



From Seasonal Labour to Self-Reliance

Lucknow's Santosh Kumar's Journey through the NSFDC Term Loan Scheme

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The National Scheduled Castes Finance and Development Corporation (NSFDC), through its Term Loan Scheme, provides financial assistance to eligible beneficiaries to pursue income-generating activities and work towards economic self-reliance.

For many families dependent on seasonal agricultural work, limited income and a lack of financial resources can make it difficult to establish a stable livelihood.

The journey of Shri Santosh Kumar from Gosainganj Block in Lucknow district of Uttar Pradesh illustrates how such assistance can create opportunities for sustainable self-employment.

Shri Santosh Kumar, 36, and his family previously depended on seasonal agricultural work for their livelihood. With an annual family income of only ₹70,000 to ₹80,000, meeting daily household expenses was challenging. Although he possessed driving skills, financial constraints prevented him from purchasing a vehicle and starting his own self-employment venture.

A significant change came when Shri Santosh Kumar received financial assistance of ₹3 lakh under the NSFDC Term Loan Scheme. With this support, he purchased an auto-rickshaw and started his own business. The assistance enabled him to utilise his driving skills productively and establish a source of regular income, reducing his dependence on seasonal agricultural employment.

Today, Shri Santosh Kumar is successfully operating his auto-rickshaw, and his family's annual income has increased to approximately ₹2.25 lakh, compared with its earlier earnings of ₹70,000 to ₹80,000. This improvement has strengthened the family's financial position and contributed to a better standard of living. His journey reflects the positive impact of access to financial assistance in enabling individuals to overcome economic constraints and build a more secure future.



Success Stories : Term Loan Scheme



The family of 36-year-old Shri Santosh Kumar from Block Gosainganj, District Lucknow, Uttar Pradesh, was earlier dependent on seasonal agricultural work. Due to limited income, the family's annual earnings were only between ₹70,000 and ₹80,000, making it challenging to meet daily necessities. Owing to a lack of financial resources, he was unable to utilise his driving skills to start self-employment.

After receiving financial assistance of ₹3.00 lakh under the NSFDC Term Loan Scheme, he purchased an auto-rickshaw and started his self-employment venture. This assistance provided him with an opportunity for a regular and dignified livelihood.

At present, Shri Santosh Kumar is successfully operating his auto-rickshaw. After repayment, his family's annual income has increased to approximately ₹2.25 lakh per year. This economic progress has brought a significant improvement in the standard of living of his family, and he has successfully taken a strong step towards self-reliance.

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Shri Santosh Kumar's experience highlights how the NSFDC Term Loan Scheme can support self-employment, promote livelihood opportunities and empower beneficiaries to move towards economic independence. By transforming his driving skills into a sustainable source of income, he has taken a significant step towards self-reliance and a more dignified life for his family.

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