

**A Study
On
Inspection of Beneficiaries and
Evaluation of schemes of NBCFDC
in the State of Haryana**

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and Development Corporation**
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**Ministry of Social Justice & Empowerment,
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DECLARATION

It is declared that the Research Study Report entitled “Inspection of Beneficiaries and Evaluation of schemes of NBCFDC in the State of Haryana” is based on the original research by the undersigned and that it is exclusively submitted to the National Backward Classes Finance and Development Corporation (NBCFDC), New Delhi. The undersigned also declares that this Research Report has neither been presented before nor published earlier.

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CONTENTS

<i>Declaration</i>	i
<i>Research Team</i>	ii
<i>Acknowledgements</i>	iii
<i>List of Abbreviations</i>	iv
<i>Executive summary</i>	viii-xix
Chapter- I	1-11
Introduction of the Study	
• Other Backward Classes(OBCs)	1
• About National Backward Classes Finance &Development Corporation (NBCFDC)	2
• Objectives of NBCFDC	2
• Loan Schemes of NBCFDC	3-5
• General Loan Scheme	5
• New Swarnima for Women	5
• Education Loan	6-7
• Microfinance	8
• Need and Significance of the study	10
• Statement of Problem	10
• Objectives of the study	11
Chapter-II	12-14
Research Methodology	
• Research Design	12
• Sources of data	12
• Population and Sample	13
• Sample Design	13
• Statistical tools	14
Chapter-III	15-42
Data Analysis and Interpretation	
• District wise Distribution of Respondents	15-16
• Age Group	16-17

• Educational Status	17-18
• Place of Residence	18
• Type of Residence	19
• Marital Status	19
• Occupation/ Nature of activity of respondents after loan	20
• Nature of Family	21
• Size of the family	21-22
• Scheme Wise Variations in Annual Average Family Income of Beneficiaries (Before & After Loan)	22
• Income Eligibility Criteria	23
• Nature of House Occupied after loan	24
• Aadhar Card	24-25
• Monthly Expenditure of Household	25
• Size of the Household Saving	25
• Type of Bank Account	26
• Purchase of Assets	26
• Investments made by beneficiaries	27
• Average Household Expenditure made by beneficiaries	27
• Linking Aadhar Card and Mobile Number with Loan Account	28
• Scheme under which Assistance Availed	28-29
• Nature of Activity for which loan availed	29-30
• Nature of Activity for which loan was utilized	30
• Difficulties in getting income certificate	31
• Awareness about the NBCFDC current schemes	31-32
• Awareness of other schemes of NBCFDC	32-33
• Awareness of Unit Cost and pattern of Assistance under NBCFDC schemes	33-34
• Difficulties in getting loan	34-35
• Particulars of loan	35
• Utilization of loan for Intended purpose	35-36
• Sufficiency of Loan according to needs/capacity	36-37
• Rate of Interest for Loan amount	37
• Status of Loan Repayment	37

<ul style="list-style-type: none"> • Satisfaction level of beneficiaries in respect of SCA (HBCKN, Chandigarh) towards rendering their services to the beneficiaries 	38-41
<ul style="list-style-type: none"> • Social Impact 	38
<ul style="list-style-type: none"> • Economic Impact 	39
<ul style="list-style-type: none"> • Overall Social and Economic Impact 	40-41
<ul style="list-style-type: none"> • Constraints and Bottlenecks 	42
Chapter IV	43-48
Summary of Findings	
<ul style="list-style-type: none"> • Scheme Related Information 	46
Chapter V	49-52
Recommendations	
<ul style="list-style-type: none"> • Actionable Points for SCAs 	50-51
<ul style="list-style-type: none"> • Actionable Points for NBCFDC 	51-52
Chapter VI	53
Report on Performance of SCA	
Chapter VII	54-75
Success Stories	
Chapter VIII	76-79
Fieldwork by Research Team	
Annexure	
Schedule	80-88

LIST OF ABBREVIATIONS

- HBCKN: Haryana Backward classes & Economically Weaker Sections Kalyan Nigam
- OBC: Other Backward Classes
- BPL: Below Poverty Line
- DPL: Double Poverty Line
- CA: Channelizing Agency
- LOI: Letter of Intent
- MD: Managing Director
- GTL: General Term Loan
- MFS: Micro Finance Scheme
- MSY: Mahila SamridhiYojana
- NBCFDC: National Backward Classes Finance & Development Corporation
- NPA: Non-Performing Assets
- p.a. :Per Annum
- PSB: Public Sector Bank
- RBI: Reserve Bank of India
- RRB: Regional Rural Bank
- SCA:State Channelising Agency
- SHG: Self Help Group
- UTs: Union Territories

EXECUTIVE SUMMARY

NBCFDC is a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. The Corporation was incorporated on 13th January, 1992 as a Company not for profit under Section 25 of the Companies Act, 1956 (now under Section 8 of the Companies Act, 2013), with an objective to promote economic and developmental activities for the benefit of members of Backward Classes living below double the poverty line through State Channelizing Agencies (SCAs) nominated by the respective State Governments /Union Territories and additionally through Public Sector & Regional Rural Banks (PSBs & RRBs) entering into MoA with NBCFDC collectively referred as Channel Partners (CPs). The vision is to play a leading role in upliftment of economic status of the target group of Backward Classes by providing concessional financial assistance to the eligible members of Backward Classes for self-employment and skill development.

MAIN OBJECTIVES

NBCFDC's main objectives are:

1. To promote economic and developmental activities for the benefit of backward classes and other such categories as may be defined from time to time.
2. To assist, subject to such income and /or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances at concessional rate of interest for economically and financially viable schemes and projects.
3. To assist in the up-gradation of technical, artisanal, entrepreneurial and managerial skills for products/ services of socially & educationally Backward Classes including all forms of skill development & up-gradation and other categories as may be defined from time to time.
4. To extend loans to the backward classes for pursuing general/professional/technical/vocational education or training at graduate and higher level.
5. To promote self-employment and education for the benefit of backward classes.

In pursuance of above objects, Corporation is engaged in providing financial assistance at concessional interest rates under various credit schemes to beneficiaries belonging to target group of Backward Classes through the State/ UT Channelizing Agencies and other channel partners.

Some of the schemes are:-

1. Term Loan Scheme:
 - i. General Loan Scheme
 - ii. New Swarnima Scheme
 - iii. Education Loan Scheme
2. Micro Finance Scheme:
 - i. Micro Finance Scheme
 - ii. Mahila Samridhi Yojana
 - iii. Small Loan

The NBCFDC provides finance in different states through different State Channelizing Agencies/CPs/RRBs across the country. In the state of Haryana, the state channelizing agency is Haryana Backward classes & Economically Weaker Sections Kalyan Nigam (HBCKN).

NBCFDC provides the financial assistance for the socio-economic upliftment of the marginal group but it is imperative to evaluate whether the target group has actually attained desired benefits or not. Further, it is also worthwhile to note whether the schemes for funding through various loans i.e., Term Loan, which includes New Swarnima Scheme for women. etc. launched by NBCFDC are effective on practical ground or they require any kind of modification for being more suitable to the needy section. Therefore, the present study is required for evaluating Term Loan of NBCFDC in the State of Haryana. We have firm belief that the outcomes of the present study will assist in fine-tuning the NBCFDC schemes and enhance the empowerment process of backward classes in the State of Haryana.

STATEMENT OF PROBLEM

- Whether there is any improvement in the socio-economic status of target group in Haryana State or not?

- What is the impact of scheme of NBCFDC over the beneficiaries in Haryana?
The present study makes an attempt to get answer of these questions. Therefore, it evaluates the implementation of schemes of NBCFDC in the State of Haryana

OBJECTIVES OF THE STUDY

The primary objectives of the present study are as follows:

- i. To analyze whether there is any difference in the occupational level of beneficiaries before and after availing loan.
- ii. To analyze whether there is any difference in the income level of beneficiaries before and after availing loan.
- iii. To analyze whether there is any difference in the expenditure level of beneficiaries before and after availing loan.
- iv. To examine the impact of loan schemes over socio-economic status of the beneficiaries.
- v. To analyze the perception of beneficiaries towards State Channelizing Agencies.
- vi. To analyze the perception of beneficiaries towards schemes of NBCFDC.
- vii. To pose suggestions / recommendations for the possible improvement in the delivery mechanism etc.

RESEARCH METHODOLOGY

To achieve objectives, an explorative study comprising of qualitative as well as quantitative approach has been conducted that aims at exploring the impact of different loan schemes in the State of Haryana. The study analyzed the impact of loan schemes i.e. Term Loan over the beneficiaries. Beneficiaries were taken from 18 districts of Haryana. The scheme the beneficiaries who have taken loans under Term Loan over two Years period i.e., 2018-19, 2019-20. Satisfaction level of beneficiaries on different aspects and with schemes of NBCFDC was taken into account. Sample size for the present study was 717 beneficiaries.

SUMMARY OF FINDINGS

1. The analysis of data revealed that 18% respondent loan beneficiaries belonged to the district of Panipat. 15% respondents belonged to Jind, 12% respondents were from Kaithal district, 10% were from Hisar. Apart from this there were 9% beneficiaries who belonged to Kurukshetra, 8% each from Rohtak and Yamunanagar, 5% Sonapat, 3% each from Panchkula and Palwal, 2% from Gurugram and 1% each from Rewari, NUH, Mahendergarh, ChakriDadri, Jhajjar, Bhiwani and Ambala.
2. The analysis of the data revealed that majority of the respondents 45% were in the age-group of 30-40, 25% each were in 20-30 and 40-50 age group and 5% respondent were in the age-group of 50-60.
3. The data revealed that 268 respondents attained secondary level education, 243 respondents were matriculate, 88 respondents had received primary level education, while 64 of them were graduates, while 27 respondents were diploma holders, 9 of them had completed ITI. 10 of respondents revealed that they could sign the documents while 7 were illiterate. Only 1 respondent was postgraduate among the total number of respondents.
4. Gender wise data revealed that 83% were male respondents while 17% respondents were female.
5. 71% of the respondents belonged to rural area while 29% respondents lived in urban areas of Haryana.
6. Majority respondents (96%) were residing in their own homes while a small percentage (4%) was living in a rented accommodation.
7. Majority (92%) of the respondent beneficiaries were married while 7% of them were unmarried while 3 (0.5%) of the respondents were divorced and 2 (0.5%) of them were widow.
8. Majority respondents (78%) lived in joint family system while 22% had nuclear families.
9. The Monthly Average Family Income of beneficiary before loan was Rs.7,583/- and Annual Average Family Income after loan was Rs. 13,391/- in the Report. Hence, it is concluded from the results that there is an increase of

Rs. 5,808/- (76%) in the Annual Average Family Income of beneficiaries after they availed the NBCFDC Loan etc.

10. 59% respondents had family size of 4-5 members, while 18% had upto 5-6 members in their family, 12% reported that there were three members in the family while 11% had a big family size of more than 6 members.
11. About 0.5% (3) have crossed the income eligibility criteria i.e. Less than Rs.3.00 Lakh. As far as reason is concerned in this regard, it has been observed that on asking the beneficiaries about their monthly earning of income from the business, most of the beneficiaries have tried to hide the actual information pertaining to earning of their income and do not reveal their accurate income earning from their business. Hence, this could be the major reason for having only 03 number of beneficiaries in the category of Above Income Eligibility Criteria, after loan.
12. About 124 (20.91%) number of beneficiaries have crossed the annual income of less than Rs.1.5 lakh p.a., out of 593 no. of beneficiaries before loan.
13. The majority respondents (86%) lived in houses with concrete roof while 7% lived in huts (kutchha house). 35 (5%) respondents had sheet roofs while 10 (2%) respondents had tiled roofs.
14. 96% respondents disclosed that they had Aadhar card while 4% did not disclose the information.
15. Monthly expenditure of household has increased by 38.91% after loan in comparison to before loan as revealed by respondent beneficiaries. It indicates an economic gain for the beneficiaries.
16. Size of household saving increased by 6.13% after loan as revealed by respondent beneficiaries. In some cases, the savings of the beneficiary households have increased after availing loan indicating the positive impact of NBCFDC loans in the economic lives of beneficiaries.
17. The data revealed that majority of respondents had purchased the assets like TV, Mixie etc. after the loan. The assets created by the business assets in the form of business articles/goods for setting up of the business or expansion of the business after loan. Further the loan amount was utilized for creation of the assets mentioned below:-

- Purchasing animals such as Cow and Buffalo for the animal husbandry business
 - Opening small business like such as cloth shop, beauty parlor, salon, mobile shop, general provision store (kirana or parchoon), electronic repairing shop, hardware shop, tea, bartan shop, and upgraded their work which were either stationary related, photoframing, shoeshop, pottery items, Computer, Puncture repair
 - Purchase of new and upgraded machines such as sewing machine, sawmill (Before up scaling they had machines that were for personal/domestic use).
 - Purchasing goods such as electronic items and fancy items and clothing.
18. The annual average family income of beneficiary before loan was Rs90,996/- and Annual average family income. Increased to Rs.160686/-after loan in the report. Hence it is concluded from the results that there is an increase of 76% in the annual average family income of beneficiaries after they availed the NBCFDC loan.
19. In the Report, it has been observed 74% beneficiaries have opened Jan Dhan Account while 26% had normal savings account.
20. It is noted that average value of investment in post office is Rs.2,024/-, average value of investment in bank is Rs.11,501/-, the average value of investment in chit funds isRs.2,250/-, the average value of investment in silver is Rs.2,758/-, the average value of investment in gold is Rs.8,108/-, the average value of investment other investment Avenue is Rs.968/-. The data reveals that the average value of investment made by the beneficiaries has shown considerable improvement after loan and the beneficiaries preferred to make investments in banks.
21. Before the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.3,890/-, for pure drinking water it was Rs.370/-, for children's education it was Rs.5,815/-, for health expenses it was Rs.5,428/- and for social expenses it was Rs.2,068/-. After the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.4,910/-, for pure drinking water it was Rs.390/-, for children education it was Rs.6,230/-, for health expenses it was Rs.4,260/-, for social

expenses it was Rs.2,525/-. Thus it may be inferred that the lifestyle of majority respondents have improved after availing loan. Thus the average household expenditure on basic necessities like food, potable water, and clothing education of children has considerably increased after availing loan.

22. 100% respondents had replied yes on being asked about linking of Aadhar card and mobile number with their loan accounts.
23. 98% respondents reported that they utilized the loan for the intended purpose while 2% revealed that they did not use the loan amount for the intended purpose. However, they informed that they have utilized the amount for other better business of their choice under different or in the same sector for other business.

II: SCHEME RELATED INFORMATION

1. All the 717 respondents had availed General Term Loan. None of the beneficiaries have found during the survey who had taken loan under new Swarnima Scheme of the Corporation.
2. Before loan nature of activity of 96 % respondents was small business, while 2% respondents were in agriculture and allied activities and 2% respondents were in Transport Sector and Service Sector.
3. After loan, the nature of activity of the 98% respondents was doing small business and (2%) remained in agricultural activity. However, they informed that they have utilized the amount for other better business of their choice under different or in the same sector for other business.
4. 65 % respondents reported facing difficulties in obtaining caste certificate from local authorities.
5. All the respondents revealed that they availed the entire amount that they had applied and was sanctioned by NBCFDC. The amount availed loan size is Rs.50,00/- and Rs,1,00,000/-.
6. 65% respondents came to know about NBCFDC schemes through advertisements, 32% respondents revealed that their family/ friends and relatives told them about these schemes while 3% came to know from the SCA officials and other existing beneficiaries.

7. The report revealed that the awareness level about the schemes of NBCFDC amongst the target group was found 38% in the State of Haryana.
8. 83% respondents revealed that they were not aware about Unit cost and pattern of assistance under NBCFDC scheme .
9. 95% respondents reported that they did not face any difficulty in securing loan from NBCFDC.
10. All the respondents revealed that they availed the entire amount that they had applied and was sanctioned by HBCKN.
11. Loan amount received by the Beneficiaries after loan sanctioned:-

0-2 months	0%
2-4 months	20%
4-6 months	60%
6 and above months	20%

It was observed by the researchers that in districts like Gurugram, Narnaul, Mahendergarh the number of backward classes was significantly high. The disproportionate fund allocation creates a mismatch between the number of loan beneficiaries applying for loan which is generally higher in these districts and total funds allocated to the district. It results in delayed payments. In 2019-20 Covid was another reason and obtaining caste certificate from local authorities created hurdles.

12. The loan amount was sanctioned and disbursed in full in single instalment.
13. 57 % respondents agreed that loan amount was sufficient according to their needs while 43% perceived the loan amount to be insufficient as per their needs/capacity.
14. 100% respondents responded that rate of interest on the loan amount was 6%.
15. 79% respondents stated that they were regular in paying their loan installment, 15% were irregular, while 6% had defaulted in loan repayment. The major reason for irregular and willful defaulters in repayment of loan was due to Covid 19 nationwide lockdown as well as no income in that particular period. Therefore, some of the beneficiaries could not make repayment timely and some of them become defaulters.

16. ONLINE LOAN PROCESSING

It has been observed that SCA has online loan processing facility. Applicants who wish to apply for loan under NBCFDC schemes can apply through online mode through Atal Seva Kendras, which are located across the Haryana. Atal Seva Kendras are located even in the remotest part of the Haryana. Atal Seva Kendra is present from big cities to small towns and villages in Haryana. The application is scrutinized by the department officials and after that a physical verification is done. After the verification and completion of all documentation, the loan is approved and the amount is disbursed to the applicant.

RECOMMENDATIONS:

1. To enhance the women participation, the SCA needs to improve awareness level specially for women, so that the women participation should be enhanced in MSY, MFS, New Swarnima Scheme.
2. Entrepreneurial Training Department should be created for providing training to the loan beneficiaries for at least one-week duration in the trade of their choice before start of their business for smooth running of their business.
3. The department should encourage start up scheme and become an incubator for the upcoming startups.
4. The awareness campaigns should be organized both at urban and rural areas to increase the participation in the trade fairs and local melas for attracting the prospective beneficiaries. Social media campaigns should be designed to create mass awareness.
5. Internships for UG/PG /Ph.D students at NBCFDC can infuse new and innovative ideas.
6. Engagement of District Manager in the Districts should be on permanent basis or on contractual basis for a minimum period of five years. It affects the recovery mechanism at SCA level.
7. **Cluster Development Areas**

Based on the study, it has been observed that a particular community of people, who are doing their family traditional work like Brassware, Pottery, Necklaces made of Sandalwood; Carpentry etc. lives in different districts of Haryana

State. These areas can be considered by NBCFDC for cluster development. These clusters are reminiscing of the glorious cultural heritage of Haryana. The list of some of work along with name of districts, which are famous and specifically known by their such traditional work as under: -

S.No	Name of the district	Famous For
1.	Rewari, Jagadhari	Brassware
2.	Jhajjar	Pottery
3.	Jind	Body of Trucks
4.	Hisar	Necklaces made of Sandalwood; Carpentry
5.	Panipat	Handloom
6.	Jagadhari	Plywood Factory

These clusters are reminiscences of the glorious cultural heritage of Haryana and needs patronage. NBCFDC can provide loans to the local artisans for promoting the cultural legacy of these clusters.

7. There is need to introduce new schemes that are market driven. In line with government vision of promoting start-ups, NBCFDC should provide funds with minimum documentation and processing time of loan disbursement to the people from backward classes
8. Existing schemes may be reengineered and the beneficiaries who are performing exceptionally well should be encouraged by providing fast loan clearance. ZYAADA KAMAO, ZYAADA PAO should be the guiding factors while reengineering these schemes.

ACTIONABLE POINTS AT SCA LEVEL

1. Awareness level among respondents regarding other schemes of NBCFDC was found low. Hence, the SCA official needs to bridge the communication gap by maintaining a regular communication channel with the beneficiaries. Hence SCA need to improve their awareness level among the prospective beneficiaries.
2. The SCA officials should conduct need assessments surveys of the beneficiaries at regular intervals so that attractive and competitive loan schemes may be offered.

3. Special efforts need to be made by official in case of irregular and wilful defaulters. SCA need to counsel them and motivate them towards benefits of regular payment. They may suggest suitable action against willful defaulters by issuing notices and regular visits for recovery.
4. In case, they need entrepreneurial training, the officials should arrange for training programs before start of the business for duration of one week or more. It would ensure that success rate of business is high.
5. The SCA needs to strengthen University-Industry interface in the respective so that prospective beneficiaries may be guided and trained in the skills of their choice so that they may do their business with relevant skills.
6. The SCA may consider the cases pertaining to widows and physically challenged members as they expected special privileges like low rate of interest and subsidy for the loan amount and waiver of balance loan amount, in case of widows.
7. During the disbursal of the loan the behaviour of the employees needs to be improved as some of the beneficiaries narrated bitter experiences.

ACTIONABLE POINTS AT NBCFDC LEVEL

1. The upper limit of the New Swarnima Scheme should be raised to encourage female participation in entrepreneurial ventures.
2. Keeping in view the current market scenarios, the loan beneficiaries expressed that loan amount should be increased upto Rs.5,00,000 without condition of surety of mortgage of landed property especially if the loan amount is regularly being paid.
3. Strict action should be taken against the willful defaulters as it has demoralizing effect on regular loan payees. In this regards, NBCFDC needs to adopt a proper follow up mechanism.
4. Disparities in fund allotment should be removed and should be based on population of OBCs in a particular district/ block. Also the loan repayment status of a particular block should be kept in mind. For instance, if defaulters of loan repayment in a particular district are less, then the fund allocation can be enhanced for that region.

5. The NBCFDC should reduce the rate of interest of General Term Loan from the current 6% to 4% so that its coverage is increased. Most of the defaulters cited harsh economic conditions due to Covid 19 which was largely responsible for default in loan repayment.
6. Loan Repayment period can be enhanced to make it easier for the beneficiaries to pay the loan and the number NPAs can be brought down through it.

Chapter – I

INTRODUCTION TO THE STUDY : BACKGROUND OF OTHER BACKWARD CLASSES

Other Backward Class (OBC) is a collective term used by the Government of India to classify castes which are socially and educationally disadvantaged. It is one of several official classifications of the population of India, along with Scheduled Castes and Scheduled Tribes (SCs and STs). The OBCs were found to comprise 52% of the country's population by the Mandal Commission report of 1980, a figure which had been estimated to 41% by 2006 when the National Sample Survey Organisation took place. In the Indian Constitution, OBCs are described as "socially and educationally backward classes", and the Government of India is enjoined to ensure their social and educational development — for example, the eligible OBCs are entitled to 27% reservations in public sector employment and higher education.

Until 1985, the affairs of the Backward Classes were looked after by the Backward Classes Cell in the Ministry of Home Affairs. A separate Ministry of Welfare was established in 1985 (renamed in 1998 to the Ministry of Social Justice and Empowerment) to attend to matters relating to Scheduled Castes, Scheduled Tribes and OBCs. The Backward Classes Division of the Ministry looks after the policy, planning and implementation of programmes relating to social and economic empowerment of OBCs, and matters relating to two institutions set up for the welfare of OBCs, the National Backward Classes Finance and Development Corporation and the [National Commission for Backward Classes]

Financial assistance plays a significant role in economic development of the life of backward classes which ultimately leads them to empowerment process. Empowerment indicates the economic, education, political, social, cultural, psychological and environmental development of an individual or a group. Individual empowerment brings the development of the whole community. For this purpose, the Government of India allots funds for socio-economic development activities of backward class families. Here the Haryana Backward Class Economic Development Corporation has implemented various welfare schemes with the support of national backward classes' finance and development corporation, New Delhi for the benefit of these people.

ABOUT NBCFDC

NBCFDC is a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. The Corporation was incorporated on 13th January, 1992 as a Company not for profit under Section 25 of the Companies Act, 1956 (now under Section 8 of the Companies Act, 2013), with an objective to promote economic and developmental activities for the benefit of members of Backward Classes living below double the poverty line through State Channelizing Agencies (SCAs) nominated by the respective State Governments /Union Territories and additionally through Public Sector & Regional Rural Banks (PSBs & RRBs) entering into MoA with NBCFDC collectively referred as Channel Partners (CPs). The vision is to play a leading role in upliftment of economic status of the target group of Backward Classes by providing concessional financial assistance to the eligible members of Backward Classes for self-employment and skill development.

MAIN OBJECTIVES

NBCFDC's main objectives are:

1. To promote economic and developmental activities for the benefit of backward classes and other such categories as may be defined from time to time.
2. To assist, subject to such income and /or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances at concessional rate of interest for economically and financially viable schemes and projects.
3. To assist in the up-gradation of technical, artisanal, entrepreneurial and managerial skills for products/ services of socially & educationally Backward Classes including all forms of skill development & up-gradation and other categories as may be defined from time to time.
4. To extend loans to the backward classes for pursuing general/professional/technical/vocational education or training at graduate and higher level.
5. To promote self-employment and education for the benefit of backward classes.

LOAN SCHEMES of NBCFDC

In pursuance of above objects, Corporation is engaged in providing financial assistance at concessional interest rates under various credit schemes to beneficiaries belonging to target group of Backward Classes through the State/ UT Channelizing Agencies and other channel partners. Some of the schemes are:-

1. Term Loan Scheme:
 - i. General Loan Scheme
 - ii. New Swarnima Scheme
 - iii. Education Loan Scheme
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NBCFDC provides the financial assistance for the socio-economic upliftment of the marginal group but it is imperative to evaluate whether the target group has actually attained desired benefits or not. Further, it is also worthwhile to note whether the schemes for funding through various loans i.e., Term Loan, Micro Finance etc. launched by NBCFDC are effective on practical ground or they require any kind of modification for being more suitable to the needy section. Therefore, the present study is required for evaluating Term Loan of NBCFDC in the State of Haryana We have firm belief that the outcomes of the present study will assist in fine-tuning the NBCFDC schemes and enhance the empowerment process of backward classes in the State of Haryana.

ELIGIBILITY

- ❖ Members of Backward Classes living below double the poverty line are eligible to obtain financial assistance by NBCFDC through State Channelising Agencies (SCAs) at Concessional rate of Interest.

- ❖ At present persons whose family income is below Rs. 3, 00,000/- per annum in are considered to be eligible for loan.
- ❖ Caste and the Income Certificates are issued by Competent Authorities in the respective States.

ACTIVITIES WHICH CAN BE FINANCED

The Corporation assists in a wide range of income generating activities under following broad sectors:

- ❖ Agriculture and Allied Activities
- ❖ Small Business/Artisan and Traditional Occupation
- ❖ Transport Sector and Service Sector
- ❖ Technical and Professional Trades/Education loan for professional Courses

The SCAs are to disburse loans for viable projects as per needs and choice of beneficiaries under above mentioned broad sectors.

HOW TO APPLY

- ❖ Prospective eligible beneficiaries should apply on prescribed form (available with the SCA) to Distt. Office of SCA where he/she normally resides.
- ❖ The applicant should clearly mention his/her felt needs and choice of vocation and training requirements, if any, in the application form.
- ❖ The applicant should fulfil eligibility criteria (should belong to Backward Class and living below double poverty line).
- ❖ Submit documents as a proof of the same such as Caste and Income Certificate issued by Competent Authority like Tehsildar /Sub Divisional Magistrate/District Collector etc.

The loan is sanctioned by SCA to the applicant keeping in view the availability of funds and fulfilment of eligibility criteria by the beneficiaries & completion of required documentation.

WHOM TO APPLY

Eligible persons desirous of obtaining assistance under NBCFDC schemes should contact the District Collector or District Manager/Officer of respective SCA's or the branch manager of the designated RRB/ PSB.

OVERVIEW OF NBCFDC SHEMES

(i) TERM LOAN SCHEMES

A (i) Term Loan Scheme

Quantum of Loan Per Beneficiary (Maximum)	Pattern of Finance	Rate of Interest (p.a.)	Maximum Repayment Period
Rs. 15.00 lakh	NBCFDC Loan 85% SCA/ Beneficiary Contribution. 15%	<i>(Upto loan of Rs. 5 Lakh)</i> NBCFDC to SCA 6% <i>(Loan above of Rs. 5 Lakh upto Rs 10 lakhs)</i> NBCFDC to SCA 7% <i>(Loan above of Rs. 10 Lakh upto Rs 15 lakhs)</i> 8%	10 Years

(ii) Term Loan Scheme (For Banks)

NBCFDC loan will be available up to 100%, however, disbursement will be made as per specific demand of Banks.

B. New Swarnima Special Scheme for Women

C. Education Loan Scheme

Objectives

Inculcating the spirit of self-dependence among the women of Backward classes living below double the poverty line under Term Loan.

Salient Features

- ❖ The target group of the **New Swarnima** scheme of NBCFDC is the women belonging to Backward Classes living below double the poverty line.
- ❖ The beneficiary woman is not required to invest any amount of her own on the projects up to **the** cost of Rs.2, 00,000/.

- ❖ The rate of interest on the amount of loan is less as compared to the general loan scheme of the Corporation.

Eligibility

- ❖ The women belonging to Backward Classes as notified by the Central / State Governments from time to time shall be eligible for loan under this scheme.
- ❖ The annual family income of the applicant should be below Rs.3,00,000/- p.a, irrespective of rural or urban area.

Maximum Loan Amount Rs.1.00 Lakh (Per beneficiary)

Pattern of Financing

NBCFDC Loan 95% SCA Contribution 05%

Rate of Interest

From NBCFDC to SCA 2% p.a. SCA to beneficiary 5% p.a.

Repayment

Loan is to be repaid in quarterly instalments within maximum 08 years (including the moratorium period of six months on the recovery of principal).

B. EDUCATION LOAN SCHEME

Objectives

To extend Education Loan to the members of Backward Classes for pursuing professional or technical education at graduate and higher level.

Eligibility

- ❖ Members of Backward Classes, as notified by Central Government/ State Governments from time to time.
- ❖ The annual income of the applicant's family should be below double the poverty line i.e. Rs.3,00,000/-p.a.
- ❖ The applicant should have obtained admission for any professional courses approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

Courses Covered

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

Purpose of Loan

Admission Fee & Tuition Fee; Books; Stationery and other instruments required for the course; examination fee; boarding & lodging expenses; insurance premium for policy during the loan period and travel expense/passage money for studying abroad.

Maximum Loan Limit

90% of the expenditure of the course subject to maximum loan limit of Rs.15.00 Lakh per student (for studying within India) & 85% of the expenditure of the course subject to maximum of Rs.20.00 Lakh per student (for studying abroad), the balance will be borne by student/ SCAs.

Rate of Interest

For Boys	4% p.a.
For Girls	3.5% p.a.

Repayment Period

The maximum recovery period may be 10 years after the lapse of the moratorium period of 5 years i.e. the loan will require to be repaid to NBCFDC by the Channel Partner within 15 years of the same being disbursed.

Security & Monitoring of Education Loans

The SCAs would ensure security of loan, tracking of beneficiaries' students and their monitoring during the loan period. The Education Loan Scheme would envisage providing Education Loan to the eligible students pursuing their higher professional courses in approved institutions only.

(ii) MICRO FINANCE

(A) Micro Finance Scheme

Objectives

In order to cater to the Micro Finance needs of small entrepreneurs belonging to the target group, the Corporation has introduced a scheme for Micro Financing through nominated Channelizing Agencies. It is desirable to disburse loans through Self-Help-Groups (SHGs) by SCAs under Micro Finance Scheme.

Self-Help-Groups (SHGs)

SHGs is a small economically homogenous and affinity group of poor people voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group decision.

SCAs may also play a vital role through their field officers, encouraging people of the target group in forming Self-Help-Groups and get financial assistance under Micro Finance Scheme of NBCFDC.

Salient Features of the Scheme

1. Maximum loan limit per beneficiary	Rs.1.25 Lakh
2. Maximum loan limit per SHG	Rs.15.00 Lakh
3. Maximum number of persons in one SHG	20

Implementation

The scheme is to be implemented through SCAs in rural and urban areas by way of financing the beneficiaries either directly or through Self-Help-Groups (SHGs) preferably in the areas remained uncovered so far under any of such scheme.

Eligibility of the Beneficiary

Members of Backward Classes as notified by Central / State Govt. and are living below double the poverty line i.e., annual family income of the beneficiary should be less than Rs.3,00,000/- p.a.. In a SHG 60% of members can be from Backward Classes and remaining 40% members may be from other weaker section like SC / Handicapped etc.

Pattern of Financing

- | | |
|--|-----|
| 1. NBCFDC LOAN | 90% |
| 2. SCA LOAN / BENEFICIARY CONTRIBUTION | 10% |

Utilization Period: 4 months from date of disbursement

Rate of Interest

- | | |
|----------------------------|---------|
| 1. NBCFDC TO SCA | 2% P.A |
| 2. SCA TO SHG/ BENEFICIARY | 5% P.A. |

Repayment

Loan is to be repaid in quarterly instalments within 4 years (including the moratorium period of six months on the recovery of principal).

(B) MAHILA SAMRIDDHI YOJANA (Micro Finance Scheme for women)

Objective

To provide Micro Finance to women entrepreneurs belonging to the target group.

Salient Features of the Scheme

1. Maximum loan limit per beneficiary: Rs.5,00,000/-
2. Maximum number of women in one SHG: 20

Implementation

The scheme is to be implemented through SCAs in rural and urban areas by way of financing the women beneficiaries either directly or through Self-Help-Groups (SHGs).

Eligibility of the Beneficiary

Women belonging to the Backward Classes as notified by Central / State Govt. from time to time and living below double the poverty line (i.e. annual family income of the beneficiary should be less than Rs.3,00,000/-p.a..

Pattern of Finance

- | | | |
|----|--------------------------------|-----|
| 1. | NBCFDC loan: | 95% |
| 2. | SCA/Beneficiary contribution : | 05% |

Utilization Period

4 months from **the** date of disbursement

Rate of Interest

- | | | |
|----|---------------------|---------|
| 1. | From NBCFDC to SCA: | 1% p.a. |
| 2. | SCA to Beneficiary: | 4% p.a. |

Repayment

Loan is to be repaid in quarterly instalments within 4 years (including the moratorium period of six months on the recovery of principal).

NEED AND SIGNIFICANCE OF THE STUDY

This evaluation study is an attempt to assess the impact of term loan i.e General Term Loan and New Swarnima schemes of NBCFDC implemented through its Channel Partner/SCA i.e. HBCKN also to reveal the perceived impact about empowerment process among the backward classes people in state of Haryana. The findings of the study will be of immense use to the planners, policy makers, NBCFDC officials and researchers to design plans and execute suitable strategies for the weaker sections in the society.

The main objective of the study is to evaluate the socio-economic impact of the NBCFDC schemes on the lives of beneficiaries. For achieving the objectives the research team collected the list of beneficiaries from Haryana Backward Classes Finance & Development Corporation (HBCKN). With the help of the list of beneficiaries the research team approached the beneficiaries directly.

STATEMENT OF PROBLEM

- Whether there is any improvement in the socio-economic status of target group in Haryana State or not?
- What is the impact of scheme of NBCFDC over the beneficiaries in Haryana?

The present study makes an attempt to get answer of these questions. Therefore, it evaluates the implementation of schemes of NBCFD in the State of Haryana

OBJECTIVES OF THE STUDY

The primary objectives of the present study are as follows:

- i. To analyse whether there is any difference in the occupational level of beneficiaries before and after availing loan.
- ii. To analyse whether there is any difference in the income level of beneficiaries before and after availing loan.
- iii. To analyse whether there is any difference in the expenditure level of beneficiaries before and after availing loan.
- iv. To examine the impact of loan schemes over socio-economic status of the beneficiaries.
- v. To analyse the perception of beneficiaries towards State Channelizing Agencies.
- vi. To analyse the perception of beneficiaries towards schemes of NBCFD.
- vii. To propose suggestions/recommendations for the possible improvement in the delivery mechanism etc.

CHAPTER – II

RESEARCH METHODOLOGY

RESEARCH DESIGN

Research design enables researchers to answer research questions as validly, objectively, accurately and economically as possible. There are four natures of design commonly applied by empirical studies: case studies, field studies, field tests (quasi-experimental), and laboratory studies (experimental). As per the proposed individual variables in the study a field study in a real setting appears most appropriate for this research.

To achieve objectives, an explorative study comprising of qualitative as well as quantitative approach has been conducted that aims at exploring the impact of different loan schemes in the State of Haryana.

SOURCES OF DATA

Primary data

When collecting data and information for investigation the research objectives, the interview schedule would be used as the primary data tool. This is because of the intricate nature of the research area. The names and addresses of the beneficiaries were collected from the office of the State Channelizing Agency at the Head Office at Chandigarh.

Secondary data

The website of NBCFDC and news articles published in leading newspapers.

Data collection method

There are mainly four data collection methods for research in social science: interview, questionnaire, observations, and document inspection. The choice of method primarily depends on the nature of the research project. For this study self-administered interview schedule was adopted as the method.

POPULATION AND SAMPLE

Unit of analysis

Unit of analysis refers to the primary empirical object, individual or group that a researcher wants to study. For this study, the unit of analysis are beneficiaries' in the selected districts of Haryana, who have availed the term loans from SCAs of NBCFDC namely Haryana Backward classes & Economically Weaker Sections Kalyan Nigam (HBCKN).

Population

The population of interest of this study is NBCFDC beneficiaries in Haryana. The population of the study was defined on the basis of the utilization certificate submitted by SCAs to NBCFDC

Sample Design

The total Haryana is divided into administrative units. These administrative units of Haryana are classified on the basis of district. There are 22 districts in Haryana for revenue administration purposes. The main objective of the study is inspection of beneficiaries and evaluation of NBCFDC schemes in the state of Haryana.

Selection of Districts

For the purpose of the study, the research team would hold a preliminary discussion with the DGM, Haryana Backward classes & Economically Weaker Sections Kalyan Nigam (HBCKN) at Chandigarh. The research team would approach the beneficiaries through the Haryana Backward classes & Economically Weaker Sections Kalyan Nigam (HBCKN). For administrative reason the state of Haryana is divided into 22 districts as mentioned above

Sampling Technique

For the study multistage random sampling method was used for collecting the necessary primary data.

Sample Size:

The study analyzed the impact of loan schemes i.e. Term Loan over the beneficiaries. Beneficiaries were taken from 18 districts of Haryana. These were the beneficiaries who have taken these three loans over two Years period i.e., 2018-19, 2019-20. Satisfaction level of beneficiaries on different aspects and with schemes of NBCFDC was taken into account. . A random sample of 717 beneficiaries from 18 districts of Haryana was contacted for the present study.

Statistical tools

After collection of data was coded and tabulated. The analysis of data was done by percentages and drawing pie charts and bar graphs with the help of MS Office Excel. To analyze the satisfaction level of SCAs & socio-economic impact of the loan schemes, mean and standard deviation were calculated using MS Excel

Chapter III
DATA ANALYSIS AND INTERPRETATION

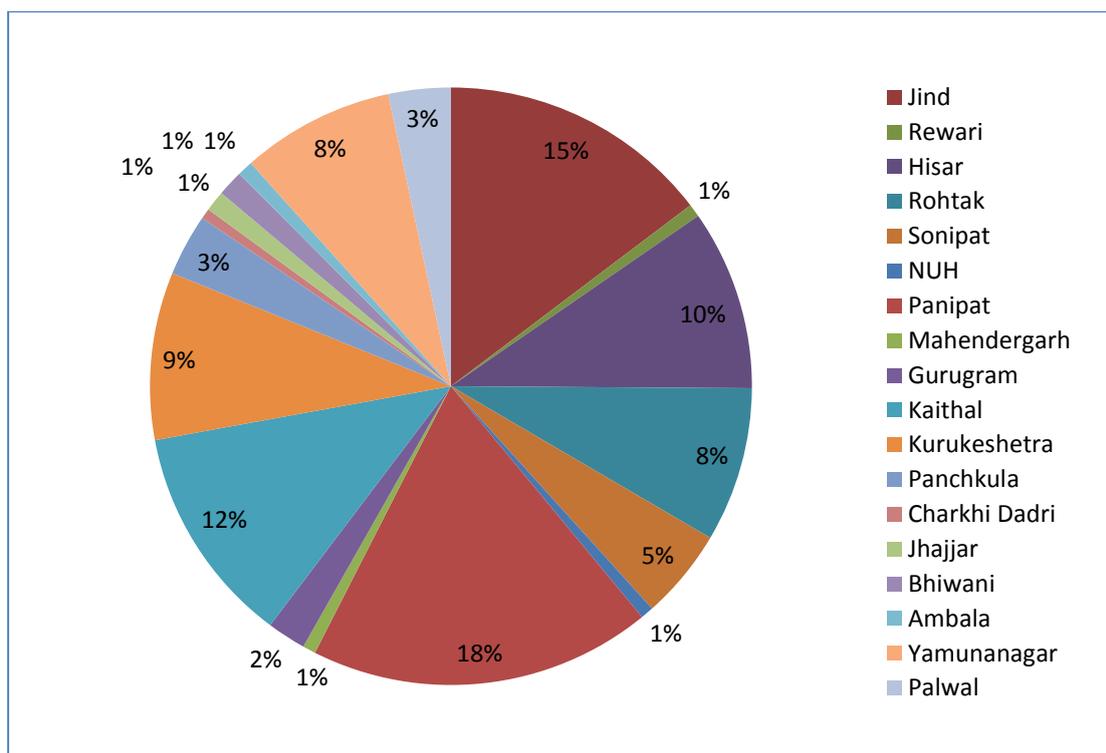
PART 1: SOCIO-ECONOMIC INFORMATION

A random selection of 717 respondents of HBCKN beneficiaries from eighteen districts of Haryana who have availed loans under term loan schemes of NBCFDC, the data have been analysed and interpreted in this chapter as under.

Table 3.1: District Wise Distribution of Respondents

S.No.	Name of the District	Respondent beneficiaries	Percentage
1.	Ambala	6	1%
2.	Bhiwani	10	1%
3.	CharkhiDadri	4	1%
4.	Gurugram	15	2%
5.	Hisar	70	10%
6.	Jhajjar	8	1%
7.	Jind	105	15%
8.	Kaithal	85	12%
9.	Kurukeshetra	65	9%
10.	Mahendergarh	5	1%
11.	NUH	5	1%
12.	Palwal	24	3%
13.	Panchkula	24	3%
14.	Panipat	132	18%
15.	Rewari	5	1%
16.	Rohtak	60	8%
17.	Sonipat	35	5%
18.	Yamunanagar	59	8%
19.	Total	717	100%

Pie Chart 3.1 : Districts Wise Distribution Of Respondents

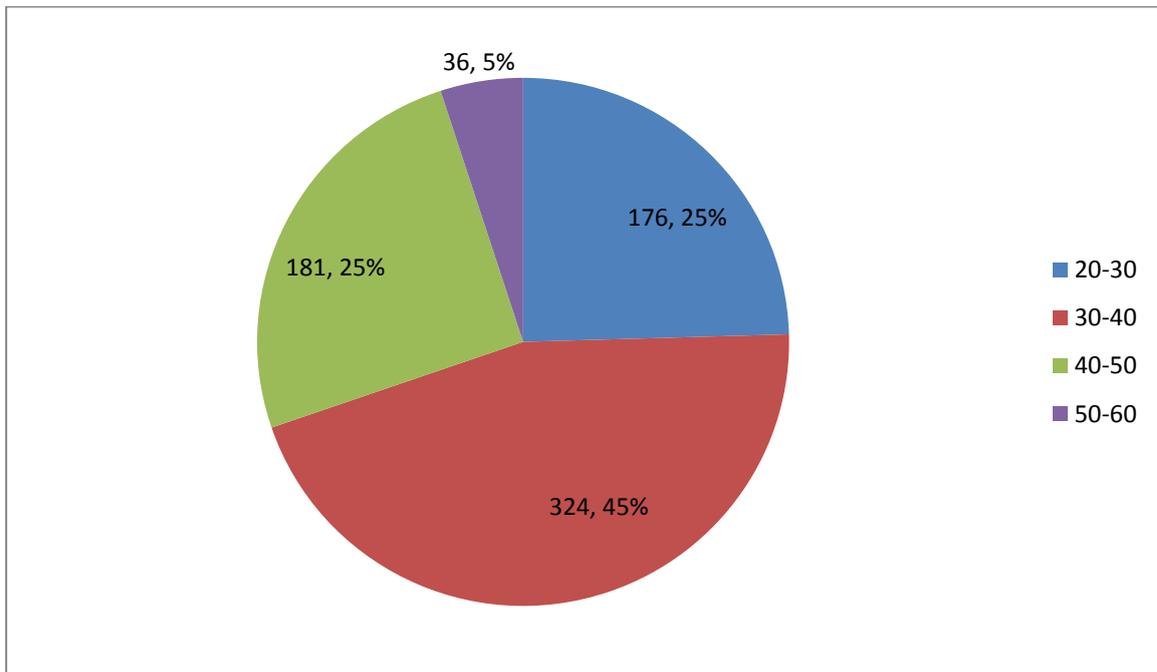


Interpretation: The above data revealed that 18% respondent loan beneficiaries belonged to the district of Panipat . While 15 % respondents belonged to Jind, only 12% respondents were from Kaithal district, 10% Hisar. Apart from this there were 9% beneficiaries who belonged to Kurukshetra, 8% each from Rohtak and Yamunanagar, 5% Sonipat, 3% each from Panchkula and Palwal , 2% from Gurugram and 1% each from Rewari, NUH, Mahendergarh,, ChakriDadri, Jhajjar, Bhiwani and Ambala.

Table 3.2: Age Group

Age Group	Number of Respondent Beneficiaries	Percentage
20-30	176	25%
30-40	324	45%
40-50	181	25%
50-60	36	5%

Pie Chart 3.2: Age Group

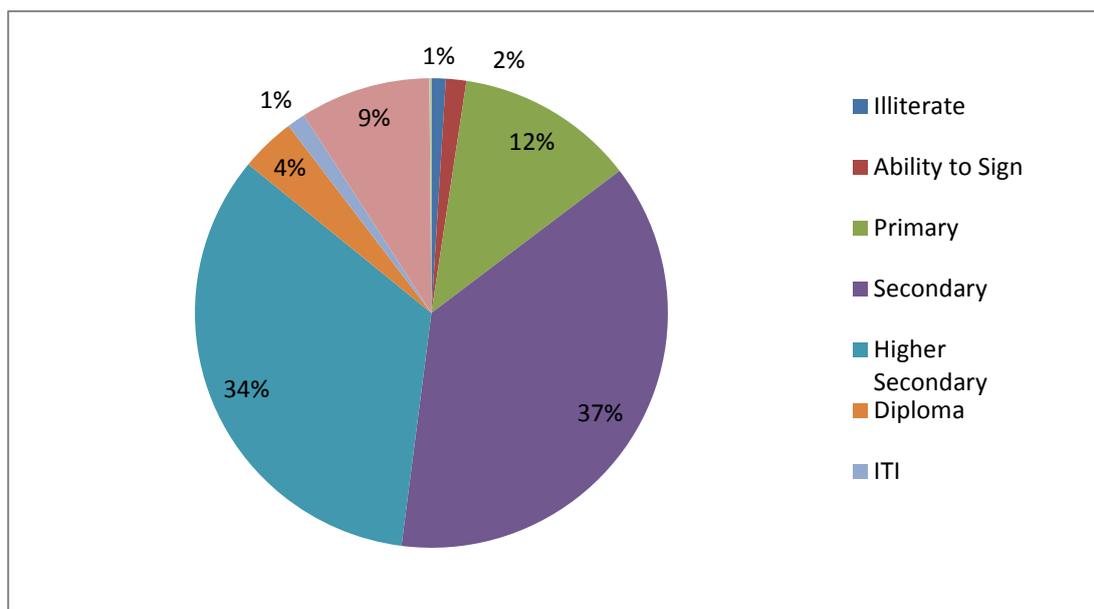


Interpretation: The analysis of the data revealed that majority of the respondents (45%) were in the age-group of 30-40 while 25% were in 20-30 and 40-50 age group and only 5% respondent were in the age-group of 50-60.

Table 3.3: Educational Status

Educational Status	Number of Respondents
Illiterate	7
Ability to Sign	10
Primary	88
Secondary	268
Higher Secondary	243
Diploma	27
ITI	9
Graduate	64
Postgraduate	1

Pie Chart 3.3 : Educational Status

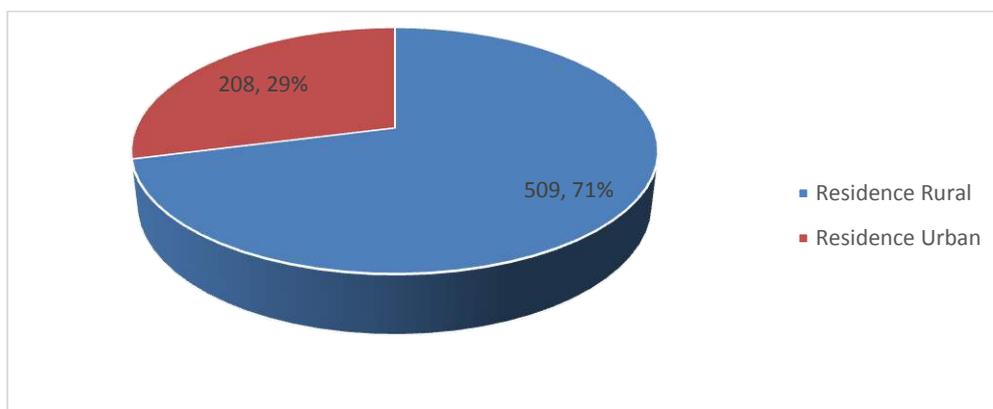


Interpretation: The data revealed that 268 respondents attained secondary level education, while 243 respondents were matriculate. 88 respondents had received primary level education, while 64 of them were graduates. While 27 respondents were diploma holders, 9 of them had completed ITI. 10 of respondents revealed that they could sign the documents while 7 were illiterate. Only 1 respondent was postgraduate among the total number of respondents.

Table 3.4: Place of Residence

Place of Residence	Number of beneficiaries	Percentage of beneficiaries
Rural	509	71%
Urban	208	29%

Pie Chart 3.4: Place of Residence

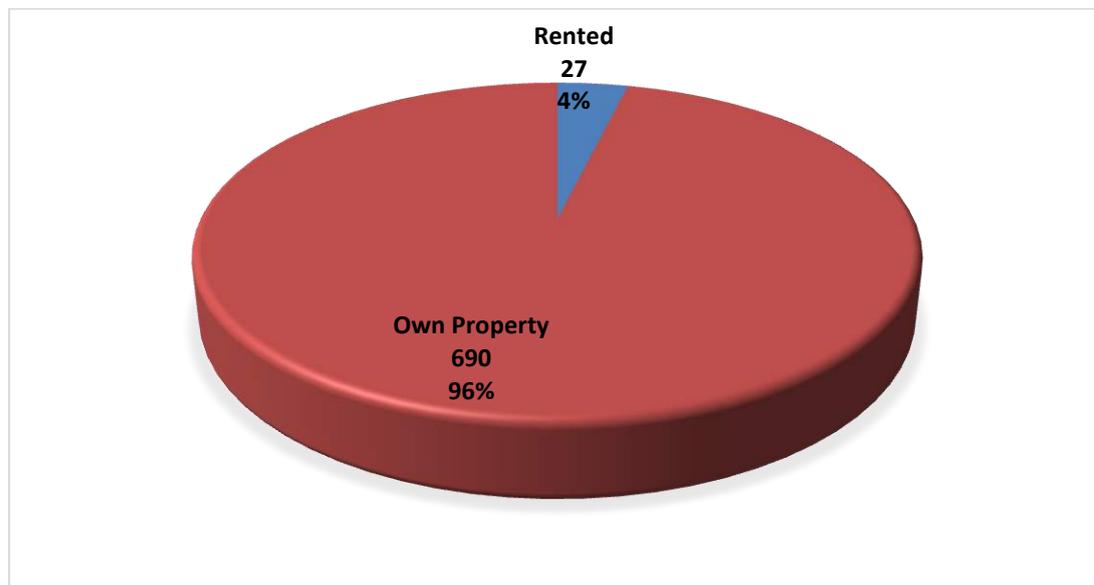


Interpretation: 71% of the respondents belonged to rural area while 29% respondents lived in urban areas of Haryana.

Table 3.5: Type of Residence

Type of Residence	Number of beneficiaries	Percentage of beneficiaries
Own Property	690	96%
Rented	27	04%

Pie Chart 3.5: Type of Residence

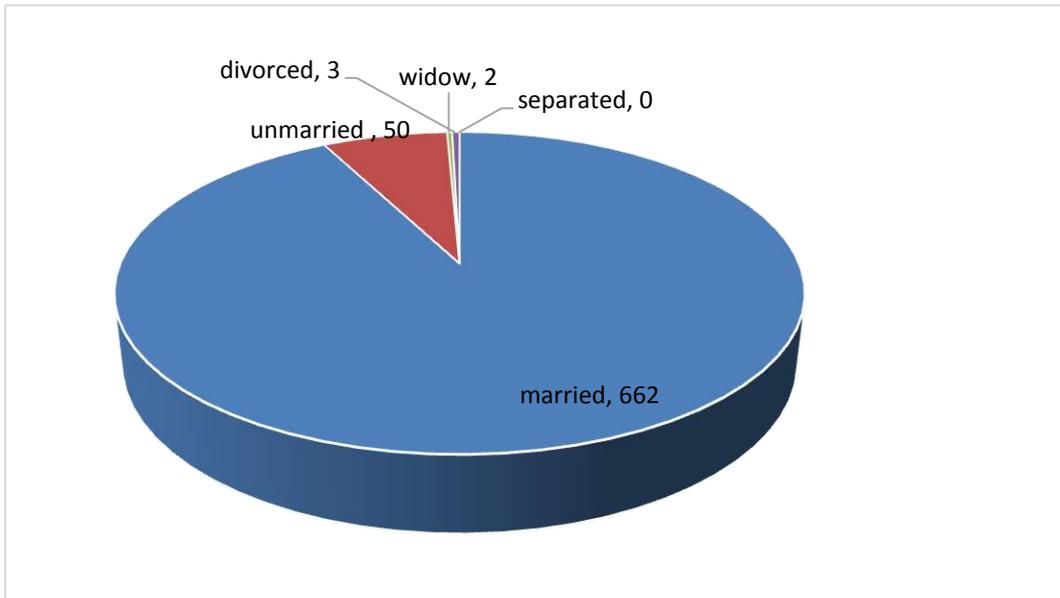


Interpretation: Majority respondents (96%) were residing in their own homes while a small percentage (4%) was living in a rented accommodation.

Table 3.6: Marital Status

Marital Status				
Married	Unmarried	Widow	Divorced	Separated
662	50	2	3	0

Pie Chart 3.6: Marital Status

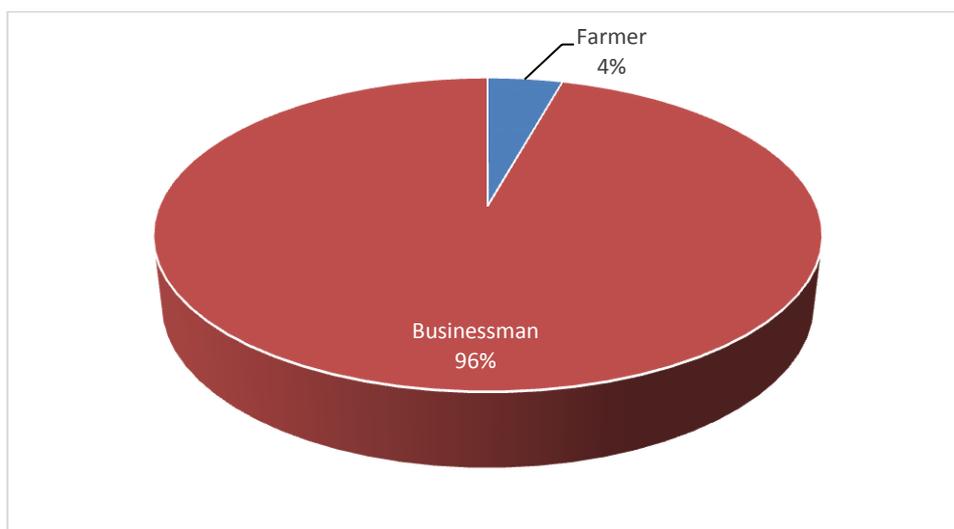


Interpretation: Majority (92%) of the respondent beneficiaries were married while 7% of them were unmarried while 3 of the respondents were divorced and 2 of them were widow.

Table 3.7: Occupation/ nature of activity of respondents (after loan)

Occupation	
Agricultural and Allied Services	Engaged in Small Business
31	686

Pie Chart 3.7: Occupation of Respondents (after loan)

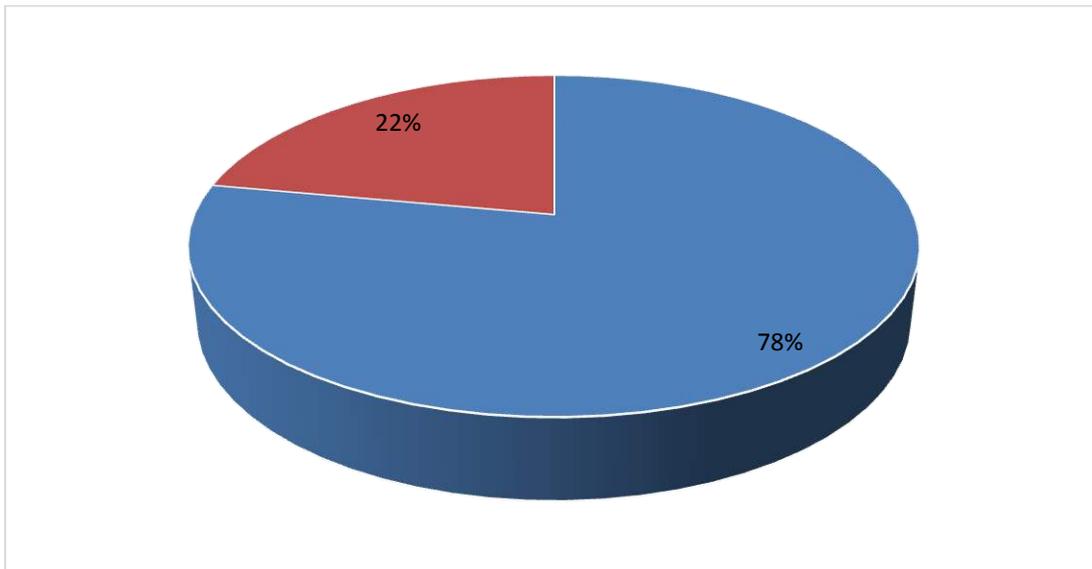


Interpretation: The data revealed that 96% respondent were businessmen while only 4% were in farming occupation.

Table 3.8: Nature of Family

Nature Of Family	
Joint	Nuclear
558	158

Pie Chart 3.8: Nature of Family

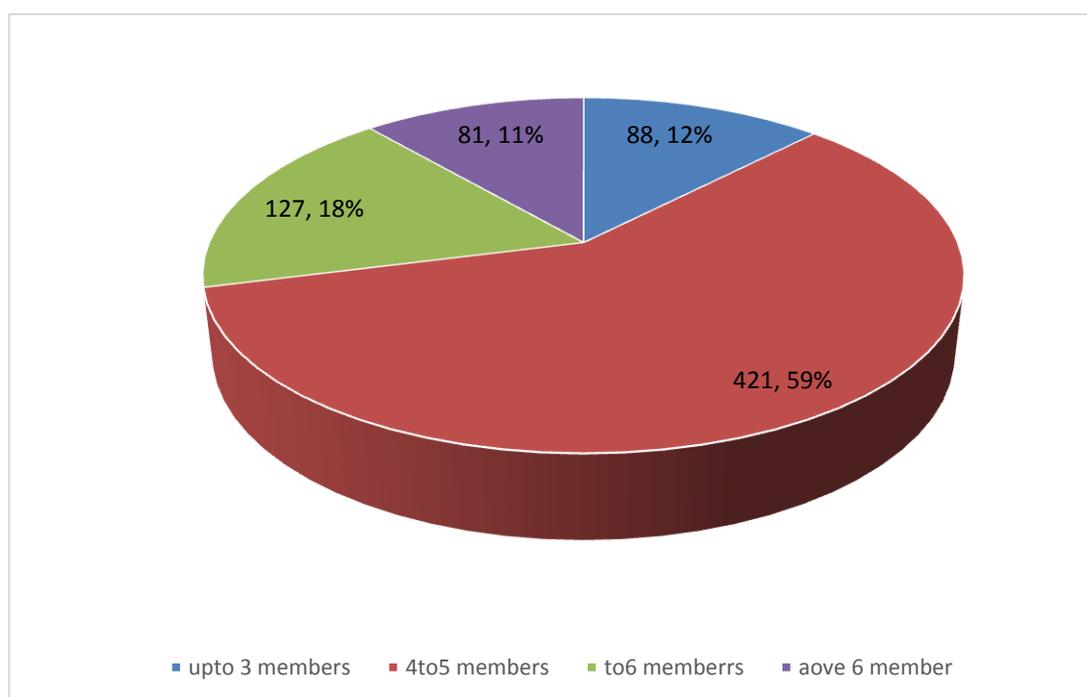


Interpretation: Majority respondents (78%) lived in joint family system while 22% were from nuclear families.

Table 3.9: Size of the Family

Family Size	Number of respondents	Percentage
Upto 3 members	88	12%
Upto 4-5 members	421	59%
Upto 5-6 members	127	18%
Above 6 members	81	11%

Pie Chart 3.9: Size of the Family



Interpretation: 59% respondents had family size of 4-5 members, while 18% had upto 5-6 members in their family, 12% reported that there were three members in the family while 11% had a big family size of more than 6 members.

Table 3.10: Scheme-wise status of variations in Annual Average Family Income

S. No.	Name of Scheme	Scheme-wise status of variations in Annual Average Family Income			
		Before Loan (1)	After Loan (2)	Change in Annual Average Family Income of beneficiary	% variation
1	Term Loan	90,996	160686	69,690	76
	Total				

Interpretation: The Annual Average Family Income of beneficiary before loan was Rs. 90,996/- and Annual Average Family Income after loan was Rs.160686/- in the Report. Hence, it is concluded from the results that there is an increase of Rs. 69,690 (76%) in the Annual Average Family Income of beneficiaries after they availed the NBCFDC Loan.

Table 3.11: INCOME ELIGIBILITY CRITERIA

Economic Status	Before Loan		After Loan	
	Number of Beneficiaries	Percentage	Number of Beneficiaries	Percentage
less than 1.5 lakhs per annum	593	100	124	79.08
above 1.5 lakhs per annum	-	-	124	20.91
Total	593	100	593	100%

Interpretation: The above chart reveals that about 124 (20.91%) number of beneficiaries have crossed the annual income of less than Rs.1.5 lakh p.a., out of 593 no. of beneficiaries before loan. Thus, the economic status of respondents has significantly improved after loan.

Table 3.12: INCOME ELIGIBILITY CRITERIA

Economic Status	Before Loan		After Loan	
	Number of Beneficiaries	Percentage	Number of Beneficiaries	Percentage
less than 3 lakhs per annum	717	100	714	99.5%
above 3 lakhs per annum	-	-	3*	0.05%
Total	717	100	717	100

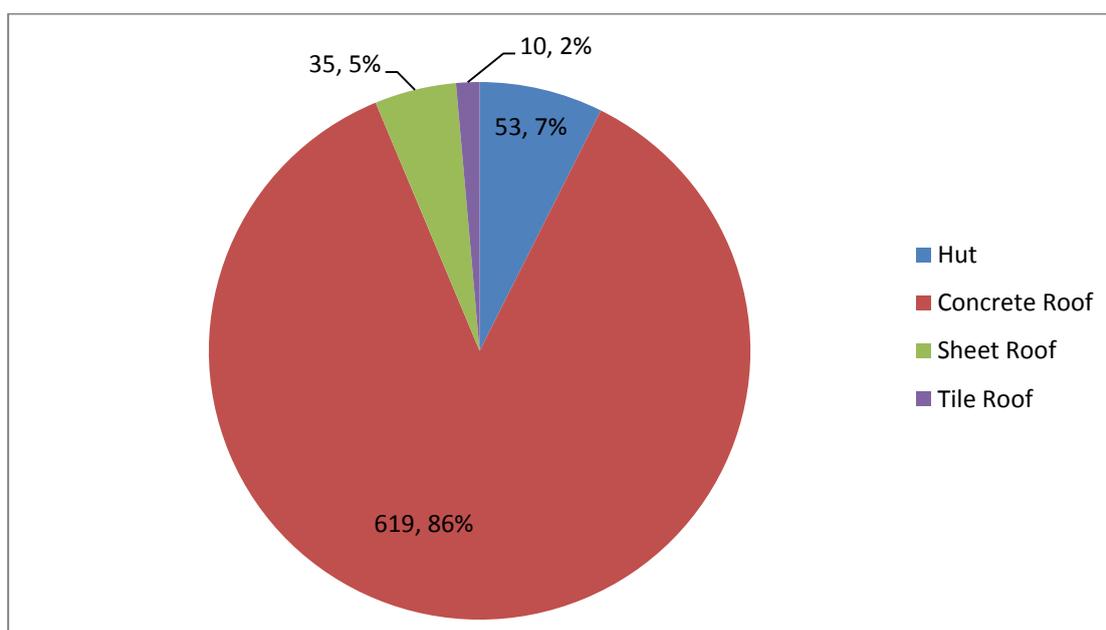
Interpretation: The above chart reveals that only 03 (0.05%) number of beneficiaries, who have crossed the Income Eligibility Criteria i.e. less than Rs.3 lakh p.a. Hence, now they are in above Income Eligibility Criteria.

*As far as reason is concerned in this regard, it has been observed that on asking the beneficiaries about their monthly earning of income from the business, most of the beneficiaries have tried to hide the actual information pertaining to earning of their income and do not reveal their accurate income earning from their business. Hence, this could be the major reason for having only 03 number of beneficiaries in the category of Above Income Eligibility Criteria, after loan.

Table 3.13: Nature of House Occupied (after loan)

Nature of House Occupied	Number of Respondents	Percentage
Hut	53	7%
Concrete Roof	619	86%
Sheet Roof	35	5%
Tile Roof	10	2%

Pie Chart 3.10: Nature of House Occupied (after loan)

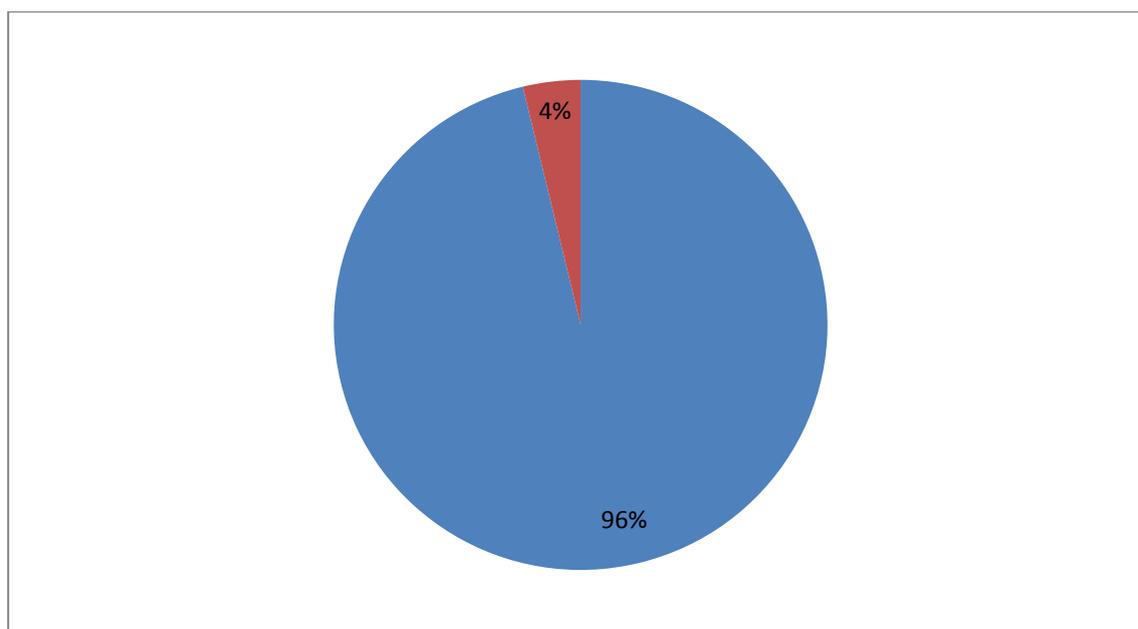


Interpretation: The majority respondents (86%) lived in houses with concrete roof, while 7% lived in huts (kutchha house). 35 respondents had sheet roofs while 10 respondents had tiled roofs.

Table 3.14: Aadhar Card

Aadhar card	
Yes	No
690	27
96%	4%

Pie Chart 3.11: Aadhar Card



Interpretation: 96 % respondents disclosed that they had Aadhar card while 4% did not confirm and replied in negative to the question regarding possession of Aadhar Card.

Table 3.15: MONTHLY EXPENDITURE of HOUSEHOLD

Monthly Expenditure of Household (in Rs.)		
	Number of Respondents (Less than Rs. 10,000)	Number of Respondents (More than Rs. 10,000)
Before Loan	695	22
After Loan	416	301
Percent Increase		38.91%

Interpretation: The number of respondents having monthly expenditure upto Rs.10,000 was 695 before loan which decreased to 416 after loan. There has been a significant increase in the number of beneficiaries from 22 before loan to 301 after loan wherein their monthly expenditure has gone up. Monthly expenditure of household has increased by 38.91% after loan as revealed by respondent beneficiaries. It indicates an economic gain for the beneficiaries.

Table 3.16: Size of the Household Saving

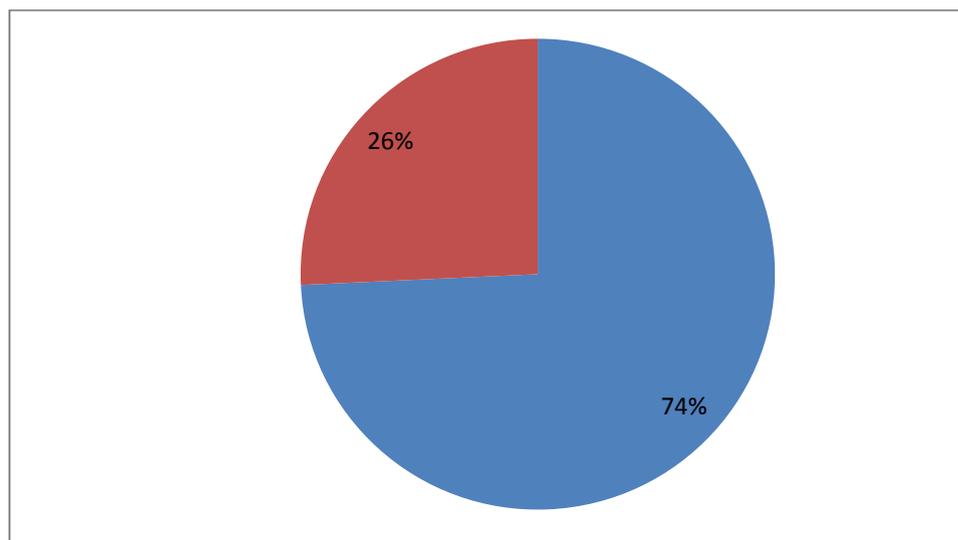
Size of the Household Saving (in Rs.)		
	Number of Respondents (Less than Rs. 10,000)	Number of Respondents (More than Rs. 10,000)
Before Loan	559	158
After Loan	515	202
Percent Increase		6.13%

Interpretation: The number of respondents having household saving upto Rs. 10,000 was 559 before loan which decreased to 515. The number of respondents having household saving was 158 before loan which increased to 202 after loan. Size of household saving has increased by 6.13% after loan as revealed by respondent beneficiaries. In some cases, the savings of the beneficiary households have increased after availing loan indicating the positive impact of NBCFDC loans in the economic lives of beneficiaries.

Table 3.17: Type of Bank Account

Type of Bank account	Number of Respondents	Percentage
Jan Dhan Yojana	534	74%
Normal Savings Bank Account	183	26%

Pie Chart 3.12: Type of Bank Account



Interpretation: 74% respondents had opened their accounts under Jan Dhan Yojana while 26% respondents had a normal savings bank account.

Table 3.18: Purchase of Assets

S.No	Name of the Assets	Purchased after loan
1.	T.V	34
2.	Mixie	32
3.	Grinder	44
4.	Cell Phone/Smart Phone	54
5.	Scooter/Bike	94
6.	Car	6
7.	Computers	24
8.	Telephone connection	7
9.	Gas connection	21
10.	Iron box	27
11.	Fan	49
12.	Sewing machine	57
13.	Refrigerator	82

Interpretation: The above data revealed that some of respondents had purchased the household items like TV, Mixie etc. after the loan. Some of them have purchased the assets to set up their business and some of them have purchased assets in the form of their business material form. Hence the report reveals 100% assets creation by the beneficiaries after availing loan.

Table 3.19: Investment made by Beneficiaries

S. No	Name of the investment	Average Value of Investment before Loan in Rs	Average Value of Investment after loan in Rs
1.	Post-office	1278	2024
2.	Bank	1157	11,501
3.	Chitfunds	919	2250
4.	Silver	1,578	2,158
5.	Gold	3224	8108
6.	Others	756	968

Interpretation: It is noted that average value of investment in post office is Rs.2,024/-, average value of investment in bank is Rs.11,501/-, the average value of

investment in chit funds is Rs.2,250/-, the average value of investment in silver is Rs.2,758/-, the average value of investment in gold is Rs.8,108/-, the average value of investment other investment Avenue is Rs.968/-. The data reveals that the average value of investment made by the beneficiaries has shown considerable improvement after loan and the beneficiaries preferred to make investments in banks.

Table 3.20: Average Household Expenditure made by Beneficiaries

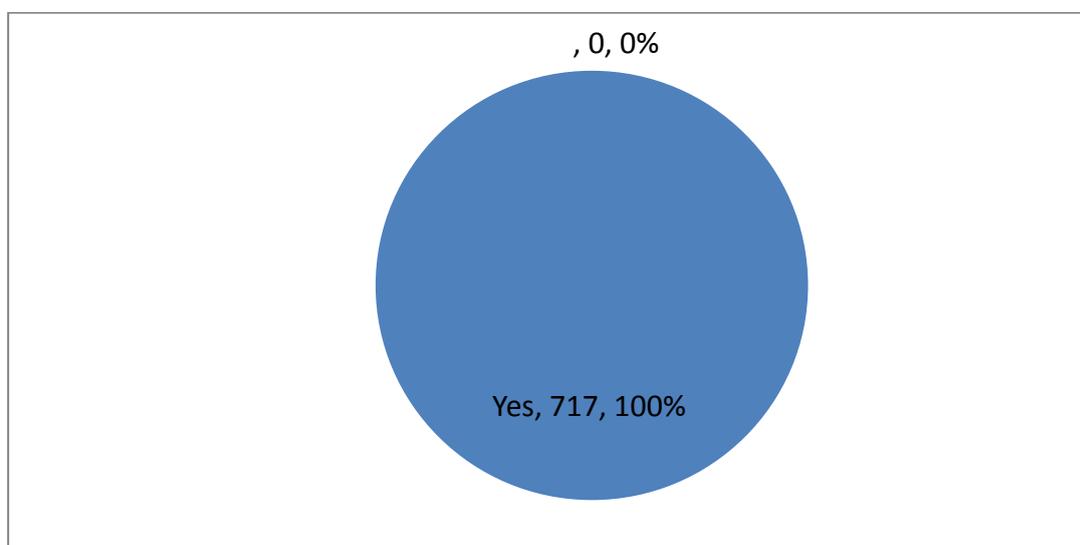
S. No.	Name of the item	Before Loan in Rs	After loan in Rs
1.	Food	5891	5910
2.	Clothing	3890	3550
3.	Pure drinking water	370	391
4.	Education	5815	6230
5.	Health	5428	4260
6.	Social Expenses	2068	2525

Interpretation: Before the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.3,890/-, for pure drinking water it was Rs.370/-, for children's education it was Rs.5,815/-, for health expenses it was Rs.5,428/- and for social expenses it was Rs.2,068/-. After the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.4,910/-, for pure drinking water it was Rs.390/-, for children education it was Rs.6,230/-, for health expenses it was Rs.4,260/-, for social expenses it was Rs.2,525/-. Thus it may be inferred that the lifestyle of majority respondents have improved after availing loan. Thus the average household expenditure on basic necessities like food, potable water, and clothing education of children has considerably increased after availing loan.

Table 3.17: LINKING AADHAR CARD AND MOBILE NUMBER WITH LOAN ACCOUNT

Response	Number of Respondents	Percentage
Yes	717	100%
No	0	0%

**Pie Chart 3.13: LINKING AADHAR CARD AND MOBILE
NUMBER WITH LOAN ACCOUNT**



Interpretation: 100% respondents had replied yes on being asked about linking of Aadhar card and mobile number with their loan accounts.

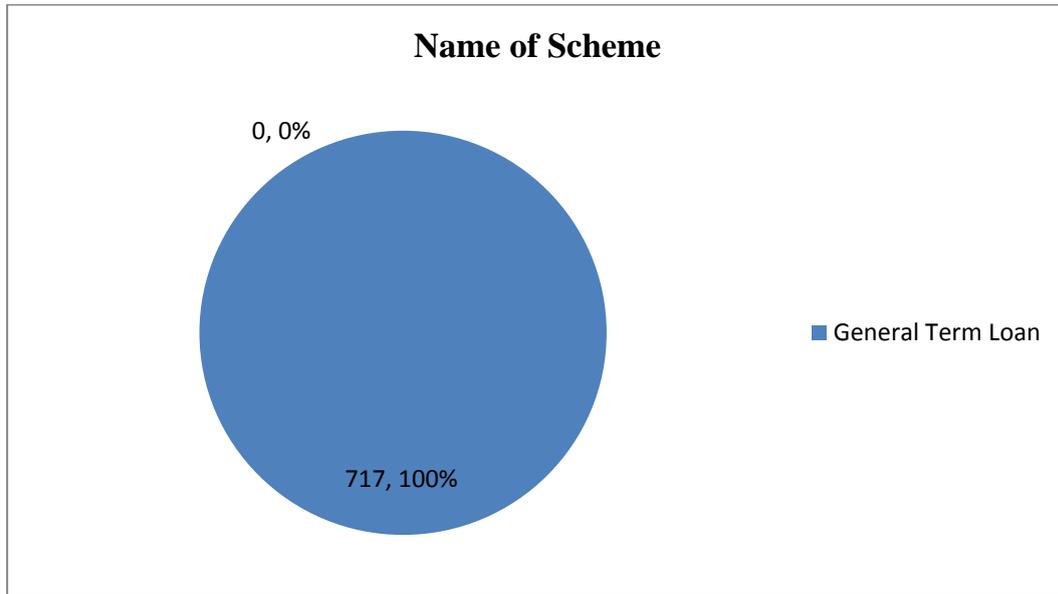
II : SCHEME RELATED INFORMATION

Table 3.21: Scheme under which Assistance Availed

Name of Scheme	Number of Respondents	Percentage
General Term Loan	717	100
New Swarnima Scheme	0*	0

Interpretation: None of the beneficiaries revealed that have availed loan under New Swarnima Scheme

Pie Chart 3.14: NAME OF SCHEME UNDER WHICH LOAN ASSISTANCE IS AVAILED

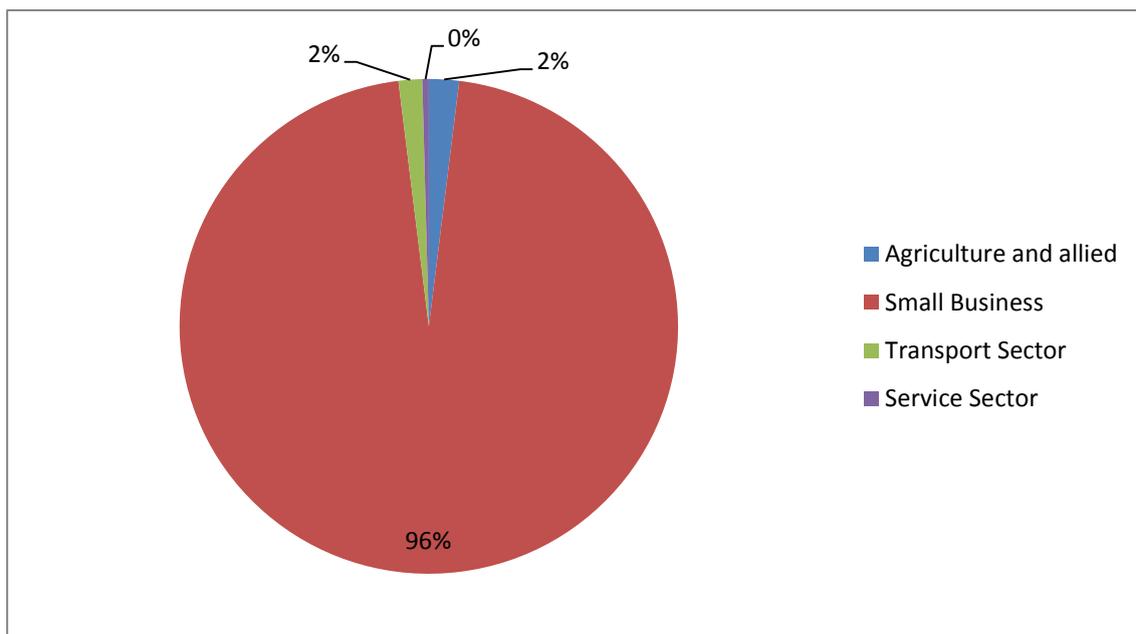


Interpretation: All the 717 respondents had availed General Term Loan

Table 3.22: Nature of Activity for which loan availed

Nature Of Activity for which assistance is availed			
Agriculture and allied	Small business	Transport sector	Service sector
14	689	11	3

Pie Chart 3.15: Nature of Activity for which loan availed

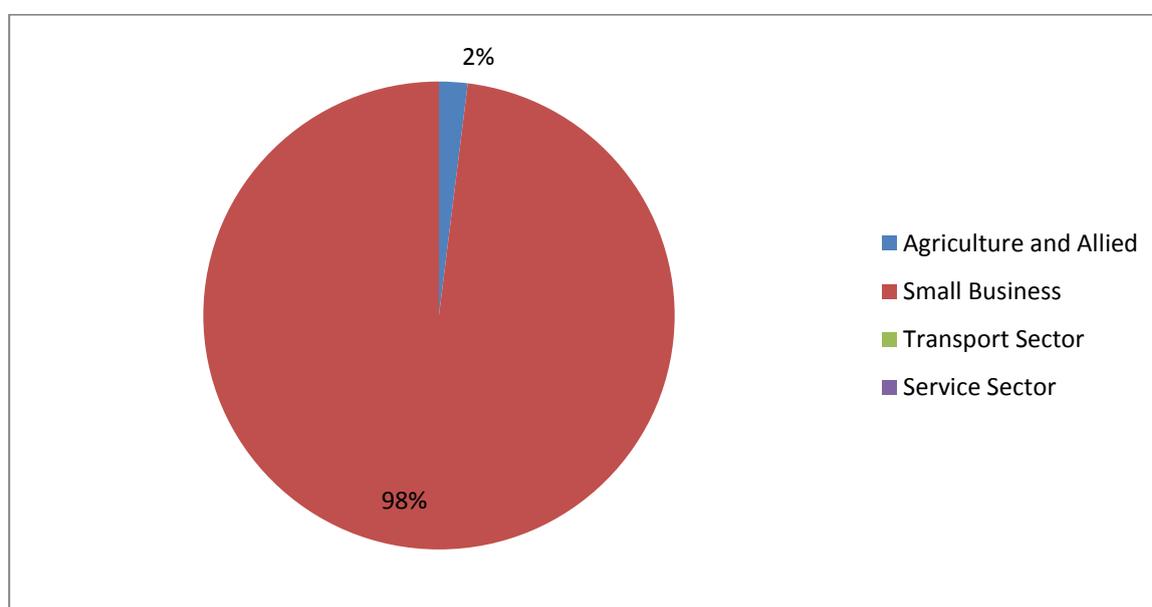


Interpretation: 96 % respondents availed loan for small business, while the 2% respondents availed it for agriculture and allied activities, 2% respondents reported that they availed it for transport sector and service sector.

Table 3.23: Nature of Activity for which loan was utilized

Nature of Activity for which loan was utilized			
Agriculture and allied	Small business	Transport sector	Service sector
14 (2%)	703 (98%)	0	0

Pie Chart 3.16: Nature of Activity for which loan was utilized

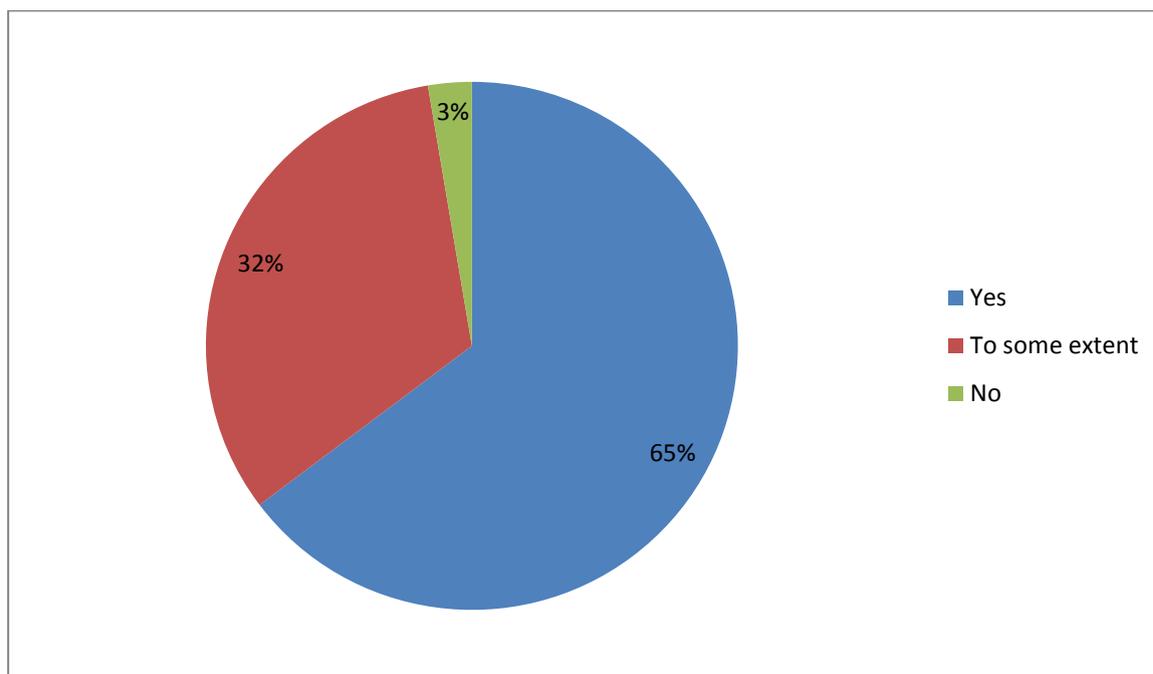


Interpretation: 98% respondents utilized the loan for small business while 2% respondents utilized it for agriculture and allied activities. The respondents spent the amount for up gradation of business and sometimes a better business opportunity emerged. They further informed that they have utilized the amount for other better business of their choice under different or in the same sector for other business.

Table 3.24: Difficulties in getting income certificate

Difficulties in getting income/caste certificate from local authority	Number of Respondents	Percentage
Yes	464	65%
To some extent	234	32%
No	19	3%

Pie Chart 3.17: Difficulties in getting income/ caste certificate from local authority

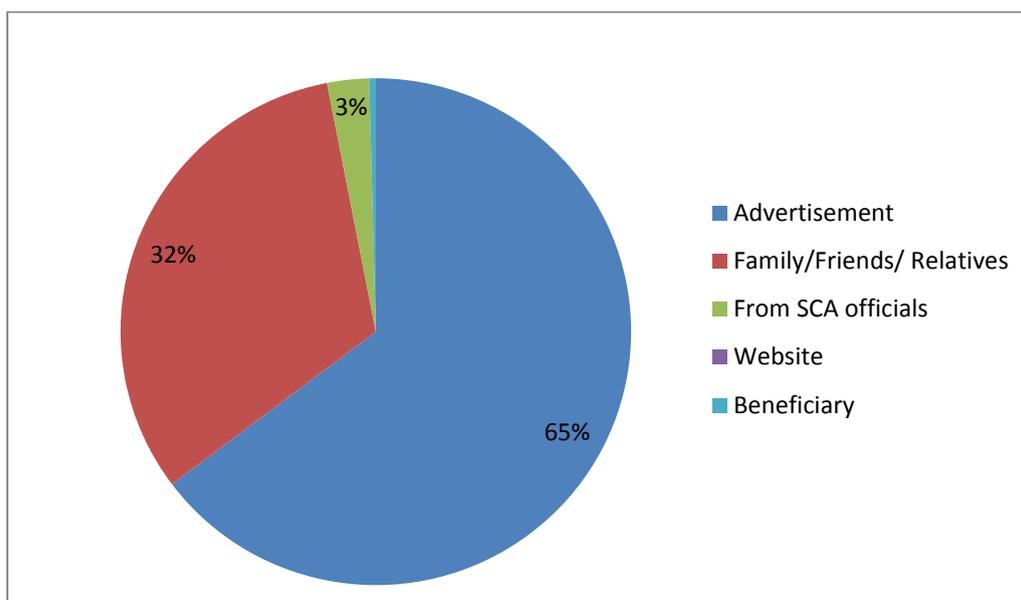


Interpretation: 65 % respondents reported facing difficulties in obtaining caste certificate from local authorities, while the 32% respondents faced it to some extent while 3% respondents said that they did not face any difficulty in the process of obtaining caste certificate from local authorities.

Table 3.25: Awareness about the NBCFDC current schemes

Awareness about the NBCFDC current schemes				
Advertisement	Family/Friends/Relatives	from SCA officials	Website	Beneficiary
464 (65%)	231 (32%)	19 (3%)	0	3

Pie Chart 3.18: Awareness about the NBCFDC current schemes

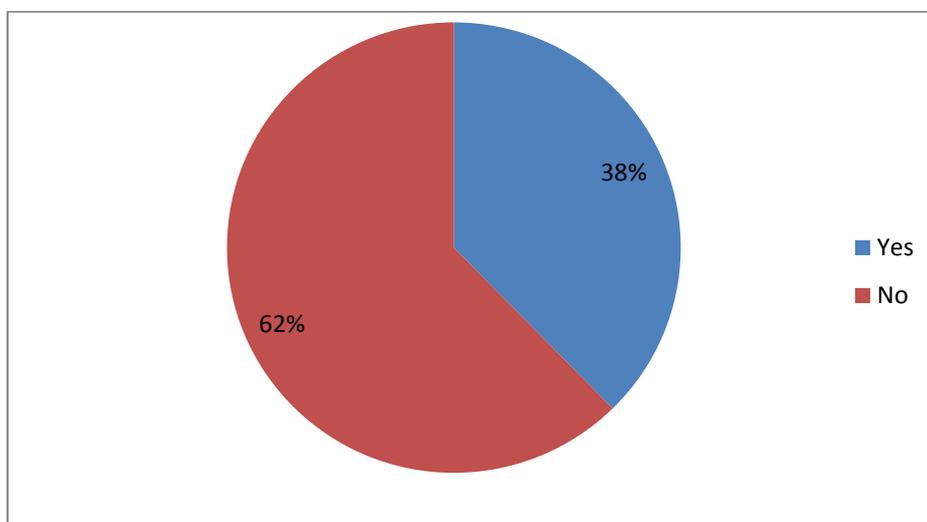


Interpretation: 65% respondents came to know about NBCFDC schemes through advertisements, 32% respondents revealed that their family/ friends and relatives told them about these schemes while 3% came for know from the SCA officials. 3 respondents became aware of the schemes through other existing beneficiaries .

Table 3.26: Awareness of other scheme of NBCFDC

Aware of other scheme of NBCFDC	
Yes	No
270	447
38%	62%

Pie Chart 3.19: Awareness of other scheme of NBCFDC

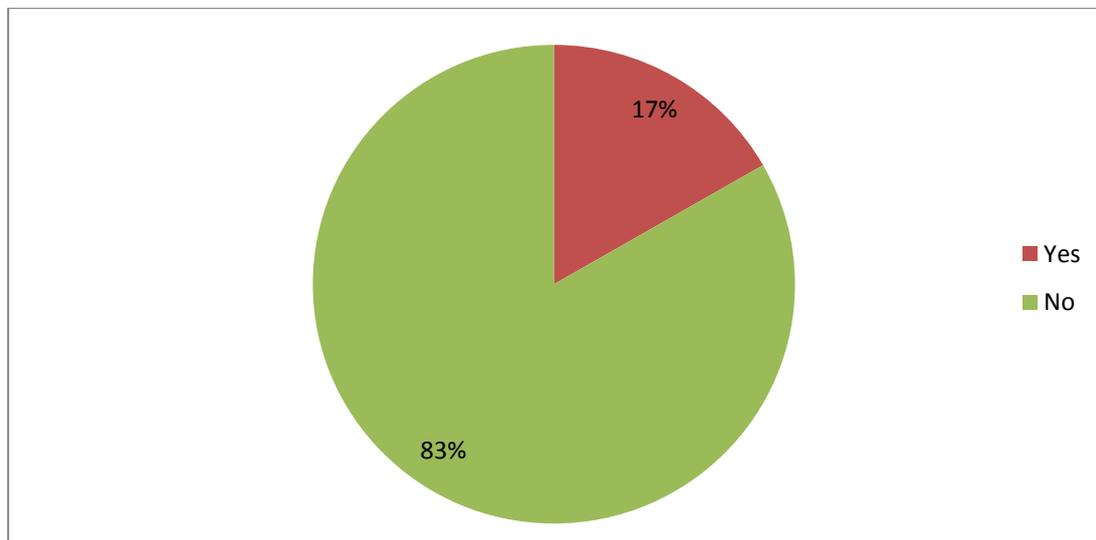


Interpretation: 62% respondents expressed lack of awareness about other schemes of NBCFDC while 38% were aware about them.

Table 3.27: Awareness of Unit cost and pattern of assistance under NBCFDC scheme

Awareness of Unit cost and pattern of assistance under NBCFDC scheme	Number of Respondents	Percentage
Yes	119	17%
No	598	83%

Pie Chart 3.20: Awareness of Unit cost and pattern of assistance under NBCFDC scheme

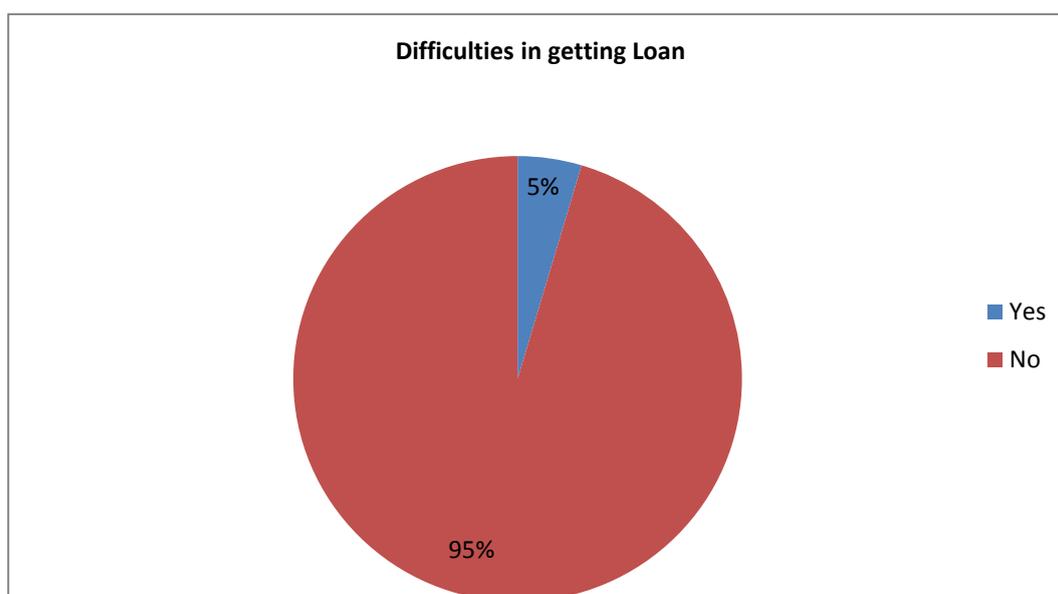


Interpretation: 83% respondents revealed that they were not aware about Unit cost and pattern of assistance under NBCFDC scheme and merely 17% respondents were aware about it.

Table 3.28: DIFFICULTIES IN GETTING LOAN

Difficulties in getting loan	Number of Respondents	Percentage
Yes	33	5%
No	684	95%

Pie Chart 3.21: Difficulties In Getting Loan



Interpretation: 95% respondents reported that they did not face any difficulty in securing loan from NBCFDC, while 5% respondents faced some difficulty in the process of availing loan.

Table 3.29: Particulars of Loan

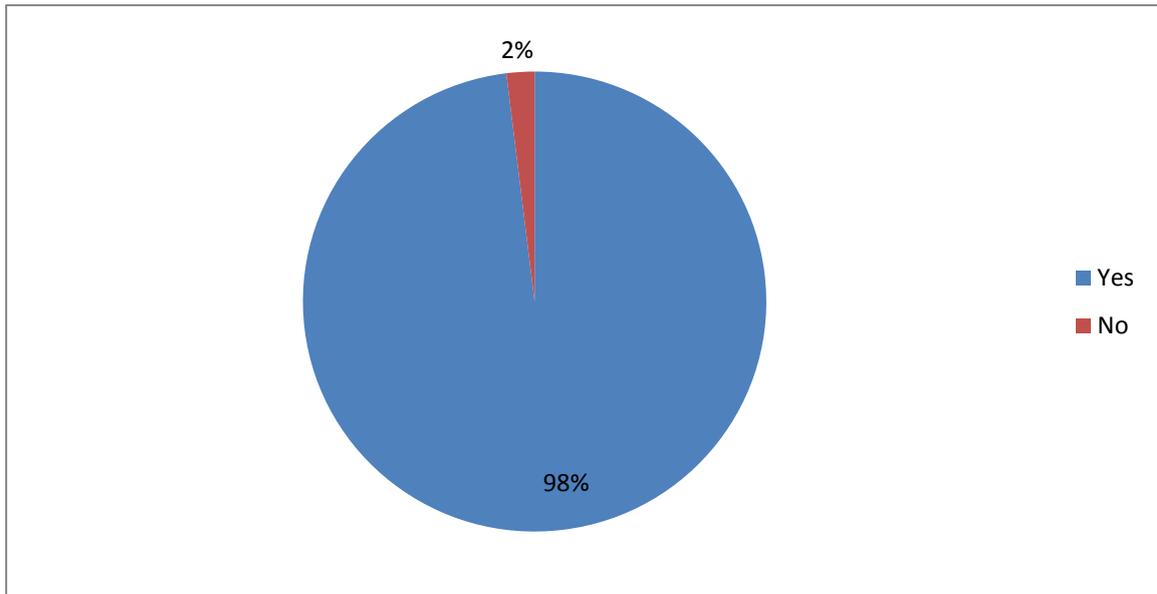
Amount Applied	Rs.50,000 and Rs,1,00,000
Amount Sanctioned	Rs.50,000 and Rs,1,00,000
Amount Availed	Rs.50,000 and Rs,1,00,000

Interpretation: All the respondents revealed that they availed the entire amount that they had applied and was sanctioned by NBCFDC. The amount availed ranged from Rs.50,000-Rs,1,00,000.

Table 3.30: Utilization Of Loan For Intended Purpose

Utilization of loan for Intended purpose	Number of Respondents	Percentage
Yes	703	98%
No	14	2%

Pie Chart 3.22: Utilization Of Loan For Intended Purpose

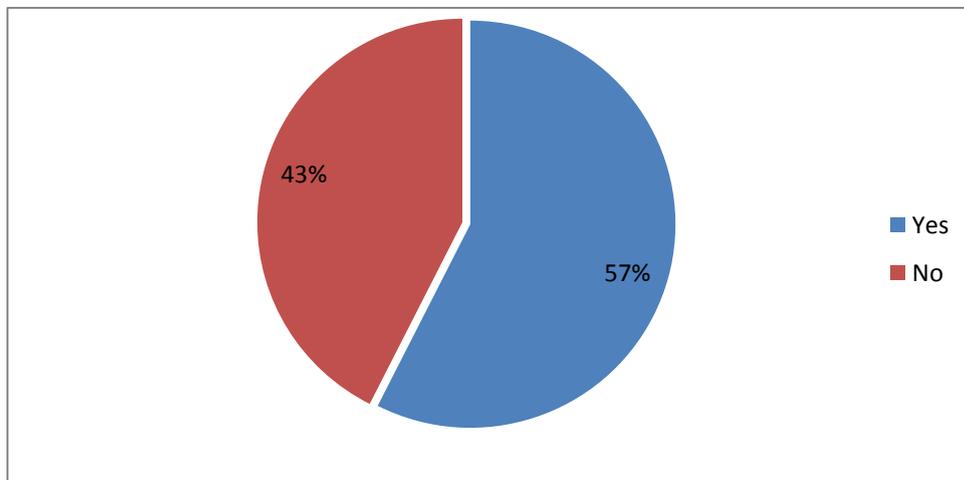


Interpretation: 98% respondents reported that they utilized the loan for the intended purpose while 2% revealed that utilized the loan amount for the emerging business opportunity which appeared to be more financially viable to them within the scope of scheme. They further informed that they have utilized the amount for other better business of their choice under different or in the same sector for other business.

Table 3.31: Sufficiency Of Loan According To Needs/Capacity

Sufficiency of loan	Number of Respondents	Percentage
Yes	412	57%
No	305	43%

Pie Chart 3.23: Sufficiency Of Loan According To Needs/Capacity



Interpretation: 57 % respondents agreed that loan amount was sufficient according to their needs while 43% perceived the loan amount to be insufficient as per their needs/capacity.

Table 3.32: Rate Of Interest For Loan Amount

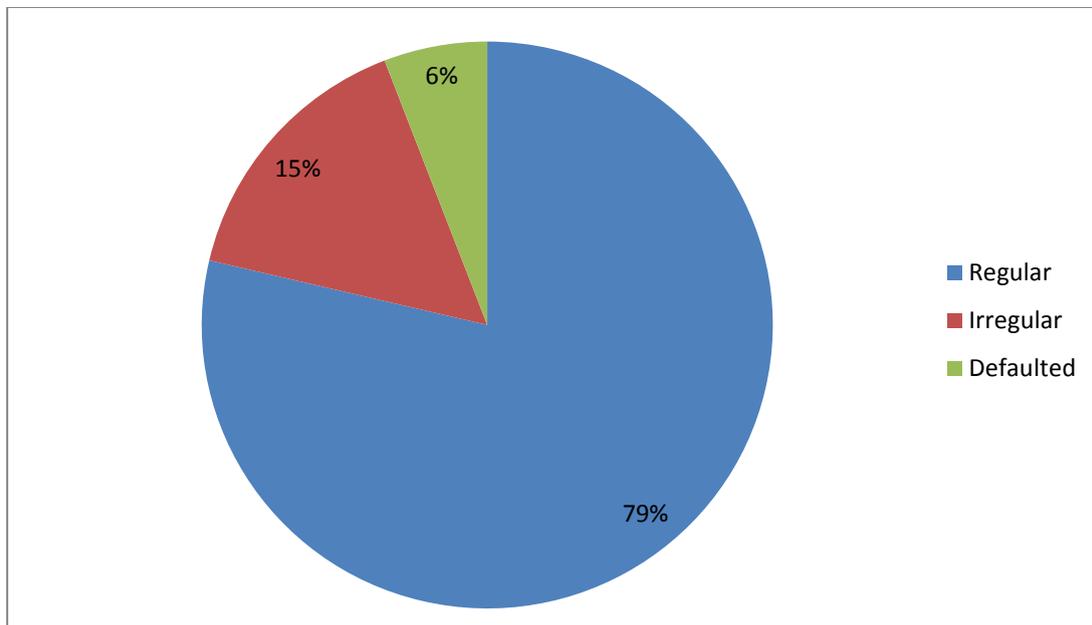
		Number of Respondents	Percentage
Rate Of Interest	6%	717	100

Interpretation: 100 percent respondents responded that rate of interest on the loan amount was 6%.

Table 3.33: Status of Loan Repayment

Status of Loan Repayment	Number of respondents	Percentage
Regular	564	79%
Irregular	111	15%
Defaulted	42	6%

Pie Chart 3.24: Status of Loan Repayment



Interpretation: 79% respondents stated that they were regular in paying their loan instalment, 15% were irregular while 6% had defaulted in loan repayment.

PART III: SATISFACTION LEVEL OF BENEFICIARIES IN RESPECT OF SCAs SCA(HBCKN, Chandigarh)TOWARDS RENDERING THEIR SERVICES TO THE BENEFICIARIES SATISFACTION OF BENEFICIARIES TOWARDS SOCIAL AND ECONOMIC IMPACT

Table 3.34 : SOCIAL IMPACT

Sl.no	Social Impact	Mean	Standard Deviation	Rank
1.	Participation in social service activities	4.22	0.84	1
2.	Equally participated with husband in family decisions in the society	4.21	0.78	2
3.	Improvement in dealing with outsiders	4.18	0.76	3
4.	Better access to the health facilities	4.14	0.73	4
5.	Participation in organized Activities	4.18	0.71	5
6.	Increased involvement with social events	4.16	0.71	5
7.	Respect of Socially recognition in the Society	4.12	0.69	6
8.	Better schooling of the children	4.37	0.66	7

Interpretation: Assessment of Social impact on the beneficiaries after loan can be judged in terms of community development and the well-being of individuals and their families. For measuring the social impact, eight parameters were taken up for the study. These parameters are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the basis of score given by the beneficiaries, out of five points and further standard deviation have been calculated on rank basis. From the average score and rank of the social impact after NBCFDC loan, it is found that, Participation in social service activities is increased firstly followed by the Equally participated with husband in family decisions in the society, Improvement in dealing with outsiders, Better access to the health facilities, Participation in organized Activities, Increased involvement with social events, Respect of Socially recognition in the Society, Better schooling of the children.

Hence, it is concluded that after NBCFDC loan there is a notable increase in Participation in social service activities.

Table 3.35: ECONOMIC IMPACT

Economic Impact		Mean	Standard Deviation	Rank
1.	Decision making in the family	4.29	0.86	1
2.	Food consumption pattern improved	4.35	0.81	2
3.	Minimized family indebtedness	4.28	0.79	3
4.	Improvement in clothing status	4.32	0.78	4
5.	Standard of living improved	4.27	0.77	5
6.	Better access of financial resources	4.39	0.69	6
7.	Asset creation improved	4.35	0.69	6
8.	Savings rate improved	4.37	0.69	6

Interpretation: Assessment of Economic impact on the beneficiaries after loan can be judged in terms of improvement in financial conditions. For measuring the same, eight parameters were taken up for the study. These parameters are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the basis of score given by the beneficiaries, out of five points and further standard deviation have been calculated on rank basis. From the average score and rank of the social impact after NBCFDC loan, it is found that, decision making in the family is increased firstly followed by Food consumption pattern improved, Minimized family indebtedness, Improvement in clothing status, Standard of living improved, Better access of financial resources, Asset creation improved, Savings rate improved. Hence it is concluded that after NBCFDC loan there is a notable increase in decision making in the family.

**OVERALL SOCIAL AND ECONOMIC IMPACT ON THE BASIS OF
FEEDBACK OF THE BENEFICIARIES**

Table 3.36: OVERALL IMPACT

OVERALL SOCIAL AND ECONOMIC IMPACT	Mean	Standard Deviation	Rank
NBCFDC loan increases capacity to spend more	4.13	0.85	1
NBCFDC loan increases the savings	4.03	0.82	2
NBCFDC loan creates better awareness about health	4.02	0.81	3
NBCFDC loan made me to buy clothes or other essentials for myself without permission of my family.	4.09	0.80	4
NBCFDC loan improves voicing social concerns	4.07	0.80	4
NBCFDC loan creates awareness about self-reliance	4.05	0.80	4
NBCFDC loan provides employment opportunities	4.06	0.79	5
NBCFDC loan made me involved in decision regarding children's education/marriage/career	4.07	0.79	5
NBCFDC loan made me involved in decision making related to improvement in the home.	3.98	0.79	5
NBCFDC loan induces social responsibility	4.13	0.79	5
NBCFDC loan gives social status	4.03	0.79	5
NBCFDC loan increases confident to face financial crisis	4.06	0.78	6
NBCFDC loan creates confidence to face problems	4.11	0.78	6
NBCFDC loan increases the income	4.12	0.77	7
NBCFDC loan increases power of decision-making in the family	4.13	0.77	7
NBCFDC loan made me involved in decision making related to large purchases	4.10	0.77	7
NBCFDC loan increases the value of assets	4.11	0.76	8
NBCFDC loan improves Entrepreneurship ability	4.07	0.76	8
NBCFDC loan improves leadership skill	4.09	0.74	9
NBCFDC loan improves literacy and communication skill	4.09	0.71	10

Interpretation: Overall Social and Economic impact on the beneficiaries after loan, we were taken 20 parameters for measuring impact for the study. These parameters are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the basis of score given by the

beneficiaries, out of five points and further standard deviation have been calculated on rank basis. From the average score and rank of the overall impact after NBCFDC loan, it is found that, NBCFDC loan increases the capacity to spend more firstly followed by NBCFDC loan increases the savings, NBCFDC loan creates better awareness about health, NBCFDC loan made me to buy clothes or other essentials for myself without permission of my family. NBCFDC loan improves voicing social concerns, NBCFDC loan creates awareness about self-reliance, NBCFDC loan provides employment opportunities, NBCFDC loan made me involved in decision regarding children's education/marriage/career, NBCFDC loan made me involved in decision making related to improvement in the home, NBCFDC loan induces social responsibility, NBCFDC loan gives social status, NBCFDC loan increases confident to face financial crisis, NBCFDC loan creates confidence to face problems, NBCFDC loan increases the income, NBCFDC loan increases power of decision-making in the family, NBCFDC loan made me involved in decision making related to large purchases, NBCFDC loan increases the value of assets, NBCFDC loan improves Entrepreneurship ability, NBCFDC loan improves leadership skill, NBCFDC loan improves literacy and communication skill

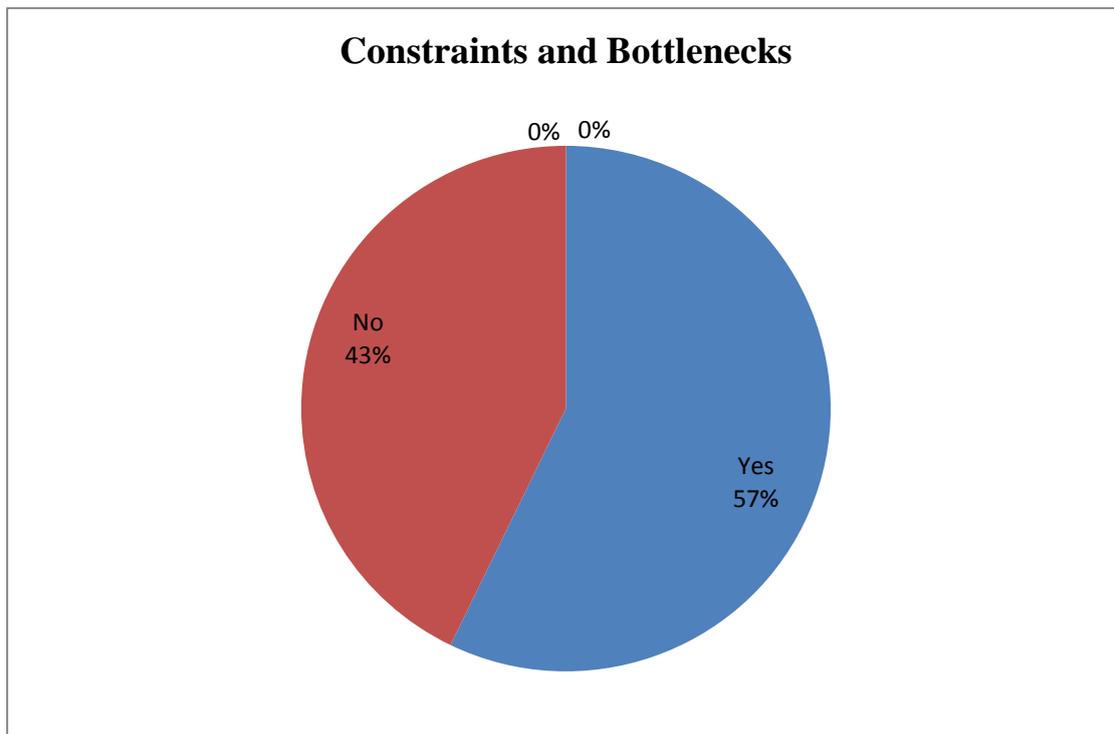
Overall, the respondent beneficiaries strongly agreed that NBCFDC loans schemes have increased the level of women empowerment in Haryana.

PART IV- CONSTRAINTS AND BOTTLENECKS

Table 3.35: Constraints and Bottlenecks

Constraints and Bottlenecks	
Yes	No
410	307

Pie Chart 3. 25: CONSTRAINTS AND BOTTLENECKS



Interpretation: Majority (57%) of the respondents were of the opinion that there is no improvement needed in the delivery mechanism and handholding of SCA.

Chapter IV

SUMMARY OF FINDINGS

1. The analysis of data revealed that 18% respondent loan beneficiaries belonged to the district of Panipat. 15% respondents belonged to Jind, 12% respondents were from Kaithal district, 10% were from Hisar. Apart from this there were 9% beneficiaries who belonged to Kurukshetra, 8% each from Rohtak and Yamunanagar, 5% Sonapat, 3% each from Panchkula and Palwal, 2% from Gurugram and 1% each from Rewari, NUH, Mahendergarh, ChakriDadri, Jhajjar, Bhiwani and Ambala.
2. The analysis of the data revealed that majority of the respondents 45% were in the age-group of 30-40, 25% each were in 20-30 and 40-50 age group and 5% respondent were in the age-group of 50-60.
3. The data revealed that 268 respondents attained secondary level education, 243 respondents were matriculate, 88 respondents had received primary level education, while 64 of them were graduates, while 27 respondents were diploma holders, 9 of them had completed ITI. 10 of respondents revealed that they could sign the documents while 7 were illiterate. Only 1 respondent was postgraduate among the total number of respondents.
4. Gender wise data revealed that 83% were male respondents while 17% respondents were female.
5. 71% of the respondents belonged to rural area while 29% respondents lived in urban areas of Haryana.
6. Majority respondents (96%) were residing in their own homes while a small percentage (4%) was living in a rented accommodation.
7. Majority (92%) of the respondent beneficiaries were married while 7% of them were unmarried while 3 (0.5%) of the respondents were divorced and 2 (0.5%) of them were widow.
8. Majority respondents (78%) lived in joint family system while 22% had nuclear families.

9. The Monthly Average Family Income of beneficiary before loan was Rs.7,583/- and Annual Average Family Income after loan was Rs. 13,391/-` in the Report. Hence, it is concluded from the results that there is an increase of Rs. 5,808/- (76%) in the Annual Average Family Income of beneficiaries after they availed the NBCFDC Loan etc.
10. 59% respondents had family size of 4-5 members, while 18% had upto 5-6 members in their family, 12% reported that there were three members in the family while 11% had a big family size of more than 6 members.
11. As far as reason is concerned in this regard, it has been observed that on asking the beneficiaries about their monthly earning of income from the business, most of the beneficiaries have tried to hide the actual information pertaining to earning of their income and do not reveal their accurate income earning from their business. Hence, this could be the major reason for having only 03 numbers of beneficiaries in the category of Above Income Eligibility Criteria, after loan.
12. The majority respondents (86%) lived in houses with concrete roof while 7% lived in huts (kutchha house). 35 (5%) respondents had sheet roofs while 10 (2%) respondents had tiled roofs.
13. 96 % respondents disclosed that they had Aadhar card while 4% did not disclose the information.
14. Monthly expenditure of household has increased by 38.91% after loan in comparison to before loan as revealed by respondent beneficiaries. It indicates an economic gain for the beneficiaries.
15. Size of household saving increased by 6.13% after loan as revealed by respondent beneficiaries. In some cases, the savings of the beneficiary households have increased after availing loan indicating the positive impact of NBCFDC loans in the economic lives of beneficiaries.
16. The data revealed that majority of respondents had purchased the assets like TV, Mixie etc. after the loan. The assets created by the business assets in the form of business articles/goods for setting up of the business or expansion of the business after loan. Hence, the report reveals 100% assets creation by the

beneficiaries after availing the loan. Further the loan amount was utilized for creation of the assets mentioned below:-

- Purchasing animals such as Cow and Buffalo for the animal husbandry business.
 - Opening small business like such as cloth shop, beauty parlor, salon, mobile shop, general provision store (kirana or parchoon), electronic repairing shop, hardware shop, tea, bartan shop, and upgraded their work which were either stationary related, photo framing, shoe shop, pottery items, Computer, Puncture repair.
 - Purchase of new and upgraded machines such as sewing machine, sawmill (Before up scaling they had machines that were for personal/domestic use).
 - Purchasing goods such as electronic items and fancy items and clothing.
17. About 20.98% of beneficiaries have crossed the annual income of less than 1.5 lacs.
18. The annual average family income of beneficiary before loan was Rs90,996/- and Annual average family income. Increased to Rs.160686/- after loan in the report. Hence it is concluded from the results that there is an increase of 76% in the annual average family income of beneficiaries after they availed the NBCFDC loan.
19. In the Report, it has been observed 74% beneficiaries have opened Jan Dhan Account while 26% had normal savings account.
20. It is noted that average value of investment in post office is Rs.2,024/-, average value of investment in bank is Rs.11,501/-, the average value of investment in chit funds isRs.2,250/-, the average value of investment in silver is Rs.2,758/-, the average value of investment in gold is Rs.8,108/-, the average value of investment other investment Avenue is Rs.968/-. The data reveals that the average value of investment made by the beneficiaries has shown considerable improvement after loan and the beneficiaries preferred to make investments in banks.

21. Before the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.3,890/-, for pure drinking water it was Rs.370/-, for children's education it was Rs.5,815/-, for health expenses it was Rs.5,428/- and for social expenses it was Rs.2,068/-. After the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.4,910/-, for pure drinking water it was Rs.390/-, for children education it was Rs.6,230/-, for health expenses it was Rs.4,260/-, for social expenses it was Rs.2,525/-. Thus it may be inferred that the lifestyle of majority respondents have improved after availing loan. Thus the average household expenditure on basic necessities like food, potable water, and clothing education of children has considerably increased after availing loan.
22. 100% respondents had replied yes on being asked about linking of Aadhar card and mobile number with their loan accounts.
23. 98% respondents reported that they utilized the loan for the intended purpose while 2% revealed that they did not use the loan amount for the intended purpose. However, they informed that they have utilized the amount for other better business of their choice under different or in the same sector for other business.

II: SCHEME RELATED INFORMATION

1. All the 717 respondents had availed General Term Loan
2. Before loan nature of activity of 96 % respondents was small business, while 2% respondents were in agriculture and allied activities, After loan, the nature of activity of the 98% respondents were doing small business and (2%) remained in agricultural activity. However, they informed that they have utilized the amount for other better business of their choice under different or in the same sector for other business.
3. 65 % respondents reported facing difficulties in obtaining caste certificate from local authorities.
4. All the respondents revealed that they availed the entire amount that they had applied and was sanctioned by NBCFDC. The amount availed loan size is Rs.50,00/-and Rs,1,00,000/-.

5. 65% respondents came to know about NBCFDC schemes through advertisements, 32% respondents revealed that their family/ friends and relatives told them about these schemes while 3% came to know from the SCA officials and othe existing beneficiaries.
6. The report revealed that the awareness level about the schemes of NBCFDC amongst the target group was found 38% in the State of Haryana.
7. 83% respondents revealed that they were not aware about Unit cost and pattern of assistance under NBCFDC scheme .
8. 95% respondents reported that they did not face any difficulty in securing loan from NBCFDC.
9. All the respondents revealed that they availed the entire amount that they had applied and was sactioned by HBCKN.
10. Loan amount received by the Beneficiaries

0-2 months	0%
2-4 months	20%
4-6 months	60%
6 and above months	20%

It was observed by the resaerchers that in districts like Gurugram, Narnaul, Mahendergarh the number of backward classes was significantky high. The disporportionate fund allocation creates a mismatch between the number of loan beneficairies applying for loan which is generally higher in these districts and total funds allocated to the district. It results in delayed payments. In 2019-20 Covid was another reason and obtaining caste certificate from local authorities created hurdles.

11. The loan amount was sanctioned and disbursed in full in single installement.
12. 57 % respondents agreed that loan amount was sufficient according to their needs while 43% percieved the loan amount to be insufficient as per their needs/capacity.
13. 100% respondents responded that rate of interest on the loan amount was 6%.

14. 79% respondents stated that they were regular in paying their loan installment, 15% were irregular, while 6% had defaulted in loan repayment. The major reason for irregular and willful defaulters in repayment of loan was due to Covid 19 nationwide lockdown as well as no income in that particular period. Therefore, some of the beneficiaries could not make repayment timely and some of them become defaulters.

15. ONLINE LOAN PROCESSING

It has been observed that SCA has online loan processing facility. Applicants who wish to apply for loan under NBCFDC schemes can apply through online mode through Atal Seva Kendras, which are located across the Haryana. Atal Seva Kendras are located even in the remotest part of the Haryana. Atal Seva Kendra is present from big cities to small towns and villages in Haryana. The application is scrutinized by the department officials and after that a physical verification is done. After the verification and completion of all documentation, the loan is approved and the amount is disbursed to the applicant.

Chapter-V

RECOMMENDATIONS

1. To enhance the women participation, the loans amount should be enhanced in the women related schemes like MSY, MFS, New Swarnima Scheme.
2. Entrepreneurial Training Department should be created for training the loan beneficiaries for training the loan beneficiaries in the trade of their choice before start of their business for atleast one week duration.
3. The department should encourage start up scheme and become an incubator for the upcoming startups.
4. The awareness campaigns should be organized both at urban and rural areas by participation in the trade fairs and local melas for attracting the prospective beneficiaries. Social media campaigns should be designed to create mass awareness.
5. Internships for UG/PG/Ph.D students at NBCFDC can infuse new and innovative ideas.
6. Engagement of District Manager in the Districts should be on permanent basis or on contractual basis for a minimum period of five years. It affects the recovery mechanism at SCA level.
7. **Cluster Development Areas**

Based on the study, it has been observed that a particular community of people, who are doing their family traditional work like Brassware, Pottery, Necklaces made of Sandalwood; Carpentry etc. lives in different districts of Haryana State. These areas can be considered by NBCFDC for cluster development. These clusters are reminiscing of the glorious cultural heritage of Haryana

The list of some of work along with name of districts, which are famous and specifically known by their such traditional work as under: -

S.No	Name of the district	Famous For
1.	Rewari, Jagadhari	Brassware
2.	Jhajjhar	Pottery
3.	Jind	Body of Trucks
4.	Hisar	Necklaces made of Sandalwood; Carpentry
5.	Panipat	Handloom
6.	Jagadhari	Plywood Factory

These clusters are reminisces of the glorious cultural heritage of Haryana and needs patronage. NBCFDC can provide loans to the local artisans for promoting the cultural legacy of these clusters.

8. There is need to introduce new schemes that are market driven. In line with government vision of promoting start-ups, NBCFDC should provide funds with minimum documentation and processing time of loan disbursement to the people from backward classes
9. Existing schemes may be reengineered and the beneficiaries who are performing exceptionally well should be encouraged by providing fast loan clearance. ZYAADA KAMAO, ZYAADA PAO should be the guiding factors while reengineering these schemes.

ACTIONABLE POINTS AT SCA LEVEL

1. Awareness level among respondents regarding other schemes of NBCFDC was found low. Hence, the SCA official needs to bridge the communication gap by maintaining a regular communication channel with the beneficiaries. Hence SCA need to improve their awareness level among the prospective beneficiaries.
2. The SCA officials should conduct need assessments surveys of the beneficiaries at regular intervals so that attractive and competitive loan schemes may be offered.
3. Special efforts need to be made by official in case of irregular and wilful defaulters. SCA need to counsel them and motivate them towards benefits of

regular payment. They may suggest suitable action against willful defaulters by issuing notices and regular visits for recovery.

4. In case, they need entrepreneurial training, the officials should arrange for training programs before start of the business for duration of one week or more. It would ensure that success rate of business is high.
5. The SCA needs to strengthen University-Industry interface in the respective so that prospective beneficiaries may be guided and trained in the skills of their choice so that they may do their business with relevant skills.
6. The SCA may consider the cases pertaining to widows and physically challenged members as they expected special privileges like low rate of interest and subsidy for the loan amount.
7. During the disbursement of the loan the behaviour of the employees needs to be improved as some of the beneficiaries narrated bitter experiences.

ACTIONABLE POINTS AT NBCFDC LEVEL

1. The upper limit of the New Swarnima Scheme should be raised to encourage female participation in entrepreneurial ventures.
2. Keeping in view the current market scenarios, the loan beneficiaries expressed that loan amount should be increased upto Rs. 5, 00,000 without condition of surety of mortgage of landed property especially if the loan amount is regularly being paid.
3. Strict action should be taken against the willful defaulters as it has demoralizing effect on regular loan payees. In this regards, NBCFDC needs to adopt a proper follow up mechanism.
4. Disparities in fund allotment should be removed and should be based on population of OBCs in a particular district/ block. Also the loan repayment status of a particular block should be kept in mind. For instance, if defaulters of loan repayment in a particular district are less, then the fund allocation can be enhanced for that region.
5. The NBCFDC should reduce the rate of interest of General Term Loan from the current 6% to 4% so that its coverage is increased. Most of the defaulters

cited harsh economic conditions due to Covid 19 which was largely responsible for default in loan repayment.

6. Loan Repayment period can be enhanced to make it easier for the beneficiaries to pay the loan and the number NPAs can be brought down through it.

CHAPTER 6

REPORT ON PERFORMANCE OF SCAS

The loan beneficiaries expressed their highest overall satisfaction with the loan scheme. They expressed high satisfaction with the size of monthly instalment (s), assistance and guidance provided by SCA, guarantee requirements, quick confirmation of the loan, reliable and transparent services, interest rates , repayment period and activity started with loan, easy query handling, loan sanction system and loan disbursement system.

Overall the respondents were highly satisfied the business of state channelizing agent(s) of NBCFDC in the state of Haryana and strongly agreed that NBCFDC loans schemes have increased the level of women empowerment in Haryana.

Majority (57%) of the respondents were of the opinion that there is no improvement needed in the delivery mechanism and handholding of SCA.

Chapter-VII

SUCCESS STORIES

1. Name of the Beneficiary: **Vikash**

Age: 30 years

District :Sonipat

Amount Applied and Sanctioned: Rs. 50,000

Year of Applying: 2018

Year of disbursement: 2018

Vikash S/o Sohan Lal runs a small tea shop near BC Office. He lives in a joint family comprising of his old parents and his wife and children. His father supplied tea in BC office. DM, HBCKN motivated him to apply for loan as Vikash belonged to OBC category. Upon getting loan, he purchased a gas stove and utensils and started preparing breakfast, lunch and dinner apart from tea. His family members started helping him in the various activities and his income increased by 50 percent. He and his were able to survive during Covid 19 because of this small business.



2. **Mr. Devinder Singh** R/o Bhigan, Block: Gannaur, Sonapat.

Scheme: General Term Loan

Loan Amount: Rs.50, 000

Barber Shop

Devinder Singh is running a small barber shop in Sonapat city. To further expand his business, he needed financial assistance. His relatives informed him about NBCFDC and motivated him to apply for



the loan. He applied for the loan in 2018 of Rs. 50,000 and after receiving the full loan amount he spent it on acquiring new chairs and other essential items which enhanced his monthly income upto fifty percent over his previous income. He further provided employment to two persons.

3. **Mr. Rajesh Kumar** S/o Mr. Shyam
Sunder, R/o Bhiwani
Scheme: General Term Loan
Loan Amount (Applied and Sanctioned) :
Rs. 1,00,000
Shagun Typing College, Bhiwani



Mr Rajesh Kumar ran a stationery shop and a limited income. On the advice of BC officials he applied for a loan of Rupees one lakh and was sanctioned the full amount. He expanded his work and opened a typing centre which resulted in a modest increase of about thirty percent over his income at the time of applying loan. He further employed two more persons in his shop. Mr. Rajesh feels that loan amount should be increased without the condition of mortgage of landed property for the individuals who regularly pay their loan amount.

4. **Mrs. Veena** W/o Jitender Singh
R/o Farooq Nagar, Gurugram,
Tailoring
Loan Scheme: General Term Loan
Loan Amount Applied and
Sanctioned: Rs.50,000



Mrs Veena, a homemaker used to sew clothes of people on a simple sewing machine. On the advice of one of her relatives she applied for a loan amounting Rs.50,000 in March,2018. She was sanctioned the loan in December,2018 after which she purchased a table based treadle sewing machine with a built in presser feet model

which increased her productivity and her monthly income increased from Rs.8000 to Rs 10,000 per month.

5. **Mr. Pawan Kumar**, Village:
Mubarakpur, Farooq Nagar,
Gurugram. Barber Shop
Loan Scheme: General Term
Loan
Loan Amount (Applied and
Sanctioned) : Rs.50,000



Mr. Pawan Kumar, a young beneficiary of this scheme was running a small barber shop when one of his friends apprised him and motivated him to applying for a loan. He applied for the loan and his loan was sanctioned in the middle of 2018. With the help of loan amount he improved the infrastructure which helped him attract more customers to his shop. His monthly income rose from Rs. 10,000 to Rs.16, 000. He has further employed one person in his shop.

6. **Mrs. Kanta W/o Late Shri Devender**
Yadav, Beauty Parlour, Farooq
Nagar, Gurugram
Scheme: General term loan
Loan Amount (Applied and
Sanctioned): One Lakh



Mrs Kanta was informed and motivated by one of the officials of SCA 's regarding the scheme .She applied for a loan for the boutique shop for which she has gone through the training program. She applied for the loan in early 2018 and was sanctioned in the mid 2018. She utilised the loan amount of Rs. 1, 00,000 for the intended purpose .She properly utilised the sanctioned amount in creation of Assets and facilities in Farooq Nagar. She has also given employment to one person in her shop. This has increased her monthly income by around 25%. Her sole focus on assets creation and her children education therefore her opinion regarding the scheme is that loan amount upto 5 lakh should be increased without mortgage of the landed property.

7. **Mrs. Seema**, D/o Sh. Shish Ram, R/o Vishnu Garden Street Number 4, Age: 34 years, Beauty Parlour, Gurugram

Scheme: General term loan

Amount: One Lakh



Mrs Seema daughter of Shri Shish Ram is a trained lady in Beauty Parlour job .Without much financial support she was earning around Rs. 20000 rupees monthly. Meanwhile, one of her family friend advised her to apply for a backward class loan through HBCKN. She applied for this loan and was sanctioned in the month of 2018. She utilised the sanctioned amount of Rs.1, 00,000 for the intended purpose. With this loan she properly decorated two rooms of the ground floor of her house and also purchased the required infrastructure and assets. This has increased her monthly income from Rs. 20000 to Rs. 26000 according to her own version. My understanding keeping in view of her boutique work, monthly income is much more than this.She has also employed four persons in her boutique,

8. **Mr. Dilbagh Singh**, Tyre Puncture Shop, Mohanna, Sonapat

Scheme: General term loan

Loan Amount: One Lakh



Dilbagh Singh, a resident of Mohana village of Sonapat district is a lone earner of his family. He is running a tyre puncture shop. He is illiterate having a small family of three members he was doing manual tyre puncture work in his village. Meanwhile, one of his relatives advised and motivated him to apply for this loan. He applied for this loan but sanctioned 2018 .He utilised this sanctioned loan for the intended purpose. He therefore gave his priority to infrastructure and assets creation for tyre puncture shop therefore his monthly income increased from Rs. 5000 to Rs. 9000 during this period. Dilbagh Singh, like other beneficiaries of the scheme feels that there is a delay process in sanctioning of loan for the intended purpose

9. **Mr. Kuldeep Singh**, Mechanic (Bike Repair), Raipur, Sonipat

Scheme: General term loan
Loan Amount (Applied and Sanctioned): One Lakh

Kuldeep Singh is a bike machine repairer in Raipur district Sonipat. He was doing manual bike repairing job. Meanwhile he came in contact with the SCA functionaries in Sonipat.



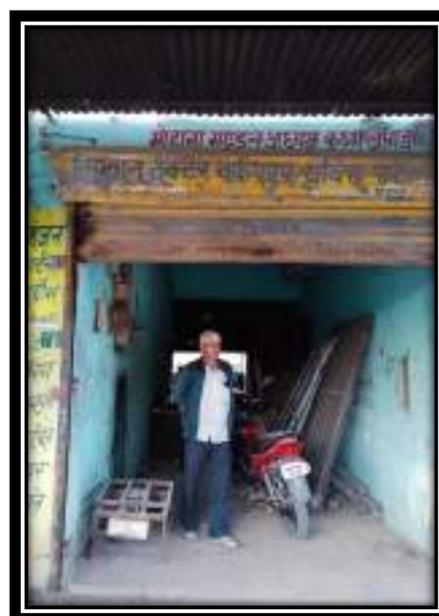
Henceforth he applied for loan and got sanctioned in the mid of 2018 .He utilised this sanctioned loan of Rs. 1,00,000 for intended purpose and gave priority to infrastructure and assets creation. Now he has also employed to persons in his workshop and his monthly income increased from Rs.10, 000 to Rs.15, 000. Mr. Kuldeep Singh gave some suggestions to improve the scheme as: a) increase the loan amount, b) Encourage general mass to participate in this welfare schemes through advertisements in newspapers etc. c) Incentive should be given for payment in interest etc.

10. **Mr. Krishna Jangda**, Welding Workshop, Mohana, Sonapat

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Krishna Jangra lives in Sonipat with his family and runs a Welding shop in his own house (outside the residence). Welding work is a traditional work which he got from his forefathers. On the advice of SCA functionaries he applied for the loan and got sanctioned in early 2018. It took



around four months in sanctioning the loan. He utilised the loan for the intended purpose and purchased new welding machinery. This has increased his monthly income from Rs. 8000 to Rs. 12000. According to functionary, power is very essential for welding work. In the scarcity of power, there is no work and income. Therefore

there is no fixed income. He feels that Covid19 has negative impact on his income. He has given employment to two persons in his workshop.

11. **Mr. Amit** S/o Tejram, Inverter Shop, Sonapat

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh



Amit, runs an inverter shop Jauli, Sonapat. One of his relatives informed him regarding the loan scheme for backward classes and on the basis of this information he applied for the loan. He applied for the loan and it was sanctioned in early 2018. Though sanctioning of loan took around 6 months, he utilised this amount for the intended purpose and upgraded his inverter shop. This had a direct result on the firm performance and his income has increased from Rs.15000 to Rs. 20000. Assets creation is the top priority of the beneficiary.

12. **Mr. Sandeep**, S/o Ramphal Fouji, Motor Cycle Repair parts, Mohana, Sonapat

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh



Sandeep, a young man of 30 years, runs a bike spare parts shop in Mohana block of Sonapat district. His family is above BPL and deposits his earnings in a normal savings bank account. On the advice of one of his relatives, he applied for the loan and got sanctioned after a delay of around 6 months. He applied for loan and it was sanctioned in mid of 2018. He utilised it for the intended purpose and upgraded his shop. This naturally increased his monthly income from Rs. 10000 to 14000. Sandeep has also given employment opportunities to four people in his shop his only grievance is the delay in sanctioning process of the loan.

13. **Mr. Pradeep Kumar** S/o Mr. Sat Pal, R/o
New Shiv Nagar, Rohtak Road Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned)
: One Lakh

Pradeep Kumar a resident of Bhiwani runs Jyoti Polytex Dhaga Dori manufacturing shop. In order to establish this small business, Pradeep took 8 lakh rupees from government bank and family support. Pradeep is a graduate, well aware about

HBCKN schemes and therefore applied for a loan and got sanctioned a loan of rupees 1 lakh in early months of 2018. He utilized this loan for the intended purpose and upgraded his work factory. As a result of this his monthly income increased from 15000 to 25000. He has also given employment to 10 persons in his factory. His only grievance is when the government bank has sanctioned his loan of 8 lakh rupees why HBCKN is not sanctioning a loan of even half of that.

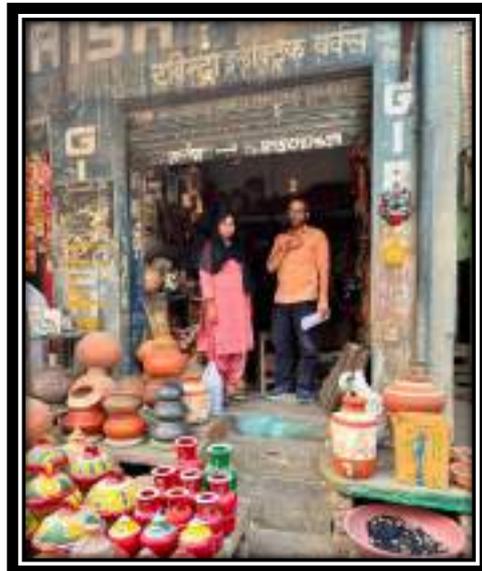


14. **Mrs. Kamla** w/o Late Sh. Rajesh,
Pottery Work, Jhanhar Ghati, Charkhi
Dadri

Scheme: General term loan

Amount: One Lakh

Mrs Kamla, 43 year old, a widow of late Shri Rajesh lives in Charkhi Dadri. After passing away of her husband 4 years late she started doing a traditional pottery work in her which is on the main road of Jhajjar in



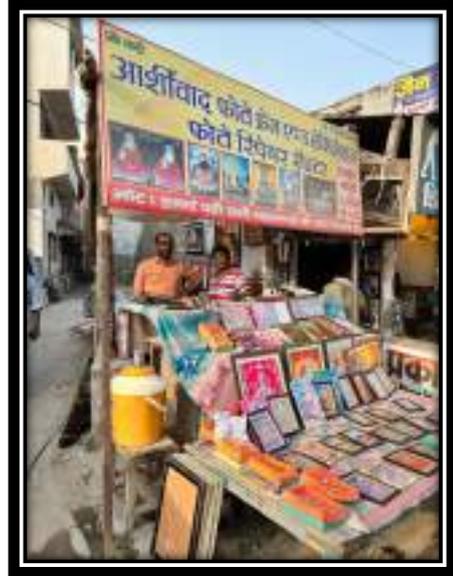
Charkhi Dadri mean by one of his a relative who has to BSA functionary inform and advised and motivated for loan to upgrade the pottery work she has just studied up to class five therefore relative helped in applying and sanctioned the loan of 1 lakh rupees in the early 2018. She used it for the intended purpose. She purchased new machine for the pottery work. This enhanced her monthly income from Rs. 10,000 to Rs. 14,000. She deposits Rs. 3000 per month in the post office regularly.

15. **Mr. Manoj Kumar Banti**, S/o Shri Ram Kumar, R/o Rohtak Chowk, Court Road, Photo Frame Shop, CharkhiDadri

Scheme: General Term Loan

Loan Amount (Applied and Sanctioned): One Lakh

Manoj Kumar Banti runs a photoframe shop, (without roof on road side) named Ashirwad photo frame at Rohtak Chowk, Court Road, Charkhi Dadri. He was doing his traditional job of photo framing of political and religious leaders and selling these items on roadside without roof. In the meanwhile he came in contact with one of the officials of CA and applied for a loan and got sanctioned in early 2018. He utilised this amount for the intended purpose and upgraded the infrastructure for photo framing. Therefore, his monthly income increased from Rs.10000 to Rs. 15000.He is very thankful to the functionaries of a SCA in Charkhi Dadri and repays his monthly instalments on time.



16. **Mr. Vishnu** S/o Mr. Krishan Kumar, R/o Old Post office, Jhadu Singh Chowk, Charkhi Dadri

Scheme: General term loan

Amount (Applied and Sanctioned): One Lakh

Vishnu, a young boy studied upto class 12th lives in Charkhi Dadri. He runs M.K. electronics at his residence. He was pursuing his traditional electronics work in the shop, meanwhile he came in contact with the functionaries of SCA's and on their advice and motivation he applied for loan and got sanctioned by mid of 2018 after getting this amount of rupees 1 Lakh from HBCKN and utilised it for the intended purpose Vishnu upgraded his Electronics shop



therefore his delivery service increased and monthly income to now his monthly income has increased from 10000 to 15000.

Vishnu has also taken a loan of rupees 2.5 lakh from the market for up gradation of his Electronics shop. He has also employed person in the shop

17. **Mr. Rajesh** S/o Mr. Hoshiyar Singh, Happy Garment Shop, Charkhi Dadri

Scheme : General term loan

Loan Amount (Applied and Sanctioned): Rs. 50,000

Rajesh a young man of 26 years runs a Happy garments shop at Ghikara Road Wali Gali, opposite bus stand, Charkhi Dadri.



Rajesh was pursuing his garments business in a traditional way. In the meanwhile through one of the SCA's representatives, he came to know about the HBCKN

scheme. Therefore he applied for the loan and got sanctioned the loan of rupees 50000 only in early 2018 Rajesh used this amount for the intended purpose and upgraded



infrastructure in his shop. Therefore his monthly income increased from 25000 to 30000 he also employed one person in the shop.

18. **Mr. Raj Narayan** S/o Mr. Dharam Chand, Cattle Business, Kheri Damkan, Sonapat.

Scheme : General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Raj Narain son of Shri Dharam Chand is a resident of Kheri Damkan village of Sonipat district He is a BPL card holder having 4-5 members in his family. He was



keeping a cow and selling its milk in the village itself. Meanwhile a team of SCA functionaries visited his village and inform them about HBCKN scheme for backward classes. He too applied for the loan for buffalo purchasing and got sanctioned the loan of 1 lakh in early 2018. He utilised this loan for the intended purpose and purchased two buffaloes .Now he has three buffaloes and a cow.His monthly income has also increased from Rs. 8000 to Rs.12000.

19. **Mr. Naresh Kumar** S/o Naman Singh, Pottery Making, Chawni Mohalla, Jhajjar

Scheme : General term loan

Loan Amount (Applied and Sanctioned): Rs.50,000

Naresh Kumar who is educated up to primary standard lives with his family in Chawani Mohalla Jhajjar. One of his relatives introduced him to SCA functionary. On his advice and motivation Naresh Kumar applied for



loan and got sanctioned around mid of 2018. Naresh Kumar's family is traditionally

involved in pottery work. He utilised this loan for intended purpose and upgraded his poetry infrastructure. His monthly income also increased from Rs.10000 to Rs.14000. He admitted his only son in school and his focus is on assets creation. He also pays some amount in LIC on monthly basis but did not mention the amount.



20. **Mr. Pawan Kumar** S/o Mr. Raj Singh, Raj collection Readymade Garments Shop, Jhajjhar

Scheme: General Term Loan

Loan Amount (Applied and Sanctioned): One Lakh

Pawan Kumar runs Raj collection readymade garments and doing this business for the last 10 years. Meanwhile, one of his relatives told him about the HBCKN loan scheme and he applied for the loan in early 2018. His loan got sanctioned in mid 2018. He utilised this loan for intended purpose. He improved the infrastructure and changed the outlook of his store as well as new items/ varieties of garments were included in his store. Thereby his monthly income increased from Rs.15, 000 to Rs.20, 000. His sole focus is on assets creation. He also regularly deposits some amount in nationalised banks though he did not mention the amount. Pawan Kumar focuses on two issues: education of his children and assets creation. He has admitted his children in private school and assets creation has also become the focal point in urban areas that is considered as base of small businesses



21. **Mr. Vijender Singh** S/o Shri Rishal Singh, Silani gate Bazaar , Jhajjhar,

Scheme: General term loan

Loan Amount (Applied and Sanctioned): Rs. 50,000/-

Vijender Singh runs a Shoe shop and came in contact with a SCA functionaries who informed and motivated



him to apply for General Term Loan. He applied for this loan but got it sanctioned in the early months of 2018. He utilised this loan of Rs. 50000 for intended purpose. He utilised this amount for assets creation. He changed the look of his shop and purchased new and modern varieties of shoes. Thus, his monthly income increased from Rs. 15,000 to Rs. 20,000. He spends a substantial portion of his monthly income on asset creation.



22. **Mr. Umesh** S/o Mr. Sanjay, Balaji Bangles and General Store, Jhanhar

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Umesh son of Shri Sanjay is a unmarried young boy. He runs Balaji bangles and general store in Jhajjar near old bus stand. His entire family is involved in this business. He started this small business with financial help from HBCKN loan of Rs. 1,00,000 and additionally taken a loan of Rs. 30 lakh from Indian Overseas Bank for infrastructure development and assets creation of the shop. He regularly invests in nationalised bank he did not mention the value of investment. He has also employed 6 persons in his store.



23. **Mr. Pradeep**, Shri Shyam Graders Plywoodwork, Jhajjar

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Pradeep son of Shri Ram Kumar resident of Jhajjar runs Shri Shyam traders plywood and hardware work. Pradeep is a graduate and came to know about HBCKN loan scheme through advertisement. Therefore he applied for the loan and got sanctioned in

the early of 2018. He utilised this loan for the intended purpose i.e for infrastructure development and assets creation. This has enhanced his monthly income from Rs. 25000 to Rs. 35000. He invests in post office as well as in nationalised bank regularly. He did not mention the amount he also owns a car. He has taken a loan for the car.



24. **Mr. Surender Singh** S/o Mr. Manphool Singh , Age: 27 years, Prajapati Gas Service, Jhajjar

Surendra is a young boy aged 27 years and lives in a nuclear family in Jhajjar. He runs Prajapati Gas Service and has attained education till primary standard. He was introduced to SCA functionary through one of his relatives. He advised and motivated him to apply for loan and got it sanctioned.. Therefore, he utilised this loan for intended purposes. He improved the infrastructure and also for assets creation for

their by his monthly income increased from Rs. 20,000 to Rs. 25,000 per month. He also regularly deposits some amount in nationalised bank but did not mention the value of the amount. He has employed two people in his work after his work grew after availing the loan



25. **Mr. Kuldeep** S/o Nand Lal, Furniture Shop, KheriDamkan, Distt. Sonipat

Scheme : General term loan

Amount: One Lakh

Kuldeep a resident of Kheri damkan village runs a furniture shop. Furniture work is his family business. He lives in a joint family and entire family is involved in this work. He came in contact with a SCA functionaries file they visited his village. On their motivation and assurance, he



applied for the loan and got it sanctioned in early months of 2018. He utilised this amount for the intended purposes. He purchased new and modern Sawmill for wood cutting and other assets for furniture work. He has further employed one person in his furniture shop after availing loan.

26. **Mrs. Neelam**, Anuradha Boutique, Gurugram

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs Neelam resident of 216, F-Block Dharam Colony, Gurugram runs Anuradha Boutique in her residence. She came in contact with SCA functionaries through her



relatives. She is Matric pass, and wanted to run boutique. She applied for the loan and got it sanctioned in early months of 2018. She utilised this loan for the intended purpose. She focused on infrastructure development of ground floor two rooms of her house and bought assets for furthering her business. Therefore her monthly income increased from Rs.10, 000 to Rs.18, 000. She has also employed two persons in her work with the help of the loan. She also has Nationalised savings account and regularly deposits some amount there.

27. **Ms. Sukrita**, W/o Mr. Manoj Kumar, Anand Garden Muskan Beauty Parlour, Gurugram

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs. Sukrita, aged, 45, a housewife runs Muskan beauty



parlour in a rented space in Gurugram. She lives in a joint family. She came in contact with SCA functionaries through her family friends. On their advice and motivation, she applied for the loan and got sanctioned. She utilise the loan for intended purposes .she invested this amount for assets creation as well as doing the makeover of the beauty parlour. Thereafter her monthly income increased from Rs. 10000 to Rs. 18000. She has also employed three persons as her business grew after refurbishing the beauty parlour.

30. **Mr. Naveen Saini** S/o Shri Shish Ram Saini R/O Charkhi Dadri

Scheme : General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Naveen Saini, a physically challenged, young man of 32 year old lives in a joint family in Charkhi

Dadri. Naveen, studied upto 12th class, is very techno-savvy. He studied Computer Education including repairing tasks from the nearby computer learning centers of Charkhi Dadri. Meanwhile he came in contact with one of the functionaries of SCA's in Charkhi



Dadri. On his advice and motivation, he applied for a General term loan and got sanctioned a loan of rupees One Lakh in the mid 2018. He utilized this for the intended purpose and started computer and LED repairing work in Shiva market, Therefore his monthly income increased from Rs. 10,000 to Rs. 15,000. He is unmarried and his main focus is on assets creation. Regarding the NBCFDC loan, his opinion was that the sanctioning of loan should be quick.

31. **Mrs. Saroj** W/o Shri Hansraj R/o Nai Wada, Rewari,

Scheme : General term loan

Amount: 50,000/-

Mrs Saroj belongs to BPL category having a Jan Dhan bank account. She is the owner of Saurabh sweets Rewari. She wanted to enhance her sweets manufacturing unit. Through their relatives the family was introduced to SCA's functionaries. On their advice she applied for a loan and got sanctioned in 2018. She utilised this amount for the intended purpose: up gradation of sweet manufacturing machine as well as infrastructure improvement in her sweets shop. Her monthly income increased from Rs. 25000 to Rs. 35000. She has also employed to persons in her work with the help of the loan amount.



32. **Mr. Sanjay** S/o Shri Rameshwar, R/o, Jangid Auto Repairing Centre, Main Road, Sanjay Auto Works, Tawaroo, Distt. Nuh.

Scheme: General term loan

Amount: Rs. 50,000/-

Sanjay son of Shri Shri Rameshwar resident of Tawaroor runs an auto works shop on main road in Tawaroor. He lives in a joint family and this is his family business. He came in contact with SCA functionaries through his relatives and applied for the loan

and got sanctioned in April 2018. He utilised this loan for intended purposes. He focused the purchase of new machines of puncture and asset creation. Naturally his client has increased and his monthly income from Rs. 10,000 to Rs.15, 000. He has further employed four persons in his auto works. He also deposits Rs.1000 in the post office



33. **Mrs. Pushpa**, W/o Mr.Jitender, Dhoop Agarbatti Manufacturing, Rewari

Scheme: General term loan

Loan Amount (Applied and Sanctioned): Rs. 50,000

Mrs Pushpa Devi wife of Sh. Jitendra is resident of Nai wali Chowk Rewari runs Dhup Agarbatti manufacturing unit in her own house. She belongs to BPL category having Jan

Dhan Yojana bank account. She lives in a joint family where her mother-in-law, father-in-law and her husband also joined hands in her manufacturing unit. Through her family friends SCA functionaries advised her to go for the loan. She applied for the loan and got sanctioned in early months of 2018. She utilised this loan for



intended purpose. Therefore her production as well as income increased from Rs. 11,000 to Rs. 15,000 per month. Her focus is on assets creation for the manufacturing unit and children's education. She has to take a loan from bank for child education.

34. **Mrs. Kavita** w/o Sonu, R/O Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mrs. Kavita wife of Sonu lives in Bhiwani, runs a beauty parlour. She is running beauty parlour in her own house. Her relatives advised and motivated her to apply for HBCKN loan and got sanctioned in early months of 2018. She utilised the loan for the intended

purpose. She utilised this loan for two purposes, firstly changing the makeover of her beauty room, secondly, created infrastructure that is assets creation. This has changed the look of her parlour. Therefore, number of clients increased and thereby monthly incoming from Rs.10, 000 to Rs.15, 000. She is timely paying the instalments of loan.



35. **Mr. Pawan Jangra**, S/o Late Shri Chandu Lal, R/o Ganpati Nagar, Welding Shop, Tosham, Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Pawan Jangra a young man 42 years old lives in Ganpati Nagar Tosham bypass Bhiwani. He runs a Welding shop named Shahil Engineering Works. Pawan is a politically active person and he got the information regarding

HBCKN loan scheme from his relatives. He applied for the loan and was sanctioned the loan of Rs. 1, 00,000 in the early months of 2018. He utilised the loan amount for the intended purposes and focused on infrastructure development of Welding shop as well as purchased essential items. As a result of that his monthly income increased



from 15000 to 25000. He also deposits 1000 rupees per month in post office. His earning status has also enhanced his social status in his community and has provided employment to one person in his shop.

36. **Ms. Sunita** D/o Ved Prakash

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Ms Sunita, is young woman, 32 years of age and is a divorcee. She lives with her parents in Vijaynagar, Rohtak city. After her divorce, she started sewing work from her home. Meanwhile, one of the SCA official apprised her about loans schemes of HBCKN and motivated her to apply for the loan. She applied for the loan in the early months of 2018 and the loan was sanctioned in the mid of



2018. She was sanctioned a loan of Rs.1,00,000 which was utilized by her for purchase of modern sewing machine and other asset creation. Her monthly income has increased from Rs.15,000 to Rs. 30,000 and she has provided employment to thirteen people. Around 10-15 people supply her pieces of cloth directly from the factory which reduces the production cost of her product. She is giving training to local women and is a classic case study of successful beneficiaries.

37. **Mr. Sandeep** S/o Phool Kanwar

Scheme: General Term Loan

Amount: One Lakh

Sandeep runs a readymade garment shop in Lakhanmajra village of District Rohtak . The beneficiary is a graduate and met SCA official



for the loan. He applied for the loan in early 2018 and was sanctioned the amount in April 2018. He utilized this amount for asset acquisition and up gradation of his shop. His monthly income increased from Rs. 20,000 to Rs. 30,000. He is doing exemplary work in his area.

38. **Mr. Sanjay Kumar** S/o Late Sh. Naresh Kumar, Dadri Ghati, Ramgunj Mohalla, Bhiwani

Scheme: General term loan

Loan Amount (Applied and Sanctioned): One Lakh

Mr Sanjay runs a peetal bartan manufacturing unit from his own house in Bhiwani. He lives in a joint family, therefore his family members and two helpers assist him in his work. As one his distant relative is SCA official, he applied for the loan on the advice of SCA official. He was sanctioned the loan in April 2018 and he utilized the loan amount for modernization of his unit. It resulted in augmenting his income from Rs.10,000 to Rs. 14,000.



39. **Mr. Devender Kumar** S/o Sh. Murari Lal

Scheme: General Term Loan

Amount: One Lakh

Mr. Devender Kumar runs a printing press near bus stand, Rewari road, Narnaul. He came in contact with SCA functionaries through his friends circle and applied for the loan amount of Rs. 1,00,000 which was sanctioned to him in early of 2018. He spent the loan amount for infrastructure and asset creation the printing press. He purchased a modern printing machine which resulted in increase in his productivity. His monthly income increased from Rs.10,000 to Rs. 15,000. He pays a shop rent of Rs.5,000 per month. He sends his children to private school and has provided employment to one person.



40. **Mr. Ravinder** S/o Sh. Suresh Kumar

Scheme: General Term Loan

Amount: One Lakh

Mr Ravinder runs a mobile shop at Bawal chowk, Rewari. Through his friends he came in contact with SCA official and applied for the loan which was sanctioned to him in early 2018. Ravinder utilized the loan amount for intended purpose and focussed on asset creation. His monthly income increased from Rs. 25,000 to Rs. 36,000 and has further provided employment to two people.



41. **Mr. Gaurav** S/o Sh. Jai Parkash

Scheme: General Term Loan

Amount: One Lakh

Mr Gaurav is a young man of 36 years and lives in Mohalla Kayastwad, Rewari. He runs an optical shop which is his family business in which his brothers are partners. Although he is living in a nuclear family of three members, the business is jointly run by the family members. His close friends apprised him of the loan scheme of NBCFDC and he met SCA official. He was sanctioned his loan in February 2018 through which he purchased modern items like sunglasses for his optical shop. He renovated the shop which resulted in attracting more customers to his shop. With an increase in customer base, his monthly income increased from Rs.20,000 to Rs. 35,000. He has further employed two persons in his shop.



42. **Mr. Surender Singh**, R/o Siligate Bazaar,
Jhajjar

Scheme: General Term Loan

Amount: One Lakh

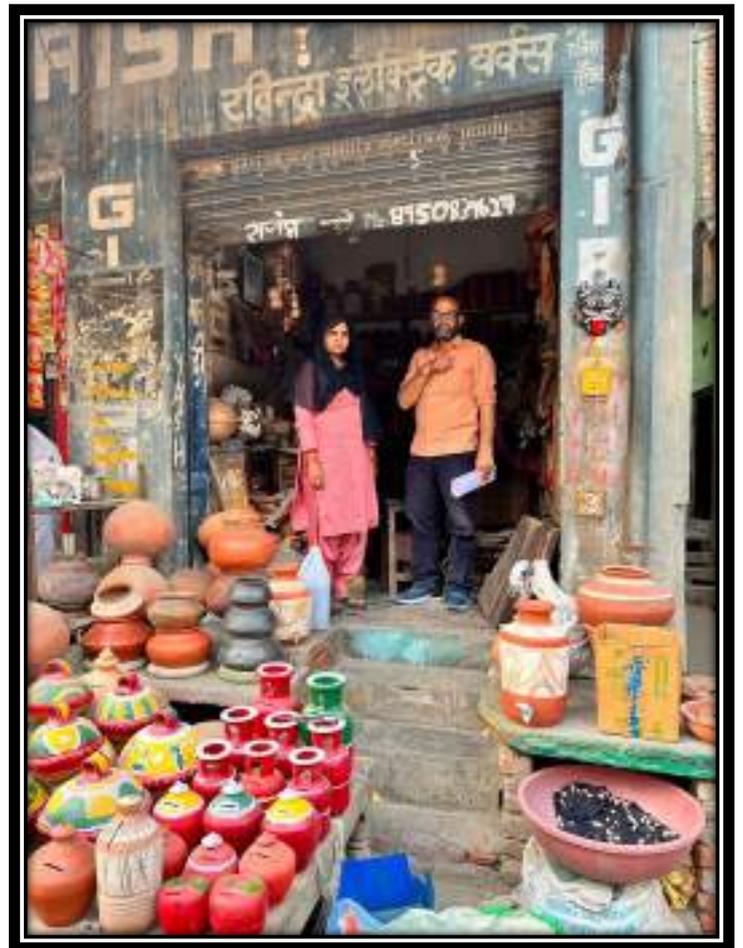
Mr Surinder Singh runs a ready garment shop which is a family owned business.. He had a small shop in Siligate bazaar. He came in contact with SCA official through his friend and applied for the loan in early 2018 and was sanctioned the loan amount in mid 2018. He utilized the loan amount for makeover of the shop and asset creation. He purchased modern and latest trends of clothing which resulted in increased customer inflow. His monthly income increased from Rs.15, 000 to Rs. 20,000 and admitted his children in a private school. Mr. Surender is working hard to attract more customers by providing them the latest collection of clothes after availing the loan.



Fieldwork by the Research Team









**INTERVIEW SCHEDULE OF AN EVALUATION OF SOCIO-ECONOMIC IMPACT
OF THE NBCFDC SCHEMES ON THE LIVES OF BENEFICIARIES**

I - SOCIO – ECONOMIC INFORMATION

1. Name of the Beneficiary :
2. District :
3. Block :
4. Age (in years) :
5. Educational Status : Illiterate Ability to sign Primary
 Secondary Higher Secondary Diploma
 ITI Graduate Post Graduate
 Others
6. Place of Residence : Rural Urban
7. Type of Residence living : Own House Rental house
8. Marital status : Married Unmarried Widow
 Divorced Separated
9. Occupation :
10. Nature of the family : Joint Nuclear
11. Size of the family : Upto 3 members 4 – 5 members
 5-6 members above 6 members

12. Family monthly Income (in Rs.):

Before Loan-Rs.	After Loan – Rs.

13. Economic status presented while applying for Loan:

BPL Above BPL DPL Above DPL

14. Economic status after got Loan : BPL Above BPL DPL Above DPL

15. Nature of House Occupied: Hut Concrete Roof Sheet Roof Tile Roof

16. Do you have Aadhar Card? : Yes No

16(a) If yes, kindly enter your Aadhar no.

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17. Monthly Expenditure of your House hold:

Before Loan-Rs.	After Loan – Rs.

18. Size of the Household savings:

Before Loan-Rs.	After Loan – Rs.

19. Do you have house hold debt :

Before Loan-Rs.		After Loan – Rs.	
Yes	No	Yes	No

20. Size of the Household Debt :

Before Loan-Rs.	After Loan – Rs.

21. **Type of Bank Account of Beneficiaries**

Jan Dhan Yojana

Normal Savings Bank account

22. When did you purchased the below mentioned assets? (Give tick Mark in the appropriate Box)

S.No	Name of the Assets	Purchased before Loan	Purchased after loan
1.	T.V		
2.	Radio		
3.	Mixie		
4.	Grinder		
5.	Cell Phone/Smart Phone		
6.	Cycle		
7.	Scooter/Bike		
8.	Car		
9.	Computers		
10.	Telephone connection		
11.	Gas connection		
12.	Iron box		
13.	Fan		
14.	Sewing machine		
15.	Washing machine		
16.	Refrigerator		
17.	Video player		

23. How much is the value of your investment before and after loan in the below mentioned avenues ? (Please give in rupees value)

S.No	Name of the investment	Value of Investment your before Loan in Rs	Value of your Investment after loan in Rs
1.	Post –office		
2.	Bank		
3.	Chit funds		
4.	Silver		
5.	Gold		
6.	Others		

24. Does your Aadhar number and mobile number is linked with your loan account :

Yes

No

25. What is your Average household expenditure before and after loan in the below mentioned categories?

S.No	Name of the item	Before Loan in Rs	After loan in Rs
1.	Food expenses		
2.	Clothing		
3.	Pure drinking water		
4.	Child education		
5.	Health treatment		
6.	Social expenses		

II. SCHEME RELATED INFORMATION

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

a) General Term Loan (GTL)

b) Micro Finance scheme (MFS)

c) Mahila Samridhi Yojana(MSY)

2. Please specify the nature of activity for which assistance is availed

a) Agriculture and allied

b) Small business

c) Transport sector

d) Service sector

3. Do you faced any difficulties in getting Income / Caste Certificate from local authorities

Yes

to some

No

4. How do you know about the NBCFDC current scheme?

Advertisement Family /Friends/Relatives From SCA officials

Website Beneficiary

Others (please Specify) _____

5. Are you aware of the other scheme of NBCFDC?

Yes No

6. Are you aware of unit cost and pattern of assistance under the NBCFDC scheme?

Yes No

7. If yes please tell about

NBCFDC Contribution	SCA's Contribution	Beneficiary contribution
% <input type="text"/>	% <input type="text"/>	% <input type="text"/>

8. Do you faced any difficulties in getting Loan: Yes No

9. Please tell us about the particulars of Loan received

a) Date in which application was made ___/___/_____ (DD/MM/YYYY)

b) Loan sanction date ___/___/_____ (DD/MM/YYYY)

c) Loan disbursed date ___/___/_____ (DD/MM/YYYY)

d) Amount applied in Rs. _____

e) Amount sanctioned in Rs. _____

f) Amount Availed in Rs. _____

g) Purpose of loan utilized (Please give tick mark)

Agriculture and allied

Small business

Transport sector

Service sector

h) Have you utilized the loan for the intended purpose Yes No

If no, please tell the reason -----

i) Is the loan amount is sufficient according to you needs/ capacity? Yes No

j) What is the rate of interest for your loan amount _____

k) Status of loan repayment : Regular Irregular Defaulted

l) If defaulted state the Reasons for irregular or defaulted repayment

10. **What is the Surety given for getting loan?** -----

11. Have you given any Employment opportunity with the help of loan amount?

Yes ----

No -----

12 if yes please give the number of employees with the help of loan amount -----

12. In your opinion, what are the measures needed by NBCFDC for improving of the scheme:

III. SATISFCATION LEVEL OF SCAs & SOCIO-ECONOMIC IMPACT

Listed here below are statements of various aspects regarding business of state channelizing agent of NBCFDC. Please indicate the extent to which you satisfy with each statement by ticking (√) a number that reflects your rating using a scale where 1= Highly dissatisfied 2 = Dissatisfied 3 = Neither satisfied nor dissatisfied 4 = Satisfied 5 = Highly satisfied.

Sl.No	Statement	5	4	3	2	1
1.	Loan scheme					
2.	Assistance and guidance provided by SCA					
3.	Quick confirmation					
4.	Interest Rates					
5.	Loan Sanctioning system					
6.	Disbursement system					
7.	Disbursement amount					
8.	Lending process					
9.	Processing fees					
10.	Behaviour of the employees during the lending process					
11.	Guarantee requirements					
12.	Size of monthly installments					
13.	Fast and Efficient Services of the Bank					
14.	Repayment Period					
15.	Time Taken for Loan approval					
16.	Reliable and Transparent Services					
17.	Easy Query Handling					
18.	Awareness Mechanism					
19.	Overall services					
20.	Activity started with the help of loan assistance					

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

Sl.no	Social Impact	5	4	3	2	1
1.	Participation in social service activities					
2.	Better schooling of the children					
3.	Equally participated with husband in family decisions in the society					
4.	Respect of Socially recognition in the Society					
5.	Participation in organized Activities					
6.	Better access to the health faculties					
7.	Improvement in dealing with outsiders					
8.	Increased involvement with social events					
Economic Impact						
9.	Food consumption pattern improved					
10.	Improvement in clothing status					
11.	Better access of financial resources					
12.	Asset creation improved					
13.	Savings rate improved					
14.	Standard of living improved					
15.	Minimized family indebtedness					
16.	Decision making in the family					

The following questions assess your level of women empowerment, Please indicate the extent to which you agree (or) disagree with the following statements by ticking the appropriate point, with 1 standing for “strongly disagree” and 5 standing for “strongly agree”.

- 5. SA – Strongly Agree
- 4. A – Agree
- 3. N – Neutral
- 2. DA – Disagree
- 1. SDA – Strongly Disagree

Women Empowerment	5	4	3	2	1
NBCFDC loan increases capacity to spend more					
NBCFDC loan increases the value of assets					
NBCFDC loan increases the income					
NBCFDC loan increases the savings					
NBCFDC loan increases confident to face financial crisis					
NBCFDC loan provides employment opportunities					
NBCFDC loan increases power of decision-making in the family					
NBCFDC loan SHG creates better awareness about health					
NBCFDC loan induces social responsibility					
NBCFDC loan made me to buy clothes or other essentials for myself without permission of my family.					

NBCFDC loan creates confidence to face problems					
NBCFDC loan creates awareness about self-reliance					
NBCFDC loan gives social status					
NBCFDC loan made me involved in decision making related to improvement in the home.					
NBCFDC loan made me involved in decision making related to large purchases					
NBCFDC loan improves literacy and communication skill					
NBCFDC loan improves leadership skill					
NBCFDC loan improves voicing social concerns					
NBCFDC loan made me involved in decision regarding children's education/marriage/career					
NBCFDC loan improves Entrepreneurship ability					

IV - CONSTRAINTS AND BOTTLENECKS

1. In your opinion, do you feel any improvement needed in the delivery mechanism and handholding of SCA Yes No

If yes please describe: _____