

STANDUP INDIA: EXPANDING HORIZONS OF NICOBAR

Geographical Information

The Nicobar group of Islands are an archipelagic island chain in the eastern Indian Ocean, located 1,300 km southeast of the Indian subcontinent, across the Bay of Bengal, forming the Union Territory of Andaman and Nicobar Islands.

The district comprises of 22 islands with a geographical area of 1841 sq.km, out of which only 10 islands have been inhabited. The district is constituted of Car Nicobar (HQ), Nancowry and Campbell Bay Blocks/ Tehsils all of which are tribal regions except Campbell Bay with three Gram Panchayats and therefore entry of non-tribal into tribal area is subject to Protection of Aboriginal Tribes Regulation 1956. The Car Nicobar and Nancowry blocks are categorized as Tribal regions and consist of 01 Tribal Council in Car Nicobar and 05 Tribal Councils in Nancowry group of Islands. However, Campbell Bay Block consists of 03 Gram Panchayats and 01 Tribal Council. The District comprises of 65% Tribal Population.

The Nicobar district is at a distance of approx. 278 km from Port Blair. Furthermore, due to difficulties in transportation and connectivity within these islands, implementation of centrally sponsored schemes to provide assistance to various beneficiaries residing in far flung islands is very difficult.

Implementation of the Scheme in Nicobar

The District Administration embarked on voyage of generating large scale awareness to cover all isolated sub-divisions in the district despite their remoteness, their distance from District HQ, their inadequate technical and physical connectivity. The Administration took the initiatives such as:

- A stall was set up in January 2016 in the Carnic Island Festival on Standup India to educate the residents of Nicobar District about the features of the newly launched scheme of the Govt. of India.
- In conjunction with the Department of Industries and State Bank of India Car Nicobar, the District Administration organized several training cum awareness campaigns at various villages of the Sub Division, starting from the Saansad Adarsh Gram Kinyuka
- The Administration also organized crash courses on skill development for the unemployed youth of Car Nicobar in coordination with the Industrial Training Centre, Car Nicobar at various community halls of each of the villages in a phased manner.
- Several meetings were also called in the presence of the Industries Department and Banks wherein the members of the Tribal Councils Car Nicobar, Kamorta, Nancowry, Katchal, Teressa, Chowra and Campbell Bay were disseminated information on the scheme modalities. Simultaneously, they were also requested to bring about wide publicity of the scheme among the members of the villages in their respective jurisdiction so as to enable their youth to become self-reliant rather than seek for daily rated jobs.

- The Pastors, Fathers and Bishops were also involved in the IEC Campaign of the scheme so as to educate their youths during their 'Sunday Mass'.
- In addition to IEC materials such as slogans, banners, posters, the print media was also utilized to bring about large scale awareness among the people.
- As part of leveraging the use of technology, the District Administration has created a blog at <http://www.thenicobardiaries.blogspot.in> which was also used for dissemination of information to the handful few youths who have access to the internet.

About the Beneficiary

The only beneficiary who was assisted under the Scheme of Standup India in Nicobar District is one Shri Mohsin Ahmed, a resident of Kinyuka village, Car Nicobar. Prior to availing assistance under the scheme, Shri Ahmed was a minor shop owner with mixed supplies of footwear, clothes and miniscule electronic items. He had to face a number of issues in successfully running his business, viz.:

- Firstly, due to acute shortage of finance, he was forced to purchase his shop supplies from Port Blair which resulted in cost escalation and reduced profits.
- Due to subsequently lower profits, he was unable to import his supplies from mainland as was being done by the merchants of Port Blair and a hand few of well-established merchants of Car Nicobar.
- Shri Ahmed had his shop in Car Nicobar. As such, prior to Standup India, none of the banks were providing him loans to expand his business owing to his inability to provide collateral or surety, the reason being unavailability of revenue lands in the district.
- Since, purchase of supplies was through other whole seller merchants of Port Blair, there were a number of mediators or brokers who, after their share, escalated the prices drastically. This resulted in high price index in the Nicobar District.
- Most of the Tribal people depend on the naturally available resources for their livelihood. And Nicobar being a tropical region, the locally produced items that could be sold to earn a square meal, are limited to the ones which could be produced out of a very petite number of local resources viz. Coconut, Arecanut, Pandanus, Bamboo etc. Such being the circumstances, there isn't much scope for the merchants and traders here.

The Nicobar Administration's stall on Standup India at Carnic festival 2016 changed his life forever. With the combined efforts of the Administration and the Bank, Shri Ahmed was able to avail a loan upto Rs. 53 lakhs.

- Shri Ahmed is now able to import his shop supplies directly from Chennai/ mainland and is thus now able to sell the same at the rates equivalent to Port Blair and sometimes even cheaper.
- Since obtaining his loan under the scheme, Shri Ahmed has been able to open one more shop at village Kinyuka.
- The shops provide the sub division will all sorts of items, ranging from high end utensils to electronic items, from branded shoes to handicrafts, gifts, monthly

supplies and every such item that a person requires to survive in a remote island such as Nicobar.

- Shri Ahmed, who was once looking for a job himself is now able to provide employment to 20 other unemployed youths.
- Shri Ahmed is also planning to expand his business from merely trading of goods to manufacturing industry. The ample availability of Coconut in the Island and the opportunity the Standup India scheme has given him, has enabled him to set foot in this new realm of business.
- He feels that drawing inspiration from the scheme and its influence on his business, more people, not only from his village, but from the whole of Nicobar District have begun to come forward to get assistance under the scheme.

He confers that this new scheme of the Hon'ble Prime Minister of India has definitely improved the way of life of the tribal people of Car Nicobar. At the same time, he expresses his gratitude to the Hon'ble Prime Minister of India, Shri Narendra Modi ji for bringing out such great opportunities for the common man to grow. He truly believes in '*Sabka saath, sabka vikas*'.

Challenges in Implementation of Scheme

1. Transport Connectivity:

The Nicobar group of islands is remotest from Port Blair. The ship connectivity to these islands from Port Blair and mainland is irregular and poor. The merchants and traders who already have their businesses set up here have no other choice but to be dependent upon these time consuming modes of transportations for bringing in their products/ shop items from Port Blair. Very often, due to extreme weather conditions and unavailability to modern cargo ships, most of the cargo is delayed or at times, even damaged with saline water.

2. BSNL connectivity:

The district suffers greatly due to lack of telecommunication facilities provided by the only service provider i.e. BSNL. Only 6 islands have mobile network connectivity of some kind which too is erratic and often disturbed. Broadband Internet is available only in 3 islands and that too is limited to the head quarter area. Due to low bandwidth, the speed of internet connection is also limited. Due to such circumstances, none of the unemployed youths come forward for opening up IT/ cyber related businesses in the District. Even, the Administration is not in a position to provide IT based technical/ vocational trainings to the youth illiterate in such knowledge.

3. Bank Loans Collateral Issue:

In this District, both Car Nicobar and Nancowry Blocks/ Tehsils, except Campbell Bay, are tribal regions. As such, there are no revenue lands in these two sub-divisions. Moreover, during the Tsunami of 2004, all houses, businesses, agricultural farms and any/ all source of incomes of the tribal people were destroyed. Then, as part of the Tsunami rehabilitation efforts of the Govt. of India and the A & N Administration and in coordination with the CPWD, Permanent Tsunami Shelters were constructed and handed over to the

victims. The whole restoration processes took almost a decade. And since not everyone in a village is a Govt. employee, the Tribal people are not in a position to provide any collateral/ surety for applying for loans under Standup India.

4. Huge Minimum loan Amounts:

Under Standup India, the range of loan that can be applied for from Rs. 10 Lakhs to 1.0 Crore. However, as far as this District is concerned, due to unavailability of much choices for setting up of businesses and owing to the Tribal People's dependency on Natural Resources, it was known that not many unemployed youth think about applying for a loan as huge as Rs. 10 Lakhs. Moreover, the Prime Minister's Employment Guarantee Programme (PMEGP) of the Department of Industries offers them options to avail any desired amounts in loan at cheap rates of interest, thereby, drawing the Tribal people's attention to it.

5. Cost Factor of Shop Supplies:

The whole District has a population of 36000 out of which 26000 are Tribals (as per Census 2011). The HQ District Car Nicobar has a population of about 17000. The sub division being a tribal reserve area, access of Non-Tribals is restricted to tribal passes only. As such, there aren't many merchants. There are just a handful of merchants in Car Nicobar. Moreover, due to acute shortage of finance, they are forced to purchase their shop supplies from Port Blair which results in cost escalation and reduced profits. The supplies are purchased from Port Blair from well-established merchants at high rates and subsequently sold here at higher rates. As a result, the merchants are in no condition to earn profits or expand their businesses.

Suggestions of the Tribal People for improvement of the scheme

Despite their satisfaction towards the features of the scheme, the tribal people did acknowledge that a few minor improvements may multiply the accessibility of the scheme to common people.

- Notwithstanding the fact that the scheme offers loans on very little interest rates, the initial process to apply for the loan could be simplified. The surety or collateral to be provided to banks is a huge issue here. If a way could be found through it, then a number of youths may come forward for the same.
- The loan amount may be reduced to a minimum of Rs. 2.5 lakhs so that even an economically weak person may be able to avail the opportunities to open up smaller business outlets in the services sector, viz. barbers, laundry, beauty parlor, tailoring etc.
- The members of the Tribal Council informed that the Council is about to open a new venture by the name of 'Integrated Tribal Fund' with funding from National Cooperative Development Corporation (NCDC), New Delhi. It would also have been better if provision of loan was also available for a group of individuals rather than a single individual.
- The Council appreciated the vision of the Hon'ble Prime Minister of India for bringing about such a huge change in this National since being in this Position.

Despite all these obstacles, the District Administration, with the coordinated efforts of the Department of Industries, State Bank of India Car Nicobar and all the stake holders involved in effective implementation of the scheme, right from the stage of launch, planning, action and finally the fruitful results, has undertaken this mission to expand the horizons of Nicobar so as to enable each and every unemployed youth to Standup on his feet and become self-reliant individuals of the Nation.
