

GOVERNMENT OF INDIA  
MINISTRY OF TRIBAL AFFAIRS  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO- # 1099**  
TO BE ANSWERED ON- 04/12/2024

**SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL COMMUNITIES**

1099 # SHRI MITHLESH KUMAR:

SHRI MAYANKBHAI JAYDEVBHAI NAYAK:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) the manner in which Term Loan Scheme, Adivasi Mahila Sashaktikaran Yojana (AMSY), Micro Credit Scheme and Adivasi Shiksha Rrinn Scheme (ASRY) specifically target the needs of the tribal population; and
- (b) the impact of these financial assistance programmes on entrepreneurship, education and self-reliance among tribal communities?

**ANSWER**

MINISTER OF STATE FOR TRIBAL AFFAIRS  
(SHRI DURGADAS UIKEY)

**(a):** National Scheduled Tribes Finance and Development Corporation (NSTFDC), under the Ministry of Tribal Affairs, is an apex organisation set up exclusively for economic development of Scheduled Tribes. NSTFDC was incorporated as a Govt. Company and granted license, not for profit, under Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013). NSTFDC is implementing various schemes for providing soft loans to the eligible Scheduled Tribes for undertaking any income generation activity and promoting livelihood. The schemes of NSTFDC are implemented across the country. Further, the Corporation also implements education loan scheme for its target group.

The schemes have been designed to cater the loan requirements of the target group keeping in view the unit cost of the projects. Further, the Corporation disbursed loans as per the loan proposals received from the implementing agencies. Detail of scheme-wise disbursement and number of beneficiaries assisted during the last three years is given below:

(₹ in crore)

Financial Year	Term Loan		Adivasi Mahila Sashaktikaran Yojana		Micro Credit Scheme for Self Help Groups		Adivasi Shiksha Rrinn Yojana	
	Disb.	Benef.	Disb.	Benef.	Disb.	Benef.	Disb.	Benef.
2021-22	166.06	91312	4.99	564	100.60	73166	1.27	59
2022-23	192.70	42175	6.44	782	98.64	29988	1.50	47
2023-24	247.80	61992	7.43	1828	94.74	31258	1.68	64

(b): Ministry of Tribal Affairs conducted an Evaluation Study of NSTFDC through Indian Institute of Public Administration (IIPA) in 2018-19. The major findings of the study considering socio-economic aspect are given below:

Socio-economic aspect	Overall Percentage
Household income improved	82.63
Standard of living improved	42.74
Sending children to Schools	23.84
Availing Health facility	19.58
Improved social status	33.13
Nothing changed	10.57
Migration of family members reduced considerably	3.88

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