

From Financial Constraints to Digital Entrepreneurship: Amit Arya's Journey to Self-Employment

प्रवृत्ति तिथि: 19 AUG 2026 6:14PM by PIB Delhi

Amit Arya, a resident of Haryana and belonging to the OBC category, aspired to become self-employed and build a stable source of income for himself and his family. However, financial constraints and limited employment opportunities in his area posed significant challenges. With inadequate funds to start a business, he was unable to establish a sustainable livelihood.

At the same time, the growing need for digital and e-governance services in his village presented an opportunity. Amit envisioned establishing a Digital Service Centre (DSC) that could provide essential digital services to rural citizens while creating a dependable source of income for himself.

Turning Aspiration into Opportunity

A major turning point came when Amit attended an Awareness Camp organised by HBCKN. Through the awareness programme, he learned about the financial assistance available under the NBCFDC scheme. He subsequently applied for assistance and received a Term Loan of ₹1.00 lakh in 2019.



SUCCESS STORY

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION (NBCFDC) SCHEME

FROM FINANCIAL CONSTRAINTS TO DIGITAL ENTREPRENEURSHIP: AMIT ARYA'S JOURNEY TO SELF-EMPLOYMENT

Financial constraints and limited employment opportunities challenged Amit Arya's dream of self-employment. Timely financial support under the NBCFDC scheme enabled him to establish a Digital Service Centre and build a stable livelihood.

Haryana | Category: OBC

FINANCIAL ASSISTANCE RECEIVED

- Scheme: NBCFDC Scheme
- Assistance: Term Loan
- Amount: ₹1,00,000/-
- Year of Support: 2019

USE OF ASSISTANCE

- Established a Digital Service Centre (DSC) in his village.

AMIT ARYA
32 Years | Category: OBC | Haryana
Enterprise: Digital Service Centre (DSC)
Current Annual Income: Approximately ₹2,30,000/-

TURNING ASPIRATION INTO OPPORTUNITY
Amit learned about the NBCFDC scheme at an Awareness Camp by HBCKN and received a Term Loan of ₹1.00 lakh in 2019, enabling him to establish a Digital Service Centre in his village.

A SUSTAINABLE LIVELIHOOD
His Centre provides digital and e-governance services to rural citizens and nearby communities, earning him an annual income of approximately ₹2.30 lakh.

FINANCIAL STABILITY
The enterprise has brought greater financial stability, enabled regular loan repayment and helps him support his family with confidence.

A STORY OF EMPOWERMENT
Timely financial support helped Amit overcome economic barriers, found a successful enterprise and create a sustainable livelihood while serving his community.

CHALLENGES FACED

- Financial constraints and lack of funds to start a business
- Limited employment opportunities in the area
- Unable to establish a sustainable livelihood

ASPIRATIONS AND GOALS

- Become self-employed and build a stable source of income
- Establish a Digital Service Centre in his village
- Support his family and achieve financial stability

POSITIVE CHANGE FACILITATED

- Access to a term loan under NBCFDC scheme in 2019
- Enabled establishment of Digital Service Centre
- Turned aspiration into a successful livelihood

FAMILY & COMMUNITY BENEFIT

- Provides essential digital services to rural citizens
- Supports his family with a stable income
- Contributes to digital empowerment in the village and nearby areas

“The fellowship support helped me sustain my research activities, focus on scientific work, and successfully complete my academic goals.”

— Amit Arya

EMPOWERING LIVES. | ENABLING OPPORTUNITIES. | SUPPORTING DREAMS. | BUILDING A BETTER TOMORROW. | CLEANER CITIES. STRONGER COMMUNITIES. EMPOWERED LIVES.

The financial support enabled Amit to establish a Digital Service Centre in his village, transforming his aspiration of self-employment into reality. The centre has since developed into a successful enterprise, providing digital and e-governance services to people in the village and nearby communities.

A Sustainable Livelihood

The establishment of the Digital Service Centre has brought significant improvement to Amit's economic situation. His current annual income is approximately ₹2.30 lakh, providing him with greater financial stability and enabling him to support his family.

The enterprise has also enabled Amit to regularly repay the loan, reflecting the sustainability of his livelihood initiative. From struggling to arrange the resources needed to start a business, he has now established an independent source of income through his own enterprise.

A Story of Empowerment

Amit Arya's journey demonstrates how timely financial assistance can help individuals overcome economic barriers and pursue self-employment. The ₹1.00 lakh term loan under the NBCFDC scheme provided the initial support he needed to convert an idea into a viable livelihood.

Today, his Digital Service Centre not only provides him with a stable income but also helps rural citizens access various digital and e-governance services closer to home. His journey from financial constraints to successful self-employment stands as an example of how access to institutional financial support can create sustainable livelihood opportunities.

SS-41-TAR-KV-GA-RK

Date: 19.8.26

(रिलीज़ आईडी: 2301283) आगंतुक पटल : 398

इस विज्ञप्ति को इन भाषाओं में पढ़ें: Urdu , हिन्दी , Kannada