

Study of the Scheme of Financial Assistance for Self Employment to Nomadic & Semi Nomadic Tribes implemented in the Period 2009-10 to 2013-14

Of

D Devaraj Urs Backward Classes Development Corporation Ltd (DDUBCD)

BY

Institute of Public Enterprise

Hyderabad

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Executive Summary

- D.Devaraj Urs Backward Classes Development Corporation (DDUBCDC) has been implementing a scheme for providing financial assistance for self-employment to Nomadic & Semi-Nomadic Tribes in the State of Karnataka with an objective to help these tribes to stay in one place and earn their livelihood.
- The present study made an evaluation on the impact of the present scheme on the economic status of these tribes. The following were the observations:
 - The percentage of male population who availed the scheme was 67% in the districts of Davanagere, C.R.Nagar and Ballari. Female population was highest i.e., 89% in the districts of Belagavi and 68% in Vijayapura
 - The percentage of beneficiaries in the age group of 50-59 was highest in Mandya district (35%). The percentage of the beneficiaries in the age group of 40-49 years was highest in the districts of Bengaluru Urban, C.R.Nagar , Koppal and Hassan (65%, 39%, 45% and 82%).In Tumakuru, Chitradurga, Davanagere, Mysuru, Vijayapura, Kalaburgi, and Ballari districts, there was highest percentage of beneficiaries (52%, 39%,45%,41%,73%, 46%, and 41) in the age group of 30-39 years.
 - In all the districts more than 72% of the respondents expressed their view that they were aware of this loan scheme from their friends and relatives. The data revealed that the government officials also helped the eligible community in creating awareness about the scheme.
 - It was observed that in all the districts the beneficiaries have not migrated to another place after availing the scheme. This is according to their address provided by the corporation and the personal visit by the team members to their residential areas for interviews. The beneficiaries further viewed that they had migrated to Karnataka years back and settled there.

They have expressed that this scheme was very beneficial for them and started small business for their livelihood.

- In Bengaluru Urban 42% of the beneficiaries were doing bangle store business. In Tumakuru 56% of the beneficiaries were doing kirana store business.
- In Devanagere and Chitradurga 50% of the beneficiaries started sheep farming and dairy farm respectively. In C.R.Nagar 100 percent of the beneficiaries were into vessel business.
- In Hassan 70% of the beneficiaries were into kirana store business. Dairy farming was prominent in Mysuru and Mandya districts where 72% and 47% of the beneficiaries were into it. In Bagalkot 36% were having cloth store business. 43% of the beneficiaries in Vijayapura were having vessel business. In Dharwad 52% of the beneficiaries were having cloth stores business. In Belagavi 57% of the beneficiaries were into footwear business and 43% were having stationary shops.
- In Ballari district 27% of the beneficiaries were having kirana stores, 31% were into tea powder business, 16% were having vessel business 10% were into laundry and 16% were having foot ware business.
- In Koppal district sheep farming and wool making were taken up by the beneficiaries which forms 25% and 23% respectively. 18% were into dairy farming and 11% were having kirana stores. (Refer Table 2.4)
- In Kalaburgi district different type of business activities were opted by the beneficiaries. 18% of the beneficiaries were into tailoring, 15% were having pan shop, 10% were having bangle stores and stationary shop, 6% were into pig farming and broom and mat making.
- In Bidar district 50% of the beneficiaries were having dairy farming and 22% were into kirana stores. 11% of the beneficiaries were having bangle stores, 8% were into tailoring and 9% broom and mat making.
- In Bengaluru Urban, 87% in Tumakuru, 67% in Chitradurga, 88% in Davanagere were having business through out the year.

- In Mysuru, Vijayapura Ballari and Koppal districts 81%, 80%,63% and 62% were having business through the year. In Belagavi 95%, Bagalkot 87%, Bidar 85% ,83% in Hassan and 55% in Kalaburgi were having business throughout the year.
- In C.R.Nagar, Mandya and Dharwad all the beneficiaries i.e., 100% were having business throughout the year. In Chitradurga, Ballari, Kalaburgi and Koppal 30%, 33%,42%, 34% of the beneficiaries were having business for a period of 6-10 months.
- Regarding loan waiver policy and loan recovery period in Chitradurga 45% of the beneficiaries, 57% in Ballari, 45% in Koppal and 64% in Bidar were aware of loan waiver. In all the remaining districts viz., Tumakuru, Bengaluru Urban, C.R.Nagar, Mysuru, Kalaburgi, Dharwad, Bagalkote Mandya 71% on an average were aware of this loan waiver policy.
- The percentage of illiteracy among the beneficiaries was 35% in Tumakuru, C.R.Nagar (90), Hassan (85%), Mysuru (64%), Mandya (53%), Bagalkote (64%), Vijayapura (75%), Dharwad (62%), Belagavi (57%). The beneficiaries who did their HSC were more in Bengaluru Urban (56%), Davanagere (22%), Dharwad (17%), Mysuru (16%), Kalaburgi (15%), Chitradurga (12%), and Koppal (11%).
- The beneficiaries who were educated between 6th to 10th class were 32% in Bengaluru Urban, Kalaburgi (51%), Chitradurga (41%), Davanagere (38%), Ballari (28%), and Koppal and Vijayapura (16%), Mysuru and Mandya (15%).
- The beneficiaries who were below 5th class were 65% in Bidar, Belagavi (38%), Tumakuru (35%), Koppal (34%), Kalaburgi (32%), Ballari (30%), Chitradurga (18%), Mandya (17%), Bagalkote (16%).
- The family earning out of their business activities that were taken up in this scheme was found to be satisfactory among beneficiaries. In Bengaluru Urban 45% of the beneficiaries were earning between 10000-15000 per month followed by Mysuru where 35% were earning between 10000-15000. In Koppal 77% were earning between Rs.5001-10,000 per month.

- In other districts viz, Tumakuru (90%), Hassan (90%), C.R.Nagar (89), Chitradurga (89%), Kalaburgi (85%), Vijayapura (82%), Belagavi (81%), Davanagere (78%), Bidar (76%), Bagalkot (72%), Dharwad, Ballari (67%), Mysuru (65%), Mandya (60%), Bengaluru Urban (35%), Koppal (23%) of the beneficiaries were earning up to Rs.5000 per month.
- The beneficiaries were of the view that there was a considerable improvement in their standard of living. This was evident from the qualitative answers which the beneficiaries revealed in Focused Group Discussions and also through questionnaires. They informed that many of the household income levels have improved. This helped in improving their consumption levels, educational levels, nutrition level.
- In terms of improvement in standard of living of the beneficiaries it was evident from table 2.11 that in Bengaluru Urban 45% of the respondents said that they were able to spend money on children education. 20% have accepted that they were able to generate sufficient income after availing the scheme. Regarding consumption pattern 20% of the respondents viewed that their consumption level has gone up. Only 15% of the respondents were happy with the nutrition level of the family and no migration in the family has taken place.
- In Tumakuru 51% of the respondents were able to spend money on children education. 39% of the respondents were able to generate more income after availing the scheme. Regarding consumption pattern 26% of the respondents said that their consumption level was better. Only 4% of the respondents were happy with the nutrition level of the family and no migration in the family has taken place.
- In Chitradurga only 17% of the respondents were able to generate required income after availing the scheme. 26% were able to meet their basic food requirements and 48% were sending their children for better education and 16% of the respondents nutrition levels of the family members have improved.
- In Davanagere 38% of the respondents were able to generate the income to meet the basic necessities after availing the scheme. 77% were able to have good food and 84% were

sending their children for better education and 67% of the respondents nutrition levels of the family members have improved.

- In C.R.Nagar 78% of the respondents were able to generate more income after availing the scheme. 78% were able to have sufficient food to satisfy their hunger and 83% were sending their children for better education and 77% of the respondents nutrition levels of the family members have improved.
- In Mysuru 65% of the respondents were able to generate more income after availing the scheme. 65% were able to take required food and 58% were sending their children for better education and 64% of the respondents nutrition levels of the family members have improved.
- In Mandya 71% of the respondents were able to generate more income after availing the scheme. 70% were able to have meals and 83% said that they were sending their children for better education and 66% of the respondents nutrition levels of the family members have improved.
- In Bagalkote district all respondents i.e., 100 per cent said that there was a considerable improvement in all the parameters that assess the standard of living like they were getting good incomes and were sending children to schools, their consumption patten has improved and the nutrition level of their families was also better compared before availing the scheme.
- In Dharwad 51% of the respondents were able to generate income after availing the scheme. 100% were able to take better food and 100% said that they were sending their children for better education and 98% of the respondents nutrition levels of the family members have improved.
- In Belagavi 62% of the respondents were able to generate income after availing the scheme. 86% were able to have two meal per day and 67% were sending their children for better education and 86% of the respondents said that the nutrition levels of the family members have improved.

- In Ballari 44% of the respondents were able to generate income after availing the scheme. 14% were able to spend their income on clothing, furniture, attending their medical requirement and 26% said that they were sending their children for better education and 16% of the respondents nutrition levels of the family members have improved.
- In Kalaburgi 48% of the respondents were able to generate income after availing the scheme. 23% were able to spend their income on various household activities and 25% were sending their children for better education and 14% of the respondents nutrition levels of the family members have improved.
- In Koppal 25% of the respondents were able to generate income after availing the scheme. 27% were able to take sufficient food, clothing and purchase necessary household equipment and 23% were sending their children for better education and 9% of the respondents said that the nutrition levels of the family members have improved.
- In Bidar 31% of the respondents were able to generate income after availing the scheme. 29% were able to spend money on various house hold requirements and 29% were sending their children for better education and 11% of the respondents nutrition levels of the family members have improved.

Key Recommendations and Suggestions

- It would be suggested that awareness needs to be created among female population about the benefits of the scheme and encourage them to apply for the loan. This would help them to become entrepreneurs and develop additional entrepreneurial skills by providing training programmes in certain identified skills by the government as a part of the scheme.
- It was suggested that the government officials needs to campaign more about the scheme so that the needy people would not miss the opportunity of getting the benefits from the scheme.
- It was observed from the study that vegetables, fruit and fish vendors, stationery stores were well taken up in the districts of Bagalkot, Dharwad and Belagavi districts. Similarly, in Bagalkot tailoring, kirana stores and other small businesses were the most economical

businesses which helped them in getting more income. Kirana stores, steel business were well taken up in the districts of Ballari and Kalaburgi. But in Koppal and Bidar animal husbandry, dairy farming and sheep farming were prominent and most economical businesses.

- The processing time could be reduced to six months so that in a financial year the scheme could be implemented twice so that more number of applicants could be benefitted. This process time could be reduced by reducing the number of required documents that are to be enclosed with the application and the selection of applicants could be linked to the addhar card. The number of committee meeting could be increased so that scrutiny of applications and finalization could be done in less time.
- The Corporation could conduct awareness camps among the community about the entire process of the scheme. Regarding the loan recovery schedule it was quite encouraging that all the beneficiaries were well aware of the process.
- The officials of the Corporation and various districts officials were of the view that the process starts between May to June every year and gets completed by January-February They were able to complete the entire loan process between 8-9 months.
- It was suggested that the loan would be given to those people who have minimum educational qualifications. This would help the beneficiaries to improve the business more and bring in innovative methods in doing business and could also undergo training more effectively.
- They expressed their happiness for this remarkable change in their families, because it was a continuous source of income which lasts throughout the year. Before this scheme as most of the families depended on agriculture which did not earn standard income throughout the year. Therefore they have expressed good response to this scheme.

Chapter 1

Introduction Approach and Methodology

1.1 About D. Devaraju Urs Backward Classes Development Corporation:

D.Devaraj Urs Backward Classes Development Corporation (DDUBCDC) prioritizes to improve the welfare of the backward classes. The main objective of the corporation is to enhance the economic development of the backward classes. The Corporation has been disbursing the plan grants received by the government for various welfare measures through self help programmes, soft loan schemes, subsidies, self employment, traditional pottery preparation, micro-credit schemes, etc for backward classes in the State of Karnataka. The Corporation invites people to apply for financial support for self employment. After receiving the applications, the Corporation would shortlist the applicants and the qualified applicants are considered for the financial assistance. The assistance in-terms of soft loan schemes, subsidies, self employment, traditional pottery preparation, micro-credit schemes, etc are approved for the tribes.

1.2 Schemes & Programmes of DDUBCDC:

The following are various schemes supported by the corporation:

Table 1.1: Various Schemes of DDUBCDC

Sl.No.	Name of the Scheme	Amount approved	Purpose	Activity
1	Share Capital Subsidy Schemes			
1.1	Chaitanya Subsidy cum Soft Loan Scheme:	loan upto Rs. 5.00 lakh	self employment	small, tiny industries, service centers, business, agricultural and

				allied activities
1.2	Chaitanya Self Employment Scheme	Loan upto Rs 0.50 lakhs	self employment	agricultural and allied activities
1.3	Micro Credit Scheme	assistance of Rs.0.15 lakhs per beneficiary which includes Rs. 0.05 lakhs subsidy	Financial assistance for skilled/unskilled persons	Fruit, Vegetables and flower vending, Tea stall, Dairy etc
1.4	Arivu Loan Scheme – Education loan	Rs.1.00 lakhs per year is being given as loan to meet	admission fees, tuition fees, laboratory fees, examination fees, etc	Medical, Engineering, other professional courses..,
2	Irrigation Schemes			
2.1	Ganga Kalyana : Individual Community Development	Rs 1.50 lakhs Rs 2.53 lakhs for 8 acres and Rs 3.59 lakhs for 15 acres	Irrigation	Drilling borewells, supply of pumps, other material
3	Assistance to Traditional Artisans and occupational groups	Rs 0.50 lakhs	Artisans	Wood carving, tailoring, wool weaving, lime burning, barber,

				blacksmith, pottery, weaving
4	Interest free loan for higher education	Rs 3.5 - Rs 10.00 lakhs	Education	PG, PhD, etc
5	Assistance to Nomadic and Semi-Nomadic	Rs 0.25 lakhs	Self employment	Kirana shops, sheep farming, pan and meat shops, etc
6	NBCFDC			
6.1	Term Loan	Rs 10.00 lakhs	Business purpose	Service, transport, agriculture and allied services, etc
6.2	New Swarnima for Women	Rs 0.50 lakhs	Self reliance for women	Tailoring, shops, fancy stores, etc
6.3	Education Loan	Rs 2.5 lakhs	Education	UG courses
6.4	Swayam Sakshama Loan Scheme	Rs 5.00 lakhs	Professional	Bio-Medical, lawyers, engineering units, etc
6.5	Micro Finance	Rs 0.50 lakhs	Shortterm loans	Hand loans, shops, etc
6.6	Mahila Samruddhi	Rs 1.03 lakhs	Women development	Doll making, soaps, incense

				stick, readymade, garments, etc
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1.3 Background of the Study

DDUBCDC has expressed their interest to get impact evaluation done for one of its schemes i.e, Financial Assistance for Self-Employment to Nomadic and Semi-Nomadic Tribes (NSM) implemented during the period 2009-10 to 2013-14 in the State of Karnataka by a specialized agency. DDUBCDC and Karnataka Evaluation Authority (KEA) under least cost selection tender process has entrusted to Institute of Public Enterprise for conducting the evaluation study on the present scheme. The evaluation study has been conducted in all the revenue divisions of Karnataka. In total 16 districts have been covered under four revenue divisions.

- Bengaluru : Tumakuru, Bengaluru Urban, Chitradurga, Davanagere
- Mysuru : C.R.Nagar, Hassan, Mysuru, Mandya
- Belagavi: Bagalkote, Vijayapura, Dharwad, Belagavi
- Kalaburgi: Ballari,Koppal,Kalaburgi,Bidar

1.4 About the Scheme

DDUBCDC aimed to extend financial assistance for self-employment to Nomadic and Semi-Nomadic tribes living in the State of Karnataka. Normally the tribes move from one place to another in search of livelihood. The present scheme with a view to reduce the migration among the tribes, started providing financial help to start their self employment so that frequent migration could be reduced among these tribes and they could stay at one place doing their own business based on their skills. The scheme has been implemented in accordance with the G.O.no.SWD 180 BMS 2006 dated 20.5.2006. The Number of Nomadic and Semi-Nomadic Tribes as per the Government Order No. PHS 262 SEW 65, dated 1st February 1966 there were 49 Nomadic and Semi-Nomadic Tribes in the State of Karnataka. The published data on district

wise NSM groups was not available. Annexure I & II gives the number of beneficiaries covered under the scheme and the status of number of tribes in the district.

Annexure I shows that during the years 2009-10, 2010-11, 2012-13 and 2013-14 it was observed from the data that the number of loan sanctions have crossed the target.

As per the interaction with the district officials, it was understood that the sanction was based on year wise budget provision. Under this scheme, financial assistance of Rs.15000 (Rs.5000 of it is subsidy) is being provided at 4% interest on the loan amount initially and later enhanced to Rs.25000. In the year 2013 Government of Karnataka has waived the loan and interest component till April 2013.

The scheme has been implemented since 2006-07. The year wise financial and physical progress is given in the Table 1.2 below. It was observed from the table that the scheme has made progress in the year 2013-14 compared to the early years of 2009-10 and 2010-11.

Table 1.2: Physical and Financial Progress

(Rs.in Lakhs)

Sl.No	Year	Achievement	
		Physical	Financial
1	2009-10	1909	286.35
2	2010-11	750	111.75
3	2011-12 2012-13	5487	1415.35
4	2013-14	2449	721.12

(Source: Information provided by DDUBCDC)

1.5 Objectives of the Scheme

- To prevent the nomadic and semi nomadic tribes to move from one place to another place.
- To provide financial assistance at low interest rates and facilitate them to take up economic activity under the skill which they have developed.
- To assist them financially and make them self employed.

1.6 Disbursement flow

An implementation mechanism was designed by the Corporation for the disbursement of the sanctioned amount to the beneficiaries. Accordingly, the District-wise action plans would be prepared based on the amounts released by Backward Class Department.

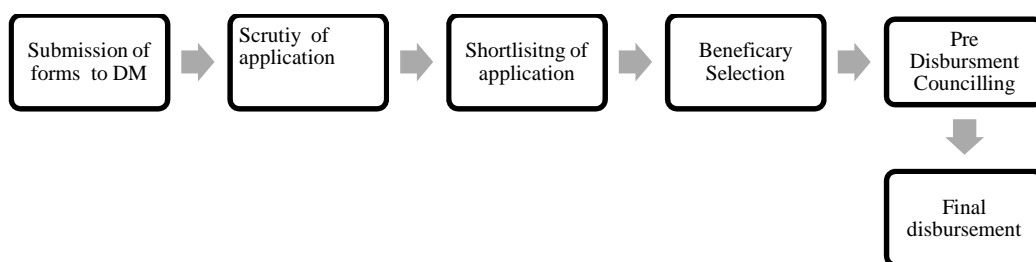
1.7 Selection Process

The selection of beneficiaries for the scheme needs to be approved at two levels, one at the District Level and other by the Member of the Legislative Assembly. The proposed beneficiaries were required to submit the filled in application form in a prescribed form along with the appropriate documents for receiving the financial assistance. It was observed that very few applicants could not fill the applications properly and attach the necessary documents required for processing the applications. Such applications were rejected. The percentage (5%) of rejection was more in Chitradurga and Kalaburgi. The district manager would form the selection committee headed by MLA of the constituency for selecting the beneficiaries and to approve the loan amount. The District Manager would act as the Member Secretary of the Committee. The shortlisted applications would be sent by the Member Secretary to the Head Office for final sanction and disbursement of funds. Pre Disbursement Counselling (PDC) would be conducted on proper usage of loan before the disbursement of the cheques to the beneficiaries.

After the disbursement of the sanctioned amount, periodic reviews would be conducted on the

efficient utilization of the disbursed amount by the corporation. Secretary, Backward Classes Department, Government of Karnataka also review the progress of the scheme along with the Managing Director of the Corporation.

Fig 1.1: Selection Process



1.8 Objectives of the Study

The main objectives as outlined in the ToR by the KEA in consultation with the M/s D Devaraj Urs Backward Classes Development Corporation Ltd (DDUBCDC) are detailed below:

- 1) To evaluate the impact of the scheme on economic status of the nomadic and semi-nomadic tribes.
- 2) To evaluate the extent to which the objectives of the scheme have been achieved since 2009-10 till 2013-14 (study period).
- 3) To identify the constraints in implementation and to suggest measures for improvement of existing scheme
- 4) Bottle necks experienced by beneficiaries in banking transactions.
- 5) Focused Group Discussions (FGDs) to be conducted with the stake holders at the district levels and their views compiled and reported.

1.9 Approach to the Study

In order to conduct the evaluation study, bottom up approach has been adopted where target beneficiaries were interviewed with structured questionnaire followed by consultation with district managers. Other approaches towards the study were as follows:

- Geographical coverage within the selected districts.
- Sample coverage of men and women beneficiaries.

- Sample coverage of both rural and urban beneficiaries.

1.10 Sampling Design

The study was proposed to undertake in 4 Revenue Divisions. In each division 4 Revenue Districts have been identified. Thus the study covered 16 Revenue Districts for a period of 4 years from 2009-10 to 2013-14. The total number of beneficiaries in each revenue division were 693, 577,495, and 998 respectively. The selection of beneficiaries was drawn based on systematic random sampling method. 20% and above was selected based on total number of beneficiaries in each district. In certain districts where the number of beneficiaries who have availed the scheme were less than 50, total number was covered in the survey.

Districts	No.of.beneficiaries covered in the scheme	No.of beneficiaries selected for the study
Bengaluru Urban	26	26
Tumakuru	115	23
Chitradurga	468	102
Davanagere	84	18
C.R.Nagar	69	18
Hassan	11	11
Mysuru	431	80
Mandya	66	17
Bagalkote	124	25
Vijayapura	56	11
Dharwad	227	45
Belagavi	88	18
Ballari	105	49
Kalaburgi	721	142
Koppal	43	43
Bidar	129	26

The study has given a holistic picture of economic status of the beneficiaries after availing the scheme. A multi-disciplinary research team was formed comprising of social scientist, financial analyst, statistical and research experts.

1.11 Study Team

Dr.Ch.Lakshmi Kumari

Project Coordinator (Social Scientist)

Ms.J.Kiranmai	Joint Coordinator (Financial Analyst)
Dr.Srikant	Team Member (Research Expert)
Dr.Ananth Kumar	Team Member (Statistical Analyst)
Dr.T. Anil Kumar	Team Member
Dr.Kalyan Kumar	Team Member
Dr.S.S.Subramanyam	Project Advisor

1.12 Evaluation Strategy

The present study was taken up in two phases:

Evaluation of Implementation Process of the Scheme

In this stage the team has interacted with the nodal officer of the Corporation and the DM on issues related to the process adopted for the invitation of application, scrutiny, committee formation for selection of beneficiaries.

Evaluation of Post Implementation of the Scheme

During this stage evaluation was made regarding the proper utilization of the funds by the beneficiaries. The economic contribution of the scheme and its impact on their livelihood was also evaluated in this stage.

1.13 Evaluation Tools

Study tools such as primary survey, case study interviews and observations were considered for evaluation. The interview process with the help of a structured questionnaire was selected as the main research tool.

Based on the implementation of the scheme across the State of Karnataka, the study area was covered as per ToR and evaluation outcomes were designed in line with questionnaire developed.

Chapter 2

Evaluation on the Identified Parameters

2.1 Gender wise Distribution of Beneficiaries

Table 2.1 depicts that in Bengaluru Urban and Tumakuru the percentage of male population who availed the scheme was 54% and 48 % respectively and female was 46% and 52% respectively.

The percentage of male beneficiaries in the districts of Chitradurga, Davanagere, C.R.Nagar, Ballari, Kalaburgi, Bidar, Mandya and Hassan was 52%, 67%,67%, 67%, 51%, 65%,59% and 82% respectively, where as the percentage of female beneficiaries was 48%, 33%,33%,33%,49%,35, 41 and 18% respectively. It shows that in these districts the male beneficiaries were more than the female beneficiaries.

In the districts of Mysuru, Bagalkote, Vijayapura, Dharwad, Belagavi and Koppal the percentage of female beneficiaries was 54%, 60%, 68, 64, 89% and 53% respectively, whereas the percentage of male beneficiaries in these districts was 46%, 40%, 32%, 36%, 11% and 47 respectively. It shows that in these districts the percentage of female beneficiaries was more than the male.

Table 2.1: Gender Distribution (In Number)

Districts	Male	Female	Total Number (Sample Size)
Bengaluru Urban	14	12	26
%	54	46	
Tumakuru	11	12	23
%	48	52	
Chitradurga	53	49	102
%	52	48	
Davanagere	12	6	18
%	67	33	
C.R.Nagar	12	6	18
%	67	33	
Hassan	9	2	11
%	82	18	
Mysuru	37	43	80
%	46	54	
Mandya	10	7	17
%	59	41	
Bagalkote	10	15	25
%	40	60	
Vijayapura	4	7	11
%	32	68	
Dharwad	16	29	45
%	36	64	
Belagavi	2	16	18
%	11	89	
Ballari	33	16	49
%	67	33	
Kalaburgi	72	70	142
%	51	49	
Koppal	20	23	43
%	47	53	
Bidar	17	9	26
%	65	35	

(Source: Compiled from the data collected through Questionnaires)

2.2 Age of Respondents

Table 2.2 depicts that the percentage of beneficiaries in the age group of 50-59 was highest in Mandya district i.e., 35%. The percentage of the beneficiaries in the age group of 40-49 years was highest in the districts of Bengaluru Urban, C.R.Nagar , Koppal and Hassan (65%, 39%, 45% and 82%). In Tumakuru, Chitradurga, Davanagere, Mysuru, Vijayapura, Kalaburgi, and Ballari districts, there was highest percentage of beneficiaries (52%, 39%,45%,41%,73%, 46%, and 41) in the age group of 30-39 years.

In Bagalkote district the percentage of beneficiaries in the age group of 25-39 years was 48%.

In Belagavi district the percentage of beneficiaries was highest in the age group of 25 years which was 56%.

Table 2.2: Age of the Respondents

Districts	Age Group					Total
	Under 25	25-29	30-39	40-49	50-59 and above	
Bengaluru Urban	0	3	6	17	0	26
%	0	12	23	65	0	100
Tumakuru	1	2	12	7	1	23
%	4	9	52	31	4	100
Chitradurga	3	19	40	33	7	102
%	3	19	39	32	7	100
Davanagere	0	4	8	4	2	18
%	0	22	45	22	11	100
C.R.Nagar	1	1	4	7	5	18
%	6	6	22	39	27	100
Hassan	0	1	1	9	0	11
%	0	9	9	82	0	100
Mysuru	3	17	33	19	8	80
%	4	21	41	24	10	100
Mandya	1	3	3	4	6	17
%	6	18	18	23	35	100
Bagalkote	3	12	10	0	0	25
%	12	48	40	0	0	100
Vijayapura	1	2	8	0	0	11
%	9	18	73	0	0	100
Dharwad	9	16	16	4	0	45

%	20	36	36	8	0	100
Belagavi	10	6	2	0	0	18
%	56	33	11	0	0	100
Ballari	2	9	20	13	5	49
%	4	18	41	27	10	100
Kalaburgi	4	26	65	40	7	142
%	3	18	46	28	5	100
Koppal	1	3	17	19	3	43
%	2	7	39	45	7	100
Bidar	0	3	11	11	1	26
%	0	12	42	42	4	100

(Source: Compiled from the data collected through Questionnaires)

More number of beneficiaries were found in the age group of 30-49 years. It was observed to be a correct age group that they could develop awareness on the type of business they were doing and would be able to adopt good skills to improve the business. The age group of 25 years in Belagavi district was also a good indication that the youth was coming forward to take up own business which could generate good incomes to their families throughout the year.

2.3 Awareness Generation on Loan Scheme

According to Table 2.3 in all the districts more than 72% of the respondents expressed their view that they were aware of this loan scheme from their friends and relatives. The data revealed that the government officials also helped the eligible community in creating awareness about the scheme. It was suggested that the government officials needs to campaign more about the scheme so that the needy people would not miss the opportunity of getting the benefits from the scheme.

Table 2.3: Awareness Creation

Districts	Government Officials	Friends/ Relatives	NGOs	Awareness Camps	News Paper	Total
Bengaluru Urban	2	24	0	0	0	26
%	8	92	0	0	0	100
Tumakuru	2	20	0	0	1	23
%	9	87	0	0	4	100
Chitradurga	13	87	0	1	1	102
%	13	85	0	1	1	100
Davanagere	1	13	0	1	3	18
%	6	72	0	5	17	100
C.R.Nagar	1	16	0	0	1	18
%	6	89	0	0	5	100
Hassan	0	10	0	1	0	11
%	0	91	0	9	0	100
Mysuru	7	65	1	0	7	80
%	9	81	1	0	9	100
Mandya	2	14	0	1	0	17
%	12	82	0	6	0	100
Bagalkote	8	16	0	1	0	25
%	32	64	0	4	0	100
Vijayapura	2	7	2	0	0	11
%	18	64	18	0	0	100
Dharwad	12	33	0	0	0	45
%	27	73	0	0	0	100
Belagavi	3	13	0	2	0	18
%	17	72	0	11	0	100
Ballari	17	24	2	1	5	49
%	35	49	4	2	10	100
Kalaburgi	41	66	13	8	14	142
%	29	46	9	6	10	100
Koppal	11	21	3	4	4	43
%	26	49	7	9	9	100
Bidar	6	15	1	2	2	26
%	23	57	4	8	8	100

(Source: Compiled from the data collected through Questionnaires)

2.4 Type of Business Activity Undertaken by the Beneficiaries

Table 2.4 shows that 42% of beneficiaries in Bengaluru Urban were doing bangle store business, 19% were having kirana stores and vegetable business and 8% were into sheep farming and vessels business.

In Tumakuru 57% of the beneficiaries were doing kirana store business and 35% were into bangle store business and 9% were into flour mill business.

In Chitradurga and Devanagere 50% of the beneficiaries started sheep farming and dairy farm respectively, 14% were having dairy farming in Chitradurga, 25% have taken up kirana stores in Chitradurga. 22% were into vessel business, 6% were having fancy store and kirana store in Devanagere district .

In C.R.Nagar 100 percent of the beneficiaries were into vessel business. In Hassan 73% of the beneficiaries were into kirana store business. Dairy farming was more prominent in Mysuru and Mandya districts where 71% and 47% of the beneficiaries were into it. A small percent i.e., 5% of the beneficiaries were into sheep farming, vessel business in Mysuru, where as 29% of the beneficiaries in Mandya were having cloth store business and 12% were having bangle stores.

In Bagalkot 36% were having cloth store business, 20% were into stationary and 24% of the beneficiaries were having vegetable and fruit shops. 8% were having kirana and tailoring shops. In Vijayapura district 27% of the beneficiaries were having vessel business. 18% were having tailoring business and 18% were having cloth store business. In Dharwad 53% of the beneficiaries were having cloth stores business and 20% were having stationary shop. 18% were into vegetable and fruit business. 2% were having fancy stores and tailoring shop. In Belagavi 56% of the beneficiaries were into footwear business and 44% were having stationary shops.

In Ballari district 27% of the beneficiaries were having kirana stores, 31% were into vessel business, 16% were having cloth business 10% were having tailoring 16% were having floor mill business.

In Koppal district sheep farming and wool making were mostly taken up by the beneficiaries which forms 26% and 23% respectively. 19% were into dairy farming and 12% were having kirana stores.

In Kalaburgi district the number of business activities that were opted by the beneficiaries were more and the percentage of total sample was spread among all the activities. 18% of the beneficiaries were into tailoring, 15% were having pan shop, 10% were having bangle stores and stationary shop, 6% were into pig farming and broom and mat making. In Bidar district 50% of the beneficiaries were having dairy farming and 23% were into kirana stores. 12% of the beneficiaries were having bangle stores, 8% were into tailoring and 8% broom and mat making.

Table 2.4: Type of Business Activity After Availing the scheme

Districts	Fancy Stores	Cattle Rearing/Dairy Farming	Kirana Stores	Bangle Stores, Flowers, coconuts	Stationary/Painting shop	Panshop	Vegetable/Fruit Vendor	Sheep Farming	Tea Powder Business	Vessels Business	Cloth Stores	Laundry shop	Tailoring	Foot ware	Flour mill	Wool Making	Pig Farming	Poultry	Broom and Mat Business	Total
Bengaluru Urban	0	0	5	11	0	1	5	2	0	2	0	0	0	0	0	0	0	0	0	26
%	0	0	19	42	0	4	19	8	0	8	0	0	0	0	0	0	0	0	0	100
Tumakuru	0	0	13	8	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	23
%	0	0	57	35	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	100
Chitradurga	0	14	26	3	2	2	0	51	2	2	0	0	0	0	0	0	0	0	0	102
%	0	14	25	3	2	2	0	50	2	2	0	0	0	0	0	0	0	0	0	100
Davanagere	1	9	2	1	0	0	0	1	0	4	0	0	0	0	0	0	0	0	0	18
%	6	50	11	6	0	0	0	6	0	22	0	0	0	0	0	0	0	0	0	100
C.R.Nagar	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	18
%	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100
Hassan	1	0	8	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
%	9	0	73	0	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Mysuru	1	57	2	3	1	0	0	4	0	4	3	1	4	0	0	0	0	0	0	80
%	1	71	3	4	1	0	0	5	0	5	4	1	5	0	0	0	0	0	0	100
Mandya	0	8	0	2	0	0	0	0	0	1	5	0	1	0	0	0	0	0	0	17
%	0	47	0	12	0	0	0	0	0	6	29	0	6	0	0	0	0	0	0	100
Bagalkote	0	0	2	1	5	0	6	0	0	0	9	0	2	0	0	0	0	0	0	25
%	0	0	8	4	20	0	24	0	0	0	36	0	8	0	0	0	0	0	0	100
Vijayapura	1	1	1	0	0	0	0	1	0	3	2	0	2	0	0	0	0	0	0	11
%	9	9	9	0	0	0	0	9	0	27	18	0	18	0	0	0	0	0	0	100
Dharwad	1	0	2	0	9	0	8	0	0	0	24	0	1	0	0	0	0	0	0	45
%	2	0	4	0	20	0	18	0	0	0	53	0	2	0	0	0	0	0	0	100
Belagavi	0	0	0	0	8	0	0	0	0	0	0	0	0	10	0	0	0	0	0	18
%	0	0	0	0	44	0	0	0	0	0	0	0	0	56	0	0	0	0	0	100
Ballari	0	0	13	0	0	0	0	0	0	15	8	0	5	0	8	0	0	0	0	49
%	0	0	27	0	0	0	0	0	0	31	16	0	10	0	16	0	0	0	0	100
Kalaburgi	0	19	16	14	14	22	0	0	0	7	6	0	25	0	0	0	8	8	3	142
%	0	13	11	10	10	15	0	0	0	5	4	0	18	0	0	0	6	6	2	100
Koppal	0	8	5	0	2	0	0	11	0	4	1	0	0	0	2	10	0	0	0	43
%	0	19	12	0	5	0	0	26	0	9	2	0	0	0	5	23	0	0	0	100
Bidar	0	13	6	3	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2	26
%	0	50	23	12	0	0	0	0	0	0	0	0	8	0	0	0	0	0	8	100

(Source: Compiled from the data collected through Questionnaires)

2.5 Migration

It was observed that in all the districts the percentage of migration was zero. All the beneficiaries belong to the same place before and after availing the scheme based on the addresses of the beneficiaries that were available with the officials of the corporation. The beneficiaries were of the view that they had migrated to Karnataka years back and settled there. They have expressed the view that this scheme was very beneficial for them and started small business for their livelihood.

2.6 Duration of Business Activity in a year

Table 2.5 shows that 65% of the beneficiaries in Bengaluru Urban, 87% in Tumakuru, 67% in Chitradurga, 83% in Davanagere were having business through out the year.

In Belagavi 95%, Bagalkot 88%, Bidar 85% ,82% in Hassan and 55% in Kalaburgi were having business throughout the year.

In Mysuru, Vijayapura Ballari and Koppal districts 81%, 82%,63% and 63% were having business through the year.

In C.R.Nagar, Mandya and Dharwad all the beneficiaries i.e., 100% were having business throughout the year. In Chitradurga, Ballari, Kalaburgi and Koppal 33%, 33%,59%, 33% of the beneficiaries were having business for a period of 6-10 months.

Table 2.5: Duration of the Business Activity

Districts	1-3 months	3-6 months	6-10 months	Throughout the year	Total
Bengaluru Urban	0	3	6	17	26
%	0	12	23	65	100
Tumakuru	0	0	3	20	23
%	0	0	13	87	100
Chitradurga	0	0	34	68	102
%	0	0	33	67	100
Davanagere	0	0	3	15	18
%			17	83	100
C.R.Nagar	0	0	0	18	18
%	0	0	0	100	100
Hassan	0	0	2	9	11
%	0	0	18	82	100
Mysuru	2	8	5	65	80
%	3	10	6	81	100
Mandya	0	0	0	17	17
%	0	0	0	100	100
Bagalkote	0	0	3	22	25
%	0	0	12	88	100
Vijayapura	0	0	2	9	11
%	0	0	18	82	100
Dharwad	0	0	0	45	45
%	0	0	0	100	100
Belagavi	0	1	0	17	18
%	0	5	0	95	100
Ballari	1	1	16	31	49
%	2	2	33	63	100
Kalaburgi	0	4	59	79	142
%	0	3	42	55	100
Koppal	1	1	14	27	43
%	2	2	33	63	100
Bidar	0	0	4	22	26
%	0	0	15	85	100

(Source: Compiled from the data collected through Questionnaires)

2.7 Major source of income before availing the loan scheme

Table 2.6 shows that before availing the scheme the people used to work as daily labour in agricultural fields, construction etc. In the districts of Vijayapura, Ballari, Kalaburgi and Bidar 46%, 65%, 72% and 81% of the beneficiaries were working as agriculture labour. In Koppal 39% were cattle rearing. In Tumakuru, Bagalkote, Dharwad and Belagavi districts 74%, 96%, 91% and 89% were having their own business. 54% of the beneficiaries in Bengaluru Urban, 65% in Chitradurga, and 77% in Davanagere were having other business activities like painting shop, photo glass shop, laundry etc before availing the scheme. People in the districts of C.R. Nagar 67%, Mysuru 85%, in Mandya 94% and in Hassan 46% were engaged in non agriculture labour.

Table 2.6: Source of income before availing the loan

Districts	Agriculture	Cattle Rearing	Own Business	Others	Non Agriculture Labour	Dairy Farming	Not Earning	Total
Bengaluru Urban	2	5	5	14	0	0	0	26
%	8	19	19	54	0	0	0	100
Tumakuru	1	3	17	2	0	0	0	23
%	5	13	74	8	0	0	0	100
Chitradurga	10	16	10	66	0	0	0	102
%	10	15	10	65	0	0	0	100
Davanagere	0	3	1	14	0	0	0	18
%	0	17	6	77	0	0	0	100
C.R.Nagar	1	0	0	0	12	1	4	18
%	5	0	0	0	67	5	23	100
Hassan	1	2	2	1	5	0	0	11
%	9	18	18	9	46	0	0	100
Mysuru	6	0	0	0	68	4	2	80
%	7	0	0	0	85	5	3	100
Mandya	0	0	0	0	16	1	0	17
%	0	0	0	0	94	6	0	100
Bagalkote	0	1	24	0	0	0	0	25
%	0	4	96	0	0	0	0	100
Vijayapura	5	1	1	1	1	1	1	11
%	46	9	9	9	9	9	9	100
Dharwad	0	1	41	3	0	0	0	45
%	0	2	91	7	0	0	0	100
Belagavi	1	1	16	0	0	0	0	18
%	5	6	89	0	0	0	0	100
Ballari	32	2	11	4	0	0	0	49
%	65	4	22	9	0	0	0	100
Kalaburgi	102	6	34		0	0	0	142
%	72	4	24					100
Koppal	13	17	9	4	0	0	0	43
%	30	39	21	10	0	0	0	100
Bidar	21	2	3	0	0	0	0	26
%	81	8	11	0	0	0	0	100

(Source: Compiled from the data collected through Questionnaires)

2.8 Loan Process Time

After verification of the documents at the district offices regarding the loan processing time by the study team, it was observed that the loan processing time in a year range between 8-9 months. The process starts in May/June every year and gets completed by January/February.

The district manager would form the Selection Committee headed by MLA of the constituency for selecting the beneficiaries. The District Manager will act as the Member Secretary of the Committee. The shortlisted applications are sent by the Member Secretary to the Head Office for final sanction and disbursement of funds. Based on Focused Group Discussions (FGDs) with the district officials it was noted that the applicants who could not get the benefit in the current financial year were considered for the next year based on the sanctioned budget.

The information collected from the corporate officials on loan process time is given in flow chart below:

Fig 2.1: Loan Process Flow Chart

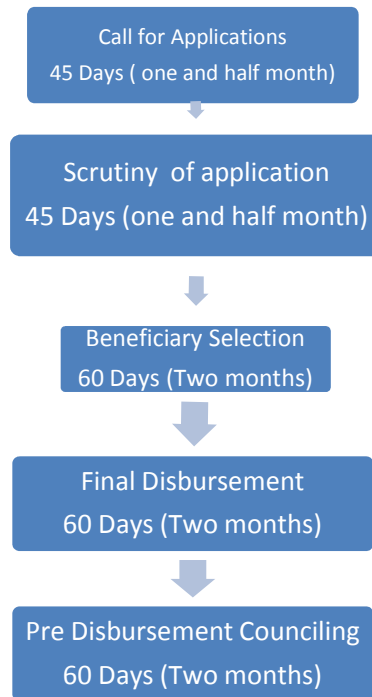


Table 2.7 depicts that 72% of the beneficiaries in C.R.Nagar, 70% in Mysuru and 65% in Mandya said were of the view that the process time was 8 months and above. In Bengaluru Urban 73%, 55% in Chitradurga, 45% in Devanagere, 60% in Dharwad, 41% in Ballari, 49% in Kalaburgi and 46% in Bidar were of the view that the process time was 4-5 months. In Bagalkote 88%, 77% in Belagavi were of the view that the loan process time was 2-3 months. In Tumakuru 92% of the beneficiaries were of the view that the loan process could be completed in three months.

Table 2.7: Loan Process Time

Districts	1 Month	2-3 Months	4-5 Months	5-7 Months	8 Months and above	Total
Bengaluru Urban	0	4	19	3	0	26
%	0	15	73	12	0	100
Tumakuru	0	21	1	1	0	23
%	0	92	4	4	0	100
Chitradurga	0	22	56	24	0	102
%	0	22	55	23	0	100
Davanagere	0	6	8	4	0	18
%	0	33	45	22	0	100
C.R.Nagar	0	0	0	5	13	18
%	0	0	0	28	72	100
Hassan	0	0	1	3	7	11
%	0	0	9	27	64	100
Mysuru	0	2	9	13	56	80
%	0	2	12	16	70	100
Mandya	0	0	1	5	11	17
%	0	0	5	30	65	100
Bagalkote	0	22	2	1	0	25
%	0	88	8	4	0	100
Vijayapura	0	1	1	1	8	11
%	0	9	9	9	73	100
Dharwad	3	8	27	3	4	45
%	7	18	60	6	9	100
Belagavi	0	14	3	1	0	18
%	0	77	17	6	0	100
Ballari	6	11	20	12	0	49
%	12	23	41	24	0	100
Kalaburgi	0	23	69	50	0	142
%	0	16	49	35	0	100
Koppal	0	12	17	10	4	43
%	0	27	39	24	10	100
Bidar	0	4	12	8	2	26
%	0	15	46	31	8	100

(Source: Compiled from the data collected through Questionnaires)

2.9 Loan Waiver and recovery schedule

The beneficiaries were aware of the loan waiver policy and loan recovery period. In Chitradurga only 45% of the beneficiaries, 57% in Ballari, 44% in Koppal and 65% in Bidar were aware of loan waiver. In all the remaining districts (Tumakuru, and Bengaluru Urban, C.R.Nagar, Mysuru, Kalaburgi, Dharwad, Bagalkote Mandya) 71% on an average were aware of this loan waiver policy. The Corporation conducted awareness camps among the community about the entire process of the scheme. Regarding the loan recovery schedule the beneficiaries were well aware of the process. In the year 2013 Government of Karnataka has waived the loan and interest component. The beneficiaries were intimated about the waiver by the field officers and also notified at the district offices.

Table 2.8: Loan Waiver & Loan Recovery Schedule

Districts	Loan Waiver			Loan Recovery		
	Yes	No	Total	Yes	No	Total
Bengaluru Urban	21	5	26	25	1	26
%	81	19	100	96	4	100
Tumakuru	20	3	23	21	2	23
%	87	13	100	91	9	100
Chitradurga	46	56	102	68	34	102
%	45	55	100	67	33	100
Davanagere	7	11	18	10	8	18
%	39	61	100	56	44	100
C.R.Nagar	17	1	18	18	0	18
%	94	6	100	100	0	100
Hassan	10	1	11	9	2	11
%	91	9	100	82	18	100
Mysuru	74	6	80	77	3	80
%	93	7	100	96	4	100
Mandya	11	6	17	15	2	17
%	65	35	100	88	12	100
Bagalkote	24	1	25	21	4	25
%	96	4	100	84	16	100
Vijayapura	10	1	11	9	2	11

%	91	9	100	82	18	100
Dharwad	37	8	45	40	5	45
%	82	18	100	89	11	100
Belagavi	16	2	18	10	8	18
%	88	12	100	56	44	100
Ballari	28	21	49	28	21	49
%	57	43	100	57	43	100
Kalaburgi	35	107	142	93	49	142
%	25	75	100	65	35	100
Koppal	19	24	43	25	18	43
%	44	56	100	58	42	100
Bidar	17	9	26	18	8	26
%	65	35	100	69	31	100

(Source: Compiled from the data collected through Questionnaires)

2.10 Level of Education among Beneficiaries

Table 2.9 depicts that the percentage of illiteracy among the beneficiaries was very high in districts like Tumakuru 35%, C.R.Nagar 88%, Hassan 82%, Mysuru 64%, Mandya 53%, Bagalkote 64%, Vijayapura 73%, Dharwad 62%, Belagavi 56%.

The beneficiaries who did their Higher Secondary Certificate (HSC) in Bengaluru Urban were 57%, Davanagere 22%, Dharwad 18%, Mysuru 16%, Kalaburgi 16%, Chitradurga 12%, and Koppal 11%.

The beneficiaries who were educated between 6th to 10th class were observed to be more in the districts of Bengaluru Urban 31%, Kalaburgi 52%, Chitradurga 41%, Davanagere 38%, Ballari 31%, Koppal 16% and Vijayapura 18%, Mysuru 15% and Mandya 12%.

The beneficiaries who were below 5th class in Bidar were 65%, Belagavi 39%, Tumakuru 35%, Koppal 34%, Kalaburgi 32%, Ballari 31%, Chitradurga 17%, Mandya 23%, Bagalkote 16%.

Table 2.9: Educational Qualification

Districts	Illiterates	Below 5th Class	6th to 10th Class	HSC	Graduates and Above	Total
Bengaluru Urban	0	3	8	15	0	26
%	0	12	31	57	0	100
Tumakuru	8	8	6	1	0	23
%	35	35	26	4	0	100
Chitradurga	30	17	42	13	0	102
%	30	17	41	12	0	100
Davanagere	6	1	7	4	0	18
%	34	6	38	22	0	100
C.R.Nagar	16	1	0	1	0	18
%	88	6	0	6	0	100
Hassan	9	1	1	0	0	11
%	82	9	9	0	0	100
Mysuru	51	4	12	13	0	80
%	64	5	15	16	0	100
Mandya	9	4	2	2	0	17
%	53	23	12	12	0	100
Bagalkote	16	4	3	2	0	25
%	64	16	12	8	0	100
Vijayapura	8	1	2	0	0	11
%	73	9	18	0	0	100
Dharwad	28	6	3	8	0	45
%	62	13	7	18	0	100
Belagavi	10	7	1	0	0	18
%	56	39	5	0	0	100
Ballari	13	15	15	6	0	49
%	26	31	31	12	0	100
Kalaburgi	0	46	73	23	0	142
%	0	32	52	16	0	100
Koppal	17	15	7	4	0	43
%	39	34	16	11	0	100
Bidar	5	17	3	1	0	26
%	19	65	12	4	0	100

(Source: Compiled from the data collected through Questionnaires)

2.11 Level of Income after availing the Scheme

Table 2.9 shows that the family earning out of their business activities that were taken up due to this scheme was found to be satisfactory among beneficiaries. Except Bengaluru Urban in all the districts the beneficiaries were earning up to Rs.5000 per month. In Tumakuru 91%, Hassan 91%, C.R.Nagar 89%, Chitradurga 89%, Kalaburgi 85%, Vijayapura 82%, Belagavi 78%, Davanagere 78%, Bidar 77%, Bagalkot 72%, Dharwad, Ballari 67%, Mysuru 65%, Mandya 59%, Bengaluru Urban 35%, Koppal 23%.

In Bengaluru Urban 46% of the beneficiaries were earning between 10000-15000 per month. In Mysuru 35% were earning between 5001-10000. In Koppal 77% were earning between Rs.5001-10,000 per month. They expressed their happiness for this remarkable change in their families, because it was a continuous source of income which lasts throughout the year. Before this scheme as most of the families depended on agriculture which did not earn standard income throughout the year. Therefore they have expressed good response to this scheme.

Table 2.10: Monthly Income Levels after availing the scheme

Districts	Below Rs. 5000 or Rs.5000	Rs.5001 to Rs.10,000	Rs.10001 to Rs.15000	Rs.15001 to Rs.20000	More than Rs. 20000	Total
Bengaluru Urban	9	5	12	0	0	26
%	35	19	46	0	0	100
Tumakuru	21	2	0	0	0	23
%	91	9	0	0	0	100
Chitradurga	91	11	0	0	0	102
%	89	11	0	0	0	100
Davanagere	14	2	2	0	0	18
%	78	11	11	0	0	100
C.R.Nagar	16	2	0	0	0	18
%	89	11	0	0	0	100
Hassan	10	1	0	0	0	11
%	91	9	0	0	0	100
Mysuru	52	28	0	0	0	80
%	65	35	0	0	0	100
Mandya	10	5	2	0	0	17
%	59	29	12	0	0	100
Bagalkote	18	7	0	0	0	25
%	72	28	0	0	0	100
Vijayapura	9	2	0	0	0	11
%	82	18	0	0	0	100
Dharwad	30	15	0	0	0	45
%	67	33	0	0	0	100
Belagavi	14	3	1	0	0	18
%	78	17	5	0	0	100
Ballari	33	16	0	0	0	49
%	67	33	0	0	0	100
Kalaburgi	121	21	0	0	0	142
%	85	15	0	0	0	100
Koppal	10	33	0	0	0	43
%	23	77	0	0	0	100
Bidar	20	6	0	0	0	26
%	77	23	0	0	0	100

(Source: Compiled from the data collected through Questionnaires)

2.12 Standard of Living

The beneficiaries were of the view that there was a significant improvement in their standard of living. This was evident from the qualitative answers which the beneficiaries revealed in Focused Group Discussions and also through questionnaires. They informed that many of the households income levels has improved. This helped in improving their consumption levels, educational levels, nutrition level. Due to this most of the people were attracted towards this scheme. In terms of improvement in standard of living of the beneficiaries it was evident from the Table 2.11 below that in Bengaluru Urban 38% of the respondents said that they were able to spend money on children education. 23% have accepted that they were able to generate more income after availing the scheme. Regarding consumption pattern 23% of the respondents viewed that they were consumption level has gone up. 15% of the respondents were happy with the nutrition level of the family and no migration in the family has taken place.

In Tumakuru 52% of the respondents were able to spend money on children education. 39% of the respondents were able to generate more income after availing the scheme. Regarding consumption pattern 26% of the respondents said that their consumption level was better. 4% of the respondents were happy with the nutrition level of the family and no migration in the family has taken place.

In Chitradurga 17% of the respondents were able to generate more income after availing the scheme. 26% were able to consume more and 46% were sending their children for better education and 15% of the respondents nutrition levels of the family members have improved.

In Davanagere 39% of the respondents were able to generate more income after availing the scheme. 78% were able to consume more and 83% were sending their children for better education and 67% of the respondents nutrition levels of the family members have improved

In C.R.Nagar 78% of the respondents were able to generate more income after availing the scheme. 78% were able to consume more and 83% were sending their children for better education and 78% of the respondents nutrition levels of the family members have improved

In Mysuru 65% of the respondents were able to generate more income after availing the scheme. 65% were able to consume more and 59% were sending their children for better education and 64% of the respondents nutrition levels of the family members have improved.

In Mandya 71% of the respondents were able to generate more income after availing the scheme. 71% were able to consume more and 82% said that they were sending their children for better education and 65% of the respondents nutrition levels of the family members have improved

In Bagalkote district all respondents i.e., 100 per cent said that there was a considerable improvement in all the parameters that assess the standard of living like they were getting good incomes and were sending children to schools, their consumption patten has improved and the nutrition level of their families was also better compared before availing the scheme.

In Dharwad 51% of the respondents were able to generate more income after availing the scheme. 100% were able to consume more and 100% said that they were sending their children for better education and 98% of the respondents nutrition levels of the family members have improved

In Belagavi 67% of the respondents were able to generate more income after availing the scheme. 89% were able to consume more and 72% were sending their children for better education and 89% of the respondents said that the nutrition levels of the family members have improved

In Ballari 45% of the respondents were able to generate more income after availing the scheme. 14% were able to consume more and 27% said that they were sending their children for better education and 16% of the respondents nutrition levels of the family members have improved.

In Kalaburgi 49% of the respondents were able to generate more income after availing the scheme. 23% were able to consume more and 25% were sending their children for better education and 3% of the respondents nutrition levels of the family members have improved.

In Koppal 26% of the respondents were able to generate more income after availing the scheme. 28% were able to consume more and 23% were sending their children for better education and 9% of the respondents said that the nutrition levels of the family members have improved.

In Bidar 31% of the respondents were able to generate more income after availing the scheme. 27% were able to consume more and 27% were sending their children for better education and 19% of the respondents nutrition levels of the family members have improved.

Table 2.11: Standard of Living after availing the scheme

Districts	Additional Income Generation	Improvement in Food habits	Children Education	Nutrition level of family	Migration of family
Bengaluru Urban	6	6	10	4	0
%	23	23	38	15	0
Tumakuru	9	6	12	1	0
%	39	26	52	4	0
Chitradurga	17	27	47	15	0
%	17	26	46	15	0
Davanagere	7	14	15	12	0
%	39	78	83	67	0
C.R.Nagar	14	14	15	14	0
%	78	78	83	78	0
Hassan	7	8	9	3	0
%	64	73	82	27	0
Mysuru	52	52	47	51	0
%	65	65	59	64	0
Mandya	12	12	14	11	0
%	71	71	82	65	0
Bagalkote	25	25	25	25	0
%	100	100	100	100	0

Vijayapura	7	8	9	8	0
%	64	64	64	64	0
Dharwad	23	45	45	44	0
%	51	100	100	98	0
Belagavi	12	16	13	16	0
%	67	67	67	67	0
Ballari	22	7	13	8	0
%	45	14	27	16	0
Kalaburgi	69	33	36	4	0
%	49	23	25	3	0
Koppal	11	12	10	10	0
%	26	28	23	23	0
Bidar	8	7	7	5	0
%	31	27	27	19	0

(Source: Compiled from the data collected through Questionnaires)

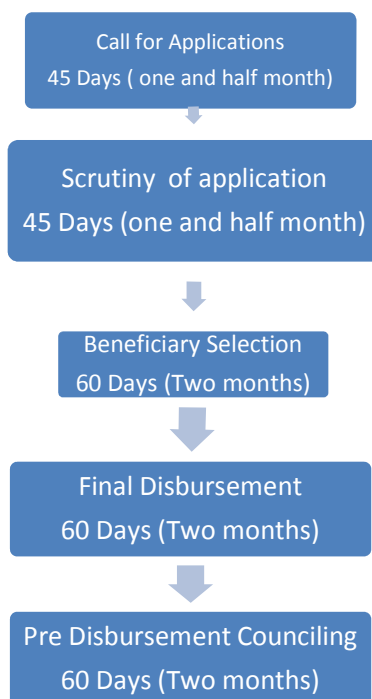
Chapter 3

Conclusions and Recommendations

The Following are the conclusions and recommendations of the study:

- The present scheme helped the beneficiaries to take up small business activities for their livelihood and this has helped them not to migrate to other district in search of financial support as the present them has improved their started of living.
- After interacting with the officials at various districts it was noted that the time taken for processing the application from the date of submission till the sanction was eight to nine months. The district manager would form the selection committee headed by MLA of the constituency for selecting the beneficiaries and to approve the loan amount. The District Manager would act as the Member Secretary of the Committee. The shortlisted applications were sent by the Member Secretary to the Head Office for final sanction and disbursement of funds. Entire process was given in the flow chart below:

Fig 3.1: Process Flow Chat



- The processing time could be reduced to six months so that in a financial year the scheme could be implemented twice so that more number of applicants could be benefited. This process time could be reduced by reducing the number of required documents that are to be enclosed with the application and the selection of applicants could be linked to the addhar card. The number of committee meeting could be increased so that scrutiny of applications and finalization could be done in less time.
- The beneficiaries were not given any EDP training by the district officials for taking up the business activity. It was further identified from the study that beneficiaries were involved in activities such as kirana stores, vessel stores, laundry, pan shop etc. It is observed that most of the business activities run more than 6 months. In some cases the business continued throughout the year. The district-wise details about the duration of the business are explained in Table 2.5. Due to the scheme there was an improvement in the standard of living of the beneficiaries with respect to their income

levels, educating their children, consumption pattern and increase in nutrition levels.

The in-depth analysis was given in Table 2.11

- The sanctioned amount was utilized for these business activities. The district officials confirmed that all the beneficiaries have taken up the same business activity as mentioned in the application forms submitted for the loan.
- Before processing the loan the applicants were given orientation programme at the district offices about the proper utilization and repayment schedules of the loan. The loan amount was Rs 15000 initially and latter enhanced to Rs.25000. In the year 2013 Government of Karnataka has waived the loan and interest component till April 2013. For this the beneficiaries were very happy and they were reinvesting the amount in the business.
- It was further observed that this scheme had direct benefit on the socio-economic standards of the NSM tribes in terms of their living standard, housing facilities, literacy levels and restricting the tribes from migrating them from one place to another.
- Training in Skill Development could be conducted by Government in certain areas viz., tailoring, printing, dying, pottery etc., for these tribes and promote awareness about the scheme and encourage them for applying for loan to take up these activities for their livelihood.
- It would be suggested that awareness needs to be created among the female population about the benefits of the scheme and encourage them to apply for the loan. This would help them to become entrepreneurs and develop additional entrepreneurial skills by providing training programmes in certain identified skills by the government as a part of the scheme.

- It was observed from the study that vegetables, fruit and fish vendors, stationery stores were well taken up in the districts of Bagalkot, Dharwad and Belagavi districts. Similarly, in Bagalkot tailoring, kirana stores and other small businesses were the most economical businesses which helped them in getting more income. Kirana stores, steel business were well taken up in the districts of Ballari and Kalaburgi. But in Koppal and Bidar animal husbandry, dairy farming and sheep farming were prominent and most economical businesses.
- The processing time could be reduced to six months so that in a financial year the scheme could be implemented twice so that more number of applicants could be benefitted. This process time could be reduced by reducing the number of required documents that are to be enclosed with the application and the selection of applicants could be linked to the addhar card. The number of committee meeting could be increased so that scrutiny of applications and finalization could be done in less time.
- On an average in all the districts the people were educated below 10th standard. But in Mysuru, Mandya, Bagalkote, Dharwad, Belagavi the percentage of illiteracy was more. It was suggested that the loan would be given to those people who have minimum educational qualifications. This would help the beneficiaries to improve the business more and bring in innovative methods in doing business and could also undergo training more effectively.

3.2 Short-term recommendations

- Prior to the announcement of applications the Corporation could focus on introducing innovative employment skills which could generate more income through out the year and create awareness among the tribes on those methods of operation and motivate them to apply for the same.
- After selection EDP training could be imparted for efficient functioning of the business.
- At present the beneficiaries were happy with the amount of loan sanctioned. After interacting with the beneficiaries they were of the view that the loan limit could be enhanced to match with the rising inflation. Few beneficiaries were of the opinion that it could be increased from Rs.25000 to Rs.50000 to further invest in their existing business.
- The no. of field officials could be increased during the process period at the village level for the purpose of creating awareness, filling of application and its process, helping them in creating bank accounts etc.

- **Policy Implications and Suggestions**

In order to further strengthen the scheme it is suggested that:

- At present the scheme is extending financial support to the tribes to take up the business according their interest. It is observed that there is a scope for the people who have taken the loan to expand their business activity through proper training or guidance which is found missing. As the training component is not enough to inculcate entrepreneurial skill among members and in order to over come these problems, we suggest that proper training programme for the beneficiaries should be undertaken by the corporation in collaboration with the skill development training institutions .
- Integrating the scheme with the required training to the beneficiaries requires continuous support, monitoring and intensive technical guidance, which can be better provided by the NGOs. Thus, we suggest to take NGOs or the local academic institutions to provide support to these people.
- In order to discuss the common problems among the beneficiaries it is suggested that a form of “Federation” could be formed so that implementation gaps can be easily identified and attended immediately by the corporation.
- The respondents expressed their difficulty related to documentation in filling up the application for loan. Therefore it is suggested that the corporation could make the application process simple and reduce the number of documents that need to be submitted.
- A rejected application list should be prepared and could be given preference for reconsidered for the next year. This would reduce the hassle of preparing the new application every year, department may ask for a request letter from the applicant to confirm that they are still interested to avail the benefit.

- Awareness of the scheme should be improved among the interested beneficiaries. Local media and other communication channels should be used to improve awareness about the scheme, the selection process, dos and don'ts during the selection of the beneficiaries, implementation process.
- Corporation should develop a MIS for the entire scheme in course of time.
- Since there is a large demand for the programme, Corporation should initiate a help desk, allotted specific officers who can help in preparation of application and answer all queries related to implementation of the programme in each taluk.
- A grievance redressal cell should be formed in each corporation, which would resolve issues / concerns related to selection of the beneficiary, and to attend their problems.

Evaluation Matrix

Evaluation Question	Description	Results	Source
1.&2	No of Nomadic and Semi nomadic Tribes	49 sub castes and very few sub-castes were covered Refer Annexure IV. The selection of year for each district was as per ToR Page 4.	Data provided by the Corporation
3.	Migration	No Migration was observed	As per the addresses available with the district officials before and after availing the scheme.
4.	Average Processing Time	8-9 months	As per the information

			provided by the respective district officials
5.	Selection process Applications Rejected		No such cases were found
6.	Beneficiaries coverage	All the eligible beneficiaries were covered under the scheme in that particular financial year.	Data provided by the Corporation
7&8	EDP Training	No EDP training was given to the beneficiaries	Compiled from primary data
9	Utilization of Loan Amount	Released in two installments and the loan was utilized for the business purpose.	Information provided by the Corporation
10	Awareness	Yes beneficiaries are aware of the repayment schedule. This awareness was created by the corporation officials during the time of application filing.	Compiled from primary data
11,12,13	Loan Amount and waiver details	The loan amount was Rs.25000 and Government of Karnataka has announced complete wavier of the loan amount.	Information provided by the Corporation
14	Beneficiaries business activity	Yes all the beneficiaries have taken up the business activity for which loan was taken. The evaluation was done on this and the type of business activity that was	The district officials have field officers who were checking on this issue and see that they were taking up the same

		taken up district wise was provided in table 2.4	activity as given in the application
15	Duration of Business Activity	Six months and above And even throughout the year based on the type of business activity	Based on Primary Data
17,19,20	Direct and Indirect Benefit	1. Improvement in Standard of living 2. Migration was stopped and all the beneficiaries are staying in the same place. (Based on primary survey and official records)	Housing Educating Nutritious levels No migration was found and beneficiaries started constructing Kutch houses.
18	Yes	Training could be imparted to the selected beneficiaries for certain business activities tailoring, printing and dying, pottery etc.	Based on interviews with the beneficiaries
21	Case studies were Documented	Yes, case studies were documented.	Based on interviews with the beneficiaries

3.3 Summing up:

- It could be summed up that the present scheme has a good vision to improve the economic conditions of the tribes and empower them to face the challenges in life and lead better life in future. The scheme has helped the tribes to improve their income levels, helped to reduce stress migration that has helped in improving their standard of living. Therefore it could be suggested that this scheme should not only be

continuing with the support of Government of Karnataka but also to be strengthened in future by bringing in more innovate methods of operation.

Annexure I**Year-wise Physical and Financial Achievement of the Scheme**

2009-10

(Rs. In Lakhs)

Name of the District	Target		Achievement	
	Physical	Financial	Physical	Financial
Tumakuru	80	12.00	115	17.25
Bengaluru Urban	48	7.20	48	7.20
Chitradurga	79	11.85	81	12.15
Davanagere	65	9.75	65	9.75
CR Nagar	62	9.30	69	10.35
Hassan	25	3.75	30	4.50
Mysuru	70	10.50	151	22.65
Mandhya	31	4.65	32	4.80
Bagalkote	108	16.2	124	18.60
Vijayapura	100	15.00	95	14.25
Dharwad	48	7.20	49	7.35
Belagavi	100	15.00	90	13.50
Ballari	102	15.30	105	15.75
Koppal	100	15.00	91	13.65
Kalaburgi	168	25.20	257	38.55
Bidar	40	6.00	40	6.00

2010-11

S. No	Name of the District	Target		Achievement			
		Physical	Financial	Physical	Financial		Total
					Cash	Total Cash	
1	Tumakuru	27	8.10	40	2.00	4.00	6.00
2	Bengaluru Urban	28	8.40	26	1.30	2.60	3.90
3	Chitradurga	16	4.80	36	1.80	3.60	5.40
4	Davanagere	16	4.80	24	1.20	2.40	3.60
5	CR Nagar	27	4.05	27	1.35	2.70	4.05
6	Hassan	27	4.05	27	1.35	2.70	4.05
7	Mysuru	30	4.50	28	1.40	2.80	4.20
8	Mandhya	13	1.95	11	0.55	1.10	1.65
9	Bagalkote	43	6.45	50	2.50	5.00	7.50
10	Vijayapura	43	6.45	56	2.80	5.60	8.40
11	Dharwad	43	6.45	50	2.50	5.00	7.50
12	Belagavi	43	6.45	50	2.50	5.00	7.50
13	Ballari	44	6.65	42	2.10	4.20	6.30
14	Koppal	43	6.50	43	2.15	4.30	6.45
15	Kalaburgi	35	5.25	42	2.10	4.20	6.30
16	Bidar	17	2.55	18	0.90	1.80	2.70

2012-13

S. No	Name of the District	Target			Achievement			
		Physical	Financial		Physical	Financial		
			Sala	Onnu		Net Cash	Sala	Onnu
1	Tumakuru	880	220.00	220.00	611	45.51	106.19	151.70
2	Bengaluru Urban	214	53.50	53.50	153	11.72	27.33	39.05
3	Chitradurga	452	113.00	113.00	468	28.08	65.52	93.60
4	Davanagere	252	63.00	63.00	186	14.03	32.72	46.75
5	CR Nagar	89	22.25	22.25	133	11.00	35.36	46.36
6	Hassan	109	27.25	27.25	159	11.93	27.82	39.75
7	Mysuru	402	100.50	100.50	431	31.73	76.03	107.76
8	Mandhya	154	38.50	38.50	146	7.30	36.50	43.80
9	Bagalkote	151	37.75	37.75	90	7.98	19.12	27.10
10	Vijayapura	152	38.00	38.00	133	9.98	23.28	33.26
11	Dharwad	231	57.75	57.75	227	19.55	47.56	67.11
12	Belagavi	240	60.00	60.00	184	12.70	29.66	42.36
13	Ballari	388	97.00	97.00	204	15.18	35.82	51.00
14	Koppal	156	39.00	39.00	111	11.10	27.75	38.85
15	Kalaburgi	595	148.75	148.75	721	54.08	126.17	180.25
16	Bidar	261	65.25	65.25	229	17.18	40.07	57.25

2013-14

S. No	Name of the District	Target		Achievement	
		Physical	Financial	Physical	Financial
1	Tumakuru	150	52.50	341	100.80
2	Bengaluru Urban	45	15.75	51	16.75
3	Chitradurga	150	52.50	234	67.45
4	Davanagere	69	24.15	84	27.90
5	CR Nagar	30	10.50	45	15.75
6	Hassan	30	10.50	24	6.00
7	Mysuru	111	38.85	165	41.54
8	Mandhya	42	14.70	66	19.80
9	Bagalkote	42	14.70	42	14.70
10	Vijayapura	42	14.70	42	14.70
11	Dharwad	63	22.05	64	22.20
12	Belagavi	66	23.10	88	23.55
13	Ballari	107	37.45	111	27.68
14	Koppal	44	15.40	54	17.30
15	Kalaburgi	164	57.40	367	110.95
16	Bidar	68	23.80	129	32.25

Annexure II

List of Nomadic and Semi-Nomadic Tribes in the State

Government Order No. PHS 262 SEW 65, dated 1st February 1966.

- | | |
|--|-----------------------------------|
| 1. Bairagi (Bava) | 37. Sarodi |
| 2. Balasanthoshi-Joshi | 38. Durgamurga (Burburcha) |
| 3. Bazigar | 39. Howgar (Howadigar) |
| 4. Bharadi | 40. Pichaguntala |
| 5. Budbudki-Joshi-Gondhali | 41. Masania Yogi |
| 6. Chara | 42.(Bestar) Bunds Besta |
| 7. Chitrkathi-Joshi | 43. Katabu |
| 8. Dholi | 44. Darwesh |
| 9. Daveri | 45. Kashikapdi |
| 10. Dombari | 46. Madari (added to SC List) |
| 11. Ghisadi | 47. Handi Jogi (added to SC List) |
| 12. Garudi | 48. Dombidasa |
| 13. Gopal | 49. Bailapatar. |
| 14. Gondali | |
| 15. Helava | |
| 16. Jogi | |
| 17. Kelkari | |
| 18. Kolhati | |
| 19. Nandiwala-Joshi-Ghondali, Full-Malli | |
| 20. Nathpanthi, Dauri Gosavi | |

21. Nirshikari
22. Panguaul
23. Joshi (Sada Joshi)
24. Sansia
25. Sarania
26. Sudugadsidda (added to SC List)
27. Tirumali
28. Vaidu
29. Vasudev
30. Vadi
31. Vagri
32. Vir
33. Bajania
34. Shikkligar
35. Golla
36. Kille Kyathas

Terms of Reference for the External Evaluation Study of the Scheme of Financial Assistance For Self Employment to Nomadic & Semi Nomadic Tribes implemented in the Period 2009-10 to 2013-14 by Backward Class Development Corporation Ltd.

1. Study Title

The title of the “Study of the Scheme of Financial Assistance for self employment to Nomadic & Semi-Nomadic Tribes implemented in the period 2009-10 to 2013-14 by Backward Class Development Corporation Ltd”.

2. Background Information

The nomadic and semi nomadic tribes belonging to backward class habitually migrate from one place to another for their livelihood. Backward Classes Development Corporation Ltd is implementing the scheme of self employment for these nomadic and semi nomadic tribes. The objective of the scheme is to help these tribes to stay in one place and earn their livelihood by providing loans and other facilities to the members of these tribes. The scheme is implemented in accordance with the G.O.no. SWD 180 BMS 2006 dated: 20.05.2006. Under this scheme, financial assistance of Rs.15000 (Rs 5000 of it is subsidy) is provided at 4% interest on the loan amount and is the assistance given to backward classes belonging to nomadic and semi nomadic tribes classified under category-1 the list of these backward class is given in annexure-1 of the ToR.

This scheme is implemented since 2006-07. The year wise financial and physical progress is given in the table below-

(Financial in Rs.Lakhs)

Sl.No	Year	Achievement	
		Physical	Financial
1	2009-10	1909	286.35
2	2010-11	750	111.75
3	2011-12		
4	2012-13	5487	1415.35
5	2013-14	2449	721.12

1) Objectives of the Scheme

- (a) To prevent the nomadic and semi nomadic tribes to move from one place to another place.
- (b) To provide financial assistance at cheap interest rates and facilitate them to take up economic activity under the skill which they have developed.
- (c) To assist them financially and make them self employed.

4 **Objectives of the Study**

The Objectives of the Study are -

- a) To evaluate the impact of the scheme on economic status of the nomadic and semi- nomadic tribes.
- b) To evaluate the extent to which the objectives of the scheme have been achieved since 2009-10 till 2013-14 (study period).
- c) To identify the constraints in implementation and to suggest measures for improvement of existing scheme
- d) Bottle necks experienced by beneficiaries in banking transactions.
- e) FGDs to be conducted with the stake holders at the district levels and their views compiled and reported.

5 **Implementation Process**

District wise action plans are prepared based on the amounts released by Backward Class department and targets are fixed. The District Managers invite applications as per the targets fixed, and scrutinize them for eligibility. These applications are placed for approval before the constituency level selection committees headed by the MLA of the constituency. The District Manager is the Member Secretary of the Committee. This Committee, while scrutinizing applications also examines the feasibility of the activities under which the loans are applied, and selects beneficiaries and decides the amount of loan accordingly. The loan proposals, after approval of the Committee, are sent to Head Office for release of funds. The proposals sent by District Managers are again verified and subsidy/loan sanction orders are issued and amounts is released to District Managers. The District managers get the necessary security documents signed from the beneficiaries for the sanctioned loans. Before issue of cheques to the beneficiaries, pre-disbursement counseling is held (PDC) with the beneficiaries on the purpose and proper usage of loan and subsidy amount, and then cheques are handed over.

6 **Monitoring Mechanism**

The financial and physical progress of the scheme is reviewed every month regularly by the MD, D.Devaraj Urs Development Corporation Ltd at the state level with all the District Managers of the corporation. Further, secretary to government backward classes department will also review the progress of the corporation every month along with progress of other schemes of the administrative department in the MPIC meeting.

7 **Conditions to be fulfilled**

1. The applicant should belong to nomadic tribe of backward classes as stipulated in G.O. No. PHS 262 SEW 65, Dated: 01.02.1966.
2. It should be confirmed that the beneficiary has established working unit after availing subsidy/loan from the Corporation.

-
3. It should be verified and reported by the concerned officer that the person has undergone training under EDP and has enhanced the knowledge of the activity undertaken by him.
 4. To review and report about ongoing economic activity undertaken by the beneficiary.
 5. It should be verified that the nomadic tribe is residing in a permanent place and self employed after getting financial assistance for self employment from the Corporation.

7. Evaluation Questions

- 1) Which and how many are the nomadic and semi-nomadic (NSM) tribes as per the Government Order No. PHS 262 SEW 65 dated: 01.02.1966? Of these, how many NSM tribes have been provided with benefits under this scheme? If some have been left out, why so?
- 2) What has been the number of NSM tribal groups and District wise coverage under this scheme in the period 2009-10 to 2013-14?
- 3) Of the NSM tribal groups benefited under this scheme, how many of them are staying in the same place/taluk/district where they were benefited as on the date of evaluation? What are the causes for those groups which moved? Can there be measures suggested to prevent this?
- 4) What is the average time taken, from the date of selection by Committee to actually getting the loan? Can this time be cut down or the process modified in the interest of more effective implantation of the scheme? How?
- 5) Whether the committees meant for selection of beneficiaries are making proper selection? In how many cases (percent wise) the selection was found to be faulty?
- 6) Have all the eligible beneficiaries selected by the Selection Committee been covered under the scheme? If not, give reasons.
- 7) What are the EDP activities in which beneficiaries of NSM tribes are trained? Are they relevant and adequate to the conditions and skills of the beneficiaries? If not, which are the ones that need to be improved/dropped/modified? Should some new EDP activities also be included? If so, which are they?
- 8) What is the impact of EDP training on the beneficiaries? Is it helpful in making the beneficiary aware of self employment? If not, reasons thereof.
- 9) Whether the loan sanctioned is utilized for the purpose for which it was sanctioned? If not, has the recovery made in one stroke? How many such cases of recovery have been made from 2009-10 to 2013-14?
- 10) Whether the beneficiaries are made aware of the repayment schedule of the loan received under this scheme? How is that made? Is it effective communication?
- 11) What is the amount of loan (year wise) taken by the SHGs/Individuals selected for evaluation? Whether the loan has been repaid timely and completely? If not, what is the payment percentage and what are the reasons for cases of non-payment?

- 12) Government has announced loan waiver scheme recently which applies to loans taken under this scheme too. Whether the beneficiaries who have availed the loan before 13.05.2013 are aware this?
- 13) What is the amount of loan and interest which was waived by government after the loan waiver scheme was announced? What has been the impact of the loan waiver for beneficiaries and the repayment schedule compliance? Is there reliable indication to suggest that this may result in unwarranted or unintended consequences like willful default?
- 14) Whether the beneficiaries who have availed financial assistance have really taken up economic activity? If not, give reasons thereof.
- 15) Is the economic activity running through the year? If not, give reasons thereof.
- 16) Is the financial assistance given sufficient to improve the economic condition? If not, give details of the specific requirements of these tribes.
- 17) Has the economic conditions of these nomadic and semi nomadic tribes improved as a result of the scheme? If yes, to what extent?
- 18) Before sanction of loan to the beneficiaries no skill training is imparted, can the scheme be modified in such a way that providing skill training to a beneficiary by the appropriate department of government becomes mandatory for sanction of the loan?
- 19) What is the indirect benefit of scheme like whether enrollment in schools and attendance has improved in case of children of the families of the scheme beneficiaries?
- 20) Whether convergence of housing benefits to Nomadic Tribes benefitted by this scheme has taken place?
- 21) Please document about 3-4 case studies of success lesson learning failures under this scheme in the period 2009-10 to 2013-14.
- 22) What are the suggestions for improving the impact of this scheme?

8. **Evaluation Methodology:**

The State of Karnataka is divided into four Revenue Divisions (cluster for sampling). In each revenue division (cluster), in each year, districts are arranged in descending order of number of beneficiaries covered under the scheme in that year. But for Kalaburgi, in other divisions, the bottom two districts are excluded. From the revenue districts one district is selected at random and without replacement for the next years. Thus, 16 out of 30 districts are selected for study which are as follows-

Sl. No.	Revenue Division	District selected for the year			
		2009-10	2010-11	2011-13	2013-14
1	Bengaluru	Tumakuru (115)	Bengaluru Urban (26)	Chitradurga (468)	Davanagere (84)
2	Mysuru	C.R.Nagar (69)	Hassan (11)	Mysuru (431)	Mandya (66)
3	Belagavi	Bagalkote (124)	Vijayapura (56)	Dharwad (227)	Belagavi (88)
4	Kalaburgi	Ballari (105)	Koppal (43)	Kalaburgi	Bidar (129)

During 2012-13, the population of beneficiaries has increased suddenly, and being a study of rather primitive tribes which have more homogeneity than evolved developed populations, the intensity is reduced to 2.5% whereas for other years it is kept as 5%. The sample of beneficiaries is to be drawn in a random method or systematic random method.

9. Qualification of Consultant

Consultants should have and provide details of evaluation team members having technical Qualifications/capability as below-

- i. Social Scientist/Sociologist preferably with exposure to tribal culture and systems.
- ii. Commerce/Finance/Economics graduate (at least) with experience of development studies.

And in such numbers that the evaluation is completed within the scheduled time prescribed by the ToR.

Consultants not having these number and kind of personnel will not be considered as competent for evaluation.

10. Deliverables time Schedule

The Managing Director, D.Devaraj Urs Backward Classes Development Corporation Ltd will provide year wise district/taluk/Gram Panchayath wise list of beneficiaries, activity and loan amount sanctioned etc. The Managing Director, D.Devaraj Urs Backward Classes Development Corporation Ltd will issue necessary instruction to the District Managers of Backward Classes Development Corporation Ltd to co-operate and facilitate for collection of the necessary data during the course of study. It is expected to complete the study in 6 months time excluding the time taken for approval. The evaluating agency is expected to adhere to the following timelines and deliverables.

- | | |
|----------------------------|---|
| 1. Work plan submission | : One month after signing the agreement. |
| 2. Field Data Collection | : Three months from date of work plan approval. |
| 3. Draft report Submission | : One month after field data collection. |
| 4. Final Report Submission | : One month from draft report submission. |
| 5. Total duration | : 6 months. |

11. Qualities Expected from the Evaluation Report

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:-

1. By the very look of the evaluation report it should be evident that the study is that of - D.Devaraj Urs Backward Classes Development Corporation Ltd of the Government of Karnataka, and Karnataka Evaluation Authority (KEA) which has been done by the Consultant. It should not intend to convey that the study was the initiative and work of the Consultant, merely financed by the D.Devaraj Urs Backward Classes Development Corporation Ltd of the Government of Karnataka
2. The Terms of Reference (ToR) of the study should from the first Appendix or Addenda of the report.
3. The results should first correspond to the ToR. In the results chapter, each question of the ToR should be answered, and if possible, put up in a match the pair's kind of table, or equivalent. It is only after all questions framed in the ToR that is answered, that results over and above these be detailed.
4. In the matter of recommendations, the number of recommendations is no measure of the quality of evaluation. Evaluation has to be done with a purpose to be practicable to implement the recommendations. The practicable recommendations should not be lost in the population maze of general recommendations. It is desirable to make recommendations in the report as follows:-

(A) Short Term practicable recommendations

These may not be more than five in number. These should be such that it can be acted upon without major policy changes.

(B) Recommendations requiring change in/of policy

These are those which will need lot of time, resources and procedure to implement or those which intend to drastically modify the scheme.

12. Cost and Schedule of Budget release

Output based budget release will be as follows-

- a. The **first instalment** of Consultation fee amounting to 30% of the total fee shall be payable **as advance** to the Consultant after the approval of the inception report, but only on execution of a bank guarantee of a scheduled nationalized bank valid for a period of at least 12 months from the date of issuance of advance.
- b. The **second instalment** of Consultation fee amounting to 50% of the total fee shall be payable to the Consultant after the approval of the Draft report.
- c. The **third and final instalment** of Consultation fee amounting to 20% of the total fee shall be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the agreement, along with all original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used to the final report.

Taxes will be deducted from each payment as per rates in force. In addition, the evaluator is expected to pay services tax at their end.

13. Selection of Consultant Agency for Evaluation

The selection of evaluation agency should be finalized as per provisions of KTPP Act and rules without compromising on the quality.

14. Contact persons to get further details about the study

Dr. U.P.Chandrashekar, MD, D.Devaraj Urs Backward Classes Development Corporation Ltd and Sri.Kotappa, GM (Dev), D.Devaraj Urs Backward Classes Development Corporation Ltd, Ph. No. 080-22374832/834, Email ID-md@dbcdc.in.

The entire process of evaluation shall be subject to and conform to the letter and spirit of the contents of the government of Karnataka order no. PD/8/EVN(2)/2011 dated 11th July 2011 and orders made there under.

This ToR is sanctioned in the 13th meeting of the Technical Committee held on 30th August 2014.

Chief Evaluation Officer
Karnataka Evaluation Authority

r.zÉÃªÁgÁd CgÀ,ÄÄ »AzÄÄ½zÄªÀUÀðUÀ¼Ä C©üªÀÈçþªUÀªÄÄÆgÄÄªAiÄÄ«ÄvÄ,-52. ¨ÉAUÀ¼ÄÆgÄÄ-52. ¨ÉAUÀ¼ÄÆgÄÄ-52. 2009-10ÉÄÄ,ÁÆÄªªªUÀªÄÄzÄ Cw »AzÄÄ½zÄ CgÉ C+ÉªAiÄ j,Á©ªÄÄvÄÄÜAiÉÆÄd £,ÁzsÉU

Annexure-II

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PÄæ. ÄÄ.	f+ÉèUÀ¼Äª °É,ÄgÄÄ	ªUÀç ¥Är'zÄ UÄÄj				Äçü'zÄªÆæUÄw DyðPÄ
		¨sËwPÄ	DyðPÄ	¨sËwPÄ	DyðPÄ	
1	2	3	4	5	6	
1	¨ÉAUÀ¼ÄÆgÄÄ (£Ä)	48	7.20	48	7.20	
2	¨ÉAUÀ¼ÄÆgÄÄ (UÄæ)	20	3.00	20	3.00	
3	gÄªÄÄ£ÄUÄgÄ	20	3.00	15	2.25	
4	ªªªÉÆUÄÍ	62	9.30	76	11.40	
5	avÄæzÄÄUÄð	79	11.85	81	12.15	
6	vÄÄªÄÄPÄÆgÄÄ	80	12.00	115	17.25	
7	PÉÆÄªÄgÄ	25	3.75	26	3.90	
8	aPÄÏ§¼ÄiªÄgÄ	25	3.75	23	3.45	
9	zÄªÄtUÉgÉ	65	9.75	65	9.75	
	MIÄÖ	424	63.60	469	70.35	
10	ªÉÄÉ,ÄÆgÄÄ	70	10.50	151	22.65	
11	ªÄÄAqÄª	31	4.65	32	4.80	
12	ZÄªÄÄgÄd £ÄUÄgÄ	62	9.30	69	10.35	
13	GqÄÄi	40	6.00	34	5.10	
14	ªÄ,Ä£Ä	25	3.75	30	4.50	
15	aPÄªÄÄUÀ¼ÄÆgÄÄ	27	4.05	27	4.05	
16	zÄQét PÄ£ÄBqÄ	43	6.45	11	1.65	
17	PÉÆqÄUÄÄ	4	0.60	-	-	
	MIÄÖ	302	45.30	354	53.10	
18	¨É¼ÄUÄª«	100	15.00	90	13.50	
19	ªªªÉÄj	48	7.20	49	7.35	
20	UÄzÄUj	48	7.20	79	11.85	
21	©eÄªÄÄgÄ	100	15.00	95	14.25	
22	ªUÄªPÉÆÄmÉ	108	16.2	124	18.60	
23	zsÄgÄªÄqÄ	48	7.20	49	7.35	
24	GvÄÜgÄ PÄ£ÄBqÄ	78	11.70	52	7.80	
	MIÄÖ	530	79.50	538	80.70	
25	UÄÄªÄUÄð	168	25.20	257	38.55	
26	§¼ÄÄij	102	15.30	105	15.75	
27	©AzÄgi	40	6.00	40	6.00	
28	gÄAiÄÄZÄÆgÄÄ	104	15.60	55	8.25	
29	PÉÆªÄª¼Ä	100	15.00	91	13.65	
		514	77.10	548	82.20	
	MIÄÖªÉÆvÄÜ	1770	265.50	1909	286.35	

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PÄæ. ÄÄ.	f+ÉèUÀ¼Ä °É, ÄgÄÄ	αUÀç¥Är¹zÀ UÄÄj							ÄæUÄw MIÄÖ
		"sËwPÄ	DyðPÄ		"sËwPÄ	DyðPÄ			
			Ä@	MIÄÖ		Ä.zsÄ	£Ä	Ä@	
1	2	3	5	6	7	8	9	10	
1	ÉAUÀ¼ÄÆgÄÄ £Ä.	214	53.50	53.50	153	11.72	27.33	39.05	
2	ÉAUÀ¼ÄÆgÄÄ UÄæ	112	28.00	28.00	111	8.32	19.43	27.75	
3	gÄªÄÄ£AUgÄ	51	12.75	12.75	47	3.09	7.21	10.30	
4	²ÄªÉEUÄI	103	25.75	25.75	129	9.36	21.84	31.20	
5	vÄÄªÄPÄÆgÄÄ	880	220.00	220.00	611	45.51	106.19	151.70	
6	avÄæzÄÄUÄð	452	113.00	113.00	468	28.08	65.52	93.60	
7	PÉÆÄÄ ÄgÄ	256	64.00	64.00	219	16.42	38.33	54.75	
8	aPÄI§¼ÄI¥ÄÄgÄ	231	57.75	57.75	231	17.34	40.46	57.80	
9	zÄªÄtUÉgÉ	252	63.00	63.00	186	14.03	32.72	46.75	
	MIÄÖ	2551	637.75	637.75	2155	153.87	359.03	512.90	
10	ªÉÄË ÄÆgÄÄ	402	100.50	100.50	431	31.73	76.03	107.76	
11	ªÄÄAgÄÄ	154	38.50	38.50	146	7.30	36.50	43.80	
12	ZÄªÄÄgÄd£AUgÄ	89	22.25	22.25	133	11.00	35.36	46.36	
13	GqÄÄ!	117	29.25	29.25	81	7.64	17.43	25.07	
14	°Ä Ä£Ä	109	27.25	27.25	159	11.93	27.82	39.75	
15	aPÄIªÄÄUÄ¼ÄÆgÄÄ	67	16.75	16.75	62	3.52	12.28	15.80	
16	zÄQët PÄ£ÄBqÄ	-	-	-	-	-	-	-	
17	PÉÆqÄUÄÄ	10	2.50	2.50	10	0.73	1.71	2.44	
	MIÄÖ	948	237	237.00	1022	73.85	207.13	280.98	
18	É¼ÄUÄÄ	240	60.00	60.00	184	12.70	29.66	42.36	
19	°ÄªÉÄj	49	12.25	12.25	50	4.83	11.98	16.81	
20	UÄzÄUÄ	89	22.25	22.25	55	3.66	8.54	12.20	
21	©eÄ¥ÄÄgÄ	152	38.00	38.00	133	9.98	23.28	33.26	
22	ÄUÄ©PÉÆÄmÉ	151	37.75	37.75	90	7.98	19.12	27.10	
23	zsÄgÄªÄgÄ	231	57.75	57.75	227	19.55	47.56	67.11	
24	GvÄÜgÄ PÄ£ÄBqÄ	69	17.25	17.25	57	4.28	9.95	14.23	
	MIÄÖ	981	245.25	245.25	796	62.98	150.09	213.07	
25	UÄÄ@ÄUÄð	595	148.75	148.75	721	54.08	126.17	180.25	
26	AiÄiÄzÄVj	260	65.00	65.00	188	18.80	47.00	65.80	
27	§¼ÄIj	388	97.00	97.00	204	15.18	35.82	51.00	
28	©ÄzÄgi	261	65.25	65.25	229	17.18	40.07	57.25	
29	gÄAiÄÄzÄÆgÄÄ	104	26.00	26.00	61	4.57	10.68	15.25	
30	PÉÆ¥Äª¼Ä	156	39.00	39.00	111	11.10	27.75	38.85	
	MIÄÖ	1764	441.00	441.00	1514	120.91	287.49	408.40	
	MIÄÖ	6244	1561.00	1561.00	5487	411.61	1003.74	1415.35	

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 2013-14£ÉÄ, Á£Ä AiÉÆÄd£ÁªÁgÄÄ, Áçü¹zÄ ¥ÀæUÀwAnnexu re«ªÁgÄ-II

PÀæ. ÄÄ.	f+ÉèUÀ¼Ä ºÉ,ÁgÄÄ	ºUÀç¥Ár¹zÄ UÄÄj, Áçü¹zÄ ¥ÀæUÀw			
		¨sËwPÀ	DyðPÀ	¨sËwPÀ	DyðPÀ
1	2	3	4	5	6
1	¨ÉAUÀ¼ÄÆgÄÄ £Ä.	45	15.75	51	16.75
2	¨ÉAUÀ¼ÄÆgÄÄ UÄæ	30	10.50	36	11.00
3	gÁªÄÄ£ÄUÜgÄ	30	10.50	32	10.30
4	ªªÁªÉÆUÄI	50	17.50	48	17.00
5	vÄªªÄªPÄÆgÄÄ	150	52.50	341	100.80
6	avÄæzÄAUÜð	150	52.50	234	67.45
7	PÉÆÄ- ÁgÄ	50	17.50	78	23.10
8	aPAI§¼ÄI¥ÁªgÄ	63	22.05	63	22.05
9	zÁªAtUÉgÉ	69	24.15	84	27.90
	MIÄÖ	637	222.95	967	296.35
10	ªÉÄÉ, ÄÆgÄÄ	111	38.85	165	41.54
11	ªªÄÄqÄª	42	14.70	66	19.80
12	ZAªAAgAd£AUAgÄ	30	10.50	45	15.75
13	GqÄÄi	32	11.20	21	7.35
14	ºÁ, Ä£Ä	30	10.50	24	6.00
15	aPAIªªÄUÀ¼ÄÆgÄÄ	18	6.30	21	4.10
16	zÄQët PÄ£ÄßqÄ	21	7.35	5	1.75
17	PÉÆqÄUÄÄ	15	5.25	14	4.90
	MIÄÖ	299	104.65	361	101.19
18	¨É¼ÄUÄÄ	66	23.10	88	23.55
19	ºÁªÉAj	23	8.05	28	8.15
20	UÄzÄUÄ	24	8.40	25	7.10
21	©eÄ¥ÁªgÄ	42	14.70	42	14.70
22	¨AUÄ©PÉÆÄmÉ	42	14.70	42	14.70
23	zsÁgÁªqÄ	63	22.05	64	22.20
24	GvÄÜgÄ PÄ£ÄßqÄ	23	8.05	35	8.75
	MIÄÖ	283	99.05	324	99.15
25	UÄÄªUÄÜð	164	57.40	367	110.95
26	AiAiÄzÄVj	71	24.85	99	24.80
27	§¼ÄÄij	107	37.45	111	27.68
28	©AzÁgü	68	23.80	129	32.25
29	gÄAiÄÄZÄÆgÄÄ	41	14.35	37	11.45
30	PÉÆ¥Äª¼Ä	44	15.40	54	17.30
	MIÄÖ	495	173.25	797	224.43
	MIÄÖ	1714	600.00	2449	721.12

Details of the Beneficiaries Interviewed

Bengaluru Urban

Laxmi W/o Babu	Gandhi Nagar, Kengere
Radhamma W/o Hanumanthappa	Nagadevana Halli
K Jyothi W/o Ravi	Gandhi Nagar, Kengere
Madhushri W/o Ramachandraiah	Nagadevana Halli, Kengere
Bharathi W/o Muniyappa	Kodige Halli
Shiva Ridrappa S/o Veera Bhadrappah	Kodichikkana Halli, Satyasayee Badavane

Chitradurga

Name	Sub-caste	Address
Ankamma Krum Jayappa	Dombi Dasaru	Obulamara (Vam) Pallavudara (Am), Chitrdurga Taluka, Chitradurga
N Hanumanthappa Bino Sannagangappa	Dombi Dasaru	Obulamara (Vam) Pallavudara (Am), Chitrdurga Taluka, Chitradurga
M Manjappa Bino Kunti Marappa	Dombi Dasaru	Obulamara (Vam) Pallavudara (Am), Chitrdurga Taluka, Chitradurga
M Basavaraja Bino Mallappa	Hallava	SH Halli Koduru (Am), Hollalkira Taluka, Chitradurga
Gangamma Krum Rangappa Agrahara	Hallava	Kunugali (Am), Hoollalikira Taluka, Chitradurga
P Rudrappa Bino Maradappa	Golla	Nandana Mysuru, Gollarapatti HD Mara (Am), Hollalkiri Taluka, Chitradurga
Yashodhamma Krum Sharadappa	Golla	Keshralapatti, Gollarapatti, Keshralapatti (Am), Hollalkiri Taluka, Chitradurga

Gurumurthappa Bino Nandyappa	Golla	Marshanahatti Aadanuru (Am), Hollalkiri Taluka, Chitradurga
Gouramma Krum Dasappa	Golla	KG Halli, HD Mara (Am), Hollalkiri Taluka, Chitradurga
L Githa Krum SL Ramesh	Golla	Sannayapatti, NG Halli (Am), Hollalkiri Taluka, Chitradurga
Mamatha Krum Basavarajappa	Golla	Upparganahalli, Boudagondanahalli (Am), Hollalkiri Taluka, Chitradurga
G Ravi Krum Govindappa	Golla	Dommigullarahatti, Hollalkiri Taluka, Chitradurga
Sharadamma Krum Ramappa	Golla	Amrithamara (V & Am), Hollalkiri Taluka, Chitradurga
DT Kateppa Bino Dodda Sanna Thimmanna	Golla	Kosagullarahatti, Chikkagondanahalli (Am), Chitradurga Taluka, Chitradurga
Bhagyamma Krum Hanumanthappa	Golla	Kosagullarahatti, Chikkagondanahalli (Am), Chitradurga Taluka, Chitradurga
Bhagyamma Krum Shivanna	Golla	Sulathanimara, Chillakara Taluka, Chitradurga
Lakshmi Devi Krum Muddanna	Golla	Haggara Sanakara (Am), Chillakara Taluka, Chitradurga
Basavaraja Bino Dyamanna	Golla	Meerasabhihalli (Vam), Chillakara Taluka, Chitradurga
Sanjeevamma Krum Chandrappa	Hallava	Gopannahalli (Vam), Chillakara Taluka, Chitradurga
T Ninaganna Bino Thirupathanna	Hallava	Jadarkunche, Kaparahalli (Am0), Chillakara Taluka, Chitradurga

N Narasimhappa Bino Narsappa	Golla	Renukamara (Vam), Chillakra Taluuka, Chitradurga
Giritimmappa Bino Nagappa	Golla	Kasabigondanahalli, Chillakara Taluka, Chitradurga
Eeranna Bino Bangi Eranna	Golla	Kondlahalli (Vam), Malakalmuru Taluka, Chitradurga
Sharadamma Krum Sannaveeranna	Golla	Soshagollarahatti, Kondlahalli (Vam), Malakalmuru Taluka, Chitradurga
Girithimmappa Bino Avinanagappa	Golla	Kavigundanahalli (Vam), KD Koti (Am), Chillahatti Taluka, Chitradurga
Doddathimmappa Bino Thimmanna	Golla	Mrilanahalli (Vam), Chillakatti Taluka, Chitradurga
Naganna Bino Linganna	Golla	Renukamara (Vam), Chillakara Taluuka, Chitradurga
Nagaraja Bino Doddathimmaiah	Golla	Renukamara (Vam), Chillakara Taluuka, Chitradurga
Bhagyamma Krum Narasimhappa	Golla	Kasabigondanahalli, KD Kochhi (Am), Chillaraka Taluka, Chitradurga
Ramanna Bino Naganna	Golla	Bodhihalli, Chillaraka Taluka, Chitradurga
Siriyappa Bino Thimmanna	Golla	Bandethimmalamara, Chillaraka Taluka, Chitradurga
Veerabhadhrappa Bino Anjanna	Golla	Kondlahalli (Vam), Malakalmuru Taluka, Chitradurga
GA Raghavendra Bino GT Anjanappa	Golla	Kurakalahatti, Malakalmuru Taluka, Chitradurga
Venkatesha Bino Sannathimmanna	Golla	Kurakalahatti, Malakalmuru Taluka, Chitradurga

Chinna Veerappa Bino Sannabasappa	Golla	Kurakalahatti, Malakalmuru Taluka, Chitradurga
V Ninagamma Krum M Umesh	Golla	Renukamara (Vam), Chillakara Taluka, Chitradurga
Savitramma Krum Veeresh	Golla	Thappagondanahalli, KD Kochhe (Am), Chillakara Taluka, Chitradurga
Deviramma Krum HM Rajanna	Golla	Thappagondanahalli, KD Kochhe (Am), Chillakara Taluka, Chitradurga
GT Srinivas Bino GT Thippaswami	Golla	Bruddadahalli, Bruramara (Am), Malakalmuru Taluka, Chitradurga
MC Chandra Bino Chikkirappa	Golla	Bandethimmalamara, Chillaraka Taluka, Chitradurga
C Thimmappa Bino Chinnappa	Golla	Halirthimmanahatti, Usdurga Taluka, Chitradurga
Renukamma Krum Thippuswami	Golla	Halirthimmanahatti, Usdurga Taluka, Chitradurga
Lakshammakka Krum Rajappa	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga
N Saritha Krum Suresh	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga
E. Nakamma Krum Rangaswami	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga
Bharathi Krum Manjunatha	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga
Nagarajappa Bino Govindappa	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga
P Shivaraj Bino Vatappa	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga

Kariyappa Bino Ningappa	Golla	Agasarahalli, Usdurga Taluka, Chitradurga
Neelakantappa Bino Bhadrappa	Golla	Halirthimmanahatti, Usdurga Taluka, Chitradurga
Rangaswami Bino Ramappa	Golla	Kosathimmappanahatti, Usdurga Taluka, Chitradurga
Siddappa R Bino Ramappa	Golla	Dmlamara, Usdurga Taluka, Chitradurga
N Ramakrishanappa Bino Sannappa	Golla	Agasarahalli, Usdurga Taluka, Chitradurga
Sharadamma Krum Eearappa	Golla	Bantenagavihatti, Usdurga Taluka, Chitradurga
Rangaswami S/O Gowda Chikkappa	Golla	Nagayyanahatti, Usdurga Taluka, Chitradurga
Rangappa Bino Kalappa	Golla	Balinahalli, Usdurga Taluka, Chitradurga
Sharadamma Krum Venkataramappa	Golla	Halirthimmanahatti, Usdurga Taluka, Chitradurga
Rudrappa Bino Doddaiiah	Golla	Halirthimmanahatti, Usdurga Taluka, Chitradurga
Rangaswami S/o Sangappa	Golla	Thimmappanahatti, Usdurga Taluka, Chitradurga
M Latha Krum Laxmana	Golla	Gollahalli, PiriYoru Taluka, Chitradurga
M Bhagyalakshmi Krum KP Muddaranna	Golla	Kondlahalli (Vam), PiriYoru Taluka, Chitradurga
Sharadamma Krum Binnanna	Golla	Kondlahalli (Vam), PiriYoru Taluka, Chitradurga
Girijamma Krum Krishnappa	Golla	Hoyinahalli, PiriYuru Taluka, Chitradurga
MK Premalatha Krum C Basavaraju	Golla	Ranganahalli, PiriYuru Taluka, Chitradurga
Sarojamma Krum Kattappa	Golla	Maradihalli, PiriYuru Taluka, Chitradurga
Devaraja Bino Rangappa	Golla	PD Kortte, PiriYuru Taluka, Chitradurga

Neelamma Krum Ramanna	Golla	Vannehatti, Piriuru Taluka, Chitradurga
Raghuveera Yadav Krum Sunandamma	Golla	Challagara, Piriuru Taluka, Chitradurga
Thippaswami Bino Doddarangappa	Golla	Vvivismara, Piriuru Taluka, Chitradurga
Krishnamurthi Bino Dasanna	Golla	Dindavara, Piriuru Taluka, Chitradurga
Shariyamma Krum Manappa	Golla	Pindasokatti, Piriuru Taluka, Chitradurga
T Thimmayya Bino Thimmanna	Golla	Karivobenahalli, Piriuru Taluka, Chitradurga
N Thiappaswami Bino Nagarajappa	Golla	Binnayyanahatti, Piriuru Taluka, Chitradurga
Nagamma Krum Venkatesh	Golla	Kaparahalli, Chillakara Taluka, Chitradurga
Saraswathi Krum Gangamurthy	Golla	Gourasamudra (Va & Am), Malakalmuru Taluka, Chitradurga
K Gangamurthi Bino Jirralikadappa	Golla	Gourasamudra Siddamara (Am), Malakalmuru Taluka, Chitradurga
Rajashekhara Bino Hanumanthappa	Golla	Kurakalahatti, Malakalmuru Taluka, Chitradurga
Sunanda Krum Chinnamallikarjuna	Golla	Doddapachre, Malakalmuru Taluka, Chitradurga
Bhagyamma Krum Kadurappa	Golla	SH Halli (Am), Hollalkira Taluka, Chitradurga
N Govindappa Bino H Nagappa	Golla	Kamasamudra, Malinahammi (Am), Hollalkira Taluka, Chitradurga
Manjamma Krum Rajanna	Golla	Hochheppanahalli (Vam), Chillakara Taluka, Chitradurga
Lakshmi Devi Krum Siriyappa	Golla	Hochheppanahalli, Gollarahalli (Va), Hochheppanahalli (Am), Chillakara Taluka, Chitradurga
Siddamma Krum Balappa	Golla	Hochheppanahalli, Chillakara Taluka, Chitradurga

V Thippaswami Bino Eearanna	Golla	Kandenahalli, Gollarahatti, Chillakara Taluka, Chitradurga
Nagaraja Bino Kadurappa	Golla	Gosikara (Va & Am), Chillakara Taluka, Chitradurga
Ravi Bino Kariyappa	Golla	Kallugaddagollarahatti, Sanakara (Am), Chillakra Taluka, Chitradurga

Davanagere

Name	Sub-caste	Address
Shakunthamma	Pallava	Mynali, Pino, Taluka, Davanagere
Chandamma	Pallava	Mynali, Pino, Taluka, Davanagere
SV Chnadrappa	Golla	Gullarakatti (V), Davanagere
Gajamma	Dasari	Binnagir Taluka, Davanagere
Siddamara	Golla	Matturu V), Davanagere
A Phakkirappa	Golla	Matturu V), Davanagere
Nagamma	Jogi	Harapanahalli (V), Davanagere
Nandibruru Ravichandra	Jogi	Shulapalli (V0, Davanagere
B Sunil	Bestara	Nittupalli (V), Davanagere
T Raghavendra	Pallava	Nittupalli (V), Davanagere
Sashikala	Golla	KTG Nagar (V0, Davanagere
C Rekha	Bunde Besta	Nittupalli (V), Davanagere
Bhimappa	Golla	Bidara (V0, Davanagere
Krishnappa	Golla	Bidara (V0, Davanagere
Githa	Gondhali	Amaravathi (V0, Davanagere
S Narayana	Gondhali	Harihara Town, Davanagere
Durgamma	Gondhali	Harihara Town, Davanagere

Mandhya

Name	Sub-caste	Address
Manjamma Krum Rangaswami	Hallava	Nagamangala (V),Mandhya
Gouramma Krum KR Nanjumdarao	Budabudaka	Maddur Taluka, Mandhya
Basavaraju Bino Kavaraiah	Hallava	Vaddarakaloni Taluka, Mandhya
Savithri Krum Swami	Hallava	Hallavarakoppalu, Chinnakuruli Hobala, Pandavamara Taluka, Mandhya
Ratnamma Krum Rangaswami	Hallava	Channadahalli, Nagamagala (V),Mandhya

Bhagyamma Krum Kumar	Hallava	Hallavarakoppalu, Chinnakuruli Hobala, Pandavamara Taluka, Mandhya
KN Gundaram Bino Nanjumdarao	Budabudaka	Kyatafatti, Maddur Taluka, Mandhya
C Surekha Bino Chikka Thimma Gowda	Golla	Duddasutthagara, Mandhya
Hanumantha Bino Chinna Hanumaiah	Hallava	Halahalli, Badavani, Mandhya
Vishwanatha Bino L Krishna	Davari	Davari Coloni, 1 No. Cross Rastha, Mandhya
Thukaram Seetharam	Davari	Kalikamba Devasthana Rastha, Davari Colony, 1 No. Cross Rastha, Mandhya
Santhosha Bino Jalinga	Davari	Kalikamba Devasthana Rastha, Davari Colony, 1 No. Cross Rastha, Mandhya
Jayarama Bino Seetharam	Davari	Kalikamba Devasthana Rastha, Davari Colony, 1 No. Cross Rastha, Mandhya

Bagalkote

Name	Sub-caste	Address
Renuka Shankra Sindhu	Gondhali	Jamakhandi Taluka, Bagalkote
Vitthala Krishna Sindha	Gondhali	Jamakhandi Taluka, Bagalkote
Nagubhai	Gondhali	Jamakhandi Taluka, Bagalkote
Prameela	Nathapanthhi Pra-1	Jamakhandi Taluka, Bagalkote
Subhash Laxmana Ganachari	Gondhali	Jamakhandi Taluka, Bagalkote
Vishwanatha Doodappa Ganachari	Gondhali	Jamakhandi Taluka, Bagalkote
Shri Ramachandra	Pra-1 Kathubhu	Jamakhandi Taluka, Bagalkote
Shri Ramu	Gondhali Pra-1	Jamakhandi Taluka, Bagalkote
Shri Parashurama	Gondhali Pra-1	Jamakhandi Taluka, Bagalkote
Shri Narayana	Gondhali Pra-1	Jamakhandi Taluka, Bagalkote
Shri Maruthi	Pra-1 Gondhali	Jamakhandi Taluka, Bagalkote
Smt. Kavitha	Pra-1 Gondhali	Navanagara (V),

		Jamakhundi, Bagalkote
Nagappa Kariyappa Madhurakara	Jhogi	Mudhulla Taluka, Bagalkote
Laxmi Bhai	Jhogi	Mudhulla Taluka, Bagalkote
Duragappa	Gondhali	Navanagara (V), Jamakhundi, Bagalkote
Duramma Nagappa Vatikara	Jhogi	Navanagara (V), Jamakhundi, Bagalkote
Ramappa Sangundappa Kalavara	Pallavara	Navanagara (V), Jamakhundi, Bagalkote
Sakkubhai Kariyappa Ingala	Gondhali	Gulidagudda (V), Badaami Taluka, Bagalkote
Kasturi Dharappa Kalulli	Pra-1 Pallava	Bagalkote
Mahadevi Annappa Sindhu	Pra-1 Gondhali	Bagalkote
Vitthala Rajarama Ingali	Pra-1 Gondhali	Bagalkote
Vitthalakshi Shakrappa	Pallava Pra-1	Badami Taluka, Bagalkote
Vasudeva Laxmana Ingali	Gondhali Pra-1	Badami Taluka, Bagalkote
Girija Raghavendra Ravali	Pra-1 Nathapanthi	Jamakhundi Taluka, Bagalkote

Belagavi

Name	Sub-Caste	Address
Chandrakantha Hanumanthappa	Brulapathhara, Pravagga -1	Vantimoori Colony, Belagavi
Maruthi Bhimanna	Brulapathhara, Pravagga -1	Vantimoori Colony, Belagavi
Narayana Appanna	Brulapathhara, Pravagga -1	Vantimoori Colony, Belagavi
Durgappa Nagappa Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Bheemappa Siddappa Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Gurappa Bhimappa Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Renuka Yallappa Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Basappa Durgappa Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Laxmi Bhai Laxmana Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Gurunatha Ramu Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Hanumantha Shankara Garada	Brulapathhara, Pravagga -1	Loogaragulla (V), Savadatthi Taluka
Ravi Laxmana Gullara	Golla Pravaga -1	Gullara Galli Bus Stand, Athhoni Taluka
Varalaxmi Kasirama Bhoosali	Gondhali Pravagaa -1	Janatha Kalluni

		Kulaguda (V), Gushraka Taluka
Mahadevi Hanimantha Kalvara	Hallava Pravagaa -1	Naganuru (V), Gushraka Taluka
Gangarama Sahadevappa Guombali	Gondhali Pravagaa -1	Araligidada (V), Savadatthi Taluka
Chidambara Vitthala Guombali	Gondhali Pravagaa -1	Savadatthi Taluka
Narayana Mahadeva Guombali	Gondhali Pravagaa -1	Savadatthi Taluka

Bellari

Name	Sub-Caste	Address
Ravikumar S/o Nagappa	Hallava	Kote (V), Bellari
Sankappa	Hallava	Ramnagar (V), Bellari
Gopal S/O Lokraj	Golla	Koul Bazar (V), Bellari
Devendra Gollara S/O Somappa	Golla 1	Kolagallu (V), Bellari
Loknath S/O K Raja	Golla 1	Kolagallu (V), Bellari
Bhagyamma W/O Sanna Mahalingappa	Golla 1	Nelabonahalli
Dodappa S/O Kadarappa	Golla 1	Dodda Gollarahatti
Bandejara Murthappa S/O Kudurappa	Golla 1	Badeladuku (V), Bellari
Virupakshi S/O Kunterappa	Golla 1	Nelabommanahalli
Nagaraju S/O Tippanna	Golla 1	Kudligi (V), Bellari
Aluru Veeramma S/O Balappa	Golla 1	Kudligi (V), Bellari
Jogina Eramma W/O Doddappa	Golla 1	Bommanahalli (V), Bellari
Ningamma W/O Siriyappa	Yadava 1	Gollaretti (V), Bellari
Umashankar	Golla 1	Belligadda (V), Bellari
Veerabhadrappe S/O Thimmappa	Golla 1	Siddapura (V), Bellari
Peddamma W/O Seemappa	Golla 1	Gollaretti (V), Bellari
E Nagappa S/O Saneerappa	Yadava 1	Gollaretti (V), Bellari
G Mohan Kumar S/O Palanna	Golla 1	Gundumunugu (V), Bellari
G Ramu S/O G Durgappa	Jogi 1	GT Compound, Bellari
G Surekha S/O Bharmaji	Jogi Pravagaa -1	Janatha Kalluri, Thoornagallu (V), Sanduru Taluka, Bellari
D Meenakshi	Jogi Pravagaa -1	Kudithini (V), Bellari

Bidar

Name	Address
Mallikarjuna	Kinnivadi (V), Basavakalyana Taluka
Shivakanth S/O Dasharatha	Mudabivadi (V), Basvakalyana Taluka
Sangeetha	Ikalasamaravadi (V), Bhalki Taluka
Pandarinata S/O Dadarao	Bhatisangavi (V), Bhalki Taluka

Vijayakumar S/O Thukarama	Rekulgi (V), Bidar
Baburao S/O Laxmana Rao	Sakaganja (V) Bidar
Balakrishna S/o Manik Ram	Shivanagar (V), Bidar
Devadasu S/O Ramalinga	Shupinoora (V), Basavakalyana
Maruthi S/O Shankarappa	Manthala (V), Basavakalyana
Githabhai	Bhoothinagar (V), Bhaalki
OmPrakash S/O Manik Rao	Bhoothinagar (V), Bhaalki
Shashikala	Malasamudra (V), Ouradha Taluka
Sumranatha Ramachandra Rao	Gudapalli (V), Ouradha Taluka
Laxmana S/O Ramanna	Bhiraphatgalli (V), Bidar
Lilavathi	Dhakulagi (V), Hanumabada Taluka
Ananthagiri S/O Bhaganagari	Illala (V), Basavakalyana
Subhash S/O Narasappa	Mudabivadi (V), Basavakalyana Taluka
Narasamma	Vitthalamara (V), Bidar
Krishnaraju S/O Bhimarao	Basiramara (V), Hamanabada
Maruthi S/O Dhoolappa	Baroora (V), Bidar
Shivaramakrishna S/O Maruthi	Basiramara (V), Hamanabada
Manjunatha S/O Thippaiah	Loodamanalli (V), Hamanabada
Mandalika S/O Ramachandra	Dasaravadi (V), Basavakalyana Taluka
Maruthi S/O Shanthakumar	Gudapalli (V), Ouradha Taluka
Shanthakumara S/O Sadashivarao	Gudapalli (V), Ouradha Taluka

Kalaburgi

Name	Sub-Caste	Address
Durgappa S/O Ismailappa	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Malkamma	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Ambika S/O Govindappa	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Yallamma S/O Gurappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Parashurama S/O Gurappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Shankar S/O Yellappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Ismail S/O Yenkappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Pandarinath	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Karanamma	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Shivakumar S/O Karnappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi

Chinnappa S/O Doddaswami Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Krishna S/O Kantappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Mahadevi	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Ramu S/O Gurappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Parashurama S/O Durgappa	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Yankappa S/O Yallappa Gollara	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Yallamma	Golla 1	Jagathi Kalaburgi Taluka, Kalaburgi
Sunilkumar S/O Rama Dala Jindagi Rasta	Fisadi 1	Jagathi Kalaburgi Taluka, Kalaburgi
Datthu S/O Ramachandra	Gondhali 1	Patthana (V), Kalaburgi
Sashikala	Gondhali 1	Patthana (V), Kalaburgi
Subhash S/O Bheemaiah	Gondhali 1	Patthana (V), Kalaburgi
Rukmini Bhai	Gondhali 1	Patthana (V), Kalaburgi
Ramachandra S/O Peeroja	Gondhali 1	Patthana (V), Kalaburgi
Gangadhara S/O Balappa	Hallava 1	Jagathi Kalaburgi Taluka, Kalaburgi
Bhavani	Gondhali 1	Jagathi Kalaburgi Taluka, Kalaburgi
Vijayavani S/O Vidhyasagar	Gondhali 1	Jagathi Kalaburgi Taluka, Kalaburgi
Susheelabhai	Gondhali 1	Patthana (V), Kalaburgi
Nagendra S/O Balappa	Hallava 1	Piramaara Taluka, Kalaburgi
Yallavva	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Swaminath S/O Jaggu Gollaraiah	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Shanthabhai	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Shivaji S/O Yallappa	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Hanumantha S/O Thimmanna	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Kasturibhai	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Shridevi	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Bheemabhai	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Gurubhai	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Suresh S/O Thimmanna	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi

Laxman S/O Rama Gollaiha	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Sharada	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Sujatha S/O Bhimanna Savalaiah	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Bharathibhai	Golla 1	Yallasangi (V), Allanda Taluka, Kalaburgi
Gangubhai	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Mounika S/O Yallappa	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Kashinatha S/O Venkata Kalava	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Anasuya	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Santhosh S/O Shankar	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Yallappa	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Lalitha	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Somanna S/o Gurappa	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Jangappa S/O Bheemanna	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Sukhetha S/O Bhojappa	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Gangamma	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Durgavva	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Surekha	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Ramappa	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Eeranna S/O Bheemanna	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Guranna S/O Bheemanna	Golla 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Shivaji S/O Gundappa	Hallava 1	Jangal Gollaragalli (V), Allanda Taluka, Kalaburgi
Anitha	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Jagadeva	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Anashaiah	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Kamala	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi

Namadeva S/O Gandappa	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Chandrabhaga	Jogi 1	Madana (V), Allanda Taluka, Kalaburgi
Manikappa S/O Yallappa	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Shrimantha	Hallava 1	VK Salagara (V), Allanda Taluka, Kalaburgi
Sharmila S/O Parameshwara	Bestha 1	Kadaganti (V), Allanda Taluka, Kalaburgi
Maruthi S/O Chandraka	Gondhali 1	Bhoudamara (V), Afzalamara Taluka, Kalaburgi
Sashikantha S/O Amritha Pahara	Fisadi 1	Farathabada Taluka, Kalaburgi
Vitthala S/O Narayana Pahara Devala	Fisadi 1	Ganagamara (V), Afzalamara Taluka, Kalaburgi
Vinoda S/O Sindhrama	Fisadi 1	Bazaragalli (V), Afzalamara Taluka, Kalaburgi
Sadashiva S/O Ramachandra	Fisadi 1	Bzaragalli (V), Afzalamara Taluka, Kalaburgi
Mallari S/O Sadashiva	Fisadi 1	Bazaragalli (V), Afzalamara Taluka, Kalaburgi
Sindhramavva S/O Ramachandra	Fisadi 1	Spandana Ganagamara (V), Afzalamara Taluka, Kalaburgi
Laxmana S/O Bhemakya Pahara	Fisadi 1	Spashano Ganagamara (V), Kalaburgi Taluka, Kalaburgi
Anilkumar S/O Shivananda	Katibu 1	Athanura (V), Afzalamara Taluka, Kalaburgi
Githa	Golla 1	Makyala (V), Afzalamara Taluka, Kalaburgi
Gouribhai	Golla 1	Makyala (V), Afzalamara Taluka, Kalaburgi
Shrikanth S/O Amritha Pahara Phinadi	Fisadi 1	Shirimathada Phattira (V), Farathabad Taluka, Kalaburgi
Vitthala S/O Chandrkya Salonki	Fisadi 1	Spasiono Ganagamara (V), Afzalamara Taluka, Kalaburgi
Panduranga S/O Laxmana	Fisadi 1	Saribhoola, Jivragi Taluka, Kalaburgi
Bheemashankara S/O Devappa	Fisadi 1	Urdu School Road, Jivragi Taluka, Kalaburgi
Shivarama S/O Laxmana	Fisadi 1	Birala, Jivragi Taluka, Kalaburgi
Ganapathi S/O Devarava	Fisadi 1	Urdu School Road, Jivragi Taluka, Kalaburgi
Vijayakumara S/O Devarava	Fisadi 1	Urdu School Road, Jivragi Taluka, Kalaburgi
Devendra S/O Ambuja	Fisadi 1	Nalogi, Jivragi Taluka, Kalaburgi
Shrikanth S/O Shivaraya	Fisadi 1	Birala, Jivragi Taluka, Kalaburgi
Naresh S/O Devappa	Fisadi 1	Urdu School Road, Jivragi Taluka, Kalaburgi
Thulasirama S/O Arjuna	Fisadi 1	Gahvara, Jivragi Taluka, Kalaburgi

Sharanatha S/O Bhagavana Varshi	Jogi 1	Vidhyanagera, Jivrager Taluka, Kalaburgi
Krishna S/O Bheemaraya	Hallava 1	Katti Sanghavi, Jivrager Taluka, Kalaburgi
Ramu S/o Chillappa Minavara	Bestha 1	Balluragi, Jivrager Taluka, Kalaburgi
Lalappa S/O Dodda Bheemarao Hallava	Hallava 1	Katti Sanghavi, Jivrager Taluka, Kalaburgi
Balabheema S/O Narasappa Kateba	Katibu 1	Opparigi, Jivrager Taluka, Kalaburgi
Narasappa S/O Vheemappa Katebu	Katibu 1	Opparigi, Jivrager Taluka, Kalaburgi
Arjuna S/O Shivappa Katebu	Katibu 1	Opparigi, Jivrager Taluka, Kalaburgi
Shambhavi	Hallava 1	Shakamara, Jivrager Taluka, Kalaburgi
Renuka	Hallava 1	Shakamara, Jivrager Taluka, Kalaburgi
Lakshmi	Hallava 1	Katti Sanghavi, Jivrager Taluka, Kalaburgi
Shyam S/o Suryakanth	Hallava 1	Katti Sanghavi, Jivrager Taluka, Kalaburgi

SUCCESS STORIES

Novelty and Fancy Hawker

Name: Smt.Durgamma

Village: Dharwad

Caste: Gondhali

Age: 40

Gender: Female

Type of business: Novelty and Fancy

Loan amoun: Rs.25000



During 2012-13, Durgamma got sanctioned the loan amount of Rs.25000 under the scheme of “Financial assistance for Self Employment to Nomadic and Semi Nomadic Tribes”. With the sanctioned amount she started Novelty and Fancy items business. Earlier the family was moving from one place to another in search of livelihood. After availing the amount, she was able to earn Rs.5000 to Rs 6000 per month. This helped her to improve business by reinvesting some amount in the business. This has helped her to improve her standard of living. She has renovated her kutch house into pucca house and also purchased a TV. She had one daughter and two sons who were below 14 years of age. Previously they use to help her in earning for the family. Now she started sending them to school and was able to give nutritious food. She was aware of the loan repayment procedure and at present she said that the loan was waived off completely. She further said that right from filling of the application till the sanction of the loan the field officers were helping all the people living in that area. Their friends and relatives who have already taken the loan have guided her to apply for the same. Before this business she was working as domestic servant and

the income was not sufficient to meet the basic requirements for the family. Now she expressed her happiness for getting assistance for self employment from the Government under the scheme. Though the loan amount sanctioned was sufficient, she expressed her opinion that it could be enhanced in future.

Pan Shop

Name: Shri Pandarinath

Village: Kalaburgi

Caste: Golla

Age: 35

Gender : Male

Type of business : Pan Shop

Loan amount : Rs.25000



Shri Pandarinath has been running a Pan shop since 2013. He has applied for the loan in 2012 and got approved during the financial year 2013-14. He was sanctioned an amount of Rs 25,000. As mentioned in the application, he started his mobile Pan shop and started selling pan to the consumers. After three months he further enhances his business by adding more consumables such as chocolates, chips, biscuits and cool drinks. This helped to increase his sales. He has been earning throughout the year. He started reinvesting the returns in the business. He further informed that he was very much satisfied with the scheme. He also informed that he is able to send his children to the school. He also purchased a television. He also proposed to construct a small house in a year. He further informed

that the financial support has to be extended not only once, but it should be provided for every five years so that the individual would have an opportunity to extend business.

Kitchen Utensils Hawker

Name: Shri Bhimappa

Village: Davanagere

Caste: Golla

Age: 35

Gender: Male

Type of business: Kitchen Utensils Hawker

Loan amount: Rs.25000



Shri Bhimappa has been successfully selling the kitchen utensils going around the town. This helped him to have better quality of life. Earlier he was going from one town to another in search of livelihood. He came across the scheme during a promotional activity conducted by the district officials. He approached them and applied for the loan. His application was accepted and he was sanctioned Rs 25000. Afterwards as mentioned in the application, initially he invested the 75 per cent of the amount to buy some utensils. Once this was going well he has invested the balance on buying the cart through which he started reaching the consumers. This scheme has helped him to

earn good returns. He also started reinvesting and his wife also started accompanying him to sell them. He informed that he has purchased a fan and a cycle. He was able to send his daughter to school.