

**REPORT ON
INSPECTION AND EVALUATION OF IMPACT OF
THE SCHEME OF NBCFDC ON VJNT
BENEFICIARIES IN MAHARASHTRA**

**Submitted by
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Chapter -1

Introduction

The Mandal Commission for the economic and occupational development of the OBC communities has recommended to start up cooperative societies, networks of financial and technical institutions to foster their business and industrial enterprises. The setting up of the National Backward Classes Finance and Development Corporation (NBCFDC) has its roots in Mandal Commission's recommendations. The NBCFDC is a Government of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. The NBCFDC was incorporated under section 25 of the Companies Act 1956 on 13th January 1992 as a Company not for profit. It was established with the objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self-employment ventures. It provides financial assistance through State Channelizing Agencies (SCAs) nominated by the State Governments/UTs. It provides finance for a wide range of income generating activities to the poorer section of these classes. The NBCFDC provides assistance for the broad sectors;

- a) Agriculture and allied activities, b) Small business, c) Artisans and traditional occupation,
- d) Technical and professional trades/courses, e) Transport and service sector, etc.

The NBCFDC provides following loan schemes to the Other Backward Communities through the State Channelizing Agencies (SCAs). The following are the SCAs in Maharashtra.

- a) Vasantrao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd.,
- b) Maharashtra Backward Classes Development Corporation Ltd.,

The eligibility criteria for availing loan are as follows for all SCAs.

- a) The person should belong to the VJNT specified by SCAs accordingly,
- b) The poverty line (also double the poverty line) as given by the NBCFDC from time to time pertaining to income of beneficiaries (rural and urban areas).

National Backward Classes Finance and Development Corporation (NBCFDC) has assigned the work of the inspection and evaluation of NBCFDC beneficiaries implemented

through Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Limited, Maharashtra to Dr. Ambedkar Chair, R. T. M. Nagpur University and the Chair has undertaken it. The field survey and the study were carried out in core consultation with the NBCFDC, New Delhi and Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Limited, Maharashtra, Mumbai, with following objectives.

Aims and Objectives of the Study:

The NBCFDC has entrusted the Dr. Ambedkar Chair, R. T. M. Nagpur University, the evaluation and the ascertainment the status of the beneficiaries of the loan schemes of NBCFDC in Maharashtra for the SCA-Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Limited.

The aims and objectives of the study are following.

- 1) To find out the percentage of beneficiaries that utilized the assistance from the SCAs under different schemes of NBCFDC.
- 2) To know the percentage of beneficiaries who have actually benefitted from the loans to create assets and how many were not able to do it.
- 3) To understand the percentage of beneficiaries who have crossed the poverty line and double poverty line after availing the loans.
- 4) To examine the social and economic impact of NBCFDC schemes.
- 5) To know the performance of SCAs based on feedback of beneficiaries regarding the various aspect relating to business of SCAs.
- 6) To propose suggestions and recommendations for the improvements in the delivery mechanism and also for loan recovery performance.

Methodology:

The study is carried out with the help of a four stage methodology comprising Desk Research, Field Surveys, Data Analysis and Report Preparation. The Chair sourced and scanned published and unpublished data/information on the project components and operational modalities. Besides Desk Research, the Chair also finalized the study instruments in consultation with NBCFDC and collected the lists of beneficiaries. The study used both

primary and secondary sources of data collection. The list of beneficiaries, the schemes implemented and amount of loan disbursed was obtained from the head offices of Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd., at district level. The data pertaining to disbursement of loans was obtained from the head office of Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd., at Mumbai.

An in-depth field survey at beneficiary level across the district is the critical core of the study. During the field survey, beneficiaries were contacted personally and their views on various facets relevant to the study were captured with the help of structural questionnaires and open-ended interviews. The field surveys were carried out with the help of field investigators and research associates, who possessed relevant experience in undertaking these kind of surveys and could communicate in the local dialect under the supervision of Professor of the Ambedkar Chair. A questionnaire survey was conducted in these districts by research investigators appointed for the said purpose. Also the coordinator of the project has visited all these districts, interviewed and observed some of the beneficiaries' socio-economic condition. Also the assets were verified which were created after taking loan.

The study relied on the empirical information gathered from the beneficiaries and other stakeholders who are actively involved in the implementation of NBCFDC scheme. The data/information collected during the field survey was compiled, processed, tabulated and analysed with the help of appropriate statistical tools and techniques and arrived valid conclusions.

A questionnaire was designed to find out the income before taking loan, after taking loan, whether they have come above poverty line/double the poverty line, assets created out of business enterprise and whether the funds were used from the same purpose or not i.e. misuse of funds.

Beneficiaries across District and Village:

We covered 511 beneficiaries from seven district of Maharashtra. The study was conducted in Nagpur, Akola, Jalna, Pune, Solapur, Aurangabad and Beed in the State of Maharashtra. 56 samples from Nagpur, 50 from Akola, 98 from Jalna, 26 from Pune, 92 from Solapur, 107 from Aurangabad, and 82 samples from Beed were collected. The sample was

chosen in such a way that all administrative zones of Maharashtra were covered for the study (see, Table No: 1.1)

Table No. 1.1
Sample Across District and Village

Nagpur Division		Pune Division		Marathwada Aurangabad Division		
Nagpur-56	Akola-50	Pune-26	Solapur-92	Aurangabad-107	Beed-82	Jalna-98
Nagpur=56	Barshitakali =17	Daund = 04	Akkalkot = 04	Aurangabad= 95	Beed= 82	Badnapur = 48
	Bhaudimahal=20	Haveli =14	Barshi = 02	Phulmbri= 02		Ghansanganvi= 19
	Katakhedha = 01	Mulshi = 04	Karmala = 03	Khultabad= 04		Ambad = 11
	Sakhrvira = 02	Shirur =04	Madha = 01	Paithan= 04		Zafrabad = 01
	Babulgoan = 03		Malsiras = 01	Kamangad= 02		Mandha = 07
	Geukheela = 02		Mangalvedha= 13			Badnapur = 12
	Daultanda = 03		Mohol = 13			Jalna = 01
	Lohagad = 02		North Solapur = 26			
			Pandharpur = 04			
			Solapur = 12			
			South Solapur = 13			

Source: Questionnaire Survey, 2018

Districts in Maharashtra



Year-wise Beneficiaries:

The following is the year wise details of sampling chosen for the purpose of study.

Table No. 1.2
Year-wise Sample

Sr. No.	Years	Beneficiaries	Percentage
1	2000	15	2.9
2	2005	1	0.2
3	2009	2	0.4
4	2010	14	2.7
5	2011	65	12.7
6	2012	207	40.5
7	2013	175	34.2
8	2014	28	5.5
9	2015	3	0.6
10	2016	1	0.2
	Total	511	100

Source: Questionnaire Survey, 2018

This table shows that samples of the beneficiaries were taken from 2000 to 2016. For better understanding the impact of the scheme on beneficiaries, samples from 2000-2006 were also taken.

District wise classification of Beneficiaries:

The district wise sampling is given in Table 1.3.

Table No. 1.3

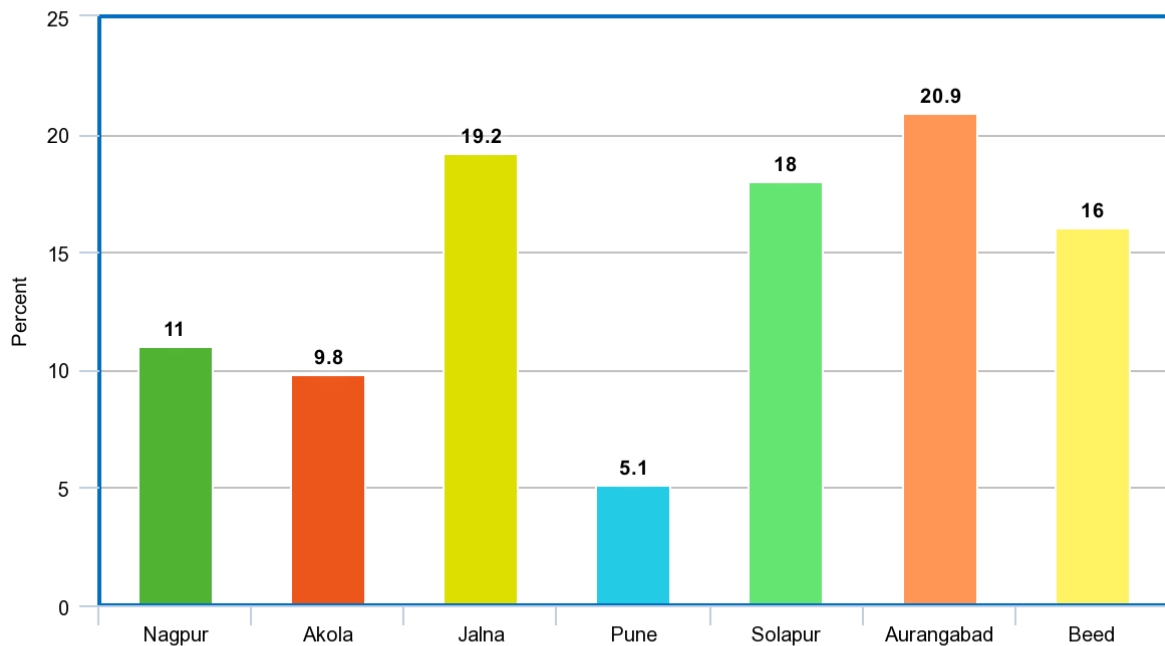
District- wise classification of Beneficiaries

Sr. No.	District	Number of Beneficiaries	Percent
1	Nagpur	56	11.0
2	Akola	50	9.8
3	Jalna	98	19.2
4	Pune	26	5.1
5	Solapur	92	18.0
6	Aurangabad	107	20.9
7	Beed	82	16.0
Total		511	100

Source: Questionnaire Survey, 2018

Diagram No. 1

District wise classification of beneficiaries



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Rural - Urban Beneficiaries:

Out of the 511 samples, beneficiaries from rural regions are 263 and beneficiaries from urban regions are 148. The reason for this sampling is that majority of VJNT people live in rural areas. See table 1.4

Table No. 1.4

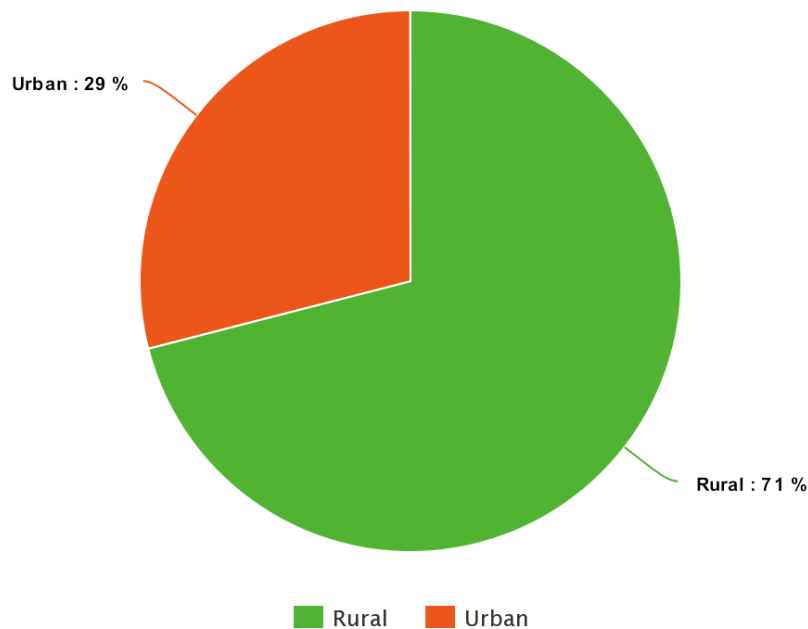
Rural - Urban Sample

S. N.	Years	Frequency	Percentage
1	Rural	363	71.0
2	Urban	148	29.0
	Total	511	100

Source: Questionnaire Survey, 2018

Diagram No.2

Rural-Urban Distribution of Beneficiaries



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Chapter-2

Socio-Economic Profile of the Beneficiaries

The beneficiaries of the Vasantao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Limited, belonged to the listed castes as per the Government of Maharashtra list.

Male – Female distribution of Beneficiaries:

As far as gender is concerned, it is clear from Table 2.1 that from amongst the total beneficiaries, only 19 percent of women were beneficiaries.

Table No. 2.1
Male – Female distribution of Beneficiaries

S. N.	Years	Frequency	Percentage
1	Male	414	81
2	Female	97	19
	Total	511	100

Source: Questionnaire Survey, 2018

Age-Wise Beneficiaries:

As far as age distribution of the beneficiaries' households is concerned 42.7 percent of the persons are within the range of 30-40 years which indicates that it has the highest working persons. See, Table 2.2.

Table No. 2.2

Age-Wise Distribution of Beneficiaries

S. N.	Age	Frequency	Percentage
1	Less than 30 years	146	28.6
2	30 to 40 Years	218	42.7
3	40 to 50 Years	115	22.5
4	Above 50 Years	32	6.3
	Total	511	100

Source: Questionnaire Survey, 2018

Educational Status of Beneficiaries:

From amongst the beneficiaries, it was found that seven percent were illiterate and 16 percent were able to sign. Around 20 percent beneficiaries had taken education up to primary and 30 percent had taken education till secondary. However, the proportion of beneficiaries those have taken above higher secondary dwindles down. Just five percent beneficiaries had done graduation. See, Table 2.3 for further details.

Table 2.3

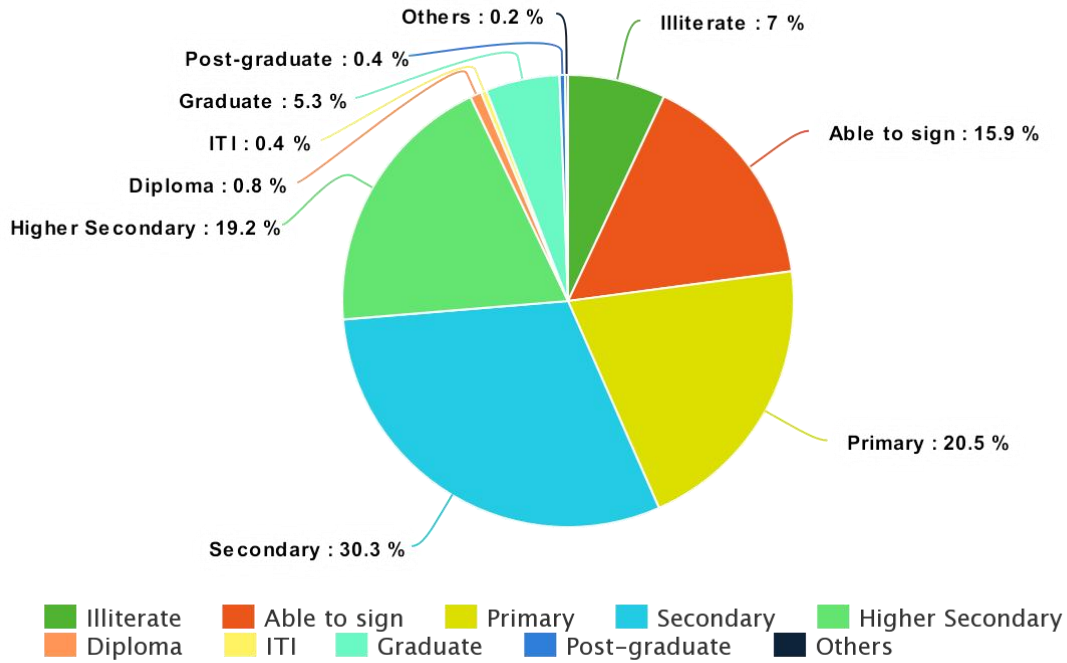
Educational Status of Beneficiaries

Sr. No.	Education	Frequency	Percent
1	Illiterate	36	7.0
2	Ability to sign	81	15.9
3	Primary	105	20.5
4	Secondary	155	30.3
5	Higher secondary	98	19.2
6	Diploma	4	0.8
7	ITI	2	0.4
8	Graduate	27	5.3
9	Post-Graduate	2	0.4
10	Others	1	0.2
	Total	511	100

Source: Questionnaire Survey, 2018

Diagram No - 3

Educational Status of Beneficiaries
Questionnaire Survey, 2018



meta-chart.com

Marital status of Beneficiaries:

It was found that 89 percent of beneficiaries were married and 10 percent were unmarried. See, Table 2.4.

Table 2.4

Marital status of Beneficiaries

Sr. No.	Marital status	Frequency	Percent
1	Married	457	89.4
2	Unmarried	51	10.0
3	Widow	3	0.6
	Total	511	100

Source: Questionnaire Survey, 2018

Nature of the family:

Around 59 percent of the families of beneficiaries were joint family while the rest 41 percent were nuclear families. See, Table 2.5.

Table 2.5

Nature of the family

Sr. No.	Nature of the family	Frequency	Percent
1	Joint	300	58.7
2	Nuclear	211	41.3
	Total	511	100

Source: Questionnaire Survey, 2018

Size of family of Beneficiaries:

It was found that 58 percent of beneficiaries had 4-5 members in their family while 12 percent of beneficiaries were having above six members in their family. See, Table 2.6.

Table 2.6

Size of family of Beneficiaries

Sr. No.	Size of family	Frequency	Percent
1	Up to 3 Members	52	10.2
2	4-5 Members	297	58.1
3	5-6 Members	99	19.4
4	Above 6 Member	63	12.3
	Total	511	100

Source: Questionnaire Survey, 2018

Nature of House of Beneficiaries:

Majority of the beneficiaries were having sheet roof house while just 31 percent had concrete roof. It was found that 10 percent were living in huts. See, Table 2.7.

Table 2.7

Nature of House of Beneficiaries

Sr. No.	Nature of House	Frequency	Percent
1	Hut	49	9.6
2	Concrete Roof	156	30.5
3	Sheet Roof	291	56.9
4	Roof	15	2.9
	Total	511	100

Source: Questionnaire Survey, 2018

Aadhaar Card possessed by Beneficiaries:

It was found that 88 percent had aadhaar cards while the rest 12 percent did not have aadhaar cards. See, Table 2.8.

Table 2.8

Aadhaar Card possessed by Beneficiaries

Sr. No.	Whether having Aadhaar Card	Frequency	Percent
1	Yes	447	87.5
2	No	64	12.5
	Total	511	100

Source: Questionnaire Survey, 2018

Occupational Status of Beneficiaries:

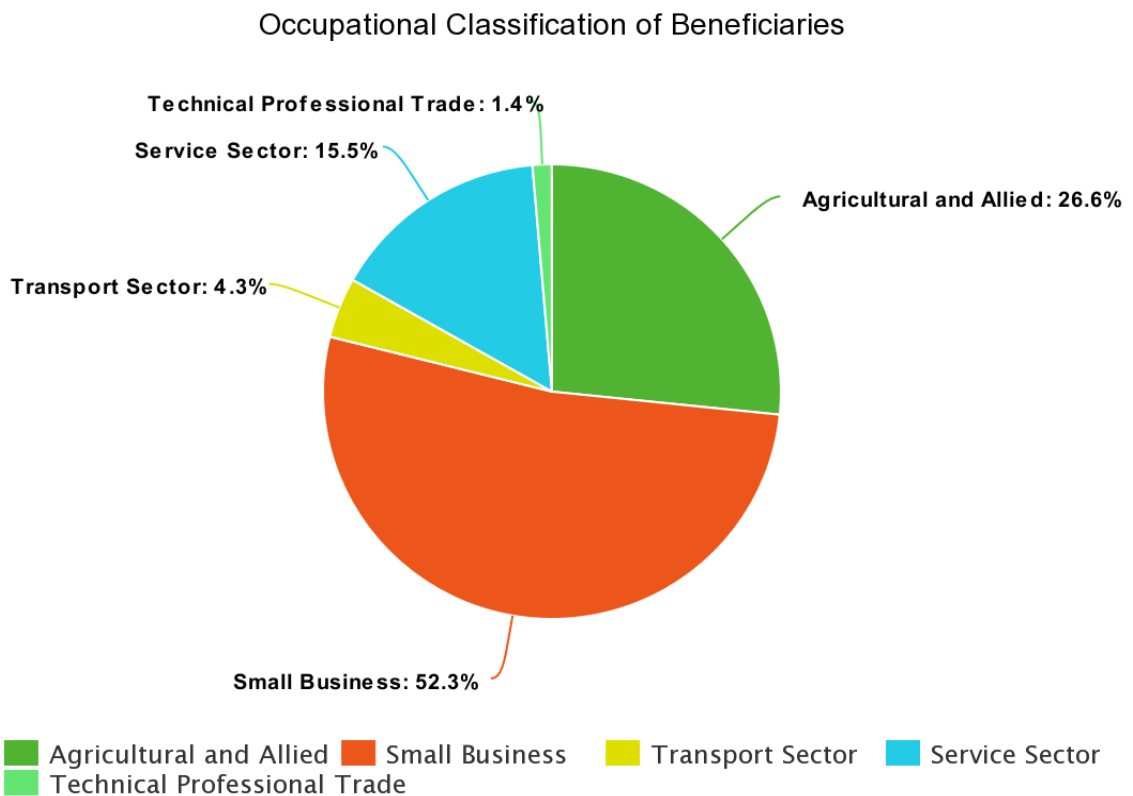
As far as occupational status of the beneficiaries is concerned, it was found that of the total beneficiaries, 33.1 percent were doing farming, 24.1 were working as labourers, 11.2 percent were doing self-small business while 31.7 percent were doing other occupations. See Table 2.9 for details.

Table No. 2.9
Occupational Classification of Beneficiaries

S. N.	Occupation	Frequency	Percentage
1	Agriculture and allied	136	26.61
2	Small Business	267	52.25
3	Transport Sector	22	4.30
4	Service Sector	79	15.45
5	Technical Professional Trade	07	1.36
	Total	511	100

Source: Questionnaire Survey, 2018

Diagram No-4



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Nature of activity:

From Table No.2.10 it is clear that the highest number of people depend on agriculture and/or similar occupations for their livelihood. Out of 136 involved in agriculture, 58 were from Beed which is the highest number among those involved in agricultural activity, 28 from Solapur, 15 from Nagpur, 12 from Jalna, 12 from Pune and 11 from Aurangabad. Out of 267 people who do small business, 73 are from Aurangabad, 50 from Akola, 43 from Solapur, 40 from Nagpur, 29 from Jalna, 18 from Beed and 14 from Pune. 22 are working in transport sector, out of which 9 are from Aurangabad, 8 from Solapur, 3 from Jalna, 1 from Nagpur and 1 from Beed. It was found that 79 are working in service sector, out of which 51 are from Jalna which is the highest number, 13 are from Solapur, 10 from Aurangabad and 5 from Beed. There are only 7 people who are in technical professional trade out of which 4 are from Aurangabad and 3 from Jalna.

Table No. 2.10

Nature of Activity

Sr. No.	Years	Agriculture and allied	Small Business	Transport sector	Service sector	Tech. Professional trade
1	Nagpur	15	40	1	0	0
2	Akola	0	50	0	0	0
3	Jalna	12	29	3	51	3
4	Pune	12	14	0	0	0
5	Solapur	28	43	8	13	0
6	Aurangabad	11	73	9	10	4
7	Beed	58	18	1	5	0
	Total	136	267	22	79	7

Source: Questionnaire Survey, 2018

Economic status of beneficiaries before and after taking loan:

From Table No 2.11 it is clear that the highest number of beneficiaries before taking loan belonged to BPL. Of the total beneficiaries, 47.4 percent beneficiaries were under BPL, 43.8 percent were under DPL, 8 percent were above BPL and 0.8 percent people were above DPL. It is found that after taking loan there was reduction in poverty status of at least 39 percent of the BPL families. See Table 2.11 for details

Table No. 2.11
Economic Status of Beneficiaries Before and After Taking Loan

Sr. No.	Economic Status	Before Loan		After Loan	
		Beneficiaries	Percentage	Beneficiaries	Percentage
1	BPL	242	47.35	161	31.50
2	Above BPL Upto DPL	269	52.65	282	55.20
3	Above DPL	-----	-----	68	13.30
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

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

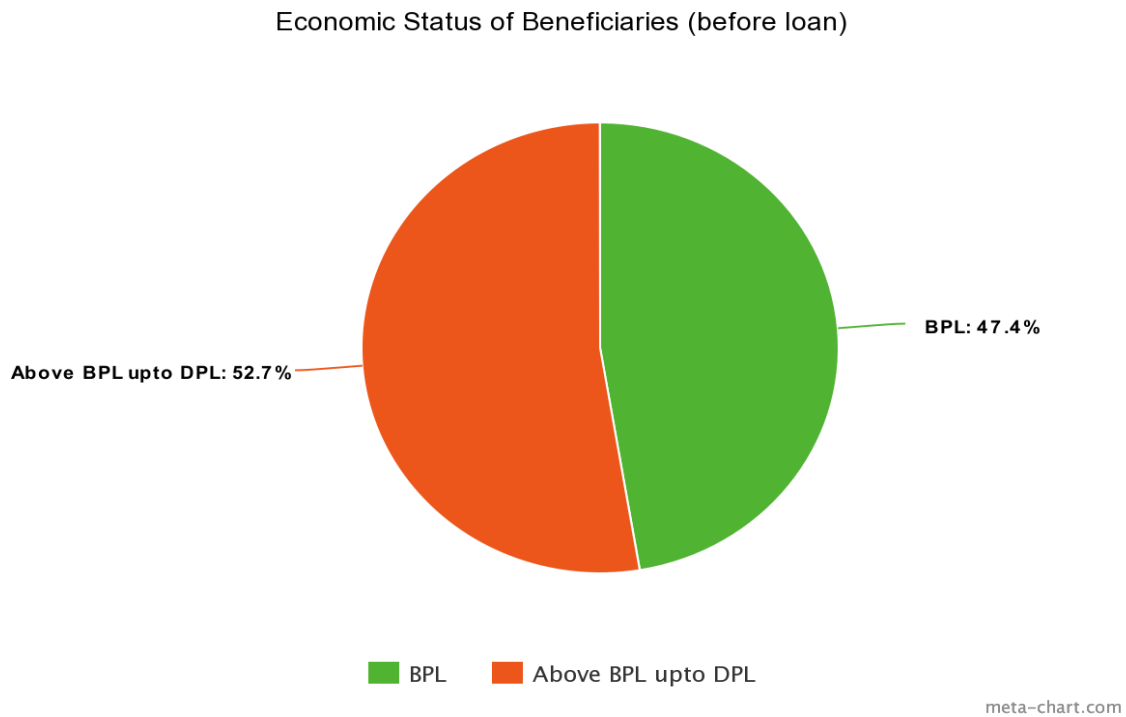
Before loan	No of beneficiaries crossed BPL and DPL after loan	Percentage who have crossed the BPL/DPL
242	81	33.47%
269	68	25.27%
511	149	29.15%

Economic status of beneficiaries before and after getting loan is presented in the above Table 2.11. From the Table, it is found that 52.65 % of beneficiaries are in the status of double below poverty line and 47.35 % of beneficiaries are in below poverty line before getting loan. It is further identified that after the loan was availed, 31.50 % of respondents are in below poverty line, 13.30% of respondents have crossed double below poverty line and 4.83% of respondents are above the BPL the below DPL.

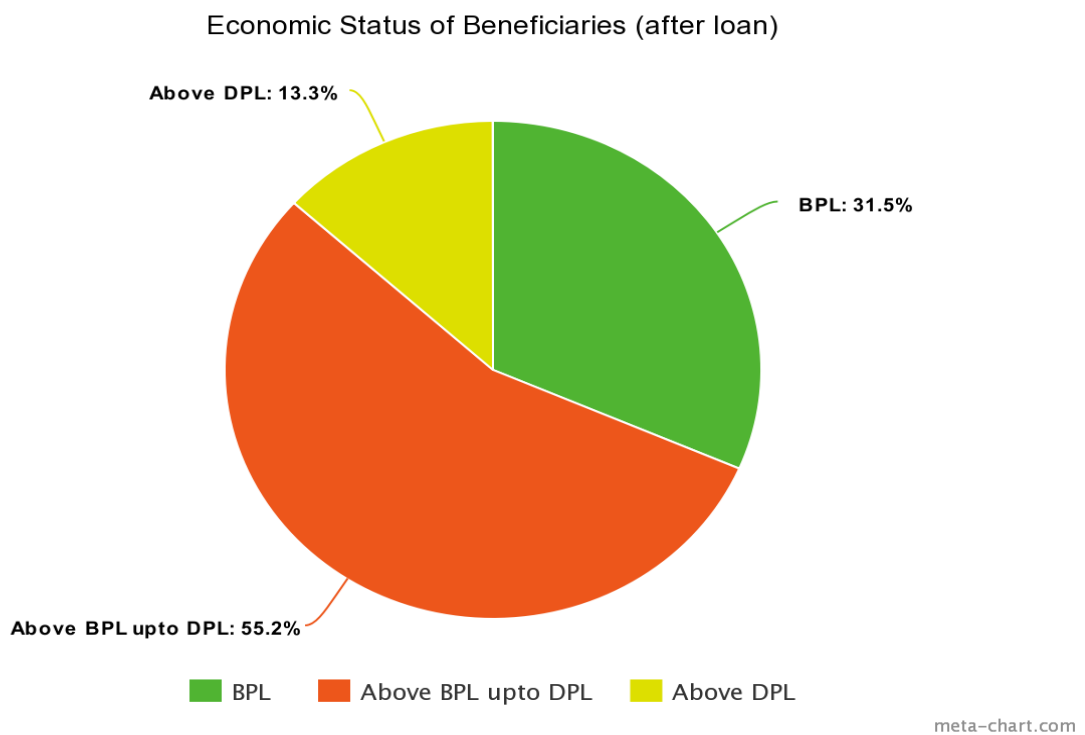
Hence it is concluded that for 33.47% no. of beneficiaries, the economic status changed from BPL to DBPL and for 25.27% beneficiaries, the economic status changed from DBPL to above DBPL. About 66.53 % no. of beneficiaries are still in BPL after the loan

availed. It may be due to low income in their business. However, over all progress is found about 29.15% beneficiaries have been benefitted after availing the loan

Diagram No.5



Digram No. 6



Scheme Related Information:

From the Table No.2.12, it is clear that 105 beneficiaries from Aurangabad were benefited through general term loan which is the highest number out of 507. Considering general term loan, 98 beneficiaries were from Jalna, 92 from Solapur, 82 from Beed, 54 from Nagpur, 50 from Akola and 26 from Pune. There are two more schemes; New Swarnima scheme through which 2 beneficiaries were from Nagpur, 1 from Aurangabad and through micro finance scheme 1 got benefited from Aurangabad.

Table No. 2.12

Scheme Related Information

Sr. No.	Years	General Term Loan	New Swarnima Scheme	Micro-Finance Scheme	Total
1	Nagpur	54	2	0	56
2	Akola	50	0	0	50
3	Jalna	98	0	0	98
4	Pune	26	0	0	26
5	Solapur	92	0	0	92
6	Aurangabad	105	1	1	107
7	Beed	82	0	0	82
	Total	507	3	1	511

Source: Questionnaire Survey, 2018

Economic Status of Beneficiaries before Loan (Scheme-wise):

Since only three beneficiaries had availed New Swarnima and just one has availed Micro-Finance scheme, the economic status before and after loan will not be that useful. See, Table 2.13 and Table 2.14.

Table No. 2.13
Economic Status of Beneficiaries before Loan (Scheme-wise)

Sr. No.	Economic Status Before Loan	Name of the Schemes			
		General terms Loan	New Swarming Scheme	Micro Fainance Scheme	Total
1	BPL	238	3	1	242
2	Above BPL Up to DPL	269	0	0	269
	Total	507	3	1	511

Source: Questionnaire Survey, 2018

Table No. 2.14
Economic Status After Loan (Scheme-wise)

Sr. No.	Economic Status After Loan	Name of the Schemes			
		General terms Loan	New Swarnima Scheme	Micro Finance Scheme	Total
1	BPL	158	2	1	161
2	Above BPL Up to DPL	281	1	0	282
3	Above DPL	68	0	0	68
	Total	507	3	1	511

Source: Questionnaire Survey, 2018

Economic Activity Before Loan:

With respect to activity-wise change in the status of beneficiaries, it was found that a lot of beneficiaries from small business were able to change their poverty status followed by beneficiaries from agriculture and allied activities. Also, the beneficiaries doing agriculture

and allied activity and small business have majorly come above double the poverty status. See Table 2.15 and Table 2.16.

Table No. 2.15
Economic Activity Before Loan

S. N.	Economics Status	Agriculture and allied	Small Business	Transport sector	Service sector	Tech. Professional trade	Total
1	BPL	42	163	13	20	4	242
2	Above BPL UP to DPL	94	104	9	59	3	269
	Total	136	267	22	79	7	511

Source: Questionnaire Survey, 2018

Table No. 2.16
Economic Benefit After Loan

S. N.	Economics Status	Agriculture and Allied	Small Business	Transport Sector	Service Sector	Tech. Professional Trade	Total
1	BPL	25	114	5	15	2	161
2	Above BPL	72	128	15	62	5	282
3	Above DPL	39	25	2	2	0	68
	Total	136	267	22	79	7	511

Source: Questionnaire Survey, 2018

Monthly Expenditure Before and After loan:

It was found that the monthly expenditure had hardly changed after taking loan of all the beneficiaries. Just in case of 1 -2 percent there is change in expenditure. See, Table 2.17.

Table 2.17
Monthly Expenditure Before and After loan

Sr. No.	Monthly Expenditure	Before Loan		After Loan	
		Frequency	Percent	Frequency	Percent
1	No Expenditure	37	7.2	38	7.4
2	Up to Rs.10000	448	87.7	436	85.3
3	Rs.10000 to Rs.20000	22	4.3	31	6.1
4	Rs.20000 to Rs.30000	2	0.4	4	0.8
5	Rs.30000 to Rs.40000	1	0.2	0	0
6	above Rs.40000	1	0.2	2	0.4
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Household Saving Before and After Loan:

It was found that the savings has hardly changed after taking loan of all the beneficiaries. Just in case of 1 -2 percent there is change in savings. See table 2.18.

Table 2.18
Household Saving Before and After Loan

Sr. No.	Household Saving	Before Loan		After Loan	
		Frequency	Percent	Frequency	Percent
1	No Expenditure	124	24.3	126	24.7
2	Up to Rs.10000	384	75.1	376	73.6
3	Rs.10000 to Rs.20000	2	0.4	4	0.8
4	Rs.20000 to Rs.30000	1	0.2	3	0.6
5	Rs.30000 to Rs.40000	0	0	2	0.4
6	above Rs.40000	0	0	0	0
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Household Debt Excluding VJNT Development Corporation:

It was found that 11 percent of beneficiaries had taken loans after availing the loan from SCA. See, Table 2.19.

Table 2.19

Household Debt Excluding VJNT Development Corporation

Sr. No.	Household debt	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	Yes	0	0	57	11.2
2	No	511	100	454	88.8
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Investment in Post Office:

It was found that three percent of beneficiaries invested in the Post Office. It means most of the beneficiaries did not invest in the Post Office.

Table 2.20

Investment in Post Office

Sr. No.	Post office	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	Yes	0	0	15	2.9
2	No	511	100	496	97.1
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Investment in Bank:

It was found that the investment in banks has hardly changed after taking loan by the beneficiaries. Only 8.4% beneficiaries had bank balance. Rest had no bank balance.

Table 2.21

Investment in Bank

Sr. No.	Bank balance	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	Have bank balance	43	8.4	33	6.5
2	No balance	450	88.1	460	90.0
3	up to Rs.10000	9	1.8	3	.6
4	Rs.10000 to Rs.20000	5	1.0	8	1.6
5	Rs.20000 to Rs.30000	0	0	1	0.2
6	Rs.30000 to Rs.40000	1	0.2	2	0.4
7	above Rs.40000	3	0.6	4	0.8
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Investment in Chit Funds:

Only 1 (0.2%) beneficiary had invested in chit funds before the loan. This number increased to 6 (1.2%) after the loan.

Table 2.22

Investment in Chit Funds

Sr. No.	Chit funds	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	Yes	1	0.2	6	1.2
2	No	510	99.8	505	98.8
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Investment in Silver, Gold, and other investments:

It was found that there is hardly any change in the investment in chit fund, silver, gold and other investment after taking loan apart from a few more beneficiaries who invested in these. See, Tables 2.20 to 2.25.

Table 2.23

Investment in Silver

Sr. No.	Silver	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	Yes	29	5.7	31	6.1
2	No	482	94.3	480	93.9
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Table 2.24

Investment in Gold

Sr. No.	Gold	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	Yes	39	7.6	41	8.0
2	No	472	92.4	470	92.0
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Table 2.25

Other Investment

Sr. No.	Others	Before loan		After loan	
		Frequency	Percent	Frequency	Percent
1	House construction, Purchase of Auto and motor cycle	83	16.2	92	18
2	No answer	428	83.8	419	82.0
	Total	511	100	511	100

Source: Questionnaire Survey, 2018

Type of Bank Account:

It was found that 26 percent beneficiaries had Jandhan Yojana bank account and 62 percent had State Bank savings account while 12 percent were having account in both banks.

Table 2.26
Type of Bank Account

Sr. No.	Type of Bank Account	Frequency	Percent
1	Jandhan Yojana	132	25.8
2	SB Account	318	62.2
3	Both	61	11.9
	Total	511	100

Source: Questionnaire Survey, 2018

Type of Asset Purchased After Getting Term Loan of VJNT Development Corporation:

The beneficiaries informed that they have used money for family business. However, they were not forthcoming to give specific details of assets created. Goat business, auto rickshaw and kirana shops were most of the assets created by the beneficiaries. See, Table 2.27 for further details.

Table 2.27

Type of Asset Purchased After Getting Term Loan of VJNT Development Corporation

Sr. No.	Type of Asset	Frequency	Percent
1	The beneficiaries informed that they have used money for family business. However, they were not forthcoming to give specific details of assets created	382	74.8
2	Poultry Business	2	0.4
3	Dairy Business	25	4.9
4	Brick Business	2	0.4
5	Pan Shop	1	0.2
6	Centring Material	5	1.0
7	Scrap Centre	2	0.4
8	Kirana Shop	17	3.3
9	Cloth Shop	4	0.8

10	Electrical Stores	3	0.6
11	Cement Business	1	0.2
12	Reeling Material	2	0.4
13	Tailoring Shop	1	0.2
14	Masala Machine	1	0.2
15	Aluminum Business	1	0.2
16	Chilly Cutting Machine	1	0.2
17	Saree Shop	1	0.2
18	Fast Food	1	0.2
19	Chilly Selling	1	0.2
20	Furniture Business	1	0.2
21	Auto Rickshaw and Motor Cycle	10	2.0
22	Hotel	2	0.4
23	Printer Poster	1	0.2
24	Vessels Selling	1	0.2
25	To Pipeline Purchase	2	0.4
26	Vegetable Business	2	0.4
27	Juice Business	1	0.2
28	Chemical Trading Business	1	0.2
29	Readymade Shops	1	0.2
30	Goat Business	25	4.9
31	Pig Business	4	0.8
32	Transport Service	1	0.2
33	House Constructed	5	1.0
34	To Marriage of Girls and Boys	1	0.2
	Total	511	100

Chapter - 3

Self-Assessment and Perceptions of Beneficiaries About the Schemes

Self-assessment and perceptions of the beneficiaries about the schemes is discussed in this chapter.

Satisfaction level of Beneficiaries:

Majority of the beneficiaries were satisfied with the loan scheme followed by interest rates, activities started, loan sanctioning system, assistance and guidance provided by the SCA. But with reference to the time of disbursal of loan, bank services, repayment period and disbursement system the beneficiaries were less satisfied. See, Table 3.1.

Table No.3.1
Satisfaction Level of Beneficiaries

Sr. No.	Satisfaction of Scheme Levels	Mean Rank	Rank
1	Loan Scheme	3.9	1
2	Assistance and Guidance Provided by SCA	3.4	5
3	Interest Rates	3.5	2
4	Loan Sanctioning System	3.4	4
5	Disbursement System	3.1	10
6	Behaviour of the Employees during the Lending Process	3.2	8
7	Size of Monthly Instalments	3.1	9
8	Fast and Efficient Services of the Bank	2.9	12
9	Repayment Period	2.9	11
10	Time Taken for loan Approval	2.9	13
11	Easy Query Handling	3.3	7
12	Overall Services	3.4	6
13	Activity Started with the help of Loan Assistance	3.4	3

Source: Questionnaire Survey, 2018

The loan scheme provided by the SCA was seen as an important scheme for their economic empowerment. Also the beneficiaries saw the interest rates feasible. Most of the beneficiaries were able to start the activity which was intended while taking loan. The loan sanctioning system was good of this SCA as stated by the beneficiaries. The officers of this SCA has guided and assisted the beneficiaries for getting loan. They were helpful and cooperative as almost all beneficiaries stated this. The beneficiaries were satisfied with the overall services provided by the SCA. The beneficiaries stated that their query was handled well by the SCA staff i.e. solved by the SCA staff. The beneficiaries found the behaviour of the SCA while lending loan was good, helpful and cooperative.

However, the ranking was low for the disbursement system, the beneficiaries wanted more repayment period, the services could have been fast, and time for approval of loan was very long.

Social Impact:

Most of the beneficiaries have stated that they were benefitted socially as their access to better health facilities and their participation in social service activities increased, and most of them participated equally in decision making in family. Also, the schooling of children, respect in society got better after the benefits of the scheme were availed by them. Overall, the quality of life became better.

Table No.3.2

Social Impact

Sr. No.	Social Impact	Mean Rank	Rank
1	Participation in Social Service Activities	4.1	2
2	Better Schooling of the Children	3.0	8
3	Equality in Participating in Family Decisions	3.8	3
4	Respect of Socially Recognition in the Society	4.1	3
5	Participation in Organized Activities	3.9	4
6	Better Access to the Health Facilities	4.2	1
7	Improvement in Dealing with Outsiders	3.8	5
8	Increased Involvement with Social Event	3.7	7

Source: Questionnaire Survey, 2018

Economic Impact:

Most of the beneficiaries stated that their clothing status has risen as an economic impact of availing loan scheme. Most of the beneficiaries have stated that decision making in the family has increased, better access to financial resources and asset creation improved as an economic impact of availing the loan from SCA.

Table No.3.3
Economic Impact

Sr. No.	Economic Impact	Mean Rank	Rank
1	Food consumption pattern improved	3.0	4
2	Improvement in clothing status	3.5	1
3	Better access of financial resources	3.1	3
4	Asset creation improved	2.5	4
5	Savings rate improved	2.8	7
6	Standard of living improved	2.8	5
7	Minimized family indebtedness	2.8	6
8	Decision making in the family	3.3	2

Source: Questionnaire Survey, 2018

Knowledge about NBCFDC Scheme:

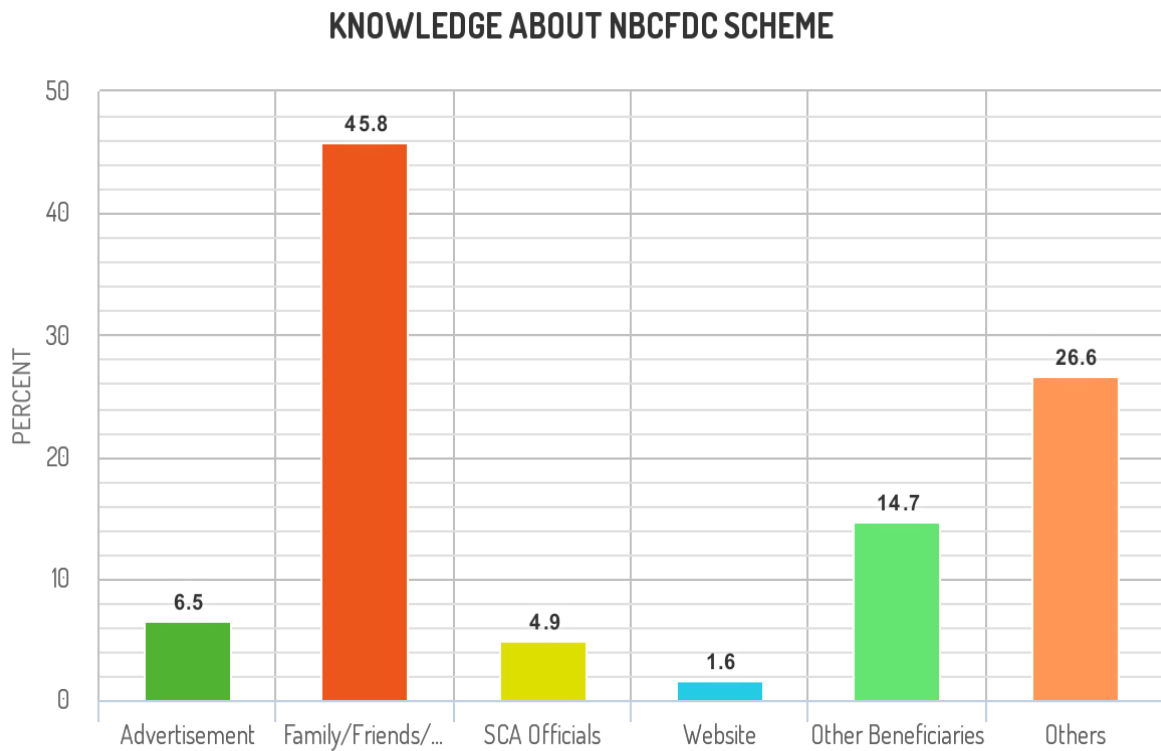
It was found that majority of the beneficiaries learnt about the NBCFDC schemes from the family/friends/relatives, followed by learning from other beneficiaries. However, just 6.5 percent beneficiaries learnt about the schemes from advertisement, 4.9 percent from SCA officials and 1.6 percent from the website.

Table 3.4
Knowledge about NBCFDC Scheme

Sr. No.	NBCFDC Current scheme	Frequency	Percent
1	Advertisement	33	6.5
2	Family / Friends/ Relatives	234	45.8
3	From SCA officials	25	4.9
4	Website	8	1.6
5	Beneficiary	75	14.7
6	Others	136	26.6
	Total	511	100

Source: Questionnaire Survey, 2018

Diagram No - 7



meta-chart.com

Awareness of the Other Schemes of NBCFDC:

It was found that 53 percent of beneficiaries were aware of other NBCFDC schemes while 20 percent were aware to some extent and 26 percent were not aware of the schemes.

Table 3.5

Awareness of the Other Schemes of NBCFDC

Sr. No.	Response	Frequency	Percent
1	Yes	272	53.2
2	to some extent	104	20.4
3	No	135	26.4
	Total	511	100

Source: Questionnaire Survey, 2018

Aware of Unit Cost Pattern of Assistance:

About half the beneficiaries were not aware of the unit cost pattern of assistance.

Table 3.6

Aware of Unit Cost Pattern of Assistance

Sr. No.	Aware of Unit Cost	Frequency	Percent
1	Yes	249	48.7
2	No	262	51.3
	Total	511	100

Source: Questionnaire Survey, 2018

Difficulties in Getting Loan:

Of the total beneficiaries 56 percent stated that they faced difficulties while availing loan schemes while 44 percent did not face any difficulties. Many beneficiaries had to face difficulties in getting loans. Most common reason was the time taken for sanctioning of the loan, other reasons were; have to make various trips to the district office from their native place, making proposals, spending money for making proposals, etc. There were procedural

delay at SCA level or beneficiary level. Hence, digitization of documents and computerization help at district level is needed so that these difficulties at district as well as for beneficiaries would ease out the difficulties.

Table 3.7
Difficulties in Getting Loan

Table 3.7: Difficulties in getting loan			
Sr. No.	Response	Frequency	Percent
1	Yes	286	56.0
2	No	225	44
	Total	511	100

Source: Questionnaire Survey, 2018

Loan Amount Sufficiency:

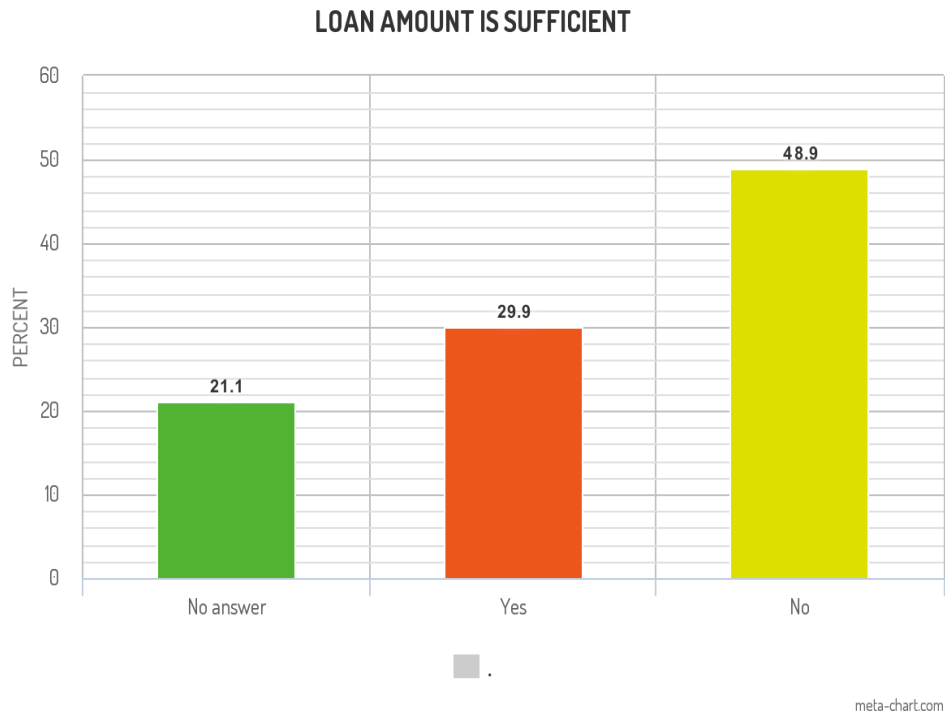
Of the total beneficiaries, 49 percent stated that loan amount was not sufficient while 30 percent stated it was sufficient and 21 percent did not respond to the question. Most of the beneficiaries stated that they did not get loan that they have asked in their proposal.

Table 3.8
Loan Amount sufficiency

Sr. No.	Loan Amount is Sufficient	Frequency	Percent
1	No answer	108	21.1
2	Yes	153	29.9
3	No	250	48.9
	Total	511	100

Source: Questionnaire Survey, 2018

Diagram No - 8



Status of Loan Repayment:

Of the total beneficiaries 68 percent stated that they were irregular in repayment of the loans while 26 percent were regular repaying and six percent were defaulters. The main reason for defaulting repayment was that no sufficient income generation from business activity. Signing of bonds for repayment and sending notice through lawyers for repayment are the steps for recovery of loans.

Table 3.9

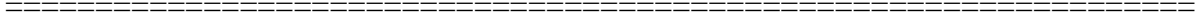
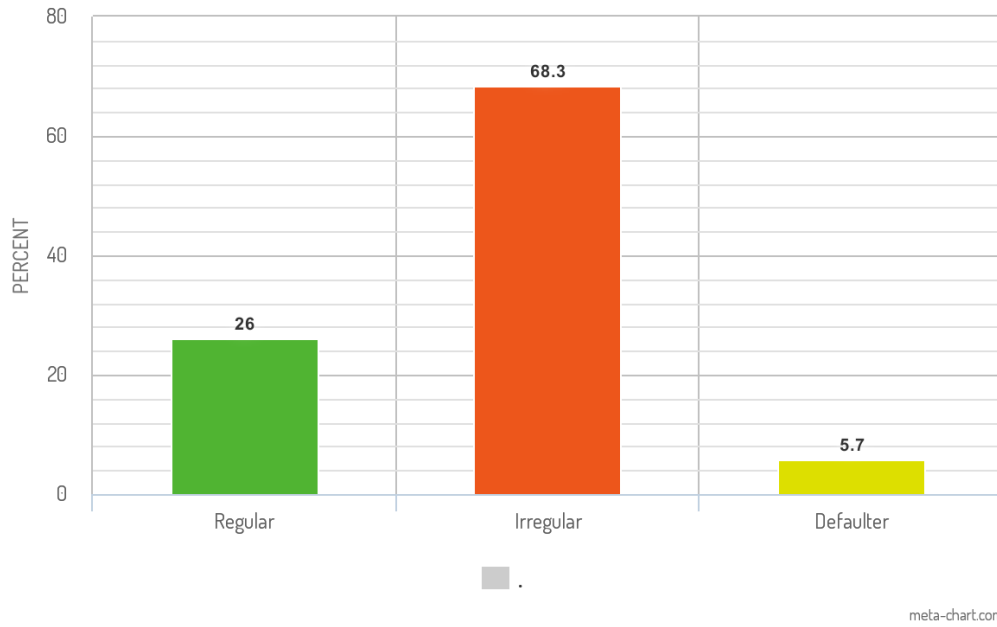
Status of Loan Repayment

Sr. No.	Status of Loan Repayment	Frequency	Percent
1	Regular	133	26.0
2	Irregular	349	68.3
3	Defaulter	29	5.7
	Total	511	100

Source: Questionnaire Survey, 2018

Diagram No - 9

STATUS OF LOAN REPAYMENT



Chapter- 4

Findings/Conclusion and Recommendations

i) Findings:

- 1) We covered 511 beneficiaries from seven district of Maharashtra. The study was conducted in Nagpur, Akola, Jalna, Pune, Solapur, Aurangabad and Beed in the state of Maharashtra.
- 2) Majority of the beneficiaries i.e. 71 percent belonged to rural areas.
- 3) As far as gender is concerned, only 19 percent of women were beneficiaries.
- 4) As far as age distribution of the beneficiaries' households is concerned, 42.7 percent of the persons are within the range of 30-40 years, which indicates that it has highest working persons amongst them.
- 5) The educational status of the beneficiaries was low. Just five percent beneficiaries had done graduation.
- 6) Majority of the beneficiaries housing status was low as majority had sheet roof house. It was found that 10 percent were living in huts.
- 7) It was found that highest number of beneficiaries were engaged in doing agriculture and allied activities for the livelihood. While very few were engaged in doing technical professional trade.
- 8) It is found that after taking loan there was reduction in poverty status of BPL/DPL. At least 29.15% of the BPL/DPL families have come out of BPL/DPL after taking loans.
- 9) With respect to activity wise change in status of beneficiaries it was found that most of beneficiaries from small business were able to change their poverty status followed by beneficiaries from agriculture and allied activities. Also, the beneficiaries doing agriculture and allied activity and small business have majorly come above double the poverty status.
- 10) About 75% beneficiaries informed that they have used money for family business. However, they were not forthcoming to give specific details of assets created. Goat business, Auto Rickshaw and Kirana Shops were most of the assets created by the beneficiaries.
- 11) It was found that the monthly expenditure has hardly changed after taking loan of all the beneficiaries. Just in case of 1 -2 percent there is change in expenditure.
- 12) It was found that there is hardly any change in the investment after taking loan for very few beneficiaries who had some investments.
- 13) It was found that 26 percent beneficiaries had Jandhan Yojana bank account and 62 percent had State Bank savings account while 12 percent were having account in both banks.

- 14) Most of the beneficiaries have stated that they were benefitted socially as their access to better health facilities increased, their participation in social service activities increased, and most of them participated equally in decision making in family.
- 15) Most of the beneficiaries stated that their clothing status has risen as an economic impact of availing loan scheme. Most of the beneficiaries have stated that decision making in the family has increased, better access to financial resources and asset creation improved as an economic impact of the loan availing from SCA.
- 16) It was found that majority of the beneficiaries learnt about the NBCFDC schemes from the family/friends/relatives, followed by learning from other beneficiaries. However, just seven percent beneficiaries had learnt about the schemes from advertisement, five percent from SCA officials and only 1.6 percent from website.
- 17) It was found that 53 percent of beneficiaries were aware of other NBCFDC schemes while 20 percent were aware to some extent and 26 percent were not aware of the schemes.
- 18) Of the total beneficiaries 56 percent stated that they faced difficulties while availing loan schemes while 44 percent did not face any difficulties.
- 19) Of the total beneficiaries 49 percent stated that loan amount was not sufficient while 30 percent stated it was sufficient and 21 percent did not respond to the question.
- 20) Of the total beneficiaries 68 percent stated that they were irregular in repayment of the loans, while 26 percent were regular repaying and 6 percent were defaulters. No sufficient income generation from business activity was the main reason for defaulting payment.
- 21) The Annual income of beneficiaries before loan was average Rs. 60,000, which increased to Rs. 1,30,000 after availing loan, thereby increased by more than 100 %.

ii) Recommendations:

- 1) From the study it is clear that the NBCFDC loan schemes are important for the economic development of backward classes.
- 2) The loan schemes have definitely a positive impact (though not very significantly) as far as the economic development of the beneficiaries is concerned. However, these schemes are important for their economic development. There is still a long way to go as far as economic development of the backward classes is concerned. Therefore, it is necessary of propaganda for these scheme.

Actionable recommendations at NBCFDC level

- 1) Since most of the beneficiaries have to come from a long distance for application of loan it is necessary to have extension of the SCAs office at the farthest *tehsil/s*.

- 2) Though there are specific schemes for women but ensuring more participation of women becomes necessary taking into consideration the amount of funds given in term loans compared with schemes for women and the gender disparity. The NBCFDC should prioritize the proportion of loan to be disbursed to women as policy.
- 3) Training, imparting skills and guidance for taking new enterprising activities which would place them equal in the competitive market is necessary. Since most of the beneficiaries doing small business activity and were able to come above poverty, this needs to be tapped for imparting skills, guidance and vocational training for further success. Training in new trades or up gradation of skills to enhance their income is necessary which the SCA should undertake.

Actionable recommendations at SCA level

- 1) The SCA needs to improve in its overall services to the beneficiaries i.e. giving knowledge, guidance for application, proposal preparation, etc.
- 2) The queries of the applicants in terms of application, amount of loan for various, eligibility criteria, etc., these queries needs to be solved easily.
- 3) During the disbursal of the loan the behaviour of the employees needs to be improved as some of the beneficiaries narrated bitter experiences.
- 4) The monthly instalments need to be improved in terms of time.
- 5) The disbursement system needs to be smooth and quick after the loan amount is sanctioned.
- 6) The repayment period needs to be increased.
- 7) The banks should be given instructions so that they get the loan hassles free. The services at the banks needs to be improved.
- 8) The time taken for loan approval is long. The decision making at the SCA level Should be improved when it comes to approval of the loan proposal and communication to the bank and the beneficiaries needs to improve in terms of digitization and computerization of the services regarding this.
- 9) The SCA is also required to take necessary action against defaulters/irregular in repayment of Loan and issue notices etc. followed with regular visit to them in order to strengthen the recovery part at SCA level.

- 10) As the educational status of the beneficiaries was low, just 5% beneficiaries, who have done graduation, the SCA should concentrate the Education loan to the members of backward classes for pursuing Professional/Technical Education at Graduate and PG level because it is one of the variables mainly contributing to growth of the country.

Similarly, it is observed in the report that only 19% women beneficiaries have been benefitted, which is low percentage. Therefore, SCA is also required to give wide publicity to encourage the women beneficiaries for loan under NBCFDC Schemes specifically, New Swarnima Scheme for women, so that no. of women beneficiaries can be increased.

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Appendix-1

Success Stories of Beneficiaries

1) Mr. Shiwaji Limabaji Chauhan:

Mr. Shiwaji Limbaji Chauhan, age 37, Solapur, had taken a loan from Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd. Mumbai in 2012. He applied



Mr. Shiwaji Limbaji Chauhan

for a loan of Rs. 1 lakh. But he got a loan of Rs. 25000. However, he purchased centering materials for building construction work and started his building construction work. His income was increased per month from Rs. 6000 to 12000 through this new business. Recently, he completed work of Rs. 3 lakh. He hopes to get more building construction work.

2) Mr. Vinod Dattatray Tumma:

Mr. Vinod Dattatray Tumma, age 37, from Solapur, applied for Rs. 5 lakh Vasantnao Naik Vimukta Jatis and Nomadic Tribe Development Corporation Ltd. Mumbai in 2012. He was given a loan only Rs. 1, 25000 in 2012. He started shop of Choice Dog Food and Article Corner. His income was increased per month from Rs. 7000 to 15000. He registered complaint that he has to increase his business, but he didn't get sufficient loan. For

increasing his business.



Mr. Vinod Dattatray Tumma



Photo of Shop

3) **Mr. Gauspak Gafur Indikar:**

Mr. Gauspak Gafur Indikar, age 36, is residing in South Solapur. He was applied for loan of Rs. 6 lakh in 2010. But he was given a loan of Rs. 2 lakh. He started business to make furniture. He utilized his loan to set up to prepare furniture. His monthly income was increased from Rs. 9000 to 20000.



Mr. Gauspak Gafur Indikar

4) **Mr. Dashrath Rathod:**

Mr. Dashrath Rathod age 35, staying at Dhound, district Pune, has taken a loan Rs. 25000 from Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd. Mumbai in 2012. He started milk business from the loan and his monthly income was increased from Rs.5000 to 9000. It seem that he benefitted from the loan.



Mr. Dashrath Rathod

5) **Mr. Deepak Gajanan Bansod:**

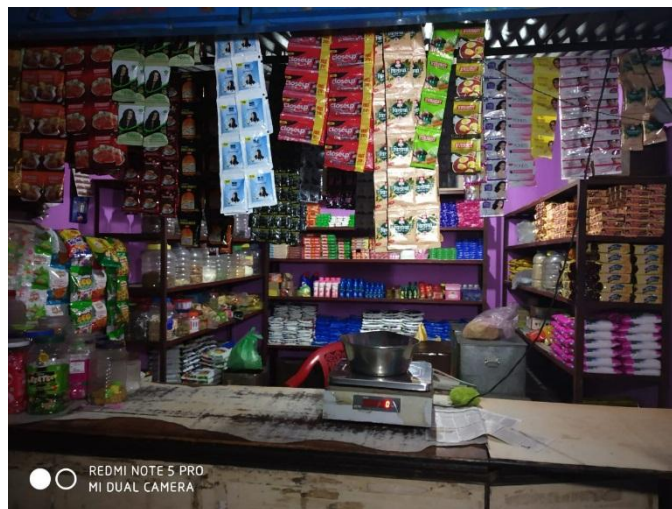
Mr. Deepak Gajanan Bansod , age 43, residing at Azad ward, Kaharpur in Ramtek taluka, district Nagpur. He had got a loan of Rs. 23750. He owns Mahalaxmi Auto Electrical works and Battery Centre. He purchased new material through that loan and he developed his centre. Hence his monthly income raised from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



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

6) Mr. Rajendra Shankarji Mohankar:

Mr. Rajendra Shankarji Mohankar, age 32, residing in Nandgram, taluka Ramtek district Nagpur. He got a loan of Rs 23750 from Vasantao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd. Mumbai in 2012. He started Kirana shop from his loan. Now he is getting per month Rs. 10,000 from his Kirana shop. It seems that Mr. Mohankar, who belongs to Vimukta Jatis and Nomadic Tribes, has got self-employment through this loan.



Kirana shop of Mr. Rajendra Mohankar

7) Mr. Pankaj Sambhaji Marbate:

Mr. Pankaj Sambhaji Marbate, age 26, residing in Nagpur. He got a loan of Rs. 23750 from Vasantao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd. Mumbai in 2012. He started Light Decoration Services from his loan. Now he is getting monthly Rs. 20,000 from his occupation. It seen that Mr. Marbate, who belonging Vimukta Jatis and Nomadic Tribes, got self-employment through this loan.



Mr. Pankaj Marbate

8) Mr. Ashok Ramji Gadhve:

Mr. Ashok Ramji Gadhve, age 42, residing in Nagpur. He got a loan of Rs. 23750 from Vasantao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd. Mumbai in 2012. He started business of selling vegetables. Now he is getting per month income Rs. 10,000 from his occupation. It seem that Mr. Ashok Gadhve, who belonging Vimukta Jatis and Nomadic Tribes, got self-employment through this loan.



Mr. Ashok Ramji Gadhve

9) Mr. Ajay Raut:

Mr. Asjay Raut age 42, residing in Nagpur. He got a loan of Rs. 23750 from Vasantnao Naik Vimukta Jatis and Nomadic Tribes Development Corporation Ltd. Mumbai in 2012. He started Panpatti shop vegetables. Now he is getting per month Rs. 10,000 from his occupation. It seen that Mr. Ajay Raut, who belonging Vimukta Jatis and Nomadic Tribes, has get self-employment through this loan.



Mr. Ajay Raut



Ajay Pan Centre

Appendix - 2

Interview Scheduled

I - SOCIO-ECONOMIC INFORMATION

1. Name of the Beneficiary :
2. District :
3. Block :
4. Gender : a) Male b) Female
5. Age (in years) :
6. Educational Status : a) Illiterate b) Ability to sign
c) Primary d) Secondary e) Higher Secondary
f) Diploma g) I.T.I. h) Graduate
i) Post Graduate j) Others
7. Place of Residence : a) Rural b) Urban
8. Type of Residence : a) Own House b) Rental House
9. Address with Mobile No :
10. Marital status : a) Married b) Unmarried c) Widow
d) Divorced e) Separated
11. Occupation ; a) Labour b) Self small business
c) Farming d) Others
12. Nature of the family : a) Joint b) Nuclear
13. Size of the family : a) Upto 3 b) 4 -5 members
c) 5-6 members d) Above
14. Family monthly income (in Rs.) :

Before Loan-Rs.	After Loan-Rs

15. Economic status presented while

Applying for Loan :

a) BPL b) Above BPL c) DPL d) Above DPL

16. Economic status after got Loan :

a) BPL b) Above BPL c) DPL d) Above DPL

17. Nature of House Occupied :

a) Hut b) Concrete Roof c) Sheet Roof d) Roof

18. Do you have Aadhar Card? : a) Yes b) No

If yes, kindly enter your Adhar No:

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19. Monthly Expenditure of your House hold :

Before Loan-Rs.	After Loan-Rs

20. Size of the Household savings:

Before Loan-Rs.	After Loan-Rs

21. Do you have house hold debt excluding VJNT Development Corporation ?

If yes (please Specify)

Before Loan-Rs.		After Loan-Rs	
a) Yes	b) No	a) Yes	b) No

22. What type as assets do you purchased after getting term loan of VJNT Development Corporation ?

23. How much value of investment you have before and after the loan ?

S.No.	Name of the investment	Purchased before Loan in Rs	Purchased after Loan in Rs
1.	Post-office -		
2.	Bank-balance -		
3.	Chit funds -		
4.	Silver -		
5.	Gold -		
6.	Others -		

24. What type of bank account do you have:

Jan Dhan Yojana a) b) SB Account

25. Does your Adhar num and mobile number is linked w with your

a) Yes b) No

II. SCHEME RELATED INFORMATION

1. Name of the scheme in which assistance is availed.
 - a) General Term Loan
 - b) New swarming scheme
 - c) Micro Finance scheme

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
 - e) Tech.Professional Trade

3. Have you ever applied loan from VJNT Development Corporation?
 - a) Yes b) No

4. How do you know about the NBCFDC current scheme?
 - a) Advertisement b) Family/Friends/Relatives c) From SCA officials
 - d) Website e) Beneficiary f) others (pl. Specify) -----

5. Are you aware of the other scheme of NBCFDC?
 - a) Yes b) to some extent c) No

6. Are you aware of unit cost and pattern of assistance under the NBCFDC scheme?
 - a) Yes b) No

7. Do you faced any difficulties in getting loan - ?
 - a) Yes b) No

8. Please tell us about the particulars of Loan received-
 - a) Date in which application was made/----- (DD/MM/YYYY)
 - b) Amount applied/-----
 - c) Loan sanction date/----- (DD/MM/YYYY)
 - d) Amount sanctioned/-----
 - e) Loan disbursed date/-----
 - f) Amount disbursed/-----
 - g) Purpose of loan/-----
 - h) Have you utilized the loan for the intended purpose? a) b)
If no, please tell the result?
 - i) If the loan amount is sufficient according to your needs/capacity? -----

j) What is the rate of interest for your loan? -----

k) Status of loan repayment:

a) Regular b) Irregular c) Defaulted

l) Reasons for irregular or defaulted repayment: -----

m) What is the surety given for the getting loan? -----

9. In your opinion what are the measures needed by NBCFDC for improving of the scheme/

III. SATISFACTION LEVEL OF SCA'S & 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 () 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.

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

Listed here below are 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.

S.N.	SOCIAL IMPACT	5	4	3	2	1
1.	Participation in Social Service activities/					
2.	Better schooling of the Children/					
3.	Equality participated with husband in family decision in the/					
4.	Respect of socially recognition in the society /					
5.	Participation on organized activities/					
6.	Better access to the health facilities/					
7.	Improvement in dealing with outsiders/					
8.	Increased involvement with social event /					
	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/					

IV CONSTRAINS AND BOTTLENECKS

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

a) Yes

b) No

If yes, you please describe-----

Name of the Interviewer:
