

A CONCEPTUAL STUDY ON NSFDC SCHEMES, ITS IMPLEMENTATION & DELIVERY MECHANISM (DURING 2003-04-2013-14)

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Abstract : The present research paper tries to study the fundamental issues and challenges in implementation and delivery mechanism of the National Scheduled Castes Finance and Development Corporation (NSFDC) schemes.

In Maharashtra state, some sections of the society excluded from the development have been identified such as poor people, rural people, women and some marginalized groups like SC, ST, and OBC. To provide equal opportunities the central and state governments have taken initiative in the field of entrepreneurial finance and self-employment (motivation to entrepreneurial activity) especially for these excluded categories of the people. To promote economic & social development of the SCs living in the country; NSFDC is one of the agencies who is playing a key role in systematic reduction of poverty amongst the SCs living below Double the Poverty line (DPL) & functioning exclusively for the development of SCs .

Keywords : NSFDC Schemes, Corporations, Scheduled Castes (SCs), Marginalized Groups, Income Generating Activities, Self-Employment, Socio-economic & Educational upliftment, Double the Poverty line (DPL), Poverty Reduction.

1.1 INTRODUCTION

The constitutional responsibility of Government of India established various corporations for the Scheduled Caste (SC) development are playing very dominant role for the development of Backward Class people by providing finance & creating self-employment opportunities.

In the state of Maharashtra, some strata of the society excluded from the development have been identified such as poor people, rural people, women and some marginalized groups like SC, ST, and OBC etc . To provide equal opportunities the central and state governments have taken initiative in the field of entrepreneurial finance and self-employment (motivation to entrepreneurial activity) especially for these excluded categories of the people.

The constitutional responsibility of Government of Maharashtra established various corporations for the backward class development. Such as Mahatma Phule Backward Class Development Corporation, Lokshahir Annabhau Sathe Development Corporation, Vasantnao Naik Vimukta Jati and Nomadic Tribes Development Corporation, Leather Industries Development Corporation, etc . These corporations are playing very dominant role for the development of backward classes by providing finance and creating self-employment opportunities for the backward classes.

National Scheduled Castes Finance and Development Corporation (NSFDC) was established by the Government of India in February 1989 as an apex institution under Ministry of Social Justice & Empowerment. It was established as 'a company not for profit' under the Companies Act 1956, with objective to promote economic & social development of the SCs living in the country by financing funds, taking up various income generating activities, setting up new ventures like Tailoring shop, garments, etc .

To promote economic & social development of the SCs living in the country; NSFDC is one of the agencies who is playing a key role in systematic reduction of poverty amongst the SCs living below Double the Poverty line (DPL) & functioning exclusively for the development of SCs .

1.2 National Scheduled Castes Finance and Development Corporation (NSFDC)

The National Scheduled Castes Finance and Development Corporation (NSFDC) was established in February 1989 as an apex institution under Ministry of Social Justice & Empowerment for financing funds, for taking up various income generating activities, for setting up new ventures like Tailoring shop, garments, etc .

The National Scheduled Castes Finance & Development Corporation (NSFDC) provides credit facilities to beneficiaries living below Double the Poverty Line (DPL) limits for income generating activities . At present Double the Poverty Line (DPL) limit for Rural Areas and Urban Areas is Rs . 98,000/- p.a. & Rs . 1,20,000/- p.a. respectively .

The authorized share capital of the Corporation is Rs . 1000 crore and paid up capital is Rs . 428.80 crores . NSFDC provides loans up to 90% of unit cost and remaining share is provided by State Channelizing Agencies (SCAs) and also in some cases partly by promoters as per policy . In all the schemes, subsidy @ Rs . 10,000/- per unit is provided by SCAs from Special Central Assistance to Scheduled Castes beneficiaries .

The National Scheduled Castes Finance and Development Corporation (NSFDC) provides financial support to Scheduled Caste (SC) beneficiaries for taking up various income or employment generating business/activities in order to bring upliftment in their socio-economic and educational development . NSFDC assists a wide range of income generating activities which include agricultural and allied activities, artisan and traditional occupations, technical trades, self-employment, small scale and tiny industry, small business, transport services etc .

1.3 Eligibility Criteria for NSFDC schemes

- a) The applicant must belong to Scheduled Caste (SC) community.
- b) Annual family income of each applicant should not exceed Double the Poverty Line (DPL) income limit (presently Rs. 98,000/- p.a. for rural areas and Rs. 1,20,000/- p.a. for urban areas) .
- c) Age of the applicant should not be less than 18 years.
- d) The beneficiaries should be eligible to undertake income generating activities.

1.4 NSFDC Schemes

The broad objective of NSFDC schemes is financing, facilitating and mobilizing funds for the economic empowerment of persons belonging to the Scheduled Caste communities living below Double the Poverty Line (DPL) limit .

NSFDC schemes assists a wide range of income generating activities which include agricultural and allied activities, artisan and traditional occupations, technical trades, self–employment, small scale and tiny industry, small business, transport services etc .

The details of NSFDC schemes are given in the following Table-1.3

Table-1.3: Details of NSFDC schemes

Sr . no .	Schemes	Purposes of loan	Cost	Interest rate charges to		Repayment period
				SCAs	Beneficiaries	
1	Term Loan (TL)	For SC person for starting any medium size business such as manufacturing or production unit, etc .	Upto Rs 5.00 lakh	3%	6%	Within 10 years from the date of first installment
			Rs 5.00 lakh & upto Rs 10.00 lakh	5%	8%	
			Rs 10.00 lakh & upto Rs 20.00 lakh	6%	9%	
			Rs 20.00 lakh & upto Rs 30.00 lakh	7%	10%	

2	Micro Credit Finance (MCF)	For SC person to start small scale business	Upto Rs 0.50 lakh	2%	5%	Within 3 years from the date of first installment
3	Mahila Samridhi Yojana (MSY)	For SC widow women undertake any income generating activities	Upto Rs 0.50 lakh	1%	4%	Within 3 years from the date of first installment
4	Mahila Kisan Yojana (MKY)	For SC women beneficiaries especially farmer & agricultural land owner for undertaking non agriculture and agriculturer activities like dairy and poultry	Upto Rs 0.50 lakh	2%	5%	Within 10 years from the date of first installment
5	Educational Loan Scheme (ELS)	For SC students for taking higher education, professional or technical courses	Upto Rs 10.00 (India) Rs 20.00 (Abroad)	1.5%	4% (0.5% rebate for women beneficiaries)	Within 5 years from the date of first installment

1.5 Type of Projects/activities under the NSFDC schemes

The beneficiaries of such financing activities are dealing in the myriad variety of activities who seek or sustain their livelihood viz. petty manufacturers of wide ranging items, home based producers engaged in occupations associated with farm and non-farm sector, small activities like Auto, Jeep (Taxi), Beauty Parlour, Kirana Shop, Cloth/Vessel/Vegetable Vendors, Petty business, Tea Stall, Shuttering, Tailoring, Flour Mill (Atta Chakki), Furniture, shoe making/repairing, cycle repairing, dairy unit, cow/buffaloes/ etc.

The projects set up under the schemes of NSFDC, can be classified under five major heads :

1. Retail Trading

2. Agriculture & Allied Activities
3. Manufacturing of Products
4. Services
5. Others

2 IMPLEMENTATION & DELIVERY MECHANISM OF NSFDC SCHEMES

The NSFDC schemes functions through Channel Finance System in which the NSFDC loans are routed to the target group through the State Channelizing Agencies (SCAs) nominated by the respective State Governments which provide Guarantee as security for the NSFDC loans disbursed to the SCAs. Presently, the NSFDC is functioning through 37 State Channelizing Agencies (SCAs) .

The following corporations are working as SCAs to implement NSFDC schemes in Maharashtra :

1. Mahatma Phule Backward Class Development Corporation (MPBCDC) ;
2. Lokshahir Annabhau Sathe Development Corporation (LASDC) ;
3. Sant Rohidas Leather Industries & Charmakar Development Corporation of Maharashtra (LIDCOM)

1. Mahatma Phule Backward Class Development Corporation (MPBCDC)

It is one of the leading SC corporations in Maharashtra which has been started to providing entrepreneurial finance for economic upliftment of SCs. It was set up by the Government of Maharashtra on 10th July 1978 to act as catalyst for the economic development of Scheduled Caste (SC) communities.

Considering the needs of the Scheduled Caste to rehabilitate them and to provide alternative job opportunities and training programmes like repairing, steel binding, automobile mechanic, motor driving, tailoring, etc . This training project is being implemented by Mahatma Phule Backward Class Development Corporation Ltd .

2. Lokshahir Annabhau Sathe Development Corporation (LASDC)

The Govt. of Maharashtra established The Sahityaratna Lokshahir Anna Bhau Sathe Development Corporation with the objective of raising the standard of living of member of the Matang Community living Below the Poverty Line (BPL) and securing to them in the main stream of society & assisting them in their educational, economic & social redevelopment.

The broad objectives are to provide capital, sources of loan, material & technical commercial assistance for starting marketing, processing, supply & stocking of Agriculture products under the Agriculture Development program, small scale industries, construction of building & trade or activities other business (like Medical, Engineering, Architecture) for the benefit & welfare of the Scheduled Caste (SC) communities.

3. Sant Rohidas Leather Industries & Charmakar Development Corporation of Maharashtra (LIDCOM)

It was established to give financial assistance, loans, subsidy to SC community for rendering any legal service, transport, leather and other industries, agricultural and other sectors for overall development of SC community. Promote & boost the Leather Industry and people engaged in Leather Industry of the Maharashtra State, Government of Maharashtra has established a company under the Company Act, 1956.

The main objectives of the LIDCOM are to implement various schemes to uplift lifestyle of SC community who are economically weak and below poverty line and with an intention to develop them educationally, economically and socially so as to give them respectable place in Society. LIDCOM also help in the production of various types of footwear & leather articles & supply to government departments & sale in open market.

2.1 Allocation of NSFDC funds and securities

Priorities consider by SCA while allocation of funds

The two types of priorities consider by SCA while allocation of NSFDC funds are as follows:

1. Social Priorities
2. Sectoral Priorities
1. Social Priorities

As per guidelines given by NSFDC, the SCA are required to consider the following social priorities while allocation of NSFDC funds to cover target groups:

- a. For educated/unemployed/underemployed – 50%
 - b. For women– widowed/divorced/separated – 40%
 - c. For Others– 10%
2. Sectoral Priorities

As per guidelines given by NSFDC, the SCA are required to consider the following sectoral priorities while allocation of NSFDC funds to cover target groups :

- a. For Agriculture & Allied sector– 50%
- b. For Service sector– 40%
- c. For Industry sector–10%

2.3 Security provided SCAs

As per guidelines given by NSFDC, the SCA are required to provide the following securities to the NSFDC :

1. SCAs shall provide Government Guarantee/Bank Guarantee to the NSFDC for the funds sanctioned to them, preferably as block guarantee .
2. Security for the Seed Capital Assistance shall be the same as determined by the Term Lending Institutions .

3. Recommendations

The recommendations were given by the researcher at two levels namely at central govt . level and at state govt . level on the basis of survey conducted with SCAs officials.

3.1 Recommendations at Central Govt . Level

The socio-economic & educational conditions of the SC beneficiaries in the Maharashtra show that, though there is some improvement in literacy, employment opportunities and increase in income of SC beneficiaries still much needs to be done. To achieve the comprehensive development of the SCs, the following issues need to be addressed with determined efforts.

1. Perspective Planning:

Perspective Planning for the development of SCs by setting clear objectives, resources available/ requirement, outcomes and goals with periodic bench mark surveys for the regions, Districts, Clusters (areas, villages) by setting realistic targets.

2. Effective Monitoring mechanism:

Monitoring mechanism observed is weak in the States and is being done by the nodal social welfare and tribal welfare departments only for their own departmental schemes and there is no proper and regular monitoring mechanism for the overall schemes at the State, District, Block and village level. Monitoring Committees at the State, District and Block level need to be established and functionally operative.

3. Review Meetings:

The review meetings are irregular and routine in nature. Tribal Advisory Committee (TAC) meetings in Scheduled Areas which are mandatory are not regular. The State Governor's report is not filed regularly.

4. Social Audit:

Every State need to have Social Audit with the involvement of elected representatives, beneficiaries and credited NGOs on the completed programs/schemes.

5. The role of NGOs:

The involvement of NGOs in development activities of SC beneficiaries is to be strengthened. Their role in each State need to be charted out by the State to supplement the efforts of the state administration. Their involvement in the Social Audit and effective monitoring of Government programs also should be encouraged. However, the credentials of NGOs and their activities need to be ascertained before giving them responsibility.

6. Identification of BPL families:

Priority should be given to the poorest among the poor for whom clear visible socio-economic indicators should be prepared, publicized and approved at village level should be revised at the beginning of every financial year (April).

7. Identification of beneficiaries:

As most of the socio-economic schemes under NSFDC are targeting BPL families, the listing and identification of the beneficiaries requires more transparency, which needs regular up-gradation for implementation and monitoring. Regular surveys, identification of eligible beneficiaries and involving the Panchayats and NGOs with wide publicity/Media/Websites will ensure transparency.

8. State Finance Corporations need to be revitalized:

Though they are in existence for the last 30 years, they are yet to make a serious dent in the entrepreneurship/skill/development economic development of the SC beneficiaries which need to be geared up in terms of its financial, human resource management and coverage of beneficiaries.

3.2 Recommendations at State Govt. Level

During the study, the researcher recognize that the SCAs should simplify the loan lending process in order to disburse the loan amount to the beneficiaries within the short time frame . The researcher also recommends that SCAs should revise their modus operandi, adopt best practices and efficient online system mechanism for transfer of funds in order to avoid the parking of funds and to ensure effective delivery of services to the targeted groups for their socio-economic development . Today our Government is also preferring a cashless society through the JAM Trinity (Jan Dhan Account, Aadhaar Number & Mobile Number) . Therefore, the SCAs should advice and help the beneficiaries for getting enrolled for the Aadhaar Numbers at the nearest Aadhaar Enrolment Centers .

The SCAs should make it compulsory to transfer the loan amount directly in the beneficiaries Aadhaar linked bank accounts by adopting automated system and also give the same information on their websites . The researcher identified a need for huge publicity of NSFDC schemes among targeted groups in order to create awareness and motivation among them . In order to fulfill the Skill India Mission objective, the SCAs should start Skill Development Training Programs to provide training to larger sections of scheduled caste population . the targeted groups . It is essential to increase share capital which would be beneficial in better coverage, increasing outreach to Double the Poverty Line (DPL) SC beneficiaries and increase loan disbursement to larger sections of the socio-economically backward SC beneficiaries

The NSFDC schemes, though fairly successful in achieving its desired objectives, can be improved to implement the schemes effectively .

Based on the details provided, the following recommendations may be considered :

A few of the eligibility criteria may be modified as : -

1) In order to attract more beneficiaries, the loan amount level should be increase from current level under MCF and MSY schemes .

- 2) Advertisement about various NSFDC schemes in targeted SC population areas should be published in the starting of each financial year and Awareness camps should also be organized before submitting applications for the Loan .
- 3) Majority of beneficiaries without business or marketing knowledge get difficulties while running business or activity. The training programs focusing on practical aspects of running business or activities should be provided to all beneficiaries. It should be in form of audio-visual mode using local languages. Along with the training programs some kind of motivational inputs including psychological exercises are necessary. The motivational inputs which would help and motivate the entrepreneurs to run the activity successfully and with a sense of devotion by increasing the participants understanding and developing positive entrepreneurial attitude or behavior. In the larger districts having large SC population, the training programs should be arranged at block or village level in order to avoid unnecessary travelling of applicants.
- 4) The recommended training activity or business are as follows:
 - 1) Soft Toys making/Manufacturing
 - 2) Retail Sales
 - 3) Health Care
 - 5) Cooking/Food Processing

During study researcher found out that there is need to provide loan in the following areas:

- 1) Restaurants or Canteens
 - 2) Fast Food service
 - 3) Gym / Health Care service
- 5) The SCAs district managers should be given authorities for sanction or disbursement of loan to a certain level of acceptable amount.
 - 6) Non- release or delay in release of fund by central government has resulted as one of the major obstacle for non-implementation of NSFDC schemes at ground level for development of SC community. The Central govt. should release funds on time to the SCAs for implementing the NSFDC schemes.
 - 7) It is recommended that the funds which was not spent in the previous financial year should be allowed to carried forward for utilization in the next financial year.
 - 8) The SCAs should ensure entire utilization of funds on regular basis. No other modes of diversions from the same funds should be allowed.
 - 9) It is recommended to prepare the HDI of SC community which indicates whether a SC community is developed, developing or underdeveloped. The HDI combines the measures of various parameters like literacy,

educational attainments, standard of living, health care access, consumption pattern, monthly expenditure pattern and Double the Poverty Line (DPL) population in order to assess the gap in socio-economic & educational development of SC community as well as other weaker sections of society.

10) It is needed to evaluate NSFDC schemes for socio-economic & educational development of SC beneficiaries on regular basis.

4. Suggestions for better implementation of schemes

The following are some suggestions for better implementation of schemes :

1. Lack of education and awareness are the main problems in the implementation of any scheme . In order to bring better awareness among the target group, awareness of NSFDC schemes at village level should be strengthened .
2. In some employment activities or business, the training period of the activity is not sufficient (e.g. sericulture) it may be increased up to 10 months .
3. Under every Block Development Officer (BDO) , one Welfare Extension Officer (WEO) should be appointed at block or village levels to look after the various useful schemes in order to cover the more beneficiaries as it is difficult to look after all the beneficiaries in a block .
4. In order to create more awareness about NSFDC schemes, the information should be made available in rationing shops, PHCs, and other such grass-root level organizations on a daily basis .
5. Demonstration of all the business activities should be shown to the beneficiaries.
6. Some line departments are not cooperative and not responding properly to the approaches of SC beneficiaries . The line departments are over burdened with their departmental work and there is no sufficient staff in the line departments .
7. The line departments of the SCAs are over burdened . Sufficient staff may be provided for smooth implementation of the NSFDC schemes . Sufficient manpower with suitable skills should be increased by appointing on contract basis at each SCA to look after different schemes at village level to avoid the involvement of line departments in implementation of Schemes . Evaluation of the sanctioned schemes shall be conducted among the beneficiaries at district level offices once in six months by the in-charge .
8. While distributing business activity, beneficiaries should be given exact details of the schemes in a clear cut manner for e.g. total loan amount allocation under the scheme and number of installment for repayment, etc .
9. Authorities should be careful while sanctioning schemes which distribute units running on electricity . The beneficiaries which are really in need of schemes often don't have electricity connections . This also

- encourages electricity theft. Only few schemes like Lift Irrigation, Drip Irrigation, etc. that run on electricity make a real contribution to incomes.
10. While sanctioning schemes, care should be taken in marketing linkages, especially for business activity that produce goods which are in demand only in urban markets.
 11. The SCA in some of the districts has not given correct or genuine addresses of the beneficiaries for collection of data and it seems that the beneficiaries have given false addresses to avoid repayment of loan amount.
 12. Avoid the role of middle men and local leaders in identification of beneficiaries. The leading Non-Governmental Organizations (NGOs) shall be involved in identification of beneficiaries.
 13. There is a need to encourage more woman beneficiaries in the NSFDC schemes especially under Mahila Samridhhi Yojana (MSY) and Mahila Kisan Yojana (MSY)

5. CONCLUSION

The exclusive role of the NSFDC schemes, however, lies predominantly in the nature of support provided to the underprivileged class is visible in the development of entrepreneurship. The most demanded support required for the entrepreneurs is finance followed by promotion and marketing etc. In fact, researcher found out that majority of the beneficiaries have no or less awareness about the NSFDC schemes. Even if NSFDC is created especially for the development of socio-economically backward SCs, their role and performances need to be evaluated regularly in order to make them more effective. Therefore, researcher suggested that there is a need of more research especially in this subject matter.

The socio-economic and educationally backward SC beneficiaries find it very difficult to collect all the necessary documents required and to get guarantor for loan. Given the conditions required to be fulfilled to avail such financial support, it has become very difficult for these backward class entrepreneurs to rise. They always end up in struggling for survival.

It is suggested that the NSFDC must create more space for SC entrepreneurs wherein they can organize themselves under Trade Associations or Chamber of Commerce specially meant for this class of entrepreneurs which will act like promotional institutions to extend support on market research, managerial training and project report preparation. In brief NSFDC should create the environment in which there is enough scope for backward class entrepreneurs can think big like the forward caste people.

The government must also establish special type of training institutions which should provide courses on franchise development, management development, branding (market development), human resource

development, idea generation and implementation . All these would be helpful in order to make the growth of their present business or activity from tiny unit to micro and small enterprise at least .

However, in Maharashtra state the assessment of socio-economic & education development of SCs is critically restricted today with various socio-economic and educational factors, unless they studied at regional level they cannot be properly covered . This also helps policy makers and planners who sets the plan pursued by a govt. in allocating developmental resources to services and facilities in areas where the deficiencies are evidently serious .

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