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**ASHRAYA YOJANA IN ARESINAKUNTE GRAMA PANCHAYAT IN NELAMANGALA TALUK: A STUDY**

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#### **ABSTRACT**

Housing constitutes a very basic requirement for human survival. 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 three types of housing schemes, Rural Ashraya/Basava Vasathi Yojana, Housing for special occupational groups and Ambedkar Yojana along with central government sponsored Indira Awas Yojana. This paper studies about Ashraya Yojana in Aresinakunte Grama Panchayat, Nelamangala Taluk. It studies about the socio-economic background of the beneficiaries, assesses the awareness about the scheme and identifies obstacles in implementation of the scheme

**Key words: Affordable, Housing, Obstacles, Implementation, Schemes, Socio-economic.**

**Introduction:**

Housing constitutes a very basic requirement for human survival. For a normal citizen owning a house provides significant economic security and status in the 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.

Around one third of the human population in India are deprived of adequate housing facilities. Out of the estimated 200 million families in the country, approximately 65 to 70 million families do not have adequate housing facilities. The situation of Scheduled Castes and Scheduled Tribes and other socially and economically backward class families are worst affected by poor housing conditions. In order to overcome this problem, the Central Government along with State Governments has introduced several housing schemes throughout the country.

**I. HOUSING SCHEMES IN KARNATAKA:**

Karnataka State is one of the foremost states to have taken up housing in a major way. To provide houses to the houseless persons, Karnataka Government has established Rajiv Gandhi Rural Housing Corporation Ltd.,(RGRHCL) in the year 2000 to implement all State and Central Government sponsored housing schemes for economically weaker sections. The main objective of this corporation is to provide affordable housing to the persons belonging to low income group and economically weaker sections in the State.

RGRHCL has conducted a survey of houseless in the state during the year 2008. According to the survey **1299789** houseless people have been identified. Later in the year 2009, a survey of hut dwellers was conducted in the state with the aim of making the state huts free. This survey has identified 10.50 lakh hut dwellers in the State. As on March 2014 Rajiv Gandhi Rural Housing Corporation has built **2493631** houses in the State.

The following are the major housing schemes in rural areas of Karnataka State:

1. Ashraya/Basava Vasathi Yojana
2. Ambedkar Yojana
3. Housing for special occupational groups and
4. Indira Awas Yojana.

**Table No. 1.1****Details of the major housing schemes in Karnataka**

Scheme	Launched during the year	Objectives	Funding
Indira Awas Yojana( Central Government sponsored Scheme)	1985-86	To provide houses to the rural poor living below poverty line with focus on SC/ST	75% Central Government and 25% State Government
Ashraya Yojana	1991-92	To provide houses to economically backward people	Fully State Sponsored
Ambedkar Yojana	1991-92	To provide houses to SC/ST people in rural areas	Fully State sponsored

Source: Audit report of Karnataka Panchayat Raj rural housing 2002

**INDIRA AWAS YOJANA:**

IAY is a cash subsidy based programme under which assistance is provided to rural below poverty line families for constructing dwelling units on their own using their own design and technology.

Beneficiaries are selected by Grama Sabha. 60% of the funds provided under this scheme are meant for SC and ST beneficiaries. The present per unit assistance is Rs.25000/- in plain areas and Rs.27500/- in hilly and difficult areas. Funding is provided by the Centre and the State in the ratio of 75:25. As on 31<sup>st</sup> March 2014, **735940** houses have been built in Karnataka under this scheme.

**ASHRAYA/BASAVA VASATHI YOJANA:**

Ashraya Yojana was introduced during the year 1991-92. The annual income of the beneficiaries was limited to Rs.11800/-. At present this has been enhanced to Rs.32000/-. The beneficiaries were selected by the Grama Panchayats through Grama Sabha. The unit cost of this house has been enhanced to Rs.1.5 lakh from 2013-14 onwards. Out of this Rs.1.2 lakhs is the subsidy from the state government and Rs.30000/- is the beneficiary contribution or bank loan. Till March 2014 Rajiv Gandhi Rural Housing Corporation has built **1534080** houses under this scheme.

**AMBEDKAR YOJANA:**

This yojana is implemented for the benefit of the SC/ST people. This scheme was introduced in the year 1991-92. The annual income of the beneficiary at present is limited to Rs.32000/-. The beneficiaries are selected by the Grama Panchayats through Grama Sabha. As on 31<sup>st</sup> December 2014, **162807** houses were built under this scheme.

**HOUSING FOR SPECIAL OCCUPATIONAL GROUPS:**

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

**Table No: 1.2**  
**Unit costs of houses provided under housing schemes (Unit cost in rupees)**

Year	Ashraya	Ambedkar	IAY
2008-09	40000	40000	35000
2009-10	No target	40000	40000
2010-11	63500	63500	No target
2011-12	No target	NO target	63500
2012-13	75000	50000	75000
2013-14	120000	No target	120000

From 2010-11 Ashraya yojana has been renamed as Basava Vasathi Yojana

**Table No.1.3****Details of the Houses constructed under housing schemes**

Year	Ashraya	Ambedkar	IAY
2008-09	192858	13430	85459
2009-10	157217	15876	155744
2010-11	48422	3692	95311
2011-12	69529	4722	26769
2012-13	158422	5938	108493
2013-14	90342	2644	41260

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## II. ASHRAYA YOJANA IN ARESINAKUNTE GRAMA PANCHAYAT IN NELAMANGALA TALUK: RANDOM SURVEY:

The Karnataka Government launches Ashraya Yojana during October 1991 to provide houses to the homeless and who are below the poverty line. People belonging to the economically weaker sections with an annual income less than Rs. 11,800/-. At present annual income has been limited Rs.32000 to get the benefit under the scheme in the ratio of 50% scheduled caste / scheduled tribe, 50% for others. The beneficiaries must have a vacant site measuring about 30' x 40'.

### 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/- . From the year 2013-14 the Government has fixed the unit cost of Rs.1.5 lakhs in which Rs.1.2 lakhs is subsidy from the state government and remaining Rs.30000/- is the beneficiary contribution or the bank loan.
2. The beneficiary should be economically backward and his income should fall in the income limit fixed for the poverty line.
3. The beneficiary should not have availed housing assistance under any other scheme/department.
4. **The selection of beneficiaries:** In the year 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 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.
5. **Size and design of the house:** The built up area should not be less than 20 sq.mtrs. There is no prescribed blue print 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.
6. The beneficiary should have a vacant site.

### 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.

Aresinakunte Grama Panchayat in Nelamangala Taluk is located at a distance of 24 km from Bangalore city. The total area of this panchayat is 756.81 hectares. Agriculture is the main occupation and this panchayat consists of eight villages.

#### OBJECTIVES OF THE STUDY:

1. To assess the socio-economic back ground of the beneficiaries of Ashraya Yojana
2. To assess the awareness about the Ashraya Yojana
3. To know whether this scheme is beneficial to the people
4. To collect the feedback about the scheme
5. To find out the nature of houses constructed under Ashraya Yojana
6. To identify the obstacles in implementing the scheme and suggest measures to overcome it.

#### METHODOLOGY:

The present study was made in seven villages under Aresinakunte Grama Panchayat of Nelamangala Taluk. It is noted that this yojana is aimed at providing shelter to the houseless. The information was collected through random survey and interview method with the beneficiaries.

During the year 2008-09. 65 beneficiaries were selected in Aresinakunte Grama Panchayat under Ashraya Yojana. Random survey has been conducted from 45 beneficiaries of this Grama Panchayat. The survey has been conducted in seven villages namely, Aresinakunte, Vajrahalli, Mallapura, Jakkasandra, Kulipura, K.G.Srinivasapura, Yhadlu and Narisipura.

The study was conducted with a questionnaire and collected data from the beneficiaries. The collected data is tabled and discussed below:

**Table No.2.1**

#### Caste wise details of the respondents and percentage:

Name of the caste	Number	%
Scheduled Caste	07	15.55%
Muslim	02	4.44%
Scheduled Tribe	04	8.88%
Dhobi	01	2.22%
Kurba	05	11.11%
Lingayat	04	8.88%
Vokkaliga	10	22.22%

Balajiga	03	6.69%
Christian	02	4.44%
Yadava	03	6.69%
Ganiga	02	4.44%
Kshatriya	02	4.44%
<b>Total</b>	<b>45</b>	<b>100%</b>

The table No.2.1 shows the caste details of the respondents. Out of 45 respondents from whom random sample data was collected 10 belongs to Vokkaliga, 07 belongs to Scheduled Caste 05 belongs to Kurba, 04 each belongs to Scheduled Tribe and 04 Lingayats, 03 each belongs to Yadava & Balajiga 02 each belongs to Christian, Kshatria, Ganiga, Muslims and 01 belongs to Dobhi community.

**Table – 2.2**

**Nature of Employment / Occupation**

<b>Name of employment / occupation</b>	<b>Number</b>	<b>%</b>
Agriculture	19	42.22%
Agriculture Labour	12	26.67%
Self employment	6	13.33%
Drivers	3	6.67%
Tailors	3	6.67%
Dhobi's	2	4.44%
<b>Total</b>	<b>45</b>	<b>100%</b>

Out of 45 respondents who have been benefited from the Ashraya Scheme under study 19 were Agriculturists, 12 Agriculture Labourers, 06 Self employed persons, 03 each drivers & Tailors and 02 were Dhobi's.

**Table – 2.3****Monthly Income of the respondents**

<b>Income category (PM)</b>	<b>Number</b>	<b>%</b>
Up to Rs. 500	11	24.44%
Rs. 501 to 750	26	57.78%
Rs. 750 to Rs. 1000	8	17.78%
<b>Total</b>	<b>45</b>	<b>100%</b>

The above table shows that 11 out of 45 beneficiaries have a monthly income of up to Rs.500, 26 beneficiaries have a monthly income of Rs. 501 to Rs. 750 and the remaining 08 beneficiaries are having a monthly income between Rs.750 to Rs. 1000.

**Table – 2.4****Possession of live stock**

<b>Farm Assets</b>	<b>Number</b>	<b>%</b>
Bullocks	12	26.66%
Cows	33	73.33%
Sheep / Goat	29	64.44%
Poultry	40	88.88%
None	04	8.88%

Table No – 2.4 shows that out of 45 respondents 12 have Bullocks, 33 have cows, 29 have sheep / Goat, 40 have poultry and 04 did not have any assets at all.



**Table – 2.5****Possession of Land**

<b>Possession of land</b>	<b>Number</b>	<b>%</b>
Who owned land	33	73.33%
Who do not own land	12	26.67%
<b>Total</b>	<b>45</b>	<b>100%</b>

Table No. 2.5 shows that out of 45, 33 respondents have owned land and other 12 do not have land at all.

**Table – 2.6****Possession of Farm implements**

<b>Farm Assets</b>	<b>Number</b>	<b>%</b>
Pump sets	08	17.78 %
Bullock carts	09	20 %
Plough	20	44.44 %
Do not have any assets	08	17.78 %
<b>Total</b>	<b>45</b>	<b>100 %</b>

The above table shows that out of 45 respondents 08 have pump sets, 09 have bullock carts, 20 have plough and 08 respondents do not have any assets.

**Table – 2.7**  
**Knowledge about Ashraya Scheme**

Source of information	Number	%
Through President of Gram Panchayat	25	55.55%
Through Secretary of Gram Panchayat	10	22.23%
Through the Members of Gram Panchayat	05	11.11%
Through Taluk Panchayat members	04	8.88%
Others	01	2.23%
<b>Total</b>	<b>45</b>	<b>100%</b>

The above table shows the source of information about the scheme. Out of 45 respondents 25 beneficiaries came to know about the scheme from the President of Gram Panchayat, 10 beneficiaries came to know through the Secretary, 05 beneficiaries from the members of Gram Panchayat, 04 beneficiaries came to know from Taluk Panchayat members and 01 from other source.

**Table – 2.8**  
**Experience with corruption**

Experience with corruption	Number	%
Faced with corruption	04	8.89%
Do not experience corruption	41	91.11%
<b>Total</b>	<b>45</b>	<b>100%</b>

Table No. 2.8 shows that out of 45 beneficiaries, only 04 said that they had bitter experience with corruption to get benefits of the scheme. The remaining 41 beneficiaries stated that they did not encounter any kind of corruption at any time.

**Table – 2.9****Nature of houses constructed by the respondents**

<b>Nature of houses constructed</b>	<b>Number</b>	<b>%</b>
Pucca	02	4.44%
Semi pucca	36	80%
Kutcha	07	15.56%
<b>Total</b>	<b>45</b>	<b>100%</b>

The table No.2.9 shows the details regarding the houses constructed by the respondents out of 45 respondents only 02 have managed to built pucca houses, 36 could built semi pucca houses and the remaining 07 could built only kutcha houses.

**Table – 2.10****Facilities in the houses of the beneficiaries**

<b>Nature</b>	<b>Number</b>
Drinking water	07
Electricity	40
Toilets	32
All the above	12

The above table shows that out of 45 respondents 12 respondents enjoy all the benefits as mentioned in Table No. 2.1

**Table – 2.11****Adequately of the amount sanctioned**

<b>Adequacy of the amount sanctioned</b>	<b>Number</b>	<b>%</b>
Sanctioned amount is sufficient	00	00%
Sanctioned amount is in sufficient	45	100%
<b>Total</b>	<b>45</b>	<b>100%</b>

The table No.2.11 shows that all the 45 beneficiaries selected for random survey were not satisfied with the quantum of money sanctioned for building the house. All of them were unanimous in expressing the view that the amount sanctioned must be increased.

**Table – 2.12****Suggestion about the scheme**

<b>Suggestion</b>	<b>Number</b>	<b>%</b>
Amount must be raised	45	100%
More supervision needed	31	68.88%
Political interference should not be there while selecting the beneficiaries	25	55.55%

Table No. 2.12 shows that all the beneficiaries felt that the amount sanctioned for the construction of the houses should be increased 31 beneficiaries felt the scheme needed more supervision, while 25 felt that there should not be any political interference while selecting the beneficiaries.

**PROBLEMS AND SUGGESTIONS:**

Questions were posed to the concerned beneficiaries about the scheme at the time of data collection. Response has been obtained from the majority of the respondents.

1. The study reveals all the 45 respondents from the Aresinakunte Gram Panchayat were all aware of the Ashraya Scheme. They came to know about the scheme from the functionaries of Panchayat Raj Institutions. The Grama Panchayat and Taluk Panchayat have taken necessary

steps to publish the details of the scheme in notice boards of their offices and also by beating drums in the villages.

2. The beneficiaries were selected on the recommendation of the Grama Sabha by the Ashraya Committee avoiding political influence in selection of beneficiaries. At present Grama Panchayat is selecting the beneficiaries on the recommendation of Grama Sabha. The beneficiaries were selected purely on poverty line. Though the officials claim that beneficiaries were selected based on the poverty line, some of the respondents however complained about the political influence while selecting the beneficiaries. The authorities should take steps to ensure free and fair selection based on poverty line only.
3. During the interview all the beneficiaries stated that the loan as well as subsidy has to be increased in order to purchase good quality materials and finish the construction of houses completely. The concerned authorities should take necessary steps to increase the grant.
4. Majority of the respondent said they have not encountered with corruption but 4.61 % of the beneficiaries however expressed that they had faced the corruption while selecting.
5. The Grama Panchayat Members generally affiliated to political parties. They select the beneficiaries who are sympathizers of the ruling party. This trend however needs to be deplored and suitable measures should be taken to remove it.

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