Ministry of Social Justice & Empowerment

Azadi Ka Amrit Mahotsav

From Private Driver to Self-Employed Autorickshaw Owner: How NBCFDC Support Transformed Sunil Kumar K.P.'s Livelihood

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Sunil Kumar K.P., a member of the OBC Thiyya community in Kerala, transformed his livelihood from low-paid private driving to self-employment as an autorickshaw owner with assistance under the National Backward Classes Finance and Development Corporation (NBCFDC) Scheme.

Before receiving assistance, Sunil worked as a private vehicle driver and earned only ₹5,000 per month. Although he possessed driving experience, his limited income prevented him from purchasing a vehicle of his own and improving his livelihood.

His primary barrier was economic. His modest earnings were insufficient to meet household expenses and save enough to invest in a vehicle, keeping him dependent on private driving work.

Despite these difficulties, Sunil aspired to own a vehicle, use his driving skills to become self-employed and achieve greater financial stability for his family.

A turning point came in 2022 when Sunil learned about the NBCFDC loan scheme through the Kerala State Backward Classes Development Corporation (KSBCDC) and received a term loan of ₹2.69 lakh.

Sunil utilised the assistance to purchase an autorickshaw and began working as a self-employed driver, enabling him to benefit directly from his efforts and experience.

The scheme intervention brought a substantial improvement in his earnings. His monthly income increased fourfold, from ₹5,000 before receiving the loan to approximately ₹20,000 after starting his autorickshaw enterprise.

The enhanced income strengthened his family’s financial security, made it easier to meet household expenses and improved their quality of life.

Sunil expressed his gratitude for the support and said,

“The term loan of ₹2.69 lakh helped me purchase my own autorickshaw and become self-employed. My monthly income increased from ₹5,000 to approximately ₹20,000, bringing greater financial stability and a better quality of life to my family.”

Sunil’s journey demonstrates how timely access to affordable credit can help skilled individuals overcome economic barriers, acquire livelihood assets and achieve sustainable self-employment.

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