

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.