

# **Evaluation of Credit schemes of NBCFDC and the Impact of the socio-economic development of beneficiaries in the state of Kerala**



Submitted to



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

Final copy of the report as on 31.03.2022

Submitted by



**Dr.AMBEDKAR CHAIR**

**ANNAMALAI  UNIVERSITY**

## CONTENTS

Chapter No.	Title	Page No.
i	Acknowledgement	i, ii
ii	Declaration	iii
iii	List of Abbreviations	iv
iv	Executive Summary	i – xxviii
<b>Chapter - I</b>	<b>Introduction</b>	<b>1</b>
1.1	Background	1
1.2	Vision	1
1.3	Mission	2
1.4	Objectives	2
1.5	Eligibility	2
1.6	Activities which can be Financed	3
1.7	How to apply	3
1.8	Whom to apply	4
1.8.1	Overview of NBCFDC Schemes	4 - 12
<b>Chapter - II</b>	<b>Research Methodology</b>	<b>13</b>
2.1	Background of the study	13
2.2	Need of the Study	13
2.3	Objective of the Study	14
2.4	Research Approach	14
2.5	Research Design	14
2.6	Source of Data	15
2.6.1	Primary Data	15
2.6.2	Secondary Data	15
2.7	Data collection Method	15
2.8	Population and Sampling	15
2.8.1	Unit of Analysis	15
2.8.2	Population	15
2.8.3	Sampling Area	15
2.8.4	Selection of Districts	16
2.8.5	Sampling Size	16
2.8.6	Sample Technique	16
2.9	Selection of Beneficiaries	17
2.10	Flow of Loan amount from NBCFDC to Beneficiary	17
2.11	Loan Sanctioning system	18
2.12	KYC Document for Loan Processing	18
2.13	Data Cleaning and Screening	19
2.14	Data Analysis	19
<b>Chapter - III</b>	<b>Analysis and Interpretation – Term loan</b>	<b>20</b>
3.1	Scheme in which assistance is availed	20
3.2	Age classification of beneficiaries	20
3.3	Educational status of beneficiaries	21
3.4	Beneficiaries place of residence	22
3.5	Type of residence living	23
3.6	Marital status of beneficiaries	23
3.7	Occupational status of beneficiaries	24
3.8	Nature of the family of the beneficiaries	25

<b>Chapter No.</b>	<b>Title</b>	<b>Page No.</b>
3.9	Size of the family of the beneficiaries	25
3.10	Economic status before and after loan	26
3.11	Variation in number of Beneficiaries who's earning crossed income Eligibility criteria.	27
3.12	Nature of House Occupied by Beneficiaries	28
3.13	Average Family Monthly Income of Beneficiaries	28
3.14	Aadhar card Status of Beneficiaries	29
3.15	Monthly expenditure of beneficiaries before and after loan	30
3.16	Size of Monthly Household savings before and after loan	31
3.17	Status of Household Debt before NBCFDC Loan	31
3.18	Status of Household Debt after NBCFDC loan	32
3.19	Type of Bank Account of Beneficiaries	33
3.20	Details of Assets Purchased by the Beneficiaries	33
3.21	Investment made by Beneficiaries	35
3.22	Status of Aadhar link with Bank account	36
3.23	Average Household Expenditure of Beneficiaries before and after	37
3.24	Nature of activity for which assistance is availed	38
3.25	Reason for Loan Availed	38
3.26	Difficulties faced in getting Loan	39
3.27	Sources of Awareness about NBCFDC	40
3.28	Awareness Level about other schemes	41
3.29	Awareness about Unit cost and Pattern of Assistance	42
3.30	Year wise loan obtained	42
3.31	No. of days taken by KSWDC for disbursement of loan	43
3.32	Details of loan applied, loan sanctioned and loan availed by the beneficiaries	44
3.33	Mode of Disbursement of loan from KSWDC	45
3.34	Purpose of loan Utilized	45
3.35	Utilization of Loan for the Intended Purpose	46
3.36	Sufficient of Loan amount	47
3.37	Rate of interest for your Loan amount	48
3.38	Status of Loan repayment	48
3.39	Reasons for Delay in repayment	49
3.40	Surety given for getting loan	49
3.41	Employment opportunities with help of loan amount	50
3.42	Employees in the beneficiary activity	51
3.43	Social Impact of loan	52
3.44	Economic Impact of loan	53
3.45	Empowerment Status of Beneficiaries	55
	<b>Analysis and Interpretation – Micro Finance Loan</b>	57
3.46	Scheme in which assistance availed by the beneficiaries	57
3.47	Nature of activity for which assistance is availed	57
3.48	SHG Activity type	58
3.49	Year of formation of the SHG	59
3.50	Number of Members in the SHGs	60

<b>Chapter No.</b>	<b>Title</b>	<b>Page No.</b>
3.50-a	District wise distribution of Beneficiaries	61
3.50-b	The frequency of conduct meetings in the SHGs	62
3.50-c	The Percentage Level of SHG's Members Attended at the Time of SHG's Meeting	62
3.50-d	SHGs have been assisted during 2018-19 and 2019-20	63
3.51	Reason for forming SHG	63
3.52	Average loan amount of SHG	64
3.53	SHG's loan repayment instalment amount	65
3.54	Maintenance status of optimum cash to meet emergency needs	65
3.55	Reason for taking loan	66
3.56	Is your SHG rotating funds within your members?	66
3.57	Repayment percentage of your SHG members	67
3.58	Number of members are able to articulate the funds in your SHG	68
3.59	Defaulters in monthly repayment in the SHG	68
3.60	Current Average annual income of SHGs	69
3.61	Total savings (corpus fund) of the SHGs for the past 2 years	69
3.62	Age Classification of beneficiaries	70
3.63	Educational Status of Beneficiaries	71
3.64	Beneficiaries Place of Residence	72
3.65	Type of Residence living	73
3.66	Marital status of Beneficiaries	74
3.67	Occupational status of Beneficiaries	75
3.68	Nature of the Family of Beneficiaries	75
3.69	Size of the Family of Beneficiaries	76
3.70	Average Monthly Income of Beneficiaries	77
3.71	Economic Status Before and After Loan	78
3.72	Variations in number of beneficiaries whose earnings have crossed the income eligibility criteria.	79
3.73	Nature of House Occupied by Beneficiaries	80
3.74	Aadhar card Status of Beneficiaries	80
3.75	Monthly Expenditure of beneficiaries before and after loan	81
3.76	Size of Monthly Household savings before and after loan	82
3.77	Status of Household Debt before NBCFDC Loan	82
3.78	Status of Household Debt after NBCFDC loan	83
3.79	Type of Bank Account of Beneficiaries	84
3.80	Details of Assets Purchased by the Beneficiaries	85
3.81	Beneficiaries investment Amount in Investment Avenues	86
3.82	Status of Aadhar link with Bank account	87
3.83	Average household Expenditure of beneficiaries before and after NBCFDC loan	88
3.84	Previous experiences towards NBCFDC loan	89
3.85	Difficulties faced in getting Loan	90
3.86	Sources of Awareness about NBCFDC	90
3.87	Awareness Level about other schemes	91
3.88	Awareness about Unit cost and Pattern of Assistance	92
3.89	No. of days taken by KSWDC for disbursement of loan	93

<b>Chapter No.</b>	<b>Title</b>	<b>Page No.</b>
3.90	Details of loan applied, loan sanctioned and loan availed by the SHG (Group amount)	94
3.91	Mode of disbursement of loan from KSWDC	95
3.92	Purpose of loan Utilized	95
3.93	Utilization of Loan for the Intended Purpose	96
3.94	Sufficient of Loan amount	97
3.95	Rate of interest for your Loan amount	97
3.96	Status of Loan repayment	98
3.97	Surety given for getting loan	98
3.98	Employment opportunities with help of loan amount	98
3.99	Employees in the beneficiary activity	99
3.100	Social Impact of loan	100
3.101	Economic Impact of loan	101
3.102	Women Empowerment Status of Beneficiaries	103
3.103	Problems faced by the SHG members	105
3.104	Overall Income of Beneficiaries	106
3.105	Income comparison under Terms Loan, MFS and MSY	106
3.106	No. of Beneficiaries obtained loan with annual income of less than Rs.1.5 lakhs per year	107
3.107	Utilization of Loan for the Intended purpose	108
3.108	SHG Inspection – Data	108
<b>Chapter - IV</b>	<b>Summary of Findings</b>	<b>111</b>
4.1	List of Findings – Term loan	111
4.2	List of Findings –Micro Finance Loan	119
<b>Chapter – V</b>	<b>Recommendations &amp; Actionable points</b>	<b>131</b>
5.1	Recommendations for improvement in Policy along with Actionable points at SCA and NBCFDC Level	131
<b>Chapter – VI</b>	<b>Performance of SCA</b>	<b>134</b>
6.1	Brief Report on the Performance of the State Channelizing Agency	134
6.2	Performance of State Channelizing Agency – Beneficiaries’ Feedback	135
<b>Chapter – VII</b>	<b>Success Stories</b>	<b>137</b>
	Term loan Success stories (Success stories 1 – 18)	137-154
	MFS Success stories (Success stories 19 – 23)	155-156
	Term loan Success stories (Success story 24)	157
	MFS Success stories (Success stories 25 – 28)	158
	Term loan Success stories (Success stories 29 – 32)	160
	MFS Success stories - SHG	164
	Success stories – Calicut (SHGs)	167
	Success stories – Ernakulam (SHGs)	169
<b>Chapter - VIII</b>	<b>Interview Schedule – Questionnaire</b>	<b>171</b>
<b>Chapter - IX</b>	<b>Conclusion</b>	<b>206</b>

## ACKNOWLEDGEMENT

We express our sincere gratitude to **Dr. VIRENDRA KUMAR**, Union Minister for Social Justice and Empowerment for giving us the opportunity to undertake the study.

We would like to acknowledge **SH. RAJNISH KUMAR JENAW, Managing Director, NBCFDC** for his appreciations and encouragement 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 respect and thank **Shri. SUBRAHMANYAN, SECRETARY, Ministry of Social Justice and Empowerment, GoI, New Delhi** for providing us an opportunity to do this project work and giving us all support and guidance, which made us complete the project duly.

We are highly indebted to **Shri K. NARAYAN**, Former Managing Director, National Backward Class Finance Development Corporation (NBCFDC), New Delhi for his guidance and motivation.

We express our sincere thanks to **Shri. SUJAY P. JOHN**, Chief Manager, Admin for his insightful suggestions in the study.

We are very much thankful for the project coordinators **Shri. NARESHKUMAR** and Team for their kind assistance and constant supervision.

We express our sincere thanks to **Shri. VIKAS TRIVEDI**, Director, Dr. Ambedkar Foundation and New Delhi for his support and motivation.

We express our deepest gratitude to **Shri. DEBENDRA PRASAD MAJHI, Former Director, Dr. Ambedkar Foundation, New Delhi** for his constant encouragement and support in all our activities.

We are thankful to and fortunate enough to get constant encouragement, support and guidance from our Vice-Chancellor **Prof. RM. KATHIRESAN**, Registrar **Prof. K. SEETHARAMAN**, **Prof. K. MUTHURAMAN**, Dean, Faculty of Indian Languages, Annamalai University which 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, collaborated efforts and dedication for the successful completion of the project.

We express our sincere thanks to **The Officials of Kerala State Women Development Corporation (KSWDC), Ms. BINDU, Managing Director, Project Managers of KSWDC, Regional Officers of all the Fourteen districts in Kerala, Area managers, supporting staff members and Beneficiaries** for their kind cooperation and timely support for data collection during this COVID period which helps in successful completion of the project.

We are also grateful to our Family members and Friends who have supported us along the way. 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 “**Evaluation of Credit schemes of NBCFDC and the Impact of the socio-economic development of beneficiaries in the state of Kerala**” 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, Annamalai University. 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.

**(V.RATHIKARANI)**  
**Project Investigator &**  
**Chair Assistant Professor**  
**Dr. Ambedkar Chair, AU**

**(K. SOUNDARARAJAN)**  
**Project Mentor &**  
**Chair Professor**  
**Dr. Ambedkar Chair, AU**



## LIST OF ABBREVIATIONS

Abbreviation	Explanation
MSDE	Ministry of Skill Development and Entrepreneurship
NBCFDC	National Backward Classes Finance and Development Corporation
KSWDC	Kerala State Women's Development Corporation Ltd.
SCA	State Channelizing Agency
MFS	Micro Finance Scheme
GTL	General Term Loan
OBC	Other Backward Classes
SHG	Self Help Groups
BPL	Below Poverty Line
DBPL	Double Below Poverty Line

## **EXECUTIVE SUMMARY**

### **Background of the study**

Financial assistance plays a significant role in economic development of backward classes' life which ultimately leads them to empowerment process. Empowerment indicates the economic, education, political, social, cultural, psychological and environmental development of an individual or a group. Individual empowerment brings the development of the whole community. At this juncture, the need for wellbeing of backward class was given special attention through financial assistance. When finance becomes easily available, entrepreneurial activities will be initiated which make changes in their socio-economic life. For this purpose, Government of India allotting funds for socio-economic development activities of backward class families by National Backward class Financial Development Corporation (NBCFDC). In Kerala, The Kerala State Women's Development Corporation Ltd has implemented various welfare schemes with the support of national backward classes' finance and development corporation (NBCFDC), New Delhi for the benefit of these people.

This evaluation study is an attempt to evaluate **Term Loan (TL)**, **Micro Finance Schemes(MFS)** and **MahilaSamriddhi Yojana(MSY)** schemes of NBCFDC being implemented through the **Kerala State Women's Development Corporation Ltd (KSWDC)** and to reveal the perceived social and economic impact and empowerment process among the backward in district of Kerala. The findings of the study will be of immense use to the planners, policy makers, NBCFDC people and researchers to design plans and execute suitable strategies for the weaker sections in the society.

### **Need for the study**

In order to uplift such traditional communities, National Backward Classes Finance and Development Corporation (NBCFDC) offering loan to the OBCs in association with channel Partner of Kerala namely in Kerala State Women's Development Corporation Ltd. Hence, the present study was undertaken to evaluate the Socio-economic Impact of the NBCFDC schemes on the lives of Beneficiaries.

## **Objectives of the Study**

The purpose of the research is to evaluate the Socio-economic Impact of the NBCFDC schemes on the lives of Beneficiaries in Kerala. Through the current research, finding answers to the following objectives is useful for better understanding. The major objectives of the present study are as follows:

- ❖ To identify the percentage of beneficiaries utilized the assistance from the SCAs under different schemes of NBCFDC.
- ❖ To explore the details of assets created by the beneficiaries before and after getting the loan.
- ❖ To understand the percentage of beneficiaries who have crossed the income eligibility criteria after availing the loan.
- ❖ To examine the socio-economic impact of NBCFDC schemes.
- ❖ To analyze the empowerment of women through NBCFDC loan schemes.
- ❖ To know performance of channel partner based on feedback of beneficiaries regarding the various aspects relating to business of channel partner.
- ❖ To propose suggestions and recommendations for the improvements in the delivery mechanism and also for loan recovery performance.

## **Research Approach**

Commonly, a quantitative research approach is appropriate for a study if (i) the research model extends beyond descriptive analysis; (ii) hypotheses testing is required and (iii) the constructs are unobservable in nature. Therefore, a quantitative research approach is considered a suitable methodology to achieve the objective of this study.

## **Research Design**

Research design enables researchers to answer research questions as validly, objectively, accurately and economically as possible. As per the proposed objectives a field study is usually to be the most feasible and economical method to examine a complicated phenomenon and it produces relatively strong effects of independent variables on dependent variables and thus enhances the statistical conclusion of the results.

## **Sources of Data**

### **Primary data**

When collecting data and information for investigation the research objectives, the interview schedule was the primary data tool. This is because of the intricate nature of the research area. Hence, interview schedule becomes the natural way of gathering primary data. Primary data formed the core of the research study.

### **Secondary data**

Compared to primary data, secondary data is fairly inexpensive. The literature research will be collected from the office of the Kerala State Women's Development Corporation Ltd.

### **Data collection method**

There are mainly four data collection methods for research in social science: interview, questionnaire, observations, and document inspection. The choice of method commonly depends on the circumstances of the research. For this study self-administered interview schedule was adopted as the method. This study was conducted in 14 revenue districts of Kerala.

### **Population and sampling**

#### **Unit of analysis**

A unit of analysis refers to the primary empirical object, individual or group that a researcher wants to study. For this study, the unit of analysis is beneficiaries in 14 revenue districts of Kerala, who have availed the loan under Term loan and Microfinance Scheme from Kerala Channel partner of NBCFDC.

#### **Population**

The population of interest of this study is NBCFDC beneficiaries the 14 revenue districts of Kerala.

#### **Sampling Area**

The total Kerala is divided into 14 administrative units. These administrative units of Kerala are classified based on the revenue. There are 14 districts in Kerala were classified for revenue administration purposes; these fourteen districts are divided into rural and urban. The

main objective of the study is evaluation of socio-economic impact of the NBCFDC schemes on the lives of the beneficiaries. The sampling area of study is 14 revenue districts in Kerala because, to give equal importance for all areas.

## Selection of Districts

For the purpose of the study, the research team made a preliminary discussion with the managing director of Kerala State Women Development Corporation, after the discussion it is identified the needed peoples can approach loan from Regional and District office with proper application. The collected application was scrutinized and then they can sanction the loan. After sanction the funds goes to Ultimate beneficiary. So, the research team decided to approach the beneficiary through the Regional and District office. It was decided to select all districts in Kerala.

## Sample Size

The sample size refers how many respondents need to collect data in order to get the results that reflect population as precisely as needed. Based on the following criteria namely 95% confidence level, 3.31% Error margin and 40 % population proportion and known population characteristics, the required sample size for the study shall be  $n= 800$ . So based on the multi stage sampling technique total of 800 respondents' data was collected for the study.

## Sampling Technique

Since the sampling frame can be accurately defined, the probability sampling design is appropriate for this research. Therefore, in this study stratified random sampling technique will be used to select the respondents who were to be interviewed. Based on the sample size calculation formula the minimum sample size needed for the study is 800. The minimum sample size will be stratified based on size of the strata. Based on stratification, **500 samples in Term loan and 300 samples in Micro Finance Scheme** for the financial year **2018-2019, 2019-2020** were collected for the study.

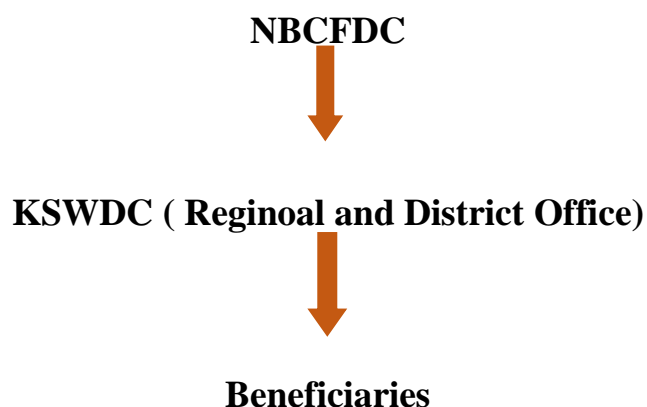
Name of the Scheme	Sample size based on proportion for each schemes
Term loan (TL)	500
Micro Finance Scheme (MFS)	268
MahilaSamriddhi Yojana (MSY)	32
<b>Total</b>	<b>800</b>

## **Selection of Beneficiaries**

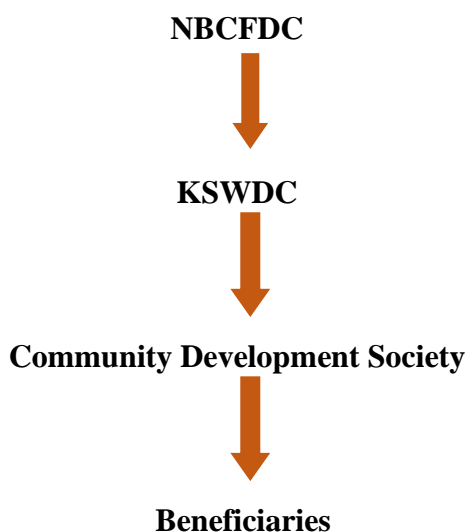
The main objective of the study is evaluation of socio-economic impact of the NBCFDC schemes on the lives of the beneficiaries. For answering the objectives, the research team collected the list of beneficiaries from Kerala State Women Development Corporation. With the help of list of beneficiaries, the research team approached the beneficiaries with the guidance from staff in charge of KSWDC. The managing director assigns the KSWDC staff for meeting the beneficiaries. They arranged the beneficiaries for collecting the data for General Term Loan scheme and Micro Finance Schemes.

## **FLOW OF LOAN AMOUNT FROM NBCFDC TO BENEFICIARY**

### **For Term Loan**



### **For Micro Finance**



## **Loan Sanctioning System**

The loan applications for availing term NBCFDC term Loan are available in head office, region, office and district office of KSWDC at free of cost. For Micro finance loan the applications are available at Head office, Regional Office, District office and Community Development Society (CDS) at free of cost. The beneficiaries may submit their applications at the office. After scrutiny and ensuring the viability of the schemes and credit worthiness of the applicant, the applications are being 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 Normal savings account or Jan Dhan Account.** NBCFDC transfers the loan to KSWDC bank account and the same bank account is used by the beneficiaries for repaying the loan amount.

## **KYC 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 (In case 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 questionnaires were collected each day. Eye observation and the help of computer software's were utilized to identify questionnaire with outliers and/or invalid data. Questionnaires with invalid responses was excluded from successful responses for analysis such as those with no reply for items or exhibit response set

## **Data Analysis**

Data collected through the questionnaire was analyzed by using statistical software – SPSS. The detailed Analysis with appropriate table and diagram, pie charts etc. as per ToR was 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 five chapters:

Chapter I: Introduction

Chapter II: Research Methodology

Chapter III: Analysis and Interpretation of Data- Term loan & Micro Finance

Chapter IV: Summary of Findings

Chapter V: Recommendations for improvement in Policy along with Actionable points at SCA and NBCFDC Level

Chapter VI: Performance of the State Channelizing Agency

Chapter VII: Success Stories

Chapter VIII: Questionnaire

## **SUMMARY OF FINDINGS**

This evaluation study is an attempt to evaluate Term Loan (TL), Micro Finance Schemes (MFS) and MahilaSamriddhi Yojana (MSY) schemes of NBCFDC being implemented through the Kerala State Women's Development Corporation Ltd and to reveal the perceived social and economic impact and empowerment process among the backward in district of Kerala. The total sample size for the study is 800. Out of which 500 (62.5 %) beneficiaries has been surveyed and evaluated for term loan and 268 (33.5%) beneficiaries has been surveyed and evaluated for Micro Finance Scheme (MFS) and 32 (4%) beneficiaries has been surveyed and evaluated for MahilaSamridhi Yojana (MSY). Since the questionnaire is different for the TL, MFS MSY, the analysis has been carried out separately. The list of findings for Term Loan, Micro Finance Scheme and MahilaSamriddhiYojana has been presented separately below.



## List of Findings -Term Loan

1. It is found that the majority of respondents i.e., 40.6 % falls under category of 30 – 40 years, 35.6 % of respondents falls under the category of 41-50 years, 11.6 % of respondents falls under >50 years and only 12.2 % of respondents falls under < 30 years category. So, it is concluded that the majority of respondents are in 30 – 40 years category.
2. It is observed that 0.6 % of respondents falls under Illiterate, 1.4 % of respondents falls under Ability to sign category, 11.2 % of respondents falls under Primary category, 46.6 % of respondents falls under Secondary category, 17.4 % of respondents falls under Higher Secondary category, 3 % of respondents falls under Diploma category, 2.4 % of respondents falls under ITI category , 14.4 % of respondents falls under Graduate category, 2.4 % of respondents falls under post graduate category and 0.6 % of respondents are falls under others category.
3. It is found that 90.2 % of respondents are living in rural area and 9.8% of respondents are living in urban area. One of the greatest strength of the research is 90.2 % of the beneficiaries taken from rural areas of Kerala.
4. It is found that 90.4 % of respondents are living in own house and 9.6 % of respondents are living in rented house
5. It is observed that 94.8% of respondents belong to married category, 4.4% of respondents falls under unmarried category, 0.8 % of respondents falls under widow category The interesting conclusion of marital status of respondents is 94.8% of beneficiaries are living with their spouse and children's. Further it is concluded that married respondents availed GTL offered by NBCFDC because they are having more responsibility to uplift the economic and social growth of the family.
6. It is found that before obtaining loan from NBCFDC about 342 respondents are not having any work and 158 respondents are occupied with some work. After availing loan from NBCFDC it is found that among 500 respondents 377 respondents are occupied with some work with the help of NBCFDC loan only 123 beneficiaries one not having any work. It is concluded that loan from NBCFDC drastically changed occupational status of beneficiaries. From the field study it is also identified that majority of beneficiaries are occupied with textile related work.
7. It is found that 73.8% of respondents are from nuclear family category and 26.2 % of respondents are from joint family category.

8. It is found that, 67.4% of the respondent's families are having 4-5 members. 20.4 % of the respondents' families are having 3 members, 9% of the respondents' families are having 5-6 members and 3.2 % of respondents' family having above 6 members. So, it is concluded that majority of the beneficiaries are living with 4 to 5 members in the family.
9. From the results it is found that before obtaining loan from NBCFDC the average family monthly income is Rs.10,861/- and after availing loan from NBCFDC the average family monthly income Rs.18,900/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.8,039/- for the beneficiaries. About 74% increase in the income of Beneficiaries after loan availed from NBCFDC.
10. The annual family income of beneficiary before loan was Rs.58,635/- and Annual average family income after loan was Rs.1,02,587/- in the report. Hence it is concluded from the results that there is an increase of 74 (%) in the annual average family income of beneficiaries after they availed the NBCFDC loan.
11. From the results it is found that before the loan was availed 100 percent of beneficiaries' annual income is less than 3. After the loan was availed from NBCFDC 63.2 % beneficiaries' annual income of beneficiaries' income as income is less than 3 lakhs per annum and 36.8 % of beneficiaries' annual income is above 3 lakhs per annum. It is concluded that after the loan has availed about 36.8 % of beneficiaries' annual income is increased from below 3 lakhs to above 3 lakhs.
12. It is found that 2.6 % of respondents are living in sheet roof. 86.4 % of respondents are living in concrete roof. 2.6 % of respondents are living in huts. 8.4 % respondents are living in tile roof.
13. It is found that 99.8 % of respondents are having Aadhar card and 0.2 % of respondents are not having Aadhar card.
14. It is observed that the beneficiaries are spending Rs.8,241/- before loan period and Rs.10,473/- after loan period. It is concluded that about Rs.2,232/- increase in family spending.
15. It is observed that the beneficiaries are saving Rs.3,782/- before loan period and Rs.6,396/- after loan period. It is concluded that there is increase in family savings amount by Rs.2,614/- per month.
16. It is found that 65.8 % of respondents are not having any debt before NBCFDC loan and 34.2 % of respondents are having some debt before NBCFDC loan.

17. It is found that 55 % of respondents are not having any debt after **NBCFDC** loan and 45 % of respondents are having some debt after **NBCFDC** loan. While comparing the beneficiary's status of household debt before and after loan during the study period, it is concluded that there are about 104 beneficiaries are free from debt from other Private Finance even in the COVID situation.
18. It is observed that 92.8 % of respondents having normal savings bank account and 7.2 % of respondents are having Jan Dhan Yojana account and received loan through **DBT to his account**.
19. During the field interview the following observation was found regarding the assets purchased by the beneficiaries for business purpose, other than the assets purchased for consumption purpose from the revenue generated in business after availed Term loan; 12.8 percentage of beneficiaries purchased TV, 2.4 percentage of beneficiaries purchased radio, 17.8 percentage of beneficiaries purchased mixer grinder, 74.2 percentage of beneficiaries purchased grinder, 44 percentage of beneficiaries purchased cell phones, 3.6 % of beneficiaries purchase the cycle, 29.6 % of beneficiaries purchased bike, 15.6% of beneficiaries purchased car, 30.2 % of beneficiaries purchase computers, 6.8 % of beneficiaries purchased telephone connection, 7% of beneficiaries purchased gas connection, 13.8% of beneficiaries purchased iron box, 12% of beneficiaries purchased fan, 73.2% of beneficiaries purchased sewing machine, 24% of beneficiaries purchased washing machine, 4% of beneficiaries purchased video player, and 32% of beneficiaries purchased refrigerator with the help of profit gained from the business with the help of loan amount from NBCFDC. It is further noted that sewing machine asset is purchased by majority of beneficiaries after the loan was availed. 8% of beneficiaries purchased Farm land for the business. 4% of beneficiaries purchased house by availing the loan. 6% of beneficiaries purchased Cow/Goat for farming business. 11% of beneficiaries got new tailoring machine to run the business. 25% of beneficiaries purchased machineries for the day to day business activities. 35% of beneficiaries purchased furniture and other fittings for their business. 34% of beneficiaries increased working capital/inventory for the business. Most commonly, all the beneficiaries purchased the consumable items like refrigerator, washing machine, TV, two wheelers from the revenue of their business. By availed the loan from KSWDC under NBCFDC Scheme, beneficiaries business revenue has been increased. From the revenue of the business, the

beneficiaries purchased the consumable items to improve their lifestyle and standard of living.

20. It is noted that average value of investment in post office is Rs.3,099/-, average value of investment in bank is Rs.10,301/-, the average value of investment in chit funds is Rs.24,827/-, the average value of investment in silver is Rs.2,009/-, the average value of investment in gold is Rs.7,774/-, the average value of investment other investment Avenue is Rs.848/-. While comparing the value of investment before and after loan it is identified that there is insignificant difference in the average investment in the important investment Avenues. It is further noted that majority of respondents are investing their money in the chit funds.
21. It is observed that 95.6 % of respondents had linked their Aadhar with bank account and remaining 4.4% of respondents did not link their Aadhar with bank account.
22. Before the loan was availed the average household expenditure for food expenses is Rs.4,500/-, for clothing it was Rs.3,591/-, for pure drinking water it was Rs.251/-, for children's education it was Rs.6,398/-, for health expenses it was Rs.4,638/- and for social expenses it was Rs.1,628/-. After the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.3,890/-, for pure drinking water it was Rs.370/-, for children education it was Rs.5,815/-, for health expenses it was Rs.5,428/-, for social expenses it was Rs.2,068/-. While comparing the average household expenditure before loan and after loan it was noted that there is a significant increase in the important household expenses. In spite of increase in the expenditure, majority of beneficiaries are paying monthly installments properly to KSWDC.
23. It is noted that 18.6 percent of respondents are applied the loan for doing agriculture and allied activity. 45.2 percent of respondents are applied loan for doing small business, 16.8 percent of respondents are applied the loan for doing business in transport sector and 19.4 percent of respondents are applied the loan for service sector. Hence it is concluded that majority of respondents are applied loan under small business type of activities.
24. The reason for loan availed from NBCFDC was presented in the table 3.25. From the results it was found that 65 percentage of beneficiaries availed for increasing their income, 13.2 percentage of beneficiaries availed for expansion of business, 17.6 percentage of beneficiaries availed for revolving funds in the business, and 4.2 % of beneficiary is availed loan for or other reasons.

25. It is observed that 65.4 % of respondents expressed that they did not face any problem in getting loan. 20.2 % of beneficiaries expressed that they faced minor problems while availing loan and 14.4 % of respondents faced problems while applying loan. In general, delay in processing and sanctioning of loan amount is not at all problem for the beneficiaries in Kerala. They sanction loan within short period of time.
26. From the results, it is observed that family/ friends/ relatives (46.4%) are playing an important role for creating awareness about NBCFDC schemes. 25% of respondents came to know by Advertisements, 5.2 % of respondents got awareness from SCA officials, only 13.8% of respondents came to know about the NBCFDC schemes from websites and 9.6 % of respondents came to know about the NBCFDC schemes from beneficiary.
27. It is observed that 73.6 % of respondents do not know about the other schemes of NBCFDC. 26.4 % of respondents know about other schemes of NBCFDC. Hence it is concluded that nearly three fourth percentage of respondents doesn't know fully about the other schemes of NBCFDC.
28. From the results, it is observed that, majority of respondents (53%) know about Unit cost and Pattern of Assistance of NBCFDC schemes and they given the cost pattern as 85% from NBCFDC, 10% from SCA and 5% from beneficiary.
29. From the results, it is noted that 80.6 % of beneficiaries are waited less than 4 months to avail loan. 15.2 % of beneficiaries waited 4 to 6 months to avail loan and 4.2 % of beneficiaries are waited more than 6 months to avail loan. Hence the majority of beneficiaries availed loan within in 4 months after the application was given. The remaining beneficiaries' (19.4%) are getting loan after four months only. The major reason for delay is from the beneficiary and SCA side only. Getting income certificate and other KYC documents needed for processing loan are some reasons for delay.
30. With regard to loan applied by the beneficiaries it is noted that the average loan applied by the beneficiaries is Rs.3,44,655/-. With regard to amount of loan sanctioned it is noted that, the average loan sanctioned to the beneficiaries is Rs.2,75,820/-. With regard to amount availed by the beneficiaries it is noted the average loan availed by the beneficiaries is Rs.2,75,820/-. From the average loan applied and sanctioned it is concluded that KSWDC is averagely sanctioning 80% of amount applied by the beneficiaries. From the average amount availed by the beneficiaries it is concluded that, the beneficiaries are availing almost all the amount sanctioned by the KSWDC.

31. It is noted that 98.8 percentage of beneficiaries received loan through direct bank transfer to their account and 1.2 percentage of beneficiaries received loan by the cheque issued by KSWDC.
32. From the results it is observed that majority of respondents (58.4%) are utilized loan for small business type of activities, 21.6 % beneficiaries utilized the loan for Agriculture and allied type of activities, and 20 % beneficiaries utilized for service sector related activities Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities. The report reveals that it has been observed that, after getting loan the beneficiaries diversified the fund for the newly generated idea in their choice of different sectors of NBCFDC schemes, other than the intended purpose. Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities.
33. It is observed that 97.6 % the respondents are utilized for the intended purpose and 2.4% of respondents are not utilized for intended purpose. The report reveals that after getting the loan, beneficiary utilized half of the amount to the intended purpose. Remaining amount was not utilized for other purpose.
34. From the results, it is observed that about 72.8 % were expressed that the loan amount is sufficient according to the needs and capacity. About 27.2 % of respondents expressed that the loan amount is not sufficient and they expecting top up amount.
35. From the results it is found that all the respondents got the loan at 6% interest. During the data collection stage, it is found that about 30 % of the beneficiaries are not having awareness about the interest rate.
36. Out of 500 Beneficiaries surveyed 70.2 % of respondents are repaying the installments regularly to the SCAs. Balance 29.8 % of respondents are missing some installments due to some financial constrains after Covid-19 pandemic situation.
37. It is found that 19.2 % of respondents are missing some installments due to Covid-19 pandemic situation. 5 % of respondents are missing installments due to failure of business, 4.4 % of beneficiaries are missing installment due to savings rate is decreased. And 1.2 % of respondents are missing installments due to other reasons. Due to the Covid-19 pandemicsituation KSWDC are giving some relaxations to beneficiaries for paying monthly installments.
38. It is found that 33 % or respondents are given collateral, 51.6 % are given mortgage of land or property and 15.4 % are given government employees surety for getting loan from KSWDC.

39. From the results it is observed that 67.4 % of Beneficiaries given employment to others and 32.6 % of beneficiaries does not given employment opportunity in their business after getting loan from NDCFDC.
40. It is found that 32.6 % of beneficiaries are not appointed anybody for their activity. 15.4 % of beneficiaries are appointed one employee for their activity. 32.2 % of beneficiaries are appointed two employees for their activity. 9.8 % of beneficiaries are appointed three employees for their activity and 6.2 % of beneficiaries are appointed four employees for their activity and 3.8 % of beneficiaries are appointed five employees for their activity.
41. It is found that, Better Access to the health facilities is increased firstly for beneficiaries, followed by Betterment of education of the children, Participation in social service activities, Respect of socially Recognition in the society, equally participated with husband in family decisions in the society, Improvement in dealing with outsiders, Participation in organized activities and Increased involvement with social events. Hence it is concluded that after NBCFDC loan there is a notable increase in Better Access to the health facilities
42. It is found that Decision making in the family is improved firstly for beneficiaries followed by Minimized family indebtedness, Improvement in clothing status, Saving Rate improvement, Better Access of financial resources, standard of living improvement, Food Consumption pattern improved and Asset creation Improved. From the rank it is noted that, because of NBCFDC loan Decision making in the family related to monetary matters is improved notably. This may increase women empowerment in over the period of time and paves way for the overall development of the nation. From the rank it is also noted that last rank is for Asset creation Improved. It is concluded that, still beneficiaries are facing problems for increasing the assets status for their family.
43. It is found that NBCFDC loan improves entrepreneurship ability is improved firstly for beneficiaries followed byNBCFDC loan made me involved in decision regarding children's education/marriage/career, NBCFDC loan improves voicing social concerns, NBCFDC loan creates confidence to face problems, NBFDC loan made me to buy clothes or other essential for myself without permission of my family, NBCFDC loan increase power of decision making in the family, NBCFDC loan creates awareness about self-reliance, NBCFDC loan increases confident to face financial crisis, NBCFDC loan gives social status, NBCFDC loan provides

employment opportunities, NBCFDC loan increase the savings, NBCFDC loan increase the value of assets, NBCFDC loan made me involved in decision making related to large purchase, NBCFDC loan increase capacity to spend more, NBCFDC loan creates better awareness about health, NBCFDC loan made me involved in decision making related to improvement in the home, NBCFDC loan improves leadership skill, NBCFDC loan improves literacy and communication skill, NBCFDC loan increase income and NBCFDC loan induces social responsibility. From the above results it is concluded that NBCFDC loan increased the entrepreneurial ability among beneficiaries.

## **4.2 List of Findings –Micro Finance Loan**

1. It is found that, about 89.3 % of Beneficiaries availed loan under micro finance scheme and 10.7 % of beneficiaries' availed loan under MahilaSamridhi Yojana.
2. It is noted that 11.7 percent of respondents are availed the loan for doing agriculture and allied activity. 73.3 percent of respondents are availed loan for doing small business, and 15.4 percent of respondents are availed the loan for service sector. Hence it is concluded that majority of respondents are availed loan under small business type of activities.
3. It is observed that all the respondents' availed loan from NBCFDC is doing group activity
4. The year of formation is ranges from 1997 to 2017. From the result it is noted that majority of respondents stated that they started self-help-group in the year 2002. Even though self-help-groups are started from 1997 to 2017 they got NBCFDC loan from KSWDC recently.
5. From the results it is found that the numbers of members are ranges from 10 to 20. It is further identified that 73.7 percentage of beneficiaries stated that there are 10 members in their self-help-group, 11.3 percentage of beneficiaries stated that there are 11 members in their self-help-group, 1.3 percentage of beneficiaries stated that there are 12 members in their self-help-group, 5.7 percentage of beneficiaries stated that there are 14 members in their self-help-group, 6.3 percentage of beneficiaries stated that there are seventeen members in their self-help-group, 0.7 percentage of beneficiaries stated that there are 18 members in the self-help-group, 1.0 % of



beneficiaries stated that there are 20 members in their self-help-group. It is concluded that majority of self-help-groups for having 10 members in the study area.

6. It is found that 22.7 percentage of beneficiaries formed the self-help-group loan for improving their social status 45.0 percentage of beneficiaries are formed for improving the economic status, 22.7 % of beneficiaries formed the SHG for promoting their saving habit, 2.7 percentage of beneficiaries formed the SHG for getting their financial support, 5.3 percentage of beneficiaries are formed the SHG to initiate group activities and 1.7 percentage of beneficiaries formed the SHG for doing community development activities. From the results it is concluded that majority of the respondents are started self-help-groups to improve the economic status.
7. From the data collection it is observed that they are average loan amount for the self-help-groups is Rs.2,58,878/-.
8. During the field visit it is noted that the average loan repayment amount by the self-help-group is Rs.10,608/-.
9. From the results it is observed that 83.7 percentage of beneficiaries stated that their self-help-groups are maintaining optimum cash to meet the emergency requirements. 16.3 percentage of beneficiaries stated that their self-help groups are not maintain optimum cash to meet out the emergency requirements. If any self-help-groups having sufficient funds that group may be treated as financially healthy group.
10. Reason for availed self-help-group loan from NBCFDC is presented in the table 3.55. From the above table it is found that 65.3 percentage of beneficiaries availed self-help-group loan for improving their income through setting up the business activity. 22.3 percentages of beneficiaries are availed loan for expansion of business, 11.7 percentage of beneficiaries availed loan for revolve funds in business, 0.7 percentage of beneficiaries are availed loan for other reasons. From the results it is concluded that majority of the respondents availed self-help-groups loan to improve income level.
11. From the results it is observed that 90.7 percentage of beneficiaries stated that their self-help-group's numbers are rotating funds and 9.3 % of beneficiaries stated that their SHG members are not rotating funds.
12. From the table it is not that 50.7 percentage of members are repaying below 75 % of availed rotation amount and 49.3 percentage of numbers are repaying above 75 % of availed rotation amount.
13. From the results it is identified that 97.3 percentage of beneficiaries stated that more than 80 percentage of numbers are able to articulate the SHG funds and 2.7

percentage of beneficiaries stated that only over 50% of members are able to articulate the self-help-group fund.

14. From the table it is found that majority of respondents 96.7 percentages are not defaulters and only 3.3 percentage of self-help-group members are defaulters.
15. The average annual income of self-help-groups in the study area is presented in the table 3.62. From the results it is observed that the current average annual income of each Self-help-group is Rs.4,77,344/-.
16. From the results it is observed that 19.3 percentage of beneficiaries are stated that their self-help groups generated Rs.1,00,000/- and below worth Corpus fund. 14.7 % of beneficiaries stated that their self-help-group generated Rs above 1 lakh but below 1.5 lakhs as their Corpus fund. 12.3 percentage of beneficiaries stated that their self-help-group generated above 1.5 lakhs but below 2 lakhs as Corpus fund and 53.7 percentage of beneficiaries stated that their self-help-groups generated above 2 lakhs as the Corpus fund. Hence it is concluded that majority of self-help-groups availed loan from NBCFDC are generated 2 lakhs and above as the Corpus fund.
17. It is found that the majority of respondents i.e., 33 % falls under category of 30 – 40 years, 32.7 % of respondents falls under the category of 41-50 years, 22.3 % of respondents falls under >50 years and only 12 % of respondents falls under < 30 years category. So, it is concluded that the majority of respondents are in 30 – 40 years category.
18. It is observed that, 0.7 % of respondents falls under Ability to sign category, 34.3 % of respondents falls under Primary category, 24.7 % of respondents falls under Secondary category, 20.0 % of respondents falls under Higher Secondary category, 3.7 % of respondents falls under Diploma category, 11.0 % of respondents falls under Graduate category, 2.3 % of respondents falls under post graduate category and 3.3 % of respondents are falls under others category. From the above Table it is concluded that 79.7 % of beneficiaries completed maximum of school level education only. Hence, they are the needy peoples for loan amount.
19. It is found that 59.7 % of respondents are living in rural area and 40.3 % of respondents are living in urban area. One of the greatest strength of the research is more than 50 % of the beneficiaries taken from rural areas of Kerala.
20. It is found that 92.7 % of respondents are living in own house and 7.3 % of respondents are living in rented house.

21. It is observed that 96 % of respondents fall under married category, 1.0 % of respondents' falls under unmarried category, 2.7 % of respondents fall under widow category and 0.3 % of respondents falls under separated category. The interesting conclusion of marital status of respondents is 96 % of beneficiaries are living with their spouse and children's. Further it is concluded that married respondents availed loan offered by NBCFDC because they are having more responsibility to uplift the economic and social growth of the family.
22. It is found that before obtaining loan from NBCFDC about 244 respondents are not having any work and remains as house wife and 56 respondents are occupied with some work. After availing loan from NBCFDC it is found that all 300 beneficiaries are occupied with some work with the help of NBCFDC loan. It is concluded that loan from NBCFDC drastically changed occupational status of beneficiaries. From the field study it is also identified that majority of beneficiaries are occupied with small business type of activity.
23. It is found that 44.3% of respondents are from nuclear family category and 55.7 % of respondents are from joint family category.
24. It is found that, 83.0 % of the respondent's families are having 4-5 members. 7.0 % of the respondents' families are having 3 members, 9% of the respondents' families are having 5-6 members and 1.0 % of respondents' family having above 6 members. So, it is concluded that majority of the beneficiaries are living with 4 to 5 members in the family.
25. From the results it is found that, before obtaining loan from NBCFDC the average monthly income is Rs.8,274/- and after availing loan from NBCFDC the average family monthly income Rs.10,452/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.2,178/- for the beneficiaries. There is increase in 26.32 % in income of beneficiaries after the loan was applied in NBCFDC.
26. The annual family income of beneficiary before loan was Rs.99,288/- and Annual average family income after loan was Rs.1,25,424/- in the report. Hence it is concluded from the results that there is an increase of 26 % in the annual average family income of beneficiaries after they availed the NBCFDC loan.
27. MFS In economic status less than 3 lacks per annum category before the loan is applied there are 268 beneficiaries and after the loan obtained from NBCFDC there are 198 beneficiaries it is concluded that there is variation in -26 %. In the economic

status of about 3 lakh per annum before loan there is no beneficiary is in this category and after the loan there are 70 beneficiaries. Why comparing before and after loan there is increase in 70 percentage. For MSY In economic status less than 3 lacs per annum category before the loan is applied there are 32 beneficiaries and after the loan obtained from NBCFDC there are 30 beneficiaries it is concluded that there is variation in -6.25 %. In the economic status of about 3 lakh per annum before loan there is no beneficiary is in this category and after the loan there are 2 beneficiaries. Why comparing before and after loan there is increase in +6.25 percentage.

28. It is found that 7.7 % of respondents are living in sheet roof. 80.3 % of respondents are living in concrete roof. 3.0 % of respondents are living in huts. 9.0 % respondents are living in tile roof.
29. It is found that 99.3 % of respondents are having Aadhar card and 0.7 % of respondents are not having Aadhar card.
30. From the results it is observed that the beneficiaries are spending Rs.4,787/- before loan period and Rs.5,645/- after loan period. It is concluded that about Rs.858/- increase in family spending and hence this may be reason for delay in paying monthly installments.
31. From the results it is observed that the beneficiaries are saving Rs.2,232/- before loan period and Rs.3,077/- after loan period. It is concluded that there is increase in family savings amount by Rs.845/- per month.
32. From the results it is found that 54 % of respondents are not having any debt before NBCFDC loan and 46 % of respondents are having some debt after NBCFDC loan.
33. From the results it is found that 65.7 % of respondents are not having any debt after NBCFDC loan and 34.3 % of respondents are having some debt after NBCFDC loan. While comparing the beneficiaries status of household debt before and after loan during the study period, it is concluded that there are about 36 beneficiaries are free from debt from other Private Finance even in the COVID situation.
34. From the results, it is observed that 92.7 % of respondents having normal savings bank account and 7.3 % of respondents are having Jan Dhan Yojana account and received loan through **DBT to his account**.
35. During the field interview the following observation was found regarding the assets purchased by the beneficiaries for business purpose and other than the assets purchased for consumption purpose from the revenue generated in business after availed loan, 2.7 percentage of beneficiaries purchased mixer grinder, 53 percentage

of beneficiaries purchased grinder, 10 percentage of beneficiaries purchased cell phones, 10.3% of beneficiaries purchase the cycle, 20.7% of beneficiaries purchased bike, 4.0% of beneficiaries purchased car, 7.0% of beneficiaries purchase computers, 2.7% of beneficiaries purchased telephone connection, 0.7% of beneficiaries purchased gas connection, 3.0 % of beneficiaries purchased iron box, 5.3% of beneficiaries purchased fan, 17.3 % of beneficiaries purchased sewing machine, 16 % of beneficiaries purchased washing machine, 0.7% of beneficiaries purchased video player, and 16.3 % of beneficiaries purchased refrigerator with the profit gained from the business with the help of loan amount from NBCFDC. It is further noted that sewing machine asset is purchased by majority of beneficiaries after the loan was availed. 11% of beneficiaries purchased Farm land for the business. 6% of beneficiaries purchased house by availing the loan. 9% of beneficiaries purchased Cow/Goat for farming business. 13% of beneficiaries got new tailoring machine to run the business. 26% of beneficiaries purchased machineries for the day to day business activities. 32% of beneficiaries purchased furniture and other fittings for their business. 41% of beneficiaries increased working capital/inventory for the business.. By availed the loan from KSWDC under NBCFDC Scheme, beneficiaries business revenue has been increased. From the revenue of the business, the beneficiaries purchased the consumable items to improve their lifestyle and standard of living.

36. From the analysis, it is noted that average value of investment in post office is Rs.5,000/-, average value of investment in bank is Rs.10,861/-, the average value of investment in chit funds is Rs.55,500/-, the average value of investment in silver is Rs.3,075/-, the average value of investment in gold is Rs.8,574/-, the average value of investment other investment Avenue is NIL. While comparing the value of investment before and after loan it is identified that the there is significant difference in the average investment in the important investment Avenues. It is further noted that majority of respondents are investing their money in the chit funds.
37. It is observed that 99.7 % of respondents had linked their Aadhar with bank account and remaining 0.7 % of respondents did not link their Aadhar with bank account.
38. Before the loan was availed the average household expenditure for food expenses is Rs.4,369/-, for clothing it was Rs.1,571/-, for pure drinking water it was Rs.209/-, for children's education it was Rs.2,307/-, for health expenses it was Rs.1,135/- and for social expenses it was Rs.1,128/-. After the loan was availed the average household

expenditure for food expenses is Rs.4803/-, for clothing it was Rs.18,680/-, for pure drinking water it was Rs.211/-, for children education it was Rs.2,569/-, for health expenses it was Rs.1,137/-, for social expenses it was Rs.1,589/-. While comparing the average household expenditure before loan and after loan it was noted that there is a significant increase in the important household expenses. In spite of increase in the expenditure, majority of beneficiaries are paying monthly installments properly to KSWDC.

39. It is observed that about all the beneficiaries are availed loan from NBCFDC for first time.
40. From the results in the Table 3.88, it is observed that 38.7 % of respondents expressed that they did not face any problem in getting loan 21.3 % of beneficiaries expressed that they faced minor problems while availing loan and 40.0 % of respondents faced problems while applying loan. In general, delay in processing and sanctioning of loan amount is not at all problem for the beneficiaries in Kerala. They sanction loan within short period of time. This difficulty is arisen because of getting cast and income certificate from local authorities.
41. From the result, it is observed that CDS (60.3%) are playing an important role for creating awareness about NBCFDC micro finance schemes. 8.3 % of respondents came to know by Advertisements, 21.3 % of respondents got awareness from SCA officials, only 1.3 % of respondents came to know about the NBCFDC schemes from family/Friends/Relatives and 8.3 % of respondents came to know about the NBCFDC schemes from beneficiary.
42. It is observed that 64.3 % of respondents do not know about the other schemes of NBCFDC. 35.7 % of respondents know about other schemes of NBCFDC. Hence it is concluded that the majority of respondents doesn't know fully about the other schemes of NBCFDC.
43. It is observed that, majority of respondents (90.7%) know about Unit cost and Pattern of Assistance of NBCFDC schemes and they stated cost pattern as 85% from NBCFDC, 10% from SCA and 5% from beneficiary.
44. From the results it is noted that 89.3 % of beneficiaries are waited less than 4 months to avail loan and 10.7 % of beneficiaries waited 4 to 6 months to avail. Hence the majority of beneficiaries availed loan within in 4 months after the application was given.

45. With regard to loan applied by the group it is noted that the average loan applied by the group is Rs.8,64,122/. With regard to amount of loan sanctioned it is noted that, the average loan sanctioned to the group is Rs.5,51,578/. With regard to amount availed by the group it is noted the average loan availed by the group is Rs.5,51,578/. From the average loan applied and sanctioned it is concluded that KSWDC is averagely sanctioning 63% of amount applied by the group. From the average amount availed by the group it is concluded that, the self-help-group are availing almost all the amount sanctioned by the KSWDC.
46. From the results, it is noted that 91 percentage of beneficiaries received loan through direct bank transfer to their account and 9 percentage of beneficiaries received loan by the cheque issued by KSWDC.
47. From the results it is observed that majority of respondents (72.6%) are utilized loan for small business type of activities, 10.7 % beneficiaries utilized the loan for Agriculture and allied type of activities, 1.7 % of beneficiaries are utilized for transport sector activities and 15 % beneficiaries utilized for service sector related activities Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities.
48. It is observed that 98.3 % of the respondents are utilized for the intended purpose and 1.7 % of respondents are not utilized for intended purpose. After getting the loan, beneficiary utilized half of the amount to the intended purpose. Remaining amount was utilized for other purpose.
49. From the results, it is observed that about 66.0 % were expressed that the loan amount is sufficient according to the needs and capacity. About 34 % of respondents expressed that the loan amount is not sufficient and they expressed top up amount.
50. From the results it is found that all the respondents got the loan at 5% interest. During the data collection stage, it is found that about majority of beneficiaries are not able to remember the interest rate.
51. From the results it is observed that all the respondents are repaying the installments regularly to the SCAs.
52. From the results it is observed that 30.7% of Beneficiaries stated that given employment to others and 69.3% of beneficiaries stated that self-help-group does not given employment opportunity in their business after getting loan from NDCFDC.
53. It is found that 69.3 % of beneficiaries are not appointed anybody for their activity. 9.3 % of beneficiaries are appointed one employee for their activity. 5 % of

beneficiaries are appointed two employees for their activity. 11.48 % of beneficiaries are appointed three employees for their activity and 3 % of beneficiaries are appointed four employees for their activity and 2% of beneficiaries are appointed five employees for their activity

54. It is found that, Improvement in dealing with outsiders increased firstly for beneficiaries, followed by Increased involvement with social events, Better Access to the health facilities, Participation in social service activities, Participation in organized activities, Respect of socially Recognition in the society, Equally participated with husband in family decisions in the society and Betterment of education of the children Hence it is concluded that after NBCFDC loan there is a notable increase in Improvement in dealing with outsiders.
55. It is found that Decision making in the family is improved firstly for beneficiaries followed by Standard of living improvement, Food Consumption pattern improved, Asset creation Improved, Minimized family indebtedness, Better Access of financial resources, Saving Rate improvement and Improvement in clothing status. From the rank it is noted that, because of NBCFDC loan Decision making in the family related to monetary matters is improved notably. This may increase women empowerment in over the period of time and paves way for the overall development of the nation. From the rank it is also noted that last rank is for improvement in clothing status. It is concluded that, still beneficiaries are facing problems for increasing the assets status for their family.
56. It is observed that all the respondents obtained the loan and it has been utilized for the intended purpose. The study also found that, out of the total sample 800 surveyed beneficiaries benefited under the NBCFDC schemes. 97.87% beneficiaries possessed the assets created with the loan amount and only 2.13% of beneficiaries utilized half of the amount to the intended purpose. Balance utilized for other purpose.

## **Recommendations for improvement in Policy along with Actionable points at SCA and NBCFDC Level**

### **List of Actionable points at SCA Level**

1. Majority of respondents opined that the loan amount sanctioned by KSWDC is not sufficient for the beneficiaries to do a small-scale business. Hence the KSWDC should take steps to get additional amount from NBCFDC.



2. The beneficiaries who are defaulters are expecting subsidy for NBCFDC loan with regard to interest and principal amount. Hence KSWDC has to work out the feasibility of giving subsidy after discussing with NBCFDC.
3. The population of the backward classes is very high in the state of Kerala; hence the budget allocation for the Kerala can be increased.
4. The documents for getting loan should be simplified and it should be in uniform manner for the entire state.
5. The documentation for loan processing can be done through online
6. KSWDC needs to improve awareness level of schemes of NBCFDC, which is the funding agency to provide loans to the Beneficiaries. Therefore, the Advertisement and Publicity of NBCFDC schemes is essential in the state of Kerala.
7. Apart from Term loan, MFS is entertained only in selected districts so MFS schemes should be entertained in all the districts of Kerala. for Women Empowerment
8. In some districts there are no offices. Hence for ease access of beneficiaries the offices should be established in all the districts.
9. Some of the districts are having more number of Islands. The beneficiaries residing in Islands are expecting some special privileges as they have to travel through boats to procure the raw material and to market their products.
10. The beneficiaries are expecting loan top up so KSWDC should frame a policy after discussing with NBCFDC.
11. Privileges may be given to the Pre-closure of loan by the beneficiaries
12. After repayment of previous loans, the beneficiaries are very much interested to get further loans to extend their business, because of the fullest cooperation of the KSWDC staffs. So KSWDC should take steps for giving that loan.
13. As part of regular follow up, in case of business, SCA may ensure photographs of Assets creation just after six months of loan disbursement to beneficiaries and also to ascertain the current status of business.
14. The amount of loan sanctioned by NBCFDC is based on the letter of guarantee given by the State Government. So, SCA should take steps for increasing the guarantee amount given by the state government to cover up more people.

### **List of Actionable Points at NBCFDC Level:**

1. Majority of respondents opined that the loan amount sanctioned by NBCFDC is not sufficient for the beneficiaries to do a small-scale business. Hence the loan amount can be increased to KSWDC.
2. As per the feedback from the beneficiaries, KSWDC expecting Top-up facility from the corporations.
3. Expecting GIA upto 30 lakhs for Awareness programmes, Training programmes for the staff members and for promotional activities
4. Awareness about Loan Scheme and Skill Development Training Schemes of NBCFDC in the State was found to be lacking. Therefore, more number of awareness camps should be organized by NBCFDC.
5. The widows and physically challenged members are expecting special privileges like. Low interest, subsidy for the loan amount.
6. In case of widows, if they became widow during the tenure of the loan, the balance loan amount can be totally waived.
7. As NMDFC giving Subsidy for the loans likewise the subsidy may be entertained for NBCFDC schemes also
8. At present the age limit for the beneficiaries is 55 years which may be extended to 60 years.

### **Recommendations**

1. Skill Development Training is required for the SHG members; women members are more interested to do skill related business activities.
2. In Micro - Finance scheme, the other community members can be reduced from 40% to 30%.
3. Insurance for the Cattle, Poultry should be made mandatory for the Term loan beneficiaries
4. The women beneficiaries are expecting KSWDC sponsored driving schools. After getting Driving License expect two-wheeler / three wheelers through KSWDC loans to market their products and to operate their own Auto rickshaws for earning.
5. The beneficiaries with good track of repaying can be entertained with Top-up facility during the loan period.

6. The guided value of the property shall be increase from 80% to 90% so that the beneficiaries will get more loan amount for their business.
7. To improve the awareness level of the NBCFDC and KSWDC loan schemes among the beneficiaries, the loans schemes can be disseminated through Social media and Print media.

### **Brief Report on the Performance of the State Channelizing Agency**

1. KSWDC providing Six months Moratorium as FLOOD Package (2018-2019) and COVID Package (2019-2020) for the Micro-Finance and Term Loan beneficiaries.
2. The Officials of KSWDC like Managing Director, Project Officers, Regional managers, Managers, Branch Staffs and field Staffs having cordial relationship with the beneficiaries also they are very much satisfied with their services
3. They are getting financial assistance from four corporations namely NBCFDC, NSFDC, NSKFDC, NMDC and they are disbursing the fund to the beneficiaries through loans. But the funds are not sufficient to meet their requirements. As they are having good potential, they are expecting more fund amount from the corporations.
4. Even though the beneficiaries are not paying the EMI properly, the repayment to the funding agencies is done in a proper manner by the State Channelizing Agencies.
5. To recognize the Women Entrepreneur, the Best Women Entrepreneur is honored with Novel Women awards by the Governor of Kerala in the International Womens Day.
6. To recognize the best performing Regional officers, they were awarded with Performance Excellence Award every year.
7. KSWDC is conducting various awareness programmes and Melas on the occasion of Onam and other festivals to disseminate their Schemes, Loans, Skill programmes etc., in all districts. This reaches the beneficiaries in the grassroots level
8. The Managing Director, Managers and other staff members are having friendly relationship, hence they can able to do their work in a successful manner i.e., Identifying the right beneficiaries, Good recovery mechanism, Minimizing the grievances of beneficiaries.
9. As KSWDC receiving funds from four corporations, the relationship between KSWDC and NBCFDC plays the first place in maintain good relationship which paves the way for their performance.

10. To market the products manufactured by self-help-groups the KSWDC arranging stalls in public places during the festival period like Onam etc.,
11. The loan disbursement is made for all the applications received in the financial year without any delay.
12. There is no political or Third party interference in loan sanctioning process which leads to Selection of Right beneficiaries.

### **Performance of State Channelizing Agency – Beneficiaries’ Feedback**

The performance of state channelizing agency can be measured in many dimensions. For this study the performance can be measured by the way of satisfaction of beneficiaries for various service related dimensions offered by KSWDC. Satisfaction level of beneficiaries about loan schemes and services of KSWDC was presented in the above Table 6.1. It is determined by the total set of service related task done by the KSWDC. For measuring the satisfaction, thirteen items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Highly dissatisfied, 2 = Dissatisfied 3 = Neither satisfied nor dissatisfied, 4 = Satisfied and 5 = Highly satisfied. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the Satisfaction level of beneficiaries about loan schemes and services of KSWDC, it is found that, the beneficiaries are satisfied firstly towards Overall services followed by, Time Taken for loan approval, Activity started with the help of loan assistance, Assistance and guidance provided by SCA, Loan Sanctioning system, Size of monthly installment, Easy Query handling, Disbursement system, Repayment period, Fast and efficient services, Loan scheme, Behavior of the employees during the lending process, Interest Rate and Awareness Mechanism. From the data collection it is observed that the beneficiaries are highly satisfied with overall services rendered by KSWDC and satisfied lastly towards Awareness Mechanism. **From the average score out of 5, it is noted that the all the score values are more than 3 and this values indicates that beneficiaries are fully satisfied with the all the service related dimensions. Hence it is concluded that the performance of the Kerala state Channelizing Agency namely Kerala State Women Development Corporation is good.**

<b>Satisfaction level of KSWDC</b>	<b>Rank</b>
Overall services	1
Time Taken for loan approval	2

Activity started with the help of loan assistance	3
Assistance and guidance provided by SCA	4
Loan Sanctioning system	5
Size of monthly installment	6
Easy Query handling	7
Disbursement system	8
Repayment period	9
Fast and efficient services	10
Loan scheme	11
Behaviour of the employees during the lending process	12
Interest Rate	13
Awareness Mechanism	14

## **CHAPTER – I**

### **INTRODUCTION**

#### **1.1 BACKGROUND**

National Backward Classes Finance & Development Corporation (NBCFDC) is a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. NBCFDC was incorporated under Section 25 of the Companies Act 1956 (Now under Section 8 of Companies Act, 2013) on 13th January 1992 as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes (target group) and to assist the poorer section of these classes in skill development and self-employment ventures. NBCFDC provides financial assistance through State Channelizing Agencies (SCAs) nominated by the State Governments/UTs and some Regional Rural Banks/ Public Sector Banks with whom NBCFDC entered into a MOU.

**The Kerala State Women's Development Corporation Ltd. (KSWDC)** was incorporated on 22nd February, 1988 with the aim of expanding economic and social opportunities for the women of the State, especially those belonging to the marginalized and downtrodden sections of society. The prime objective of the Corporation is the empowerment of women by helping them overcome the constraints and challenges that hamper their growth and advancement. KSWDC seeks to bring women to the frontline of societal development. The helping hand of the Corporation has transformed the lives of many women and readied them to meet the challenges of life. The success stories of the many beneficiaries of KSWDC are a perfect testimonial of the Corporation's commitment towards achieving an egalitarian society based on unbiased norms and values. KSWDC invests in the holistic development of women and our gender awareness programmes, career grooming services, and vocational training facilities seek to address women's needs and concerns, and also equip them with skills and attributes to handle the resources and opportunities available to them.

#### **1.2 VISION**

To play a leading role in upliftment of economic status of the target group of the Backward Classes.

### **1.3 MISSION**

To provide concessional financial assistance to the eligible members of the Backward Classes for Self-employment ventures and Skill Development Training.

### **1.4 OBJECTIVES**

- ❖ To promote economic & developmental activities for the benefit of Backward Classes.
- ❖ To assist, subject to such income and/or economic criteria as may be prescribed by government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances for economically and financially viable schemes and projects.
- ❖ To promote self-employment and other ventures for the benefit of Backward Classes.
- ❖ To grant concessional finance in selected cases for persons belonging to Backward Classes living below double the poverty line.
- ❖ To extend loans to the Backward Classes for pursuing general/professional/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.

### **1.5 ELIGIBILITY**

- ❖ Members of Backward Classes living below double the poverty line are eligible to obtain financial assistance by NBCFDC through State Channelizing Agencies (SCAs) at Concessional rate of Interest.
- ❖ At present persons whose family income is below Rs.3,00,000/- per annum in both rural and urban areas are considered to be below double poverty line.
- ❖ Caste and the Income Certificates are issued by Competent Authorities in the respective States.

## **1.6 ACTIVITIES WHICH CAN BE FINANCED**

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

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

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

## **1.7 HOW TO APPLY**

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

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



## **1.8 WHOM TO APPLY**

Eligible persons desirous of obtaining assistance under NBCFDC schemes should contact the Managing director/Officer of respective SCA's.

### **1.8.1 OVERVIEW OF NBCFDC SHEMES**

#### **1.8.1.1 Micro Finance Scheme**

##### **Objectives**

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

##### **Self-Help Groups (SHGs)**

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

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

##### **Eligibility**

- Members of Backward Classes as notified by Central/State Govt. from time to time.
- Applicant's annual family income should be less than Rs.3.00 Lakhs
- In a SHG 60% of members can be from Backward Classes and remaining 40% members may be from other weaker section like SC/Handicapped/Minorities etc.

##### **Salient Features**

1. Maximum loan limit per SHG : Rs.15.00 Lakhs
2. Maximum loan limit per beneficiary : Rs.1,25,000/-
3. Maximum number of persons in one SHG:20

## **Implementation**

The scheme is to be 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.

### **Pattern of Financing**

1. NBCFDC Loan : 90%
2. Channel Partner/ Beneficiary contribution: 10%

### **Rate of Interest**

1. From NBCFDC to Channel Partner : 2% p.a.
2. From Channel Partner to SHG/Beneficiary: 5% p.a.

### **Repayment**

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

#### **1.8.1.2. General Loan**

### **Objectives**

Under this scheme, loan assistance is available for various income generating activities such as Agriculture and Allied Activities, Small Business/Artisan & Traditional Occupation, Transport Sector & Service Sector and Technical & Professional Trades/Courses.

### **Eligibility**

- a) Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- b) Applicant's annual family income should be less than Rs.3.00 Lakhs

### **Salient Features**

Maximum loan limit:Rs.15.00 Lakhs (per beneficiary)

### **Pattern of Finance**

- (i) NBCFDC Loan : 85%
- (ii) Channel Partner/Beneficiary Share :15%

**Rate of Interest**

- (i) Loan upto Rs. 5.00 Lakh :6% p.a.
- (ii) Loan above Rs.5.00 Lakh upto:7% p.a. Rs. 10.00 Lakh
- (iii) Loan above Rs.10.00 Lakh upto :8% p.a. Rs. 15.00 Lakh

**Repayment Period**

Loan is to be repaid in quarterly installments with maximum 8 years (including the moratorium period of six months on the recovery of principal).

**1.8.1.3. Education Loan****OBJECTIVE**

To extend Education Loan to the students of Backward Classes for pursuing professional/technical education at graduate and higher level and for pursuing vocational Courses.

**ELIGIBILITY**

- a) Members of Backward Classes, as notified by Central Government/State Government from time to time.
- b) The annual family income of the applicant is fixed as Rs.3.00 Lakh. The Channel Partners (State Channelising Agencies/Banks) are requested to release atleast 50% of total funding to persons with annual family income upto Rs.1.50 Lakh.
- c) The applicant should have obtained admission for any professional and technical courses approved by appropriate agency such as AICTE, Medical Council of India, UGC etc. in a duly accredited/recognized institute. Minimum 50% marks in qualifying exam i.e., the exam whose qualification is a pre-requisite for the course.
- d) Should have secured admission to professional/technical courses in India or abroad through entrance test/merit based selection process.

Or

The trainees should have secured admission in a course of duration of atleast period of six months in India and or supported by a Ministry/Dept/Organization of the Government or a Company/Society/Organization supported by National Skill Development Corporation or State Skill Missions/State Skill Corporations, Sector Skill Council approved courses, preferably leading to a Certificate/ Diploma/Degree etc. issued by a Government Organization or an

organization recognized/authorized by the Government to do so including but not limited to Nursing, Phrama, Tourism & Catering, Teachers Training etc.

### **COURSES COVERED**

All professional and technical courses at graduate and higher level approved by appropriate authority and vocational courses as mentioned above.

### **EXPENSES COVERED**

Admission Fee & Tuition Fee; Books; Stationery & other instruments required for the course; examination fee; boarding & lodging expenses; insurance premium for policy during the loan period.

### **QUANTUM OF FINANCE**

#### **For Professional / Technical Courses only**

- 90% of the expenditure of the course subject to maximum loan limit of Rs.15.00 Lakh per student (For study in India), the balance will be borne by student/SCA.
- 85% of the expenditure of the course subject to maximum of Rs.20.00 Lakh per student (For study in abroad), the balance will be borne by student/SCA.

#### **For Vocational Courses**

- Need based finance to meet 90% of admissible expenses for the course which may be as ascertained by the Channel Partners based on the prevailing government stipulations, market conditions, level of specialization of course etc., subject to limit prescribed For Professional / Technical Courses as described above.

### **RATE OF INTEREST**

- i) For Boys : 4% p.a.
- ii) For Girls : 3.5% p.a.

### **MORATORIUM PERIOD**

The moratorium period for recoveries from these Channel Partners is hereby uniformly fixed as five years irrespective of the type and duration of the course for which loans are provided.

## **REPAYMENT**

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

## **PRE-PAYMENT OF LOAN**

The borrower can repay the loan any time after commencement of repayment of loan. No pre-closure charges shall be insisted from beneficiary in case of early repayment of loan.

### **1.8.1.4. New Swarnima for Women**

#### **Objectives**

Inculcating the spirit of self-dependence among the women of Backward Classes under Term Loan.

#### **Eligibility**

- The women belonging to Backward Classes as notified by the Central/ State Governments from time to time shall be eligible for loan under this scheme.
- Applicant's annual family income should be less than Rs.3.00 Lakh.

#### **Salient Features**

- The target group of the "New Swarnima" scheme of NBCFDC is the women belonging to Backward Classes having annual family income less than Rs.3.00 Lakh.
- The beneficiary women is not required to invest any amount of her own on the projects upto 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.

**Maximum Loan Amount : Rs. 2.00 Lakh (per beneficiary)**

#### **Pattern of Financing**

- |                                 |   |     |
|---------------------------------|---|-----|
| 1. NBCFDC Loan                  | : | 95% |
| 2. Channel Partner Contribution | : | 05% |

**Rate of Interest**

1. From NBCFDC to Channel Partner : 2% p.a.
2. From Channel Partner to beneficiary : 5% p.a.

**Repayment**

Loan is to be repaid in quarterly installments with maximum 8 years (including the moratorium period of six months on the recovery of principal)

**1.8.1.5. MahilaSamriddhi Yojana (MSY)****(Micro Finance Scheme for women)****Objectives**

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

**Eligibility**

- a) Women belonging to Backward Classes, as notified by Central Government/State Governments from time to time.
- b) Applicant's annual family income should be less than Rs. 3.00 Lakh.
- c) In a SHG 60% of members can be from Backward Classes and remaining 40% members may be from other weaker section like SC/Handicapped/Minorities etc.

**Salient Features**

1. Maximum loan limit per SHG : Rs.15.00 Lakh
2. Maximum loan limit per beneficiary : Rs.1,25,000/-
3. Maximum number of women in one SHG: 20

**Implementation**

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

**Pattern of Finance**

1. NBCFDC loan : 95%
2. Channel Partner/Beneficiary contribution: 05%

**Rate of Interest**

1. From NBCFDC to Channel Partner :1% p.a.
2. From Channel Partner to SHG/Beneficiary: 4% p.a.

**Repayment**

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

**1.8.1.6. Small Loan for individual****Objectives**

The Corporation has introduced Small Loan Scheme for the individual for starting small business. The scheme is implemented through Channel Partners (State Channelizing Agencies/Banks).

**Eligibility**

- Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- Applicant's annual family income should be less than Rs. 3.00 Lakh.

**Salient Features**

Maximum loan limit:Rs.1,25,000/- (per beneficiary)

**Pattern of Finance**

1. NBCFDC Loan :85%
2. Channel Partner/Beneficiary contribution:15%

**Rate of Interest**

1. From NBCFDC to Channel Partner : 3% p.a.
2. From Channel Partner to Beneficiary: 6% p.a.

Repayment Period : 4 years

### **1.8.1.7. VanchitIkaiSamoochaurVargon ko AarthikSahayataYojana (VISVAS Yojana)**

#### **Objectives**

Under this scheme, interest subvention will be provided to Self-help-groups with 100% OBC members and OBC individuals who have taken loan for various income generating activities from those Lending Institutions who have signed MoA with NBCFDC.

#### **Eligibility**

- a) Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- b) Applicant's annual family income should be less than Rs. 3.00 Lakh.
- c) SHGs must be registered with NRLM/NULM/NABARD with more than two years of credit history
- d) SHGs/Individuals must have made all repayments timely to be eligible for Interest Subvention
- e) All OBC Antoday Anna Yojana (AAY) card holders, and OBC individuals facing three or more Deprivations in terms of SECC-2011, as per records available at the relevant BDO Office shall be eligible for Interest Subvention.
- f) All OBC beneficiaries involved in Agricultural activities and getting coverage under the PM Kisan shall be eligible for coverage under Interest Subvention

#### **Salient Features**

- |  |   |               |
|--|---|---------------|
| (i) Maximum loan limit (for SHG)         | : | Rs. 4.00 Lakh |
| (ii) Maximum loan limit (for individual) | : | Rs. 2.00 Lakh |
| (iii) Maximum Subvention Amount          | : | @5% p.a.      |

#### **Mode of payment of Subvention**

Through Direct Transfer of Subvention Amount into operating account of SHG or Individual

#### **Period of Scheme**

Valid for 2020-21 as of now. Further extension contingent on the evaluation of the Scheme by way of its impact assessment



### **1.8.1.8. Skill Training**

#### **Objectives**

NBCFDC facilitates Skill Development Training to the eligible members of target group so that they may engage in developmental activities by way of self-employment or wage employment. The training is conducted in broad conformance to the Common Norms for upgradation of technical and entrepreneurial skills through Govt. Training Institutes, Sector Skill Councils constituted by Ministry of Skill Development and Entrepreneurship and such reputed Training Institutes affiliated to National Skill Development Corporation (NSDC) and/or Sector Skill Councils (SSCs) who have entered into MOU with NBCFDC.

#### **DURATION OF TRAINING**

- i) Fresh: Minimum 200 Hrs. and/or as per National Occupation Standard (NOS)
- ii) Skill Up-gradation (including Reskilling, RPL): 32-80 Hrs.

#### **AMOUNT OF GRANT-IN-AID**

- i) 100% of the total training cost or course fee of the training programme will be provided by NBCFDC.
- ii) Stipend – The stipend amount @ Rs. 1000 per month per trainee will be admissible at the end of training as per guidelines of NBCFDC and relevant paras of Common Norms, subject to availability of funds, to those trainees who qualify for stipend by having 80% and above attendance at the end of each month
- iii) For reskilling & RPL payment to candidate will be as incorporated in MSDE norms.

#### **Reskilling and Bridge Courses Schemes**

Implemented for NBCFDC target groups belonging to the category who are traditionally engaged in informal/non-formal or experiential vocation/crafts, with a view to enabling the development of the skill sets and obtaining certification in their activities at the location of their clusters so as to prevent loss of livelihood during the training.

**Successful trainees may consider applying loan under NBCFDC loan schemes for self-employment.**

## CHAPTER – II

### RESEARCH METHODOLOGY

#### 2.1 Background of the study

Financial assistance plays a significant role in economic development of backward classes' life which ultimately leads them to empowerment process. Empowerment indicates the economic, education, political, social, cultural, psychological and environmental development of an individual or a group. Individual empowerment brings the development of the whole community. At this juncture, the need for well being of backward class was given special attention through financial assistance. When finance becomes easily available, entrepreneurial activities will be initiated which make changes in their socio-economic life. For this purpose, Government of India allotting funds for socio-economic development activities of backward class families by National Backward class Financial Development Corporation (NBCFDC). In Kerala, The Kerala State Women's Development Corporation Ltd has implemented various welfare schemes with the support of national backward classes' finance and development corporation (NBCFDC), New Delhi for the benefit of these people.

This evaluation study is an attempt to evaluate Term Loan (TL), Micro Finance Schemes (MFS) and **MahilaSamriddhi Yojana (MSY) schemes of NBCFDC being implemented through the**Kerala State Women's Development Corporation Ltd and to reveal the perceived social and economic impact and empowerment process among the backward in district of Kerala. The findings of the study will be of immense use to the planners, policy makers, NBCFDC people and researchers to design plans and execute suitable strategies for the weaker sections in the society.

#### 2.2 Need for the study

In order to uplift such traditional communities, National Backward Classes Finance and Development Corporation (NBCFDC) offering loan to the OBCs in association with channelPartner of Kerala namely in Kerala State Women's Development Corporation Ltd. Hence, the present study was undertaken to evaluate the Socio-economic Impact of the NBCFDC schemes on the lives of Beneficiaries.

## **2.3 Objectives of the Study**

The purpose of the research is to evaluate the Socio-economic Impact of the NBCFDC schemes on the lives of Beneficiaries in Kerala. Through the current research, finding answers to the following objectives is useful for better understanding. The major objectives of the present study are as follows:

- ❖ To identify the percentage of beneficiaries utilized the assistance from the SCAs under different schemes of NBCFDC.
- ❖ To explore the details of assets created by the beneficiaries before and after getting the loan.
- ❖ To understand the percentage of beneficiaries who have crossed the income eligibility criteria after availing the loan.
- ❖ To examine the socio-economic impact of NBCFDC schemes.
- ❖ To analyze the empowerment of women through NBCFDC loan schemes.
- ❖ To know performance of channel partner based on feedback of beneficiaries regarding the various aspects relating to business of channel partner.
- ❖ To propose suggestions and recommendations for the improvements in the delivery mechanism and also for loan recovery performance.

## **2.4 Research Approach**

Commonly, a quantitative research approach is appropriate for a study if (i) the research model extends beyond descriptive analysis; (ii) hypotheses testing is required and (iii) the constructs are unobservable in nature. Therefore, a quantitative research approach is considered a suitable methodology to achieve the objective of this study.

## **2.5 Research Design**

Research design enables researchers to answer research questions as validly, objectively, accurately and economically as possible. As per the proposed objectives a field study is usually to be the most feasible and economical method to examine a complicated phenomenon and it produces relatively strong effects of independent variables on dependent variables and thus enhances the statistical conclusion of the results.

## **2.6 Sources of Data**

### **2.6.1 Primary data**

When collecting data and information for investigation the research objectives, the interview schedule was the primary data tool. This is because of the intricate nature of the research area. Hence, interview schedule becomes the natural way of gathering primary data. Primary data will form the core of the research study.

### **2.6.2 Secondary data**

Compared to primary data, secondary data is fairly inexpensive. The literature research will be collected from the office of the Kerala State Women's Development Corporation Ltd.

## **2.7 Data collection method**

There are mainly four data collection methods for research in social science: interview, questionnaire, observations, and document inspection. The choice of method commonly depends on the circumstances of the research. For this study self-administered interview schedule was adopted as the method. This study was conducted in 14 revenue districts of Kerala.

## **2.8 Population and sampling**

### **2.8.1 Unit of analysis**

A unit of analysis refers to the primary empirical object, individual or group that a researcher wants to study. For this study, the unit of analysis is beneficiaries in 14 revenue districts of Kerala, who have availed the loan under Term loan and Microfinance Scheme from Kerala Channel partner of NBCFDC.

### **2.8.2 Population**

The population of interest of this study is NBCFDC beneficiaries in the 14 revenue districts of Kerala.

### **2.8.3 Sampling Area**

The total Kerala is divided into 14 administrative units. These administrative units of Kerala are classified based on the revenue. There are 14 districts in Kerala were classified for revenue administration purposes; these fourteen districts are divided into rural and urban. The main objective of the study is evaluation of socio-economic impact of the NBCFDC schemes on

the lives of the beneficiaries. The sampling area of study is 14 revenue districts in Kerala because, to give equal importance for all areas.

#### **2.8.4 Selection of Districts**

For the purpose of the study, the research team made a preliminary discussion with the managing director of Kerala State Women Development Corporation, after the discussion it is identified the needed peoples can approach loan from Regional and District office with proper application. The collected application was scrutinized and then they can sanction the loan. After sanction the funds goes to Ultimate beneficiary. So the research team decided to approach the beneficiary through the Regional and District office. It was decided to select all districts in Kerala.

#### **2.8.5 Sample Size**

The sample size refers how many respondents need to collect data in order to get the results that reflect population as precisely as needed. Based on the following criteria namely 95% confidence level, 3.31% Error margin and 40 % population proportion and known population characteristics, the required sample size for the study shall be  $n = 800$ . So based on the multi stage sampling technique total of 800 respondents' data was collected for the study.

#### **2.8.6 Sampling Technique**

Since the sampling frame can be accurately defined, the probability sampling design is appropriate for this research. Therefore, in this study stratified random sampling technique will be used to select the respondents who were to be interviewed. Based on the sample size calculation formula the minimum sample size needed for the study is 800. The minimum sample size was stratified based on size of the strata. Based on stratification, **500 samples in Term loan and 300 samples in Micro Finance Scheme** for the financial year **2018-2019, 2019-2020** were collected for the study.

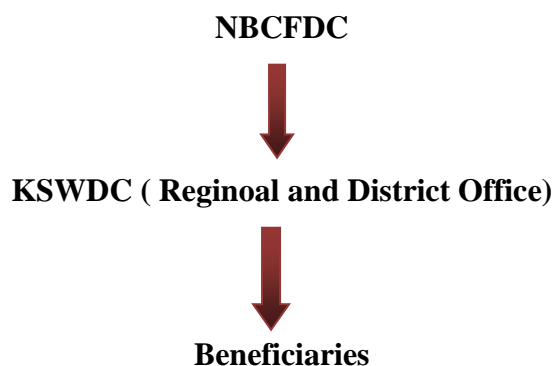
<b>Name of the Scheme</b>	<b>Sample size based on proportion for each scheme</b>
Term loan (TL)	500
Micro Finance Scheme (MFS)	268
<b>MahilaSamriddhi Yojana (MSY)</b>	32
<b>Total</b>	<b>800</b>

## **2.9 Selection of Beneficiaries**

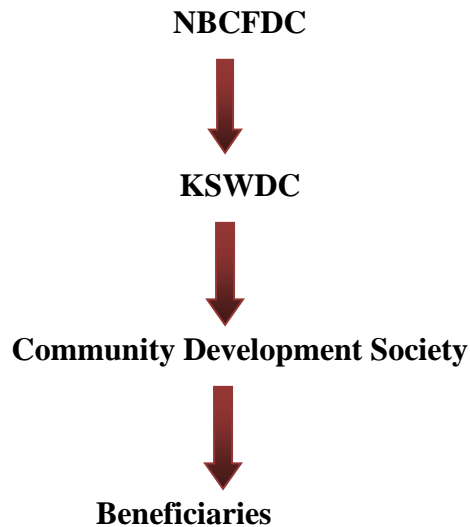
The main objective of the study is evaluation of socio-economic impact of the NBCFDC schemes on the lives of the beneficiaries. For answering the objectives, the research team collected the list of beneficiaries from Kerala State Women Development Corporation. With the help of list of beneficiaries, the research team approached the beneficiaries with the guidance from staff in charge of KSWDC. The managing director assigns the KSWDC staff for meeting the beneficiaries. They arranged the beneficiaries for collecting the data for General Term Loan scheme and Micro Finance Schemes.

## **2.10 FLOW OF LOAN AMOUNT FROM NBCFDC TO BENEFICIARY**

### **For Term Loan**



**For Micro Finance**



### **2.11 Loan Sanctioning System**

The loan applications for availing term NBCFDC term Loan are available in head office, region, office and district office of KSWDC at free of cost. For Micro finance loan the applications are available at Head office, Regional Office, District office and Community Development Society (CDS) at free of cost. The beneficiaries may submit their applications at the office. After scrutiny and ensuring the viability of the schemes and credit worthiness of the applicant, the applications are being 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 Normal savings account or Jan Dhan Account.** NBCFDC transfers the loan to KSWDC bank account and the same bank account is used by the beneficiaries for repaying the loan amount.

### **2.12 KYC 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 (In case of Big Projects)

6. Driving License (For Transport Vehicles)
7. Other documents as required by the SCA

### **2.13 Data Cleaning and Screening**

Data cleaning and screening were carried out during the data collection period after completed questionnaires were collected each day. Eye observation and the help of computer software's were utilized to identify questionnaire with outliers and/or invalid data. Questionnaires with invalid responses will be excluded from successful responses for analysis such as those with no reply for items or exhibit response set

### **2.14 Data Analysis**

Data collected through the questionnaire will be analyzed by using statistical software – SPSS. The detailed Analysis with appropriate table and diagram, pie charts etc. as per ToR was presented in the next chapter.

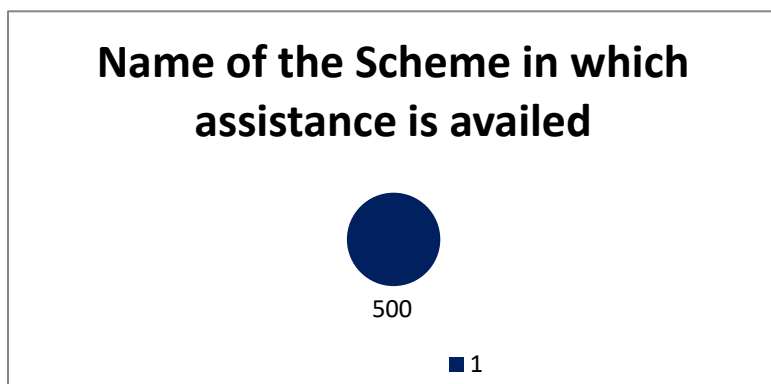


## CHAPTER – III

### ANALYSIS AND INTERPRETATION – TERM LOAN

**Table 3.1 Scheme in which assistance is availed**

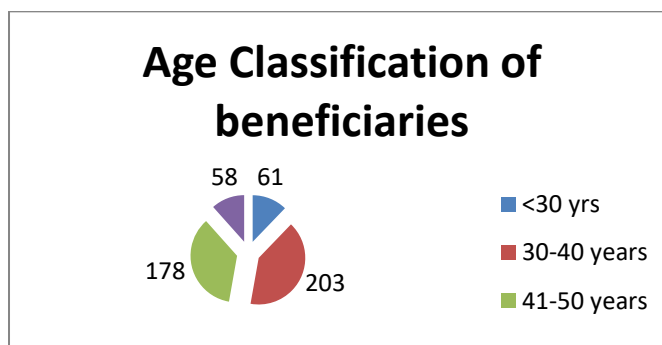
Name of the scheme in which assistances is availed	
Term Loan	500



There are seven categories of NBCFDC schemes available for the benefits of backward peoples but only the General Term Loan have been concentrated in this chapter. From the above Table 3.1 it is found that, about 500 beneficiaries are got loan from Term loan schemes

**Table 3.2 Age Classification of beneficiaries**

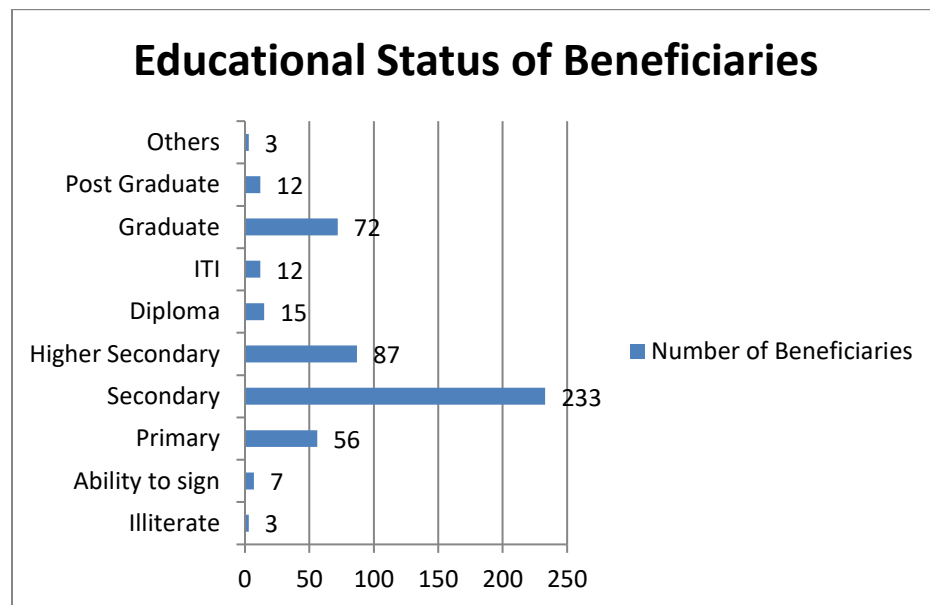
Age Classification	Number of Beneficiaries	Percentage
<30 yrs	61	12.2
30-40 years	203	40.6
41-50 years	178	35.6
> 50 years	58	11.6
<b>Total</b>	<b>500</b>	<b>100.0</b>



Physical and Psychological development of an individual is related to his or her age. It thus influences the interest and needs of an individual. It also plays a vital role in deciding future goals and expectations. From the Table 3.2, it is found that the majority of respondents i.e. 40.6 % falls under category of 30 – 40 years, 35.6 % of respondents falls under the category of 41-50 years, 11.6 % of respondents falls under >50 years and only 12.2 % of respondents falls under < 30 years category. So, it is concluded that the majority of respondents are in 30 – 40 years category.

**Table 3.3 Educational Status of Beneficiaries**

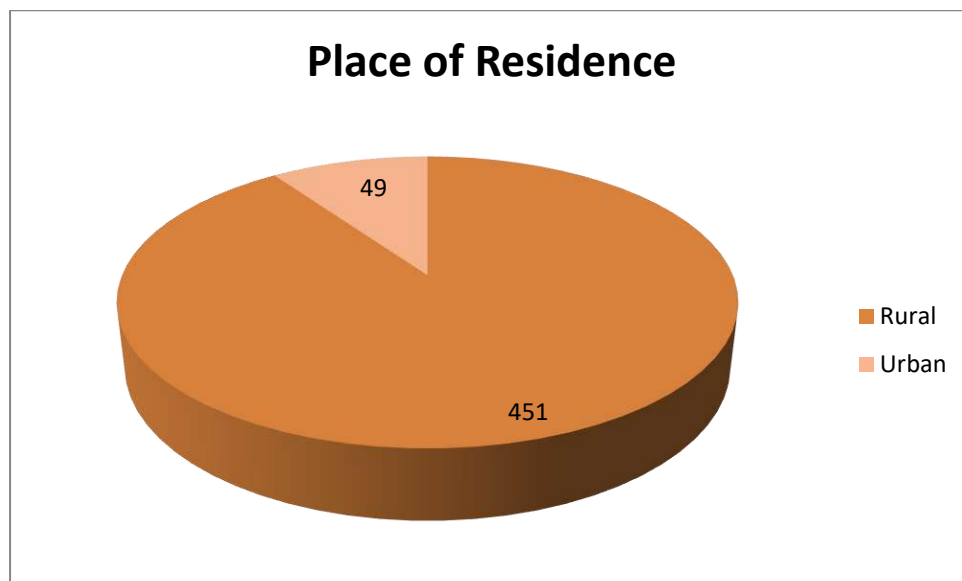
<b>Educational Status</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Illiterate	3	.6
Ability to sign	7	1.4
Primary	56	11.2
Secondary	233	46.6
Higher Secondary	87	17.4
Diploma	15	3.0
ITI	12	2.4
Graduate	72	14.4
Post Graduate	12	2.4
Others	3	.6
<b>Total</b>	<b>500</b>	<b>100.0</b>



Various categories of Education included in the study are Illiterate, Ability to sign, Primary, Secondary, Higher Secondary, Diploma, ITI, Graduate, post graduate and others. From the above Table 3.3, it is observed that 0.6 % of respondents falls under Illiterate, 1.4 % of respondents falls under Ability to sign category, 11.2 % of respondents falls under Primary category, 46.6 % of respondents falls under Secondary category, 17.4 % of respondents falls under Higher Secondary category, 3 % of respondents falls under Diploma category, 2.4 % of respondents falls under ITI category , 14.4 % of respondents falls under Graduate category, 2.4 % of respondents falls under post graduate category and 0.6 % of respondents are falls under others category. From the above Table it is concluded that 77.2 % of beneficiaries completed maximum of school level education only. Hence, they are the needy peoples for loan amount.

**Table 3.4 Beneficiaries Place of Residence**

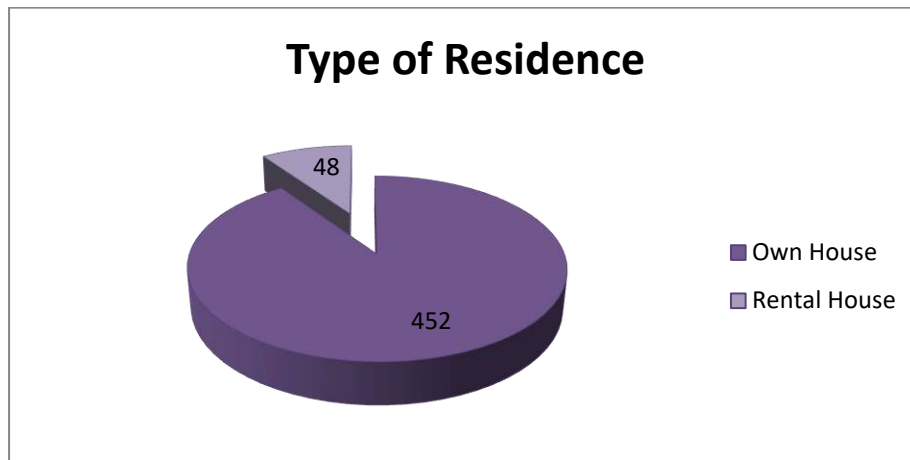
<b>Place of Residence</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Rural	451	90.2
Urban	49	9.8
<b>Total</b>	<b>500</b>	<b>100.0</b>



From the Table 3.4 it is found that 90.2 % of respondents are living in rural area and 9.8% of respondents are living in urban area. One of the greatest strength of the research is 90.2 % of the beneficiaries taken from rural areas of Kerala.

**Table 3.5 Type of Residence living**

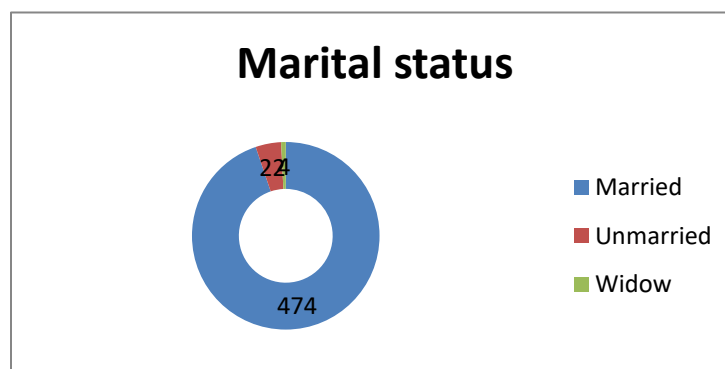
Type of Residence	Number of Beneficiaries	Percentage
Own House	452	90.4
Rental House	48	9.6
<b>Total</b>	<b>500</b>	<b>100.0</b>



From the Table 3.5 it is found that 90.4 % of respondents are living in own house and 9.6 % of respondents are living in rented house.

**Table 3.6 Marital status of Beneficiaries**

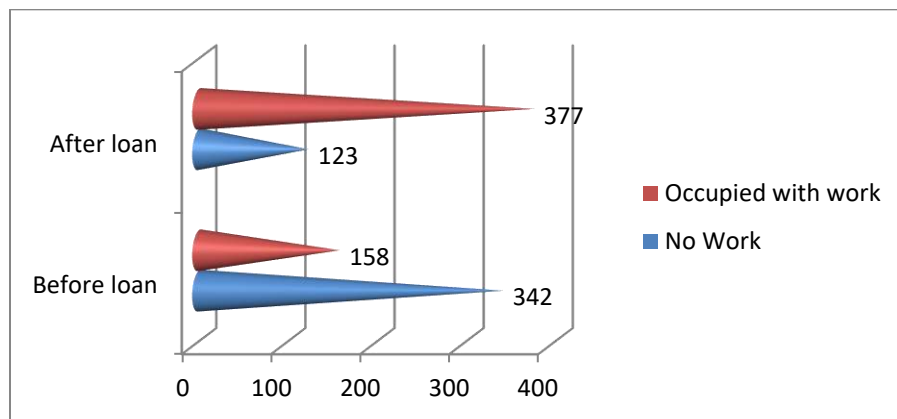
Marital status	Number of Beneficiaries	Percentage
Married	474	94.8
Unmarried	22	4.4
Widow	4	0.8
<b>Total</b>	<b>500</b>	<b>100.0</b>



Various categories of Marital status included in the study are Married, Unmarried, Widow, separated and Divorced. From the Table 3.6, it is observed that 94.8% of respondents belongs to married category, 4.4% of respondents falls under unmarried category, 0.8 % of respondents falls under widow category The interesting conclusion of marital status of respondents is 94.8% of beneficiaries are living with their spouse and children's. Further it is concluded that married respondents availed GTL offered by NBCFDC because they are having more responsibility to uplift the economic and social growth of the family.

**Table 3.7 Occupational status of Beneficiaries**

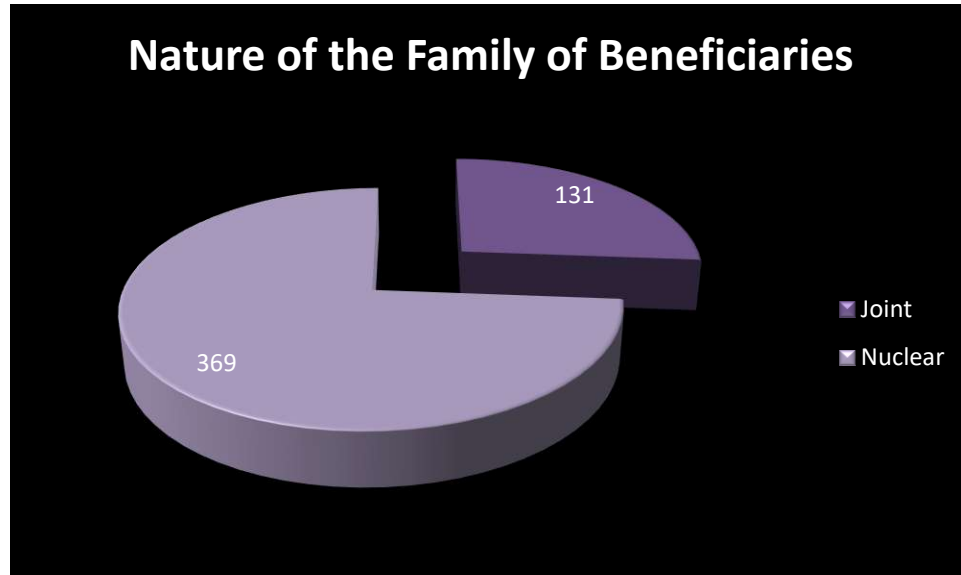
<b>Occupational Status</b>	<b>Before loan</b>	<b>After loan</b>
<b>No Work</b>	<b>342</b>	<b>123</b>
<b>Occupied with work</b>	<b>158</b>	<b>377</b>



The occupational status occupation status of beneficiaries is presented in the table 3.7 from the table it is found that before obtaining loan from NBCFDC about 342 respondents are not having any work and 158 respondents are occupied with some work. After availing loan from NBCFDC it is found that among 500 respondents 377 respondents are occupied with some work with the help of NBCFDC loan only 123 beneficiaries one not having any work. It is concluded that loan from NBCFDC drastically changed occupational status of beneficiaries. From the field study it is also identified that majority of beneficiaries are occupied with textile related work.

**Table 3.8 Nature of the Family of Beneficiaries**

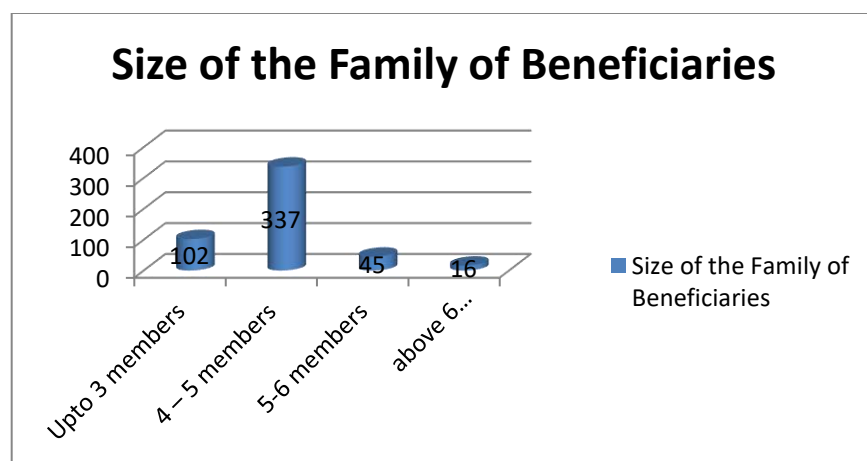
<b>Nature of the family</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Joint	131	26.2
Nuclear	369	73.8
<b>Total</b>	<b>500</b>	<b>100.0</b>



Family type differentials may also have effect. So, it is important to know the family type distribution of respondents. From the Table 3.8, it is found that 73.8% of respondents are from nuclear family category and 26.2 % of respondents are from joint family category.

**Table 3.9 Size of the Family of Beneficiaries**

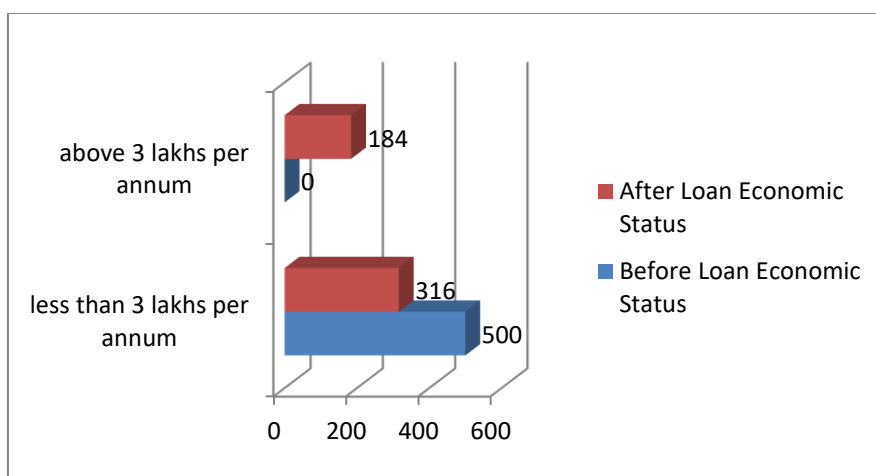
<b>Size of the Family</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Upto 3 members	102	20.4
4 – 5 members	337	67.4
5-6 members	45	9.0
above 6 members	16	3.2
<b>Total</b>	<b>500</b>	<b>100.0</b>



From the Table 3.9 it is found that, 67.4% of the respondent's families are having 4-5 members. 20.4 % of the respondents' families are having 3 members, 9% of the respondents families are having 5-6 members and 3.2 % of respondents' family having above 6 members. So it is concluded that majority of the beneficiaries are living with 4 to 5 members in the family.

**Table 3.10 Economic Status Before and After Loan**

Economic Status	Before Loan		After Loan	
	Number of Beneficiaries	Percentage	Number of Beneficiaries	Percentage
less than 3 lakhs per annum	500	100	316	63.2
above 3 lakhs per annum	0	0	184	36.8
<b>Total</b>	<b>500</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>



The economic status of beneficiaries before and after the loan is presented in the table 3.10. The categories of economic status asked during field survey were below 3 lakhs per annum and above 3 lakhs per annum. From the results it is found that before the loan was availed 100 percent of beneficiaries' annual income is less than 3 lakhs. After the loan was availed from NBCFDC 63.2 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 36.8 % of beneficiaries annual income is above 3 lakhs per annum.

**Table 3.11 Variation in number of Beneficiaries who's earning crossed income Eligibility criteria**

Economic status	Before Loan	After Loan	Change in no of Beneficiaries who crossed income eligibility criteria	Percentage of variation
less than 3 lakhs per annum	500	316	-184	-36.8%
above 3 lakhs per annum	0	184	+184	36.8%
<b>Total</b>			<b>184</b>	<b>36.8%</b>

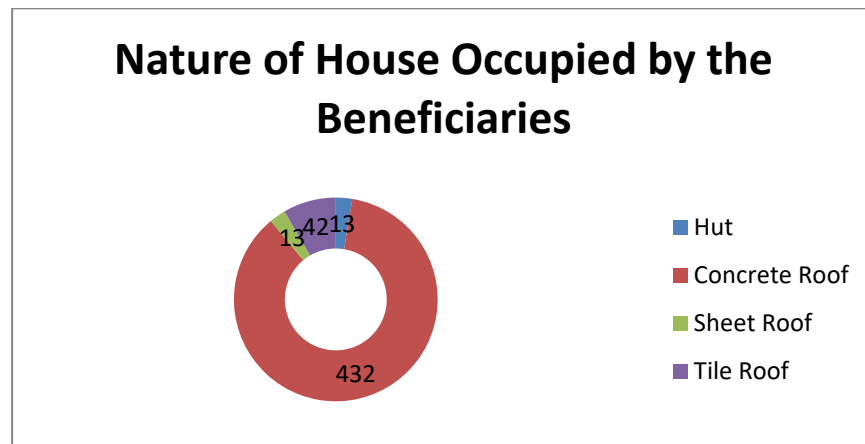
Variation in number of beneficiaries whose earning has crossed income eligibility criteria is presented in the table 3.11. In economic status less than 3 lakhs per annum category before the loan is applied there are 500 beneficiaries and after the loan obtained from NBCFDC there are



316 beneficiaries. It is concluded that there is variation in -36.8 %. In the economic status of about 3 lakh per annum before loan there is no beneficiary is in this category and after the loan there are 184 beneficiaries. Hence it is concluded that after availing loan about 36.8 % of beneficiaries [no. of beneficiaries (184 nos)] has been found in the category of above income eligibility criteria.

**Table 3.12 Nature of House Occupied by Beneficiaries**

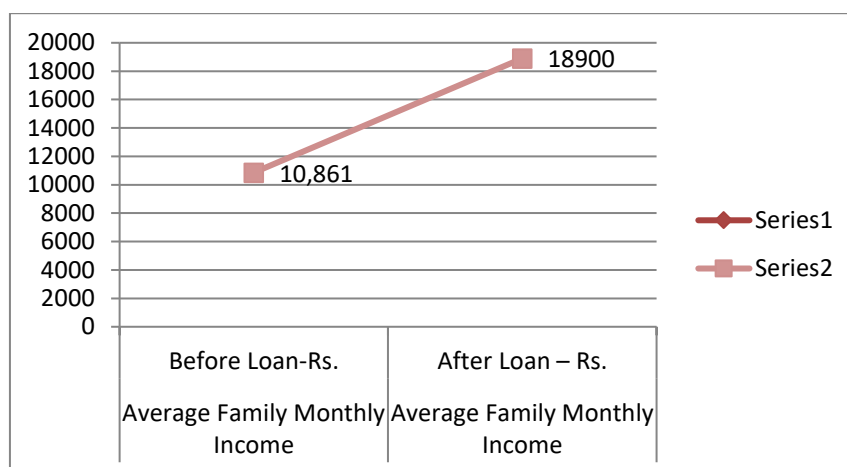
<b>Nature of House Occupied</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Hut	13	2.6
Concrete Roof	432	86.4
Sheet Roof	13	2.6
Tile Roof	42	8.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



From the above Table 3.12 it is found that 2.6 % of respondents are living in sheet roof. 86.4 % of respondents are living in concrete roof. 2.6 % of respondents are living in huts. 8.4 % respondents are living in tile roof.

**Table 3.13 Average Family Monthly Income of Beneficiaries**

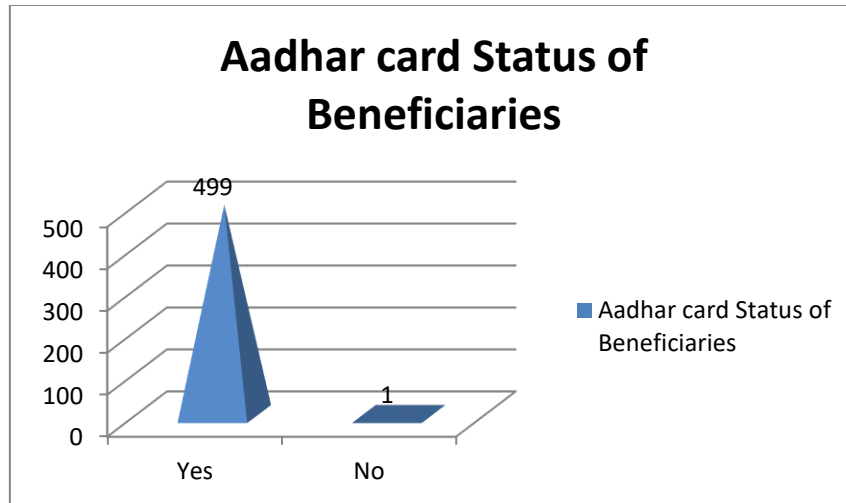
<b>Average Family Monthly Income Before Loan-Rs.</b>	<b>Average Family Monthly Income After Loan – Rs.</b>	<b>Change in Monthly Income of Beneficiaries</b>	<b>Percentage of Variation</b>
10,861	18,900	8,039	74%



Average family monthly income of beneficiaries is presented in the table from the table 3.13. From the results it is found that before obtaining loan from NBCFDC the average family monthly income is Rs.10,861/- and after availing loan from NBCFDC the average family monthly income Rs.18,900/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.8,039/- for the beneficiaries. While Comparing income with the income of before loan, it is found that about 74.01% income has been enhanced after loan.

**Table 3.14 Aadhar card Status of Beneficiaries**

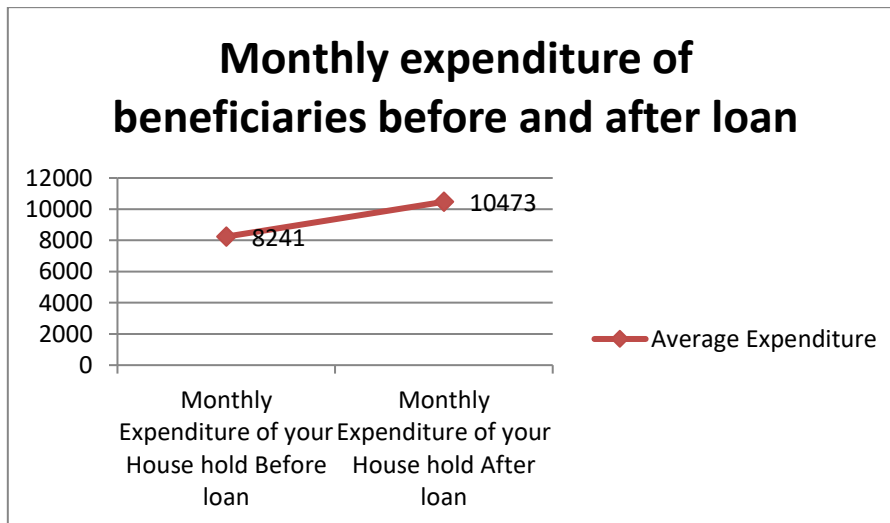
Aadhar card status	Number of Beneficiaries	Percentage
Yes	499	99.8
No	1	0.2
<b>Total</b>	<b>500</b>	<b>100.0</b>



From the above Table 3.14 it is found that 99.8 % of respondents are having Aadhar card and 0.2 % of respondents are not having Aadhar card.

**Table 3.15 Monthly expenditure of beneficiaries before and after loan**

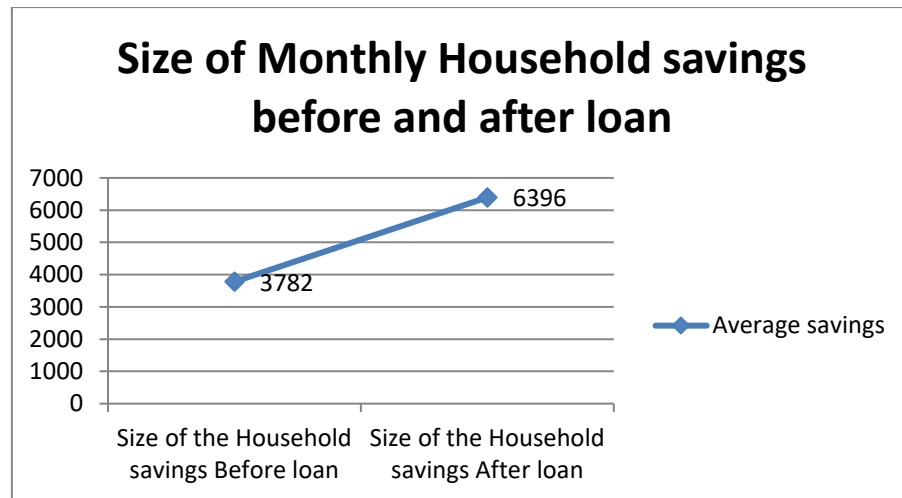
Spending status		Average Expenditure
Pair 1	Monthly Expenditure of your House hold Before loan	8,241
	Monthly Expenditure of your House hold After loan	10,473



The monthly expenditure of beneficiaries before and after loan was presented in the above table 3.15. From the results it is observed that the beneficiaries are spending Rs.8,241/- before loan period and Rs.10,473/- after loan period. It is concluded that about Rs.2,232/- increase in family spending per month.

**Table 3.16 Size of Monthly Household savings before and after loan**

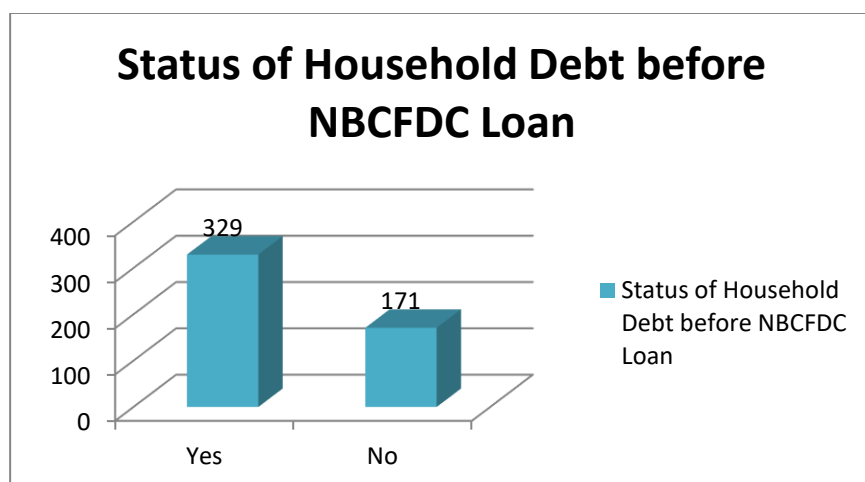
		Average savings
Pair 1	Size of the Household savings Before loan	3,782
	Size of the Household savings After loan	6,396



The monthly size of house hold savings of beneficiaries before and after loan was presented in the above table 3.16. From the results it is observed that the beneficiaries are saving Rs.3,782/- before loan period and Rs.6,396/- after loan period. It is concluded that there is increase in family savings amount by Rs.2,614/- per month.

**Table 3.17 Status of Household Debt before NBCFDC Loan**

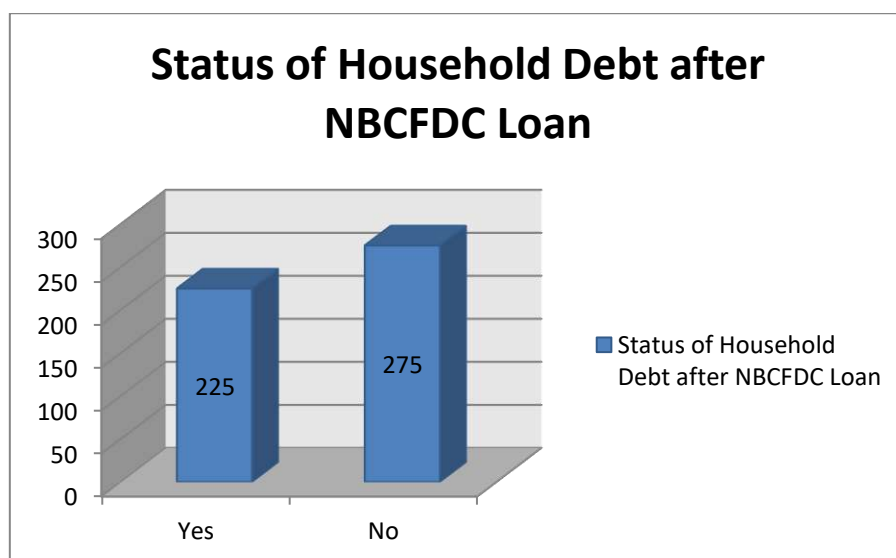
Having household debt except NBCFDC before loan	Number of Beneficiaries	Percentage
Yes	329	65.8
No	171	34.2
<b>Total</b>	<b>500</b>	<b>100.0</b>



The status of respondents having household debt except NBCFDC before loan was presented in the above Table 3.17. From the results it is found that 65.8 % of respondents are having debt before NBCFDC loan and 34.2 % of respondents are having debt before the loan was availed from NBCFDC.

**Table 3.18 Status of Household Debt after NBCFDC loan**

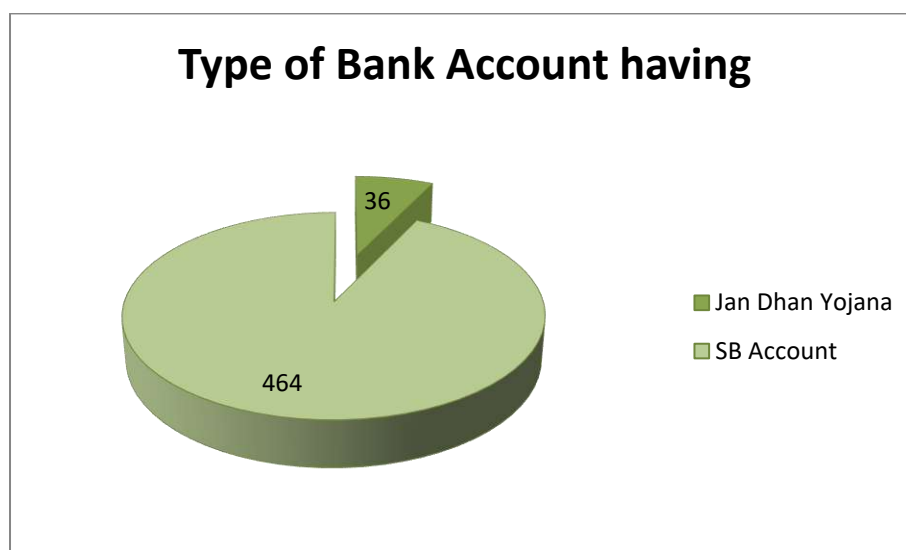
Having Household Debt after NBCFDC loan	Number of Beneficiaries	Percentage
Yes	225	45.0
No	275	55.0
<b>Total</b>	<b>500</b>	<b>100.0</b>



The status of respondents having household debt after the loan availed from NBCFDC was presented in the above Table 3.18. From the results it is found that 45 % of respondents are having debt (other than NBCFDC loan) after **NBCFDC** loan and 55 % of respondents are not having debt (other than NBCFDC loan) after **NBCFDC** loan.

**Table 3.19 Type of Bank Account of Beneficiaries**

Type of Account having	Number of Beneficiaries	Percentage
Jan Dhan Yojana	36	7.2
SB Account	464	92.8
<b>Total</b>	<b>500</b>	<b>100.0</b>



Type of bank account holding also checked during the study. From the above Table 3.19 it is observed that 92.8 % of respondents having normal savings bank account and 7.2 % of respondents are having Jan Dhan Yojana account and received loan through **DBT to his account**.

**Table 3.20 Details of Assets Purchased by the Beneficiaries for consumption purpose**

S.No	Name of the Assets	Percentage of Beneficiaries Purchased before Loan	Percentage of Beneficiaries Purchased after loan	Don't Have this asset
1.	T.V	87.2%	12.8%	-
2.	Radio	51.6%	2.4%	46%
3.	Mixie	82.2%	17.8%	-
4.	Grinder	25.8%	74.2%	-

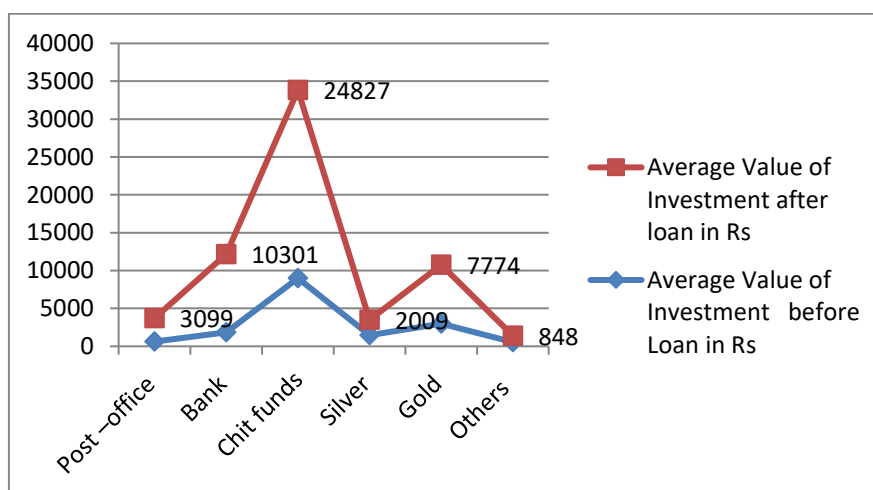
5.	Cell Phone/Smart Phone	<b>56%</b>	44%	
6.	Cycle	20%	3.6%	76.4%
7.	Scooter/Bike	25%	29.6%	45.4%
8.	Car	7.2%	15.6%	77.2%
9.	Computers	12.4%	30.2%	57.4%
10	Telephone connection	40.4%	6.8%	52.8%
11	Gas connection	93%	7%	--
12	Iron box	86.2%	13.8%	--
13	Fan	88%	12%	
14	Sewing machine	26.8%	73.2%	-
15	Washing machine	24.2%	24%	51.8%
16	Refrigerator	29.8%	32%	38.2%
17	Video player	13.4%	4%	82.6%
18	Farm land	0 %	8%	92%
19	House	0 %	4%	96%
20	Cow/Goat	0%	6%	94%
21	Tailoring machine	0%	11%	89%
22	Machineries for business	0%	25%	75%
23	Furniture and other fittings for Business	0%	35%	65%
24	Increased working capital/inventory for Business	0%	34%	66%

Details about list of assets purchased by the beneficiaries after the loan was availed from NBCFDC for consumption purpose are presented in the table 3.20. 24 numbers of most popular assets normally used by peoples are listed in the questionnaire. During the field interview the following observation was found. 12.8 percentage of beneficiaries purchased TV, 2.4 percentage of beneficiaries purchased radio, 17.8 percentage of beneficiaries purchased mixer grinder, 74.2 percentage of beneficiaries purchased grinder, 44 percentage of beneficiaries purchased cell phones, 3.6 % of beneficiaries purchase the cycle, 29.6 % of beneficiaries purchased bike, 15.6% of beneficiaries purchased car, 30.2 % of beneficiaries purchase computers, 6.8 % of beneficiaries purchased telephone connection, 7% of beneficiaries purchased gas connection, 13.8% of beneficiaries purchased iron box, 12% of beneficiaries purchased fan, 73.2% of beneficiaries purchased sewing machine, 24% of beneficiaries purchased washing machine, 4% of beneficiaries purchased video player, and 32% of

beneficiaries purchased refrigerator with the help of profit gained from the business with the help of loan amount from NBCFDC. It is further noted that sewing machine asset is purchased by majority of beneficiaries after the loan was availed. 8% of beneficiaries purchased Farm land for the business. 4% of beneficiaries purchased house by availing the loan. 6% of beneficiaries purchased Cow/Goat for farming business. 11% of beneficiaries got new tailoring machine to run the business. 25% of beneficiaries purchased machineries for the day to day business activities. 35% of beneficiaries purchased furniture and other fittings for their business. 34% of beneficiaries increased working capital/inventory for the business. Most commonly, all the beneficiaries purchased the consumable items like refrigerator, washing machine, TV, two wheelers from the revenue of their business. By availed the loan from KSWDC under NBCFDC Scheme, beneficiaries business revenue has been increased. From the revenue of the business, the beneficiaries purchased the consumable items to improve their lifestyle and standard of living.

**Table 3.21 Investment made by Beneficiaries**

S.No	Name of the investment	Average Value of Investment before Loan in Rs	Average Value of Investment after loan in Rs
1.	Post –office	619	3,099
2.	Bank	1,857	10,301
3.	Chit funds	8,991	24,827
4.	Silver	1,478	2,009
5.	Gold	2,994	7,774
6.	Others	556.00	848.00

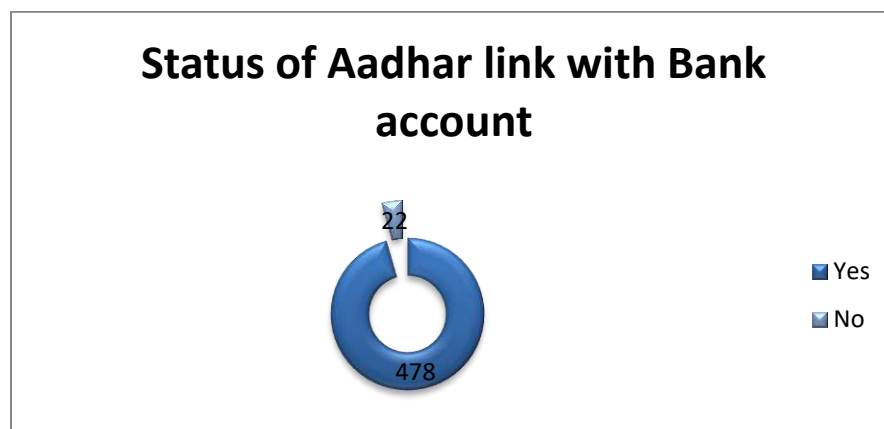




The important objective of NBCFDC loan scheme is to boost economic status of OBC peoples. The average investment value of all 500 beneficiaries after term loan was obtained in the important investment avenues namely post office bank chit funds silver gold and others are presented in the table 3.21. From the table it is noted that average value of investment in post office is Rs.3,099/-, average value of investment in bank is Rs.10,301/-, the average value of investment in chit funds is Rs.24,827/-, the average value of investment in silver is Rs.2,009/-, the average value of investment in gold is Rs.7,774/-, the average value of investment other investment Avenue is Rs.848/-. While comparing the value of investment before and after loan it is identified that the there is significant difference in the average investment in the important investment Avenues. It is further noted that majority of respondents are investing their money in the chit funds.

**Table 3.22 Status of Aadhar link with Bank account**

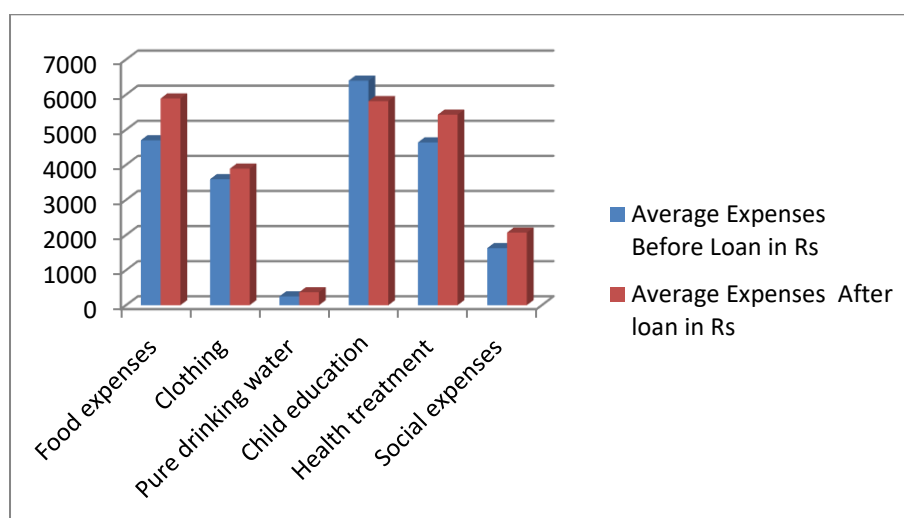
<b>Status of Aadhar link with Bank</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	478	95.6
No	22	4.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



Government of India taking more initiatives to link Aadhar number with bank account, it is also measured during the study. The positive impact of that initiative is observed from the study because from the above Table 3.22, it is observed that 95.6 % of respondents had linked their Aadhar with bank account and remaining 4.4% of respondents did not linked their Aadhar with bank account.

**Table 3.23 Average Household Expenditure of Beneficiaries before and After  
NBCFDC loan**

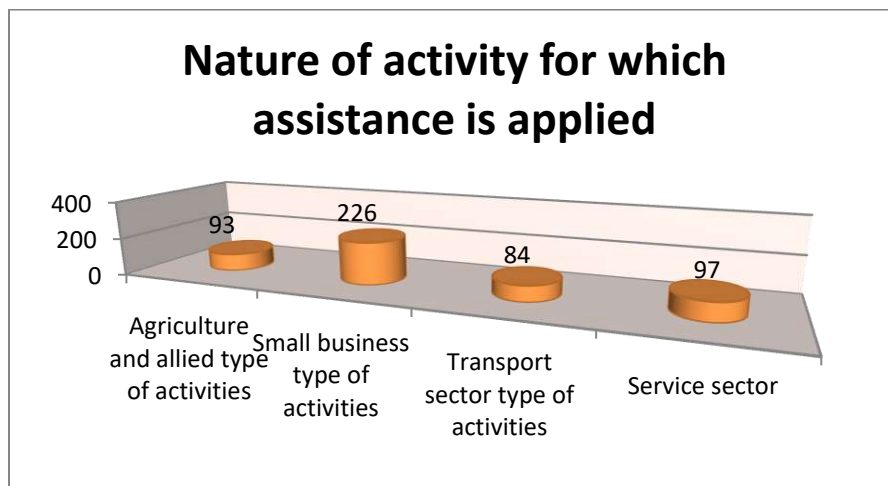
S.No.	Name of the item	Average Expenses Before Loan in Rs.	Average Expenses After loan in Rs.
1.	Food expenses	4,700	5,891
2.	Clothing	3,591	3,890
3.	Pure drinking water	251	370
4.	Child education	6,398	5,815
5.	Health treatment	4,638	5,428
6.	Social expenses	1,628	2,068



The average household expenditure before and after loan of all 500 beneficiaries for the important household categories are presented in the table 3.23. Before the loan was availed the average household expenditure for food expenses is Rs.4,500/-, for clothing it was Rs.3,591/-, for pure drinking water it was Rs.251/-, for children's education it was Rs.6,398/-, for health expenses it was Rs.4,638/- and for social expenses it was Rs.1,628/-. After the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.3,890/-, for pure drinking water it was Rs.370/-, for children education it was Rs.5,815/-, for health expenses it was Rs.5,428/-, for social expenses it was Rs.2,068/-. While comparing the average household expenditure before loan and after loan it was noted that there is a significant increase in the important household expenses. In spite of increase in the expenditure, majority of beneficiaries are paying monthly installments properly to KSWDC.

**Table 3.24 Nature of activity for which assistance is applied**

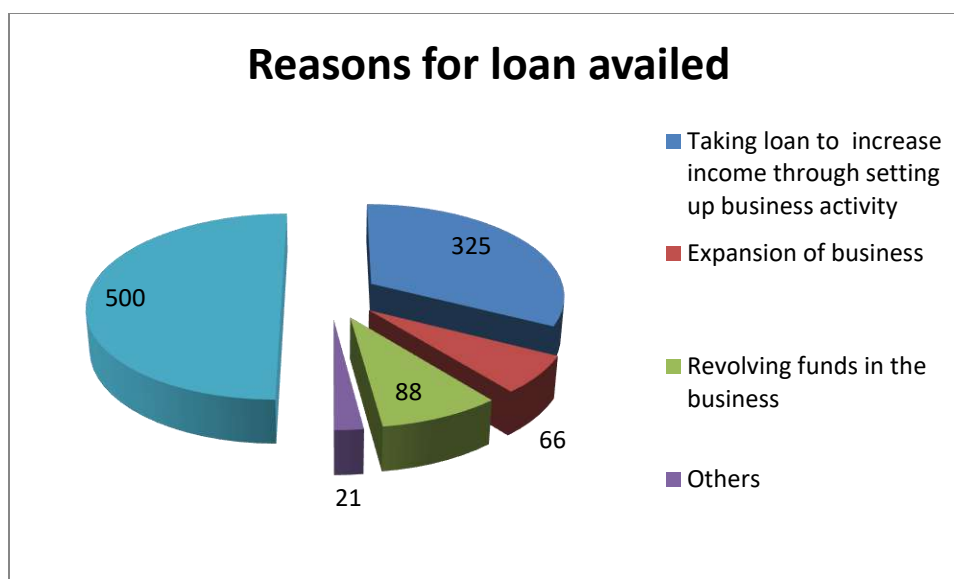
<b>Nature of activity for which assistance is applied</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Agriculture and allied type of activities	93	18.6
Small business type of activities	226	45.2
Transport sector type of activities	84	16.8
Service sector	97	19.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



Nature of activity for which assistance is applied by the respondents is measured. From the results in the table 3.24, it is noted that 18.6 percent of respondents are applied the loan for doing agriculture and allied activity. 45.2 percent of respondents are applied loan for doing small business, 16.8 percent of respondents are applied the loan for doing business in transport sector and 19.4 percent of respondents are applied the loan for service sector. Hence it is concluded that majority of respondents are applied loan under small business type of activities namely DTP centre, Electrical Shop, Fancy stores, Fire wood shop, Medical diagnostic lab, Chudidhar shop, etc.

**Table 3.25 Reason for Loan Availed**

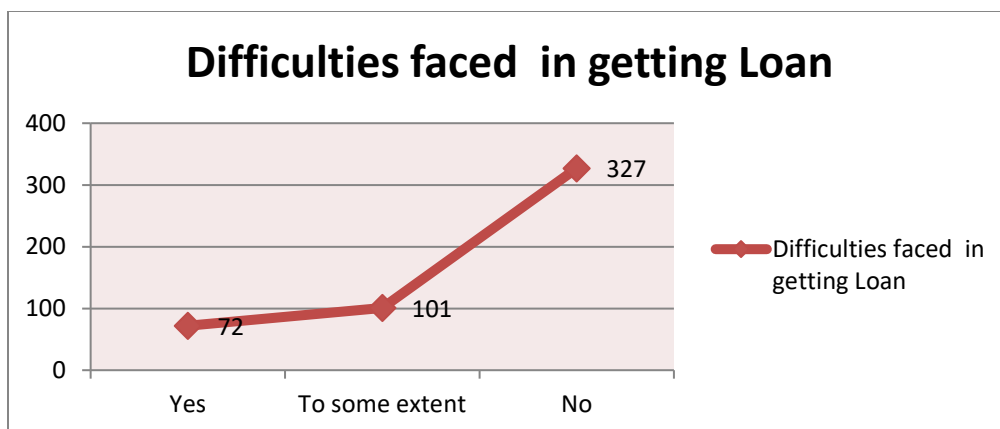
<b>Reason</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Taking loan to increase income through setting up business activity	325	65.0
Expansion of business	66	13.2
Revolving funds in the business	88	17.6
Others	21	4.2
<b>Total</b>	<b>500</b>	<b>100</b>



The reason for loan availed from NBCFDC was presented in the table 3.25. From the results it was found that 65 percentage of beneficiaries availed for increasing their income through setting up business activity, 13.2 percentage of beneficiaries availed for expansion of business, 17.6 percentage of beneficiaries availed for revolving funds in the business, and 4.2 % of beneficiary is availed loan for or other reasons.

**Table 3.26 Difficulties faced in getting Loan**

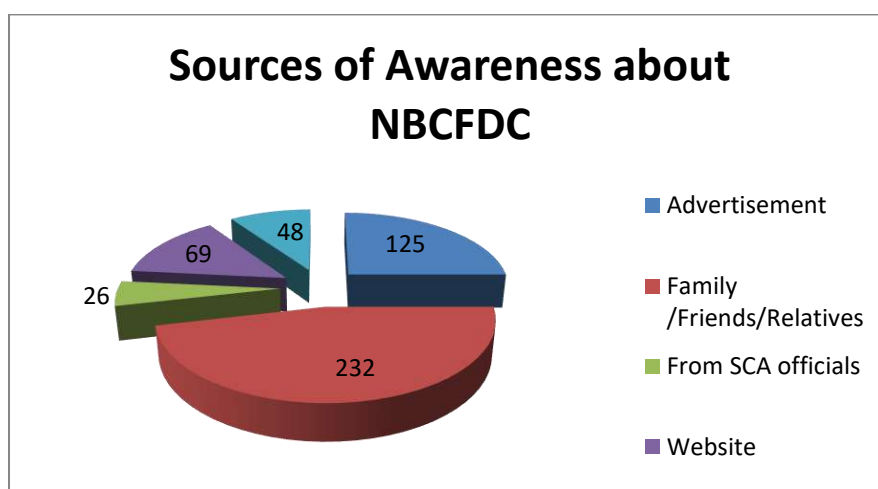
Difficulties faced in getting Loan	Number of Beneficiaries	Percentage
Yes	72	14.4
To some extent	101	20.2
No	327	65.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



Difficulties faced in getting loan were also checked among respondents. From the results in the Table 3.26, it is observed that 65.4 % of respondents expressed that they did not face any problem in getting loan. 20.2 % of beneficiaries expressed that they faced minor problems while availing loan and 14.4 % of respondents faced problems while applying loan. In general, delay in processing and sanctioning of loan amount is not at all problem for the beneficiaries in Kerala. They sanction loan within short period of time.

**Table 3.27 Sources of Awareness about NBCFDC**

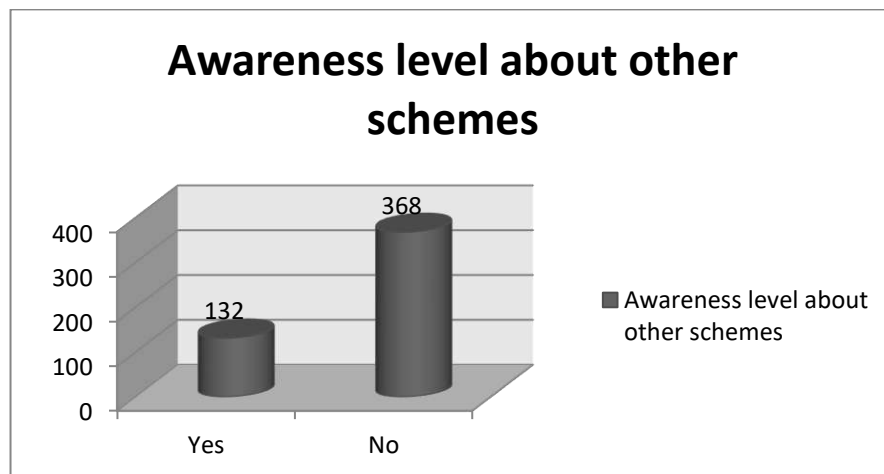
Sources of Awareness about NBCFDC	No. of Beneficiaries	Percentage
Advertisement	125	25.0
Family /Friends/Relatives	232	46.4
From SCA officials	26	5.2
Website	69	13.8
Beneficiary	48	9.6
<b>Total</b>	<b>500</b>	<b>100.0</b>



It is found from the study NBCFDC is taking greater efforts for creating awareness about its scheme by updating in its Webpage, Advertisement, and Toll free number in application form. Sources of awareness about NBCFDC schemes were asked among the respondents. From the results in the Table 3.27, it is observed that family/ friends/ relatives (46.4%) are playing an important role for creating awareness about NBCFDC schemes. 25% of respondents came to know by Advertisements, 5.2 % of respondents got awareness from SCA officials, only 13.8% of respondents came to know about the NBCFDC schemes from websites and 9.6 % of respondents came to know about the NBCFDC schemes from beneficiary.

**Table 3.28 Awareness Level about other schemes**

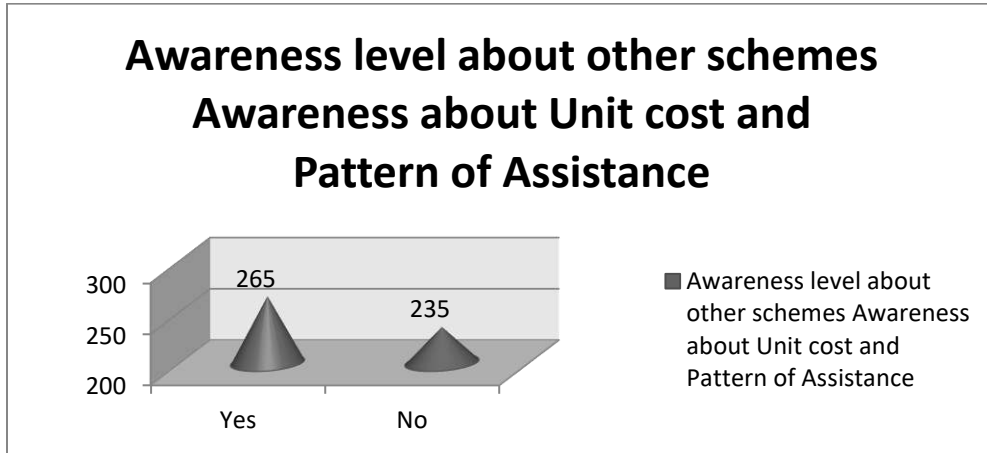
<b>Awareness level about other schemes</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	132	26.4
No	368	73.6
<b>Total</b>	<b>500</b>	<b>100.0</b>



Sources of awareness about other NBCFDC schemes were asked among the respondents. From the results in the Table 3.28, it is observed that 73.6 % of respondents do not know about the other schemes of NBCFDC. 26.4 % of respondents know about other schemes of NBCFDC. Hence it is concluded that nearly three fourth percent of respondents doesn't know fully about the other schemes of NBCFDC.

**Table 3.29 Awareness about Unit cost and Pattern of Assistance**

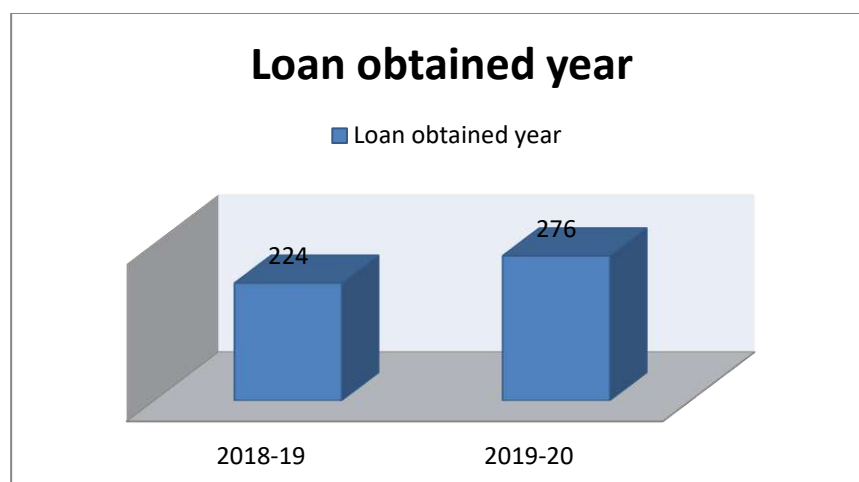
<b>Awareness about Unit cost and Pattern of Assistance</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	265	53.0
No	235	47.0
<b>Total</b>	<b>500</b>	<b>100.0</b>



Awareness about Unit cost and Pattern of Assistance of NBCFDC schemes were asked among the respondents. From the results in the Table 3.29, it is observed that, majority of respondents (53%) know about Unit cost and Pattern of Assistance of NBCFDC schemes and they given the cost pattern as 85% from NBCFDC, 10% from SCA and 5% from beneficiary.

**Table 3.30 Year wise loan obtained**

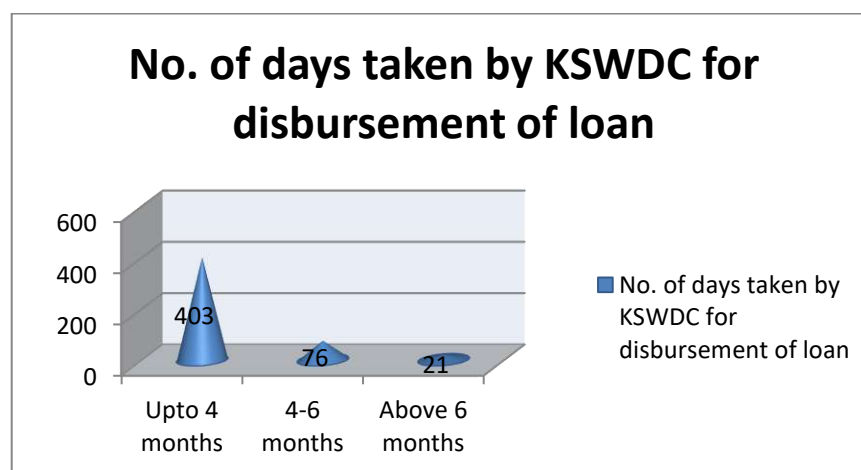
<b>Loan obtained year</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
2018-19	224	44.8
2019-20	276	55.2
<b>Total</b>	<b>500</b>	<b>100.0</b>



The period in which the respondents obtained loan was presented in the Table 3.30. Among 500 respondents, 224 obtained in the year 2018-19, 276 obtained in the year 2019-20. Hence it is concluded that the majority of loan amount given by the KSWDC in the year 2019-20.

**Table 3.31 No. of days taken by KSWDC for disbursement of loan**

Number of days	Number of Beneficiaries	Percentage
Upto 4 months	403	80.6
4-6 months	76	15.2
Above 6 months	21	4.2
<b>Total</b>	<b>500</b>	<b>100.0</b>



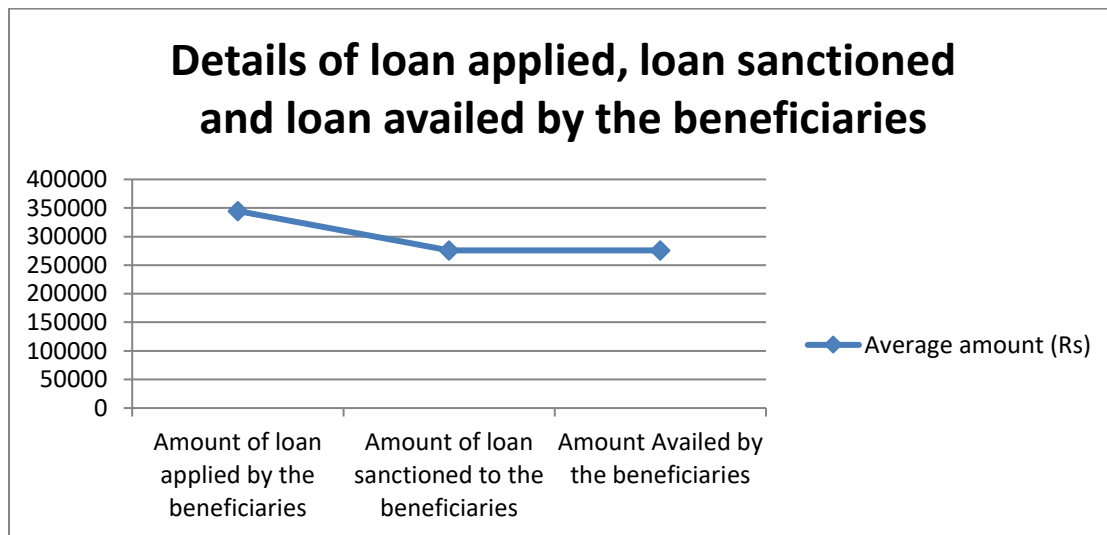
The success of loan scheme is depending upon days taken by the organization to disburse. The details regarding the number of days taken by KSWDC for disburse the term loan



is presented in the table 3.31. From the results it is noted that 80.6 % of beneficiaries are waited less than 4 months to avail loan. 15.2 % of beneficiaries waited 4 to 6 months to avail loan and 4.2 % of beneficiaries are waited more than 6 months to avail loan. Hence the majority of beneficiaries 80.6% availed loan within in 4 months after the application was given. Therefore the beneficiaries (19.4%) are getting loan after four months only. The major reason for delay is from the beneficiary and SCA side only. Getting income certificate and other KYC documents needed for processing loan are some reasons for delay.

**Table 3.32 Details of loan applied, loan sanctioned and loan availed by the beneficiaries**  
(Term loan)

Details	Average amount (Rs.)
Amount of loan applied by the beneficiaries	3,44,655
Amount of loan sanctioned to the beneficiaries	2,75,820
Amount Availed by the beneficiaries	2,75,820

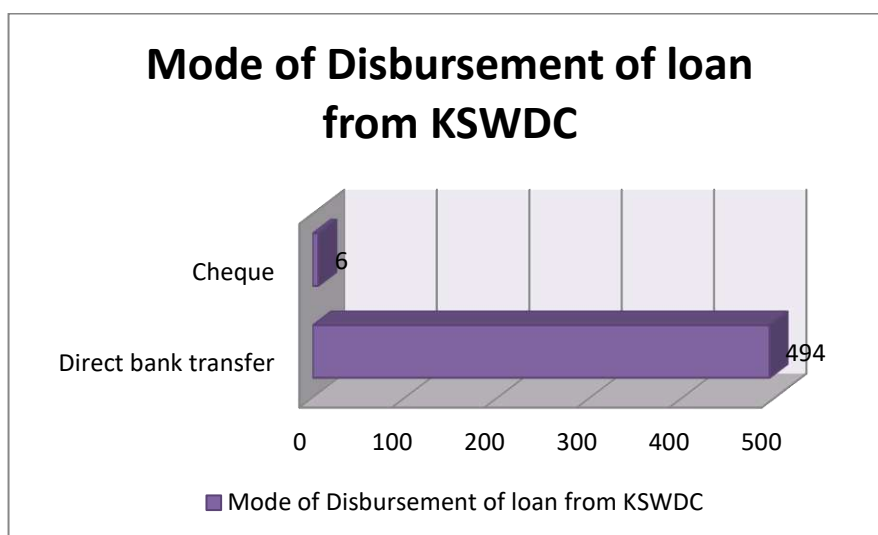


The details regarding the amount of loan applied, loan sanctioned and loan availed by the beneficiaries is presented in the table 3.32. With regard to loan applied by the beneficiaries it is noted that the average loan applied by the beneficiaries is Rs.3,44,655/-. With regard to amount of loan sanctioned it is noted that, the average loan sanctioned to the beneficiaries is Rs.2,75,820/-. With regard to amount availed by the beneficiaries it is noted the average loan availed by the beneficiaries is Rs.2,75,820/-. From the average loan applied and sanctioned it is

concluded that KSWDC is averagely sanctioning 80% of amount applied by the beneficiaries. From the average amount availed by the beneficiaries it is concluded that, the beneficiaries are availing almost all the amount sanctioned by the KSWDC.

### 3.33 Mode of Disbursement of loan from KSWDC

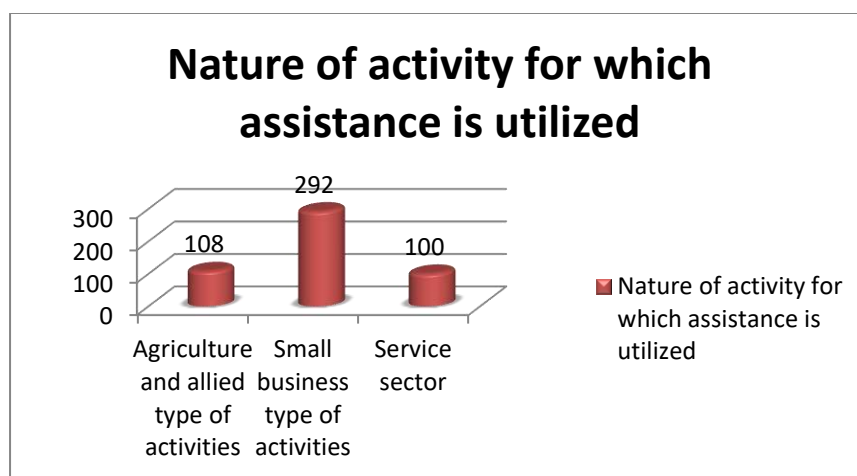
Transfer Mode	Number of Beneficiaries	Percentage
Direct bank transfer	494	98.8
Cheque	6	1.2
Total	500	100.0



The mode of disbursement of loan amount from the KSWDC by the beneficiaries is presented in the table. From the table 3.33 it is noted that 98.8 percentage of beneficiaries received loan through direct bank transfer to their account and 1.2 percentage of beneficiaries received loan by the cheque issued by KSWDC.

**Table 3.34 Purpose of loan Utilized**

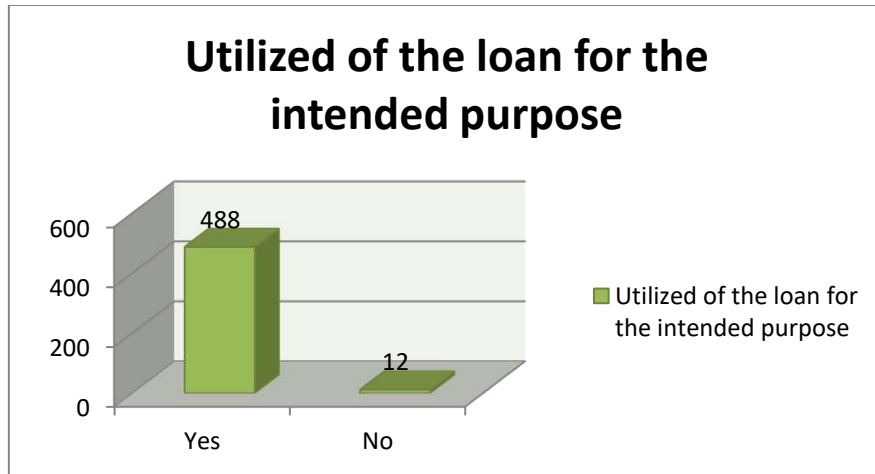
Nature of activity for which assistance is utilized	Number of Beneficiaries	Percent
Agriculture and allied type of activities	108	21.6
Small business type of activities	292	58.4
Service sector	100	20.0
<b>Total</b>	<b>500</b>	<b>100.0</b>



The purpose of loan utilized by the beneficiaries is presented above table 3.34. From the results it is observed that majority of respondents (58.4%) are utilized loan for small business type of activities, 21.6 % beneficiaries utilized the loan for Agriculture and allied type of activities, and 20 % beneficiaries utilized for service sector related activities. Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities. The report reveals that it has been observed that, after getting loan the beneficiaries diversified the fund for the newly generated idea in their choice of business, instead of intended purpose utilization. Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities.

**Table 3.35 Utilization of Loan for the Intended Purpose**

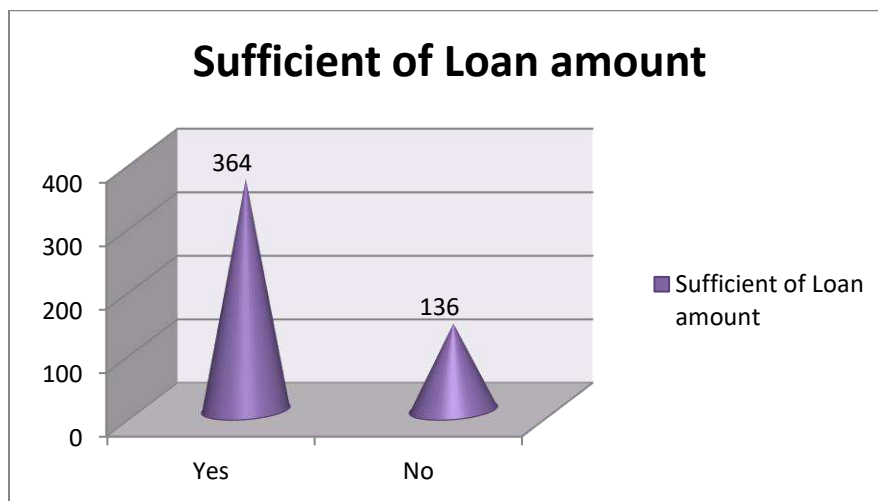
<b>Have you Utilized the loan for the intended purpose?</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	488	97.6
No	12	2.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



From the Table 3.35, it is observed that 97.6 % the respondents are utilized for the intended purpose and 2.4 % of respondents are not utilized for intended purpose. After getting the loan, beneficiary utilized half of the amount to the intended purpose. Remaining amount was utilized for the other purpose.

**Table 3.36 Sufficient of Loan amount**

Is the loan amount is sufficient according to you needs/ capacity?	Number of Beneficiaries	Percentage
Yes	364	72.8
No	136	27.2
<b>Total</b>	<b>500</b>	<b>100.0</b>



Sufficiency of loan amount is presented in the above Table 3.36. From the results, it is observed that about 72.8 % were expressed that the loan amount is sufficient according to the

needs and capacity. About 27.2 % of respondents expressed that the loan amount is not sufficient and they expecting top up amount.

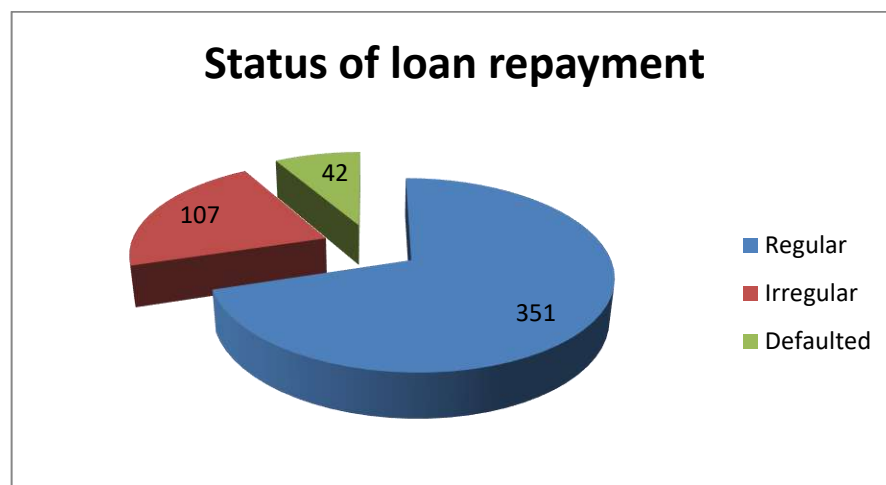
**Table 3.37 Rate of interest for your Loan amount**

<b>What is the rate of interest for your loan amount?</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
6.00 %	500	100.0
<b>Total</b>	<b>500</b>	<b>100.0</b>

The rate of interest charged by the SCAs to the beneficiaries was presented in the above Table 3.37. From the results it is found that all the respondents got the loan at 6% interest. During the data collection stage it is found that about 30 % of the beneficiaries are not having awareness about the interest rate.

**Table 3.38 Status of Loan repayment**

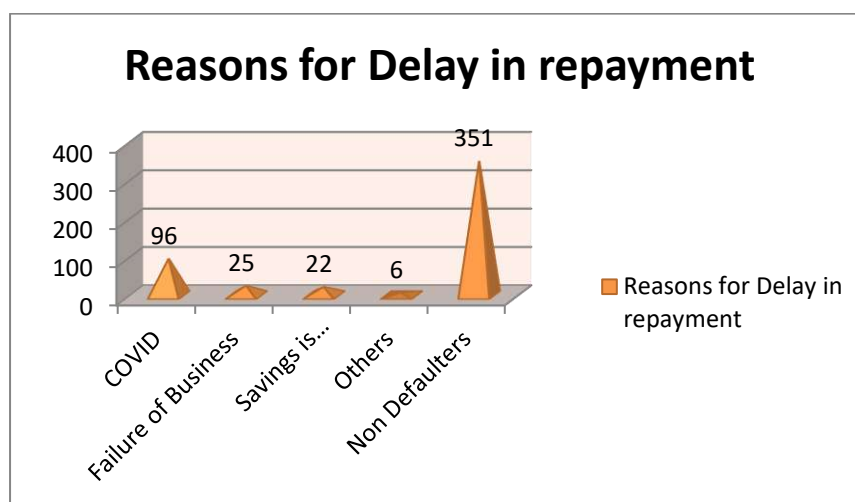
<b>Status of loan repayment</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Regular	351	70.2
Irregular	107	21.4
Defaulted	42	8.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



The status of loan repayment is presented in the Table 3.38. Out of 500 Beneficiaries surveyed 70.2 % of respondents are repaying the installments regularly to the SCAs. Balance 29.8 % of respondents are missing some installments due to some financial constraints after COVID situation.

**Table 3.39 Reasons for Delay in repayment**

Reasons	Number of Beneficiaries	Percentage
COVID	96	19.2
Failure of Business	25	5
Savings is decreased	22	4.4
Others	6	1.2
<b>Total</b>	<b>149</b>	<b>30</b>
<b>Non-Defaulters</b>	<b>351</b>	<b>70</b>

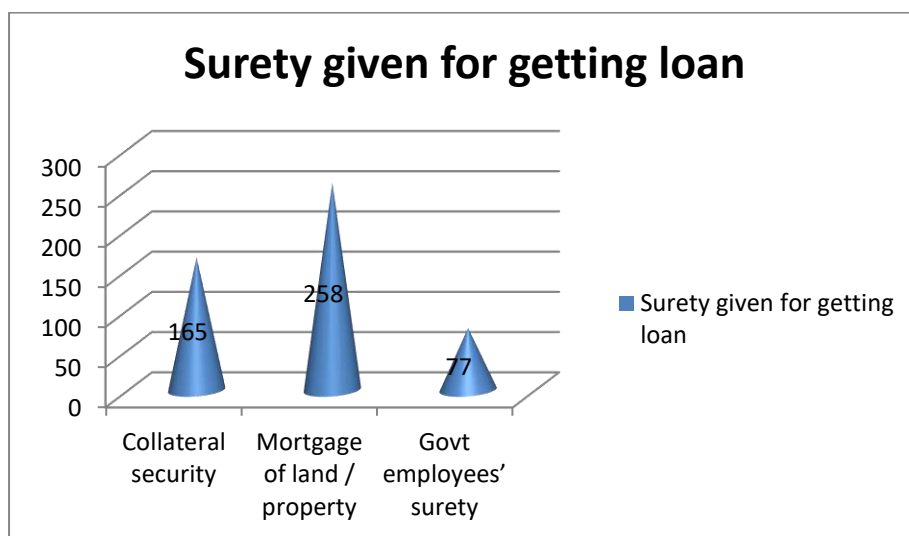


Reasons for irregular repayments of installments were presented in the Table 3.39. It is found that 19.2 % of respondents are missing some installments due to Covid-19 pandemic situation. 5 % of respondents are missing installments due to failure of business, 4.4 % of beneficiaries are missing installment due to savings rate is decreased. And 1.2 % of respondents are missing installments due to other reasons namely family commitment, floods, commitment with other loans, increased in business input purchase price, accident, family member's death. Due to the Covid-19 pandemic situation, KSWDC are giving some relaxations to beneficiaries for paying monthly installments.

**Table 3.40 Surety given for getting loan**

Surety given for getting loan	Number of Beneficiaries	Percentage
Collateral security	165	33
Mortgage of land / property	258	51.6

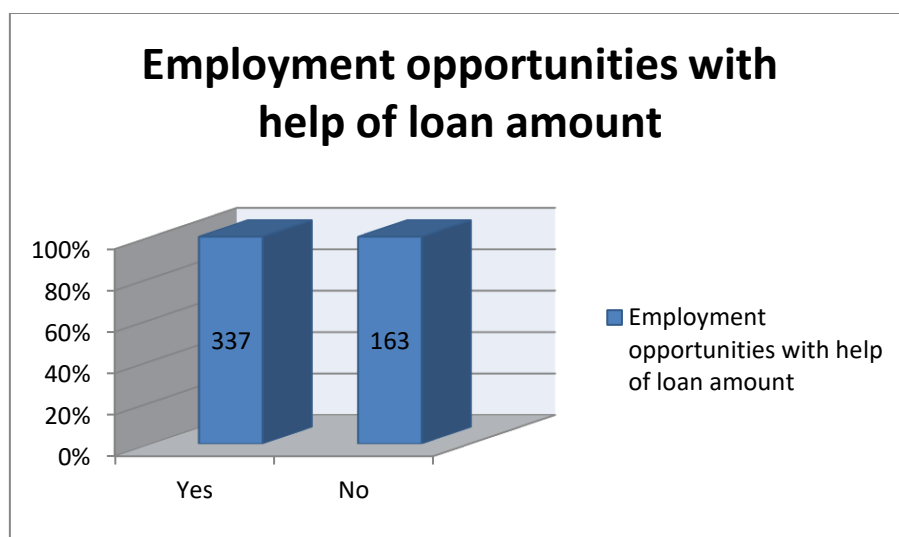
Govt. employees' surety	77	15.4
<b>Total</b>	<b>500</b>	<b>100.0</b>



Surety or documents given for loan is presented in the Table 3.40, It is found that 33 % or respondents are given collateral, 51.6 % are given mortgage of land or property and 15.4 % are given government employees surety for getting loan from KSWDC.

**Table 3.41 Employment opportunities with help of loan amount**

<b>Employment status</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	337	67.4
No	163	32.6
<b>Total</b>	<b>500</b>	<b>100.0</b>

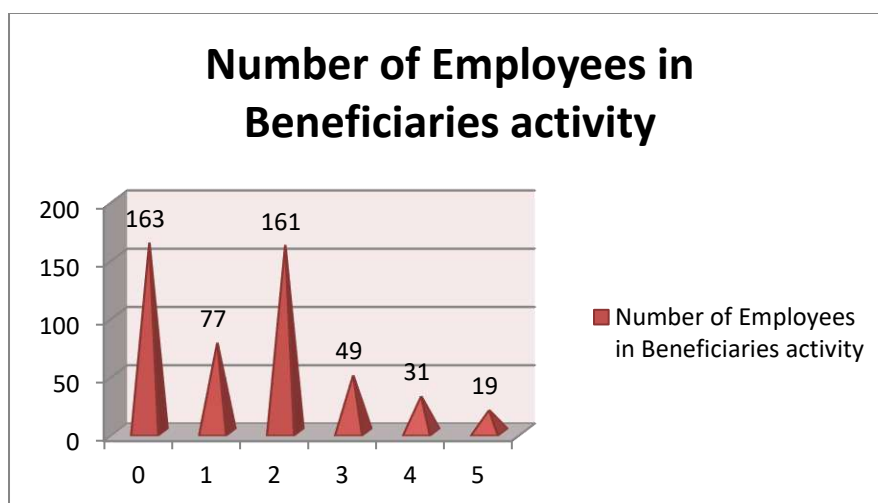


Employment opportunity given by the beneficiary with the help of loan amount is presented in the table 3.41. From the results it is observed that 67.4 % of Beneficiaries given employment to others and 32.6 % of beneficiaries does not given employment opportunity in their business after getting loan from NDCFDC.

**Table 3.42 Employees in the beneficiary activity**

No of Employees	Number of Beneficiaries	Percentage
0	163	32.6
1	77	15.4
2	161	32.2
3	49	9.8
4	31	6.2
5	19	3.8
<b>Total</b>	<b>500</b>	<b>100.0</b>

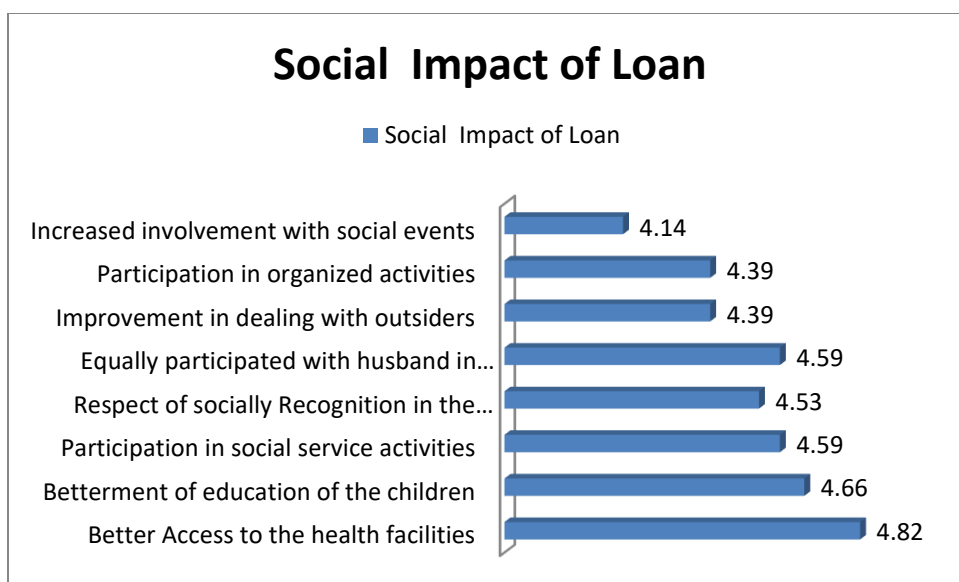




The number of employees in the beneficiary activity with the help of loan amount is presented in the table 3.42. From the above data it is found that 32.6 % of beneficiaries are not appointed anybody for their activity. 15.4 % of beneficiaries are appointed one employee for their activity. 32.2 % of beneficiaries are appointed two employees for their activity. 9.8 % of beneficiaries are appointed three employees for their activity and 6.2 % of beneficiaries are appointed four employees for their activity and 3.8 % of beneficiaries are appointed five employees for their activity.

**Table 3.43 Social Impact of loan**

<b>Social Impact of Loan</b>	<b>Average Score out of 5</b>	<b>Rank</b>
Better Access to the health facilities	4.82	1
Betterment of education of the children	4.66	2
Participation in social service activities	4.59	3
Respect of socially Recognition in the society	4.53	4
Equally participated with husband in family decisions in the society	4.59	<b>5</b>
Improvement in dealing with outsiders	4.39	6
Participation in organized activities	4.39	6
Increased involvement with social events	4.14	8

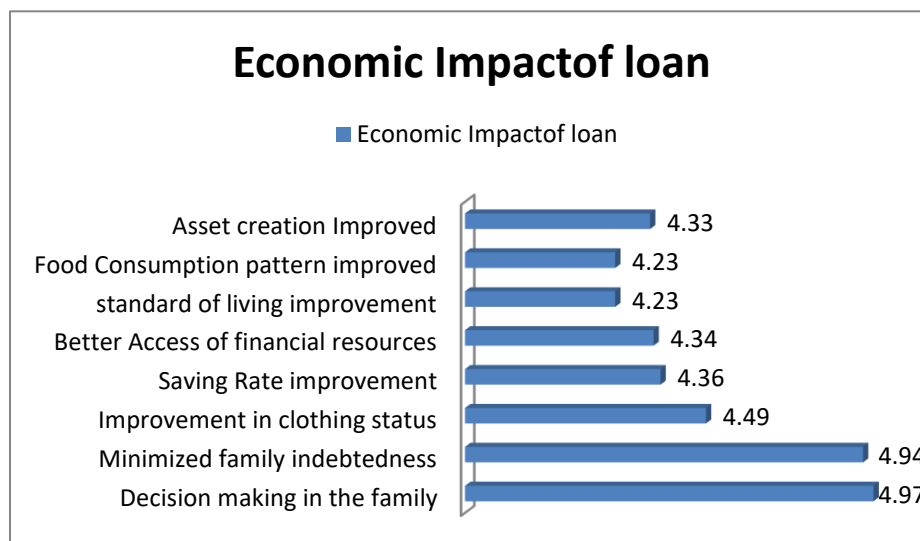


Social impact can be defined as the beneficiary's net effect of loan on community and the well-being of individuals and families. For measuring the social impact, eight items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the social impact after NBCFDC loan, it is found that, Better Access to the health facilities is increased firstly for beneficiaries, followed by Betterment of education of the children, Participation in social service activities, Respect of socially Recognition in the society, Equally participated with husband in family decisions in the society, Improvement in dealing with outsiders, Participation in organized activities and Increased involvement with social events. Hence it is concluded that after NBCFDC loan there is a notable increase in Better Access to the health facilities.

**Table 3.44 Economic Impact of loan**

Economic Impact	Average score out of 5	Rank
Decision making in the family	4.97	1
Minimized family indebtedness	4.94	2
Improvement in clothing status	4.49	3
Saving Rate improvement	4.36	4

Better Access of financial resources	4.34	5
standard of living improvement	4.23	6
Food Consumption pattern improved	4.23	7
Asset creation Improved	4.33	8



The economic effect is changes in financial conditions of beneficiary's after NBCFDC loan. For measuring the economic impact, eight items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the economic impact after NBCFDC loan, it is found that Decision making in the family is improved firstly for beneficiaries followed by Minimized family indebtedness, Improvement in clothing status, Saving Rate improvement, Better Access of financial resources, standard of living improvement, Food Consumption pattern improved and Asset creation Improved.

From the rank it is noted that, because of NBCFDC loan Decision making in the family related to monetary matters is improved notably. This may increase women empowerment in over the period of time and paves way for the overall development of the nation. From the rank it is also noted that last rank is for Asset creation Improved. It is concluded that, still beneficiaries are facing problems for increasing the assets status for their family.

**Table 3.45 Empowerment Status of Beneficiaries**

<b>Women Empowerment Status</b>	<b>Average score out of 5</b>	<b>Rank</b>
NBCFDC loan improves entrepreneurship ability	4.6860	1
NBCFDC loan made me involved in decision regarding children education/marriage/career	4.5800	2
NBCFDC loan improves voicing social concerns	4.5040	3
NBCFDC loan creates confidence to face problems	4.4800	4
NBCFDC loan made me to buy clothes or other essential for myself without permission of my family	4.4540	5
NBCFDC loan increase power of decision making in the family	4.4520	6
NBCFDC loan creates awareness about self reliance	4.4360	7
NBCFDC loan increases confident to face financial crisis	4.4320	8
NBCFDC loan gives social status	4.4020	9
NBCFDC loan provides employment opportunities	4.4020	10
NBCFDC loan increase the savings	4.3680	11
NBCFDC loan increase the value of assets	4.3580	12
NBCFDC loan made me involved in decision making related to large purchases	4.3520	13
NBCFDC loan increase capacity to spend more	4.3400	14
NBCFDC loan SHG creates better awareness about health	4.3140	15
NBCFDC loan made me involved in decision making related to improvement in the home	4.3100	16
NBCFDC loan improves leadership skill	4.2940	17
NBCFDC loan improves literacy and communication skill	4.2620	18
NBCFDC loan increase income	4.2480	19
NBCFDC loan induces social responsibility	4.2280	20

Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. It is closely aligned with female empowerment – a fundamental human right that's also key to achieving a more peaceful, prosperous world. Women's empowerment and promoting women's rights have emerged as a part of a major global movement and it is continuing to break new ground in recent years. To Check whether NBCFDC loan schemes empowered the women community in Kerala. The below mentioned questions were asked among beneficiaries during field interview.

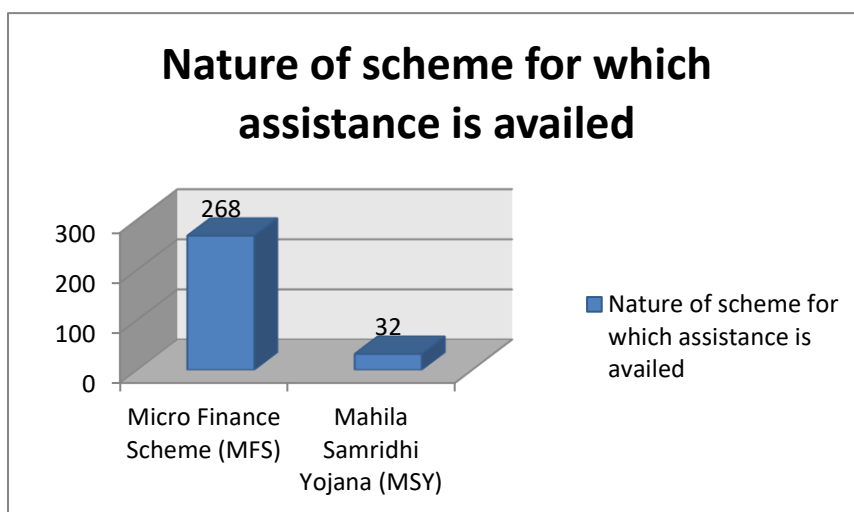
For measuring the women empowerment, twenty items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Strongly

Disagree, 2 = Disagree 3 = Neutral, 4 = Agree and 5 = Strongly Agree. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the empowerment after NBCFDC loan, it is found thatNBCFDC loan improves entrepreneurship ability is improved firstly for beneficiaries followed byNBCFDC loan made me involved in decision regarding children's education/marriage/career, NBCFDC loan improves voicing social concerns, NBCFDC loan creates confidence to face problems, NBFDC loan made me to buy clothes or other essential for myself without permission of my family, NBCFDC loan increase power of decision making in the family, NBCFDC loan creates awareness about self reliance, NBCFDC loan increases confident to face financial crisis, NBCFDC loan gives social status, NBCFDC loan provides employment opportunities, NBCFDC loan increase the savings, NBCFDC loan increase the value of assets, NBCFDC loan made me involved in decision making related to large purchase, NBCFDC loan increase capacity to spend more, NBCFDC loan creates better awareness about health, NBCFDC loan made me involved in decision making related to improvement in the home, NBCFDC loan improves leadership skill, NBCFDC loan improves literacy and communication skill, NBCFDC loan increase income and NBFDC loan induces social responsibility. From the above results it is concluded that NBCFDC loan increased the entrepreneurial ability among beneficiaries.

## ANALYSIS AND INTERPRETATION –MICRO FINANCE

**Table 3.46 Scheme in which assistance availed by the beneficiaries**

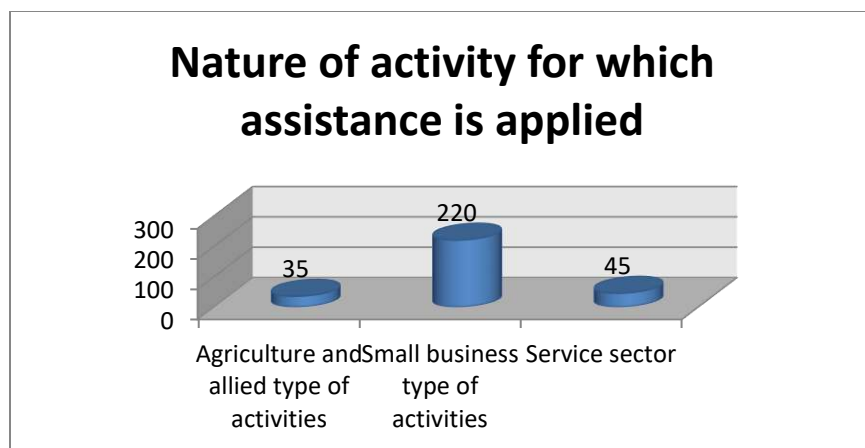
<b>Nature of scheme for which assistance is availed</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Micro Finance Scheme (MFS)	268	89.3
MahilaSamridhi Yojana (MSY)	32	10.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



- There are seven categories of NBCFDC schemes available for the benefits of backward peoples but only the MFS and MSY have been concentrated in this chapter. From the above Table 3.46 it is found that, about 89.3 % of Beneficiaries availed loan under micro finance scheme and 10.7 % of beneficiaries' availed loan under MahilaSamridhi Yojana. In the study area only 32 respondents obtained loan under mahilasamridhi yojana and hence all 32 beneficiaries are taken for the study.

**Table 3.47 Nature of activity for which assistance is applied**

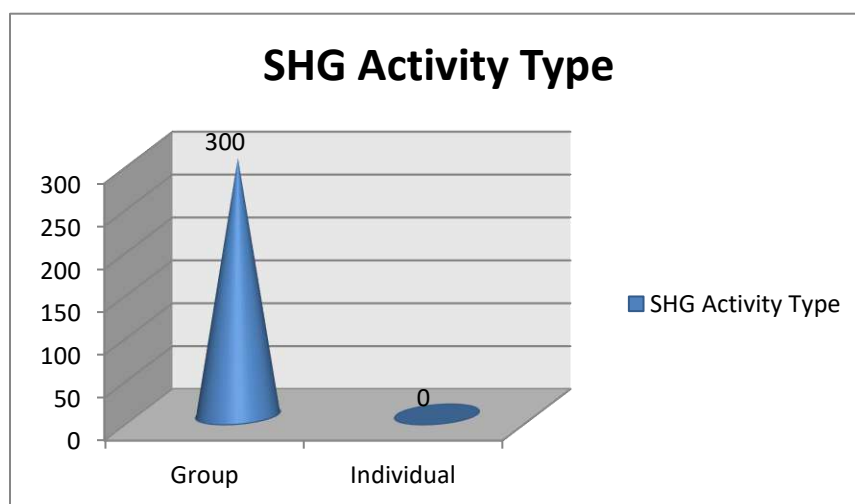
<b>Nature of activity for which assistance is applied</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Agriculture and allied type of activities	35	11.7
Small business type of activities	220	73.3
Service sector	45	15.0
<b>Total</b>	<b>300</b>	<b>100.00</b>



Nature of activity for which assistance is applied by the respondents is measured. From the results in the table 3.47, it is noted that 11.7 percent of respondents are applied the loan for doing agriculture and allied activity. 73.3 percent of respondents are applied loan for doing small business, and 15.4 percent of respondents are applied the loan for service sector. Hence it is concluded that majority of respondents are applied loan under small business type of activities.

**Table 3.48 SHG Activity type**

Activity Type	Number of Beneficiaries	Percent
Group	300	100
Individual	0	0



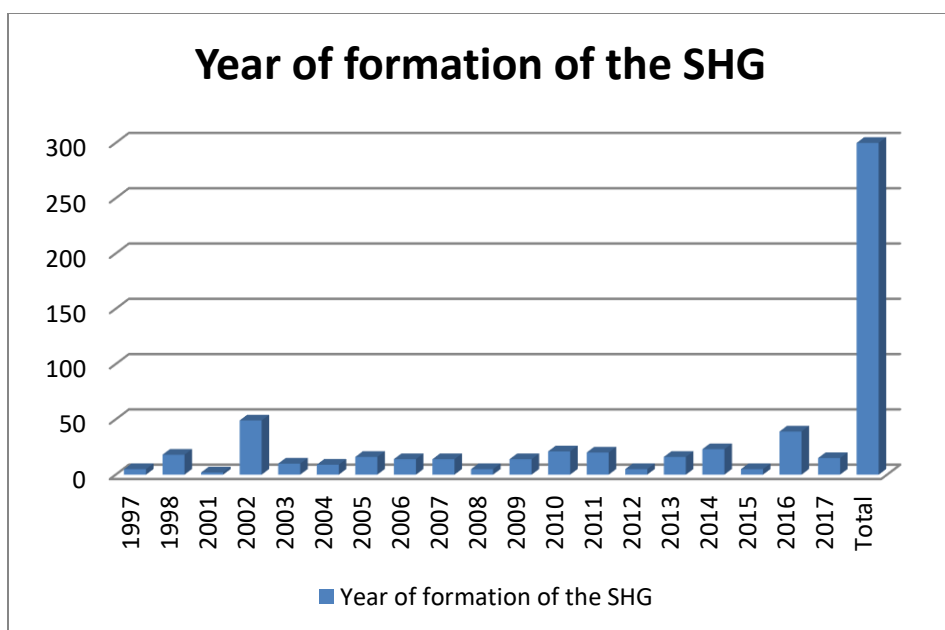
Self-help-groups can do to individual or group activity with the help of loan amount from the NBCFDC. From the results it is observed that all the respondents' availed loan from

NBCFDC is doing group activity. The some of the group activity doing by the beneficiaries are bakery shop, switching unit, cloth business, curry powder manufacturing, pickle manufacturing, hotel, goat farm, fish farm etc.

**Table 3.49 Year of formation of the SHG**

<b>Year</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
1997	5	1.7
1998	18	6.0
2001	2	.7
2002	49	16.3
2003	10	3.3
2004	9	3.0
2005	16	5.3
2006	14	4.7
2007	14	4.7
2008	5	1.7
2009	14	4.7
2010	21	7.0
2011	20	6.7
2012	5	1.7
2013	16	5.3
2014	23	7.7
2015	5	1.7
2016	39	13.0
2017	15	5.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

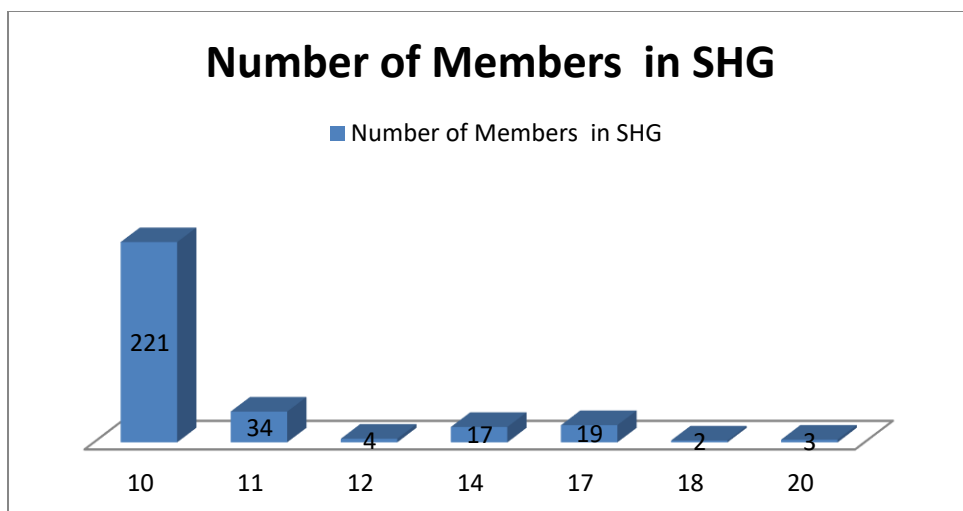




The year of formation of self-help-groups in the study area is presented in the table 3.49. The year of formation is ranges from 1997 to 2017. From the result it is noted that majority of respondents stated that they started self-help-group in the year 2002. Even though self-help-groups are started from 1997 to 2017 they got NBCFDC loan from KSWDC recently.

**Table 3.50 Number of Members in the SHGs**

Number of Members in SHG	Number of Beneficiaries	Percent
10	221	73.7
11	34	11.3
12	4	1.3
14	17	5.7
17	19	6.3
18	2	.7
20	3	1.0
<b>Total</b>	<b>300</b>	<b>100.0</b>



The number of members in the beneficiaries self-help-groups is presented in the table 3.50. From the table it is found that the numbers of members are ranges from 10 to 20. It is further identified that 73.7 percentage of beneficiaries stated that there are 10 members in their self-help-group, 11.3 percentage of beneficiaries stated that there are 11 numbers in their self-help-group, 1.3 percentage of beneficiaries stated that there are 12 members in their self-help-group, 5.7 percentage of beneficiaries stated that there are 14 members in their self-help-group, 6.3 percentage of beneficiaries stated that there are seventeen members in their self-help-group, 0.7 percentage of beneficiaries stated that there are 18 members in the self-help-group, 1.0 % of beneficiaries stated that there are 20 members in their self-help-group. It is concluded that majority of self-help-groups for having 10 members in the study area.

#### 3.50-a District wise distribution of Beneficiaries

District	Frequency	Percent
Ernakulam	21	7.0
Kollam	171	57
Kottayam	47	15.7
Kozhikode	32	10.7
Thiruvananthapuram	29	9.6
Total	300	100.0

The district-wise details about the selection of SHGs are presented in the above table. From the results it is found that 7 percentages of beneficiaries obtain loan from Ernakulum district, 57 percentage of beneficiaries obtain loan from Kollam district, 15.7 percentage of beneficiaries obtain loan from Kottayam district, 10.7 percentage of beneficiaries obtain loan from Kozhikode district and 9.6 percentage of beneficiaries obtain loan from Thiruvananthapuram district. From the results it is concluded that majority of SHG loan was disbursed from Kollam district.

**Table 3.50-b The frequency of conduct meetings in the SHGs**

<b>Status</b>	<b>Frequency</b>	<b>Percent</b>
Weekly	139	46.3
Fortnightly	13	4.3
Monthly	148	49.4
<b>Total</b>	<b>300</b>	<b>100.0</b>

The SHGs must conduct meeting in weekly, fortnightly or monthly for collection of savings and repayment of loan amount and for discussing of all other matters. The meeting needs to be conducted with a certain discipline in relation to regularity, time and all matters to be discussed. In this study, the frequency of meetings of members in the SHGs is presented in the table 4.6. From the table, it is found that 46.3% of SHGs are conducting meeting in weekly, 49.4% of SHGs are conducting meeting in monthly and only 4.3% of SHGs are conducting meeting in fortnightly.

**Table 3.50-c The Percentage Level of SHG's Members Attended at the Time of SHG's Meeting**

<b>Attendance Percentage</b>	<b>Frequency</b>	<b>Percent</b>
Less than 50%	12	4.0
50% to 75%	57	19
More than 75%	231	77
<b>Total</b>	<b>300</b>	<b>100.0</b>

The SHGs need to be conducted meetings with a certain discipline in relation to regularity, time and all matters to be discussed. So, all members of the SHGs namely President Secretary Treasurer and other members are compulsory attended the meeting. In the

study, the percentage level of SHGs members attended at the time of SHGs meeting is presented in the table. From the table, it is found that 77% of SHGs are more than 75.0% of members were attended the meeting regularly, 19 % of SHGs are from 50.0% to 74.0% of members were attended the meeting and the rest of 4 % of SHGs are less than 50.0% of members were attended the meeting.

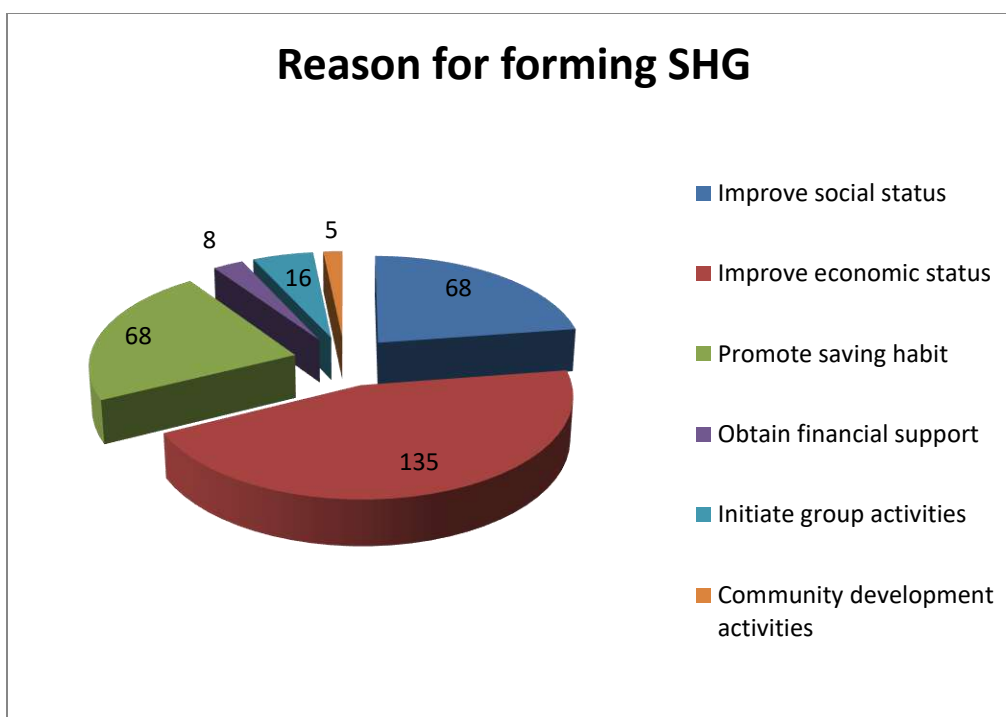
**Table 3.50-dSHGs have been assisted during 2018-19 and 2019-20**

<b>Loan Assisted Year</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
2018-19	124	41
2019-20	176	59
<b>Total</b>	<b>300</b>	<b>100</b>

The Loan year in which SHGs have been assisted from NBCFDC is presented in the table. From the results it is found that 41 % of beneficiaries obtained the loan from NBCFDC on 2018-2018 and 59 % of beneficiaries obtained loan from NBCFDC on 2019-2020.

**Table 3.51 Reason for forming SHG**

<b>Reason</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Improve social status	68	22.7
Improve economic status	135	45.0
Promote saving habit	68	22.7
Obtain financial support	8	2.7
Initiate group activities	16	5.3
Community development activities	5	1.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



Reason for forming self-help-group is presented in the table. From the above table 3.51 it is found that 22.7 percentage of beneficiaries formed the self-help-group loan for improving their social status 45.0 percentage of beneficiaries are formed for improving the economic status, 22.7 % of beneficiaries formed the SHG for promoting their saving habit, 2.7 percentage of beneficiaries formed the SHG for getting their financial support, 5.3 percentage of beneficiaries are formed the SHG to initiate group activities and 1.7 percentage of beneficiaries formed the SHG for doing community development activities. From the results it is concluded that majority of the respondents are started self-help-groups to improve the economic status.

**Table 3.52 Average Loan Amount of SHG**

Average loan amount of the SHG	Rs.2,58,878/-
--------------------------------	---------------

The loan amount availed by self-help-group members is presented in the above table 3.52. The loan sanction amount by KSWDC may vary from one self-help-group to other. From the data collection it is observed that they are average loan amount for the self-help-groups is Rs.2,58,878/-.

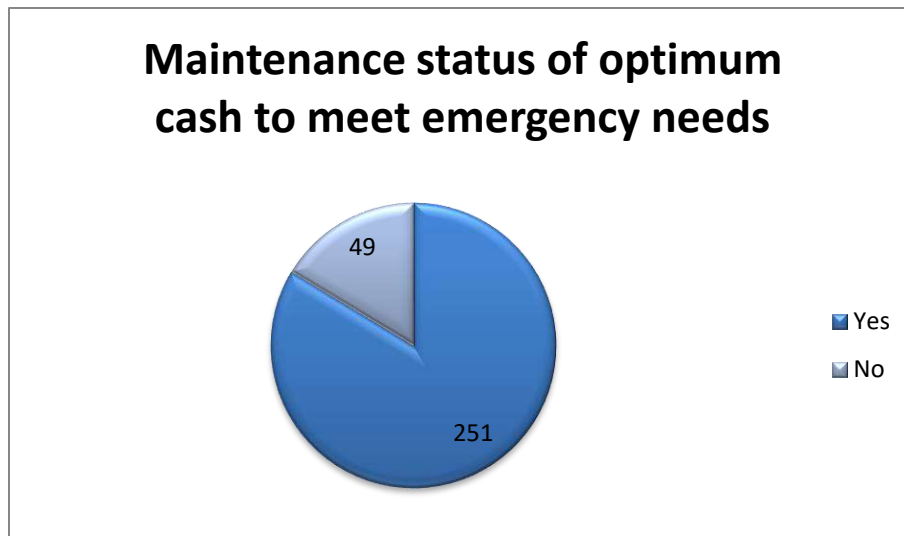
**Table 3.53 SHG's loan repayment installment amount**

SHG's loan repayment installment amount	Rs.10,608/-
---	-------------

Self-help-group loan monthly repayment amount is presented in the above table 3.53. During the field visit it is noted that the average loan repayment amount by the self-help-group is Rs.10,608/-.

**Table 3.54 Maintenance status of optimum cash to meet emergency needs**

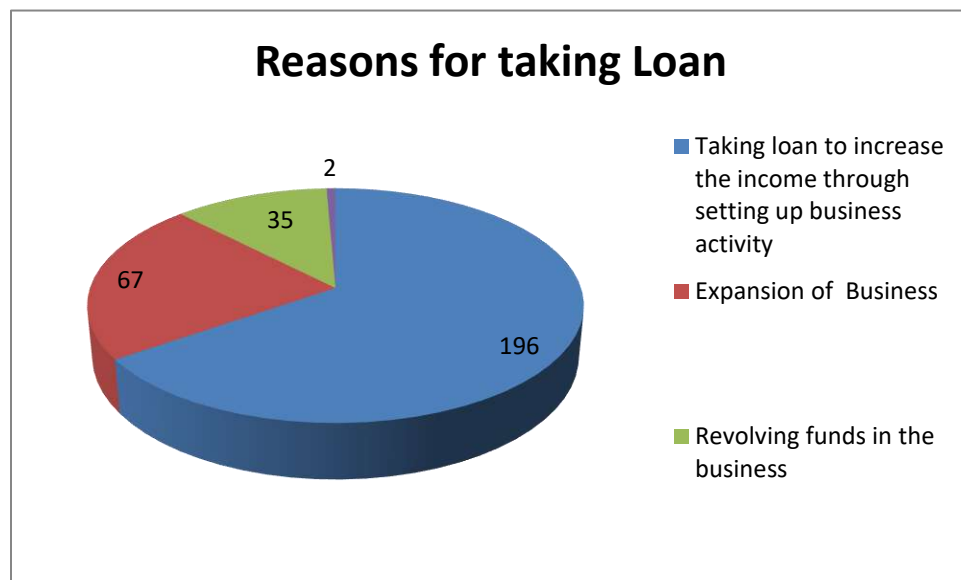
Status	Number of Beneficiaries	Percent
Yes	251	83.7
No	49	16.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



Maintenance status of emergency cash by the self-help-group is presented in the table 3.54. From the results it is observed that 83.7 percentage of beneficiaries stated that their self-help-groups are maintaining optimum cash to meet the emergency requirements. 16.3 percentage of beneficiaries stated that their self-help groups are not maintain optimum cash to meet out the emergency requirements. If any self-help-groups having sufficient funds that group may be treated as financially healthy group.

**Table 3.55 Reason for taking loan**

<b>Reason</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Taking loan to increase the income through setting up business activity	196	65.3
Expansion of Business	67	22.3
Revolving funds in the business	35	11.7
Other	2	.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

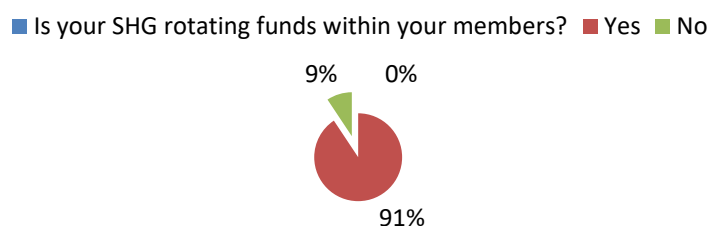


Reason for availed self-help-group loan from NBCFDC is presented in the table 3.55. From the above table it is found that 65.3 percentage of beneficiaries availed self-help-group loan for improving their income through setting up the business activity. 22.3 percentages of beneficiaries are availed loan for expansion of business, 11.7 percentage of beneficiaries availed loan for revolve funds in business, 0.7 percentage of beneficiaries are availed loan for other reasons. From the results it is concluded that majority of the respondents availed self-help-groups loan to improve income level.

**Table 3.56 Is your SHG rotating funds within your members?**

<b>Status</b>	<b>Number of Beneficiaries</b>	<b>Percent</b>
Yes	272	90.7
No	28	9.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

### Status of SHG rotating funds within the members

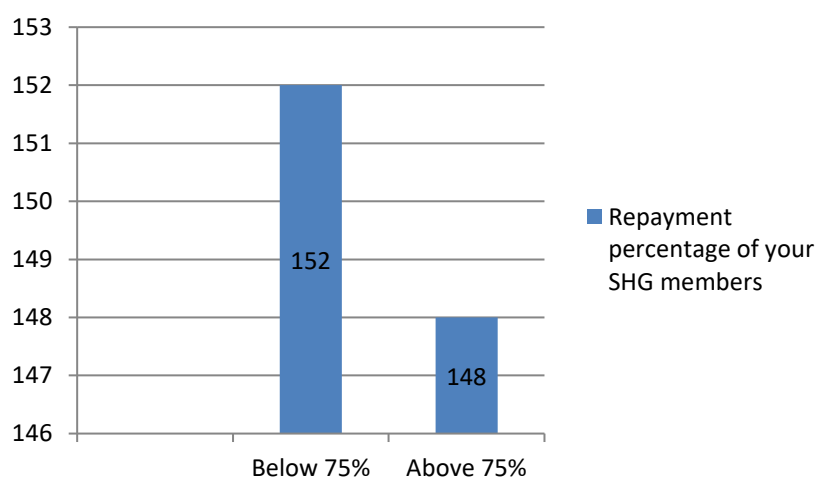


Rotation of funds by the self-help-groups is presented in the table 3.56. From the results it is observed that 90.7 percentage of beneficiaries stated that their self-help-group's numbers are rotating funds and 9.3 % of beneficiaries stated that their SHG members are not rotating funds.

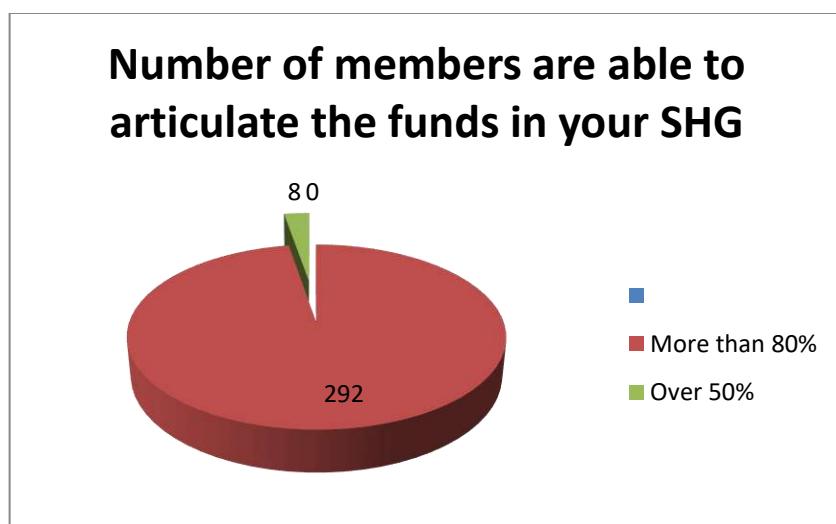
**Table 3.57 Repayment percentage of your SHG members**

Repayment percentage	Number of Beneficiaries	Percent
Below 75%	152	50.7
Above 75%	148	49.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

### Repayment percentage of your SHG members







Monthly repayment percentage of rotation money by the self-help group members is presented in the table 3.57. From the table it is not that 50.7 percentage of members are repaying below 75 % of availed rotation amount and 49.3 percentage of numbers are repaying above 75 % of availed rotation amount.

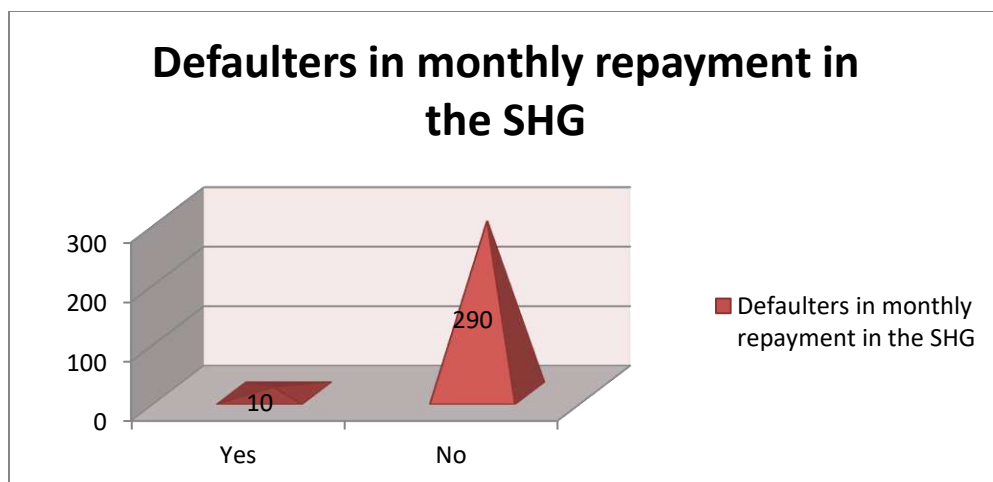
**Table 3.58 Number of members are able to articulate the funds in your SHG**

Number of Members	Number of Beneficiaries	Percent
More than 80%	292	97.3
Over 50%	8	2.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Number of members able to articulate self-help-group funds is presented in the table 3.58. From the results it is identified that 97.3 percentage of beneficiaries stated that more than 80 percentage of numbers are able to articulate the SHG funds and 2.7 percentage of beneficiaries stated that only over 50% of members are able to articulate the self-help-group fund.

**Table 3.59 Defaulters in monthly repayment in the SHG**

Default Status	Number of Beneficiaries	Percent
Yes	10	3.3
No	290	96.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



Defaulters in the monthly repayment of self-help-group are presented in the table 3.60. From the table it is found that majority of respondents 96.7 percentages are not defaulters and only 3.3 percentage of self-help-group members are defaulters.

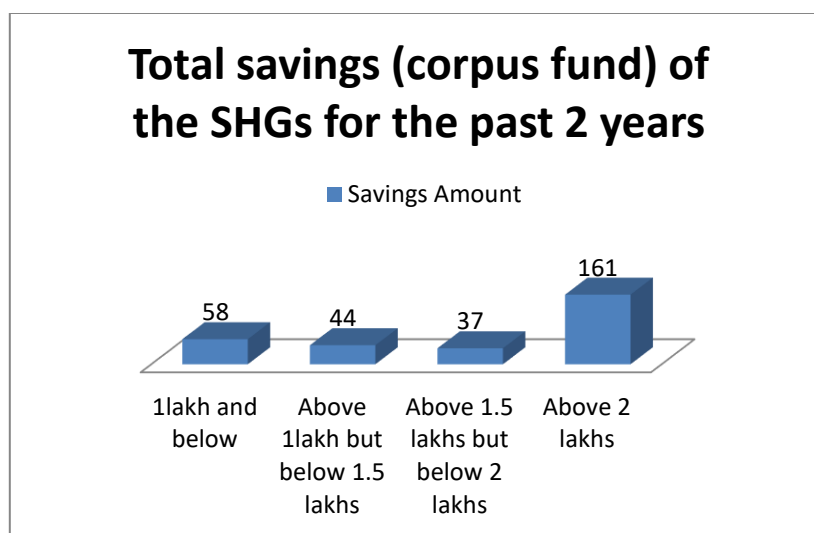
**Table 3.60 Current Average annual income of SHGs**

Current Average annual income of SHGs	Rs.4,77,344/-
---------------------------------------	---------------

Self-help-groups can generate income by rotating loan amount among its members. The average annual income of self-help-groups in the study area is presented in the table 3.60. From the results it is observed that the current average annual income of each Self-help-group is Rs.4,77,344/-

**Table 3.61 Total savings (corpus fund) of the SHGs for the past 2 years**

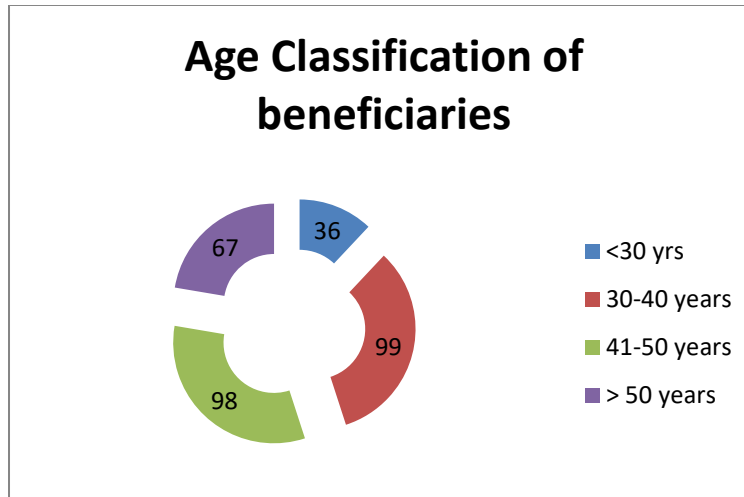
Savings Amount	Number of Beneficiaries	Percent
1lakh and below	58	19.3
Above 1lakh but below 1.5 lakhs	44	14.7
Above 1.5 lakhs but below 2 lakhs	37	12.3
Above 2 lakhs	161	53.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



Corpus fund generated by self-help-groups during last 2 years is presented in the table 3.61. From the results it is observed that 19.3 percentage of beneficiaries are stated that their self-help groups generated Rs.1,00,000/- and below worth Corpus fund. 14.7 % of beneficiaries stated that their self-help-group generated above Rs.1,00,000/- but below Rs.1.5 lakhs as their Corpus fund. 12.3 percentage of beneficiaries stated that their self-help-group generated above Rs.1,50,000/- but below Rs.2,00,000/- as Corpus fund and 53.7 percentage of beneficiaries stated that their self-help-groups generated above Rs.2,00,000/- as the Corpus fund. Hence it is concluded that majority of self-help-groups availed loan from NBCFDC are generated Rs.2,00,000/- and above as the Corpus fund.

**Table 3.62 Age Classification of beneficiaries**

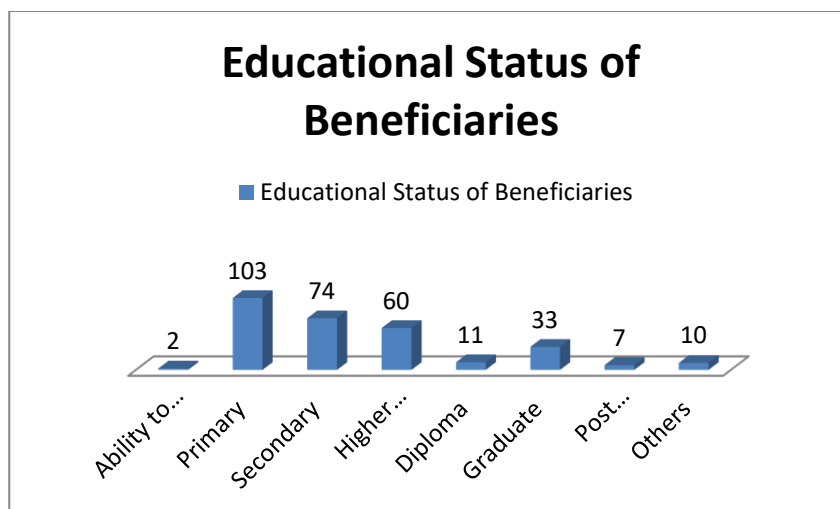
Age Classification	Number of Beneficiaries	Percentage
<30 yrs	36	12.0
30-40 years	99	33.0
41-50 years	98	32.7
> 50 years	67	22.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



Physical and Psychological development of an individual is related to his or her age. It thus influences the interest and needs of an individual. It also plays a vital role in deciding future goals and expectations. From the Table 3.62 it is found that the majority of respondents i.e., 33 % falls under category of 30 – 40 years, 32.7 % of respondents falls under the category of 41-50 years, 22.3 % of respondents falls under >50 years and only 12 % of respondents falls under < 30 years category. So, it is concluded that the majority of respondents are in 30 – 40 years category.

**Table 3.63 Educational Status of Beneficiaries**

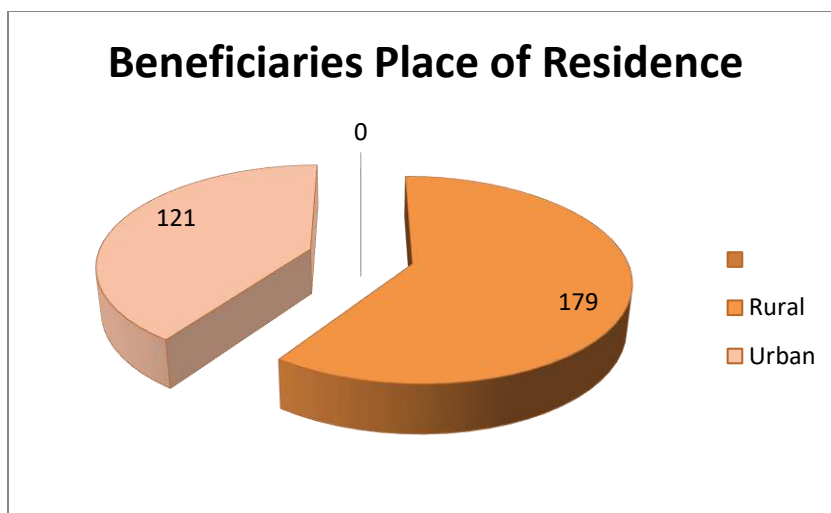
<b>Educational Status</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Ability to sign	2	.7
Primary	103	34.3
Secondary	74	24.7
Higher Secondary	60	20.0
Diploma	11	3.7
Graduate	33	11.0
Post Graduate	7	2.3
Others	10	3.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



Various categories of Education included in the study are Illiterate, Ability to sign, Primary, Secondary, Higher Secondary, Diploma, ITI, Graduate, post graduate and others. From the above Table 3.64, it is observed that, 0.7 % of respondents falls under Ability to sign category, 34.3 % of respondents falls under Primary category, 24.7 % of respondents falls under Secondary category, 20.0 % of respondents falls under Higher Secondary category, 3.7 % of respondents falls under Diploma category, 11.0 % of respondents falls under Graduate category, 2.3 % of respondents falls under post graduate category and 3.3 % of respondents are falls under others category. From the above Table it is concluded that 79.7 % of beneficiaries completed maximum of school level education only. Hence, they are the needy peoples for loan amount.

**Table 3.64 Beneficiaries Place of Residence**

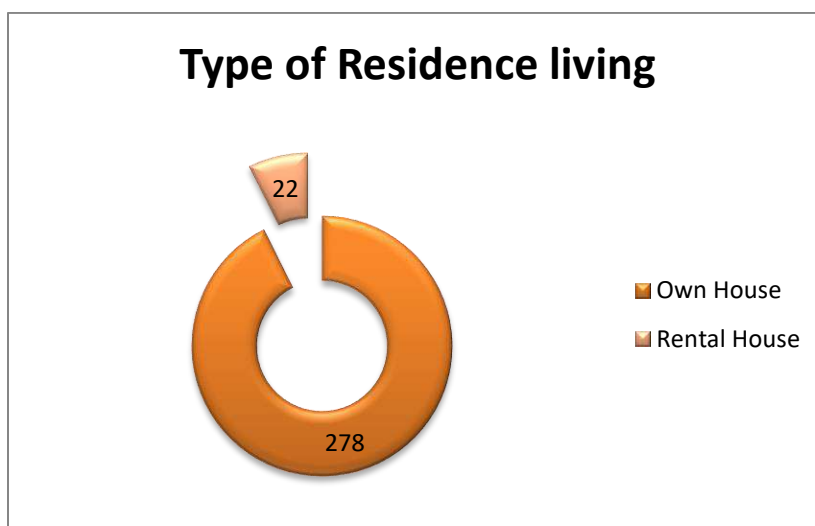
Place of Residence	Number of Beneficiaries	Percentage
Rural	179	59.7
Urban	121	40.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



From the Table 3.64 it is found that 59.7 % of respondents are living in rural area and 40.3 % of respondents are living in urban area. One of the greatest strength of the research is more than 50 % of the beneficiaries taken from rural areas of Kerala.

**Table 3.65 Type of Residence living**

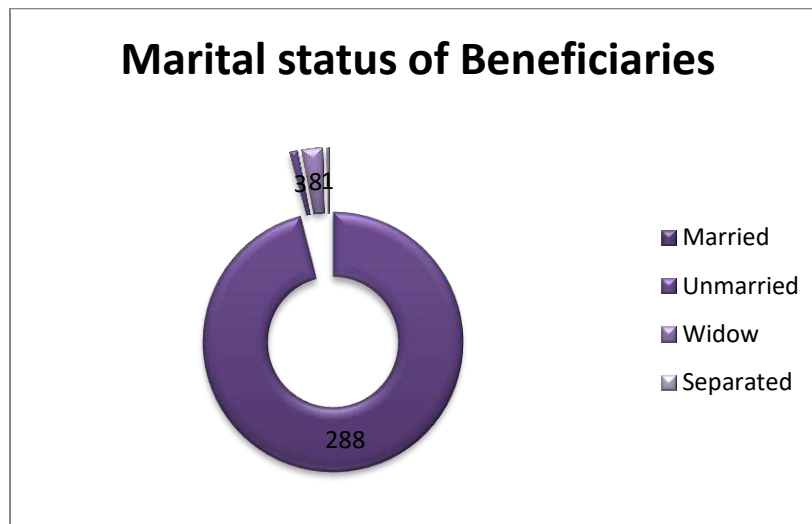
Type of Residence	Number of Beneficiaries	Percentage
Own House	278	92.7
Rental House	22	7.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



From the Table 3.65 it is found that 92.7 % of respondents are living in own house and 7.3 % of respondents are living in rented house.

**Table 3.66 Marital status of Beneficiaries**

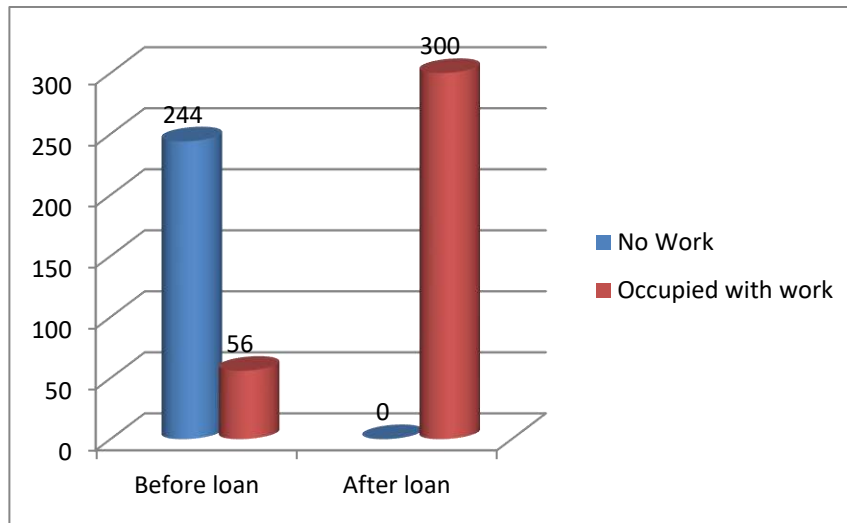
<b>Marital status</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Married	288	96.0
Unmarried	3	1.0
Widow	8	2.7
Separated	1	.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



Various categories of Marital status included in the study are Married, Unmarried, Widow, separated and Divorced. From the Table 3.66, it is observed that 96 % of respondents fall under married category, 1.0 % of respondents' falls under unmarried category, 2.7 % of respondents fall under widow category and 0.3 % of respondents falls under separated category. The interesting conclusion of marital status of respondents is 96 % of beneficiaries are living with their spouse and children's. Further it is concluded that married respondents availed GTL offered by NBCFDC because they are having more responsibility to uplift the economic and social growth of the family.

**Table 3.67 Occupational status of Beneficiaries**

<b>Occupational Status</b>	<b>Before loan</b>	<b>After loan</b>
No Work	244	0
Occupied with work	56	300

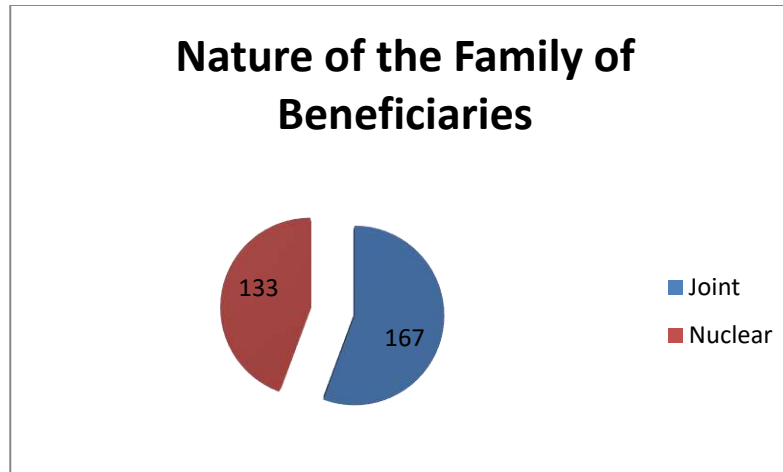


The occupational status occupation status of beneficiaries is presented in the table 3.67 from the table it is found that before obtaining loan from NBCFDC about 244 respondents are not having any work and remain as house wife and 56 respondents are occupied with some work. After availing loan from NBCFDC it is found that all 300 beneficiaries are occupied with some work with the help of NBCFDC loan. It is concluded that loan from NBCFDC drastically changed occupational status of beneficiaries. From the field study it is also identified that majority of beneficiaries are occupied with small business type of activity.

**Table 3.68 Nature of the Family of Beneficiaries**

<b>Nature of the family</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Joint	167	55.7
Nuclear	133	44.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

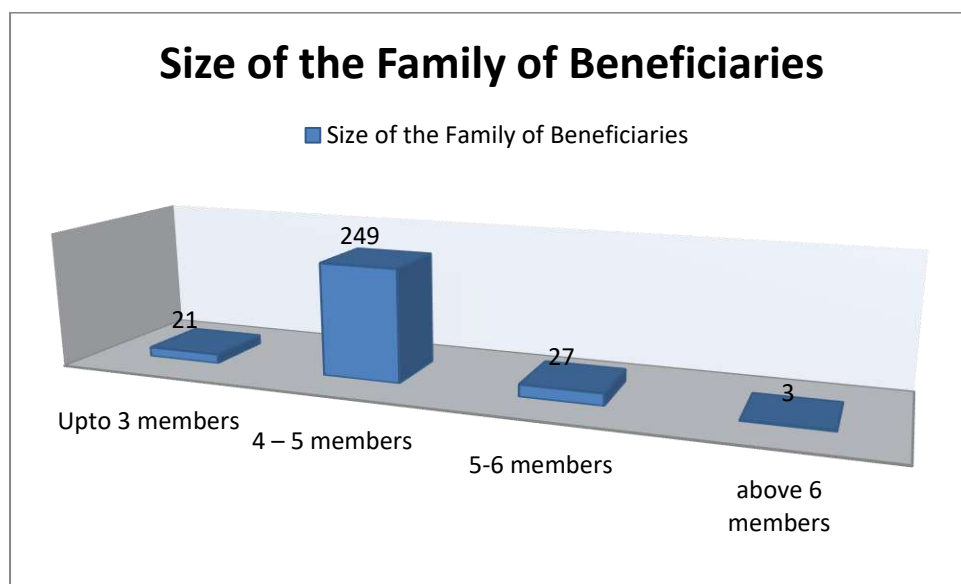




Family type differentials may also have effect. So, it is important to know the family type distribution of respondents. From the Table 3.68, it is found that 44.3% of respondents are from nuclear family category and 55.7 % of respondents are from joint family category.

**Table 3.69 Size of the Family of Beneficiaries**

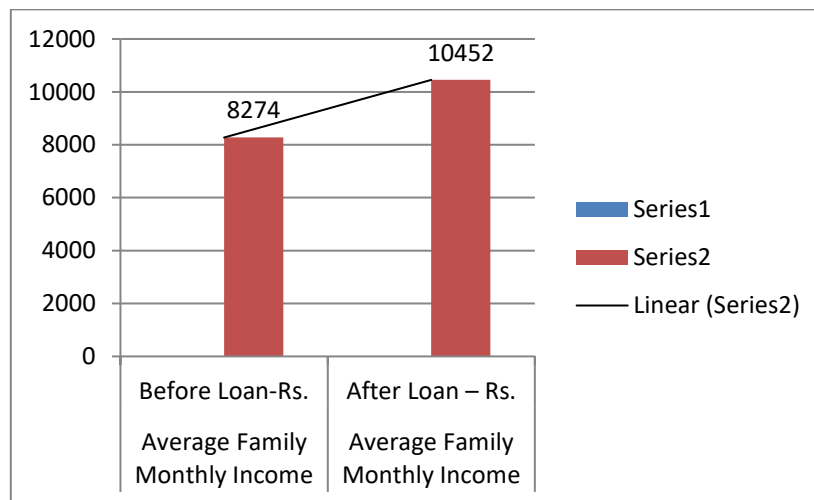
Size of the Family	Number of Beneficiaries	Percentage
Upto 3 members	21	7.0
4 – 5 members	249	83.0
5-6 members	27	9.0
above 6 members	3	1.0
<b>Total</b>	<b>300</b>	<b>100.0</b>



From the Table 3.69 it is found that, 83.0 % of the respondent's families are having 4-5 members. 7.0 % of the respondents' families are having 3 members, 9% of the respondents families are having 5-6 members and 1.0 % of respondents' family having above 6 members. So it is concluded that majority of the beneficiaries are living with 4 to 5 members in the family.

**Table 3.70 Average Monthly Income of Beneficiaries**

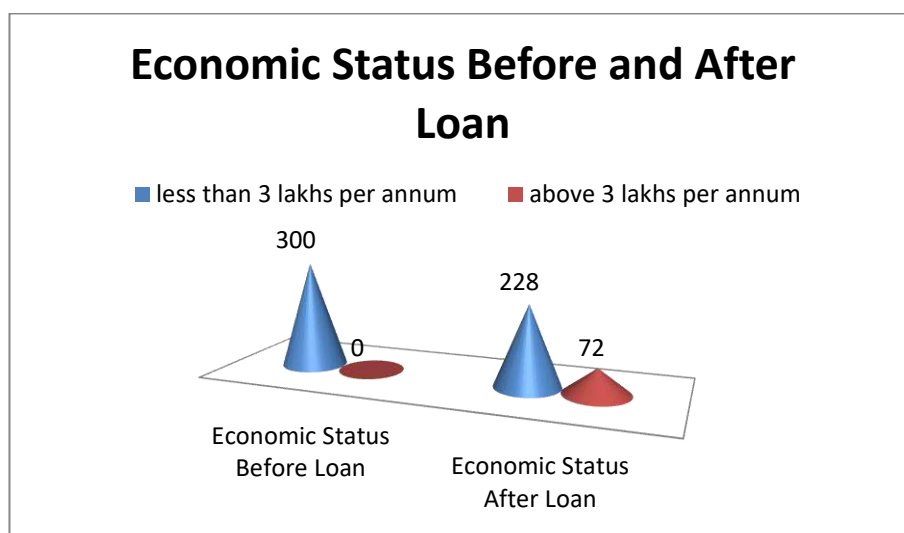
<b>Average Family Monthly Income Before Loan-Rs.</b>	<b>Average Family Monthly Income After Loan – Rs.</b>	<b>Change in Family Monthly Income of Beneficiaries in Rs.</b>	<b>Percentage of Variation</b>
8,274	10,452	2,178	26.32%



Average monthly income of beneficiaries is presented in the table from the table 3.70. From the results it is found that, before obtaining loan from NBCFDC the average monthly income is Rs.8,274/- and after availing loan from NBCFDC the average family monthly income Rs.10,452/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.2,178/- for the beneficiaries. There is increase in 26.32 % in income of beneficiaries after the loan was applied in NBCFDC.

**Table 3.71 Economic Status Before and After Loan**

Economic Status	Before Loan		After Loan	
	Number of Beneficiaries	Percentage	Number of Beneficiaries	Percentage
less than 3 lakhs per annum	300	100	228	76.0
above 3 lakhs per annum	0	0	72	24.0
<b>Total</b>	<b>300</b>	<b>100.0</b>	<b>300</b>	<b>100.0</b>



The economic status of beneficiaries before and after the loan is presented in the table 3.71. The categories of economic status asked during field survey were below 3 lakhs per annum and above 3 lacs per annum. From the results it is found that before the loan was availed 100 percent of beneficiaries annual income is less than 3 lakhs. After the loan was availed from NBCFDC 76 % beneficiaries annual income of beneficiaries income as income is less than 3 lakhs per annum and 24 % of beneficiaries annual income is above 3 lakhs per annum. It is concluded that after the loan has availed about 24 % of beneficiaries annual income is increased from below 3 lakhs to above 3 lakhs.

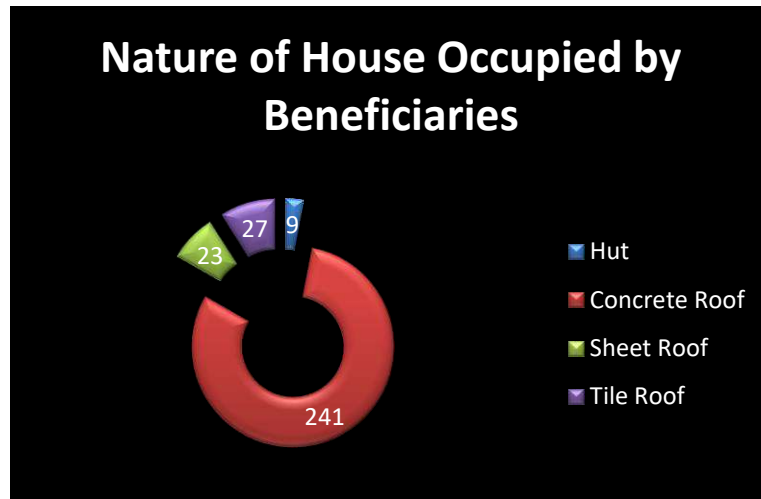
**Table 3.72 Variations in number of beneficiaries whose earnings have crossed the income eligibility criteria.**

Name of the Scheme	Economic Status	Beneficiaries			
		Before Loan	After Loan	Change in No. of beneficiaries, who crossed income eligibility criteria	% variation
MFS	less than 3 lakhs per annum	268	198	-70	-26%
	above 3 lakhs per annum	0	70	70	+26%
MSY	less than 3 lakhs per annum	32	30	-2	-6.25
	above 3 lakhs per annum		2	2	+6.25

Variation in number of beneficiaries whose earning cross income crossed income eligibility criteria is presented in the table. For MFS In economic status less than 3 lacs per annum category before the loan is applied there are 268 beneficiaries and after the loan obtained from NBCFDC there are 198 beneficiaries it is concluded that there is variation in -26 %. In the economic status of about 3 lakh per annum before loan there is no beneficiary is in this category and after the loan there are 70 beneficiaries. Why comparing before and after loan there is increase in 70 percentage. For MSY In economic status less than 3 lacs per annum category before the loan is applied there are 32 beneficiaries and after the loan obtained from NBCFDC there are 30 beneficiaries it is concluded that there is variation in -6.25 %. In the economic status of about 3 lakh per annum before loan there is no beneficiary is in this category and after the loan there are 2 beneficiaries. Why comparing before and after loan there is increase in 6.25 percentage.

**Table 3.73 Nature of House Occupied by Beneficiaries**

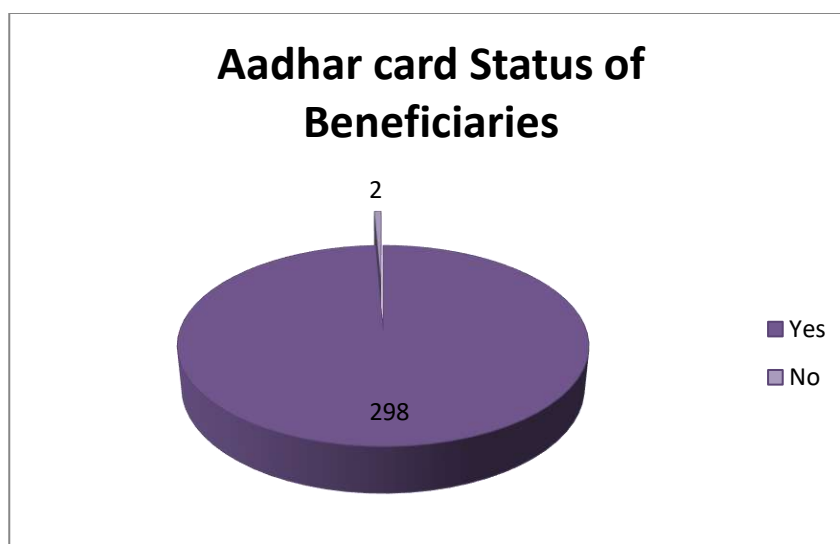
Nature of House Occupied	Number of Beneficiaries	Percentage
Hut	9	3.0
Concrete Roof	241	80.3
Sheet Roof	23	7.7
Tile Roof	27	9.0
<b>Total</b>	<b>300</b>	<b>100.0</b>



From the above Table 3.73 it is found that 7.7 % of respondents are living in sheet roof. 80.3 % of respondents are living in concrete roof. 3.0 % of respondents are living in huts. 9.0 % respondents are living in tile roof.

**Table 3.74 Aadhar card Status of Beneficiaries**

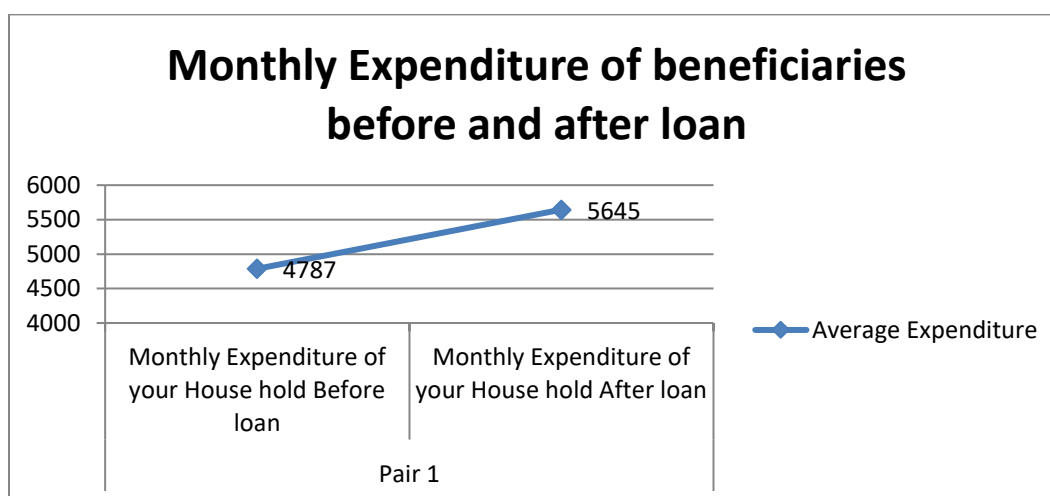
Aadhar card status	Number of Beneficiaries	Percentage
Yes	298	99.3
No	2	.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



From the above Table 3.74 it is found that 99.3 % of respondents are having Aadhar card and 0.7 % of respondents are not having Aadhar card.

**Table 3.75 Monthly Expenditure of beneficiaries before and after loan**

Spending status		Average Expenditure in Rs.
Pair 1	Monthly Expenditure of your House hold Before loan	4,787
	Monthly Expenditure of your House hold After loan	5,645

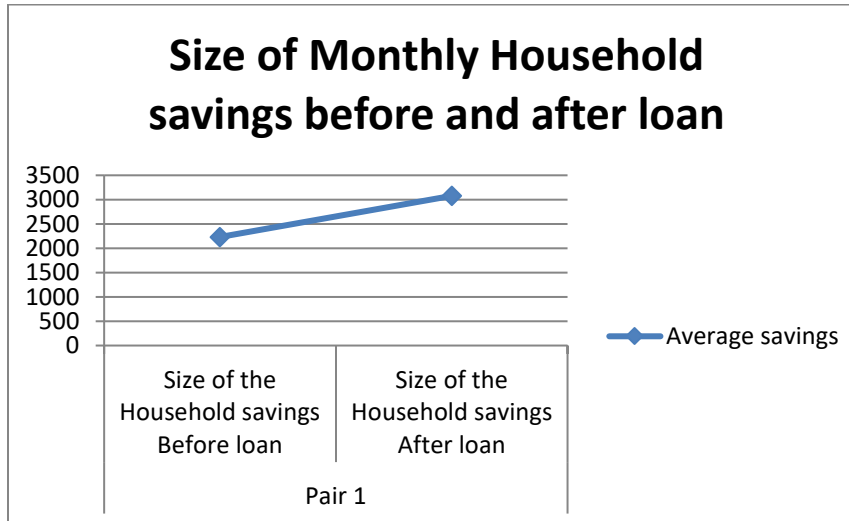


The monthly expenditure of beneficiaries before and after loan was presented in the above table 3.75. From the results it is observed that the beneficiaries are spending Rs.4,787/-

before loan period and Rs.5,645/- after loan period. It is concluded that about Rs.858 increase in family spending and hence this may be reason for delay in paying monthly installments.

**Table 3.76 Size of Monthly Household savings before and after loan**

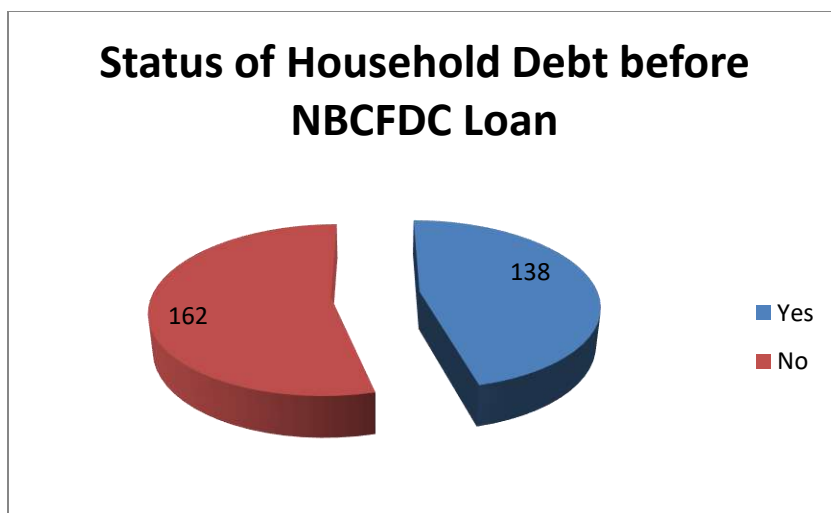
		Average savings in Rs.
Pair 1	Size of the Household savings Before loan	2,232
	Size of the Household savings After loan	3,077



The monthly size of house hold savings of beneficiaries before and after loan was presented in the above table 3.76. From the results it is observed that the beneficiaries are saving Rs.2,232/- before loan period and Rs.3,077/- after loan period. It is concluded that there is increase in family savings amount by Rs.845/- per month.

**Table 3.77 Status of Household Debt before NBCFDC Loan**

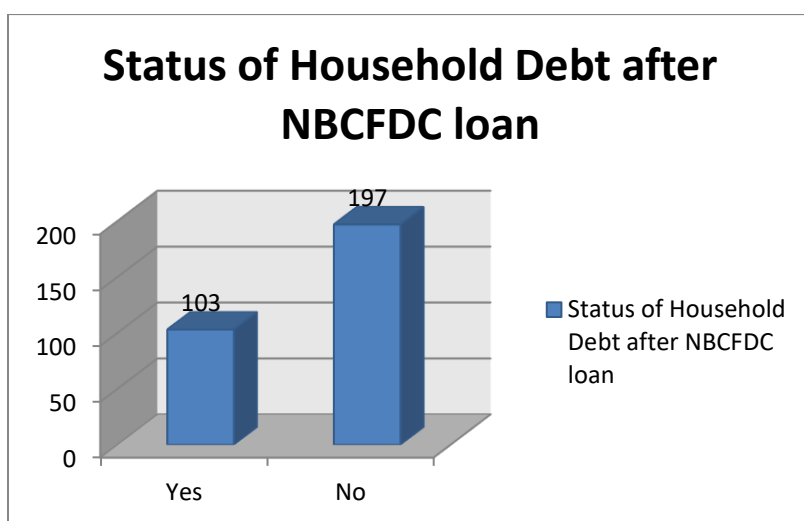
Having household debt except NBCFDC before loan	Number of Beneficiaries	Percentage
Yes	138	46.0
No	162	54.0
<b>Total</b>	<b>300</b>	<b>100.0</b>



The status of respondents having household debt except NBCFDC before loan was presented in the above Table 3.77. From the results it is found that 54 % of respondents are not having any debt before NBCFDC loan and 46 % of respondents are having some debt after NBCFDC loan.

**Table 3.78 Status of Household Debt after NBCFDC loan**

Having Household Debt after NBCFDC loan	Number of Beneficiaries	Percentage
Yes	103	34.3
No	197	65.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

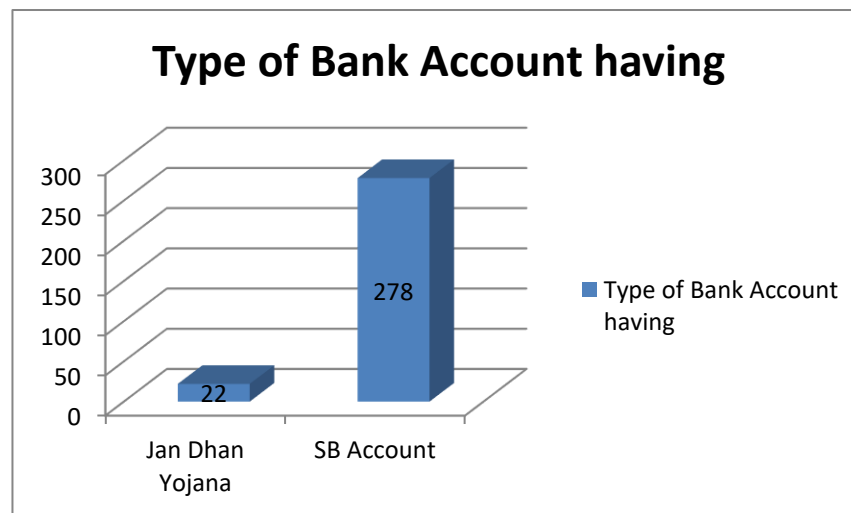




The status of respondents having household debt except NBCFDC after loan was presented in the above Table 3.78. From the results it is found that 65.7 % of respondents are not having any debt after NBCFDC loan and 34.3 % of respondents are having some debt after NBCFDC loan. While comparing the beneficiaries status of household debt before and after loan during the study period, it is concluded that there are about 36 beneficiaries are free from debt from other Private Finance even in the COVID situation.

**Table 3.79 Type of Bank Account of Beneficiaries**

Type of Account having	Number of Beneficiaries	Percentage
Jan Dhan Yojana	22	7.3
SB Account	278	92.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



Type of bank account holding also checked during the study. From the above Table 3.79 it is observed that 92.7 % of respondents having normal savings bank account and 7.3 % of respondents are having Jan Dhan Yojana account and received loan through **DBT to his account.**

**Table 3.80 Details of Assets Purchased by the Beneficiaries for consumption**

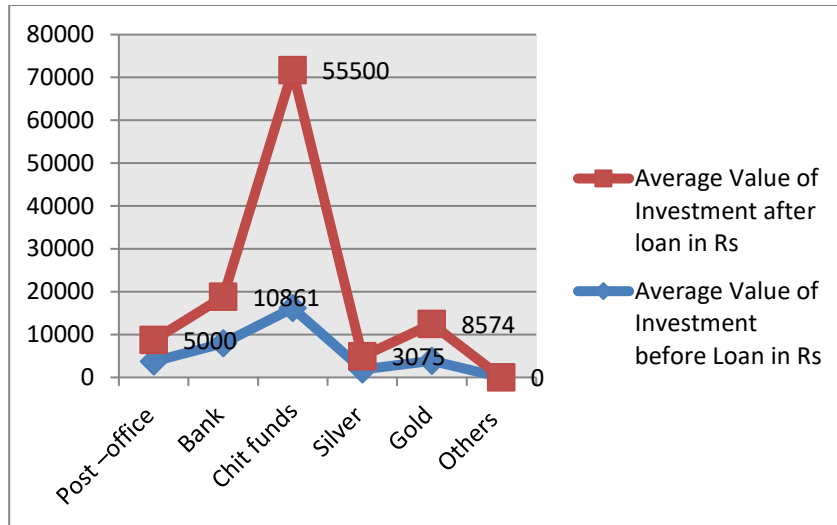
S.No	Name of the Assets	Percentage of Beneficiaries Purchased before Loan	Percentage of Beneficiaries Purchased after loan	Don't Have this asset
1.	T.V	99.3 %	0.7 %	-
2.	Radio	64 %	--	36%
3.	Mixi	97.3 %	2.7 %	-
4.	Grinder	47%	53%	-
5.	Cell Phone/Smart Phone	88.7%	10 %	1.3 %
6.	Cycle	20%	10.3%	69.7 %
7.	Scooter/Bike	35%	20.7%	44.3%
8.	Car	5.3%	4.0%	90.7%
9.	Computers	16.7%	7.0%	76.3%
10.	Telephone connection	24.7%	2.7%	72.7%
11.	Gas connection	98.7%	0.7%	0.7%
12.	Iron box	88.7%	3.0%	8.3%
13.	Fan	93%	5.3%	1.7%
14.	Sewing machine	54.7%	17.3%	28.0%
15.	Washing machine	15.7%	16.0%	68.3%
16.	Refrigerator	48%	16.3%	35.7%
17.	Video player	24.7%	0.7%	74.7%
18.	Farm land	0 %	11%	89%
19.	House	0 %	6%	94%
20.	Cow/Goat	0%	9%	91%
21.	Tailoring machine	0%	13%	87%
22.	Machineries for business	0%	26%	74%
23.	Furniture and other fittings for Business	0%	32%	68%
24.	Increased working capital/inventory for Business	0%	41%	59%

Details about list of assets purchased by the beneficiaries for consumption after the loan was availed from NBCFDC are presented in the table 3.80.24 numbers of most popular assets

normally used by peoples are listed in the questionnaire. During the field interview the following observation was found, 2.7 percentage of beneficiaries purchased mixer grinder, 53 percentage of beneficiaries purchased grinder, 10 percentage of beneficiaries purchased cell phones, 10.3 % of beneficiaries purchase the cycle, 20.7 % of beneficiaries purchased bike, 4.0 % of beneficiaries purchased car, 7.0 % of beneficiaries purchase computers, 2.7 % of beneficiaries purchased telephone connection, 0.7% of beneficiaries purchased gas connection, 3.0 % of beneficiaries purchased iron box, 5.3% of beneficiaries purchased fan, 17.3 % of beneficiaries purchased sewing machine, 16 % of beneficiaries purchased washing machine, 0.7% of beneficiaries purchased video player, and 16.3 % of beneficiaries purchased refrigerator with the **profit gained from the business with the help of loan amount from NBCFDC**. It is further noted that sewing machine asset is purchased by majority of beneficiaries after the loan was availed. 11% of beneficiaries purchased Farm land for the business. 6% of beneficiaries purchased house by availing the loan. 9% of beneficiaries purchased Cow/Goat for farming business. 13% of beneficiaries got new tailoring machine to run the business. 26% of beneficiaries purchased machineries for the day to day business activities. 32% of beneficiaries purchased furniture and other fittings for their business. 41% of beneficiaries increased working capital/inventory for the business. By availed the loan from KSWDC under NBCFDC Scheme, beneficiaries business revenue has been increased. From the revenue of the business, the beneficiaries purchased the consumable items to improve their lifestyle and standard of living.

**Table 3.81 Beneficiaries investment Amount in Investment Avenues**

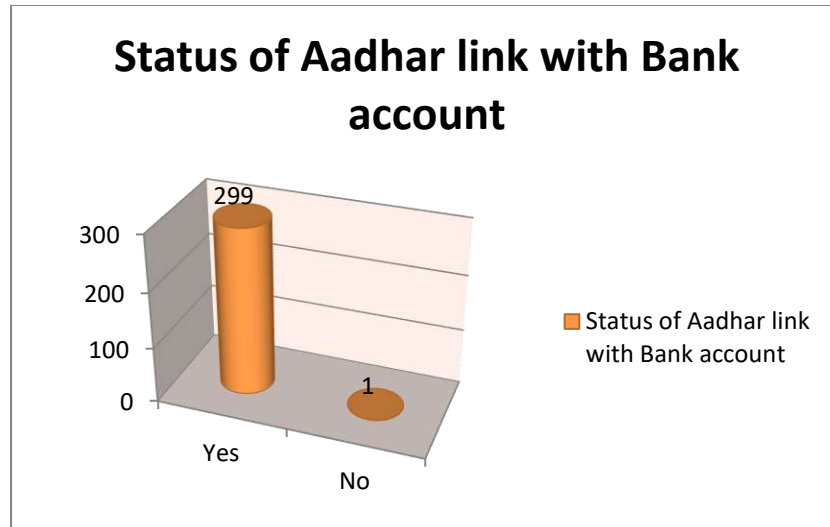
S.No	Name of the investment	Average Value of Investment before Loan in Rs.	Average Value of Investment after loan in Rs.
1.	Post –office	3,726	5,000
2.	Bank	7,960	10,861
3.	Chit funds	16,166	55,500
4.	Silver	1,863	3,075
5.	Gold	3,874	8,574
6.	Others	---	----



The important objective of NBCFDC loan scheme is to boost economic status of OBC peoples. The average investment value of all 500 beneficiaries after term loan was obtained in the important investment Avenue namely post office bank chit funds silver gold and others are presented in the table 3.81. From the table it is noted that average value of investment in post office is Rs.5,000/-, average value of investment in bank is Rs.10,861/-, the average value of investment in chit funds is Rs.55,500/-, the average value of investment in silver is Rs.3,075/-, the average value of investment in gold is Rs.8,574/-, the average value of investment other investment Avenue is NIL. While comparing the value of investment before and after loan it is identified that the there is significant difference in the average investment in the important investment Avenues. It is further noted that majority of respondents are investing their money in the chit funds.

**Table 3.82 Status of Aadhar link with Bank account**

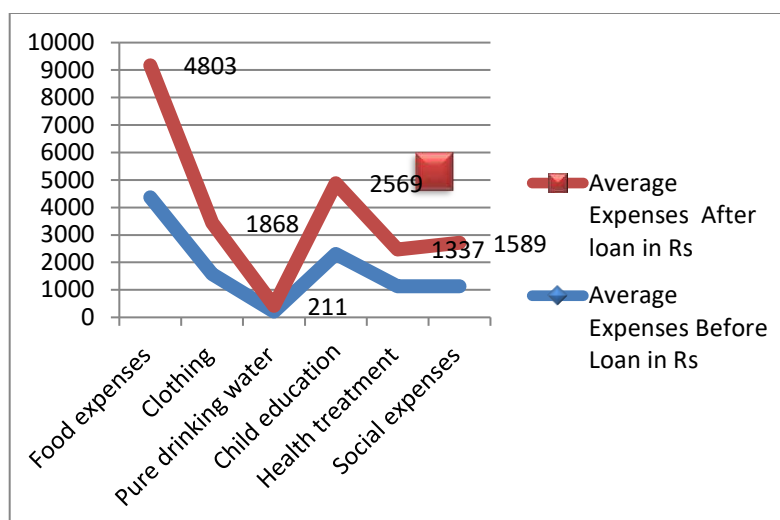
Status of Aadhar link with Bank	Number of Beneficiaries	Percentage
Yes	299	99.7
No	1	.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



Government of India taking more initiatives to link Aadhar number with bank account, it is also measured during the study. The positive impact of that initiative is observed from the study because from the above Table 3.82, it is observed that 99.7 % of respondents had linked their Aadhar with bank account and remaining 0.7% of respondents did not linked their Aadhar with bank account.

**Table 3.83 Average household Expenditure of beneficiaries before and after NBCFDC loan**

S.No	Name of the item	Average Expenses Before Loan in Rs.	Average Expenses After loan in Rs.
1.	Food expenses	4,369	4,803
2.	Clothing	1,571	1,868
3.	Pure drinking water	209	211
4.	Child education	2,307	2,569
5.	Health treatment	1,135	1,337
6.	Social expenses	1,128	1,589



The average household expenditure before and after loan of all 500 beneficiaries for the important household categories are presented in the table 3.83. Before the loan was availed the average household expenditure for food expenses is Rs.4,369/-, for clothing it was Rs.1,571/-, for pure drinking water it was Rs.209/-, for children's education it was Rs.2,307/-, for health expenses it was Rs.1,135/- and for social expenses it was Rs.1,128/-. After the loan was availed the average household expenditure for food expenses is Rs.4,803/-, for clothing it was Rs.18,680/-, for pure drinking water it was Rs.211/-, for children education it was Rs.2,569/-, for health expenses it was Rs.1,137/-, for social expenses it was Rs.1,589/-. While comparing the average household expenditure before loan and after loan it was noted that there is a significant increase in the important household expenses. In spite of increase in the expenditure, majority of beneficiaries are paying monthly installments properly to KSWDC.

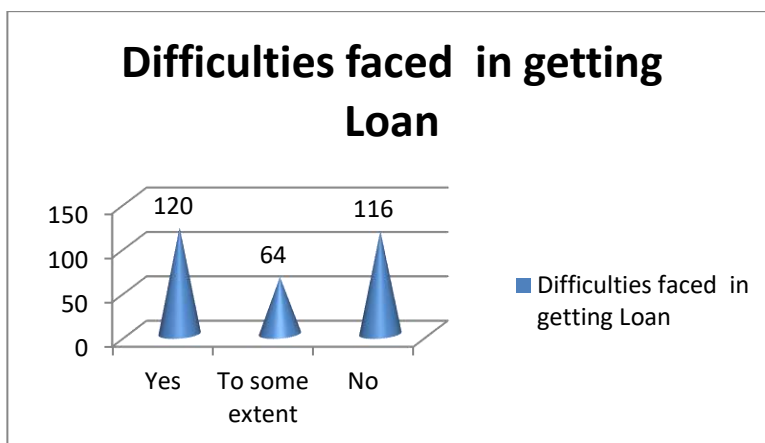
**Table 3.84 Previous experiences towards NBCFDC loan**

Number of times applied Loan	Number of Beneficiaries	Percentage
1 <sup>st</sup> Time	300	100
<b>Total</b>	<b>300</b>	<b>100.0</b>

Previous experience level about loan from NBCFDC was asked among respondents. From the results in the Table 3.84, it is observed that about all the beneficiaries are availed loan from NBCFDC for first time.

**Table 3.85 Difficulties faced in getting Loan**

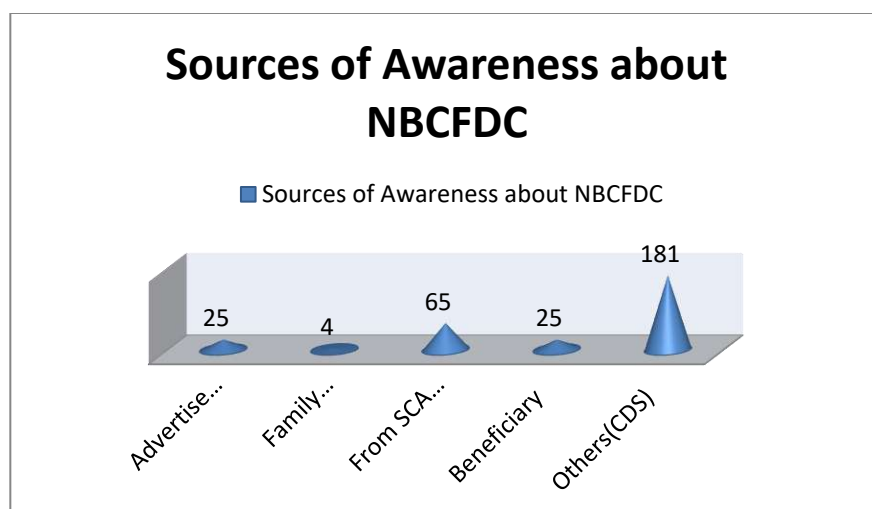
<b>Difficulties faced in getting Loan</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	120	40.0
To some extent	64	21.3
No	116	38.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



Difficulties faced in getting loan were also checked among respondents. From the results in the Table 3.85, it is observed that 38.7 % of respondents expressed that they did not face any problem in getting loan. 21.3 % of beneficiaries expressed that they faced minor problems while availing loan and 40.0 % of respondents faced problems while applying loan. In general, delay in processing and sanctioning of loan amount is not at all problem for the beneficiaries in Kerala. They sanction loan within short period of time. This difficulty is arisen because of getting cast and income certificate from local authorities.

**Table 3.86 Sources of Awareness about NBCFDC**

<b>Sources of Awareness about NBCFDC</b>	<b>No. of Beneficiaries</b>	<b>Percentage</b>
Advertisement	25	8.3
Family /Friends/Relatives	4	1.3
From SCA officials	65	21.7
Beneficiary	25	8.3
Others(CDS)	181	60.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

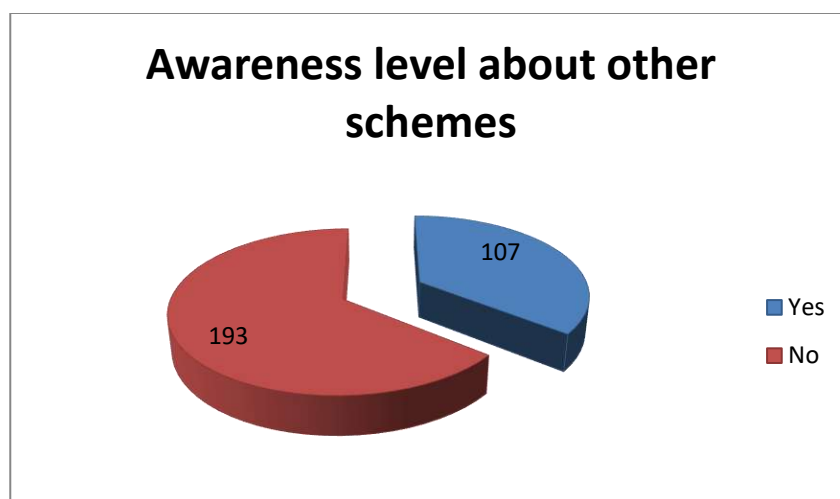


It is found from the study NBCFDC is taking greater efforts for creating awareness about its scheme by updating in its Webpage, Advertisement, and Toll free number in application form. Sources of awareness about NBCFDC schemes were asked among the respondents. From the results in the Table 3.86, it is observed that CDS (60.3%) are playing an important role for creating awareness about NBCFDC micro finance schemes. 8.3 % of respondents came to know by Advertisements, 21.3 % of respondents got awareness from SCA officials, only 1.3% of respondents came to know about the NBCFDC schemes from family/Friends/Relatives and 8.3 % of respondents came to know about the NBCFDC schemes from beneficiary.

**Table 3.87 Awareness Level about other schemes**

Awareness level about other schemes	Number of Beneficiaries	Percentage
Yes	107	35.7
No	193	64.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

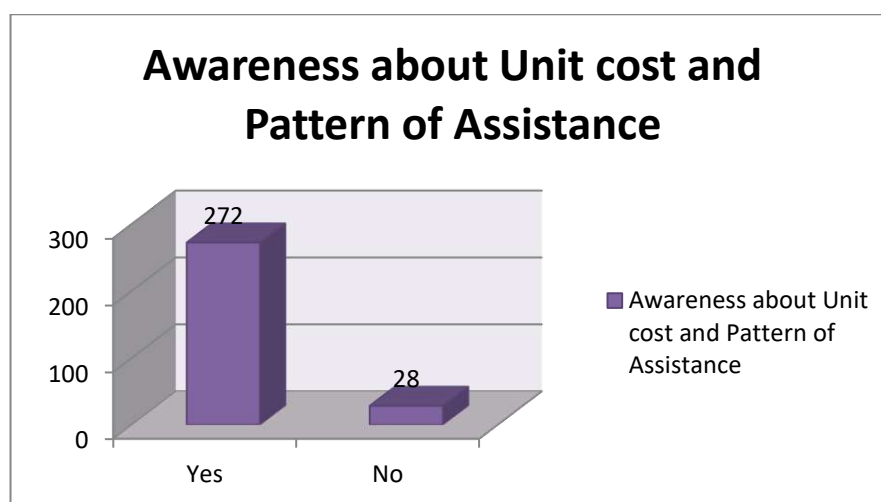




Sources of awareness about other NBCFDC schemes were asked among the respondents. From the results in the Table 3.87, it is observed that 64.3 % of respondents do not know about the other schemes of NBCFDC. 35.7 % of respondents know about other schemes of NBCFDC. Hence it is concluded that the majority of respondents doesn't know fully about the other schemes of NBCFDC.

**Table 3.88 Awareness about Unit cost and Pattern of Assistance**

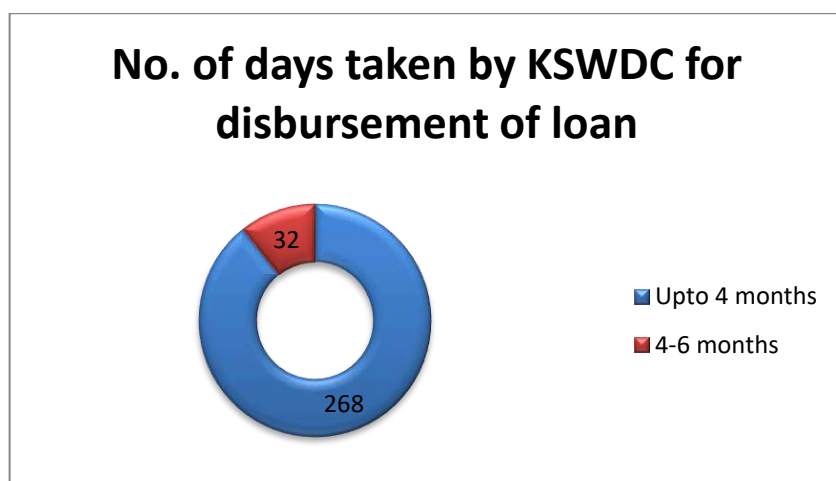
Awareness about Unit cost and Pattern of Assistance	Number of Beneficiaries	Percentage
Yes	272	90.7
No	28	9.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



Awareness about Unit cost and Pattern of Assistance of NBCFDC schemes were asked among the respondents. From the results in the Table 3.88, it is observed that, majority of respondents (90.7%) know about Unit cost and Pattern of Assistance of NBCFDC schemes and they stated cost pattern as 85% from NBCFDC, 10% from SCA and 5% from beneficiary.

**Table 3.89 No. of days taken by KSWDC for disbursement of loan**

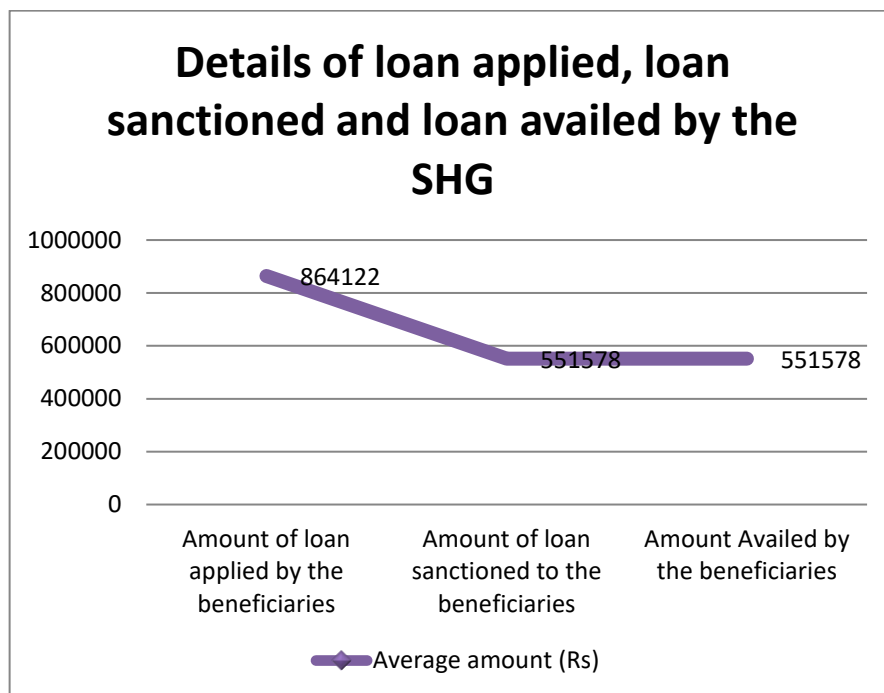
Number of days	Number of Beneficiaries	Percentage
Upto 4 months	268	89.3
4-6 months	32	10.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



The success of loan scheme is depending upon days taken by the organization to disburse. The details regarding the number of days taken by KSWDC for disburse the term loan is presented in the table 3.89, From the results it is noted that 89.3 % of beneficiaries are waited less than 4 months to avail loan and 10.7 % of beneficiaries waited 4 to 6 months to avail. Hence the majority of beneficiaries availed loan within in 4 months after the application was given. Therefore the beneficiaries (10.7%) are getting loan after four months only. The major reason for delay is from the beneficiary and SCA side only. Getting income certificate and other KYC documents needed for processing loan are some reasons for delay.

**Table 3.90 Details of loan applied, loan sanctioned and loan availed by the SHG****(Group Amount)**

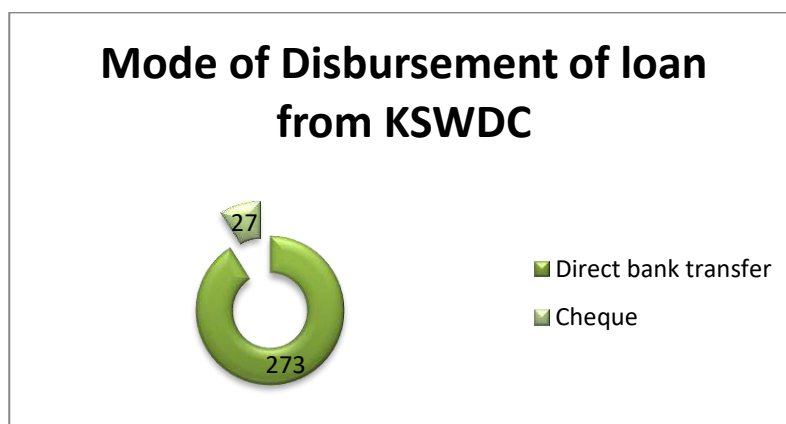
<b>Details</b>	<b>Average amount (Rs)</b>
Amount of loan applied by the beneficiaries	8,64,122
Amount of loan sanctioned to the beneficiaries	5,51,578
Amount Availed by the beneficiaries	5,51,578



The details regarding the amount of loan applied, loan sanctioned and loan availed by the self-help-group is presented in the table 3.90. With regard to loan applied by the group it is noted that the average loan applied by the group is Rs.8,64,122/-. With regard to amount of loan sanctioned it is noted that, the average loan sanctioned to the group is Rs.5,51,578/-. With regard to amount availed by the group it is noted the average loan availed by the group is Rs.5,51,578/-. From the average loan applied and sanctioned it is concluded that KSWDC is averagely sanctioning 63% of amount applied by the group. From the average amount availed by the group it is concluded that, the self-help-group are availing almost all the amount sanctioned by the KSWDC.

**Table 3.91 Mode of disbursement of loan from KSWDC**

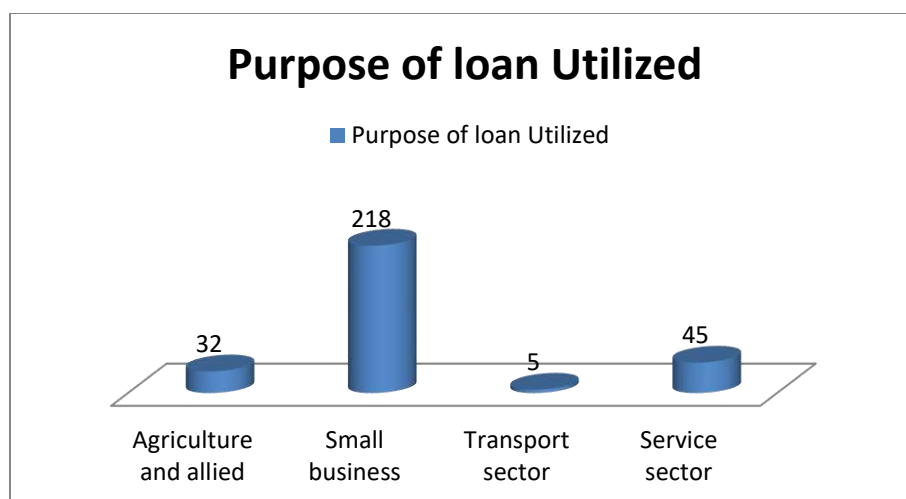
Transfer Mode	Number of Beneficiaries	Percentage
Direct bank transfer	273	91.0
Cheque	27	9.0
<b>Total</b>	<b>300</b>	<b>100.0</b>



The mode of receiving loan amount from the KSWDC by the beneficiaries is presented in the table 3.91. From the table it is noted that 91 percentage of beneficiaries received loan through direct bank transfer to their account and 9 percentage of beneficiaries received loan by the cheque issued by KSWDC.

**Table 3.92 Purpose of loan Utilized**

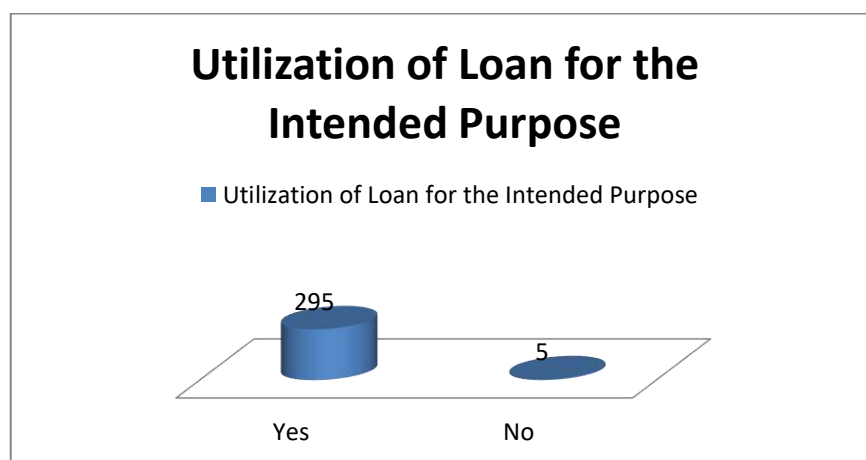
Nature of activity for which assistance is utilized	Number of Beneficiaries	Percent
Agriculture and allied	32	10.7
Small business	218	72.6
Transport sector	5	1.7
Service sector	45	15
<b>Total</b>	<b>300</b>	<b>100.0</b>



The purpose of loan utilized by the beneficiaries is presented above table 3.92. From the results it is observed that majority of respondents (72.6%) are utilized loan for small business type of activities, 10.7 % beneficiaries utilized the loan for Agriculture and allied type of activities, 1.7 % of beneficiaries are utilized for transport sector activities and 15 % beneficiaries utilized for service sector related activities Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities.

**Table 3.93 Utilization of Loan for the Intended Purpose**

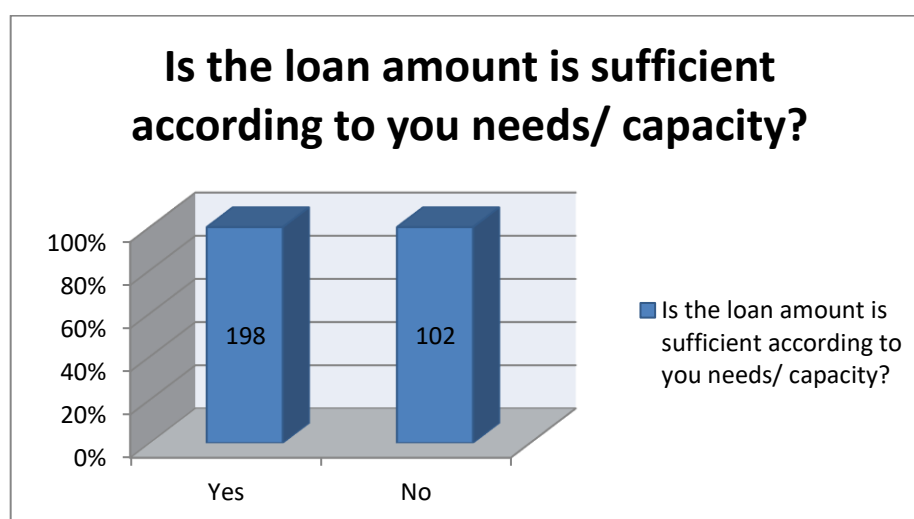
Have you Utilized the loan for the intended purpose?	Number of Beneficiaries	Percentage
Yes	295	98.3
No	5	1.7
<b>Total</b>	<b>300</b>	<b>100.0</b>



From the Table 3.93, it is observed that 98.3 % of the respondents are utilized for the intended purpose and 1.7 % of respondents are not utilized for intended purpose. After getting the loan, beneficiary utilized half of the amount to the intended purpose. Remaining amount was utilized for other purpose.

**Table 3.94 Sufficent of Loan amount**

<b>Is the loan amount is sufficient according to you needs/ capacity?</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	198	66.0
No	102	34.0
<b>Total</b>	<b>300</b>	<b>100.0</b>



Sufficiency of loan amount is presented in the above Table 3.94. From the results, it is observed that about 66.0 % were expressed that the loan amount is sufficient according to the needs and capacity. About 34 % of respondents expressed that the loan amount is not sufficient and they expressed top up amount.

**Table 3.95 Rate of interest for your Loan amount**

<b>What is the rate of interest for your loan amount?</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
5.00 %	300	100.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

The rate of interest charged by the SCAs to the beneficiaries was presented in the above Table 3.95. From the results it is found that all the respondents got the loan at 5% interest.

During the data collection stage it is found that about majority of beneficiaries are not able to remember the interest rate.

**Table 3.96 Status of Loan repayment**

<b>Status of loan repayment</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Regular	300	100
<b>Total</b>	<b>300</b>	<b>100</b>

The status of loan repayment is presented in the Table 3.96. From the results it is observed that all the respondents are repaying the installments regularly to the SCAs.

**Table 3.97 Surety given for getting loan**

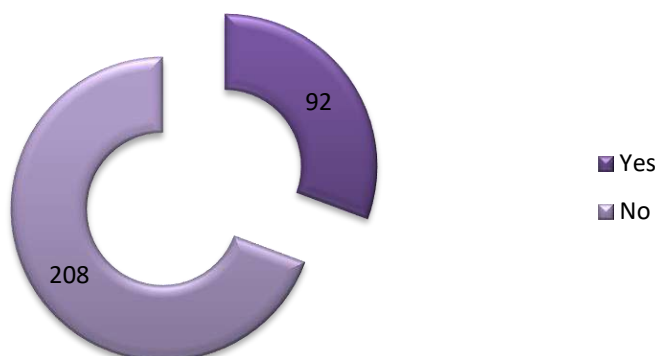
<b>Surety given for getting loan</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Bond	300	100
<b>Total</b>	<b>300</b>	<b>100.0</b>

Surety or documents given for loan is presented in the Table 3.97, It is found that all respondents given bond as surety for getting loan from KSWDC.

**Table 3.98 Employment opportunities with help of loan amount**

<b>Employment status</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	92	30.7
No	208	69.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

### Employment opportunities with help of loan amount

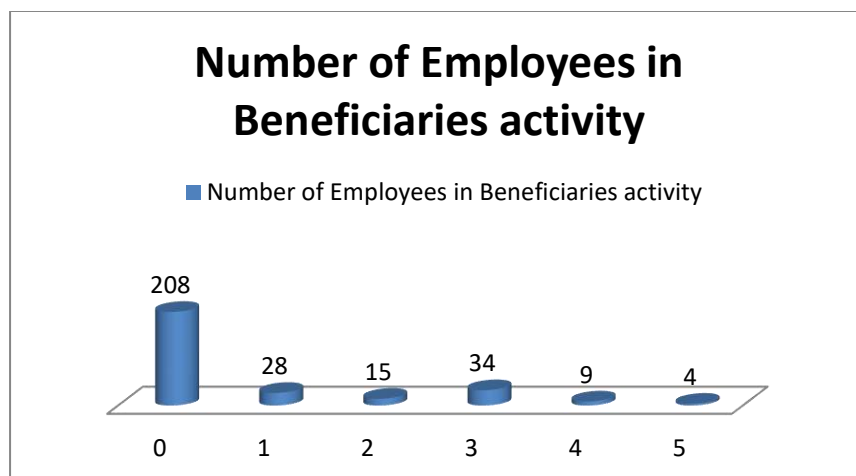


Employment opportunity given by the beneficiary with the help of loan amount is presented in the table 3.98. From the results it is observed that 30.7 % of Beneficiaries stated that given employment to others and 69.3 % of beneficiaries stated that self-help-group does not given employment opportunity in their business after getting loan from NDCFDC.

**Table 3.99 Employees in the beneficiary activity**

No of Employees	Number of Beneficiaries	Percentage
0	208	69.3
1	28	9.3
2	15	5
3	34	11.4
4	9	3.0
5	4	2.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

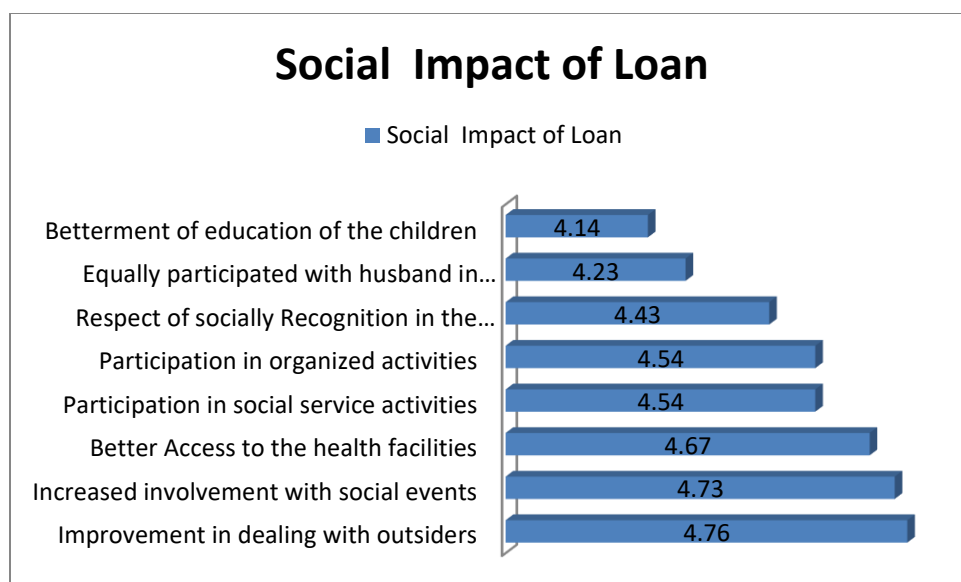




The number of employees in the beneficiary activity with the help of loan amount is presented in the table 3.99. From the above data it is found that 69.3 % of beneficiaries are not appointed anybody for their activity. 9.3 % of beneficiaries are appointed one employee for their activity. 5 % of beneficiaries are appointed two employees for their activity. 11.48 % of beneficiaries are appointed three employees for their activity and 3 % of beneficiaries are appointed four employees for their activity and 2 % of beneficiaries are appointed five employees for their activity.

**Table 3.100 Social Impact of loan**

Social Impact of Loan	Average Score out of 5	Rank
Improvement in dealing with outsiders	4.76	1
Increased involvement with social events	4.73	2
Better Access to the health facilities	4.67	3
Participation in social service activities	4.54	4
Participation in organized activities	4.54	4
Respect of socially Recognition in the society	4.43	6
Equally participated with husband in family decisions in the society	4.23	7
Betterment of education of the children	4.14	8

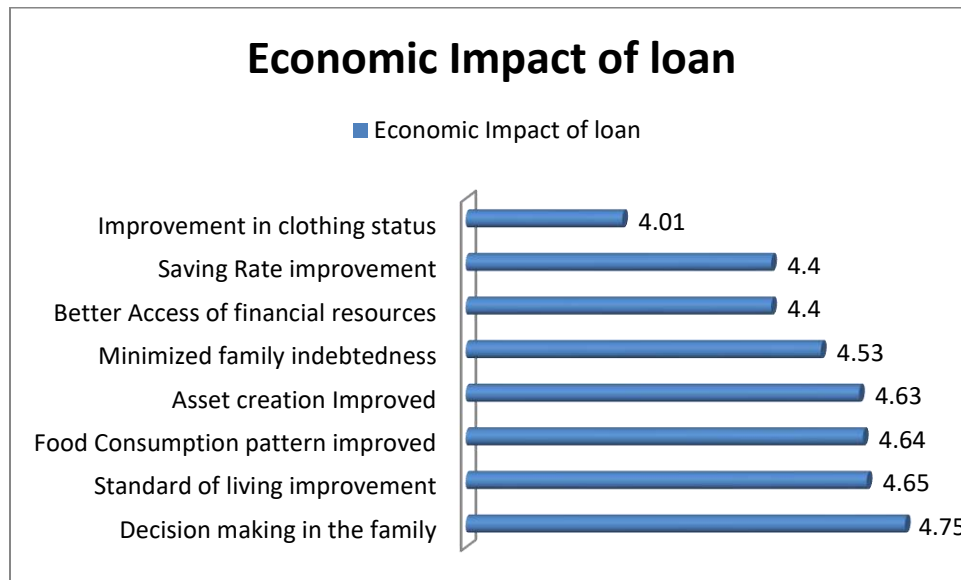


Social impact can be defined as the beneficiary's net effect of loan on community and the well-being of individuals and families. For measuring the social impact, eight items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the social impact after NBCFDC loan, it is found that, Improvement in dealing with outsiders increased firstly for beneficiaries, followed by Increased involvement with social events, Better Access to the health facilities, Participation in social service activities, Participation in organized activities, Respect of socially Recognition in the society, Equally participated with husband in family decisions in the society and Betterment of education of the children Hence it is concluded that after NBCFDC loan there is a notable increase in Improvement in dealing with outsiders.

**Table 3.101 Economic Impact of loan**

Economic Impact	Average score out of 5	Rank
Decision making in the family	4.75	1
Standard of living improvement	4.65	2
Food Consumption pattern improved	4.64	3
Asset creation Improved	4.63	4

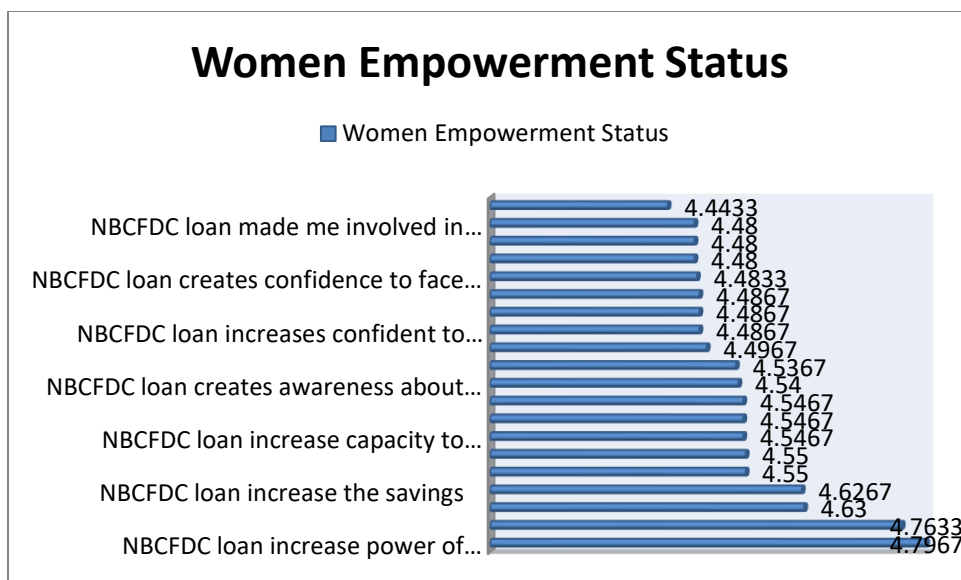
Minimized family indebtedness	4.53	5
Better Access of financial resources	4.40	6
Saving Rate improvement	4.40	7
Improvement in clothing status	4.01	8



The economic effect is changes in financial conditions of beneficiary's after NBCFDC loan. For measuring the economic impact, eight items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Notable decrease, 2 = Moderate decrease 3 = Unchanged, 4 = Moderate increase and 5 = Notable increase. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the economic impact after NBCFDC loan, it is found that Decision making in the family is improved firstly for beneficiaries followed by Standard of living improvement, Food Consumption pattern improved, Asset creation Improved, Minimized family indebtedness, Better Access of financial resources, Saving Rate improvement and Improvement in clothing status. From the rank it is noted that, because of NBCFDC loan Decision making in the family related to monetary matters is improved notably. This may increase women empowerment in over the period of time and paves way for the overall development of the nation. From the rank it is also noted that last rank is for improvement in clothing status. It is concluded that, still beneficiaries are facing problems for increasing the assets status for their family.

**Table 3.102 Women Empowerment Status of Beneficiaries**

<b>Women Empowerment Status</b>	<b>Average score out of 5</b>	<b>Rank</b>
NBCFDC loan increase power of decision making in the family	4.7967	1
NBCFDC loan increase income	4.7633	2
NBCFDC loan improves entrepreneurship ability	4.6300	3
NBCFDC loan increase the savings	4.6267	4
NBCFDC loan improves leadership skill	4.5500	5
NBCFDC loan improves voicing social concerns	4.5500	6
NBCFDC loan increase capacity to spend more	4.5467	7
NBCFDC loan increase the value of assets	4.5467	8
NBCFDC loan provides employment opportunities	4.5467	9
NBCFDC loan creates awareness about self-reliance	4.5400	10
NBCFDC loan SHG creates better awareness about health	4.5367	11
NBFDC loan induces social responsibility	4.4967	12
NBCFDC loan increases confident to face financial crisis	4.4867	13
NBCFDC loan gives social status	4.4867	14
NBCFDC loan made me involved in decision making related to improvement in the home	4.4867	15
NBCFDC loan creates confidence to face problems	4.4833	16
NBFDC loan made me to buy clothes or other essential for myself without permission of my family	4.4800	17
NBCFDC loan made me involved in decision making related to large purchases	4.4800	18
NBCFDC loan made me involved in decision regarding children's education/marriage/career	4.4800	19
NBCFDC loan improves literacy and communication skill	4.4433	20



Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. It is closely aligned with female empowerment – a fundamental human right that's also key to achieving a more peaceful, prosperous world. Women's empowerment and promoting women's rights have emerged as a part of a major global movement and it is continuing to break new ground in recent years. .To Check whether NBCFDC loan schemes empowered the women community in Kerala. The below mentioned questions were asked among beneficiaries during field interview.

For measuring the women empowerment, twenty items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Strongly Disagree, 2 = Disagree 3 = Neutral, 4 = Agree and 5 = Strongly Agree. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the empowerment after NBCFDC loan, it is found thatNBCFDC loan increase power of decision making in the family is improved firstly for beneficiaries followed by, NBCFDC loan increase income, NBCFDC loan improves entrepreneurship ability, NBCFDC loan increase the savings, NBCFDC loan improves leadership skill, NBCFDC loan improves voicing social concerns, NBCFDC loan increase capacity to spend more, NBCFDC loan increase the value of assets, NBCFDC loan provides employment opportunities, NBCFDC loan creates awareness about self reliance, NBCFDC loan SHG creates better awareness about health, NBFDC loan induces social

responsibility, NBCFDC loan increases confident to face financial crisis, NBCFDC loan gives social status, NBCFDC loan made me involved in decision making related to improvement in the home, NBCFDC loan creates confidence to face problems , NBFDC loan made me to buy clothes or other essential for myself without permission of my family, NBCFDC loan made me involved in decision making related to large purchases, NBCFDC loan made me involved in decision regarding children's education/marriage/career and NBCFDC loan improves literacy and communication skill, From the above results it is concluded that NBCFDC increased the decision making in the family firstly and lastly increase the literacy and communication skill.

**Table 3.103 Problems faced by the SHG members**

<b>Problems</b>	<b>Average score out of 5</b>	<b>Rank</b>
Poor support of microfinance officials	4.9841	1
Lack of micro finance service	4.9797	2
Inadequate issues of loans	4.2601	3
High rate of interest	4.0439	4
Very high document charges	4.0068	5
No subsidy	4.0034	6
Improper repayment of loan amount by members	3.9730	7
Lack of guidance about micro finance	3.9595	8
Delay in getting loans	3.9561	9
Lack of corporation among bankers	3.9020	10
Perceived high risk of lending to the poor	3.8581	11
Outsiders interference	3.8176	12
Lack of finance support for starting business	3.7973	13
Too many formalities on getting loans	3.6081	14
Marketing problem	3.5439	15
Lack of training programs	3.4459	16
Procurement of raw material	3.4155	17
Family interference	3.2838	18

For measuring the problems face by the self-group members, eighteen items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Never, 2 = Rarely 3 = Sometimes, 4 = often and 5 = Always. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the empowerment after NBCFDC loan, it is found that Poor support of microfinance officials is first important problems faced by the SHG followed by Lack of micro finance service, Inadequate issues of loans, High rate of interest, Very high

document charges, No subsidy, Improper repayment of loan amount by members, Lack of guidance about micro finance, Delay in getting loans, Lack of corporation among bankers, Perceived high risk of lending to the poor, Outsiders interference, Lack of finance support for starting business, Too many formalities on getting loans, Marketing problem, Lack of training programs, Procurement of raw material and family interference. Among all problems poor support of microfinance officials is first important problem and family interference is least important problem faced by the SHG members in the study area. The training programmes conducted to SCA employees will increase the support and other activities to the beneficiaries.

**Table 3.104 Overall Incomes of Beneficiaries**

<b>Average Family Monthly Income Before Loan-Rs.</b>	<b>Average Family Monthly Income After Loan – Rs.</b>	<b>Change in Monthly Income of Beneficiaries in Rs.</b>	<b>Percentage of Variation</b>
9,568	14,676	5,108	53.38%

The overall Average monthly income of beneficiaries (800 beneficiaries) is presented in the table from the table. From the results it is found that, before obtaining loan from NBCFDC the average monthly income is Rs.9,568/- and after availing loan from NBCFDC the average family monthly income Rs.14,676/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.5,108/- for the beneficiaries. There is increase in 53.38 % in income of beneficiaries after the loan was applied in NBCFDC.

**Table 3.105 Income comparison under Terms Loan, MFS and MSY**

<b>Loan Name</b>	<b>Economic Status</b>	<b>Before Loan</b>		<b>After Loan</b>	
		<b>Number of Beneficiaries</b>	<b>Percentage</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
<b>Term Loan</b>	less than 3 lakhs per annum	<b>500</b>	<b>100</b>	<b>316</b>	<b>63.2</b>
	above 3 lakhs per annum	<b>---</b>	<b>---</b>	<b>184</b>	<b>36.8</b>

MFS	less than 3 lakhs per annum	268	100	198	73.8
	above 3 lakhs per annum	---	---	70	26.2
MSY	less than 3 lakhs per annum	32	100	30	93.75
	above 3 lakhs per annum			2	6.25
<b>Total</b>		<b>800</b>	<b>100.0</b>	<b>800</b>	<b>100.0</b>

The economic status of beneficiaries before and after the loan for all the three schemes is presented in the table 3.105. The categories of economic status asked during field survey were below 3 lakhs per annum and above 3 lacs per annum. From the results it is found that before the term loan, MFS and MSY loan was availed 100 percent of beneficiaries' annual income is less than 3 lakhs. After the loan was availed from NBCFDC, For Term loan 63.2 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 36.8 % of beneficiaries annual income is above 3 lakhs per annum. For MFS 73.8 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 26.2 % of beneficiaries annual income is above 3 lakhs per annum. For MSY 93.75 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 6.25 % of beneficiaries annual income is above 3 lakhs per annum. It is concluded that after the loan has availed out of 800 beneficiaries about 32 % of beneficiaries annual income is increased from below 3 lakhs to above 3 lakhs for the beneficiaries availed loan from all the three schemes.

**Table 3.106 – No. of Beneficiaries obtained loan with annual income of less than Rs.1.5 lakhs per year**

Sl. No.	Name of the Scheme	No. of Beneficiaries (total sample size)	No. of Beneficiaries income less than 1.5 lakhs	Percentage
1.	Term loan	500	212	42.40 %
2.	MFS/MSY	300	146	48.66 %
	<b>Total</b>	<b>800</b>	<b>358</b>	<b>--</b>

From the above table 3.106, it is found that 42.40 % of beneficiaries obtained term loan from NBCFDC whose income level is below Rs.1.5 lakhs per annum and 48.66 % of beneficiaries obtained MFS/MSY loan from NBCFDC whose income level is below Rs.1.5 lakhs per annum.



**Table 3.107– Utilization of Loan for the Intended Purpose**

<b>Have you Utilized the loan for the intended purpose?</b>	<b>Number of Beneficiaries</b>	<b>Percentage</b>
Yes	783	97.87
No	17	2.13
<b>Total</b>	<b>800</b>	<b>100.00</b>

From the table 3.107, it is observed that all the respondents obtained the loan and it has been utilized for the intended purpose. The study also found that, out of the total sample 800 surveyed beneficiaries benefited under the NBCFDC schemes. 97.87% beneficiaries possessed the assets created with the loan amount and only 2.13 % of beneficiaries utilized half of the amount to the intended purpose. Balance utilized for other purpose.

**Table 3.108 SHG Inspection – Data**

<b>Sl. No.</b>	<b>Name of the group</b>	<b>Name of the activity</b>	<b>Activity type</b>	<b>Number of person</b>	<b>District</b>	<b>Loan amount taken by Group</b>	<b>Status of loan repayment</b>
1.	Aishwarya	Stationary	Group	5	Kollam	587878	Regular
2.	Aiswary	Catering	Group	5	Kollam	640935	Regular
3.	Aiswarya	catering	Group	5	kollam	640935	Regular
4.	Akshara	Tailoring	Group	5	Kottayam	500000	Regular
5.	Amirtha	Agriculture farming	Group	5	Kollam	718046	Regular
6.	Anagha	Bakery unit	Group	5	Kollam	848409	Regular
7.	Angel	Stiching unit	Group	5	Kottayam	500000	Regular
8.	Annapoorna	CDS	Group	5	Kollam	950000	Regular
9.	Aparna	Board production	Group	5	Kollam	850000	Regular
10.	Archana	Hotal	Group	5	Kottayam	583334	Regular
11.	Bhagyasree	catering	Group	5	Kollam	694688	Regular
12.	Bhavana	Bakery	Group	5	Kollam	264580	Regular
13.	Bhavana	Flour Mill	Group	5	Kottayam	500000	Regular
14.	Chaithanya	provision store	Group	5	Kollam	600000	Regular
15.	Deepam	Curry powder unit	Group	5	Kottayam	500000	Regular
16.	Dhanalakshmi		0	5	Ernakulam	615000	Regular

17.	Dhanasree	Bio Farming	Group	5	Kollam	804074	Regular
18.	Dhaya	Tailoring unit	Group	5	Ernakulam	238687	Regular
19.	Grihalakshmi	Cow rearing	Group	5	Ernakulam	836000	Regular
20.	Himagiri	Tailoring	Group	5	Kollam	700000	Regular
21.	Jamanthi	Garments	Group	5	Kollam	930816	Regular
22.	Jeevadhara	kudumbasree	Group	5	Kollam	750000	Regular
23.	Kairah	CDS	Group	5	Kollam	847875	Regular
24.	Karunya	Tailouring unit	Group	5	kollam	739219	Regular
25.	Karunyam	Tailoring unit	Group	5	Kozhikode	75000	Regular
26.	Keerthi	Dairy farm	Group	5	Ernakulam	350000	Regular
27.	Krishnakirupa	Garlic Pickle	Group	5	Kollam	334263	Regular
28.	Manikyam	Tailoring unit	Group	5	Kollam	343069	Regular
9.	Manjadi	Cow rearing	Group	5	Kollam	850000	Regular
0.	Matha	Caaring	Group	5	Thiruvananthapuram	576769	Regular
1.	Mutharamma	Tailoring	Group	5	Thiruvananthapuram	442285	Regular
2.	Mythri.S.S	Tailoring unit	Group	5	Kottayam	583333	Regular
3.	Navabhavana	Pickle unit	Group	5	Kollam	501715	Regular
4.	Navadhara	Readimade unite	Group	5	Kozhikode	50000	Regular
5.	Nirmalyam	Hotel	Group	5	Ernakulam	350000	Regular
6.	Oruma	Store	Group	5	Ernakulam	615000	Regular
7.	preteeksha	Tailoring	Group	5	Ernakulam	450000	Regular
8.	Priya	Tailoring unit	Group	6	Kozhikode	50000	Regular
9.	Priyadarsini	Quail farming	Group	5	Kozhikode	75000	Regular
0.	Pulari	Dairy	Group	5	Ernakulam	836000	Regular
1.	Punarjani	Pickle	Group	5	Kollam	672947	Regular
2.	Samootha	Tailoring	Group	5	Ernakulam	0	Regular
3.	Seeniya	Kudumbashree	Group	5	Kollam	798641	Regular
4.	Shilpa	Goat Farming	Group	5	Kollam	340397	Regular

5.	Shivabhadra	Business	Group	9	Thiruvananthapuram	248663	Regular
6.	Snehitha	Tailoring	Group	8	Ernakulam	450000	Regular
7.	Snehodaya	Readymade	Group	5	Kottayam	500000	Regular
8.	Sree Durga	Tailouring unit	Group	5	Kottayam	500000	Regular
9.	Sreeshankari	Cow rearing	Group	5	Kollam	900000	Regular
0.	Sreelekshmi	provision store	Group	6	kollam	850000	Regular
1.	Sreenarayana	Agriculture	Group	7	Ernakulam	238687	Regular
2.	Swasthi	Baking unit	Group	5	Thiruvananthapuram	238687	Regular
3.	Thanal	Cloth Business	Group	5	Kollam	950000	Regular
4.	Thara	Backery unit	Group	5	Kozhikode	50000	Regular
5.	Udhaya	Goat farm	Group	7	Kozhikode	50000	Regular
6.	Udhayam	Quail and fish	Group	7	Kottayam	583333	Regular
7.	Vinayaka	Mushroom farm	Group	5	Kollam	222135	Regular

## **Chapter – IV**

### **SUMMARY OF FINDINGS**

This evaluation study is an attempt to evaluate Term Loan (TL), Micro Finance Schemes (MFS) and MahilaSamriddhi Yojana (MSY) schemes of NBCFDC being implemented through the Kerala State Women's Development Corporation Ltd and to reveal the perceived social and economic impact and empowerment process among the backward in district of Kerala. The total sample size for the study is 800. Out of which 500 (62.5 %) beneficiaries has been surveyed and evaluated for term loan and 268 (33.5%) beneficiaries has been surveyed and evaluated for Micro Finance Scheme (MFS) and 32 (4%) beneficiaries has been surveyed and evaluated for MahilaSamriddhi Yojana (MSY). Since the questionnaire is different for the TL, MFS MSY, the analysis has been carried out separately. The list of findings for Term Loan, Micro Finance Scheme and MahilaSamriddhi Yojana has been presented separately below.

#### **4.1 List of Findings -Term Loan**

1. It is found that the majority of respondents i.e., 40.6 %falls under category of 30 – 40 years, 35.6 % of respondents falls under the category of 41-50 years, 11.6 % of respondents falls under >50 years and only 12.2 % of respondents falls under < 30 years category. So, it is concluded that the majority of respondents are in 30 – 40 years category.
2. It is observed that 0.6 % of respondents falls under Illiterate, 1.4 % of respondents falls under Ability to sign category, 11.2 % of respondents falls under Primary category, 46.6 % of respondents falls under Secondary category, 17.4 % of respondents falls under Higher Secondary category, 3 % of respondents falls under Diploma category, 2.4 % of respondents falls under ITI category , 14.4 % of respondents falls under Graduate category, 2.4 % of respondents falls under post graduate category and 0.6 % of respondents are falls under others category.
3. It is found that 90.2 % of respondents are living in rural area and 9.8% of respondents are living in urban area. One of the greatest strength of the research is 90.2 % of the beneficiaries taken from rural areas of Kerala.

4. It is found that 90.4 % of respondents are living in own house and 9.6 % of respondents are living in rented house
5. It is observed that 94.8% of respondents belong to married category, 4.4% of respondents falls under unmarried category, 0.8 % of respondents falls under widow category The interesting conclusion of marital status of respondents is 94.8% of beneficiaries are living with their spouse and children's. Further it is concluded that married respondents availed GTL offered by NBCFDC because they are having more responsibility to uplift the economic and social growth of the family.
6. It is found that before obtaining loan from NBCFDC about 342 respondents are not having any work and 158 respondents are occupied with some work. After availing loan from NBCFDC it is found that among 500 respondents 377 respondents are occupied with some work with the help of NBCFDC loan only 123 beneficiaries one not having any work. It is concluded that loan from NBCFDC drastically changed occupational status of beneficiaries. From the field study it is also identified that majority of beneficiaries are occupied with textile related work.
7. It is found that 73.8% of respondents are from nuclear family category and 26.2 % of respondents are from joint family category.
8. It is found that, 67.4% of the respondent's families are having 4-5 members. 20.4 % of the respondents' families are having 3 members, 9% of the respondents families are having 5-6 members and 3.2 % of respondents' family having above 6 members. So it is concluded that majority of the beneficiaries are living with 4 to 5 members in the family.
9. The annual family income of beneficiary before loan was Rs.58,635/- and Annual average family income after loan was Rs.1,02,587/-in the report. Hence it is concluded from the results that there is an increase of 74% in the annual average family income of beneficiaries after they availed the NBCFDC loan.
10. From the results it is found that before obtaining loan from NBCFDC the average family monthly income is Rs.10,861/- and after availing loan from NBCFDC the average family monthly income Rs.18,900/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.8,039/- for the beneficiaries. About 74% increase in the income of Beneficiaries after loan availed from NBCFDC.

11. From the results it is found that before the loan was availed 100 percent of beneficiaries' annual income is less than 3. After the loan was availed from NBCFDC 63.2 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 36.8 % of beneficiaries annual income is above 3 lakhs per annum. It is concluded that after the loan has availed about 36.8 % of beneficiaries annual income is increased from below 3 lakhs to above 3 lakhs.
12. It is found that 2.6 % of respondents are living in sheet roof. 86.4 % of respondents are living in concrete roof. 2.6 % of respondents are living in huts. 8.4 % respondents are living in tile roof.
13. It is found that 99.8 % of respondents are having Aadhar card and 0.2 % of respondents are not having Aadhar card.
14. It is observed that the beneficiaries are spending Rs.8,241/- before loan period and Rs.10,473/- after loan period. It is concluded that about Rs.2,232/- increase in family spending and hence this may be reason for delay in paying monthly installments.
15. It is observed that the beneficiaries are saving Rs.3,782/- before loan period and Rs.6,396/- after loan period. It is concluded that there is increase in family savings amount by Rs.2,614/- per month.
16. It is found that 65.8 % of respondents are not having any debt before NBCFDC loan and 34.2 % of respondents are having some debt beforeNBCFDC loan.
17. It is found that 55 % of respondents are not having any debt after **NBCFDC** loan and 45 % of respondents are having some debt after **NBCFDC** loan. While comparing the beneficiaries status of household debt before and after loan during the study period, it is concluded that there are about 104 beneficiaries are free from debt from other Private Finance even in the COVID situation.
18. It is observed that 92.8 % of respondents having normal savings bank account and 7.2 % of respondents are having Jan Dhan Yojana account and received loan through **DBT to his/her account**.
19. During the field interview the following observation was found regarding the assets purchased by the beneficiariesfor business purpose and other than the assets purchased for consumption purpose from the revenue generated in business after availed Term

loan. 12.8 percentage of beneficiaries purchased TV, 2.4 percentage of beneficiaries purchased radio, 17.8 percentage of beneficiaries purchased mixer grinder, 74.2 percentage of beneficiaries purchased grinder, 44 percentage of beneficiaries purchased cell phones, 3.6 % of beneficiaries purchase the cycle, 29.6 % of beneficiaries purchased bike, 15.6% of beneficiaries purchased car, 30.2 % of beneficiaries purchase computers, 6.8 % of beneficiaries purchased telephone connection, 7% of beneficiaries purchased gas connection, 13.8% of beneficiaries purchased iron box, 12% of beneficiaries purchased fan, 73.2% of beneficiaries purchased sewing machine, 24% of beneficiaries purchased washing machine, 4% of beneficiaries purchased video player, and 32% of beneficiaries purchased refrigerator with the help of profit gained from the business with the help of loan amount from NBCFDC. It is further noted that sewing machine asset is purchased by majority of beneficiaries after the loan was availed. 8% of beneficiaries purchased Farm land for the business. 4% of beneficiaries purchased house by availing the loan. 6% of beneficiaries purchased Cow/Goat for farming business. 11% of beneficiaries got new tailoring machine to run the business. 25% of beneficiaries purchased machineries for the day to day business activities. 35% of beneficiaries purchased furniture and other fittings for their business. 34% of beneficiaries increased working capital/inventory for the business. By availed the loan from KSWDC under NBCFDC Scheme, beneficiaries business revenue has been increased. From the revenue of the business, the beneficiaries purchased the consumable items to improve their lifestyle and standard of living.

20. It is noted that average value of investment in post office is Rs.3,099/-, average value of investment in bank is Rs.10,301/-, the average value of investment in chit funds is Rs.24,827/-, the average value of investment in silver is Rs.2,009/-, the average value of investment in gold is Rs.7,774/-, the average value of investment other investment Avenue is Rs.848/-. While comparing the value of investment before and after loan it is identified that there is significant difference in the average investment in the important investment Avenues. It is further noted that majority of respondents are investing their money in the chit funds.

21. It is observed that 95.6 % of respondents had linked their Aadhar with bank account and remaining 4.4% of respondents did not linked their Aadhar with bank account.
22. Before the loan was availed the average household expenditure for food expenses is Rs.4,500/-, for clothing it was Rs.3,591/-, for pure drinking water it was Rs.251/-, for children's education it was Rs.6,398/-, for health expenses it was Rs.4,638/- and for social expenses it was Rs.1,628/-. After the loan was availed the average household expenditure for food expenses is Rs.5,891/-, for clothing it was Rs.3,890/-, for pure drinking water it was Rs.370/-, for children education it was Rs.5,815/-, for health expenses it was Rs.5,428/-, for social expenses it was Rs.2,068/-. While comparing the average household expenditure before loan and after loan it was noted that there is a significant increase in the important household expenses. In spite of increase in the expenditure, majority of beneficiaries are paying monthly installments properly to KSWDC.
23. It is noted that 18.6 percent of respondents are applied the loan for doing agriculture and allied activity. 45.2 percent of respondents are applied loan for doing small business, 16.8 percent of respondents are applied the loan for doing business in transport sector and 19.4 percent of respondents are applied the loan for service sector. Hence it is concluded that majority of respondents are applied loan under small business type of activities.
24. The reason for loan availed from NBCFDC was presented in the table 3.25. From the results it was found that 65 percentage of beneficiaries availed for increasing their income, 13.2 percentage of beneficiaries availed for expansion of business, 17.6 percentage of beneficiaries availed for revolving funds in the business, and 4.2 % of beneficiary is availed loan for or other reasons.
25. It is observed that 65.4 % of respondents expressed that they did not face any problem in getting loan. 20.2 % of beneficiaries expressed that they faced minor problems while availing loan and 14.4 % of respondents faced problems while applying loan. In general, delay in processing and sanctioning of loan amount is not at all problem for the beneficiaries in Kerala. They sanction loan within short period of time.
26. From the result, it is observed that family/ friends/ relatives (46.4%) are playing an important role for creating awareness about NBCFDC schemes. 25% of respondents came to know by Advertisements, 5.2 % of respondents got awareness from SCA



officials, only 13.8% of respondents came to know about the NBCFDC schemes from websites and 9.6 % of respondents came to know about the NBCFDC schemes from beneficiary.

27. It is observed that 73.6 % of respondents do not know about the other schemes of NBCFDC. 26.4 % of respondents know about other schemes of NBCFDC. Hence it is concluded that nearly three fourth percentage of respondents doesn't know fully about the other schemes of NBCFDC.
28. From the result, it is observed that, majority of respondents (53%) know about Unit cost and Pattern of Assistance of NBCFDC schemes and they given the cost pattern as 85% from NBCFDC, 10% from SCA and 5% from beneficiary.
29. From the results it is noted that 80.6 % of beneficiaries are waited less than 4 months to avail loan. 15.2 % of beneficiaries waited 4 to 6 months to avail loan and 4.2 % of beneficiaries are waited more than 6 months to avail loan. Hence the majority of beneficiaries availed loan within in 4 months after the application was given. The remaining beneficiaries' (19.4%) are getting loan after four months only. The major reason for delay is from the beneficiary and SCA side only. Getting income certificate and other KYC documents needed for processing loan are some reasons for delay.
30. With regard to loan applied by the beneficiaries it is noted that the average loan applied by the beneficiaries is Rs.3,44,655/-. With regard to amount of loan sanctioned it is noted that, the average loan sanctioned to the beneficiaries is Rs.2,75,820/-. With regard to amount availed by the beneficiaries it is noted the average loan availed by the beneficiaries is Rs.2,75,820/-. From the average loan applied and sanctioned it is concluded that KSWDC is averagely sanctioning 80% of amount applied by the beneficiaries. From the average amount availed by the beneficiaries it is concluded that, the beneficiaries are availing almost all the amount sanctioned by the KSWDC.
31. It is noted that 98.8 percentage of beneficiaries received loan through direct bank transfer to their account and 1.2 percentage of beneficiaries received loan by the cheque issued by KSWDC.
32. From the results it is observed that majority of respondents (58.4%) are utilized loan for small business type of activities, 21.6 % beneficiaries utilized the loan for Agriculture and allied type of activities, and 20 % beneficiaries utilized for service sector related

activities Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities. The report reveals that it has been observed that, after getting loan the beneficiaries diversified the fund for the newly generated idea in their choice of business instead of intended purpose utilization.

33. It is observed that 97.6 % the respondents are utilized for the intended purpose and 2.4 % of respondents are not utilized for intended purpose. After getting the loan, beneficiary utilized half of the amount to the intended purpose. Remaining amount was not utilized for the Intended purpose. The beneficiaries diverted the fund for the newly generated ideas. Hence, finally they could not properly utilize the fund for the intended purpose.
34. From the results, it is observed that about 72.8 % were expressed that the loan amount is sufficient according to the needs and capacity. About 27.2 % of respondents expressed that the loan amount is not sufficient and they expecting top up amount.
35. From the results it is found that all the respondents got the loan at 6% interest. During the data collection stage it is found that about 30 % of the beneficiaries are not having awareness about the interest rate.
36. Out of 500 Beneficiaries surveyed 70.2 % of respondents are repaying the installments regularly to the SCAs. Balance 29.8 % of respondents are missing some installments due to some financial constrains after Covid-19 pandemic situation.
37. It is found that 19.2 % of respondents are missing some installments due to Covid-19 pandemic situation. 5 % of respondents are missing installments due to failure of business, 4.4 % of beneficiaries are missing installment due to savings rate is decreased. And 1.2 % of respondents are missing installments due to other reasons. Due to the Covid-19 pandemic situation KSWDC are giving some relaxations to beneficiaries for paying monthly installments.
38. It is found that 33 % of respondents are given collateral, 51.6 % are given mortgage of land or property and 15.4 % are given government employees surety for getting loan from KSWDC.
39. From the results it is observed that 67.4 % of Beneficiaries given employment to others and 32.6 % of beneficiaries does not given employment opportunity in their business after getting loan from NDCFDC.

40. It is found that 32.6 % of beneficiaries are not appointed anybody for their activity. 15.4 % of beneficiaries are appointed one employee for their activity. 32.2 % of beneficiaries are appointed two employees for their activity. 9.8 % of beneficiaries are appointed three employees for their activity and 6.2 % of beneficiaries are appointed four employees for their activity and 3.8 % of beneficiaries are appointed five employees for their activity.
41. It is found that, Better Access to the health facilities is increased firstly for beneficiaries, followed by Betterment of education of the children, Participation in social service activities, Respect of socially Recognition in the society, Equally participated with husband in family decisions in the society, Improvement in dealing with outsiders, Participation in organized activities and Increased involvement with social events. Hence it is concluded that after NBCFDC loan there is a notable increase in Better Access to the health facilities
42. It is found that Decision making in the family is improved firstly for beneficiaries followed by Minimized family indebtedness, Improvement in clothing status, Saving Rate improvement, Better Access of financial resources, standard of living improvement, Food Consumption pattern improved and Asset creation Improved. From the rank it is noted that, because of NBCFDC loan Decision making in the family related to monetary matters is improved notably. This may increase women empowerment in over the period of time and paves way for the overall development of the nation. From the rank it is also noted that last rank is for Asset creation Improved. It is concluded that, still beneficiaries are facing problems for increasing the assets status for their family.
43. It is found that NBCFDC loan improves entrepreneurship ability is improved firstly for beneficiaries followed byNBCFDC loan made me involved in decision regarding children's education/marriage/career, NBCFDC loan improves voicing social concerns, NBCFDC loan creates confidence to face problems, NBFDC loan made me to buy clothes or other essential for myself without permission of my family, NBCFDC loan increase power of decision making in the family, NBCFDC loan creates awareness about self reliance, NBCFDC loan increases confident to face financial crisis, NBCFDC loan gives social status, NBCFDC loan provides employment opportunities, NBCFDC loan increase the savings, NBCFDC loan increase the value of assets, NBCFDC loan made me

involved in decision making related to large purchase, NBCFDC loan increase capacity to spend more, NBCFDC loan creates better awareness about health, NBCFDC loan made me involved in decision making related to improvement in the home, NBCFDC loan improves leadership skill, NBCFDC loan improves literacy and communication skill, NBCFDC loan increase income and NBCFDC loan induces social responsibility. From the above results it is concluded that NBCFDC loan increased the entrepreneurial ability among beneficiaries.

#### **4.2 List of Findings –Micro Finance Loan**

1. It is found that, about 89.3 % of Beneficiaries availed loan under micro finance scheme and 10.7 % of beneficiaries' availed loan under MahilaSamridhi Yojana.
2. It is noted that 11.7 percent of respondents are applied the loan for doing agriculture and allied activity. 73.3 percent of respondents are applied loan for doing small business, and 15.4 percent of respondents are applied the loan for service sector. Hence it is concluded that majority of respondents are applied loan under small business type of activities.
3. It is observed that all the respondents' availed loan from NBCFDC is doing group activity
4. The year of formation is ranges from 1997 to 2017. From the result it is noted that majority of respondents stated that they started self-help-group in the year 2002. Even though self-help-groups are started from 1997 to 2017 they got NBCFDC loan from KSWDC recently.
5. From the results it is found that 7 percentage of beneficiaries obtain loan from ernakulam district, 57 percentage of beneficiaries obtain loan from Kollam district, 15.7 percentage of beneficiaries obtain loan from Kottayam district, 10.7 percentage of beneficiaries obtain loan from Kozhikode district and 9.6 percentage of beneficiaries obtain loan from Thiruvananthapuram district. From the results it is concluded that majority of SHG loan was disbursed from Kollam district.
6. It is found that 46.3% of SHGs are conducting meeting in weekly, 49.4% of SHGs are conducting meeting in monthly and only 4.3% of SHGs are conducting meeting in fortnightly.

7. It is found that 77% of SHGs are more than 75.0% of members were attended the meeting regularly, 19 % of SHGs are from 50.0% to 74.0% of members were attended the meeting and the rest of 4 % of SHGs are less than 50.0% of members were attended the meeting.
8. From the results it is found that 41 % of beneficiaries obtained the loan from NBCFDC on 2018-2018 and 59 % of beneficiaries obtained loan from NBCFDC on 2019-2020.
9. From the results, it is found that the numbers of members are ranges from 10 to 20. It is further identified that 73.7 percentage of beneficiaries stated that there are 10 members in their self-help-group, 11.3 percentage of beneficiaries stated that there are 11 numbers in their self-help-group, 1.3 percentage of beneficiaries stated that there are 12 members in their self-help-group, 5.7 percentage of beneficiaries stated that there are 14 members in their self-help-group, 6.3 percentage of beneficiaries stated that there are seventeen members in their self-help-group, 0.7 percentage of beneficiaries stated that there are 18 members in the self-help-group, 1.0 % of beneficiaries stated that there are 20 members in their self-help-group. It is concluded that majority of self-help-groups for having 10 members in the study area.
10. It is found that 22.7 percentage of beneficiaries formed the self-help-group loan for improving their social status 45.0 percentage of beneficiaries are formed for improving the economic status, 22.7 % of beneficiaries formed the SHG for promoting their saving habit, 2.7 percentage of beneficiaries formed the SHG for getting their financial support, 5.3 percentage of beneficiaries are formed the SHG to initiate group activities and 1.7 percentage of beneficiaries formed the SHG for doing community development activities. From the results it is concluded that majority of the respondents are started self-help-groups to improve the economic status.
11. From the data collection it is observed that they are average loan amount for the self-help-groups is Rs.2,58,878/-.
12. During the field visit it is noted that the average loan repayment amount by the self-help-group is Rs.10,608/-.
13. From the results it is observed that 83.7 percentage of beneficiaries stated that their self-help-groups are maintaining optimum cash to meet the emergency requirements. 16.3

percentage of beneficiaries stated that their self-help groups are not maintain optimum cash to meet out the emergency requirements. If any self-help-groups having sufficient funds that group may be treated as financially healthy group.

14. Reason for availed self-help-group loan from NBCFDC is presented in the table 3.55. From the above table it is found that 65.3 percentage of beneficiaries availed self-help-group loan for improving their income through setting up the business activity. 22.3 percentages of beneficiaries are availed loan for expansion of business, 11.7 percentage of beneficiaries availed loan for revolve funds in business, 0.7 percentage of beneficiaries are availed loan for other reasons. From the results it is concluded that majority of the respondents availed self-help-groups loan to improve income level.
15. From the results it is observed that 90.7 percentage of beneficiaries stated that their self-help-group's numbers are rotating funds and 9.3 % of beneficiaries stated that their SHG members are not rotating funds.
16. From the table it is not that 50.7 percentage of members are repaying below 75 % of availed rotation amount and 49.3 percentage of numbers are repaying above 75 % of availed rotation amount.
17. From the results it is identified that 97.3 percentage of beneficiaries stated that more than 80 percentage of numbers are able to articulate the SHG funds and 2.7 percentage of beneficiaries stated that only over 50% of members are able to articulate the self-help-group fund.
18. From the table it is found that majority of respondents 96.7 percentages are not defaulters and only 3.3 percentage of self-help-group members are defaulters.
19. The average annual income of self-help-groups in the study area is presented in the table 3.62. From the results it is observed that the current average annual income of each self-help-group is Rs.4,77,344/-.
20. From the results it is observed that 19.3 percentage of beneficiaries are stated that their self-help groups generated Rs 100000 and below worth Corpus fund. 14.7 % of beneficiaries stated that their self-help-group generated Rs above 1 lakh but below 1.5 lakhs as their Corpus fund. 12.3 percentage of beneficiaries stated that their self-help-group generated above 1.5 lakhs but below 2 lakhs as Corpus fund and 53.7 percentage of

beneficiaries stated that their self-help-groups generated above 2 lakhs as the Corpus fund. Hence it is concluded that majority of self-help-groups availed loan from NBCFDC are generated 2 lakhs and above as the Corpus fund.

21. It is found that the majority of respondents i.e., 33 % falls under category of 30 – 40 years, 32.7 % of respondents falls under the category of 41-50 years, 22.3 % of respondents falls under >50 years and only 12 % of respondents falls under < 30 years category. So, it is concluded that the majority of respondents are in 30 – 40 years category.
22. It is observed that, 0.7 % of respondents falls under Ability to sign category, 34.3 % of respondents falls under Primary category, 24.7 % of respondents falls under Secondary category, 20.0 % of respondents falls under Higher Secondary category, 3.7 % of respondents falls under Diploma category, 11.0 % of respondents falls under Graduate category, 2.3 % of respondents falls under post graduate category and 3.3 % of respondents are falls under others category. From the above Table it is concluded that 79.7 % of beneficiaries completed maximum of school level education only. Hence, they are the needy peoples for loan amount.
23. It is found that 59.7 % of respondents are living in rural area and 40.3 % of respondents are living in urban area. One of the greatest strength of the research is more than 50 % of the beneficiaries taken from rural areas of Kerala.
24. It is found that 92.7 % of respondents are living in own house and 7.3 % of respondents are living in rented house.
25. It is observed that 96 % of respondents fall under married category, 1.0 % of respondents' falls under unmarried category, 2.7 % of respondents fall under widow category and 0.3 % of respondents falls under separated category. The interesting conclusion of marital status of respondents is 96 % of beneficiaries are living with their spouse and children's. Further it is concluded that married respondents availed GTL offered by NBCFDC because they are having more responsibility to uplift the economic and social growth of the family.
26. It is found that before obtaining loan from NBCFDC about 244 respondents are not having any work and remains as house wife and 56 respondents are occupied with some

work. After availing loan from NBCFDC it is found that all 300 beneficiaries are occupied with some work with the help of NBCFDC loan. It is concluded that loan from NBCFDC drastically changed occupational status of beneficiaries. From the field study it is also identified that majority of beneficiaries are occupied with small business type of activity.

27. It is found that 44.3% of respondents are from nuclear family category and 55.7 % of respondents are from joint family category.
28. It is found that, 83.0 % of the respondent's families are having 4-5 members. 7.0 % of the respondents' families are having 3 members, 9% of the respondents families are having 5-6 members and 1.0 % of respondents' family having above 6 members. So it is concluded that majority of the beneficiaries are living with 4 to 5 members in the family.
29. From the results it is found that, before obtaining loan from NBCFDC the average monthly income is Rs.8,274/- and after availing loan from NBCFDC the average family monthly income Rs.10,452/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.2,178/- for the beneficiaries. There is increase in 26.32% in income of beneficiaries after the loan was applied in NBCFDC.
30. The annual family income of beneficiary before loan was Rs.48,719/- and Annual average family income after loan was Rs.92,329/- in the report. Hence it is concluded from the results that there is an increase of 89 % in the annual average family income of beneficiaries after they availed the NBCFDC loan.
31. MFS In economic status less than 3 lacs per annum category before the loan is applied there are 268 beneficiaries and after the loan obtained from NBCFDC there are 198 beneficiaries it is concluded that there is variation in -26 %. In the economic status of about 3 lakh per annum before loan there is no beneficiary is in this category and after the loan there are 70 beneficiaries. Why comparing before and after loan there is increase in 70 percentage. For MSY In economic status less than 3 lacs per annum category before the loan is applied there are 32 beneficiaries and after the loan obtained from NBCFDC there are 30 beneficiaries it is concluded that there is variation in -6.25 %. In the economic status of about 3 lakh per annum before loan there is no beneficiary is in this



category and after the loan there are 2 beneficiaries. Why comparing before and after loan there is increase in +6.25 percentage.

32. It is found that 7.7 % of respondents are living in sheet roof. 80.3 % of respondents are living in concrete roof. 3.0 % of respondents are living in huts. 9.0 % respondents are living in tile roof.
33. It is found that 99.3 % of respondents are having Aadhar card and 0.7 % of respondents are not having Aadhar card.
34. From the results it is observed that the beneficiaries are spending Rs.4,787/- before loan period and Rs.5,645/- after loan period. It is concluded that about Rs.858/- increase in family spending and hence this may be reason for delay in paying monthly installments.
35. From the results it is observed that the beneficiaries are saving Rs.2,232/- before loan period and Rs.3,077/- after loan period. It is concluded that there is increase in family savings amount by Rs.845/- per month.
36. From the results it is found that 54 % of respondents are not having any debt before NBCFDC loan and 46 % of respondents are having some debt after NBCFDC loan.
37. From the results it is found that 65.7 % of respondents are not having any debt after NBCFDC loan and 34.3 % of respondents are having some debt after NBCFDC loan. While comparing the beneficiaries status of household debt before and after loan during the study period, it is concluded that there are about 36 beneficiaries are free from debt from other Private Finance even in the COVID situation.
38. From the results, it is observed that 92.7 % of respondents having normal savings bank account and 7.3 % of respondents are having Jan Dhan Yojana account and received loan through **DBT to his account**.
39. During the field interview the following observation was found regarding the assets purchased by the beneficiaries for business purpose and other than the assets purchased for consumption purpose from the revenue generated in business after availed the loan, 2.7 percentage of beneficiaries purchased mixer grinder, 53 percentage of beneficiaries purchased grinder, 10 percentage of beneficiaries purchased cell phones, 10.3 % of beneficiaries purchase the cycle, 20.7 % of beneficiaries purchased bike, 4.0 % of beneficiaries purchased car, 7.0 % of beneficiaries purchase computers, 2.7 % of

beneficiaries purchased telephone connection, 0.7% of beneficiaries purchased gas connection, 3.0 % of beneficiaries purchased iron box, 5.3% of beneficiaries purchased fan, 17.3 % of beneficiaries purchased sewing machine, 16 % of beneficiaries purchased washing machine, 0.7% of beneficiaries purchased video player, and 16.3 % of beneficiaries purchased refrigerator with the profit gained from the business with the help of loan amount from NBCFDC. It is further noted that sewing machine asset is purchased by majority of beneficiaries after the loan was availed. 11% of beneficiaries purchased Farm land for the business. 6% of beneficiaries purchased house by availing the loan. 9% of beneficiaries purchased Cow/Goat for farming business. 13% of beneficiaries got new tailoring machine to run the business. 26% of beneficiaries purchased machineries for the day to day business activities. 32% of beneficiaries purchased furniture and other fittings for their business. 41% of beneficiaries increased working capital/inventory for the business. By availed the loan from KSWDC under NBCFDC Scheme, beneficiaries business revenue has been increased. From the revenue of the business, the beneficiaries purchased the consumable items to improve their lifestyle and standard of living.

40. From the analysis, it is noted that average value of investment in post office is Rs.5,000/-, average value of investment in bank is Rs.10,861/-, the average value of investment in chit funds is Rs.55,500/-, the average value of investment in silver is Rs.3,075/-, the average value of investment in gold is Rs.8,574/-, the average value of investment other investment Avenue is NIL. While comparing the value of investment before and after loan it is identified that there is significant difference in the average investment in the important investment Avenues. It is further noted that majority of respondents are investing their money in the chit funds.
41. It is observed that 99.7 % of respondents had linked their Aadhar with bank account and remaining 0.7% of respondents did not linked their Aadhar with bank account.
42. Before the loan was availed the average household expenditure for food expenses is Rs.4,369/-, for clothing it was Rs.1,571/-, for pure drinking water it was Rs.209/-, for children's education it was Rs.2,307/-, for health expenses it was Rs.1,135/- and for social expenses it was Rs.1,128/-. After the loan was availed the average household expenditure for food expenses is Rs.4,803/-, for clothing it was Rs.18,680/-, for pure drinking water it

was Rs.211/-, for children education it was Rs.2,569/-, for health expenses it was Rs.1,137/-, for social expenses it was Rs.1,589/-. While comparing the average household expenditure before loan and after loan it was noted that there is a significant increase in the important household expenses. In spite of increase in the expenditure, majority of beneficiaries are paying monthly installments properly to KSWDC.

43. It is observed that about all the beneficiaries are availed loan from NBCFDC for first time.
44. From the results in the Table 3.88, it is observed that 38.7 % of respondents expressed that they did not face any problem in getting loan. 21.3 % of beneficiaries expressed that they faced minor problems while availing loan and 40.0 % of respondents faced problems while applying loan. In general, delay in processing and sanctioning of loan amount is not at all problem for the beneficiaries in Kerala. They sanction loan within short period of time. This difficulty is arisen because of getting cast and income certificate from local authorities.
45. From the results in the Table 3.89, it is observed that CDS (60.3%) are playing an important role for creating awareness about NBCFDC micro finance schemes. 8.3 % of respondents came to know by Advertisements, 21.3 % of respondents got awareness from SCA officials, only 1.3% of respondents came to know about the NBCFDC schemes from family/Friends/Relatives and 8.3 % of respondents came to know about the NBCFDC schemes from beneficiary.
46. It is observed that 64.3 % of respondents do not know about the other schemes of NBCFDC. 35.7 % of respondents know about other schemes of NBCFDC. Hence it is concluded that the majority of respondents doesn't know fully about the other schemes of NBCFDC.
47. It is observed that, majority of respondents (90.7%) know about Unit cost and Pattern of Assistance of NBCFDC schemes and they stated cost pattern as 85% from NBCFDC, 10% from SCA and 5% from beneficiary.
48. From the results it is noted that 89.3 % of beneficiaries are waited less than 4 months to avail loan and 10.7 % of beneficiaries waited 4 to 6 months to avail. Hence the majority of beneficiaries availed loan within in 4 months after the application was given.

49. With regard to loan applied by the group it is noted that the average loan applied by the group is Rs.8,64,122/-. With regard to amount of loan sanctioned it is noted that, the average loan sanctioned to the group is Rs.5,51,578/-. With regard to amount availed by the group it is noted the average loan availed by the group is Rs.5,51,578/-. From the average loan applied and sanctioned it is concluded that KSWDC is averagely sanctioning 63% of amount applied by the group. From the average amount availed by the group it is concluded that, the self-help-group are availing almost all the amount sanctioned by the KSWDC.
50. From the results, it is noted that 91 percentage of beneficiaries received loan through direct bank transfer to their account and 9 percentage of beneficiaries received loan by the cheque issued by KSWDC.
51. From the results it is observed that majority of respondents (72.6%) are utilized loan for small business type of activities, 10.7 % beneficiaries utilized the loan for Agriculture and allied type of activities, 1.7 % of beneficiaries are utilized for transport sector activities and 15 % beneficiaries utilized for service sector related activities Hence it is concluded that majority of respondents are utilized the loan for the small business type of activities.
52. It is observed that 98.3 % of the respondents are utilized for the intended purpose and 1.7% of respondents are not utilized for intended purpose. After getting the loan, beneficiary utilized half of the amount to the intended purpose. Remaining amount was not utilized for the Intended purpose. The beneficiaries diverted the fund for the newly generated ideas. Hence, finally they could not properly utilize the fund for the intended purpose.
53. From the results, it is observed that about 66.0 % were expressed that the loan amount is sufficient according to the needs and capacity. About 34 % of respondents expressed that the loan amount is not sufficient and they expressed top up amount.
54. From the results it is found that all the respondents got the loan at 5% interest. During the data collection stage it is found that about majority of beneficiaries are not able to remember the interest rate.

55. From the results it is observed that all the respondents are repaying the installments regularly to the SCAs.
56. From the results it is observed that 30.7 % of Beneficiaries stated that given employment to others and 69.3 % of beneficiaries stated that self-help-group does not given employment opportunity in their business after getting loan from NDCFDC.
57. It is found that 69.3 % of beneficiaries are not appointed anybody for their activity. 9.3 % of beneficiaries are appointed one employee for their activity. 5 % of beneficiaries are appointed two employees for their activity. 11.48 % of beneficiaries are appointed three employees for their activity and 3 % of beneficiaries are appointed four employees for their activity and 2 % of beneficiaries are appointed five employees for their activity
58. It is found that, Improvement in dealing with outsiders increased firstly for beneficiaries, followed by Increased involvement with social events, Better Access to the health facilities, Participation in social service activities, Participation in organized activities, Respect of socially Recognition in the society, Equally participated with husband in family decisions in the society and Betterment of education of the children Hence it is concluded that after NBCFDC loan there is a notable increase in Improvement in dealing with outsiders.
59. It is found that Decision making in the family is improved firstly for beneficiaries followed by Standard of living improvement, Food Consumption pattern improved, Asset creation Improved, Minimized family indebtedness, Better Access of financial resources, Saving Rate improvement and Improvement in clothing status. From the rank it is noted that, because of NBCFDC loan Decision making in the family related to monetary matters is improved notably. This may increase women empowerment in over the period of time and paves way for the overall development of the nation. From the rank it is also noted that last rank is for improvement in clothing status. It is concluded that, still beneficiaries are facing problems for increasing the assets status for their family.
60. It is found that Poor support of microfinance officials is first important problems faced by the SHG followed by Lack of micro finance service, Inadequate issues of loans, High rate of interest, Very high document charges, No subsidy, Improper repayment of loan amount by members, Lack of guidance about micro finance, Delay in getting loans, Lack

of corporation among bankers, Perceived high risk of lending to the poor, Outsiders interference, Lack of finance support for starting business, Too many formalities on getting loans, Marketing problem, Lack of training programs, Procurement of raw material and family interference. Among all problems poor support of microfinance officials is first important problem and family interference is least important problem faced by the SHG members in the study area. The training programmes conducted to SCA employees will increase the support and other activities to the beneficiaries.

61. From the Average monthly income of beneficiaries (800 beneficiaries) it is found that, before obtaining loan from NBCFDC the average monthly income is Rs.9,568/- and after availing loan from NBCFDC the average family monthly income Rs.14,676/-. It is concluded that NBCFDC loan given an additional monthly income of Rs.5,108/- rupees for the beneficiaries. There is increase in 53.38 % in income of beneficiaries after the loan was applied in NBCFDC.
62. From the results it is found that before the term loan, MFS and MSY loan was availed 100 percent of beneficiaries' annual income is less than 3 lakhs. After the loan was availed from NBCFDC, For Term loan 63.2 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 36.8 % of beneficiaries annual income is above 3 lakhs per annum. For MFS 73.8 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 26.2 % of beneficiaries annual income is above 3 lakhs per annum. For MSY 93.75 % beneficiaries' annual income of beneficiaries income as income is less than 3 lakhs per annum and 6.25 % of beneficiaries annual income is above 3 lakhs per annum. It is concluded that after the loan has availed out of 800 beneficiaries about 32 % of beneficiaries annual income is increased from below 3 lakhs to above 3 lakhs for the beneficiaries availed loan from all the three schemes.
63. From the result, it is found that 42.40 % of beneficiaries obtained term loan from NBCFDC whose income level is below Rs.1.5 lakhs per annum and 48.66 % of beneficiaries obtained MFS/MSY loan from NBCFDC whose income level is below Rs.1.5 Lakhs per annum.

64. It is observed that all the respondents obtained the loan and it has been utilized for the intended purpose. The study also found that, out of the total sample 800 surveyed beneficiaries benefited under the NBCFDC schemes. 97.87% beneficiaries possessed the assets created with the loan amount and only 2.13% of beneficiaries utilized half of the amount to the intended purpose. Balance utilized for other purpose.

## **Chapter - V**

### **5.1 Recommendations for improvement in Policy along with Actionable points at SCA and NBCFDC Level**

#### **List of Actionable points at SCA Level**

1. Majority of respondents opined that the loan amount sanctioned by KSWDC is not sufficient for the beneficiaries to do a small scale business. Hence the KSWDC should take steps to get additional amount from NBCFDC.
2. The beneficiaries who are defaulters are expecting subsidy for NBCFDC loan with regard to interest and principal amount. Hence KSWDC has to work out the feasibility of giving subsidy after discussing with NBCFDC.
3. The population of the backward classes is very high in the state of Kerala; hence the budget allocation for the Kerala can be increased.
4. The documents for getting loan should be simplified and it should be in uniform manner for the entire state.
5. The documentation for loan processing can be done through online
6. KSWDC needs to improve awareness level of schemes of NBCFDC, which is the funding agency to provide loans to the Beneficiaries. Therefore, the Advertisement and Publicity of NBCFDC schemes is essential in the state of Kerala.
7. Apart from Term loan, MFS is entertained only in selected districts so MFS schemes should be entertained in all the districts of Kerala. for Women Empowerment
8. In some districts there are no offices. Hence for ease access of beneficiaries the offices should be established in all the districts.
9. Some of the districts are having more number of Islands. The beneficiaries residing in Islands are expecting some special privileges as they have to travel through boats to procure the raw material and to market their products.
10. The beneficiaries are expecting loan top up so KSWDC should frame a policy after discussing with NBCFDC.
11. Privileges may be given to the Pre-closure of loan by the beneficiaries.



12. After repayment of previous loans, the beneficiaries are very much interested to get further loans to extend their business, because of the fullest cooperation of the KSWDC staffs. So KSWDC should take steps for giving that loan.
13. As part of regular follow up, in case of business, SCA may ensure photographs of Assets creation just after six months of loan disbursement to beneficiaries and also to ascertain the current status of business.
14. The amount of loan sanctioned by NBCFDC is based on the letter of guarantee given by the State Government. So, SCA should take steps for increasing the guarantee amount given by the state government to cover up more people.

**List of Actionable Points at NBCFDC Level:**

1. Majority of respondents opined that the loan amount sanctioned by NBCFDC is not sufficient for the beneficiaries to do a small scale business. Hence the loan amount can be increased to KSWDC.
2. As per the feedback from the beneficiaries, KSWDC expecting Top-up facility from the corporations.
3. Expecting GIA up to 30 lakhs for Awareness programmes, Training programmes for the staff members and for promotional activities
4. NBCFDC have to improve the awareness level about the Loan Schemes and Skill Development Training Schemes like awareness camps should organized by NBCFDC.
5. The widows and physically challenged members are expecting special privileges like. Low interest, subsidy for the loan amount.
6. In case of widows, if they became widow during the tenure of the loan, the balance loan amount can be totally waived.
7. As NMDFC giving Subsidy for the loans likewise the subsidy may be entertained for NBCFDC schemes also.
8. At present the age limit for the beneficiaries is 55 years which may be extended to 60 years.

## **Recommendations**

1. Skill Development Training is required for the SHG members; women members are more interested to do skill related business activities.
2. In Micro - Finance scheme, the other community members can be reduced from 40% to 30%.
3. Insurance for the Cattle, Poultry should be made mandatory for the Term loan beneficiaries
4. The women beneficiaries are expecting KSWDC sponsored driving schools. After getting Driving License expect two-wheeler/ three-wheelers through KSWDC loans to market their products and to operate their own Auto rickshaws for earning.
5. The beneficiaries with good track of repaying can be entertained with Top-up facility during the loan period.
6. The guided value of the property shall be increase from 80% to 90% so that the beneficiaries will get more loan amount for their business
7. To improve the awareness level of the NBCFDC and KSWDC loan schemes among the beneficiaries, the loans schemes can be disseminated through Social media and Print media.

## **Chapter – VI - Performance of SCA**

### **6.1 Brief Report on the Performance of the State Channelizing Agency**

1. KSWDC providing Six months Moratorium as FLOOD Package (2018-2019) and COVID Package (2019-2020) for the Micro-Finance and Term Loan beneficiaries.
2. The Officials of KSWDC like Managing Director, Project Officers, Regional managers, Managers, Branch Staffs and field Staffs having cordial relationship with the beneficiaries also they are very much satisfied with their services
3. They are getting financial assistance from four corporations namely NBCFDC, NSFDC, NSKFDC, NMDC and they are disbursing the fund to the beneficiaries through loans. But the funds are not sufficient to meet their requirements. As they are having good potential, they are expecting more fund amount from the corporations.
4. To recognize the Women Entrepreneur, the Best Women Entrepreneur is honored with Novel Women awards by the Governor of Kerala in the International Women's Day.
5. To recognize the best performing Regional officers, they were awarded with Performance Excellence Award every year.
6. KSWDC is conducting various awareness programmes and Melas on the occasion of Onam and other festivals to disseminate their Schemes, Loans, Skill programmes etc., in all districts. This reaches the beneficiaries in the grassroots level
7. The Managing Director, Managers and other staff members are having friendly relationship; hence they can able to do their work in a successful manner i.e Identifying the right beneficiaries, Good recovery mechanism, Minimizing the grievances of beneficiaries.
8. As KSWDC receiving funds from four corporations, the relationship between KSWDC and NBCFDC plays the first place in maintain good relationship which paves the way for their performance.
9. To market the products manufactured by self-help-groups the KSWDC arranging stalls in public places during the festival period like Onam etc.,
10. The loan disbursement is made for all the applications received in the financial year without any delay.
11. There is no political or Third party interference in loan sanctioning process which leads to Selection of Right beneficiaries.

## 6.2 Performance of State Channelizing Agency – Beneficiaries’ Feedback

The performance of state channelizing agency can be measured in many dimensions. For this study the performance can be measured by the way of satisfaction of beneficiaries for various service related dimensions offered by KSWDC. Satisfaction level of beneficiaries about loan schemes and services of KSWDC was presented in the above Table 6.1. It is determined by the total set of service related task done by the KSWDC. For measuring the satisfaction, thirteen items were taken up for the study. These items are asked to beneficiaries to give score on a five point rating scale with 1= Highly dissatisfied, 2 = Dissatisfied 3 = Neither satisfied nor dissatisfied, 4 = Satisfied and 5 = Highly satisfied. The rank was calculated on the beneficiaries score given out of five points. From the average score and rank of the Satisfaction level of beneficiaries about loan schemes and services of KSWDC, it is found that, the beneficiaries are satisfied firstly towards Overall services followed by, Time Taken for loan approval, Activity started with the help of loan assistance, Assistance and guidance provided by SCA, Loan Sanctioning system, Size of monthly installment, Easy Query handling, Disbursement system, Repayment period, Fast and efficient services, Loan scheme, Behaviour of the employees during the lending process, Interest Rate and Awareness Mechanism. From the data collection it is observed that the beneficiaries are highly satisfied with overall services rendered by KSWDC and satisfied lastly towards Awareness Mechanism. From the average score out of 5, it is noted that the all the score values are more than 3 and this values indicates that beneficiaries are fully satisfied with the all the service related dimensions. Hence it is concluded that the performance of the Kerala state Channelizing Agency namely Kerala State Women Development Corporation is good.

**Table 6.1 Satisfaction level of beneficiaries about loan schemes and services of KSWDC**

Satisfaction level of KSWDC	Average Score out of 5	Rank
Overall services	4.4940	1
Time Taken for loan approval	4.4800	2
Activity started with the help of loan assistance	4.4640	3
Assistance and guidance provided by SCA	4.4300	4

Loan Sanctioning system	4.4060	5
Size of monthly installment	4.3880	6
Easy Query handling	4.3740	7
Disbursement system	4.3580	8
Repayment period	4.3580	9
Fast and efficient services	4.3420	10
Loan scheme	4.3000	11
Behaviour of the employees during the lending process	4.2740	12
Interest Rate	4.2160	13
Awareness Mechanism	3.9520	14

## CHAPTER – VII

### Success stories – Term loan

#### Success story – 1



Name of the beneficiary: Archana K Mohan

Block: Ranni

District: Pathanamthitta

Loan obtaining Year: 2019

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Mutton/Chicken shop

Annual Income before and after loan: Rs.60,000/- & Rs.85,000/-

Livelihood earning from the project for how many Members of a family: 03

Smt.Archana K Mohan was running a small Curry shop in Pathanamthitta district, block name Ranni. She was approached KSWDCL for Term loan and she got the loan in the year 2019. Kerala State Women's Development corporation (KSWDC) has sanctioned Rs.2,85,000/- under NBCFDC TL scheme to her. After getting the loan, she earned Rs.25,000/- per year as extra income from her business.

## Success story – 2



Name of the beneficiary: Sasilatha S

Block :Elanthoor

District: Pathanamthitta

Loan obtaining Year: 2020

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Baking Materials & Homemade cakes

Annual Income before and after loan: Rs.75,000/-& Rs.1,10,000/-

Livelihood earning from the project for how many Members of a family: 04

Ms. S. Sasilatha is running a shop in Elanthoor block, Pathanamthitta District of Kerala. She is selling bakery items and homemade cakes. She has received Rs.2,85,000/- as term loan from KSWDC Ltd through NBCFDC scheme. After getting the loan, her annual income has been increased Rs.35,000/-. Also, she is repaying the loan EMI amount promptly to KSWDC.



### Success story – 3



Name of the beneficiary: Jothilekshmi K R

Block: Konni

District: Pathanamthitta

Loan obtaining Year: 2019-20

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Provision store

Annual Income before and after loan: Rs.1,00,000/-& Rs.1,50,000/-

Livelihood earning from the project for how many Members of a family: 05

Ms.K.R.Jothilekshmi is successfully running a Provision store in Kooni block of Pathanamthitta District of Kerala. She has four dependents in her family. She availed term loan of Rs.2,85,000/- in the financial year 2019-20. Her annual income has been increased Rs.50,000/- after getting the loan from KSWDC. She is repaying the loan amount every month without fail.



#### Success story – 4



Name of the beneficiary: RenjiniThampi

Block: Uahavoor

District: Kottayam

Loan obtaining Year: 2019-20

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Beauty parlor

Annual Income before and after loan: Rs.1,20,000/- & Rs.1,75,000/-

Livelihood earning from the project for how many Members of a family: 03

Ms.RenjiniThampi from Uahavoor block of Kottayam District has received the loan amount Rs.2,85,000/- from KSWDC under NBCFDC scheme to enhance her beauty parlor to attract more customers. Her annual income has been increased Rs.55,000/- by renovated her parlor by utilizing the loan amount. Her socio-economic status also increased and she is repaying the loan EMI properly.

### Success story – 5



Name of the beneficiary: Sandhya C.R

Block: Vaikom

District: Kottayam

Loan obtaining Year: 2018-19

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Provision store

Annual Income before and after loan: Rs.1,20,000 & Rs.1,75,000

Livelihood earning from the project for how many Members of a family: 03

A Provision store in Vaikom block of Kottayam district is running by Ms.C.R.Sandhya. She has received Rs.2,85,000/- as term loan in the financial year 2018-19 under the NBCFDC scheme. By getting the loan from KSWDC, she purchased more stocks in her store and she is running her business with more confident. She got more customers in and around of her shop. Her annual income has been increased by Rs.55,000/-. Also, she is promptly repaying the loan to KSWDC.

### Success story – 6



Name of the beneficiary: Raji Priya

Block: Kuttikadu

District: Kollam

Loan obtaining Year: 2018-19

Amount sanctioned: Rs.5,00,000/-

Name of Project along with description: Beauty parlor

Annual Income before and after loan: Rs.1,82,000/- &Rs.2,20,000/-

Livelihood earning from the project for how many Members of a family:4

Ms.Raji Priya is running a Spa in Kollam District of Kerala. By getting Term loan of Rs.5,00,000/- under NBCFDC scheme, she established her spa with new furniture and cosmetic items. More number of customers are attracted by developing the business infrastructure. She is getting Rs.38,000/- as extra income per year. Her repayment history of loan is appreciable.



## Success story – 7



Name of the beneficiary: Vineetha K V

Block: Kuttikadu

District: Kollam

Loan obtaining Year: 2018-19 (Loan no. TL/BC/IDK/05221/17)

Amount sanctioned: Rs.2,85,000/-

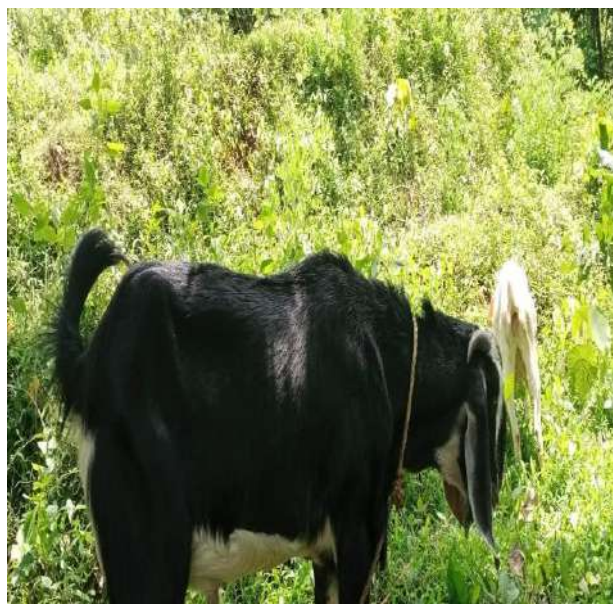
Name of Project along with description: Provisional store

Annual Income before and after loan: Rs.1,00,000/- & Rs.1,50,000/-

Livelihood earning from the project for how many Members of a family: 3

Ms.K.V.Vineetha's annual income has been increased Rs.50,000/- by availing Term loan from KSWDC under NBCFDC Scheme. She has increased the stock in her provision store in Kuttikadu block, Kollam District, Kerala. She and two dependents of her family is getting sustainable income through this provisional store. She is promptly repaying loan to KSWDC.

### Success story – 8



Name of the beneficiary: Subhashini C S

District: Idukkey

Loan obtaining Year: 2018-2019 (TL/BC/IDK/03484)

Amount sanctioned: Rs.2,85,000

Name of Project along with description: Dairy farm

Annual Income before and after loan: Rs.1,20,000/- & Rs.1,50,000/-

Livelihood earning from the project for how many Members of a family: 4

Ms.C.S.Subhashini from Idukkey district of Kerala is running a Dairy farm for the past five years. She got Rs.2,85,000/- as term loan from KSWDC under NBCFDC scheme. Rs.30,000/- of annual income has been increased by availing this loan. She got more number of goats by utilizing the loan amount and her value of life is being increased. she is repaying the loan amount on time periodically.

## Success Story – 9



Name of the beneficiary: Ms.Anitha

District: Kollam

Loan obtaining Year: 2019

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Hotel

Annual Income before and after loan: Rs.1,20,000/- & Rs.1,65,000/-

Livelihood earning from the project for how many Members of a family: 4

Mrs.Anitha from Kollam District of Kerala has received the sum of Rs.2,85,000/- as term loan from KSWDC under NBCFDC scheme in the year 2019. She is successfully running a hotel in Kollam area. Her annual income has increased Rs.45,000/- by properly utilized the loan amount to enhance her hotel business. She purchased dining table and chair for her hotel by using this loan amount. Also, she is paying her loan EMI promptly to KSWDC. Her livelihood and the status in the society also increased by availing this loan.

## Success Story – 10



Name of the beneficiary: Nithiya S

District: ALLEPPEY

Loan obtaining Year: 2019

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Tailoring & Textiles shop

Annual Income before and after loan: Rs.1,40,000/- & Rs.1,80,000/-

Livelihood earning from the project for how many Members of a family: 05

A tailoring and textile retail shop is being run by Ms.S.Nithiya from Alleppey district of Kerala. She has received Rs.2,85,000/- term loan from KSWDC under NBCFDC scheme. She has purchased new tailoring machine (Asset purchase) for her business by availing this loan. Her annual family income has been increased by Rs.40,000/- and she is supporting four dependents in her family by doing tailoring business. Her business revenue is also increased by availed this loan. She is paying her loan EMI properly without fail.



## Success Story – 11



Name of the beneficiary: Rethi Pradeep

District: ALLEPPEY

Loan obtaining Year: 2018

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Provision store & Stationary

Annual Income before and after loan: Rs.1,00,800/- & Rs.1,44,000/-

Livelihood earning from the project for how many Members of a family: 04

A provision cum stationary store is running by Ms. Rethi Pradeep in Alleppey area of Kerala. She has received a sum of Rs.2,85,000/- term loan from KSWDC under NBCFDC scheme in the year 2018. She has increased business stock by availed the loan. Her annual income also increased by Rs.43,200/- and she is getting good revenue from her business. Also she is repaying the loan amount on time.



## Success Story – 12



Name of the beneficiary: Sabitha T S

District: Alapuzha

Loan obtaining Year: 2019

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Tailoring

Annual Income before and after loan: Rs.1,92,000/- & Rs.2,16,000/-

Livelihood earning from the project for how many Members of a family:4

For the purchase of new tailoring machine, Ms.T.S.Sabitha has received Rs.2,85,000/- term loan from KSWDC under the scheme of NBCFDC. She obtained loan in the year 2019 and promptly she is repaying her loan amount to KSWDC. She is getting a sustainable income from her business and her annual income also increased by Rs.24,000/-.

## Success Story – 13



Name of the beneficiary: P Sajitha

District: Alapuzha

Loan obtaining Year: 2019

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Coir business

Annual Income before and after loan: Rs.192,000/- & Rs.216,000/-

Livelihood earning from the project for how many Members of a family:05

Coir business is a successful business in the state of Kerala. Ms.P.Sajitha has started and running the coir business for the past ten years. She has applied and got Rs.2,85,000/- as term loan from KSWDC under NBCFDC scheme. Her annual income has been increased by Rs.24,000/-. She is taking care of her four family members by running the coir business successfully under the financial support of NBCFDC. She is repaying her loan EMI amount monthly without any obstacle.

### Success Story – 14



Name of the beneficiary: Lijimol S

District: Thiruvananthapuram

Loan obtaining Year: 2019

Amount sanctioned: Rs.4,75,000/-

Name of Project along with description: Textile shop

Annual Income before and after loan: Rs.1,10,000/- & Rs.1,60,000/-

Livelihood earning from the project for how many Members of a family: 04

Ms. S. Lijimol has a textile shop in the Thiruvananthapuram District, Kerala. She has received Rs.4,75,000/- as term loan from KSWDC under the scheme of NBCFDC. She has purchased more stock to her shop to develop the business and to attract more number of customers. Her annual income also increased by Rs.50,000/-. She is repaying the loan amount on time to KSWDC.

## Success Story - 15



Name of the beneficiary: M.ASWANI

Block: Kuttiporuchiyil (h) Konnottu (PO)

District: CALICUT

Loan obtaining Year: 2019-2020

Amount sanctioned: Rs.2,42,193/-

Name of Project along with description: Digital Studio

Annual Income before and after loan: Rs.1,20,000/- & Rs.1,50,000/-

Livelihood earning from the project for how many Members of a family: 04

Ms.M.Aswani from Calicut is running a digital studio in Kuttiporuchiyil block. She has received Rs.2,42,193/- as term loan from KSWDC in the financial year 2019-20. By getting the term loan, she has purchased a camera and a printer for her business. Her family members are getting livelihood income from her business. Her annual income is increased by Rs.30,000/-. She is repaying the loan promptly to KSWDC.



## Success Story – 16



Name of the beneficiary: Vinu K

District: Alapuzha

Loan obtaining Year: 2020

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: Hotel/Tea shop

Annual Income before and after loan: RS.1,55,000/- & Rs.1,96,000/-

Livelihood earning from the project for how many Members of a family: 4

Ms. K. Vinu is running a tea shop and hotel in Alapuzha district, Kerala. She has received Rs.2,85,000/- as term loan from KSWDC under NBCFDC Scheme in the year 2020. By getting the term loan, she has purchased new dining table and chairs and she is getting good revenue from her business. Her annual income increased by Rs.41,000/-. She is repaying the EMI of loan promptly to KSWDC.

## Success Story – 17



Name of the beneficiary: Parvathi K

District: Palakkad

Loan obtaining Year: 2018

Amount sanctioned: Rs.2,37,500/-

Name of Project along with description: Hotel

Annual Income before and after loan: Rs.1,65,000/- & Rs.2,05,000/-

Livelihood earning from the project for how many Members of a family: 3

## Success Story – 18



Name of the beneficiary: SINDHU

Block: ARIYANADU, NEDUMANGADU

District: TRIVANDRUM

Loan obtaining Year: 2018-2019

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description: TEXTILE SHOP

Annual Income before and after loan: Rs.1,50,000/- & Rs.1,90,000/-

Livelihood earning from the project for how many Members of a family: 3

### Success story – 19 to 23 (5 members)



#### 5 individual members are available for Success story

Name of the Beneficiary: **HARITHA**

District: **PALAKAD**

Loan obtaining Year: **2017-2018**

Amount sanctioned: **Rs.2,32,710/-**

Name of Project along with description: **Tailoring Unit**

Annual Income before and after loan: Rs.1,00,000/- & Rs.2,00,000/-

Livelihood earning from the project for how many Members of a family: 04

Name of the Beneficiary: **K.PARVATHY**

District: **PALAKAD**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,37,500/-**

Name of Project along with description: **Tailoring Unit**

Annual Income before and after loan: Rs.1,10,000/- & Rs.1,30,000/-

Livelihood earning from the project for how many Members of a family: 03

Name of the Beneficiary: **M.VASUMATHY**

District: **PALAKAD**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2, 51,750/-**

Name of Project along with description: **Tailoring Unit**

Annual Income before and after loan: Rs.90,000/- & Rs.1,10,000/-

Livelihood earning from the project for how many Members of a family: 03



Name of the Beneficiary: **SREELATHA**

District: **PALAKAD**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,85,000/-**

Name of Project along with description: **Tailoring Unit**

Annual Income before and after loan: Rs.1,00,000/- & Rs.2,00,000/-

Livelihood earning from the project for how many Members of a family: 04

Name of the Beneficiary: **SREEHEEJA**

District: **PALAKAD**

Loan obtaining Year: **2019-2020**

Amount sanctioned: **Rs.2, 85000**

Name of Project along with description: **BEAUTY PARLOUR**

Annual Income before and after loan: Rs.1,50,000/- & Rs.1,90,000/-

Livelihood earning from the project for how many Members of a family: 03

This Self Help Group member from Palakad District of Kerala is running a tailoring unit. Five SHG members received loan from KSWDC under NBCFDC's MFS scheme. By availing the loan, the SHG member has purchased the new tailoring machines to increase the revenue of the business and to give tailoring service for more customers. The livelihoods of the beneficiaries are improved and they utilized the loan amount for the intended purpose.

Success story – 24



Name of the Beneficiary: **Sujatha. N.R**

District: **Idukki**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,85,000/-**

Name of Project along with description: **Tailoring Unit**

Annual Income before and after loan: Rs.2,00,000/- & Rs.2,45,000/-

Livelihood earning from the project for how many Members of a family:04

**Success story – 25 to 28 (4 members)**



Name of the Beneficiary: **RajithaGopi**

Block: **Parathode**

District: **Idukki**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,85,000/-**

Name of Project along with description:

- **Garment Unit**
- **Tea and Cardoman Cultivation**

Annual Income before and after loan: Rs.1,20,000/- & Rs.1,50,000/-

Livelihood earning from the project for how many Members of a family:03

Name of the Beneficiary: **RiddhaPrasad**

Block: **Pannikangudi**

District: **Idukki**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,55,000/-**

Name of Project along with description:

- **Cow Farm- Milk Business**
- **Cardoman Business**

Annual Income before and after loan: Rs.1,00,000/- & Rs.1,30,000/-

Livelihood earning from the project for how many Members of a family:04

Name of the Beneficiary: **BIJISHAJI**

Block: **Murickassery**

District: **Idukki**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,85,000/-**

Name of Project along with description:

- **Milk Business**
- **Cardoman, Pepper Cultivation**

Annual Income before and after loan: Rs.85,000/- & Rs.1,20,000/-

Livelihood earning from the project for how many Members of a family: 04

Name of the Beneficiary: **ShaliniRajesh**

Block: **Edapaarachinaara**

District: **Idukki**

Loan obtaining Year: **2018-2019**

Amount sanctioned: **Rs.2,85,000/-**

Name of Project along with description:

- **Cow Farm- Milk Business**

Annual Income before and after loan: Rs.90,000/- & Rs.1,20,000/-

Livelihood earning from the project for how many Members of a family: 3

The SHG member of the Idukki District of Kerala has received loan from KSWDC under the NBCFDC scheme. Each of the SHG members are running various types of business like Cow farming, Pepper cultivation, tailoring and garment unit. They got an average of Rs.2,85,000/- as loan amount per head in the year 2018-19. By getting this loan, they improved the business activities and got good revenue from the business.

## Success Story – 29



Name of the Beneficiary: **SHEELA.N**

Block: **Kadakkal, Kottarakkara**

District: **Kollam**

Loan obtaining Year: **2018-2019**

Amount sanctioned: Rs.2,85,000/-

Name of Project along with description:

### **BATA SHOWROOM**

Annual Income before and after loan: Rs.2,00,000/- & Rs.2,50,000/-

Livelihood earning from the project for how many Members of a family: 04

### Success story – 30



Name of the Beneficiary: **Smitha Anilkumar**

District: **Trissur**

Loan obtaining Year: 2018-2019

Amount sanctioned: Rs.4,75,000/-

Name of Project along with description: Retail shop

Annual Income before and after loan: Rs.2,10,000/- & Rs.2,50,000/-

Livelihood earning from the project for how many Members of a family: 04

### Success Story – 31



Name of the Beneficiary: **SIVAPRIYA**

Block: **Vazhuthakadu**

District: **Trivandrum**

Loan obtaining Year: **2019-2020**

Amount sanctioned: **Rs.5,45,000/-**

Name of Project along with description: Beauty parlor

Annual Income before and after loan: Rs.2,10,000/- & Rs.2,45,000/-

Livelihood earning from the project for how many Members of a family: 04



### Success Story 32



Name of the Beneficiary: **SINDHUBIJU**

District: **IDUKKI**

Loan obtaining Year: **2019-2020**

Amount sanctioned: **Rs.2,85,000/-**

Name of Project along with description: **DAIRY UNIT**

Annual Income before and after loan: Rs.1,20,000/- & Rs.180,000/-

Livelihood earning from the project for how many Members of a family: 03



## Success stories – Micro Finance Scheme (MFS)

### 1. Name of the SHG: Surabhi



Name of the SHG: **Surabhi**

Block: **Perumpalam (South)**

District: **Alleppey**

Loan obtaining Year: 2021

Amount sanctioned: **Rs.5,45,000/-for 17 nos.**

Name of Project along with description:

- Manufacturing of Bags/ Shopper bags
- Night Tiffin Centre
- Flower Pots
- Tailoring (Nightee, Blouse, Chudidhar)

#### Members:

1. Name of the member: Vijayakumari

Name of Project along with description: Bag Manufacturing

Annual Income before and after loan: Rs.36,000/-&Rs.45,000/-

2. Name of the member: Naseema

Name of Project along with description: Bag Making (Shopper bags, small bags)

Annual Income before and after loan: Rs.25,000/- &Rs.30,000/-

3. Name of the member: Shyla

Name of Project along with description: Bag Making

Annual Income before and after loan: Rs.28,000/-&Rs.35,000/-

4. Name of the member: Vathsala Babu

Name of Project along with description: Bag Making

Annual Income before and after loan: Rs.35,000/-&Rs.37,000/-

5. Name of the member: Geetha

Name of Project along with description: Bag Making, Flower pot

Annual Income before and after loan: Rs.30,000/-&Rs.35,000/-

“Surabhi” is the name of SHG running in Alleppey District of Kerala. 5 members got MFS loan from KSWDC and they improved the business activities like Bag making, flower pot making, etc., through the loan amount. Their lifestyle and status also increased by getting more revenue from their business. Totally Rs.5,45,000/- loan amount has been sanctioned for this SHG in the year 2021.



Name of the SHG: **Dhanalakshmi**  
Block: **Thykattusherry**  
District: **Alleppey**

Loan obtaining Year: 2020  
Amount sanctioned: Rs.8,00,000/-

**Members:**

1. Name of the member: **Shyamala**

Name of Project along with description: Poultry Farming

Annual Income before and after loan: Rs.38,000/-& Rs.77,000/-

2. Name of the member: **Smitha**

Name of Project along with description: Poultry Farming

Annual Income before and after loan: Rs.50,000/- &Rs.80,000/-

3. Name of the member: **K. R. Sreeja**

Name of Project along with description: **Cow Farming**

Annual Income before and after loan: Rs.45,000/-&Rs.60,000/-

4. Name of the member: **Saraswathi**

Name of Project along with description: Tailoring Business

Annual Income before and after loan: Rs.38,000/-&Rs.53,000/-

5. Name of the member: **C. T. Girija**

Name of Project along with description: Agriculture

Annual Income before and after loan: Rs.30,000/-&Rs.42,000/-

## Success Stories

### 1. District: Calicut



Name of the SHG: **Priya**

Block: **Pudupaadi**

District: **Calicut**

Loan obtaining Year: 2020

Amount sanctioned: Rs.2,50,000/-

**Livelihood earning from the project for how many Members of a family:**

- The people are Economically good
- Doing business in a successful manner
- All are having Bank savings

1. Name of the member: Subaida

Name of Project along with description: Tailoring Business

Annual Income before and after loan: Rs.35,000/-& Rs.50,000/-

2. Name of the member: Rashiya

Name of Project along with description: Quail farming

Annual Income before and after loan: Rs.29,000/- &Rs.40,000/-

3. Name of the member: Ramla

Name of Project along with description: Goat Farm

Annual Income before and after loan: Rs.38,000/-&Rs.48,000/-

4. Name of the member: Sheeja



Name of Project along with description: Garment shop & Auto Rent (Husband)

Annual Income before and after loan: Rs.31,000/- &Rs.45,000/-

5. Name of the member: Usha

Name of Project along with description: Tailoring Business

Annual Income before and after loan: Rs.35,000/- &Rs.46,000/-

**District: Kollam/ Pathanamthitta**

**Name of the SHG: Manikyam**



Name of the SHG: **Manikyam**

Block: Kollam (East)

District: Kollam

Loan obtaining Year: **2020**

Amount sanctioned: Rs.2,50,000/-

1. Name of the member: Saritha

Name of Project along with description: Tailoring Unit- Business

Annual Income before and after loan: Rs.35,000/-&Rs.52,000/-

2. Name of the member: Thanal

Name of Project along with description: Tailoring Business (Nightees, Chudidhars, Blouse)

Annual Income before and after loan: Rs.32,000/-&Rs.45,000/-

3. Name of the member: Jamanthi

Name of Project along with description: Garment Business

Annual Income before and after loan: Rs.37,000/- &Rs.50,000/-

Name of the member: Sreeja

Name of Project along with description: Cloth Business (Nightees, Chudidhars, Blouse)

Annual Income before and after loan: Rs.35,000/- &Rs.45,000/-

4. Name of the member: Seeniya

Name of Project along with description: Tailoring

Annual Income before and after loan: Rs.30,000/-&Rs.42,000/-

## 2. District : Ernakulam

**Name of the SHG: Shri.Narayana**



Name of the SHG: **Shri.Narayana**

Block: Kottamangalam

District: Ernakulam

Loan obtaining Year: 2021

Amount sanctioned: Rs.2,38,687/-

1. Name of the member: Ushasasi

Name of Project along with description: Agriculture- Food Processing & Catering

Annual Income before and after loan: Rs.35,000/-&Rs.45,000/-

1. Name of the member: SreejaRiji

Name of Project along with description: Tailoring Business (Nightees, Chudidhars, Blouse)

Annual Income before and after loan: Rs.37,000/-&Rs.48,000/-

2. Name of the member: Leshmikrishnan

Name of Project along with description: Tailoring Unit,Hotel business

Annual Income before and after loan: Rs.35,000/-&Rs.49,000/-

3. Name of the member: Komalamsurendran

Name of Project along with description: Tailoring Business (Nightees, Chudidhars, Blouse)

Annual Income before and after loan: Rs.35,000/- &Rs.45,000/-

4. Name of the member: SajithaRashid

Name of Project along with description: SHG Enterprise - Readymade Garments

Annual Income before and after loan: Rs.32,000/-&Rs.43,000/-

Shri Narayana is the name of SHG running business units like Tailoring, Readymade garments, Hotel and Catering services. Few of the members in the SHG got their annual income Rs.9,000/- by average. They have purchased new materials for their business through the loan amount provided by KSWDC. Their value of life and revenue has been increased by availed the loan. All the SHG members are repaying the loan amount promptly on time.

## CHAPTER – VIII - INTERVIEW SCHEDULE

### 8.1 INTERVIEW SCHEDULE FOR TERM LOAN

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

എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതികൾ ഗുണഭോക്താക്കളുടെ  
ജീവിതത്തിൽ ചെലുത്തുന്ന സാമൂഹിക-സാമ്പത്തിക സ്വാധീനം  
വിലയിരുത്തുന്നതിനുള്ള അഭിമുഖ പട്ടിക

#### I - SOCIO – ECONOMIC INFORMATION

##### I – സാമൂഹിക – സാമ്പത്തിക വിവരങ്ങൾ

1. Name of the Beneficiary ഗുണഭോക്താവിന്റെ പേര് :
2. District ജില്ല :
3. Block ബ്ലോക്ക് :
4. Age (in years) വയസ്സ് (വർഷത്തിൽ) :
5. Educational Status വിദ്യാഭ്യാസ യോഗ്യത : Illiterate നിരക്ഷരൻ  
Ability to sign ഒപ്പിടാൻ ☐  
Primary പ്രൈമറി ☐  
Secondary സെക്കണ്ടറി ☐  
Higher Secondary ഹയർ സക്കണ്ടറി ☐  
Diploma ഡിപ്ലോമ ☐  
ITI ഐ ടി ഐ ☐  
Graduate ബിരുദ ☐  
Post Graduate ബിരുദാനന്തര ☐  
ബിരുദം ☐  
Others മറ്റുള്ളവ ☐
6. Place of Residence താമസസ്ഥലം : Rural ഗ്രാമം ☐ Urban നഗരം ☐
7. Type of Residence living ഏതിനം വീട് : Own House സ്വന്തം ☐  
Rental house വാടക ☐
8. Marital status വൈവാഹികനില : Married വിവാഹിത ☐  
Unmarried അവിവാഹിത ☐  
Widow വിധവ ☐  
Divorced വിവാഹമോചിത ☐  
Separated വേർപെട്ട് താമസം ☐
9. Occupation before loan ലോണിനുമുമ്പുള്ള തൊഴിൽ : ☐



10. Occupation after loan ലോണിനുശേഷമുള്ള തൊഴിൽ :

11. Nature of the family കുടുംബഘടന : Joint കുടുകുടുംബം

Nuclear അണുകുടുംബം

12. Size of the family : Upto 3 members 3 വരെ അംഗം

13. കുടുംബത്തിലെ അംഗങ്ങളുടെ എണ്ണം 4 – 5 members 4 – 5 അംഗങ്ങൾ

5-6 members 5-6 അംഗങ്ങൾ

above 6 members 6 നു മുകളിൽ

14

Family monthly Income ( in Rs.)

കുടുംബത്തിന്റെ

മാസവരുമാനം (രൂപയിൽ):

Before Loan-Rs. ലോണിനുമുമ്പ്	After Loan – Rs. ലോണിനുശേഷം

15. What is your overall annual average Family Income before loan? (in Rs)

ലോണിനുമുമ്പ് കുടുംബത്തിന്റെ മൊത്തം ശരാശരി വരുമാനം?

(രൂപയിൽ)-----

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

ലോണിനുശേഷം കുടുംബത്തിന്റെ മൊത്തം ശരാശരി വരുമാനം?

(രൂപയിൽ)-----

17. What is your Economic status before loan? ലോണിനു മുമ്പുള്ള താങ്കളുടെ

സാമ്പത്തികസ്ഥിതി?

Less than 3 lakhs Per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിൽ താഴെ

Above 3 lakhs per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിനുമുകളിൽ

18. What is your Economic status after loan? ലോണിനു ശേഷമുള്ള താങ്കളുടെ

സാമ്പത്തികസ്ഥിതി?

Less than 3 lakhs Per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിൽ താഴെ

Above 3 lakhs per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിനുമുകളിൽ

19. Economic status presented while applying for Loan ലോണിനു

അപേക്ഷിക്കുമ്പോൾ സമർപ്പിച്ച സാമ്പത്തിക വിവരങ്ങൾ:

BPL ബി.പി.എൽ Above BPL ബി.പി.എല്ലിനു മുകളിൽ

DPL ഡി.പി.എൽ Above DPL ഡി.പി. എല്ലിനു മുകളിൽ

20. Economic status after Loan ലോണിനുശേഷമുള്ള സാമ്പത്തികസ്ഥിതി:

BPL ബി.പി.എൽ Above BPL ബി.പി.എല്ലിനു മുകളിൽ

DPL ഡി.പി.എൽ Above DPL ഡി.പി. എല്ലിനു മുകളിൽ

21. Nature of House Occupied വീടിന്റെ സ്വഭാവം :

Hut കുടിൽ Concrete Roof കോൺക്രീറ്റ്

Sheet Roof ഫീൽ മേഞ്ഞത് Tile Roof ടൈൽ മേഞ്ഞത്

22. Do you have Aachar Card? തിങ്കൾക്ക് ആധാര കാർഡ് ഉണ്ടോ?

: Yes ഉണ്ട്

NO ഇല്ല

(a) If yes, kindly enter your Aadhar no.  
ഉണ്ടെങ്കിൽ ആധാർ നമ്പർ  
എഴുതുക

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

23. Monthly Expenditure of your House hold:  
കുടുംബത്തിന്റെ പ്രതിമാസ  
ചിലവ്:

Before Loan-Rs. ലോണിനുമുമ്പ്	After Loan – Rs. ലോണിനുശേഷം

24. Size of the Household savings:  
കുടുംബത്തിന്റെ സമ്പാദ്യം:

Before Loan-Rs. ലോണിനുമുമ്പ്	After Loan – Rs. ലോണിനുശേഷം

25. Do you have house hold debt :  
കുടുംബത്തിനു  
കടങ്ങളുണ്ടോ

Before Loan-Rs. ലോണിനുമുമ്പ്		After Loan – Rs. ലോണിനുശേഷം	
Yes ഉണ്ട്	No ഇല്ല	Yes ഉണ്ട്	No ഇല്ല

26. Size of the Household Debt :  
കടം എത്ര

Before Loan-Rs. ലോണിനുമുമ്പ് (രൂപ)	After Loan – Rs. ലോണിനുശേഷം (രൂപ)

27. Type of Bank Account of  
Beneficiaries

ഗുണഭോക്താവിന്റെ ബാങ്ക് അക്കൗണ്ടിന്റെ സ്വഭാവം

Jan Dhan Yojana ജൻ ധൻ യോ

Normal Savings Bank account സാധാരണ സേവിങ് ബാങ്ക് അക്കൗണ്ട്

28. When did you purchased the below mentioned assets? ( Give tick Ma  he appropriate  
Box) താഴെ കാണുന്ന വസ്തുവകകൾ വാങ്ങിയതെപ്പോൾ? (അതാത്  
കുള്ളികളിൽ ശരി ചിഹ്നമിടുക)

S.No ക്രമ.നമ്പർ	Name of the Assets വസ്തുവിന്റെ പേര്	Purchased before Loan ലോണിനുമുമ്പ് വാങ്ങിയത്	Purchased after loan ലോണിനുശേഷം വാങ്ങിയത്
25.	T.V ടി.വി.		
26.	Radio റേഡിയോ		
27.	Mixieമിക്സി		

28.	Grinder ഗ്രൈന്റർ		
29.	Cell Phone/Smart Phone മൊബൈൽ / സ്മാർട്ട് ഫോൺ		
30.	Cycle സൈക്കിൾ		
31.	Scooter/Bike സ്കൂട്ടർ/ബൈക്ക്		
32.	Car കാർ		
33.	Computers കമ്പ്യൂട്ടർ		
34.	Telephone connection ടെലഫോൺ കണക്ഷൻ		
35.	Gas connection ഗ്യാസ് കണക്ഷൻ		
36.	Iron box ഇസ്തിരിപ്പെട്ടി		
37.	Fan ഫാൻ		
38.	Sewing machine തയ്യൽ മെഷീൻ		
39.	Washing machine വാഷിംഗ് മെഷീൻ		
40.	Refrigerator ഫ്രിഡ്ജ്		
41.	Video player വീഡിയോ പ്ലെയർ		

29. How much is the value of your investment before and after loan in the below mentioned avenues ? (Please give in Rs value) താഴെ കാണിച്ച സമ്പാദ്യങ്ങളുടെ ലോണിനു മുമ്പും പിന്നുമുള്ള മൂല്യം ? (രൂപയിലുള്ള മൂല്യം എഴുതുക)

S.No ക്രമ.നമ്പ	Name of the investment	Value of Investment your	Value of your Investment after loan
-------------------	---------------------------	-----------------------------	--

ര	സമ്പാദ്യത്തിന്റെ പേര്	before Loan in Rs. ലോണിനു മുമ്പുള്ള സമ്പാദ്യത്തിന്റെ മൂല്യം രൂപയിൽ	in Rs. ലോണിനു ശേഷമുള്ള സമ്പാദ്യത്തിന്റെ മൂല്യം രൂപയിൽ
7.	Post –office പോസ്റ്റാഫീസ്		
8.	Bank ബാങ്ക്		
9.	Chit funds ചിട്ടിക്കമ്പനി		
10.	Silver വെള്ളി		
11.	Gold സ്വർണം		
12.	Others മറ്റുള്ളവ		

30. Does your Aadhar number and mobile number is linked with your loan account ?

ആധാർ മൊബൈൽ നമ്പറുകൾ ബാങ്ക് അക്കൗണ്ടുമായി ബന്ധിപ്പിച്ചിട്ടിട്ടുണ്ടോ?:

Yes ഉണ്ട് ☐ No ഇല്ല ☐

31. What is your Average household expenditure before and after loan in the below mentioned categories? താഴെ കൊടുത്തവയിൽ ലോണിനു മുമ്പും ശേഷവുമുള്ള താങ്കളുടെ ശരാശരി കുടുംബചിലവുകൾ എത്ര?

S.No (ക്രമ.നമ്പർ)	Name of the item ഇനം	Before Loan in Rs. ലോണിനു മുമ്പ് (രൂപയിൽ)	After loan in Rs. ലോണിനു ശേഷം (രൂപയിൽ)
7.	Food expenses ഭക്ഷണച്ചെലവ്		
8.	Clothing വസ്ത്രം		
9.	Pure drinking water കുടിവെള്ളം		
10.	Child education കുട്ടികളുടെ വിദ്യാഭ്യാസം		
11.	Health treatment ആരോഗ്യപരിപാലനം		
12.	Social expenses സാമൂഹിക		

	ചിലവുകൾ		
--	---------	--	--

## II. SCHEME RELATED INFORMATION

### II. പദ്ധതിയുമായി ബന്ധപ്പെട്ട വിവരങ്ങൾ

1. Name of the scheme in which assistance is availed.  
സഹായം ലഭ്യമായ പദ്ധതിയുടെ പേര്  
a) General Term Loan (GTL) സാധാരണ വായ്പ (ജി.ടി.എൽ)  
b) **Others**
2. Please specify the Name of the activity for which assistance is availed-----
3. Number of times availed loan from NBCFDC  
1  2
4. Please specify the nature of activity for which assistance is availed  
സഹായം ലഭ്യമായ പദ്ധതിയുടെ സ്വഭാവം വ്യക്തമാക്കുക.  
a) Agriculture and allied കൃഷിയും അനുബന്ധപദ്ധതികളും   
b) Small business ചെറുകിട വ്യാപാരം-വ്യവസായം   
c) Transport sector കടത്തുഗതാഗത സംബന്ധിതത്വം   
d) Service sector സേവനമേഖല
5. What is the reason for taking loan?  
വായ്പ എടുക്കാനുണ്ടായ കാരണം?   
a. Taking loan for increased income വരുമാനം വർദ്ധിപ്പിക്കുന്നതിനുവേണ്ടി  
b. Accessing banks / External loans ബാങ്കുമായി ബന്ധപ്പെടുന്നതിനും ഇതര വായ്പകൾക്കും   
c. Saving and credits സമ്പാദ്യത്തിനും മിച്ചശീലത്തിനും   
d. Access benefits / revolving funds ഫണ്ട് സ്വരൂപിക്കുന്നതിനും / ക്രയവിക്രയത്തിനും  
e. Others (Specify) മറ്റുള്ളവ (വ്യക്തമാക്കുക) \_\_\_\_\_
6. Do you faced any difficulties in getting Income / Caste Certificate from local authorities ?  
അധികാരികളിൽനിന്നും ജാതി-വരുമാന രേഖകൾ ലഭിക്കുന്നതിന് എന്തെങ്കിലും തരത്തിലുള്ള പ്രയാസം അനുഭവപ്പെട്ടിരുന്നോ ?  
Yesഉണ്ട് to some extent ചെറിയതോതിൽ  No ഇല്ല
7. How do you know about the NBCFDC current scheme?  
എൻ.ബി.സി.എഫ്.ഡി.സി യു  പവിലെ പദ്ധതിയെക്കുറിച്ച് താങ്കൾ എങ്ങനെയാണ് അറിഞ്ഞത്?  
Advertisement പരസ്യംവഴി    
Family /Friends/Relatives ബന്ധുക്കൾ/സുഹൃത്തുക്കൾ  
From SCA officials എസ്.സി.എ അധികൃതർ വഴി   
Website വെബ്സൈറ്റ്

Beneficiary മറ്റൊരു ഗുണഭോക്താവ് വഴി

Others (please Specify)

മറ്റ്

വഴികളിലൂടെ(ഏതെന്ത് ചെയ്താക്കുക)\_\_\_\_\_

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

എൻ.ബി.സി.എഫ്.ഡി.സി യുടെ ഇതര പദ്ധതികളെക്കുറിച്ച് അറിയാമോ?

Yes അറിയാം

☐

No ഇല്ല

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

എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതിയുടെ

സാമ്പത്തികസഹായക്രമത്തെക്കുറിച്ചും യൂണിറ്റ് ചിലവിനെക്കുറിച്ചും ബോധവാനാണോ ?

Yes അറിയാം

No ഇല്ല

10. If yes please tell \_\_\_\_\_ അറിയാമെങ്കിൽ താഴെ \_\_\_\_\_ വിവരങ്ങൾ പറയൂ.

NBCFDC Contribution എൻ.ബി.സി.എഫ്.ഡി.സി വിഹിതം : %

SCA's Contribution എസ്.സി.എ വിഹിതം : %

Beneficiary contribution ഗുണഭോക്താവിന്റെ  : %

11. Do you faced any difficulties in getting Loan വായ്പ ലഭിക്കാൻ എന്തെങ്കിലും

പ്രയാസം അനുഭവപ്പെട്ടോ:

Yes അതെ

No ഇല്ല

12. What security were you asked to provide to obtain the loan? വായ്പ ലഭിക്കുന്നതിന്

എന്തെങ്കിലും ഈടുവ്യവസ്ഥകൾ താങ്കളോടാവശ്യപ്പെട്ടിരുന്നോ? -----

13. Please tell us about the particulars of Loan received വായ്പസംബന്ധമായ

വസ്തുതകളും വിവരങ്ങളും നൽകൂ.

a) Date in which application was made \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

അപേക്ഷിച്ച തീയതി \_\_\_\_/\_\_\_\_/\_\_\_\_ (ദിവസം / മാസം / വർഷം)

b) Loan sanction date \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

വായ്പ അനുവദിച്ച തീയതി \_\_\_\_/\_\_\_\_/\_\_\_\_ (ദിവസം / മാസം / വർഷം)

c) Loan disbursed date \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

വായ്പ വിതരണം ചെയ്ത തീയതി \_\_\_\_/\_\_\_\_/\_\_\_\_ (ദിവസം / മാസം / വർഷം)

d) Amount applied in Rs. \_\_\_\_\_

അപേക്ഷിച്ച തുക രൂപയിൽ. \_\_\_\_\_

e) Amount sanctioned in Rs. \_\_\_\_\_

വായ്പ അനുവദിച്ച തുക രൂപയിൽ. \_\_\_\_\_

f) Amount Availed in Rs. \_\_\_\_\_

വായ്പ ലഭിച്ചതുക രൂപയിൽ. \_\_\_\_\_

g) Rate of Interest in % -----

പലിശനിരക്ക് ശതമാനത്തിൽ % -----

h) How the SCA transferred loan amount to you?

എസ്.സി.എ യിൽ നിന്നും ഏതുരീതിയിലാണ് താങ്കൾക്കു പണം കൈമാറിയത്?

Direct Bank Transfer നേരിട്ടുള്ള ബാങ്ക് ട്രാൻസ്ഫർ

Cheque ചെക്ക് മുഖേന

Cash പണമായി

i) No. of days taken for disbursement of loan

വായ്പ വിതരണം ചെയ്യാനടുത്ത സമയം

Upto 4 Months 4 മാസം

4-6 Months 4-6 മാസം

Above 6 months 6 മാസത്തിൽ കൂടുതൽ

j) Please specify the Name of the activity which assistance is utilized-----

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

വായ്പ എന്താവശ്യത്തിന് ഉപയോഗപ്പെടുത്തി (ടീക്ക് ചെയ്യുക)

Agriculture and allied കൃഷിയും അനുബന്ധപ്രവർത്തനങ്ങളും ☐

Small business ചെറുകിട വ്യാപാരം-വ്യവസായം ☐

Transport sector കടത്തുഗതാഗത സംബന്ധമായത് ☐

Service sector സേവന മേഖല ☐

l) Have you utilized the loan for intended purpose?

ഉദ്ദിഷ്ട കാര്യത്തിനനുസരണമായാണോ വായ്പ ഉപയോഗപ്പെടുത്തിയത് ?

Yes അതെ ☐

No അല്ല ☐

If no, please tell reason -----

അല്ലെങ്കിൽ, കാരണമെന്താണെന്നു പറയൂ -----

m) Is the loan amount is sufficient according to you needs/ capacity?

ഉദ്ദേശിച്ച ആവശ്യത്തിനു പര്യാപ്തമായിരുന്നോ ലഭിച്ച വായ്പാതുക?

Yes അതെ ☐

No അല്ല ☐

n) What is the rate of interest for your loan amount -----

വായ്പാതുകയുടെ പലിശനിരക്ക് എത്രയാണ് ?

o) Status of loan repayment :

നിലവിലെ വായ്പാതിരിച്ചടവിന്റെ അവസ്ഥ എന്താണ്?

Regular ക്രമത്തിൽ ☐

Irregular ക്രമംതെറ്റി ☐

Defaulted വീഴ്ച വരുത്തി ☐

p) If defaulted state the Reason for irregular or defaulted repayment

വായ്പാതിരിച്ചടവിൽ വീഴ്ച സംഭവിച്ചിട്ടുണ്ടെങ്കിൽ എന്താണ് കാരണം

14. What is the Surety given for getting loan? -----

വായ്പ ലഭിക്കാൻ എന്താണ് ഈടായി നൽകിയത്? -----

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

വായ്പതുക ഉപയോഗപ്പെടുത്തി ഏതെങ്കിലും തരത്തിലുള്ള തൊഴിലുൽപ്പാദനം സാധ്യമായോ?

Yes അതെ ☐ No ഇല്ല ☐

a) if yes please give the number of employees with the help of loan amount -----  
ഉണ്ടെങ്കിൽ എത്ര പേർക്ക് ? -----

16. In your opinion, what are the measures needed by NBCFDC for improving of the scheme:  
ഈ എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതി കൂടുതൽ ഫലപ്രദമാക്കുന്നതിനുവേണ്ടി താങ്കൾക്കു മുന്നോട്ടുവെക്കാൻ ഉള്ള നിർദ്ദേശങ്ങൾ എന്തെല്ലാം.

---

---

---

---

### III. SATISFCATION LEVEL OF SCAs & SOCIO-ECONOMIC IMPACT

#### III. എസ്.ഇ.എയുടെ സംതൃപ്തിനിലയും സാമൂഹിക-സാമ്പത്തിക പ്രതിഫലനവും

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.

സർക്കാർപദ്ധതികളുടെ കാര്യകർത്താക്കൾ എന്ന നിലയിൽ എൻ.ബി.സി.എഫ്.ഡി.സി നടത്തുന്ന വിവിധ ക്ഷേമപ്രവർത്തനങ്ങളുമായി ബന്ധപ്പെട്ട പ്രസ്താവനകളാണ് താഴെകൊടുത്തിരിക്കുന്നവ. ഓരോ പ്രസ്താവനയോടും താങ്കൾ എത്രമാത്രം തൃപ്തനാണ് എന്ന കാര്യം ഇതോടൊപ്പം ചേർത്തിട്ടുള്ള സൂചനാനമ്പർ മാനദണ്ഡമാക്കി തെരഞ്ഞെടുത്ത് ടിക് (✓)ചെയ്യുക. 1=പരിപൂർണ്ണ അതൃപ്തൻ, 2=അതൃപ്തൻ, 3 =തൃപ്തനും അതൃപ്തനുമല്ല, 4 =തൃപ്തൻ, 5 =പരിപൂർണ്ണ തൃപ്തൻ



Sl.No ക്രമ.ന	Statement പ്രസ്താവന	5	4	3	2	1
1.	Loan scheme വായ്പാ പദ്ധതി					
2.	Assistance and guidance provided by SCA എസ്.സി.എ യിൽ നിന്നും ലഭിച്ച സഹായങ്ങളും മാർഗനിർദ്ദേശങ്ങളും					
3.	Quick confirmation ലഭ്യമായ വേഗത					
4.	Interest Rates പലിശ നിരക്ക്					
5.	Loan Sanctioning system വായ്പാ ലഭ്യതയുടെ മാനദണ്ഡങ്ങൾ					
6.	Disbursement system വിതരണം ചെയ്ത രീതി					
7.	Disbursement amount വിതരണം ചെയ്ത തുക					
8.	Lending process വായ്പ ലഭിച്ച രീതി					
9.	Processing fees വായ്പ ലഭിക്കുന്നതുമായി ബന്ധപ്പെട്ട് വന്ന ചിലവുകൾ					
10.	Behaviour of the employees during the lending process ഉദ്യോഗസ്ഥരുടെ പെരുമാറ്റം					
11.	Guarantee requirements ഈടുവ്യവസ്ഥകൾ					
12.	Size of monthly installments പ്രതിമാസ തിരിച്ചടവ് സംഖ്യയുടെ വലിപ്പം					
13.	Fast and Efficient Services of the Bank ബാങ്ക് സേവനങ്ങളുടെ കാര്യക്ഷമതയും വേഗതയും					
14.	Repayment Period തിരിച്ചടവ് കാലാവധി					
15.	Time Taken for Loan approval വായ്പ അനുവദിക്കാനെടുത്ത കാലയളവ്					
16.	Reliable and Transparent Services സേവനത്തിലെ സുതാര്യതയും വിശ്വാസ്യതയും					
17.	Easy Query Handling സംശയനിവാരണത്തിന് സഹായിച്ച രീതി					
18.	Awareness Mechanism ബോധവൽക്കരണ സഹായങ്ങൾ					
19.	Overall services സേവനങ്ങളുമായി ബന്ധപ്പെട്ട പൂർണ്ണത					
20.	Activity started with the help of loan assistance വായ്പാസഹായ ഉദ്യോഗസ്ഥനുമായുള്ള തുടക്കം മുതലുള്ള ഇടപെടൽ					

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

എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതികൾ എങ്ങനെയാണ് ഗുണഭോക്താക്കളുടെ ജീവിതത്തിൽ പ്രതിഫലനങ്ങളുണ്ടാക്കുന്നത് എന്നതുമായി ബന്ധപ്പെട്ട പ്രസ്താവനകളാണ് താഴെ കൊടുത്തിരിക്കുന്നത്. അതിനോടുള്ള താങ്കളുടെ പ്രതികരണം ഇതോടൊപ്പം ചേർത്തിരിക്കുന്ന പട്ടികയിൽ അനുഭവപ്പെട്ടത് ടിക് (✓) ചെയ്യുക. 5 = കാര്യമായ വർദ്ധനവ്, 4 =മിതമായ വർദ്ധനവ്, 3 =മാറ്റമില്ല, 2 =മിതമായ കുറവ്, 1 =കാര്യമായ കുറവ്.

Sl.no ക്രമ.ന	Social Impact സാമൂഹിക ഗുണഫലം	5	4	3	2	1
1.	Participation in social service activities സാമൂഹ്യസേവന പ്രവർത്തനങ്ങളിലെ പങ്കാളിത്തം					
2.	Betterment Education of the children കുട്ടികളുടെ വിദ്യാഭ്യാസരംഗത്തെ പുരോഗതി					
3.	Equally participated with husband in family decisions in the society സാമൂഹിക, ഗാർഹിക ഇടങ്ങളിൽ ഭർത്താവിന്റെ കൂടെയുള്ള തുല്യ പങ്കാളിത്തം					
4.	Respect of Socially recognition in the Society സാമൂഹത്തിൽ അംഗീകാരവും ബഹുമാനവും					
5.	Participation in organized Activities സാമൂഹ്യ കൂട്ടായ്മകളിലെ പങ്കാളിത്തം					
6.	Better access to the health faculties ആരോഗ്യക്ഷേമ മേഖലകളിലേക്കുള്ള പ്രവേശനം					
7.	Improvement in dealing with outsiders പുറംലോകവുമായുള്ള ബന്ധങ്ങളിൽ വന്ന ഗുണപരമായ മാറ്റം					
8.	Increased involvement with social events സാമൂഹികസംഭവങ്ങളിലുള്ള ഇടപെടൽശേഷിയുടെ വർദ്ധനവ്					
<b>Economic Impact സാമ്പത്തിക ഗുണഫലം</b>						
9.	Food consumption pattern improved ഭക്ഷണോപഭോഗക്രമത്തിലെ മാറ്റം					
10.	Improvement in clothing status വസ്ത്രസംസ്കാരത്തിൽ വന്ന മാറ്റം					
11.	Better access of financial resources സാമ്പത്തിക വിഭവങ്ങളിലേക്കുള്ള പ്രാപ്യത					

12.	Asset creation improved ആസ്തി നിർമ്മാണോന്മുഖത					
13.	Savings rate improved ഭാവിയിലെ കരുതിയുള്ള ധനശേഖരണോന്മുഖത					
14.	Standard of living improved ജീവിതനിലവാരം മെച്ചപ്പെട്ടിട്ടുണ്ടോ					
15.	Minimized family indebtedness കുടുംബത്തിന്റെ കടം കുറയ്ക്കാൻ സാധിച്ചിട്ടുണ്ടോ					
16.	Decision making in the family കുടുംബത്തിലെ തീരുമാനമെടുക്കാനുള്ള കഴിവ്					

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

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

നിങ്ങളുടെ സ്ത്രീശാക്തീകരണത്തിന്റെ തലം എത്രത്തോളം ഉയർന്നു എന്നത് വിലയിരുത്തുന്നതിനുള്ള ചോദ്യങ്ങളാണ് താഴെ. നിങ്ങളെത്രമാത്രം ഓരോന്നിനോടും യോജിക്കുന്നു എന്നത് ഇതോടൊപ്പം ചേർത്ത പട്ടികയിൽ നിന്ന് ടിക് (✓) ചെയ്യുക.

5. – ശക്തമായി യോജിക്കുന്നു  
4. – യോജിക്കുന്നു  
3. – യോജിപ്പും വിയോജിപ്പുമില്ല  
2. – വിയോജിക്കുന്നു  
1. – ശക്തമായി വിയോജിക്കുന്നു

<b>Women Empowerment സ്ത്രീശാക്തീകരണം</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
NBCFDCloan increases capacity to spend more എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ,പണം ചിലവഴിക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു					
NBCFDCloan increases the value of assets എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, ആസ്തിമൂല്യം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan increases the income					

എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, വരുമാനം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan increases the savings എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, പണം മിച്ചം വെക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan increases confident to face financial crisis എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാമ്പത്തിക പ്രതിസന്ധികളെ അഭിമുഖീകരിക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan provides employment opportunities എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, ജോലി സാധ്യത വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan increases power of decision-making in the family എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, കുടുംബകാര്യങ്ങളിൽ തീരുമാനമെടുക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan SHG creates better awareness about health എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, ആരോഗ്യബോധം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan induces social responsibility എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, പണം സാമൂഹിക ഉത്തരവാദിത്തം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan made me to buy clothes or other essentials for myself without permission of my family. എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, വസ്ത്രം മറ്റവശ്യവസ്തുക്കൾ എന്നിവ കുടുംബത്തിന്റെ അനുമതിയില്ലാതെ വാങ്ങാനുള്ള ധൈര്യം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan creates confidence to face problems എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, പ്രശ്നങ്ങളെ അഭിമുഖീകരിക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan creates awareness about self-reliance എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സ്വയംപര്യാപ്തതയെക്കുറിച്ചുള്ള അവബോധം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan gives social status എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാമൂഹികപദവി പ്രദാനം ചെയ്യുന്നു.					
NBCFDC loan made me involved in decision making related to improvement in the home. എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, കുടുംബപുരോഗതിയിൽ തീരുമാനമെടുക്കാനുള്ള ആത്മവിശ്വാസം നൽകുന്നു.					

NBCFDC loan made me involved in decision making related to large purchases എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, വലിയതോതിൽ സാധനങ്ങൾ വാങ്ങുന്നതിലുള്ള കുടുംബതീരുമാനങ്ങളിൽ അഭിപ്രായത്തിനുള്ള ഇടം നൽകുന്നു.					
NBCFDCloan improves literacy and communication skill എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാക്ഷരതയും സംവേദനക്ഷമതയും നൽകുന്നു.					
NBCFDCloan improves leadership skill എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ നേതൃഗുണം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan improves voicing social concerns എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാമൂഹികവിഷയങ്ങളിൽ അഭിപ്രായം പറയാനുള്ള ആത്മവിശ്വാസം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan made me involved in decision regarding children's education/marriage/career എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, കുട്ടികളുടെ വിദ്യാഭ്യാസം, വിവാഹം, കരിയർ എന്നിവയുടെമായി ബന്ധപ്പെട്ട തീരുമാനങ്ങളെടുക്കുന്നതിൽ പങ്കാളിയാക്കി.					
NBCFDCloan improves Entrepreneurship ability എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ,സംരഭകത്വശേഷി വർദ്ധിപ്പിച്ചു					

#### **IV - CONSTRAINTS AND BOTTLENECKS**

##### **IV – തടസ്സങ്ങളും പരിമിതികളും**

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

എസ്.സി.എ നടപടിക്രമങ്ങളും വായാപാവിതരണരീതിയും ഇനിയും മെച്ചപ്പെടുത്തണമെന്ന് നിങ്ങൾക്ക് അഭിപ്രായമുണ്ടോ?

Yesഉണ്ട്

No ഇല്ല

If yes please ☐ scribe: ☐

ഉണ്ടെങ്കിൽ എഴുതുക:

\_\_\_\_\_

#### **8.2 INTERVIEW SCHEDULE FOR SELF-HELP-GROUPS**

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

എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതികൾ ഗുണഭോക്താക്കളുടെ ജീവിതത്തിൽ ചെലുത്തുന്ന സാമൂഹിക-സാമ്പത്തിക സ്വാധീനം വിലയിരുത്തുന്നതിനുള്ള അഭിമുഖ പട്ടിക

## I - SOCIO – ECONOMIC INFORMATION

### I – സാമൂഹിക – സാമ്പത്തിക വിവരങ്ങൾ

1. Name of the group (ഗ്രൂപ്പിന്റെ പേര്: \_\_\_\_\_ :
2. Name of the Activity (പ്രവർത്തനത്തിന്റെ പേര് : \_\_\_\_\_ :
3. Activity type (പ്രവർത്തനത്തിന്റെ സ്വഭാവം  
Individual വ്യക്തി ☐ Group സംഘം ☐
- 3 (a) If it is group activity please specify the number of persons doing same activity-----  
-----
4. Name and Designation of the Respondent  
വിവരം നൽകുന്ന ആളുടെ പേരും പദവിയും : \_\_\_\_\_
5. Month and Year of formation of the SHG; Month: \_\_\_\_\_ Year: \_\_\_\_\_  
എസ്.എച്ച്.ജി രൂപീകരണത്തിന്റെ മാസവും വർഷവും:  
മാസം: \_\_\_\_\_ വർഷം: \_\_\_\_\_
6. Number of members in the SHG എസ്.എച്ച്.ജി അംഗങ്ങളുടെ എണ്ണം : \_\_\_\_\_
7. District ജില്ല \_\_\_\_\_ :
8. Block ബ്ലോക്ക് \_\_\_\_\_ :
9. State the reason for forming the SHG  
എസ്.എച്ച്.ജി രൂപീകരിക്കാനുണ്ടായ കാരണം
  - a. Improve social status സാമൂഹികനില മെച്ചപ്പെടുത്തുന്നതിന് :
  - b. Improve economic status സാമ്പത്തികനില മെച്ചപ്പെടുത്തുന്നതിന്
  - c. Promote saving habit സമ്പാദ്യശീലം പ്രോത്സാഹിപ്പിക്കുന്നതിന്  
Obtain financial support സാമ്പത്തികപിന്തുണ ലഭിക്കുന്നതിന്
  - d. Initiate group activities സംഘടിത പ്രവർത്തനങ്ങൾ ആരംഭിക്കുന്നതിന്

e. Community development activities  
സാമൂഹ്യവികസനപ്രവർത്തനങ്ങൾക്ക്

10. Age ( in years) വയസ്സ് (വർഷത്തിൽ) :

11. Educational Status വിദ്യാഭ്യാസ യോഗ്യത : Illiterate നിരക്ഷരൻ

Ability to sign ഒപ്പിടാൻ

Primary പ്രൈമറി

Secondary സെക്കണ്ടറി

Higher Secondary ഹയർ സക്കണ്ടറി

Diploma ഡിപ്ലോമ

ITI ഐ ടി ഐ

Graduate ബിരുദ

Post Graduate ബിരുദാനന്തര

ബിരുദം

Others മറ്റുള്ളവ

12. Place of Residence താമസസ്ഥലം

: Rural ഗ്രാമം

Urban

നഗരം

13. Type of Residence living ഏതിനം വീട്

: Own House സ്വന്തം

Rental house വാടക

14. Marital status വൈവാഹികനില

: Married വിവാഹിത

Unmarried അവിവാഹിത

Widow വിധവ

Divorced വിവാഹമോചിത

Separated വേർപെട്ട് താമസം

15. Occupation before loan ലോണിനുമുമ്പുള്ള തൊഴിൽ :

16. Occupation after loan ലോണിനുശേഷമുള്ള തൊഴിൽ :

17. Nature of the family കുടുംബഘടന

: Joint കൂട്ടുകുടുംബം

Nuclear അണുകുടുംബം

18. Size of the family

: Upto 3 members 3 വരെ അംഗങ്ങൾ

19. കുടുംബത്തിലെ അംഗങ്ങളുടെ എണ്ണം 4 – 5 members 4 – 5 അംഗങ്ങൾ

5-6 members 5-6 അംഗങ്ങൾ

above 6 members 6 നു മുകളിൽ

20.

Family monthly Income ( in Rs.)

കുടുംബത്തിന്റെ

മാസവരുമാനം (രൂപയിൽ):

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

21. What is your overall annual average Family Income before loan? (in Rs)  
 ലോണിനുമുമ്പ് കുടുംബത്തിന്റെ മൊത്തം ശരാശരി വരുമാനം?  
 (രൂപയിൽ)-----

22. What is your overall annual average Family Income after loan? (in Rs)  
 ലോണിനുശേഷം കുടുംബത്തിന്റെ മൊത്തം ശരാശരി വരുമാനം?  
 (രൂപയിൽ)-----

23. What is your Economic status before loan? ലോണിനു മുമ്പുള്ള താങ്കളുടെ സാമ്പത്തികസ്ഥിതി?

Less than 3 lakhs Per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിൽ താഴെ  
 Above 3 lakhs per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിനുമുകളിൽ

24. What is your Economic status after loan? ലോണിനു ശേഷമുള്ള താങ്കളുടെ സാമ്പത്തികസ്ഥിതി?

Less than 3 lakhs Per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിൽ താഴെ  
 Above 3 lakhs per annum വർഷത്തിൽ മൂന്നു ലക്ഷത്തിനുമുകളിൽ

25. Economic status presented while applying for Loan ലോണിനു അപേക്ഷിക്കുമ്പോൾ സമർപ്പിച്ച സാമ്പത്തിക വിവരങ്ങൾ:

BPL ബി.പി.എൽ Above BPL ബി.പി.എല്ലിനു മുകളിൽ  
 DPL ഡി.പി.എൽ Above DPL ഡി.പി. എല്ലിനു മുകളിൽ

26. Economic status at the time of Loan ലോണിനുശേഷമുള്ള സാമ്പത്തികസ്ഥിതി :  
 BPL ബി.പി.എൽ Above BPL ബി.പി.എല്ലിനു മുകളിൽ  
 DPL ഡി.പി.എൽ Above DPL ഡി.പി. എല്ലിനു മുകളിൽ

27. Nature of House Owned വീടിന്റെ സ്വഭാവം :  
 Hut കുടിൽ Concrete Roof കോൺക്രീറ്റ്  
 Sheet Roof ഫീറ്റ് മേഞ്ഞത് Tile Roof ടൈൽ ഓടുമേഞ്ഞത്

28. Do you have Aadhar Card? തിങ്കൾക്ക് ആധാർ കാർഡ് ഉണ്ടോ?  
 : Yes ഉണ്ട് NO ഇല്ല

(a) If yes, kindly enter your Aadhar no. ഉണ്ടെങ്കിൽ ആധാർ നമ്പർ എഴുതുക

29. Monthly Expenditure of your House hold: കുടുംബത്തിന്റെ പ്രതിമാസ ചിലവ്:

Before Loan-Rs. ലോണിനുമുമ്പ്	After Loan – Rs. ലോണിനുശേഷം

30. Size of the Household savings: കുടുംബത്തിന്റെ സമ്പാദ്യം:

Before Loan-Rs. ലോണിനുമുമ്പ്	After Loan – Rs. ലോണിനുശേഷം

18 Before Loan-Rs. ലോണിനുമുമ്പ്	After Loan – Rs. ലോണിനുശേഷം
------------------------------------	--------------------------------



Yes ഉണ്ട്	No ഇല്ല	Yes ഉണ്ട്	No ഇല്ല
-----------	---------	-----------	---------

31. Do you have house hold debt :  
കുടുംബത്തിനു കടങ്ങളുണ്ടോ

32. Size of the Household Debt :  
കടം എത്ര

Before Loan-Rs. ലോണിനുമുമ്പ് (രൂപ)	After Loan – Rs. ലോണിനുശേഷം (രൂപ)

33. Type of Bank Account of  
Beneficiaries

ഗുണഭോക്താവിന്റെ ബാങ്ക് അക്കൗണ്ടിന്റെ സ്വഭാവം

Jan Dhan Yojana ജൻ ധൻ യോ

Normal Savings Bank account സാധാരണ സേവിങ് ബാങ്ക് അക്കൗണ്ട്

34. When did you purchased the below mentioned assets? ( Give tick Ma  he appropriate Box) താഴെ കാണുന്ന വസ്തുവകകൾ വാങ്ങിയതെപ്പോൾ? (അതാത് കള്ളികളിൽ ശരി ചിഹ്നമിടുക)

S.No (ക്രമ.നമ്പർ)	Name of the Assets വസ്തുവിന്റെ പേര്	Purchased before Loan ലോണിനുമുമ്പ് വാങ്ങിയത്	Purchased after loan ലോണിനുശേഷം വാങ്ങിയത്
1.	T.V ടി.വി.		
2.	Radio റേഡിയോ		
3.	Mixieമിക്സി		
4.	Grinder ഗ്രൈന്റർ		
5.	Cell Phone/Smart Phone മൊബൈൽ / സ്മാർട്ട് ഫോൺ		
6.	Cycle സൈക്കിൾ		
7.	Scooter/Bike സ്കൂട്ടർ/ബൈക്ക്		
8.	Car കാർ		
9.	Computers		

	കമ്പ്യൂട്ടർ		
10.	Telephone connection ടെലഫോൺ കണക്ഷൻ		
11.	Gas connection ഗ്യാസ് കണക്ഷൻ		
12.	Iron box ഇസ്തിരിപ്പെട്ടി		
13.	Fan ഫാൻ		
14.	Sewing machine തയ്യൽ മെഷീൻ		
15.	Washing machine വാഷിംഗ് മെഷീൻ		
16.	Refrigerator ഫ്രിഡ്ജ്		
17.	Video player വീഡിയോ പ്ലെയർ		

35. How much is the value of your investment before and after loan in the below mentioned avenues ? ( Please give in Rs value) താഴെ കാണിച്ച സമ്പാദ്യങ്ങളുടെ ലോണിനു മുമ്പും പിമ്പുമുള്ള മൂല്യം ? (രൂപയിലുള്ള മൂല്യം എഴുതുക)

S.No (ക്രമ.നമ്പർ)	Name of the investment സമ്പാദ്യത്തിന്റെ പേര്	Value of Investment your before Loan in Rs. ലോണിനു മുമ്പുള്ള സമ്പാദ്യത്തിന്റെ മൂല്യം രൂപയിൽ	Value of your Investment after loan in Rs. ലോണിനു ശേഷമുള്ള സമ്പാദ്യത്തിന്റെ മൂല്യം രൂപയിൽ
1.	Post –office പോസ്റ്റാഫീസ്		
2.	Bank ബാങ്ക്		
3.	Chit funds ചിട്ടിക്കമ്പനി		

4.	Silver വെള്ളി		
5.	Gold സ്വർണം		
6.	Others മറ്റുള്ളവ		

36. Does your Aadhar number and mobile number is linked with your loan account ?

ആധാർ മൊബൈൽ നമ്പറുകൾ ബാങ്ക് അക്കൗണ്ടുമായി ബന്ധിപ്പിച്ചിട്ടുണ്ടോ ?

Yes ഉണ്ട് ☐ No ഇല്ല ☐

37. What is your Average household expenditure before and after loan in the below mentioned categories? താഴെ കൊടുത്തവയിൽ ലോണിനു മുമ്പും ശേഷവുമുള്ള താങ്കളുടെ ശരാശരി കുടുംബചിലവുകൾ എത്ര?

S.No (ക്രമ.നമ്പർ)	Name of the item ഇനം	Before Loan in Rs. ലോണിനു മുമ്പ് (രൂപയിൽ)	After loan in Rs. ലോണിനു ശേഷം (രൂപയിൽ)
1.	Food expenses ഭക്ഷണച്ചെലവ്		
2.	Clothing വസ്ത്രം		
3.	Pure drinking water കുടിവെള്ളം		
4.	Child education കുട്ടികളുടെ വിദ്യാഭ്യാസം		
5.	Health treatment ആരോഗ്യപരിപാലനം		
6.	Social expenses സാമൂഹിക ചിലവുകൾ		

## **II. SCHEME RELATED INFORMATION**

### **II. പദ്ധതിയുമായി ബന്ധപ്പെട്ട വിവരങ്ങൾ**

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

സഹായം ലഭ്യമായ പദ്ധതിയുടെ പേര്

A) Micro Finance scheme (MFS) ചെറുകിട വായ്പാപദ്ധതി  
(എം.എഫ്.എസ്)

b) MahilaSamridhiYojana(MSY) മഹിള സമൃദ്ധി യോജന (എം.എസ്.ഡെ)

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

3. Number of times availed loan from NBCFDC

1  2  3  4  5

4. Please specify the nature of activity for which assistance is availed  
സഹായം ലഭ്യമായ പദ്ധതിയുടെ സ്വഭാവം വ്യക്തമാക്കുക.

- a) Agriculture and allied കൃഷിയും അനുബന്ധപദ്ധതികളും
- b) Small business ചെറുകിട വ്യാപാരം-വ്യവസായം
- c) Transport sector കടത്തുഗതാഗത സംബന്ധ
- d) Service sector സേവനമേഖല

5. Do you faced any difficulties in getting  Caste Certificate from local authorities ?  
അധികാരികളിൽനിന്നും ജാതി-വരുമാന രേഖകൾ ലഭിക്കുന്നതിന് ഏതെങ്കിലും തരത്തിലുള്ള പ്രയാസം അനുഭവപ്പെട്ടിരുന്നോ?

Yes ഉണ്ട് to some extent ചെറിയതോതിൽ No ഇല്ല

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

എൻ.ബി.സി.എഫ്.ഡി.സി യുടെ നിലവിൽ  തിയെക്കുറിപ്പുകൾ എങ്ങനെയാണ് അറിഞ്ഞത്?

Advertisement പരസ്യം

Family /Friends/Relatives ബന്ധുക്കൾ/സുഹൃത്തുക്കൾ

From SCA officials എസ്.സി.എ അധികൃത

Website വെബ്സൈറ്റ്

Beneficiary മറ്റൊരു  ഭാക്താവ് വഴി

Others (please Specify)

മറ്റ് വഴികളിലൂടെ (ഏതെന്തെങ്കിലും വ്യക്തമാക്കുക)

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

എൻ.ബി.സി.എഫ്.ഡി.സി യുടെ ഇതര പദ്ധതികളെക്കുറിച്ച് അറിയാമോ?

Yes അറിയാം  No ഇല്ല

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

എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതിയുടെ സാമ്പത്തികസഹായക്രമത്തെക്കുറിച്ചും യൂണിറ്റ് ചിലവിനെക്കുറിച്ചും ബോധവാനാണോ ?

Yes അറിയാം  No ഇല്ല

9. If yes please tell  അറിയാമെങ്കിൽ താഴെ  വിവരങ്ങൾ പറയൂ.

NBCFDC Contribution എൻ.ബി.സി.എഫ്.ഡി.സി വിഹിതം : %

SCA's Contribution എസ്.സി.എ വിഹിതം : %

Beneficiary contribution ഗുണഭോക്താവിന്റെ  : %

10. Do you faced any difficulties in getting Loan വായ്പ ലഭിക്കാൻ എന്തെങ്കിലും

പ്രയാസം അനുഭവപ്പെട്ടോ :

Yesഅതെ

No ഇല്ല

11. What security were you asked to provide to obtain the loan? വായ്പ ലഭിക്കുന്നതിന് എന്തെങ്കിലും ഈടുവ്യവസ്ഥകൾ താങ്കളോടാവശ്യപ്പെട്ടിരുന്നു? -----

12. Please tell us about the particulars of Loan received വായ്പസംബന്ധമായ വസ്തുതകളും വിവരങ്ങളും നൽകൂ.

a) Date in which application was made \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

അപേക്ഷിച്ച തീയതി \_\_\_\_/\_\_\_\_/\_\_\_\_ (ദിവസം / മാസം / വർഷം)

b) Loan sanction date \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

വായ്പ അനുവദിച്ച തീയതി \_\_\_\_/\_\_\_\_/\_\_\_\_ (ദിവസം / മാസം / വർഷം)

c) Loan disbursed date \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY)

വായ്പ വിതരണം ചെയ്ത തീയതി \_\_\_\_/\_\_\_\_/\_\_\_\_ (ദിവസം / മാസം / വർഷം)

d) Amount applied in Rs. \_\_\_\_\_

അപേക്ഷിച്ച തുക രൂപയിൽ. \_\_\_\_\_

e) Amount sanctioned in Rs. \_\_\_\_\_

വായ്പ അനുവദിച്ച തുക രൂപയിൽ. \_\_\_\_\_

f) Amount Availed in Rs. \_\_\_\_\_

വായ്പ ലഭിച്ചതുക രൂപയിൽ. \_\_\_\_\_

g) Rate of Interest in % -----

പലിശനിരക്ക് ശതമാനത്തിൽ % -----

h) How the SCA transferred loan amount to you?

എസ്.സി.എ യിൽ നിന്നും ഏതരീതിയിലാണ് താങ്കൾക്കു പണം കൈമാറിയത്?

Direct Bank Transfer നേരിട്ടുള്ള ബാങ്ക് ട്രാൻസ്ഫർ

Cheque ചെക്ക് മുഖേന

Cash പണമായി ☐

i) No. of days take ☐ or disbursement of loan

വായ്പ വിതരണം ചെയ്യാനടുത്ത സമയം

**Upto 4 Months 4 മാസം**

**4-6 Months 4-6 മാസം** ☐

**Above 6 months 6 മാസത്തിൽ കൂടുതൽ** ☐

j) Please specify the Name of the activity ☐ which assistance is utilized-----

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

വായ്പ എന്താവശ്യത്തിന് ഉപയോഗപ്പെടുത്തി (ടീക്ക് ചെയ്യുക)

Agriculture and allied കൃഷിയും അനുബന്ധപ്രവർത്തനങ്ങളും ☐

Small business ചെറുകിട വ്യാപാരം-വ്യവസായം ☐

Transport sector കടത്തുഗതാഗത സംബന്ധമായത് ☐

Service sector സേവന മേഖല

- l) Have you utilized the loan for the intended purpose?

ഉദ്ദിഷ്ട കാര്യത്തിനനുസരണമായോ വായ്പ ഉപയോഗപ്പെടുത്തിയത് ?

Yes അതെ

No അല്ല

If no, please tell reason -----

അല്ലെങ്കിൽ, കാരണമെന്താണെന്നു പറയൂ -----

- m) Is the loan amount sufficient according to your needs/ capacity?

ഉദ്ദേശിച്ച ആവശ്യത്തിനു പര്യാപ്തമായിരുന്നോ ലഭിച്ച വായ്പാതുക?

Yes അതെ

No അല്ല

- n) What is the % of interest for your loan amount -----

വായ്പാതുകയുടെ പലിശനിരക്ക് എത്രയാണ് ? -----

- o) Status of loan repayment :

നിലവിലെ വായ്പാതിരിച്ചടവിന്റെ അവസ്ഥ എന്താണ്?

Regular (ക്രമത്തിൽ)

Irregular (ക്രമംതെറ്റി) -----

Defaulted (വീഴ്ച) -----

- p) If defaulted state the Reason for irregular or defaulted repayment

വായ്പാതിരിച്ചടവിൽ വീഴ്ച സംഭവിച്ചിട്ടുണ്ടെങ്കിൽ എന്താണ് കാരണം

13. What is the Surety given for getting loan? -----

വായ്പ ലഭിക്കാൻ എന്താണ് ഈടായി നൽകിയത്? -----

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

വായ്പാതുക ഉപയോഗപ്പെടുത്തി ഏതെങ്കിലും തരത്തിലുള്ള

തൊഴിലുൽപ്പാദനം സാധ്യമായോ?

Yes അതെ

No ഇല്ല

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

ഉണ്ടെങ്കിൽ എത്ര പേർക്ക് ? -----

15. What is your SHG's loan Taken amount?-----

16. What is your SHG's loan repayment installment amount ? -----

താങ്കളുടെ എസ്.എച്ച്.ജി വായ്പാ തിരിച്ചടവ് തുക എത്ര? -----

17. Are your SHG is maintaining optimum amount of cash to meet emergency needs?

അടിയന്തിര ആവശ്യങ്ങൾക്കുള്ള പണം കണ്ടെത്താൻ താങ്കളുടെ

ഇപ്പോഴത്തെ എസ്.എച്ച്.ജി വായ്പ പര്യാപ്തമായോ ?

a. Yes അതെ ☐

b. No അല്ല ☐

18. What is the reason for taking loan?  
വായ്പ എടുക്കാനുണ്ടായ കാരണം?

- a. Taking loan for increased income വരുമാനം വർദ്ധിപ്പിക്കുവാനുവേണ്ടി
- b. Accessing banks / External loans ബാങ്കുമായി ബന്ധപ്പെടുന്നതിനും ഉപകരണങ്ങൾക്കും
- c. Saving and credits സമ്പാദ്യത്തിനും മിച്ചശീലത്തിനും
- d. Access benefits / revolving funds ഫണ്ട് സ്വരൂപിക്കുന്നതിനും / ക്രയവിക്രയത്തിനും
- e. Others (Specify) മറ്റുള്ളവ (വ്യക്തമാക്കുക) \_\_\_\_\_

19. Is your SHG rotating funds within your members?  
ഫണ്ട് അംഗങ്ങൾക്കിടയിൽ ക്രയവിക്രയം ചെയ്യപ്പെടുന്നുണ്ടോ?

- a. Yes ഉണ്ട്
- b. No ഇല്ല
- a. Not Applicable ബാധകമല്ല

20. What is the repayment percentage of your group members?  
ഗ്രൂപ്പ് അംഗങ്ങളുടെ തിരിച്ചടവ് ശതമാനം?

- a. Below 75% 75%ത്തിൽ താഴെ
- b. Above 75% 75%ത്തിനു മുകളിൽ

21. How many members are able to articulate the funds in your SHG?  
എസ്.എച്ച്.ജി ഫണ്ട് ഗ്രൂപ്പിലെ എത്ര അംഗങ്ങൾക്കിടയിൽ വിതരണം ചെയ്യാൻ സാധിക്കും?

- a. More than 80 % - 80 %ത്തിനു മുകളിൽ
- b. Over 50 % - 50 %ത്തിനു മുകളിൽ
- c. Group leaders and 2 or 3 members നേതാക്കൾക്കും രണ്ടോ മൂന്നോ അംഗങ്ങൾക്കും
- d. Only Group leader നേതാവിനുമത്രം

22. Give your Group total loan outstanding amount as on date \_\_\_\_\_  
ഈ ദിവസംവരെയുള്ള ആകെ കുടിശ്ശിക തുക \_\_\_\_\_

23. Is there any default in monthly repayment in your SHG?

എസ്.എച്ച്.ജി മാസ തിരിച്ചടവിൽ എന്തെങ്കിലും വീഴ്ചകൾ വന്നിട്ടുണ്ടോ?

a. Yes ഉണ്ട് ☐

b. No ഇല്ല ☐

24. If yes, mention the reason for the outstanding of loan?

ഉണ്ടെങ്കിൽ കുടിശ്ശികയാവാമുണ്ടായ കാരണങ്ങൾ എന്തെന്ന് വ്യക്തമാക്കുക?

a. Rigid repayment schedule ഞെരുങ്ങിയ തിരിച്ചടവ് കാലയളവ്

b. Low Income താഴ്ന്ന വരുമാനം

c. Management problem നിർവ്വഹണത്തിൽ അപാകത

d. Default by members അംഗങ്ങൾ തിരിച്ചടവ് വീഴ്ച

a. Other reasons (specify) മറ്റുള്ളവ (വ്യക്തമാക്കുക) \_\_\_\_\_

25. What is the current annual income of your SHG? Rs. \_\_\_\_\_

താങ്കളുടെ എസ്.എച്ച്.ജിയുടെ ഇപ്പോഴത്തെ വാർഷിക വരുമാനം? രൂപ. \_\_\_\_\_

26. What is your The Total Savings (corpus fund) of the SHGs for the Past 2Year. Rs.

കഴിഞ്ഞ രണ്ടുവർഷമായി താങ്കളുടെ എസ്.എച്ച്.ജിയുടെ ആകെ മിച്ചസമ്പാദ്യം വരുമാനം രൂപ. \_\_\_\_\_

Savings സമ്പാദ്യം	
1 lakh and below ഒരുലക്ഷവും അതിനു താഴെയും	
Above 1 lakh but below 1.5 lakhs ഒരുലക്ഷത്തിനു മുകളിലും ഒന്നരലക്ഷത്തിനു താഴെയും	
Above 1.5 lakhs but below 2 lakhs ഒന്നരലക്ഷത്തിനു മുകളിലും രണ്ടു ലക്ഷത്തിനു താഴെയും	
Above 2 lakhs രണ്ടുലക്ഷത്തിനു മുകളിൽ	



26 . Did the members in your SHG undergo with orientation training programme?  
 താങ്കളുടെ എസ്.എച്ച്.ജി അംഗങ്ങൾ ഏതെങ്കിലും തരത്തിലുള്ള ഓറിയന്റേഷൻ പരിശീലന പരിപാടികളിൽ പങ്കെടുത്തിട്ടുണ്ടോ?

- a. Yes ഉണ്ട് ☐
- a. No ഇല്ല ☐
- b. Not Applicable ബാധകമല്ല ☐

27. Did the members in your SHG undergo any skill development training?  
 താങ്കളുടെ എസ്.എച്ച്.ജി അംഗങ്ങൾ ഏതെങ്കിലും തരത്തിലുള്ള നൈപുണിവികസന പരിപാടികളിൽ പങ്കെടുത്തിട്ടുണ്ടോ?

- a. Yes ഉണ്ട് ☐
- b. No ഇല്ല ☐
- b. Not Applicable ബാധകമല്ല ☐

28. If yes, what type of skill development training programme attended?  
 ഉണ്ടെങ്കിൽ ഏതുതരം നൈപുണിവികസന പരിപാടികളിലാണ് പങ്കെടുത്തിട്ടുള്ളത്?

- c. Technical skill സാങ്കേതികശേഷി പരിപ്ലവനം ☐
- d. Management skill ഭരണനിർവ്വഹണശേഷി പരിപ്ലവനം ☐
- e. Not Applicable ബാധകമല്ല ☐

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

ഈ എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതി കൂടുതൽ ഫലപ്രദമാക്കുന്നതിനുവേണ്ടി താങ്കൾക്കു മുന്നോട്ടുവെയ്ക്കാനുള്ള നിർദ്ദേശങ്ങൾ എന്തെല്ലാം.

---



---



---



---

### III. SATISFICATION LEVEL OF SCAs & SOCIO-ECONOMIC IMPACT

#### III. എസ്.ഇ.എയുടെ സംതൃപ്തിനിലയും സാമൂഹിക-സാമ്പത്തിക പ്രതിഫലനവും

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.

സർക്കാർപദ്ധതികളുടെ കാര്യകർത്താക്കൾ എന്ന നിലയിൽ എൻ.ബി.സി.എഫ്.ഡി.സി നടത്തുന്ന വിവിധ ക്ഷേമപ്രവർത്തനങ്ങളുമായി ബന്ധപ്പെട്ട പ്രസ്താവനകളാണ് താഴെകൊടുത്തിരിക്കുന്നവ. ഓരോ പ്രസ്താവനയോടും താങ്കൾ എത്രമാത്രം തൃപ്തനാണ് എന്ന കാര്യം ഇതോടൊപ്പം ചേർത്തിട്ടുള്ള സൂചനാനമ്പർ മാനദണ്ഡമാക്കി തെരഞ്ഞെടുത്ത് ടിക് (✓)ചെയ്യുക. 1=പരിപൂർണ്ണ അതൃപ്തൻ, 2 =അതൃപ്തൻ, 3 =തൃപ്തനും അതൃപ്തനുമല്ല, 4 =തൃപ്തൻ, 5 =പരിപൂർണ്ണ തൃപ്തൻ

Sl.No ക്രമ.ന	Statement പ്രസ്താവന	5	4	3	2	1
1.	Loan scheme വായ്പാ പദ്ധതി					
2.	Assistance and guidance provided by SCA എസ്.സി.എ യിൽ നിന്നും ലഭിച്ച സഹായങ്ങളും മാർഗനിർദ്ദേശങ്ങളും					
3.	Quick confirmation ലഭ്യമായ വേഗത					
4.	Interest Rates പലിശ നിരക്ക്					
5.	Loan Sanctioning system വായ്പാ ലഭ്യതയുടെ മാനദണ്ഡങ്ങൾ					
6.	Disbursement system വിതരണം ചെയ്ത രീതി					
7.	Disbursement amount വിതരണം ചെയ്ത തുക					
8.	Lending process വായ്പ ലഭിച്ച രീതി					
9.	Processing fees വായ്പ ലഭിക്കുന്നതുമായി ബന്ധപ്പെട്ട് വന്ന ചിലവുകൾ					
10.	Behaviour of the employees during the lending process ഉദ്യോഗസ്ഥരുടെ പെരുമാറ്റം					
11.	Guarantee requirements ഈടുവ്യവസ്ഥകൾ					
12.	Size of monthly installments പ്രതിമാസ തിരിച്ചടവ് സംഖ്യയുടെ വലിപ്പം					
13.	Fast and Efficient Services of the Bank ബാങ്ക് സേവനങ്ങളുടെ കാര്യക്ഷമതയും വേഗതയും					
14.	Repayment Period തിരിച്ചടവ് കാലാവധി					
15.	Time Taken for Loan approval വായ്പ അനുവദിക്കാനെടുത്ത കാലയളവ്					
16.	Reliable and Transparent Services സേവനത്തിലെ സുതാര്യതയും വിശ്വാസ്യതയും					
17.	Easy Query Handling സംശയനിവാരണത്തിന് സഹായിച്ച രീതി					
18.	Awareness Mechanism ബോധവൽക്കരണ സഹായങ്ങൾ					
19.	Overall services സേവനങ്ങളുമായി ബന്ധപ്പെട്ട പൂർണ്ണത					
20.	Activity started with the help of loan assistance വായ്പാസഹായ ഉദ്യോഗസ്ഥനുമായുള്ള തുടക്കംമുതലുള്ള ഇടപെടൽ					

**IV 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

എൻ.ബി.സി.എഫ്.ഡി.സി പദ്ധതികൾ എങ്ങനെയാണ്  
 ഗുണഭോക്താക്കളുടെ ജീവിതത്തിൽ  
 പ്രതിഫലനങ്ങളുണ്ടാക്കുന്നത് എന്നതുമായി ബന്ധപ്പെട്ട  
 പ്രസ്താവനകളാണ് താഴെ കൊടുത്തിരിക്കുന്നത്. അതിനോടുള്ള  
 താങ്കളുടെ പ്രതികരണം ഇതോടൊപ്പം ചേർത്തിരിക്കുന്ന  
 പട്ടികയിൽ അനുഭവപ്പെട്ടത് ടിക് (✓) ചെയ്യുക. 5 = കാര്യമായ  
 വർദ്ധനവ്, 4 = മിതമായ വർദ്ധനവ്, 3 = മാറ്റമില്ല, 2 = മിതമായ കുറവ്, 1  
 = കാര്യമായ കുറവ്.

Sl.no ക്രമ.ന	Social Impact സാമൂഹിക ഗുണഫലം	5	4	3	2	1
1.	Participation in social service activities സാമൂഹ്യസേവന പ്രവർത്തനങ്ങളിലെ പങ്കാളിത്തം					
2.	Betterment Education of the children കുട്ടികളുടെ വിദ്യാഭ്യാസരംഗത്തെ പുരോഗതി					
3.	Equally participated with husband in family decisions in the society സാമൂഹിക, ഗാർഹിക ഇടങ്ങളിൽ ഭർത്താവിന്റെ കൂടെയുള്ള തുല്യ പങ്കാളിത്തം					
4.	Respect of Socially recognition in the Society സാമൂഹത്തിൽ അംഗീകാരവും ബഹുമാനവും					
5.	Participation in organized Activities സാമൂഹ്യ കൂട്ടായ്മകളിലെ പങ്കാളിത്തം					
6.	Better access to the health faculties ആരോഗ്യക്ഷേമ മേഖലകളിലേക്കുള്ള പ്രവേശനം					
7.	Improvement in dealing with outsiders പുറംലോകവുമായുള്ള ബന്ധങ്ങളിൽ വന്ന ഗുണപരമായ മാറ്റം					
8.	Increased involvement with social events സാമൂഹികസംഭവങ്ങളിലുള്ള ഇടപെടൽശേഷിയുടെ വർദ്ധനവ്					
<b>Economic Impact സാമ്പത്തിക ഗുണഫലം</b>						
9.	Food consumption pattern improved ഭക്ഷണോപഭോഗക്രമത്തിലെ മാറ്റം					
10.	Improvement in clothing status വസ്ത്രസംസ്കാരത്തിൽ വന്ന മാറ്റം					

11.	Better access of financial resources സാമ്പത്തിക വിഭവങ്ങളിലേക്കുള്ള പ്രാപ്യത					
12.	Asset creation improved ആസ്തി നിർമ്മാണോന്മുഖത					
13.	Savings rate improved ഭാവിയിലെ കരുതിയുള്ള ധനശേഖരണോന്മുഖത					
14.	Standard of living improved ജീവിതനിലവാരം മെച്ചപ്പെട്ടിട്ടുണ്ടോ					
15.	Minimized family indebtedness കുടുംബത്തിന്റെ കടം കുറയ്ക്കാൻ സാധിച്ചിട്ടുണ്ടോ					
16.	Decision making in the family കുടുംബത്തിലെ തീരുമാനമെടുക്കാനുള്ള കഴിവ്					

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

**5. SA – Strongly Agree**

**4. A – Agree**

**3. N – Neutral**

**2. DA – Disagree**

**1. SDA – Strongly Disagree**

നിങ്ങളുടെ സ്ത്രീശാക്തീകരണത്തിന്റെ തലം എത്രത്തോളം ഉയർന്നു എന്നത് വിലയിരുത്തുന്നതിനുള്ള ചോദ്യങ്ങളാണ് താഴെ. നിങ്ങളെത്രമാത്രം ഓരോന്നിനോടും യോജിക്കുന്നു എന്നത് ഇതോടൊപ്പം ചേർത്ത പട്ടികയിൽ നിന്ന് ടിക് (✓) ചെയ്യുക.

5. - ശക്തമായി യോജിക്കുന്നു
4. - യോജിക്കുന്നു
3. - യോജിപ്പും വിയോജിപ്പുമില്ല
2. - വിയോജിക്കുന്നു
1. - ശക്തമായി വിയോജിക്കുന്നു

<b>Women Empowerment സ്ത്രീശാക്തീകരണം</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
NBCFDCloan increases capacity to spend more എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ,പണം ചിലവഴിക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു					

NBCFDCloan increases the value of assets എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, ആസ്തിമൂല്യം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan increases the income എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, വരുമാനം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan increases the savings എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, പണം മിച്ചം വെക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan increases confident to face financial crisis എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാമ്പത്തിക പ്രതിസന്ധികളെ അഭിമുഖീകരിക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan provides employment opportunities എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, ജോലി സാധ്യത വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan increases power of decision-making in the family എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, കുടുംബകാര്യങ്ങളിൽ തീരുമാനമെടുക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan SHG creates better awareness about health എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, ആരോഗ്യബോധം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan induces social responsibility എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, പണം സാമൂഹിക ഉത്തരവാദിത്തം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan made me to buy clothes or other essentials for myself without permission of my family. എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, വസ്ത്രം മറ്റവശ്യവസ്തുക്കൾ എന്നിവ കുടുംബത്തിന്റെ അനുമതിയില്ലാതെ വാങ്ങാനുള്ള ധൈര്യം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan creates confidence to face problems എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, പ്രശ്നങ്ങളെ അഭിമുഖീകരിക്കാനുള്ള ശേഷി വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan creates awareness about self-reliance എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സ്വയംപര്യാപ്തതയെക്കുറിച്ചുള്ള അവബോധം വർദ്ധിപ്പിക്കുന്നു.					

NBCFDCloan gives social status എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാമൂഹികപദവി പ്രദാനം ചെയ്യുന്നു.					
NBCFDC loan made me involved in decision making related to improvement in the home. എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, കുടുംബപുരോഗതിയിൽ തീരുമാനമെടുക്കാനുള്ള ആത്മവിശ്വാസം നൽകുന്നു.					
NBCFDC loan made me involved in decision making related to large purchases എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, വലിയതോതിൽ സാധനങ്ങൾ വാങ്ങുന്നതിലുള്ള കുടുംബതീരുമാനങ്ങളിൽ അഭിപ്രായത്തിനുള്ള ഇടം നൽകുന്നു.					
NBCFDCloan improves literacy and communication skill എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാക്ഷരതയും സംവേദനക്ഷമതയും നൽകുന്നു.					
NBCFDCloan improves leadership skill എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ നേതൃഗുണം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDCloan improves voicing social concerns എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സാമൂഹികവിഷയങ്ങളിൽ അഭിപ്രായം പറയാനുള്ള ആത്മവിശ്വാസം വർദ്ധിപ്പിക്കുന്നു.					
NBCFDC loan made me involved in decision regarding children's education/marriage/career എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, കുട്ടികളുടെ വിദ്യാഭ്യാസം, വിവാഹം, കരിയർ എന്നിവയുമായി ബന്ധപ്പെട്ട തീരുമാനങ്ങളെടുക്കുന്നതിൽ പങ്കാളിയാക്കി .					
NBCFDCloan improves Entrepreneurship ability എൻ.ബി.സി.എഫ്.ഡി.സി വായ്പ, സംരഭകത്വശേഷി വർദ്ധിപ്പിച്ചു					

## **VI - CONSTRAINTS AND BOTTLENECKS**

### **VI – തടസ്സങ്ങളും പരിമിതികളും**

1. In your opinion, do you feel any improvement needed in the delivery mechanism and handholding of SCA ?  
എസ്.സി.എ നടപടിക്രമങ്ങളും വായാപാവിതരണരീതിയും ഇനിയും മെച്ചപ്പെടുത്തണമെന്ന് നിങ്ങൾക്ക് അഭിപ്രായമുണ്ടോ?

Yes ഉണ്ട് ☐

No ഇല്ല ☐

If yes please describe: \_\_\_\_\_

ഉണ്ടെങ്കിൽ എഴുതുക:

\_\_\_\_\_

**VII. PROBLEM FACED BY SHG's MEMBERS:**  
**VII. എസ്.എച്ച്.ജി അംഗങ്ങൾ നേരിടുന്ന പ്രശ്നങ്ങൾ**

1. Does your SHG find any problem in managing the activities of the Group?  
 ഗ്രൂപ്പ് പ്രവർത്തനങ്ങൾ നിയന്ത്രിക്കുന്നതിൽ താങ്കളുടെ  
 എസ്.എച്ച്.ജിയിൽ എന്തെങ്കിലും തരത്തിലുള്ള പ്രശ്നങ്ങൾ  
 നിലനിൽക്കുന്നുണ്ടോ?

a. Yes ഉണ്ട് ☐

b. No ഇല്ല ☐

2. If "yes" State the frequency of getting problem.  
 ഉണ്ടെങ്കിൽ അനുഭവപ്പെടുന്നതിന്റെ തോതനുസരിച്ച്  
 വ്യക്തമാക്കുക

SL. No. ക്രമ.ന	PROBLEMS പ്രശ്നങ്ങൾ	Always എപ്പോഴും	Often മിക്കവാറും	Sometimes വല്ലപ്പോഴും	Rarely അപൂർവ്വമായി	Never ഒരിക്കലുമില്ല
1.	Inadequate issue of loans വായ്പയുടെ അപര്യാപ്തത					
2.	Perceived high risk of lending to the poor ദരിദ്രർക്ക് വായ്പ നൽകുന്നതിലെ വലിയ വെല്ലുവിളി					
3.	Delay in getting loans വായ്പ ലഭിക്കുന്നതിലെ					



	കാലതാമസം					
4.	Lack of training programmes പരിശീലന പരിപാടികളുടെ അപര്യാപ്തത					
5.	Very high document charges പ്രമാണരേഖകളുടെ അമിത വില					
6.	Poor support of officials ഉദ്യോഗസ്ഥരുടെ പിന്തുണക്കുറവ്					
7.	Lack of micro-finance service ലഘുവായ്പകളുടെ അപര്യാപ്തത					
8.	Lack of guidance about micro-finance ലഘുവായ്പകളെക്കുറിച്ചുള്ള മാർഗ്ഗനിർദ്ദേശ കുറവ്					
9.	Lack of finance support for starting business സംരംഭങ്ങൾ തുടങ്ങാനുള്ള സാമ്പത്തിക സഹായമില്ലായ്മ					
10.	No. subsidy നിശ്ചിത സമയത്തേക്കുള്ള സാമ്പത്തിക ഇളവുകളുടെ എണ്ണത്തിലുള്ള അപര്യാപ്തത					
11.	Improper repayment					

	of loan amount by members തിരിച്ചടവിലു ള്ള അംഗങ്ങളുടെ കുത്സയിലായ്					
12.	Lack of cooperation among bankers ബാങ്കുകളുടെ സഹകരണമി ല്ലായ്മ					
13.	Outsider's interference ബാഹ്യ ഇടപെടലുകൾ					
14.	Family interference കുടുംബത്തി ന്റെ ഭാഗത്തുനിന്നു ഉള്ള ഇടപെടലുകൾ					
15.	High rate of interest ഉയർന്ന പലിശനിരക്ക്					
16.	Too many formalities on getting loans വായ്പ ലഭിക്കുന്നതിനു ഉള്ള ഔദ്യോഗികമാ യ നാലായകൾ					
17.	Procurement of raw material അസംസ്കൃത വസ്തുക്കളുടെ കണ്ടെത്തലിനു ഒരു പ്രയാസം					
18.	Marketing problem വിപണനത്തിനു ഉള്ള വെല്ലുവിളി					

## **CHAPTER – IX**

### **CONCLUSION**

The main objective of this study is inspection of beneficiaries and evaluation of NBCFDC schemes. In order to attain the objectives, 800 beneficiaries were selected from Kerala. The data was collected by simple Random Sampling Method. The collected data was analyzed with Simple Statistical Analysis. From the results, it is found that notable percentage of beneficiaries has crossed the income eligibility criteria with the financial assistance from NBCFDC. Through the loan schemes the economic and social status of the beneficiaries were notably increased.

The study has confirmed that NBCFDC plays a vital role in the socio-economic development of backward community. The above analysis of conclusions confirms that there is a role that is played by Term loan and microfinance in the socio-economic development. The benefits that accrue to the beneficiaries have been explicitly discussed and it is important to note that the study will provide one of the very first resource books for loan officers, policy makers and development workers in the field of Evaluation study of NBCFDC schemes in Kerala.



**Dr.Ambedkar Chair**  
 CAS in Linguistics (Ground floor)  
 Annamalai University  
 Annamalai Nagar – 608002  
 Contact No(s): 98940 82552, 8098007065  
 Landline No. 04144 - 238600  
**E-Mail:** [drambedkarchairau@gmail.com](mailto:drambedkarchairau@gmail.com)  
**Website:** [www.drambedkarchairau.in](http://www.drambedkarchairau.in)