



## COVID19 Pandemic Voices from Margins Webinar Series

### Webinar 23: SC-ST Entrepreneurs: Status, Challenges and Opportunities

Date: July 8, 2020

#### MINUTES

#### PANELLIST PROFILE

**1. Ram Naresh Ram** is a 45 yrs. old Dalit farmer and Entrepreneur from Palamu District of Jharkhand. About 2 yrs. back he had taken a loan of around 1 lakh from some microfinance companies to purchase equipment and materials to start a business in building construction. He tried to get a loan of around Rs. 10 lakhs from Public sector Bank but even after having all the required papers and approval from concern govt. department the Bank refused to credit loan because of his low caste social identity.

**2. Jothimani, Erode, Tamil Nadu** aged 26 hails from Nanjaipudhukadu, Erode, Tamilnadu. She is the wife of Mr Karunanithi and has 2 children. She had started a small business in 2017 with 4 other members of her family. With her 4 years of experience, she has been engaged in this stitching Garments business.

**3. Sunita Bara** a tribal woman from one of the most backward districts of Mandala, Madhya Pradesh. A 10th Std. dropout married woman with an alcoholic husband who left her after having 4 children and never came back to her till date. She had started a small level tailoring work a few yrs. back with a bank loan of Rs. 1 lakh. Authority never acknowledges her request to allow a small shop to establish her business. Though she tried her best to get it as per the State govt. provision but because of the biased nature of local authority she couldn't get it. Somehow, she had established her business with some local help. Because of lockdown, it's almost impossible for her to earn and repay the loan.

**4. Askali Devi**, a 40 Yrs. old Dalit Woman entrepreneur Ms. Askali Devi from Jharkhand had started a small Dairy farm business around 2 yrs. back with a loan of around Rs. one lakh from few Microfinance Companies with purchasing of few cows. Being a woman and also being a Dalit is like double discrimination and challenge to even think about to start such business for a better livelihood and a better life for her family. She hasn't her land but works on other's farmland for the last 15 yrs for her livelihood. Her husband works as labour when the farm season gets off.

**5. James Herenj** is a Tribal social activist for the last 20 yrs. in Jharkhand and actively working with Dalit Adivasi communities on citizen rights, forest rights, access to entitlement through govt. schemes create awareness against illegal mining. He is also a member of "Steering Committee on Social Audit" Govt. of Jharkhand.

**Hemlata Kansotiya** associated with National Campaign for Dignity & Rights of Sewerage and Allied Workers. Also, she is the Trustee on the Board of Directors of LEDS. She has been associated with the development sector for the last eighteen years. Her major areas of work involve organizing migrant workers from the unorganised sectors such as the construction sector and sanitation work. She is also a petitioner in the Supreme Court in a case related to the sex workers.

**7. Dr. Anilkumar Rohit** is the Managing Director of Anil Rohit Group of companies and the Chairman of Federation of SC/ST Entrepreneurs.

**8. Ashok Bharti**, Dalit Activist and Founder of NACDOAR (National Confederation of Dalit & Adivasi Organisations). He studied at the University of South Australia and received a Master of Engineering in Manufacturing Management in 1999. Ashok Bharti is nationally and internationally recognized leader. His work on Dalits, Adivasis, Muslims and Millennium Development Goals (MDG) is globally recognized. As an exemplary institution builder, Ashok Bharti founded National Confederation of Dalit and Adivasi Organizations (NACDAOR) in 2001, World Dignity Forum in 2004, International Commission for Dalit Rights in 2008 and All India Ambedkar Mahasabha in 2018. The Secretary-General of the United Nations invited him as Civil Society Representative of Asian Countries to address the High-Level Event on Hunger and Poverty in on 25th September 2008 at the UN General Assembly. He was awarded Care Millennium Award by the Care Germany and Luxembourg.

**Mr Tom Thomas, Moderator, Praxis: Mr Tom Thomas, Moderator, Praxis:** Praxis is an Indian organisation that focuses on various facets of participatory democracy. Praxis tries to bring the voices, concerns and solutions of marginalised communities through several kinds of research and studies directly or through face to face meetings that happen physically or digitally between the community members, policymakers, media, activists etc., This webinar series of COVID-19 Pandemic – Voices from Margins is a continuation of that attempt as during the lockdown days the major hope is to bring to the forefront the voices of the communities that are left unheard. When we talked about SC-ST entrepreneurship we must step back into the history and understand the unevenness of so-called leveller which is market. We are hoping to move towards a five trillion-dollar economy driven by the so-called market force. It is significant to understand the challenges for the supposedly neutral market, multiple entrepreneurs challenge SC/ST face and its sensitivity. The crux is intertwined between the ills of the feudal world order that is still so prevalent in our country and a country moving towards capitalistic. It's kind of a labyrinth of feudalistic society, bureaucracy, government and feudalistic market. I am reminded of studies on the outskirts of Andhra Pradesh a Dalit woman who sold Idli house to house. If she opens her outlet none other than her community would enter and she would have a limited market. It is not a problem when you look at several established outlets like MTR in Bangalore or Grand sweets in Chennai. We are dealing with a Labyrinth of a feudalistic society, government and more importantly you and me in a feudalistic market. And to overcome this situation is going to be an immense challenge. Today in this webinar we have panelist who has attempted to overcome, who has scraped through and organisations and federations that are facilitating SC-ST community in terms of motivating youth, creating and facilitating access.

**Sanjay Bharti, Praxis**, shared findings of quick rapid study undertaken in past few days with 25 SC & ST marginal entrepreneurs from different parts of the country. All the respondents contacted shared that all of them didn't receive loan from Public sector Banks but from microfinance companies which are running their businesses in grounds of those areas. The loan taken from these microfinance companies ranges from 20-22, 000 (in thousands) to lakh and plus. The sort of activities they initiated into the process of time with the help of loans included grocery, shops, sweet shops, construction work, building construction, dairy farming and tailoring work as livelihood opportunities. The range of repayment of loan by them ranged from 700 per week to 1200-1500 fortnightly and then Rs. 2200 to Rs. 2300 per month.

Due to lockdown most of them are now are having inabilities to pay back the loans because of complete closure of income and no availability of work. Most of the people have started facing the daily need of food for the family and the other requirements caused due to economic crisis. 12 of them shared that it is impossible for them to re start repayment of loan. 5 persons out of the total respondents shared that they won't be in the position of repaying the loans even if the lockdown is lifted. Now, they are supposed to pay the company. No relief or any package from the government or

the company or microfinance has been provided to them. They won't be able to repay the loan while there is a pressure for the repayment of loan.

## PANELLISTS DISCUSSION

**Ram Naresh Ram,** I applied for a loan at the District Development Office, it was approved by all the officers and was forwarded to NABARD. NABARD also approved it and asked me to go to SBI. The officers at the bank asked my caste. I told them that I belong to the Dalit community (Ravidas). Also, shared to them that my estimate is 10, 00, 000 (Ten lakhs) and I have been sent here to take loan. They told me, "*Who has asked you to dream this big*"? I said there are programme being run by the government to help people to do business so I can start a business and repay the loan. He said how such big loan will be given to a Dalit family. I attached the receipt of the land. They responded who will give loan for this amount to Dalit community. They said my land is of zero worth and your land falls in CNT (Chhota Nagpur Tenancy Act) and will not be eligible for auction. When I told him that I have land I will repay the loan through that. They said your land has no value not even for a rupee and further told me if I had been belonging to other community they would have immediately sanctioned the loans even though I possessed a dismal piece of land. I asked him whether my loan papers are useless to which he replied do whatever you were doing and don't dream so big. If this situation has been so easy we would have also taken loan rather than doing a job of Rs. 60-70 thousand. We would have borrowed loan of corers of rupees from Banks and would have been spending entire life easily by earning corers of money. Then I was asked to leave. After which I went back and took a loan from a microfinance company and took 1.5 lakh of loan. I have been paying that loan in installments and now 3-4 installments is to be paid. Due to lockdown, we are facing challenges in repaying loan and the pressure is also increasing they are charging us a higher rate of interest of Rs.1200. The government is not doing much for my community. It would be good if the govt. introduces some helpline numbers in institutions like banks and hospitals where we can register the complaints.

In villages, I contacted the microfinance company and took loan of 1.5 lakh. We are subjected to pressures to repay the loans otherwise the interest rates of 10% of rates will be charged. Government should take certain steps. Such big institutions have people from privileged communities so a Dalit person should have been appointed in Banks who could hear the concerns of Dalits. When we go to there we are not even offered chair while in case of other castes they are offered chair and loans. When I complained what happened in SBI at NABARD, people told me that I should have done some settling (hinting at paying a bribe to get the funds). If I had had the money, I would have started some livelihood option.

**Jothimani:** I was initially working in a company and I stopped. I started working at home from 2017 and got help from READ organisation and friends. With the help of four other people, we were working at home and stitching Garments. We tried to apply for a loan and since I was a Dalit woman the loan was cancelled. The garments we stitch would not be purchased by people as I am a Dalit woman. We had to go to Erode to sell the garments. But as this was getting difficult, I planned to work from home again. Through TADCO if we can get a loan it would be helpful the microfinance persons have been asking us to pay the loans even though we do not have any income.

**Sunita Bara:** I am Sunita Bara from Palamu in Jharkhand. I am a tribal woman. I am married but my husband abandoned me. In such situations also I didn't lose. I already knew tailoring so after my husband left me I started tailoring as I knew. I settled near the footpath and made a thatched hut and started tailoring. Initially I used to get damaged cloths for repair and stitching and gradually started getting proper stitching work. I thought of initiating this as a business by starting off a shop so I approached NABARD for a loan. But the officials told me that loan cannot be provided. They said, "There are no loans available for tribal people and they are not able to run the shops successfully. Are there any who are running the shops?" The officials carry such perception. They don't want to

see us progressing ahead. I am a tribal woman and I have received no support. When I approached people for loan they discouraged me for being a woman. However, I started my work and now I am working and also repaying loans. With such difficulties I am trying to run my business to earn a living.

**Askali Devi:** I do farming but I don't have any landholding. In the present context, there is unavailability of work. I belong from Harijan community, this community doesn't get any loan or any benefit of welfare schemes. We have to take loan for many pressing needs. For small amounts of Rs. 1000 we have to pay additional Rs. 100 at the time of repayment. That's why we thought about doing something rather than paying extra money to the moneylender or to those who provide loan to us. We took a loan of Rs. 1 lakh from the company in village. With the help of loan money we started business of cattle and started selling milk and repaid the loan with earnings made out of it. We did both- selling of milk and worked as labour to manage family and to provide better care to children. However, due to lockdown neither we are able to work in agriculture nor are we able to sell milk. We are receiving pressure from company to pay back the loans. It's difficult for us to apply for the loans because of low income and also our social identity. If we borrow loans from neighbours, we have to pay Rs10 per Rs.100. I have taken loans from Microfinance Company and started rearing cows. It became our source of livelihood. Now due to lockdown, the company is asking us to pay instalments for three months at one go. We have been requesting them to postpone the repayment of loan as it is very difficult to find work now. Situations have become so worst that earlier we used to get Rs.500 for daily labor and now even if we are keen to work at Rs. 200 we aren't getting any work. Women should also get a job and should be treated equally to men. When women can run the families and manage children they can do everything.

**James Herenj:** I am James from Jharkhand and Dalit Adivasi Adhikar. Basically my work is related with MNREGA but I have been working for overall social and economic development of ST communities in Jharkhand. The concept of taking a loan from public institutions is suited mostly to those people who live nearby sub division they have little ideas about technicalities of taking loan. There are certain areas like Seranda *Latehaar*, *Mahua taad* wherein taking a loan is like a dream for people especially availing off a government loan. They are largely dependent on local moneylenders for taking loan for health emergencies and marriage purposes. In past three months, people have been taking loans for personal purposes and the interest has been increasing and they are subjected to mental pressures. In Palamu, there are a number of landless people belonging from *Bhuiya* (SC) community. Those who live near National Sanctuary or near forest they are now not able to earn from **Tendu Patta** business while earlier they used to make Rs. 10,000-12,000 of money from this. People are facing economic crisis from past 2-3 years when this livelihood has been affected. After the pandemic, there has not been any single earning from this.

Agriculture is another big support system for ST communities. However, due to pandemic they have not been able to sell the agri-based and animal produce as the local markets are not being conducted due to lockdown and pandemic. All these factors have made them economically miserable. Now, it is agriculture season and one would need investment for yield. However, in the present scenario they won't be able to take loan from the government. They have to take loan from local money lenders and will have to pay 10-12% of interest on loans after harvesting crops.

In the last 4-5 years, people have been protesting against the Forest Act. It's unfortunate that villages are being cleared to make roads for animals e.g. Elephant Corridor. In such situations when people will be removed from their natural surroundings (forest, rivers and homes) they will be more vulnerable. During the pandemic also, people were living a satisfactory life but such processes that are being done will make them vulnerable. Mining processes are running on full scale and voices for the protests are also rising. Private companies have been benefitted and communities will have to face the adverse impact. The forest department has passed a notification after getting it passed from Cabinet and as per the notification people have to pay Rs. 25 per square metre for fuel wood that they collect from jungles.

In the name of development, non implementation of forest act policies and mining announcements and privatisation of everything is being done to push people into traps of poverty and separate them from their natural surroundings.

**Hemlata Kansotiya**, I am associated with an organization Rashtriya Abhiyan Safai Kramachari from many years. I am working on the issues of sanitation workers. I would reiterate same things and situations as shared by the other panelists and what I have observed in the field. In areas wherein we have been working from past 10-12 years there were similar cases. I will add to the context rather than duplicating the same thing. When manual scavenging act was banned in 1923 and then another act came into being in 2013 which completely banned the scavenging and sewage work in a complete manner and it was said that such works will be done through machines. Also an announcement was made regarding rehabilitation package of people involved in such kinds of work. In almost all the states, this circular was sent. The implementing agency was **National Safai Karmachari Finance Development & Corporation** in which SC & ST Aayog was also involved in implementation of schemes. Some policies were implemented by Aayog. One scheme **Swachhata se Sampannata ki Oor** is a big govt. scheme and it is generally said that government is doing a lot work for sanitation workers under this scheme. Nonetheless, there is mismatch in the data reported and field realities. With the ban on the act of Manual Scavenging and it was said that these works will be replaced by the machines. While working on field one can see the reality of implementation and the progress. One programme is **Mahila Samridhi Yojna** in which they showed 4% annual implementation. While in **Mahila Adhikarita Yojna** have Rs. 60,000 of cash benefits and also loan benefits and 15 lakh yearly and 6% yearly implementation. There were no details about the details of the beneficiaries who have received. Also there are loans for children of sanitation workers to pursue higher studies and also to study in abroad for which - the loan of 10-20 lakhs which was reported with a yearly access of 4%.

Under the scheme of **Swachhta se Sapannta ki Or** many benefits have been listed such as – for managing and maintenance of toilets there is a sum of Rs. 25 lakh and Rs. 50 thousand for purchase of *Swachhta Vahan* (vehicle) . There is a sum of Rs. 15 lakh which is listed under Sanitary Smart Yojna. Harit Vyasay Yojna is important and also this was addressed as a rehabilitation scheme. It has a loan of 2 lakh and especially for women in the family wherein the family member quits the job and wants to start a shop. The loan will be in the name of the woman and the scheme also has 4% access rates.

For professional education training, there is a loan as part of the rehabilitation package. Kaushal Vikas Yojna and Rozgar Mela are part of rehabilitation package. The reason why I am mentioning all these things is because when we were working in Delhi and in some parts of Rajasthan we tried to build one block as a model for rehabilitation and also an affidavit was also submitted regarding the number of people they claimed to have rehabilitated. Through interactions with ground level persons, we found that only names been mentioned and claimed that people have been rehabilitated but the people haven't received the money. Under the vocal education, they were imparted training. Some schemes also guarantee education of children of sanitation workers and for the purchase of cleaning machines,

Under rehabilitation package and in schemes such as Kaushal Vikas and Rojgar Mela- only training related to housekeeping, training on cooking in hotels and other such trainings are provided. Children who attained training in housekeeping they were given work for cleaning the toilets, especially those children who belonged to scheduled communities. I always interact with persons employed in toilets as I always had the doubt that they must be belonging from *Valmiki* community. The politics is that they are providing trainings in different professions but when it comes to employment they are pushed into cleaning work through contractual jobs. Regarding Kaushal Vikas Yojna what other speakers have also shared their insights, I would like to share that people attained training but when they approached for accessing the loans they faced challenges.

There is a case study about a boy who applied for a loan in SC ST commission for garment business. The boy was initially disappointed if he will be capable to do this work when he faced challenges in filing paper to apply for loan. He felt perhaps he has to bribe people to get loans. When he applied for loans for the second time he was asked to provide a government guarantee which he managed to get with difficulties. The official (who sanctioned loan) was supportive and realized that his file was doing the rounds and he appreciated the guy and realizes his keenness to start off the work.

There are both positive and negative sides of all the stories. However, it cannot be denied that social stigma is there and it affects access of getting the loans. If one examines the data of loans, one will find very low percentage of SC and ST youths who have availed off the loans. We also interacted with girls who worked in IT and attained training in Kaushal Vikas Yojna. When we went to their offices they were hesitant in disclosing their castes within office premises and asked us to visit them at home. It can be seen that people get loans and also find some work but due to the stigma attached to their social identity they always remain hesitant to disclose it.

In Delhi about 200 machines were made available to the children of *Valmiki* community for cleaning of sewage after the ban on manual sewage work. If one notices about the allotment ratio of machines it can be found that most of the children didn't receive any machines and it were given to other people. It's mostly SC communities who are into this work. In the name of rehabilitation, this community is again pushed into sanitation work. Also, they weren't provided any training to operate the machines. Very few of them were imparted training to operate it. Machines are not provided to many people and the persons were not trained in using the machines. This was called a failure and resultantly many came back into this work again.

There were similar case studies in Jaipur. In the name of rehabilitation, the structures of dry latrines were destroyed in Rajasthan. However, the workers were not rehabilitated and the list is still pending. Yesterday, an announcement was made by the Minister of Rajasthan that there will be no more sewage deaths and such works will be undertaken by machines. In coming days there will be such examples from other states too. Listening to others in the panel and based on my experiences so far I can say that they don't have courage to muster efforts and also they are discouraged by others when they try to do so. Like many earlier panelist also mentioned how they are subjected and being made to doubt their potential. Besides, they are not aware of the technicalities of applying a loan and managing the paper work – writing application. Organizations like us help them with such issues so somehow they manage to start businesses with small loans ranging up to 1-2 lakh but not granted with big sum of loans such as Rs. 10-15 lakhs. Another study is about where we tried helping the person to get the person contract of brick kilns but the process was extremely complex and it involved many paper works that they guy lastly became nervous and he forgot the dream of having the agency. Also the terminologies used in the papers make them fear scared and the process complex for them. There are schemes and benefits have been shown only on paper. These are not being implemented well. In the name of rehabilitation package, people are pushed back into sanitation work. One can get small loans easily but in general it's a very difficult for members of this community to access big loans to start big businesses.

**Dr. Anil kumar Rohit, FSSE**, I have heard many stories of challenges. As a federation, we also come across many such instances. We have been into many sectors like leather and textiles traditionally and we have into the business from a long time. We have to utilise this as our power. There are many problems as discussed here and as a federation, we try to resolve these problems. Somewhere we end up thinking that we are facing these problems due to our caste but the problems have always been existing since the beginning. We have given the leather industry to the government. In entire *Swachh Bharat Abhiyan* it's us who are doing it. If we look into our traditional roots we will realise that business is in our genes. We have given leather, garment and handicrafts etc. We don't have to think that we don't have the ability to do any particular business. If someone tries to avoid us stating our social identity, we have to use it as power and try to prove them wrong. I have done the same. I

started in 2005 and when I entered into the business first time, I wasn't allowed by the upper caste members present there to be part of the meeting. The person said that I can't enter because my father works as a labour. I struggled hard and in 2010 I was the Chairman of that Committee. I have also faced discrimination due to my social identity but today I have reached at this position. We should try to use such instances of discrimination as power.

There are many sub communities into scheduled communities. Maybe it is good to represent as SC/ST if we have to go further and stating our castes specifically might further bring fragmentation. There should not be any class classification beyond SC & ST. The federation of SC and ST has been established at the same place where Dr. Baba Saheb Ambedkar took a pledge for the uplift of scheduled communities for which continually made efforts till he was alive. The federation was established with an aim to bring in more people from SC/ST community and involve them in the business front. And our role is ensuring maximum handholding and support. Till now the federation has expanded and now it is working in 23 states in this country. In every state there is a District and a State level Federation Committee. We are into talks with government to appoint our people into this committee. This will help us to know about how many people have received the loans or the benefits in every quarter. We are planning to collaborate with govt. and have people from our federation at the district and level so that we can have data as to how many of the people from these communities have been supported and how many are remaining and also will be able to address to complaints and grievances of people. Here, I would request people to reach out to the federation in case any support especially considering the COVID-19 situation. There are not more than 2% of the people from this community who are engaged in business. The government wants us to move towards 5 trillion economy and to bring the concept of "*vocal for local*" into business. There are many schemes of govt. for SC/ST community e.g. Stand up India SC % ST Hub, support for exhibitions. With the help of federation in last 6 months we made available work for 400 people under Stand up India scheme. However, there are problems in getting benefit from it but still we are managing. There are many schemes in different states. We can also do well in exports. The government is also making efforts. Recently the govt. of Uttar Pradesh has also granted loan up to Rs. 10, 00,000. Chhattisgarh government has also shared that they will distribute loans. Besides, Jharkhand government has also made announcements. We will try to capitalise the good intent of government. Through taking benefits of the programmes which is meant for the welfare of these communities.

Due to COVID-19 many people are left unemployed or have been forced to leave their job I would urge them if they want to take their community forward it is better if they start their business. This is a good time to try to reach out to all these schemes especially those announced during COVID-19 as these will help us to move forward in life. If we take this forward, we can proceed with internal business for community development. We are following the Gujarat Model D to D concept (Dalit to Dalit). Under this, data portal will be made about persons (SCs and STs) specifying the business domains of people. For example if someone is in manufacturing then the products can be put on our online portal and with the help of the internal communication they can expand the business. The federation is also planning to support the community to sell their handicrafts items at several online platforms such as Amazon, our e-platform at the national and global level and the federation will provide all the possible support. We are ready to provide handholding support to people from this community. This will strengthen our community. Besides, we are also in the process of dialogues for signing the MOU between the institutes of farming so that we can also help the farmers in entrepreneurship. As a federation, we have an aim to establish 5000 new business enterprises.

**Ashok Bharti**, I will share a story before elaborating on today's context. In Bharatpur district in Rajasthan there is a girl named Lakshmi. In 2018, we helped her in doing the digital Entrepreneurship Programme. Now she is 19 years old and working from past two years now she earns Rs. 30,000- Rs. 40,000 in a month. She is adding business activities to expand her small business. There is an electricity issue in her village and she started local supply of inverters. Gradually she is growing her

business by addressing the small needs of her locality. Bihar is more backward in comparison with Rajasthan. According to the findings of Oxford Multidimensional Project about 20% of the Bihar's population falls into extremely poor category.

We work on entrepreneurship in rural places. We provide monthly fellowship of Rs 5,000 to each fellow along with hardware materials and 2 laptops. Besides, we provide trainings and do hand holding. Chandan is another person whom we have supported back in 2016 and today he is earning about Rs. 40,000-50,000 by setting up his micro-enterprise.

Our first entrepreneur was Harish Chandra from Jhansi now earns of Rs. 30,000-40,000 and runs Bank Kios and he has made his village digital. He is also into video making and many other small businesses.

Ujjwal Mandal from West Bengal started working with us since 2016 and that time he used to work with a NGO and received a salary of Rs.2500. He got to know about our digital entrepreneurship and is now handling four offices and four shops. Initially he was working alone and now he has 6 people to assist him. Now his monthly salary ranges from Rs. 50,000 to 75,000 and he recently bought a land of Rs. 10 lakh. He is now based in Barasat in North 24 Parganas district. It is important to understand that entrepreneurship is not about having an idea and then applying for loans. If someone belonging from SC & ST community will initiate the entrepreneurship it's most likely for them to fail. It is about motive. A boy reached out to us and he did not have a clear idea what he wants to do. We gave him clarity about the business idea of trading and informed that we will be supporting him with monthly fellowship of Rs. 5,000 and motivation and he has six months of time to prove himself.

For the people coming from SC/ST community, it is important to understand what business particularly they want to do. There are many challenges- such as getting capital is challenging. Another issue that they surface is from where they will acquire the skill required to do the business they want to do.

In the entire country, the sanitation work is being done in the name of facility management and housekeeping which has been privatised. Today the sanitation work has been included under housekeeping and the sanitation work is still being done by people from one community but the benefit is taken by the corporate. This is because these business people look at it as a business that we didn't. The population of communities who are into sanitation work are into corers in the entire country and granting 100-200 machines for cleaning is not going to help them in improving their condition wherein their population of this community across the country is in crores.

Today I had a meeting with MSMEs (Ministry of Small and Medium enterprises) and I can tell you about the perception of government and according to them people will do business if we provide them money. Most of the civil society have the similar mindset same as the government. It is important to think and go beyond the work that they are being forced to do due to their social identity. It is important to understand the background and experience of people belonging to SC/ST community. From the beginning, they were into the service sector but they served the individuals and were dominated by higher castes and their service was a kind of slavery. The work and the some of the methods of doing the work remained same for SC/ST communities if our works has to be turned into businesses then it's us who can do so, the community. A cobbler's work or a sewage worker's method of work has remained the same what it was 20-25 years back.

To start a business, it is important to have ambition, experience and hard work. It is also important to look into what skills they have. It becomes difficult to start with loans as later loans become a liability. Under pressures of liabilities, the businesses cannot flourish. Loans serve the purpose and help when the business has already expanded.

Also after the intervention of DICCI (Dalit Indian Chamber of Commerce and Industries), NACDOR has provided many inputs to the govt. on this filed in past 15 years. There are many schemes such as **Dalit Venture Fund, SC and ST Hub** that can be helpful but one will still face challenges because of caste mindsets prevailing among officials from privileged communities. There are challenges even in banks and it is due to their mindset they restrict the loans. Also there are some practical challenges such as whether these entrepreneur re able to draft feasibility reports, project reports. We work with 300 entrepreneurs and we support them on such fronts to ease the process of seeking loan.

As all of you know about the large scale exodus of people migrating back to their villages. During COVID-19 the Govt. has made many announcements however the ground reality is different. It's the responsibility of organizations to bring out the field realities. I am going to talk about Direct Benefit transfer. The govt. should engage with people at the ground level. When Govt. announced about Direct Benefit Transfer it is also important to understand how people can avail of such benefits when their mobility was due to lockdown. Are these benefits accessible in the rural areas? Access issues are there. There are also issues of equity. Our entrepreneurs were able to provide the benefit of Rs 8 crore to the communities at large especially in areas where they work and all this was possible because they had access and methodology to the digital platform. It is important to understand that most of the govt. policies don't capacitate people for handholding of access. What matters is the learning has been effectively comprehended by the trainees not what the trainer knows?

#### **Q&A SESSION:**

**QUESTION** Is membership free to be part of FSSE?

**RESPONSE (Dr.Anil):** In states where we are working the membership for the initial year is free. However after one year, one has to pay Rs. 5,000 as onetime payment for lifelong membership.

**QUESTION:** In the COVID context, already established business itself facing challenges? What is the feasibility of initiating a new business in current context?

**RESPONSE (Dr. Anil):** Now the issue of financial crunch is being faced by many people. The payment for sales from the previous business are still due and for buying new products the entrepreneurs need cash in hand. New payments are difficult in the present situation. We are trying to resolve the sales issues.

The Government has taken many actions and initiatives such as - Vocal for Local. Many schemes are there wherein the government funding is being done through Nagar Nigam to help people for enterprises. A scheme is being launched in Gujarat for SCs and ST entrepreneurs which will grant them a loan Ts. 10 lakh through Nigam which is already functioning in the state of Bihar. In this process, many small businesses will evolve and people will move towards the concept of *Atmanirbharta (Self-Reliance)*. In many states, we have been working to ensure access of towards to members of SCs and STs. We are working with govt. One faces challenges in accessing the loans from banks so we have to take loans from Nigam.

I wanted to make one clarification for Ashok ji. During last 15 days in Bihar government under the government's announced COVID scheme, we helped and the last three instalments of 300 people were released which amounts to Rs. 30, 00, 00,000. Last year, with the help of Gujarat government we sanctioned 72, 00,000 corers for industrial land. This is the first time money for the land has been sanctioned for SCs and STs at subsided rates 70% square feet. In other states also, we have worked with govt. towards better implementation of schemes. We have to work along with the govt. for the betterment of the people. We have to work with government and many a times the bank doesn't support with loans so we have to be dependent on Nigam.

#### **LINKS:**

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