

AN INVESTIGATION INTO SOCIO-ECONOMIC & EDUCATIONAL IMPACT OF NSFDC SCHEMES ON SCHEDULED CASTE (SC) BENEFICIARIES IN THE SELECTED DISTRICTS OF MAHARASHTRA (DURING 2003-04-2013-14)

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Abstract: The present study tries to assess the impact of NSFDC schemes targeted specifically for the benefit of Scheduled Caste (SC) beneficiaries. The social, economic and educational development especially of Scheduled Castes (SCs) has become a major challenge before the state. Besides, the higher growth rate of unemployment amongst the educated people has made the situation more alarming because on one side, being educated, they do not want to work in the farm sector and unorganized private sector and on the other hand they do not have sufficient capital to start income generating activities. Therefore, they are forced to remain socio-economic and educationally backward and unemployed.

The impact assessment of NSFDC schemes for its efficiency and effectiveness, the social, financial & educational reach of SC beneficiaries, and their problems were not carried out & not known. An aim of making the SCs socio- economically empowered cannot be possible by only establishing SC development corporations. The success of schemes earmarked exclusively for the upliftment of socio-economic & educational conditions of SC beneficiaries is not possible without assessing the impact of schemes on the target population. It has to be assessed, need to be known and appropriate measures need to be taken for making the schemes more effective & beneficiaries centric.

Keywords: NSFDC Schemes, Corporations, Impact, Success, Population, Scheduled Castes (SCs), Backward, Beneficiaries, Unemployment, Socio-economic & Educational upliftment.

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.

National Scheduled Castes Finance and Development Corporation (NSFDC) is one of the agencies which is playing a key role in systematic reduction of poverty amongst the SCs living below Double the Poverty line (DPL) & functioning exclusively for the economic development of SCs. NSFDC has been established with the objective of financing for an income generating activities/self-employment opportunities and securing SCs in the main stream of society & assisting them in their educational, economic & social 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. These activities are carried through 36 State Channelizing Agencies (SCA) and other recognized institutions nominated by the State/Union Territory governments spread across almost all the states in the country, by implementing different financing schemes. NSFDC functions through the Channel Finance System in which the NSFDC loans are routed to the beneficiaries through the State Channelizing Agencies (SCAs).

The NSFDC schemes are (1) Term Loan (2) Micro-Credit Finance Scheme (MFS) (3) Mahila Samridhi Yojana (MSY) (4) Mahila Kisan Yojana (MKY) (5) Educational Loan Scheme (ELS).

The details of NSFDC schemes are given in the following Table-1.1

Table-1.1: 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 & | 6% | 9% | |

| | | | | | | |
|---|--|--|--|------|---|---|
| | | | upto Rs 20.00 lakh | | | |
| | | | 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 instalment |
| 3 | Mahila Samridhhi 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 instalment |
| 4 | Mahila Kisan Yojana (MKY) | For SC women beneficiaries especially farmer & agricultural land owner for undertaking agriculture and non agriculturere activities like dairy, poultry, etc. | Upto Rs 0.50 lakh | 2% | 5% | Within 10 years from the date of first instalment |
| 5 | Educational Loan Scheme (ELS) | For SC students for taking higher education, professional or technical courses | Upto 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 |

2. Research Methodology

2.1 Population and Sample

The researcher has adopted stratified random sampling to collect the required data & sample has been taken of total 600 beneficiaries (10 beneficiaries from each 5 schemes, 6 districts & 2 Villages of each district). This data has been collected from 6 dist. of Maharashtra viz. Mumbai, Pune, Nashik, Aurangabad, Amravati & Nagpur. The reference period for the evaluation study was the financial years 2003-04-2013-14. The projects sanctioned only during these financial years were assessed.

The study is based on limited desk research followed by intensive field survey efforts. In the first stage, limited desk research was carried out in order to develop key indicators for impact assessment. The desk research primarily depended on the data made available by SC beneficiaries and SCAs offices.

The second stage comprised the conducting of intensive field survey in such a manner so as to obtain the representation of whole population. The researcher visited the SCA offices of Mahatama Phule Backward Classes Development Corporation (MPBCDC), Sant Rohidas Leather Industries & Charmkar Development Corporation (LIDCOM) and Lokshahir Annabhau Sathe Development Corporation (LASDC) in the selected districts of Maharashtra state to collect the details of beneficiaries who were benefitted under the NSFDC schemes. The financial year 2003-04-2013-14 was considered as base year to study the impact of the programmes under SCAs. Finally, the collected data were analysed and interpreted properly to emerge at correct conclusions as per the objective of the study and researcher provided suggestions and recommendation for the betterment of NSFDC schemes. Findings of the study are systematically compiled and presented in the format of a report.

2.2 Objectives of Study

The objectives of present impact assessment study for schemes of NSFDC were to ascertain:

1. Number and percentage of beneficiaries utilized the assistance for the intended purpose;
2. Number and percentage of beneficiaries possessed the assets created;
3. Number and percentage of beneficiaries crossed poverty line;
4. Number and percentage of beneficiaries crossed Double the Poverty Line (DPL);
5. Number and percentage of beneficiaries whose Socio-Economic & Educational conditions has been improved.

2.3 Hypothesis

Researcher acknowledged the present study with the following hypothesis which were framed by taking into account the study objectives.

H₀. There is no significant impact of NSFDCs schemes on Socio-Economic & Educational development among SC Beneficiaries in Maharashtra.

H₁. There is significant impact of NSFDCs schemes on Socio-Economic & Educational development among SC Beneficiaries in Maharashtra.

For testing of this hypothesis, eight statements were examined on the basis of 5 point likert scale

3. Data and Sources of data

The data for the present study was classified into two types namely primary data and secondary data. The sources of data collection are given under:

1) Primary Data:

The primary data were collected through field survey including observation, formal and informal discussions including focus group discussion (FGD) and interview schedule. An interview schedule was prepared for the collection of primary data from the selected beneficiaries. The interview schedule includes questions relating to socio-economic profile of the beneficiary, awareness of the schemes, process of applying and getting the assistance under schemes, problems faced and opinion on getting sanction of the scheme, establishment and present status of the economic unit, size of family, infrastructure facilities, their pertinence to the present status, extent of asset development and income generation, expected and actual inputs and outputs of the programmes. New inputs required for proper implementation of the programmes were also be collected.

2) Secondary Data:

The major sources of secondary data for present study which is useful for getting insight in research topic are annual reports of SCAs official records & progress reports of SCAs pamphlets & reference books issued by SCAs, govt. of India Commission Reports & circulars, referred journals, conference proceedings & identical thesis, internet websites, e-literature, newspapers, magazines and periodicals.

4. Theoretical framework

In this study of the socio-economic & educational development of SC beneficiaries in selected districts of Maharashtra, an attempt has been made by the researcher to understand and interpret the profile of SC beneficiaries who undertake the various activities under NSFDC schemes. while doing so, it becomes necessary for the researcher to suit the research as per the theoretical framework of existing academician's interpretation which are applicable to the socio-economic and educational view of the present study. The social benefit that can be attained in terms of growth, development and employment generation derived from his motivation are secondary to main issue of profit making in the measures of his risk taking capacity.

The theories that are undertaken for the study are explained under:

Knigh't's Theory of Uncertainty (1957)₁

Knigh't consider that the main function of an entrepreneur is to work in anticipation of future event and earns profit by taking risks such as change in demand or fashion, entry of competitors, etc. According to him, uncertainty bearing is an essential element of entrepreneurship.

Thomas Cochran (1971)²

He suggested in his theory that, businessman is not act as general persons but by preference act as the society's role model in the activities of development. According to him in his theory, the businessman acting get affected by the following three factors:

1. Businessman attitude towards his occupation.
2. Businessman expected role
3. Business operational needs

5. Statistical Tools

Statistical Tools used for data analysis and testing of hypothesis consists of Quantitative and Qualitative analysis. The statistical measures like frequency, percentage, standard deviation, weighted average, the Statistical Package for Social Sciences (SPSS) software, and Chi-Square Test were used in the study.

4. Results and Discussion

However, the researcher has used following five related parameters as per the objectives of the study for data analysis and evaluation purpose in order to assess the impact of NSFDC schemes among the SC beneficiaries in the selected districts of Maharashtra state. For testing of hypothesis, the following five statements were examined on the basis of (0.05) level of significance.

- (1) Number and percentage of beneficiaries utilized the loan for the intended purpose,
- (2) Number and percentage of beneficiaries possessed the assets created,
- (3) Number and percentage of beneficiaries crossed Below the Poverty Line (BPL),
- (4) Number and percentage of beneficiaries above poverty line but below Double Poverty Line (DPL), and
- (5) Number and percentage of beneficiaries whose socio-economic & educational conditions has been improved.

The detailed analysis and evaluation have been given below on the basis of following parameters.

4.1 Impact of NSFDC Schemes

Most of the beneficiaries among the SCs have improved their standard of living and economic conditions since they put interest on their activities. However, the genuine families under BPL are not much interested in availing these loans because they are not aware of the Schemes and their inability to repay the loans properly. Only very few people are aware that the SCAs extends financial assistance to BPL families to start various income

generating schemes.

The impact of NSFDC scheme can also be measured in term of impact it had on the socio-economic and educational aspects of life among the targeted SC beneficiaries in the selected districts of Maharashtra.

Table 4.1 Cross-Table of District Wise Impact of NSFDC Schemes

| Sr · no | Particulars | District wise description / findings | | | | | | Total | P Value |
|---------------|---|--------------------------------------|-------|--------|------------|----------|--------|-------|----------------|
| | | Mumbai | Pune | Nashik | Aurangabad | Amravati | Nagpur | | |
| 1 | Number and percentage of beneficiaries utilized the loan for the intended purpose | 56 | 90 | 88 | 32 | 48 | 22 | 336 | 0.978 0.791 |
| | | 9.3% | 15.1% | 14.7% | 5.3% | 8% | 3.7% | 56% | |
| 2 | Number and percentage of beneficiaries possessed the assets created | 65 | 103 | 102 | 36 | 54 | 24 | 384 | |
| | | 10.8% | 17.2% | 17% | 6% | 9% | 4% | 64% | |
| 3 | Number and percentage of beneficiaries crossed Below the Poverty Line (BPL) | 87 | 141 | 138 | 51 | 78 | 33 | 528 | 0.712 |
| | | 14.5% | 23.5% | 23% | 8.5% | 13% | 5.5% | 88% | |
| 4 | Number and percentage of beneficiaries above poverty line but below Double Poverty Line (DPL) | 12 | 15 | 17 | 7 | 15 | 6 | 72 | 0.791 |
| | | 2% | 2.5% | 2.8% | 1.2% | 2.5% | 1% | 12% | |
| 5 | Number and percentage of beneficiaries whose socio-economic & educational | 72 | 119 | 114 | 44 | 75 | 32 | 456 | 0.703 |
| | | 12% | 19.8% | 19% | 7.3% | 12.5% | 5.3% | 76% | |

| | | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--|--|--|
| conditions has been improved | | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--|--|--|

Table 4.1 shows the district wise details of Impact of NSFDC Schemes on SC beneficiaries in the state of Maharashtra at the time of survey.

4.1(1) Number and percentage of beneficiaries utilized the loan for the intended purpose

The study observed that out of 600 surveyed beneficiaries under NSFDC schemes during 2003-04-2013-14, only 336 (56%) benefitted have utilized the loan for the intended purpose for which it was sanctioned. While, the highest 90 (15.1%) beneficiaries who utilized the loan for the intended purpose were found in the Pune district whereas only 22 (3.7%) beneficiaries had utilized the loan for the intended purpose in the Nagpur district.

Ho- There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

The first statement is 'Number and percentage of beneficiaries utilized the loan for the intended purpose'. The response for this statement shows the favorable attitude of the SC beneficiaries utilized the loan for the intended purpose in the state of Maharashtra as the total score is 336 (56%) and the P value is 0.978. Hence, in this statement the P value is more than the significance level of 0.05.

Therefore, it is suggesting that there is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra. Therefore, the null hypothesis that is "There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra" is proved and accepted.

4.1(2) Number and percentage of beneficiaries possessed the assets created

The study observed that out of 600 surveyed beneficiaries under NSFDC schemes during 2003-04-2013-14, more than half i.e. 384 (64%) benefitted have possessed the assets created. While, the highest 103 (17.2%) beneficiaries who possessed the assets created were found in the Pune district whereas only 24 (4%) beneficiaries had possessed the assets created in the Nagpur district.

Ho- There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

The first statement is 'Number and percentage of beneficiaries possessed the assets created'. The response for this statement shows the favorable attitude of the SC beneficiaries in possessing the assets created under NSFDC schemes in the state of Maharashtra as the total score is 384 (64%) and the P value is 0.791. Hence, in this statement the P value is more than the significance level of 0.05.

Therefore, it is suggesting that there is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra. Therefore, the null hypothesis that is "There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra" is proved and accepted.

4.1(3) Number and percentage of beneficiaries crossed Below the Poverty Line (BPL)

When the researcher wanted to know about the Number and percentage of beneficiaries crossed Below the Poverty Line (BPL), study observed that out of 600 surveyed beneficiaries under NSFDC schemes during 2003–04–2013–14, majority i.e. 528 (88%) of the SC beneficiaries benefitted reported that they have crossed Below the Poverty Line (BPL). On the contrary, the highest beneficiaries 141 (23.5%) among the six districts were found in the Pune district whereas only 33 5.5% beneficiaries were found in the Nagpur district.

Ho- There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

The first statement is 'Number and percentage of beneficiaries possessed the assets created'. The response for this statement shows the favorable attitude of the SC beneficiaries those who have crossed Below the Poverty Line (BPL) in the state of Maharashtra as the total score is 528 (88%) and the P value is 0.712. Hence, in this statement the P value is more than the significance level of 0.05.

Therefore, it is suggesting that there is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra. Therefore, the null hypothesis that is "There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra" is proved and accepted.

4.1(4) Number and percentage of beneficiaries above poverty line but below Double Poverty Line (DPL)

The study observed that out of 600 surveyed beneficiaries under NSFDC schemes during 2003–04–2013–14, only 72 (12%) benefitted beneficiaries above poverty line but below Double Poverty Line (DPL) While, the highest 141 (23.5%) beneficiaries above poverty line but below Double Poverty Line (DPL) were found in the Pune district whereas only 33 (5.5%) beneficiaries above poverty line but below the Double Poverty Line (DPL) were found in the Nagpur district.

Ho- There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

The first statement is ‘Number and percentage of beneficiaries above poverty line but below Double Poverty Line (DPL)’. The response for this statement shows the favorable attitude of the SC beneficiaries who were crossed above poverty line but below Double Poverty Line (DPL) in the state of Maharashtra as the total score is 384 (64%) and the P value is 0.791. Hence, in this statement the P value is more than the significance level of 0.05.

Therefore, it is suggesting that there is no significant impact of NSFDC schemes on the socio-economic and educational development among SC beneficiaries in the state of Maharashtra. Therefore, the null hypothesis that is “There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra” is proved and accepted.

4.1(5) Number and percentage of beneficiaries whose socio-economic & educational conditions has been improved.

During the study, it was observed by the researcher that out of 600 surveyed SC beneficiaries under NSFDC schemes during the financial year 2003–04–2013–14, majority i.e. 456 (76%) of the SC beneficiaries were reported that their socio-economic & educational conditions has been improved. On the contrary, the highest beneficiaries 119 (19.8%) among the six districts were found in the Pune district whereas only 32 (5.3%) beneficiaries were found in the Nagpur district.

Ho- There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

The first statement is ‘Number and percentage of beneficiaries whose socio-economic & educational conditions has been improved’. The response for this statement shows the average attitude of the SC beneficiaries in the state of Maharashtra, that there is development in socio-economic and educational condition, as the total score is

384 (64%) and the P value is 0.703. Hence, in this statement the P value is more than the significance level of 0.05.

Therefore, it is suggesting that there is no significant impact of NSFDC schemes on the socio-economic and educational development among SC beneficiaries in the state of Maharashtra. Therefore, the null hypothesis that is “There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra” is proved and accepted.

4.2 Chi-Square Tests of Status type before availing loan and status type at present

Table 4.2 Cross table of Status type of SC beneficiaries before availing loan under NSFDC schemes and their status type after availing loan.

Table 6.2 Cross table of Status type of SC beneficiaries before and after availing loan

| Status type before availing loan | Status type at present | | Total |
|----------------------------------|------------------------|-------------------|-------|
| | BPL | APL but under DPL | |
| APL but under DPL | 384 | 48 | 432 |
| Above DPL | 144 | 24 | 168 |
| Total | 528 | 72 | 600 |

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|--------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square | 1.154 ^a | 1 | .283 | .327 | .174 |
| Continuity Correction ^b | .873 | 1 | .350 | | |
| Likelihood Ratio | 1.120 | 1 | .290 | | |
| Fisher's Exact Test | | | | | |
| Linear-by-Linear Association | 1.152 | 1 | .283 | | |
| N of Valid Cases ^b | 600 | | | | |

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 20.16.

b. Computed only for a 2x2 table

Table 6.2 shows the majority (528) of the respondents accepts that they were at Below the Poverty Line (BPL), while, 72 respondents were accepting that they were at Average Poverty Line (APL) but under Double the Poverty Line (DPL).

Ho- There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

The chi-square value is 1.154, degree of freedom is 1 and P value is .283 which is more than the significance level of 0.05. It suggests that there is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra.

Therefore, the null hypothesis that is “There is no significant impact of NSFDC schemes on socio-economic and educational development among SC beneficiaries in the state of Maharashtra” is proved and accepted.

6.3 Socio- Economic and Educational Impact of the Scheme Among SC Beneficiaries

The impact of NSFDC schemes can also be measured in term of impact it had on the socio-economic and educational aspects of life of its targeted SC beneficiaries.

Table-6.3 Socio- Economic and Educational Impact of the scheme among SC Beneficiaries.

| Sr. No. | Impact | Frequency out of total | Percentage out of total |
|---------|--|------------------------|-------------------------|
| 1 | Annual income was less before getting the benefits of scheme | 432 | 72% |
| 2 | Annual income has increased after getting the benefits of scheme | 456 | 76% |
| 3 | Economic development is improved due to benefit of scheme | 408 | 68% |
| 4 | Not approaching to money lenders | 168 | 28% |
| 5 | Great desire for self-employment due to benefit of schemes | 480 | 80% |
| 6 | Increase in savings & contributing to family income | 120 | 20% |
| 7 | It helped to achieve the primary needs due to benefit of scheme | 264 | 44% |
| 8 | Changes in life style & consumption pattern | 192 | 32% |
| 9 | Better health & educational facilities | 240 | 40% |
| 10 | Made children education due to benefit of scheme | 192 | 32% |
| 11 | Paying admission fees / monthly fee in schools | 216 | 36% |

| | | | |
|----|--|-----|-----|
| 12 | Attained good prestige in society due to benefit of scheme | 336 | 56% |
| 13 | No migrations | 240 | 40% |

Table-6.3 shows the usefulness of the NSFDC schemes on SC beneficiaries in the selected districts of Maharashtra at the time of survey .

When the researcher wanted to study the socio-economic and educational impact of NSFDC schemes among SC beneficiaries, it was found out that out of total sample of 600 surveyed beneficiaries, the majority (80%) of the beneficiaries reported for a greater desire for self-employment, (76%) of the beneficiaries reported that their annual income have been increased after getting the benefit of NSFDC schemes and some of them reported economic conditions has been improved in case of (68%) beneficiaries, savings have been increased for 20% beneficiaries, there is change in life style and consumption pattern for 32% beneficiaries, better health and educational facilities were reported by 40% beneficiaries, 32% made their children education due to benefit of scheme, and 56% of the surveyed beneficiaries stated that now their social status have been improved and they have attained good prestige in society due to benefit of scheme. It helped to achieve the primary needs due to benefit of scheme in case of 44% of the beneficiaries. Whereas, 36% of the surveyed beneficiaries reported that their educational conditions have been improved and they were paying admission fees / monthly fees in schools & colleges. While, 40% of the surveyed beneficiaries reported that they were not migrating from one place to another in search of employment.

Recommendations

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 programmes/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 programmes 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.

Suggestions given by the respondents

The following are some suggestions which are given by the Respondents :

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 overburdened with their departmental work and there is no sufficient staff in the line departments.
7. The line departments of the SCAs are overburdened. 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. The recommended training activity or business are (1) Soft Toys making / Manufacturing (2) Retail Sales (3) Health Care and (5) Cooking/Food Processing. During the study researcher found out that there is need to provide loan in the areas such as (1) Restaurants or Canteens (2) Fast Food service and (3) Gym / Health Care services.

Conclusion

The NSFDC schemes have resulted as failure in achieving its stipulated objectives, as its impact on socio-economic & educational development among SC beneficiaries in Maharashtra was not satisfactory according to the surveyed beneficiaries. Although, the NSFDC schemes have resulted as successful in some areas such as the surveyed beneficiaries reported that their consumption pattern has been improved, and some of the reported that their income has been increased after getting loan of NSFDC schemes. Researcher found out that there is a need to create more awareness among the SC beneficiaries regarding the usefulness of schemes as 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.

However, in the 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. or business in allocating developmental resources to services and facilities in regions or areas where the deficiencies are evidently serious.

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