

**Inspection of Beneficiaries & Evaluation Study of Schemes of
NBCFDC to access the Impact Of Schemes At Grassroots Level In
The UT Of Jammu & Kashmir**

With Reference to

**The Jammu & Kashmir Scheduled Castes, Scheduled Tribes &
Backward Classes Development Corporation**

Submitted to



**NATIONAL BACKWARD CLASSES FINANCE AND
DEVELOPMENT CORPORATION, NEW DELHI**

Submitted by



Dr. AMBEDKAR CHAIR



Central University of Jammu

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LIST OF ABBREVIATIONS

Abbreviation	Explanation
NBCFDC	National Backward Classes Finance and Development Corporation
JKSCSTBCDC	Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation Limited.
SCA	State Channelizing Agency
MFS	Micro Finance Scheme
GTL	General Term Loan
OBC	Other Backward Classes
SHGs	Self Help Groups
TL	Term Loan
INR	Indian National Rupee

ACKNOWLEDGEMENT

We would like to Acknowledge Dr. Virendra Kumar, Minister (Social Justice & Empowerment) for His appreciation and Encouragement In all our Chair Activities,

We Respect and thank the Secretary, Ministry of Social Justice and Empowerment, GoI, New Delhi for Providing Us An Opportunity to Do This Project Work and Giving Us all the Support and Guidance Which Made Us Complete The Project Duly.

We are Highly Indebted to Shri Rajan Sehgal, Managing Director, National Backward Class Finance Development Corporation (NBCFDC), New Delhi for His Guidance and Constant Supervision as Well as for Providing Necessary Information Regarding The Project & also for His Support In Completing The Project.

We Express our Deepest Gratitude to Shri. Dr. Sindh Kumar, Director, Ambedkar Foundation New Delhi for His Constant Encouragement and Support In all our Activities.

We acknowledge the guidance and support we received from Smt. Anupama Sood, Chief General Manager (Project), Shri Gagandeep Sharma, Chief Manager (Project) and Shri Naresh Kumar, Deputy Manager (Project), NBCFDC, New Delhi, who guided us at every stage of the study.

We are thankful to and fortunate Enough to Get Constant Encouragement, Support and Guidance From our Authorities Prof. Sanjeev Jain, Vice Chancellor, Central University of Jammu, Prof. Yashwant Singh, Registrar, Central University of Jammu Who Helped Us In Successfully Completing our Project Work. also, We Would Like to Extend our Sincere thanks to our Team Members for their Active Involvement and Dedication to the Successful Completion of The Project.

We Express our Sincere thanks to the officials of Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation Limited , and Self- Help Group Members for their Kind Cooperation and Timely Support in completing This Research Project. Last but Not Least The Excellent Cooperation of all Mention by Name or Otherwise is Greatly Acknowledged.

DECLARATION

It is declared that the Research Study Report entitled “**Inspection of beneficiaries & evaluation study of schemes of NBCFDC to access the impact of Schemes at grassroots level in the UT of Jammu & Kashmir**” Concerning Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development corporation Limited 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** done by Dr. Ambedkar Chair, Central University of Jammu. The undersigned also declares that this Research Report has neither been presented before, nor published earlier. The undersigned is solely responsible for those facts presented and views expressed in the research report.

(Dr. Ajay Kumar Singh)
Project Investigator &
I/c Chair Professor
Dr. Ambedkar Chair,
Central University of Jammu

Dr. Ambedkar Chair in Social Justice
Central University of Jammu
Research Team – NBCFDC Project

S. No.	Name	Designation
1.	Dr. Ajay Kumar Singh (Principal Investigator)	Ex I/c Director & Assistant Professor Centre for Comparative Religion and Civilization, Central University of Jammu, Bagla Suchani, Jammu and Kashmir 181143
2.	Dr. Rouchi Chaudhary (Co-PI)	Associate Professor, Department of Public Policy and Public Administration, Central University of Jammu, Bagla Suchani, Jammu and Kashmir 181143
3.	Dr. Naresh Sharma (Co-PI)	Assistant Professor, Department of Marketing and Supply Chain Management Central University of Jammu, Bagla Suchani, Jammu and Kashmir 181143
4.	Shivendra Shandilya	Research Scholar, Department of Public Policy and Public Administration Central University of Jammu
5.	Mukesh Kumar	Research Scholar, Department of Marketing and Supply Chain Management Central University of Jammu

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EXECUTIVE SUMMARY

BACKGROUND OF THE STUDY

Financial assistance plays a significant role in the economic development of backward classes, ultimately leading them to a process of empowerment. Empowerment encompasses the education, political, social, cultural, and psychological development of individuals or groups. When individuals are empowered, the entire community benefits from this growth.

In this context, there is a growing recognition of the need for the well-being of backward classes, which has been addressed through targeted financial assistance. When financial resources are made readily available, entrepreneurial activities can flourish, resulting in meaningful changes in the socio-economic conditions of these communities.

to facilitate this, the Government of India allocates funds for socio-economic development activities aimed at backward class families through the National Backward Class Finance and Development Corporation (NBCFDC). In the Union Territory of Jammu and Kashmir, the Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development corporation Limited has implemented various welfare schemes with the support of the NBCFDC, New Delhi, benefiting these marginalized groups.

This evaluation study seeks to assess the Term Loan (TL), Micro Finance Schemes (MFS), and Mahila Samridhhi Yojana (MSY) schemes of the NBCFDC as implemented through the Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development corporation Limited . The study aims to reveal the perceived social and economic impact of these initiatives, as well as the empowerment process within the districts of Jammu and Kashmir UT.

The findings of this study will be invaluable for planners, policymakers, NBCFDC officials, and researchers, aiding them in designing and executing effective strategies for the upliftment of weaker sections of society.

Need for the Study

to Uplift Traditional Communities, The National Backward Classes Finance and Development Corporation (NBCFDC) has Provided Financial assistance In The form of Loans Specifically Targeted At Other Backward Classes (OBCs). This Initiative is Being Executed In Collaboration with Local Channel Partners In The Union Territory of Jammu and Kashmir, Notably Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development corporation Limited

These Partnerships are Crucial as They Enable The NBCFDC to Reach The Intended Beneficiaries More Effectively, Ensuring That Financial Resources are Distributed to Those Who Need Them Most. by offering These Loans, The Aim is to Empower Obcs, allowing Them to Engage In Entrepreneurial Ventures and Improve their Socio-Economic Conditions.

Given This Context, The Present Study Was Undertaken to Evaluate The Socio-Economic Impact of These Loans On The Lives of Beneficiaries. The Research Focuses On Several Key aspects:

- **Economic Empowerment:** The Study assesses How Access to Financial Resources has Facilitated Income Generation, Job Creation, and Overall Economic Stability for Backward class Families.
- **Social Development:** It Examines Changes In Social Status, Community Participation, and The Overall Quality of Life for The Recipients of The Loans.
- **Educational Opportunities:** The Impact On Educational Attainment and Access to Training Programs for Both Individuals and their Families is also A Focal Point of The Research.
- **Psychological Well-Being:** The Study Considers How Financial assistance has Influenced The Self-Esteem and Confidence of Beneficiaries, Fostering A Sense of Agency and Empowerment.
- **Long-Term Sustainability:** Finally, It Evaluates The Sustainability of These Initiatives and their Potential for Creating Lasting Change within The Community.

Through This Comprehensive Evaluation, The Study Aims to Provide Valuable Insights Into The Effectiveness of The Loan Programs and to Identify Best Practices That Can Be Adopted for Future Initiatives Aimed At Uplifting Traditional Communities. The Findings Will Not Only Contribute to Academic Discourse but also Inform Policymakers and Stakeholders In their Efforts to Support Marginalized Groups More Effectively.

STATEMENT OF PROBLEM

NBCFDC allocates significant funds to provide financial assistance for various projects aimed at uplifting backward classes in Jammu and Kashmir. These projects include establishing small businesses such as tailoring, dairy farming, carpentry, poultry farming, and agricultural activities. to support these initiatives, NBCFDC has introduced several schemes through which state channelizing Agency offer loans to the backward classes. Given the substantial financial investment, it is crucial to assess:

- Whether there has been any improvement in the socio-economic status of the target group in Jammu and Kashmir.
- The impact of different NBCFDC schemes on the beneficiaries in Jammu and Kashmir.

The present study attempts to address these questions by evaluating the implementation of various NBCFDC schemes in the Union Territory.

RESEARCH METHODOLOGY

To achieve the objectives, an exploratory study employing both qualitative and quantitative approaches has been conducted to examine the impact of various loan schemes in the Union Territory of Jammu and Kashmir. The study assessed the effects of three different loan schemes—Term Loan, Micro Finance Scheme, and Mahila Samriddhi Yojana—on the beneficiaries. Beneficiaries were selected from different districts of Jammu and Kashmir, specifically those who had availed of these loans over a Six-year period, i.e., 2018-24. The satisfaction levels of beneficiaries regarding various aspects of these schemes, as implemented by NBCFDC, were also considered. The sample size for the study comprised 200 beneficiaries.

Objectives of the Study

The purpose of the research is to evaluate the socio-economic impact of Schemes on The Lives of Beneficiaries in Jammu and Kashmir UT. Through The Current Research, Finding Answers to The Following Objectives is Useful for Better Understanding. The major objectives present areas Follows:

- ❖ To identify the percentage of beneficiaries who utilized the assistance under different Schemes of NBCFDC.
- ❖ To explore the details of assets created by the beneficiaries before and after getting the Loan.
- ❖ To examine Beneficiaries who have crossed the income eligibility criteria after availing of the loan.
- ❖ To examine the socio-economic impact of NBCFDC schemes.
- ❖ To know the performance of channel partners based on feedback of beneficiaries regarding the Various related to business channel Partners.
- ❖ To recommend for improvements in the delivery mechanism and also for Loan Recovery Performance.

Sources of Primary Data

In gathering data and information to address the research objectives, the interview schedule served as the primary tool for data collection. The complex nature of the research area under investigation largely influenced this choice. Given the intricacies involved, the interview schedule emerged as the most suitable method for collecting primary data.

Utilizing interviews allowed for in-depth exploration of participants' perspectives, experiences, and insights, which are essential for understanding the nuances of the research topic. as a result, the primary data collected through these interviews became the foundation of the study, providing critical information that informed the analysis and conclusions drawn from the research. This approach not only enriched the data set but also ensured that the findings were closely aligned with the realities of the subject matter.

Secondary Data

The literature research collected from the office of Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation Limited.

Data Collection Method

for this study, a self-administered interview schedule was chosen as the preferred data collection method. This approach allows participants to respond at their own pace, providing them with the opportunity to reflect more deeply on their answers. The research was conducted across 16 revenue districts in the Union Territory of Jammu and Kashmir. This diverse geographical focus aimed to capture a wide range of perspectives and experiences, ensuring that the findings would be representative of the broader population within the region. by utilizing the self-administered interview schedule in these varied contexts, the study sought to gather rich, nuanced data that could effectively inform its conclusions.

Population and Sampling Unit of Analysis

A unit of analysis is the main empirical focus—whether an individual or a group—that a researcher aims to examine. In this study, the unit of analysis consists of beneficiaries from 14 revenue districts in Jammu and Kashmir UT who have received loans through the Term Loan and Microfinance schemes offered by the Jammu and Kashmir UT channel partner of NBCFDC.

Population

The population of interest of this study is NBCFDC beneficiaries in the 16 revenue districts of Jammu and Kashmir UT.

Sampling area

The Union Territory of Jammu and Kashmir is segmented into 20 districts. These districts were categorised for revenue administration purposes. The primary goal of this study is to assess the socio-economic effects of the NBCFDC schemes on the lives of the beneficiaries. The research will cover 14 districts in Jammu and Kashmir, ensuring that each area is considered equally.

Selection of Districts

to Advance the Objectives of This Study, The Research Team Initiated Preliminary Discussions with Representatives from Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development corporation Limited Following These Discussions, Potential Beneficiaries Were Identified Through Information Gathered from Various Regional and District offices. Consequently, The Research Team Opted to Engage with These Beneficiaries Using the Lists Supplied by The Regional and District offices. It Was also Determined That the Study Would Encompass 14 Districts within the Union Territory of Jammu and Kashmir to Ensure Comprehensive Coverage and Representation.

Sample Size

The required sample size for the study were 200 beneficiaries.

Name of Channel Partner	Units to Be Evaluated
JAMMU AND KASHMIR SCHEDULED CASTES, SCHEDULED TRIBES AND BACKWARD CLASSES	<u>SAMPLE SIZE 200</u> TL: 161

DEVELOPMENT CORPORATION LIMITED	MFS: 36 MSY:03
TOTAL	200

Selection of Beneficiaries

The study's main objective is to evaluate the socio Socio-economic impact of the NBCFDC schemes on the lives of the beneficiaries. to answer the objectives, The Research Team Collected the List of Beneficiaries from JKSCSTBCDC. with the help of the list of beneficiaries, The research team approached the beneficiaries with Guidance From the Staff In Charge of the Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation Limited.

Major Findings of the Study in Percentage

About Loan

- The JKSCSTBCDC provided loans ranging from a minimum of Ninety Five Thousand INR to a maximum of Five Lakh INR , with an average loan amount disbursed of Two Lakh and Eighty Five Thousand INR.
- The data suggests that the majority of beneficiaries received the full loan amount in a single installment, enabling them to make immediate investments or allocate the funds as needed. Conversely, 44% of beneficiaries had their loan disbursed in two installments, likely as a risk-management measure by financial institutions to ensure the funds were used appropriately.
- 51.5% beneficiaries have knowledge of these schemes, while 48.5% remain unaware. This suggests that nearly half of the beneficiaries lack information about additional financial assistance or development programs available to them. The limited awareness may be attributed to ineffective communication, inadequate outreach efforts, or restricted access to relevant information.

1. Socio-Economic Status of Beneficiaries

- A significant **48.5% of beneficiaries** learned about loan schemes through **SCA officials**, making them the primary source of information.
- Additionally, **37.5%** of beneficiaries were informed by family and friends, while advertisements and online sources played a minimal role.
- Before receiving the loan, 90% of beneficiaries had an annual income of 1.5 lakhs INR or less, while only 10% earned more than 1.5 lakhs INR. Following the loan, there was a notable improvement 75% of beneficiaries reported incomes exceeding 1.5 lakhs INR annually.

- **81% of beneficiaries** utilized the loan for its intended purpose, demonstrating responsible use of funds. A significant 19% of beneficiaries did not use the loan for its intended purpose because of business hindrance due to *COVID-19*
- **52% of beneficiaries** found the loan amount sufficient, whereas **48% felt it was inadequate**, highlighting the need for better financial structuring to meet business demands.

2. Effect of Loan on Employment

- The loan schemes contributed positively to employment and social participation. Around **75% of beneficiaries** reported an **increase in participation in social service activities**, suggesting improved financial stability allowed them to contribute more to their communities.
- Additionally, **68% of beneficiaries** reported an increase in **joint decision-making within families**, indicating a positive shift in gender dynamics. A further **79% of beneficiaries** stated they had gained greater **social recognition and respect** post-loan, showcasing the role of financial empowerment in improving social standing.

3. Effect of Loan on Family Income of Beneficiaries

- Financial assistance from the loan schemes had a noticeable impact on **family income and living conditions**. about **57% of beneficiaries** reported an improvement in their **children's schooling**, which indicates that families were able to allocate more resources to education.
- **56% of beneficiaries** experienced **better access to healthcare**, suggesting improved affordability for medical expenses. Furthermore, **68% of beneficiaries** reported an **increase in their ability to interact with outsiders**, reflecting enhanced financial confidence and economic independence.

4. Economic Impact of Schemes upon Beneficiaries

- The economic benefits of the schemes were substantial, with **45% of beneficiaries** reporting a **moderate increase in food consumption patterns** and **30% experiencing a notable increase**, indicating an improved ability to afford better nutrition.
- **36% of beneficiaries** stated they had **better access to financial resources**, reflecting financial inclusion efforts. Additionally, **40% of beneficiaries** reported an **improved standard of living**, suggesting a rise in financial security. The **savings rate improved for 33% of beneficiaries**, showing better financial planning and stability.
- This study suggests that beneficiaries successfully utilized the loan to create assets. The Study shows that out of the total beneficiaries, **72% experienced an increase in asset creation**.

- The assets created from the loan include the purchase of vehicles for business, acquisition of computers and televisions for shops, employment generation by hiring staff, livestock purchases (such as cows, buffaloes, and goats), investment in raw materials and rent for newly opened businesses (like beauty parlors, mobile shops, and repair stores), land or house purchases, sewing machines for tailoring businesses, and payment of electricity bills for business operations.
- The findings indicate that a significant proportion of beneficiaries effectively used the loan for economic advancement, leading to improved financial stability. However, the presence of those experiencing a decline in asset creation highlights potential challenges such as inefficient fund utilization, market conditions, or lack of proper financial planning, which may require further support and guidance for beneficiaries.

5. Social Impact of Schemes upon Beneficiaries

- The social impact of the schemes was evident, with **93% of beneficiaries** reporting an increase in **social recognition** due to economic empowerment.
- A notable **87% saw an increase in involvement in social events**, showing better community engagement. about **75% of beneficiaries** stated that **their children's education improved**, likely due to increased income.
- Additionally, **49% of beneficiaries** were able to **add personal assets** such as home appliances, ornaments, and other essentials, demonstrating financial progress and stability.

6. Satisfaction Level of SCA

- The satisfaction level with SCA was moderate. **81% of beneficiaries** utilized their loans for the intended purpose, showing responsible borrowing and proper guidance by SCA.
- However, **19% of beneficiaries** did not use the loan as planned, indicating challenges such as **mismanagement, personal financial pressures, or lack of business knowledge**. This suggests a need for **better monitoring mechanisms** to ensure proper loan utilization.

7. Loan Utilization

- A total of **104 beneficiaries (52%)** found the loan amount sufficient to meet their financial needs, while **96 beneficiaries (48%)** felt the loan amount was **inadequate** for their business goals.
- Moreover, **162 beneficiaries (81%)** confirmed using the loan for **business-related activities**, while **38 beneficiaries (19%)** diverted the funds towards other needs.
- Many entrepreneurs and small business owners encountered severe challenges Due to this unexpected disruption, they struggled to meet financial commitments, as declining cash flow and an uncertain

business environment forced them to divert loan funds toward immediate survival needs rather than their intended purpose.

8. Satisfaction Through Loan Amount

- Many beneficiaries **requested an increase in loan limits** to expand their businesses further. This suggests that **loan restructuring and flexible financial assistance programs** could improve overall satisfaction and economic success.

9. Loan Recovery

- Loan repayment rates were **moderate**, with many beneficiaries struggling to meet their repayment obligations. While a large number of beneficiaries **managed to pay regularly**, others faced **business losses and financial instability**, leading to **delayed payments**.
- In some cases, **willful defaulting was reported**, making loan recovery a challenge. This highlights the need for **strict repayment tracking, financial literacy programs, and business mentoring** to ensure sustainable financial management among borrowers.

10. Hurdles in Flourishing Business

- Several challenges hindered the growth of businesses among beneficiaries. **49.5% of beneficiaries lacked access to cycles**, limiting their ability to travel for work. **49% did not own a scooter or bike**, restricting their mobility for business activities. **58.5% did not own washing machines**, indicating that they could not afford household improvements, and **38.5% lacked refrigerators**, showing limited investment in durable assets.
- Beyond financial limitations, **lack of training, market access, and bureaucratic hurdles** were major obstacles in business growth. This suggests the need for **better skill development programs, financial training, and improved market linkages** to help businesses flourish.

The findings reveal that the loan schemes have positively impacted employment, income generation, and social empowerment. However, challenges remain in loan sufficiency, business

sustainability, loan repayment, and financial management. Addressing these issues through better financial literacy, flexible loan structures, and business mentorship programs could further enhance the effectiveness of these schemes, ensuring long-term economic stability for beneficiaries.

11. Difficulty Faced by the Beneficiaries in obtaining Loan

Few beneficiaries struggled to secure loans, mainly due to limited awareness of available options and the application procedures. This lack of knowledge often caused misunderstandings with the SCA responsible for managing the loans. Consequently, potential borrowers found the lengthy and complex application process overwhelming.

Actionable Points at SCA/JKSCSTBCDC Level and NBCFDC Level

1. SCA/JKSCSTBCDC Level

At the **State Channelizing Agency (SCA)** level, particularly in JKSCSTBCDC, the focus should be on improving accessibility, efficiency, and post-loan support to ensure the intended socio-economic upliftment of beneficiaries.

A. Enhancing Loan Accessibility & Processing Efficiency

Reduce Loan Processing Time: Currently, loan disbursement takes an extended period for some beneficiaries, with 24% waiting over six months. A time-bound framework should be established to ensure processing is completed within 3-4 months.

- **Simplified Documentation & Processing:** Many beneficiaries, especially those with lower literacy levels, may struggle with complex documentation. Introducing a simplified process, using pictorial guides and multilingual assistance, can enhance participation.
- **Digital Integration:** The current trend shows that only 19% of applicants use online platforms, while 81% prefer manual submission. A user-friendly digital loan application portal with assisted access centers in rural areas can improve digital adoption. A 24/7 helpline or chatbot (available in local languages) can assist applicants in tracking applications, understanding eligibility, and clarifying doubts.

B. Financial Literacy & Capacity Building

- **Pre-loan & Post-loan Training Programs:** Many beneficiaries may not have prior experience managing loans. SCA should provide mandatory financial literacy training covering topics such as loan utilization, business planning, and financial management.
- **Provide loans to develop spiritual tourism in J&K by funding eco-friendly infrastructure like guesthouses and guided tours around sites to boost tourist footfall and create jobs.**

- Workshops on Self-Employment & Business Growth: with 64% of beneficiaries transitioning to self-employment post-loan, structured guidance on market strategies, financial planning, and investment diversification should be provided.
- Provide low-interest loans to farmers for lavender farming, inspired by the CSIR-Aroma Mission, which has transformed Doda's agricultural landscape.

C. Improving Loan Repayment & Support Mechanisms

- Flexible Repayment Options: Currently, 23% of beneficiaries have irregular loan repayment patterns, while 13% have defaulted. to address this, SCA should introduce:
 - A grace period for those facing financial hardship.
- Regular Follow-Ups & Monitoring: Personalized follow-ups and counseling sessions for beneficiaries struggling with repayments can help reduce defaults.
- Encouragement of Group Loans: Self-help groups (SHGs) or cooperative borrowing models can help beneficiaries support each other in repayments and financial management.

D. Boosting Digital Awareness & Accessibility

- Training for Digital Loan Applications: SCA should conduct free digital literacy sessions to increase online loan applications, making the process more efficient.
- Internet & Kiosk Centers in Rural areas: Since 83% of beneficiaries are from rural backgrounds, setting up digital kiosks at Panchayat offices or Common Service Centers (CSCs) can improve accessibility to online financial services.

E. Enhancing Transparency & Customer Support

- Grievance Redressal System: A dedicated complaints and feedback mechanism with strict resolution timelines should be implemented to improve customer satisfaction.
- Beneficiary Satisfaction Surveys: Regular feedback collection through SMS surveys and in-person interactions can help refine service delivery.
- Clear Communication on Interest Rates & Fees: Since 29.5% of beneficiaries wanted lower interest rates, more transparent disclosures and loan calculators should be made available to improve clarity.

2. NBCFDC Level

At the **National Backward Classes Finance & Development Corporation (NBCFDC)** level, broader policy measures should be implemented to enhance financial inclusion and program effectiveness.

A. Policy & Financial Reforms

- **Increase Loan Limits for Businesses:** The current loan amount may not be sufficient for some ventures, as 48% of beneficiaries found it inadequate. NBCFDC should explore:
 - Higher loan slabs for expansion beyond the existing limits.
 - Hybrid loans combining grants and credit, reducing initial repayment burdens.
- **Reduce Interest Rates for Priority Sectors:** Some beneficiaries struggle with high-interest rates. NBCFDC should explore subsidized interest rates for rural entrepreneurs, especially for women and first-time borrowers.
- **Emergency Loan Restructuring Programs:** Introducing relief programs for borrowers impacted by natural calamities, economic downturns, or health crises can prevent defaults.

B. Performance Monitoring & Impact assessment

- **National Dashboard for Real-Time Monitoring:** A centralized digital dashboard tracking disbursement, utilization, and repayment patterns should be developed.
- **Field Audits & Verification:** Periodic ground-level audits can prevent fund misuse and ensure loans are being utilized for intended purposes.
- **Introduction of Social Impact Metrics:** Instead of just financial impact, NBCFDC should assess improvements in education, healthcare access, and women's empowerment as part of its success criteria.

C. Encouraging Entrepreneurship & Market Linkages

- **Skill Development & Certification Programs:** Collaboration with institutions like NSDC (National Skill Development Corporation) can help beneficiaries receive certifications that improve employability and business credibility.
- **Marketing & Sales Support:** Since many beneficiaries engage in small businesses and agriculture, NBCFDC should create marketing linkages, helping them sell their products through government e-marketplaces and cooperatives.
- **Women Entrepreneurship Promotion:** Special incentives for women-led enterprises, including interest-free loans and mentorship programs, should be introduced.

D. Collaboration with State-Level Agency

- **Financial & Technical assistance for SCA:** NBCFDC should provide funds for technology upgrades, ensuring SCA have the infrastructure needed for smooth loan processing.
- **Cross-State Learning & Best Practices Sharing:** Successful models from other states should be shared to help improve performance.

- **Direct Beneficiary Engagement:** NBCFDC can conduct periodic beneficiary interaction programs to understand challenges directly from the ground level.

Suggestions for Improvement

- 1. Strengthening Post-Loan Monitoring**
 - Many beneficiaries remain in the low-income bracket despite taking loans. **Regular business tracking, financial mentoring, and re-financing options** can help businesses scale effectively.
- 2. Expanding Awareness Through Multiple Channels**
 - Since only **1.5% of beneficiaries learned about loans through websites**, NBCFDC and SCA should use **social media, community radio, and mobile SMS campaigns** to improve outreach.
- 3. Focusing on Women & Vulnerable Groups**
 - Despite improvements, **more structured support for women entrepreneurs** in training, credit access, and mentorship is needed to ensure sustainable self-employment.
- 4. Reducing Documentation Barriers**
 - Many applicants face difficulties in documentation. NBCFDC should introduce:
 - **One-time document verification for repeat borrowers**
 - **auto-verification systems** to reduce human errors and delays

Limitations of the Study

- 1. Limited Sample Size & Geographic Focus**
 - The study is based on 200 beneficiaries, which may not be representative of all socio-economic conditions across J&K.
- 2. Reliance on Self-Reported Data**
 - Responses may be biased or exaggerated due to personal experiences and expectations.
- 3. Lack of Analysis on Non-Financial Barriers**
 - While financial metrics are measured, the study does not explore cultural barriers, gender-based challenges, or lack of access to markets, which are equally important in determining success.
- 4. Limited Focus on Long-Term Sustainability**
 - The study focuses on short-term impacts, but a follow-up on multi-year progress, business growth, and second-time loan requirements would provide deeper insights into financial sustainability.

While the loan schemes have had a positive impact, strategic improvements in loan structuring, digital accessibility, training programs, and financial monitoring can further strengthen their effectiveness. NBCFDC and SCA must collaborate to ensure that beneficiaries not only receive financial aid but also develop the necessary skills and market access for long-term economic independence.

about Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation Limited (JKSCSTBCDC)

Established in the year 1986, the Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC) is a wholly owned

Corporation of the Jammu & Kashmir Government under the Department of Social Welfare, whose main objective is to work for socio-economic and educational upliftment of under privileged communities and to make them economically independent and self reliant by providing loans and self employment avenues. The target groups/people include the underprivileged sections of the society that belong to Scheduled Castes, Scheduled Tribes, Backward Classes, Notified National Minorities, Safai Karamcharis/ Scavengers and Persons with Disabilities.

The Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC) is a State Channelizing Agency (SCA) for six national level apex Agency such as National Scheduled Caste Finance and Development Corporation (NSFDC), National Backward Castes Finance and Development Corporation (NBCFDC), National Minorities Development and Finance Corporation (NMDFC), National Safai-Karamcharis Finance and Development Corporation (NSKFDC), National Handicap Finance and Development Corporation (NSFDC) and National Scheduled Tribes Finance and Development Corporation (NSTFDC). The Corporation works under the guidelines of apex Agency. Apex Agency are the basic source of funding to the JKSCSTBCDC. all apex Agency are 'not for profit organisations working under respective ministries.

Loan Sanctioning System

The loan applications for availing term NBCFDC term Loan are available in the head office, region, office and district office of Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development corporation Limited (JKSCSTBCDC) free of cost. for Microfinance loans the applications are available at the Head office, Regional office, and District office and at free of cost. The beneficiaries may submit their applications at the office. After scrutiny and ensuring the viability of the schemes and the creditworthiness of the applicant, the applications are placed before the screening committee. If the documents are satisfied the loan will be sanctioned to the beneficiaries. The sanctioned amount of loan will be given to the beneficiaries through Direct Bank Transfer (DBT) only in a Normal savings account or Jan Dhan Account. NBCFDC transfers the loan to JKSCSTBCDC bank account and the same bank account is used by the beneficiaries for repaying the loan amount.

KEY DOCUMENTS FOR LOAN PROCESSING

1. Community and Income Certificate
2. Ration Card
3. AADHAR Card
4. Purpose of loan (details of Trade)
5. Project Report (Incase of big projects)
6. Driving License(for Transport Vehicles)
7. Other documents as required by the SCA

Data Cleaning and Screening

Data cleaning and screening were carried out during the data collection period after completed Interview Schedules were collected each day. Eye observation and the help of computer software were utilized to identify Interview Schedules with outliers and/or invalid data. Interview Schedules with invalid responses were excluded from successful responses for analysis those with no reply for items or exhibit responses.

Data Analysis

Data collected through the Interview Schedule was analysed by using excel. The detailed Analysis with appropriate tables and diagrams, pie charts etc. as presented in the next chapter.

CHAPTER CLASSIFICATION

To get a detailed idea about the above-mentioned objectives, a detailed study has been conducted in the study area. The study has been divided into Eight chapters:

Chapter I: about NBCFDC

Chapter II: Research Methodology

Chapter III: Analysis and Interpretation of Data

Chapter IV: Summary of Findings

Chapter V: Recommendations for Improvement in Policy along with Actionable Points

Chapter VI: Performance of the State Channelizing Agency

Chapter VII: Success Stories

Chapter VIII: Interview Schedule

CHAPTER I: NBCFDC

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION (NBCFDC) AND ITS SCHEMES

About NBCFDC

National Backward Classes Finance & Development Corporation (NBCFDC) is a Government of India undertaking under the aegis of the Ministry of Social Justice and Empowerment. It was incorporated under Section 25 of the Companies Act 1956 on 13th January 1992 as a Company not for profit to promote economic and developmental activities of Backward Classes (BCs). Presently, it is a Section-8 Company (not for profit) registered under the Companies Act, 2013. The schemes are implemented through State Channelising Agency (SCA) nominated by respective State Government/UT.

Vision

The NBCFDC has been established with a vision to play a leading role in the upliftment of the economic status of the target group of Backward Classes.

Mission

The mission is to provide concessional financial assistance to the eligible members of the Backward Classes for self-employment ventures and skill development training.

Objectives

The objectives of NBCFDC include:

- To promote economic and development activities for the benefit of Backward Classes
- To assist Backward Classes by way of loans and advances for economically and financially viable schemes and projects.
- To provide for gainful employment and skill development of the target group.
- To grant concessional finance in selected cases for poor persons belonging to Backward Classes as per an annual income criteria defined from time to time (presently Rs. 3.00 lakh).
- To extend loans to the Backward Classes for pursuing general/professional/vocational/technical education or training at graduate and higher level.
- To assist in the up-gradation of technical and entrepreneurial skills of Backward Classes for proper and efficient management of production units.

NBCFDC through the State Channelizing Agency (SCA) and Self-Help Groups endeavours to fulfill its objectives. It offers financial assistance through State Channelizing Agency (SCA) nominated by the State Governments/UTs. It also provides micro-financing through State Channelizing Agency (SCA)/ Self-Help Groups (SHGs).

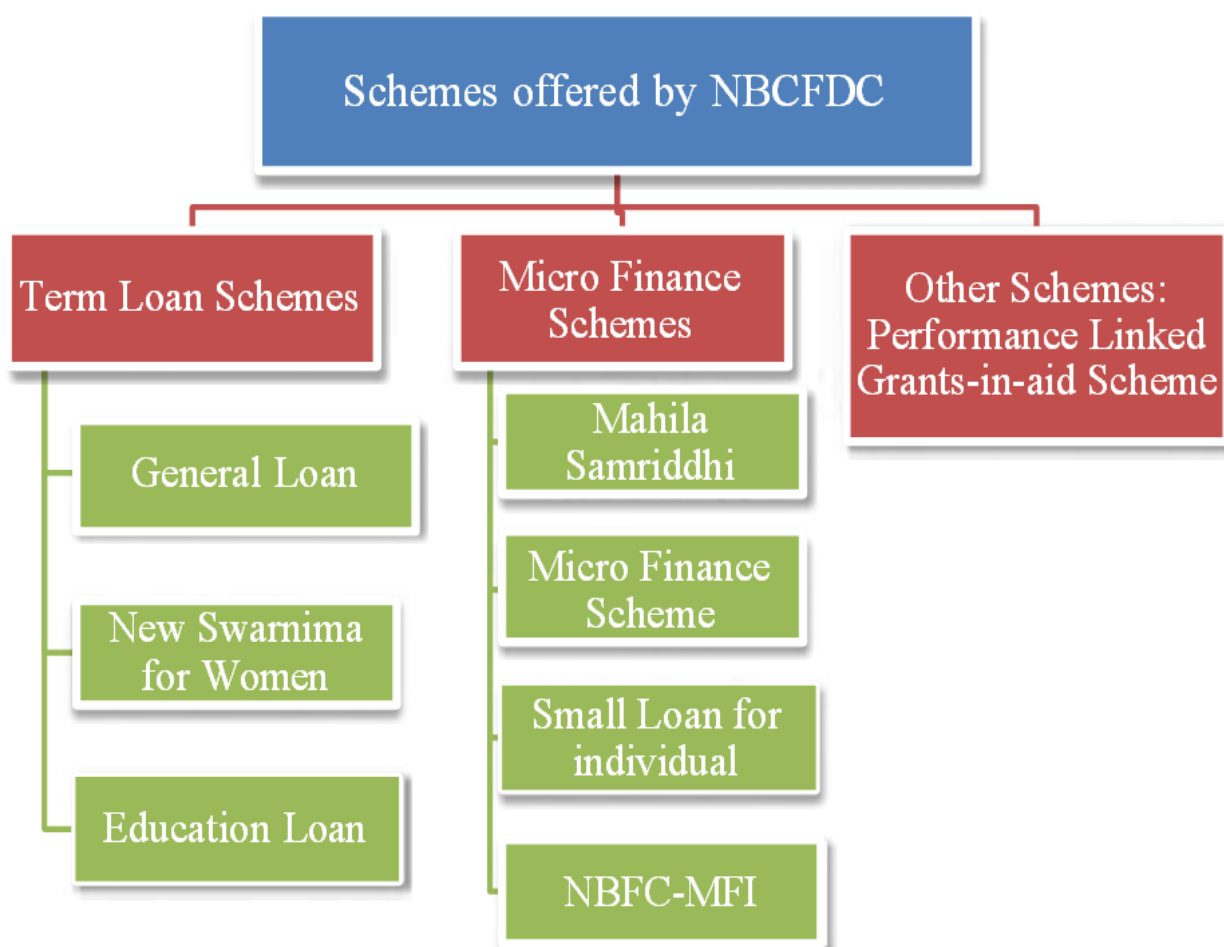
Activities Financed

The Corporation can assist a wide range of income-generating activities under the following broad sectors:

- Agriculture and Allied Activities
- Small business/artisan and traditional occupation
- Transport sector and service sector
- Technical, vocational and professional trades/courses

The channel partners (SCA and Banks) are to disburse loans for viable projects as per needs and choice of beneficiaries under the above-mentioned broad sectors.

Figure 1.1: Loan schemes of NBCFDC



The NBCFDC offers a bunch of loan schemes to cater to the needs of the Backward classes.

1. Term Loan Scheme

Under this scheme, a loan is provided for a fixed duration. It includes the following schemes:

- General Loan
- New Swarnima for Women
- Education Loan

General Loan Scheme

Under this scheme, a loan is available for various income-generating activities such as agriculture and allied activities, small business/artisan and traditional occupation, transport sector and service sector and technical and professional trades/courses. Members of Backward Classes (as notified by Central Government/State Governments from time to time) are eligible to take a loan under this scheme. The applicant's annual family income should be less than Rs. 3.00 Lakh.

Salient Features of the Scheme

- The maximum loan limit per beneficiary is INR 15 Lakh out of which 85% will be financed through NBCFDC and the remaining 15% will be financed through channel partner/beneficiary share.
- The loan is to be repaid in quarterly instalments with a maximum of 8 years (including the moratorium period of six months on the recovery of principal).
- The rate of interest varies from 6% to 8% depending upon the quantum of the loan.

New Swarnima for Women

The scheme has been launched to inculcate the spirit of self-dependence among the women belonging to Backward Classes (as notified by the Central/ State Governments from time to time). The annual family income of the applicant should be less than Rs. 3.00 Lakh.

Salient Features of the Scheme

- The target group of the scheme is the women of Backward Classes having annual family income less than Rs.3.00 Lakh.
- The beneficiary women are not required to invest any amount of her own on the projects up to a 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.
- The loan is to be repaid in quarterly installments with a maximum of 8 years (including the moratorium period of six months on the recovery of principal)

Education Loan

- The primary objective of this scheme is to extend educational loans to the students belonging to Backward Classes for pursuing professional/technical education at the graduate and higher level and also to pursue vocational Courses.

Salient Features of the Scheme

- The target group of the scheme covers members of Backward Classes having annual family income less than Rs.3.00 Lakh.
- The applicant should have obtained admission in the courses as specified/approved by NBCFDC eligibility guidelines. The quantum of finance depends upon the nature of the course.

- The interest rate of education loans for boys is 4% per annum and for girls, it is 3.5% per annum.
 - The maximum recovery period maybe 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.

1.2 Micro Finance Schemes

These include schemes that cater to the microfinance needs of women. It comprises of following four

schemes:

Mahila Samriddhi Scheme

This scheme aims at fulfilling the microfinance needs of women entrepreneurs belonging to the Backward Classes. However, the applicant's annual family income should be less than Rs. 3.00 Lakh. Here it is pertinent to mention that in any self-help group 60% of members should be from Backward Classes and the remaining 40% members may be from other weaker sections like Scheduled Caste/handicapped/minorities etc. The scheme is implemented by channel partners in rural and urban areas by way of financing the women beneficiaries either directly or through Self-Help Groups (SHGs).

Salient Features of the Scheme

- The maximum loan limit per SHG is INR15.00 Lakh and the maximum loan limit per beneficiary is INR 1, 00,000/-only.
- There can be a maximum of 20 women as members of one SHG
- The percentage distribution of finance is 95% NBCFDC and 5% from channel partner/beneficiary contribution.
- The interest rate payable on loans from NBCFDC to channel partner is 1% per annum whereas for loans from channel partner to Self Help Groups/Beneficiary, it is 4% per annum.
- The loan is to be repaid in quarterly installments within 4 Years (including the moratorium period of six months on the recovery of principal).

Micro Finance Scheme

This scheme was launched to cater to the needs of small entrepreneurs belonging to the members of Backward Classes as notified by Central/State Govt. from time to time. The applicant's annual family income should be less than Rs. 3.00 Lakh. NBCFDC introduced the scheme through nominated channel partners (State Channelizing Agency/Banks).

The scheme is implemented by channel partners 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. However, channel partners should disburse loans through Self-Help Groups (SHGs) under Micro Finance Scheme. Here SHGs represent a small economically homogenous group of poor people, who have voluntarily formed the group to save and lend common funds to its members as per group decision. In an

SHG 60% of members can be from Backward Classes and the remaining 40% of members may be from other weaker sections like Scheduled Caste/handicapped/minorities etc. Channel partners play a vital role through their field officers, encouraging people of the target group in forming Self-Help Groups and to get financial assistance under the Micro Finance Scheme of NBCFDC.

Salient Features of the Scheme

- The maximum loan limit per SHG is INR 15.00 Lakh and the maximum loan limit per beneficiary is INR 1, 00,000/-only.
- There can be a maximum of 20 members of one self-help group.
- The percentage-wise distribution of finance is 90% NBCFDC and 10% from Channel Partner/ Beneficiary contribution.
- The interest rate payable on loans from NBCFDC to channel partner is 2% per annum whereas that for loans from channel partner to Self Help Group/Beneficiary is 5% per annum.
- The loan is to be repaid in quarterly installments within 4 Years (including the moratorium period of six months on the recovery of principal).

Small Loan for individual

The NBCFDC has introduced the Small Loan Scheme for the individual for small business start-ups. The scheme is implemented through channel partners (State Channelizing Agency/Banks) for the members of Backward Classes (as notified by Central/State Govt. from time to time). Similar to other schemes, the applicant's annual family income should be less than Rs. 3.00 Lakh.

Salient Features of the Scheme

- The maximum loan limit per beneficiary is INR 1, 00,000/-only.
- The pattern of finance is 85% NBCFDC and 15% from channel partner/beneficiary contribution.
- The interest rate payable on loans from NBCFDC to Channel Partner is 3% per annum whereas that for loans from Channel Partner to Self Help Groups/beneficiary is 6% per annum.
- The loan is to be repaid within 8 years.

Non-Banking Financial Company-Micro Finance Institution

The Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) fulfilling the eligibility criteria of NBCFDC may be appointed to act as Channelizing Agency (CA) of NBCFDC in the selected State/ UT. The standard norms regarding the eligibility of an institution to act as NBFC-MFI include:

- Registered with the RBI,
- 3 years of continuous profit track record,
- Gross Non-Performing Assets less than 2% and net Non-Performing Assets below 0.5%,

- Member of a credit bureau,
- Minimum Capacity Assessment Rating of MFR5 by CRISIL or its equivalent etc.

The amount would be lent to the beneficiary of the Backward Class community having an annual family income below INR 3.00 Lakh per annum irrespective of the rural or urban area. In the case of landless agriculture labourers and marginalized farmers, the landholding less than one hectare will be deemed as having an annual family income below Rs.1.50 Lakh per annum, landholding between 1-2 hectares will be deemed as having an annual family income below Rs.3.00 Lakh per annum.

Salient Features of the Scheme

- The maximum loan limit per Self Help Group is INR15.00 Lakh and the maximum loan limit per beneficiary is INR 1, 00,000/-only.
- There can be a maximum of 20 members in one self-help group.
- The percentage distribution of finance is 90% NBCFDC and 10% from Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs).
- The interest rate payable on loans from NBCFDC to NBFC-MFI is 4% per annum whereas from NBFC-MFI to beneficiary it is 12% per annum
- The loan is to be repaid in quarterly installments within 4 Years (including the moratorium period of six months on the recovery of principal).
- The Channelizing Agency shall endeavour to cover 40% of female beneficiaries in physical as well as financial terms.
- NBFC-MFI shall provide the bank guarantee and/or fixed deposits issued by scheduled commercial banks in the name of “NBFC-MFI account NBCFDC” equivalent to the amount to be disbursed to them as security to NBCFDC.
- NBFC-MFI shall utilize funds within 120 days from the date of release of funds by NBCFDC. Further, it will have to comply with the provisions of NBCFDC about repayment of the loan.

1.3. Performance Linked Grants-in-aid Scheme (PLGIA)

The scheme shall be called the scheme for Grants-in-aid (GIA) to channel partners of the National Backward Classes Finance and Development Corporation (NBCFDC). The objectives of the scheme are to strengthen the infrastructure of channel partners to improve their delivery mechanism, creating awareness, mobilization of eligible beneficiaries, timely utilization of allocated funds and strengthening the recovery system. All channel partners implementing the NBCFDC scheme will be eligible for Grants-in-aid except the dormant/non-functional ones which have not drawn funds from NBCFDC for implementing its lending schemes during the last three years.

Salient Features of the Scheme

- All eligible channel partners in any State/UT can be funded under the grants-in-aid scheme. The grants-in-aid will be provided based on the performance of the Channel Partners, subject to availability of funds.

- The basis of selection for releasing the Performance Linked Grants-in-Aid Scheme (PLGIA) is the timely submission of an annual action plan that is drawn of allocated funds, timely utilization & submission of utilisation certificate, timely recovery of dues from Channel Partners to NBCFDC.
- The NBCFDC reserves the right to accept or reject the claim without citing any reason.
- Grants-in-Aid (GIA) is allowed to perform some specific activities like improvement in the delivery mechanism, hiring of vehicles for loan recovery during recovery, outsourcing of staff for Data Entry Operator and Recovery staff and training to officials of channel partners.
- Under the PLGIA scheme, 100% assistance will be provided to channel partners by NBCFDC.
- The channel partners are responsible to comply with all guidelines for evaluating the PLGIA proposal, consolidating the utilization certificate and furnish the same to NBCFDC within 90 days of receipt of GIA.

Chapter II

RESEARCH METHODOLOGY

The NBCFDC provides financial assistance and microfinance to OBCs in different states through respective State Channelizing Agency (SCA) and Self Help Groups. In the Union territory of Jammu & Kashmir, SCA through which financial assistance is extended for the NBCFDC scheme is Jammu and Kashmir Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation Limited (JKSCSTBCDC). The present report presents the results drawn through analysing data collected from JKSCSTBCDC Established in the year 1986, the Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC) is a wholly owned Corporation of the Jammu & Kashmir Government under the Department of Social Welfare, whose main objective is to work for socio-economic and educational upliftment of under privileged communities and to make them economically independent and self-reliant by providing loans and self employment avenues. The target groups/people include the underprivileged sections of the society that belong to Scheduled Castes, Scheduled Tribes, Backward Classes, Notified National Minorities, Safai Karamcharis/ Scavengers and Persons with Disabilities.

2.1 Need and Importance of the Study

The equity concept is upheld by the Indian constitution. Discrimination on the basis of caste, creed, or religion must end, and all people must be treated equally. The number of disadvantaged and marginalized groups has not decreased much, despite efforts and laws taken by the Indian government to guarantee socioeconomic equality for all residents. To raise their economic, educational, professional, and social standing, members of these groups—OBCs in particular—need financial support. Weaker groups can start their businesses and make a respectable living thanks to the availability of microfinance.

Jammu and Kashmir is not an exception to the several programs that the NBCFDC has started to support the financial empowerment of OBCs in various states. It means investing a significant sum of money on the socioeconomic advancement of the underprivileged. In light of this, it is critical to assess whether the NBCFDC's initiatives are successful or need to be modified to better serve the underprivileged. For this reason, policymakers find the current study about the assessment of various NBCFDC plans in the union territory of J&K to be quite important.

2.2 Statement of the Problem

For a variety of purposes, including fabric manufacturing, boutiques, tailoring, dairy farming, art, departmental work, and agricultural endeavours, NBCFDC offers financial support. The research assessed how various NBCFDC systems were implemented by essentially answering two questions:

- How do the various NBCFDC programs affect the backwards class who get benefits in Jammu and Kashmir?
- Does the target group's socioeconomic standing in Jammu and Kashmir have improved at all?

2.3 Objectives

The main goals of this study are to determine if recipients' occupations, income levels, and spending patterns differed before and after they took out the loan.

- To determine if the recipients' household income has increased as a result of using the loan programs.
- To investigate how loan programs affect the recipients' socioeconomic standing.
- To examine how beneficiaries see the State Channelizing Agency, or JKSCSTBCDC.
- To examine how recipients feel about the various NBCFDC programs.
- To offer ideas or recommendations for potential enhancements to the delivery system.

2.4 Research Methodology

The study analysed the impact of different loan schemes on the beneficiaries by percentage analysis using MS Excel.

Data

- Nature of Data: Primary data
- Data Collection: The data has been collected through Interview Schedule.
- Study Period: Six Years from 2018-24.

Universe

The Union Territory of Jammu and Kashmir, India

Population

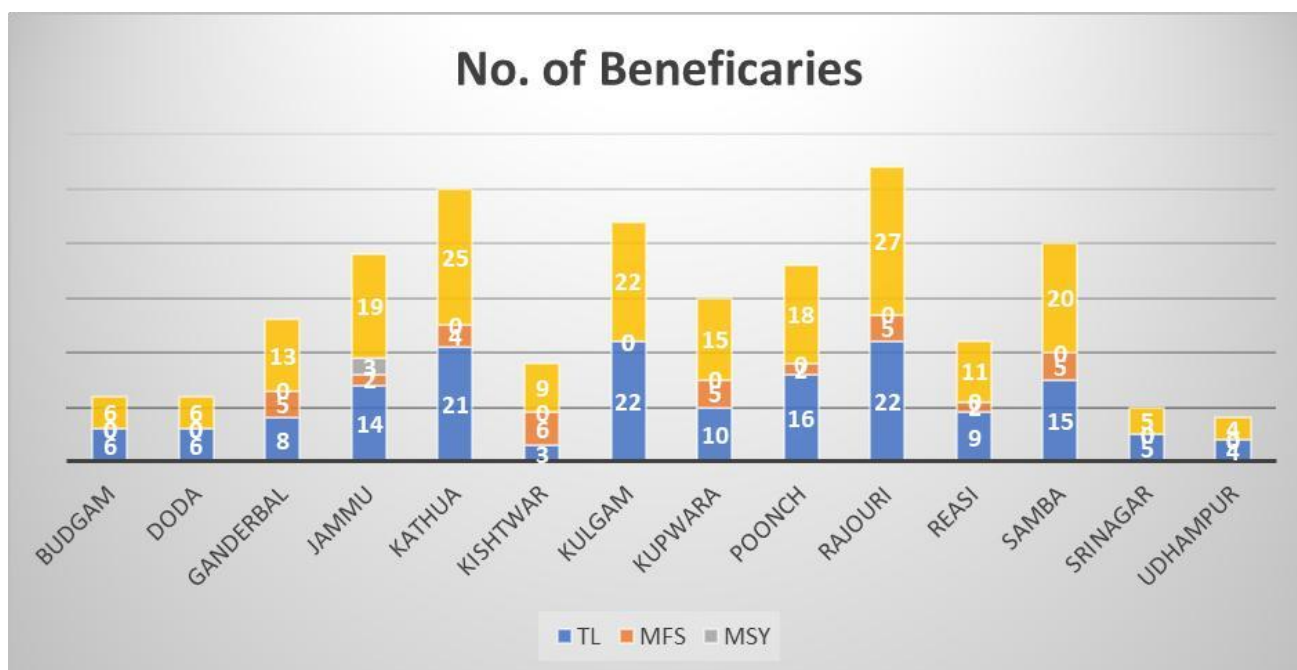
Since the study is aimed at evaluating the schemes of NBCFDC in J&K . J&K is the universe for the study. The Union Territory of Jammu and Kashmir came into existence on 31-10-2019 in terms of Jammu and Kashmir Reorganisation Act 2019. The J&K with its summer and winter capitals at Srinagar and Jammu, respectively, consists of 20 districts, 10 in Kashmir Valley and 10 in Jammu Division.

Sampling

Sampling Technique: The study used a multi-stage random sampling method. Under this method, sampling is done from different strata. JKSCSTBCDC is providing loans under the scheme of General TL/MFS/MSY. Since the population was limited to the Beneficiaries of General TL/MFS/MSY scheme, the strata have been formed based on different years.

Sample Size: All the beneficiaries availing benefits of the loan (under various schemes of NBCFDC) through JKSCSTBCDC were the target population of this study. As discussed in the project proposal, and consultation with NBCFDC, the study considered 200 beneficiaries from SCA for the study. It was observed that out of 20 districts of Jammu & Kashmir, in few district i.e. Anantnag, Bandipora, Baramulla, Pulwama, Ramban & Shopian there were few or no beneficiaries during study period. Therefore, these six districts (Anantnag, Bandipora, Baramulla, Pulwama, Ramban & Shopian) were not considered for the study. The distribution of the population to be studied across different years and schemes is enunciated below:

Figure 2.1: Number of Beneficiaries (District Wise and Loan Wise)



Source: Researcher's Compilation

Table 2.1: Number of Beneficiaries (District Wise and Loan Wise)

Number of Beneficiaries					
S.no.	District	TL	MFS	MSY	TOTAL
1	Budgam	6	0	0	6
2	Doda	6	0	0	6
3	Ganderbal	8	5	0	13
4	Jammu	14	2	3	19
5	Kathua	21	4	0	25
6	Kishtwar	3	6	0	9
7	Kulgam	22	0	0	22
8	Kupwara	10	5	0	15
9	Poonch	16	2	0	18
10	Rajouri	22	5	0	27
11	Reasi	9	2	0	11
12	Samba	15	5	0	20
13	Srinagar	5	0	0	5
14	Udhampur	4	0	0	4
Total		161	36	3	200

Source: Researchers Compilation

The table presents the number of beneficiaries across different districts under three categories: TL, MFS, and MSY. A total of 200 beneficiaries are distributed among 14 districts, with TL having the highest share (161), followed by MFS (36) and MSY (3). Rajouri has the highest number of beneficiaries (27), while Udhampur has the lowest (4). Some districts, such as

Budgam, Kulgam, Srinagar, and Udhampur, have beneficiaries only in the TL category. Notably, Jammu is the only district with MSY beneficiaries (3). This distribution highlights variations in beneficiary allocation across different regions.

Figure 2.2: Number of Beneficiaries (Year Wise)

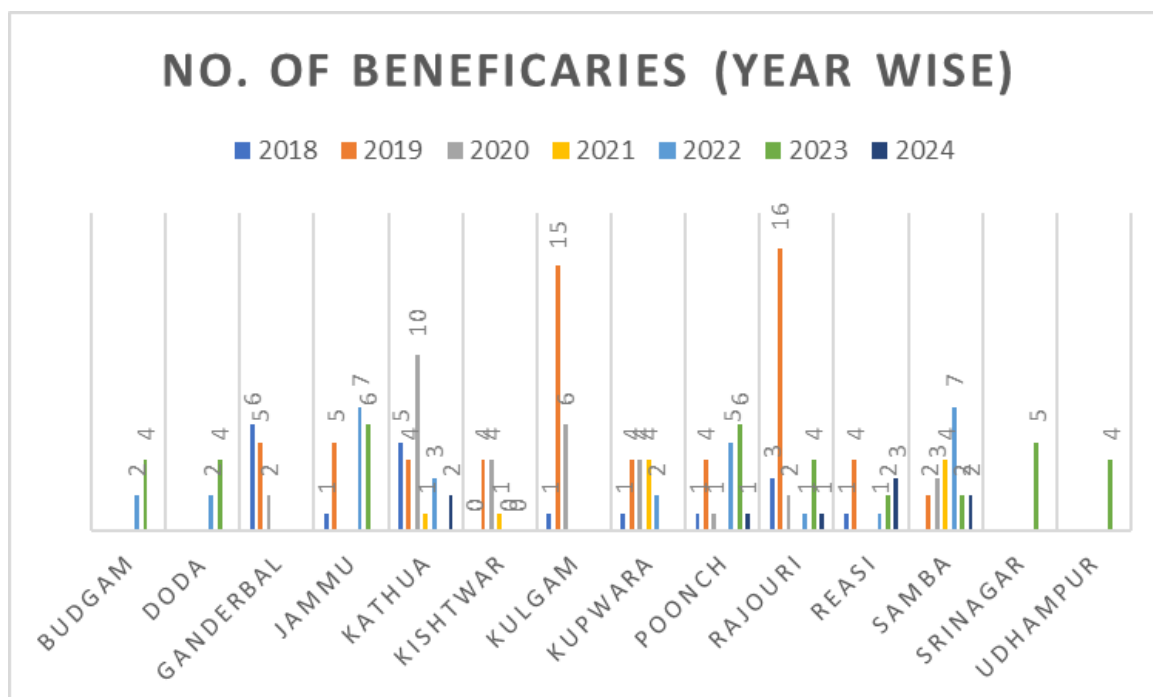


Table 2.2: Number of Beneficiaries (Year Wise)

District	2018	2019	2020	2021	2022	2023	2024
Budgam	0	0	0	0	2	4	0
Doda	0	0	0	0	2	4	0
Ganderbal	6	5	2	0	0	0	0
Jammu	1	5	0	0	7	6	0
Kathua	5	4	10	1	3		2
Kishtwar	0	4	4	1	0	0	0
Kulgam	1	15	6	0	0	0	0
Kupwara	1	4	4	4	2	0	0
Poonch	1	4	1	0	5	6	1
Rajouri	3	16	2	0	1	4	1
Reasi	1	4	0	0	1	2	3
Samba		2	3	4	7	2	2
Srinagar	0	0	0	0	0	5	0
Udhampur	0	0	0	0	0	4	0
Total	19	63	32	10	30	37	9

The table presents the **year-wise distribution of beneficiaries across different districts** from **2018 to 2024**. The total number of beneficiaries each year fluctuates, with the highest recorded in **2019 (63 beneficiaries)** and the lowest in **2024 (9 beneficiaries)**. Some districts, such as

Budgam, Doda, Srinagar, and Udhampur, have beneficiaries only in the later years (2022–2024), while others, like **Ganderbal, Jammu, and Kathua**, have beneficiaries across multiple years. **Rajouri and Poonch** have a more consistent distribution over the years, whereas **Kishtwar has no beneficiaries recorded in 2022 and 2023**. The variation in numbers indicates changes in beneficiary allocation trends over the years.

Figure 2.3: Gender of Beneficiaries (Year Wise)

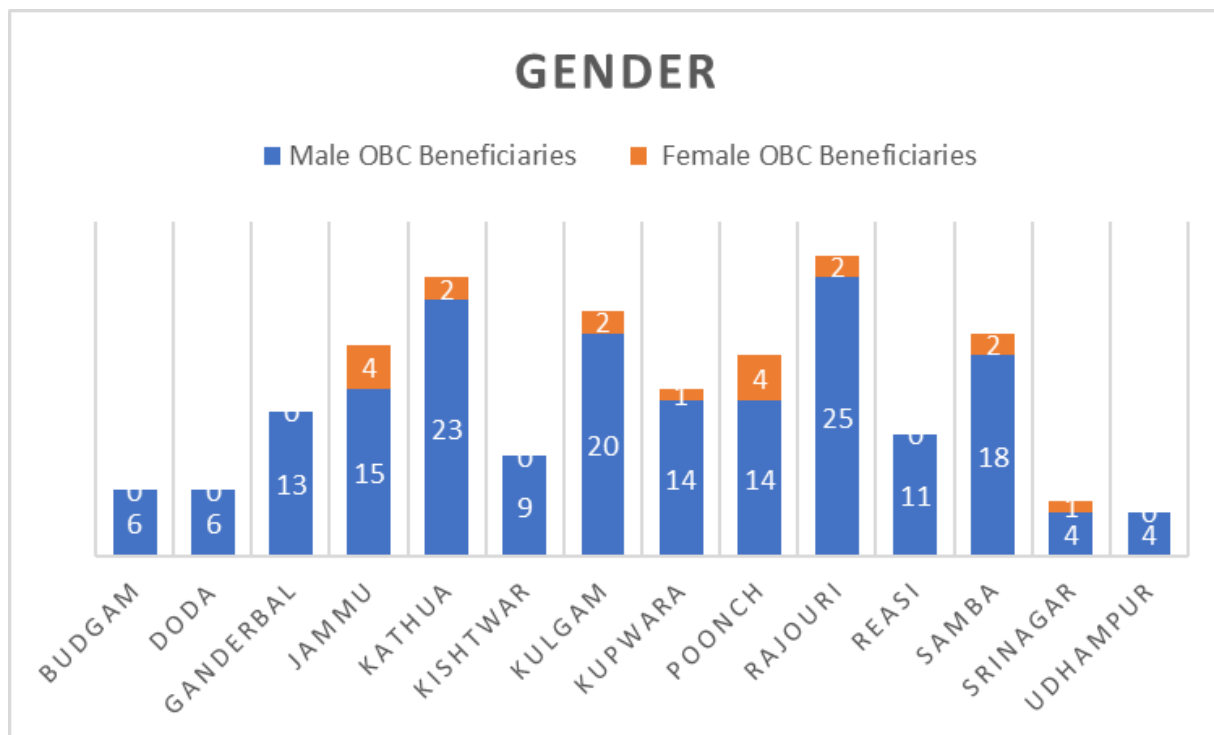


Table 2.3: Gender of Beneficiaries (Year Wise)

District	Male OBC Beneficiaries	Female OBC Beneficiaries
Budgam	6	0
Doda	6	0
Ganderbal	13	0
Jammu	15	4
Kathua	23	2
Kishtwar	9	0
Kulgam	20	2
Kupwara	14	1
Poonch	14	4
Rajouri	25	2
Reasi	11	0
Samba	18	2
Srinagar	4	1
Udhampur	4	0
Total	182	18

The table presents the **distribution of OBC beneficiaries by gender across different districts**. Out of a total of **200 beneficiaries**, **182 are male**, while only **18 are female**, indicating a significant gender disparity. **Rajouri (25 male, 2 female)** and **Kathua (23 male, 2 female)** have the highest number of male beneficiaries, while **Jammu and Poonch have the highest female representation (4 each)**. Several districts, including **Budgam, Doda, Ganderbal, Kishtwar, Reasi, and Udhampur**, have **no female beneficiaries**. The data highlights a predominantly male beneficiary trend, with limited female participation in the OBC category across districts.

Chapter III

Data Analysis

A structured Interview Schedule was administered to beneficiaries, and the collected data was analyzed to obtain socio-economic details, information related to schemes, levels of satisfaction with the services provided by SCA, and the impact of various schemes on the beneficiaries. To assess satisfaction levels, respondents were asked to rate their experiences with different services and facilities offered by JKSCSTBCDC. These parameters included the loan scheme, assistance and guidance from SCA, interest rates, loan sanctioning and disbursement systems, employee behavior during the lending process, monthly installment sizes, repayment periods, loan approval time, query handling ease, and overall services.

The responses were recorded in an Excel sheet and analyzed using MS Excel.

Figure 3.1: Education Qualification of Beneficiaries

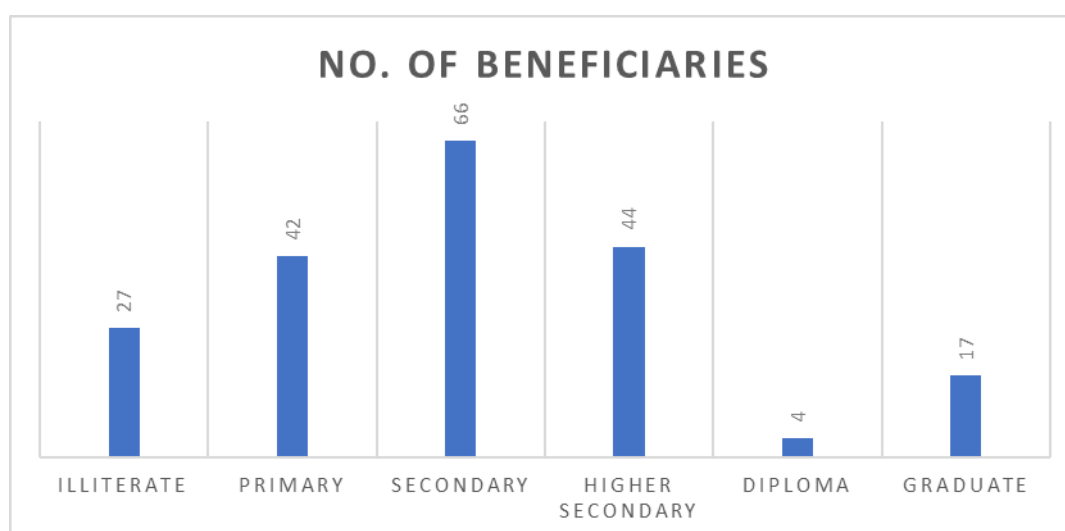


Table 3.1: Education Qualification of Beneficiaries

EDUCATION	No. of Beneficiaries	Percentage (%)
ILLITERATE	27	13.5
PRIMARY	42	21
SECONDARY	66	33
HIGHER SECONDARY	44	22
DIPLOMA	4	2
GRADUATE	17	8.5
TOTAL	200	100

Source: Researcher's collected data

A notable 13.5% (27 individuals) are illiterate, indicating a significant portion of the population lacks basic literacy skills. Meanwhile, 21% (42 individuals) have completed primary education, equipping them with fundamental literacy and numeracy skills but limiting their access to higher-level opportunities. The largest group, comprising 33% (66 individuals), has attained secondary education, highlighting a strong focus on intermediate learning. Additionally, 22%

(44 individuals) have completed higher secondary education, preparing them for further studies or skilled employment. However, only 2% (4 individuals) hold a diploma, reflecting a relatively low representation of technical or vocational education. Graduates make up 8.5% (17 individuals), representing those with higher qualifications that may lead to professional or specialized careers. Overall, while 76% of the beneficiaries have at least secondary education or higher, a significant portion remains illiterate, and the number of diploma and graduate holders is comparatively lower.

Figure 3.2 : Place of Residence

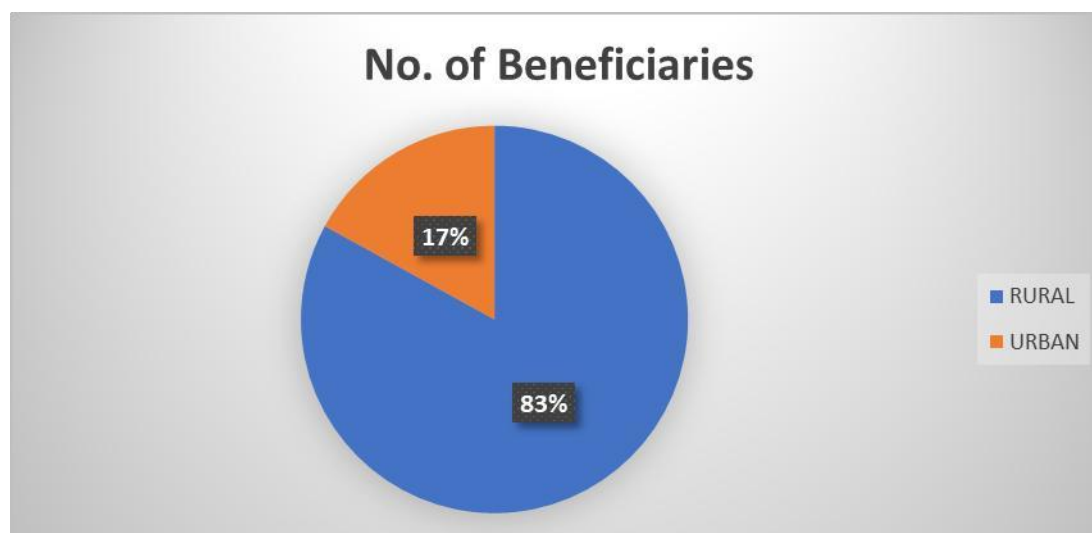


Table 3.2:Place of Residence

PLACE OF RESIDENCE	No. of Beneficiaries	Percentage (%)
RURAL	166	83
URBAN	34	17
Total	200	100

The data on the place of residence of the 200 beneficiaries reveals that a significant majority, 83% (166 individuals), reside in rural areas, while only 17% (34 individuals) are from urban areas. This indicates that the beneficiaries are predominantly from rural regions, suggesting a possible focus on rural development and outreach initiatives. The disparity also highlights the need for targeted educational and infrastructural improvements in rural areas to bridge gaps in access to resources and opportunities.

Table 3.3 : Type of House

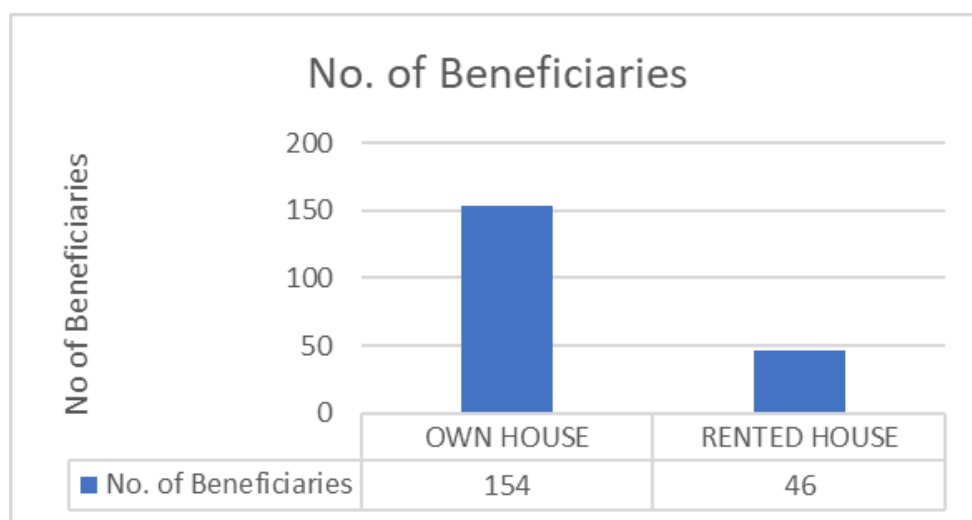
TYPE OF HOUSE	No. of Beneficiaries	Percentage (%)
OWN HOUSE	154	77
RENTED HOUSE	46	23
TOTAL	200	100

Source: Researcher's collected data

The data on the type of housing among the 200 beneficiaries shows that a majority, 77% (154 individuals), live in their own houses, while 23% (46 individuals) reside in rented

accommodations. This indicates a relatively high rate of home ownership among the beneficiaries, which may suggest stability in living conditions for most. However, the presence of 23% in rented housing could point to financial constraints or mobility due to work and other factors. This data could be useful for housing and welfare programs aimed at supporting those in need of secure and affordable housing.

Figure 3.3 :Type of House



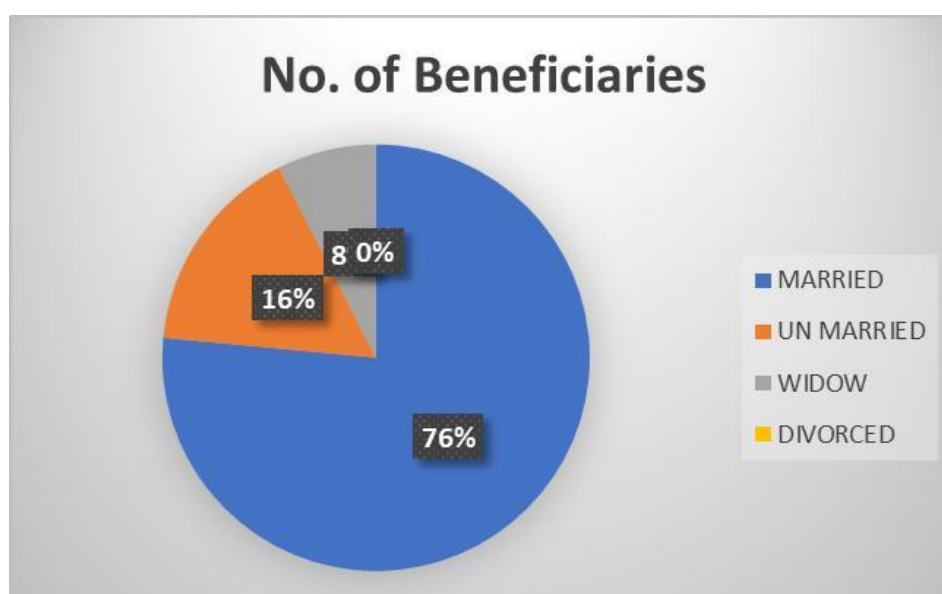
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Table 3.4:Marital Status of Beneficiaries

MARITAL STATUS	No. of Beneficiaries	Percentage (%)
MARRIED	153	76.5
UN MARRIED	32	16
WIDOW	15	7.5
DIVORCED	0	0
TOTAL	200	100

Source: Researcher's collected data

Figure 3.4 :Marital Status of Beneficiaries



The data on marital status among the 200 beneficiaries shows that a significant majority, 76.5% (153 individuals), are married, indicating a stable family structure for most. Meanwhile, 16% (32 individuals) are unmarried, which could include young adults or those who have chosen to remain single. Additionally, 7.5% (15 individuals) are widowed, highlighting a small but notable group that may require social or financial support. Interestingly, there are no divorced individuals among the beneficiaries.

Figure 3.5 : Distribution of beneficiaries occupation-wise (Before Loan)

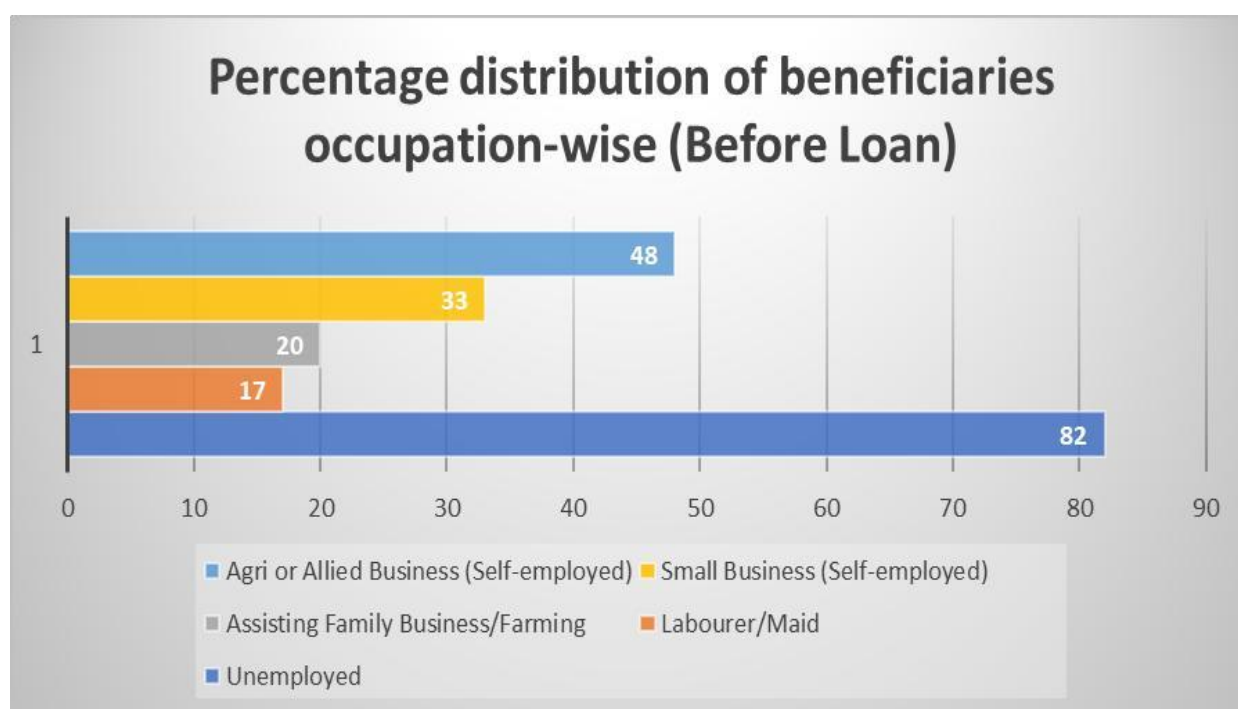


Table 3.5:Percentage distribution of beneficiaries occupation-wise (Before Loan)

Percentage distribution of beneficiaries occupation-wise (Before Loan)	No. of Beneficiaries	Percentage (%)
Unemployed	82	41
Labourer/Maid	17	8.5
Assisting Family Business/Farming	20	10
Small Business (Self-employed)	33	16.5
Agri or Allied Business (Self-employed)	48	24
TOTAL	200	100

Source: Researcher's collected data

The data on the occupational distribution of beneficiaries before receiving a loan highlights that a significant portion, 41% (82 individuals), were unemployed, indicating a strong need for financial assistance and employment opportunities. Among those employed, 8.5% (17 individuals) worked as laborers or maids, reflecting engagement in low-wage, unskilled jobs. Additionally, 10% (20 individuals) were assisting in family businesses or farming, suggesting they were involved in work but not as primary earners. A notable 16.5% (33 individuals) were self-employed in small businesses, showcasing entrepreneurial efforts despite financial

constraints. The second-largest group, 24% (48 individuals), were engaged in agriculture or allied businesses as self-employed individuals, highlighting the importance of agriculture in their livelihoods. This data underscores the need for financial support and skill development, particularly for the unemployed and those in low-income occupations, to enhance economic stability and self-sufficiency.

Figure 3.6 : Distribution of beneficiaries occupation-wise (After Loan)

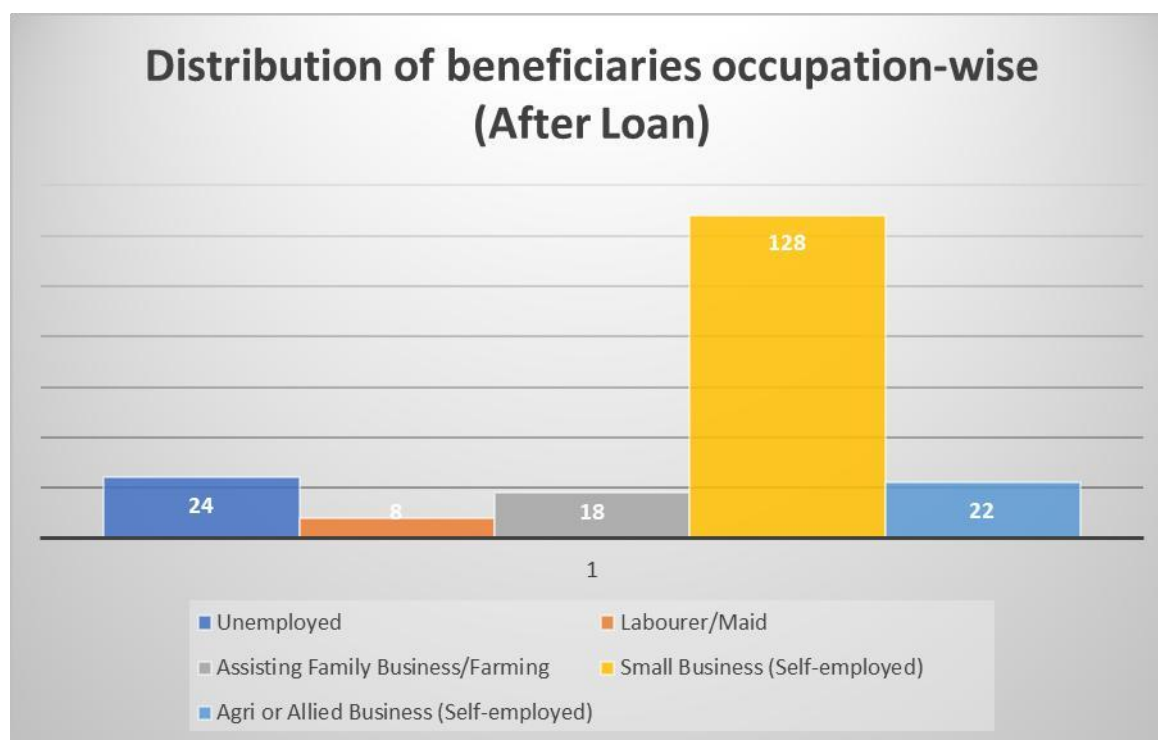


Table 3.6: Percentage distribution of beneficiaries occupation-wise (After Loan)

Percentage distribution of beneficiaries occupation-wise (After Loan)	No. of Beneficiaries	Percentage (%)
Unemployed	24	12
Labourer/Maid	8	4
Assisting Family Business/Farming	18	9
Small Business (Self-employed)	128	64
Agri or Allied Business (Self-employed)	22	11
TOTAL	200	100

Source: Researcher's collected data

The occupational distribution of beneficiaries after receiving a loan shows a significant shift toward self-employment and reduced unemployment. The percentage of unemployed beneficiaries dropped from 41% to 12% (82 to 24 individuals), indicating that the loan effectively helped many secure a livelihood. The number of laborers and maids also decreased from 8.5% to 4% (17 to 8 individuals), suggesting an improvement in job quality. Meanwhile, those assisting in family businesses or farming slightly decreased from 10% to 9% (20 to 18 individuals), possibly due to individuals transitioning into independent work. The most notable

change is in the small business (self-employed) category, which increased from 16.5% to 64% (33 to 128 individuals), demonstrating that the loan significantly boosted entrepreneurship. However, those engaged in agriculture or allied businesses as self-employed individuals declined from 24% to 11% (48 to 22 individuals), potentially indicating a shift from agriculture to other business ventures.

The data suggests that the loan played a crucial role in improving employment opportunities, reducing dependency on low-wage jobs, and fostering entrepreneurship, leading to greater economic stability for the beneficiaries.

Figure 3.7: Mode of Loan Application

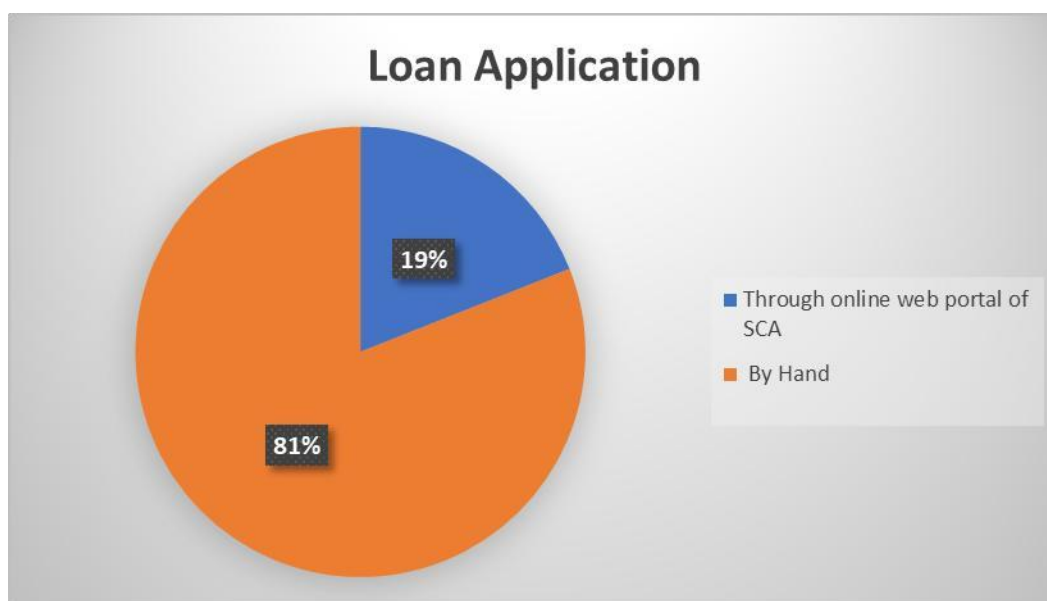


Table 3.7: Mode of Loan Application

How the Loan Application has been submitted by the beneficiary?	No. of Beneficiaries	Percentage (%)
Through online web portal of SCA	38	19
by Hand	162	81
Total	200	100

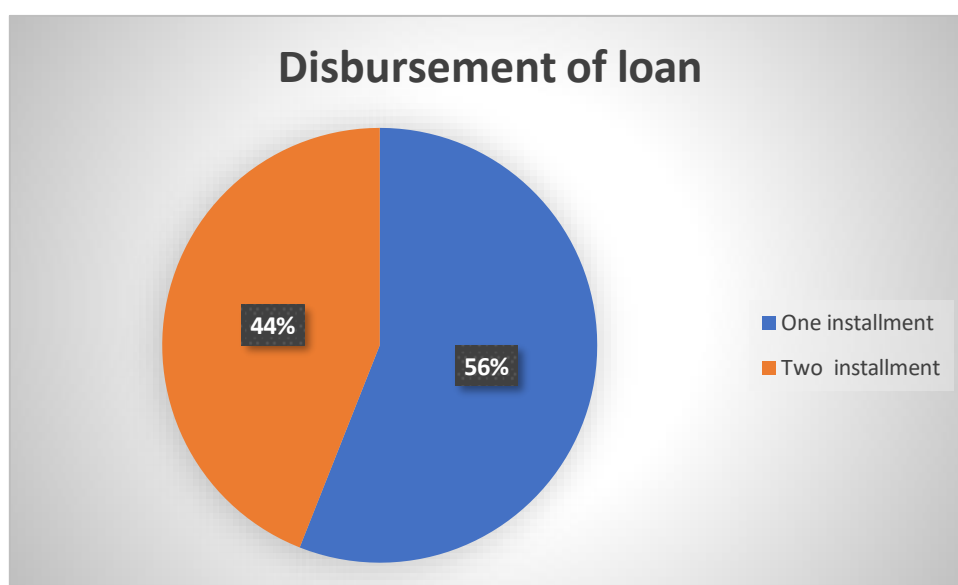
Source: *Researcher's collected data*

The data on loan application submission methods shows that a vast majority of beneficiaries, 81% (162 individuals), applied by hand, while only 19% (38 individuals) submitted their applications through the online web portal of SCA. This indicates a strong preference for in-person application processes, which may be due to limited digital literacy, lack of internet access, or a preference for direct interaction with officials. The relatively low usage of the online portal suggests a need for digital awareness programs, improved accessibility, and user-friendly online application processes to encourage more beneficiaries to utilize digital platforms for financial assistance.

Table 3.7.1: Disbursement of loan

Whether loan had been disbursed in one instalment or two instalment.	No. of Beneficiaries	Percentage (%)
One instalment	112	56
Two instalment	88	44
Total	200	100

Source: *Researcher's collected data*

Figure 3.7.1: Disbursement of loan

The table 3.7.1 presents data on how the loan was distributed among beneficiaries—whether in a single installment or in two installments. Out of 200 beneficiaries, a majority (56%) received their loan in **one installment**, while the remaining 44% received it in **two installments**.

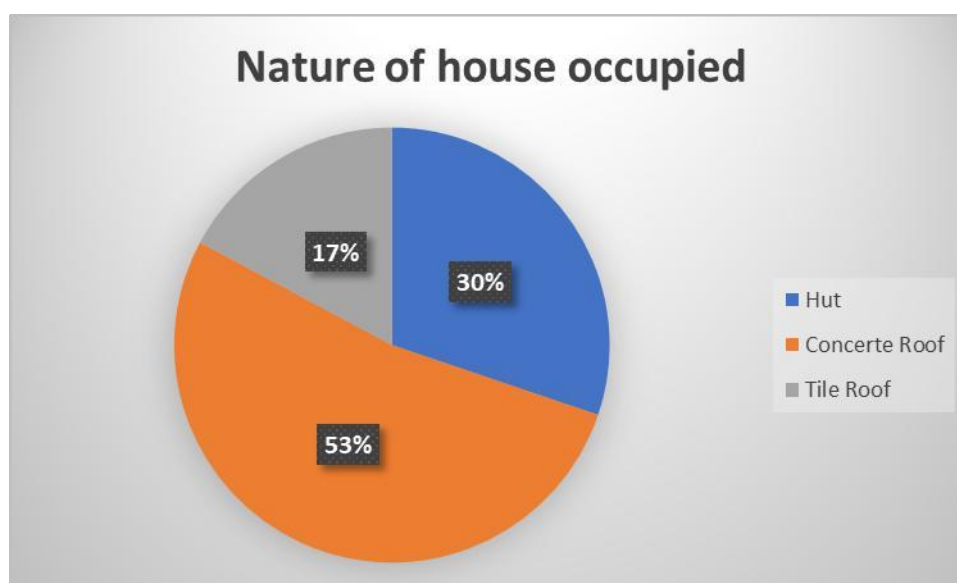
This data indicates that most beneficiaries were given the full loan amount at once, which could have allowed them to make immediate investments or use the funds according to their needs. On the other hand, 44% of the beneficiaries received the loan in two parts, possibly as a risk-management strategy by financial institutions to ensure proper utilization of funds

Table 3.8: Nature of House of Beneficiaries

Nature of house occupied	No. of Beneficiaries	Percentage
Hut	60	30
Concerte Roof	106	53
Tile Roof	34	17
Total	200	100

Source: *Researcher's collected data*

Figure 3.8: Nature of House of Beneficiaries



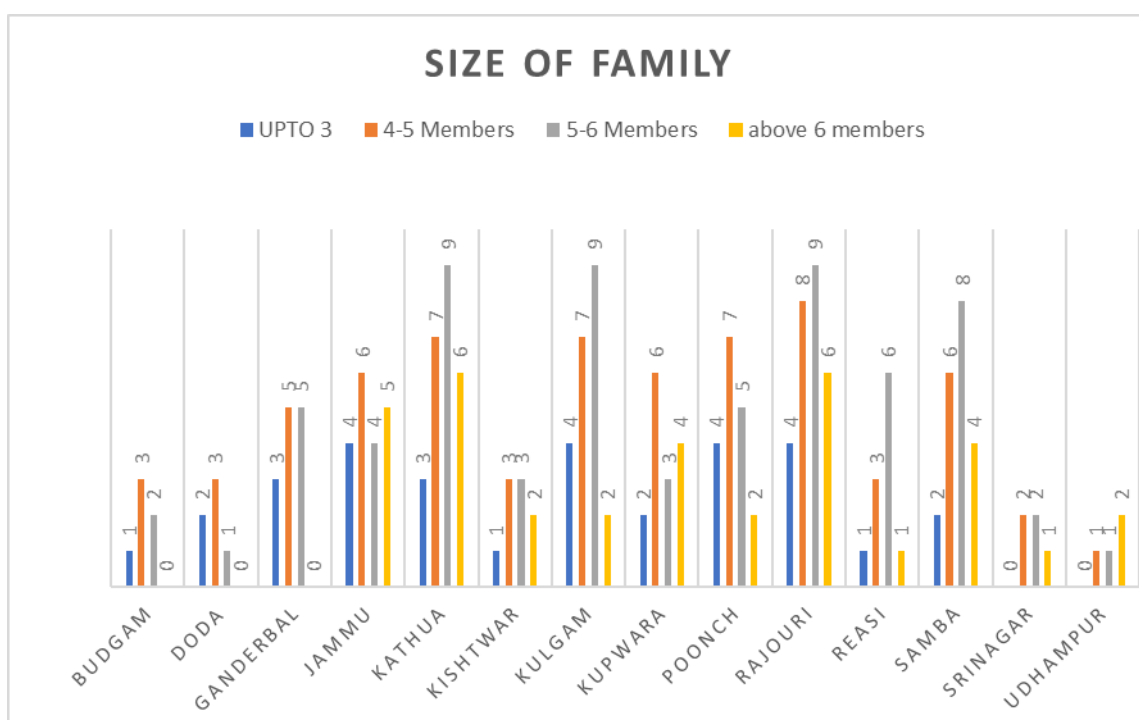
The data on the nature of houses occupied by the 200 beneficiaries reveals that 53% (106 individuals) live in houses with concrete roofs, indicating a relatively stable and durable housing structure for the majority. However, 30% (60 individuals) reside in huts, suggesting a significant portion of the population may be living in vulnerable housing conditions that could be impacted by weather and other external factors. Additionally, 17% (34 individuals) live in houses with tile roofs, which offer moderate protection but may still require improvements for long-term durability. This data highlights the need for housing improvement initiatives, particularly for those living in huts, to ensure better living conditions and overall security.

Table 3.9: Size of family of Beneficiaries

Size of Family	UPTO 3	4-5 Members	5-6 Members	above 6 members
Budgam	1	3	2	0
Doda	2	3	1	0
Ganderbal	3	5	5	0
Jammu	4	6	4	5
Kathua	3	7	9	6
Kishtwar	1	3	3	2
Kulgam	4	7	9	2
Kupwara	2	6	3	4
Poonch	4	7	5	2
Rajouri	4	8	9	6
Reasi	1	3	6	1
Samba	2	6	8	4
Srinagar	0	2	2	1
Udhampur	0	1	1	2
Total	31	67	67	35

Source: Researcher's collected data

Figure 3.9: Size of family of Beneficiaries



The data on family size distribution across different regions provides insights into household structures among the 200 beneficiaries.

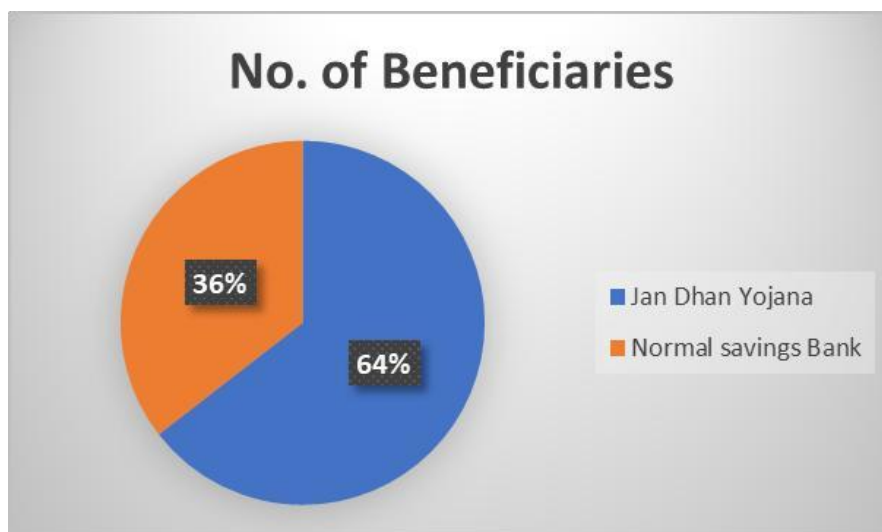
1. **Small Families (Up to 3 members):** A total of 31 beneficiaries (15.5%) have small families, indicating a relatively lower family size in certain areas. Jammu, Poonch, and Kulgam have the highest number of small families (4 each), whereas Srinagar and Udhampur have none or very few.
2. **Medium-Sized Families (4-5 members):** The most common family size falls in this category, with 67 beneficiaries (33.5%). Rajouri (8), Kathua (7), Kulgam (7), and Poonch (7) have the highest numbers in this group, suggesting a prevalent trend of moderate family sizes.
3. **Large Families (5-6 members):** Another 67 beneficiaries (33.5%) fall into this category, mirroring the 4-5 member group. Rajouri (9), Kathua (9), and Kulgam (9) have the highest representation in this segment, indicating regions with larger family structures.
4. **Very Large Families (Above 6 members):** 35 beneficiaries (17.5%) have family sizes exceeding six members, with Kathua (6), Rajouri (6), Jammu (5), and Kupwara (4) reporting the highest numbers. This suggests that certain regions still maintain extended family living arrangements.

Overall, the data highlights that while smaller family sizes (up to 3 members) are less common, the majority of households have 4-6 members. The prevalence of large families in specific regions may indicate a need for tailored social welfare programs, housing support, and resource allocation to accommodate larger households effectively.

Table 3.10: Type of Bank Account

Type of bank account	No. of Beneficiaries	Percentage (%)
Jan Dhan Yojana	128	64
Normal savings Bank	72	36
TOTAL	200	100

Source: *Researcher's collected data*

Figure 3.10: Type of Bank Account

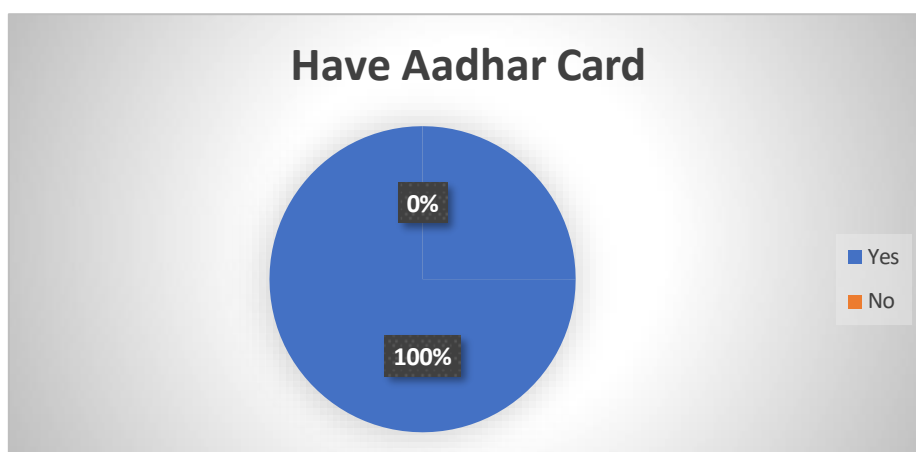
The data on the type of bank accounts held by the 200 beneficiaries reveals that a majority, 64% (128 individuals), have accounts under the Jan Dhan Yojana, a government initiative aimed at financial inclusion. This suggests that many beneficiaries, likely from economically weaker sections, have benefited from the scheme, gaining access to banking services, direct benefit transfers, and financial security.

Meanwhile, 36% (72 individuals) have normal savings bank accounts, indicating that a smaller segment of beneficiaries is already integrated into the traditional banking system. The higher reliance on Jan Dhan Yojana accounts highlights the effectiveness of financial inclusion programs, though it also suggests that a significant portion of beneficiaries may have limited prior banking experience or access. Encouraging financial literacy and promoting diverse banking options could further enhance economic stability and empowerment for these individuals.

Table 3.11 : Aadhar Card Availability

Do You have Aadhar Card	No. of Beneficiaries	Percentage (%)
Yes	200	100
No	0	0
Total	200	100

Figure 3.11:Aadhar Card Availability



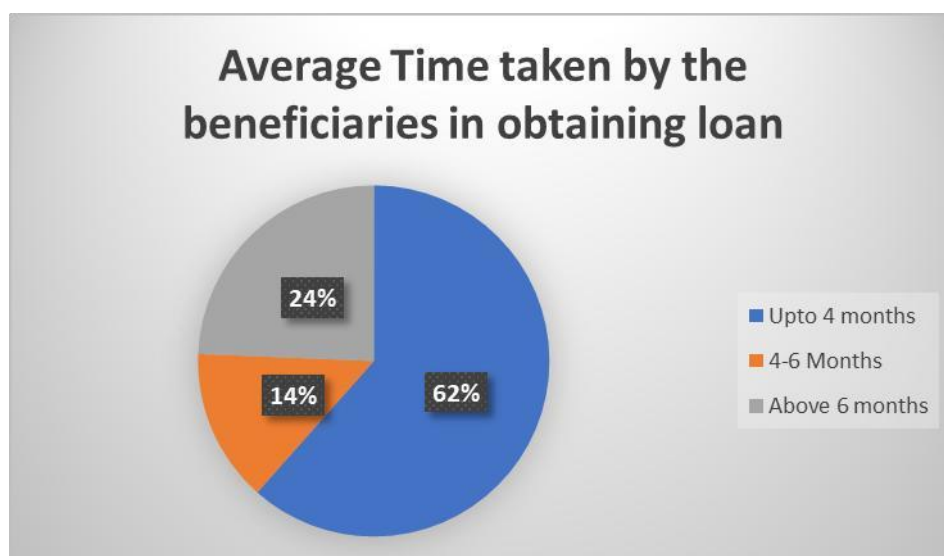
The data indicates that all 200 beneficiaries (100%) possess an Aadhaar card, while none (0%) lack one. This suggests full Aadhaar coverage among the surveyed group, reflecting the success of Aadhaar enrollment and its widespread adoption.

Such complete coverage implies that all beneficiaries have access to identity verification, which can facilitate easier access to government schemes, financial services, and other essential benefits. Additionally, it highlights the effectiveness of Aadhaar as a universal identification system, ensuring inclusion in formal processes such as banking, subsidies, and welfare programs.

Figure 3.12: Average Time taken by the beneficiaries in obtaining loan

Average Time taken by the beneficiaries in obtaining loan	No. of Beneficiaries	Percentage (%)
Upto 4 months	124	62
4-6 Months	28	14
Above 6 months	48	24
Total	200	100

Table 3.12:Average Time taken by the beneficiaries in obtaining loan



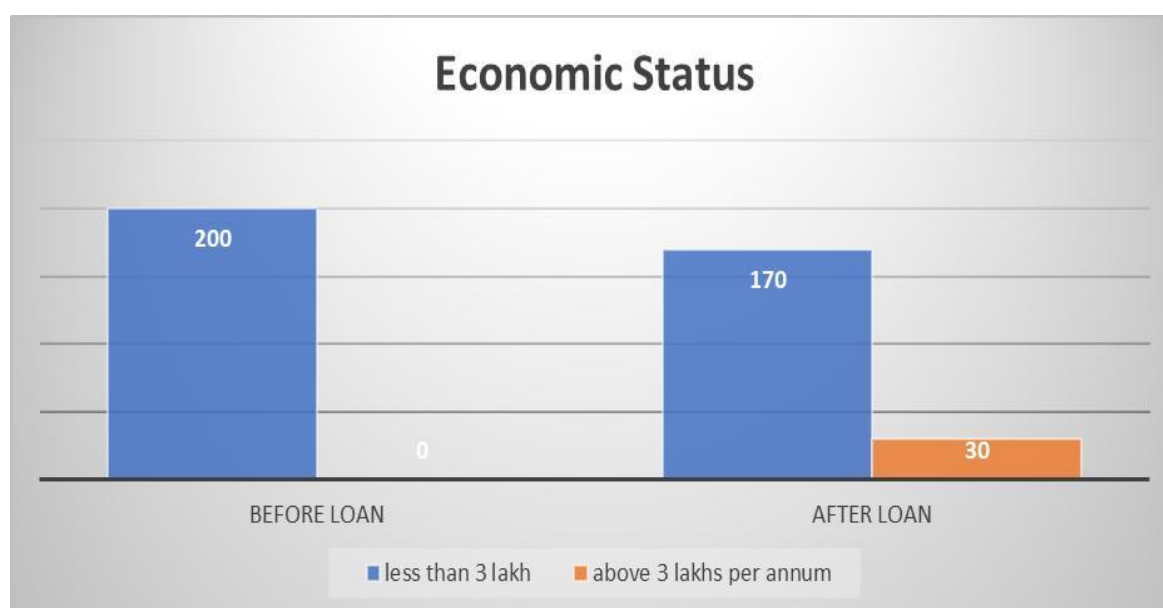
The data on the average time taken by beneficiaries to obtain a loan indicates that the majority, **62% (124 individuals)**, received their loans within 4 months, suggesting an efficient processing system for most applicants. However, **14% (28 individuals)** had to wait between 4 to 6 months, indicating moderate delays for some beneficiaries. A significant **24% (48 individuals)** experienced delays beyond 6 months, highlighting potential challenges in loan processing, such as documentation issues, verification procedures, or administrative inefficiencies. While the system appears to be functioning effectively for most, efforts to streamline processes further could help reduce long waiting times for those facing extended delays, ensuring timely financial support.

Table 3.13: Economic Status of Beneficiaries After Loan

Economic Status	Before Loan		After Loan	
	Number of Beneficiaries	Percentage	Number of Beneficiaries	Percentage
less than 3 lakh	200	100	170	85
above 3 lakhs per annum	0	0	30	15
Total	200	100	200	100

Source: Researcher's collected data

Figure 3.13 :Economic Status of Beneficiaries After Loan



The data on the economic status of beneficiaries before and after receiving a loan highlights a significant improvement in their financial situation.

Before the loan, all **200 beneficiaries (100%)** had an annual income of **less than ₹3 lakh**, indicating that they were part of low-income households, possibly struggling with financial instability.

After the loan, 30 beneficiaries (15%) successfully increased their annual income to **above ₹3 lakh**, suggesting that the financial assistance helped them generate better earnings through self-employment or improved business opportunities. However, **170 beneficiaries (85%)** still earn less than ₹3 lakh per year, showing that while some have experienced economic growth, a majority remain within the lower-income category.

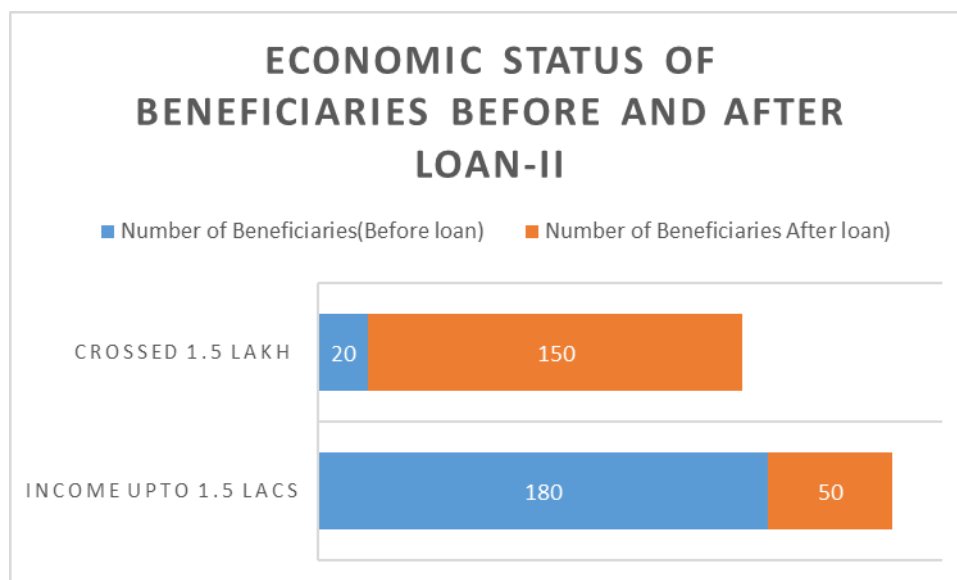
This data underscores the positive impact of the loan in enhancing financial stability for some beneficiaries, but it also indicates the need for continued support, skill development, and business growth strategies to help more individuals move toward higher income levels.

Table 3.13.1: Economic Status of Beneficiaries Before and After Loan-II

Economic Status	Number of Beneficiaries(Before loan)	Percentage	Number of Beneficiaries After loan)	Percentage
Income upto 1.5 lacs	180	90	50	25
Crossed 1.5 lakh	20	10	150	75
Total	200	100	200	100

Source: Researcher's collected data

Figure 3.13.1 : Economic Status of Beneficiaries Before and After Loan-II



The table 3.13.1 illustrates the change in economic status of beneficiaries before and after receiving a loan. Before the loan was provided, 180 out of 200 beneficiaries, or 90%, had an annual income of up to ₹1.5 lakhs, while only 20 beneficiaries (10%) had income above ₹1.5 lakhs. However, after receiving the loan, a significant shift is observed: only 50 beneficiaries (25%) remained in the lower-income category, and 150 beneficiaries (75%) had crossed the ₹1.5 lakh income mark.

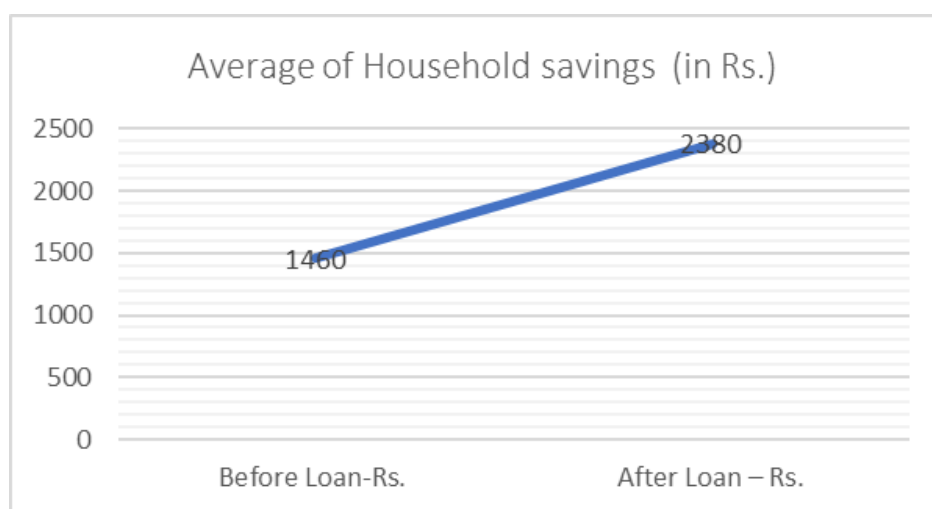
This indicates a substantial improvement in the financial status of the beneficiaries post-loan, with a majority moving into a higher income bracket.

Table 3.14: Household Saving of Beneficiaries

Household savings	Average (in Rs.)
Before Loan-Rs.	1460
After Loan – Rs.	2380
Variation	920
Percentage in variation	38.6555

Source: *Researcher's collected data*

Figure 3.14: Household Saving of Beneficiaries



The data on household savings before and after receiving the loan indicates a **positive financial impact** on the beneficiaries.

- **Before the loan**, the average household savings stood at **₹1,460**, suggesting limited financial security and a lower capacity to handle unexpected expenses.
- **After the loan**, savings increased to **₹2,380**, reflecting an improvement in financial stability and better income management.
- The **variation in savings is ₹920**, representing a **38.66% increase**, which is a significant improvement.

This increase in savings suggests that beneficiaries have been able to generate more income, manage expenses more efficiently, or invest in income-generating activities. However, further financial literacy programs and investment guidance could help them maximize their savings and long-term financial security.

Figure 3.15: Household Debt Before Loan

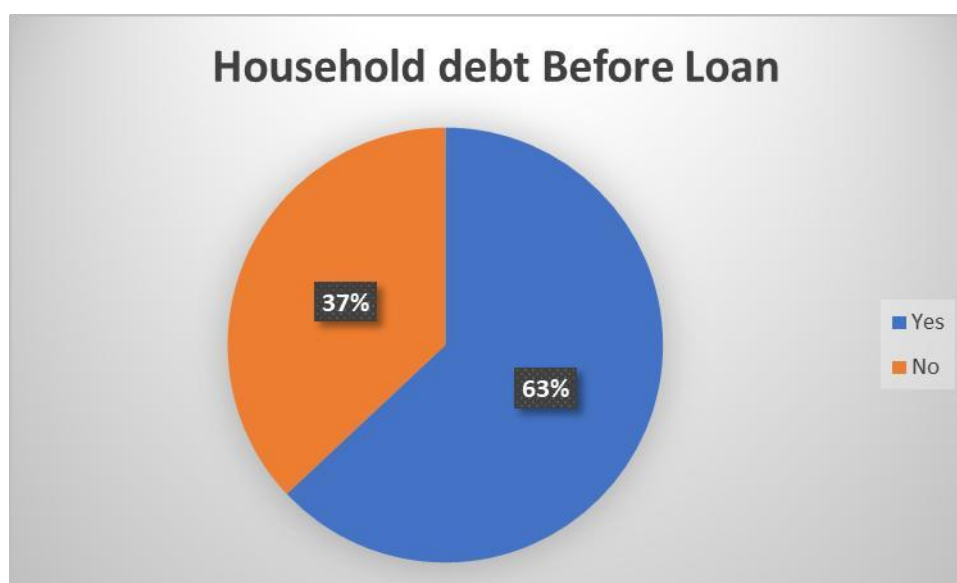


Table 3.15: Household Debt Before Loan

Do you have house hold debt Before Loan	No. of Beneficiaries	Percentage (%)
Yes	126	63
No	74	37
Total	200	100

Source: Researcher's collected data

The data on household debt before receiving the loan shows that a significant **63% (126 beneficiaries)** had existing debt, indicating financial strain and dependency on borrowings. This suggests that a majority of beneficiaries faced economic hardships, possibly relying on informal loans, high-interest borrowing, or struggling to meet basic financial needs.

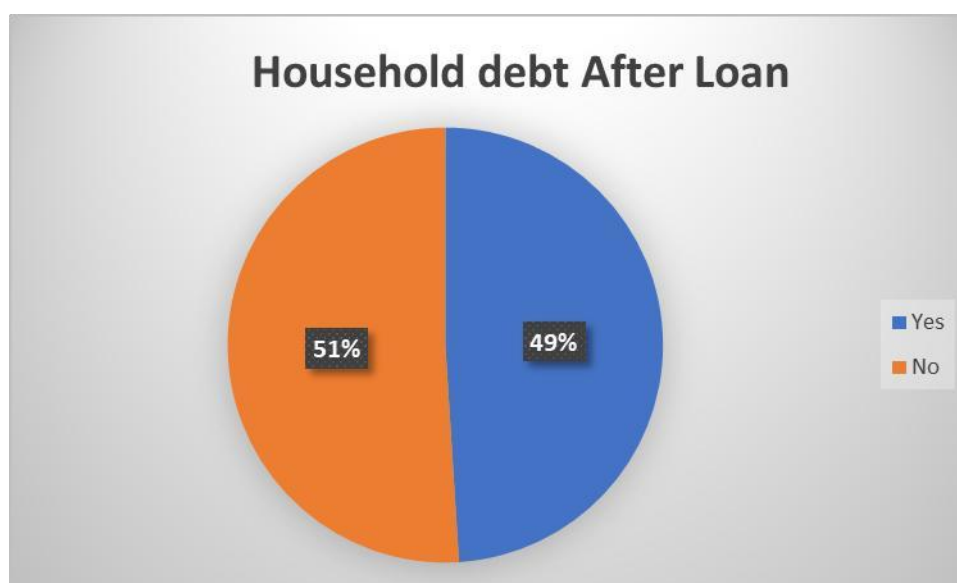
Meanwhile, **37% (74 beneficiaries)** reported having no prior debt, implying that they either managed their finances without loans or had limited financial liabilities. The high percentage of beneficiaries with pre-existing debt highlights the importance of financial support programs, such as the loan provided, to help them stabilize their economic condition. Encouraging responsible borrowing, financial literacy, and debt management strategies can further assist in reducing long-term financial burdens.

Table 3.16 : Household Debt After Loan

Do you have house hold debt After Loan	No. of Beneficiaries	Percentage (%)
Yes	98	49
No	102	51
Total	200	100

Source: Researcher's collected data

Figure 3.16 :Household Debt After Loan



The data on household debt after receiving the loan shows a **decrease in debt burden among beneficiaries**.

- **Before the loan, 63% (126 beneficiaries)** had household debt, but after the loan, this percentage **dropped to 49% (98 beneficiaries)**. This suggests that some beneficiaries were able to use the loan effectively to repay or reduce their previous debts.
- Conversely, the number of debt-free households **increased from 37% to 51% (74 to 102 beneficiaries)**, indicating improved financial stability for a portion of the beneficiaries.

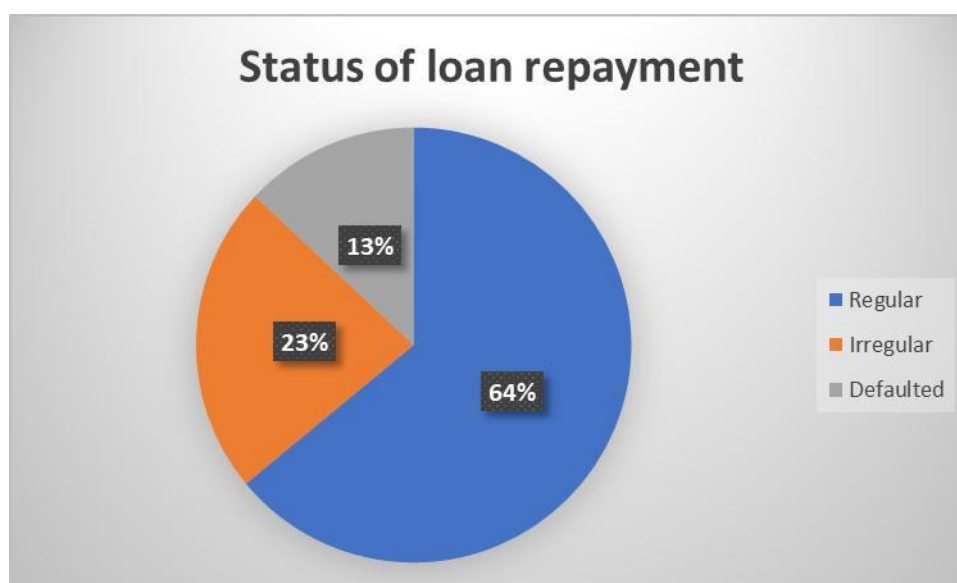
Although there is a noticeable reduction in household debt, **49% of beneficiaries still carry some financial liabilities**, suggesting the need for further financial literacy, income growth opportunities, and debt management strategies to help them achieve long-term financial independence.

Table 3.17: Status of Loan Repayment

Status of loan repayment	No. of Beneficiaries	Percentage (%)
Regular	128	64
Irregular	46	23
Defaulted	26	13
Total	200	100

Source: *Researcher's collected data*

Figure 3.17 :Status of Loan Repayment



The data on loan repayment status among the 200 beneficiaries reveals a **majority (64%)** are making **regular repayments**, indicating financial discipline and stable income generation after receiving the loan. This suggests that most beneficiaries are effectively utilizing their funds and managing their repayment schedules.

However, **23% (46 beneficiaries)** have **irregular repayment patterns**, which could be due to fluctuating incomes, business challenges, or unforeseen financial difficulties. Additionally, **13% (26 beneficiaries)** have **defaulted on their loans**, highlighting potential financial strain or mismanagement of funds.

While the overall repayment rate is positive, the presence of irregular and defaulted cases suggests the need for better financial literacy, business mentoring, and support mechanisms to help beneficiaries maintain regular repayments and avoid default.

Table 3.18 : Monthly Family Income(INR) of Beneficiaries

Monthly Family Income	Before Loan (average)	After Loan (Average)	Percentages of Variations
Budgam	8250	13035	58
Doda	8950	16279	82
Ganderbal	9650	15923	65
Jammu	15650	29735	90
Kathua	13470	23438	74

Kishtwar	9460	16931	79
Kulgam	9980	16168	62
Kupwara	11470	21562	88
Poonch	9475	15160	60
Rajouri	10770	19817	84
Reasi	10720	18331	71
Samba	10600	18762	77
Srinagar	10550	17830	69
Udhampur	9250	16188	75

Source: *Researcher's collected data*

The table highlights the average monthly family income of beneficiaries across various districts before and after receiving a loan, along with the percentage increase in income. Across all 14 districts listed, there is a noticeable rise in income levels post-loan. For instance, in Jammu, the average income increased from ₹15,650 to ₹29,735, marking the highest percentage increase of 90%. Kupwara and Rajouri also showed significant growth, with income increases of 88% and 84% respectively. Similarly, Doda and Kishtwar saw substantial improvements of 82% and 79%. Even districts with relatively lower growth, like Budgam (58%) and Poonch (60%), still show a considerable positive impact. Overall, the data indicates that the loan interventions have had a strong and consistent effect in boosting the monthly family incomes across districts of J&K with average income enhancement of 76%.

Figure 3.18: Monthly Family Income(INR) of Benefeciaries

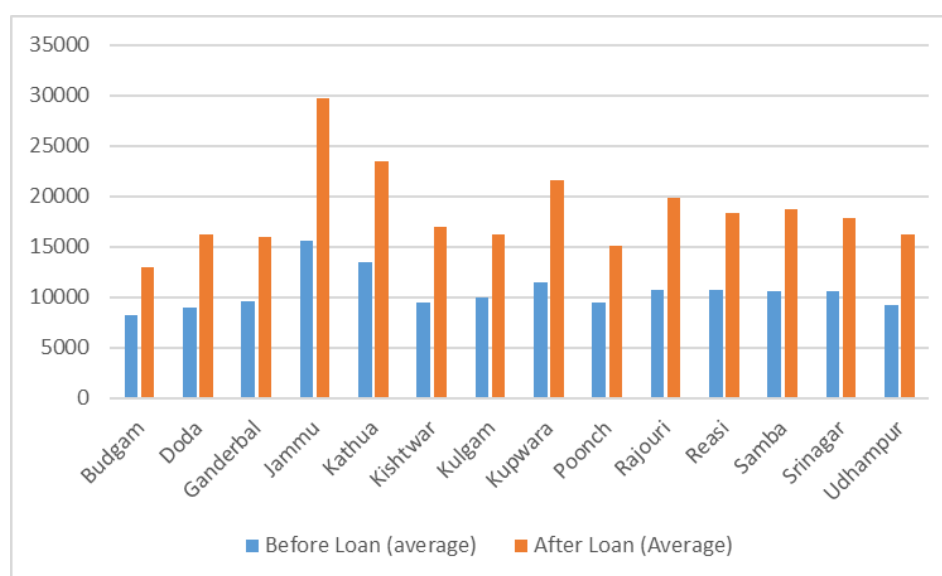


Figure 3.19: Average Monthly Family Expenditure(INR) across different districts of Jammu & Kashmir

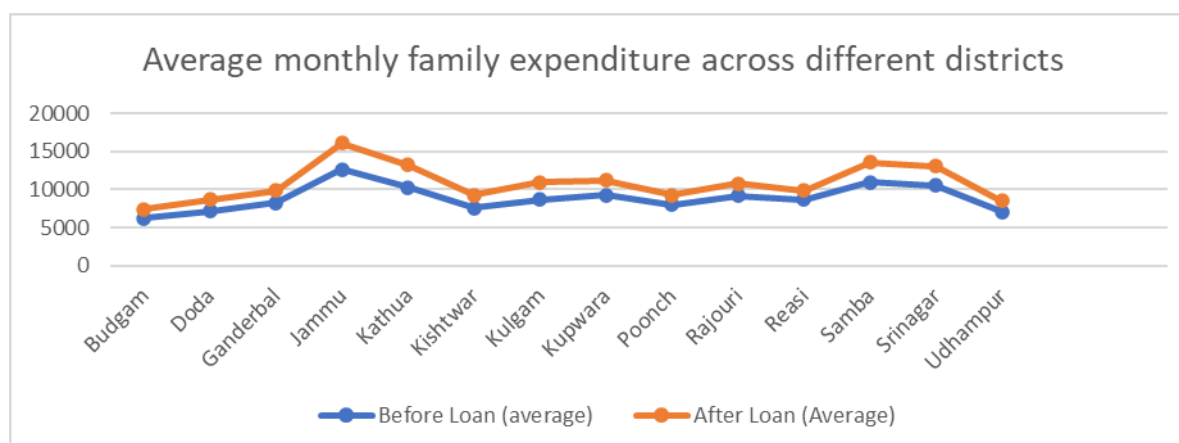


Table 3.19: Average Monthly Family Expenditure(INR) across different districts of Jammu & Kashmir

Monthly Expenses (District Wise)	Before Loan (average)	After Loan (Average)	Percentage in change
Budgam	6200	7410	19.51612903
Doda	7150	8710	21.81818182
Ganderbal	8220	9850	19.8296837
Jammu	12650	16120	27.43083004
Kathua	10250	13220	28.97560976
Kishtwar	7560	9250	22.35449735
Kulgam	8650	10985	26.99421965
Kupwara	9250	11240	21.51351351
Poonch	7980	9250	15.91478697
Rajouri	9150	10820	18.25136612
Reasi	8675	9875	13.83285303
Samba	10950	13560	23.83561644
Srinagar	10550	13100	24.17061611
Udhampur	7090	8550	20.59238364

Source: Researcher's collected data

The data on **monthly household expenses before and after receiving the loan** reveals a noticeable increase across all districts, reflecting changes in spending patterns due to improved financial conditions. The percentage increase in expenses ranges from **13.83% (Reasi)** to **28.98% (Kathua)**, indicating variations in expenditure growth among different regions. **Kathua (28.98%), Jammu (27.43%), and Kulgam (26.99%)** witnessed the highest rise in expenses, suggesting increased spending on better living conditions, investments, or business-related costs.

Meanwhile, **Reasi (13.83%)** and **Poonch (15.91%)** recorded the lowest increase, possibly indicating more controlled spending habits or fewer opportunities for increased consumption. Urban areas like **Srinagar (24.17%)** and **Samba (23.84%)** also saw significant expense growth, which may be attributed to higher living costs.

While increased expenses often indicate an improved standard of living, **careful financial planning is necessary** to ensure that spending remains sustainable. The data suggests that financial literacy programs and budgeting awareness could help beneficiaries balance their growing income with responsible financial management.

Figure 3.20: Social Impact of NBCFDC Schemes

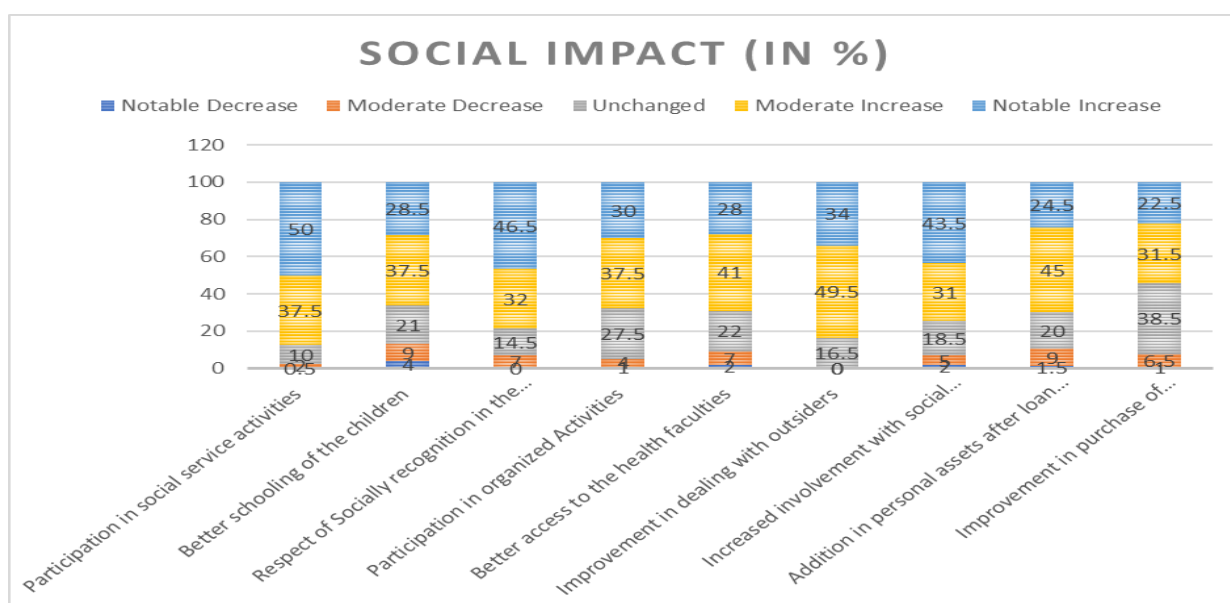


Table 3.20: Social Impact of NBCFDC Schemes

Social Impact					
Statement	Notable Decrease	Moderate Decrease	Unchanged	Moderate Increase	Notable Increase
Participation in social service activities	1	4	20	75	100
Better schooling of the children	8	18	42	75	57
Respect of Socially recognition in the Society	0	14	29	64	93
Participation in organized Activities	2	8	55	75	60
Better access to the health faculties	4	14	44	82	56

Improvement in dealing with outsiders	0	0	33	99	68
Increased involvement with social events	4	10	37	62	87
Addition in personal assets after loan for example ornaments, home appliances etc.	3	18	40	90	49
Improvement in purchase of immovable assets after loan like property, land, buildings, shops, vehicles etc.	2	13	77	63	45

Source: Researcher's collected data

The **Social Impact** chart illustrates the percentage distribution of changes in various aspects of beneficiaries' lives after receiving the loan. The data is categorized into **Notable Decrease, Moderate Decrease, Unchanged, Moderate Increase, and Notable Increase**, showcasing a broad range of social and economic improvements.

Key Insights:

- **Participation in social service activities** saw the most **significant increase**, with **50% of beneficiaries reporting a notable increase** and **37.5% reporting a moderate increase**. This indicates greater engagement in community welfare.
- **Better schooling for children** also improved, with **28.5% experiencing a notable increase** and **37.5% a moderate increase**, highlighting the positive effect of financial support on education.
- **Social recognition and respect in society** improved for many, as **46.5% experienced a notable increase**, indicating a boost in self-esteem and standing in the community.
- **Participation in organized activities and better access to healthcare facilities** saw improvements, with **30% and 28% experiencing a notable increase**, respectively. This highlights the broader benefits of financial empowerment.
- **Improvement in dealing with outsiders** recorded **49.5% notable increase**, suggesting enhanced confidence and communication skills.
- **Increased involvement in social events and acquisition of personal assets** also saw significant growth, with **43.5% and 24.5% of beneficiaries reporting a notable increase**, respectively.
- **Investment in immovable assets like land, buildings, and vehicles** saw a lower increase compared to other factors, with **only 22.5% experiencing a notable increase** and **38.5% remaining unchanged**.

The data highlights a **positive social transformation** among beneficiaries, with major improvements in **community participation, gender equality, education, healthcare access, and financial independence**. However, while social and personal asset growth has been

strong, **investment in long-term assets remains a challenge**, suggesting the need for further financial support and awareness programs to encourage sustained economic progress.

Figure 3.21: Economical Impact of NBCFDC Schemes

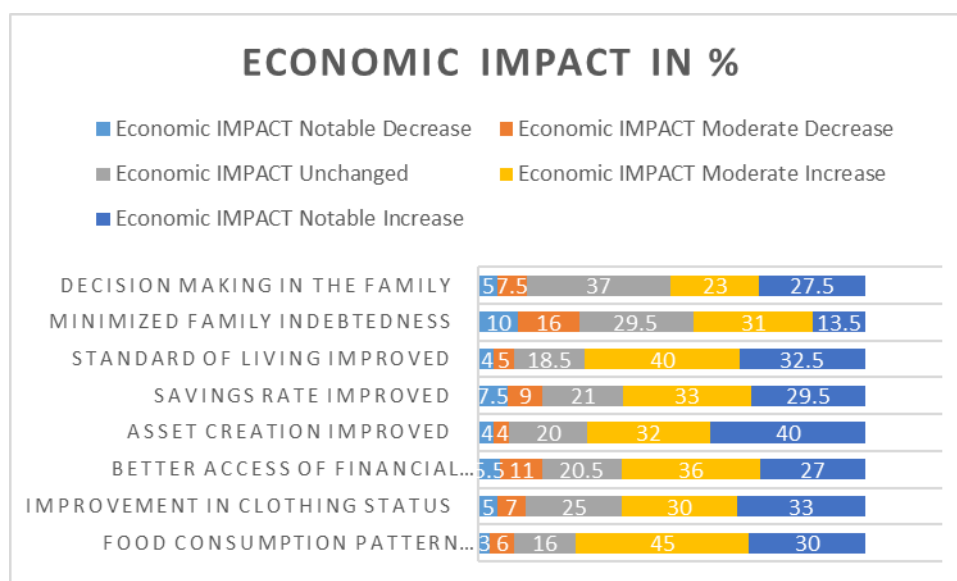


Table 3.21: Economical Impact of NBCFDC Schemes

Economic IMPACT					
Statement	Notable Decrease	Moderate Decrease	Unchanged	Moderate Increase	Notable Increase
Food consumption pattern improved	6	12	32	90	60
Improvement in clothing status	10	14	50	60	66
Better access of financial resources	11	22	41	72	54
Asset creation improved	8	8	40	64	80
Savings rate improved	15	18	42	66	59
Standard of living improved	8	10	37	80	65
Minimized family indebtedness	20	32	59	62	27
Decision making in the family	10	15	74	46	55

Source: Researcher's collected data

The **Economic Impact** chart presents the percentage distribution of changes in various financial aspects of beneficiaries' lives post-loan. It categorizes responses into **Notable Decrease, Moderate Decrease, Unchanged, Moderate Increase, and Notable Increase**, providing insights into how the loan has influenced financial well-being.

Key Observations:

- **Food consumption patterns** improved significantly, with **30% reporting a notable increase** and **45% a moderate increase**, indicating better access to nutritious food.
- **Improvement in clothing** also saw positive changes, as **33% of beneficiaries reported a notable increase** and **30% experienced a moderate increase**, showing improved purchasing power.
- **Better access to financial resources** was evident, with **27% noting a notable increase** and **36% reporting a moderate increase**, reflecting enhanced financial security and inclusion.
- The data on asset creation reveals a significant positive economic impact among the beneficiaries. A majority of respondents reported improvement, **with 32% indicating a moderate increase and 40 % noting a notable increase in asset creation**. Only a small number observed a decrease 4 % each for both moderate and notable decrease—while 20 per cent respondents felt there was no change. This trend suggests that the loan intervention played a crucial role in enhancing the asset base of many families, contributing to long-term financial stability and growth.
- **Savings rates** improved, as **29.5% of beneficiaries saw a notable increase**, while **33% experienced a moderate increase**, highlighting better financial management and stability.
- **Standard of living** witnessed substantial growth, with **32.5% reporting a notable increase** and **40% a moderate increase**, reflecting an overall enhancement in living conditions.
- **Family indebtedness minimized**, though at a slower rate, with **13.5% experiencing a notable increase** and **31% reporting a moderate increase**, indicating that while debt has reduced, some still struggle with financial burdens.
- **Decision-making in the family** saw progress, with **27.5% of beneficiaries experiencing a notable increase** and **23% a moderate increase**, highlighting greater financial independence and confidence.

The loan has had a **positive economic impact**, with significant improvements in **food security, clothing, financial access, savings, and overall living standards**. However, while there is progress in **asset creation and debt reduction**, further support is required to ensure **long-term financial stability and wealth accumulation** for beneficiaries.

Figure 3.22: Awareness about Schemes

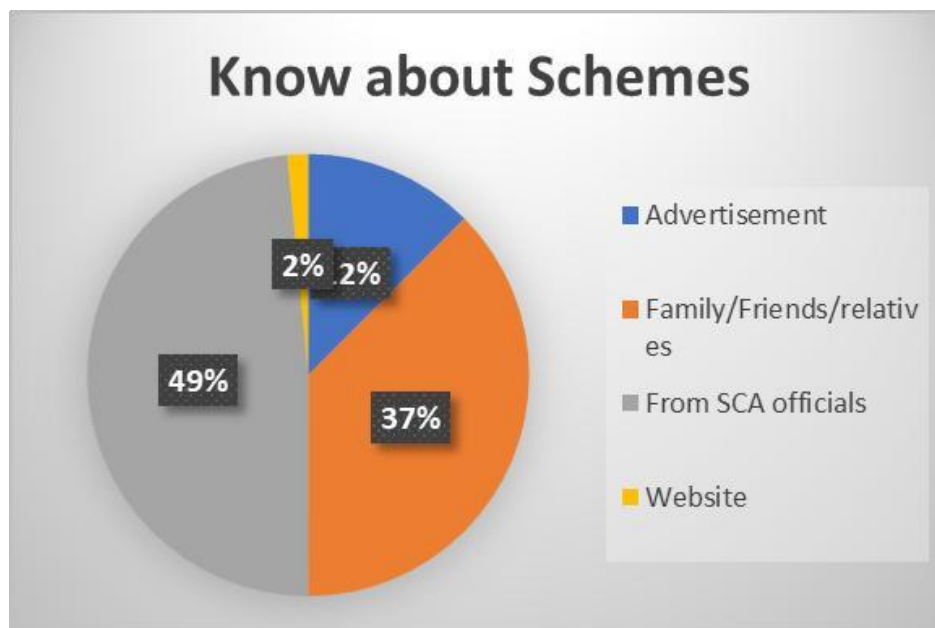


Table 3.23: Awareness about Schemes

Know about Schemes	No. of Beneficiaries	Percentage (%)
Advertisement	25	12.5
Family/Friends/relatives	75	37.5
From SCA officials	97	48.5
Website	3	1.5
Total	200	100

Source: Researcher's collected data

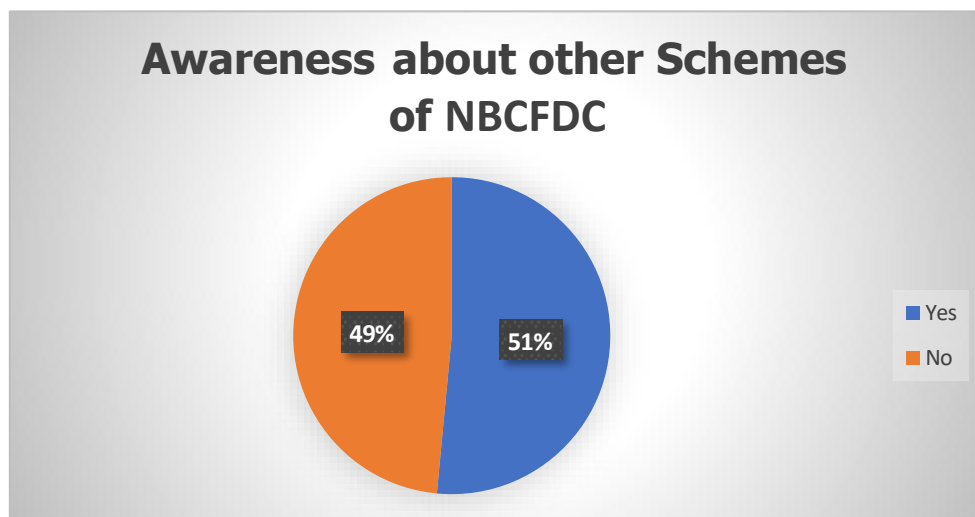
The data on how beneficiaries became aware of the schemes highlights the key sources of information. A significant **48.5% of beneficiaries learned about the schemes through SCA officials**, making it the most effective channel for dissemination. **37.5% received information from family, friends, or relatives**, indicating the role of word-of-mouth in spreading awareness. **Advertisements accounted for 12.5%**, suggesting a moderate impact, while **only 1.5% of beneficiaries learned about the schemes through the website**, pointing to a need for better digital outreach and accessibility. Overall, the findings suggest that **official channels and personal networks play the most crucial role in informing beneficiaries about the schemes**.

Table 3.22.1: Awareness about other Schemes of NBCFDC

Know other Schemes of NBCFDC	No. of Beneficiaries	Percentage (%)
Yes	103	51.5
No	97	48.5
Total	200	100

Source: Researcher's collected data

Figure 3.22.1: Awareness about other Schemes of NBCFDC



The table shows the level of awareness among beneficiaries regarding other schemes offered by the **National Backward Classes Finance and Development Corporation (NBCFDC)**. Out of 200 beneficiaries, **51.5% are aware** of other schemes, while **48.5% are unaware** of them.

This indicates that nearly half of the beneficiaries do not have information about additional financial support or development programs available to them. Limited awareness could be due to a lack of proper communication, outreach programs, or accessibility to relevant information.

Figure 3.23: Utilization of Loan

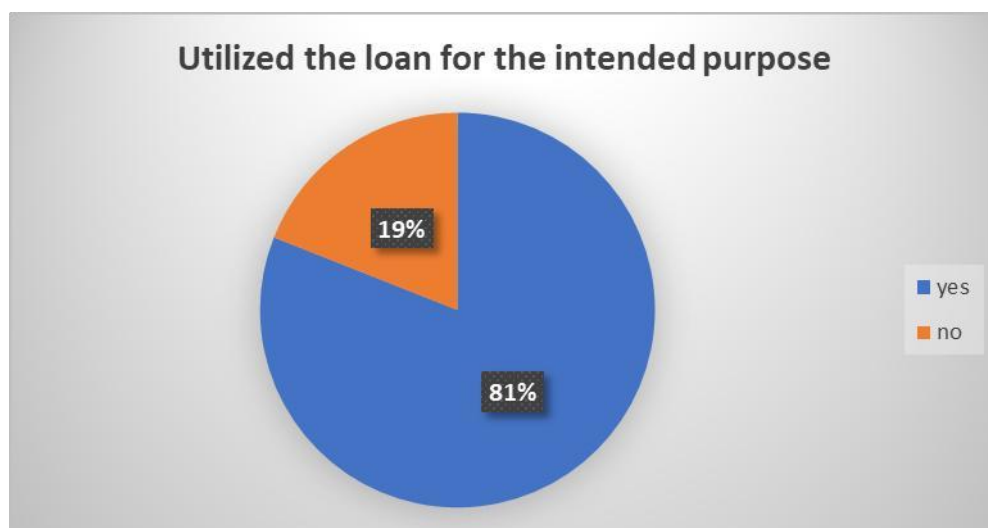


Table 3.23: Utilization of Loan

Have you utilized the loan for the intended purpose	No. of Beneficiaries	Percentage (%)
yes	162	81
no	38	19
Total	200	100

The data indicates that **81% of beneficiaries utilized the loan for its intended purpose**, demonstrating a high level of adherence to the loan's objective. However, **19% of beneficiaries did not use the loan as intended**, which may suggest diversions due to personal financial pressures, alternative investment opportunities, or mismanagement. This highlights the importance of **proper monitoring, guidance, and financial literacy programs** to ensure that loans contribute effectively to economic and social development.

Figure 3.24: Satisfaction Through Loan Amount

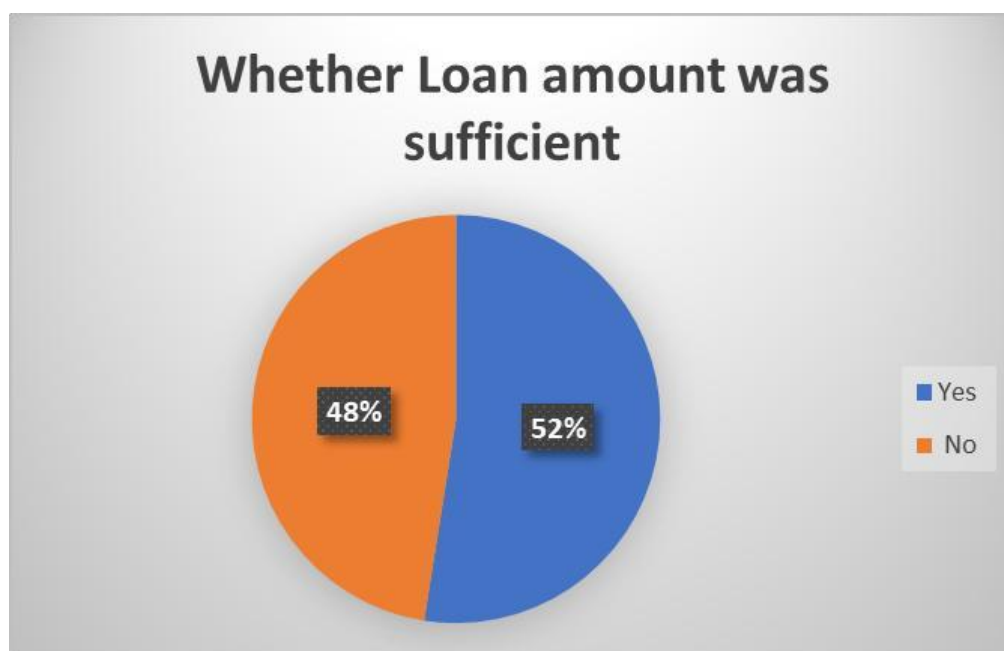


Table 3.24: Satisfaction Through Loan Amount

Whether Loan amount was sufficient	No. of Beneficiaries	Percentage (%)
Yes	104	52
No	96	48
total	200	100

Source: Researcher's collected data

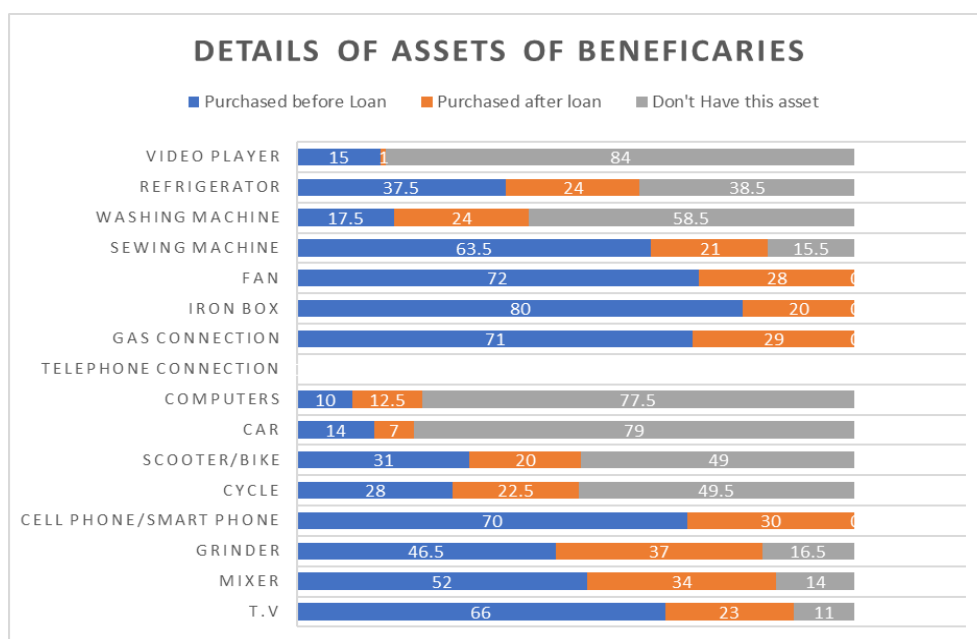
The data reveals that **52% of beneficiaries found the loan amount sufficient**, while **48% felt it was inadequate**. This nearly equal split suggests that while the loan met the financial needs of a slight majority, a **significant portion required additional funds** to achieve their intended goals. The insufficiency may be due to **higher business setup costs, inflation, or unforeseen expenses**. This indicates a need for **better loan structuring, increased financial assistance, or supplementary funding options** to ensure beneficiaries can fully capitalize on their economic opportunities.

Table 3.25 : Asset Details of Beneficiaries

S.No	Name of the Assets	Purchased before Loan	Purchased after loan	Don't Have this asset
1.	T.V	132	46	22
2.	Mixer	104	68	28
3.	Grinder	93	74	33
4.	Cell Phone/Smart Phone	140	60	0
5.	Cycle	56	45	99
6.	Scooter/Bike	62	40	98
7.	Car	28	14	158
8.	Computers	20	25	155
9.	Telephone connection	0	0	0
10.	Gas connection	142	58	0
11.	Iron box	160	40	0
12.	Fan	144	56	0
13.	Sewing machine	127	42	31
14.	Washing machine	35	48	117
15.	Refrigerator	75	48	77
16.	Video player	30	2	168

Source: Researcher's collected data

Figure 3.25: Asset Details of Beneficiaries



The data highlights the impact of loans on asset ownership among beneficiaries. Essential household and lifestyle assets such as **TVs, mixers, grinders, and mobile phones** saw a noticeable shift, with more people acquiring these items after receiving the loan. Notably, **high-cost assets like cars, scooters, and computers remained out of reach for a significant number of beneficiaries**, indicating that loan amounts may not have been sufficient for such large investments.

While some assets like **washing machines and refrigerators saw an increase in ownership post-loan**, other items such as **gas connections, sewing machines, and fans saw minimal change**, possibly because most beneficiaries already owned them before the loan. The data also suggests that **basic technological assets, like video players and landline telephone connections, have become less relevant over time**.

Overall, while the loan improved access to household appliances and essential tools, **higher-cost assets remain a challenge for many beneficiaries**, emphasizing the need for further financial support or alternative funding sources for substantial investments.

CHAPTER IV

FINDINGS OF THE STUDY

The study examined the beneficiaries of NBCFDC Schemes through JKSCSTBCDC. Data on socio-economic conditions, scheme-related details, satisfaction with various services provided by the State Channelizing Agency, and the impact of different schemes were gathered through a Interview Schedule administered to the beneficiaries. The results can be summarized as follows:

This study investigated the multifaceted impact of loan schemes on beneficiaries, uncovering a range of positive outcomes alongside persistent challenges. The primary source of information about these schemes was SCA officials, with a substantial 48.5% of beneficiaries learning about them through this channel. Family and friends also played a significant role, informing 37.5% of the beneficiaries. In contrast, advertisements and online sources had minimal impact. A strong majority (81%) of beneficiaries demonstrated responsible financial behavior by utilizing the loans for their intended purposes. However, the sufficiency of the loan amounts was a point of contention, with 52% finding them adequate and 48% feeling they were insufficient to meet their business needs. This highlights the need for a more nuanced approach to loan structuring, potentially offering tiered amounts or more flexible repayment options tailored to individual business plans and market conditions.

The loan schemes demonstrably improved employment opportunities and fostered greater social participation among beneficiaries. A significant 75% reported increased involvement in social service activities, suggesting that improved financial stability allowed them to contribute more to their communities. Furthermore, 68% of beneficiaries noted an increase in joint decision-making within their families, indicating a positive shift in gender dynamics and greater financial inclusion within the household. The loans also contributed to a greater sense of social recognition and respect, with 79% of beneficiaries reporting improved standing within their communities. This suggests that financial empowerment plays a crucial role in enhancing social capital and individual dignity.

The financial assistance provided by the loan schemes also had a noticeable positive impact on family income and overall living conditions. A substantial 57% of beneficiaries reported improvements in their children's schooling, indicating that families were able to allocate more resources towards education. Access to healthcare also improved, with 56% of beneficiaries reporting better affordability for medical expenses. Moreover, 68% of beneficiaries experienced an increase in their ability to interact with individuals outside their immediate circles, reflecting enhanced financial confidence and greater economic independence. These findings underscore the interconnectedness of financial stability with improvements in education, health, and social integration.

The economic benefits of the loan schemes were substantial. Food consumption patterns improved, with 45% of beneficiaries reporting a moderate increase and 30% experiencing a notable increase, demonstrating an enhanced ability to afford nutritious food. Access to financial resources also improved for 36% of beneficiaries, reflecting the positive impact of financial inclusion efforts. Furthermore, 40% of beneficiaries reported a higher standard of living, suggesting a general improvement in financial security and overall well-being. Savings rates also saw positive movement, with 33% of beneficiaries reporting an increase, indicating better financial planning and greater stability.

The social impact of the schemes was equally evident. An overwhelming 93% of beneficiaries reported increased social recognition due to their economic empowerment. Involvement in social events also rose significantly, with 87% reporting greater participation, demonstrating strengthened community engagement. Improvements in children's education were noted by 75% of beneficiaries, likely a direct result of increased family income. More than half of the beneficiaries were able to acquire personal assets like home appliances, ornaments, and other essentials, signifying tangible progress and increased financial stability.

While overall satisfaction with SCA was positive, with 81% of beneficiaries using loans for their intended purpose, a concerning 19% diverted funds. This underscores the need for stronger monitoring mechanisms and potentially more robust financial training to ensure that loans are used effectively. Loan sufficiency was a major point of contention, with a near-even split between those satisfied (52%) and dissatisfied (48%). This suggests that a "one-size-fits-all" approach to loan amounts may not be optimal and that more flexible loan structures are needed.

Loan repayment proved challenging for many beneficiaries. While a large proportion managed to make regular payments, others struggled due to business losses, financial instability, and, in some cases, wilful defaulting. This highlights the necessity of not only providing loans but also equipping beneficiaries with the financial literacy and business skills needed to manage their finances effectively and ensure loan repayment. The COVID-19 pandemic further compounded these challenges, severely impacting businesses and making loan repayment even more difficult. This underscores the need for flexible repayment plans and support systems during times of economic crisis.

Finally, the study identified several hurdles to business growth beyond financial constraints. Limited access to transportation, including cycles (49.5%) and scooters/bikes (49%), restricted beneficiaries' ability to travel for work and conduct business activities. Limited ownership of household appliances like washing machines (58.5%) and refrigerators (38.5%) suggests that many beneficiaries were still struggling to afford basic household improvements. Beyond these material limitations, a lack of training, limited market access, and bureaucratic hurdles also posed significant obstacles. Therefore, a holistic approach is needed, one that combines

financial assistance with skills development programs, improved market linkages, and streamlined administrative processes to truly empower beneficiaries and foster sustainable business growth.

Chapter V: Recommendations / Suggestions

This study demonstrates that loan programs offered by the National Backward Classes Finance & Development Corporation (NBCFDC) have positively impacted the socio-economic conditions of Other Backward Classes (OBCs) in Jammu and Kashmir. Loan recipients experienced increased employment opportunities and greater participation in community activities. Improved social standing was a common outcome, leading to enhanced social recognition and a sense of both economic and social empowerment. The resulting economic improvements translated into better access to financial resources, reduced family debt, and improved living standards. However, this study focused specifically on beneficiaries of the NBCFDC's Term Loan, Micro Finance Scheme, and Mahila Samridhi Yojana schemes. Therefore, a broader evaluation of the NBCFDC's overall scope and reach is recommended. Based on the study's analysis and beneficiary feedback, specific recommendations are provided to both the State Channelizing Agency (SCA) and the NBCFDC.

Actionable Points at SCA/JKSCSTBCDC Level

1. **Enhancing Digital Loan Application Adoption** (Table 3.7, Figure 3.7)
The data shows that 81% of beneficiaries still prefer submitting loan applications manually, indicating low adoption of the online system. This could be due to a lack of digital literacy, poor internet access, or hesitation in using technology for financial transactions. To address this, SCA should conduct digital literacy training in rural areas, providing step-by-step guidance on how to apply online. Additionally, improving the usability and accessibility of the online loan application platform, including multilingual support and user-friendly interfaces, could encourage more beneficiaries to opt for digital submissions.
2. **Reducing Loan Processing Delays** (Table 3.12, Figure 3.12)
While 62% of beneficiaries received their loans within four months, 24% had to wait more than six months, which could cause financial distress and missed business opportunities. To improve efficiency, SCA should introduce automated tracking systems for loan applications, allowing applicants to monitor their progress in real-time. Additionally, reducing bureaucratic hurdles and increasing staffing for loan processing could help expedite approvals, ensuring timely disbursement of funds.
3. **Improving Loan Utilization Monitoring** (Table 3.24, Figure 3.24)
A significant 19% of beneficiaries did not use the loan for its intended purpose, suggesting possible financial mismanagement or diversion of funds. SCA should implement a post-loan monitoring system through field visits or digital check-ins, ensuring that funds are being used appropriately. Providing financial literacy training and mentorship programs could also help beneficiaries manage their loans effectively, reducing the risk of fund misuse.
4. **Addressing Loan Repayment Challenges** (Table 3.17, Figure 3.17)
The data indicates that while 64% of beneficiaries are repaying their loans on time, 23% have irregular payment patterns, and 13% have defaulted. To improve repayment rates,

SCA should introduce flexible repayment plans, including grace periods for beneficiaries facing financial hardship. Additionally, setting up financial advisory services to help borrowers with budgeting and income generation could significantly reduce default rates.

5. **Enhancing Loan Amount Adequacy** (Table 3.24, Figure 3.24)
 Nearly 48% of beneficiaries felt that the loan amount was insufficient to meet their business needs. This suggests a need for restructuring loan limits based on industry requirements and economic conditions. SCA could introduce tiered loan structures, allowing borrowers to access additional funds based on business performance. Additionally, linking beneficiaries to micro-financing institutions or cooperative credit societies could help bridge funding gaps.
6. **Expanding Business Support Services** (Table 6.1, Figure 6.1)
 Despite the financial assistance provided, only 0.5% of beneficiaries sought handholding support from SCA officials. This indicates a gap in awareness about available mentoring and business development programs. SCA should actively promote entrepreneurship training, marketing assistance, and mentorship programs to help beneficiaries make the most of their financial assistance. Establishing business incubation centers within SCA could also provide structured support to small entrepreneurs.

Actionable Points at NBCFDC Level

1. **Enhancing Skill Development & Entrepreneurship Support** (Table 3.5 & Table 3.6, Figures 3.5 & 3.6)
 The data shows that after receiving loans, 64% of beneficiaries became self-employed, indicating a shift from unemployment to entrepreneurship. However, sustaining these businesses requires proper skill development and business training. NBCFDC should collaborate with technical training institutes, MSME support centers, and vocational training providers to equip beneficiaries with skills related to their chosen industries. Additionally, providing subsidized access to raw materials and business tools could further strengthen small businesses.
2. **Boosting Financial Literacy & Awareness** (Table 3.22, Figure 3.22)
 While 48.5% of beneficiaries learned about loan schemes from SCA officials, only 1.5% obtained information from websites, indicating poor digital outreach. NBCFDC should enhance its online presence by developing user-friendly websites, mobile applications, and social media campaigns to reach a larger audience. Additionally, conducting financial literacy workshops in rural areas could help beneficiaries make informed financial decisions.

3. Housing & Infrastructure Support for Rural Beneficiaries (Table 3.3 & Table 3.8, Figures 3.3 & 3.8) The data highlights that 30% of beneficiaries still live in huts, suggesting inadequate housing conditions. NBCFDC should work towards integrating housing support programs with financial assistance schemes. Introducing low-cost housing finance options or linking beneficiaries with government housing schemes such as PMAY (Pradhan Mantri Awas Yojana) could improve their living standards.
4. Encouraging Savings & Wealth Accumulation (Table 3.14, Figure 3.14)
While household savings increased by 38.66% post-loan, they remain relatively low. NBCFDC should introduce micro-investment schemes, encouraging beneficiaries to invest small amounts in mutual funds, fixed deposits, or recurring deposit accounts. Partnering with banks to provide financial planning workshops could further improve long-term savings habits.
5. Reducing Interest Burdens (Table 6.1, Figure 6.1)
Nearly 29.5% of beneficiaries expressed a need for lower interest rates, highlighting financial strain. NBCFDC should explore interest rate subsidies for first-time borrowers and consider reducing rates for timely repayments as an incentive to promote financial discipline.
6. Asset Creation Support (Table 3.25, Figure 3.25)
The data shows that while beneficiaries have been able to acquire household appliances like TVs and washing machines, high-cost assets such as cars and computers remain out of reach for most. NBCFDC should introduce asset financing schemes that allow beneficiaries to purchase business-critical assets like machinery, vehicles, or commercial property through low-interest installment plans.

The analysis indicates that JKSCSTBCDC, and NBCFDC have played a crucial role in enhancing financial inclusion and promoting entrepreneurship among beneficiaries. However, to further improve the effectiveness of loan programs, the following steps should be taken:

- Implement technology-driven solutions to streamline loan processing and monitoring.
- Expand digital financial literacy programs to encourage online applications and better fund management.
- Introduce sector-specific skill development programs to support sustainable employment.
- Offer flexible repayment structures and reduced interest rates for financially weaker beneficiaries.
- Integrate housing and asset financing options to support long-term economic stability.

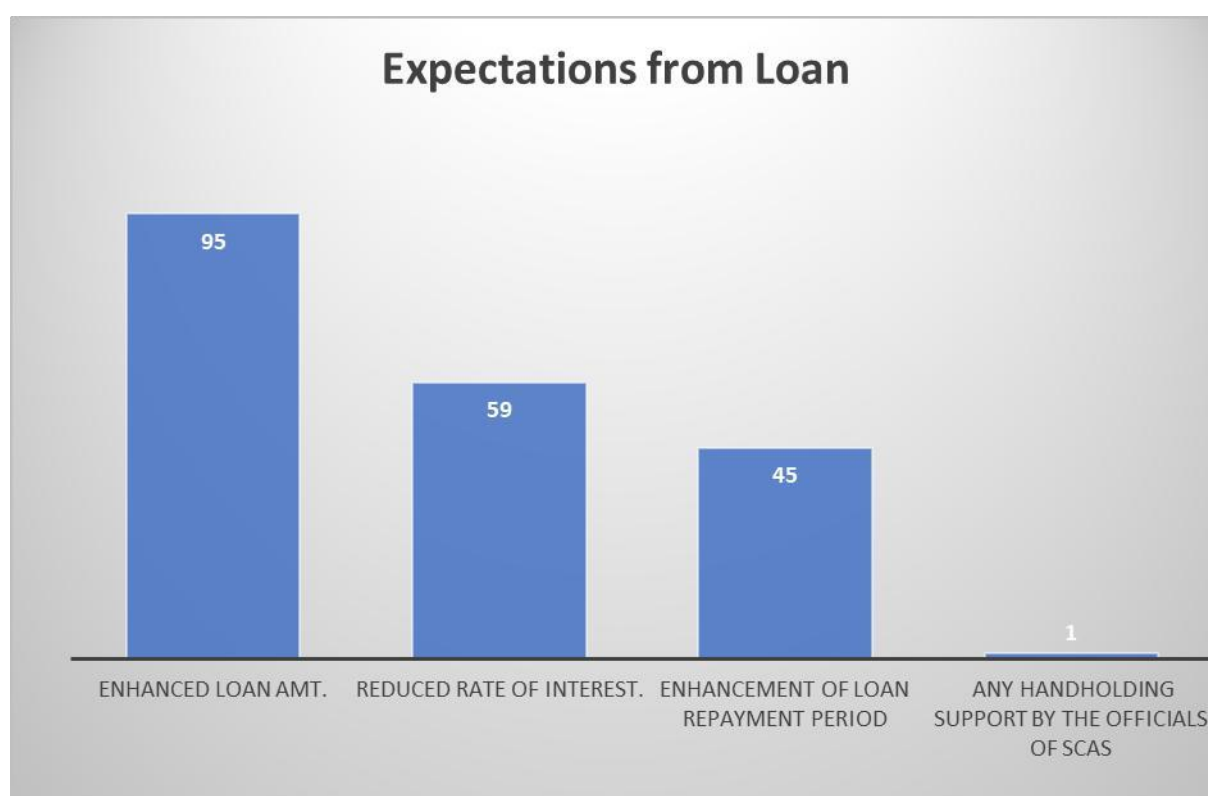
by addressing these areas, NBCFDC and SCA can maximize the impact of financial assistance schemes, ensuring that beneficiaries achieve greater socio-economic upliftment and financial independence.

Chapter VI: PERFORMANCE OF SCA

Table 6.1: Expectations from Loan

What were your expectations from loan?	No. of Beneficiaries	Percentage (%)
Enhanced Loan Amt.	95	47.5
Reduced rate of interest.	59	29.5
Enhancement of loan repayment period	45	22.5
Any handholding support by the officials of SCA	1	0.5

Figure 6.1 : Expectation from Loan



The data on beneficiaries' expectations from the loan highlights key areas where they sought improvements.

- **47.5% (95 beneficiaries) expected an enhanced loan amount**, indicating that nearly half of the beneficiaries felt that the existing loan amount was insufficient to meet their financial or business requirements. This suggests the need for **higher loan limits or supplementary financial support** to help beneficiaries scale their businesses effectively.
- **29.5% (59 beneficiaries) wanted a reduced rate of interest**, showing that **loan affordability** remains a concern. Lowering interest rates could **ease financial burdens**

and improve repayment rates, making loans more accessible for low-income beneficiaries.

- **22.5% (45 beneficiaries) desired an extension of the loan repayment period**, reflecting the need for **more flexible repayment structures**. Longer repayment periods would help borrowers manage their finances better, reducing the risk of default.
- **Only 0.5% (1 beneficiary) sought handholding support from SCA officials**, suggesting that most beneficiaries were either **self-reliant or unaware** of the benefits of advisory support. This indicates a gap in awareness about **financial guidance, business mentoring, and post-loan support services** that SCA could offer.

The data reveals that beneficiaries **prioritized financial improvements**, particularly **higher loan amounts, lower interest rates, and extended repayment periods**. While very few expressed a need for **official guidance**, increasing awareness about available support systems could **enhance loan utilization and business success**. Addressing these expectations could lead to **higher satisfaction, better repayment rates, and greater financial stability** among beneficiaries.

Figure 6.2 :Satisfaction Level of SCA's (In %)

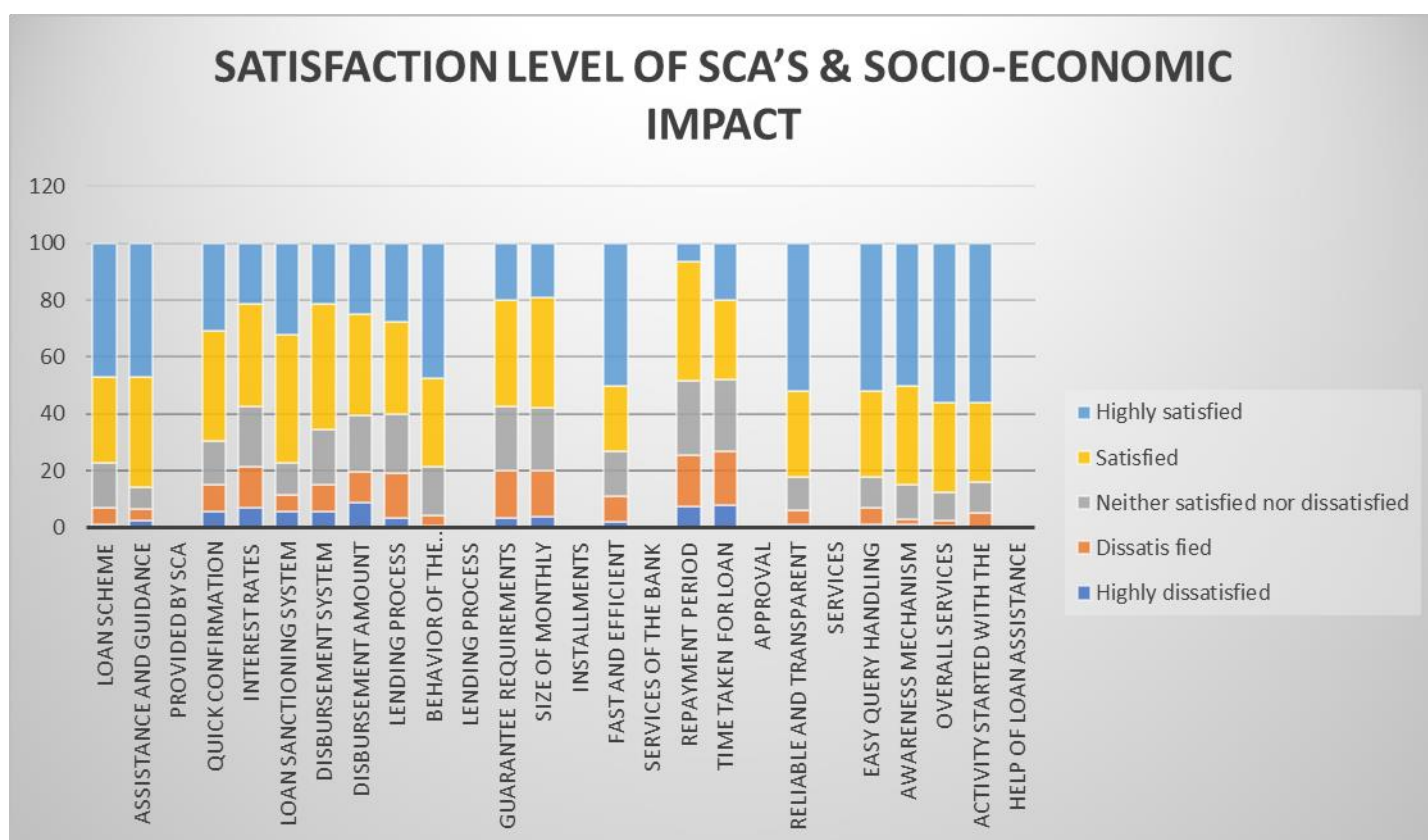


Table 6.2: Satisfaction Level of SCA (In Numbers)

SATISFACTION LEVEL OF SCA'S & SOCIO-ECONOMIC IMPACT						
S. No.	Statement	Highly dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Highly satisfied
1	LOAN scheme	2	12	32	60	94
2	Assistance and guidance provided by SCA	5	8	15	78	94
3	Quick confirmation	11	19	31	77	62
4	Interest Rates	14	29	42	72	43
5	Loan Sanctioning system	11	12	23	90	64
6	Disbursement system	11	19	39	88	43
7	Disbursement amount	18	21	40	71	50
8	Lending process	7	31	42	65	55
10	Behavior of the employees during the lending process	1	8	34	62	95
11	Guarantee requirements	7	33	45	75	40
12	Size of monthly installments	8	32	44	78	38
13	Fast and Efficient Services of the Bank	4	18	32	46	100
14	Repayment Period	15	36	52	84	13
15	Time Taken for Loan approval	16	38	50	56	40
16	Reliable and Transparent Services	2	10	24	60	104
17	Easy Query Handling	2	12	22	60	104
18	Awareness Mechanism	2	4	24	70	100
19	Overall services	1	4	20	63	112
20	Activity started with the help of loan assistance	0	10	22	56	112

Source: Researcher's collected data

The data provides insights into the **beneficiaries' satisfaction** with various aspects of loan schemes, assistance provided by SCA, and the overall socio-economic impact. The responses are categorized into **Highly Dissatisfied, Dissatisfied, Neither Satisfied nor Dissatisfied, Satisfied, and Highly Satisfied**.

1. Loan Scheme & Assistance from SCA

- 77% (154 beneficiaries) were satisfied or highly satisfied with the loan scheme, indicating overall approval of the financial assistance provided.
- 86% (172 beneficiaries) found the assistance and guidance from SCA satisfactory, highlighting the importance of support in the loan process.
- However, 31 beneficiaries (15.5%) were neutral or dissatisfied, suggesting a need for better communication and advisory services.

2. Loan Processing & Confirmation

- Quick loan confirmation received 69.5% (139 beneficiaries) satisfaction, but 15% (30 beneficiaries) were dissatisfied, indicating delays in confirmation and approval.
- Loan sanctioning received 77% (154 beneficiaries) satisfaction, but 11.5% (23 beneficiaries) were neutral, suggesting the need for more transparency in approvals.
- Loan disbursement received 65.5% (131 beneficiaries) satisfaction, but 30 beneficiaries (15%) were dissatisfied, pointing towards delays or inefficiencies in fund transfer.

3. Interest Rates & Repayment Terms

- 57.5% (115 beneficiaries) were satisfied with interest rates, while 21.5% (43 beneficiaries) were highly satisfied. However, 43 beneficiaries (21.5%) were dissatisfied, indicating a demand for lower interest rates.
- 56.5% (113 beneficiaries) found the size of monthly instalments manageable, while 20% (40 beneficiaries) found them too high, suggesting that flexible instalment plans could improve repayment ease.
- Repayment period satisfaction stood at 48.5% (97 beneficiaries), with 26% (52 beneficiaries) remaining neutral and 25.5% (51 beneficiaries) dissatisfied, indicating a demand for longer repayment periods.

4. Guarantee Requirements

- The guarantee obtained from the beneficiaries by the SCA for providing a loan is based on the loan amount:
 - ❖ If the loan amount is up to ₹3 lakh: A single guarantor is required.
 - ❖ If the loan amount is above ₹3 lakh: A government employee guarantor is required.

5. Employee Behaviour & Query Handling

- 78.5% (157 beneficiaries) were satisfied or highly satisfied with employee behaviour, indicating a positive experience during the loan process.
- 82% (164 beneficiaries) found query handling efficient, suggesting that SCA are effectively addressing beneficiary concerns.


6. Awareness & Transparency of Services

- 85% (170 beneficiaries) were satisfied with the awareness mechanism, showing effective information dissemination about loan schemes.
- 82% (164 beneficiaries) found services reliable and transparent, reflecting trust in SCA' operations.
- 87.5% (175 beneficiaries) expressed overall satisfaction, confirming that most beneficiaries had a positive experience with the loan schemes.

7. Socio-Economic Impact of Loan Assistance


- 84% (168 beneficiaries) were satisfied with how the loan helped them start an economic activity, suggesting that the scheme effectively promotes self-employment and financial independence.
- 112 beneficiaries (56%) were highly satisfied, highlighting success in income generation and financial upliftment.

Chapter VII: SUCCESS STORIES

S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Sikinder Singh
4.	Son of: Rajinder
5.	Complete Address: Rara, Samba
6.	Project Details: Kirana Shop
7.	Loan Amount: 2.85 Lakh INR
8.	Year of Loan Amount Disbursed: 2021
9.	Income Before Taking the Loan: 60,000 INR
10.	Income After Taking the Loan: 1.75 Lakh INR
11.	Contact Number: 7780982098
12.	Photograph of Beneficiary with Business Activity Being Run: 


Sikinder Singh, resided in the rural village of Rara, Samba, With an annual income of ₹60,000, Singh faced significant financial constraints, reflective of the broader economic challenges in the region. In 2021, he accessed a term loan of ₹2.85 lakh under the JKSCSTBCDC's TL scheme, aimed at supporting entrepreneurial ventures among marginalized communities. The loan was disbursed to fund the establishment of a Kirana shop, a project tailored to meet the daily consumer needs of his locality.

Prior to the loan, his annual income stood at ₹60,000, insufficient to support substantial improvements in quality of life. By 2025, following the operational success of his business, Singh's income had risen to ₹1.75 lakh—an increase of approximately 191.67%. This financial upliftment enabled enhanced access to education, healthcare, and savings, reflecting broader household benefits. The shop also likely contributed to local economic activity by providing a reliable source of goods and potential indirect employment opportunities.

S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Kuldeep Kumar
4.	Son of: Kan Chand
5.	Complete Address: Jhang, Samba
6.	Project Details: Provisional Store
7.	Loan Amount: 2.85 Lakh INR
8.	Year of Loan Amount Disbursed: 2020
9.	Income Before Taking the Loan: 1 Lakh INR
10.	Income After Taking the Loan: 2 Lakh INR
11.	Contact Number: 8082231623
12.	Photograph of Beneficiary with Business Activity Being Run: 


Kuldeep Kumar, a resident of Jhang, Samba, turned his dreams into reality with the help of the Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC). In 2020, Kuldeep, son of Kan Chand, applied for a Term Loan (TL) to start his own provisional store. With a loan of 2.85 lakh INR, he set up his business, determined to improve his family's future.

Before the loan, Kuldeep earned a modest 1 lakh INR annually, struggling to make ends meet. But his hard work and the financial support from JKSCSTBCDC paid off. Within a few years, his provisional store flourished, doubling his income to 2 lakh INR per year. Today, Kuldeep stands as a proud entrepreneur, supporting his family and inspiring others in his community with his success.


S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Rakesh Kumar
4.	Son of: Bansilal
5.	Complete Address: Keso, Ramgarh, Samba
6.	Project Details: Shuttering Shop
7.	Loan Amount: 2.85 Lakh INR
8.	Year of Loan Amount Disbursed: 2022
9.	Income Before Taking the Loan: 1.5 Lakh INR
10.	Income After Taking the Loan: 3 Lakh INR
11.	Contact Number: 9484147135
12.	Photograph of Beneficiary with Business Activity Being Run: 

Kuldeep Kumar, a resident of Jhang, Samba, turned his dreams into reality with the help of the Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC). In 2020, Kuldeep, son of Kan Chand, applied for a Term Loan (TL) to start his own provisional store. With a loan of 2.85 lakh INR, he set up his business, determined to improve his family's future.

Before the loan, Kuldeep earned a modest 1 lakh INR annually, struggling to make ends meet. But his hard work and the financial support from JKSCSTBCDC paid off. Within a few years, his provisional store flourished, doubling his income to 2 lakh INR per year. Today, Kuldeep stands as a proud entrepreneur, supporting his family and inspiring others in his community with his success. His story is a testament to how determination and opportunity can transform lives.

S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Rohit Balgotra
4.	Son of: Rajinder Balgotra
5.	Complete Address: Adarsh Colony, Udhampur
6.	Project Details: Dhaba
7.	Loan Amount: 2.85 Lakh INR
8.	Year of Loan Amount Disbursed: 2023
9.	Income Before Taking the Loan: 1 Lakh INR
10.	Income After Taking the Loan: 2.75 Lakh INR
11.	Contact Number: 8082927120
12.	Photograph of Beneficiary with Business Activity Being Run: 


Before availing the benefits of the Term Loan Scheme, Mr. Rohit Balgotra belonged to an economically weaker section, with an annual income of approximately 1,00,000 INR. He faced limited employment opportunities and lacked the financial means to initiate a sustainable livelihood venture independently. In 2023, under the Term Loan Scheme of JKSCSTBCDC, Mr. Balgotra received a financial assistance of 2.85 lakh INR. The sanctioned loan was utilized to establish a dhaba (small-scale roadside eatery), aligning with his interests and experience in the food service sector. Post-intervention, Mr. Balgotra's income increased significantly, with current earnings estimated at 2.75 lakh per annum INR. This represents a substantial improvement in his economic condition and marks a successful transition from low-income dependence to sustainable self-employment. The intervention has not only enhanced his financial well-being but also contributed to local economic activity. The dhaba has become a stable source of livelihood, enabling him to support his family and reinvest in business growth.

S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Mushtaq Mohammad
4.	Son of: Ghulam Mohammed
5.	Complete Address: Chack Rakwala Udhampur
6.	Project Details: Dairy
7.	Loan Amount: 1.425 Lakh INR
8.	Year of Loan Amount Disbursed: 2023
9.	Income Before Taking the Loan: 50,000 INR
10.	Income After Taking the Loan: 2 Lakh INR
11.	Contact Number: 9906206099
12.	Photograph of Beneficiary with Business Activity Being Run: 

In August 2023, Sh. Mushtaq Mohammad availed a term loan of ₹1.425 lakh to enhance his dairy business. With this financial support, he was able to purchase additional livestock, upgrade the infrastructure of his dairy farm, and significantly increase production capacity. These improvements led to a substantial boost in his income, which grew from ₹50,000 to ₹2 lakh per annum.

The enhanced earnings have enabled Mushtaq to provide better opportunities for his family, particularly in healthcare and education, contributing to an improved quality of life. His success has also earned him greater respect within his village, and he now plays an active role in various community events. Mushtaq expressed his satisfaction with the quick and hassle-free loan application and disbursement process. He remains enthusiastic about the prospects of his growing dairy business and is optimistic about expanding further in the coming years.


S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Rakesh Kumar
4.	Son of: Puran Chand
5.	Complete Address: Keso Manhasa, Samba
6.	Project Details: Furniture Shop
7.	Loan Amount: 2.85 Lakh INR
8.	Year of Loan Amount Disbursed: 2024
9.	Income Before Taking the Loan: 1.75 Lakh INR
10.	Income After Taking the Loan: 3.25 Lakh INR
11.	Contact Number: 9419533933
12.	Photograph of Beneficiary with Business Activity Being Run:

S. No.	Details
	

Rakesh Kumar, a determined entrepreneur from Keso Manhasa in Samba, embarked on a journey to transform his modest furniture business into a thriving enterprise. On March 11, 2023, he secured a Term Loan of ₹2.85 lakh from the Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC). With a clear vision in mind, Rakesh utilized the funds to upgrade his business, focusing on expanding his inventory and modernizing his store to meet the growing demands of his customers.


Before the loan, Rakesh's business provided a steady but limited income, restricting his ability to invest in growth or improve his family's quality of life. However, the infusion of capital proved to be a turning point. By diversifying his stock with trendy, high-quality furniture pieces and revamping his store's appearance with better lighting, displays, and a welcoming layout, Rakesh attracted a broader clientele. The upgrades led to a significant boost in sales and profits, far surpassing his expectations. Within a short span, his revenue surged, reflecting the success of his strategic investments and unwavering dedication.

S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)

S. No.	Details
3.	Name of the Beneficiary: Zaffar Javid
4.	Son of: Rashid Javid
5.	Complete Address: Sahadra Sharif, Thanmandi, Rajouri
6.	Project Details: Gift Shop
7.	Loan Amount: 3 Lakh INR
8.	Year of Loan Amount Disbursed: 2019-20
9.	Income Before Taking the Loan: 1 Lakh INR
10.	Income After Taking the Loan: 2.5 Lakh INR
11.	Contact Number: 70511037137
12.	Photograph of Beneficiary with Business Activity Being Run: 

Zaffar Javid from Shahdara Sherif, Rajouri, took a ₹3 lakh term loan in 2019-20 to establish his gift shop. With the financial support, Zaffar was able to stock a wide variety of products and set up a spacious, well-organized store. This investment greatly boosted his business, leading to a significant increase in footfall and sales. As a result, his annual income rose from 1 lakh INR to 2.5 lakh INR, marking a remarkable improvement in his financial stability. This increase in income enabled him to provide a better quality of life for his family, including access to improved healthcare and education opportunities. Zaffar is now more respected in his

community, playing an active role in local initiatives. The smooth and transparent loan process was an added benefit, allowing him to focus on growing his business.

S. No.	Details
1.	Name of the SCA: Jammu & Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation Limited (JKSCSTBCDC)
2.	Name of the Scheme: Term Loan (TL)
3.	Name of the Beneficiary: Salim Ahmed
4.	Son of: Abdul Gafoor
5.	Complete Address: Keso, Ramgarh, Samba
6.	Project Details: Gift Shop
7.	Loan Amount: 3 Lakh INR
8.	Year of Loan Amount Disbursed: 2019-20
9.	Income Before Taking the Loan: 1 Lakh INR
10.	Income After Taking the Loan: 2.50 Lakh INR
11.	Contact Number: 985899615
12.	Photograph of Beneficiary with Business Activity Being Run: 

Salim Ahmed from Shahdara Sherif, Rajouri, secured a 3 lakh INR term loan in 2019-20 to set up his gift shop. This loan allowed Salim to enhance his inventory and improve his shop's layout, which attracted more customers and helped him increase his sales. The additional income has enabled Salim to improve his family's living standards and invest in their education and health. His success has also made him a respected figure in his community, where he is now seen as a leader in local events. Salim is extremely grateful for the quick and easy loan application process, which made the entire experience hassle-free. With this support, his business continues to grow, and he is optimistic about future prospects.

Chapter VIII: INTERVIEW SCHEDULE

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

I - SOCIO – ECONOMIC INFORMATION

1. Name of the Beneficiary :
2. Age (in years) :
3. Gender : Male ☐ Female ☐ Transgender ☐
4. Block: :
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 ☐

No.	Particulars	Before Loan		After Loan		Variation	
		No.	%	No.	%	No.	%
(i)	Unemployed						
(ii)	Labourer/Maid						
(iii)	Assisting Family Family Business/Farming						
(iv)	Small Business (Self-employed)						
(v)	Agri or Allied Business (Self-employed)						

9. Occupation before and after Loan :

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.
<input type="text"/>	<input type="text"/>

13. What was your overall annual average Family Income before loan? (in Rs) _____

14. What is your overall annual average Family Income after loan? (in Rs) -----

15. What is your Economic status before loan?

In between Rs.1.5 Lakh to less than 3 lakhs Per annum ☐

Upto Rs.1.5 lakhs per annum ☐

Above 3 lakhs per annum ☐

16. Nature of House Occupied:

Hut ☐ Concrete Roof ☐ Sheet Roof ☐ Tile Roof ☐

17. Do you have Aadhar Card? : Yes ☐ No ☐

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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18. Monthly Expenditure of your House hold:

Before Loan-Rs.	After Loan – Rs.
<input type="text"/>	<input type="text"/>

19. Size of the Household savings:

Before Loan-Rs.	After Loan – Rs.
<input type="text"/>	<input type="text"/>

20. Do you have house hold debt :

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

21. Size of the Household Debt

:

Before Loan-Rs.	After Loan – Rs.

22. Type of Bank Account of Beneficiaries

Jan DhanYojana ☐

Normal Savings Bank account ☐

1. Occupation:

At the Time of Applying for Loan and After Receiving Loan

No.	Particulars	Before Loan		After Loan		Variation	
		No.	%	No.	%	No.	%
(i)	Unemployed						
(ii)	Labourer/Maid						
(iii)	Assisting Family Family Business/Farming						
(iv)	Small Business (Self-employed)						
(v)	Agri or Allied Business (Self-employed)						

23. 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.	Maxie		

3.	Grinder		
4.	Cell Phone/Smart Phone		
5.	Cycle		
6.	Scooter/Bike		
7.	Car		
8.	Computers		
9.	Telephone connection		
10.	Gas connection		
11.	Iron box		
12.	Fan		
13.	Sewing machine		
14.	Washing machine		
15.	Refrigerator		
16.	Video player		

24. 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		

25. Does your Aadhaar number and mobile number is linked with your loan account :

Yes ☐

No ☐

26. 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)

(i) General Term Loan; and

(ii) New Swarnima Scheme for Women.

b) Micro Finance Scheme

(i) MahilaSamridhiYojana

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

a) Agriculture & Allied Activities

b) Small business

c) Transport sector

d) Service sector

3. How the Loan Application has been submitted by the beneficiary:?

(i) Through online web portal of SCA or

(ii) By Hand

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

Yes to some No

Already Have _____.

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

Advertisement Family /Friends/Relatives From SCA officials

Website Beneficiary

Others (please Specify) _____

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

Yes No

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

Yes No

8. If yes please tell about

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

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

10. Please tell us about the particulars of Loan received

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

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

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

d) Loan Amount applied in Rs. _____

e) Loan Amount sanctioned in Rs. _____

f) Loan Amount disbursed in Rs. _____

g) At evaluator Part for Report : Give % of Average Loan Size Applied

- h) Average :Loan Applied by the beneficiaries
- i) Average Loan sanctioned by the concerned SCA
- j) Average Loan disbursed by the SCA
- k) Whether Loan amount was sufficient Yes or No
- l) No. of days taken by for disbursement of loan after sanction

Upto Months **4-6 Months Above** **6 months**

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

b) Agriculture and allied

c) Small business

d) Transport sector

e) Service sector; or

f) Name of Business doing:

g) In case for Other purpose besides above, please specify the

reasons: _____

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

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

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

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

m) Status of loan repayment: Regular Irregular Defaulted

If defaulted state the reasons, if any for irregular or defaulted in repayment

Please specify, if defaulted, due to losses in business, lack of skill or other reasons: -

n) % of beneficiaries found during the inspection to have possessed the assets created out of the loan like business units or material purchased for business by the beneficiaries for

- o) Have you obtained any short time duration entrepreneurial training matching to your business before starting your business for smooth functioning of business and avoiding losses in business?
- p) Whether, you were aware about the loan, had been financed by the NBCFDC.?
- q) What were your expectations from loan, which could be the following: -?
- Enhanced Loan Amt.
 - Reduced rate of interest.
 - Enhancement of loan repayment period
 - Any handholding support by the officials of SCAs
 - Proper Guidance by SCA officials regarding your business
 - Entrepreneurship Training matching to your business before loan
 - In case of Other expectations, please specify_____

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

12. Have you generated any employment opportunity in your business unit with the help of loan amount?

Yes ----- No -----

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

13. 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.	Behavior 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					
9.	Addition in personal assets after loan for example ornaments, home appliances etc.					
10.	Improvement in purchase of immovable assets after loan like property, land, buildings, shops, vehicles etc.					
Economic Impact						
11	Food consumption pattern improved					

12.	Improvement in clothing status					
13.	Better access of financial resources					
14.	Asset creation improved					
15.	Savings rate improved					
16.	Standard of living improved					
17.	Minimized family indebtedness					
18.	Decision making in the family					

IV - CONSTRAINTS AND BOTTLENECKS

1. In your opinion, do you feel any improvement needed in the delivery mechanism and

Hand holding of SCA

Yes ☐

No ☐

If yes please describe: _____

V –Feedback of beneficiaries

1. _____
2. _____
3. _____

I - 30 Success stories with photograph of beneficiaries along with their business units/..