

## State Level Consultation on 'Schemes for SC & ST Women'

(Jointly organized by Social Watch - Tamilnadu &

Good Shepherd Health Education Centre & Dispensary, Karamadai)

Date: 28.03.2022

Time: 10.00 am- 6.00 pm

Venue: ICSA, Chennai

No. of Participants: 39

### Introduction

The state level consultation on schemes for SC/ ST women was organized by Good Shepherd Health Education Centre and Dispensary (GSHEC) & Social Watch- Tamilnadu (SW- TN). The program was scheduled to give the participants, awareness about the existing government schemes exclusively for the Scheduled Caste and Scheduled Tribe communities, thereby to make them avail the schemes to improve their living conditions. Expertise in the field of entrepreneurship development, resource identification and mobilization, post metric scholarships and scope for overseas education were assigned to handle the sessions to give both inputs and share hands on experiences. All the sessions were designed in an interactive way of sharing the actual scenario exists with the target communities.

### Inauguration (10.30 am - 11.00 am)

The one day consultation started with the official welcome by Rev. Fr. John Kumar,



Director, Social Watch Tamil Nadu, followed to that Rev. Sr. Anila Mathew, Director General, GSHEC delivered the inaugural address. The resource panel of Mr. Navaneetha Shivakumar, (Founder and Chairman, Confederation of Affirmative Industries) and Mr. G.

Consultation on 'Schemes for SC/ ST Women'  
Organized by  
Good Shepherd Health Education Centre and Dispensary (GSHEC) &  
Social Watch - Tamilnadu (SW-TN)  
On 28<sup>th</sup> March 2022, Monday at ICSA

#### PROGRAMME SCHEDULE

10.15 am	Registration	
10.30 am	Fr. John Kumar Director Social Watch - Tamilnadu	Welcome Address
10.45 am	Sr. Anila Mathew Director General, GSHEC	Inaugural Speech
	Sr. Daisy Maria Director, GSHEC	Honouring the Resource Panel
11 - 11.15 am		Tea Break
11.15 am	Mr. Navaneetha Shivakumar Founder and Chairman Confederation of Affirmative Industries (CAI)	Entrepreneurship Schemes for SC & STs in Central and State Govt.
12.00 to 1 pm	Discussion on Business Proposals - Seeking guidance from Resource Persons 1. Ms. Sehl, Vice President, Social Equity Alliance, Acasamangalam-Vilupuram 2. Ms. Sreeja, Atchaya Federation, Karamadai 3. Ms. Kavitha, Velicham Federation, Karamadai 4. Ms. Usha Devi, Resource Federation, Valparai.	
1-2 pm		Lunch
2 - 3 pm	Ms. Brisla Sheruba Rani Coordinator Projects Save the Children - India	Resource - Identification & mobilization; CSR Opportunities for Micro-Funding; Social Responsibilities of SHG Federations
3 - 4 pm	Ms. Ashi Rathna Director Rathna Exports	Online Venture & E-commerce - The Future of Women Entrepreneurs
4 - 4.30 pm	Ms. Azevini Priya Ukraine Medical Student	Scope for Higher Education in other countries
4.30 to 4.45 pm		Tea Break
4.45 - 5.30 pm	Mr. G. Chandramohan State Convener Ambedkar Kabi Centenary Movement	Post Matric Scholarship for SC & STs
5.30 - 5.45 pm	Sr. Deepthi Project Director, GSHEC	Vote of Thanks

Chandramohan, State Convenor (Amedkar Kalvi Centenary Movement) were also present. The participants were from different districts of the state such as Coimbatore, Nilgiris, Erode, Trichy and Puducheri and Ms. Kamatchi, Senior Researcher of SW-TN moderated the sessions.

### **Session I- Entrepreneurship schemes for SC & STs in State and Central Government**

Mr. Navaneetha Shivakumar, (Founder and Chairman, Confederation of Affirmative Industries), who is an experienced hand in establishing a reliable platform to connect the development trade and industries in terms of coordinating different schemes in association with state and central authorities as well as the banking institutions. CAI also works for policy advocacy to ensure business opportunities for SC/ST families to make them financially independent by developing them as successful entrepreneurs.

The session started with imparting insights on the entrepreneurship development schemes for the SC/STs under the Micro, Small and Medium Enterprises (MSME) sector. It was asked about the existing schemes that are known to the participants and its financial slabs. In continuation, he informed that the businesses are classified into three categories like; manufacturing, service sector and business/trading. The scheme of UYEGP – Unemployed Youth Employment Generation Program discussed in detail and to start with it was told that the financial support ranges from Rs. 1, 00,000 – Rs. 5,00,00 for trading and service projects where as the manufacturing projects are able to avail a maximum of Rs. 15, 00, 000. The local contribution from the applicant is 15% for the general category and 5% for the SC/STs. The capital subsidy of 25% is assured on this type of scheme. It is said that in the central MSME is allied with three departments like Khadi Village Industries Commission, Coir Board, Office of Development Commissioner (MSME) and National Small Industries Corporation Limited (NISCs).When it comes to the State Government, the District Industrial Centre holds the responsibility of supporting individuals with employment generation and skill development. The credit of Rs. 1, 00,000- Rs.5, 00,000 can avail for service sector projects with the beneficiary contribution of 5% and subsidy



of 25%. The beneficiary age group is in between 18-45 years. The scheme particulars vary from communities to communities, ex-service men and different categories of the society. It was informed that, District Industrial Centres are responsible for disbursing the central and state government schemes including as Prime Minister's Employment Generation Programme (PMEGP), Unemployed Youth Employment Generation Programme (UYEGP) and New Entrepreneur-Cum-Enterprise Development Scheme (NEEDS).

Under PMEGP the entrepreneur can avail upto 25 lakhs for manufacture projects and 5 lakhs for service projects at the rate of 10-11% interest. Whereas, in NEEDS applicants can avail an amount ranging from 10lakhs to 5 crores according to the value of the project. It is compulsory that the applicant should have completed their 12<sup>th</sup> and a subsidy of 25% not exceeding 25 lakhs is provided under the scheme. A clarification was given on capital, front end back end subsidy as front end subsidy. It was described that the capital subsidy is given as a share on the capital cost of an asset, front end subsidy refers to the amount which is given as subsidy in the initial stages of any business activity and the back end subsidy is given, once the project beneficiary successfully completes the activity. Then the discussion was preceded on composite loans for SC/STs, which was explained as the financial support from the banks for purchasing land and setting up of plant along with machineries. The subsidy component of the scheme is in between 25- 35% for SCs. Tamil Nadu Industrial Investment Corporation is another source for obtaining EDP support for setting up of individual business ventures. Collateral security has been made for 50% of the loan amount and the interest rate is 6%.

Then the discussion turned on Khadi and Village Industries as well as agro based industries where the beneficiaries can have 35% of subsidy. The trainer informed that Coimbatore is going to have the Khadi Board very soon which is going to be an entrepreneurship hub for the residents. In continuation, it is said that another EDP strategy has evolved as Stand-up India to empower women and men especially from SC/ST communities, where they can avail 10lakhs to 1 crore at an interest rate of 11.65%. Each bank is assigned with the target of at least a scheme for one SC beneficiary and no documents are needed with reference to the business. A green field industry is another opening with which the beneficiaries can access a special linked capital subsidy

of National SC/ST Hub. It was told that there are 96 lakhs of SC/ST women labourers including artisans, pottery and choir etc. Mr. P. Rajarethinam, Development Consultant mentioned about the SFURTI program that provides ample sourcing of funds for EDP.

In the end Mr. Navaneetha Shivakumar gave a brief of CAI and its various interventions all across the state. He said that 25% of the population is SC/ST communities, but the productive interventions in terms of developing their economic conditions are in a dilemma. So CAI took its birth to bring all the possible business development interventions in one platform to channelize it to the needy. Currently CAI is a popular association for those who really want to be established as a successful entrepreneur through availing Govt directed schemes as well as credit linkages. It is compulsory that those who wish to obtain support from CAI, should enrol them as the members in CAI. He also reminded that prompt repayment should be the focal point along with the development of the business. SC families who are not regular in their loan repayment will not be able to access education loan for their children. Proven track record of CAI by facilitating loans of 10 lakh to 1 crore ensures its efficiency. It was informed that District Task Force intervention for tracking financial resources and entrepreneurship is a cycle of;

**Business plan → loan → infrastructure → mentoring → marketing**

He agreed that he can organize melas at Karamadai and Valparai as per the requests for the self-employed women/men to promote credit viability. He also said that among the participants those who wish to conduct such meetings and initiate CAI chapters in their region can approach CAI through GSHEC in association with banks and DIC. To promote business of SC/ST women, Government is ready to purchase the materials procured by the women such as millets, grains, etc. Ms. Pavithra from Sastri Nagar mentioned the exploitation of women in the farm field. The trainer told that there is dream project is getting structured to start super market for SHG women at the cost of 5 lakhs, where women will be responsible for running the outlet. Another option was given that there is a debt swapping scheme for the SC women and 30 crore rupees is available for SC Start Ups.

Followed to that, four presentations were carried out by Ms. Selvi, Social Equity Alliance, Ms. Kavitha, Velicham Federation, Ms. Sreeja, Atchaya Federation and Ms. Ushadevi, Resource Federation. The major challenges that were mentioned by the

presenters in general were marketing, scarcity of labour, insufficient funds, lack of machinery, outbreak of Covid, etc. To the raised concerns Mr. Navaneetha Shivakumar replied that, CAI is going to set up mini stores in several regions of Tamil Nadu, where the quality products can be outsourced for marketing. To meet the challenge of business development, there is an economic support program of mini clusters business development for which the pre requisition of common place, infrastructure is needed and certain products can sell through Khadi stores. Another business notion was given by him is undertaking franchise of Pigeon pressure cooker and its sales in the villages.

Certainly the session was an eye opener for the participants as majority of them are working with SC/ST communities. Knowledge transformation on entrepreneurship development gave them the confidence of availing financial resources to increase entrepreneurs with long term vision of economic empowerment.

### **Session II- Resource identification and mobilization (CSR Opportunities for micro-funding & social responsibilities of SHGs and Federations)**

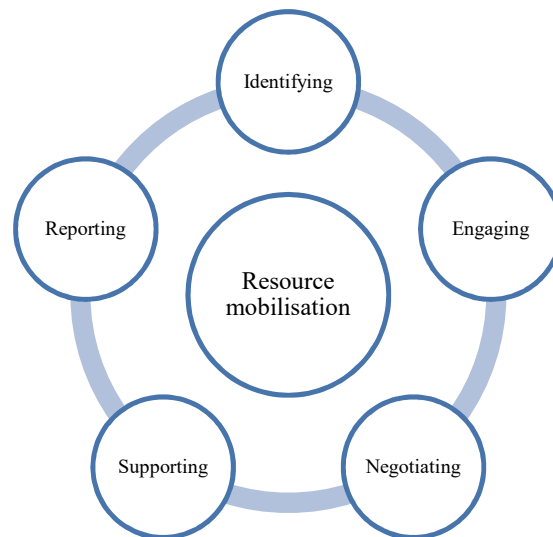
The second session of the day was handled by Ms. Brisla Sheruba Rani, Coordinator (Save the Children) has abundance of experience in national and international project. She is a potential candidate who is working with various Govt. departments and other stakeholders to plan and implement community development programs to empower the marginalized sectors.



She was keen in deliberating the ideas of resource mobilization through practical exercise, even though she started the session with an input session on resource mobilization and types of resources. It was explained that the resources are classified into three; human consisted of time, energy, skills, energy and non - human involved of money, house, material, community facilities, etc. She insisted that resource



mobilization is giving the people an opportunity to give and resource mobilization is a combination of resources, its mobilization as well as the mechanisms. As a continuation she divided the participants into four groups and distributed those matching cards to complete a task. This was a simple but effective strategy to make the participants understand all the concepts related to resource mobilization.



After the completion of the group activity, the participants were able to realize the strategies that they have been applying in terms of collecting the resources that they were in need of. In continuation of that Ms. Brisla explained the specific task oriented plan for mobilizing resources. She also shared that identifying resource points and submission of proposals that matches with the objectives of the identified donor would be the great idea behind the success of resource mobilization. The session was beneficial in terms of tapping internal and external resource by utilizing basic strategies, especially in accessing CSR openings.



### **Session III- Online Venture and E Commerce (Future of women entrepreneurs)**

Ms. Ashi Rathna, Director of Rathna Exports is an entrepreneur who has proved her capabilities in starting up a business and developed its marketing through e-commerce irrespective of the geographical regions. She is an advocate of eco-friendly products, especially in recycling discarded materials. She encouraged the participants on the role of social media and other digital



platforms in taking up business to the next level. Logistics partner plays an important role in goods delivery on time but quality assurance of the product needs to be ensuring to sustain the demand growth. Unique Selling Point of the product needs to be promoted among the public to keep the product a distinguished one. She explained the terminologies such as B2B- Business to Business- B2C- Business to Customer and D2C- Direct to Consumer. These are the major strategies used in e-commerce for reaching out the customers. She shared many online sites like Alibaba, Amazon and Indiamart to sell the products but, the point was to promote unique products which are efficient to attract the customers. She exhibited a video how she has been developing her brand, along with that she explained the points obtaining certification for the products along with branding and setting up online platform for promotion. The session triggered the ideas of the participants on escalating hand crafted products and to market their skills and knowledge through digital platforms.

### **Session IV- Post Matric Scholarships for SC & STs**

The fourth session of the day was handled by Mr. G. Chandramohan, State Convener (Ambedkar Kalvi Centenary Movement),



who is well versed with community level sensitization on post matric scholarships all over Tamilnadu and advocacy and lobbying with Government in implementing policy level changes in the education assistance for disadvantaged

children. AKAM was founded by Mr. Christudas Gandhi IAS in 1977 for promoting free

education for SC/ST children.

Mr. Chandramohan, started the session by raising the question on the issues that arise in the field with reference to the post matric scholarships for children. Ms. Daisy Mary opined that initially the income level for availing the scholarship was 8 lakhs per annum, but currently this has been reduced to 2 lakhs. The post matric scholarship was started in 1943 by the Social Justice Department to meet the tuition and maintenance expenses of the underprivileged children. It was mentioned about the fixation committee, who decided to freeze the composition of scholarships. It was also said that the scholarship enables any Indian citizen who falls under the eligibility criteria and the point highlighted here was that for first graduate scholarship, none of the ancestors should attend college. It was shared that first graduate scholarship is provided by the Govt. to promote higher education. As per the scheme, the first student from the family will be able to avail the scholarship of Rs. The post matric scholarship covers tuition fees, study materials and maintenance cost and the scholarship is available right from their post matriculation till PhD. Due to scarcity of seats in Govt. and Govt. aided colleges on the basis of a survey: 1. 75 lakh students pass every year but only 13k are placed in govt. colleges this situation in reservation of SC/ ST higher education a GO was passed in 2012- SC/ ST aided & self-financed colleges to collect no tuition fees by Aided department. The trainer emphasized that instead of enrolling the students under I graduate scholarship, it is better to enrol them under post matric scholarship as this can bear even up to 36lakhs for overseas education. Even the scholarship covers the entrance/language coaching g/test expenditure for the eligible candidates.

Followed to the input session, several queries have been raised by the participants and in general it was commented that still there are school who charges excess amount from the students, even if they avail post matric scholarship. In fact, they know how to complain such misdeeds, but due to the fear on the institution as well as the future of the child they are not able to take up the issue. Mr. Chandramohan said that, AKAM can support such students, but they need to be sensitized to proceed legally to tackle the issue. In the past years, AKAM was keen in addressing the concerns of students with related to SC post matric scholarships and in some instances they have obtained court verdicts to ensure the efficiency and authenticity of the program. He also agreed that, if sensitization programs on post matric scholarship can be arranged in the working areas



of the participants, AKAM is ready to take part in promoting education for all beyond the all the economic constraints.

### **Conclusion**

In general, the whole day was filled with information which is essential in working with the marginalized communities. Apart from knowledge transfer, the resource persons were proficient in exposing opportunities to obtain several development programs.

