



# RAPID ASSESSMENT OF SAVINGS - CUM - RELIEF SCHEME

EXTERNAL  
EVALUATION

REPORT NO. 11  
OF 2015



STUDY CONDUCTED FOR  
KARNATAKA EVALUATION AUTHORITY  
AND  
FISHERIES DEPARTMENT,  
GOVERNMENT OF KARNATAKA

BY

CATALYST MANAGEMENT SERVICES PVT. LTD.  
#19, 1ST MAIN, 1ST CROSS,  
RMV 2ND STAGE, BANGALORE-560 094

MAY  
2015



## ***Preface***

Having a coastline of 320 kilometers along the western boundary, marine fishing is very important activity in the coastal districts of Dakshina Kannada, Udupi and Uttara Kannada. Nearly 3.28 lakhs fishermen are dependent on marine fishing in these three districts producing 6% of the country fish production.

Fish is not an inexhaustible resource. Since most of the marine fishes spawn in the months of June to August, fishing done in this period is likely to catch gravid females or harm hatchlings, which are turn, may result in fish population. With a view to prevent this mishappening, the savings cum relief scheme for fisher folk is being implemented in this State. The scheme provides a monthly relief of Rs. 600/- per month in June to August every year to the fisher folk, with a contribution of Rs. 600/- made over the nine months in the previous year so that they do not go fishing in the months to which relief has been provided.

With the objective of knowing the impact of the scheme, particularly so when intermit reports of marine fish production declining are received, the Planning, Plan Monitory and Statistics Department called for an evaluation of the scheme to be done through Karnataka Evaluation Authority. The evaluation study was outsourced to Catalyst Management Services Private Limited, Bangalore. They have completed the study and submitted this report which has been accepted by the Technical Committee of KEA.

The study has found that almost 90% of the fisher folk manage to have an income of Rs. 5000/- per month in the months in which the relief is given.

This they do by different other sources, some ancillary to fishing. The relief amount is too less to make a difference. Also, the study reveals, the relief is almost never given in the months of June to August, when, it would seem that fisher folk would be hard pressed for money, which is not the fact. With the focus of helping only those who need to be helped, and the help (relief) be commensurate with the requirement, the study recommends that relief amount be enhanced to Rs. 5000/- per month, but given only to BPL or/and sustenance fishing fisher folk. Recommendations regarding tagging the scheme with other schemes, all transactions to be done through banking institutions, providing unique identity to each beneficiary etc, are also being made.

The study received constant support and guidance of the Principal Secretary, Planning, Programme Monitoring and Statistics, Government of Karnataka. The evaluation report has been reviewed by members of the Technical Committee of KEA and an Independent Assessor, who provided suggestions and inputs to improve it from its draft form.

I am sure that evaluation study and its finding and recommendations will be encouraging and useful to the Fisheries Department of the Government of Karnataka.

22<sup>nd</sup> May 2015  
Bangalore

Chief Evaluation Officer  
Karnataka Evaluation Authority

# *Table of Contents*

<b>PREFACE</b> .....	<b>1</b>
<b>1. EXECUTIVE SUMMARY</b> .....	<b>4</b>
<b>2. BACKGROUND</b> .....	<b>9</b>
<b>3. OBJECTIVES AND SCOPE OF THE STUDY</b> .....	<b>11</b>
<b>4. APPROACH AND METHODOLOGY</b> .....	<b>12</b>
<b>5. ACCESS TO BENEFITS</b> .....	<b>16</b>
<b>6. PROFILE OF SAMPLE BENEFICIARIES</b> .....	<b>18</b>
<b>7. IMPACT OF THE SAVINGS SCHEME</b> .....	<b>30</b>
<b>8. RECOMMENDATIONS</b> .....	<b>35</b>

**ANNEX – 1: TERMS OF REFERANCE**

**ANNEX – 2 : SURVEY TOOLS**

**ANNEX – 3 : LIST OF SAMPLE RESPONDENTS**

## 1. Executive Summary

The Centrally Sponsored 'National Scheme of Welfare of Fishermen' scheme operative since 1987-88 is providing financial assistance to fishermen for construction of houses, community halls for recreation and common working places, installation of tube-wells for drinking water and **assistance during lean fishing period through saving cum relief component**. The savings cum relief component is meant to support the fishermen during the monsoon period of three months when they are prohibited to do fishing activities. This component is implemented through fishermen/fisherwomen cooperative societies. The members who are engaged full time in fishing activities are eligible for aid under this scheme. The scheme is over 25 years old. Fisheries department intended to do a rapid assessment of the scheme to see if the scheme is serving the intended purposes and whether it requires any reforms.

### 1. Coverage

The scope of the study is the marine fisheries in the three coastal districts – Dakshina Kannada, Udupi and Uttara Kannada and covers a sample of fishermen/women benefitted under the savings scheme. A sample of 30 Cooperative societies across the three districts was selected at random, and over 800 sample beneficiaries under the scheme were interviewed to assess the impact of the scheme. Also some non beneficiaries were selected to understand the effect of not being a part of the scheme.

### 2. Beneficiaries

- a. The growth in the **number of beneficiaries** under the scheme over the last five years in the three districts has increased from over 19000 to about 40000, showing an increase of over 110%. The increase in number of beneficiaries is more in Udupi district as compared to Uttara Kannada district; it is lowest in Dakshina Kannada district.
- b. As per the guidelines a **beneficiary contribution** of Rs.600 is to be made as their share in the savings scheme and a matching contribution of Rs.600, each by the Centre and State, is to be made and distributed to the beneficiaries during the three months of the lean season. During the last five years, the beneficiary contribution increased from Rs.117 lacs in 2009-10 to Rs.235 lacs during 2013-14. The overall relief for the beneficiaries, including the State and Central share increased from Rs.351 lacs to Rs. 704 lacs.
- c. The growth in the **total members and the number of beneficiaries** in the sample societies over the last five years is 45% and 53% respectively. The percentage of members availing benefits under the scheme during these years is in the range of 22% to 24%.

### 3. Profile of Sample Respondents

- a. A sample of 803 beneficiaries was selected constituting 5% of the total beneficiaries covered under the scheme in the sample societies. The number of sample beneficiaries in each society is selected based on the proportionate distribution of total number of beneficiaries.

- b. The **awareness** about the savings and relief scheme is reported by all the beneficiary respondents and 69% of the non beneficiary respondents.
- c. Overall 98% of the sample beneficiaries have **received the benefits** from the scheme. Across the social categories, all the SC & ST respondents reported receipt of the benefits. 98% OBC and 80% Muslim respondents reported receipt of the benefits.
- d. Regular monthly payment of beneficiary contribution is reported by 99% of the respondents as being done regularly. One percent of the respondents felt that no regular payment of contribution is made.
- e. The number of income sources reported by the sample beneficiary respondents range from 1 to 3 sources. 62% of the sample beneficiaries have reported 2 sources of income, 33% reported single source and 6% three sources. In case of non beneficiaries, 66% reported single source and 34% have 2 sources of income. Among the different social groups, ST, OBC's and Muslim beneficiaries have reported more than one income source.
- f. The average household annual income of beneficiary (Rs.53213) and non beneficiary (Rs.57586) respondents is marginally different. With more number of income sources, the average income is higher across all the social groups, except the ST group respondents who have reported less income despite having more number of income sources.
- g. The different sources of income are fishing, fish vending, and non fish related activities. 91% of the beneficiary respondents have reported income from **fishing** as against 66% non beneficiary respondents. The average income from fishing shows higher income among the non beneficiary respondents as compared to beneficiary respondents. This is more so in Dakshina Kannada district and in Udupi district it is the converse.
- h. The number of respondents reported earnings from fish vending is 57% of the beneficiary respondents, as compared to 41% of the non beneficiary respondents. The more dependence on fish vending is reported in Uttara Kannada district (83%) as compared to 63% in Dakshina Kannada and 36% in Udupi districts. The average income earned from fish vending shows a higher annual income reported by the non beneficiary respondents (Rs.24167) as compared to beneficiary respondents (Rs.18731).
- i. The other sources of income reported by 26% of the sample beneficiary respondents are mostly private sector jobs followed by fish cutting and non agriculture labor. There are many other sources of income which the respondents are depending on for their livelihood. The average income generated from other sources is about Rs.25000 per annum. The highest income generated is through working as an auto-rickshaw driver followed by pension income.
- j. The different types of fish vending are raw fish, dried fish and the fish products. Among the respondents generating income from fish vending, 93% do raw fish vending, 21% dried fish vending and less than half percent do fish products vending.

- k. 84% of the beneficiary respondents and 90% of non beneficiary respondents do not engage in any work during the three lean months. The remaining respondents have reported various activities, including fishing in back waters, fish vending and other occupations. The average earning of the households during lean months is reported to be Rs.8262 among the beneficiary respondents as compared to Rs.5000 for non beneficiary respondents. The fish related activities, such as local boating and fish vending, is earning Rs.5000 to Rs.10000 during the three months. Some of the business activities being carried out by very few respondents are earning a higher income.
- l. The average **household size** is 4.1 for the beneficiary respondents and 3.8 for the non beneficiary respondent. The **workforce status** of the household members indicates that among the beneficiary households it is 71% as against 67% in non beneficiary households. The **occupational distribution** reveals 51% of the beneficiary household members and 34% in the non beneficiary households depend on fishing and fish vending activities. Among different social groups, ST households depend more on fishing activities followed by SC and OBC household members. Among the Muslim households 30% depend on this occupation.

#### 4. Impact of the Programme

- a. **Adequacy of relief for essential needs:** 96% of the beneficiary respondents depend on fishing and fish vending directly as compared to 90% of the non beneficiary respondents. It is observed that 3% of the respondents are doing fish cutting and labor in fish factories, and 1% do not generate any income from fisheries sector. Among the non beneficiary respondents it is seen that 10% do not depend on fishing sector. Among the beneficiary respondents, the average income from fishing is higher as compared to income from fish vending. The monthly income of these households during the fishing season of 9 months is estimated at Rs.5000 and Rs.3000 respectively, as compared to the non beneficiary respondent's monthly estimated income of Rs.6000 and Rs.2500 respectively. The relief is distributed during the months of September to April, with majority reporting as January. These periods are not the lean months for the fishery dependent population. Based on this, the question of adequacy of the relief does not arise as the respondents are managing with the current income generated, irrespective of the relief amount distributed under the scheme.
- b. **Number of fishing households regularly availing the scheme benefit:** The total number of beneficiaries in the three districts shows an increasing trend of beneficiaries in the last five years from about 20,000 to 40,000 fisher folk. It is seen that among the sample 803 beneficiary households, 1256 (38.4%) of the total 3267 persons are members in the sample societies. Thus the average number of members per household is 1.56. Considering this average, the number of fishing households availing benefits is about 30,000 and reaching to nearly 1.5 lacs population.
- c. **Opportunity cost of availing the benefit of the scheme:** The norms of the scheme is that the members have to make a contribution of Rs.75 per month for 8 months (September to next May) and this has to collected by the society in which

they have membership. The society has to remit the members' contribution into an account as per the direction of the fisheries department, and send the list of contributors to the office of the Assistant Director Fisheries in their taluk. The department pays the relief; the amount is paid to the societies and the societies in turn distribute the relief to the beneficiaries. Practices vary among societies in distribution of money. In few societies **it is reported that the membership fee, subscription charges and other charges are deducted from the relief amount itself, which varies from Rs.10 to over Rs.100. A few societies are reported to be retaining a sum of Rs.600 from each of the beneficiary as their share in the contribution for the next year. In reality this is a onetime contribution (or contributions for one whole year) of Rs.600 which fetches them a relief of Rs.1200 from the government every year without any subsequent contributions.** However this is being done at the society level over which the department has no control. Hence there is no cost involved for the beneficiaries in the process of getting the relief.

- d. **Does it really stop the beneficiaries from fishing during the lean season:** It is reported by 84% of the beneficiary respondents and 90% of non-beneficiary respondents that they do not engage in any work during the three lean months. Others reported various activities, including fishing in back waters, fish vending and other occupations. The average income generated during the lean season indicates that fishing related activities earn an income in the range of Rs.5000 to Rs.10000; business activities earn higher income and other activities lesser income.
- e. **Satisfaction about the scheme:** It is reported by 86% of the respondents that they are happy with the scheme and want it continued.
- f. **Better Implementation Strategies suggested by respondents:**
  - Distributing relief on time as currently the matching grant from Govt do not come on time and hence relief is not provided on time to the beneficiaries;
  - Societies have to participate effectively and consciously in the programme;
  - Benefits from the scheme to be made available to all family members involved in fishing;
  - Increase in the quantum of subscription which will increase the relief;

#### **Recommendations:**

1. It has emerged from the study that beneficiary contributions are made lump sum and deducted at source from the relief amount paid to them by the Society. It is not that the beneficiaries contribute in nine installments. Further, the relief is paid to the beneficiaries in not the three lean months when they are not fishing, but in the months of September to April, January being the modal month. Obviously, the fisher folk are not poor or need the relief for their survival. They are reported to have more than one source of income (including fishing). Also, the average monthly earning of the households during lean months is reported to be Rs.8262 among the beneficiary respondents as compared to Rs.5000 for non beneficiary respondents. These three findings are strong evidence of the fact that the relief provided under the scheme is like an additional income received by the fisher folk from the government. It is not something they need for making their ends meet or for living decently in the lean



months. But the scheme was envisaged to provide relief to fisher folk presuming they would be living a difficult life in the lean period. That is not the case. The credit for the fisher folk not being in dire straits in the lean months goes to them and not the scheme. But all this makes the scheme redundant. No matter it is welcomed by the fisher folk (who would not welcome a scheme in which an investment of Rs 600 guarantees a return of Rs 1200 over and above the invested amount every year.) **The scheme is recommended for being modified to include and cover only fisher folk doing sustenance fishing and dependent totally on fishing (having no other source of income) or who is a Below Poverty Line (BPL) member.** The relief amount of Rs 1800 per beneficiary is very less. It is because it is seen that the average monthly income generated during the nine fishing months is Rs.5000. The current relief of Rs.900 per month is too meager, being 14% of the average earning per month of fishing months. The beneficiary contribution is recommended to be increased to Rs. 500 per month for 9 months and a similar matching contribution by the Centre and State. This would increase the relief nearer to Rs 5000 per month. **Under the scheme, all transactions of beneficiary contributions and relief payments are recommended to be made through RTGS or equivalent system, and the accounts of beneficiaries should have the features of beneficiary tagging by using a uniform and robust identity (Aadhar number/Voter ID number etc.) and linked with a Jan-Dhan savings account (the beneficiary thus gets credit benefit of Rs 5000 and insurance cover of Rs 2 lacs).**

2. Since deep sea fishing is difficult after attaining 60 years due to ageing, it is recommended that a pension scheme for the beneficiary doing sustenance fishing be introduced by the State with a yearly contribution from the beneficiary from the age of 30 years until he / she reaches 60 years. Alternatively, the relief scheme could be tagged with the recent launch by Government of India's Atal Pension Scheme. The State can make full/part of the monthly contribution required under the pension scheme. The three months relief scheme will then be withdrawn from the age of 60 years, as then the pension benefits equal to the relief provided under the scheme being evaluated, will take over for all months.

## **2. Background**

The Centrally Sponsored 'National Scheme of Welfare of Fishermen' scheme operative since 1987-88 is providing financial assistance to fishermen for construction of houses, community halls for recreation and common working places, installation of tube-wells for drinking water and **assistance during lean fishing period through saving cum relief component**. The savings cum relief component is meant to support the fishermen during the monsoon period of three months when they are prohibited to do fishing activities. This component is implemented through fishermen/fisherwomen cooperative societies. The members who are engaged full time in fishing activities are eligible for aid under this scheme. The scheme is over 25 years old. Fisheries department intended to do a rapid assessment of the scheme to see if the scheme is serving the intended purposes and whether it requires any reforms.

### **Guidelines for Saving-cum-Relief Scheme for marine fisher persons**

Under this scheme Rs 75 per month is collected from eligible marine fishermen for a period of 8 months in a year (September to next year May). A total of Rs 600 thus collected is matched with 100% contribution i.e. Rs 600, each by the State Government and Central Government separately. The total sum of Rs 1800 thus collected is distributed during the three lean months (closed season) to the beneficiary in three equal monthly installments of Rs 600.

The Government of India under Ministry of Agriculture, Department of Animal Husbandry, Dairying and Fisheries vide No.12035/1/2014-Fy(3) dated 15<sup>th</sup> May 2014 gave administrative approval for 2014-15 for National Scheme for Welfare of Fisher persons. In this order, under the mode of implementation of the savings scheme component, the fisher folk's contribution is increased to Rs.900 collected over 9 months. Contribution of Rs.1800 is to be made by the Centre and State on 50:50 basis. The total contribution of Rs.2700 is to be distributed to the fisher folk in 3 equal installments of Rs.900 each. The interest accrued on the savings of the fishermen is also to be distributed with the 3<sup>rd</sup> installment.

For the purpose of this scheme, an eligible marine fisher person means a person who is professionally engaged in full time fishing, is member of a Cooperative Society/Federation/Welfare Society, lives below poverty line, and is below 60 years of age. If any member of a fishermen family has regular employment or indulges in any other income generating activity, such family will not qualify to be beneficiary under this scheme.

The President/Secretary of the society is to collect the beneficiary contribution and entrust the same to an official of the State/UT Administration who shall deposit the fund every month in a nationalized bank in the name of the Director of Fisheries of the respective State/UT's. The Director of Fisheries will draw the money during the lean season and distribute it to the beneficiaries, after adding Centre and State contribution in equal installments. The States/UT's are to ensure that under no circumstances collection

of the beneficiary contribution is made in lump-sum, and also that the money is not distributed to the fishermen in lump-sum.

If a fisher person defaults in paying his/her contribution during the non-lean months, the Government's (both State and Centre) matching grant is to be limited to the number of months for which he/she has actually subscribed and will be refunded to the fishermen in equal installments during the lean months.

However, a default by any beneficiary in payment of monthly contribution, not exceeding beyond one month and twice during the fishing season, may be waived, provided the amount is paid by the beneficiary with a default fee which is equal to the interest that would have otherwise accrued, had the contribution been paid on the due date(s).

## **3. Objectives and Scope of the Study**

### **3.1 Objectives:**

The Savings cum Relief Scheme is one of the three components in the Centrally Sponsored 'National Scheme of Welfare of Fishermen' which is in operation since 1987-88. This component is implemented through fishermen/fisherwomen cooperative societies, and members who are full time engaged in fishing activities are eligible for this scheme. . The scheme is over 25 years old. Fisheries department intended to do a rapid assessment of the scheme to see if the scheme is serving the intended purposes and whether it requires any reforms.

### **3.2 Scope of the Study:**

The scope of the study is the sample beneficiaries of the scheme in the three coastal districts of Dakshina Kannada, Udupi and Uttara Kannada.

### **3.3 Evaluation Questions:**

The Terms of Reference (ToR) of the evaluation study specifies the following evaluation questions:

- i. What is the level of awareness about the Savings-cum-Relief scheme?
- ii. Is the quantum of relief adequate to meet the essential needs as the fishing households?
- iii. How many fishing households are regularly availing the scheme benefit?
- iv. What is the opportunity cost of availing the benefit of the scheme?
- v. Does it really stop the beneficiaries from fishing during the lean season?
- vi. How satisfied are the beneficiaries with the scheme?
- vii. How the programme could be implemented better in the future?

The ToR is given at **Annex-1**.

## 4. Approach and Methodology

### 4.1 Principles followed:

As per the activities specified in the ToR, CMS adopted the following principles during developing & designing and execution of the study:

- ***Understanding expectations and use of outputs of the Study:*** The first step followed was discussion with the implementing agency and presentation of the action plan through an inception workshop to the members of the Technical Committee of KEA and the nodal personnel of the Fisheries Department.
- ***Qualitative and Quantitative Data*** were collected for the understanding the effectiveness of the programme. Qualitative aspects included reasons for increased membership, working status of the societies, positive and hindering factors of the scheme etc., Information on the number of beneficiaries, fish catch, income generated are the quantitative data collected. Thus the analysis of the data integrates both qualitative and quantitative approaches.
- ***Participative processes*** followed during the conduct of the entire study. Key KEA, Fisheries department staff were consulted and coordinated throughout the study.

### 4.2 Methods and tools

The methodology adopted was through personal interviews using different data collection formats (**Annex-2**) prepared based on the evaluation questions specified in the ToR. The following three data collection formats were developed to collect information at different levels:

- 1) **Data collection format for Fisheries Department Personnel:** This format was administered to the fisheries department personnel at the district and taluk levels and included the Deputy Directors and Assistant Directors of Fisheries of the three districts – Dakshina Kannada, Udupi and Uttara Kannada. The information collected from these respondents focused mainly on the functional status of the scheme and the feedback on the reforms to be initiated for better functioning of the scheme. Also time series data on the monthly fish production and the growth of societies and members for the scheme were collected.
- 2) **Data collection format for Fisherman/Fisherwomen Cooperative Societies:** This format was administered to the President of the Fisherman/Fisherwomen Society and information about the members, documentation maintenance, income and expenditure of the society, welfare schemes availed by the society, growth of members for the savings scheme and the monthly contributions made by the members were collected.
- 3) **Data collection format for Sample Members Survey:** This format was administered to the sample society members who have availed the benefits under the savings scheme. The information collected from these sample members related to the family demographic particulars, occupational structure of the family members, income generated from all the sources, feedback on the savings scheme.

#### 4.3 Sampling Design:

A sample of 30 Cooperative societies across the three districts was selected at random, and over 800 sample beneficiaries under the scheme were interviewed to assess the impact of the scheme. Also some non beneficiaries were selected to understand the effect of the scheme. List of sample beneficiary and non beneficiary respondents is given in **Annex-3**.

The sampling frame and the number of sample beneficiaries of the scheme are given below.

##### a. Sampling Frame

Number of Societies						
District	Total No. of fishermen cooperative societies in the district	Total No. of Societies availing Savings Scheme	% of Societies availing Savings Scheme	No. of Sample Societies selected	% of Sample societies selected	No. of Societies not utilising Savings Scheme selected
Dakshina Kannada	26	15	58%	6	40%	1
Udupi	48	38	79%	13	34%	2
Uttara Kannada	33	33	100%	11	33%	0
<b>Total</b>	<b>107</b>	<b>86</b>	<b>80%</b>	<b>30</b>	<b>35%</b>	<b>3</b>

##### b. Number of Sample Beneficiaries

Sl. No.	Taluk	Names of Cooperative Society	Total Number of Beneficiaries	Sample Beneficiaries
1	Mangalore	Mangalore Mogaveerara Coop society	887	57
2	Mangalore	Bengre Fishermen Coop Society	431	26
3	Mangalore	Ullal Fisherwomen coop society	300	19
4	Mangalore	Hosabettu Fishermen Coop Society	258	15
5	Mangalore	Iddya Fishermen Coop Society	139	11
6	Mangalore	Mitrapatna Fisherman Multipurpose coop society, Mukka	100	10
7	Udupi	Kotathattu Fisherwomen Multipurpose Seva Cooperative Society	760	48
8	Udupi	Hangarakatta Fishermen Cooperative Society	436	27
9	Udupi	Kaipunjal Fishermen's Primary Multipurpose Cooperative Society	329	21
10	Udupi	SC Fisherwomen's Multi-purpose Primary Cooperative Society, Thottam	277	18
11	Udupi	Malpe Fishermen Cooperative Society	245	15
12	Udupi	Uppinakote Fisherman Cooperative Society	187	12
13	Udupi	Manooru Fishermen Cooperative Society	163	15

Sl. No.	Taluk	Names of Cooperative Society	Number of Members	Sample Members
14	Udupi	Thenkayermal Fisherwomen Cooperative Society	130	10
15	Udupi	Polippu Fishermen Cooperative Society	47	10
16	Kundapura	Hemmadi Fishermen's Primary Cooperative Society	1840	99
17	Kundapura	Gangolli Primary Fishermen Cooperative Society, Gangolli	1163	63
18	Kundapura	Mahila Meenugaarara Vividhodesha Cooperative Society, Maravanthe	577	31
19	Kundapura	Kirumanjeswara Fishermen's Cooperative Society	425	23
20	Uttara Kannada	Fisherwomen's Cooperative Society, Ankola	962	62
21	Uttara Kannada	Fishermen's Cooperative Society, Honnavar	611	39
22	Uttara Kannada	Kagal Fishermen's Cooperative Society, Hubbanageri	535	34
23	Uttara Kannada	Mirjan Group Fishermen's Cooperative Society	465	30
24	Uttara Kannada	Fishermen's Cooperative Society, Dubbanshashi	360	23
25	Uttara Kannada	Fishermen's Cooperative Society, Murdeswar	314	20
26	Uttara Kannada	Fishermen's Cooperative Society, Keni	276	18
27	Uttara Kannada	Fishermen's Cooperative Society, Bailur	256	17
28	Uttara Kannada	Fisherwomen's Cooperative Society, Baithkhol	151	10
29	Uttara Kannada	Fishermen's Cooperative Society, Belikeri	138	10
30	Uttara Kannada	Seabird Rehabilitation Chendia Fishermen's Cooperative Society, Mudga Amadalli	26	10
<b>Total</b>			<b>12788</b>	<b>803</b>

#### **4.4 Data variables and analysis**

Information on the evaluation questions as specified in the ToR is collected through the three data collection formats and the analyses of the variables are done accordingly using percentiles and pictographs.

#### **4.5 Processes and Steps:**

The study followed the following processes and steps:

Step 1: Design of tools for the survey and finalization based on the feedback from KEA and Fisheries department nodal team.

Step 2: Administration of tools.

Step 3: Data entry and Compilation.

Step 4: Analysis and Draft Report submission to KEA.

Step 5: Presentation of the Draft Report to the Technical Committee of KEA.

Step 6: Finalization of Report.



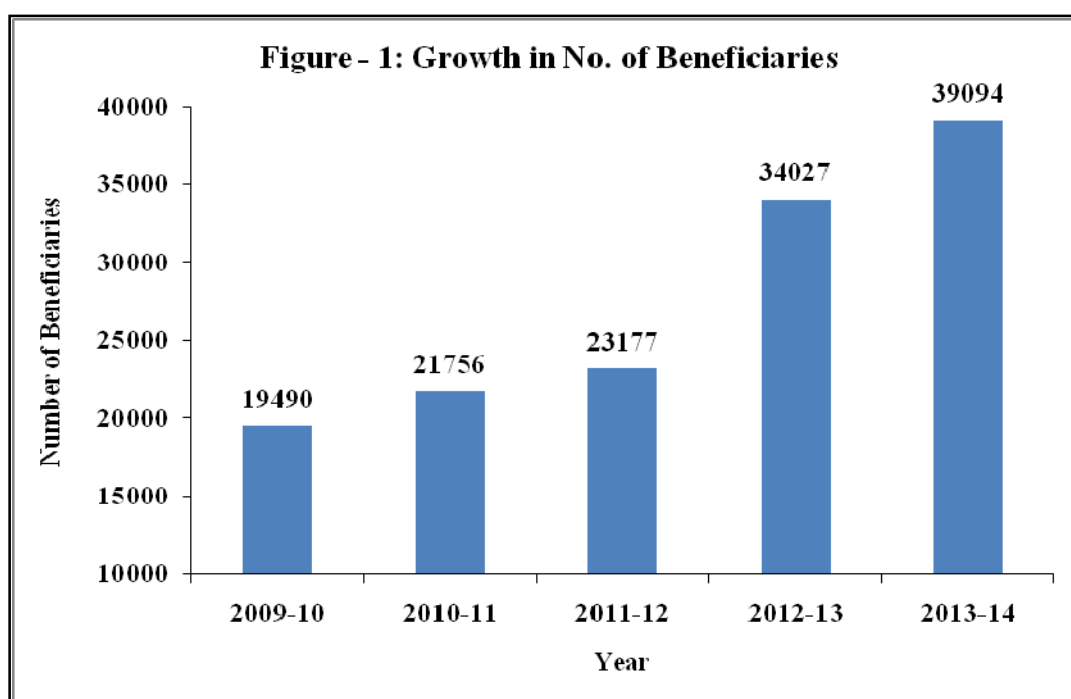
## 5. Access to Benefits

The number of beneficiaries under the scheme and the contribution made are discussed in this section.

### 5.1 Number of Beneficiaries

The growth in the number of beneficiaries under the scheme over the last five years in the three districts is presented in **Table-5.1** below. It is seen that the growth in the beneficiaries has increased from over 19000 to about 40000 during the last five years showing an increase of over 110%. The rate of increase in number of beneficiaries is more in Udupi district as compared to Uttara Kannada district and it is lowest in Dakshina Kannada district.

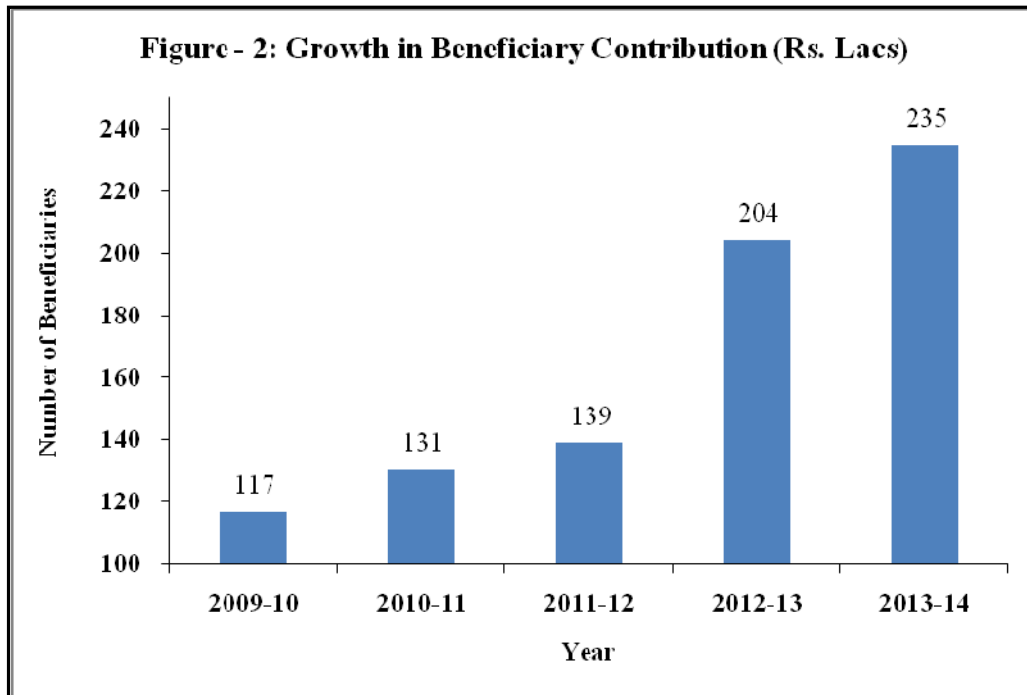
Year	DK		Udupi		Uttara Kannada		Total	
	No. of Societies	No. of Beneficiaries	No. of Societies	No. of Beneficiaries	No. of Societies	No. of Beneficiaries	No. of Societies	No. of Beneficiaries
2009-10	15	4589	26	5500	30	9401	71	19490
2010-11	15	4965	26	5850	33	10941	74	21756
2011-12	15	5285	26	6210	33	11682	74	23177
2012-13	15	5617	38	15975	33	12435	86	34027
2013-14	15	5617	38	18848	33	14629	86	39094



## 5.2 Beneficiary Contribution

As per the guidelines of the scheme, each beneficiary is expected to pay Rs.600 as their share of contribution in the savings scheme so that a matching contribution of Rs.600 each by the Centre and State will be made and distributed to the beneficiaries during the three months of the lean season. The contribution is collected at Rs.75 per month for 8 months in most of the societies. In some, the contribution is collected at Rs.70 per month for 8 months and in the ninth month Rs.40 is collected so that Rs.600 is collected from each beneficiary. The contribution made during the last five years presented in **Table-5.2** below shows that the beneficiary contribution increased from Rs.117 lacs in 2009-10 to Rs.235 lacs during 2013-14. This indicates that the overall relief for the beneficiaries including the state and central share increased from Rs.351 lacs to Rs. 705 lacs.

Year	DK	Udupi	Uttara Kannada	Total
2009-10	28	33	56	117
2010-11	30	35	66	131
2011-12	32	37	70	139
2012-13	34	96	75	204
2013-14	34	113	88	235



## 6. Profile of Sample Beneficiaries

In order to understand the programme effectiveness, it is essential to collect information at the beneficiary level. Accordingly a sample of beneficiaries were selected at random from each of the sample societies and collected information related to the social background, family demographic details, income from different sources, membership status in the society, awareness about the savings scheme, occupational structure etc. To understand the effect of the programme, a sample of non beneficiaries from three neighborhood societies were surveyed. In this section details of the information collected are highlighted.

### 6.1 Sample Coverage

- a. The total members and the number of beneficiaries in the sample societies presented in **Table-6.1** below shows that over the last six years the growth in the number of members and the beneficiaries has increased by 45% and 53% respectively. The percentage of members availing benefits under the scheme during these years is in the range 22% to 24%.

Year	Total No. of members	% Change	Total No. of Beneficiaries	% Change	% of Beneficiaries
2009-10	40968		9537		23%
2010-11	48092	17%	10555	11%	22%
2011-12	49514	3%	11483	9%	23%
2012-13	54321	10%	12422	8%	23%
2013-14	59532	10%	14584	17%	24%
2014-15	59532		14584		24%

- b. A sample of 803 beneficiaries was selected constituting 5% of the total beneficiaries covered under the scheme in the sample societies. The number of sample beneficiaries in each society is selected based on the proportionate distribution of total number of beneficiaries. The relevant information is presented in **Table-6.2** below.

District	Total No. of members in the Sample Societies	Total No. of Beneficiaries in the Sample Societies	% of Beneficiaries in Sample Societies	No. of Sample Beneficiaries Surveyed	% of Sample members surveyed	No. of Sample Non-Beneficiaries Surveyed
Dakshina Kannada	8144	2498	31%	138	6%	9
Udupi	33401	7444	22%	392	5%	20
Uttara Kannada	17987	4861	27%	273	6%	0
<b>Total</b>	59532	14803	24%	803	5%	29

## 6.2 Social Category

The social category of the sample surveyed presented in Table-6.3 indicates 96% of the beneficiaries belong to OBC, and the remaining are the SC, ST and Muslims. In case of non beneficiaries, two thirds belong to OBC group and one third are the Muslims.

Social Category	Beneficiary		Non Beneficiary	
	No.	%	No.	%
SC	19	2%	0	0%
ST	5	1%	0	0%
OBC	769	96%	19	66%
Muslims	10	1%	10	34%
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>29</b>	<b>100%</b>

## 6.3 Position in the Society

The position in the society of the sample members surveyed is presented in Table-6.4 below. As seen from the table, the beneficiary sample covered all types of members, and the non beneficiary samples covered belong to ordinary members.

Social Category	Beneficiary					Non Beneficiary				
	President	Vice President	Secretary	Director/Member	Total	President	Vice President	Secretary	Director/Member	Total
SC	1	1	0	17	19	0	0	0	0	0
ST	0	0	0	5	5	0	0	0	0	0
OBC	16	2	3	748	769	0	0	0	19	19
Muslims	0	0	0	10	10	0	0	0	10	10
<b>Total</b>	<b>17</b>	<b>3</b>	<b>3</b>	<b>780</b>	<b>803</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>29</b>
	<b>2%</b>	<b>0.4%</b>	<b>0.4%</b>	<b>97%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

## 6.4 Awareness about the Savings Scheme

The awareness about the savings and relief scheme is reported by all the beneficiary respondents and 69% of the non beneficiary respondents with higher percentage of OBC respondents as compared to Muslim respondents. The relevant data is presented in Table-6.5 below.

<b>Social Category</b>	<b>Beneficiaries</b>	<b>Non Beneficiaries</b>
SC	100%	-
ST	100%	-
OBC	100%	84%
Muslims	100%	40%
<b>Total</b>	<b>100%</b>	<b>69%</b>

## 6.5 Benefits

It is reported by 98% of the sample beneficiaries having received benefits from the scheme. Across the social categories, all the SC & ST respondents reported receipt of the benefits, OBC's 98% and Muslims 80%. The details are given in Table-6.6 below.

<b>Social Category</b>	<b>Yes</b>	<b>%</b>
SC	19	100%
ST	5	100%
OBC	753	98%
Muslims	8	80%
<b>Total</b>	<b>785</b>	<b>98%</b>

## 6.6 Monthly Contribution

The main objective of the scheme is the monthly contribution by the beneficiaries so that matching contribution by the centre and state will be given as the relief. This requires regular monthly payment of beneficiary contribution. 99% of the respondents reported that monthly payment is made regularly. One percent of the respondents felt that regular payment of contribution is not made. This response is more by the SC and OBC category respondents. The relevant information is presented in Table-6.7 below.

<b>Social Category</b>	<b>Yes</b>	<b>%</b>
SC	18	95%
ST	5	100%
OBC	762	99%
Muslims	10	100%
<b>Total</b>	<b>795</b>	<b>99%</b>

## 6.7 Income

The annual income of the beneficiary household from all sources and number of sources of income are highlighted in the following paragraphs.

### 6.7.1 Number of income sources

The number of income sources reported by the sample beneficiary respondents range from 1 to 3 sources. 62% of the sample beneficiaries have reported 2 sources of income, 33% single source and 6% three sources. In case of non beneficiaries 66% reported single source and 34% two income sources. Among the different social groups, ST, OBC's and Muslim beneficiaries have reported more than one income source. The details are given in Table-6.8 below.

Category	Beneficiaries				Non Beneficiaries		
	1	2	3	Total	1	2	Total
SC	6	13		19			
	32%	68%	0%	100%			
ST		4	1	5			
	0%	80%	20%	100%			
OBC	252	473	44	769	9	10	19
	33%	62%	6%	100%	47%	53%	100%
Muslims	3	4	3	10	10		10
	30%	40%	30%	100%	100%	0%	100%
<b>Total</b>	<b>261</b>	<b>494</b>	<b>48</b>	<b>803</b>	<b>19</b>	<b>10</b>	<b>29</b>
	<b>33%</b>	<b>62%</b>	<b>6%</b>	<b>100%</b>	<b>66%</b>	<b>34%</b>	<b>100%</b>

### 6.7.2 Average Income

The average household income of beneficiary and non beneficiary respondents is marginally different. With more number of income sources the average income is higher across all the social groups excepting the ST group respondents who have reported less income with more number of sources. The information on income by social group and the number of sources is presented in Table-6.9 below.

Category	Beneficiaries				Non Beneficiaries		
	1	2	3	Total	1	2	Total
SC	20,833	67,769		52,947			
ST		66,250	50,000	63,000			
OBC	47,155	54,458	72,784	53,113	36,667	68,000	53,158
Muslim	36,667	63,750	66,667	56,500	66,000		66,000
<b>Total</b>	<b>46,429</b>	<b>54,979</b>	<b>71,927</b>	<b>53,213</b>	<b>52,105</b>	<b>68,000</b>	<b>57,586</b>

### 6.7.3 Sources of Income

The different sources of income are fishing, fish vending, and other non fish related activities. The average incomes from these different types of sources are presented in the following paragraphs.

- a. **Fishing:** The number of respondents reported earnings from fishing and the average income earned from fishing are presented in Table-6.9A and Table-6.9B below. As seen from the Table-6.9A, 91% of the beneficiary respondents have reported income from fishing as against 66% non beneficiary respondents. Across the different social groups 91% of the OBC beneficiary group respondents reported income from fishing as against 47% of the non beneficiary respondents. The average income from fishing as seen from Table-6.9B shows higher income among the non beneficiary respondents as compared to beneficiary respondents. This is more so in Dakshina Kannada district and in Udupi district it is the other way. Across the different social groups SC respondents have higher average income followed by OBC, Muslims and ST groups.

Category	Beneficiaries				Non Beneficiaries		
	Dakshina Kannada	Udupi	Uttar Kannada	Total	Dakshina Kannada	Udupi	Total
SC		12		12			0
ST		3	2	5			0
OBC	117	332	253	702		9	9
Muslims		2	6	8	9	1	10
<b>Total</b>	<b>117</b>	<b>349</b>	<b>261</b>	<b>727</b>	<b>9</b>	<b>10</b>	<b>19</b>
	<b>85%</b>	<b>89%</b>	<b>96%</b>	<b>91%</b>	<b>100%</b>	<b>50%</b>	<b>66%</b>

Category	Beneficiaries				Non Beneficiaries		
	Dakshina Kannada	Udupi	Uttar Kannada	Total	Dakshina Kannada	Udupi	Total
SC		58,417		58,417			
ST		33,333	25,000	30,000			
OBC	41,974	43,590	33,711	39,761		28,889	28,889
Muslim		30,000	34,167	33,125	67,778	50,000	66,000
<b>Total</b>	<b>41,974</b>	<b>43,934</b>	<b>33,655</b>	<b>39,928</b>	<b>67,778</b>	<b>31,000</b>	<b>48,421</b>

- b. **Fish Vending:** The number of respondents reported earnings from fish vending and the average income earned from fish vending are presented in Table-6.10A and Table-6.10B below. Income from fish vending is reported by 57% of the beneficiary respondents as compared to 41% of the non beneficiary respondents. The more dependence on fish vending is reported in Uttara Kannada district (83%) as compared to 63% in Dakshina Kannada and 36% in Udupi districts. The

average income earned from fish vending as seen from Table-6-10B shows a higher income reported by the non beneficiary respondents (Rs.24167) as compared to beneficiary respondents (Rs.18731). Across the different social groups of the SC beneficiaries reported the lowest average income (Rs.10000), ST beneficiaries Rs.33750. OBC and Muslim beneficiaries have reported average incomes generated from fish vending at over Rs.16000.

Category	Beneficiaries				Non Beneficiaries		
	Dakshina Kannada	Udupi	Uttar Kannada	Total	Dakshina Kannada	Udupi	Total
SC		10		10			0
ST		2	2	4			0
OBC	87	130	221	438		12	12
Muslim			3	3			0
<b>Total</b>	<b>87</b>	<b>142</b>	<b>226</b>	<b>455</b>	<b>0</b>	<b>12</b>	<b>12</b>
	<b>63%</b>	<b>36%</b>	<b>83%</b>	<b>57%</b>	<b>0%</b>	<b>60%</b>	<b>41%</b>

Category	Beneficiaries				Non Beneficiaries		
	Dakshina Kannada	Udupi	Uttar Kannada	Total	Dakshina Kannada	Udupi	Total
SC		10,800		10,800			
ST		27,500	40,000	33,750			
OBC	24,552	18,138	16,903	18,789		24,167	24,167
Muslim			16,667	16,667			
<b>Total</b>	<b>24,552</b>	<b>17,754</b>	<b>17,104</b>	<b>18,731</b>		<b>24,167</b>	<b>24,167</b>

- c. **Other Sources:** The other sources of income reported by 26% of the sample beneficiary respondents are mostly the private job followed by fish cutting, non agriculture labor. There are many other sources of income which the respondents are depending for their livelihood. The list of other sources of income and the number of respondents generating income is presented in Table-6.11A below. The average income generated from other sources is presented in Table-6.11B below. As seen from the table, the average income generated from other sources is about Rs.25000 per annum. The highest income generated is through working as auto driver followed by pension income.



Other Sources of Income	Non Beneficiaries			Beneficiaries				
	OBC	Muslim	Total	SC	ST	OBC	Muslim	Total
Private Job	6		6	2		87	4	93
Fish Cutting			0	1	1	62	2	66
Non-agri-labour			0			9	3	12
Fish Factory			0	7		6		13
Agri Labour			0			5		5
Net Repair			0			4		4
Shop			0			4		4
Other			0			3		3
Pension	1		1			3		3
Auto Driver			0			2		2
From Children	1		1			2		2
Fish Selling Commission			0			1		1
Society Clerk			0			1		1
Society Work			0		1			1
<b>Total</b>	<b>8</b>	<b>0</b>	<b>8</b>	<b>10</b>	<b>2</b>	<b>189</b>	<b>9</b>	<b>210</b>
	<b>42%</b>	<b>0%</b>	<b>28%</b>	<b>53%</b>	<b>40%</b>	<b>25%</b>	<b>90%</b>	<b>26%</b>

Other Sources of Income	Non Beneficiaries			Beneficiaries				
	OBC	Muslim	Total	SC	ST	OBC	Muslim	Total
Private Job	61,667		61,667	47,500		29,103	38,750	29,914
Fish Cutting				15,000	20,000	21,000	17,500	20,788
Non agri-labor						24,111	20,000	23,083
Fish Factory				12,429				6,692
Agri Labour						16,300		16,300
Net Repair						27,500		27,500
Shop						17,250		17,250
Other						15,333		15,333
Pension	60,000		60,000			46,667		46,667
Auto Driver						50,000		50,000
From Children	30,000		30,000			30,000		30,000
Fish Selling Commission						15,000		15,000
Society Clerk						30,000		30,000
Society Work					10,000			10,000
<b>Total</b>	<b>57,500</b>		<b>57,500</b>	<b>19,700</b>	<b>15,000</b>	<b>24,881</b>	<b>27,778</b>	<b>24,664</b>

## 6.8 Types of Fish Vending

The different types of fish vending are the raw fish, dried fish and the fish products. Among the respondents generating income from fish vending 93% do raw fish vending, 21% dried fish vending and less than half percent do fish products vending. The relevant information is given in Table-6.12 below.

Category	Beneficiaries			Non Beneficiaries	
	No. of HH's	Raw Fish	Dried Fish	Fish products	Raw Fish
SC	10	80%	20%	0%	0%
ST	4	100%	0%	0%	0%
OBC	456	93%	21%	0.4%	100%
Muslim	3	67%	33%	0%	0%
<b>Total</b>	<b>473</b>	<b>93%</b>	<b>21%</b>	<b>0.4%</b>	<b>100%</b>

## 6.9 Occupation during lean months

It is reported by 84% of the beneficiary respondents and 90% of non beneficiary respondents do not engage in any work during the three lean months. The remaining beneficiaries and non beneficiaries reported various activities including fishing in back waters, fish vending and other occupations. The details are presented in Table-6.13 below.

Occupation	Beneficiaries		Non Beneficiaries	
	No. of HH's	%	No. of HH's	%
No Work	671	84%	26	90%
Local Boating	54	7%	1	3%
Raw Fish Vending	44	5%		
Dry Fish Selling	12	1%	1	3%
Agriculture Labour	10	1%	1	3%
Beedi Work	4	0.5%		
Cashewnut Company	1	0.1%		
Net Making	1	0.1%		
Petty Shop	1	0.1%		
Photo Shop	1	0.1%		
Private Work	1	0.1%		
Shop	2	0.2%		
Selling Ice	1	0.1%		
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>29</b>	<b>100%</b>

### 6.9.1 Earnings during lean months

The average earning of the households during lean months is reported to be Rs.8262 among the beneficiary respondents as compared to Rs.5000 for non beneficiary respondents. The fish related activities such as local boating and fish vending is earning Rs.5000 to Rs.10000 during the three months. Some of the business activities being carried out by very few respondents are earning a higher income. The relevant data is presented in Table-6.14 below.

<b>Occupation</b>	<b>Beneficiaries</b>	<b>Non Beneficiaries</b>
Shop (jeans Shop)	30000	
Photo Shop	20000	
Petty Shop	15000	
Local Boating	9881	5000
Raw Fish Vending	7776	
Dry Fish Selling	6000	5000
Private Work	5000	
Selling Ice	5000	
Agriculture Labour	4400	
Cashewnut Company	3000	
Beedi Work	1625	
Net Making	1000	
<b>Overall</b>	<b>8262</b>	<b>5000</b>

### 6.10 Sample Population

The distribution of the sample population by different social categories of the Beneficiary non beneficiary respondent households is given in Table-6.15 below. As seen from the table the average household size is 4.1 for the beneficiary respondents and 3.8 for the non beneficiary respondents. Among the Muslims it is similar for beneficiary and non beneficiary households and the OBC group indicates higher average household size in beneficiary households as compared to non beneficiary households. It is seen from the table that 96% of the sample population in the beneficiary households belong to the OBC category and in the non beneficiary households 55% of the population belong to OBC and 45% Muslims.

Social Category	Beneficiaries				Non Beneficiaries			
	Sample Households	Sample Population	%	Average HH size	Sample Households	Sample Population	%	Average HH size
SC	19	61	2%	3.2				
ST	5	19	1%	3.8				
OBC	769	3138	96%	4.1	19	60	55%	3.2
Muslims	10	49	1%	4.9	10	50	45%	5.0
<b>Total</b>	<b>803</b>	<b>3267</b>	<b>100%</b>	<b>4.1</b>	<b>29</b>	<b>110</b>	<b>100%</b>	<b>3.8</b>

### 6.10.1 Occupational Structure

The workforce status of the household members presented in Table-6.16 below shows among the beneficiary households the workforce rate is 71% as against 67% in non beneficiary households. The occupational distribution reveals 51% of the beneficiary household members depend on fishing and fish vending activities and 34% in the non beneficiary households. Among the different social groups, ST households depend more on fishing activities followed by SC and OBC household members. Among the Muslim households 30% depend on this occupation.

Primary Occupation	SC	ST	OBC	Muslim	Total
<b>Beneficiary Households</b>					
Fishing	39%	47%	36%	24%	36%
Fish Vending	18%	37%	15%	6%	15%
Non agri labour	3%	0%	1%	2%	1%
Student	28%	0%	19%	14%	19%
Dependent	3%	11%	10%	18%	10%
Others	8%	5%	20%	35%	20%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
	<b>61</b>	<b>19</b>	<b>3138</b>	<b>49</b>	<b>3267</b>
<b>Non Beneficiary Households</b>					
Fishing			15%	34%	24%
Fish Vending			18%	0%	10%
Non agri labour			3%	0%	2%
Student			18%	26%	22%
Dependent			10%	12%	11%
Others			35%	28%	32%
<b>Total</b>			<b>100%</b>	<b>100%</b>	<b>100%</b>
			<b>60</b>	<b>50</b>	<b>110</b>

### 6.10.2 Position in the Society

The position in the society and the occupational status of the household members is presented in Table-6.17 below. As seen from the table over 60% of the household members are not members of the society. This is because all members of the household doing fish related activities are not members of the society so also members who are students, depends and doing other non fisheries related occupation. It is seen that 1035 (32%) beneficiary household members are registered member of the society and it is 20% in the non beneficiary households. It is also seen that members who are not doing fish related occupation are also members of the society (8% in beneficiary households and 12% in non beneficiary households)

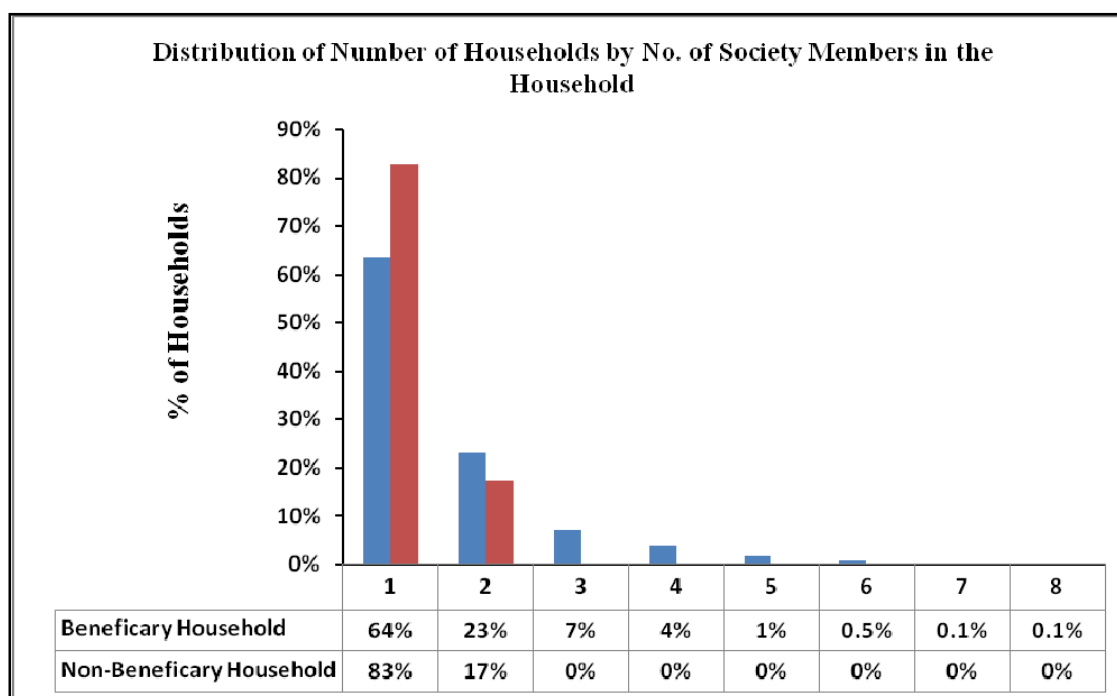
<b>Table-6.17: Primary Occupation and Membership status in the Society</b>						
<b>Primary Occupation</b>	<b>President</b>	<b>Vice President</b>	<b>Member</b>	<b>Secretary</b>	<b>Not a Member</b>	<b>Total</b>
<b>Beneficiary Households</b>						
Fishing	6	1	620	3	533	1163
Fish Vending		2	406		89	497
Agriculture					3	3
Agri labour			1		5	6
Non agri labour	1		8		19	28
Student					607	607
Dependent			35		286	321
Others	3		186		453	642
<b>Total</b>	<b>10</b>	<b>3</b>	<b>1256</b>	<b>3</b>	<b>1995</b>	<b>3267</b>
	<b>0.3%</b>	<b>0.1%</b>	<b>38.4%</b>	<b>0.1%</b>	<b>61.1%</b>	<b>100%</b>
<b>Non-Beneficiary Households</b>						
Fishing			12		14	26
Fish Vending			10		1	11
Non agri labour			2			2
Student					24	24
Dependent					12	12
Others			10		25	35
<b>Total</b>			<b>34</b>		<b>76</b>	<b>110</b>
			<b>31%</b>		<b>69%</b>	<b>100%</b>

### 6.10.3 Number of members in the household

The distribution of respondents by number of members in the household who are registered in the societies as members is given in Table-6.18 below. As seen from the table number of members among beneficiary households ranges from 1 to 8 with nearly two thirds of the households have only one member representing the society, about one fourth have 2 members. Among the non beneficiary household's majority of the

households (87%) have one member and 17% reported two members representing the society. Across the different social groups multiple members per household is more seen in the OBC group households (38%).

<b>Table-6.18: Distribution of Number of Households by No. of Society Members in the household and Social Category</b>						
<b>No. of Society members in the Household</b>	<b>SC</b>	<b>ST</b>	<b>OBC</b>	<b>Muslim</b>	<b>Total</b>	<b>%</b>
<b>Beneficiary Households</b>						
1	19	4	478	10	511	<b>64%</b>
2			186		186	<b>23%</b>
3		1	56		57	<b>7%</b>
4			31		31	<b>4%</b>
5			12		12	<b>1%</b>
6			4		4	<b>0.5%</b>
7			1		1	<b>0.1%</b>
8			1		1	<b>0.1%</b>
<b>Total</b>	<b>19</b>	<b>5</b>	<b>769</b>	<b>10</b>	<b>803</b>	<b>100%</b>
<b>Non- Beneficiary Households</b>						
1			16	8	24	<b>83%</b>
2			3	2	5	<b>17%</b>
<b>Total</b>			<b>19</b>	<b>10</b>	<b>29</b>	<b>100%</b>



## 7. Impact of the Savings Scheme

The TOR specifies the following evaluation questions which are discussed in this section in relation to the analyses made in the previous sections.

- i. What is the level of awareness about the Savings-cum-Relief scheme?
- ii. Is the quantum of relief adequate to meet the essential needs as the fishing households?
- iii. How many fishing households are regularly availing the scheme benefit?
- iv. What is the opportunity cost of availing the benefit of the scheme?
- v. Does it really stop the beneficiaries from fishing during the lean season?
- vi. How satisfied are the beneficiaries with the scheme?
- vii. How the programme could be implemented better in the future?

### i. Awareness about the Savings Scheme

The awareness about the savings and relief scheme is reported by all the beneficiary respondents. Among the non beneficiary respondents 69% reported awareness with higher percentage of OBC respondents as compared to Muslim respondents. The relevant data is presented in Table-7.1 below.

<b>Table-7.1: Awareness about the Savings Scheme</b>		
<b>Social Category</b>	<b>Beneficiaries</b>	<b>Non-Beneficiaries</b>
SC	100%	-
ST	100%	-
OBC	100%	84%
Muslims	100%	40%
<b>Total</b>	<b>100%</b>	<b>69%</b>

### ii. Adequacy of relief for essential needs

- a. The distribution of households generating income from fishing and fish vending only is given in Table-7.2 below. As seen from the table 96% of the beneficiary respondents depend on fishing and fish vending as compared to 90% of the non beneficiary respondents. It is observed that 3% of the respondents are doing fish cutting and labor in fish factory, and 1% do not generate any income from fisheries sector. Among the non beneficiary respondents it is seen that 10% do not depend on the sector.

Category	Beneficiaries					Non Beneficiaries			
	Dakshina Kannada	Udupi	Uttar Kannada	Total	%	Dakshina Kannada	Udupi	Total	%
Fishing Only	49	223	45	317	41%	9	5	14	54%
Fish Vending Only	19	16	10	45	6%	0	7	7	27%
Both	68	126	216	410	53%	0	5	5	19%
<b>Total</b>	<b>136</b>	<b>365</b>	<b>271</b>	<b>772</b>	<b>100%</b>	<b>9</b>	<b>17</b>	<b>26</b>	<b>100%</b>
	<b>99%</b>	<b>93%</b>	<b>99%</b>	<b>96%</b>		<b>100%</b>	<b>85%</b>	<b>90%</b>	

- b. The average income generated by these fisheries dependent respondents is presented in the following Table-7.3. As seen from the table, that among the beneficiary respondents the average income from fishing is higher as compared to income from fish vending. The monthly income of these households during the fishing season of 9 months is estimated at Rs.5000 and Rs.3000 as compared to the non beneficiary respondent's monthly estimated income of Rs.6000 and Rs.2500 respectively.

Category	Beneficiaries				Non Beneficiaries		
	Dakshina Kannada	Udupi	Uttar Kannada	Total	Dakshina Kannada	Udupi	Total
Fishing Only	52061	46874	35644	46082	67778	36000	56428
Fish Vending Only	35526	20500	18200	26333		24286	24286
Both	56191	56135	50294	53067		50000	50000
<b>Total</b>	<b>51816</b>	<b>48915</b>	<b>46677</b>	<b>48640</b>	<b>67778</b>	<b>35294</b>	<b>46538</b>

- c. The relief is distributed during the months of September to April, with majority reporting as January (Table-7.4). These periods are not the lean months for the fishery dependent population. Based on this, the question of adequacy of the relief does not arise as the respondents are managing with the current income generated irrespective of the relief amount distributed under the scheme.



<b>Table-7.4: Number of Beneficiary Households Reporting Relief Distribution Period</b>					
<b>Period</b>	<b>Dakshina Kannada</b>	<b>Udupi</b>	<b>Uttara Kannada</b>	<b>Total</b>	<b>%</b>
September	30			30	4%
November	56			56	7%
December	34	99		133	17%
January	14	281	170	465	59%
February			61	61	8%
March			10	10	1%
April			30	30	4%
<b>Total</b>	<b>134</b>	<b>380</b>	<b>271</b>	<b>785</b>	<b>100%</b>

**iii. Number of fishing households regularly availing the scheme benefit**

- a. As per the information collected from the field office of the fisheries department the number of beneficiaries has increased across the districts. The total number of beneficiaries in the three districts presented in Table-7.5 below shows an increasing trend of beneficiaries in the last five years from about 20,000 to 40,000 fisher folk.

<b>Table-7.5: Total Number of Societies and Beneficiaries</b>								
<b>Year</b>	<b>DK</b>		<b>Udupi</b>		<b>Uttara Kannada</b>		<b>Total</b>	
	<b>No. of Societies</b>	<b>No. of Beneficiaries</b>	<b>No. of Societies</b>	<b>No. of Beneficiaries</b>	<b>No. of Societies</b>	<b>No. of Beneficiaries</b>	<b>No. of Societies</b>	<b>No. of Beneficiaries</b>
2009-10	15	4589	26	5500	30	9401	71	19490
2010-11	15	4965	26	5850	33	10941	74	21756
2011-12	15	5285	26	6210	33	11682	74	23177
2012-13	15	5617	38	15975	33	12435	86	34027
2013-14	15	5617	38	18848	33	14629	86	39094

- b. It is seen that among the sample 803 beneficiary households, 1256 (38.4%) of the total 3267 persons are members in the sample societies. Thus the average number of members per household is 1.56. Considering this average, the number of fishing households availing benefits is about 30,000 and reaching to nearly 1.5 lacs population.

**iv. Opportunity cost of availing the benefit of the scheme**

The norms of the scheme is that the members have to make a contribution of Rs.75 per month for 8 months (September to next May) and this has to collected by the society in which they have membership. The society has to remit the members' contribution into an account as per the direction of the fisheries department, and send the list of contributors to the office of the Assistant Director Fisheries in their Taluk. The department pays the relief; the amount is paid to the societies and the societies in turn distribute the relief to the beneficiaries. Practices vary among societies in distribution of money. In few societies it is reported that the membership fee, subscription charges and other charges are deducted from the relief amount itself, which varies from Rs.10 to over Rs.100. A few societies are reported to be retaining a sum of Rs.600 from each of the beneficiary as their share in the contribution for the next year. In reality this is a onetime contribution (or contributions for one whole year) of Rs.600 which fetches them a relief of Rs.1200 from the government every year without any subsequent contributions. However this is being done at the society levels which the department has no control. Hence there is no cost involved for the beneficiaries in the process of getting the relief.

**v. Does it really stop the beneficiaries from fishing during the lean season?**

- a. It is reported by 84% of the beneficiary respondents and 90% of Non-Beneficiary respondents that they do not engage in any work during the three lean months. Others reported various activities, including fishing in back waters, fish vending and other occupations. The average income generated during the lean season indicates that fishing related activities earn an income in the range of Rs.5000 to Rs.10000; business activities earn higher income and other activities lesser income. The details are presented in **Table-7.6** and **Table-7.7** below.

Occupation	Beneficiaries		Non- Beneficiaries	
	No. of HH's	%	No. of HH's	%
No Work	671	84%	26	90%
Local Boating	54	7%	1	3%
Raw Fish Vending	44	5%		
Dry Fish Selling	12	1%	1	3%
Agriculture Labour	10	1%	1	3%
Beedi Work	4	0.5%		
Cashew nut Company	1	0.1%		
Net Making	1	0.1%		
Petty Shop	1	0.1%		
Photo Shop	1	0.1%		
Private Work	1	0.1%		
Shop	1	0.1%		
Shop (Jeans Shop)	1	0.1%		
Sell Ice	1	0.1%		
<b>Total</b>	<b>803</b>	<b>100%</b>	<b>29</b>	<b>100%</b>

<b>Occupation</b>	<b>Beneficiaries</b>	<b>Non Beneficiaries</b>
Shop (jeans Shop)	30000	
Photo Shop	20000	
Petty Shop	15000	
Local Boating	9881	5000
Raw Fish Vending	7776	
Dry Fish Selling	6000	5000
Private Work	5000	
Sell Ice	5000	
Agriculture Labour	4400	
Cashewnut Company	3000	
Beedi Work	1625	
Net Making	1000	

b. Lean season or ban period for fishing is applicable to those who use trawlers or heavy fishing gears like ring seine. Fishing ban is not applicable to those who use passive gears and small boats. However, they are also beneficiaries of this project. Since the relief is meant to be distributed during the lean season or the ban period, the artisanal fishers or those who use to traditional fishing crafts will get additional amount (in the form of relief) during the ban period for trawlers. However, these fishermen and the trawler operators are forced to stay away from fishing during the rough season because of high wind and high tides in the sea.

**vi. Satisfaction about the scheme**

It is reported by 86% of the respondents that they are happy with the scheme and want it to be continued.

**vii. Better Implementation Strategies suggested by respondents**

- Distributing relief on time as currently the matching grant from Govt do not come on time and hence relief is not provided on time to the beneficiaries;
- Societies have to participate effectively and consciously in the programme;
- Benefits from the scheme to be made available to all family members involved in fishing;
- Increase in the quantum of subscription which will increase the relief;

## 8. Recommendations

1. It has emerged from the study that beneficiary contributions are made lump sum and deducted at source from the relief amount paid to them by the Society. It is not that the beneficiaries contribute in nine installments. Further, the relief is paid to the beneficiaries in not the three lean months when they are not fishing, but in the months of September to April, January being the modal month. Obviously, the fisher folk are not poor or need the relief for their survival. They are reported to have more than one source of income (including fishing). Also, the average monthly earning of the households during lean months is reported to be Rs.8262 among the beneficiary respondents as compared to Rs.5000 for non beneficiary respondents. These three findings are strong evidence of the fact that the relief provided under the scheme is like an additional income received by the fisher folk from the government. It is not something they need for making their ends meet or for living decently in the lean months. But the scheme was envisaged to provide relief to fisher folk presuming they would be living a difficult life in the lean period. That is not the case. The credit for the fisher folk not being in dire straits in the lean months goes to them and not the scheme. But all this makes the scheme redundant. No matter it is welcomed by the fisher folk (who would not welcome a scheme in which an investment of Rs 600 guarantees a return of Rs 1200 over and above the invested amount every year.) **The scheme is recommended for being modified to include and cover only fisher folk doing sustenance fishing and dependent totally on fishing (having no other source of income) or who is a Below Poverty Line (BPL) member.** The relief amount of Rs 1800 per beneficiary is very less. It is because it is seen that the average monthly income generated during the nine fishing months is Rs.5000. The current relief of Rs.900 per month is too meager, being 14% of the average earning per month of fishing months. The beneficiary contribution is recommended to be increased to Rs. 500 per month for 9 months and a similar matching contribution by the Centre and State. This would increase the relief nearer to Rs 5000 per month. **Under the scheme, all transactions of beneficiary contributions and relief payments are recommended to be made through RTGS or equivalent system, and the accounts of beneficiaries should have the features of beneficiary tagging by using a uniform and robust identity (Aadhar number/Voter ID number etc.) and linked with a Jan-Dhan savings account (the beneficiary thus gets credit benefit of Rs 5000 and insurance cover of Rs 2 lacs).**
2. Since deep sea fishing is difficult after attaining 60 years due to ageing, it is recommended that a pension scheme for the beneficiary doing sustenance fishing be introduced by the State with a yearly contribution from the beneficiary from the age of 30 years until he / she reaches 60 years. Alternatively, the relief scheme could be tagged with the recent launch by Government of India's Atal Pension Scheme. The State can make full/part of the monthly contribution required under the pension scheme. The three months relief scheme will then be withdrawn from the age of 60 years, as then the pension benefits equal to the relief provided under the scheme being evaluated, will take over for all months.

## **ANNEX – 1: TERMS OF REFERENCE**

## Terms of Reference for Rapid Assessment of Savings cum Relief Scheme

1. **Title of the study:** 'Rapid Assessment of Savings-cum-Relief Scheme'
2. **Department/Agency implementing the scheme/programme:** Directorate of Fisheries, Government of Karnataka.
3. **Background information:** Karnataka has 300 Km of costal line and 1.42 lakh active fishermen. During the time of active Southwest Monsoon (June to August), fishing in the sea is prohibited to prevent disturbance to fish breeding. During this time, the fisher folk will not have any income. To support them during this lean period, Government of India introduced a Saving-cum-Relief Scheme in the year 1987-88. As per the scheme guidelines, the fishermen are required to contribute Rs. 600/- over a period of 9 fishing months through the Cooperative Societies. A matching grant of Rs. 600/- is provided by State Government. Similarly, matching grant of Rs. 600/- is provided by Government of India. The total of Rs. 1800/- is disbursed to the beneficiary at the rate of Rs. 600/- per month during the lean season to meet livelihood needs. This arrangement is a part of National Scheme for Welfare of the Fishermen. The expenditure under the scheme in the last 5 years is as under:

Year	Expenditure Rs Lakhs	No of Beneficiaries
2007-08	22.64	18,112
2008-09	207.07	14,716
2009-10	176.04	17,372
2010-11	252.78	21,066
2011-12	308.66	25,721

This scheme is expanding every year as more and more beneficiaries take advantage of it.

4. **Evaluation scope, purpose and objectives:** The scheme applies only to costal fisheries covering 3 districts namely Dakshina Kannada, Udupi and Uttara Kannada. It is now proposed for a rapid assessment of the impact of the scheme based on a quick survey of the beneficiaries of the past five years. The intention is to check and see if the scheme is really serving the purpose and whether it requires any reforms, because it is more than 25 years old.
5. **Evaluation questions:** Following is the list of evaluation questions:
  - i. What is the level of awareness about the Savings-cum-Relief scheme?
  - ii. Is the quantum of relief adequate to meet the essential needs as the fishing households?
  - iii. How many fishing households are regularly availing the scheme benefit?

- iv. What is the opportunity cost of availing the benefit of the scheme?
- v. Does it really stop the beneficiaries from fishing during the lean season?
- vi. How satisfied are the beneficiaries with the scheme?
- vii. How the program could be implemented better in the future?

**6. Assessment methodology:** About 3% of the beneficiaries of Savings-cum-Relief Scheme from each district should be covered by the survey. It will also involve a counterfactual of about 50 non-beneficiaries from each district to ascertain the effect size of the scheme. The assessment should make a special study of the beneficiaries who have been continuously utilizing the scheme in the last 5 years. Assessment also involves interaction with officials of the society and Fisheries Department.

**7. Deliverables and time schedule:** Directorate of Fisheries will provide the required information and data to the prospective consultants. Successful Consultant is expected to adhere to the following timelines and deliverables:

- a. Work Plan for the proposed study should be submitted within 15 days after the release of first installment of the contract sum.
- b. Primary data collection should be completed within 1 month after the work plan is approved by KEA.
- c. Draft evaluation report should be submitted within one month after completing field data collection for approval by a joint team of KEA and Line Department/Agency officers.
- d. Final evaluation report should be submitted within 15 days after the draft report is approved.

Thus, excluding the time taken for approval, the evaluation study should be completed in 3 months' time.

**8. Cost and schedule of budget releases:** Cost will be determined through open competitive bidding process based on the sample size, followed by negotiations if necessary. Cost will be determined based on the number of SHGs to be surveyed and number of interviews to be held with the functionaries of the Cooperative Societies, Federation officials and Fisheries Department officers.

Output based budget release schedule is as follows:

- a. 30% of the contract cost will be released on signing of the MoU/contract agreement.
- b. 30% will be released after the Work Plan is approved.
- c. 20% will be released after the draft evaluation report is approved.
- d. 20% will be released after the final report is submitted.

Income tax @10% will be deducted from each payment. In addition, the consultant is expected to pay service tax @12.36% at their end.

9. **Qualifications of the consultant and method of selection:** Consultant organization for the study will be selected through a competitive bidding process using two stage systems. In the first stage applications will be scrutinized for technical competence. In the second stage price bids of only those who are technically qualified will be considered. Academic/research/consulting organizations that have 5 years of prior experience in evaluating Fisheries related projects/evaluation studies may apply for the consultancy. Consultants should have at least one expert in Fisheries sector and one Sociologist.
10. **Ensuring quality:** The evaluation report and its findings must demonstrate highest professional standards on par with national and international studies.
11. **Providing oversight:** Karnataka Evaluation Authority will provide the oversight for the study. All technical aspects of the study are subject to their approval.
12. **Contact person to get further details about the study:** Any further information on the proposed study can be obtained from Mrs. Rekha.M, Assistant Director of Fisheries, Directorate of Fisheries, 3<sup>rd</sup> Floor, V.V.Centre, Bangalore -01.Ph: 080 22864681.

\*\*\*\*\*

Approved.

*[Handwritten Signature]*

30/08/2013

**Chief Evaluation Officer  
Karnataka Evaluation Authority  
Bangalore-560001**



## **ANNEX – 2 : SURVEY TOOLS**

**Rapid Assessment of Savings and Relief Scheme  
Implemented by Fisheries Department  
Government of Karnataka / ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಮೀನುಗಾರಿಕೆ  
ಇಲಾಖೆಯ ಉಳಿತಾಯ ಮತ್ತು ಪರಿಹಾರ ಯೋಜನೆಯ ಸಮೀಕ್ಷೆ  
Fisheries Field Staff Survey Questionnaire / ಮೀನುಗಾರಿಕೆ  
ಇಲಾಖೆಯ ಅಧಿಕಾರಿಗಳ ಪ್ರಶ್ನಾವಳಿ**

Sample No.				
------------	--	--	--	--

1. Name of the District / ಜಿಲ್ಲೆಯ ಹೆಸರು:
2. Name of the Respondent / ಉತ್ತರಿಸುವವರ ಹೆಸರು:
3. Designation / ಹುದ್ದೆ:
4. How do you think the savings scheme is helping the fishermen? / ನಿಮ್ಮ ಪ್ರಕಾರ ಉಳಿತಾಯ ಮತ್ತು ಪರಿಹಾರ ಯೋಜನೆ ಮೀನುಗಾರರಿಗೆ ಹೇಗೆ ಸಹಾಯವಾಗುತ್ತಿದೆ?
  
5. How do you think the savings scheme is not helping the fishermen? / ನಿಮ್ಮ ಪ್ರಕಾರ ಉಳಿತಾಯ ಮತ್ತು ಪರಿಹಾರ ಯೋಜನೆ ಮೀನುಗಾರರಿಗೆ ಹೇಗೆ ಸಹಾಯವಾಗುತ್ತಿಲ್ಲ?
  
6. Do you think the scheme is functioning well? / ನಿಮ್ಮ ಪ್ರಕಾರ ಈ ಯೋಜನೆಯು ಚೆನ್ನಾಗಿ ಕಾರ್ಯಗತವಾಗುತ್ತಿದೆಯೇ?
  - 6.1. If No, Why? / ಇಲ್ಲವಾದರೆ ಯಾಕೆ?

7. How many fishermen cooperative societies are there in the district? / ನಿಮ್ಮ ಜಿಲ್ಲೆಯಲ್ಲಿ ಎಷ್ಟು ಮೀನುಗಾರರ ಸಹಕಾರ ಸಂಘಗಳಿವೆ? \_\_\_\_\_
- 7.1. How many of these societies are availing Savings Schemes? / ಈ ಸಂಘಗಳಲ್ಲಿ ಎಷ್ಟು ಸಂಘಗಳು ಉಳಿತಾಯ ಯೋಜನೆಯ ಉಪಯೋಗ ಪಡೆಯುತ್ತಿವೆ? \_\_\_\_\_
- 7.2. Why all societies are not availing the Savings Schemes? / ಉಳಿತಾಯ ಯೋಜನೆಯ ಉಪಯೋಗವನ್ನು ಎಲ್ಲಾ ಸಂಘಗಳು ಏಕೆ ಪಡೆಯುತ್ತಿಲ್ಲ?
8. How is the process of contribution by members and the matching relief by the government function? / ಸದಸ್ಯರ ಕಾಣಿಕೆ ಮತ್ತು ಸರ್ಕಾರ ಕೊಡುವ ಪರಿಹಾರದ ಪ್ರಕ್ರಿಯೆ ಯಾವ ರೀತಿ ಆಗುತ್ತದೆ?
9. How do you think the implementation can be improved to achieve the objective of the programme? / ಈ ಯೋಜನೆಯ ಉದ್ದೇಶವನ್ನು ಸಾಧಿಸಲು ಯೋಜನೆಯ ಕಾರ್ಯಗತವನ್ನು ಯಾವ ರೀತಿ ಉತ್ತಮಪಡಿಸಬಹುದು?
10. Give the number of societies and members benefitted from the savings scheme since the last five years / ಕಳೆದ ಐದು ವರ್ಷದಿಂದ ಸಂಘಗಳು ಮತ್ತು ಫಲಾನುಭವಿ ಸದಸ್ಯರ ಸಂಖ್ಯೆಯನ್ನು ಬರೆಯಿರಿ

Sl. No.	Year	No. of Societies Availed Benefits	No. of Members benefitted
1	2013-14		
2	2012-13		
3	2011-12		
4	2010-11		
5	2009-10		

11. Give the details of monthly fish catch during the last five years / ಕಳೆದ ಐದು ವರ್ಷದಲ್ಲಿ ಪ್ರತಿ ತಿಂಗಳು ಹಿಡಿದ ಮೀನಿನ ವಿವರವನ್ನು ಬರೆಯಿರಿ

Month	2013		2012		2011		2010		2009	
	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value
January										
February										
March										
April										
May										
June										
July										
August										
September										
October										
November										
December										

12. List the different fishermen welfare programmes being implemented in the district and the number of societies and beneficiaries / ಜಿಲ್ಲೆಯಲ್ಲಿ ಅನುಷ್ಠಾನದಲ್ಲಿರುವ ವಿವಿಧ ಮೀನುಗಾರರ ಕಲ್ಯಾಣ ಕಾರ್ಯಕ್ರಮಗಳು ಮತ್ತು ಅದರ ಪ್ರಯೋಜನವನ್ನು ಪಡೆಯುತ್ತಿರುವ ಸಂಘಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬರೆಯಿರಿ

Sl. No.	Programme Name	State / Central Sector	Number of Societies	Number of Beneficiaries	How many of these societies are availing Benefits under savings scheme	Number of Beneficiaries who are availing benefits under savings scheme and other scheme
1	Remission of Central excise duty on HSD used by mechanized fishing boats	Central				
2	Assistance for installation of life saving equipment on fishing boats	Central				
3	Development of brackish water areas through Brackish water Fish Farmers Development Agencies (BFDA)	Central				
4	Subsidy on electricity used by Ice plants	Central				
5	Assistance for Intermediate crafts					
6	Safety of fishermen at Sea					
7						
8						
9						
10						

**Rapid Assessment of Savings and Relief Scheme  
Implemented by Fisheries Department  
Government of Karnataka / ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಮೀನುಗಾರಿಕೆ  
ಇಲಾಖೆಯ ಉಳಿತಾಯ ಮತ್ತು ಪರಿಹಾರ ಯೋಜನೆಯ ಸಮೀಕ್ಷೆ  
Society Survey Questionnaire / ಸಂಘದ ಪ್ರಶ್ನಾವಳಿ**

Sample No.				
------------	--	--	--	--

1. Name of the Society / ಸಂಘದ ಹೆಸರು:
2. Is this society availing Savings Scheme / ಈ ಸಂಘವು ಉಳಿತಾಯ ಯೋಜನೆಯ ಫಲಾನುಭವ ಪಡೆಯುತ್ತಿದೆಯೇ?: Yes -1/ No-0
3. Name of the Village / ಗ್ರಾಮದ ಹೆಸರು:
4. Name of the Taluk / ತಾಲ್ಲೂಕಿನ ಹೆಸರು:
5. Name of the District / ಜಿಲ್ಲೆಯ ಹೆಸರು:
6. Year of Establishment of the Society / ಸಂಘವು ಸ್ಥಾಪನೆಯಾದ ವರ್ಷ:
7. How many years once the society is reconstituted? / ಎಷ್ಟು ವರ್ಷಕ್ಕೊಮ್ಮೆ ಸದಸ್ಯರುಗಳ ಆಡಳಿತ ಮಂಡಳಿ ಪುನರ್‌ರಚನೆಯಾಗುವುದು?
- 7.1. When was the current society is constituted? / ಹಾಲಿ ಮಂಡಳಿಯು ಯಾವಾಗ ರಚನೆಯಾಯಿತು?
8. Where is the society functioning? / ಸಂಘವು ಎಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ?



11. Give the number of members in the society since the last five years / ಕಳೆದ ಐದು ವರ್ಷದಿಂದ ಸಂಘದ ಸದಸ್ಯರುಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬರೆಯಿರಿ

Sl. No.	Year	No. of members
1	2013-14	
2	2012-13	
3	2011-12	
4	2010-11	
5	2009-10	

12. If the number of members is increasing or decreasing, what is the reason? / ಸಂಘದ ಸದಸ್ಯರ ಸಂಖ್ಯೆಯಲ್ಲಿ ಏರು ಪೇರು ಇದ್ದರೆ ಕಾರಣ ತಿಳಿಸಿ

13. Give the income for the society by different sources during the last five years / ಕಳೆದ ಐದು ವರ್ಷದ ಸಂಘದ ಆದಾಯವನ್ನು ಬರೆಯಿರಿ

Sl. No.	Income Source / ಆದಾಯದ ಮೂಲ	Income (Rs.)				
		2013-14	2012-13	2011-12	2010-11	2009-10

14. Give the expenditure for the society by different items during the last five years /  
ಕಳೆದ ಐದು ವರ್ಷದ ಸಂಘದ ವೆಚ್ಚವನ್ನು ಬರೆಯಿರಿ

Sl. No.	Item of Expenditure ದಾಸ್ಥಾನವಾರು ವೆಚ್ಚ	Expenditure / ವೆಚ್ಚ (Rs.)				
		2013-14	2012-13	2011-12	2010-11	2009-10

15. Give the details of the monthly contribution of Rs.75 made by the members during  
the last five years / ಕಳೆದ ಐದು ವರ್ಷದಿಂದ ತಿಂಗಳುವಾರು ಸದಸ್ಯರ ವಂತಿಕೆಯ  
ವಿವರ ಬರೆಯಿರಿ

Month	2014		2013		2012		2011		2010		2009	
	A	B	A	B	A	B	A	B	A	B	A	B
January												
February												
March												
April												
May												
June												
July												
August												
September												
October												
November												
December												

A – No. of Members/ ಸದಸ್ಯರುಗಳ ಸಂಖ್ಯೆ; B – Contribution Made / ವಂತಿಕೆಯ ಮೊತ್ತ;



16. Does the society have a bank account? / ಈ ಸಂಘದ ಹೆಸರಿನಲ್ಲಿ ಬ್ಯಾಂಕ್ ಖಾತೆ ಇದೆಯೇ?

16.1. If Yes, give details of the account / ಹೌದಾದರೆ ವಿವರಗಳನ್ನು ಬರೆಯಿರಿ

Sl. No.	Details	
A	Name of the bank / ಬ್ಯಾಂಕ್ ಹೆಸರು	
B	Location / ಬ್ಯಾಂಕ್ ಇರುವ ಸ್ಥಳ	
C	Account Number / ಖಾತೆಯ ಸಂಖ್ಯೆ	
D	Year of Opening the Account / ಖಾತೆ ತೆರೆದ ವರ್ಷ	
E	What is the Balance amount / ಖಾತೆಯಲ್ಲಿ ಉಳಿಕೆ ಇರುವ ಹಣ	

17. What is the process involved in getting the relief? / ಯೋಜನೆಯಿಂದ ಪರಿಹಾರವನ್ನು ಪಡೆಯುವ ಪ್ರಕ್ರಿಯೆ ವಿವರಿಸಿ

18. Give the details of monthly fish catch during the last five years / ಕಳೆದ ಐದು ವರ್ಷದಲ್ಲಿ ತಿಂಗಳವಾರು ಮೀನು ದೊರೆತಿರುವ ವಿವರ ಬರೆಯಿರಿ

Month	2013	2012	2011	2010	2009
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					

19. Give the list of other welfare schemes availed by the society / ನಿಮ್ಮ ಸಂಘವು ಇತರೆ ಕಲ್ಯಾಣ ಯೋಜನೆಯ ಸವಲತ್ತು ಪಡೆದಿದ್ದರೆ ವಿವರಿಸಿ


**Rapid Assessment of Savings and Relief Scheme  
Implemented by Fisheries Department  
Government of Karnataka / ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಮೀನುಗಾರಿಕೆ  
ಇಲಾಖೆಯ ಉಳಿತಾಯ ಮತ್ತು ಪರಿಹಾರ ಯೋಜನೆಯ ಸಮೀಕ್ಷೆ  
Members Survey Questionnaire / ಸಂಘದ ಸದಸ್ಯರ ಪ್ರಶ್ನಾವಳಿ**

Sample No.				
------------	--	--	--	--

1. Name of the Society / ಸಂಘದ ಹೆಸರು:
2. Is this society availing Savings Scheme / ಈ ಸಂಘವು ಉಳಿತಾಯ ಯೋಜನೆಯ ಫಲಾನುಭವ ಪಡೆಯುತ್ತಿದೆಯೇ?  
Yes -1/ No-0
3. Name of the Village / ಗ್ರಾಮದ ಹೆಸರು:
4. Name of the Taluk / ತಾಲ್ಲೂಕಿನ ಹೆಸರು:
5. Name of the District / ಜಿಲ್ಲೆಯ ಹೆಸರು:
6. Name of the Member / ಸದಸ್ಯರ ಹೆಸರು:
7. Caste / ಸಾಮಾಜಿಕ ವರ್ಗ:
- 7.1. Category / ವರ್ಗ:  
(SC-1;ST-2;OBC-3;General-4;Muslims-5;Christian-6;)
8. Position in the Society / ಸಂಘದಲ್ಲಿನ ಸ್ಥಾನ:  
(President-1; Vice President-2; Secretary-3; Director-4; Member-5)

9. Demographic Details of the family (only members normally living in the house) / ಕುಟುಂಬದ ಸದಸ್ಯರ ವಿವರ (ಸಾಮಾನ್ಯವಾಗಿ ಮನೆಯಲ್ಲಿ ವಾಸಿಸುವವರು ಮಾತ್ರ):

Sl.	Name / ಹೆಸರು	Relationship / ಸಂಬಂಧ	Sex/ ಲಿಂಗ	Age / ವಯಸ್ಸು	Education / ವಿದ್ಯಾಭ್ಯಾಸ	Primary Occupation / ಮೂಲ ಕಸುಬು	Secondary Occupation / ಉಪ ಕಸುಬು	Member of the society / ಸಂಘದಲ್ಲಿನ ಸದಸ್ಯತ್ವ
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

**Relationship:** Self-0; Wife-2; Husband-3; Son-4; Daughter-5; Son-in-law-6; Daughter-in-law-7; Grandson-8; Granddaughter-9; Others-10;

**Sex:** Male-1; Female -2;

**Education:** Illiterate-0; Literate without formal schooling-1; Up to 7<sup>th</sup> -2; Up to 10<sup>th</sup> -3; PUC-4; Degree-5; Post Graduate-6; Professional-7; Diploma-8; Vocational Course-9;

**Occupation:** Fishing-1; Fish labour-2; Fish Vending-3; Agriculture-4; Agri labour-5; Non agri labour-6; Student-7; Dependent-8;

10. Do you know about the savings cum relief programme? / ನಿಮಗೆ ಉಳಿತಾಯ ಮತ್ತು ಪರಿಹಾರ ಯೋಜನೆಯ ಬಗ್ಗೆ ಗೊತ್ತಿದೆಯೇ? Yes -1/ No-0

10.1. Did you get money under the scheme? / ನಿಮಗೆ ಈ ಯೋಜನೆಯ ಮುಖಾಂತರ ಹಣ ದೊರಕಿದೆಯೇ? Yes -1/ No-0

10.2. If yes when did you last get? / ಹೌದಾದರೆ ಕಡೆಯಬಾರಿ ಯಾವಾಗ ದೊರಕಿತು?

10.3. Are you paying regularly monthly contribution of Rs.75 towards your share of the relief? / ಪರಿಹಾರ ನಿಧಿಗೆ ನಿಮ್ಮ ವಂತಿಕೆಯಾದ ಖ.75 ಪ್ರತೀ ತಿಂಗಳು ಸರಿಯಾಗಿ ಕೊಡುತ್ತಿರುವಿರಾ? Yes -1/ No-0

11. Do you think that all the members are paying regularly monthly contribution? / ನಿಮ್ಮ ಪ್ರಕಾರ ಎಲ್ಲಾ ಸದಸ್ಯರುಗಳು ಪ್ರತೀ ತಿಂಗಳು ಸರಿಯಾಗಿ ತಮ್ಮ ವಂತಿಕೆಯನ್ನು ಪಾವತಿಸುತ್ತಿದ್ದಾರಾ? Yes -1/ No-0

11.1. If No, why / ಇಲ್ಲವಾದಲ್ಲಿ ಯಾಕೆ ಪಾವತಿಸುತ್ತಿಲ್ಲ?

11.2. How the relief is managed in the end? / ಪರಿಹಾರವನ್ನು ಯಾವ ರೀತಿ ವಿತರಿಸುತ್ತಾರೆ?

12. Do you own fishing crafts – either mechanized or manual? / ನೀವು ದೋಣಿಯನ್ನು ಹೊಂದಿರುತ್ತೀರಾ (ಯಂತ್ರ / ಸ್ವಯಂ ಚಾಲಿತ)? Yes -1/ No-0

13. What are the sources of income for your family? / ನಿಮ್ಮ ಕುಟುಂಬದ ಅಂದಾಜು ವಾರ್ಷಿಕ ಆದಾಯ ತಿಳಿಸಿ (ಎಲ್ಲಾ ಮೂಲಗಳಿಂದ)

Sl.	Source	Approximate Annual Income (Rs.)
1	Fish Catch / ಮೀನು ಹಿಡಿಯುವುದರಿಂದ	
2	Fish Vending /ಮೀನು ಮಾರಾಟದಿಂದ (ಹಸಿ,ಒಣಗಿಸಿದ, ಮೀನಿನ ಪದಾರ್ಥ )	
3	Renting Fish Net/ ಬಲೆಯ ಬಾಡಿಗೆ	
4	Renting Boat / ನಾವೆಯ ಬಾಡಿಗೆ	
5	Labour for fish catching / ಮೀನು ಹಿಡಿಯಲು ಕೂಲಿ	
6		
7		
8		

14. Do you or any of your family member do fish vending? / ನಿಮ್ಮ ಕುಟುಂಬದಲ್ಲಿ ಯಾರಾದರೂ ಮೀನಿನ ಮಾರಾಟವನ್ನು ಮಾಡುತ್ತಾರಾ? Yes -1/ No-0

14.1.If Yes, What? / ಹೌದಾದರೆ, ಏನು ಮಾರಾಟ ಮಾಡುತ್ತಾರೆ?

(Raw fish / ಹಸಿ ಮೀನು-1; Dried Fish/ ಒಣಗಿಸಿದ ಮೀನು -2; Fish products/ಮೀನಿನ ಪದಾರ್ಥ-3)

15. What do you do during lean seasons? / ಮಳೆಗಾಲದ ಸಮಯದಲ್ಲಿ ಏನು ಕಸುಬು ಮಾಡುತ್ತೀರಿ?

15.1. How much you earn from these occupations? / ಈ ಕಸುಬಿನಿಂದ ಎಷ್ಟು ಗಳಿಸುತ್ತೀರಿ?

16. Do you think the programme is implemented well? / ನಿಮ್ಮ ಪ್ರಕಾರ ಈ ಯೋಜನೆಯು ಉತ್ತಮವಾಗಿ ಅನುಷ್ಠಾನವಾಗುತ್ತಿರುವುದೇ? Yes -1/ No-0

16.1. If No, suggest how to improve the implementation process? / ಇಲ್ಲವಾದಲ್ಲಿ ಅನುಷ್ಠಾನದ ಪ್ರಕ್ರಿಯೆಯನ್ನು ಹೇಗೆ ಉತ್ತಮಗೊಳಿಸಬಹುದು?

## **ANNEX – 3 : LIST OF SAMPLE RESPONDENTS**

**List of Sample Respondents**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
1	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Kamalaksha	Mogaveera	Beneficiary
2	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Rakshith	Mogaveera	Beneficiary
3	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Rakshith	Mogaveera	Beneficiary
4	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Srinivas Karvi	Karvi	Beneficiary
5	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Sadashiva Karvi	Karvi	Beneficiary
6	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Akshay	Mogaveera	Beneficiary
7	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Yashawanth	Mogaveera	Beneficiary
8	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Narayana Sakian	Mogaveera	Beneficiary
9	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Devadas Karkera	Mogaveera	Beneficiary
10	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Jithin Karkera	Mogaveera	Beneficiary
11	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Ajith Puthran	Mogaveera	Beneficiary
12	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Dayananda Bangera	Mogaveera	Beneficiary
13	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Ajay	Mogaveera	Beneficiary
14	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Prabhakar Sakian	Mogaveera	Beneficiary
15	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Saraswathi	Mogaveera	Beneficiary
16	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Sathish	Mogaveera	Beneficiary
17	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Jithesh Kanikan	Mogaveera	Beneficiary
18	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Yuvaraj Karvi	Mogaveera	Beneficiary
19	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Rakesh Karkera	Mogaveera	Beneficiary
20	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Jeevan	Mogaveera	Beneficiary
21	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Lakshman Karkera	Mogaveera	Beneficiary
22	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Praveen Puthran	Mogaveera	Beneficiary
23	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Shivananda Suvarna	Mogaveera	Beneficiary
24	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Divakar Kanikan	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
25	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Hemalatha	Mogaveera	Beneficiary
26	Dakshina Kannada	Mangalore	Bengare Fisherman Co-operative Society	Nithyananda Karkera	Mogaveera	Beneficiary
27	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Harishchandra Mendon	Mogaveera	Beneficiary
28	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Shakila S Saliyan	Mogaveera	Beneficiary
29	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Chandrika Kotyan	Mogaveera	Beneficiary
30	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Pushpa	Mogaveera	Beneficiary
31	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Chandravathi Suvarna	Mogaveera	Beneficiary
32	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Indira S	Mogaveera	Beneficiary
33	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Devaki S Kotyen	Mogaveera	Beneficiary
34	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Janardhan G Salyan	Mogaveera	Beneficiary
35	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Kumar N Karkera	Mogaveera	Beneficiary
36	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Rathnavathi	Mogaveera	Beneficiary
37	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Lakshmi H Mendon	Mogaveera	Beneficiary
38	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Padmavathi	Mogaveera	Beneficiary
39	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Umesh V Amin	Mogaveera	Beneficiary
40	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Shashi Kala	Mogaveera	Beneficiary
41	Dakshina Kannada	Mangalore	Hosabettu Fishermen Coop Society	Santhosh	Mogaveera	Beneficiary
42	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Keshav B Shriyan	Mogaveera	Beneficiary
43	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Sudeer Shriyan	Mogaveera	Beneficiary
44	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Jayanthi	Mogaveera	Beneficiary
45	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Shobha	Mogaveera	Beneficiary
46	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Jambavathi R Salyan	Mogaveera	Beneficiary
47	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Kalavathi	Mogaveera	Beneficiary
48	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Shakunthala	Mogaveera	Beneficiary



**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
49	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Devaki	Mogaveera	Beneficiary
50	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Usha	Mogaveera	Beneficiary
51	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Varija Ameen	Mogaveera	Beneficiary
52	Dakshina Kannada	Mangalore	Iddya Fisherman Co-operative Society	Rajivi	Mogaveera	Beneficiary
53	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Vasudeva Boluru	Mogaveera	Beneficiary
54	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Varija.N.Karkera	Mogaveera	Beneficiary
55	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Thulasi	Mogaveera	Beneficiary
56	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Yadav Karkere	Mogaveera	Beneficiary
57	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Kusuma Bangera	Mogaveera	Beneficiary
58	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Damodara Bangera	Mogaveera	Beneficiary
59	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Nithyananda	Mogaveera	Beneficiary
60	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Padmanabha Suvarna	Mogaveera	Beneficiary
61	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Eshwara Kundar	Mogaveera	Beneficiary
62	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Asha	Mogaveera	Beneficiary
63	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Bhuvaneshwara	Mogaveera	Beneficiary
64	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Anil	Mogaveera	Beneficiary
65	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Athmaram	Mogaveera	Beneficiary
66	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Amith	Mogaveera	Beneficiary
67	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Ananda	Mogaveera	Beneficiary
68	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Ashok	Mogaveera	Beneficiary
69	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Champa	Mogaveera	Beneficiary
70	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Chandravathi	Mogaveera	Beneficiary
71	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Chandrakala	Mogaveera	Beneficiary
72	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Balitha	Mogaveera	Beneficiary
73	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Bharathi Harishchandra	Mogaveera	Beneficiary
74	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Bharathi Devendra	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
75	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Anitha	Mogaveera	Beneficiary
76	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Babitha	Mogaveera	Beneficiary
77	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Gopala	Mogaveera	Beneficiary
78	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Devadas	Mogaveera	Beneficiary
79	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Bhaskar	Mogaveera	Beneficiary
80	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Jagadish	Mogaveera	Beneficiary
81	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Jagannath	Mogaveera	Beneficiary
82	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Kishor	Mogaveera	Beneficiary
83	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Harendra	Mogaveera	Beneficiary
84	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Diwakara	Mogaveera	Beneficiary
85	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Guruprasad	Mogaveera	Beneficiary
86	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Anandi Puthram	Mogaveera	Beneficiary
87	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Bharathi Karkera	Mogaveera	Beneficiary
88	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Anandi Kotian	Mogaveera	Beneficiary
89	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Sulochana	Mogaveera	Beneficiary
90	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Saroja	Mogaveera	Beneficiary
91	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Geetha	Mogaveera	Beneficiary
92	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Dayavathi	Mogaveera	Beneficiary
93	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Vimala	Mogaveera	Beneficiary
94	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Gopala Banger	Mogaveera	Beneficiary
95	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Sarvani	Mogaveera	Beneficiary
96	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Padmavathi	Mogaveera	Beneficiary
97	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Padmanabha Puthran	Mogaveera	Beneficiary
98	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Varija Karkera	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
99	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Dayavathi	Mogaveera	Beneficiary
100	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Seethamma	Mogaveera	Beneficiary
101	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Babitha	Mogaveera	Beneficiary
102	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Leela	Mogaveera	Beneficiary
103	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Chandrakala	Mogaveera	Beneficiary
104	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Chandrasah	Mogaveera	Beneficiary
105	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Lalitha	Mogaveera	Beneficiary
106	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Manoj	Mogaveera	Beneficiary
107	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Jagadish	Mogaveera	Beneficiary
108	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Sathish	Mogaveera	Beneficiary
109	Dakshina Kannada	Mangalore	Mangalore Mogaveerara Co-operative Society	Geetha	Mogaveera	Beneficiary
110	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Chandravathi	Mogaveera	Beneficiary
111	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Purshotham Suvarna	Mogaveera	Beneficiary
112	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Geetha.R.Karkera	Mogaveera	Beneficiary
113	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Chandra Suvarna	Mogaveera	Beneficiary
114	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Poornima	Mogaveera	Beneficiary
115	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Dhananjaya Bangera	Mogaveera	Beneficiary
116	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Sudhanva Suvarna	Mogaveera	Beneficiary
117	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Devdas Suvarna	Mogaveera	Beneficiary
118	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Vasantha	Mogaveera	Beneficiary
119	Dakshina Kannada	Mangalore	Mithra Patna Fisheries Co-operative Society	Ravindra	Mogaveera	Beneficiary
120	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Janaki S Puthran	Mogaveera	Beneficiary
121	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Umavathi	Mogaveera	Beneficiary
122	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Dayavathi D Amin	Mogaveera	Beneficiary
123	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Yashodha Bangera	Mogaveera	Beneficiary
124	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Meenakshi Bangera	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
125	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Bharathi Karbera	Mogaveera	Beneficiary
126	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Kalavathi	Mogaveera	Beneficiary
127	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Malathi Aman	Mogaveera	Beneficiary
128	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Banumathi Mendan	Mogaveera	Beneficiary
129	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Rohini Bangera	Mogaveera	Beneficiary
130	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Asha Bangera	Mogaveera	Beneficiary
131	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Saraswathi	Mogaveera	Beneficiary
132	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Sunanda Bangera	Mogaveera	Beneficiary
133	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Vani Kundar	Mogaveera	Beneficiary
134	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Sarala Kanekan	Mogaveera	Beneficiary
135	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Vijaya Suvarna	Mogaveera	Beneficiary
136	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Pushpa Bangera	Mogaveera	Beneficiary
137	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Prathima	Mogaveera	Beneficiary
138	Dakshina Kannada	Mangalore	Ullal Fisherwomen Coop Society	Malathi Karkera	Mogaveera	Beneficiary
139	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sanjeevi Kharvi	Karvi	Beneficiary
140	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shesha Barir	Karvi	Beneficiary
141	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Thimmappa Barir	Karvi	Beneficiary
142	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Amba	Karvi	Beneficiary
143	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Manji Arvi	Karvi	Beneficiary
144	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Annayya Billava	Billava	Beneficiary
145	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Uma Kharvi	Karvi	Beneficiary
146	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Paandu	Karvi	Beneficiary
147	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shashi Kharvi	Karvi	Beneficiary
148	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Subray Kharvi	Karvi	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
149	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Narasimha Kharvi	Karvi	Beneficiary
150	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sujatha	Karvi	Beneficiary
151	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Seethamma Harvi	Karvi	Beneficiary
152	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Ramakharvi	Karvi	Beneficiary
153	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Rathni Kharvi	Harvi	Beneficiary
154	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sumithra Prakash	Karvi	Beneficiary
155	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Jenni	Karvi	Beneficiary
156	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sharada	Karvi	Beneficiary
157	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Jayanthi	Karvi	Beneficiary
158	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Lakshmi	Karvi	Beneficiary
159	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Jayanthi	Karvi	Beneficiary
160	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Malathi Kharvi	Karvi	Beneficiary
161	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shanthi	Karvi	Beneficiary
162	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shekhar Kharvi	Karvi	Beneficiary
163	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Manjunath	Mogaveera	Beneficiary
164	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Srinivas	Karvi	Beneficiary
165	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Ananda Kharvi	Karvi	Beneficiary
166	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sukumar	Karvi	Beneficiary
167	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Manjunath	Harvi	Beneficiary
168	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Prema	Karvi	Beneficiary
169	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Dilip Kharvi	Karvi	Beneficiary
170	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Surendra	Harikanta	Beneficiary
171	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Suresha	Karvi	Beneficiary
172	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Subakara	Karvi	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
173	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Damodar	Karvi	Beneficiary
174	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shiva	Karvi	Beneficiary
175	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Nagappayya	Karvi	Beneficiary
176	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Vishnu	Mogaveera	Beneficiary
177	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sumathi	Karvi	Beneficiary
178	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Chandravathi	Karvi	Beneficiary
179	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Annappa	Karvi	Beneficiary
180	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Lalitha	Karvi	Beneficiary
181	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Ramesh	Karvi	Beneficiary
182	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Girija	Karvi	Beneficiary
183	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Manjunatha	Karvi	Beneficiary
184	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Annappa	Karvi	Beneficiary
185	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Rukmini	Karvi	Beneficiary
186	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shiva	Karvi	Beneficiary
187	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Parvathi	Karvi	Beneficiary
188	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Jyothi	Karvi	Beneficiary
189	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Neela	Karvi	Beneficiary
190	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Rukmini	Karvi	Beneficiary
191	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Babu	Karvi	Beneficiary
192	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Kamala	Karvi	Beneficiary
193	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Manjula	Karvi	Beneficiary
194	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Chandravathi	Karvi	Beneficiary
195	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Devadas	Karvi	Beneficiary
196	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Chandravathi	Karvi	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
197	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Jattu	Harikanta	Beneficiary
198	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sandhya	Mogaveera	Beneficiary
199	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Ganesh	Karvi	Beneficiary
200	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Shekara	Karvi	Beneficiary
201	Udupi	Kundapura	Gangolli Fisherman Co-operative Society	Sathesha	Karvi	Beneficiary
202	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Gnanea.M Suvarna	Mogaveera	Beneficiary
203	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Prema Kudar	Mogaveera	Beneficiary
204	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Nirmala Karkare	Mogaveera	Beneficiary
205	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Suresh	Mogaveera	Beneficiary
206	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Chandravati.S Tingalaya	Mogaveera	Beneficiary
207	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Prema Tingalaya	Mogaveera	Beneficiary
208	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Bharati	Mogaveera	Beneficiary
209	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Chandrashekar	Mogaveera	Beneficiary
210	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Narayana Kharvi	Mogaveera	Beneficiary
211	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Bhaskar Kharvi	Mogaveera	Beneficiary
212	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Girija Kharvi	Mogaveera	Beneficiary
213	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Devi Kharvi	Mogaveera	Beneficiary
214	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Geetha Kharvi	Mogaveera	Beneficiary
215	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Harinakshi	Mogaveera	Beneficiary
216	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Harinakshi Sharada	Kundra	Beneficiary
217	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Sumati	Mogaveera	Beneficiary
218	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Gulabi	Mogaveera	Beneficiary
219	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Geetha	Mogaveera	Beneficiary
220	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Rathna	Mogaveera	Beneficiary
221	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Manjunath.S Tingalaya	Mogaveera	Beneficiary
222	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Lalitha Karkera	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
223	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Gunavati	Mogaveera	Beneficiary
224	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Chandrashekar Thingalaya	Mogaveera	Beneficiary
225	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Shyamala	Mogaveera	Beneficiary
226	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Chandra	Mogaveera	Beneficiary
227	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Padma Mandar	Mogaveera	Beneficiary
228	Udupi	Udupi	Hangarakatta Fisherman Cooperative Society	Rajeevi Karvi	Karvi	Beneficiary
229	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Vanaja	Mogaveera	Beneficiary
230	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Suri	Mogaveera	Beneficiary
231	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Marli	Mogaveera	Beneficiary
232	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Saadhu	Mogaveera	Beneficiary
233	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Kamala	Mogaveera	Beneficiary
234	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Kavitha	Mogaveera	Beneficiary
235	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Shalini	Mogaveera	Beneficiary
236	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Girija	Mogaveera	Beneficiary
237	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jalaja	Mogaveera	Beneficiary
238	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Radha	Mogaveera	Beneficiary
239	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Radha	Mogaveera	Beneficiary
240	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Shantha	Mogaveera	Beneficiary
241	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Saroja Shreyan	Mogaveera	Beneficiary
242	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Ganga Mogaveera	Mogaveera	Beneficiary
243	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Nagesha	Mogaveera	Beneficiary
244	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Saroja	Mogaveera	Beneficiary
245	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Narasimha.C Naik	Mogaveera	Beneficiary
246	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Singare Mogaveera	Mogaveera	Beneficiary
247	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Nagesh.V Kundra	Mogaveera	Beneficiary
248	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Asha	Mogaveera	Beneficiary



**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
249	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Lakshmi	Mogaveera	Beneficiary
250	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Leelavati	Mogaveera	Beneficiary
251	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Rathna Mogaveera	Mogaveera	Beneficiary
252	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Akshtha	Mogaveera	Beneficiary
253	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Parvati	Mogaveera	Beneficiary
254	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Vanaja	Mogaveera	Beneficiary
255	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Padmavati Moaveera	Mogaveera	Beneficiary
256	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Rekha	Mogaveera	Beneficiary
257	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Prathima	Mogaveera	Beneficiary
258	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Girija	Mogaveera	Beneficiary
259	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jyoti	Mogaveera	Beneficiary
260	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Hemavati	Mogaveera	Beneficiary
261	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Indira	Mogaveera	Beneficiary
262	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Kamala	Mogaveera	Beneficiary
263	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Mukambi	Mogaveera	Beneficiary
264	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Kamala Putharan	Mogaveera	Beneficiary
265	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jalaja Mogera	Mogaveera	Beneficiary
266	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Rathnavati	Mogaveera	Beneficiary
267	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Usha	Mogaveera	Beneficiary
268	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sujatha	Mogaveera	Beneficiary
269	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Nagarathna Mogaveera	Mogaveera	Beneficiary
270	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Rajesh	Mogaveera	Beneficiary
271	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Saroja	Mogaveera	Beneficiary
272	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Manju Mogarthe	Mogaveera	Beneficiary
273	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Shamala	Mogaveera	Beneficiary
274	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Rathna	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
275	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jyoti	Mogaveera	Beneficiary
276	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Laxmi Mogaveera	Mogaveera	Beneficiary
277	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Suresh Kanchan	Mogaveera	Beneficiary
278	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Shivanna	Karvi	Beneficiary
279	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Girija	Mogaveera	Beneficiary
280	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sushila	Mogaveera	Beneficiary
281	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Chennamma Mogaveera	Mogaveera	Beneficiary
282	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Prema.A Naik	Mogaveera	Beneficiary
283	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Manjunath	Mogaveera	Beneficiary
284	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Neetu	Mogaveera	Beneficiary
285	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Girija	Mogaveera	Beneficiary
286	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Seethu	Mogaveera	Beneficiary
287	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Kaveri	Mogaveera	Beneficiary
288	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Narasimha Naik	Mogaveera	Beneficiary
289	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Vishalaxmi	Mogaveera	Beneficiary
290	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Gulabi	Mogaveera	Beneficiary
291	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Radha	Mogaveera	Beneficiary
292	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Gopal	Mogaveera	Beneficiary
293	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Nagarathna	Mogaveera	Beneficiary
294	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Girija	Mogaveera	Beneficiary
295	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Parvati	Mogaveera	Beneficiary
296	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Chandu	Mogaveera	Beneficiary
297	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jalaja	Mogaveera	Beneficiary
298	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Chidananda Mogaveera	Mogaveera	Beneficiary
299	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Surendra	Mogaveera	Beneficiary
300	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Usha	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
301	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Narasimha	Mogaveera	Beneficiary
302	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sushila	Mogaveera	Beneficiary
303	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jyoti	Mogaveera	Beneficiary
304	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sharada	Mogaveera	Beneficiary
305	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Smt. Tunga	Mogaveera	Beneficiary
306	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Girija	Mogaveera	Beneficiary
307	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sharada	Mogaveera	Beneficiary
308	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sabbu Mogarathi	Mogaveera	Beneficiary
309	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Leela Mogarathi	Mogaveera	Beneficiary
310	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jyoti	Mogaveera	Beneficiary
311	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Nitu Mogarathi	Mogaveera	Beneficiary
312	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Savithri	Mogaveera	Beneficiary
313	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Heriya Mogaveera	Mogaveera	Beneficiary
314	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Leela Mograthi	Mogaveera	Beneficiary
315	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Radha Mogaveera	Mogaveera	Beneficiary
316	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jayanti	Mogaveera	Beneficiary
317	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Savitha	Mogaveera	Beneficiary
318	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Nagarathna W/O Udaya	Mogaveera	Beneficiary
319	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sharada	Mogaveera	Beneficiary
320	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Jyoti	Mogaveera	Beneficiary
321	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sathi Mogaveera	Mogaveera	Beneficiary
322	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Khaveri Mogaveera	Mogaveera	Beneficiary
323	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sumati	Mogaveera	Beneficiary
324	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Basava	Mogaveera	Beneficiary
325	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Veena	Mogaveera	Beneficiary
326	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Sowmya	Mogaveera	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
327	Udupi	Kundapura	Hemmadi Fishermen'S Primary Coop Society	Prema	Mogaveera	Beneficiary
328	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Somanath Kotryan	Mogaveera	Beneficiary
329	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Santhosh	Mogaveera	Beneficiary
330	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Naveen	Mogaveera	Beneficiary
331	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Harish Sqliyan	Mogaveera	Beneficiary
332	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Kumara	Mogaveera	Beneficiary
333	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Hayavadha Putharan	Mogaveera	Beneficiary
334	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Chethana	Mogaveera	Beneficiary
335	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Giriraja	Mogaveera	Beneficiary
336	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Janardhan Salyan	Mogaveera	Beneficiary
337	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Venkatesh Saiyan	Mogaveera	Beneficiary
338	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Vadhiraj	Mogaveera	Beneficiary
339	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Prema P Kundra	Mogaveera	Beneficiary
340	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Sudharma Sriyan	Mogaveera	Beneficiary
341	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Ravi.V Suvarna	Mogaveera	Beneficiary
342	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Rajeevi	Mogaveera	Beneficiary
343	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Ritesh	Mogaveera	Beneficiary
344	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Mohini	Mogaveera	Beneficiary
345	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Santhosh	Mogaveera	Beneficiary
346	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Yogish	Mogaveera	Beneficiary
347	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Indira	Mogaveera	Beneficiary
348	Udupi	Udupi	Kaipunjal Fisherman'S Primary Multipurpose Society	Lakshmi Saliyana	Mogaveera	Beneficiary
349	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Ishwar Kharvi	Karvi	Beneficiary
350	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Ganap Kharvi	Karvi	Beneficiary
351	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Thimma Lharvi	Karvi	Beneficiary
352	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Ananda Kharvi	Karvi	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
353	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Subramanya	Mogaveera	Beneficiary
354	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Shesha Kharvi	Karvi	Beneficiary
355	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Rama Kharvi	Mogaveera	Beneficiary
356	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Rama Kharvi	Karvi	Beneficiary
357	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Vasu Kharvi	Karvi	Beneficiary
358	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Shridhara Kharvi	Karvi	Beneficiary
359	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Rama Kharvi	Mogaveera	Beneficiary
360	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Narayana Kharvi	Mogaveera	Beneficiary
361	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Krishna	Mogaveera	Beneficiary
362	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Subba Kharvi	Karvi	Beneficiary
363	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Jyoti	Mogaveera	Beneficiary
364	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Rama Kharvi	Mogaveera	Beneficiary
365	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Narayan Kharvi	Mogaveera	Beneficiary
366	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Ram Akharvi	Mogaveera	Beneficiary
367	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	T.Narayana Kharvi	Karvi	Beneficiary
368	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Thikamma	Karvi	Beneficiary
369	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Kuppaiah	Karvi	Beneficiary
370	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Anand Kharvi	Karvi	Beneficiary
371	Udupi	Kundapura	Kirumanjeshwara Fishermen'S Cooperative Society	Sujra	Karvi	Beneficiary
372	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Girija	Poojary	Beneficiary
373	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Leelavati	Mogaveera	Beneficiary
374	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Gouri	Mogaveera	Beneficiary
375	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Radha	Mogaveera	Beneficiary
376	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shashikala	Mogaveera	Beneficiary
377	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shobha	Poojary	Beneficiary
378	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Yashodha	Poojary	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
379	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Sadu Poojary	Poojary	Beneficiary
380	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shantha	Poojary	Beneficiary
381	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Sushil	Poojary	Beneficiary
382	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Vanaja	Mogaveera	Beneficiary
383	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Lalitha	Mogaveera	Beneficiary
384	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Girija	Mogaveera	Beneficiary
385	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Radha	Mogaveera	Beneficiary
386	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Neetuu Marokathi	Mogaveera	Beneficiary
387	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Kusu Marakathi	Mogaveera	Beneficiary
388	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Radha	Mogaveera	Beneficiary
389	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shantha	Mogaveera	Beneficiary
390	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Kamala	Mogaveera	Beneficiary
391	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Rathna	Mogaveera	Beneficiary
392	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Nagu Marakala	Mogaveera	Beneficiary
393	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shanta	Mogaveera	Beneficiary
394	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Revati	Mogaveera	Beneficiary
395	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Jayashree	Mogaveera	Beneficiary
396	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Gulabi	Mogaveera	Beneficiary
397	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shantha	Mogaveera	Beneficiary
398	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Farida Banu	Muslim	Beneficiary
399	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Bi Fathima	Muslim	Beneficiary
400	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Jayalakshmi	Mogaveera	Beneficiary
401	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Damayanti	Mogaveera	Beneficiary
402	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Saroja	Poojary	Beneficiary
403	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Okku Matakalthi	Mogaveera	Beneficiary
404	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Devaki	Mogaveera	Beneficiary

<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
405	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Shaylaja	Bikwa	Beneficiary
406	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Prema	Poojary	Beneficiary
407	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Sahira Banu	Muslim	Beneficiary
408	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Chikka Marabatta	Mogaveera	Beneficiary
409	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Kadthi	Mogaveera	Beneficiary
410	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Basvi	Mogaveera	Beneficiary
411	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Sharada	Mogaveera	Beneficiary
412	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Savita	Mogaveera	Beneficiary
413	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Sushila	Mogaveera	Beneficiary
414	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Kamala	Mogaveera	Beneficiary
415	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Girija	Mogaveera	Beneficiary
416	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Jalaja	Mogaveera	Beneficiary
417	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Nagarathna	Mogaveera	Beneficiary
418	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Gulabi	Mogaveera	Beneficiary
419	Udupi	Udupi	Kotathattu Fisherwomen Multipurpose Seva Coop Society	Janabi	Muslim	Beneficiary
420	Udupi	Udupi	Malpe Fisherman Cooperative Society	Gopal Kanchan	Mogaveera	Beneficiary
421	Udupi	Udupi	Malpe Fisherman Cooperative Society	Janardhan Kanchan	Mogaveera	Beneficiary
422	Udupi	Udupi	Malpe Fisherman Cooperative Society	Barbar Maiden	Mogaveera	Beneficiary
423	Udupi	Udupi	Malpe Fisherman Cooperative Society	Raju Barbar	Mogaveera	Beneficiary
424	Udupi	Udupi	Malpe Fisherman Cooperative Society	Leeladath Botian	Mogaveera	Beneficiary
425	Udupi	Udupi	Malpe Fisherman Cooperative Society	Dinesh Kumar	Mogaveera	Beneficiary
426	Udupi	Udupi	Malpe Fisherman Cooperative Society	M.B Mahabala	SC	Beneficiary
427	Udupi	Udupi	Malpe Fisherman Cooperative Society	Shashidhar Karbera	Mogaveera	Beneficiary
428	Udupi	Udupi	Malpe Fisherman Cooperative Society	Devappa Soalivan	Mogaveera	Beneficiary
429	Udupi	Udupi	Malpe Fisherman Cooperative Society	Harish G.Kotain	Mogaveera	Beneficiary

<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
430	Udupi	Udupi	Malpe Fisherman Cooperative Society	Vijaya.N Bangera	Mogaveera	Beneficiary
431	Udupi	Udupi	Malpe Fisherman Cooperative Society	Shekar Tingalaya	Mogaveera	Beneficiary
432	Udupi	Udupi	Malpe Fisherman Cooperative Society	Sanjeeva Salian	Mogaveera	Beneficiary
433	Udupi	Udupi	Malpe Fisherman Cooperative Society	Sathish Bangera	Mogaveera	Beneficiary
434	Udupi	Udupi	Malpe Fisherman Cooperative Society	Ravi Ameen	Mogaveera	Beneficiary
435	Udupi	Udupi	Manooru Fisherman Cooperative Society	Prabhakar Tingalaya	Mogaveera	Beneficiary
436	Udupi	Udupi	Manooru Fisherman Cooperative Society	Chandra Shekar	Mogaveera	Beneficiary
437	Udupi	Udupi	Manooru Fisherman Cooperative Society	Subramanya	Mogaveera	Beneficiary
438	Udupi	Udupi	Manooru Fisherman Cooperative Society	Shankara Thingalaya	Mogaveera	Beneficiary
439	Udupi	Udupi	Manooru Fisherman Cooperative Society	Govind Kanchana	Mogaveera	Beneficiary
440	Udupi	Udupi	Manooru Fisherman Cooperative Society	Sathish	Mogaveera	Beneficiary
441	Udupi	Udupi	Manooru Fisherman Cooperative Society	Sharadha Kundar	Mogaveera	Beneficiary
442	Udupi	Udupi	Manooru Fisherman Cooperative Society	Panju Kanchan	Mogaveera	Beneficiary
443	Udupi	Udupi	Manooru Fisherman Cooperative Society	Rama M Bangera	Mogaveera	Beneficiary
444	Udupi	Udupi	Manooru Fisherman Cooperative Society	Rathan	Mogaveera	Beneficiary
445	Udupi	Udupi	Manooru Fisherman Cooperative Society	Santhosh	Mogaveera	Beneficiary
446	Udupi	Udupi	Manooru Fisherman Cooperative Society	Sandesha	Mogaveera	Beneficiary
447	Udupi	Udupi	Manooru Fisherman Cooperative Society	Rathnakar	Mogaveera	Beneficiary
448	Udupi	Udupi	Manooru Fisherman Cooperative Society	Rathnakar	Mogaveera	Beneficiary
449	Udupi	Udupi	Manooru Fisherman Cooperative Society	Chandra Bangera	Mogaveera	Beneficiary
450	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Bhavani	Karvi	Beneficiary



<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
451	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Laxmi	Karvi	Beneficiary
452	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Gayahtri	Karvi	Beneficiary
453	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Marti	Karvi	Beneficiary
454	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Sharada	Karvi	Beneficiary
455	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Kamala	Karvi	Beneficiary
456	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Anuradha Kunder	Mogaveera	Beneficiary
457	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Gulabi	Mogaveera	Beneficiary
458	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Shantha.N Kunder	Mogaveera	Beneficiary
459	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Gulabi	Mogaveera	Beneficiary
460	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Saroja	Mogaveera	Beneficiary
461	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Sumati	Karvi	Beneficiary
462	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Mamatha	Billava	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
463	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Jayalaxmi	Poojary	Beneficiary
464	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Janaki	Karvi	Beneficiary
465	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Manjula	Karvi	Beneficiary
466	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Kasturi	Karvi	Beneficiary
467	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Prema	Karvi	Beneficiary
468	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Saroja	Karvi	Beneficiary
469	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Savitha	Karvi	Beneficiary
470	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Prema	Karvi	Beneficiary
471	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Sushila	Poojary	Beneficiary
472	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Rajashree	Mogaveera	Beneficiary
473	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Rohini	Karvi	Beneficiary
474	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Vedavati	Mogaveera	Beneficiary

<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
475	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Nagamma	Mogaveera	Beneficiary
476	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Girija	Mogaveera	Beneficiary
477	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Anitha	Mogaveera	Beneficiary
478	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Asha	Poojaru	Beneficiary
479	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Sushila Karvi	Karvi	Beneficiary
480	Udupi	Kundapura	Maravante Mahila Meenugarara Vividhodesh Coop Society	Leelavati	Karvi	Beneficiary
481	Udupi	Udupi	Polippu Fisherman Cooperative Society	Manoj Koryan	Mogaveera	Beneficiary
482	Udupi	Udupi	Polippu Fisherman Cooperative Society	Dayananda N.Putharan	Mogaveera	Beneficiary
483	Udupi	Udupi	Polippu Fisherman Cooperative Society	Madhava Kanchanh	Mogaveera	Beneficiary
484	Udupi	Udupi	Polippu Fisherman Cooperative Society	Suresh Bangera	Mogaveera	Beneficiary
485	Udupi	Udupi	Polippu Fisherman Cooperative Society	Purushotam Putharan	Mogaveera	Beneficiary
486	Udupi	Udupi	Polippu Fisherman Cooperative Society	Purushotam Suvarna	Mogaveera	Beneficiary
487	Udupi	Udupi	Polippu Fisherman Cooperative Society	Sundara.N Suvarna	Mogaveera	Beneficiary
488	Udupi	Udupi	Polippu Fisherman Cooperative Society	Shekar.C Amin	Mogaveera	Beneficiary
489	Udupi	Udupi	Polippu Fisherman Cooperative Society	Vamana G.Suvarna	Mogaveera	Beneficiary
490	Udupi	Udupi	Polippu Fisherman Cooperative Society	Raghava.K Suvarna	Mogaveera	Beneficiary

<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
491	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Radha	Adi Dravida	Beneficiary
492	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Nalini	Adi Dravida	Beneficiary
493	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Varija	Adi Dravida	Beneficiary
494	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Janaki	Adi Dravida	Beneficiary
495	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Sushila	Adi Dravida	Beneficiary
496	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Smt.Sundari	Adi Dravida	Beneficiary
497	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Shymala	Adi Dravida	Beneficiary
498	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Narsi	Adi Dravida	Beneficiary
499	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Baby	Adi Dravida	Beneficiary
500	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Prema	Adi Dravida	Beneficiary
501	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Sundari	Adi Dravida	Beneficiary
502	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Rohini	Adi Dravida	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
503	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Sugandi	Adi Dravida	Beneficiary
504	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Nethravati	Adi Dravida	Beneficiary
505	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Sumati	Adi Dravida	Beneficiary
506	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Shobha	Adi Dravida	Beneficiary
507	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Lalitha	Adi Dravida	Beneficiary
508	Udupi	Udupi	SC Fisherwomen's Multi-Purpose Primary Co-Operative Society	Kusuma	Adi Dravida	Beneficiary
509	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Parvati	Mogaveera	Beneficiary
510	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Prabha.S Suvarna	Mogaveera	Beneficiary
511	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Vijaya Laxmi Suvarna	Mogaveera	Beneficiary
512	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Prema Kundar	Mogaveera	Beneficiary
513	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Sundari Bangera	Mogaveera	Beneficiary
514	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Lalitha Madavan	Mogaveera	Beneficiary
515	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Appi Salian	Mogaveera	Beneficiary
516	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Sunanda Kundar	Mogaveera	Beneficiary
517	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Shalini	Mogaveera	Beneficiary
518	Udupi	Udupi	Thenkayermal Fisherwomen Cooperative Society	Jayanti Kotean	Mogaveera	Beneficiary
519	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Heriya Kundar	Mogaveera	Beneficiary
520	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Panduaranga	Mogaveera	Beneficiary
521	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Shukradas Kharvi	Karvi	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
522	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Basava Mogaveera	Mogaveera	Beneficiary
523	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Babu Karvi	Karvi	Beneficiary
524	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Satish	Mogaveera	Beneficiary
525	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Vani	Mogaveera	Beneficiary
526	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Harish Karkera	Mogaveera	Beneficiary
527	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Jayalakshmi	Mogaveera	Beneficiary
528	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Sumithra	Karvi	Beneficiary
529	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Gulabi Salean	Mogaveera	Beneficiary
530	Udupi	Udupi	Uppinakote Fisherman Cooperative Society	Seetha Salean	Mogaveera	Beneficiary
531	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Panduranga	Gobith	Beneficiary
532	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Rathnaar	Gobith	Beneficiary
533	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Gangadhar	Gobith	Beneficiary
534	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Datta Mohan	Gobith	Beneficiary
535	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Vijetha	Gobith	Beneficiary
536	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Yashodha	Gobith	Beneficiary
537	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Nethravathi	Gobith	Beneficiary
538	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Ishwara Narayana	Gobith	Beneficiary
539	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Prethi	Gobith	Beneficiary
540	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Jayan	Gobith	Beneficiary
541	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Prabhakara	Gobith	Beneficiary
542	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Rathnakar	Gobith	Beneficiary
543	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Panduranga	Gobith	Beneficiary
544	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Krishna	Gobith	Beneficiary
545	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Panduranga	Gobith	Beneficiary
546	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Santhosh	Gobith	Beneficiary
547	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Nagaraj	Gobith	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
548	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Devaraya Krishna	Gobith	Beneficiary
549	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Lakshmi	Gobith	Beneficiary
550	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Devraj	Gobith	Beneficiary
551	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Rathesh	Gobith	Beneficiary
552	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Rakshitha	Gobith	Beneficiary
553	Uttar Kannada	Kumta	Fisheries Co-operative Society Dubbanashashi	Rajesh	Gobith	Beneficiary
554	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Savitha Murdeshwara	Harikanta	Beneficiary
555	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Girija Eswara	Harikanta	Beneficiary
556	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Venkatesh Narayana	Harikanta	Beneficiary
557	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Shanthi Narayana	Harikanta	Beneficiary
558	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Manjamma,Mahadev,Ha	Harikanta	Beneficiary
559	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Mahalakshmi	Harikanta	Beneficiary
560	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Manjunath Harikanth	Harikanta	Beneficiary
561	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Shanthi Nagappa	Harikanta	Beneficiary
562	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Mahadevi Rama	Harikanta	Beneficiary
563	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Sarojini Sridar	Harikanta	Beneficiary
564	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Shekeri Nagappa	Harikanta	Beneficiary
565	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Iswara Nagaya	Harikanta	Beneficiary
566	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Narayana Govinda	Harikanta	Beneficiary
567	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Ramdas Harikanth	Harikanta	Beneficiary
568	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Kalpna Ravihrikanth	Harikanta	Beneficiary
569	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Ugadi Babri Harikanth	Harikanta	Beneficiary
570	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Ragavendra Nagappa	Harikanta	Beneficiary
571	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Manjamma Kuppa	Harikanta	Beneficiary
572	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Krishna Harikanth	Harikanta	Beneficiary
573	Uttar Kannada	Batkal	Fishermen'S Cooperative Society, Murdeshwar	Pushpa Sankhara	Harikanta	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
574	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Lakshmi Ananth	Harikanta	Beneficiary
575	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Ganathi Shankra	Harikanta	Beneficiary
576	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Kuppi Iswar	Harikanta	Beneficiary
577	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Kuppa Kuppa	Harikanta	Beneficiary
578	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Shrikanth Nagappa	Harikanta	Beneficiary
579	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Ganpathi Goncha	Harikanta	Beneficiary
580	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Shanthi Ramachandra	Harikanta	Beneficiary
581	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Gowri Devidas	Harikanta	Beneficiary
582	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Anand Mablur	Harikanta	Beneficiary
583	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Magu Shivappa	Harikanta	Beneficiary
584	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Krishna Shukra	Harikanta	Beneficiary
585	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Manjunath Ganapathi	Harikanta	Beneficiary
586	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Lakshmi Manjunath	Harikanta	Beneficiary
587	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Manjappa Narayan	Harikanta	Beneficiary
588	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Parvathi	Harikanta	Beneficiary
589	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Radha Ishwara	Harikanta	Beneficiary
590	Uttar Kannada	Batkal	Fishermen'S Cooperative Society,Bailur	Santhosh Linga	Harikanta	Beneficiary
591	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Padma Priya Padmanab	Gobith	Beneficiary
592	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Saraswathi Ramesh	Karvi	Beneficiary
593	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Kamalakar Ganapoli	Karvi	Beneficiary
594	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Shobha Tulasidas	Karvi	Beneficiary
595	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Rathni Suresh Harikanth	Harikanta	Beneficiary
596	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Smt.Bhagi Hari	Karvi	Beneficiary
597	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Neetha Thulasidas	Gobith	Beneficiary
598	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Pori Venkata	Bharvi	Beneficiary



**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
599	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Geetha Narayana	Bharvi	Beneficiary
600	Uttar Kannada	Ankola	Fishermen'S Co-operative Society, Belikeri	Lakshmi Yesukrishna	Karvi	Beneficiary
601	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Jaya Shree	Karvi	Beneficiary
602	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Jyothi	Karvi	Beneficiary
603	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sithandrabhagi	Kambale	Beneficiary
604	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Gulabi	Karvi	Beneficiary
605	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Mithali	Sadinthi	Beneficiary
606	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Rupa	Harikanta	Beneficiary
607	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Samkana	Kurti	Beneficiary
608	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Havabi Sheak	Sheak	Beneficiary
609	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sumana	Kumacherka	Beneficiary
610	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Kalpna Devidasa	Harikanta	Beneficiary
611	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Manisha	Thonai	Beneficiary
612	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Lakshmi Raju	Harikanta	Beneficiary
613	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Saraswathi	Ambiga	Beneficiary
614	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Thara	Harikanta	Beneficiary
615	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sudha Dilipa Kharvi	Karvi	Beneficiary
616	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sujatha	Harikanta	Beneficiary
617	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Indira	Thandela	Beneficiary
618	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Anitha	Juma	Beneficiary
619	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Shanthi Manjunatha	Karvi	Beneficiary
620	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sharadha Mahadev	Harikanta	Beneficiary
621	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Mangala Sridara	Ambiga	Beneficiary
622	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Neha Nagaraja	Ankolkar	Beneficiary
623	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Kalpna	Harikanta	Beneficiary
624	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Savitha Nelakanta	Harikanta	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
625	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Nila	Harikanta	Beneficiary
626	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Jyothi Chadnrakantha	Harikanta	Beneficiary
627	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Rupa	Karvi	Beneficiary
628	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sarojini Theja Bobrkera	Bobrkara	Beneficiary
629	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Lakshmi Keshava	Harikanta	Beneficiary
630	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Boodevi Srikantha	Harikanta	Beneficiary
631	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Parvathi	Karvi	Beneficiary
632	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Pooja Sundar Joshi	Harikanta	Beneficiary
633	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Jyothi	Karvi	Beneficiary
634	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Baby Ananda Harikanta	Harikanta	Beneficiary
635	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sangeetha Nagaraja	Harikanta	Beneficiary
636	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Saraswathi Degmbara	Harikanta	Beneficiary
637	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Nagaveni	Karvi	Beneficiary
638	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Smt. Tulasi Deemma	Harikanta	Beneficiary
639	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Nila Shashikantha	Harikanta	Beneficiary
640	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Girija	Harikanta	Beneficiary
641	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Mohini	Harikanta	Beneficiary
642	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Shalini	Harikanta	Beneficiary
643	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sujatha	Harikanta	Beneficiary
644	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Girija Suresha	Karvi	Beneficiary
645	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sulochana Santhosh	Karvi	Beneficiary
646	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Kalasumbi Mohammad	Muslim	Beneficiary
647	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Anjani Halibathey	Karvi	Beneficiary
648	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Anusuya	Harikanta	Beneficiary
649	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Lakshmi	Harikanta	Beneficiary
650	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Vanitha Srikantha	Harikanta	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
651	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sujatha Krishna Raja	Karikanta	Beneficiary
652	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sumathi Ravi	Mogaveera	Beneficiary
653	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Priya Panduranga	Harikanta	Beneficiary
654	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Savitha Akanatha	Harikanta	Beneficiary
655	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Shubha Lakshmi	Harikanta	Beneficiary
656	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Kasthruai Datta	Harikanta	Beneficiary
657	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Lakshmi	Karikanta	Beneficiary
658	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Mangala	Harikanta	Beneficiary
659	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Sulaksha	Harikanta	Beneficiary
660	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Rathna Vigneshwara	Harikanta	Beneficiary
661	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Pavithra	Harikanta	Beneficiary
662	Uttar Kannada	Ankola	Fisherwomen'S Co-operative Society, Ankola	Kesari	Ager	Beneficiary
663	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Mohini Chudiya	Havianth	Beneficiary
664	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Naunai Saliya	Havianth	Beneficiary
665	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Vandana Mohan	Durgekar	Beneficiary
666	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Asha Prakash Durgekar	Durgekar	Beneficiary
667	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Janabai Narayana	Harikanta	Beneficiary
668	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Saroji Rama Harikanth	Harikanta	Beneficiary
669	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Tulasi Bala Durgekar	Durgekar	Beneficiary
670	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Nila Laxman Durgekar	Durgekar	Beneficiary
671	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Sumithra Rama	Harikanta	Beneficiary
672	Uttar Kannada	Karwar	Fisherwomen'S Co-operative Society, Baithkhol	Meenakshi Kishor	Durgekar	Beneficiary
673	Uttar Kannada	Honnavaara	Honnavaara Fisherwoman Co-operative Society	Laxmi Kariya Ambiga	Ambiga	Beneficiary
674	Uttar Kannada	Honnavaara	Honnavaara Fisherwoman Co-operative Society	Mankali	Karvi	Beneficiary
675	Uttar Kannada	Honnavaara	Honnavaara Fisherwoman Co-operative Society	Parvathi	Karvi	Beneficiary
676	Uttar Kannada	Honnavaara	Honnavaara Fisherwoman Co-operative Society	Nagaveni Ganesha	Mesta	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
677	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Mangala	Karvi	Beneficiary
678	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Mahadevi	Harikanta	Beneficiary
679	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Sharada Laxman	Karvi	Beneficiary
680	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Sukri Narayana	Karvi	Beneficiary
681	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Ratna Gurunath	Mesta	Beneficiary
682	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Shalini Prabhakar	Karvi	Beneficiary
683	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Sunitha Santhosh	Karvi	Beneficiary
684	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Lakshmi	Harikanta	Beneficiary
685	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Asha	Karvi	Beneficiary
686	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Sharada Ganapathi	Karvi	Beneficiary
687	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Kamala Devidasa	Karvi	Beneficiary
688	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Hosabi Damodara	Karvi	Beneficiary
689	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Susheela	Karvi	Beneficiary
690	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Savthri	Mesta(Karvi)	Beneficiary
691	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Jayanthi	Tandeli	Beneficiary
692	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Parvathi	Ambiga	Beneficiary
693	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Madevi	Ambiga	Beneficiary
694	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Gowri	Ambiga	Beneficiary
695	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Neelavathi Mohini	Mogaveera	Beneficiary
696	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Susheela Govinda	Harikanta	Beneficiary
697	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Prema Ramachandra	Harikanta	Beneficiary
698	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Bagirathi Narayana	Karvi	Beneficiary
699	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Mankali	Ambiga	Beneficiary
700	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Parvathi Venkatesh	Karvi	Beneficiary
701	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Laxmi Babu Karvi	Karvi	Beneficiary
702	Uttar Kannada	Honnagara	Honnagara Fisherwoman Co-operative Society	Noorjhan Irfan	Muslim	Beneficiary

<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
703	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Surekha	Karvi	Beneficiary
704	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Lakshmi	Ambiga	Beneficiary
705	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Radha Kanya Ambiga	Ambiga	Beneficiary
706	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Madevi	Ambiga	Beneficiary
707	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Gowri Shekar	Harikanta	Beneficiary
708	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Ganga	Karvi	Beneficiary
709	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Sujatha Jaya Karvi	Karvi	Beneficiary
710	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Mahalakshmi	Ambiga	Beneficiary
711	Uttar Kannada	Honnavara	Honnavara Fisherwoman Co-operative Society	Gowri	Karvi	Beneficiary
712	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Asha	Harikanta	Beneficiary
713	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Susheela	Harikanta	Beneficiary
714	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Asha	Harikanta	Beneficiary
715	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shanthi Narayan	Harikanta	Beneficiary
716	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shobha	Harikanta	Beneficiary
717	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Mahadevi Ishwar	Harikanta	Beneficiary
718	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Vinod Sukro	Harikanta	Beneficiary
719	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Nirlama	Harikanta	Beneficiary
720	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shivamma	Harikanta	Beneficiary
721	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shalini Ganapathi	Harikanta	Beneficiary
722	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Somanath Sadanand	Harikanta	Beneficiary
723	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Yamuna	Harikanta	Beneficiary
724	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Geetha Shivanand	Harikanta	Beneficiary
725	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Anjali Dhananjay	Harikanta	Beneficiary
726	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Mahadevi	Harikanta	Beneficiary
727	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Muktha	Harikanta	Beneficiary
728	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Venkamma	Harikanta	Beneficiary

<b>List of Sample Respondents (contd....)</b>						
<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
729	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Lakshmi Devidas	Harikanta	Beneficiary
730	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Susheela	Harikanta	Beneficiary
731	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shaila Purushotham	Harikanta	Beneficiary
732	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Neela Mahadev	Harikanta	Beneficiary
733	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Chandrashekar	Harikanta	Beneficiary
734	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shivamma Narayan	Harikanta	Beneficiary
735	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Mahadevi	Harikanta	Beneficiary
736	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Aleema	Muslim	Beneficiary
737	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Ayub	Muslim	Beneficiary
738	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Devu Rama Harikanth	Harikanta	Beneficiary
739	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Mari Ganappa	Harikanta	Beneficiary
740	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Shobha	Harikanta	Beneficiary
741	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Nagaveni	Harikanta	Beneficiary
742	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Hajira Adam	Muslim	Beneficiary
743	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Durgi	Harikanta	Beneficiary
744	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Kamala	Harikanta	Beneficiary
745	Uttar Kannada	Kumta	Kagal Fishermen'S Cooperative Society, Hubbanageri	Hafeeza	Muslim	Beneficiary
746	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Sharada	Harikanta	Beneficiary
747	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Sanjay	Mumbaikar	Beneficiary
748	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Panduranga	Gobith	Beneficiary
749	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Ujwal	Chopduko	Beneficiary
750	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Rajashekar	Chopduko	Beneficiary
751	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Narayan	Kambli	Beneficiary
752	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Sobba.V.Harikanth	Harikanta	Beneficiary
753	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Pramod	Chopduko	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
754	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Shrenath	Gobith	Beneficiary
755	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Gulabi	Gobith	Beneficiary
756	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Gowri	Gobith	Beneficiary
757	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Shevu Shamba	Gobith	Beneficiary
758	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Prashanth	Gobith	Beneficiary
759	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Saraswathi	Gobith	Beneficiary
760	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Shantharam	Gobith	Beneficiary
761	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Thaki Kenu	Harikanta	Beneficiary
762	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Pandith Narayan	Gobith	Beneficiary
763	Uttar Kannada	Ankola	Keni Fishermans Co-operativesociety	Parwathi	Gobith	Beneficiary
764	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Padma Nagesh	Ambiga	Beneficiary
765	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Kavitha	Palanakara	Beneficiary
766	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Pramila Haritantra	Harikanta	Beneficiary
767	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Anjali	Saranga	Beneficiary
768	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Chandravati	Durgekar	Beneficiary
769	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Manusha	Harikanta	Beneficiary
770	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Panduranga Harikanth	Harikanta	Beneficiary
771	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Premakanth Harikanth	Harikanta	Beneficiary
772	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Ganesh Ambiga	Ambiga	Beneficiary
773	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Sumangala	Ambiga	Beneficiary
774	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Umesh Haritantra	Harikanta	Beneficiary
775	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Umesh Harikanth	Harikanta	Beneficiary
776	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Ashok R Amkolekan	Gobith	Beneficiary
777	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Ramakrishna	Gobith	Beneficiary
778	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Devaki	Harikanta	Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
779	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Vishram Rom Herap	Gobith	Beneficiary
780	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Yashwanth	Gobith	Beneficiary
781	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Anantha Vitoba Gerap	Gobith	Beneficiary
782	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Dayananda	Harikanta	Beneficiary
783	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Suresh Ambiga	Ambiga	Beneficiary
784	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Gajanana Ankolekar	Gobith	Beneficiary
785	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Rajesh R Ankolekar	Gobith	Beneficiary
786	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Gopika Radha Krishna	Harikanta	Beneficiary
787	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Nagaraj Harikanth	Harikanta	Beneficiary
788	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Ganesh Shreedhar	Gobith	Beneficiary
789	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Bhagirath Shivam	Gobith	Beneficiary
790	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Yashodha	Harikanta	Beneficiary
791	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Anitha Ambiga	Ambiga	Beneficiary
792	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Kavitha Kurti	Kurti	Beneficiary
793	Uttar Kannada	Kumta	Mirjan Group Fishermen'S Cooperative Society	Devaki Haritanthra	Harikanta	Beneficiary
794	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Susheela Tukaram Durgekar	Harikanta	Beneficiary
795	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Sankar Narayan Babrukar	Harikanta	Beneficiary
796	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Devanand Sree Babrukar	Harikanta	Beneficiary
797	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Seetharam Mota Mazalikal	Harikanta	Beneficiary
798	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Mahadev Denga Mazalikal	Harikanta	Beneficiary

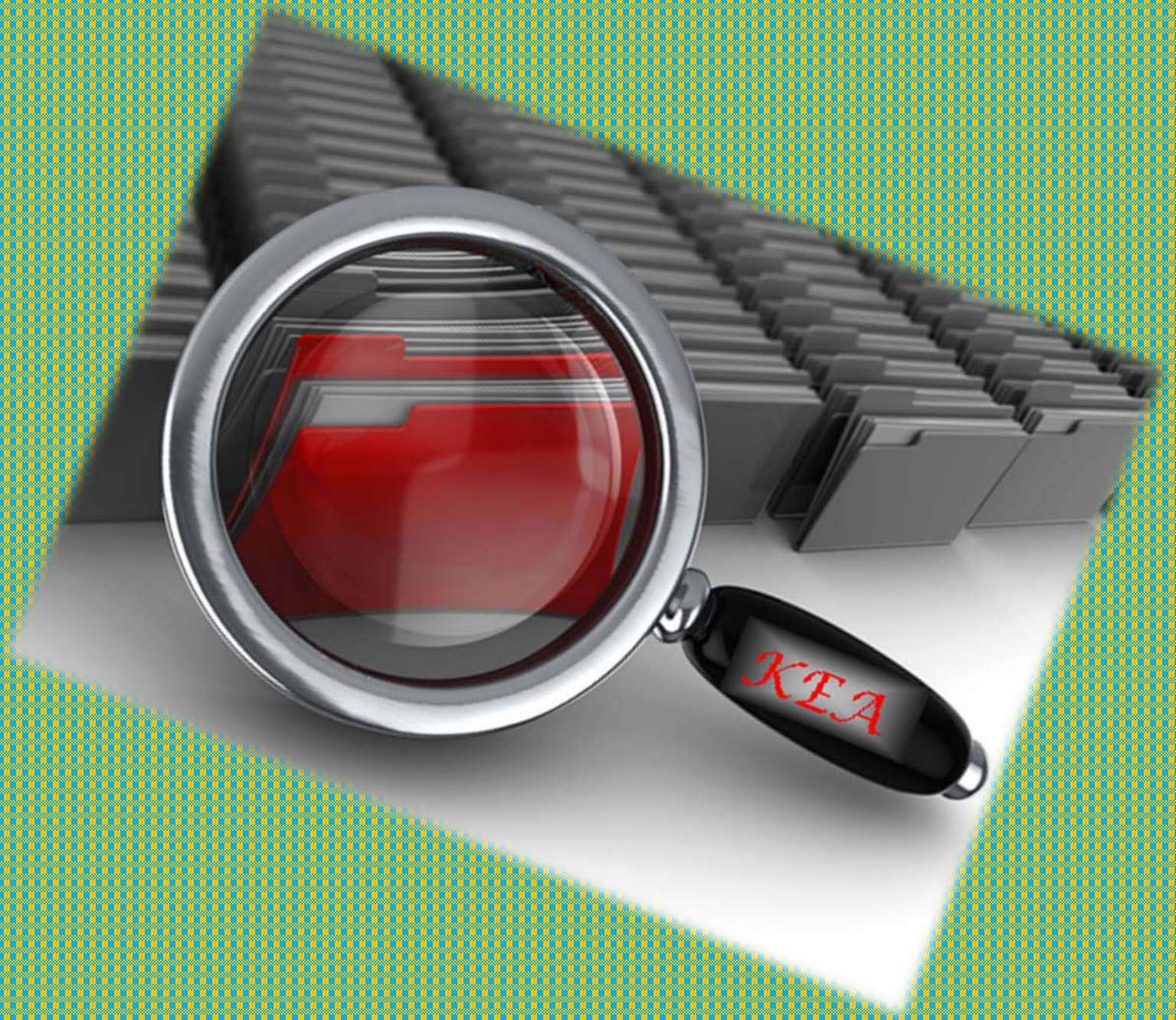


**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
799	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Tokee Linga Mazalikal	Harikanta	Beneficiary
800	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Revathi Jayvanth Durgekar	Harikanta	Beneficiary
801	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Rama Mudkar Durgekar	Harikanta	Beneficiary
802	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Sujatha Prasanth Harikanta	Harikanta	Beneficiary
803	Uttar Kannada	Karwar	Seabird Rehabilitaton Chendia Fishermen'S Co-Op Society Mudga Amadalli	Sudha Suresh Harikanta	Harikanta	Beneficiary
804	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Abdul Khadar	Muslim	Non Beneficiary
805	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	B.Abdul Rehaman	Muslim	Non Beneficiary
806	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Abdul Iqbal	Muslim	Non Beneficiary
807	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Amk.Mohammad Ibrahim	Muslim	Non Beneficiary
808	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Mohammad Ibrahim	Muslim	Non Beneficiary
809	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Moor Aftar.T	Muslim	Non Beneficiary
810	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Fayiza Awa	Muslim	Non Beneficiary
811	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Shariff	Muslim	Non Beneficiary

**List of Sample Respondents (contd....)**

<b>Sl. No.</b>	<b>Name of the District</b>	<b>Name of the Taluk</b>	<b>Name of the Society</b>	<b>Name of the Sample Respondent</b>	<b>Caste</b>	<b>Beneficiary / Non Beneficiary</b>
812	Dakshina Kannada	Mangalore	Mangalore Alpasankyathara Fishermen Cooperative Society	Shamsuddin	Muslim	Non Beneficiary
813	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Jayalakshmi	Mogaveera	Non Beneficiary
814	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Girija	Mogaveera	Non Beneficiary
815	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Gowri	Mogaveera	Non Beneficiary
816	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Susheela Somashekara	Mogaveera	Non Beneficiary
817	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Kamala	Mogaveera	Non Beneficiary
818	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Sumathi	Poojary	Non Beneficiary
819	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Bharathi Sudhakar	Mogaveera	Non Beneficiary
820	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Savitha	Mogaveera	Non Beneficiary
821	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Sunanda	Mogaveera	Non Beneficiary
822	Udupi	Udupi	Amrutheshwari Fisherwomen Co-operative Society	Vanaja	Mogaveera	Non Beneficiary
823	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Kusuma	Mogaveera	Non Beneficiary
824	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	K. Shankar Kharvi	Karvi	Non Beneficiary
825	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Vasanthi	Poojary	Non Beneficiary
826	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Nandini	Karvi	Non Beneficiary
827	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Murthuja	Muslim	Non Beneficiary
828	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Yashodha	Karvi	Non Beneficiary
829	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Komala	Karvi	Non Beneficiary
830	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Sadhu	Karvi	Non Beneficiary
831	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Nagu Magaveerthi	Mogaveera	Non Beneficiary
832	Udupi	Kundapura	Jai Karnataka Chillare Fisher'S Co-operative	Shashikala	Karvi	Non Beneficiary



**TRA**- AUG-2013   **IRA**- APRIL-2014   **DRA**- MAY-2015   **FNO**- KEA 47 EVN 2013

**EXTERNAL EVALUATION REPORT NO: 11 OF 2015**



**RAPID ASSESSMENT OF SAVINGS-CUM-RELIEF SCHEME**