

Impact of Scheduled Tribe Finance Development Corporation (STFDC) on the Socio-Economic Status of Scheduled Tribes: A Comparative Evaluation (With special reference to Xth Five Year Plan)

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The project on "Impact of State Scheduled Tribe Finance Development Corporation (STFDC) on the Socio-Economic Status of Scheduled Tribes: A Comparative Evaluation (With special reference to X Five Year Plan) is planned, formulated and executed to measure the status of scheduled tribes and to suggest some special policy measures to improve the status of the section in question in changed scenario which is characterized as human face of development. Value of various development indicators widely used by international authorities is very low especially in case of Scheduled Caste, Scheduled Tribes, women and weaker section which are most neglected sections of the society. It means various efforts (legal, political, social and economic) did not improve the situation. Purpose of the study was to find out the role of STFDC in the upgradation of socio economic status of Schedule Tribes. On the basis of literature and primary knowledge 22 points scale was preferred to capture various data required for measuring the socio economic status of the STs. It was proposed that difference of combined means between both the periods (Before Loan & after loan) will present the position of socio economic status as well as impact of the Scheduled Tribe Finance & Development Corporation on the socio economic status of scheduled tribes. But during field work it was realized that, due to geographical isolation, scattered habitation of tribal communities, systematically mismanaged system from top to bottom, over influence of local politics and intervention of middlemen, corrupt bureaucracy, non-cooperation of the office and staff, N G Os and reactionary approach of the beneficiaries, it is almost impossible for an individual, without sufficient fund, full security and safety, to conduct field survey to collect first hand information on particular issue in a set format. Data may be created, as usual, to satisfy the need of the study and the funding agency but it is impossible to collect ground level data. Office from top to bottom did not provide the actual list of beneficiaries to whom they have disbursed loan and it was found difficult to verify the actual beneficiary. As a result we, the survey team, decided to change the strategy of data collection. We accepted the same schedule which was prepared by NSTFDC's regional offices for inspection purposes. This is a qualitative-quantitative mix method that adopts post positivist approach. The study is designed to falsify the propositions derived by the general perception. The narrative method based on secondary data and descriptive statistics has been used for falsification. For analysis and conclusion we used Participatory Research Method (Office level, Field level and Beneficiary level). In between thirty to Fifty, as per availability, beneficiaries were selected from the list provided by NSTFDC's regional office Hyderabad, A.P, Bhopal, M.P. and Bhubaneswar, Odisha, who have taken loan for different purposes during Tenth Five Year Plan on availability basis. Data required for analysis was taken from the inspection report of regional offices. Although, I am confident that the data and beneficiary both are doubtful but we have no options except this. On the basis of repayment, impact of NSTFDC will be measured. In economic term, the repayment can be treated as the best outcome of the NSTFDC's contribution. Repayment is the best indicator of the economic strength. If repayment is regular, it means the MPCE is good and as per NSSO this is a good sign of better socio economic status.

Over all recovery percentage is 23.03% which is less than Odisha and much higher than A.P. and M.P. Over all percentage of per capita sanction and per capita recovery is also just equal like all states which are 0.724%. Recovery percentage in Odisha is highest. It is because of the highest number of fake beneficiaries who are in well to do position all ready. As per indicator, it can be said that only in Odisha the recovery position is

satisfactory because it is in between 25to50 percent. But in other two states, where recovery position is below 10%, officers are not taking such a serious situation seriously. On the basis of repayment position it can be concluded that the role of NSTFDC in the up gradation of socio economic status of STs is questionable and requires special attention. It can be termed as Non Systematic Totally Futile and Destructive Corporation.

OBJECTIVES

The main objective of the project titled above is to evaluate (to find out the ground reality) the impact of programmes, undertaken by scheduled tribes Corporation, on the socio- economic status of tribes.

HYPOTHESES

The Null hypothesis helps in unbiased study. This is the reason why the researcher has chosen null hypotheses and that to be tested during the course of study. Following are the hypotheses:-

- 1- Officials related to the tribal society are not sympathetic and cooperative to them.
- 2- Government Programmes did not play significant role in improving the socio- economic status of tribal society.
- 3- Funds diverted to the tribal areas have no positive and productive role due to a systematic mismanagement.
- 4- Tribes are completely dissatisfied by the government & NGOs efforts.
- 5- No needs of specific attention towards the STs.

Strategy regarding methodology

This is a qualitative-quantitative mix method that adopts post positivist approach. The study is designed to falsify the propositions derived by the general perception. The narrative method based on secondary data and descriptive statistics has been used for falsification. For analysis and conclusion we used Participatory Research Method (Office level, Field level and Beneficiary level). IN between thirty to Fifty, as per availability, beneficiaries were selected from the list provided by NSTFDC's regional office Hyderabad, A.P, Bhopal, M.P. and Bhubaneswar, Odisha, who have taken loan for different purposes during Tenth Five Year Plan on availability basis. Data required for analysis was taken from the inspection report of regional offices. Although, I am confident that the data and beneficiary both are doubtful but we have no options except this. On the basis of repayment, impact of NSTFDC will be measured. In economic term, the repayment can be treated as the best outcome of the NSTFDC's contribution. Criterion formulated for this purpose is as under-

Repayment position	Impact
More than 90%	Excellent
Between 75% to 90%	Best
Between 50% to 75%	Good
Between 25% to 50%	Satisfactory
Bellow 25%	Poor

Matter & Material

Brief explanation given in the section of introduction can be presented in tabular form to show the detail history.

Comparative Table

S.No	Items	A.P.	M.P.	Odisha	All
1	Number of Beneficiaries	50	38	50	138
2	Total Amount Sanctioned	9243605	10214142	16834144	36291891
3	Total Amount to be recovered	13082884	12462905	18780144	44325933
4	Total Amount recovered	548700	1182481.68	8478883	10210064

5	%age of loan recovered	4.19	9.4	45.15	23.03%
6	%age of dead weight loss	95.81	90.6	54.85	76.97%
7	Per Capita Sanction	184872.10	268793	336682	262984
8	Per Capita Recovery	10974	31117	169577	73985
9	Per Capita % of Sanction	2	2.63	1.99	0.724%
10	Per Capita % of Recovery	2	2.63	1.99	0.724%

Above table presents comparative analysis of A.P., M.P. and Odisha. Total sanction of loan is highest in Odisha and lowest in A.P. Recovery of loan is highest in Odisha (45.15%) following with M.P. (9.4%) and A.P. (4.19%). On the basis of recovery it can be deduced that performance of NSTFDC is the best in Odisha and worst in A.P. Size of the loan is bigger in Odisha and smaller in A.P. A magical figure came into existence after the calculation of percentage of per capita sanction and per capita recovery. Per Capita sanction is just equal to Per capita Recovery percentage in all states individually as well as collectively.. We can see that in case of A.P. the Per Capita sanction is 2% and recovery is also 2%. In M.P. Per Capita sanction is 2.63% and recovery is also 2.63%. The situation is same in case of Odisha. Per Capita sanction is 1.99% and recovery is also 1.99%. Over all recovery percentage is 23.03% which is less than Odisha and much higher than A.P. and M.P. Over all percentage of per capita sanction and per capita recovery is also just equal like all states which are 0.724%. Recovery percentage in Odisha is highest. It is because of the highest number of fake beneficiaries who are in well to do position all ready. As per indicator, it can be said that only in Odisha the recovery position is satisfactory because it is in between 25to50 percent. But in other two states, where recovery position is bellow 10%, officers are not taking such a serious situation seriously.

Findings in a Tabular Form

Item	Impact
1-Reach & Impact	Difficult to give any number. It is in decimals.
2- Actual target group	Very poor.
3- Recovery	In most of the cases it negative.
4-Occupational migration	Marginal/negative
5-Impact on income	Negative
6-Impact on quality of life	Ad hock improvement but deteriorated sharply.
7-Awareness generation	Not significant.(Role of TRIs is questionable)
8-Technical support	Insignificant/nil
9-Scas support at all level	Questionable.
10-Training of beneficiaries	Nil
11-Training of SCAs' Officials	Nil
12-Loan processing time	Lengthy
13-Selection procedure	Highly questionable and needs grass root reform.

Suggestions

It is my humble submission that artificial set-up should be avoided. If anyone of the above is missing it would be difficult to achieve the target with ground reality. In this systematically mismanaged system to avoid inadequate allocation, to ensure perfect implementation of schemes, to raise the socio economic status of Scheduled Tribes in real sense there should be a single budget head, single agency and single window operating system, because technical procedure and multi- office functioning either delays or denies the welfare of STs. Responsibility and accountability must be fixed on each everybody at all levels. NSTFDC should be defined as- NON SYSTEMATIC TOTALLY FUTILE & DESTRUCTIVE CORPORATION.