A STUDY ON PERFORMANCE OF CREDIT AND NON-CREDIT SCHEMES OF NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION

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ABSTRACT: : *The government of India has been launched several welfare schemes for the socio-economic development of scheduled caste. Still, problems exist in the socio-economic upliftment of this deprived section of society. Access to Knowledge and economic opportunities alone can transform this society. Developmental plans and schemes have paved the way to bring them into the mainstream. National Scheduled Caste Development Corporation (NSFDC) is a company registered under the Company Act, 1956 (Section 25). The Corporation provides concessional finance for income generating activities of the persons belonging to scheduled caste living below double the poverty line. Skill Development Training Programmes are provided through the corporation to facilitate job creation and entrepreneurship. The study analyzes the performance of credit and non-credit schemes of NSFDC. The aim of the study is to know the growth of fund disbursement and beneficiaries, scheme wise and sector wise. Independent Samples t Test and One Way ANOVA analysis has been used to know the significant difference between the schemes. Scheme-wise and Sector-wise analysis findings clearly indicate that there is a significant difference between term loan and micro credit schemes in terms of fund disbursement and beneficiaries covered during the study period. There is an inconsistency in beneficiaries coverage under skill development training programme.*

Key Words: *NSFDC, Term Loan, Scheduled Castes, Sectors, Micro Credit Finance*
JEL CLASSIFICATION: *G23, H18, I38*

INTRODUCTION

The Constitutional duty of the state is to provide equal opportunities in access to skills, credit and technology, in order to achieve this a large number of financial institutions have been established. Financial institutions are acts as functional devices, to bring transformative changes in the socio-economic development of depressed section of society. Ministry of Social Justice and Empowerment (MOSJ&E) has implemented various schemes and programmes to execute the socio-economic principles mentioned in the constitution for the development of scheduled caste. NSFDC was set up in 1989 under the MOSJ&E as a company 'not for profit'. The corporation operates various Credit based and Non-Credit based schemes for scheduled castes living below double the poverty line through the State Channelizing Agencies and other Channel Partners. The distinctive feature of this Corporation is providing financial assistance at concessional interest rates ranging from 1% to 8% depending on scheme and the quantum of loan extended. The Corporation provides Term Loan upto Rs.27 lakh to beneficiaries at the interest rate of 6-10% p.a. and financing Micro Credit at the interest rate of 4-5% p.a. Skill Development Training Programmes are conducted through State Channelizing Agencies for uneducated unemployed persons of the scheduled caste, to provide free training along with stipend of Rs.1500 per month. After the successful completion of training placement assistance and/or entrepreneurial guidance is provided. In order to enhance the entrepreneurial skills among the SC beneficiaries, the corporation offers Marketing Training and Marketing Support to participate in exhibitions and fairs. This is high time to analyze the reach of the scheme among the scheduled caste community. Research studies on efficacy of government schemes are very limited. The present study analyzes the disbursement of fund under various schemes of NSFDC and the beneficiaries covered. In addition, the study also assesses the skill development training beneficiaries' growth across the state.

Schemes of NSFDC

Credit-based Schemes

The Corporation classified the Credit-based Schemes under in to Term Loan and Micro Credit Schemes. Term Loan includes the direct Term Loan (DTL), Mahila Kisan Yojana (MKY), Shilpi Samriddhi Yojana (SSY), Laghu Vyavsay Yojana (LLY), Educational Loan Scheme (ELS), Vocational Education and

Training Loan Scheme (VETLS), Green Business Scheme (GBS).
Micro Credit Schemes includes Micro Credit Finance (MCF), Mahila Samriddhi Yojana (MSY), Aajeevika Micro-Finance Yojana (AMY).

Non-Credit based Schemes

Skill Development Training Programmes, Marketing Support to Beneficiaries, Marketing Training to Beneficiaries, Awareness Campaigns in Scheduled Caste Concentrated Districts.

REVIEW OF LITERATURE

Bhartiya Shishu Evom Mahila Vividh Vikash Samiti, New Delhi (2007)[1]**,** has identified the key variables responsible for non-emergence of entrepreneurship and also examines the impact of government schemes (NSKFDC, NSFDC and DIC) and its initiatives. The study area includes Bihar, Maharashtra, Punjab, Uttar Pradesh and West Bengal. The attractiveness of government schemes and incentives has induced 10% of the sample to opt the entrepreneurship as a profession. Almost 86.40% of the scheduled caste entrepreneurs have been successful in their business. Nearly 14.40% of the respondents indicated the factor government policies as responsible for their success. Lack of social acceptability has been attributed to the failure. 10.30% identified that getting subsidies from funding institutions is very difficult. The second most important problem in social constraints is caste and class bias with 11.5%. Three fourth of the respondents have stated that they do not receive help from funding agencies. The level of awareness about the scheduled caste friendly government policies is only 21.70%. A minuscule 1.6% of the respondents only aware about the training programmes of scheduled caste persons. The majority (59.60%) of the respondents are beneficiaries under the NSFDC. Maharashtra had the highest percentage (83.5%) of NSFDC beneficiaries. The majority of the entrepreneurs did not respond to indicate their preference of particular government schemes. 8.2% and 3.8% of the respondents are prefer NSFDC and NSKFDC respectively. The study concludes that the economic factors play a stronger role in failure than the social factors.

B. R. Suryawanshi and Nishikant C. Dhande (2012)[2], has evaluated the performance of Mahatma Phule Backward Class Development Corporation. The profiles of 100 sample beneficiaries were analysed. The study reveals that the performance of the corporation was not upto the mark. The scope of publicity of the scheme was less because the average age of sample beneficiaries was 35 years. It has been reported that illiterates were more aware of the scheme than the graduates. Majorities of the beneficiaries were unemployed and non-agricultural labourers, it states that the implementation of the scheme is in right direction. The monthly savings policy is very poor, as 40% of beneficiaries do not have savings. The study also suggested that priority must be given to manufacturing sectors in order to create more employment opportunities. The infrastructure provided by the corporation was not satisfactory. 16% of the beneficiaries have opted NSFDC schemes. The study concludes that creative and innovative modifications in the scheme would help to improve the performance of the schemes.

Nagesh Prabhu (2015)[3] has outlined the land purchase scheme of Dr. Ambedkar Development Corporation. More than 3000 SC people have benefitted out of this scheme since 2010-11. In 2013-14, 975.66 acres have been distributed to 733 SC beneficiaries under the scheme. It has increased to 888 beneficiaries in 2014-15 with 1630 acres. The committee headed by MLA identifies the beneficiaries. If the land identified is located near the roadside within 5 Km radius of beneficiaries' residents then the beneficiaries can get the financial aid without much difficult. The corporation received only 40 Crores from NSFDC due to procedural delays in 2014-15. The report clearly states that there is need for financial assistance from the NSFDC.

STATEMENT OF THE PROBLEM

The NSFDC has been implemented various schemes for providing financial assistance to empower the scheduled caste community. Credit should be given to the persons who are really in need of it. Based on the prevailing demand and requirement of the beneficiaries the funds should be allocated for various schemes. Financing pattern of funds in different schemes would help to plan its future activities. Sector-wise fund disbursement and beneficiaries analysis is imperative to know the prioritized scheme and the sector. The beneficiaries covered indicate the reach of NSFDC schemes and its contribution in the economic development of scheduled caste population. Assessment of skill development training beneficiaries across the state helps to identify the potential entrepreneurs among this community. Thus, it is imperative to study the performance of NSFDC schemes.

OBJECTIVES OF THE STUDY

1. To analyze the credit-based schemes of NSFDC.

2. To examine the sector-wise fund disbursement and beneficiaries covered under term loan.
3. To evaluate the beneficiaries coverage under skill development training programmes.

HYPOTHESES OF THE STUDY

1. H_{01}: There is no significant difference in fund disbursement between term loan and micro credit schemes.
2. H_{02}: There is no significant difference between term loan and micro credit schemes beneficiaries.
3. H_{03}: There is no significant difference in the primary, secondary and tertiary sector fund disbursement.
4. H_{04}: There is no significant difference in the primary, secondary, tertiary sector beneficiaries coverage.

METHODOLOGY

This study is purely based on secondary data obtained from the NSFDC annual reports for the period of 10 years from 2007-2008 to 2016-2017. The data includes scheme-wise and sector-wise fund disbursement and beneficiaries coverage of NSFDC. In addition, state-wise coverage of beneficiaries under skill development training programmes was also analyzed in this study. The data were analyzed with descriptive statistics, Independent sample t-test and one-way Analysis of Variance (ANOVA) followed by Tukey's multiple comparison test.

ANALYSIS AND INTERPRETATION

The details of fund disbursement and the number of beneficiaries in Term Loan and the Micro Credit Schemes have been analyzed.

Difference in Term Loan and Micro Credit Schemes fund disbursement of NSFDC.

TABLE-1

DESCRIPTIVE STATISTICS OF SCHEME-WISE FUND DISBURSEMENT OF NSFDC FROM 2007-08 T0 2016-17 (Rs. in Crore)

DESCRIPTIVE STATISCTICS	TERM LOAN							MICRO CREDIT SCHEMES				GRAND TOTAL (A)+(B)
	DTL	MKY	SSY	ELS	LVY	VETLS *	TOTAL (A)	MCF	MSY	AMY*	TOTAL (B)	
MEAN	109.36	1.33	0.47	5.05	70.38	0.28	**156.73**	28.99	52.00	0.18	**81.02**	237.74
SD	28.51	0.91	0.37	3.44	67.42	NA	**84.35**	11.56	28.72	0.18	**37.04**	**111.49**
CV (%)	26.07	68.62	80.00	68.12	95.79	NA	**53.82**	39.86	55.23	141.42	**45.72**	**46.90**
CAGR	8%	-22%	-25%	47%	47%	NA	**16%**	1%	15%	-100%	**10%**	**14%**

(Source: Compiled from the NSFDC Annual Reports)

**The AMY and VETLS schemes were implemented during the year 2015-16 and 2016-17, hence excluded from analysis.*

Table 1 shows the descriptive statistics of fund disbursement under term loan (DTL, MKY, ELS, LVY and VETLS) and micro credit schemes (MCF, MSY and AMY) for the past ten years from 2007-2008 to 2016-2017. The average fund disbursement of term loan and micro credit schemes was found to be Rs.156.73 crore and Rs.81.02 crore with a SD of Rs.84.35 crore and Rs.37.04 crore respectively. The micro credit scheme has low variation (45.72%) when compared to term loan (53.82%). The CAGR of term loan schemes (16%) was higher than the micro credit schemes (10%). In term loan MKY and SSY shows a negative growth (-22% and -25%) with a CV of 68.62% and 80% respectively. The direct term loan CV (26.07%) was less when compared to other schemes with the CAGR of 8%. Though the ELS and LVY were implemented in the later years of the study period, shows the maximum CAGR (47%) with the high variation of 68.12% and 95.79% respectively. In micro credit schemes, the growth rate of MCF (1%) was very low than MSY (15%) with the variation of 39.86%. The overall CAGR of the credit schemes was 14% with an average fund distribution of Rs.237.74 crore and the CV of 46.90%. The result indicates, there was a high variation in fund disbursement of all the schemes. This could be due to year-wise difference in fund allocation, quantum of loan extended by beneficiaries and the varied project/unit cost.

Fund Disbursement difference in NSFDC Term Loan and Micro Credit Schemes

The mean difference between term loan and micro credit schemes fund disbursement has been analyzed with the Independent t test.

H_{01}: There is no significant difference in fund disbursement between term loan and micro credit schemes.

TABLE-2

Test of Significance of Mean difference between Term Loan and Micro Credit Schemes Fund Disbursement

	Loan	N	Mean	SD	SEM	T	Sig.
Fund Disbursement	Term Loan	10	156.73	84.35	26.67	2.599	.018
	Micro Credit Scheme	10	81.018	37.04	11.71		

It is inferred from the table above, the p-value of 0.018 is less than the table value at 95% level of significance. Hence null hypothesis is rejected and it is concluded that there is a significant difference in fund disbursement between term loan and micro credit schemes of NSFDC [t (18) = 2.599, p<.018].

TABLE-3

DESCRIPTIVE STATISTICS OF SCHEME WISE NSFDC BENEFICIARIES FROM 2007-08 TO 2016-2017 (In NOs.)

DESCRIPTIVE STATISCTICS	TERM LOAN							MICRO CREDIT SCHEMES				GRAND TOTAL (A)+(B)
	DTL	MKY	SSY	ELS	LVY	VETLS*	TOTAL (A)	MCF	MSY	AMY*	TOTAL (B)	
MEAN	12007.3	339.00	169.25	310.43	6183.33	21.00	**16377.20**	11788.60	27997.60	46.00	**39795.40**	**56172.60**
SD	3079.63	239.74	133.76	102.63	6207.36	NA	**4160.57**	4706.50	11871.12	65.05	**11827.74**	**14591.82**
CV (%)	25.65	70.72	79.03	33.06	100.39	NA	**25.40**	39.92	42.40	141.42	**29.72**	**25.98**
CAGR	1%	-23%	-27%	17%	47%	NA	**9%**	-8%	13%	-100%	**6%**	**7%**

(Source: Compiled from the NSFDC Annual Reports)

**The AMY and VETLS schemes were implemented during the year 2015-16 and 2016-17, hence excluded from analysis.*

Table 3 shows the descriptive statistics of beneficiaries under term loan (DTL, MKY, ELS, LVY and VETLS) and micro credit schemes (MCF, MSY and AMY) for the period of ten years. The average beneficiaries of term loan and micro credit schemes were 16377 and 39795, with a SD of 4160.57 and 11827.74 respectively. The CV indicates that the term loan (25.40%) beneficiaries were consistent than micro credit schemes (29.72%). The CAGR of term loan schemes (9%) was higher than micro credit schemes (6%). The average beneficiaries of DTL was 12007 with the CV of 25.65 % which was least among all the schemes and the growth rate was 1%. The ELS and LVY growth is 17% and 47 % with the average beneficiaries of 310 and 6183 beneficiaries. Among the term loan scheme LVY variation was very high due to drastic increase in number of beneficiaries. The CAGR of MKY and SSY shows a negative growth of -23% and -27% with the CV of 70.72 % and 79.03% respectively. In micro credit schemes the MSY growth was 13% with the average of 27997 beneficiaries and CV of 42.40%, whereas the MCF shows a negative growth of -8% with the variation of 39.92%. The overall growth rate is 7% with the average of 56172 beneficiaries and variation of 25.98%. The findings reveal that the ELS and LVY schemes were reached to the beneficiaries in short span of time. There is an inconsistency in beneficiaries coverage both in term loan and micro credit schemes but on an overall it shows an increasing trend since 2012.

Difference in NSFDC Term Loan and Micro Credit Schemes Beneficiaries

The mean difference between term loan and micro credit schemes beneficiaries has been analyzed with the Independent t test.

H_{02}: There is no significant difference between term loan and micro credit schemes beneficiaries.

TABLE-4

TEST OF SIGNIFICANCE OF MEAN DIFFERENCE BETWEEN TERM LOAN AND MICRO CREDIT SCHEMES BENEFICIARIES

	Loan	N	Mean	SD	SEM	T	Sig.
Beneficiaries	Term Loan	10	16377.20	4160.57	1315.69	-5.906	.000

	Micro Credit Finance	10	39795.40	11827.74	3740.26		

The above table reveals that the p-value of 0.000 is less than the table value at 95% level of significance. Hence null hypothesis is rejected and it is concluded that there is significant difference between term loan and micro credit schemes beneficiaries [t (18) = -5.906, p<.000]

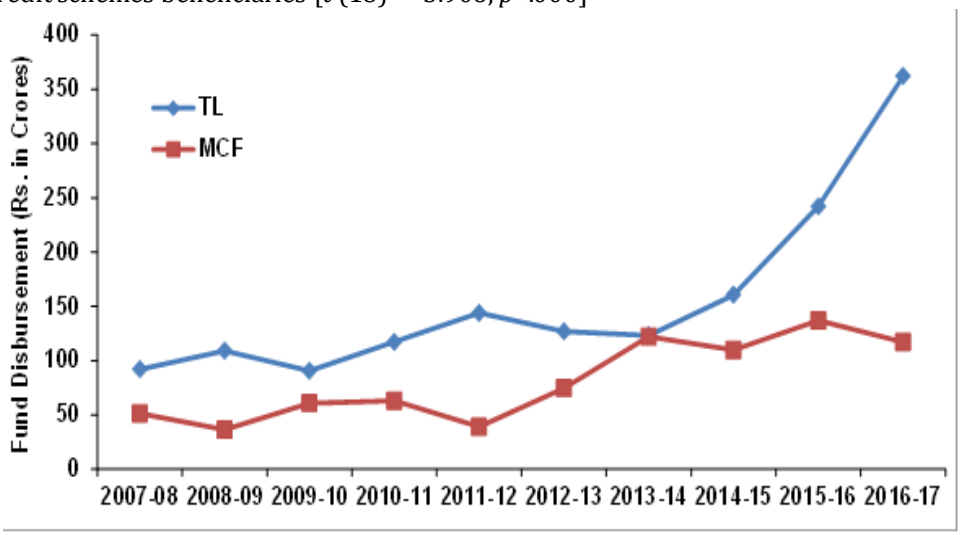

Figure-1: FUND DISBURSEMENT OF TERM LOAN AND MICRO CREDIT SCHEMES FROM 2007-08 TO 2016-17

Fig.1 shows the fund disbursement pattern from 2007-08 to 2016-17. The term loan schemes show a fluctuation in fund disbursement till 2013-14 after that there is a steep incline. The micro credit schemes show a fluctuation in fund disbursement throughout the study period. During the year 2013-14, both the schemes have an almost equal amount of fund disbursement.

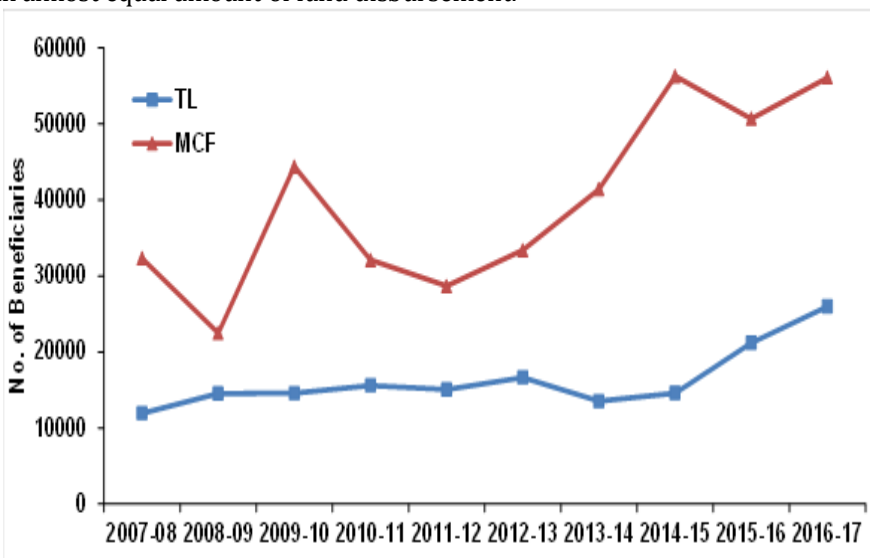

Figure-2: TERM LOAN AND MICRO CREDIT SCHEMES BENEFICIARIES COVERED FROM 2007-08 TO 2016-17

Fig. 2 shows the beneficiaries coverage from 2007-08 to 2016-17. There is no much fluctuation in term loan schemes beneficiaries. In micro credit schemes, the beneficiaries coverage shows high fluctuation throughout the study period. The number of beneficiaries covered under micro credit schemes is significantly increased when compared to term loan schemes.

TABLE-5
DESCRIPTIVE STATICTICS OF SECTOR-WISE FUND DISBURSEMENT AND BENEFICIARIES COVERED FROM 2007-2008 TO 2016-2017 (Rs. in Crore)

DESCRIPTIVE STATISCTICS	PRIMARY SECTOR		SECONDARY SECTOR		TERTIARY SECTOR		TOTAL	
	Amount (Rs.)	Beneficiaries (NOs)	Amount (Rs.)	Beneficiaries (NOs)	Amount (Rs.)	Beneficiaries (NOs)	Amount (Rs.)	Beneficiaries (NOs)
MEAN	40.03	6278.60	1.36	147.50	67.98	5581.20	109.36	12007.3
SD	21.61	2438.95	1.13	131.10	17.92	1510.12	28.51	3079.63
CV (%)	53.99	38.85	83.34	88.88	26.36	27.06	26.07	25.65
CAGR	10%	1%	-12%	-22%	7%	2%	8%	1%

Table 5 shows the descriptive statistics of sector-wise fund disbursement and beneficiaries covered during the study period. In sector-wise distribution, on an average Rs.109.36 crore has been disbursed with the SD of Rs.28.51 crore, CV of 26.07% and the CAGR was 8%. The average number of beneficiaries was 12007 with the variation of 25.65% and the CAGR of 1%. The average fund disbursement (Rs.1.36 crore) was very low in secondary sector with an average of 147 beneficiaries and it shows a negative growth. The primary sector fund disbursement (Rs.40.03 crore) was low when compared to tertiary sector average fund disbursement (Rs.67.98 crore). However, in primary sector, the average number of beneficiaries (6278) was high with a very low growth rate (1%). The CAGR of primary sector fund disbursement was 10% with the CV of 53.99%. In tertiary sector, the deviation in fund disbursement was Rs.17.92 crore with the variation of 26.36% and the CAGR was 7%. The results reveal that the projects financed under secondary sector was very poor.

Difference between Sectors under Direct Term Loan

The significance difference between primary, secondary and tertiary sector has been analysed with the one-way ANOVA followed by Tukey's multiple comparison test.

H_{03}: There is no significant difference in the primary, secondary and tertiary sector fund disbursement.

TABLE-6
TEST OF SIGINIFICANCE DIFFERENCE IN THE SECTOR-WISE FUND DISBURSEMENT

ANOVA					
Fund Disbursement					
	Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	22384.057	2	11192.028	42.540	.000
Within Groups	7103.503	27	263.093		
Total	29487.560	29			

Table 6 shows the one-way ANOVA test with the alpha level of 0.05. The results rejected the null hypothesis with F = 42.450, df 2, 27, p<.000 meaning there is a significant difference in the primary, secondary, tertiary sector fund disbursement.

Multiple Comparisons						
Dependent Variable: Fund Disbursement						
Tukey HSD						
		Mean Difference			**95% Confidence Interval**	
(I) Sector	**(J) Sector**	**(I-J)**	**Std. Error**	**Sig.**	**Lower Bound**	**Upper Bound**
Primary	**Secondary**	38.67200*	7.25386	.000	20.6866	56.6574
	Tertiary	-27.95000*	7.25386	.002	-45.9354	-9.9646
Secondary	**Primary**	-38.67200*	7.25386	.000	-56.6574	-20.6866

	Tertiary	-66.62200*	7.25386	.000	-84.6074	-48.6366
Tertiary	**Primary**	27.95000*	7.25386	.002	9.9646	45.9354
	Secondary	66.62200*	7.25386	.000	48.6366	84.6074

*The mean difference is significant at the 0.05 level.

The Tukey's Multiple comparison test shows there is significant difference between primary sector and secondary sector with mean difference of 38.67, S.E = 7.25, p<.000, and tertiary sector with mean difference of -27.95, S.E = 7.25, p<.002. The secondary sector and tertiary sector comparison indicates there is a significant difference between them with the mean difference of -66.62, S.E = 7.25, p<.000. Hence null hypothesis is rejected.

H_{04}: There is no significant difference in the primary, secondary, tertiary sector beneficiaries coverage.

Table-7

TEST OF SIGINIFICANCE DIFFERENCE IN THE SECTOR-WISE BENEFICIARIES COVERED

ANOVA					
Beneficiaries					
	Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	225339498.867	2	112669749.433	40.990	.000
Within Groups	74215102.500	27	2748707.500		
Total	299554601.367	29			

Table 7 shows the one-way ANOVA test with the alpha level of 0.05. The results rejected the null hypothesis with F = 40.990, df 2, 27, p<.000 meaning there is a significant difference in the beneficiaries coverage of sectors.

Multiple Comparisons						
Dependent Variable: Beneficiaries						
Tukey HSD						
		Mean Difference			**95% Confidence Interval**	
(I) Sector	**(J) Sector**	**(I-J)**	**Std. Error**	**Sig.**	**Lower Bound**	**Upper Bound**
Primary	**Secondary**	6131.10000*	741.44555	.000	4292.7468	7969.4532
	Tertiary	697.40000	741.44555	.620	-1140.9532	2535.7532
Secondary	**Primary**	-6131.10000*	741.44555	.000	-7969.4532	-4292.7468
	Tertiary	-5433.70000*	741.44555	.000	-7272.0532	-3595.3468
Tertiary	**Primary**	-697.40000	741.44555	.620	-2535.7532	1140.9532
	Secondary	5433.70000*	741.44555	.000	3595.3468	7272.0532

The Tukey's Multiple comparison test shows there is significant difference between primary sector and secondary sector with mean difference of 6131.10, S.E = 741.44, p<.000. The secondary sector and tertiary sector comparison indicates there is a significant difference between them with the mean difference of -5433.70, S.E = 741.44, p<.000. Hence null hypothesis is rejected. However, the primary and tertiary sector comparison indicates there is no significance (mean difference of 697.40, S.E = 741.44, p<.620). Thus, null hypothesis is accepted.

Table-8

ZONE AND STATE/UT-WISE BENEFICIARIES COVERED UNDER SKILL DEVELOPMENT TRAINING PROGRAMMES FROM 2008-2009 TO 2016-2017

ZONE %	**STATE/UT***	**∑X**	**Rank**	**%**	**Mean**	**SD**	**CV**
South Zone (17.01%)	Andhra Pradesh	**2433**	13	2.98	270.33	275.04	101.74
	Karnataka	**5185**	6	6.34	576.11	473.51	82.19
	Kerala	**1465**	18	1.79	162.78	119.66	73.51
	Puducherry	**80**	26	0.1	8.89	18.33	206.25

	Tamil Nadu	**3679**	9	4.5	408.78	499.61	122.22
	Telangana	**1066**	20	1.3	355.33	148.14	41.69
North Zone (23.21%)	Chandigarh	**60**	27	0.07	6.67	15.72	235.86
	Delhi	**1628**	17	1.99	180.89	129.95	71.84
	Haryana	**8013**	3	9.8	890.33	1060.53	119.12
	Himachal Pradesh	**2515**	12	3.08	279.44	366.69	131.22
	Jammu and Kashmir	**700**	21	0.86	77.78	83.03	106.76
	Punjab	**6067**	5	7.42	674.11	365.66	54.24
East Zone/ North-East (29.28%)	Assam	**1925**	16	2.35	213.89	167.96	78.53
	Bihar	**7033**	4	8.6	781.44	601.27	76.94
	Jharkhand	**1973**	15	2.41	219.22	187.39	85.48
	Manipur	**225**	25	0.28	25	35.18	140.71
	Odisha	**3465**	10	4.24	385	281.76	73.19
	Sikkim	**376**	24	0.46	41.78	55.26	132.27
	Tripura	**625**	23	0.76	69.44	76.99	110.87
	West Bengal	**8321**	2	10.17	924.56	889.11	96.17
West Zone (7.56%)	Goa	**50**	28	0.06	5.56	16.67	300
	Gujarat	**2324**	14	2.84	258.22	177.7	68.82
	Maharashtra	**3810**	7	4.66	423.33	284.18	67.13
Central Zone (22.94%)	Chhattisgarh	**1435**	19	1.75	159.44	154.12	96.66
	Madhya Pradesh	**3783**	8	4.63	420.33	558.49	132.87
	Rajasthan	**2793**	11	3.42	310.33	274.77	88.54
	Uttar Pradesh	**10055**	1	12.3	1117.22	1295	115.91
	Uttarakhand	**695**	22	0.85	77.22	96.08	124.42
	Total	**81779**		**100**	**9086.56**	**5602.98**	**61.66**
	CAGR	**32%**					

* *The statement excludes the states of Arunachal Pradesh, Nagaland and Union Territories of Andaman & Nicobar and Lakshadweep Islands which do not have scheduled caste population as per census 2011. No beneficiaries in Dadra N. Haweli, Daman & Diu, Meghalaya, Mizoram.*

Table 8 shows the Zone and State/UT-wise beneficiaries covered under skill development training programmes during the study period. The total number of beneficiaries covered under this scheme was 81779 with the CAGR of 32%. The average number of beneficiaries was 9086 with the SD of 5602 and CV of 61.66%. Uttar Pradesh ranks first with the maximum (10055) number of beneficiaries followed by West Bengal and Haryana. Among the five Zones, the highest percentage of beneficiaries were covered in East Zone/ North-East Zone (29.28%) and South Zone positioned in fourth place with 17.01% of beneficiaries coverage.

SUGGESTIONS

- This study suggests to provide more funds to secondary sectors under term loan. This will create self-employment opportunities, which lead to sustainable growth and development of scheduled caste communities.
- The loan amount should be increased especially in micro credit schemes because the amount is not sufficient to take the proposed activity.
- The government should create awareness through media, bank agencies, educational institutions and self-help groups for increasing the maximum number of beneficiaries.
- The more emphasis should be given to skill development training programmes, proper and effective training must be imparted to the beneficiaries at regular interval across the states of India.

CONCLUSION

Economic development schemes of NSFDC play a major role in promoting the self-employment and entrepreneurial skills among the scheduled caste. The average beneficiaries in micro credit schemes are more but the growth percentage is less when compared to term loan. The corporation should give equal importance to each and every scheme. The tertiary sector beneficiaries growth is better than primary sector but the secondary sector growth is negative, hence the corporation must motivate and encourage the beneficiaries to take up the industrial activities. The skill development training beneficiaries growth in south zone is not upto the mark. Thus, it is necessary to create awareness about the training programmes among the beneficiaries. To conclude that the NSFDC schemes has been successful in supporting the Scheduled caste community to increase their economic empowerment.

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