23 : Project based assets

| Scheme | Livestock | Poultry | Agricultural equipment | Working space | Tools and machinery | Vehicle | Furniture and fixture | Tent house | Total |
|--------|-----------|---------|------------------------|---------------|---------------------|---------|-----------------------|------------|-------|
| TLS | 14.04 | 2.99 | 4.49 | 6.81 | 15.37 | 0.11 | 0.11 | 0.66 | 1204 |
| MCS | 49.67 | 1.96 | 12.39 | 0.76 | 1.85 | 0.00 | 0.02 | 0.54 | 920 |
| AMSY | 34.96 | 27.54 | 0.91 | 3.62 | 1.63 | 0.00 | 0.01 | 0.00 | 552 |
| Total | 24.29 | 7.70 | 6.46 | 4.07 | 7.88 | 0.05 | 0.06 | 0.49 | 2676 |

Source: Field Survey, 2018-19

Benefit of associating with SHGs/NGOs under NSTFDC schemes

Beneficiaries under MCS and AMSY were associated with some SHG or NGO for NSTFDC scheme. It was found that about 42.5 percent of the beneficiaries felt the association helped them to some extent and 14.7 percent reported that it benefited them to a large extent. About 14.4 percent felt their status remained the same, 5.6 percent felt

they did not benefit from the association and only 0.2 percent felt they suffered losses (Table 4.2a24).

Table 4.2a24 : Benefit of associating with SHGs/NGOs

| Extent of benefit | Benefits (%) |
|---------------------------|---------------------|
| Benefited to large extent | 14.74 |
| Benefited to some extent | 42.52 |
| Status remained same | 14.36 |
| Not benefited | 5.55 |
| Suffered a lot of losses | 0.21 |

Source: Field Survey, 2018-19

4.2.g. Convergence with Scheme of own Ministry/Department or of Other Ministry/ Department

There are number of programmes in implementation which aims at improving the economic and social status of poor people of India, specially, the Scheduled Tribes Communities. Therefore, convergence of schemes can help in improving the quality of life of tribal people of India. With regard NSTFDC schemes, the corporation said that they have so far collaborated with the Ministry of Human Resources Development, Govt. of India for interest subsidy for ASRY scheme.

Adivasi Shiksha Rrinn Yojana (ASRY is an Education loan scheme to enable ST students to meet expenditure for pursuing technical and professional education including Ph.D. in India. Under this scheme, the Corporation provides financial assistance upto ₹ 5.00 lakh per eligible family at concessional rate of interest of 6% per annum. Ministry of Human Resources Development, Govt. of India provides interest subsidy for this scheme, whereby, no interest is payable by a student during the moratorium period which is course period and one year or six months after getting the job, as the case may be.

Under this scheme loan is provided for B. Tech. (Computer Science), B.E (Civil/ Mechanical/ Industrial & Production), B.Sc. (Nursing), MBBS, BDS, BHMS, B.Sc. (Agri/ Forestry), B.Sc. (Physiotherapy) etc. in the states of Chhattisgarh, Gujarat, Himachal Pradesh, Jammu & Kashmir, Rajasthan, Sikkim, Tripura and West Bengal.

Apart from that some of the State Governments has made initiatives to converge NSTFDC schemes with other Departments/Ministries scheme

Gujarat

Gujarat Tribal Development Corporation has successfully converged its Adivasi Mahila Sashaktikaran Yojna with Integrated Dairy Development Project (IDDP) in their state. The project is being implemented by district cooperative unions of Gujarat. Under this

scheme, a complete packages of support inputs is being given to the weaker sections of tribal women for purchasing mulching cattle. Several complementary projects have also been introduced and converged with IDDP to make dairying successful which includes Integrated Livestock Development (ILD) project and heifer rearing project. The objective of this NSTFDC and IDDP scheme is to create a unit of at least four animals in each participant's house by the end of the project period and this will uplift the living standards of tribal people and to make them economically self reliant.

Meghalaya

In Meghalaya, The Meghalaya Co-operative Apex Bank Ltd is acting as the State Channelizing Agency for NSTFDC schemes. The bank has converges the NSTFDC loan scheme with "Meghalaya State Aquaculture Mission" (MSAM). The important activities undertaken through convergence are creating critical infrastructure development of Fish Pond, establishment of sanctuaries for conserving indigenous and species of fish and capacity building of farmers as well as officials, programme managers, multi-service providers, co-operators etc. Under this scheme, the bank has been taking refinanced from NSTFDC for financing schemes under "Meghalaya State Aquaculture Mission" (MSAM). In this scheme MSAM is providing 60% of loan amount as Govt. subsidy to the every individual beneficiary for pond construction.

Karnataka

Under this scheme Karnataka Government provides irrigation facility to the agricultural land through lift irrigation scheme utilizing the perennial source of water (rivers) and lifting water through pipe lines. Wherever perennial water sources are not available, bore wells are drill on the water points identified by the expert geologists. This scheme has been converged with NSTFDC Scheme for ST beneficiaries of Small and Marginal Farmers by providing irrigation facilities to Dry Land through Tube/Open Wells and Lift Irrigation Schemes.

Unit cost is Rs. 3 lakh which includes subsidy of Rs. 2.50 lakhs from government and loan amount of Rs. 0.50 lakh from NSTFDC carries interest of 6 % p.a. loan and interest is repayable in 6 years in half yearly installments. However, in Kolar, Ramanagara, Bengaluru and Tumkur rural urban areas where ground water table is depleted the unit cost is 4. lakh inclusive of subsidy of 3 lakhs and energization cost of Rs. 0.50 lakh.

4.3 Gaps in Achievement and Outcome

- There has been a continuous gap in sanctioning and disbursal of loan since 2001. In four out of last six years alone, there has been a gap of at least 10 per cent in sanctioning and disbursal of loan (in terms of number of beneficiaries). However,

majority of the gap was fulfilled in one year (2016-17), next year the gap was still up at 11.7 per cent.

Table 4.3 Gaps in achievement in outcome

| Year | No of beneficiaries (loan sanctioned) | No of beneficiaries (loan disbursed) | Gap | Gap (%) |
|---------|---------------------------------------|--------------------------------------|--------|---------|
| 2012-13 | 61625 | 49463 | 12162 | 19.74 |
| 2013-14 | 260356 | 253136 | 7220 | 2.77 |
| 2014-15 | 34098 | 29655 | 4443 | 13.03 |
| 2015-16 | 109907 | 92824 | 17083 | 15.54 |
| 2016-17 | 61676 | 107026 | -45350 | -73.53 |
| 2017-18 | 47959 | 42369 | 5590 | 11.66 |
| Total | 575621 | 574473 | 1148 | 0.20 |

- NSTFDC offers eight schemes for socioeconomic upliftment of the ST community; Term Loan, Bridge loan, AMSY, ASRY, MCS, Tribal Forest Dwellers Empowerment Scheme, Assistance to TRIFED empanelled ST Artisans and Marketing Support Assistance. Currently, however, only four out of these eight schemes are operational.
- In terms of beneficiary outreach, many schemes or any schemes in some states are not operational. For instance, Madhya Pradesh has the highest number of tribal population at 14.69 per cent but it has only 0.42 beneficiaries. Maharashtra have more than 10 percent ST population but have stopped seeking financial assistance from NSTFDC. Assam, Maniput and Odisha states are also not taking any loans under NSTFDC schemes in last five years.

4.4 Key Bottlenecks & Challenges

Several issues with regard to NSTFDC schemes have emerged during the field survey. Based on the data analysis and observations made during field work, some of the important issues and concerns are summarized as follows.

- **Inactiveness of big tribal states and non-functional SCAs:** The successful implementation of NSTFDC schemes is largely dependent on the active participation of State's Tribal Department and State Channelising Agencies (SCA) as they are responsible for looking after the welfare and development of the Scheduled Tribes at grass root level. Unfortunately, SCAs of large states, where most of the tribal population of the country is living, are non - operational/functional or defunct. As per NSTFDC report, till December 2018

across India there were 39 State Channelizing Agencies (SCAs) and out of this only 23 are functional to some extent. Madhya Pradesh has 14.69 percent of tribal population but it has only 0.4 percent of NSTFDC beneficiaries, similarly, Maharashtra has 10.08 percent of tribal population but for last three years it has not distributed any loan to their Tribal population.

- **Non utilization of sanctioned money by States:** Most of the states are not utilising the funds allocated for loan disbursement. The utilization ratio is very low in many States like Assam, Chhattisgarh, Jammu Kashmir, Jharkhand, Karnataka Manipur, Nagaland, Sikkim, Chhattisgarh, Rajasthan and Sikkim. It is worth noting that Maharashtra got Rs. 37.18 crores during this period, but it did not distributed loan to a single tribal person.
- **Lack of manpower at grass root level:** The District Channelising Agencies or Regional Channelising Agencies at the grass root level are responsible for implementing the schemes. They not only have the responsibility of disseminating information about the scheme, but they are solely responsible for selecting eligible beneficiaries, providing technical supports to the tribal beneficiaries if needed, ensuring timely disbursal of loan, monitoring of projects and most importantly timely repayment of loans. An analysis of available man power at SCA suggests that there are acute shortages of staffs at most of the SCAs. Out of 18 surveyed SCAs, 5 SCAs have not filled up more than 50 percent of their sanctioned post. For instance, 77.78 % of the sanctioned posts of Maharashtra SCA were vacant, followed by Himachal Pradesh (55.77%), WBTDCC WB (54.40 %), Chhattisharh (53.49%), Gujarat (51.61 %) and Jharkhand (50.43 %). Similarly, SCAs like Kerala, Rajasthan and Odisha have also not filled more than 30 percent of sanctioned post. Lack of staffs not only delays the loan sanctioning process but also effects the monitoring of schemes and recovery of loans.
- **Issues related with Block Guarantee by States:** NSTFDC functions through State Channelizing Agencies (SCAs) which are nominated by the respective State Governments. Before approving the loan demand of SCAs, NSTFDC seeks for respective State Government's guarantee as security for the loan disbursement. This is crucial for the SCAs as their loan demand and disbursement is totally dependent on the amount of State Guarantee. If a State Government does not give guarantee on behalf of their SCA, then the NSTFDC does not provide loan to SCA. If the amount of State's guarantee is less, then the loan disbursement capacity of the SCA is automatically reduces. There are few SCAs, which have

lesser amount of bank guarantee from their State Governments. For example, SABCCO, Sikkim and Uttarakhand Bahudeshiya Vitta Evam Vikas Nigam have just Rs 1 crore guarantees. Because of this they are not able to take more funds from the NSTFDC.

- **Non-implementation of NSTFDC Schemes:** NSTFDC has developed six income generating schemes, however, as per the NSTFDC only TLS, AMSY, MCS and ASRY are functional against which projects/loan have been sanctioned to the State Channelizing Agencies. Tribal Forest Dwellers Empowerment Scheme and Assistance to TRIFED empanelled Artisans are presently not active.
- **Week loan recovery system and issues of NPAs:** The loan recovery mechanisms of many of the SCAs are not up to the mark. On paper, all SCAs have developed a proper loan recovery plan but they are not followed properly and strictly by the DCAs officials. One of the major reasons is the lack of field staffs at DCAs level. The second problem is that most of the DCAs neither have any official vehicle nor they provide any field allowance to their recovery officers. SCAs are reluctant to impose penalty on loan defaulters due to political obligations. Many of the beneficiaries in Rajasthan have stopped repaying the loan because their past Chief Minister had publically announced in 2016, before the State General Election, that state is going to waive of their loans. Therefore, SCAs are suffering from huge arrears of loans due to non repayment of loans by beneficiaries.
- **Issue of small loan amount:** During the study, majority of beneficiaries in Jharkhand, Arunachal Pradesh, Meghalays, Rajasthan, Kerala and other states expressed their unhappiness about the insufficient loan amount provided to them. For example, in Jharkhand and West Bengal majority of the beneficiaries got less than Rs. 25,000. According to them, with this amount it is difficult to start their proposed economic activities properly.
- **Identification of beneficiaries:** The process of identification of beneficiaries is not being done as per the NSTFDC income criteria guidelines. In some states, even the government servants have managed to get loan for their wife or children. They utilized the loan amount to construct/renovate their house or to purchase buffalow/cow for their own milk consumption. Apart from that beneficiaries selection process is complicated and time consuming in most of the states. In TLS, the average time between submissions of applications to sanctioning of loan was 4 to 6 months. In Maharashtra, Tripura and Uttarakhand, on an average, loan disbursement process takes more than 6 months. In majority of the States. District Selection Committee is either headed by District Magistrate

or by Senior Most MLA/MP. But these officers are generally preoccupied with their work. On many occasions, District Selection Committee's meeting could not be held on time due to their unavailability. It unnecessarily delays the loan disbursement process.

- **Lack of awareness:** Lack of awareness among the common tribal people is one of the major constraints in the implementation of the NSTFDC schemes. Most of the genuine BPL tribal people are not aware of these programmes. Even their local representatives have less idea about the schemes. At present most of the beneficiaries have come to know about this scheme through their personal contacts, mainly through friends and relatives or through DCAs officers. As in the case of Term Loan, about 51 percent of the beneficiaries had received the information through friends and relatives. Similarly, about half of the beneficiaries of MC Scheme said that they came to know about the scheme from state ST office. To check the awareness level among those individuals who have not availed any NSTFDC loan facility we have surveyed 158 tribal people. As per the data, overall 27.8 percent of the non-beneficiaries have said that they have heard about the NSTFDC schemes. Although this number looks satisfactory, but we also have to keep in mind that these tribal people are from the beneficiary village, where the scheme has already been implemented.

5. OBSERVATION AND RECOMENDATIOS

5.1 Thematic Assessment

The objective of NSTFDC schemes, according to the Ministry of Tribal Affairs, is to provide productive employment opportunities to scheduled Tribe people by the provision of loan on subsidized interest rate. Till 2012, NSTFDC has provided financial assistance for two types of schemes (1) Income generating Schemes (2) Marketing Support Assistance for economic upliftment of Scheduled Tribes.

Under the first scheme, NSTFDC provides concessional finance for viable income generation scheme. This creates direct employment for tribal people. In other scheme, the NSTFDC provides financial assistance to meet Working Capital requirement of agencies engaged in procurement and marketing of Minor Forest Produce (MFP) and other tribal products. Through this scheme tribes get the opportunity to expand their business. This scheme indirectly helps the tribes in their livelihood.

The following table shows the number of tribal person benefited from the NSTFDC schemes since its inception. As far as the Income Generating Schemes are concerned, till date 10.50 lakh tribal people got the opportunity to establish their own business with the help of this scheme. The maximum number of employment was generated in the year 2013-14 when personal loans was disbursed to 2.6 lakhs people. But in the next year, only 34 thousand tribes got loan from NSTFDC. This figure does not justify the mandate of NSTFDC. As far as Marketing Support Assistance is concerned, this scheme was active till 2012, but after not a single rupee has been distributed by NSTFDC. However, 21.48 lakh tribes were benefited from this scheme during the first ten years of its inception. Therefore, this plan needs to be restarted as soon as possible (Table 5.1).

Table 5.1: Employment Generation (Direct/Indirect)

| Financial Years | Income Generating Activities | Marketing Support Assistance | Total No. of Beneficiaries |
|---------------------|------------------------------|------------------------------|----------------------------|
| 2001-02 | 5383 | 290430 | 295813 |
| X Plan (2002-2007) | 134375 | 1425100 | 1559475 |
| XI Plan (2007-2012) | 335412 | 433000 | 768412 |
| 2012-13 | 61625 | 0 | 61625 |
| 2013-14 | 260356 | 0 | 260356 |
| 2014-15 | 34098 | 0 | 34098 |
| 2015-16 | 109907 | 0 | 109907 |
| 2016-17 | 61676 | 0 | 61676 |
| 2017-18 | 47959 | 0 | 47959 |
| Total | 1050791 | 2148530 | 3199321 |

Source: NSTFDC Annual Report, 207-18

5.2 Externalities:

This section deals with innovative schemes and best practices of selective State Channelizing Agencies as well as of beneficiaries. It is divided into two sections;

- (1) SCA's Best Practices
- (2) Success stories of selective beneficiaries

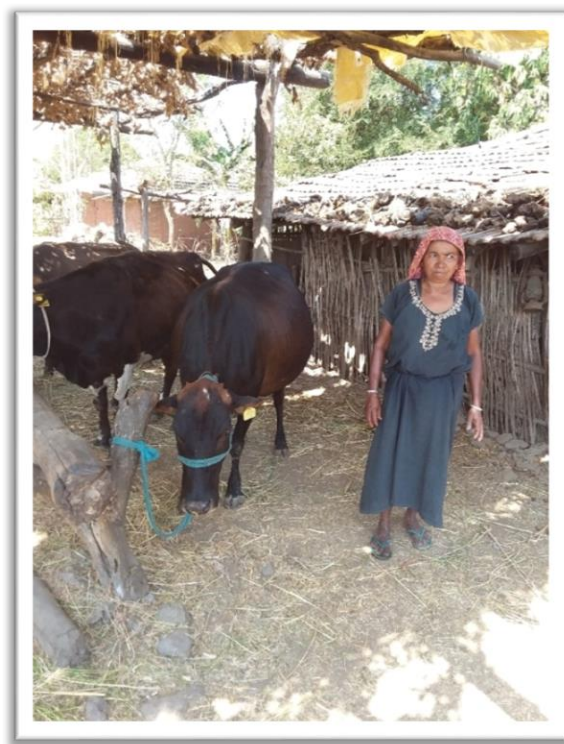
SCA's Best Practice -1

Gujarat Dairy Scheme for Tribal Women

The Gujarat Tribal Development Corporation, the State Channelising Agency, is implementing a unique scheme in collaboration with Integrated Dairy Development Project (IDDP) in their state. This scheme is being assisted by NSTFDC. Under this scheme, a small amount of loan is being given to the weaker sections of tribal community specially women for purchasing milching cattle. The objective of this NSTFDC and IDDP scheme is to uplift the living standards of tribal people and to make them economically self reliant. To make this scheme successful and sustainable, State Corporation has made agreement with different District Co-operative Milk Producers' Union Ltd. The primary vision behind this scheme is to transform dairying into dynamic income-generating enterprise for BPL tribal households of Gujarat. Fourteen ITDP districts have been covered under IDDP.

The salient features of the Scheme are as under:-

- District wise target is set as per population among talukas of respective districts.
- Each beneficiary receives two milch animals funded with 50% loan and 50% subsidy.
- The milch cattle is being purchased through the cattle camp, organized at the other district, where cattle beneficiaries select the best cattle they observe during the cattle camp.
- The beneficiaries were identified by the District Dairy Cooperative Societies and the GTDC.



- The rate of interest is 4% per annum provided through Adivasi Mahila Sashaktikaran Yojna (AMSY)
- In each village, Milk Procurement Centre examines the fat content in milk and fixes the per litre price of milk.
- Payments to the beneficiaries are made three times in a month after deduction of the loan installment.
- Cattle feed requirements are generally locally meet. In case of need, cattle feed is also procured from respective district's implementing agency (cooperative milk federation).
- The District Cooperative Societies also extend veterinary medical facilities. Veterinary doctors are available round the clock in case of emergencies.

Apart from the milch cattle, complete packages of support inputs are also provided to the participant under the project. Before 2014 price of cattle was fixed at Rs. 39,400 with subsidy fixed at Rs. 17,400 and remaining Rs. 20,000 was loan. And beneficiary Contribution was Rs. 2,000/.

With increase in market prices of milch cattle, unit price of cattle increased to Rs. 54,400 which consists of Rs. 17,400 as subsidy to SCA by Government of India (GOI), 15, 000 by Government of Gujarat and Rs. 20,000 as loan and remaining is beneficiary contribution. Dairies namely Bharuch, Surat, Panchmahal Surat dairy etc. act as implementation agencies and they have their reach to the interior villages covering maximum number of beneficiaries (Table 5.2) .

Table 5.2 : Gujarat Dairy Scheme for Tribal Women

| Sr. No. | Component | Unit cost | Loan from GTDC | GoI | GoG | Beneficiary contribution |
|-----------------|------------------------|------------------|----------------|--------|-------------------------|--------------------------|
| 1 | Milch cattle | 44,400 | 20,000 | 10,000 | 12,400 | 2,000 |
| 2 | Insurance | 2,000 | | 2,000 | | |
| 3 | Transportation | 1000 | | 1,000 | | |
| 4 | Utensil Kit | 1,000 | | 1,000 | | |
| 5 | Cattle feed | 1,800 | | 1,800 | | |
| 6 | Cattle Care | 1,200 | | 1,200 | | |
| 7 | Training | 400 | | 400 | | |
| 8 | Techno Management Cost | 5 % of Unit Cost | | | 2,600 | |
| 9 | Total cost | 51,800 | 20,000 | 17,400 | 15,000 | 2,000 |
| Total Unit Cost | | | | | 51,800 + 2,600 = 54,400 | |

Good Practices

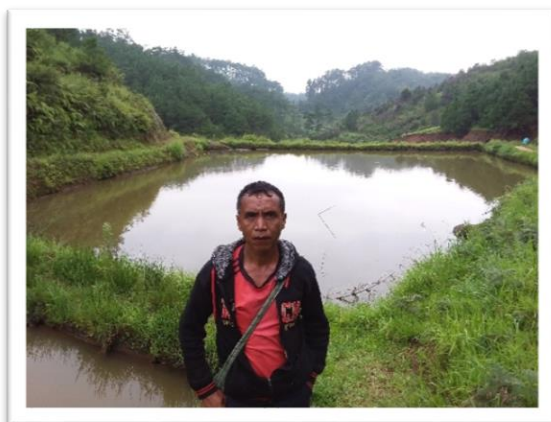
GTDC in collaboration with IDDP is helping to spread the benefits of the strong milk cooperative network of the state to poor tribal population and helping them to come out of clutches of poverty on one hand and strengthening the dairy infrastructure on the other. With the intervention of the project dairy has emerged as a main stay of the tribal

people. Beneficiaries are earning an extra Rs. 5000 to 6,000 per month with dairy activities. Some beneficiaries have established big dairies from the loan amount. This scheme is not only helping the beneficiary families but it is also creating prosperity in the entire area. It also ensures timely repayment of loan from the beneficiaries is due to less rate of interest. It is indeed self sustainable scheme for the benefit of the poor. The unit cost of this project is Rs. 54,400/- per beneficiary. The detailed total break up is mentioned above:-

SCA's Best Practice - 2 **"Meghalaya State Aquaculture Mission" (MSAM)**

The Meghalaya Co-operative Apex Bank Ltd. is acting as a state channelizing agency for NSTFDC. The Bank has been financing various schemes (Agriculture and Allied Agriculture Activities., Woman development schemes etc. under the NSTFDC schemes.

From 2013-14 onwards the Bank has been devised a unique scheme for tribal people of the states with the help of "Meghalaya State Aquaculture Mission" (MSAM). Under this scheme, the bank has been taking refinanced from NSTFDC for financing schemes under "Meghalaya State Aquaculture Mission" (MSAM). In this scheme MSAM is providing



60% of loan amount as Govt. subsidy to the every individual beneficiary for pond construction.

The MSAM is divided into six Mini Missions (MM) Viz.

- MM - I - Area and productivity expansion
- MM -II - Critical infrastructure development
- MM - III - Establishment of sanctuaries for conserving indigenous and species of fish.
- MM - IV - Capacity building of farmers as well as officials, programme managers, multi-service providers, co-operators etc.
- MM - V - Mass media campaign, documentation and outreach.
- MM - VI - Emerging opportunities in the fisheries sector.

The loan arrangement for the Individual Pond Construction (MM-I) and three components under MM-II viz. (i) Fish seed production through private hatcheries (ii) Establishment of portable FRP hatcheries in the Private sector and (iii) Fish feed production through private entrepreneurs is being tied up with the Meghalaya Co-operative Apex Bank Ltd.

Features of the Scheme:

| | |
|-------------------------------|--|
| Bank Loan | 25 % of Total Outlay |
| Govt. Subsidy | 60 % of Total Outlay |
| Own contribution | 15 % of Total Outlay |
| Repayment Period | 5 years including 1 year gestation. |
| Forward And Backward Linkages | <ol style="list-style-type: none">1. All the beneficiaries are being be trained by the Fisheries Department immediately after their selection.2. Technical guidance is being provided by the Fisheries Department.3. Necessary inputs will be supplied by the Govt./Govt. approved dealer <i>ls</i> for the first 2 years.4. Under Mini Mission-II provision is kept for development of ail the critical infrastructures relating to fish farming.5. Marketing of the fish will be done locally. |

How this scheme work:

The beneficiaries under "Meghalaya State Aquaculture Mission" (Govt. subsidy linked scheme) are selected by the District Advisory and Monitoring Committee (DAMC) chaired by the Dy. Commissioner where Branch Managers of the concerned District are also members. DAMC scrutinizes the proposals on the basis of preliminary enquiry by the Fisheries Department and send the scrutinized proposals to the State Level Committee headed by the Director Fisheries. In other cases concerned branches scrutinizes the proposals and send the proposals to Head Office of the Bank for consideration. The Head Office after scrutiny of the proposals places to Central Loan Committee of the Bank which sanctions or rejects the proposals.

The Bank has been taking refinance from NSTFDC for the loan portion of the aforesaid "Individual Pond Construction" under MM-I which is 25% of the project cost.

SCA's Best Practice -3
Stree Nidhi Credit Cooperative Federation ltd
Telangana

Introduction:

Self Help Group members particularly women were borrowing from Micro Finance Institution (mFIs) or from money lenders at high interest rates which is pushing the poor women deep into vicious debt trap resulting in misery and untold stories of women under debt. Stree Nidhi has come up with a solution to these women and helped them come out of the debt. Stree Nidhi has covered 19 lakh members in 3.06 lakh SHGs in the State of Telangana and delivered credit to the tune of Rs.5781.71 cr cumulatively since inception. Considering the success of Stree Nidhi model in delivering financial services and outreach, NRLM, Government of India has identified Stree Nidhi, Telangana as a National Support Organization to extend support to other states to replicate its model. States like Rajasthan, West bengal, Assam, Tamilnadu, Bihar and Madhya Pradesh have shown interest in replicating Stree nidhi model to overcome poor people's debt issues. Digital mode of working and Loan risk coverage namely Stree nidhi Suraksha for life cover are some of the unique features of Stree nidhi. It has created an impact in the lives of women by enhancing their income levels.

Emergence of Stree Nidhi

In order to mitigate the hardship of SHG members, the state government, the SHG federations viz. Mandala/Town Level Samakhyas have jointly promoted Stree Nidhi Credit Cooperative Federation Ltd., on 7th September 2011 to provide financial services to the SHG members at their door step both in Rural and Urban areas with the following objectives.

- a) Providing affordable and timely (within 48 hours) credit and other financial services to the SHG members in nook and corner of the state.
- b) Using technology to bring utmost transparency, efficiency and effectiveness in providing services to SHG members.
- c) Work for the Socio Economic upliftment of the members of SHG
- d) Work in tandem with Society for Elimination of Rural and urban poverty by facilitating trainings and capacity building of the SHGs and their federations (Table 5.3).

Table 5.3: How Stree Nidhi is different from other MFIs?

| Stree Nidhi | Other MFIs |
|--|--|
| <ul style="list-style-type: none"> • Community owned • It has the backing of State Govt. and SERP/MEPMA for discharging its functions more effectively. • SHG federations provide last mile connectivity • Need based lending and holistic approach to poverty alleviation • Low operational cost at 1-2 % of the Working Capital • Low interest rates-12.5% to members • Interest Margin shared with Village Organisations (VO) @1.50% • No unhealthy practices in recovery • Transparency in functioning and no profit motive • No processing/Hidden charges levied • An optimal solution for financial inclusion | <ul style="list-style-type: none"> • Promoted by private individuals/organizations • No Holistic approach to Poverty alleviation • High operational costs 8-10% of the Working Capital • High interest rates-21% • Profit is the motive • Employee intensive operations • Pushing credit for business and profits • Repayment normally one year with weekly payment • Coercive recovery practices • 1% Processing charges levied |

Unique features of Stree Nidhi

- a) Community owned financial institution
- b) Credit disbursement in 48 hours
- c) Providing low cost credit by reducing real cost of transaction
- d) Use of technology for speedy delivery of services, real time monitoring and digitalization of transactions
- e) Providing loan Suraksha to cover loan risk on death of borrower
- f) Providing business correspondent services to banks
- g) Shares interest margin with SHG federations to make them financially stronger
- h) Cattle insurance
- i) Minimize high cost borrowings by SHG

Sources of Funds:

Stree Nidhi has mobilized resources from the following sources.

- a) Share Capital contributed by MS/TLF and Government
- b) Contribution by borrowers @ 2% of loan amount towards subscription of share capital by MS/TLF
- c) Deposits mobilized from ZS, MS/TLF, VO/SLF and SHGs.
- d) Loans from Commercial Banks, NABKISAN,LIC,NCDC and NSTFDC
- e) Grants from State Government

Financial services offered:

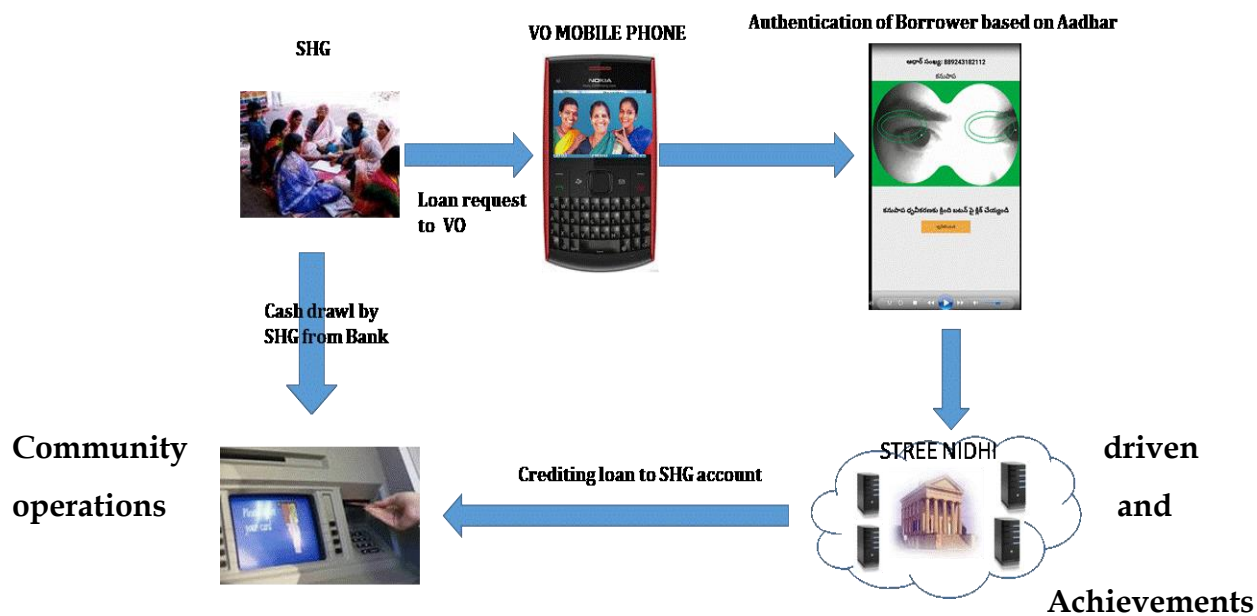
Stree Nidhi is extending the following Loan facilities to SHG/ per member:

| LOAN PRODUCTS | LOAN AMOUNT | REPAYMENT PERIOD |
|---------------|-----------------------------------|--|
| Suvidha | Rs. 25,000 | 24 months |
| Pragathi | above Rs.25000 to Rs. 50,000 | 36 months (>25,000 to 35,000) 42 months (>35,000 to 50,000) |
| Akshaya | above Rs.50,000 to Rs. 1,00,000 | 60 months(>50,000 to 100,000) |
| Sowbhagya | above Rs.1,00,000 to Rs. 3,00,000 | 60 monhts |

- a) Project based lending for dairy and non-farm sector enterprises
- b) Loans for consumption purpose including health, education, marriage etc.,
- c) Financing under Subsidy linked Schemes of Government
- d) Customized loan products:
 - financing for construction of IHHL under Swatch Bharat Mission
 - Purchase of Smart Phones
 - Purchase of Auto/Trolleys including electric vehicles
 - Purchase of Bicycles
 - Purchase of Laptops

Loan request and Processing: Technology is the backbone and Authentication of borrowers using Aadhaar

Tablet PCs have been purchased by VOs/SLFs on loan basis from Stree Nidhi and they are provided with SIM cards which are in CUG. On the request made by SHG for loan, the VO/SLF after conducting due diligence on purpose of loan, ability to repay and existing debts etc., captures loan request using Interactive Voice Response System (IVRS) which is then transmitted to Stree Nidhi. It does not encourage defaulters and also provide transparency in the whole application process.



The VOs/SLFs function like branches and MSs/TLFs like Regional Offices of Stree Nidhi. This brings closer participation of community in functioning of Stree Nidhi. Ownership of the institution by community and their participation resulted in increasing outreach and for deepening financial inclusion.

Good Practices of Stree Nidhi

- Mobilization of savings from SHGs and from SHG federations is increasing their stake in the organization and developing a sense of belongingness in the community.
- Stree Nidhi also pays interest on deposits at higher rate as compared to banks as it is an institution owned by community.
- Use of technology and SHG federations for last mile connectivity reduces operational cost significantly.
- Rating of SHG federations created awareness on the need for being financially strong and this together with shared interest income enabled them to emerge stronger.
- Financing defaulters is prevented based on the data shared by the banks and thus prompt habit of repayment among the SHGs is encouraged.
- Scheduled Castes and Tribes and Poorest of the Poor SHG members are able to access credit

- Repayment is very good
- Loan suraksha is very popular as it is insulating poor from risk as in case of borrower's death loan is liquidated and balance is passed on to legal heirs.
- Tablet PCs at grass root level to digitalize transactions.
- Appraisal of House Hold Livelihood Plans is made on line.
- Borrower authentication through biometry.
- On account of providing affordable credit in time the burden of interest is minimized and which has resulted in encouraging prompt repayment of loans.
- In the cadre of Assistant Managers, eligible 77 SHG members were recruited for implementation and monitoring of Stree Nidhi activities at grass root level. This is first of its kind that any organization has recruited SHG members.

SCA's Best Practice - 4

Land purchase and Ganga Kalyan Yojna

Karnataka

A. Land Purchase Scheme (LPS)

This is an important scheme for landless tribal people of Karnataka. Under this Land Purchase Scheme, the State Corporation purchases the agricultural land and give to the poor landless farmers in the rural areas. 2 acres of Dry Land or 1 acre of wet land are being distributed to each beneficiary. However, the land purchased from the land owners should not belong to SC and ST community. The costs of land are being treated as 50% loan by NSTFDC and 50% subsidy to the beneficiaries from State government. The loan has to be repaid in 10 years in ½ yearly installments @ 6% interest per annum. The District Managers of the concerned District invites the application through news papers. The received application is approved by district committee. The committee selects the beneficiary. The proposed buying land should be fit for the agriculture and should not violate rules of land reforms, land grant rules and forest act.

Best Practices of LPS

The landless families (ST) living in the village surrounded by cultivable agriculture land are identified. The irrigation facilities and other amenities has to be provided to beneficiaries from coordination with other departments and help them take farming activities in that land.

The land is registered in the name of female land less agricultural labourer from ST category. The unit cost is Rs.15.00 lakhs, in which 50% is subsidy and is 50% term loan.

Limitation in implementation of

LPS: In some cases, the lands distributed under LPS are not suitable for agriculture is due to high percent of dry land as well as lack of irrigation facilities. There is lack of provision for irrigation facility by government departments. The arability of land can be secured by various steps taken by government as it is a costly affair for the beneficiaries. Advice and



assistance of the agricultural experts will be provided to enable farmers to get good yield.

Case 1: In Pavagada area of Tumkur district, around 10 beneficiaries have received 2 acres of land each. This is a unique scheme/concept by Karnataka government for ST population especially women. Women with BPL card are eligible for LPS. It is also interesting to note that this region has Aisa's biggest solar power plant installed on 21000 acres of land recently in 2016 by GOI and Karnataka govt (KSPDCL). Due to KSPDCL value of the land is increasing day by day but at the same time, it was also observed that the land provided to the beneficiaries have not been utilised for cultivation purpose since the inception of this scheme. There is lack of water here and thus agriculture is quite difficult and thus most of the beneficiaries are bound to work as daily wager in the solar power plant or other's farms @Rs 200 per day.

B. Ganga Kalyana Scheme

Irrigation facility is provided to the agricultural land through lift irrigation scheme utilizing the perennial source of water (rivers) and lifting water through pipe lines. Wherever perennial water sources are not available, bore wells are drill on the water points identified by the expert geologists.

Unit cost is RS 3 lakh which includes subsidy of 2.50 lakhs and loan amount of 0.50 lakh carries interest of 6 % p.a. loan and interest is repayable in 6 years in half yearly installments. However, in Kolar, Ramanagara, Bengaluru and Tumkur rural urban areas where ground water table is depleted the unit cost is 4. lakh inclusive of subsidy of 3 lakhs and energization cost of 0.50 lakh.

Eligibility and Selection Procedure:

Irrigation facility is provided to the agricultural lands held by small and marginal scheduled tribe farmers by digging borewell/openwell, installation of pump and accessories followed by energization.

The District Managers of the concerned District invites the application through newspapers. The received application scrutinized and District Manager place the proposal before the Taluk committee headed by concerned MLA who is the Chairman of the Committee. The Committee selects the beneficiary and forwards the proceedings to the head office.

Good practices of GKY

Online registration form is provided for transparency. Some beneficiaries who were bound to work in other's agricultural land due to lack of irrigation in their own agricultural fields have received benefits from the GKY. They are now able to grow cash crops like Erica nuts and coconut. There is self sustainability for those who have received the benefit.



Limitation of GKY

Ganga Kalyan yojna is a good scheme for agriculture and allied sector. The implementation of GKY in some regions is a matter of concern is due to quality of borewell set and accessories as well as lack of rain water in past years. The drilling depth is also less which could not fetch water. The identification of suitable drilling area is also important concern which need to be tackled by the official concerned with the said scheme.

Case 2: Madhugiri region of Tumkur district 60 kms from Tumkur main is the Asia's only single monolithic rock structure. This place had GKY. Borewell scheme is not successful here due to low groundwater level and also its a hill region. There is no rain consecutively for past 3 years and therefore it is declared as drought region. There is also animal menace like wild pig deer etc. Sand mining is another problem from the river side. Most of the beneficiaries did not take 4 lakh instead they take 3.5 lakh which

is free or subsidised because then they have option to take another loan for seeds, crops vehicle etc. from different banks. Banks do not give loans if they have liability of other loan on their heads. Water level is decreasing as an effect of drought. The whole district is declared drought prone and therefore, interest have been waived off. Area is good for banana, pomegranate, grapes, maize, Ragi and flowers. Sheep rearing is also viable project. Small farmers have no benefit from diversification of crops except for few farmers having more land holdings. 15 kms from Tumkur flower crop is popular due to demand in the temples.

SCA's Best Practice - 5

Goa State Scheduled Tribes Finance and Development Corporation

The main purpose of Schedule Tribe corporation is welfare and upliftment of scheduled tribes and other backward tribes and to provide capital ,credit, means, resources etc. which the state undertake on its own or in collaboration with government , statutory bodies, companies, firms, individuals or through such other organization or agencies. Goa state is not taking up NSTFDC scheme since 2015 is due to their own popular schemes at a very less rate of interest i.e. 2% and repayment period is relaxable. The most popular scheme in Goa is *Ashray Adhar* scheme @ 2% interest rate along with self employment scheme @ 4 % interest rate.

A. Short Term Loans to Hawkers/Vendors

This scheme provides the small financial support of around Rs. 2,000/- to Rs. 5,000/to any individual person, belonging to Schedule Tribe Community to undertake the activities like vegetale vendor, fish vendor, hawkers, fruit or vegetable cultivators etc.. The interest rate for this scheme is 2% per annum and which can be payable in maximum 10 installments.

B. Self Employment Scheme

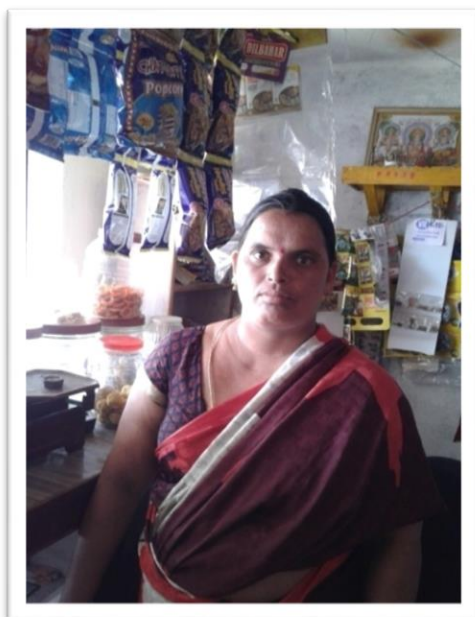
This scheme provides the financial support up to a maximum Rs. 10 lakh to any individual person belonging to Scheduled Tribes Community to undertake any self employment activities approved by the ST Corporation. The interest rate for the same is 4% and the repayment period depends upon the nature of business/self-employment established, i.e.10 years decided by the Board of Directors. The life of the beneficiary and the business activity shall be insured from fire, theft, cyclone and other natural calamities with the agency identified by the Corporation. People prefer these loans due to less interest rate and insurance benefit which is not provided by NSTFDC loans.

C. Ashray- Adhar Scheme

This is a popular scheme of Goa. Though it is not a income generating scheme. Under this scheme, Govt. initially gives an advance of Rs. 2,00,000/- as financial support @ 2% simple interest per annum for renovation / repair of house to the tribal beneficiaries. The beneficiary is insured for life & property with the Agency identified by the Corporation and premium of such policies shall be borne by loanee. The interest rate of 2% is considerably lowest compared to any other Government of India scheme. House loan assistance for STs has also been hiked from Rs 2 lakh to 5 lakh since Jan 2019 (Times of India news).

Beneficiary's Success Story 1

| | |
|--------------------------------------|--------------------------|
| Name of the beneficiary | Smt. Padma |
| Name of the state | Telangana |
| Name of the district | Rangareddy |
| Address of the beneficiary | Ellammathanda, Bodakonda |
| Scheme under which benefitted | Micro credit scheme |
| Amount of loan | 50000 |
| Project started from the loan amount | Kirana shop |



Smt. Padma aged 42 has always wanted to have good education and marriage for her children and for that she always wanted to become self employed and independent. She has joined Self Help Group in her village since 2008 soon after her marriage to meet her dreams. In the course of time, she heard about NSTFDC loan assistance from District/State corporation officials. She applied for the loan through the SHG to start her kirana shop. She has applied for the loan in 2018 and it was sanctioned within a month.

The sanctioned loan through NSTFDC has enabled her to start a Kirana Shop and through this project her family household income has doubled within one and half years. The Kirana shop helps to meet her expenditure where she is saving this money for her daughter who wanted to do fashion designing course. She has been regularly repaying the loan installments and she has paid 20000 in total out of 50000 INR. She is now happy to add some household assets from her Kirana shop and send her children in private schools due to increase in family income.

Success Story 2

| | |
|--------------------------------------|--------------------------|
| Name of the beneficiary | Smt. Sharda |
| Name of the state | Telangana |
| Name of the district | Rangareddy |
| Address of the beneficiary | Ellammathanda, Bodakonda |
| Scheme under which benefitted | Micro credit scheme |
| Amount of loan | 25000 |
| Project started from the loan amount | Saree business |

Smt. Sharda was a progressive SHG member from Rangareddy District of Telangana. She is 28 years old. She wanted to provide quality education for her children and for that she always wanted to become self employed and independent.

She applied for the loan through the SHG to start saree business in the year 2011 and



has received Rs. 25,000 loan under 'Micro Credit Loan'. The sanctioned loan through NSTFDC has enabled her to start her saree business and she has been continuously making good profit in her business. Through this project her family household income has more than doubled in the recent years. She managed to earn around 20000 per month from this. She has happily said that now the migration in the family has reduced due to availability of livelihood in the village itself. She is now happy that her social status has

improved. NSTFDC loan has helped her live more dignified life.

Success Story 3

| | |
|--------------------------------------|-------------------------|
| Name of the beneficiary | Mr. Sagar Subbo0 |
| Name of the state | Sikkim |
| Name of the district | East Sikkim |
| Address of the beneficiary | Sichy, Gangtok |
| Scheme under which benefitted | Term Loan Scheme |
| Amount of loan | 300000 |
| Project started from the loan amount | Play School |

Mr. Sagar Subba is a resident of East Sikkim district in Sikkim. He is 38 years old, married and well educated person. He is a trained painter and worked for MNC



companies. He has taken loan under the Term Loan Scheme from SABCCO, Gangtok in 2017. The loan amount was Rs. 3 lakh and with the help of this money he established a play school namely, 'The Lotus School'. The mission of establishing this school was to impart quality education to the children's of Middle Class Society in Sikkim at an affordable fee Structure. He said that without the

support of financial Govt Scheme it was literally impossible for him to open this play school in his locality. The school at present comprises of 30 students till Class I, with 6 staffs and 2 non teaching staff. The school is purely in a rental basis till date and under the process of registration under HRDD, Govt of Sikkim.

Success Story 4

| | |
|--------------------------------------|------------------------|
| Name of the beneficiary | Smt. Laxmi |
| Name of the state | Telangana |
| Name of the district | Rangareddy |
| Address of the beneficiary | Takallipalli, Yacharam |
| Scheme under which benefitted | Micro credit scheme |
| Amount of loan | 50000 |
| Project started from the loan amount | Cloth shop |

Smt. Sharda was an educated progressive SHG member who was 40 years old. She wanted to provide quality education for her children and for that she always wanted to



become self employed and independent. She applied for the loan through the SHG to start cloth shop in the year 2018 and has received loan in time. The sanctioned loan through NSTFDC has enabled her to start her cloth shop. Both husband and wife are engaged in cloth shop due to which her husband need not go out of the village to earn livelihood. They managed to earn around 25000 per month from this project. She is also working as *Anganwadi* worker and earns Rs. 4500 per month. She feels her social status has improved due to increase in family income. NSTFDC loan has helped her live

satisfactorily now after taking loan.

Success Story 5

| | |
|--------------------------------------|----------------------|
| Name of the beneficiary | Smt. Padma |
| Name of the state | Telangana |
| Name of the district | Rangareddy |
| Address of the beneficiary | Takallipalli, Modgul |
| Scheme under which benefitted | Micro credit scheme |
| Amount of loan | 50000 |
| Project started from the loan amount | Goatery |



In Takallipalli village Lambada community women used to take around three to four loans for daughter's marriage purpose and other educational purpose. Recently, they started giving attention to girl's higher education also so that they can get good employed husband. Relatives and friends also help in marriage by gifting gold and money also. This cultural social setup made women work more and more.

Smt. Padma was 35 years old who wanted to save money for her daughters and for that she always wanted to become self employed and independent. She has heard about loan from NSTFDC and applied for the loan as a shg member to start goatery in the year 2018. The sanctioned loan through NSTFDC has enabled her to start rearing goat. She managed to earn around 25000 per month from this project since the past six months. She said her social status has improved due to increase in family income and the migration of family members have also reduced considerably.

Success Story 6

| | |
|-----------------------------------|----------------------------------|
| Name of the beneficiary | Dr. Carmina Gamit |
| Name of the state | Gujarat |
| Name of the district | Tapi |
| Address of the beneficiary | Sarayia, Vyara |
| Scheme under which benefitted | Adivasi Shiksha Rinn Yojna(ASRY) |
| Amount of loan | 1000000 |
| Course/admission from loan amount | MBBS |



Ms. Carmina Gamit, 29 years old was one of those successful tribal students who has received loan amount of 1000000 in the year 2010 for her MBBS degree from Quingdao University, China. She has always dreamt of becoming a doctor and the NSTFDC loan has fulfilled her desire. Rs 1000000 loan amount has been provided by NSTFDC along with GTDC.

In Gujarat state, GTDC provides handsome assistance for higher education to the tribal students. After completion of her degree she has also cleared the Indian Medical council examination which enabled her to secure doctor's position at Gujarat government. Now she is earning 65000 per month which enables her to repay the loan amount also and she has also started repaying the loan. She repaid a sum of Rs.264000 till January 2019. she along with her family feels that their social status and reputation in the society has increased due to availability of loan facility provided by NSTFDC. Their family income has also increased manifold which makes her feel very happy.

Success Story 7

| | |
|--------------------------------------|----------------------|
| Name of the beneficiary | Smt. Laxmiben |
| Name of the state | Gujarat |
| Name of the district | Narmada |
| Address of the beneficiary | Vedccha, Dediya para |
| Scheme under which benefitted | AMSY |
| Amount of loan | 1000000 |
| Project started from the loan amount | Dairy |



Laxmi Ben resident of Vedccha is 40 years old women who wanted to earn money to fulfill basic family needs. Earlier women from village had to go out for labour work which was very time consuming and it restricts them to take care of children well.

She had a desire to start dairy business and for that she was informed about the loan by shg group. She applied for loan of 20000 under AMSY scheme and started dairy of her own. She earns around Rs.3000 per month and also planning to buy more cattle in near

future. Her financial condition has been stable considerably and now she is able to spend more time at home with family. She feels happy that NSTFDC has helped her during her need.

Success Story 8

| | |
|--------------------------------------|------------------------|
| Name of the beneficiary | Smt. Sabita ben |
| Name of the state | Gujarat |
| Name of the district | Dang |
| Address of the beneficiary | Korba, Ahwa |
| Scheme under which benefitted | AMSY |
| Amount of loan | 20000 |
| Project started from the loan amount | Dairy |

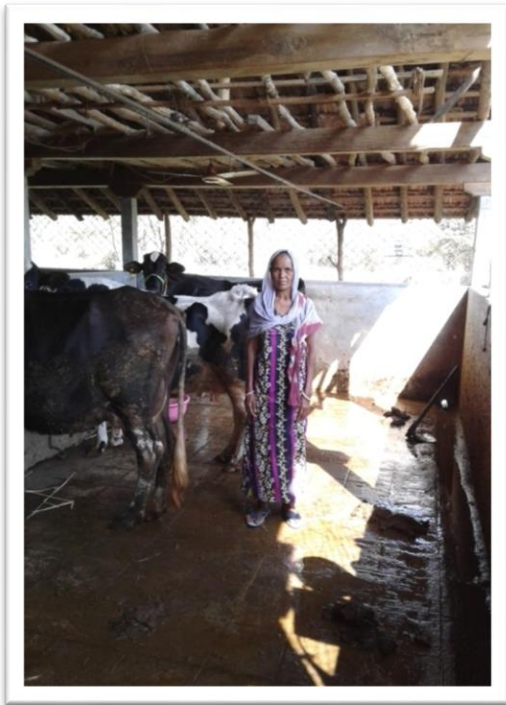


Sabita ben resident of Vedccha is 35 wanted to earn money to fulfill basic family needs and become self employed. She had a desire to expand dairy business and for that she needed money. She applied for loan of 20000 under AMSY scheme and bought more cattle. Now, she earns around Rs.22000 per month by selling good amount of milk with high fat content.

Her financial condition has increased considerably and now she is able to spend more money on her children's education, buying household assets, and other goods. Her social status has improved and she felt that this scheme is very good for rural women. Her income has increased thrice compared to before. She feels happy that NSTFDC has helped her during her need.

Success Story 9

| | |
|--------------------------------------|----------------------|
| Name of the beneficiary | Smt. Pali ben |
| Name of the state | Gujarat |
| Name of the district | Tapi |
| Address of the beneficiary | Korba, Ahwa |
| Scheme under which benefitted | AMSY |
| Amount of loan | 20000 |
| Project started from the loan amount | Dairy |



Sabita ben resident of Vedccha is 35 wanted to earn money to fulfill basic family needs and become self employed. She had a desire to expand dairy business and for that she needed money. She applied for loan of 20000 under AMSY scheme and bought more cattle. Now, she earns around Rs.22000 per month by selling good amount of milk with high fat content.

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is very good for rural women. Her income has increased thrice compared to before. She feels happy that NSTFDC has helped her during her need.

Success Story 10

| | |
|--------------------------------------|-----------------------------------|
| Name of the beneficiary | Shri Manmani Debbarma |
| Name of the state | Tripura |
| Name of the district | Gomathi |
| Address of the beneficiary | Saranjaysardar para, Jhampuijhala |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 300000 |
| Project started from the loan amount | Fishery |



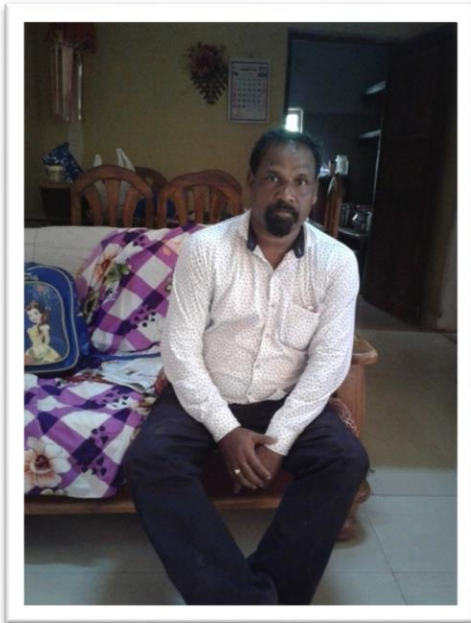
Shri Manmani Debbarma had a rubber plantation which was not going well due to lack of investment in the bussinees. He thought to find some other option of livelihood and he heard about NSTFDC loan from newspaper in the year 2016.

He has earlier also applied for the other tribal loan scheme but could not receive any benefit. He has applied the loan amount of 300000 under Term Loan scheme which was considerably good amount to start his fishery business. This project enabled him to increase his family income. He can save Rs.

20000 from selling fish. Now he is able to invest money in rubber plantation which has provided good benefit. He has also bought a four wheeler from the profit to sell his products. NSTFDC loan has helped him to lead his life a better way.

Success Story 11

| | |
|--------------------------------------|---------------------------------|
| Name of the beneficiary | Shri Premanand Gawde |
| Name of the state | Goa |
| Name of the district | North Goa |
| Address of the beneficiary | Madaki, Ponda |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 500000 |
| Project started from the loan amount | Transport carrier- four wheeler |



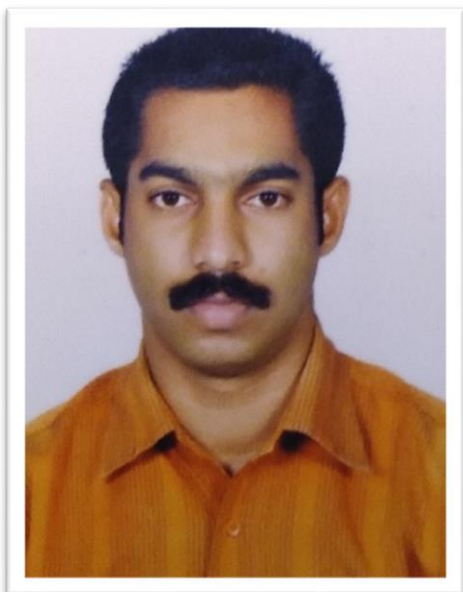
Shri Premanand, 45 was doing a petty private job before. He could not meet the family expenditure form that and he decided to start his own business. He was also post graduate and tried applied for many jobs but failed to get any. He heard about NSTFDC loan from his friend and applied for the loan of Rs. 50,00,00 in 2008.

Fortunately he has received the same amount and bought a good carrier four wheeler and stared civil construction work. In a small span of time he was able to flourish his business in his area. He

started getting good number of construction work which enabled him to get good profit out of it. He could easily save Rs. 25,000 per month as a profit. His standard of living and social status has improved. He started sending his children to the private school due to increase in income. He has also bought vehicle and other household assets and it was only possible due to NSTFDC loan benefit that he has received.

Success Story 12

| | |
|--------------------------------------|-----------------------------|
| Name of the beneficiary | Shri Premanand Gawde |
| Name of the state | Goa |
| Name of the district | North Goa |
| Address of the beneficiary | Madaki, Ponda |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 100000 |
| Project started from the loan amount | Small business |



Shri Jain Jose, 37 years old is a PG diploma in computer science. He tried for jobs but could not get any satisfactory job. He had family responsibilities that mounted financial pressure on him and he decided to start small business. But for starting any business he did not have any money. He came to know about NSTFDC loan from newspaper advertisement and decided to take loan from the same. He applied for loan of Rs 100000 in the year 2016 and got the loan soon. He has

established small business since then and is gaining good profit out of it. He has started repaying the loan EMI regularly and has paid more than half of the loan amount. His annual income has increased almost double from the new business. This enabled him to fulfill the family responsibilities along with some savings. He is quite happy from NSTFDC assistance.

Success Story 13

| | |
|--------------------------------------|--|
| Name of the beneficiary | Shri Dasrath bhai subhan bhai Pawar |
| Name of the state | Gujarat |
| Name of the district | Dang |
| Address of the beneficiary | Peepaldahad, subir |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 498000 |
| Project started from the loan amount | Vehicle |



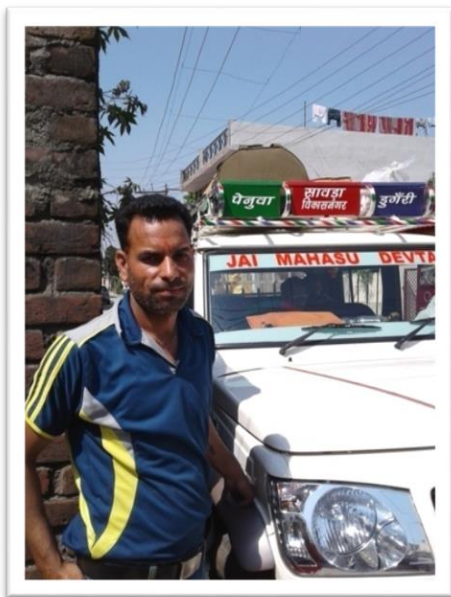
Shri Dashrath bhai Subhan bhai Pawar , 46 has taken loan for vehicle long back in year 2001. The loan amount was 498000 which he has utilized optimally. With this loan amount he purchased a Bolero.

He has used the vehicle for business purpose and has earned good amount of money. During those days, there was not much vehicle in his area which enabled him to carry on good business. He has repaid the whole amount of loan. His profit is doubled that also enabled him to buy another vehicle for expanding his business. He has

benefitted from the NSTFDC loan scheme and is quite happy from to raise his standard of living.

Success Story 14

| | |
|--------------------------------------|-------------------------|
| Name of the beneficiary | Shri Attar Singh |
| Name of the state | Uttarakhand |
| Name of the district | Dehradun |
| Address of the beneficiary | Penwa, Chakrata |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 498000 |
| Project started from the loan amount | Vehicle |

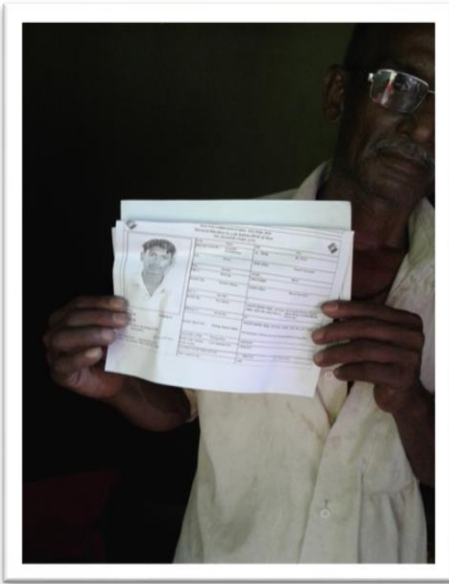


Shri Attar Singh 32 years belongs to Jaunsari tribe of Chakrata tehsil. Attar Singh was struggling hard with the poverty and financial crunch in the past till he heard about term loan assistance from NSTFDC. He has applied for the vehicle loan of 570000 which he fortunately received on time and started his own transportation business. He has purchased Bolero van from the loan which he used to take passengers from hill region to main Dehradun city. He is now able to earn around 15000 per month and started saving money to buy another vehicle to expand his

business. He is investing money on education of children. His family income has increased almost double due to loan. He has also started repaying the loan because he wants to take another loan from NSTFDC. He is a progressive person who wants to raise his standard of living and he admits that NSTFDC loan is very good step towards development of tribal areas. He has also suggested to keep sticker of NSTFDC loan indicating that it is provided by Minister of Tribal Affairs, Government of India. This will also motivate other youth of the region to take up loans to start their business.

Success Story 15

| | |
|--------------------------------------|-------------------------------|
| Name of the beneficiary | Shri Yogeshar Narvekar |
| Name of the state | Goa |
| Name of the district | North Goa |
| Address of the beneficiary | Marcel, Ponda |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 340000 |
| Project started from the loan amount | Small business |



Shri Yogeshar Narvekar, a young man aged 35 years was doing a simple private job in hotel. His father was also not able to earn well due to health issue and this made him think of starting small business of own which can help increase his family income. He has taken loan of 340000 for shattering business in the year 2008. He along with his father has started giving the shattering materials on rent and started earning good money.

He has received good benefit from the business and it enabled him to save money for other financial use.

It requires small investment in the later years and provides good profit due to demand in construction business these days. They are now able to earn 2500 to 3000 per month from the business. He has also repaid the whole amount. Recently he went to USA for a job in hotel industry. The establishmnet of this business gave them peace of mind and financial security which in turn he is able to concentrate on his small training in hotel management. He along with his family is leading satisfied life and are very thankful to NSTFDC loan scheme of Government of India.

Success Story 16

| | |
|--------------------------------------|----------------------------------|
| Name of the beneficiary | Shri Laxmikant Sonu Gawde |
| Name of the state | Goa |
| Name of the district | North Goa |
| Address of the beneficiary | Borim, Ponda |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 187000 |
| Project started from the loan amount | Small hotel business |



Shri Laxmikant Sonu Gawde is 45 years old was having a simple Kirana shop which was not running well due to lack of investment. He wanted to open a small hotel and extend his Kirana shop. He started searching for someone to lend him money but the interest rate was very high from the private lenders. Later he came to know about NSTFDC loan provided by Goa St Corporation. He took a loan of Rs 187000 to start his hotel business in the year 2008. It helped him establish a good profit oriented business. His monthly income has increased considerably almost

three fold and which is now around 40000 per month. His social status has significantly improved which enabled him to live a dignified life.]He has fully repaid the loan amount. He is running good business. He has also helped open small restaurant for his brother. NSTFDC loan has changed his life in a very positive manner.

Success Story 17

| | |
|--------------------------------------|--|
| Name of the beneficiary | Smt. Tum Suna |
| Name of the state | Meghalaya |
| Name of the district | West Jaintia Hills |
| Address of the beneficiary | Mukhala, Thadlaskein |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 76500 (Rs. 22500 as Loan and Rs. 54,000 Sub) |
| Project started from the loan amount | Fish Pond |



Smt **Tum Suna** is a 55 years old lady. She lives in Mukhala village of West Khasi Hills District of Meghalaya. She came to know about the NSTFDC term loan scheme in 2013. In this scheme APEX Bank of Meghalaya is taking refinance from NSTFDCC for refinancing schemes under Meghalaya State Aquaculture Mission in 2013. She applied for loan of Rs. 90,000 from APEX Bank, Meghalaya and received Rs. 54,000 subsidy from Government. She had to pay Rs. 22,500 as bank loan which she has already repaid to

the APEX Bank. She also got training by the Fisheries Department immediately after selection. With the help of NSTFDC loan she constructed a pond in her Agricultural land and now earning more than 6000 Rs./pm. She is now very happy because she is able to send her children in good schools for better education.

Success Story 18

| | |
|--------------------------------------|-------------------------|
| Name of the beneficiary | Smt. Marshen Ete |
| Name of the state | Arunachal Pradesh |
| Name of the district | West Siang District |
| Address of the beneficiary | Kambi, West Along |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 1,35,000 |
| Project started from the loan amount | Piggery Farm. |



Smt Marshen Ete is a 32 years old lady, living in the interior part of Arunachal Pradesh. Her village name is Kambi, which comes in West Along Block of West Siang District. Before taking loan from NSTFDC, she was housewife and dependent on her husband. Her husband was a small farmer. She wanted to take up some work to become self reliant. She came to know from a fellow villager about the NSTFDC scheme which is implemented by APEX bank of Arunachal Pradesh for the Scheduled Tribe Population.

She applied for loan in 2016 and received Rs. 1,35,000 from the bank. With this money she and her husband established a piggery farm in her own land. The important thing is that there is a lot of demand for pig meat in Bihar. Today, her business is doing well and she saves about Rs.12000 in a month. She is now happy because her quality of life has been improved a lot and her additional income is leading to better education for her children.

. Success Story 19

| | |
|--------------------------------------|---------------------------|
| Name of the beneficiary | Smt. Sukhdevi Negi |
| Name of the state | Himachal Pradesh |
| Name of the district | Kinnaur |
| Address of the beneficiary | Khawangi, Kalpa |
| Scheme under which benefitted | Term loan scheme |
| Amount of loan | 45,000 |
| Project started from the loan amount | Knitting Machine. |



Sukhdevi Negi, 55 years old, is a resident of Khawangi Village of Himachal Pradesh. She wanted to become self reliant as his previous earnings were very low, and he was not able to contribute much in family. Earlier she was used to knit woolen cloths by her hand. Two years back she came to know about the NSTFDC loan scheme for tribal people. In the year 2018, she took a loan of 45000 from the Himachal Pradesh SC&ST Corporation. With the help of this money, she bought a cutting machine. Prior to that, she was used to make sweaters for herself

and her relatives. Now after purchase of knitting machine she takes order from her neighbours and people from other places. Today, her monthly income has been tripled and she earns 2.5 to 3 thousand a month.

After getting loan she is leading a good and decent life and her family financial position has improved considerably. Till date she has also repaid Rs. 6000 to the tribal corporation.

Success Story 20

| | |
|--------------------------------------|--------------------------|
| Name of the beneficiary | Smt. Pushpa Ravte |
| Name of the state | Chhattisgarh |
| Name of the district | Kanker |
| Address of the beneficiary | Kyunti, Bhanupratappur |
| Scheme under which benefitted | AMSY |
| Amount of loan | 90,000 |
| Project started from the loan amount | Photo Copier Machine. |



Smt. Pushpa Ravte is a 43 years old entrepreneur from Kanker District of Chhattisgarh. Her family's economic condition was not good. She always wanted to become self reliant as his husband earnings were very low, and she was not able to contribute much in family. She came to know through family friends about the NSTFDC AMSY loan. She applied for loan and got Rs. 90,000 from Chhattisgarh State Antyavavasai-Cooperative Finance and Development Corporation. With the help of this loan amount she opened a photocopy

Shop in a nearby town. There was no other photocopy shop nearby, so her business went well. Today, she is earning more than 17000 Rs. in a month. When her income increased, she opened a beauty parlor for her daughter. She also helped her husband to open a confectionery shop. After four years, her quality of life has improved very much. Recently her family has also purchased a four wheeler. She feels that other member from his community should also avail the benefits of NSTFDC schemes to move up in life.

Success Story 21

| | |
|--------------------------------------|------------------------|
| Name of the beneficiary | Mr. Anu Tulsidas |
| Name of the state | Kerala |
| Name of the district | Idukki |
| Address of the beneficiary | Karimannoor, Elamdesam |
| Scheme under which benefitted | Term Loan |
| Amount of loan | 3,00,000 |
| Project started from the loan amount | Photo/Video Studio. |



Mr. Anu Tulsidas comes from humble background and was in need of financial support to develop his small studio shop. He came to know through newspaper that KSCSTDC is providing loans for self-employment purposes under the NSTFDC scheme. Then he filed his application KSCSTDC Idukki office for financial assistance for upgrading his Photo/Video studio. In December 2018, he got loan of Rs. 3,00,000/- under NSTFDC loan schemes. After one year, now his studio is getting clients even from faraway places. Now his net saving is Rs.25,000/pm.

Now he is very happy because not only because has become self dependent. But have also employed two people for his shop. He has started his loan repayment and till now he has paid Rs.12,000 to the KSCSTDC.

Success Story 22

| | |
|--------------------------------------|--|
| Name of the beneficiary | Smt. Suki Oran |
| Name of the state | West Bengal |
| Name of the district | Dakshin Dinajpur |
| Address of the beneficiary | Choto Raghunathpur ,Gopalbati, Balurghat |
| Scheme under which benefitted | Micro Credit Scheme |
| Amount of loan | 10000 |
| Project started from the loan amount | Small bussiness |



Smt. Suki Oran, 30 was leading a struggling life and thought to become self employed. She heard about NSTFDC loan and decided to apply for it. She has taken loan of Rs.10000 in the year 2011. She then established small bussiness to raise her family income. Later, she has earned profit from the bussiness and has invested profit amount in the bussiness further to make more profit. She managed to earn around Rs. 40000. She has also added assets of Rs. 20000. It helped her establish a good profit oriented bussiness and monthly income has

increased considerably which was almost double. Her social status has significantly improved which enabled her to live a dignified life. She has fully repaid the loan amount. NSTFDC loan has changed her life in a very positive manner.

Success Story 23

| | |
|--------------------------------------|----------------------|
| Name of the beneficiary | Shri. H.T. Venkatesh |
| Name of the state | Karnataka |
| Name of the district | Tumkur |
| Address of the beneficiary | Hosangere |
| Scheme under which benefitted | Term loan |
| Amount of loan | 50000 |
| Project started from the loan amount | Bore well |



Shri H.T. Venkatesh, is 58 years old man who is a farmer. He lives in a place called Hosangere where water level was considerably good compared to other regions of Tumkur. He wanted to get permanent irrigation facility for extended farming and then he came to know about NSTFDC loan. He applied for loan in 2016 and received 50000 loan amount along with subsidy of 2,50,000 for borewell. He has received good benefit from the borewell and now he can sow crops of his choice due to availability of water. His struggle due to lack of water facility

has now come to an end and his crop yield has increased significantly. He can now save around Rs. 7000. His income level has been doubled due to the bore well. He has started repaying the loan. NSTFDC loan has changed his economic condition in a very positive manner.

6.

CONCLUSION

The study reveals that the three (TLS, AMSY and MCS) out of four Income Generating Schemes under NSTFDC has been successful to large extent in providing livelihood opportunities to the Scheduled Tribes. The schemes are effectively implemented in states like Gujarat, Telangana, West Bengal, Tripura, Kerala, Meghalaya, Arunachal Pradesh and to some extent in Himachal Pradesh, Jharkhand, Karnataka, Rajasthan, Chhattisgarh and Sikkim. It is not implemented properly in many of the large tribal States of India. The present study analyzed the various facets of NSTFDC's income generating schemes by highlighting its objectives, analyzing the roles and responsibilities of different stakeholders (NSTFDC, SCAs and DCAs/RCA), assessing the opportunities available and difficulties faced by the ultimate beneficiaries of all four schemes; TLS, AMSY, MCS and ASRY. In the previous chapters, the pros and cons of the scheme have been discussed in detail and the major findings of the study and suggestions are as follows:

Issues and Challenges

9. NSTFDC has formulated six income generating schemes, however, as per the NSTFDC only TLS, AMSY, MCS and ASRY are functional against which projects/loans have been sanctioned to the State Channelizing Agencies (SCAs). Tribal Forest Dwellers Empowerment scheme and Assistance to TRIFED empanelled artisans scheme are presently not implemented.
10. As per NSTFDC Annual Report (2017-18), till December 2018, NSTFDC has 39 State Channelizing Agencies (SCAs) in India. Out of this only 23 SCAs are functional.
11. Madhya Pradesh has 14.7 percent of tribal population but percent age of NSTFDC beneficiaries to the total beneficiaries is only 0.4%. Similarly, Maharashtra has 10.1% of tribal population but they are not disbursing NSTFDC loan to the tribal population. Along with these two states Odisha (9.2%), Rajasthan (8.8%), Gujarat (8.5 %), Jharkhand (8.3 %), Chhattisgarh (7.5 %), West Bengal (5.1 %) Karnataka (4.1 %) and Assam (3.7 %) together have about 80 percent of country's tribal population. However, only 34.1 percent of the total NSTFDC beneficiaries are from these states.
12. Not only the Budgetary Allocation to NSTFDC by MoTA has been reduced in last two year but it has been further reduced in Revised Estimates. However,

since last four years NSTFDC has utilized 100% of its allocated funds therefore it is essential to raise the budgetary support to the NSTFDC.

13. Most of the SCAs neither have appropriate infrastructure facilities; nor adequate human resources. Many of the units are managed by contractual and temporary employees and at the same time they deal with multiple departments similar types of income generating schemes. Therefore, there is an urgent need to examine whether adequate manpower and infrastructure exists in States/UTs for launching such schemes.
14. The evaluation study has revealed that there has been no increase in the number of NSTFDC Scheme's beneficiaries in the last five years particularly in case of Adivasi Mahila Sashaktikaran Yojna (AMSY), Micro Credit Scheme (MCS) and Adivasi Shiksha Rinn Yojna (ASRY). The study found that these schemes are non functional in many of the states.
15. As per the findings of the study, if these schemes are implemented in full scale, it will help Government of India to achieve SDG 1, SDG 4, SDG 5, SDG 8, SDG 9, SDG 10, as Scheduled Tribes constitute 10 percent of the population of India.
16. Loan disbursement to SCAs is entirely dependent on the amount of State Guarantee. If a State Government does not provide any guarantee on behalf of the SCA, then the NSTFDC does not give loan to them. The Ministry of Tribal Affairs should ensure that NSTFDC plays an active role in persuading States/UTs in securing guarantee for SCAs from various banks for this purpose.
17. NSTFDC has collaborated with the Ministry of Human Resources Development, Govt. of India for interest subsidy for ASRY scheme. Apart from this some of the State Governments have taken initiatives to converge NSTFDC schemes with other Departments/Ministries scheme. For example, Meghakaya APEX bank has collaborated with 'Meghalaya State Aquaculture Mission' and Gujarat ST Development Corporation has converged its AMSY scheme with IDDP dairy scheme. Examples of both SCAs have shown good results.

Findings of the Study

State Channelizing Agency (SCAs)

17. As per the NSTFDC Annual Report 2017-18, NSTFDC had 39 State Channelizing Agencies (SCAs). However, only 23 are functional.
18. SCAs get their Authorized Share Capital in the ratio of 51:49 by respective State Governments and Central Government. On behalf of Central Government,

Ministry of Tribal Affairs provides the share capital to the SCAs. Further, SCAs charges 2 to 3 percent of annual interest depending upon the type of schemes. SCAs like Karnataka, Odisha, Tripura, Jammu & Kashmir, Jharkhand and Rajasthan have not provided any details about the utilization of Share Capital.

19. Most of the states have utilized their Share Capital in providing Margin Money Loan together with NSTFDC Loan to reduce the loan burden of beneficiaries. States like Sikkim and Himachal Pradesh has utilizes some portion of its Share Capital on Administrative Expenses.
20. The reluctance of SCAs to take approved fund from NSTFDC is due to two reasons; (1) repayment of loan money from beneficiaries is very low in many states and (2) Inadequate guarantee from State Governments to SCAs.
21. Maharashtra has received Rs. 37.18 crores during this period, but it did not use the loan amount. Jammu and Kashmir has utilized only 14.94 percent. Similarly, Jharkhand (43 percent), Chhattisgarh (45.49 percent) Rajasthan (50.13 percent) and Sikkim (55.41 percent) have taken up only 50 percent of their allocated funds. The reasons for non utilization of allocated funds are mainly due to non-repayment from the beneficiaries and limited Government Guarantee by SCAs. Further, NSTFDC also allocates the non availed funds to other States.
22. However, states like Himachal Pradesh, Meghalaya, Odisha, Uttarakhand have received and disbursed more loan than the sanctioned amount. States like Gujarat, Mizoram and Tripura have utilized more than 90 percent of the sanctioned fund in last four financial years.
23. Out of 18 surveyed SCAs, 11 SCAs, namely, Andhra Pradesh, Himachal Pradesh, Kerala, M.P., Manipur, Meghalaya, Rajasthan, Telangana, Uttarakhand, WBSCSTFDC W B and WBTDC W.B. have paid their entire dues to NSTFDC. However, recovery rate in most of the North-Eastern states is poor. Recovery rate of Arunachal Pradesh is lowest (47.11%) followed by Tripura (71.88 %), Mizoram (72.83 %) and Nagaland (79.59 %).
24. Out of 18 surveyed states TLS has been implemented in 17 states except Telangana. MCS in Seven states whereas AMSY has been implemented in Ten states. However, many states are not implementing ASRY scheme because of its tedious and time taking procedure.
25. There is an acute shortage of staffs at most of the SCAs. Out of 18 surveyed SCAs, 5 SCAs have not filled more than 50 percent of their sanctioned post. For instance, 77.78 % of the sanctioned posts of Maharashtra SCA were vacant,

followed by Himachal Pradesh (55.77%), WBTDCC WB (54.40 %), Chhattisgarh (53.49%), Gujarat (51.61 %) and Jharkhand (50.43 %). SCAs have appointed contractual staffs to fill the gap. In Telangana, all of the employees of Stree Nidhi Credit Cooperative Federation Ltd. are contractual.

26. Out of 18 SCAs, 12 SCAs have engaged officers from their own cadre to manage the work of SCAs, RCAs or DCAs. However, in most of the SCAs Managing Directors and other senior officers' posts are filled on deputation basis. Generally, the officers on deputation get transferred till they understand the government's scheme. Even if they are trained, their capacity building is not much advantageous because after some time they get transferred.
27. During 2015 to 2018, 112,663 tribal people were benefited from the NSTFDC loan schemes. In 2015-16, 38584 tribal people were covered and Telangana has maximum number of beneficiaries.
28. The loan disbursement in Gujarat was highest particularly since 2015-18. However, there are some states like Chhattisgarh, Kerala, Jharkhand, Himachal Pradesh and WBSCSTFDC WB where the number of NSTFDC Scheme' beneficiaries is getting reduced every year, which is a matter of concern.
29. Term Loan (TL) and Micro Credit (MCS) Scheme are the most preferred schemes for SCAs. As per SCA's data, total 49475 tribal people were benefitted under Term Loan (TL) Scheme during 2015-18. Similarly, during the same period, 61013 tribal people were benefitted under Micro Credit Finance (MCF) Scheme
30. SCAs adopt different procedures for loan disbursement including target setting and selection and disbursement of loan. SCAs, namely Goa, Kerala, Meghalaya and Telangana distributes loan to the beneficiaries within one month. SCAs namely; Uttarakhand, Sikkim, Odisha, Himachal Pradesh and WBSCSTFDC WB take 2-3 months to disburse loan to the beneficiaries. SCAs of Jharkhand, Rajasthan and Nagaland accepted that the entire loan distribution process takes at least six month.
31. Only three SCAs have provided skill development training to their beneficiaries. For instance, Meghalaya APEX Bank has an agreement with State Fisheries department for training
32. Only 2 SCAs, namely, Kerala and Telangana have accepted that they send their officers at the project sites for monitoring on monthly basis. During the survey,

most of the beneficiaries of Jharkhand, Rajasthan and Sikkim have told that for the first time any government officer has come to them regarding NSTFDC loan.

33. Loan recovery mechanisms of SCAs are not well-organized. Therefore, loan recovery rate is very less in majority of the states. Out of 14 SCAs only 9 have more than 50 percent recovery in TL Scheme.
34. Ten SCAs have informed that they give official vehicle to their field officers. 6 SCAs told that they give field allowance to their staffs and 2 SCAs reimburse the phone bills of their field staffs.
35. Eight SCAs impose penalty if beneficiaries fail to repay their loan on time. Uttarakhand, Arunachal Pradesh, Kerala, Tripura and Jharkhand is charging 2 % penal charges annually
36. SCAs are suffering from various issues including, lack of fund, manpower, infrastructure and lack of proper guidance
37. Out of 18 SCAs only 5 SCAs accept online application from tribal people, 11 SCAs are disbursing loan directly to the beneficiaries account, five SCAs, namely Himachal Pradesh, Kerala, Meghalaya, Odisha and Telangana accept online loan repayment. 17 SCAs have generated computerized list of beneficiaries and 11 SCAs have said that their office account is completely computerized.
38. All SCAs believe that their government is promoting this NSTFDC scheme properly. States like Arunachal Pradesh, Chhattisgarh, Jharkhand, Nagaland, Tripura, Rajasthan and Sikkim said that they give advertisements in National Daily Newspapers and Regional Newspapers
39. Most of the SCAs said that they get advice from the NSTFDC to some extent. However, SCAs like Gujarat, Himachal Pradesh, Kerala, Meghalaya and WBSCSTFDC WB have said that they get a lot of support from NSTFDC.

Term Loan Scheme Findings

- Majority of the sample, i.e. 85.71 percent were located in rural areas, out of total 71.59 percent were male and 28.41 percent were females.
- Majority of the beneficiaries, 80.98 percent belonged to working age group of 25 to 50 years followed by about 20 percent in age group of 35-40 years. Average age of the total sample beneficiaries was about 39 years with highest share in Nagaland and lowest in Chhattisgarh.

- Only 13.3 percent beneficiaries had no formal education whereas around 8 percent had primary education, 22.84 percent had Middle School, 23.83 percent had studied till High school and around 12 percent were Graduates.
- About 90 percent were married, 7 percent were unmarried and around 2 percent were Widow/Widower and 0.25 percent was Separated or Divorced whereas overall average family size was of five members.
- Over 55 percent beneficiaries belonged to nuclear families, while 42 percent come from joint families. Around 3 percent of the beneficiaries were from extended families. Nagaland had highest proportion of nuclear families, while Tripura had the highest proportion of beneficiaries from joint families
- 42.61 percent of the beneficiaries possessed kutchha houses, but this figure reduced to 31.81 percent as an effect of loan benefit and there was considerable increase of pucca house (about 40 percent) after taking loan
- About 97.09 percent of the beneficiaries had their own house which recorded increase after taking loan while rest lived in rented house
- 32.23 percent of the beneficiaries were availing drinking water from taps, the figure increased to 34.30 percent after taking the loan.
- Before taking the loan 88.70 percent of the beneficiaries had access to the electricity which increased to 96.93 percent after loan. Similarly, about 64.37 percent of the beneficiaries had access to toilets, which increased to over 91 percent after taking the loan as an effect of other government policies.
- About 51 percent of the beneficiaries had received the information through friends and relatives, 19 percent through 'Community leaders', 5.56 percent through some 'Financial Agency', 27.74 percent knew through 'newspapers' while 39.37 percent from NSTFDC/STDC Office.
- For about 99.58 percent of beneficiaries (except in Nagaland), the loan had been sanctioned and about 94.1 percent had received the entire sanctioned loan.
- Average loan amount sanctioned across states was found to be over 1.85 lakhs and the highest share was found in Gujarat at Rs 342500 and the lowest in Meghalaya at Rs 24376.
- There was a stark difference in average loan amount sanctioned in Northeastern States which varies from high share in Arunachal Pradesh, Sikkim and Tripura to low share provided in Meghalaya and Nagaland. The overall average for Western States was around 2.3 lakhs. Highest average amount sanctioned was found in Gujarat, followed by Goa and Maharashtra
- Around 72 percent of the sample beneficiaries faced no difficulty in receiving loan under NSTFDC scheme, while 27.7 percent of the beneficiaries had faced some problems. Most common problem was lot of documentation (about 14

percent), multiple visits to State office (about 12.71 percent). Non-cooperative staff and officials, lack of Government officials as guarantor and issue of corruption were other problems that the beneficiaries had faced

- The average amount time between submissions of applications to sanctioning of loan was found to be between 4 to 6 months in Maharashtra and Tripura and in Uttarakhand, on an average, it took more than 6 months for actual sanction of the loan.
- Delay in beneficiary on spot verification and guarantor verification together contributed around 20 percent , around 29 percent did not know the reason for the delay; viz. in Chhattisgarh, Himachal Pradesh and Rajasthan it was reported major problem
- Delay in State Department Procedure was considered the most important reason for delay in disbursal of loan (53.72 percent)
- About 61.21 percent of the beneficiaries had started paying back their loan while 8.06 percent had fully paid off their loan. About 27.24 percent of the beneficiaries did not start the loan repayment and about 3.57 percent claimed that their loan has been waived off viz. Rajasthan, Karnataka and Maharashtra
- Over 67.35 percent of the sample beneficiaries took loan from NSTFDC to start a new business, 19.6 percent took loan to expand their already existing businesses while 13 percent took loan for other activities. In five states, at least 80 percent of the beneficiaries took loans to start a new business.
- About 78.90 percent of the sample beneficiaries utilized the loan taken for the purpose it was taken 18.11 percent of the loans were not utilized for the purpose intended.
- Across states, 100 percent applicants from Meghalaya utilized the loans for the purpose it was taken. Over 94 percent of the applicants from Arunachal Pradesh, Chhattisgarh, and Uttarakhand utilized the loans.
- Over 17 percent beneficiaries had some vocational or skill training while majority (74.58 percent) had no skill training earlier whereas 86.38 percent of the beneficiaries did not undergo any vocational or skill training after taking the loan.
- Around 52 percent had adequate markets to sell their products while 12 percent felt the markets were not adequate. 14 percent of the beneficiaries felt that they did not have adequate markets to sell their products.
- About 4.6 percent of the beneficiaries had washing machine before taking the loan, the figure increased to 6 percent after taking the loan. About 0.7 percent of the beneficiaries had AC before taking the loan, the figure increased to 1.1 percent after taking the loan. About 30.2 percent of the beneficiaries had two wheelers before which increased to 36.1 percent after. About 1.3 percent of the

beneficiaries had three wheelers before which increased to 7.4 percent after. About 5.2 percent of the beneficiaries had cars before taking the loan, the figure increased to 8.1 percent after taking the loan. Around 1.1 percent of the beneficiaries had tractor before taking the loan, the figure increased to 3.7 percent after taking the loan

- Beneficiaries across the states generated assets of worth Rs 83536 on an average. Over 15 percent of the beneficiaries used the loan to invest in Tools and Machinery, 14 percent invested in buying livestock., Over 11 percent in buying vehicles, 10.96 percent invested in furniture and fixture and about 10 percent of the beneficiaries used the loan for other purposes.
- In rural areas, 381 beneficiaries were below poverty line before taking loan from NSTFDC. After taking the loan, 357 of the above mentioned moved over the poverty line of Rs 49000.
- Across the states, the movement across different income slabs has been mostly positive; movement from a lower income slab to a higher income slab. About 3.65 percent of sample beneficiaries were in 'No Income slab, but after taking loan this figure came down to 0.42 percent.
- Around 38 percent beneficiaries were earning less than 50 thousand a month which came down to 3.24 percent post loan. It means more than 35 percent of the beneficiaries who were earlier in BPL category are now earning more than 50 thousand in a month
- Over 29 percent of the beneficiaries were earning between 50 thousand and 1 lakh before taking the loan, now after taking loan this figures dropped to 17.19 percent.
- Around 17 percent were earning between 1 lakh to 1.5 lakhs, and this figure increased to 21.35 percent post taking loan.
- Before taking loan 11.5 percent respondents were housewives. This number comes down to 2.4 percent. It means about 80 percent of the housewives are now engaged in some income generating activities. Similarly, over 8 percent of the respondents were student, but after getting loan from NSTFDC over 6 percent got some income generating activities.
- Around 65 percent of the sample beneficiaries were unskilled before taking loan from NSTFDC, while 35 percent of the respondents were skilled. After taking the loan from NSTFDC, the proportion of unskilled beneficiaries came down to 52 percent and proportion of skilled beneficiaries rose to 48 percent.
- Before taking the loan, 19.9 percent of the beneficiaries were spending more than 8000 on household consumption and it increased to 35 percent after loan.
- 43.5 percent of the beneficiaries were spending less than 4000 on consumption. After taking loan the figure came down to 32.1 percent. Before taking the loan,

36.6 percent of the beneficiaries were spending between 4000 to 8000 on consumption but after taking the loan the figure came down to 32.9 percent .

- Study indicates that those beneficiaries who were spending less money on their children education earlier before taking loan, have started spending somewhat more on education. About 27.3 percent of the beneficiaries were spending less than 100 rupees on their children's education, after taking the loan the figure came down to 21.3 percent . Before taking loan, 21.6 percent of the beneficiaries were spending more than 2000 rupees on their children's education, now after taking loan the figure increased to 33.4 percent.
- Around 46 percent of the beneficiaries felt the quality of their lives improved a lot while 40 percent felt it improved to some extent. About 12 percent felt it remained the same while 2 percent felt it deteriorated.
- 75.83 percent of the beneficiaries felt that their household income has increased, while 61.21 percent felt that their standard of living has improved. Over 37 percent felt that the scheme helped with sending their kids to good school, while 48 percent felt that their social status has improved. Over 4 percent felt that migration of family has been members reduced. Only 14.37 percent felt that nothing has changed.

Micro Credit Scheme Findings

- Out of 18 surveyed states, MCS is implemented in 7 States including Jharkhand, Karnataka, Kerala, Maharashtra, Nagaland, West Bengal and Telangana.
- The majority of the beneficiaries are female where 37.1 percent beneficiaries belong to middle age group i.e. between 31-40 years of age.
- The percent share of female beneficiaries in MCS is around 93 percent which reveals that the rural female are significantly playing vital role in the financial contribution for their household and small loan amount is best utilized by them
- Among the beneficiaries, 90 percent were married. The highest percent of widowed and divorced category fall in the Karantaka (14.1%) closely followed by West Bengal (7%). which reflects unbiased selection of beneficiaries in these states.
- On an average, more than 50 percent of the beneficiaries have four to five members in the family. About 2 percent of the beneficiaries were physically challenged with highest share in Jharkhand (5 percent) and West Bengal.
- Around 55 percent of the beneficiaries surveyed under MCS have no formal education with highest share in Telangana (91.7 percent), Karnataka (67.1 percent) and West Bengal (30.6 percent) whereas Kerala and Nagaland performs well in terms of education

- Around 88 percent beneficiaries had house ownership before taking loan under MCS whereas it has increased to around 96 percent after taking loan. Telangana and Jharkhand have maximum number of beneficiaries.
- The overall share of pucca house has increased from 15.5 percent to 20.5 percent whereas, semi pucca has increased from 16.3 to 18 percent after taking loan
- 86.2 percent beneficiaries were availing electricity which has increased to about 95 percent whereas the share of toilets facilities increased from 43 to 99 percent is the result of Swachh Bharat Scheme
- Assets like fan, refrigerator, television etc. has been created after taking loan in which Maharashtra and Kerala have shown maximum increase
- Assets like two wheeler has seen increase from 13.14 percent to 23 percent with Kerala and Maharashtra having maximum increase while Telangana recorded increase in car from 0.28 to 0.65 percent
- About 90 percent beneficiaries have been attached to SHG and around 33 percent have been trained by SHG in the states like, Nagaland, West Bengal Telangana and Karnataka. West Bengal accounts for highest number of trained beneficiaries, i.e. around 73 percent .
- About 51 percent beneficiaries particularly Karnataka, West Bengal and Telangana reported skill development training was somehow useful for them.
- 90 percent of the beneficiaries are of the opinion that SHG has provided financial support to the beneficiaries. This is probably because they are directly connected to the SHGs.
- The percentage of beneficiary with annual income between Rs. 50 thousand to one lakh before taking loan has increased from 42.2 to 50.0 percent. Income category of Rs. one lakh to two lakh have sharply increased from 5.3 percent to 24.9 percent ; for instance Jharkhand and Kerala performs well
- Per month household expenditure has been increased significantly after taking loan particularly from below Rs. 4000 to medium income between Rs 4000-8000 to above Rs 8000 per month. West Bengal and Jharkhand have shown sharp increase from 6.41 percent to 43.5 percent and 6.12 percent to 43.9 percent respectively
- Tribal people are spending more money on their children's education as the percentage of beneficiaries who were spending money between Rs. 500 to 1000 on their children has been increased from 24.2 percent to 30.2 percent . More than 6 percent beneficiaries from Jharkhand, Kerala, Nagaland and Telangana are now paying more than Rs 2000 per month on their children's' education.
- Out of the 337 beneficiaries earning below Rs. 50,000 per annum before taking the loan, 114 beneficiaries moved to earning between Rs.50,000 to 1 lakh, 21

beneficiaries moved to earning between 1 lakh to 2 lakhs, while 201 beneficiaries stayed in the same income slab.

- Out of the 533 beneficiaries who were earning between Rs.50,000 to 1 lakh before taking the loan, 178 have moved into income group of Rs.1 lakh to 2 lakhs, 5 beneficiaries moved into the earning group of Rs.2 lakhs to 5 lakhs and three beneficiaries are now earning over Rs.5 lakhs per annum. However, nine beneficiaries informed that their income has reduced after taking loan.
- Out of the 50 beneficiaries who were earning between Rs.1 lakh to Rs.2 lakhs per annum before taking the loan, 11 beneficiaries moved to earning between 2 lakhs to Rs.5 lakhs and eight beneficiaries moved to lower income slab
- The purpose of taking loan was mainly to increase the financial condition of the women. Around 47 percent have taken loan for self employment and about 52.07 percent took it for upgrading their financial status
- Fifty percent of the applicants have received the loan amount in less than two months whereas, more than one fourth beneficiaries had got sanction letter within three months and about 16 percent beneficiaries got sanction letter after six months.
- The average time taken for loan sanction and release of fund is less than a month for about 34 percent whereas 35 percent have received it between 1 to 2 months and 13.2 percent have received it very late
- 86 percent disbursement of loan is given in one installment which accounts for about across the states but Maharashtra, Kerala and Telangana have received in more than two installments
- Around 87 percent of the beneficiaries have reported they faced no difficulty in getting loan except Nagaland (83.33 percent) who was upset due to non release of fund. Around 9 percent complaint about that they were compelled to visit district office many times, 4.24 percent felt exhausted due to lots of documentary work while 3.80 percent said that officers at District office were not cooperative.
- 48 percent have taken loan for agricultural sector, followed by others (40 percent) and dairy with 5.5 percent share and Kirana shop for about 4 percent. All beneficiaries of Kerala have taken loan for dairy, in Telangana 78 percent tribal have taken loan for agricultural purpose and Kirana shop is popular in Jharkhand
- 82.61 percent have utilised their loan for the purpose it was granted and states like 100 percent beneficiaries of Kerala, 91.76 percent of Karnataka, 85.71 percent of Jharkhand and 81.67 percent of Telangana have utilised their loan, for the purpose it was granted.

- About 68 percent of the project has been established in own house. More than 60 percent beneficiaries of Kerala, Telangana, Karnataka, Jharkhand have started their project in own house.
- 35 percent beneficiaries said their project is very much functional, for 60 percent said that it was functional to some extent and about 67 percent have not started their project due to lack of money, or late receipt of money or they have been asked for commission. Around 35 percent project is closed to irregularities in Jharkhand.
- Nearly 68 percent beneficiaries have reported that the market for their product or service is somehow satisfactory and about 65 percent beneficiaries sell their products locally in which Kerala stands first with 100 percent share followed by West Bengal (99.72 percent), Jharkhand (89.80 percent) and Maharashtra (75 percent).
- About 50 percent of the beneficiaries have added livestock as an asset, whereas, 12.4 percent have purchased agricultural equipments. 1 percent added furniture, sewing machine and 2 percent have added tools and machineries as an asset in which Kerala and Telangana have the highest share
- Around 50 percent of the assets created worth Rs. 5000 to 15000. Around 13 percent worth more than Rs 15000 while 18 percent assets created worth more than Rs 20000.
- About 63 percent beneficiaries are repaying their loan regularly across the surveyed states of India with Kerala and West Bengal perform best with 100 and 86.63 percent loan repayment whereas in Jharkhand and Maharashtra, some discrepancy was reported in loan repayment as beneficiaries paid commission to the agents.
- About 32 percent beneficiaries have fully repaid the loan in which Telangana, West Bengal, Kerala and Maharashtra accounts for about 46 percent, 35 percent 25 percent and 25 percent respectively whereas 36.21 percent MC beneficiaries are not regular in loan repayment.
- Loan passbook is found to be distributed to 100 percent beneficiaries in the states like Kerala and Karnataka closely followed by Telangana (94.7 percent.). Almost negligible share has passbook in Jharkhand and Maharashtra
- About 22 percent beneficiaries have faced problem in their business due to lack in expertise; among which Telangana has highest share i.e. 32 percent while in Kerala and Maharashtra it is about 25 percent share. For 24.7 percent loan was insufficient to start the business of their choice while about 18 percent lack family support

- There is lot of variation in state-wise in distance to nearest market. 18.94 percent of the beneficiaries said that the distance of nearest market is less than 2 km. For almost 40 per, nearest market is about 2-5 km.
- Most of the beneficiaries did not feel difficulty working with SHG except for about 4 percent viz. West Bengal and Jharkhand
- About 80 percent said that role of government in implementation of NSTFDC loan is good enough to meet the development issues of tribal community except for 2.93 percent who were not satisfied with its implementation. 17 percent had no idea on this
- About 89 percent respondent felt that NSTFDC loan has changed their life in positive manner as a result of increase in household income. Kerala followed by Karnataka and Telangana has higher percent share (100 percent , 95.29 percent and 95.28 percent respectively) Whereas, about 14 percent felt that their social status also improved
- About 11 percent beneficiaries have started sending their children to private schools for better education such as in Karnataka and Jharkhand
- About 50 percent in Kerala have reported that the migration of the family members particularly male has been reduced considerably viz. in Karnataka, 28 percent of the beneficiaries said there is reduction in migration due to easy availability of loan facility which enables them to be self employed at their own place.
- About half of the beneficiaries said that they came to know about the scheme from state ST office itself whereas around 28 percent heard from friends and relatives, 19 percent heard from community leaders and 13.70 percent from financial agency.

AMSY scheme Findings

- Majority of the beneficiaries, 98.73 percent were from rural areas and majority of the beneficiaries, 78.62 percent of the beneficiaries belonged to the working age group of 25-50 years and 19.93 percent belonged to 35-40 years
- About 44.75 percent of the beneficiaries had no formal education while 21.92 percent had completed 'Primary' education, 10.87 percent of the beneficiaries had attended 'Middle' school, and 9.24 percent attended 'High school' while 5.80 percent completed 'Intermediate' level of education. However, only 5.43 percent were 'Graduates' Over 30 percent of the beneficiaries in Chhattisgarh were graduates.
- Over 94 percent of the beneficiaries were married. Over 4 percent of the beneficiaries were widows while 0.54 percent were separated

- Over 62.32 percent of the beneficiaries lived in a nuclear family while 36.41 percent lived in joint families. Over 1 percent lived with extended families. All the beneficiaries in Jharkhand lived in nuclear family while over 80 percent of the beneficiaries in Kerala, Odisha, Tripura and West Bengal lived in nuclear families.
- 98.19 percent of the beneficiaries had their own houses while the rest 1.81 percent lived in rented accommodation. However, after getting loan housing ownership has increased up to 98.19 percent among the beneficiaries.
- 8.70 percent of the beneficiaries were living in 'pucca' houses, but after taking loan the figure has increased to 14.31 percent. Over 10.14 percent lived in 'semi-pucca' house which increased to 28.62 percent. 81.16 percent beneficiaries lived in 'kutchra' houses, which drop down to 57.07 percent after taking loan,
- About 18.66 percent had access to toilets while 81.34 percent of the beneficiaries did not have access to toilets before taking the loan. After taking the loan, 68.3 percent of the beneficiaries had access to toilet in Chhattisgarh, Himachal Pradesh, Kerala and Tripura had 100 percent access to toilet.
- Over 70 percent of the beneficiaries had access to electricity while 29.71 had no access to electricity before taking the loan but after taking the loan about 98.73percent of the beneficiaries had access to electricity
- For over 41 percent of the beneficiaries, the source of information about NSTFDC loan scheme was their friends and relatives, 30.03 percent got to know through 'Community leaders whereas for rest of the beneficiaries the source of information was newspaper, financial agency and St office
- About 53.44 percent beneficiaries had no assets before taking the loan, but after taking the loan the figure decreased to 27 percent. Around 44.20 percent beneficiaries had fans before taking the loan which increased to 54.53 percent. About 27.36 percent had TV before taking the loan and it increased to 40.76 percent. Likewise, 4.17 percent had fridge which rose to 6.34 percent.
- About 17 percent beneficiaries had two wheelers before taking the loan, which rose to 25.18 percent after taking the loan. No beneficiaries had three wheelers before taking the loan, but there is about 0.54 percent who purchased it after taking the loan. About 0.18 percent had cars before which rose to 1 percent. About 16percent beneficiaries had LPG connection which rose to 53.80 percent.
- Average amount of loan sanctioned across states was found to be Rs 20399. The highest average was found to be in Kerala at Rs 84231 followed by Tripura and Chhattisgarh at Rs 61,000 and Rs 54286 respectively.
- Over 10 percent beneficiaries faced difficulty in getting loans from NSTFDC including Rajasthan, West Bengal and Kerala. Indifferent attitude of officials/staff, forced to visit many times were some major problems faced by the

beneficiaries (over 7 percent) where around 40 percent beneficiaries in Maharashtra complained of corruption.

- The average delay in sanctioning of loan was between 3 to 6 months; however Himachal Pradesh the average delay was more than six months. The reason of delay was found to be 'District Selection Committee meeting was not held'. The delay in disbursement of loans was also found to be between 3 to 6 months including Maharashtra, Odisha, Tripura and West Bengal.
- It was found that 93.3 percent of the beneficiaries had started repaying the loan and 5 percent of the beneficiaries did not receive the sanctioned loan amount yet.
- The average repayment period ascribed for the beneficiaries to pay back the loan was found to be 3.47 years. About 54 percent of the beneficiaries had fully paid their loans while 30.62 percent were regularly paying their loans and about 7.79 percent beneficiaries were not paying loans.
- 72.46 percent of the beneficiaries were engaged in agricultural allied activities before taking loan but post loan the figure came down to 37.73 percent. The maximum increase in engagement was seen in Retail, Small Business, Dairy activities and Tailoring
- Over 43 percent of the beneficiaries took loan to increase their income, and around 27.5 percent of the wanted to become self-employed.
- A small proportion about 5.62 percent of the beneficiaries has got some sort of training from their SHGs. But more than 90 percent of the beneficiaries were non-skilled before and after taking the loan.
- About 72.6 percent of the beneficiaries had access to adequate markets to sell their products, 14 percent sold it within district and about 2.5 percent sold in nearby districts. About 31 percent beneficiaries sold their products through government agency or cooperative organisation, 25 percent through contractors/agents, about 17 percent to other companies, and 12 percent directly to the consumer. However 10.48 percent were associated with some NGO or SHG, while about 0.14 percent sold their products and services through mela/exhibition
- Livestock and Poultry made 65.09 percent of the total asset created. About 3.77 percent of the assets created was working space, while over 1.5 percent was in 'Tools and machinery' and 'Furniture and fixture. Average value of assets created across states was found to be Rs. 29734.06. The highest average value was in Kerala, Chhattisgarh and Gujarat
- Majority of beneficiaries' economic condition have improved considerably after taking loan. Out of the 324 beneficiaries earning below Rs. 50,000 per annum before taking the loan, 113 beneficiaries moved to higher income slab earning between Rs. 50,000 to 1 lakh. Out of the 141 beneficiaries earning between Rs.

50,000 to 1 lakh before taking the loan, 44 beneficiaries moved to earning between Rs.1 lakh to 2 lakhs, and 6 beneficiaries moved to earning between Rs. 2 lakhs to 5 lakhs. Out of the 73 beneficiaries earning between 1 lakh to 2 lakhs per annum before taking the loan, 50 beneficiaries moved to earning between Rs.2 lakhs to 5 lakhs.

- About 77.72 percent beneficiaries were living under the poverty line of Rs 49,000 before taking the loan. After taking the loan the figure has come down to Rs. 55.43 percent. Around 4.35 percent of the beneficiaries were housewives, but after taking the loan, the figure has come down to 1.45 percent and about 1.81 percent of the beneficiaries were unemployed, which came down to 0.18 percent .
- There was an increase of about 23 percent in average monthly expenditure of the beneficiaries. It increased from Rs 4806.63 to Rs 5922.71 and Himachal Pradesh being at top it increased from Rs 4200 to Rs 10,500.
- Average expenditure on education increased by 56.88 percent from Rs 674.54 to Rs 1058.25 with maximum rise seen in Himachal Pradesh followed by Maharashtra, Tripura and Chattisgarh.

Adivasi Shikha Rrinn Yojana (ASRY) findings

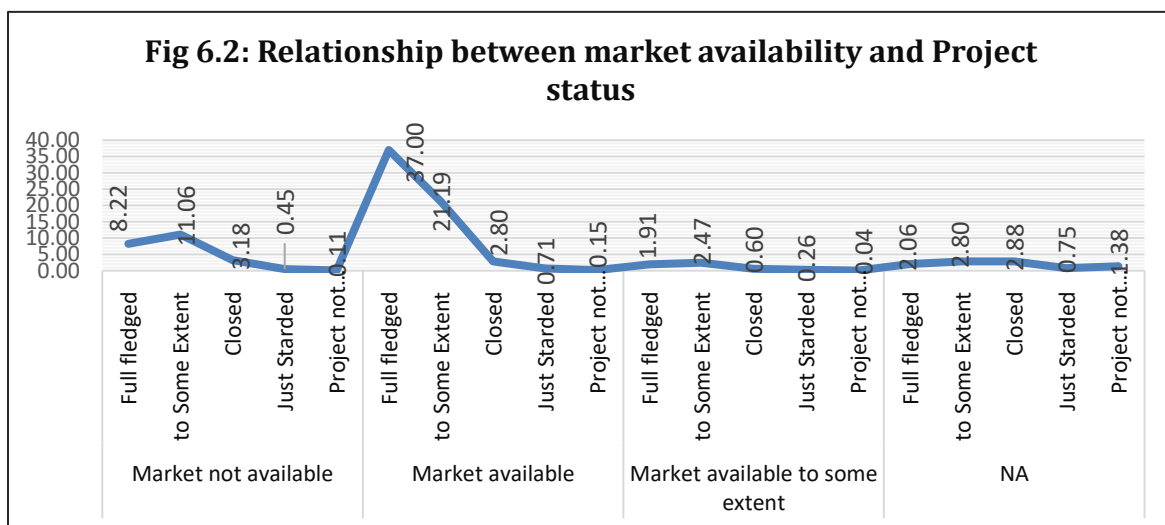
- Around 52.4 percent of the beneficiaries were males and 47.6 percent were females. About 71 percent belong to rural areas and rest from urban. Over 71.43 percent of the beneficiaries belong to the age group between 20 and 25, about 19 percent belong between 25 and 30' years
- 23.81 percent of the beneficiaries had attained education up to 'Intermediate' level, 4.76 percent of the beneficiaries had attained education up to 'Graduation and 28.57 percent of the beneficiaries were 'technically qualified
- About 57.14 percent of the beneficiaries have received the information about the scheme from NSTFDC office, 28.57 percent through friends and relatives, 14.29 percent through community leaders and 4.76 percent through the newspapers
- The average income of a beneficiary's family who received the loan was found highest in Gujarat (Rs 404571.43), followed by Tripura and Chhattisgarh
- About 85.71 percent of the beneficiaries preferred NSTFDC loan because of low rate of interest, 23.81 percent knew only about the agency, 9.52 percent felt the loan was easily available and rest had other reasons
- NSTFDC gives loan under ASRY for students to pursue education in India. Gujarat is an exception where the state government contributes for foreign education

- Beneficiaries of Chhattisgarh and Gujarat have received loan within two months. However, there was delay in disbursement in Tripura was more than 3 to 6 months.
- About 57 percent of the beneficiaries faced difficulty in getting loan. Among them, 26.67 percent of the beneficiaries of Tripura found it difficult to get loan because District Selection Committee was not held on time, 6.67 percent found it difficult because beneficiary on spot verification was delayed and another 6.67 percent found it difficult because guarantor verification was delayed
- Overall, about 19 percent of the beneficiaries have started repaying their loans. 60 percent beneficiaries from Gujarat and 6.67 percent beneficiaries from Tripura have started repaying their loan. About 14.29 percent of the beneficiaries faced problems in repaying their loans.
- About 28.57 percent of the beneficiaries faced problem in repaying loan because of insufficient income.
- Overall average contribution towards expenditure on course was found to be Rs 496562. Average self-contribution towards course was the highest in Gujarat at Rs 1733333, followed by Chhattisgarh at Rs 300000 and Tripura at Rs 203750 respectively.
- About 42.9 percent of the beneficiaries had completed their course while 57.1 percent were still studying
- The average income of beneficiaries who were employed was found to be Rs 41,000, Gujarat has highest The average income was the highest in Gujarat at Rs 126500
- Around 52.38 percent believed the loan helped them in getting higher education, 47.62 percent felt it improved their social status, 33.33 percent felt it helped them in completing a professional course, 28.57 percent felt it helped them in getting a good job and 9.52 percent felt their household income increased.

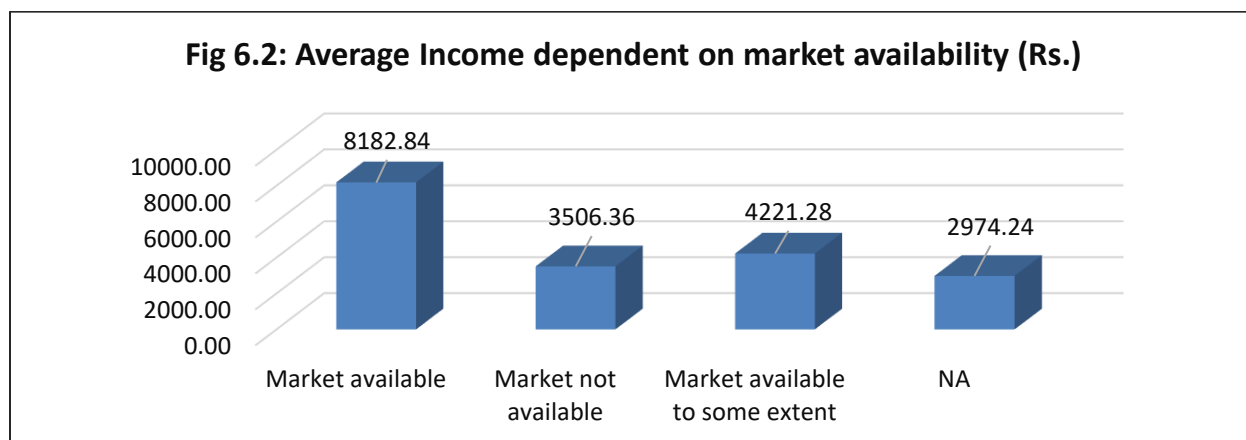
6.2 Vision for the future

- Loan schemes by NSTFDC have helped in improving socioeconomic condition of ST population in India, however, the outreach of the scheme still needs improvement. As per Census of 2011, India had a population of 104281034 STs, out of this 45.3 per cent lived below the poverty line. Taking average family size as five members, about 9447862 ST households lived below poverty line. NSTFDC should scale up the number of loans given to at least 25 per cent of the beneficiaries living below the poverty line, assuming not all tribal households would want loan for self-employment activities.

- NSTFDC should help in making markets available for products and services provided by beneficiaries. The study analysed the effect of market availability on functionality of projects taken up by beneficiaries and the income generated from the same. Beneficiaries under TLS, MCS and AMSY were evaluated to test the weather market availability affects the project functionality. It was found that the maximum number of beneficiaries whose projects were fully functional had access to markets. Of beneficiaries that had access to market, about 37 per cent of the sample considered had their projects running in 'full-fledged' state and about 21.2 per cent report that their projects were functional to some extent.



Access to market also affects the earning of beneficiaries. It was found that the highest average income (Rs 8182.8) for the TLS, MCS and AMSY was found to be for beneficiaries with access to market. It reflects how market availability is important for project sustainability in terms of project income and functionality.



6.3 Recommendations for scheme with reasons:

National Scheduled Tribal Finance and Development Corporation

- NSTFDC and SCAs should increase the number of beneficiaries under Adivasi Shiksha Rrinn Yojana, Adivasi Mahila Sashaktikaran Yojana and Micro Credit Scheme. SCAs of 10 larger states, where more than 80 percent of the tribal population lives, should be made operational/functional at full scale. The incomes generating schemes of NSTFDC is not being implemented in these states. As a result, the prospective beneficiaries of the ST communities are deprived of the financial assistance from the Ministry of Tribal Affairs, GoI.
- It seems that there is lack of coordination between NSTFDC and State Channelising Agencies towards the implementation of NSTFDC schemes. At present, most of the SCAs do not want to take any concrete steps in this matter. There is an urgent need to have better coordination between NSTFDC and State Governments/ implementing agencies for better implementation of NSTFDC schemes.
- There is a need for holding a regular review meeting of Ministry of Tribal Affairs and State Governments at the highest level to resolve the issues of non implementation of NSTFDC schemes. MoTA should held meeting at least one in a year with the State Secretaries of Tribal Welfare, MD of NSTFDC and MDs of SCAs to resolve the issues of non implementation of NSTFDC schemes and to improve the delivery mechanism of various schemes being implemented by NSTFDC.
- NSTFDC should also modify their inactive programs like, Tribal Forest Dwellers Scheme, Scheme for NGOs/ EVAs, Financial assistance for Skill and entrepreneurial development programme with the consultation of SCAs and implement them again. The target group of these schemes is different and this will help in increasing the number of tribal beneficiaries.
- One of the main objectives of NSTFDC is to upgrade the skills of Scheduled Tribes by providing both institutional and on job training and simultaneously build the capacity of officials of NSTFDCs and SCAs. At present, there is no separate budget for capacity building of different stakeholders. Therefore, out of the total budgetary allocation during a financial year to the NSTFDC, 10% of the funds should be allocated for the purpose of capacity building of beneficiaries as well all as officials of NSTFDCs and SCAs.

- There is a need to develop a comprehensive centralized data management system for NSTFDC for proper monitoring of loan disbursement system. If the information of all the beneficiaries is managed from one portal/system, it will allow all the stakeholders; MoTA, NSTFDC and SCAs to share the information regarding entire loan disbursement process and status among themselves quickly and efficiently. It will bring transparency and efficiency in entire loan disbursement as well as recovery process.
- MoTA or NSTFDC should develop a system by which they can send self generated reminder/messages through the mobile SMS to the beneficiaries for reminding the dates and amount of loan to the beneficiaries. For that NSTFDC or SCAs have to develop computerized MIS data, related to the beneficiaries loan profile with repayment schedule. Examples of the banking sector suggest that messaging can improve repayment even without obtaining additional information on the borrower. Digitization of entire lone sanctioning process will minimize the human intervention and will also remove the discrepancies in loan disbursement.
- Many of the SCAs have complained that finding micro entrepreneurs as per the NSTFDC income criteria, from Scheduled Tribe communities, who are at the lowest level in terms of social and economic status is extremely difficult. Therefore, there is a need to revise the income criteria of prospective beneficiaries. Income level may be increased to some higher level to cover more number of educated unemployed youths.
- Education loan amount should be increased from Rs. 5 lakh to 10 Lakhs. As National Schedule Caste Finance and Development Corporation (NSFDC) is providing financial assistance of Rs. 10 lakhs for students with in India and Rs. 20 Lakhs for abroad Students of Scheduled Caste for pursuing full-time Professional/Technical courses.
- Very few steps have been taken by the Ministry/NSTFDC/SCAs to create awareness amongst the Scheduled Tribes people regarding NSTFDC's concessional schemes. SCAs/DCAs should organize and conduct periodic awareness camps in districts/areas which are predominantly inhabited by tribals. Simultaneously, NSTFDC should also release and publicize the benefits of its concessional schemes at national/local level. There should be separate allocation of funds for IEC activities.
- Looking at the success of Gujarat's IDDP scheme, it should be adopted in other states as well, because it provides regular income to the tribal people and

especially to the tribal women. The demand for milk is always there. Most of the tribes live around the forests, where fodder for livestock is easily available.

- NSTFDC needs to provide guidelines to SCAs based on their own / state's language. It is because some states face difficulty in understanding the guidelines of NSTFDC in English language
- Issue of asking commission by the field officials/middlemen in some states also creates negative impact about the scheme in the minds of beneficiaries. There is a need for accountability of the officials.

State Channelising Agency

- Many of the SCAs have not taken the funds sanctioned to them for the last few years. Reasons for that is the absence of coordination between NSTFDC and SCAs. There should be more coherent and composite coordination between NSTFDC and SCAs for better implementation of NSTFDC schemes. NSTFDC can organize a video conference with all SCAs every six month to understand the issues and challenges towards the implementation of NSTFDC schemes.
- For getting funds from NSTFDC, opening of a separate account should be mandatory for the SCAs. NSTFDC as well as MoTA should keep a constant watch on the utilization of funds through periodic progress reports from implementing agencies.
- So far, very few states have nominated NSTFDC representatives in their Project Implementation Committee. Appointing a NSTFDC nominee in the State Project Implementation Committee can reduce the communication gap between NSTFDC and SCAs. It will also help in to develop a better coordination between both parties.
- The Study found that the SCAs had levied very stringent norms in beneficiary's selection process. A poor tribal person, who lives in far flung areas in mountain or jungle, has to submit lots of document with loan application. Arranging them in prescribed time limit is very difficult for them. SCAs should ask for minimum number of documents from tribals. For example, Himachal Pradesh ask for 26 types of documents for loan application.
- Generally, the income generating schemes taken up for implementation, are mostly formulated at Head office of the State Channelizing Agencies without associating the field level functionaries and beneficiaries and thus specific needs of local tribal people remain unfulfilled. As seen in case of Arunachal Pradesh, there is no say of APEX Bank, one of the implementing agencies of the state, in beneficiary's selection or project selection. Their expertise is not used in this loan disbursement process. They are only provided with the list of beneficiaries for loan disbursement.

- Out of the 18 SCAs, there are only 6 SCAs which only work for tribal community. Rest of the other SCAs are also implementing the schemes of other Ministries/ Departments. At present these SCAs implement large number of schemes in addition to NSTFDC Schemes. The names of these schemes are of NSTFDC, NMDFC, NBCFDC, NFKFDC, etc. Considering the size of population of other communities like SCs, Minority, OBC, Women, Physically Challenged and others in their states, Government /SCAs determine their loan disbursement priority. Therefore, it is necessary to establish a separate ST Corporation for the welfare of the tribals especially in large states.
- SCAs should be advised to revise the security norms which they seek from the below poverty line tribal people. Many states ask for Government Employee guarantee even for small loan amount. For these poor people living in mountains and forest, arranging government employee's guarantee is very difficult. Therefore, for upto Rs. 50,000 loan, only Self-Guarantee & Post Dated Cheques should be allowed.
- Many SCAs do not make pre sanction visit at the residential address of beneficiaries for the physical verification, which creates several problems at the time of EMI repayment and loan recovery. For effective implementation of the scheme physical monitoring by the Executive Director is essential in every district. The Project Officer should personally inspect and evaluate the NSTFDC units grounded in that particular year at the rate of at least a minimum of five units a month. Project Officer or any other officer, who is dealing with this subject, should cover inspection of all schemes at least once in a six month and see that installments that have fallen due are recovered. The concerned officer should also monitor the functioning of the unit.
- Lack of adequate staff is another major issue for SCAs. Most of the SCAs and particularly District or Regional Offices are managed by either contractual staffs or non cadre staffs. Similarly, all senior staffs of State / District level are on deputation basis from other departments. They come to SCAs for short duration and by the time they understand the NSTFDC schemes they are transferred again to other departments. During the study it was found that many of the DCAs are managed by three to four staffs. DCAs of Chhattisgarh, Jharkhand, Gujarat, Himachal Pradesh and Rajasthan are facing similar kind of situation. The lack of staffs is affecting the day to day functioning of SCAs. Therefore, there is an urgent need for appointment/deployment of adequate number of staffs in those DCAs.

- SCAs must be advised to transfer loan through online payment systems, directly in the bank accounts of beneficiaries for quick delivery of benefits to the loanee. Direct loan transfer minimizes/stops the discrepancy in loan disbursement.
- Similarly, very few states are accepting online repayment from the beneficiaries. It has been found that even for the repayment a small EMI amount, beneficiaries have to travel 70 to 100 kilometers to reach the district office. In this process, they not only have to spend a lot of money and many times their one day's wage is also exhausted. Here the network of Common Services Centers (CSC) established at 2.5 lakh Gram Panchayats can be helpful to the tribal people. CSC provides several options including Aadhaar enabled payments through biometrics, bank transfers, the Unified Payment Interface (UPI), Point of Sale (PoS) machines etc. SCAs can take help of network of CSCs to get repayment from beneficiaries in rural and remote areas of the country through the network of CSCs.
- There is a need to provide financial security of the loanees, especially those who have established their projects in agriculture and agricultural allied activities, livestock, Poultry and other risk based activities; insurance cover should be provided in the event of any mishap to their project. Insurance must be given for at least the first year. Insurance amount should also be part of the loan.
- The study suggests that SCAs should prepare various types of income generating schemes for ST people so that every tribal person can invest loan money in their own choice of occupation.
- The State Government should undertake an intensive Information Education and Communication (IEC) exercise for creating awareness among the tribal people. SCAs may pay special attention to deprived areas and marginalized PVT groups. The information should be widely disseminated, especially in remote areas, ST hamlets through T.V, radios, films, print media including vernacular newspapers, pamphlets, brochures.

Final Comments

The present study found this scheme successful in providing the livelihood opportunities to the Scheduled Tribe through three income generating schemes (TLS, AMSY and MCS) of NSTFDC. **These schemes should continue on a larger scale so that more and more people from Scheduled Tribes can have a chance to overcome their socio-economic backwardness.**

However certain steps need to be taken to enhance the effective implementation of the scheme.

- **Reaching unserved tribal people and inactive States:** Both NSTFDC and SCAs should workout and identify the reasons for non-implementation of NSTFDC schemes in the larger states. Once the reasons are identified, both agencies can plan figure out of futuristic workable plan. By working together, NSTFDC and State Channelizing Agencies can leverage resources and have a larger impact on tribal welfare. There has been poor utilization of the allocated funds by states for the income generating schemes of Scheduled Tribes. Many of the state governments have also not shown interest in taking funds from NSTFDC. In such a scenario NSTFDC should implement the schemes through multiple agencies in a state.
- **Need for a comprehensive centralized data management system for NSTFDC schemes:** To ensure effective implementation and monitoring of schemes, Ministry of Tribal Affairs should ensure the development of a comprehensive centralized data management system for a smooth flow of information from top to bottom level on real time basis. If the information of all the beneficiaries is managed from one portal/system, it will allow all the stakeholders; MoTA, NSTFDC and SCAs to share the information regarding entire loan disbursement process and status among themselves quickly and efficiently. It will bring transparency and efficiency in entire loan disbursement process.
- **Convergence of schemes for larger good:** For the larger good, there should be convergence of the schemes identified for the Scheduled Tribes with the similar types of income generating schemes of the other departments. If there is special financial assistance made for tribal people by Centre or State government in other schemes, if possible, they should be converged/linked with the NSTFDC schemes. As seen in the state of Gujarat and Meghalaya during the study, every state should adopt convergence approach in planning for tribal development.
- **More Publicity of NSTFDC Programmes:** More National/Local campaigns should be taken to raise awareness among the tribal people about the benefits of NSTFDC income generating schemes through **IEC activities** like advertisements in newspapers, radio, training, advocacy, pamphlets distribution, awareness camp at panchayat level, and use of SHGs members to reach out the tribal people at grass root level.
- **Need for comprehensive loan recovery mechanism at DCAs level:** The loan recovery mechanism of SCAs is well-organized. States like Chhattisgarh, Jharkhand and Himachal Pradesh have less than 25 percent of loan recovery from beneficiaries. In fact, weak loan recovery of DCAs is one of the main

reasons for NPAs of SCAs and as a result of that SCAs are reluctant to take more funds from NSTFDC.

- iv. All SCAs should link themselves with the online repayment system. Here the network of Common Services Centers (CSC) established at 2.5 lakh Gram Panchayats can be helpful to SCAs as well as to the tribal beneficiaries. Many beneficiaries do not repay the loan because the DCA office is far away from them. Through online repayment system they can easily repay their loan.
 - v. Kerala organizes monthly loan recovery camps in selected blocks of every district where designated DCA officials are sent for loan collection. People respond to recovery camps enthusiastically.
 - vi. NSTFDC should develop a system by which they can automatically send payment reminders to beneficiaries with the help of SMS software. Loan payment reminders can help SCAs/DCAs reduce collection costs and encourage beneficiaries to pay their loan.
- **Strengthening of DCAs:** In most of the SCAs and specially the DCAs under study, there was lack of infrastructure and adequate number of staff. Officials at DCAs have been working largely either on deputation basis or are contractual. They lacked capacity and expertise to carry out the tasks of supervision, monitoring and implementation of the income generating schemes.
 - iv. Need for urgent recruitments against vacant posts as most of the DCAs are functioning with contractual staffs.
 - v. Capacity building of SCAs/DCAs officers by training and workshops
 - vi. Provide essential support to the field staffs in terms of vehicles, travel allowance and some incentives for speedy and timely recovery.
 - **Monitoring of Schemes at frequent intervals by NSTFDC, SCA and DCA Officials:** Performance of income generating schemes should be monitored on quarterly, half yearly and annual basis by the MoTA, NSTFDC, State Governments and SCAs. It will help them to figure out the progress made by the all stakeholders, it will also help to spot bottlenecks in implementation of Schemes and can provide valuable information that may be used to help inform future decisions.
 - **Imparting modern skills and entrepreneurship training to the first generation entrepreneur:** As NSTFDC is working for poor Tribals where illiteracy and lack

of awareness is prevalent; it is required to impart modern skills and entrepreneurship training, especially to the first generation ST entrepreneur. In this regard, NSTFDC may tie up with Deen Dayal Kaushal Vikas Yojna or any State Department/Institution to impart training on entrepreneurship development to beneficiaries assisted under NSTFDC Scheme.

- **Ensuring Market linkages with the Beneficiaries:** NSTFDC should help in making markets available for products and services provided by beneficiaries. The study analysed the effect of market availability on functionality of projects taken up by beneficiaries and the income generated from the same. Beneficiaries under TLS, MCS and AMSY were evaluated to test whether market availability affects the project functionality or not. It was found that the maximum number of beneficiaries whose projects were fully functional had access to markets. Of beneficiaries who had access to market, about 37 per cent of the sample considered, their projects were running full-fledgedly. About 21.2 per cent reported that their projects were functional to some extent.
- **Award for performance excellence for SCAs:** As an incentive, NSTFDC could introduce a yearly award for best performing SCA across the country. The performance could be based on outreach by each SCA, amount of loan disbursed, amount of loan recovered, performance of projects for which loans are given, cashless transfer of loans to beneficiary's bank accounts and measures taken to help beneficiaries make the projects sustainable. These performance parameters address the bottlenecks faced by SCAs and NSTFDC in running the scheme. An annual competition might result in innovation of how these parameters are addressed. This would help NSTFDC to identify the best practices across SCAs and in turn SCAs would receive feedback for their performance and areas of improvement.

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Table A .1: State wise ST Population and NSTFDC Beneficiaries Distribution (%)

| S No. | State/UTs | Total Population | ST Population | % STs in the State to total State total population | % STs in the State to total ST population | State wise % . of NSTFDC Beneficiaries in India (2014-2018) |
|--------------|-------------------|------------------|----------------|--|---|---|
| | | (In Lakh) | | | | |
| 1 | Andhra Pradesh | 493.87 | 26.31 | 5.3 | 2.5 | NA |
| 2 | Arunachal Pradesh | 13.84 | 9.52 | 68.8 | 0.9 | 2.09 |
| 3 | Assam | 312.06 | 38.84 | 12.4 | 3.7 | 0 |
| 4 | Chhattisgarh | 255.45 | 78.23 | 30.6 | 7.5 | 0.41 |
| 5 | Goa | 14.59 | 1.49 | 10.2 | 0.1 | 0 |
| 6 | Gujarat | 604.4 | 89.17 | 14.8 | 8.5 | 28.08 |
| 7 | Himachal Pradesh | 68.65 | 3.92 | 5.7 | 0.4 | 0.07 |
| 8 | J&K | 125.41 | 14.93 | 11.9 | 1.4 | NA |
| 9 | Jharkhand | 329.88 | 86.45 | 26.2 | 8.3 | 0.74 |
| 10 | Karnataka | 610.95 | 42.49 | 7 | 4.1 | NA |
| 11 | Kerala | 334.06 | 4.85 | 1.5 | 0.5 | 0.23 |
| 12 | Madhya Pradesh | 726.27 | 153.17 | 21.1 | 14.7 | 0 |
| 13 | Maharashtra | 1123.74 | 105.1 | 9.4 | 10.1 | 0 |
| 14 | Manipur | 28.56 | 11.67 | 40.9 | 1.1 | 0 |
| 15 | Meghalaya | 29.67 | 25.56 | 86.1 | 2.4 | 4 |
| 16 | Mizoram | 10.97 | 10.36 | 94.4 | 1 | NA |
| 17 | Nagaland | 19.79 | 17.11 | 86.5 | 1.6 | 4.19 |
| 18 | Orissa | 419.74 | 95.91 | 22.8 | 9.2 | 0 |
| 19 | Rajasthan | 685.48 | 92.39 | 13.5 | 8.8 | 2.46 |
| 20 | Sikkim | 6.11 | 2.06 | 33.8 | 0.2 | 0.3 |
| 21 | Telangana | 351.94 | 32.87 | 9.3 | 3.1 | 44.96 |
| 22 | Tripura | 36.74 | 11.67 | 31.8 | 1.1 | 2.1 |
| 23 | Uttarakhand | 100.86 | 2.92 | 2.9 | 0.3 | 0.02 |
| 24 | West Bengal | 912.76 | 52.97 | 5.8 | 5.1 | 10.13 |
| India | | 12108.6 | 1045.46 | 8.6 | 96.6 | 100 |

Table A.2: Statewise Funds Sanctioned, Disbursed and No. of beneficiaries assisted during the F. Y. 2014-15, 2015-16, 2016-17 and 2017-18 (upto 31.01.2018)

| S.N | State | 2014-15 | | | 2015-16 | | | 2016-17 | | | 2017-18 (upto 31.01.2018) | | |
|-----|--------------|-----------------|-----------------|-------------------------|-----------------|-----------------|-------------------------|-----------------|-----------------|-------------------------|---------------------------|-----------------|-------------------------|
| | | Sanction | Disbursement | Number of beneficiaries | Sanction | Disbursement | Number of beneficiaries | Sanction | Disbursement | Number of beneficiaries | Sanction | Disbursement | Number of beneficiaries |
| 1 | ANDHRA PRAD | 0.00 | 0.00 | 0 | 4004.43 | 3313.14 | 1010 | 0.00 | 691.30 | 155 | 3789.96 | 2889.96 | 500 |
| 2 | ARUNACHAL | 4653.00 | 4653.00 | 2350 | 3556.70 | 1863.60 | 36546 | 337.38 | 1016.73 | 12306 | | | |
| 3 | ASSAM | 46.00 | 46.00 | 170 | 10.00 | 10.00 | 57 | 205.45 | 172.32 | 2982 | 85.84 | 19.06 | 123 |
| 4 | CHHATTISGARH | 1433.60 | 20.53 | 8 | 1431.18 | 933.53 | 344 | 834.46 | 506.47 | 307 | 1535.16 | 920.43 | 345 |
| 5 | GUJARAT | 81.58 | 2343.19 | 11885 | 4216.67 | 2137.84 | 12192 | 4523.10 | 3848.22 | 24883 | 3161.04 | 3129.56 | 3185 |
| 6 | HIMACHAL P. | 99.00 | 154.94 | 2866 | 0.00 | 11.32 | 23 | 68.97 | 42.30 | 2069 | 59.33 | 41.49 | 24 |
| 7 | J & KASHMIR | 388.82 | 0.69 | 0 | 604.50 | 271.00 | 169 | 1091.60 | 172.50 | 150 | 887.30 | | |
| 8 | JHARKHAND | 45.09 | 41.67 | 35 | 420.38 | 204.50 | 606 | 1059.61 | 411.91 | 3908 | 4.05 | 4.05 | 7 |
| 9 | KARNATAKA | 3410.00 | 2500.00 | 1010 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | | | |
| 10 | KERALA | 90.00 | 95.18 | 109 | 67.50 | 83.92 | 96 | 157.50 | 129.91 | 152 | 153.00 | 54.96 | 51 |
| 11 | MANIPUR | 200.00 | 200.00 | 1050 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | | | |
| 12 | MAHARASHTRA | 1666.68 | 0.00 | 0 | 2050.95 | 0.00 | 0 | 0.00 | 0.00 | 0 | | | |
| 13 | MEGHALAYA | 378.83 | 517.57 | 1973 | 272.38 | 311.75 | 1287 | 230.24 | 244.64 | 983 | 258.07 | 258.07 | 953 |
| 14 | MADHYA PRAD | 692.99 | 692.99 | 626 | 687.82 | 687.82 | 537 | 1084.70 | 1084.70 | 942 | 424.97 | 47.48 | 93 |
| 15 | MIZORAM | 122.73 | 72.00 | 2977 | 3428.80 | 984.72 | 13330 | 0.00 | 2277.87 | 26935 | 1971.09 | 1971.09 | 1340 |
| 16 | NAGALAND | 333.34 | 210.40 | 46 | 433.37 | 563.81 | 114 | 408.83 | 79.50 | 22 | 1024.07 | 1204.76 | 322 |
| 17 | ODISHA | 97.36 | 97.36 | 82 | 10.43 | 8.51 | 9 | 32.35 | 153.60 | 495 | 291.11 | 291.11 | 1528 |
| 18 | RAJASTHAN | 1758.40 | 1043.54 | 1482 | 1334.42 | 321.63 | 485 | 1345.65 | 1409.58 | 1475 | 1627.18 | 266.04 | 278 |
| 19 | SIKKIM | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 1230.20 | 623.90 | 230 | | 57.80 | 50 |
| 20 | TELANGANA | 5000.00 | 0.00 | 0 | 0.00 | 5000.00 | 21168 | 5000.00 | 5000.00 | 21000 | | | |
| 21 | TRIPURA | 2240.76 | 2581.96 | 1228 | 0.00 | 73.24 | 0 | 4859.99 | 4428.31 | 3644 | 3496.25 | 2572.83 | 1468 |
| 22 | UTTARAKHAND | 53.58 | 39.20 | 13 | 288.82 | 338.80 | 137 | 48.64 | 21.60 | 18 | | | |
| 23 | WEST BENGAL | 183.24 | 186.84 | 1745 | 561.24 | 540.87 | 4714 | 713.31 | 747.60 | 4370 | 447.55 | 433.86 | 3080 |
| | TOTAL | 22975.00 | 15497.06 | 29,655 | 23379.59 | 17660.00 | 92,824 | 23231.98 | 23062.96 | 107,026 | 19215.97 | 14162.55 | 13,347 |

Table SC.I: Documents asked from beneficiaries by SCAs

| | States | Pan Card | Address Proof | Aadhaar | Bank Statement | Income Certificate | Caste Certificate | Educational Certificate | Project Proposal | Guarantee Paper from Govt. Empl | Land Mortgage Paper |
|----|-----------------|----------|---------------|---------|----------------|--------------------|-------------------|-------------------------|------------------|---------------------------------|---------------------|
| 1 | Arunachal Prad. | - | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 2 | Chhattisgarh | Yes | Yes | Yes | No | Yes | Yes | - | Yes | Yes | - |
| 3 | Goa | - | Yes | - | - | Yes | Yes | - | Yes | - | - |
| 4 | Gujarat | - | Yes | Yes | Yes | Yes | Yes | - | Yes | Yes | - |
| 5 | Himachal Prad. | - | Yes | Yes | - | Yes | Yes | - | Yes | - | - |
| 6 | Jharkhand | - | Yes | Yes | Yes | Yes | Yes | - | Yes | Yes | Yes |
| 7 | Kerala | Yes | Yes | Yes | Yes | Yes | Yes | - | Yes | No | Yes |
| 8 | Maharashtra | - | Yes | Yes | Yes | Yes | Yes | Yes | Yes | - | - |
| 9 | Meghalaya | - | Yes | Yes | - | Yes | Yes | - | Yes | Yes | Yes |
| 10 | Nagaland* | - | Yes | - | Yes | Yes | Yes | Yes | Yes | - | - |
| 11 | Odisha | - | Yes | Yes | - | Yes | Yes | Yes | Yes | Yes | - |
| 12 | Rajasthan | - | Yes | Yes | Yes | Yes | Yes | - | Yes | Yes | - |
| 13 | Sikkim | - | Yes | Yes | Yes | Yes | Yes | - | Yes | Yes | - |
| 14 | Telangana | - | Yes | Yes | Yes | Yes | Yes | - | Yes | - | - |
| 15 | Tripura | - | Yes | Yes | Yes | Yes | Yes | - | Yes | Yes | - |
| 16 | Uttarakhand | - | Yes | Yes | Yes | Yes | Yes | - | - | Yes | - |
| 17 | WBSCSTFDC WB | - | Yes | Yes | Yes | Yes | Yes | Yes | Yes | - | - |
| 18 | WBTDCC WB | - | Yes | Yes | Yes | Yes | Yes | - | Yes | - | - |

Table SC.2: Reasons for non repayment of loans

| | States | Ranking of reasons for non repayment of loans | | | | | |
|-----------------|-----------------|---|---------------------|-----------------------|------------------|---------------------------|---|
| | | Beneficiaries unwillingness | Beneficiary no More | Beneficiaries Illness | Business failure | High loan repayment rates | Weak financial condition of beneficiaries |
| 1 | Arunachal Prad. | 1 | 6 | 5 | 3 | 4 | 2 |
| 2 | Chhattisgarh | 0 | 4 | 3 | 2 | - | 1 |
| 3 | Goa | 1 | 0 | 0 | 0 | 0 | 0 |
| 4 | Gujarat | 1 | 4 | 0 | 3 | 0 | 2 |
| 5 | Himachal Prad. | 1 | 0 | 0 | 0 | 0 | 2 |
| 6 | Jharkhand | 1 | 0 | 0 | 3 | 0 | 2 |
| 7 | Kerala | 1 | 0 | 0 | 3 | 0 | 2 |
| 8 | Maharashtra | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Meghalaya | 1 | 6 | 5 | 3 | 4 | 2 |
| 10 | Nagaland | 4 | 6 | 5 | 2 | 3 | 1 |
| 11 | Odisha | 2 | 0 | 0 | 3 | 0 | 1 |
| 12 | Rajasthan | 1 | 0 | 0 | 3 | 0 | 2 |
| 13 | Sikkim | 1 | 6 | 5 | 4 | 1 | 3 |
| 14 | Telangana | 1 | 0 | 0 | 0 | 0 | 0 |
| 15 | Tripura | 1 | 0 | 0 | 2 | 0 | 3 |
| 16 | Uttarakhand | 1 | 0 | 0 | 0 | 0 | 0 |
| 17 | WBSCSTFDC WB | 0 | 0 | 0 | 0 | 0 | 1 |
| 18 | WBTDC WB | 1 | 3 | 0 | 0 | 0 | 2 |
| Overall Ranking | | 1 | 6 | 5 | 3 | 4 | 2 |

Table SC.3: Problems faced by SCAs

| SL.No. | State | Lack of fund | Insufficient staff | Lack of trained staff | No proper guidance from NSTFDC | Lack of infrastructure | Other (if any) |
|--------|-------------------|--------------|--------------------|-----------------------|--------------------------------|------------------------|----------------|
| 1 | Chhattisgarh | | Yes | | | Yes | No Vehicle |
| 2 | Uttarakhand | - | Yes | - | - | Yes | - |
| 3 | Maharashtra | | | | | | |
| 4 | Arunachal Pradesh | Yes | - | Yes | Yes | Yes | - |
| 5 | Sikkim | - | - | - | - | - | |
| 6 | Rajasthan | - | - | Yes | - | - | - |
| 7 | Gujarat | - | Yes | Yes | - | - | - |
| 8 | Nagaland | Yes | - | Yes | - | - | - |
| 9 | Goa | - | - | - | - | - | - |
| 10 | Kerala | Yes | Yes | - | - | - | - |
| 11 | Odisha | - | Yes | Yes | - | Yes | - |
| 12 | Tripura | Yes | Yes | Yes | - | Yes | - |
| 13 | Telangana | Yes | | | | | |
| 14 | Himachal Prad. | Yes | Yes | Yes | - | Yes | No Vehicle |
| 15 | Meghalaya | - | - | - | - | - | - |
| 16 | WBTDCC WB | - | Yes | Yes | Yes | - | - |
| 17 | WBSCSTFDC WB | - | Yes | - | - | - | - |
| 18 | Jharkhand | - | Yes | Yes | Yes | - | No Vehicle |

Table SC.4: Suggested IEC method to popularize the scheme

| SL.No. | State | Using popular media | Involving NGO/SHG | Door to door campaign | Organise Mela/Festival | No need to do anything |
|--------|-----------------|---------------------|-------------------|-----------------------|------------------------|------------------------|
| 1 | Chhattisgarh | Yes | Yes | Yes | Yes | - |
| 2 | Uttarakhand | - | | | Yes | - |
| 3 | Maharashtra | | | | | |
| 4 | Arunachal Prad. | Yes | Yes | Yes | Yes | - |
| 5 | Sikkim | - | - | - | - | Yes |
| 6 | Rajasthan | Yes | - | Yes | Yes | |
| 7 | Gujarat | - | - | - | - | Yes |
| 8 | Nagaland | - | Yes | - | - | - |
| 9 | Goa | Yes | - | - | - | - |
| 10 | Kerala | Yes | | | Yes | - |
| 11 | Odisha | Yes | Yes | Yes | Yes | - |
| 12 | Tripura | Yes | | Yes | - | - |
| 13 | Telangana | - | - | - | - | Yes |
| 14 | Himachal Prad. | Yes | Yes | Yes | Yes | - |
| 15 | Meghalaya | Yes | Yes | - | Yes | - |
| 16 | WBTDCC WB | Yes | Yes | - | - | - |
| 17 | WBSCSTFDC WB | - | Yes | Yes | Yes | - |
| 18 | Jharkhand | Yes | - | Yes | Yes | - |

Table TL.1: Beneficiary distribution of the Sample for Term Loan Scheme

| State | Number of Beneficiaries | Percentage |
|-------------------|-------------------------|------------|
| Arunachal Pradesh | 138 | 11.46 |
| Chhattisgarh | 55 | 4.57 |
| Goa | 20 | 1.66 |
| Gujarat | 32 | 2.66 |
| Himachal Pradesh | 13 | 1.08 |
| Jharkhand | 55 | 4.57 |
| Karnataka | 117 | 9.72 |
| Kerala | 39 | 3.24 |
| Maharashtra | 79 | 6.56 |
| Meghalaya | 30 | 2.49 |
| Nagaland | 5 | 0.42 |
| Rajasthan | 267 | 22.18 |
| Sikkim | 58 | 4.82 |
| Tripura | 279 | 23.17 |
| Uttarakhand | 17 | 1.41 |
| | 1204 | 100.00 |

Table TL.2: Area wise distribution of the Sample for Term Loan Scheme

| State | Urban | Rural | Semi Urban |
|-------------------|-------|--------|------------|
| Arunachal Pradesh | 21.01 | 78.26 | 0.72 |
| Chhattisgarh | 3.64 | 96.36 | 0.00 |
| Goa | 10.00 | 90.00 | 0.00 |
| Gujarat | 3.13 | 96.88 | 0.00 |
| Himachal Pradesh | 7.69 | 92.31 | 0.00 |
| Jharkhand | 25.45 | 58.18 | 16.36 |
| Karnataka | 0.00 | 100.00 | 0.00 |
| Kerala | 5.13 | 94.87 | 0.00 |
| Maharashtra | 17.72 | 81.01 | 1.27 |
| Meghalaya | 13.33 | 86.67 | 0.00 |
| Nagaland | 20.00 | 80.00 | 0.00 |
| Rajasthan | 13.48 | 83.90 | 2.62 |
| Sikkim | 82.76 | 17.24 | 0.00 |
| Tripura | 0.00 | 100.00 | 0.00 |
| Uttarakhand | 0.00 | 100.00 | 0.00 |
| Total | 12.79 | 85.71 | 1.50 |

Table TL.3: Gender Distribution of the Sample for Term Loan Scheme

| State | Male (%) | Female (%) |
|--------------------|----------|------------|
| Arunachal Pradesh | 63.04 | 36.96 |
| Chhattisgarh | 92.73 | 7.27 |
| Goa | 95.00 | 5.00 |
| Gujarat | 75.00 | 25.00 |
| Himachal Pradesh | 69.23 | 30.77 |
| Jharkhand | 69.09 | 30.91 |
| Karnataka | 70.09 | 29.91 |
| Kerala | 56.41 | 43.59 |
| Maharashtra | 89.87 | 10.13 |
| Meghalaya | 40.00 | 60.00 |
| Nagaland | 60.00 | 40.00 |
| Rajasthan | 74.16 | 25.84 |
| Sikkim | 43.10 | 56.90 |
| Tripura | 73.48 | 26.52 |
| Uttarakhand | 94.12 | 5.88 |
| Overall Percentage | 71.59 | 28.41 |

Table TL.4: Age distribution of beneficiaries for Term Loan Scheme

| Age Group | Beneficiary Count | Percentage |
|-----------|-------------------|------------|
| 18-25 | 43 | 3.57 |
| 25-30 | 160 | 13.29 |
| 30-35 | 222 | 18.44 |
| 35-40 | 245 | 20.35 |
| 40-45 | 184 | 15.28 |
| 45-50 | 164 | 13.62 |
| 50-55 | 80 | 6.64 |
| 55-60 | 47 | 3.90 |
| 60-65 | 24 | 1.99 |
| 65-70 | 19 | 1.58 |
| 70-75 | 8 | 0.66 |
| 75-80 | 8 | 0.66 |
| Total | 1204 | 100.00 |

Table TL.5: Type of families (Term Loan Beneficiaries)

| State | Nuclear | Joint | Extended |
|-------------------|---------|-------|----------|
| Arunachal Pradesh | 60.14 | 35.51 | 4.35 |
| Chhattisgarh | 41.82 | 56.36 | 1.82 |
| Goa | 45.00 | 55.00 | 0.00 |
| Gujarat | 68.75 | 31.25 | 0.00 |
| Himachal Pradesh | 76.92 | 23.08 | 0.00 |
| Jharkhand | 50.91 | 49.09 | 0.00 |
| Karnataka | 55.56 | 39.32 | 5.13 |
| Kerala | 74.36 | 25.64 | 0.00 |
| Maharashtra | 37.97 | 46.84 | 15.19 |
| Meghalaya | 93.33 | 6.67 | 0.00 |
| Nagaland | 60.00 | 40.00 | 0.00 |
| Rajasthan | 63.30 | 36.70 | 0.00 |
| Sikkim | 68.97 | 25.86 | 5.17 |
| Tripura | 39.43 | 58.78 | 1.79 |
| Uttarakhand | 58.82 | 41.18 | 0.00 |
| Total | 54.73 | 42.52 | 2.74 |

Table TL.6: Difficulty in getting loan

| State | Non-cooperative officials/staffs | Forced to visit many times | Difficulty in providing security of loan | Lots of paper work | Govt. officials doesn't want to become Guaranter | Asked for commission | No Difficulty faced |
|--------------------|----------------------------------|----------------------------|--|--------------------|--|----------------------|---------------------|
| Arunachal Pradesh | 0.00 | 6.52 | 0.72 | 10.14 | 0.72 | 0.00 | 8.70 |
| Chhattisgarh | 3.64 | 34.55 | 5.45 | 38.18 | 3.64 | 3.64 | 1.82 |
| Goa | 10.00 | 65.00 | 0.00 | 65.00 | 15.00 | 0.00 | 0.00 |
| Gujarat | 0.00 | 12.50 | 9.38 | 9.38 | 0.00 | 3.13 | 56.25 |
| Himachal Pradesh | 0.00 | 15.38 | 15.38 | 46.15 | 7.69 | 0.00 | 0.00 |
| Jharkhand | 7.27 | 34.55 | 18.18 | 29.09 | 18.18 | 21.82 | 7.27 |
| Karnataka | 2.56 | 2.56 | 0.00 | 12.82 | 0.85 | 19.66 | 5.98 |
| Kerala | 0.00 | 0.00 | 0.00 | 2.56 | 0.00 | 0.00 | 5.13 |
| Maharashtra | 18.99 | 21.52 | 3.80 | 18.99 | 11.39 | 17.72 | 2.53 |
| Meghalaya | 0.00 | 0.00 | 0.00 | 3.33 | 0.00 | 0.00 | 6.67 |
| Nagaland | 0.00 | 0.00 | 20.00 | 60.00 | 0.00 | 0.00 | 0.00 |
| Rajasthan | 6.74 | 21.72 | 1.12 | 14.61 | 4.87 | 4.87 | 26.59 |
| Sikkim | 0.00 | 18.97 | 12.07 | 50.00 | 24.14 | 1.72 | 0.00 |
| Tripura | 4.66 | 4.30 | 1.79 | 2.51 | 3.23 | 3.23 | 4.30 |
| Uttarakhand | 11.76 | 29.41 | 0.00 | 47.06 | 0.00 | 17.65 | 23.53 |
| Overall percentage | 4.57 | 12.71 | 2.33 | 14.62 | 4.65 | 5.48 | 11.21 |

Table TL.7: Reason for delay in sanctioning of loan

| State | Incomplete Document | Committee not held | Beneficiary Spot Verification delayed | Guarantor Verification delayed | It took a lot of time to get loan | Don't know, why delayed | No Difficultly faced |
|-------------------|---------------------|--------------------|---------------------------------------|--------------------------------|-----------------------------------|-------------------------|----------------------|
| Arunachal Pradesh | 0.72 | 16.67 | 2.90 | 1.45 | 0.72 | 0.00 | 80.43 |
| Chhattisgarh | 14.55 | 50.91 | 0.00 | 7.27 | 5.45 | 10.91 | 36.36 |
| Goa | 0.00 | 55.00 | 5.00 | 10.00 | 45.00 | 10.00 | 25.00 |
| Gujarat | 0.00 | 18.75 | 0.00 | 3.13 | 3.13 | 12.50 | 56.25 |
| Himachal Pradesh | 15.38 | 46.15 | 53.85 | 15.38 | 0.00 | 0.00 | 46.15 |
| Jharkhand | 10.91 | 29.09 | 20.00 | 16.36 | 12.73 | 21.82 | 23.64 |
| Karnataka | 0.00 | 4.27 | 0.00 | 0.00 | 1.71 | 5.98 | 72.65 |
| Kerala | 0.00 | 2.56 | 0.00 | 0.00 | 0.00 | 2.56 | 94.87 |
| Maharashtra | 7.59 | 6.33 | 5.06 | 6.33 | 13.92 | 22.78 | 35.44 |
| Meghalaya | 6.67 | 6.67 | 0.00 | 0.00 | 0.00 | 10.00 | 80.00 |
| Nagaland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 40.00 |
| Rajasthan | 6.37 | 27.34 | 8.99 | 3.00 | 16.85 | 9.74 | 50.19 |
| Sikkim | 1.72 | 12.07 | 3.45 | 10.34 | 3.45 | 8.62 | 68.97 |
| Tripura | 1.43 | 1.43 | 1.79 | 2.15 | 2.15 | 14.70 | 79.93 |
| Uttarakhand | 0.00 | 58.82 | 0.00 | 0.00 | 23.53 | 29.41 | 11.76 |
| ALL | 3.41 | 15.28 | 3.90 | 3.24 | 6.98 | 10.38 | 61.79 |

Table TL.8: Reasons for delay in loan disbursal

| State | Own contribution not submitted | Delay in State Department Procedure | Don't know, why delayed | Other (specify) | No Delay |
|------------------|--------------------------------|-------------------------------------|-------------------------|-----------------|----------|
| Arunachal P. | 0.00 | 9.42 | 0.72 | 0.00 | 89.86 |
| Chhattisgarh | 1.82 | 5.45 | 12.73 | 1.82 | 80.00 |
| Goa | 0.00 | 65.00 | 5.00 | 10.00 | 35.00 |
| Gujarat | 0.00 | 9.38 | 9.38 | 0.00 | 71.88 |
| Himachal Pradesh | 0.00 | 30.77 | 0.00 | 0.00 | 69.23 |
| Jharkhand | 3.64 | 20.00 | 27.27 | 21.82 | 21.82 |
| Karnataka | 2.56 | 5.13 | 7.69 | 0.85 | 83.76 |
| Kerala | 0.00 | 5.13 | 2.56 | 0.00 | 92.31 |
| Maharashtra | 8.86 | 44.30 | 22.78 | 2.53 | 27.85 |
| Meghalaya | 0.00 | 0.00 | 0.00 | 3.33 | 96.67 |
| Nagaland | 0.00 | 0.00 | 20.00 | 0.00 | 80.00 |
| Rajasthan | 0.00 | 32.58 | 4.12 | 3.00 | 53.93 |
| Sikkim | 0.00 | 12.07 | 12.07 | 0.00 | 75.86 |
| Tripura | 3.58 | 5.73 | 18.64 | 3.58 | 69.89 |
| Uttarakhand | 0.00 | 58.82 | 35.29 | 5.88 | 29.41 |
| All | 1.74 | 16.78 | 10.30 | 2.41 | 65.78 |

Table TL.9: Assets owned before and after loan

| State | Fan | | TV | | Fridge | | Washing machine | | AC | | Two wheeler | | Three wheeler | | Car | | Tractor | | LPG | | No Asset | |
|--------------|--------|-------|--------|-------|--------|-------|-----------------|-------|--------|-------|-------------|-------|---------------|-------|--------|-------|---------|-------|--------|-------|----------|-------|
| | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After | Before | After |
| Arunachal | 36.2 | 76.8 | 52.9 | 89.9 | 39.9 | 64.5 | 10.1 | 11.6 | 1.4 | 0.0 | 50.7 | 37.7 | 0.0 | 0.7 | 30.4 | 18.1 | 1.4 | 2.2 | 89.9 | 49.3 | 1.4 | 37.7 |
| Chhattisgarh | 87.3 | 81.8 | 72.7 | 43.6 | 27.3 | 9.1 | 1.8 | 5.5 | 0.0 | 1.8 | 36.4 | 67.3 | 0.0 | 7.3 | 5.5 | 21.8 | 1.8 | 21.8 | 27.3 | 83.6 | 14.5 | 5.5 |
| Goa | 60.0 | 100.0 | 60.0 | 90.0 | 55.0 | 40.0 | 15.0 | 20.0 | 5.0 | 5.0 | 20.0 | 55.0 | 0.0 | 0.0 | 5.0 | 15.0 | 0.0 | 5.0 | 25.0 | 50.0 | 0.0 | 20.0 |
| Gujarat | 84.4 | 93.8 | 71.9 | 75.0 | 40.6 | 40.6 | 3.1 | 0.0 | 0.0 | 0.0 | 62.5 | 65.6 | 0.0 | 0.0 | 3.1 | 15.6 | 3.1 | 18.8 | 40.6 | 59.4 | 12.5 | 15.6 |
| Himachal | 0.0 | 0.0 | 84.6 | 92.3 | 15.4 | 0.0 | 0.0 | 7.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 69.2 | 69.2 | 7.7 | 7.7 |
| Jharkhand | 72.7 | 69.1 | 65.5 | 58.2 | 34.5 | 21.8 | 0.0 | 9.1 | 0.0 | 0.0 | 43.6 | 45.5 | 0.0 | 0.0 | 0.0 | 12.7 | 0.0 | 5.5 | 25.5 | 29.1 | 10.9 | 7.3 |
| Karnataka | 63.2 | 86.3 | 59.0 | 77.8 | 9.4 | 13.7 | 0.9 | 2.6 | 4.3 | 6.0 | 47.0 | 54.7 | 3.4 | 0.9 | 0.9 | 0.9 | 5.1 | 6.8 | 57.3 | 82.9 | 11.1 | 12.8 |
| Kerala | 89.7 | 92.3 | 89.7 | 89.7 | 48.7 | 46.2 | 10.3 | 7.7 | 0.0 | 2.6 | 30.8 | 38.5 | 10.3 | 17.9 | 5.1 | 5.1 | 0.0 | 0.0 | 89.7 | 94.9 | 5.1 | 2.6 |
| Maharashtra | 69.6 | 74.7 | 72.2 | 48.1 | 13.9 | 8.9 | 1.3 | 2.5 | 0.0 | 1.3 | 19.0 | 45.6 | 0.0 | 17.7 | 0.0 | 5.1 | 1.3 | 7.6 | 15.2 | 59.5 | 21.5 | 10.1 |
| Meghalaya | 0.0 | 0.0 | 40.0 | 40.0 | 13.3 | 10.0 | 3.3 | 3.3 | 0.0 | 0.0 | 3.3 | 3.3 | 3.3 | 3.3 | 10.0 | 16.7 | 0.0 | 0.0 | 13.3 | 16.7 | 56.7 | 53.3 |
| Nagaland | 0.0 | 0.0 | 80.0 | 80.0 | 80.0 | 20.0 | 20.0 | 40.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 40.0 | 0.0 | 0.0 | 40.0 | 20.0 | 20.0 | 20.0 |
| Rajasthan | 64.4 | 61.4 | 38.2 | 34.8 | 15.0 | 8.6 | 0.4 | 0.7 | 0.0 | 0.0 | 27.7 | 46.8 | 1.5 | 2.6 | 0.4 | 2.2 | 0.7 | 1.9 | 23.2 | 63.7 | 32.2 | 8.6 |
| Sikkim | 32.8 | 32.8 | 98.3 | 100.0 | 84.5 | 74.1 | 46.6 | 51.7 | 0.0 | 3.4 | 34.5 | 37.9 | 1.7 | 0.0 | 6.9 | 24.1 | 0.0 | 0.0 | 91.4 | 100.0 | 0.0 | 0.0 |
| Tripura | 20.8 | 97.5 | 22.6 | 87.5 | 13.3 | 22.6 | 0.0 | 0.0 | 0.4 | 0.0 | 16.5 | 8.6 | 0.7 | 19.4 | 1.4 | 4.3 | 0.0 | 0.0 | 57.7 | 28.3 | 1.1 | 43.7 |
| Uttarakhand | 11.8 | 82.4 | 5.9 | 88.2 | 17.6 | 47.1 | 0.0 | 0.0 | 0.0 | 0.0 | 17.6 | 11.8 | 0.0 | 0.0 | 5.9 | 0.0 | 0.0 | 0.0 | 35.3 | 41.2 | 11.8 | 35.3 |
| Overall | 49.2 | 75.1 | 49.4 | 68.4 | 24.3 | 25.7 | 4.6 | 6.0 | 0.7 | 1.1 | 30.2 | 36.1 | 1.3 | 7.4 | 5.2 | 8.1 | 1.1 | 3.7 | 48.3 | 55.6 | 13.5 | 21.7 |

Table TL.10: Movement across income slabs: before and after taking loan

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| | | After | | | | | | | | Total (Before) | |
|---------------|-------------|-----------------------|-------------------|-----------------------|-------------------|--------------------|--------------------|-----------------|--------------|-------------------|-----|
| Before | Income Slab | No Income | Below 50 Thousand | 50 Thousand to 1 lakh | 1Lakh to 1.5 lakh | 1.5 Lakh to 2 Lakh | 2 Lakh to 2.5 Lakh | 2.5 Lakh 3 Lakh | Above 3 Lakh | | |
| | | No Income | 2 | 7 | 6 | 16 | 4 | 6 | 0 | 3 | 44 |
| | | Below 50 Thousand | 2 | 30 | 147 | 116 | 71 | 40 | 21 | 28 | 455 |
| | | 50 Thousand to 1 lakh | 0 | 1 | 48 | 102 | 77 | 55 | 27 | 47 | 357 |
| | | 1Lakh to 1.5 lakh | 1 | 0 | 3 | 18 | 50 | 41 | 25 | 67 | 205 |
| | | 1.5 Lakh to 2 Lakh | 0 | 1 | 3 | 2 | 9 | 14 | 16 | 34 | 79 |
| | | 2 Lakh to 2.5 Lakh | 0 | 0 | 0 | 3 | 0 | 8 | 3 | 24 | 38 |
| | | 2.5 Lakh 3 Lakh | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 10 |
| | | Above 3 Lakh | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 15 | 16 |
| Total (After) | | 5 | 39 | 207 | 257 | 212 | 164 | 92 | 228 | 1204 | |

Table TL.11: Employment

| State | Housewife | | Student | | Unemployed | |
|-------------|-----------|-------|---------|-------|------------|-------|
| | Before | After | Before | After | Before | After |
| Arunachal | 5 | 1 | 2 | 7 | 23 | 9 |
| Chattisgarh | 1 | 0 | 6 | 1 | 5 | 0 |
| Goa | 0 | 0 | 0 | 0 | 0 | 0 |
| Gujarat | 2 | 0 | 3 | 0 | 0 | 0 |
| Himachal | 3 | 0 | 0 | 0 | 1 | 0 |
| Jharkhand | 6 | 0 | 7 | 0 | 0 | 2 |
| Karnataka | 3 | 1 | 0 | 0 | 0 | 0 |
| Kerala | 4 | 0 | 1 | 0 | 2 | 0 |
| Maharashtra | 0 | 0 | 1 | 0 | 9 | 0 |
| Meghalaya | 5 | 0 | 2 | 0 | 0 | 0 |
| Nagaland | 0 | 2 | 0 | 1 | 0 | 1 |
| Rajasthan | 10 | 2 | 13 | 1 | 12 | 0 |
| Sikkim | 6 | 0 | 5 | 0 | 12 | 0 |
| Tripura | 71 | 19 | 58 | 23 | 22 | 17 |
| Uttarakhand | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 116 | 25 | 98 | 33 | 86 | 29 |

Table AM.1: Education status of beneficiaries

| State | No Formal Education | Primary | Middle | High School | Intermediate | Graduation | Technically Qualified | Other (Specify) | Total |
|------------------|---------------------|---------|--------|-------------|--------------|------------|-----------------------|-----------------|-------|
| Chhattisgarh | 1 | | | 1 | 1 | 2 | | 2 | 7 |
| Gujarat | 134 | 5 | 12 | 30 | 10 | 18 | | 5 | 214 |
| Himachal Pradesh | | 1 | | | | | 1 | | 2 |
| Jharkhand | | | | | 1 | | | 1 | 2 |
| Kerela | 1 | | 3 | 1 | 7 | 1 | | | 13 |
| Maharashtra | 10 | 4 | 6 | 5 | 5 | 1 | | 1 | 32 |
| Odisha | 89 | 109 | 29 | | | | | | 227 |
| Rajasthan | 2 | | 2 | 3 | 1 | 2 | | | 10 |
| Tripura | | | 1 | 4 | 5 | | | | 10 |
| West Bengal | 10 | 2 | 7 | 7 | 2 | 6 | | 1 | 35 |
| | 247 | 121 | 60 | 51 | 32 | 30 | 1 | 10 | 552 |

Table AM.2: Marital status of beneficiaries

| State | Married | Unmarried | Widow/Widower | Seperated/Divorced | Grand Total |
|------------------|---------|-----------|---------------|--------------------|-------------|
| Chhattisgarh | 7 | | | | 7 |
| Gujarat | 211 | 1 | 1 | 1 | 214 |
| Himachal Pradesh | 1 | 1 | | | 2 |
| Jharkhand | 1 | | 1 | | 2 |
| Kerela | 12 | | 1 | | 13 |
| Maharashtra | 28 | 1 | 1 | 2 | 32 |
| Odisha | 209 | | 18 | | 227 |
| Rajasthan | 8 | 1 | 1 | | 10 |
| Tripura | 10 | | | | 10 |
| West Bengal | 32 | 3 | | | 35 |
| Grand Total | 519 | 7 | 23 | 3 | 552 |

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Table AM.3: Type of family

| State | Nuclear | Joint | Extended | Total | Average Family Size |
|------------------|---------|-------|----------|-------|---------------------|
| Chhattisgarh | 4 | 2 | 1 | 7 | 6 |
| Gujarat | 79 | 132 | 3 | 214 | 6 |
| Himachal Pradesh | 1 | | 1 | 2 | 6 |
| Jharkhand | 2 | | | 2 | 4 |
| Kerala | 11 | 2 | | 13 | 4 |
| Maharashtra | 17 | 13 | 2 | 32 | 5 |
| Odisha | 187 | 40 | | 227 | 4 |
| Rajasthan | 6 | 4 | | 10 | 5 |
| Tripura | 9 | 1 | | 10 | 3 |
| West Bengal | 28 | 7 | | 35 | 5 |
| Grand Total | 344 | 201 | 7 | 552 | 5 |

Table AM.4: Access to toilet & electricity

| State | Toilet | | | | Electricity | |
|------------------|--------|-------|--------|-------|-------------|--------|
| | Before | | After | | Before | After |
| | Yes | No | Yes | No | | |
| Chhattisgarh | 71.43 | 28.57 | 100.00 | 0.00 | 100.00 | 100.00 |
| Gujarat | 17.29 | 82.71 | 60.75 | 39.25 | 98.60 | 99.07 |
| Himachal Pradesh | 50.00 | 50.00 | 100.00 | 0.00 | 100.00 | 100.00 |
| Jharkhand | 50.00 | 50.00 | 50.00 | 50.00 | 0.00 | 100.00 |
| Kerela | 69.23 | 30.77 | 100.00 | 0.00 | 92.31 | 100.00 |
| Maharashtra | 40.63 | 59.38 | 87.50 | 12.50 | 87.50 | 100.00 |
| Odisha | 1.76 | 98.24 | 66.52 | 33.48 | 34.80 | 99.12 |
| Rajasthan | 60.00 | 40.00 | 70.00 | 30.00 | 100.00 | 100.00 |
| Tripura | 90.00 | 10.00 | 100.00 | 0.00 | 100.00 | 100.00 |
| West Bengal | 51.43 | 48.57 | 80.00 | 20.00 | 82.86 | 91.43 |
| Overall | 18.66 | 81.34 | 68.30 | 31.70 | 70.29 | 98.73 |

TableAM.5: Sources of information

| State | Through NSTFDC/ST DC Office | Through Newspapers | Through Community Leaders | Through Friends and Relatives | Through Financial Agency | Any Other | Total |
|------------------|-----------------------------|--------------------|---------------------------|-------------------------------|--------------------------|-----------|-------|
| Chhattisgarh | 2 | 4 | 2 | 3 | 0 | 0 | 11 |
| Gujarat | 2 | 1 | 41 | 96 | 3 | 75 | 218 |
| Himachal Pradesh | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| Jharkhand | 0 | 1 | 1 | 0 | 0 | 0 | 2 |
| Kerala | 11 | 6 | 1 | 8 | 0 | 0 | 26 |
| Maharashtra | 3 | 7 | 0 | 20 | 0 | 8 | 38 |
| Odisha | 0 | 1 | 186 | 190 | 80 | 1 | 458 |
| Rajasthan | 2 | 9 | 0 | 8 | 0 | 0 | 19 |
| Tripura | 4 | 1 | 4 | 5 | 0 | 0 | 14 |
| West Bengal | 0 | 0 | 23 | 25 | 4 | 19 | 71 |
| Overall | 26 | 30 | 258 | 355 | 87 | 103 | 859 |

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Table AM.6: Difficulty faced in getting loan from NSTFDC

| State | Indifferent attitude of officials/staffs | Forced to visit many times | Difficulty in providing security of loan | Lots of paper work | Demand for bribe | Any Other |
|------------------|--|----------------------------|--|--------------------|------------------|-----------|
| Chhattisgarh | 0 | 2 | 0 | 3 | 0 | 0 |
| Gujarat | 0 | 0 | 0 | 0 | 0 | 16 |
| Himachal Pradesh | 0 | 2 | 1 | 2 | 0 | 0 |
| Jharkhand | 0 | 0 | 0 | 0 | 0 | 0 |
| Kerala | 0 | 2 | 0 | 1 | 0 | 0 |
| Maharashtra | 10 | 8 | 1 | 6 | 13 | 1 |
| Odisha | 4 | 5 | 1 | 0 | 0 | 0 |
| Rajasthan | 0 | 0 | 0 | 0 | 0 | 1 |
| Tripura | 3 | 3 | 0 | 2 | 1 | 0 |
| West Bengal | 0 | 4 | 0 | 1 | 0 | 0 |
| All | 17 | 26 | 3 | 15 | 14 | 18 |

Table AM.7: Average delay in sanctioning of loan

| State | Sanctioning of loan | Disbursal of loan |
|------------------|---------------------|-------------------|
| State | Average delay | Average delay |
| Chhattisgarh | 3 to 6 months | 1 to 2 month |
| Gujarat | 3 to 6 months | 1 to 2 month |
| Himachal Pradesh | more than 6 months | 1 to 2 month |
| Jharkhand | 3 to 6 months | 1 to 2 month |
| Kerala | 1 to 2 month | 1 to 2 month |
| Maharashtra | 3 to 6 months | 3 to 6 months |
| Odisha | 3 to 6 months | 3 to 6 months |
| Rajasthan | 1 to 2 month | 1 to 2 month |
| Tripura | 3 to 6 months | 3 to 6 months |
| West Bengal | 3 to 6 months | 3 to 6 months |
| Overall Average | 3 to 6 months | 3 to 6 months |

Table AM.8: Purpose of loan

| State | A greater desire for self-employment | Bring women together to work in groups | Increase in income | Increase in savings | Better health & educational facilities | Improved social prestige | Any Other |
|--------------|--------------------------------------|--|--------------------|---------------------|--|--------------------------|-----------|
| Chhattisgarh | 5 | 3 | 6 | 6 | 1 | 2 | 0 |
| Gujarat | 85 | 24 | 164 | 98 | 32 | 29 | 3 |
| Himachal P. | 2 | 0 | 2 | 2 | 0 | 0 | 0 |
| Jharkhand | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| Kerala | 11 | 1 | 8 | 4 | 0 | 3 | 0 |
| Maharashtra | 18 | 1 | 17 | 0 | 0 | 3 | 1 |
| Odisha | 116 | 0 | 185 | 29 | 3 | 1 | 0 |
| Rajasthan | 0 | 0 | 10 | 8 | 8 | 7 | 0 |
| Tripura | 9 | 0 | 3 | 3 | 0 | 1 | 0 |
| West Bengal | 21 | 0 | 29 | 9 | 0 | 0 | 0 |
| | 268 | 29 | 425 | 159 | 44 | 46 | 4 |

Evaluation Study Report on Equity Share to NSTFDC

Table AM.9: Asset Generation

| State | Average Asset value | Access to adequate market | Markets where beneficiaries sell their products and services | | | |
|------------------|---------------------|---------------------------|--|-----------------|-----------------|-------------|
| | | | Locally | Within district | Nearby district | Grand Total |
| Chhattisgarh | 70428.57 | 3 | 7 | | | 7 |
| Gujarat | 57767.29 | 158 | 209 | 10 | | 219 |
| Himachal Pradesh | 33000.00 | 2 | 2 | | | 2 |
| Jharkhand | 13500.00 | 2 | 1 | 2 | | 3 |
| Kerala | 94384.62 | 8 | 10 | 4 | 3 | 17 |
| Maharashtra | 5000.03 | 11 | 28 | 4 | 6 | 38 |
| Odisha | 8392.07 | 181 | 195 | 64 | | 259 |
| Rajasthan | 0.00 | 2 | 8 | | 6 | 14 |
| Tripura | 6200.00 | 7 | 10 | | | 10 |
| West Bengal | 3171.43 | 27 | 35 | | | 35 |
| Total | 29734.06 | 3 | 505 | 84 | 15 | 604 |

Table AM.10: Change in AMSY Income slab movement

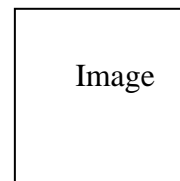
| | | After | | | | | | Grand total (Before) |
|--------|-------------|---------------------|-------------|--------------|---------------|---------------|----------------|----------------------|
| Before | Income slab | No Income | Below 50000 | 50000-100000 | 100000-200000 | 200000-500000 | 500000-1000000 | |
| | | No Income | | 1 | 1 | | | 2 |
| | | Below 50000 | | 199 | 113 | 12 | | 324 |
| | | 50000-100000 | | 1 | 90 | 44 | 6 | 141 |
| | | 100000-200000 | | | | 56 | 17 | 73 |
| | | 200000-500000 | | | 1 | 1 | 9 | 11 |
| | | Grand total (After) | | 201 | 205 | 113 | 32 | 552 |

Table AS.1: Education levels across states

| State | High School | Intermediate | Graduation | Technically Qualified | Other | Grand Total |
|--------------|-------------|--------------|------------|-----------------------|-------|-------------|
| Chhattisgarh | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 | 100.00 |
| Gujarat | 0.00 | 0.00 | 0.00 | 80.00 | 20.00 | 100.00 |
| Tripura | 6.67 | 33.33 | 0.00 | 13.33 | 46.67 | 100.00 |
| Grand Total | 4.76 | 23.81 | 4.76 | 28.57 | 38.10 | 100.00 |

Indian Institute of Public Administration
Research Study on “Support to National scheduled tribes finance & Development Corporation”
State Channelizing Agency
(This questionnaire is to be asked to the State Office in-charge)

Basic Information



1. Name of the respondents
 - 1 a Designation
 - b. Name of the agency
2. Name of your state
3. Name of your district
4. Address:
5. Phone:
6. Email:
7. Year of incorporation of the SCA
8. Share capital of the SCA (Rs.)?
11. What is the Paid capital of SCA (Rs.)?
12. Has the Central Government given its share capital? a. Yes b. No.
13. Does this SCA operate through other agencies? a. Yes b. No.
14. Tell the number of branches
 - a. No. of regional office
 - b. No of district office
 - c. Others
15. What is the staff strength of the SCA?

| Sl. No. | Location | Regular | Contractual | Total |
|---------|-----------------|---------|-------------|-------|
| 1 | Head Office | | | |
| 2 | Regional Office | | | |
| 3 | Total | | | |

16. What is the average duration of deployment of staffs at SCA (in Years)?
 - a. Director
 - b. Other staff

Evaluation Study Report on Equity Share to NSTFDC

17. Staffing pattern at SCA office

| Sl. No. | Office/Department | Sanctioned post | Filled post | Vacant Post |
|---------|-------------------|-----------------|-------------|-------------|
| 1 | Head Office | | | |
| 2 | Regional Office | | | |
| 3 | Total | | | |

18. Does SCA has its own cadre a. Yes b. No

19. Disbursing of loan is being done by which type of Financial Agencies
a. By itself b. Public bank c. Private bank d. Regional bank e. Other financial bank

20. Type of NSTFDC Schemes implemented by the SCA

21. Turnover of the past four financial years in Rs.

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

22. Amount of funds received from NSTFDC in Rs.

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

23. Amount of funds disbursed by SCA in Rs.

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

24. State Subsidies given to the SCA for NSTFDC Scheme in Rs.

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

25. Does the SCA maintain separate accounts for different schemes of NSTFDC? A. Yes b. No

26. Year wise total number of beneficiaries under NSTFDC

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

27. Number of beneficiaries under Term Loan Scheme (TLS)

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

28. Number of beneficiaries under Adivasi Mahila Samridhi Yojna (AMSY)

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

29. Number of beneficiaries under Micro Credit Scheme (ASRY)

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

30. Number of beneficiaries under Adivasi Shiksha Rinn Yojna (ASRY)

| 2014 - 15 | 2015-16 | 2016-17 | 2017-18 |
|-----------|---------|---------|---------|
| | | | |

31. Is the application form given free of cost or chargeable? a. free b. Chargeable

32. If chargeable then how much?

33. What is the procedure adopted for the selection of beneficiaries?

.....

34. Who is in charge of beneficiaries' selection committee?.....

35. When was the last meeting of the Selection Committee held? BeforeMonth

36. Pre-sanction visit is made by the SCA officials for verification

- a. In all cases
- b. In most cases
- c. In some cases
- d. Not at all

37. What type of security the SCA takes from the beneficiaries in order to provide the loan?

- a. Nothing
- b. Guarantee of government employee
- c. Property mortgage
- d. Other (specify)

38. Average time required to disburse the funds

- a. Less than 1 month
- b. 2-3 months
- c. 3 – 6 months
- d. More than 6 months

39. If delay is more than 3 months, tell the reasons for delay in disburse

- a. Form wrongly filled
- b. Insufficient documents
- c. Non-serious applicants
- d. lengthy documentary process
- e. Any other (specify)

40. If other, what is/are the other reasons/s for delay in fund Disbursements

41. What is the selection process of beneficiaries? (Please provide the documentary support)

- a. Step 1.....

- b. Step II
- c. Step III
- d. Step IV
- e. Step V
- f. Step VI

42. What documents you need from the consumer of scheme. (Select Multiple)

- a. Pan Card
- b. Address Proof
- c. Aadhaar Card
- d. Bank Statement
- e. Income Certificate
- f. Caste Certificate
- g. Educational Certificate
- h. Project Proposal
- i. Any Other (Specify).....

43. If other, What other documents needed for getting loan?.....

44. Do you help beneficiaries in filling up their Application Form? a. Yes b. No

45. Does SCA provides training to the beneficiaries a. Yes b. No

46. If yes, till now how many beneficiaries have been trained till now?

47. Does SCA ensures that entrepreneurs of NSTFDC schemes to become self sustainable? a. Yes b. No

48. What is the mode of disbursement of loan amount to the beneficiaries?

- a. Cash b. Cheque c. Draft d. RTGS/NEFT

49. Do you visit the beneficiaries after giving the loans

- a. Monthly b. quarterly c. half yearly d. yearly e. do not visit f. other

50. Is the beneficiary given repayment schedule at the time of disbursement of loan? Repayment on time

- a. Yes b. No

43 a. Do SCA follow strict repayment rule

- a. Yes b. No

51. What is the Grass Root Recovery from beneficiaries (in Percent)?

- a. Recovery in TLS
- b. Recovery in MCS
- c. Recovery in AMSY
- d. Recovery in ASRY

52. What are your loan recovery plan and procedures?.....

.....
.....

53. How frequently the recovery staff / agents follow up for recovery?

- a. Monthly b. quarterly c. half yearly d. yearly e. do not visit f. other

54. What is the mode of repayment of loan amount by the beneficiaries?

- a. Cash
- b. Cheque
- c. Draft
- d. RTGS/NEFT

55. What issues do you face while trying to recover loans? Rank them on the basis of cause

- i. Beneficiary's unwillingness
- ii. Beneficiary is no more
- iii. Expenses on serious illness
- iv. Business failed
- v. High loan repayment rates for tribals
- vi. Weak financial condition of beneficiary

56. What Facility you give to your recovery Staffs/Agents

- 1. Provide Vehicle
- 2. Gives Field Allowance
- 3. Reimbursement of phone bills
- 4. Do not give anything separately
- 5. Other benefits (please mention).....

57. Do you charge any penalty from loan defaulters? 1) Yes 2) No

58. If yes, then what is the rate of penal interest for defaulters?

- a. Penalty TLS
- b. Penalty MCS
- c. Penalty AMSY
- d. Penalty ASRY

59. Does the SCA receive financial support from State Government? a. Yes b. No

60. If yes, then how much funds you received from State Govt.?

| 2014-15 | 2015-16 | 2016-17 | 2017-18 |
|---------|---------|---------|---------|
| | | | |

61. Are the Accounts of the SCAs up to date? a. Yes b. No

62. Is the Accounts Audited Regularly? a. Yes b. No

63. Who audits the Accounts?.....

64. When the accounts of the SCA last audited? Give date

65. What problems SCA is facing?

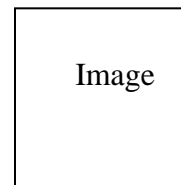
- i. Lack of fund
- ii. Insufficient number of staff
- iii. Lack of trained staffs
- iv. No proper guidance from NSTFDC
- v. Lack of infrastructure

- vi. Other (mention)
66. Please mention the other problem faced by SCA
67. Level of computerization in SCA?
- i. 1. Received application
 - ii. 2. Fund disbursement
 - iii. 3. List of beneficiaries
 - iv. 4. Online loan repayment
 - v. 5. Accounts/Administration
 - vi. 6. Staff list
 - vii. Other
68. If other, please specify the area.....
69. How much help you get from the NSTFDC?
- (1) To large extent
 - (2) To some extent
 - (3) Not at all
70. Do you think that SCA is successful in helping out Tribal People
- a. Yes b. No c. Can't say
71. If no, give the reasons?
72. Do you think that Govt. is doing enough to make this scheme popular among Tribal people?
- a. Yes b. No
73. Have you tied-up with other organization to popularize NSTFDC Schemes?
- a. Yes b. No
74. If yes, name the agency/ies?
75. Do you think that Govt. should involve the following agencies to popularize the scheme?
- i. Using popular media
 - ii. Involving NGO/SHG working for tribal community
 - iii. Door to Door campaign
 - iv. Organise Mela/Festibal in tribal area
 - v. No need to do anything
76. Any suggestion you want to give to NSTFDC?

Name of the Officer _____
Signature _____

Indian Institute of Public Administration
Research Study on "Support to National scheduled tribes finance & Development Corporation"
Term Loan Beneficiary Schedule
Basic Information

1. Name of the Beneficiary _____
2. Beneficiary Serial Number: _____
3. Address: _____
4. Village/Town: _____ 5. Municipality/Ward: _____
6. Tehsil/Taluk/Block: _____ 7. District: _____
8. State: _____ 9. Area: (1) Rural (2) Urban



Profile of the Beneficiary

10. Age of the Beneficiary 11. Sex (1) Male (2) Female
12. Marital Status: (1) Married (2) Unmarried (3) Widow/Widower (4) Separated/ Divorced (5) Other
13. Education: (1) No formal education (2) Primary (3) Middle (4) High School (5) Intermediate (6) Graduation (7) Technically Qualified
14. Type of family: 1 - Nuclear, 2 - Joint, 3 - Extended
15. Family Size: 1 - One, 2-Two, 3 - Three, 4 - Four, 5 - Five, 6- Six, 7- More than 6
16. Whether physically challenged? (1) Yes (2) No

17. Major Source of Income:

| Particulars | a. Agriculture & Allied Sector | b. Small Business/ Artisan/ Traditional Occupation | c. Transport Sector | d. Technical/ Professional Trades | e. Unemployed | f. Any Other |
|--------------------|--------------------------------|--|---------------------|-----------------------------------|---------------|--------------|
| Before Taking Loan | | | | | | |
| After Taking Loan | | | | | | |

18. Annual Income:

| Particulars | Below 50,000 | 50000-100000 | 100000-200000 | 200000-500000 | 500000-1000000 | Above 1000000 |
|-----------------------|--------------|--------------|---------------|---------------|----------------|---------------|
| 1. Before Taking Loan | | | | | | |

Evaluation Study Report on Equity Share to NSTFDC

| | | | | | | |
|----------------------|--|--|--|--|--|--|
| 2. After Taking Loan | | | | | | |
|----------------------|--|--|--|--|--|--|

19. Housing and Household Condition: (1) Yes (2) No

| Particulars | a. House Ownership | b. Type of House | c. Source of Water | d. Medical Facility | e. Electricity | f. Toilet Facility | g. Construction/ Renovation |
|-----------------------|--------------------|------------------|--------------------|---------------------|----------------|--------------------|-----------------------------|
| 1. Before Taking Loan | | | | | | | |
| 2. After Taking Loan | | | | | | | |

20. Asset Owned (1) Yes (2) No

| Particulars | Ceiling Fan | TV | Fridge | Washing Machine | AC | Two Wheeler | Three Wheeler | Car | Tractor | Other (Specify) |
|-----------------------|-------------|----|--------|-----------------|----|-------------|---------------|-----|---------|-----------------|
| 1. Before Taking Loan | | | | | | | | | | |
| 2. After Taking Loan | | | | | | | | | | |

21. Skill possessed before and after taking loan:

| Particulars | a. Tailoring | b. Driving | c. Mason | d. Carpentry | e. Cooking | f. Electrician | g. Fisheries/ Animal Hu. | Other (Specify) |
|-----------------------|--------------|------------|----------|--------------|------------|----------------|--------------------------|-----------------|
| 1. Before Taking Loan | | | | | | | | |
| 2. After Taking Loan | | | | | | | | |

22. Expenditure pattern of the beneficiary Household

| Particulars | a. Food | b. Clothing | c. Housing | d. Medical | e. Education | f. Conveyance | g. Other Goods & Services | Total |
|-----------------------|---------|-------------|------------|------------|--------------|---------------|---------------------------|-------|
| 1. Before Taking Loan | | | | | | | | |
| 2. After Taking Loan | | | | | | | | |

23. Do you think that your quality of life has changed after getting loan from NSTFDC?

| Particulars | a. Very much improved | b. Improved to some extent | c. Remained same | e. Deteriorated to some extent | f. Very much Deteriorated |
|-----------------------|-----------------------|----------------------------|------------------|--------------------------------|---------------------------|
| 1. Before Taking Loan | | | | | |
| 2. After Taking Loan | | | | | |

Information about the Credit Based Scheme

24. Under which scheme of the NSTFDC you have received the loan?

1. Term Loan Scheme (TL)
2. Adivasi Mahila Sashaktikaran Yojna (AMSY)
3. Tribal Forest Dwellers Empowerment Scheme
4. Marketing Support Assistance
5. Assistance to TRIFED empanelled AT Artisans

25. Name of loan sanctioning Agency.....

26. Date of filing application.....

27. Date of receiving of Sanction Letter

28. Date of Disbursement.....

29. Date of Commencement of the Project.....

30. Project Cost (Rs.)

| a. Amount of Loan Demanded | b. Amount of loan sanctioned | c. Own Contribution |
|----------------------------|------------------------------|---------------------|
| | | |

31. How did you manage your own contribution?

- | Sl. No. | Issues |
|---------|--|
| 1. | Used his/her own money |
| 2. | Loan taken from friends/relatives |
| 3. | Loan taken from money lender |
| 4. | Mortgage his/her own property/ornaments/etc. |
| 5. | Any Other (Plz. Specify)..... |

| |
|--|
| |
| |
| |
| |
| |

32. Have you received the entire sanctioned loan amount from the SCA under NSFDC Scheme? (1) Yes (2) No

33. If no, what are the reason/s?.....

.....

34. Did you get loan on time? (1) Yes (2) No

35. If no, Plz. mention the time lag between submission and sanction of loan.

1. Less than I month 2. I month to 2 month 3. 3 month to 6 month 4. More than 6 months

36. Time lag between sanction and disbursal of loan

1. Less than I month 2. I month to 2 month 3. 3 month to 6 month 4. More than 6 months

37. Reasons for delay in sanctioning of loan.....

.....
38. In how many installments you have received the loan?

- (1) One (2) Two (3) More than two

39. Did you find difficulty in getting the loan? (1) Yes (2) No

40. If yes, what difficulties have you faced? (Select multiple)

| | | |
|----------------|---------------|--|
| Sl. No. | Issues | |
|----------------|---------------|--|

- | | | |
|----|---|--|
| 1. | Non-cooperative officials/staffs | |
| 2. | Forced to visit many times | |
| 3. | Difficulty in providing security of loan | |
| 4. | Lots of paper work | |
| 5. | Govt. official doesn't want to become guarantor | |
| 6. | Asked for commission | |
| 7. | Any Other (Plz. Specify)..... | |

| |
|--|
| |
| |
| |
| |
| |
| |

41. You applied for the loan yourself or took someone's help? (Select one)

Sl. No.

- | | | |
|----|--------------------------------------|--|
| 1. | Himself/Herself | |
| 2. | Took the help of department officers | |
| 3. | Relatives/Friend | |
| 4. | Through Agent | |

| |
|--|
| |
| |
| |
| |

C. PROJECT STATUS

42. Purpose for which you have taken the Loan?

| | | |
|----------------|---------------|--|
| Sl. No. | Issues | |
|----------------|---------------|--|

- | | | |
|----|--------------------------------|--|
| 1. | Starting a new business | |
| 2. | Business Expansion | |
| 3. | Any Other (Plz. Specify)..... | |

| |
|--|
| |
| |
| |

43. Did you receive any vocational training/skill before applying for loan? (1) Yes (2) No

44. If no, did you undergo any skill development training? (1) Yes (2) No (3) Not required

45. If yes, have you set up your business in the same area under which you are trained?

- (1) Yes (2) No

46. If no, please specify the reason/s.....

47. Do you feel the skills imparted during training have been helpful to you to carry out your activity? 1. Very Much 2. Little Bit 3. Not at all 4. Not Applicable

48. Type of Project/activity Set up?

| S1. No. | Issues |
|---------|---------------------------------|
| 1. | Agriculture & Allied Activities |
| 2. | Retail Trading |
| 3. | Manufacturing of Products |
| 4. | Transport / Services |
| 5. | Eatery/Hotel/Restaurant |
| 6. | Others (Specify) |

49. Location site of the Projects?

(1) Own House or Required (2) Rented premise (3) No Space

50. If rented, then distance between house and working place

51. Have you utilized the loan for the purpose it was granted? (1) Yes (2) No

52. If no, reason for not utilizing the assistance?

53. Whether your project is functional? 1. Very Much 2. To some extent 3. Closed

54. If closed please give reasons for closure (Select Multiple)
 1. Non viable Projects
 2. Inadequate Generation of Funds
 3. Others (Family problems & Self illness, etc.)

55. Project Output

| | |
|---------------------------------------|--|
| 1. Value of output per month (in Rs.) | |
| 2. Value of input Cost (in Rs.) | |
| 3. Net income (in Rs.) | |

56. Does your Product or Service have adequate Market? (1) Yes (2) No

57. Marketing of Product or Service (i) Locally (ii) Within the districts (iii) Nearby District

58. To whom do you sell your product?

1. To Govt. Agencies
2. To other companies
3. To the wholesalers
4. To retails
5. Contractors/ Agents
6. Others (pl. specify): _____

| |
|--|
| |
| |
| |
| |
| |

59. Assets Created under the Scheme

| Sl. No. | Name of the Assets | Purchase Value (Rs.) | Condition of the assets on the date of the visit | | | | |
|---------|-------------------------|----------------------|--|-----------|------|---------|------|
| | | | Excellent | Very Good | Good | Average | Poor |
| 1 | Livestock | | | | | | |
| 2 | Poultry | | | | | | |
| 3 | Agricultural Equipments | | | | | | |
| 4 | Working Space | | | | | | |
| 5 | Furniture and Fixture | | | | | | |
| 6 | Tools and Machinery | | | | | | |
| 7 | Vehicle/s | | | | | | |
| 8 | No Asset Created | | | | | | |
| 9 | Not Applicable | | | | | | |
| 10 | Other..... | | | | | | |
| 11 | Other..... | | | | | | |

60. In case of farm land, please mention the size of land you acquired.....(in acres)

61. What is/was your loan repayment period?

62. Have you started the loan repayment? (1) Yes (2) No

63. If Yes, periodicity of loan repayment

1. Monthly
2. Quarterly
3. Half yearly

64. Status of loan repayment?

1. Fully Paid
2. Regular Repayment
3. Not paying

65. Provide the reasons non repayment of loan.....

66. If the installment is overdue, what is the outstanding amount?

| Bank Name and Account Details | Total Dues (Rs) | Amount repaid (Rs) | Balance (Rs) |
|-------------------------------|-----------------|--------------------|--------------|
| | | | |

67. Problems faced by Beneficiary

| Sl. No. | Problem |
|---------|------------------------------------|
| 1. | Lack of expertise |
| 2. | Insufficient loan amount |
| 3. | Non availability of raw materials |
| 4. | Poor demand for services / product |
| 5. | Connectivity to the market |
| 6. | Lack of family support |
| 7. | Personnel health issues |
| 8. | Others (Specify) |

Awareness about the Scheme

68. How did you get the information about the scheme?

- 1. Through NSTFDC Office
- 2. Through Newspapers
- 3. Through Community leaders
- 4. Through Friends & Relative
- 5. Through the Financial Agency
- 6. Others (Specify)

69. Do you think that schemes of NSTFDC are well implemented by the government?

- (i) Yes
- (ii) No
- (iii) Can't Say

70. Do you think that Gov. is doing sufficient work to make STs aware about this scheme?

- (i) Yes
- (ii) No
- (iii) Can't Say

71. Do you think that this scheme is useful for ST?

(1. Yes, 2. No, 3. Can't Say)

72. Which aspects of your life has been changed by this scheme

- I. Household income improved
- 11. Standard of living improved
- 111. Sending children to private Schools.
- iv. Availing health facility
- v. Improved Social Status

73. Self Observation (to be field by field investigator)

74. Any suggestions to strengthen the NSTFDC schemes in India? (Suggestions from Beneficiary)

75. Name of the Field Investigator

.....XXXXXXXXXXXXXXXXXXXX.....

Indian Institute of Public Administration

Research Study on "Support to National scheduled tribes finance & Development Corporation"

Adivasi Shiksha Rinn Yojna

Basic Information

5. Name of the Beneficiary Student _____

6. Beneficiary Serial Number: _____

7. Address: _____

8. Village/Town: _____ 5. Municipality/ Ward: _____

7. Tehsil/Taluk/Block: _____ 7. District: _____

9. State: _____ 9. Area: (1) Rural (2) Urban)

Profile of the Beneficiary

11. Age of the Beneficiary 11. Sex (1) Male (2) Female

12. Name of the ST Community _____

13. Marital Status: (1) Married (2) Unmarried (3) Widow/Widower
(4) Separated/ Divorced (5) Other

14. Last Education: (1) High School (2) Intermediate (3) Graduation
(4) Post Graduation (5) Others (Mention)

14. Type of family: 1 - Nuclear, 2 - Joint, 3 - Extended

16. Family Size: 1 - One, 2-Two, 3 - Three, 4 - Four, 5 - Five, 6- Six, 7- More than 6

17. Whether physically challenged? (1) Yes (2) No

18. No. of family members in your family who are studying.

19. How many members of your family are studying on loan (if any)

20. Total income of the family per annum from all sources.

21. Total saving of your household members per annum:

22. Does your family own agricultural land? (1) Yes (2) No

23. if yes, then how many in acres?

24. Housing and Household Condition

| a. House Ownership | b.Type of House | c. Source of Water | d. Electricity | e. Toilet Facility | F. No. of Rooms | g. Connected with Road |
|--------------------|-----------------|--------------------|----------------|--------------------|-----------------|------------------------|
| | | | | | | |

25. Activity Pursued: (Indicate Number of Family Members)

| Family Members | a. Agriculture & Allied Sector | b. Small Business/ Artisan/ Traditional Occupation | c. Transport Sector | d. Technical/ Professional Trades | e. Unemployed | f. Any Other |
|-----------------|--------------------------------|--|---------------------|-----------------------------------|---------------|--------------|
| Father | | | | | | |
| Mother | | | | | | |
| Other (Specify) | | | | | | |

26. Asset Owned (Yes/NO)

| Ceiling Fan | TV | Fridge | Washing Machine | AC | Two Wheeler | Three Wheeler | Car | Tractor | Other (Specify) |
|-------------|----|--------|-----------------|----|-------------|---------------|-----|---------|-----------------|
| | | | | | | | | | |

Institutional/ Course Information Attended With Educational Loan

27. Name of the institute where you have taken admission

(1) Address & Contact details:

(2) Tel. No. of institute:.....
 Email:.....

(3)Website:.....

28. Entrance Examination

Passed _____

27. Type of the institute: (1) Govt. (2) Private (3) Aided (4) other (specify)
 _____ 9

30. Name of the course:

31. Nature of the course: (1) Annual (2) Semester (3) Any other (specify)

31. Duration of the course (years)

32. Fees Payable to the institute showing year-wise breakup (Rs.)

| Admission Fees | Tuition Fees | Boarding & Lodging | Books, Stationery etc | Instrument/ Lab charges | Caution Money | Exam Fees | Total | Total Loan Demanded |
|----------------|--------------|--------------------|-----------------------|-------------------------|---------------|-----------|-------|---------------------|
| | | | | | | | | |

33. Have you got any scholarship during this course if yes, then give details.....

34. If yes then specify the amount

35. Is there any problem by institute regarding loan if yes, then specify.....

36. Have you discussed about educational loan with your teacher: (1) Yes (2) No

37. If yes, then specify his/her reaction.....

38. Is there any self contribution by you in expenditure of course, if yes then how much.....

Information about the Credit Particulars

39. How did you get the information about the scheme? (Can select multiple options)

Sl. No.

Issues

- 1. Through SCA Office/Bank
- 2. Through Newspapers
- 3. Through Community leaders
- 4. Through Friends & Relative
- 5. Through the Financial Agency
- 6. Any Other (Plz. Specify).....

| |
|--|
| |
| |
| |
| |
| |

40. Name of the bank/ institute from which you have taken loan:

41. Reasons for taking loan from this bank/ institute not from any other give reason:

(1) local area bank (2) low rate of interest (3) any other specify.....

42. To whom the loan amount was given by the SCA? 1 - Beneficiary 2 - Institute

43. Date of filing application.....

44. Date of Sanction.....

45. Date of Disbursement.....

46. Loan details (Rs.)

| d. Amount of Loan Demanded | e. Amount of loan sanctioned | f. Own Contribution | g. Others (Specify) | h. Total Cost |
|----------------------------|------------------------------|---------------------|---------------------|---------------|
| | | | | |

47. How did you manage your own contribution?

Sl. No.

Issues

Evaluation Study Report on Equity Share to NSTFDC

- | | | |
|----|---|--------------------------|
| 1. | Used parent's savings | <input type="checkbox"/> |
| 2. | Loan taken from friends/relatives | <input type="checkbox"/> |
| 3. | Loan taken from money lender | <input type="checkbox"/> |
| 4. | Mortgage member's own property/ornaments/etc. | <input type="checkbox"/> |
| 5. | Any Other (Plz. Specify)..... | <input type="checkbox"/> |

48. Did you get loan easily from the SCA under NSFDC Scheme? (1) Yes (2) No

49. If no, what is/are the reason/s?.....

50. Did you get loan on time? (1) Yes (2) No

51. If no, Plz. Mention the time lag between submission and sanction of loan.
 2. Less than I month 2. I month to 2 month 3. 3 month to 6 month 4. More than 6 months

52. Time lag between sanction and disbursal of loan

2. Less than I month 2. I month to 2 month 3. 3 month to 6 month 4. More than 6 months

53. Reasons for delay in sanctioning of loan.....

54. In how many installments you have received the loan?

(1) One (2) Two (3) More than two

55. Did you have difficulty in getting the loan? (1) Yes (2) No

56. If yes, what difficulties you faced?

| Sl. No. | Issues | |
|---------|--|--------------------------|
| 1. | Indifferent attitude of officials/staffs | <input type="checkbox"/> |
| 2. | Forced to visit many times | <input type="checkbox"/> |
| 3. | Difficulty in providing security of loan | <input type="checkbox"/> |
| 4. | Lots of paper work | <input type="checkbox"/> |
| 5. | Demand for bribe | <input type="checkbox"/> |
| 6. | Any Other (Plz. Specify)..... | <input type="checkbox"/> |

57. Is there any life insurance by bank under any scheme: Yes / No

58. If yes, then specify:

Repayment Information

59. Are you repaying your loan during the course: (1) Yes (2) No

60. If yes, then whether your family is repaying your loan or you (specify):

61. Have you worked during the course: Yes/No

62. If yes, then what type of work you did:

63. Nature of the job: (1) full time (2) part time (3) any other specify:

64. Time Period:

65. What is the status of the course? 1 - Completed 2 - Ongoing 3 - Dropout

66. Please indicate the type of job you are doing now.

(1) Government Job- (2) Private Job- (3) Self-employed (4) Not employed

67. Name of the

employer.....

68. If gainfully employed, what is your monthly income?.

69. Amount repaid till now:.....

70. Repayment in the form of (1) installment or (2) lump sum:

71. If in the form of installment, then nature of installment:

(1) Monthly (2) six monthly (3) annually

72. Amount of installment:.....

73. Is there any penalty interest if installment is not paid in time: (1) Yes (2) No

74. If yes then how much:.....

75. Have you taken any other loan for repayment of educational loan: Yes/No

76. If yes, then

specify?.....

77. Have you faced any problem during the repayment of loan: (1) Yes (2) No

78. If yes, then specify:

79. Any installment of loan not repaid on time: Yes/ No

80. If yes, then specify the reason:

81. Is there any exemption from repayment in serious conditions: Yes/ No

82. If yes then give details:

83. Is your income sufficient to repay the loan: Yes/No

84. Source of repayment (specify):.....

84. Do you think that schemes of NSTFDC are well implemented by the government?

- (i) Yes (ii) No (iii) Can't Say

85. Do you think that Gov. is doing sufficient work to make STs aware about this scheme?

- (i) Yes (ii) No (iii) Can't Say

86. Do you think that this scheme is useful for ST? (1.Yes, 2. No, 3. Can't Say)

87. What has changed in your life after this loan?

- I. Household income improved
- 11. Standard of living improved
- 111. Sending children to private Schools.
- iv. Availing health facility
- v. Improved Social Status

88. Any suggestions to strengthen the scheme in India? _

Indian Institute of Public Administration
Research Study on "Support to National scheduled tribes finance & Development Corporation"
Non - Beneficiary Schedule
Basic Information

9. Name of the Respondent

10. Address: _____

11. Village/Town: _____ 5. Municipality/Ward: _____

8. Tehsil/Taluk/Block: _____ 7. District: _____

10. State: _____ 9. Area: (1) Rural (2) Urban

Profile of the Non - Beneficiary

12. Age of the Beneficiary 11. Sex (1) Male (2) Female

12. Marital Status: (1) Married (2) Unmarried (3) Widow/Widower
 (4) Separated/ Divorced (5) Other

13. Education: (1) No Schooling (2) Primary (3) Middle (4) High School
 (5) Intermediate (6) Graduation (7) Technically Qualified

14. Type of family: 1 - Nuclear, 2 - Joint, 3 - Extended

15. Family Size: 1 - One, 2-Two, 3 - Three, 4 - Four, 5 - Five, 6- Six, 7- More than 6

16. Whether physically challenged? (1) Yes (2) No

17. Activity Pursued:

| | a. Agriculture & Allied Sector | b. Small Business/ Artisan/ Traditional Occupation | c. Transport Sector | d. Technical/ Professional Trades | e. Unemployed | f. Any Other |
|-------------------|--------------------------------|--|---------------------|-----------------------------------|---------------|--------------|
| 1. 5 Years before | | | | | | |
| 2. At Present | | | | | | |

18. Annual Income:

| Particulars | Below 50,000 | 50000-100000 | 100000-200000 | 200000-500000 | 500000-1000000 | Above 1000000 |
|-------------------|--------------|--------------|---------------|---------------|----------------|---------------|
| 1. 5 Years before | | | | | | |
| 2. At Present | | | | | | |

19. Housing and Household Condition: (1) Yes (2) No

Evaluation Study Report on Equity Share to NSTFDC

| Particulars | a. House Ownership | b. Type of House | c. Source of Water | d. Medical Facility | e. Electricity | F. Toilet Facility | g. Construction/ Renovation |
|----------------|--------------------|------------------|--------------------|---------------------|----------------|--------------------|-----------------------------|
| 5 Years before | | | | | | | |
| At Present | | | | | | | |

20. Asset Owned (1) Yes (2) No

| Particulars | Ceiling Fan | TV | Fridge | Washing Machine | AC | Two Wheeler | Three Wheeler | Car | Tractor | Other (Specify) |
|--------------|-------------|----|--------|-----------------|----|-------------|---------------|-----|---------|-----------------|
| 5 Yrs before | | | | | | | | | | |
| At Present | | | | | | | | | | |

21. Any skill you possess: (1) Yes (2) No

| Particulars | a. Tailoring | b. Driving | c. Mason | d. Carpentry | e. Cooking | f. Electrician | g. Fisheries/ Animal Hu. | Other (Specify) |
|--------------|--------------|------------|----------|--------------|------------|----------------|--------------------------|-----------------|
| 5 Yrs before | | | | | | | | |
| At Present | | | | | | | | |

22. Expenditure pattern of the beneficiaries (Monthly in Rs.)

| Particulars | a. Food | b. Clothing | c. Housing | d. Medical | e. Education | f. Conveyance | g. Other Goods & Services | Total |
|--------------|---------|-------------|------------|------------|--------------|---------------|---------------------------|-------|
| 5 Yrs before | | | | | | | | |
| At Present | | | | | | | | |

23. Do you think that your quality of life has changed during last Five years?

| Particulars | a. Very much improved | b. Improved to some extent | c. Remained same | e. Deteriorated to some extent | f. Very much Deteriorated |
|-----------------------|-----------------------|----------------------------|------------------|--------------------------------|---------------------------|
| 1. Before Taking Loan | | | | | |
| 2. After Taking Loan | | | | | |

24. Have you heard about the any of the following tribal welfare schemes of NSTFDC?

| Sl. No. | Schemes | Yes | No |
|---------|---|-----|----|
| 1. | Term Loan | | |
| 2. | Bridge Loan | | |
| 3. | Adivasi Mahila Sashaktikaran Yojna (AMSY) | | |
| 4. | Adivasi Shiksh Rinn Yojna (ASRY) | | |
| 5. | Micro Credit Schemes (MCS) | | |
| 6. | Tribal Forest Dwellers Empowerment Scheme | | |
| 7. | Marketing Support Assistance | | |
| 8. | Assistance to TRIFED empanelled AT Artisans | | |

25. If yes then have you tried to get financial assistance from NSTFDC?

(1) Yes (2) No

26. If no, please specify the reasons?

.....

27. If yes, which scheme did you apply for loan?.....

28. What happened to your loan application?

1. Application was rejected

2. Application was accepted but I didn't proceed

3. Application is pending

29. Do you know anybody from your community who has taken loan from NSTFDC?

(1) Yes (2) No

30. If yes, has his social and economic situation improved?

1) Yes (2) No 3) Can't say anything

31. Do you want to take a loan from the NSTFDC in the future?

1) Yes (2) No 3) Can't say anything

म0प्र0 आदिवासी वित्त एवं विकास निगम,

35 श्यामला हिल्स, राजीव गांधी भवन, भोपाल-462002

दूरभाष कं0 एवं फ़ैक्स- 0755/2738699, 2660672, 2661181

email : mdavvnbho@mp.gov.in

क्रमांक/विधान सभा/18-19/1079

भोपाल, दिनांक 7/2/19

प्रति

डॉ0 अमित कुमार सिंह
सहायक प्रध्यापक,
सी.यू.एस., आई.आई.पी.ए.
नई दिल्ली ।

विषय : Evaluation of NSTFDC schemes by Indian Institute of Public Administration.

सन्दर्भ:-आपका ईमेल से प्राप्त पत्र दिनांक 28.01.2019..

उपरोक्त विषयांतर्गत संदर्भित पत्र अनुसार आपके द्वारा एन.एस.टी.एफ.डी.सी. से वित्तीय सहायता प्राप्त योजनाओं अंतर्गत लाभांविता हितग्राहियों की विगत पांच वर्षों की जानकारी चाही गई है। म.प्र.अदिवासी वित्त एवं विकास निगम द्वारा विगत पांच वर्षों से कोई भी योजनाएं एन.एस.टी.एफ.डी.सी. से वित्तीय सहायता प्राप्त कर संचालित नहीं की जा रही है। अतएव अपेक्षित जानकारी प्रेषित नहीं की जा सकती है।

महाप्रबंधक

म0प्र0 आदिवासी वित्त एवं विकास निगम
भोपाल

9/21/2019

Gmail - Evaluation of NSTFDC Schemes by IIPA, New Delhi



amit singh <amitsinghh@gmail.com>

Evaluation of NSTFDC Schemes by IIPA, New Delhi

Neetu Goswami <ngoswami650@gmail.com>
To: amitsinghh@gmail.com

Tue, Feb 26, 2019 at 3:40 PM

----- Forwarded message -----

From: **w prabin singh** <wpsingh@nedfi.com>
Date: Tue, 26 Feb 2019 13:32
Subject: Re: Evaluation of NSTFDC Schemes by IIPA, New Delhi
To: Neetu Goswami <ngoswami650@gmail.com>

Dear Dr. Neetu ji,

As I have discussed with you, the NSTFDC fund/scheme was implemented through an NGO in Manipur (one time only in year 2014-15). As per the record, the NGO have utilized the fund among 1000 ST beneficiaries and **detail utilization report along with the list of beneficiaries have already been submitted to NSTFDC (vide our letter no.NEDFi/NSTFDC/2014-15/8804 dated 10/02/2015)**. As such, NEDFi doesn't maintain the records of the 1000 beneficiaries. However, you may contact the NGO for details:

Women's Voluntary Organization (VVO),
Keisampat Moirang Ningthou Leirak,
Imphal-01,
Manipur

Ms. Ch. Sharmila Devi, Secretary, mobile: 9383094995

Mr. Navajibon, Operation Head: 8794576066

Ms.Zashana Sharma : 8794631403

Hope, this will suffice your requirement.

On Tue, Feb 26, 2019 at 12:39 PM Neetu Goswami <ngoswami650@gmail.com> wrote:

Dear ShrI Praveen k singh ji

Greetings from Indian Institute of Public Administration, New Delhi!

You would be aware that Indian Institute of Public Administration (IIPA) is an autonomous Training and Research Institute under the aegis of Department of Personal & Training, GoI. Recently, Ministry of Tribal Affairs (MoTA) has asked IIPA to carry out an Evaluation study on the scheme of 'Equity Support to National Schedule Tribe Finance and Development Corporation (NSTFDC) and State Tribal Finance and Development Corporation (STFDC). This study has to be conducted across the 23 states of India and Assam is one of the states also implementing NSTFDC schemes therefore, I request you to kindly send us district wise list of beneficiaries for all the four schemes (Term Loanscheme, Micro Credit scheme, Adivasi Mahila Sashaktikaran Yojana and Adivasi Shiksha Rrinn Yojana) funded by NSTFDC in your state during the last five years.

Your support is essential for the successful completion of the Study. Looking forward for you kind cooperation.

Government of Telangana
Tribal Welfare Department

Telangana State Scheduled Tribes Cooperative Finance Corporation Ltd. (TRICOR)

From:
The Commissioner of Tribal Welfare/
Ex-Officio Managing Director, TRICOR,
DSS Bhavan, Masab Tank, Hyderabad,
Telangana State.

To:
Dr. Nitu Goswami,
Research Associate, Indian
Institute of Public Administration,
I.P. Estate, Ring Road, New Delhi.

Lr.Rc.No.TS/TRICOR/B2/144/2015, Dated:02.04.2019

Sir,

Sub:- TWD - TRICOR - Evaluation Study on the Scheme of 'Equity Support to National Scheduled Tribes Finance & Development Corporation (NSTFDC) and State Tribal Finance & Dev. Corporations (STFDCs)' - Reg.

Ref:- Email received from the Research Associate, Indian Institute of Public Administration, New Delhi, Dt.26.03.2019 with enclosure.

-oOo-

I would like to recall your memory to the subject in reference and inform that, in erstwhile state of Andhra Pradesh Scheduled Tribes Cooperative Finance Corporation Ltd (TRICOR), this office had availed loan facility from National Scheduled Tribes Finance Development Corporation (NSTFDC), New Delhi during 1992-93 to 2007-08 and implemented the schemes under various sectors, benefiting 46,158 ST beneficiaries up to March 2008. There after i.e. since 2009 availing loan facility from NSTFDC was dispensed with vide G.O.Rt.No.492, SW (SCP.I) Dept, Dt.07.07.2009.

In view of the above, I inform you that, as of now no funds were received from NSTFDC since dispensed with.

Yours faithfully


For Commissioner Tribal Welfare/
Ex-Officio Managing Director,
TRICOR

