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Housing Schemes in Karnataka: A Brief Study on Ambedkar Yojana in Gubbi Taluk of Tumkur District

Dr. Y. Gangadhara Reddy

Professor, Department of Political Science (Retd.), Union Christian College, Marathahalli, Bangalore, India

S. Mamatha

Research Scholar, Bharatiar University, Coimbatore, Tamil Nadu, India

Abstract:

Housing has been recognized as a basic human need. Housing for all is a priority of the Karnataka Government. For this purpose, it has drawn up several schemes to provide housing in the state. For a normal citizen owning a house provides significant economic security and status in society. Karnataka State Government has established Rajiv Gandhi Rural Housing Corporation Ltd., in April 2000. Through this corporation, it is providing affordable housing for persons belonging to economically weaker sections and low income groups. It is implementing majorly four types of housing schemes, Rural Ashraya/Basava Vasathi Yojana, Namma Mane, Housing for special occupational groups and Ambedkar Yojana. This paper evaluates Ambedkar Yojana meant for Scheduled Castes and Scheduled Tribes in Gubbi taluk of Tumkur district. It assesses the awareness about the scheme and identifies obstacles in the implementation of the scheme.

Keywords: Economic security, socio-economic profile, Ambedkar Yojana, Obstacles, implementation.

1. Introduction

Housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic security and status in society. For a shelter less person a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu.

Karnataka is one of the foremost states to have taken up housing in a major way. To provide houses to the poor, Karnataka Government has established Rajiv Gandhi Housing Corporation Ltd, during the year 2000 to implement all state and central government sponsored housing schemes for economically weaker sections both in urban and rural area. The main objective of this corporation is to provide affordable housing for persons belonging to economically weaker sections and low income groups.

Rajiv Gandhi Housing Corporation Ltd. facilitates introduction of new technologies in house construction and deliver the funds to the end beneficiaries at a very short period of time through its internet banking system. Since its inception and till end of March 2014 the corporation has built 2493631 houses under various schemes in Karnataka.

The Karnataka Government is implementing majorly the following schemes:

1. Rural Ashraya/Basava Vasathi Yojana
2. Namma Mane (Our house)
3. Housing for special occupational groups and
4. Ambedkar Yojana

Rural Ashraya Yojana was introduced in the year 1991-92. The annual income of the beneficiary is limited to Rs.11800/-. Presently it has been enhanced to Rs.32000/-. Till 2004-05 beneficiaries were selected by Ashraya Committee. From 2005-06 it has been entrusted to Grama Panchayats. From 2013-14 the government has fixed the unit cost of Rs.1.5 lakh in which Rs.1.20 lakh is the subsidy from the government and remaining Rs.30000/- is beneficiary contribution or the bank loan. Till March 2014 the Rajiv Gandhi Housing Corporation has built 1534080 houses under this scheme.

Karnataka Government has introduced Namma Mane in the year 2010-11 to benefit the people above poverty line by providing affordable houses to the lower income group families like auto drivers, beedi workers street venders, film industry workers etc. The annual income of the beneficiary is limited to Rs.1 lakh.

Financial assistance for the special occupational groups varies from scheme to scheme based to the subsidy provided by the concerned departments.

Ambedkar yojana is implemented for rural house less poor belonging to Scheduled Caste and Scheduled Tribes. The annual income of the beneficiary was limited to Rs.11800/-. At present it has been enhanced to Rs.32000/- The beneficiaries are selected by the Grama Panchayat through Grama Sabha. The unit assistance per house has been enhanced to Rs63500/- from 2010-11(Rs.5000/- as subsidy,

Rs.10000/- as bank loan and Rs.3500/- being beneficiary contribution). As on 31-12-2014 Rajiv Gandhi House Corporation Ltd., has built 156380 houses under the scheme in Karnataka.

2. Ambedkar Yojana in Gubbi Taluk of Tumkur District: A Random Survey

Gubbi Taluk is one of the 10 taluks in Tumkur district. It is located 19 km towards west from district headquarters. Gubbi consists of 590 villages and 34 panchayats. It is in the 780 m elevation (altitude). The total population of the taluk is 256,413 living in 54688 houses spread across to 590 villages. In Tumkur district 85692 houses were built under various schemes. Out of which 8541 houses were built in Gubbi Taluk.

Ambedkar Yojana aimed at providing houses to houseless Scheduled Caste and Scheduled Tribe persons. The unit cost of the house was Rs.20,000/- and at present it is Rs.63500/- . The selected beneficiaries will get the amount in three installments based on the stages of the house construction. Selection of the beneficiaries are purely based on below poverty line and he/she should belong to Scheduled Caste or Scheduled Tribe.

3. Features of the Scheme

1. For each beneficiary the grant sanctioned was only Rs.20,000 without repayment. From 2010-11 it has been enhanced to Rs.63500/- . Out of which Rs.5000/- subsidy, Rs.10000/- as bank loan and Rs.3500/- being beneficiary contribution.
2. The beneficiary should belong to SC/ST. category.
3. The beneficiary should be economically backward and his income should fall in the income limit fixed for the poverty line.
4. The beneficiary should not have availed housing assistance under any other scheme/department.
5. The selection of beneficiaries: in 1995, a survey of site less persons and also those who had their own site, but were houseless was done and a list of such persons prepared. Grama Sabha will be adding, genuinely eligible, but left out names to this list and also are deleting the names of those who are in the list but are ineligible. Such lists prepared by Grama Sabhas are being made available to Ashraya Samithis constituted for every Assembly constituency. The Ashraya Samithi selects beneficiaries on the basis of such lists. At present Grama Panchayat is entrusted the job of selecting the beneficiaries.
6. Size and design of the house: The built up area should not be less than 20 sq.mtrs. There is no prescribed blueprint or design for this purpose. For construction of houses alternative designs can be adapted to suit the local factors like soil, climate locally available construction material, needs of the beneficiaries, etc. The beneficiary can actively participate at every stage of construction in order to get a well constructed house with better and additional facilities.
7. The beneficiary should have a vacant site.

4. Supervision of Implementation

This programme was implemented through the Village Panchayat. The technical supervision was the responsibility of the Taluk Panchayat and DRDAs/ZP.

At the village level the entire work relating to co-ordination, review, supervision and monitoring of the yojana was the responsibility of the village panchayat.

At the district level the DRDAs/ZP and at the intermediate level the Taluk Panchayat will have overall responsibility for guidance, co-ordination, supervision, periodical reporting and monitoring the implementation of the programme. The DRDAs/ZPs were also being accountable to the state government to ensure that the returns/reports in respect of the works taken up for execution in the district are furnished in time.

During the year 2007-08, 108 beneficiaries were selected in Gubbi Taluk of Tumkur district under Ambedkar Yojana and random survey has been undertaken from the 80 beneficiaries of the taluk. The survey has been conducted in the following villages with a questionnaire and obtained a satisfactory report from the beneficiaries of Ambedkar yojana.

Kittadakuppe, Holrehalli, Heruru, Hodaluru, Chikkonahalli, Bikkegudda, Doddakattigenahalli, Byadagere, Madenahalli, Chikkakattigenahalli, Ajanakatti, Nandihalli, Boragondanahalli, Iraksandra, M.M.A.Kaval, Poojari Palya, Uddihosakere, Mooganayakana kote and Somalapura.

The following tables give the information regarding the Ambedkar Yojana and the beneficiaries there on:

Name of the Caste	Number	Percentage
A.K	64	80
A.D	16	20
Total	80	100

Table 1: Caste wise details of the respondents and percentage

The above table shows the caste details of the respondents out of 80 respondents from whom random sample data collected 64 belong to Adi dravida and 16 belongs to Adi Karnataka

Name of Employment/Occupation	Number	Percentage
Agriculture	05	6.25
Agriculture labor	59	73.75
Cooli	02	2.50
Self employment	01	1.25
Others	13	16.25
Total	80	100

Table 2: Nature of Employment/Occupation

Out of 80 respondents who have been benefitted from the scheme under study 05 were agriculturists, 59 were Agriculture labourers, 02 were coolis, 01 self employed person and 13 were others such as drivers, tailor, carpenter etc.

Income Category (PM)	Number	Percentage
Up to Rs. 600	61	76.25
Rs.601 to Rs.750	14	17.50
Rs.751 to Rs.1000	05	6.25
Total	80	100

Table 3: Monthly income of the respondents

The Table 3 shows that 61 out of 80 beneficiaries have an income up to Rs.600 p.m., 14 beneficiaries have the income between Rs.601 to Rs.750 and 05 beneficiaries are having a monthly income between Rs.751 to Rs.1000.

Farm Assets	Number	Percentage
Bullocks	03	3.75
Cows	41	51.25
Sheep/goat	16	20
Poultry	57	71.25
None	20	25

Table 4: Possession of live stock

The above table shows that out of 80 beneficiaries, 03 have bullocks, 41 have cows, 16 have sheep/goat, 57 have poultry and 20 beneficiaries did not have any assets at all.

Possession of Land	Number	Percentage
Who owned land	06	7.5
Who do not own land	74	92.5
Total	80	100

Table 5: Possession of land by the respondents

The above table shows that out of 80 respondents only 06 respondents have owned some land and other 74 owned no land at all.

Farm Assets	Number	Percentage
Irrigation Pump sets	Nil	Nil
Bullock Carts	06	7.5
Plough	08	10
Do not have any assets	66	78.8

Table 6: Possession of farm implements

Table 6 shows that out of 80 respondents, 06 had bullock carts, 08 respondents has plough and 66 respondents do not have any assets.

Source of Information	Number	Percentage
Through President of Grama panchayat	51	63.75
Through Secretary of Grama Panchayat	14	17.5
Through members of Grama Panchayat	11	13.75
Through taluk panchayat members	04	5
Others	Nil	Nil
Total	80	100

Table 7: Knowledge about Ambedkar yojana

The above table shows the source of information about the scheme. Out of 80 respondents 51 beneficiaries came to know about the scheme from the President of Grama panchayat, 14 beneficiaries came to know from the Secretary of the Grama Panchayat, 11 beneficiaries came to know from the members of the Grama panchayat and 04 beneficiaries came to know from Taluk Panchayat members.

Experience with Corruption	Number	Percentage
Faced with corruption	06	7.5
Do not experience corruption	74	92.5
Total	80	100

Table 8: Experience with corruption

The above table shows that out of 80 beneficiaries only 06 beneficiaries chosen for study said that they had bitter experience with corruption to get benefits of the scheme. As many as 74 respondents stated that they did not encounter any kind of corruption at any time.

Nature of Houses Constructed	Number	Percentage
Pucca	16	20
Semi Pucca	52	65
Kutchha	12	15
Total	80	100

Table 9: Nature of Houses constructed by the respondents

The above table shows the details regarding the houses constructed by the respondents. Out of 80 respondents 16 had managed to construct pucca houses by raising additional resources of their own. 52 beneficiaries built semi pucca houses and 12 of the beneficiaries could built kutchha houses.

Nature of Facility	Number	Percentage
Drinking water	06	7.5
Electricity	76	95
Toilets	52	65
All the above	06	7.5

Table 10: Facilities in the houses of the respondents

The above table shows that out of 80 respondents only 06 respondents enjoy all the facilities as mentioned in the above table.

Adequacy of Amount Sanctioned	Number	Percentage
Sanctioned amount is sufficient	Nil	Nil
Sanctioned amount is insufficient	80	100

Table 11: Adequacy of the amount sanctioned for construction

The above table clearly shows that all the 80 beneficiaries selected for study were not satisfied with the quantum of money sanctioned for building a house. All of them were unanimous in expressing the view that the amount sanctioned must be increase

Quantum of Additional Expenditure	Number	Percentage
Up to Rs. 5000	19	23.75
Rs.5001 to Rs.15000	16	20
Rs.15001 to Rs.25000	08	10
Rs.25001 and above	02	2.5

Table 12: Additional expenditure incurred by the respondents

The above table shows that out of 80 beneficiaries, 45 beneficiaries have incurred additional expenditure from Rs.5000 to 25000 and the remaining beneficiaries have not incurred any additional expenditure.

Suggestion	Number	Percentage
Amount must be raised	80	100
More supervision needed	26	32.5
Political interference should not be there while selecting the beneficiaries	71	88.75

Table 13: Suggestion about the scheme

The above table shows that all the 80 beneficiaries selected for study want the amount sanctioned for construction should be increased. 26 beneficiaries felt the scheme needed more supervision, while 71 felt that there should not be any political interference while selecting the beneficiaries.

5. Problems and Suggestions

The study is aimed at investigating and studying the house construction programme under Ambedkar Yojana specially meant for Scheduled Castes and Scheduled Tribes.

6. Objectives of the Study

1. To find out the type of the house construction programme under Ambedkar yojana.
2. To study the impact of the house construction program on beneficiaries.
3. To collect the fee back about the programme.
4. To identify the obstacles in the implementation of house construction.

The study in the form of field investigation was conducted in Gubbi Taluk under Tumkur Zilla Panchayat. The beneficiaries in these taluk were interviewed on the basis of questionnaire prepared keeping in mind the view of the objectives of the study. Satisfactory response is obtained from the majority of respondents.

7. Methodology

The preset study was made in 19 villages of Gubbi Taluk in Tukur district. It is noted that this programme is aimed to provide shelter. The information is collected through random survey and interview method with the beneficiaries.

8. Problems and Suggestions

8.1. Awareness Should Be Created among SC/ST about the Scheme

Majority of the respondents were not aware of the house construction scheme under Ambedkar Yojana. All of them came to know about the programme only through the President of the Village or the Secretary or Members of the taluk/village panchayat. This shows that they are not aware of the program by themselves. Steps should be taken to give wide publicity among SC/ST population and also the details of the scheme should be explained clearly by pasting notices in prominent places in the villages or by beating drums in the villages. Awareness is very essential to get the benefit from this programme.

8.2. Selection of the Beneficiaries Should Be Made Without Any Political Influence

Choosing beneficiaries carefully is another important condition for the effective working of the system. Selection should be made purely on the basis of economic backwardness as prescribed by the Government. Some of the respondents, however explained that some of the beneficiaries have been selected based on the political affiliations. The authorities should take necessary action to resist these attempts and ensure that the selection process is fair and just.

8.3. Financial Assistance

Another important finding is that all the beneficiaries felt that the grant that is sanctioned for each beneficiary must be raised so as to serve the purpose for which it is intended. During the interview all the beneficiaries stated that the amount sanctioned must have raised so that they can purchase good quality material and finish the construction of houses completely. The concerned authorities should take steps to increase the grant amount as demanded by the beneficiaries.

8.4. Corruption Involved in the Scheme

Most of the respondents said that there is no corruption. But few of them spoke about Political influence while selecting the beneficiaries under the scheme. Officials must stand firm and resist all attempts to dictate terms to them in the choice of beneficiaries by the political authorities.

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