



EVALUATION OF THE PERFORMANCE OF RAJIV GANDHI RURAL HOUSING CORPORATION LIMITED

EXTERNAL
EVALUATION



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
Karnataka Evaluation Authority

STUDY CONDUCTED FOR
KARNATAKA EVALUATION AUTHORITY

AND

RAJIV GANDHI RURAL HOUSING
CORPORATION LIMITED,
GOVERNMENT OF KARNATAKA

BY

M/s. DATAMATION CONSULTANTS PVT. LIMITED

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PREFACE

Housing is one of the most basic and important human aspiration. It is also closely linked to the other equally important needs of water, sanitation, sense of privacy, safety and dignity. The Government of Karnataka established a company called Rajiv Gandhi Rural Housing Corporation Limited in the year 2000 to cater the Housing needs of economically and socially weaker sections of the society through direct financial support and providing other support services.

This corporation is a Non- profit organization and is a nodal agency for implementation of all the State and Central Government sponsored housing schemes. It promotes housing with the concept of self-help and local participation. It also ensures that the poor get the benefits of the schemes of the Central and State Governments in friendly way.


The Karnataka Evaluation Authority (KEA) has taken up Evaluation of the "Performance of Rajiv Gandhi Rural Housing Corporation Limited". The KEA assigned this evaluation study to M/s. Datamation Consultants Pvt. Ltd. The Evaluation Study by Evaluation Consultant Organisation is approved by 31st Technical Committee meeting.

The Evaluation study has come out with many findings. I am sure that evaluation study and its findings and recommendations will be useful to the Corporation to achieve its objective in a more effective and beneficiary friendly manner.

The study received constant support and guidance of the Principal Secretary and the Secretary Planning, Programme Monitoring and Statistics, Government of Karnataka. The Evaluation study was actively supported by the Managing Director, Rajiv Gandhi Rural Housing Corporation Ltd. and other officers providing useful data

and information for this evaluation study. The evaluation report has been reviewed by members of the Technical Committee of KEA, and an Independent Assessor, who provided suggestions and inputs to improve it from its draft form. I duly acknowledge the contribution of all who were involved in the study and contributed directly or indirectly.

8th May, 2017
Bangalore.


Shiv Raj Singh
Chief Evaluation Officer
Karnataka Evaluation Authority

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Acknowledgement

We are thankful to the Karnataka Evaluation Authority (KEA), Government of Karnataka for assigning to the Datamation Consultant Pvt. Ltd, New Delhi/Benagloru the prestigious assignment on the conduct of the Evaluation of the Rajiv Gandhi Rural Housing Corporation Scheme (RGRHCL). We would like to acknowledge cooperation, support and inputs we received from the Managing Director-RGRHCL, Bengaluru and the dedicated team of RGRHCL officials for extending us full cooperation in the evaluation, apart from ensuring successful completion of the survey which was carried out in all districts of Karnataka.

We would like to thank Hon. Principal Secretary (Planning, Govt. of Karnataka, Mr. Shiv Bahadur Singh –CEO, KEA Mr. Ranganna-Evaluation Specialists another dedicated KEA team members for extending their fullest guidance and cooperation in the execution of the evaluation. .

The present report is an outcome of the commitment to the field survey of the research investigators and cooperation received from the officials of Karnataka Govt. We are thankful to all Panchayat Raj Institutions Representatives as well as the Nodal Bank officer, apart from the people of Karnataka spread; through out the length and breadth of the Karnataka state extending Datamation team members all possible help and support during the survey.

The assigned members of Datamation team specifically Mr. Rangaswamy- Evaluator, Mr. Lalit Mehra-Senior Manager (Research) devoted themselves with complete sincerity in completing the targeted work by keeping up consistent momentum and action. Last but not the least we would also like to thank our entire team of research professionals as well as our field staff and support team for their co-operation and team spirit.



Chetan Sharma – CEO

Datamation Consultants Pvt. Limited

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Chapter 1

Introduction

After independence, housing was given a low priority compared to other sectors. During the 60s, there was an increased awareness of the nature of shelter problem, of the inadequacy of the intervention that had been tried over the last decade and the need to strengthen and increase efforts through existing institutions, infrastructure and programmes developed. Later in the 70s, focus of national development shifted to measures of poverty alleviation and rural development programmes, which had a substantial impact on shelter programmes. In the 80s, attention was given to the qualitative aspects of shelter programmes. Housing activity began to be perceived as a generator of employment as well, and priority was given to economically weaker sections rather than formal sector employees. This was followed by National Housing and Habitat Policy (1988), which emphasised that housing is not only a commodity but also a productive investment and National Housing Policy, 1992 recognised that rural housing is qualitatively different from urban housing. ¹Government of India's (GoI's) international legal obligations with respect to the right to adequate housing are set out in a body of binding international treaties, which India has ratified, like the Committee on Economic, Social and Cultural Rights (CESCR). GoI has certain constitutional provisions and laws that make it obligatory for the state to provide the right to adequate housing to all its citizens. This is stipulated in the fundamental rights², directive principles of state policy, fundamental duties, legal right to property and several pronouncements/decisions of the apex court of India.

Therefore, Rajiv Gandhi Rural Housing Corporation (RGRHCL) was established in the year 2000 by the government of Karnataka to cater the Housing needs of economically and socially weaker sections of the society. The purpose of the corporation was to help the Economically and Socially Weaker sections of the society to access better and affordable housing both through direct financial support and provide other support services.

The corporation operates on a no-profit no-loss basis. The main objective of the corporation is to ensure smooth and efficient flow of resources in order to achieve the objectives of better housing for the economically and socially weaker sections of the society. The administrative expenses of the corporation are met through budgetary support from the state government. The corporation also works in close co-ordination with the banks in order to ensure that the beneficiaries also are able to access bank finance under the Differential Rate of Interest Scheme.

¹ Right to Adequate Shelter, National Human Rights Commission, 2011

² Indian Judiciary ruled that right to adequate housing is essential part of Fundamental Rights guaranteed under Part-III specifically Article 21 and 19(1)(e)

RGRHCL promotes housing with the concept of self- help and local participation. It works towards providing an eco-system where the poor are able to lead a life of dignity. It also ensures that the poor get the benefits of the schemes of the State & Center Government in a friendly way.

The corporation has undertaken several initiatives to ensure a greater transparency and efficiency in management and release of financial resources on the basis of objectively verifiable progress indicators. In the process the corporation has effectively used modern technology and has also been awarded for its innovative use of the digital platform.

RGRHCL has completed 15 years in implementing housing schemes in Karnataka. At this juncture, Karnataka Evaluation Authority (KEA) felt the need to evaluate the implementation of housing schemes to assess the achievement, both qualitative and quantitative aspects and its impact in the housing sector.

The main objective is to evaluate if the establishment of a separate corporation has brought any difference in the implementation of the schemes, how far has it been effective, what are the shortcomings and what could be the possible remedial actions that can be taken to make operations of the corporation more effective. In this regard, KEA has decided to review and evaluate the housing schemes from 2010 to 2015.

The Corporation is responsible for the implementation of the several housing schemes, but this evaluation covers the following schemes.

- Basava Housing Scheme
- Indira Awas Yojina (IAY), a GoI scheme
- Ambedkar Housing Scheme
- Housing for Special Category
- Vajapeyee Urban Housing Scheme

The KEA invited bids from several organisations to conduct the “Evaluation of Rajiv Gandhi Rural Housing Corporation Limited”. Datamation Consultant Pvt Ltd, New Delhi was one of the bidders. KEA awarded the study to Datamation vide order No. 152 EVN 2014 dated 2.12.2014.

Chapter 2

Basis for Government intervention

Housing is a basic human need like food and clothing. Housing has been termed as the “Engine of Growth for the Economy”. Housing has a direct impact on employment and income generation. It has various backward and forward linkages and is linked to a host of industries and vocations.

Chameli Singh v. State of Uttar Pradesh AIR 1996 SC 1051

Shelter for a human being is not a mere protection of his life and limb. It is home where he has opportunities to grow physically, mentally, intellectually and spiritually. It, therefore, includes adequate living space, safe and decent structure, clean and decent surroundings, sufficient light, pure air and water, electricity, sanitation and other civic amenities like roads, etc.

Supreme Court of India

The Technical Group on Housing Shortage has estimated a 90-95% of shortage of housing in the EWS/LIG segments in 2012.³

The issues that relates to housing are affordability, urbanization, shortage and lack of infrastructure in rural areas and the causes behind these are shortage of land availability, financial constraint and difference in demand and supply

The **impact of housing** on the beneficiaries and the State Development is emphasized below

- Contributes to the economic growth and equitable & balance growth for the state.
- Improves habitat, living, educational, social and cultural standards with improved quality of life and future earning capabilities.
- Leads to improved productivity and saving for sustainability.

Thus affordable housing is a short term goal that leads to long term objective of overall development of an individual and state

The GoI has made several efforts to provide shelter to the people over the last few decades. These include Indira Awas Yojana (IAY) (part of Jawahar Rozgar Yojana (JRY) before 1996), Bharat Nirman Programme and Valmiki Ambedkar Awas Yojana (VAMBAY)- launched in 2001 for urban poor. This was followed by National Urban Housing & Habitat Policy (NUHHP) 2007, of promoting various types of public-private partnerships.

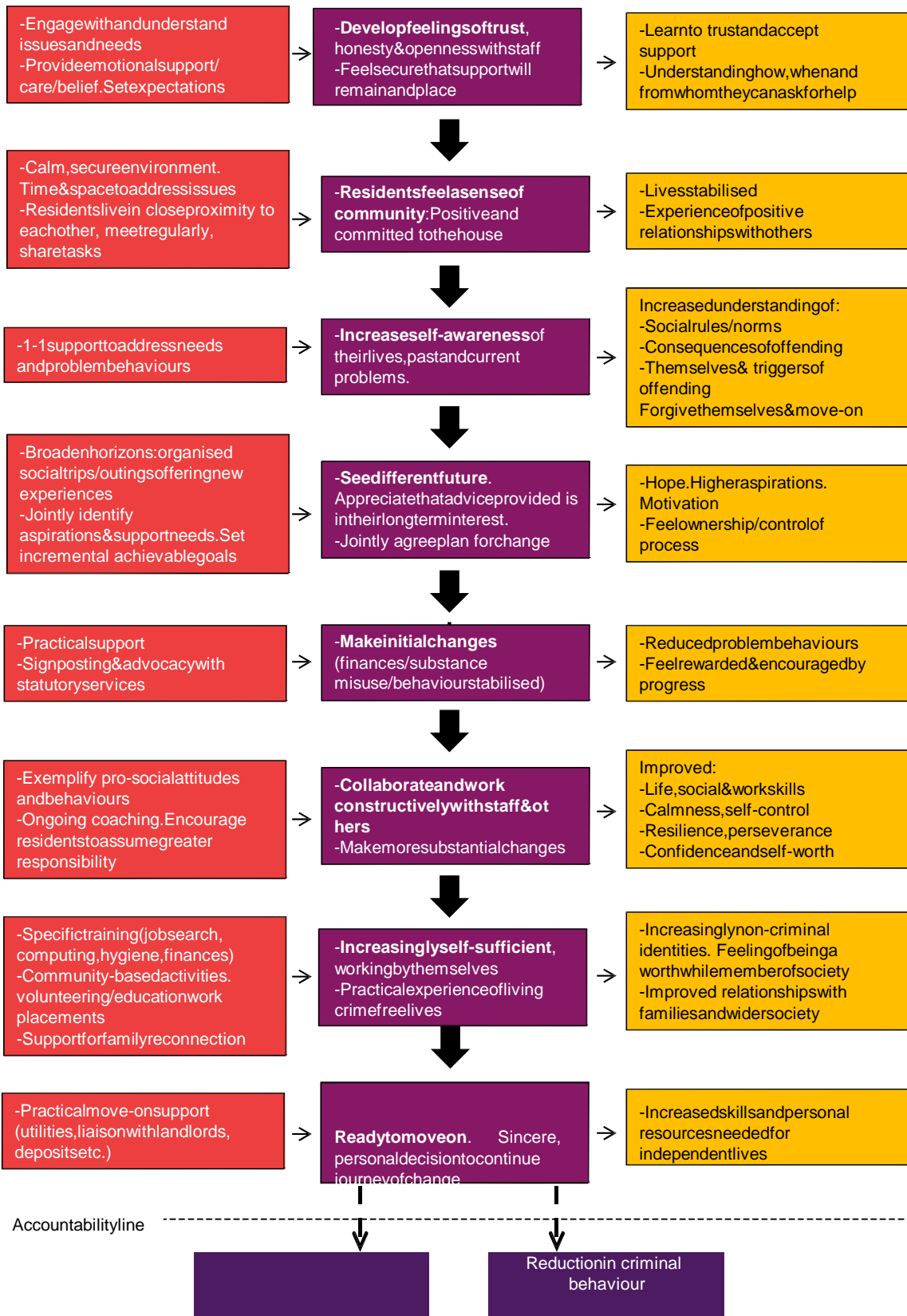
⁴The Habitat International Coalition, a network of NGOs working on this issue, has identified 14 constituent elements of the human right to housing, derived from international treaty obligations and other commonly accepted norms as-security of tenure; public goods and

³Report on Trend and Progress of Housing in India, 2013

⁴RIGHT TO ADEQUATE HOUSING IN INDIA: HUMAN RIGHTS PERSPECTIVE , Dr. P. K. Pandey, 2012

services; environmental goods and services (water, considered an essential prerequisite to the right to housing); affordability; habitability; accessibility; location; cultural appropriateness; freedom from dispossession; information, capacity and capacity-building; participation and self-expression; resettlement; safe environment; security and privacy.

Therefore, under the constitution of India, land, housing, rural/urban development and provision of infrastructure is a State subject under the purview of the State Government. The GOK is empowered to enforce and enact necessary laws and frame policies that support its governing function. The GOI however plays a significant role through allocation of funds and devolution of resources with national five year plans.



www.clinks.org

Chapter 3

Progress review

Table: Percentage Distribution of Households living in various types of houses

Source of Data	Rural			Urban		
	P	SP	K	P	SP	K
1. Census 2001	43	45	12	78	18	4
2. Jul 2005 - Jun 2006 ⁵	56	37	7			
3. Jul 2006 - Jun 2007 ⁶	67	30	3			
4. Jul 2007- Jun 2008 ⁷	61	36	4	87	12	2
5. Jul 2008- Jun 2009 ⁸	48	45	7	89	9	2
6. Census 2011	55	36	8	84	13	2
7. Jul 2012- Dec 2012 ⁹	65	32	3	93	7	1

Source: NSSO & Census; Note: P-Pucca; SP-Semi-Pucca and K-Katcha

It is observed from Table 1 and 2 that even though the persons living below poverty line has come down systematically from 1993-94, there is still high percentage of households not having a permanent housing structure.

RGRHCL planned to construct 14.46 lakh houses during the period 2010-15. As against this target the corporation has completed 11.54 lakhs i.e., 80% of the target. Around 11.24 lakh (97.4%) of the houses completed are in the rural areas and 0.3 lakh (2.6%) are in the urban areas.

It is observed that during the initial 2 years (See Table 11), the achievement was very less when the schemes Basava Housing Scheme and Vajpayee Urban Housing Scheme were launched. There was over achievement of the overall target in the remaining 3 years period. This may be due to the fact schemes take time to gain momentum.

⁵NSSO 62nd Round

⁶NSSO 63rd Round

⁷NSSO 64th Round

⁸NSS 65th Round

⁹NSS 69th Round

On an average, RGRHCL is able to complete 2.3 lakhs houses per year with 2.24 lakhs in the rural areas and 0.06 lakhs in the urban areas.

Table : RCRHCL Physical Targets and Achievements for the Period 2010-15

Housing Scheme	Target (no. of houses)	Achievement (no. of houses)	Percentage Achievement
Rural			
1. Basava Housing Scheme	619500	561017	90.6%
2. Housing for Special Category	41000	7973	19.4%
3. Rural Ashraya Backlog	151000	100591	66.6%
4. Ambedkar Housing Scheme	31000	21766	70.2%
5. Indira Awas Yojina (IAY), a GoI scheme	500000	433486	86.7%
Rural Total	1342500	1124833	83.8%
Urban			
1. Vajapeyee Urban Housing Scheme	1,04,000	29,709	28.6%
Urban Total	1,04,000	29,709	28.6%
Total	14,46,500	11,54,542	79.8%

Source: Annual reports of the respective years, RGRHCL

The RGRHCL has done remarkably well in achieving the target of the larger housing schemes (of the State and Centre) but attention is required in the smaller schemes like the Special Category and Vajapayee Urban Housing Schemes. It is seen under urban housing scheme the achievement is only 29%. RGRHCL should give reasons for less achievement in their annual reports

Chapter 4

Problem statement

The research has been conducted dedicatedly in a manner so that all objectives of ToR are achieved. Every question has been given due importance and their answers have been sought. Some of the objectives \ problem statements and their answers in brief are as follows:

Is the house occupied as on date? Who lives in the house? Whether beneficiary or non-beneficiary? Is it rented or leased?

Under BHS out of 11743 beneficiaries evaluated, it was found only 4 houses were let out on lease.

Under IAY scheme out of 9658 beneficiaries evaluated, only 9 houses were not occupied by the beneficiaries. It was understood that 6 houses were let out on rent, 2 were let out on lease and one house was sold.

Similarly, under Vajapayee urban housing scheme, out of 4994 houses 12 were let out on lease and one was sold

What is the condition of houses today that were constructed 10 years ago, 5 years ago and 2 years ago?

The poor quality of houses in rural areas constructed 5 years ago and 2 years ago is 0.24% and 0.52% respectively. Whereas in urban areas for the same period it is 3.3% and 3.4% respectively.

On the whole, the quality of construction both in urban and rural areas is satisfactory.

Is the house occupied as on date? Who lives in the house? Whether beneficiary or non-beneficiary? Is it rented or leased?

Under BHS out of 11743 beneficiaries evaluated, it was found only 4 houses were let out on lease.

Under IAY scheme out of 9658 beneficiaries evaluated, only 9 houses were not occupied by the beneficiaries. It was understood that 6 houses were let out on rent, 2 were let out on lease and one house was sold.

What is the perception of beneficiaries about the scheme, beneficiary selection mechanism and quality of construction, design of the house etc.

- a) The perception of beneficiaries about the housing scheme is that they have been greatly benefited by the scheme. Almost all the beneficiaries have expressed that housing provided them social security, better living condition and also status in the society, and above all an identity in the village and society. More than 50% of the beneficiary expressed it had increased their earning capacity helped them maintaining of good health. They have also expressed the scheme benefited protection from sun, rain, wind and cold. The perception of beneficiaries also that a secured house has helped for their children's education.
- b) 96% of the beneficiaries in rural area and 98% of the beneficiaries in urban area all have expressed that they were selected by respective grama panchayath in grama sabha and expressed satisfaction over the present mechanism of selection. The houses are constructed by the beneficiaries according to their own design. In addition to subsidy the beneficiaries have spent their own savings, and also their contribution by way of labour and collection, supply of building material which are locally available. The quality of construction is good. In rural area 93% construction of house are good quality, 7% of the house constructed are satisfactory and less than 1% of poor quality. In urban area, 7.8% of construction of houses is good quality, 19% are satisfactory and 34% of houses are poor quality.
- c) Similarly, under Vajapayee urban housing scheme, out of 4994 houses 12 were let out on lease and one was sold.
- d) The major constraint that has been experienced was time limit as discussed in ToR. The time limit for completing the study was 6 months excluding the time taken for approval. However in order to make study meaningful and effective, more time had to be devoted.
- e) There has been a substantial delay in the approval of the Inception Report submitted by Datamation Consultants Pvt. Ltd. from the date of signing of the MOU –December 24th 2014 to the approval of the Inception Report on April 25th 2015.
- f) After technical committee meeting which was held on 25-04-2015 we started attending collection of the secondary data from RGRHCL for the period of 2005-06 and 2010-11 to 2014-15 of the various schemes. There has been considerable delay in obtaining district-wise, taluk-wise, panchayat-wise & scheme wise field data from RGHCL. These facts were brought to KEAs notice repeatedly.
- g) The secondary data which runs to 10,000 pages was transferred by email and later on print outs were taken and arranged as per the scheme, year wise and locality wise. The work of random selection of Gram Panchayats was done by a statistician who

arranged the data District wise and the selection of Gram Panchayat [G.Ps] were carried out and communicated to RGRHCL.

- h) RGRHCL was asked to address letters to all implementing officers to extend co-operation to the evaluation teams for conducting the survey. Accordingly RGRHCL addressed letters to the implementing officers. Mean while elections for Gramha Panchyats were declared which was held on 29-05-2015 and on 02-06-2015 and results were declared on 05-06-2015.
- i) After the elections of the GP members the election the presidents and vice- presidents were conducted. Thus the atmospheres in the villages were not conducive for the survey. Secondly officers were drafted for election duty. Hence the survey work had to be postponed. Thus the survey work recommenced on 15-06-2015.
- j) Please refer to the explanation (show cause) sought by KEA during the course of the evaluation execution and it may be noted KEA had also intervened with the RGRHCL for furnishing timely data. We had submitted a written response to the show cause notice as well.
- k) Consequently there has been no wilful default from Datamation in completing the evaluation study. Issues listed above para (a) through para € were well documented and escalated at the KEA level.

Chapter 5

Scope and objectives of evaluation

Objective

The main objective of the evaluation is to understand if the establishment of a separate Corporation by the Government has made any difference in effective implementation of the schemes and to bring out the uniqueness in implementing of the schemes by the Corporation, its significance and also review its weakness and failings in order to provide a positive feedback for greater effectiveness and relevance to the target segment of population.

Specific Objectives

The specific objectives are

- a) To study the amount of loan given year wise and outstanding since inception
- b) To review the loan recovery mechanism and institution arrangement
- c) To examine the time taken to construct houses and the condition/quality of houses built.
- d) To examine the impact of convergence of other government scheme
- e) To interact with the beneficiaries and elicit their perceptions
- f) To examine the houses constructed to determine the expected life of houses
- g) To review the achievement and lapses noticed in the implementation of various housing schemes
- h) To identify the bottlenecks causing delays and difficulties faced by the beneficiaries in getting loans, subsidies and proper guidance by the agencies.

Scope

As per the terms of Reference (ToR), it is proposed to take up 300 houses in each district per year which includes 50 houses constructed during 2005. In the 17th technical committee meeting of KEA held on 25-04-2015 the inception report of the evaluation of performance of RGRHCL which was presented by the consultant was discussed. Upon a specific query made by the consultant it was clarified by the technical committee that the sample size of 300 houses per district per year may include 50 houses of the year 2005, which is needed to answer the only question of TOR requiring the report on the condition of the houses built 10 years ago (during 2005) as there is no probability of coming across completed houses in all respects those were sanctioned during 2014-15. it was also decided in the technical committee that all data and information about houses built after 2010 are available with RGRHCL and to take up the evaluation for the period from 2010-11 to 2014-15. i.e. for 5

years. It was also decided in the technical committee to select randomly two Gram Panchayats in each taluk for evaluation study.

The sample covered beneficiaries from

- all districts
- all taluks
- two GPs in each taluk
- around 100 cities/towns
- all schemes
- all series

Chapter 6

Evaluation design

To conduct the study, both quantitative and qualitative surveys were used and the information was gathered from all the possible sources like the corporation, local self governments, and beneficiaries.

The evaluation tools and questionnaires for Rural Housing Scheme

ಫಲಾನುಭವಿಯ ಸಮೀಕ್ಷಾ ವರದಿ

ಯೋಜನೆ :----- ಶ್ರೇಣಿ :-----
 ಜಿಲ್ಲೆ :----- ತಾಲ್ಲೂಕು :-----
 ಗ್ರಾಮದ ಹೆಸರು :----- ಗ್ರಾಮ ಪಂಚಾಯತಿ ಹೆಸರು :-----

1. ಮನೆಯಲ್ಲಿ ವಾಸ ಮಾಡುತ್ತಿರುವವರ ಹೆಸರು : ದೂರವಾಣಿ ಸಂಖ್ಯೆ :	
2. ವಾಸಮಾಡುತ್ತಿರುವವರು ಫಲಾನುಭವಿಯೇ ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
3. ಇಲ್ಲದಿದ್ದಲ್ಲಿ ಫಲಾನುಭವಿಯ ಹೆಸರು	
4. ವಾಸ ಮಾಡುತ್ತಿರುವವರು ಯಾವ ಆಧಾರದ ಮೇಲೆ ವಾಸವಾಗಿದ್ದಾರೆ?	1. ಬಾಡಿಗೆ <input type="checkbox"/> 2. ಭೋಗ್ಯ <input type="checkbox"/> 3. ಮಾರಾಟ <input type="checkbox"/> 4. ಪರಂಪರೆ <input type="checkbox"/>
5. ಲಿಂಗ	1. ಪುರುಷ <input type="checkbox"/> 2. ಸ್ತ್ರೀ <input type="checkbox"/>
6. ವರ್ಗ ಒಂದನ್ನು ಗುರುತಿಸಿ	1.ಪ.ಜಾತಿ <input type="checkbox"/> 2.ಪ.ಪಂಗಡ <input type="checkbox"/> 3.ಅಲ್ಪಸಂಖ್ಯಾತ <input type="checkbox"/> 4.ಸಾಮಾನ್ಯ <input type="checkbox"/>
7. ವಿದ್ಯಾರ್ಹತೆ	1. ಅನಕ್ಷರಸ್ಥ <input type="checkbox"/> 2. ಪ್ರಾಥಮಿಕ <input type="checkbox"/> 3. ಮಾಧ್ಯಮ <input type="checkbox"/> 4. 10ನೇ ತರಗತಿ <input type="checkbox"/> 5. ಪಿ.ಯು.ಸಿ <input type="checkbox"/> 6. ಪದವಿ <input type="checkbox"/>
8. ಮನೆಯ ನಿವೇಶನ ವಿವರ	1. ಸರ್ಕಾರ ನೀಡಿದ್ದು <input type="checkbox"/> 2. ಸ್ವಂತ <input type="checkbox"/> 3. ಅನಧಿಕೃತ <input type="checkbox"/> 4. ಬೇರೆಯವರ ಜಾಗ <input type="checkbox"/>
9. ಉದ್ಯೋಗ	1.ಕೂಲಿ <input type="checkbox"/> 2.ವ್ಯವಸಾಯ <input type="checkbox"/> 3.ವ್ಯಾಪಾರ <input type="checkbox"/> 4.ಕಸಬುಗಾರ <input type="checkbox"/>

2. ಯೋಜನೆಯ ವಿವರಗಳು:

10. ಯಾವ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಲಾಗಿದೆ ?	1.ಬಸವ <input type="checkbox"/> 2.ಇಂದಿರಾ ಅವಾಸ್ ಯೋಜನೆ <input type="checkbox"/> 3. ಅಂಬೇಡ್ಕರ್ <input type="checkbox"/> 4. ಅಶ್ರಯ <input type="checkbox"/> 5. ಗೊತ್ತಿಲ್ಲ <input type="checkbox"/>
11. ಫಲಾನುಭವಿಯನ್ನು ಗ್ರಾಮಸಭೆಯಲ್ಲಿ ಆಯ್ಕೆ ಮಾಡಲಾಗಿದೆಯೇ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
12. ಫಲಾನುಭವಿಯ ಆಯ್ಕೆಯ ರೀತಿ	1. ಲಾಟರಿ <input type="checkbox"/> 2. ಜೇಷ್ಠತೆ <input type="checkbox"/> 3. ಶಿಫಾರಸ್ಸು <input type="checkbox"/>
13. ಬಿಡುಗಡೆ ಮಾಡಲಾದ ಅನುದಾನ	ರೂ -----
14. ಫಲಾನುಭವಿಯ ಬ್ಯಾಂಕ್ ಖಾತೆ ವಿವರ	ಬ್ಯಾಂಕ್ ಹೆಸರು ----- ಬ್ಯಾಂಚ್ -----
15. ಫಲಾನುಭವಿ ಇತರೇ ಮೂಲಗಳಿಂದ ಬ್ಯಾಂಕ್ ಸಾಲ ಪಡೆದಿದ್ದಾರೆಯೇ	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
16. ಮನೆಯನ್ನು ಕಟ್ಟಲು ಆದ ವೆಚ್ಚ	ರೂ -----
17. ಮನೆಯನ್ನು ನಿರ್ಮಿಸಿದ ಕಾಲಾವಧಿ	----- ತಿಂಗಳುಗಳಲ್ಲಿ
18. ಮನೆಯ ಮಾರ್ಚಿಂಗ್ ವಿಧ	1.ಆರ್.ಸಿ.ಸಿ <input type="checkbox"/> 2. ಸಿಮೆಂಟ್ ಶೀಟ್ <input type="checkbox"/> 3. ಕಬ್ಬಿಣದ ಶೀಟ್ <input type="checkbox"/> 4. ಹೆಂಚು <input type="checkbox"/> 5. ಕಡಪ <input type="checkbox"/> 6. ಇತರೆ <input type="checkbox"/>
19. ಮನೆಯ ನೆಲದ ವಿಧ	1. ಸಾರಿಸಿದ ಮಣ್ಣಿನ ನೆಲ <input type="checkbox"/> 2. ಸಿಮೆಂಟ್ <input type="checkbox"/> 3. ಕಲ್ಲು <input type="checkbox"/> 4. ಟೈಲ್ಸ್ <input type="checkbox"/>
20. ಮನೆಯ ಗುಣಮಟ್ಟ	1. ಉತ್ತಮ <input type="checkbox"/> 2. ತೃಪ್ತಿಕರ <input type="checkbox"/> 3. ಕಳಪೆ <input type="checkbox"/>
21. ಪ್ರತಿ ಹಂತದಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಿದ ನಂತರ ಅನುದಾನ ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ತಲುಪಿದೆಯೇ	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>

Some questions asked from beneficiaries to conduct qualitative research

Details of Beneficiary Profile	
Sex	Male
	Female
Total	
Caste	SC
	ST
	Minority
	Other
Total	
Education	Illiterate
	Rest (Primary,Middle,Secondary Etc)
Total	
House Site Details	Site Alloted by Govt.
	Own Site
Total	
Occupation	Labour
	Agriculturists
	Artisan & Peltly Businessmen
Total	
Whether the Beneficiary is selected by Grama Sabha	Yes
	No
Total	
Whether the Beneficiary have obtained Loan from Banks	Yes
	No
Total	
Total amount spent for construction	Upto 2 lakh
	2 to 3 lakh

	more than 3 lakh
Total	
Period of Construction	
Whether installments are received in time	Yes
	No
Total	
Basic Facilities	Individual Toilet
	Open Toilet
	Common Toilet
Total	
Drinking Water	Pipeline
	Borewell
	Other means
Total	
Electricity	Yes
	No
Total	
Street Light Facility	Yes
	No
Total	
Road Connectivity	Tar road
	RCC road
	Kutchha road
Total	
Condition of House Build	Good
	Satisfactory
	Poor
Total	
Opinion about the Scheme whether the subsidy given by the Govt. is sufficient	Sufficient
	Not Sufficient

Chapter 7

Evaluation methodology

The methodology comprises five main components namely

- Secondary data collection
- Primary data collection through surveys, meetings and discussions
- Analysis at
 - Scheme Level
 - Series Level
 - District Level
 - GP Level
 - Beneficiary Level
- Synthesis of the analysis, findings and observation
- Conclusion and Recommendations

As per the terms of reference, it was discussed that following methodology will be followed and it has been taken care of

- a.** Take at least 300 houses in each district per year such that all talukas are represented with stratified sampling application to cover housing for Ashraya, Indira Aawas Yojna, Basava Vasati Yojana, Vajpayee Housing and Programmes for Special Occupation Groups.
- b.** The resource person will gather all the relevant data from the Corporation, the design of the schemes, the process flow, the co-ordination mechanism. In the process the researcher will clearly identify the bottlenecks that are causing delays and difficulties for the beneficiaries.
- c.** The resource person will speak to a wide range of people, not only within the corporation, but also people from local self-governments, beneficiaries, bankers, and others in order to understand how the processes identified in (b) above is helping or causing difficulty for the beneficiaries.
- d.** The resource person will use these inputs to give recommendations on a better and more efficient process that will ensure that the transaction flows are minimized, the pipeline transaction costs are reduced, the transparency and objectivity increased and improved and finally the efficiency of the corporation as a whole improves. The researcher will also provide some measures on which the effectiveness of the implementation of the recommendations can be measured.

Chapter 8

Data collection and analysis

Primary data

The Structured questionnaire prepared by the consultant M/s. Datamation Pvt Ltd., New Delhi for the collection of primary data has been under discussion for some time with the corporation and KEA. The questionnaire was presented in the 17th Technical committee meeting of KEA held on 25-04-2015 all the points suggested by the technical committee, KEA and corporation were included and finally the questionnaire was approved by the technical committee (Annexure 24, Annexure 24-a).

With regards to condition of houses constructed by beneficiaries the houses are classified into good, satisfactory & poor. In order to determine the above classifications the following criteria have been adopted.

Good: The good quality is assessed based on the good quality of building materials and also on the quality of construction. Normally good quality construction is achieved by using cement based materials in the construction foundation, walling, roofing component of the house & also other criteria is adoption of RCC roof/ACC roof sheeting/stone slab/mangalore tile roofing & also doors & windows component should be precast RCC concrete door frame/iron/wood frame. Shutter shall be wood/iron sheet/Playwood. flooring shall be of cement concrete finished in red oxide/sahabad stone/paver blocks.

Satisfactory: Foundation is constructed with size stone masonry in mud mortar. Walling is constructed with burnt brick/random rubble masonry/laterite stone masonry in mud mortar, Roofing is constructed with GI sheets/stone slab/sahabad tile. For mangalore tile roof the use of softwood/ unseasoned wood/bamboo.

Poor: Shallow depth foundation, constructed with rubble stone in mud mortar walling is constructed with mud/random rubble masonry. roofing with GI sheet, structurally unsafe mud roofing/3rd quality mangalore tile /potters tile over bamboo. Doors & windows are unseasoned wood of secondary species. Flooring with mud finish with cow dung wash.

Secondary data

The secondary data was collected from Internal and external sources. Internal sources included guidelines progress reports, annual reports, financial statements, design of the

schemes, the process flow, the co-ordination mechanisms, government orders circulars etc., available with RGRHCL. External Sources include published reports relating to housing & poverty, census data, information available in internet, etc.

Tabulation and analysis

The data collected from secondary and primary sources were analysed to form a few meaningful tables. wherever, required, along with the tables, bar charts and pie charts are also presented. The tabulated data has been reviewed and evaluated to assess the progress of the housing schemes. Suggestions have been made for achieving the targets wherever required. As far as possible, the data have been presented district-wise, since district is the basic sampling unit. Year-wise and scheme-wise is also presented in many places, to know the efficacy of the housing schemes implemented. The details are available in annexures below are few examples:

Table : RCRHCL Physical Targets and Achievements for the Period 2010-15

Housing Scheme	Target (no. of houses)	Achievement (no. of houses)	Percentage Achievement
Rural			
6. Basava Housing Scheme	619500	561017	90.6%
7. Housing for Special Category	41000	7973	19.4%
8. Rural Ashraya Backlog	151000	100591	66.6%
9. Ambedkar Housing Scheme	31000	21766	70.2%
10. Indira Awas Yojina (IAY), a GoI scheme	500000	433486	86.7%
Rural Total	1342500	1124833	83.8%
Urban			
2. Vajapeyee Urban Housing Scheme	1,04,000	29,709	28.6%
Urban Total	1,04,000	29,709	28.6%
Total	14,46,500	11,54,542	79.8%

Source: Annual reports of the respective years, RGRHC

The RGRHCL has done remarkably well in achieving the target of the larger housing schemes (of the State and Centre) but attention is required in the smaller schemes like the Special Category and Vajapayee Urban Housing Schemes. It is seen under urban housing scheme the achievement is only 29%. RGRHCL should give reasons for less achievement in their annual reports.

Achievement of Backlogs Houses under different schemes after the formation of RGRHCL

Scheme	Series Year	Govt. Target	Aprd. Benf's	Before RGRCL	Year						Total 2010-15
					2000- 10	2010- 11	2011- 12	2012- 13	2013- 14	2014- 15	
Rural Ashraya Backlog	1995-96 to 2003- 04	841875	841875	164871	676170	731	103	0	0	0	834
Rural Ambedkar Backlog	1995-96 to 2003- 04	203078	188164	85553	100660	0	0	0	0	0	0
Urban Ashraya Backlog	1995-96 to 2003- 04	187479	149339	13553	129031	51	1403	0	1	1	1456
Urban Ambedkar	1996-97	8529	1729	0	1686	0	0	0	0	0	0
Urban	1997-98	8454	8295	0	7870	0	0	0	0	0	0

Scheme	Series Year	Govt. Target	Aprd. Benf's	Before RGRCL	Year						
					2000- 10	2010- 11	2011- 12	2012- 13	2013- 14	2014- 15	Total 2010-15
Ambedkar											
TOTAL :		1249415	1189402	263977	915417	782	1506	0	1	1	2290

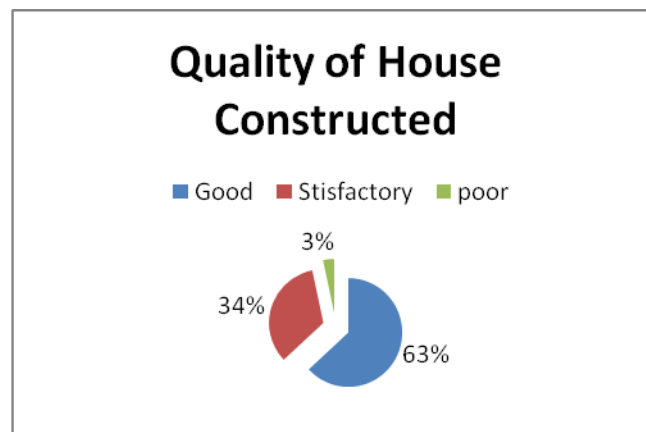
After the creation of RGRHCL, the corporation had the burden to complete the backlogs houses. RGRHCL was able to clear the backlogs covering 100% to the beneficiaries

As per the clarification issued by the technical committee, the Rural Ashraya Scheme houses, constructed during 2005 were evaluated to assess their present condition. Sample households district-wise are presented below:

Analysis of houses constructed during 2005-06

Quality of House Constructed	Number	Percentage
Good	4339	63
Stisfactory	2311	34
poor	229	3
Grand Total	6879	100

Figure 1: Analysis of houses constructed during 2005-06



Chapter 9

Findings and discussions

1. Basava Housing Scheme

Purpose

Basava Housing Scheme was launched in 2010-11 with the intention of making Karnataka “a hutless state” in 5 years¹⁰ by providing good quality housing and to implement the scheme effectively and transparently to the eligible beneficiaries.

Salient Features of the Basava Housing Scheme

Project	Basava Housing Scheme
Share	By GOK
Annual Income limit	Rs. 32,000/- ¹¹
Selection of beneficiaries	Through Gram Sabhas of GPs
Financial Assistance (Entire amount Subsidy)	<ul style="list-style-type: none"> • Rs. 50,000 (subsidy) + Rs. 10,000 (loan) + Rs. 3,500 (beneficiary contribution (2010-12)) • Rs. 75,000/- per house (2012-13) • Enhanced¹² to Rs. 1,20,000/- per house
Target (SC: ST: Gen)	40:10:50
Eligibility	<ol style="list-style-type: none"> 1. Permanent resident of any rural area 2. Her/his name should be in the list of houseless 3. Economically backward and income limit @ Rs. 32,000/- p.a. 4. Sale deed/Hakku Patra/Gift Deed/Katha patra in name of beneficiary

¹⁰the GoK conducted as survey in the year 2009-10 and found that 10.47 lakhs hut dwellers were present in the state.

¹¹2013

¹²In 2013-14

5. Not availed housing assistance earlier under any other schemes/departments
6. All beneficiaries compulsorily should be women except physically handicapped, ex-serviceman, widowers and senior citizens.

2 Indira Awaas Yojana

Indira Awaas Yojana was made an independent scheme with effect from 1st January, 1996. It is now a flagship programme of the Ministry of Rural Development as part of the larger strategy of rural poverty eradication, in order to reduce the rigours of poverty and to provide the dignity to the poor households to enable them to access different rural development programmes.

In the state of Karnataka, this centrally sponsored Scheme was transferred from Rural Development and Panchyat Raj (RDPR) Department to RGRHCL, for implementation from Sep 2004 vide GO No. 64 HAY 2004 dated 10.09.2004.

Salient Features of IAY Scheme

Annual Income limit	BPL income limit		
Selection of beneficiaries	Identified by the community through Gram Sabhas of GPs		
Financial Assistance (Entire amount Subsidy)	Year	GOI contribution in Rs.	GOK contribution in Rs.
	2010-11 to 2011-12	33750	16250
	2012-13	33750	41250
	2013-14 to 2014-15	52500	67500
Eligibility	1. Only women are beneficiaries except handicapped, exservicement, windowers, senior citizens, etc.		
	2. Permanent resident of any rural area and part of the hut dwellers list		
	3. Economically backward and income limit @ Rs. 32,000/- p.a.		
	4. Sale deed/Hakku Patra/Gift Deed/Katha patra in name of women		

3 Special Housing Scheme

In 2007, GoK had issued a circular regarding special housing scheme for physically disabled, HIV infected people, leprosy, flood affected, exploited women, communal riot victims, etc. As per the GoK, 45,724 beneficiaries were approved. By Mar, 2014, 37,040 are completed and 6203 houses were under progress.

In 2014-15, the government felt that there were still some special groups left out and revised the list of special groups (from 6 to 14 groups). GoK also declared a special target of 10,000 houses for the same year.

Purpose

The purpose of this scheme is to provide special groups of the society with housing facility.

4 Rural Ambedkar Housing Scheme

Table 30: Physical Targets and Achievement under Rural Ambedkar Housing Scheme (No. of Beneficiaries) Year-wise

Year	Target	Completed
2011-2012	9000	7166
2012-2013	9000	3100

There is no target fixation for the period 2010-11, 2013-14 and 2014-15.

Table : Salient Features of Ambedkar Housing Scheme

Project	Ambedkar Housing Scheme
Annual Income limit	BPL Rs. 32,000/-
Selection of beneficiaries	Through Gram Sabhas of GPs
Financial Assistance (Entire amount Subsidy)	63,500
Target	EWS of SC/STs in rural areas
Eligibility	<ol style="list-style-type: none"> 1. Permanent resident of any rural area belong to SC/ST category and siteless persons list 2. Economically backward and income limit - BPL 3. Sale deed/Hakku Patra/Gift Deed/Katha patra in name of women 4. Should not availed housing assistance earlier 5. Till the period of 15 years is over, the beneficiary will be given only the possession of house and the ownership will be transferred to her only after expiry of 15 years from the date of completion.

5 Vajpayee Urban Housing Scheme

Background and Purpose

During 2010-11, the GOK has renamed the Urban Ashraya Scheme and launched “Vajpayee Urban Housing Scheme”, in order to provide housing facility to the urban EWS and socially backward houseless people.

Table Salient Features of the Vajpayee Urban Housing Scheme

Project	Vajpayee Urban Housing Scheme
Share	By GOK
Annual Income limit	Rs. 87600/-
Selection of beneficiaries	Through Ashraya Committee
Financial Assistance (Entire amount Subsidy)	Rs. 1,20,000
Target (SC: ST: : Minority:Gen)	30:10:10:50
Eligibility	<ol style="list-style-type: none"> 1. Both male and female members are eligible 2. Resident of any urban area 3. Beneficiaries are selected through Ashraya committee from list of houseless 4. Economically backward and income limit @ Rs. 7300/- p.m. 5. Sale deed/Hakku Patra/Gift Deed/Katha patra in name of beneficiary 6. Should not have availed housing assistance earlier under any other schemes/departments 7. All beneficiaries compulsorily should be women except physically handicapped, ex-serviceman, widowers and

senior citizens.

Financial Targets and Achievement

The financial allocations, releases and expenditure are presented scheme-wise for the entire evaluation period i.e., 2010-15 in the following table. The rural and urban allocations are also shown.

Table : Allocations, Releases and Expenditure Scheme-wise for the period 2010-15 (in Rs. Crores)

Sl.No.	Scheme	2010-2015		
		A	R	E
	Rural	8518.16	7666.58	7657.59
1	Basava Housing Scheme	3793.27	3793.27	4058.74
2	Rural Special Housing Scheme	0.00*	123.58	61.04
3	Rural Ashraya	400.10	400.10	314.29
4	Rural Ambedkar Scheme	60.00	60.00	114.41
5	IAY	4264.79	3289.63	3109.12
	Urban	485.25	470.25	425.97
6	Vajpayee Urban Housing Scheme	485.25	470.25	425.97
	Total	9003.41	8136.83	8083.57

Source: RGRHCL, 2016; A- Allocation; R-Release; E-Expenditure; * here allocation has been sourced from other schemes.

From the above table (i.e., information provided in the annual reports of RGRHCL), it can be seen that around ninety-four percent of the allocation, release and expenditure is in the rural areas whereas the same in urban areas is only 6%. Majority of all the rural allocation is under Basava Housing Scheme and IAY.

Totally Rs. 9003 crores allocated for the schemes, Rs. 8136 crores was released and Rs. 8083 crores was the expenditure. Therefore, the financial expenditure for 2010-2015 was 89.9% and 99.3 % against the allocation and releases respectively which is remarkable.

Excess expenditure is seen in only two schemes namely Basava Housing and Rural Ambedkar Schemes which is more than the released amount.

The Year wise allocation, releases and expenditure is presented in the following Table 10. Table 11 gives percentage achievement against the allocation and releases year-wise and scheme-wise

Physical Targets and Achievements

RGRHCL planned to construct 14.46 lakh houses during the period 2010-15. As against this target the corporation has completed 11.54 lakhs i.e., 80% of the target. Around 11.24 lakh (97.4%) of the houses completed are in the rural areas and 0.3 lakh (2.6%) are in the urban areas.

It is observed that during the initial 2 years (See Table 11), the achievement was very less when the schemes Basava Housing Scheme and Vajpayee Urban Housing Scheme were launched. There was over achievement of the overall target in the remaining 3 years period. This may be due to the fact schemes take time to gain momentum.

On an average, RGRHCL is able to complete 2.3 lakhs houses per year with 2.24 lakhs in the rural areas and 0.06 lakhs in the urban areas.

Table : RCRHCL Physical Targets and Achievements for the Period 2010-15

Housing Scheme	Target (no. of houses)	Achievement (no. of houses)	Percentage Achievement
Rural			
11. Basava Housing Scheme	619500	561017	90.6%
12. Housing for Special Category	41000	7973	19.4%
13. Rural Ashraya Backlog	151000	100591	66.6%
14. Ambedkar Housing Scheme	31000	21766	70.2%
15. Indira Awas Yojina (IAY), a GoI scheme	500000	433486	86.7%
Rural Total	1342500	1124833	83.8%
Urban			
3. Vajapeyee Urban Housing Scheme	1,04,000	29,709	28.6%
Urban Total	1,04,000	29,709	28.6%
Total	14,46,500	11,54,542	79.8%

Source: Annual reports of the respective years, RGRHCL

The RGRHCL has done remarkably well in achieving the target of the larger housing schemes (of the State and Centre) but attention is required in the smaller schemes like the Special Category and Vajapayee Urban Housing Schemes. It is seen under urban housing scheme the achievement is only 29%. RGRHCL should give reasons for less achievement in their annual reports

Results of Evaluation Specific Questions and Answers thereof

Answers as per specific questions mentioned in Para 4 of TOR (Annexure 22: Terms of reference) are given below:

Q.4a. What is the amount of loan given (year wise) and year wise outstanding amount since inception and how much is recovered so far from beneficiary?

As per the secondary data provided by the RGRHCL the amount of loan given under rural housing scheme since 1993-1994 to 2008 -09 is given in Annexure 31

1. Loan under urban housing scheme of the same period is given in Annexure 30
2. The statement gives the details of the loan amount given year wise and outstanding amount

since inception (1993-94) and the amount recovered so far from the beneficiaries.

As per the statement provided by the RGRHCL, the total number of beneficiaries are 9,26,017 in case of rural areas and 1,58,471 in urban areas. In urban housing scheme, the principal amount was Rs. 386.20 crores and the interest on principal was Rs. 357.55 crores. Thus, the total amount outstanding was Rs. 743.75 crores out of which an amount of Rs. 33.63 crores was recovered up to 2005-06.

Later, under the scheme “NANNA MANE NANNA SWATHU” wherein the interest was waived off if the outstanding principal amount is repaid in a single instalment and the mortgage deed of such beneficiaries was released. The scheme was effective from 2011-12 and an amount of Rs. 34.59 crore was recovered under this scheme. The total amount recovered was Rs. 68.22 crores in urban area. The outstanding was Rs. 675.53 crores up to end of 2013-14.

In case of rural areas, the principal amount of Rs. 1112 crores and the interest was Rs. 744.12 crores which amounted to totally Rs. 1856. 12crores. The amount recovered as per the statement provided by RGRHCL is Rs. 37.63crore upto 2008-09 and total balance amount to be recovered Rs.1818.49 crore. The amount recovered under Nanna mane Nanna Swathu is Rs. 4.88 crore thereby the total amount recovered is Rs.42.51 crore up to end of 2013.14.

What is the beneficiary friendly recovery mechanism evolved? How far has it helped in recovery of loan from beneficiary?

Recovery of the Ashraya Loans both in Urban and Rural areas has marginally improved since RGRHCL came into being, yet overall recovery rate continues to be abysmally low. RGRHCL made earnest efforts to motivate the beneficiary to pay up the loan amount even in

small amounts as per the income flow. They were encouraged to save money on daily basis of a minimum amount of Rs. 5 to pay up the loan. Further, to encourage implementing agencies incentive was offered in the form of commission by providing Laptops to Taluk Panchayats (TPs) which have shown marginal improvement in recovery performance. In order to improve the recovery of loan amount, government has issued order vide HUD 1HAH 1955(2) dated 18.8.1995 for providing commission to Zilla Panchyats (ZPs), Town Municipal Council and for Corporation out of the loan recovery amount. This provided 20% commission on loan recovery amount, if the amount recovered is 50 to 75 percent of the loan due and 40 percent, if the amount recovered is 75 to 100 percent. Later a government order was issued (21HAH 2003 DATED 5.7.2004) making uniform commission of 25% if recovery of loan was above 50%.

In spite of best efforts made by the company to motivate the beneficiaries and urban local bodies and GPs, no substantial improvement could be achieved as beneficiaries were influenced by the recent development such as agriculture loan waivers schemes announced by Government of India (GOI) and the State Government and manifestos released by various political parties promising loan waivers under Ashraya housing scheme. The state governments vide in its order No DOH 76 HAM 2010 DATED 13.4. 2010 had waived of the interest on the principal amount outstanding as on 31.3.2010 if it is paid within December 2010. Corporation has taken necessary steps to reach the said message to beneficiaries and motivate the beneficiaries to make use of the said opportunity. Due to this waiver, the corporation had recovered Rs. 13.14 crores within a period of six months. The Corporation had requested the government to extend period till 31.3.2011. In view of this, government has introduced a new scheme viz., “NANNA MANE NANNA SWATHU” wherein the interest is waived off if the outstanding principal amount is repaid in single installment and the said beneficiary is released from the mortgage deed. The amount recovered under “NANNA MANE NANNA SWATHU” scheme is Rs.4.8 crores in rural schemes and Rs.34.59 in urban scheme. During the budget year 2014-15, the Hon’ble Chief Minister has announced the waiver of loan along with interest of Asharya and others schemes. The state government has issued an order to this effect vide order No. 31 HAH DATED 1.9.2014. This has benefitted 926017 rural beneficiaries and 158471 urban beneficiaries. In all 10,88,488 beneficiaries were benefitted. The number of loaners is benefitted district wise is given an Annexure-30 and Annexure 31.

What is the average time taken to construct one house? Is it changing over years? Is the time taken significantly different between urban and rural areas? if so, why?

The average time taken to construct a house is 11.1 months in case of rural areas where as it is around 10.6 months in case of urban areas. Hence, the urban beneficiaries are constructing their house half a month earlier than the rural beneficiaries. This may be due to the advantage

of availability of construction materials, transportation and labour in the urban areas when compared to rural areas.

It can be concluded that there is marginal difference in the average time to construct a house in both rural and urban areas over the last five years

What is the action taken by the Corporation to have convergence between other schemes of Government like water supply, sanitation etc to ensure effective utilization of resources and providing all facilities for proper living conditions to beneficiaries?

The beneficiaries under various housing schemes have availed the benefits offered by the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) dated 7.9.2005 and Nirmal Bharath Abhiyan (NBA) vide Government order dated 28.11.2013.

The RGRHCL has taken action for the implementation under the above schemes for providing facilities for better living conditions to the beneficiaries.

The provisions under the MGNREGA Act dated 7.9.2005 was given effect to by the state government in their order dated 11.8.2015. According to the information provided by the RGRHCL a total amount of Rs. 304.84 Lakhs was disbursed under IAY scheme for 1508 beneficiaries for all the 30 districts. Under the state scheme namely Basava Housing Scheme an amount of Rs. 93.74 lakhs has been disbursed to the beneficiaries by the RGRHCL covering 466 persons upto 7.10.2016 aggregating to Rs. 398.09 lakhs covering 1974 persons. However, though the MGNREGA came into effect from 7.9.2005 there seems to be delay in the implementation of the provisions of the act by the state government. The progress report on the convergence of other govt schemes as on 7.10.2016 under IAY and state sector scheme is given in Annexure-33. As per the statement, this scheme is implemented in all 30 districts. The scheme was only meant for rural areas.

Under NBA, the state government issued order SWSM/NBA/CN-23 (part B) 2013-14 dated 28.11. 2013 providing a sum of Rs. 4700/- to each of the beneficiaries through the RGRHCL for constructing toilets. A statement showing the number of beneficiaries given assistance under the scheme since 2013-14 to 2015-16 covering all the 30 districts is enclosed vide Annexure-34.

Of the 11743 beneficiaries interviewed under Basava Housing scheme, 2517 respondents have received assistance under Nirmal Bharath Abhiyan (NBA).

Similarly, under IAY scheme out of 9659 beneficiaries interviewed, 1800 have expressed that they have received assistance for constructing toilets.

The benefits of convergence under various other schemes has gained momentum from 2013-14 onwards.

What is the condition of houses today that were constructed 10 years ago, 5 years ago and 2 years ago?

In rural areas, 6879 houses which were constructed 10 years ago, 9885 houses which were constructed 5 years ago and 4228 houses which were constructed 2 years ago were evaluated for assessing their present condition.

Similarly, in urban areas, 1979 houses which were constructed 5 years ago and 2237 houses which were constructed 2 years ago were evaluated for the same purpose.

The poor quality of houses in rural areas constructed 5 years ago and 2 years ago is 0.24% and 0.52% respectively. Whereas in urban areas for the same period it is 3.3% and 3.4% respectively.

On the whole, the quality of construction both in urban and rural areas is satisfactory.

Is the house occupied as on date? Who lives in the house? Whether beneficiary or non-beneficiary? Is it rented or leased?

Under BHS out of 11743 beneficiaries evaluated, it was found only 4 houses were let out on lease.

Under IAY scheme out of 9658 beneficiaries evaluated, only 9 houses were not occupied by the beneficiaries. It was understood that 6 houses were let out on rent, 2 were let out on lease and one house was sold.

Similarly, under Vajapayee urban housing scheme, out of 4994 houses 12 were let out on lease and one was sold.

Villagers revealed that the beneficiaries have temporarily left the villages seeking employment in adjacent towns/cities. The houses were let out in order to secure maintenance of the houses during their absence.

What is the expected life of a house as examined by a competent qualified engineer?

All the houses under rural and urban housing schemes were constructed by the beneficiaries as per their own designs. A statement showing the expected life of houses under the schemes is given below.

Table: Expected life of houses under the schemes

Years	Expected life		
	Scheme		
	Rural		Urban
	BHS	IAY	VHS
2010-11	26.3	28.1	30.8
2011-12	28.6	28.8	28.0
2012-13	29.1	28.8	31.6
2013-14	28.2	29.1	31.6

In is seen from the statement that the expected life of the houses as examined by the engineers at the time of evaluation (during 2015) ranges between 26.3 to 29.1 years in rural areas and between 28 to 31.6 years in urban areas.

All the above questions to be explained separately for rural and urban housing programmes and major differences pointed out?

The rural housing schemes are BHS and IAY. The urban housing scheme is Vajpayee housing scheme. All the above questions have been explained separately for rural and urban housing programmes and major differences are pointed out.

Q.4i. Examine the schemes as articulated by the State & Central Government in detail, particularly the intent, the resources availability, the size of the problem and the time frame in which the problem on the housing needs of the economically and socially weaker sections of the rural poor to be addressed?

RGRHCL is entrusted by the government with the objective of providing houses to houseless in rural and urban through the central and state sponsored housing schemes.

IAY is a centrally sponsored scheme, whereas, Basava Housing scheme (BHS), Vajpayee Housing scheme and Ambedkar Housing scheme are state sponsored schemes. These schemes are dealt in detail as separate chapters in the report.

The state government had planned to make Karnataka a “hutless state”. With this intention, the state government conducted a survey of hut dwellers in 2009. According to the survey, houseless families were 10,04,307 and RGRHCL has provided houses to 10,27,795 families up to 2012-13.

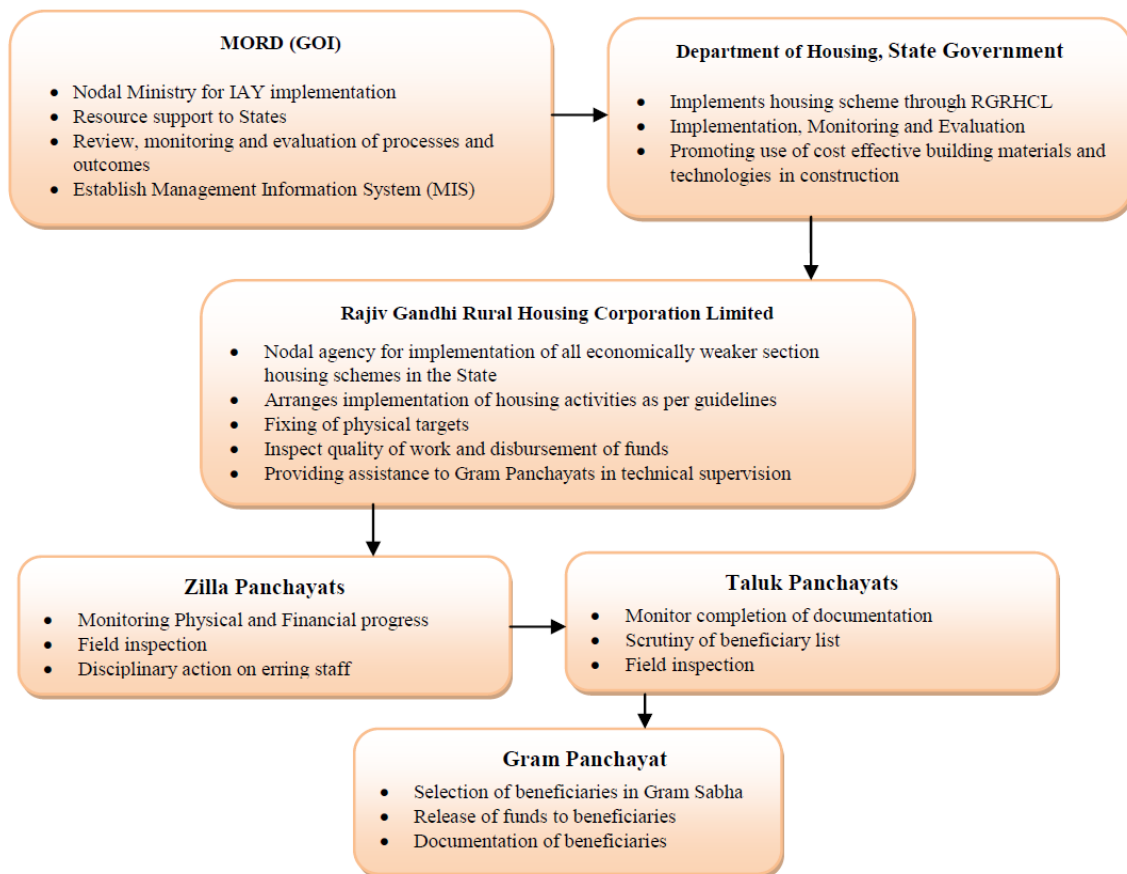
Later, according to Socio-Economic caste census – 2011(SECC), the number of houseless families stood at 33,07,927 and the houses provided up to 2016-17 is 11,31,663 (as per information provided by the RGRHCL Annexure 21. 21,76,264 families are yet to be provided with houses.

Based on the past 5 years performance of RGRHCL, the Corporation was able to achieve the construction of around 3 lakh houses per year under existing schemes. Therefore, the remaining houseless families can be covered in about 7 years.

As per SECC survey, a target of 21.76 families needs to be provided with houses. This target of RGRHCL also needs to cover the siteless and houseless families. This target also may need to be increased to cover situations due to divisions in the family, increase in the population in urban areas (1% per year) and migration from other areas and outside the state to urban areas. The RGRHCL may devise and revise the action plan of annual target by suitably increasing the no. of beneficiaries keeping in view this future requirement.

Q.4j. Examine the current arrangement in implementation of the schemes, how it is benefiting the intended beneficiaries?

There is already an elaborate system for speedy implementation of the scheme (See figure below).

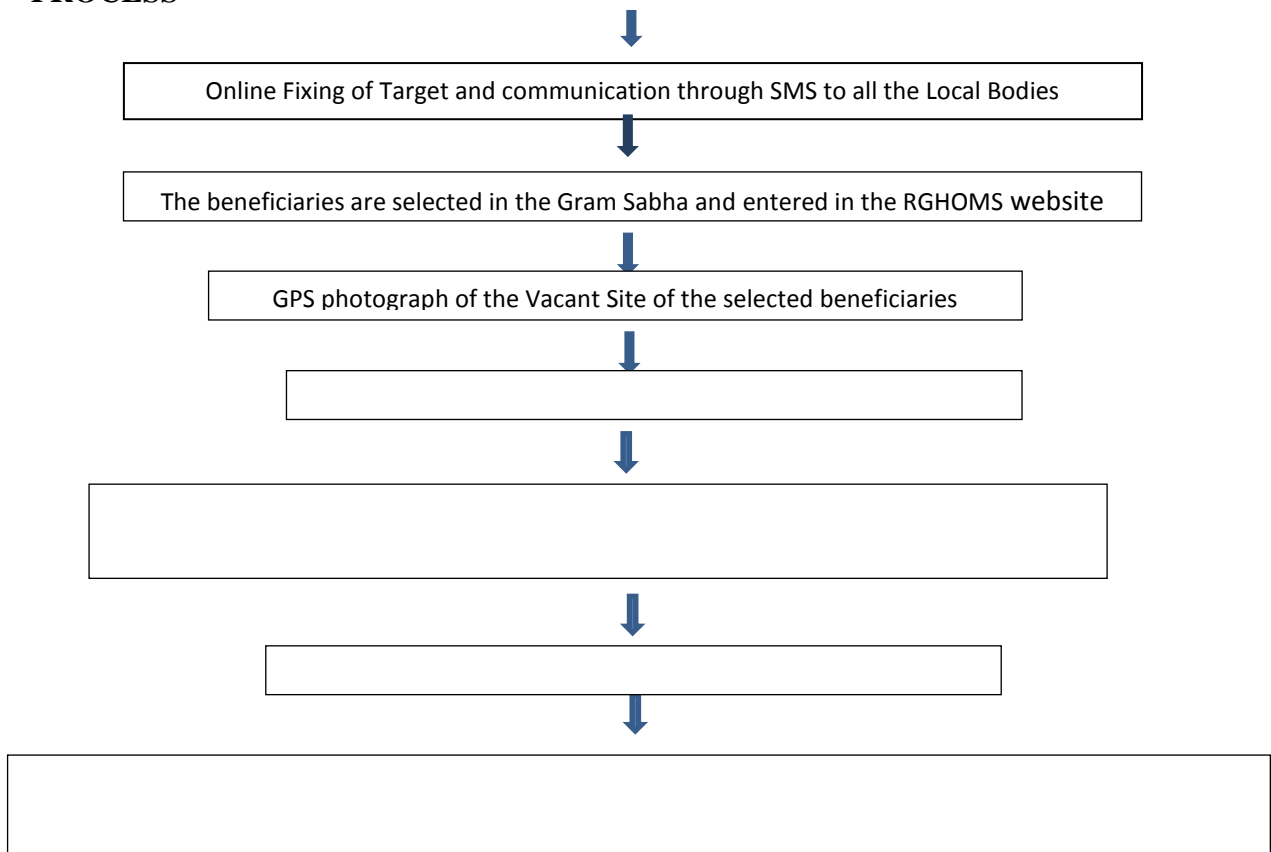


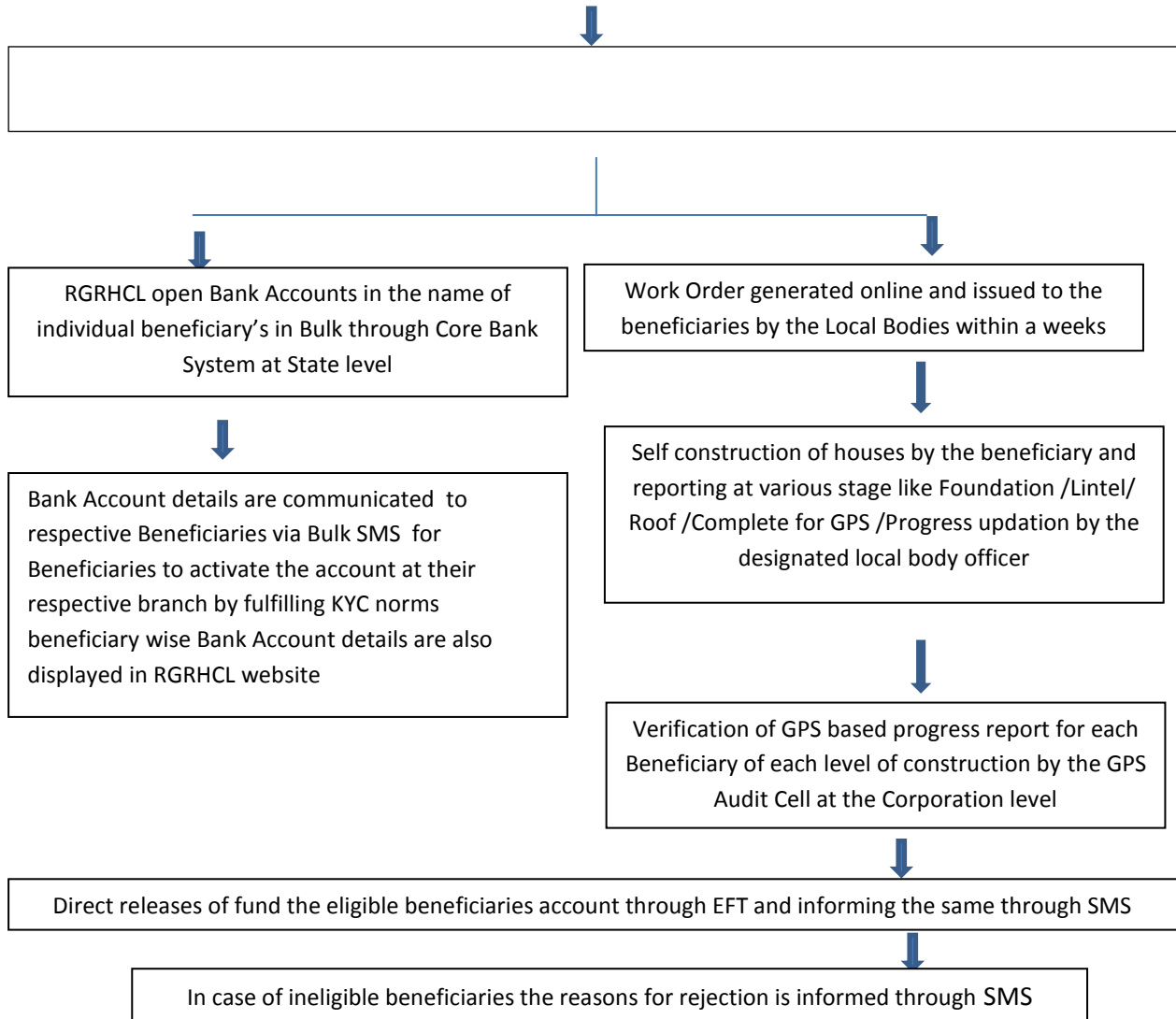
The current arrangement is evolved to help the intended beneficiaries; however some delay is noticed in the payment of stage-wise instalment by RGRHCL. After updation of the stage-wise construction photos by the local bodies, GPS audit cell at RGRHCL should immediately verify the stage-wise photos and release the payment to the beneficiaries account through EFT (Electronic funds transfer). This process requires improvement.

Q.4k. Examine the process followed in detail, understand the role of multiple players – local self government, bankers, employees, nodal officers; and see how the benefits could be made available to the intended beneficiaries in a manner that is friendly and hassle free.?

There is already a well thought out effective system as detailed on next page:

PROCESS





The above diagrams gives the process of implementations of the schemes and the role of the multiple players – local self govermet, bankers,Panchayat development officers, RGRHCL,CEO of ZP, TEO of Taulak Pachayat.The evaluation revealed that there is no active participation of Bankers in costruction of houses by providing loans to the beneficiaries.

Q.4l. Examine the critical factors that constrain the scheme from operating most efficiently – the factors broadly being divided into internal processes and practices and also issues with other participating agencies.

The critical factors that constrain the scheme from operating most effectively can be divided into two factors. One being the internal process and practices. Among the factors of internal process the very important factor is:

1. Time limit for selection of beneficiaries:
2. Target fixing limit.

Time limit for selection of beneficiaries:

At present the time limit taken by Gram Panchayath and Ashraya Committee in selection of beneficiaries varies from 60-90 days which is too long a period. As per guidelines issued by RGRHCL the Gram Panchayath should complete the process within 30 days from the date of communication of orders. The entire process of selection of beneficiaries i.e approval beneficiaries by Jagruthi Samethi, TEO, CEO should be completed within 90 days. The guidelines should be strictly adhered, the work should commence in the first week of September after issue of order from RGRHCL. The practice of the government is to issue orders to select the beneficiaries under different categories only in the month of June. If the orders are issued by end of May, it will help to complete all the process by the end of August and to commence work at least from 1st September.

Target fixing limit:

At present the Government is fixing target to each GP/Constituency on an uniform basis without ascertaining the actual demand of the concerned GP/Constituency. Therefore, it is suggested that the target can be fixed based on category wise demand and also the actual need of each GP/Constituency. The RGRHCL should collect the actual needs of all GPs of the districts category wise by end of March who are houseless and EWS. And then submit “Annual Plan of Operation” to government based on information collected to fix the target proportionately to the demand of the GP/Taluk.

The other critical factors are non availability of Government land, steep increase in the land cost and non availability of land in both rural and urban areas to distribute site to siteless.

Non support from the financial Institutions in providing of loan to the beneficiaries and due to their inability to repay the loan.

Q.4m. Examine scope for better transparency and objectivity in the entire process to avoid adverse usage of any aspect of the scheme.

Grama Panchayath should ensure transparency in selection of beneficiaries. The Nodal Officers who are appointed by RGRHCL work in co-ordination with Gram Panchayath Officer should take all measures to avoid selection of ineligible beneficiaries.

Now there is only One Nodal Officer appointed by RGRHCL to each taluk comprising 25-35 GPs. It is suggested to consider for appointment of one more Nodal Officer for effective implementation of the scheme to conduct the process of selection, monitoring of building constructions, GPS verification of progress reports, online updation.

An attempt should be made at the GP level to link Aadhaar Card Number against the name of each beneficiary who have already availed the housing benefits under different schemes and create a database covering from the inception of the scheme up to the present date. After updating the eligible beneficiaries list the GP should publish the updated eligible beneficiaries list in news papers, GP notice board and “wall written” in the villages calling for objections from the public and if there are ineligible members in the list it should be brought to the notice of the PDO/ Secretary, Grama Panchayath, TEO & CEO of ZP by any individual either by written compliant or by SMS.

Applications of the beneficiaries should be verified with reference to the database and also clarification can be obtained from GP members and other participants in the Grama Sabha, as to whether the applicants have already obtained housing benefits previously. The entire proceedings should be videographed. This will help to weed out the ineligible applicants. Also the present applicant should necessarily furnish their Aadaar Card Number and the left hand thumb impression. This may prevent misuse of benefits

Grama Panchayath have to spread and create awarness regarding the eligibility criteria of different housing schemes among villagers and beneficiaries, so that ineligible beneficiaries do not apply blindly.

Selection of right beneficiaries having site only through Grama Sabha or Ashraya Committee.

Q.4n. What is the perception of beneficiaries about the scheme, beneficiary selection mechanism and quality of construction, design of the house etc.

The perception of beneficiaries about the housing scheme is that they have been greatly benefited by the scheme. Almost all the beneficiaries have expressed that housing provided

them social security, better living condition and also status in the society, and above all an identity in the village and society. More than 50% of the beneficiary expressed it had increased their earning capacity helped them maintaining of good health. They have also expressed the scheme benefited protection from sun, rain, wind and cold. The perception of beneficiaries also that a secured house has helped for their children's education.

96% of the beneficiaries in rural area and 98% of the beneficiaries in urban area all have expressed that they were selected by respective grama panchayath in grama sabha and expressed satisfaction over the present mechanism of selection. The houses are constructed by the beneficiaries according to their own design. In addition to subsidy the beneficiaries have spent their own savings, and also their contribution by way of labour and collection, supply of building material which are locally available. The quality of construction is good. In rural area 93% construction of house are good quality, 7% of the house constructed are satisfactory and less than 1% of poor quality. In urban area, 7.8% of construction of houses is good quality, 19% are satisfactory and 34% of houses are poor quality.

Chapter 10

Reflection and Conclusion

Profile and perception of beneficiaries of all 30 districts were elicited as per the sampling method dictated by the ToR. The following are the highlights.

- Almost 100% of the beneficiaries are residing in their constructed house during the time of visit. Few houses were found to be let out on rental or lease basis, both in urban (Vajpayee Housing Scheme) and in rural (Basava Housing Scheme and Indira Awas Yojana)
- In rural housing schemes 98% of the beneficiaries are female. Whereas in urban the female beneficiaries are 55%.
- Most the beneficiaries are labourers or marginal farmers both in rural and urban
- It revealed from the evaluation that the economically and Socially Weaker Sections (EWS) of the society have benefited from the scheme. In rural housing scheme 30% are SC, 15% are ST and 10% are minorities. Thus 55% of the beneficiaries belong to EWS. Whereas in urban 50% are SC & ST, 16% are minorities totally 66% belongs EWS
- The evaluation revealed that 46% of the beneficiaries are illiterate and 36% studied upto primary level in rural area. In urban 38% are illiterates and 62% literates, majority of them have studied upto middle standard. This gives an indication that 71% of the beneficiaries are economically and socially weaker sections and poor.
- It is observed from the evaluation that 90% of the beneficiaries have constructed their houses on their own land and only 10% on sites allotted by the Government in the rural area. In case of urban, 79% beneficiaries built on their own sites and 21% on Government sites. The evaluation gives a clear indication that so far majority of beneficiaries who own sites are availing the benefits. Siteless, who are poor are not able to utilize the housing schemes of the Government. This scheme can reach EWS only when the sites are allotted to them.
- Majority of the beneficiaries are aware of the housing schemes both in rural and urban. Only few could not express the scheme and benefits due to poverty and illiteracy.

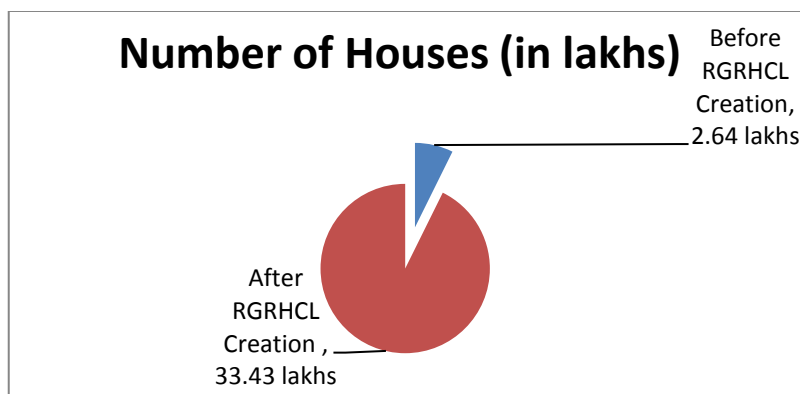
- 95% of the beneficiaries have expressed that they were selected by Gram Sabha in rural area and only a small percentage could not express the mode of selection. Awareness programme to be strengthened. 98% of the beneficiaries stated that they have been selected by the Ashraya committee in urban areas.
- The sanctioned amounts were transferred to the beneficiary account by RGRHCL and bulk bank accounts were opened through centralised banking system.
- In rural housing schemes, around 6% of the beneficiaries have taken loan from other banks. In urban housing scheme, 16% of the beneficiaries have procured bank loans.
- Majority of the households spent Rs. 1.5 to 3.5 lakhs for their houses in case of rural areas. In urban areas, majority of the beneficiaries have spent Rs.2 to 5 lakhs.
- The period of house construction was found to be around 11.1 months in rural areas. This was found to slightly less at 10.6 months in urban areas.
- Around 36% of the beneficiaries have used Asbestos Cement sheet, 16% RCC roofing and rest have used corrugated iron sheets and stones for roofing in rural areas. In urban areas, RCC is the predominant material for roofing as 55% of the houses were found to be using it. In rural areas, the cement flooring was predominant with 56% of the houses using this and 26% is stone flooring. However, in urban areas, 38% is cement flooring, 30% tiles flooring and 21% is stone flooring. Therefore, urban beneficiaries have used more permanent material for their houses.
- 98% of the houses are good and fit for dwelling in rural areas. 97% houses were found to be good or satisfactory in urban areas. The rest were found to be not maintained properly.
- In rural areas 60% of the houses are provided with toilets and in case of urban areas it is 70%. Nearly 37% of the households still practice open defecation in rural area and in case of urban area it is 17%, rest use common toilets.
- In rural areas 74% of the beneficiaries have piped water connection rest depend on cisterns and hand pump for their water supply. It can be concluded that the beneficiaries are getting protected water supply.

- 93% of houses have electricity connection in rural areas and this is 97% in case of urban areas.
- 88% of the beneficiaries have the facility of streetlights in rural areas and this is 96 % in urban areas.
- Majority of the beneficiaries have expressed that the sanctioned amount was received on time both in rural and urban area.
- 98% of the beneficiaries have expressed that the amount now provided by the scheme is insufficient and requested for the increase of subsidy amount. Whereas in urban areas, 92% have indicated that the amount provided needs to be increased.
- Most of the beneficiaries want training regarding construction of houses and materials to be used for construction.
- Regarding perception of new GPs system 74% have expressed as has excellent, 23% has as good and 3% satisfactory in case of rural area. In urban area 49% have expressed as excellent, 44% has as good and 7% satisfactory. The overall opinion of beneficiaries is good to excellent.
- Regarding opinion on release of amount direct to the beneficiaries 65% have expressed that the system is excellent and 24% have expressed it as good and rest opined has as satisfactory. In urban area 38% expressed has as excellent, for 52% it is good and for rest 9% it is just satisfactory
- Regarding the house constructed 92% of houses are found to be good, 7% satisfactory and only 1% is poor in rural housing scheme. Whereas in urban 78% of houses is good 19% satisfactory and 3% poor. By and large the quality of construction is good.
- The questionnaire elicited opinion of the beneficiaries regarding benefits from housing scheme both in rural and urban areas. More than 80% have opined that it had provided them better living condition, social status and identification among the society. More than 50% have expressed it has increased their earning capacity, helped them maintaining good health, protection from rain, sun, wind and cold, they also expressed a secured house has helped for their children education.

ACHIEVEMENT OF RGRHCL

- The important achievement of the RGRHCL is clearance of backlog houses under Rural Ashraya scheme after its creation in 2000 .RGRHCL could complete 676170 constructions of houses (backlog houses of 1995-96 to 2003-04) during the period 2000-2010.
- Under Rural Ambedkar housing scheme during 1995-96 to 2003-04 the government target was 203078 as against this the approved beneficiaries were 188164. Before creation of RGRHCL 85553 houses were completed and after creation of RGRHCL 100660 houses were completed due to efforts of RGRHCL.
- Before creation of RGRHCL 2.64 lakhs houses were constructed. After RGRHCL took over during April 2000 till 2015-16 it has completed 33.43 Lakhs houses till 31 March 2015-16.

Figure : Number of Houses before and after creation of RGRHCL



- From 2000-01 to 2014-15 a total of 1.149 lakh sites in urban area and 1.541 lakh sites in rural area were distributed.
- The survey of houseless and Site less in the State conducted by the RGRHCL during 2003 depicts that there are 12,99,789 house-less and 12,98,813 site less persons. The survey of hut-dwellers, later conducted during 2009 identified around 10.50 lakh hut-dwellers in the State.

UNIQUENESS IN IMPLEMENTING THE SCHEME

- **Quick approval of beneficiaries:-** Quick approval of beneficiaries communication to Gram-Panchayaths and issue of work order to beneficiary.
- **Direct release of funds to a beneficiary account:** From 2010-11 onwards, a system of on-line direct release of funds to the beneficiary account based on GPS verification has been introduced.
- **Introduction of GPS (Global Positioning System):** GPS system has been introduced during 2010-11 through which payment will be made directly to the beneficiary account after GPS verification of the house at each stage to avoid overlapping and assessment of actual progress.
- A lottery system for the selection of beneficiaries has been developed from 2013-14 to ensure transparency in the selection process.

- **Introduction to DGS (Digital Signature):** The earlier system of procuring beneficiary details through hard copies has been dispensed with since then. The beneficiary list is approved online with Digital Signature within 24 hours from 2010-14.
- **Introduction of SMS:** The SMS system has been introduced from 2013-14. The SMS under various stages of process viz., approval of the list, Opening of bank account, release of funds etc. is sent to the Deputy Commissioner of the District Chief Executive officer of the Zilla Panchayat, Executive officer of the taluka panchayat, commissioners/Chief officers of the CMSs/TMCs/TPs and to the beneficiary.
- The beneficiary-wise information has been made available in the public domain under website <http://ashraya.kar.nic.in>
- Comprehensive guidelines have been issued for implementation of housing scheme and house site scheme.
- Reducing administrative cost, overhead cost of implementation of the scheme
- The establishment of a separate corporation by the Govt. has made vast difference in effective implementation of the scheme. Overall the innovation has helped the Government in quick effective and proper implementation of housing schemes.

Chapter 11 Recommendations

- Site less people belonging to economically weaker sections are deprived of housing schemes. For true success of the program site to be provided to site less. Cost should not be a constraint for allotting sites to site less belonging to EWS.
- Innovative ideas to solve problem of site less persons can be tried by identifying such of the individuals or institution who are willing to donate land for formation of house sites either by persuasion or by voluntarily. It is suggested that Grama Panchayath, Taluk Panchayath and ULB's should work on these lines. Such layout can be named after the donor.
- Maximum construction area can be fixed by the state to prevent BPL families in falling into debt. Secondly, to curb the people other than BPL who are misusing the scheme in construction of bigger houses? It is recommended the maximum built up area allowable under the scheme can be less than or equal to 700 square feet.
- Building demonstration houses in each gram Panchayath/cities to demonstrate the practical usage of cost effective technology. Demonstration houses to involve concept of incremental housing i.e., for additional investment what alternative/additional facilities would be available which the beneficiary can see and choose.
- It was also observed that many of these final instalments are held up due to non completion of plastering to walls the beneficiaries are residing in the house with pucca roof. These houses either built with cement hollow block or laterite bricks. It is suggested to consider the release of financial instalment in all such cases.
- About 25% of the beneficiaries expressed that they should be provided basic amenities like underground drainage system, playgrounds, parks, etc. to improve of their quality of life. The demand of the beneficiaries seems to be reasonable for improvement of their quality of life. Improved environment definitely enhances their physical and mental ability, health and education. It is recommended to consider either by convergence of the schemes or by providing separate financial assistance.
- The evaluation revealed that no training was given to beneficiaries with regard to construction of houses and building materials. State should provide decentralized training both for men and women. Grama Panchayats to local people who are interested in skill training and facilitate them to undergo job training and certification of skilled and semi-skilled building construction artisans, so that they are available locally which can reduce cost of construction.

- In districts where the incidents of poverty which exceed 35% like Chitrdurga, Bellary, Koppal, Raichur, Gulbarga, Bagalkot and Bidar needs special attention both in rural and urban areas. More financial allotment and targets to be provided for poverty alleviation.
- In order to implement the schemes successfully, sites need to be provided to the beneficiaries. Where ever, public land is not available and also where purchase of land is not possible. Land acquisition can be undertaken as the last resort. This can be best achieved by creating a post of Special Land Acquisition officer who in coordinator with the district and taluk revenue officers and RDPR & ULB can acquire land speedily to provide sites to site less under the various schemes of the RGRHCL. This can also be used to create a landbank for future housing programmes by taking into account the migration from rural to urban.
- Monitoring should be strengthened in less performing districts.
- Targets should have definite timeline for completion.
- At present RGRHCL has appointed one nodal officer per taluk. Each taluk consists of 25 GPs to 35 GPs and for one nodal officer; it is difficult to monitor the process of selection progress of work etc. It is recommended that two nodal officers per taluk shall be engaged out of which one should be a technical person (Diploma in Civil Engineer) for suprevising and ensuring good quality construction.The Implementation of government schemes can be implemented effectively and selection of ineligiable benefincinary can be eliminated.
- For guiding the benificery to construct houses as per the standard plan and specification alternative plans/drawings & specification suitable for the region shall be made available by RGSCCL and displayed in Grama panchayath office show that beneficiary can see and select plan suitable to his requirement.
- Masons constructing the beneficiary houses should be given training on cost effective good construction practices using good quality building materials in the near by Nirmithi kendras in districts.
- Beneficiary selected under the Pradhan Manthri awaz yojana(Grameen) shall take advantage of services available in Grameen Nirmithi kendras (Rural buildings) for technical supervision and for procuring good quality cost effective building material/precast products for the construction of their houses.

- Backward caste should have more allotment of houses as BPL in terms of number represent nearly 50% in this category.
- Housing sector needs to be treated like infrastructure sector where the affordability gap needs to be calculated and addressed so as to achieve sustainability.

Indira Awas Yojana

- Under the scheme the expenditure as against the allocation for the period 2010-15 is 67.2%. RGRHCL should strive for the complete utilization of GOI funds to maximise the benefits to the EWS. Early submission of utilization certificate with necessary reports to the GOI may result in release of entire allocation.
- Ninety eight percentages of the beneficiaries have opined that the amount given for the construction of house is insufficient and needs to be increased. Presently, the unit cost of IAY is very meagre and it was fixed during 2013 at Rs. 70000. Therefore, it is recommend to send a proposal to the GOI to increase the unit cost of a dwelling unit for EWS/BPL.
- As per the guidelines, on completion of an IAY dwelling unit, the Zilla Parishad concerned should ensure that for each house so constructed, a display board is fixed indicating the IAY logo, year of construction, name of the beneficiary, etc.
- The survey of houseless and siteless in the state conducted by RGRHCL during 2003 depicts there are 12.98 lakhs siteless persons. In IAY scheme, a component for providing house sites to the siteless and landless is provided. Financial assistance of Rs. 10,000 per beneficiary or actual which ever is less will be provided for purchase or acquisition of a homestead site of an area around 100-250 sq m. Land is required to either in the name of the women or jointly owned by the wife and husband. Hence, it is recommended that the GOK should avail the IAY siteless scheme for the benefit of siteless and also the financial burden on the state exchequer will reduce by that extent.
- An IAY beneficiary can avail topup loan upto Rs. 20,000 under the Differential Rate of Interest (DRI) scheme from any nationalized bank at an interest rate of 4% per annum. From the survey it was revealed that 6% of the beneficiaries have taken loan from other banks. Hence, awareness programme should be strengthened regarding availability of government loans from nationalized banks.
- Give attention of the less performing districts.

- Utilize the approved beneficiaries for other schemes.

Basava Housing Scheme

- Karnataka is one of the leading states in milk production. In rural areas, rearing of dairy cows is a major profession and source of livelihood to BPL families. During the evaluation, it is observed that some of the beneficiaries have utilized the subsidy for the construction of cow shelters. It is suggested that awareness to be created about the objectives of the housing scheme so that subsidy given for the construction of houses are not deviated for other purpose. It is suggested that a separate scheme may be introduced to provide shelter to dairy cows as poverty alleviation scheme to EWS.
- 70% of the beneficiaries have expressed that the amount provided under Basava Housing Scheme is insufficient and need to increase the subsidy seems to be reasonable due to appreciation of building material cost and increase in skilled labour wages.
- Women are major participants as labour both skilled and unskilled in the house construction industry. Special skill upgradation programme and capacity building programme intended to impart both skills and organizational abilities to be conducted as regular training programme so that they form SHGs for taking up rural habitat activities and micro financing.
- Improve the process of getting beneficiaries approved
- Attention is required to less performing districts.

Vajapeyee Housing Scheme

- The ULBs are unable to achieve the housing targets in the urban areas due to non-availability of beneficiaries having site. In order to provide benefit to deserving families, it is recommended to provide housing sites to the siteless. It is recommended to have a separate policy to involve the builders and make their project viable by including housing for the EWS in their plans. This will have an impact of the economy of the towns of Karnataka.
- The unit cost of construction is higher in the urban areas when compared to rural areas. In urban area majority of the beneficiary have spent Rs.2 to4 lakhs whereas in

rural area majority of them have spent Rs.1.6 to 3 lakhs. At present, the subsidy amount is same for rural and urban. It is recommended that the subsidy amount for urban area may be increased at least by 25%.

The following are other suggestions and recommendations which will lead to better implementation of the housing programmes by reaching out to the targeted beneficiaries.

- Gulbarga division not only has the highest poverty but also contributed 36% to the overall poverty. Thus Gulbarga division needs special attention both in rural areas and urban areas.
- Incidence of poverty which exceed 35% are found in the districts of Chitradurga, Bellary, Koppal, Raichur, Gulbarga, Bagalkot and Bidar.
- In order to curb the misuse of the scheme by APLs, it may be suggested to prescribe the maximum built up area allowable under the scheme is less than or equal to 700 sq ft.
- In order to implement the schemes successfully, sites need to be provided to the beneficiaries. Wherever, public land is not available and also where purchase of land is not possible. Land acquisition can be undertaken as the last resort. This can be best achieved by creating a post of Special Land Acquisition Officer who in coordination with the district and taluk revenue officers and RDPR & ULB can acquire land speedily to provide sites to siteless under the various schemes of the RGRHCL. This can also be used to create a landbank for future housing programmes by taking into account the migration from rural to urban.
- Districts are those whose poverty levels are above the state average and district income is below the state median income. Districts being poor need more state intervention in the form of special programmes.
- Poor migrants are a vulnerable class. They are usually ineligible for social benefits which accrue to the long term residents, and usually do not have a sustaining social network. A plan to bring them under the housing scheme needs to be chalked out.
- Women are major participants as labour both skilled and unskilled in the house construction industry. Special skill upgradation programmed intended to impart both skills and organizational abilities so that they form SHGs for taking up rural habitat activities.
- The targets should be updated based on 2011 Census or NSSO or SECC, 2011.

- As per a recent report, nearly 70% of the housing shortage is concentrated in 9 states which includes Karnataka. The state need is of the order of 49 lakhs units upto 2022. The urban housing shortage (of 28 lakh units) is more than the rural (of 21 lakh units). Nearly 40% of this demand is in the EWS sector. Hence, urban housing requires more attention not only now but for decades to come.
- Around 22% of the beneficiaries expressed that they should be provided with the basic amenities like UGD system, playgrounds, parks, etc., to improve their quality of life. The demand of the beneficiaries is quite reasonable for improvement of quality of life who are part of the economically and socially weaker sections of the society. In improved environment definitely improves their health, mental ability, which can indirectly improve their economic, educational and social standards.

EXECUTIVE SUMMARY

- Rajiv Gandhi Rural Housing Corporation Ltd (RGRHCL) was established by Government of Karnataka (GoK) vide GO No. DOH 183 HAH 99 dated 20th April 2000 as a “Non profit organization” and is a nodal agency created by the State Government for implementation of all the State and Central Government sponsored housing schemes for economically and socially weaker Sections (EWS) of the society. The main objective of the Corporation is to ensure smooth and efficient flow of resources in order to achieve the objective of providing housing for the houseless, site less to economically and socially weaker sections of the society.
- Rs.9003 crores was allocated for the schemes, Rs.8136 crores was released and Rs.8083 crores was the expenditure from 2010-11 to 2014-15. Releases against the allocation were 89.9% and expenditure against the release was 99.3%.
- Ninety Four percent of the allocation release and expenditure is in the rural areas whereas its share in urban areas is only 6%.
- The sampling was done as indicated in the terms of reference (TOR). According TOR at least 300 houses in each District per year which includes 50 houses constructed during 2005 should be taken up for construction. 21588 completed houses were evaluated in rural area constructed during 2010-11 to 2014-15 under Basava Housing Scheme (BHS), Ambedkar Housing Scheme (AHS) Indira Awas Yojana (IAY) and covering all 30 districts and 176 Taluks. Similarly in urban housing scheme i.e., Vajpayee housing scheme 4954 houses were evaluated covering 100 towns / cities
- 6879 houses constructed during 2005 were evaluated to assess their present condition in some of the Gram Panchayath selected for evaluation. The quality of houses are as under:
 - a) Good – 63%
 - b) Satisfactory – 34%
 - c) Poor – 03%A small percentage of houses are in poor condition due to non maintenance.
- The total amount of loan given under urban Ashraya scheme is Rs.386.20 crores and interest thereon is Rs.357.55 crores, bringing the total amount due to Rs.743.75 crores. The total amount recovered is Rs. 37.89 crores which is just 5%.
- During the budget year 2014-15, the Hon’ble Chief Minister has announced the waiver of loan along with interest of Asharya and others schemes. The state government has issued an order to this effect vide order No. 31 HAH DATED

1.9.2014. This has benefitted 926017 rural beneficiaries and 158471 urban beneficiaries. In all 10,88,488 beneficiaries were benefitted.

- The total amount of loan given under rural Ashraya scheme is Rs.1112 crores and interest thereon is Rs.744.12 crores, bringing the total amount due to Rs.1856.12. The total amount recovered is Rs.42.51 crores which is just 2%.
- RGRHCL planned to construct 14.46 lakh houses during the period 2010-15. As against this target the corporation has completed 11.54 Lakh i.e., 80% of the target. Around 11.24 lakh (97.4%) of the houses completed are in the rural areas and 0.3 lakh (2.6%) are in the urban areas.
- On an average RGRHCL is able to complete 2.3 lakhs houses per year with 2.24 lakhs in the rural areas and 0.06 lakh in the urban areas.
- The average time taken to construct a house is 11.1 months in case of rural areas where as it is around 10.6 months in case of urban areas.
- Regarding convergence between other schemes RGRHCL was able to extend the benefits of two other government schemes to beneficiaries' i.e MGNREGA and NBA. A total amount of Rs 304.84 lakhs was disbursed to 1508 IAY beneficiaries and for Basava Housing scheme an amount of Rs 93.74 lakhs has been disbursed to 466 beneficiaries aggregating to Rs 398.09 lakhs covering 1974 persons from both the rural scheme. As per Govt order number SWSM/NBACN-23(Part-B)/2013-14 dt. 28-11-2013 orders were issued to make payment under NBA scheme a sum of Rs.4700/- per individual through RGRHCL to the beneficiaries for the construction of toilets. The scheme is made applicable for IAY and also for state housing scheme like BHS & RAS. 89780 beneficiaries availed benefits through RGRHCL during 2013-14 to 2014-15.
- It is found that the time taken for the selection of beneficiaries by Grama Panchayat in case of rural areas and Ashraya committee in case of urban areas varies from 60 days to 120 days which is too long a period.
- Under Vajepayee Scheme (urban) during 2010-11 to 2014-15 the GoK had given target of nearly 1.8 lakhs. Only 50% of beneficiaries were identified and approved. The achievement of housing completion is only 28% during the same period.
- The evaluation revealed 60% of beneficiaries have individual toilets in case of rural areas and in case of urban area 70% have individual toilets. 37% of the beneficiaries practice open defecation in rural area and 17% in urban area.

- In rural area housing scheme 96% beneficiaries have stated that they have received the installments in time. Only small percentages (4%) have replied in negative. Where as in urban area 99% have stated that they have received the installments in time, where as 1% replied in negative.
- 92.5% houses constructed are good quality, 6.8% of houses constructed are satisfactory, only 0.7% is of poor quality in rural area. In urban area 77.6% are found to be good qualities 19% are satisfactory and 3.4% found to be poor quality.
- 97% of beneficiaries of both in rural and urban area opined that the subsidy given is insufficient and requested for the increase of subsidy amount.
- 88% of beneficiaries both in urban and rural area expressed that housing scheme had provided them better living condition and social status. More than 50% of beneficiaries opined it helped them to improve their health condition, protected them from natural elements like sun, rain, wind etc., helped in education of their children and improvement in their economic condition.
- In rural area about 6% of beneficiaries have obtained loans from banks to complete the construction of the houses. In urban area about 16% have obtained loans from banks. The role of banks is only limited in providing finance to EWS for construction of houses.
- In rural area 75% have opined that new GPS system as excellent, 23% expressed it as good while in urban area 50% opined that new GPs system as excellent and 44% opined it as good.
- The physical target under rural Ashraya Scheme for the period 1995-96 to 2003-04 was 8.14 lakhs. Before the establishments of RGRHCL only 1.6 lakhs houses were completed. After creation of RGRHCL during 2000 RGRHCL could complete 6.76 lakhs houses till 2010 which itself is remarkable achievement.

Abbreviations

GOI	Government of India
CESCR	Committee on Economic Social and Cultural Rights
IAY	Indira Awas Yojana
JRY	Jawahar Rozgar Yojana
VAMBAY	Valimiki Ambedkar Awas Yojana
NUHHP	Ntional Urban Housing & Habitat Policy
EWS	Economically and Socially Weaker Section
KEA	Karnataka Evaluation Authority
GP	Gram Panchayath
GO	Government Order
GOK	Government of Karnataka
RDPR	Rural Development and Panchyat Raj Department
TOR	Terms of Reference
BPL	Below Poverty Line
NSSO	National Sample Survey Organization
SECC	Socio Economic and Caste Census
AHS	Ambedkar Housing Scheme
BHS	Basava Housing Scheme
HSG	Special Group Housing
k	kutchra
LIG	Low Income Group
P	Pucca
RGRHCL	Rajiv Ghandhi Rural Housing Corporation Limited
SC	Scheduled Caste
SP	Semi Pucca
ST	Scheduled Tribe
VHS	Vajpayee Housing Scheme
KVG	Karnataka Vikas Gramin Bank
BOI	Bank of India

KBS	Korean Broadcasting System
GPS	Global Positioning System
IEC	International Electrotechnical Commission
KVGB	Karnataka Vikas Gramin Bank
MGNREGA	Mahatma Ghandhi National Rural Employment Guarantee Act
DLC	District Level Committee
SBM	State bank of Mysore
UGD	Under Ground Drainage
SBI	State Bank of India
RCC	Roller Compacted Concrete
HIV	Human Immunodeficiency Virus
KSSDA	Karnataka Statistical System Development Agency

Annexures

Annexure 1: Basava Housing Scheme – Series-wise Beneficiaries Approved and Completed & in-Progress Houses District-wise

	2010-2011 Series			2013-2014 ¹³ Series			All Series		
	Ben Apv	Completed houses	In progress houses	Ben Apv	Completed houses	In progress houses	Ben Apv	Completed houses	In progress houses
Bagalkot	32313	13890	7263	3441	628	1454	35754	14518	8717
Ballari	35943	21231	8538	4945	1604	1888	40888	22835	10426
Bangalore Urban	10682	3831	1016	2802	711	371	13484	4542	1387
Belagavi	77540	56562	8595	11795	5630	2668	89335	62192	11263
Bengaluru Rural	14820	6605	2011	2849	963	763	17669	7568	2774
Bidar	19808	12141	3938	3844	1159	1490	23652	13300	5428
Chamarajanagar	17358	9123	2744	3522	1241	1122	20880	10364	3866
Chikkaballapur	20826	8877	6498	3513	1288	1590	24339	10165	8088
Chikkamagaluru	17709	8549	2874	4778	1419	1897	22487	9968	4771
Chitradurga	18589	10969	3461	5147	1874	1241	23736	12843	4702
Dakshina	19679	10249	1877	4578	1552	1229	24257	11801	3106

¹³Includes additional series of 2013-14 of approved beneficiaries of 32414 and completed of 145

Kannada									
Davanagere	51530	26929	10258	6046	2369	1570	57576	29298	11828
Dharwad	14427	11026	1556	3134	1235	876	17561	12261	2432
Gadag	20397	11340	3631	2311	962	769	22708	12302	4400
Hassan	35801	18635	6836	5562	1719	2084	41363	20354	8920
Haveri	43121	30653	7323	5218	1655	1695	48339	32308	9018
Kalaburagi	25137	15208	6362	5526	781	2796	30663	15989	9158
Kodagu	9804	4389	1429	2187	660	653	11991	5049	2082
Kolar	33676	13858	7813	2703	1080	907	36379	14938	8720
Koppal	21413	13650	3487	2654	972	1146	24067	14622	4633
Mandya	36542	16883	4692	6420	1572	2133	42962	18455	6825
Mysuru	33174	17952	5988	6873	2022	1905	40047	19974	7893
Raichur	38208	21585	8402	5328	961	1662	43536	22546	10064
Ramanagara	35317	17480	5506	3008	1167	1204	38325	18647	6710
Shivamogga	28501	11329	5856	6465	2243	2515	34966	13572	8371
Tumakuru	57242	34702	8711	8045	3739	2106	65287	38441	10817
Udupi	14769	7361	1334	3755	1010	1275	18524	8371	2609
UttaraKannada	23535	13281	2838	5015	1263	1670	28550	14544	4508
Vijayapura	31112	22254	5112	5942	1524	1490	37054	23778	6602
Yadgiri	20476	13215	4243	2857	274	1146	23333	13489	5389
Grand Total	859449	483757	150192	140263	45277	45315	999712	529034	195507

Annexure 1: Basava Housing Scheme District-wise Ranking in terms of % completed against beneficiaries approved over the period 2010-2015

District	Completed	In progress
Bangalore Urban	34%	10%
Shivamogga	39%	24%
Bagalkot	41%	24%
Kolar	41%	24%
Chikkaballapur	42%	33%
Kodagu	42%	17%
Bengaluru Rural	43%	16%
Mandya	43%	16%
Chikkamagaluru	44%	21%
Udupi	45%	14%
Dakshina Kannada	49%	13%
Ramanagara	49%	18%
Hassan	49%	22%
Chamarajanagar	50%	19%
Mysuru	50%	20%
Davanagere	51%	21%
UttaraKannada	51%	16%
Raichur	52%	23%
Kalaburagi	52%	30%
Chitradurga	54%	20%
Gadag	54%	19%
Ballari	56%	25%
Bidar	56%	23%
Yadgiri	58%	23%
Tumakuru	59%	17%
Koppal	61%	19%
Vijayapura	64%	18%

Haveri	67%	19%
Belagavi	70%	13%
Dharwad	70%	14%

Annexure 2: BHS – Evaluation Results of the Survey conducted

DESCRIPTION	NUMBER	PERCENTAGE
2. Whether the beneficiary is residing?		
Yes	11739	100%
No	4	0%
	11743	100%
4. On What agreement is he/she staying in the house		
Rent		
Lease	4	100%
Sale		
Succession		
	4	100%
5. Sex		
Male	315	3%
Female	11428	97%
	11743	100%
6. Caste		
SC	2710	23%
ST	1303	11%
Minority	886	8%
Others	6844	58%
	11743	100%
7. Education Qualification		
Illiterate	5496	47%
Primary	3845	33%
Middle	1262	11%
Secondary	970	8%
10 Std	146	1%

DESCRIPTION	NUMBER	PERCENTAGE
Degree	24	0%
	11743	100%
8. House site details		
Govt Allotted	1007	9%
Own	10736	91%
Illegal		
Others		
	11743	100%
9. Occupation		
Labour	9505	81%
Agriculturist	2158	18%
Business	39	0%
Artisan	41	0%
	11743	100%
10. Under what scheme the house is constructed		
Basava	11657	99%
IAY	86	1%
Ambedkar		
Ashraya		
	11743	100%
11. Whether the beneficiary is selected in Gram Sabha		
Yes	11108	95%
No	635	5%
	11743	100%
12. Method of Selection		
Lottery	869	7%
Seniority	10362	88%
Recommendation	512	4%
	11743	100%
13. Total amount released	11743	Rs. 80361

DESCRIPTION	NUMBER	PERCENTAGE
14. Bank Details		
Bank Name		
Corporation Bank	6434	55%
KVG Bank	2921	25%
PGB Bank	464	4%
SBM Bank	1860	16%
Other banks	64	0%
Grand Total	11743	100%
15. Whether obtained loan from other banks		
Yes	619	5%
No	11124	95%
	11743	100%
16. Total amount for construction	11743	Rs. 238794
0.5 to 1 lakh	756	6%
1.1-1.5 lakh	1815	15%
1.6-2 lakhs	3642	31%
2.1-2.5 lakh	2211	19%
2.6-3 lakh	1778	15%
3.1-4 lakh	858	7%
4.1-5 lakh	674	6%
> 5 lakh	9	0%
	11743	100%
17. Period of construction (months)	11743	11.1
18. Roofing		
RCC	2030	17%
Cement sheet	4079	35%
Iron sheet	1655	14%
Tiles	3388	29%
Stone/Kaddapa	449	4%
Others	142	1%

DESCRIPTION	NUMBER	PERCENTAGE
	11743	100%
19. Flooring		
Earthen	1198	10%
Cement	7038	60%
Stone	2555	22%
Tiles	952	8%
	11743	100%
21. Whether the instalment is received timely at every stage		
Yes	11360	97%
No	383	3%
	11743	100%
3. Basic Facilities		
22. Toilet		
Individual	7504	64%
Open	4020	34%
Common	219	2%
	11743	100%
23. Drinking Water facility		
Borewell	1430	12%
Water tank	1383	12%
Tank	157	1%
Pipeline	8773	75%
	11743	100%
24. Electricity		
Yes	11229	96%
No	514	4%
	11743	100%
25. Streetlight		
Yes	9997	85%
No	1746	15%

DESCRIPTION	NUMBER	PERCENTAGE
	11743	100%
26. Road Status		
Tar road	8091	69%
RCC road	3652	31%
Kutchha Road		
	11743	100%
27. Condition of House		
Good	10233	87%
Satisfactory	1408	12%
Poor	102	1%
	11743	100%
4. Opinion about the Scheme		
28. Whether the amount given by Government is sufficient		
Sufficient	288	2%
Not-sufficient	7625	65%
To be increased	3830	33%
	11743	100%
29. Whether information about construction of house and training given		
Yes	8474	72%
No	3269	28%
	11743	100%
30. Benefits from the housing scheme?		
Life safe	10508	89%
Monetary Improvement	6035	51%
Health improvement	6786	58%
Protection from sun, wind and rain	6052	52%
Convenient for education	5038	43%
31. Perception on the new GPS system		

DESCRIPTION	NUMBER	PERCENTAGE
Excellent	8922	76%
Good	2661	23%
Satisfactory	160	1%
	11743	100%
32. Opinion on release of amount directly to beneficiary		
Excellent	7896	67%
Good	3031	26%
Satisfactory	816	7%
	11743	100%
33. Other facilities provided from other Govt Schemes		
Scheme		
NBA/SBM	2517	21%
MLA Grant	418	4%
Survarna Grama	25	0%
No response	8783	75%
	11743	100%
Facility		
Road	443	
Toilet	2517	
34. How long can the house last (in years)		
Beneficiary Opinion		27.9
Investigator Opinion		28.3
35. Beneficiary opinion on the scheme (multiple answers)		
Increase subsidy amount	8405	67.5%
Supply building materials/components	371	3.0%
Provide basic amenities	3151	25.3%
Provide training	37	0.3%
No. of Instalments to be reduced	486	3.9%

DESCRIPTION	NUMBER	PERCENTAGE
Provide clean surroundings	11	0.1%
Total	12461	100.0%

Annexure 3: IAY – Government Target, Beneficiaries Selected and Completed Houses Year-wise and District-wise

	2011-2012			2012-2013			2013-2014			2014-2015			Total 2010-2015		
	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p
Bagalkot	12986	16567	9330	3610	4570	2621	2539	2868	894	2840	3095	155	21975	27100	13000
Ballari	7877	11930	9791	8727	11567	7901	4868	5834	2530	5476	5641	90	26948	34972	20312
Belagavi	11402	18980	14618	12634	24684	15685	6487	7507	4554	7408	7174	829	37931	58345	35686
Bengaluru Rural	1436	2180	1199	1591	2097	1193	1708	2000	905	1758	2082	122	6493	8359	3419
Bengaluru Urban	1418	2841	1493	1571	1399	575	610	895	354	1865	1857	49	5464	6992	2471
Bidar	2269	4017	3465	2514	2619	1664	4548	5269	2196	4822	5204	27	14153	17109	7352
Chamarajanagar	1978	4259	2778	2191	2811	1615	2535	2986	1444	2493	2901	26	9197	12957	5863
Chikkaballapu	1529	2795	1912	1694	2167	1212	3145	3767	1561	3118	3658	5	9486	1238	4690

	2011-2012			2012-2013			2013-2014			2014-2015			Total 2010-2015		
	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p
r														7	
Chikkamagaluru	2108	5337	2830	2336	2691	1400	2145	2446	714	2107	2427	102	8696	1290	5046
Chitradurga	5149	10230	7635	5705	7513	4829	4432	5279	2632	4559	5204	50	19845	2822	15146
DakshinaKannada	988	2309	1456	1095	1094	649	2707	2809	1232	2652	2678	227	7442	8890	3564
Davanagere	4030	11399	7972	3927	5343	3516	3957	4640	2446	4024	4751	72	15938	2613	14006
Dharwad	4101	6257	5301	2379	3377	2346	1313	1522	831	1524	1759	47	9317	1291	8525
Gadag	1999	5204	3741	1974	2543	1672	1424	1638	798	1578	1737	20	6975	1112	6231
Hassan	1828	3651	2071	2025	8593	3343	2552	2984	981	2656	3071	54	9061	1829	6449
Haveri	2485	5269	3859	2753	4696	2906	2893	3432	1363	3096	3566	120	11227	1696	8248

	2011-2012			2012-2013			2013-2014			2014-2015			Total 2010-2015		
	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p
Kalaburagi	6223	9432	7425	4240	1061	632	4327	4745	1005	4594	4807	9	19384	2004 5	9071
Kodagu	895	1855	1122	992	1089	630	1183	1077	385	1252	1087	40	4322	5108	2177
Kolar	1872	2809	1811	2074	2753	1520	2911	2902	1192	2930	2737	12	9787	1120 1	4535
Koppal	7171	1227 6	9272	5190	6014	3661	2709	3158	1302	3172	3279	65	18242	2472 7	1430 0
Mandya	2022	4764	2831	2241	3085	1766	1983	2172	581	2247	2560	72	8493	1258 1	5250
Mysuru	3235	6845	4628	3585	4658	2437	4982	5898	2490	5125	6089	209	16927	2349 0	9764
Raichur	19149	2940 9	2035 1	11501	1789 1	1002 6	4767	5612	1898	5246	6135	78	40663	5904 7	3235 3
Ramanagara	1535	3769	2459	1701	2786	1540	1474	1719	645	1511	1723	64	6221	9997	4708
Shivamogga	3014	6902	4024	3340	3751	1935	2294	2675	1011	2419	2821	57	11067	1614 9	7027
Tumakuru	5549	1269	9042	6147	8672	5833	5023	5945	3184	4987	5884	349	21706	3319	1840

	2011-2012			2012-2013			2013-2014			2014-2015			Total 2010-2015		
	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p	GOI Tar	Be Sel	Com p
		5												6	8
Udupi	1076	1916	1089	1192	1003	583	1360	1348	495	1462	1155	77	5090	5422	2244
UttaraKannada	2331	4910	3388	2583	5303	2973	1293	1306	520	1557	1393	64	7764	1291	6945
Vijayapura	9085	14308	11194	3702	7626	4810	3043	3572	1545	3501	3920	183	19331	2942	1773
Yadgiri	1771	5307	3645	1996	2521	1414	2604	2962	502	3016	3034	85	9387	1382	5646
Grand Total	128511	230422	161732	107210	155977	92887	87816	100967	42190	94995	103429	3359	418532	590795	300168

Annexure 5: IAY Scheme District-wise Ranking in terms of % completed against beneficiaries approved over the period 2010-2015

District	Completed%
Hassan	35.2
Bengaluru Urban	35.3
Chikkaballapur	37.9
Chikkamagaluru	39.1
DakshinaKannada	40.1
Kolar	40.5
Yadgiri	40.8
Bengaluru Rural	40.9
Udupi	41.4
Mysuru	41.6
Mandya	41.7
Kodagu	42.6
Bidar	43.0
Shivamogga	43.5
Chamarajanagar	45.2
Kalaburagi	45.3
Ramanagara	47.1
Bagalkot	48.0
Haveri	48.6
Davanagere	53.6
Chitradurga	53.7
UttaraKannada	53.8
Raichur	54.8
Tumakuru	55.5
Gadag	56.0
Koppal	57.8
Ballari	58.1
Vijayapura	60.3

Belagavi	61.2
Dharwad	66.0

Annexure 6: IAY – Evaluation Results

DESCRIPTION	NUMBER	PERCENTAGE
2. Whether the beneficiary is residing?		
Yes	9649	100%
No	9	0%
	9658	100%
3. If No, who is residing		
4. On What agreement is he/she staying in the house		
Rent	6	
Lease	2	
Sale	1	
Succession		
	9	
5. Sex		
Male	363	4%
Female	9295	96%
	9658	100%
6. Caste		
SC	3402	36%
ST	1961	20%
Minority	1265	13%
Others	3030	31%
	9658	100%
7. Education Qualification		
Illiterate	4628	48%
Primary	3330	34%
Middle	805	8%
Secondary	740	8%
10 Std	137	1%
Degree	18	0%

DESCRIPTION	NUMBER	PERCENTAGE
	9658	100%
8. House site details		
Govt Allotted	845	9%
Own	8813	91%
Illegal		
Others		
	9658	100%
9. Occupation		
Labour	7988	83%
Agriculturist	1556	16%
Business	47	0%
Artisan	67	1%
	9658	100%
10. Under what scheme the house is constructed		
Basava	536	6%
IAY	9122	94%
Ambedkar		
Ashraya		
No known		
	9658	100%
11. Whether the beneficiary is selected in Gram Sabha		
Yes	9479	98%
No	179	2%
	9658	100%
12. Method of Selection		
Lottery	639	7%
Seniority	8487	88%
Recommendation	532	6%
	9658	100%
13. Total amount released	9658	Rs. 82737

DESCRIPTION	NUMBER	PERCENTAGE
14. Bank Details		
Bank Name		
Corporation Bank	4682	48%
KGB Bank	283	3%
KVG Bank	3127	32%
PGB Bank	164	2%
SBI Bank	83	1%
SBM Bank	1233	13%
Other Banks	86	1%
	9658	100%
15. Whether obtained loan from other banks		
Yes	593	6%
No	9065	94%
	9658	100%
16. Total amount for construction	9658	Rs. 225572
0.5-1 lakh	952	10%
1.1-1.5 lakh	1089	11%
1.6-2.0 lakh	3141	33%
2.1-2.5 lakh	2064	21%
2.6-3.0 lakh	1345	14%
3.1-3.5 lakh	341	4%
3.6-4.0 lakh	280	3%
4.1-4.5 lakh	74	1%
4.6-5.0 lakh	369	4%
> 5.1 lakhs	3	0%
Grand Total	9658	100%
17. Period of construction (months)	9658	11.2
18. Roofing		

DESCRIPTION	NUMBER	PERCENTAGE
RCC	1538	16%
Cement sheet	3549	37%
Iron sheet	2043	21%
Tiles	1846	19%
Stone/Kaddapa	501	5%
Others	181	2%
	9658	100%
19. Flooring		
Earthen	836	9%
Cement	4950	51%
Stone	3076	32%
Tiles	796	8%
	9658	100%
20. Condition of Housing		
Good	9577	99%
Satisfactory	54	1%
Poor	27	0%
	9658	100%
21. Whether the instalment is received timely at every stage		
Yes	9259	96%
No	399	4%
	9658	100%
3. Basic Facilities		
22. Toilet		
Individual	5366	56%
Open	3911	40%
Common	381	4%
	9658	100%
23. Drinking Water facility		
Borewell	1299	13%

DESCRIPTION	NUMBER	PERCENTAGE
Water tank	1175	12%
Tank	89	1%
Pipeline	7095	73%
	9658	100%
24. Electricity		
Yes	9363	97%
No	295	3%
	9658	100%
25. Streetlight		
Yes	8797	91%
No	861	9%
	9658	100%
26. Road Status		
Tar road	6238	65%
RCC road	3420	35%
Kutchha Road		
	9658	100%
4. Opinion about the Scheme		
28. Whether the amount given by Government is sufficient		
Sufficient	175	2%
Not-sufficient	5390	56%
To be increased	4093	42%
	9658	100%
29. Whether information about construction of house and training given		
Yes	7176	74%
No	2482	26%
	9658	100%
30. Benefits from the housing scheme?		
Life safe	8319	86%

DESCRIPTION	NUMBER	PERCENTAGE
Monetary Improvement	4716	49%
Health improvement	5933	61%
Protection from sun, wind and rain	5198	54%
Convenient for education	3918	41%
31. Perception on the new GPS system		
Excellent	7058	73%
Good	2376	25%
Satisfactory	224	2%
	9658	100%
32. Opinion on release of amount directly to beneficiary		
Excellent	6016	62%
Good	2867	30%
Satisfactory	775	8%
	9658	100%
33. Other facilities provided from other Govt Schemes		
Scheme		
NBA/SMB	1800	19%
MLA grant	197	2%
Survana Grama	44	0%
No response	7617	79%
	9658	100%
Facility		
Toilet	1800	
ROAD	240	
Drinking water	4	
34. How long can the house last (in years)		
Beneficiary Opinion		28.2

DESCRIPTION	NUMBER	PERCENTAGE
Investigator Opinion		28.6
35. Beneficiary opinion on the scheme (multiple answers)		
Increase subsidy amount	7065	71%
Supply building materials/components	293	3%
Provide basic amenities	2303	23%
Provide training	22	0%
No. of Instalments to be reduced	259	3%
Provide clean surroundings	30	0%
Total	9955	100%

Annexure 7: VHS- Govt Targets, Beneficiaries Selected, Houses Completed and houses in progress Year-wise and District-wise

District	2010-2011				2012-2013				2013-2014				Total			
	GOI Tar	Be Sel	In Com	In Pro	GOI Tar	Be Sel	In Com	In Pro	GOI Tar	Be Sel	In Com	In Pro	GOI Tar	Be Sel	In Com	In Pro
	p				p				p				p			
Bagalkot	2050	4980	1459	636	5300	863	53	166	1445	1162	516	314	8795	7005	2028	1116
Ballari	1750	8626	3139	645	4700	0	0	0	1335	1212	352	293	7785	9838	3491	938
Belagavi	2525	2632	929	210	6700	858	180	92	1940	1020	460	187	11165	4510	1569	489
Bengaluru Rural	800	657	161	88	2000	54	13	12	425	376	152	110	3225	1087	326	210
Bengaluru Urban	1527	0	0	0	11000	0	0	0	1075	73	23	24	27352	73	23	24
Bidar	1050	1326	516	481	2700	0	0	0	715	678	397	169	4465	2004	913	650
Chamarajanagara	875	1304	482	231	2300	128	40	22	405	405	216	113	3580	1837	738	366
Chikkaballapur	1050	1939	850	187	2700	0	0	0	515	507	256	140	4265	2446	1106	327
Chikkamagaluru	975	844	209	216	2500	250	18	33	510	174	41	61	3985	1268	268	310
Chitradurga	825	1138	428	143	2100	0	0	0	430	428	132	94	3355	1566	560	237
DakshinaKannada	1325	899	380	92	3600	510	219	67	1170	640	214	227	6095	2049	813	386

District	2010-2011				2012-2013				2013-2014				Total			
	GOI Tar	Be Sel	In Com	In Pro	GOI Tar	Be Sel	In Com	In Pro	GOI Tar	Be Sel	In Com	In Pro	GOI Tar	Be Sel	In Com	In Pro
Davanagere	1250	1860	758	106	3500	784	368	100	1070	971	302	286	5820	3615	1428	492
Dharwad	1075	1330	364	147	3000	0	0	0	820	478	167	187	4895	1808	531	334
Gadag	1150	3286	1308	554	2900	288	1082	626	1119	1074	383	460	5169	7241	2773	1640
						1										
Hassan	1075	1029	247	91	2700	17	1	12	580	433	121	113	4355	1479	369	216
Haveri	1300	1969	610	160	3300	117	371	316	840	703	344	246	5440	3845	1325	722
						3										
Kalaburagi	1625	5138	1544	2280	3900	57	5	38	1295	1013	239	301	6820	6208	1788	2619
Kodagu	525	421	135	68	1400	0	0	0	245	175	51	47	2170	596	186	115
Kolar	1100	1161	396	254	2800	122	2	15	750	536	139	181	4650	1819	537	450
Koppal	800	772	420	148	2100	45	20	19	365	364	162	148	3265	1181	602	315
Mandya	950	1209	291	110	2400	133	0	0	984	468	168	134	4334	1810	459	244
Mysuru	1400	1538	1164	225	3800	193	55	37	1609	1219	439	400	6809	2950	1658	662
Raichur	1050	7545	915	4536	2700	166	110	245	515	440	181	122	4265	9654	1206	4903
						9										
Ramanagara	850	781	194	107	2200	0	0	0	400	357	171	92	3450	1138	365	199
Shivamogga	1400	1817	1314	147	3700	213	82	49	1150	1044	341	355	6250	3074	1737	551

District	2010-2011				2012-2013				2013-2014				Total			
	GOI Tar	Be Sel	Com Com	In Pro	GOI Tar	Be Sel	Com Com	In Pro	GOI Tar	Be Sel	Com Com	In Pro	GOI Tar	Be Sel	Com Com	In Pro
Tumakuru	1625	2517	862	283	4200	0	0	0	1295	1050	504	256	7120	3567	1366	539
Udupi	675	471	199	12	1700	35	24	11	315	162	74	55	2690	668	297	78
UttaraKannada	1600	818	232	74	4200	14	9	0	1265	462	121	159	7065	1294	362	233
Vijayapura	925	3840	1676	713	2300	0	0	0	1000	926	331	320	4225	4766	2007	1033
Yadgiri	625	2390	781	260	1600	0	0	0	315	149	12	74	2540	2539	793	334
Grand Total	4950	6423	2196	1320	10000	999	2652	186	2589	1869	7009	566	17539	9293	3162	2073
	2	7	3	4	0	9		0	7	9		8	9	5	4	2

Annexure 8: VHS Scheme District-wise Ranking in terms of % completed against beneficiaries approved over the period 2010-2014

District	Completed%	In-Progress%
Raichur	12.5	50.8
Chikkamagaluru	21.1	24.4
Hassan	24.9	14.6
Mandya	25.4	13.5
UttaraKannada	28.0	18.0
Kalaburagi	28.8	42.2
Bagalkot	29.0	15.9
Dharwad	29.4	18.5
Kolar	29.5	24.7
Bengaluru Rural	30.0	19.3
Kodagu	31.2	19.3
Yadgiri	31.2	13.2
Bengaluru Urban	31.5	32.9
Ramanagara	32.1	17.5
Haveri	34.5	18.8
Belagavi	34.8	10.8
Ballari	35.5	9.5
Chitradurga	35.8	15.1
Tumakuru	38.3	15.1
Gadag	38.3	22.6
Davanagere	39.5	13.6
DakshinaKannada	39.7	18.8
Chamarajanagar	40.2	19.9
Vijayapura	42.1	21.7
Udupi	44.5	11.7
Chikkaballapur	45.2	13.4
Bidar	45.6	32.4

Koppal	51.0	26.7
Mysuru	56.2	22.4
Shivamogga	56.5	17.9

Annexure 9: Evaluation Results of Vajapayee Housing Scheme (VHS)

DESCRIPTION	NUMBER	PERCENTAGE
3. Whether the beneficiary is residing ?		
Yes	4941	100%
No	13	0%
	4954	100%
5. Under what basis is he residing		
Rent	12	
Lease	1	
Sale		
Succession		
6.Sex		
Male	2238	45%
Female	2716	55%
	4954	100%
7. Caste		
SC	1554	31%
ST	929	19%
Minority	813	16%
Others	1658	33%
	4954	100%
8. Education Qualification		
Illiterate	1900	38%
Primary	1455	29%
Middle	593	12%
Secondary	852	17%
10 Std	110	2%
Degree	44	1%
	4954	100%
9. Residential site details		

DESCRIPTION	NUMBER	PERCENTAGE
Govt Allotted	1027	21%
Own	3927	79%
	4954	100%
10. Occupation		
Labour	3705	75%
Agriculturist	961	19%
Business	178	4%
Artisan	110	2%
	4954	100%
11. Under what scheme the house is constructed		
VHS	4501	91%
Unknown	453	9%
	4954	100%
12. Whether the beneficiary has been selected by Ashraya Samathi		
Yes	4861	98%
No	93	2%
	4954	100%
13. Method of Selection		
Seniority list	1338	27%
Selection committee	3510	71%
Recommendation	106	2%
	4954	100%
14. Total amount released	4954	Rs. 105143
15. Bank Details		
Bank Name		
CKG Bank	681	14%
CORPORATION Bank	898	18%
KVGB	766	15%
PKG Bank	838	17%
SBH Bank	48	1%

DESCRIPTION	NUMBER	PERCENTAGE
SBI Bank	488	10%
SBM BANK	960	19%
SYNDICATE BANK	202	4%
Other banks	73	1%
Grand Total	4954	100%
16. Whether obtained loan from other banks		
Yes	796	16%
No	4158	84%
	4954	100%
17. Total amount for construction	4954	Rs. 299356
Upto 2 lakh	1616	33%
2.1-3 lakh	1305	26%
3.1 to 4 lakh	1103	22%
4.1 to 5 lakh	839	17%
5.1 to 6 lakh	57	1%
6.1 to 7 lakh	21	0%
7.1 to 8 lakh	9	0%
8.1 to 9 lakh	3	0%
Above 9 lakh	1	0%
Total	4954	100%
18. Period of construction (months)	4954	10.6
19. Roofing		
RCC	2722	55%
Cement sheet	1005	20%
Iron sheet	767	15%
Tiles	353	7%
Stone	73	1%
Others	34	1%
	4954	100%
20. Flooring		
Earthen	559	11%

DESCRIPTION	NUMBER	PERCENTAGE
Cement	1862	38%
Stone	1049	21%
Tiles	1484	30%
	4954	100%
21. Quality of House		
Good	3843	78%
Satisfactory	944	19%
Poor	167	3%
	4954	100%
22. Whether release of amount received in time		
Yes	4887	99%
No	67	1%
	4954	100%
3. Basic Facilities		
23. Toilet		
Individual	3463	70%
Group	637	13%
General	854	17%
	4954	100%
24. Drinking Water facility		
Pipeline	3688	74%
Borewell	331	7%
Water tank	274	6%
Other	661	13%
	4954	100%
25. Electricity		
Yes	4826	97%
No	128	3%
	4954	100%
26. Streetlight		
Yes	4746	96%

DESCRIPTION	NUMBER	PERCENTAGE
No	208	4%
	4954	100%
27. Road condition		
Tar road	2124	43%
RCC road	1702	34%
Kutchra Road	1128	23%
	4954	100%
4. Opinion about the Scheme		
29. Whether the amount given by Government is sufficient		
Sufficient	393	8%
Not-sufficient	2409	49%
To be increased	2152	43%
	4954	100%
30. Whether any guideline/training received regarding construction		
Yes	2607	53%
No	2347	47%
	4954	100%
31. Perception of benefit from the housing scheme?		
Life safe	4320	87%
Financial Condition Improvement	2407	49%
Health improvement	2616	53%
Protection from sun, wind and rain	2959	60%
Convenient for education	2215	45%
32. Perception on the new GPS system		
Excellent	2446	49%
Good	2188	44%
Satisfactory	320	6%
	4954	100%

DESCRIPTION	NUMBER	PERCENTAGE
33. Opinion on release of amount directly to beneficiary		
Excellent	1910	39%
Good	2615	53%
Satisfactory	429	9%
	4954	100%
34. Other facilities provided from other Govt Schemes		
Scheme		
CMCC Fund	2	0%
MUNICIPAL Fund	1	0%
NBA	51	1%
SFC 22.75	65	1%
Total	119	100%
Facility		
Road	33	
Toilet	86	
35. How long can the house last (in years)		
Beneficiary Opinion		31.5
Investigator Opinion		30.9
36. Your opinion on the scheme (Multiple answers)		
Increase subsidy amount	3162	67%
supply building materials/components	293	6%
Provide basic amenities	1019	22%
provide training	65	1%
No. of Installments to be reduced	167	4%
Provide clean surroundings	6	0%
	4712	100%

Annexure 10: District-Wise Financial Achievement under Basava Housing Housing Scheme

District	Achievement in Rs. Crores					
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2010-2015
1. Bagalkot	0.0	7.2	32.3	41.0	36.1	116.6
2. Ballari	0.0	11.9	52.1	60.8	61.5	186.3
3. Belagavi	0.0	52.6	99.2	164.0	138.1	454.0
4. Bengaluru Rural	0.0	7.3	15.8	14.6	16.4	54.1
5. Bengaluru Urban	0.0	1.2	10.9	7.9	9.7	29.8
6. Bidar	0.0	7.8	27.8	35.0	42.9	113.6
7. Chamarajanagar	0.0	9.6	15.4	28.0	29.9	82.9
8. Chikkaballapur	0.0	5.6	11.9	32.4	43.5	93.4
9. Chikkamagaluru	0.0	12.7	17.7	16.0	32.1	78.5
10. Chitradurga	0.0	20.7	15.1	24.9	38.7	99.4
11. DakshinaKannad a	0.0	13.6	20.2	23.8	29.8	87.3
12. Davanagere	0.0	37.4	36.7	66.1	64.0	204.2
13. Dharwad	0.0	9.1	17.3	31.9	30.6	88.9
14. Gadag	0.0	5.0	17.1	41.3	36.2	99.6
15. Hassan	0.0	27.8	31.4	43.0	51.2	153.4
16. Haveri	0.0	20.1	87.6	79.7	51.1	238.5
17. Kalaburagi	0.0	11.8	33.3	31.2	45.3	121.5
18. Kodagu	0.0	2.9	5.4	14.9	16.8	40.0
19. Kolar	0.0	7.8	19.8	45.1	43.5	116.1
20. Koppal	0.0	8.4	24.9	43.5	37.5	114.3
21. Mandya	0.0	14.4	35.2	44.9	48.0	142.5
22. Mysuru	0.0	10.2	53.1	50.2	48.2	161.7
23. Raichur	0.0	3.1	40.4	71.2	65.7	180.4
24. Ramanagara	0.0	26.4	42.7	25.4	30.1	124.6
25. Shivamogga	0.0	6.2	18.7	50.4	52.3	127.5

District	Achievement in Rs. Crores					
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2010-2015
26. Tumakuru	0.0	44.4	71.9	90.4	83.0	289.7
27. Udupi	0.0	14.1	9.7	17.5	23.3	64.6
28. Uttara Kannada	0.0	13.6	31.2	34.6	36.0	115.4
29. Vijayapura	0.0	10.9	39.7	54.2	64.2	169.0
30. Yadgiri	0.0	1.0	20.8	44.6	44.4	110.9
Grand Total	0.0	424.6	955.2	1328.7	1350.3	4058.7
	0%	10%	24%	33%	33%	100%

During the evaluation period around Rs. 4058 crores was spent. Ninety percent of the expenditure was in the last 3 years. Belgavi district contributed to 10% of the total expenditure. Districts with more than Rs. 200 crores (5% of the total expenditure) were Tumakuru, Haveri and Davangere.

Annexure 11: District-Wise Financial Achievement under IAY

District	Acheivement in Rs. Crores					
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	Total
1. Bagalkot	15.9	7.8	35.7	20.6	43.5	123.5
2. Ballari	28.9	14.4	57.0	50.2	65.3	215.9
3. Belagavi	63.3	28.4	88.2	47.4	129.7	357.0
4. Bengaluru Rural	7.4	4.4	9.3	5.6	17.4	44.0
5. Bengaluru Urban	6.6	1.5	4.9	4.0	5.4	22.4
6. Bidar	13.8	6.5	13.9	9.6	51.1	94.8
7. Chamarajanagar	10.5	3.3	11.7	12.4	29.7	67.6
8. Chikkaballapur	5.7	3.1	11.0	7.7	30.9	58.3
9. Chikkamagaluru	8.1	4.5	14.9	7.1	21.0	55.6
10. Chitradurga	24.0	20.5	36.8	14.5	57.3	153.1
11. Dakshina Kannada	4.5	3.0	5.2	9.1	26.9	48.8
12. Davanagere	14.8	16.4	27.8	22.1	48.8	130.0

Evaluation of Performance of RGRHCL

13. Dharwad	11.7	10.3	21.2	12.9	21.1	77.2
14. Gadag	7.8	7.8	14.2	9.1	20.3	59.1
15. Hassan	9.1	3.3	11.8	13.4	31.4	68.9
16. Haveri	13.0	7.6	20.1	10.7	37.1	88.5
17. Kalaburagi	20.2	8.9	24.1	6.4	40.8	100.5
18. Kodagu	3.7	1.8	5.2	2.4	8.9	22.0
19. Kolar	9.6	4.8	10.3	7.4	21.0	53.1
20. Koppal	24.9	8.0	37.7	27.3	46.2	144.2
21. Mandya	11.7	4.7	15.4	6.5	19.7	58.0
22. Mysuru	18.0	4.1	22.4	20.9	55.5	120.9
23. Raichur	42.3	32.9	89.7	70.3	93.7	328.8
24. Ramanagara	6.0	5.6	11.2	5.2	17.7	45.6
25. Shivamogga	14.9	2.8	23.8	15.4	24.8	81.7
26. Tumakuru	26.7	22.3	46.4	20.7	68.0	184.0
27. Udupi	3.7	2.8	7.1	4.5	11.9	30.0
28. Uttara Kannada	10.2	6.7	17.4	14.1	23.3	71.8
29. Vijayapura	17.5	6.9	34.9	26.6	56.5	142.4
30. Yadgiri	8.7	3.5	13.6	7.9	27.5	61.3
Grand Total	463.5	258.6	742.9	491.9	1152.3	3109.1

During the evaluation period, Rs. 3109 crores was the expenditure under IAY scheme. One-third of this expenditure was in the final year ie., 2014-15. The main beneficiary districts are Belagavi and Raichur with more than 10% of the total expense.

Annexure 12: District-wise Financial Achievement under Rural Special Housing for the period 2010-15

District	Achievement in Rs. Crores					
	Tota l	2010- 2011	2011- 2012	2012- 2013	2013- 2014	2014- 2015
1. Bagalkot	3.7	0.6	2.3	0.4	0.2	0.3
2. Ballari	2.4	0.5	0.7	0.4	0.3	0.5
3. Belagavi	4.3	1.0	2.5	0.3	0.1	0.4
4. Bengaluru Rural	0.2	0.1	0.1	0.0	0.0	0.0
5. Bengaluru Urban	0.0	0.0	0.0	0.0	0.0	0.0
6. Bidar	10.5	0.1	0.0	0.0	3.2	7.2
7. Chamarajanagar	0.7	0.0	0.0	0.0	0.0	0.6
8. Chikkaballapur	0.9	0.0	0.1	0.0	0.0	0.8
9. Chikkamagaluru	0.2	0.0	0.0	0.0	0.0	0.1
10. Chitradurga	1.6	0.8	0.7	0.1	0.0	0.0
11. Dakshina Kannada	0.1	0.0	0.0	0.0	0.1	0.0
12. Davanagere	1.7	0.5	0.5	0.2	0.0	0.5
13. Dharwad	1.0	0.3	0.5	0.1	0.1	0.1
14. Gadag	3.0	0.3	0.7	0.1	0.4	1.4
15. Hassan	0.3	0.0	0.1	0.1	0.1	0.1
16. Haveri	7.9	0.3	0.6	0.1	2.0	4.8
17. Kalaburagi	2.0	0.6	1.1	0.3	0.0	0.0
18. Kodagu	0.1	0.0	0.1	0.0	0.0	0.0
19. Kolar	0.5	0.1	0.0	0.0	0.0	0.4
20. Koppal	4.4	0.6	2.7	0.5	0.3	0.3
21. Mandya	0.1	0.0	0.1	0.0	0.0	0.0
22. Mysuru	0.7	0.0	0.2	0.0	0.0	0.5
23. Raichur	4.1	1.7	1.8	0.1	0.1	0.3
24. Ramanagara	0.1	0.0	0.0	0.0	0.0	0.0
25. Shivamogga	0.3	0.1	0.1	0.0	0.0	0.1

26. Tumakuru	2.4	1.2	0.9	0.2	0.1	0.1
27. Udupi	0.0	0.0	0.0	0.0	0.0	0.0
28. Uttara Kannada	0.0	0.0	0.0	0.0	0.0	0.0
29. Vijayapura	6.4	2.4	2.7	0.7	0.2	0.4
30. Yadgiri	1.6	0.0	0.4	0.4	0.1	0.7
Grand Total	61.0	11.1	18.8	4.0	7.4	19.7

During the evaluation period, around Rs. 61 crores was spent under the rural special housing scheme. One-third of this expenditure happened in the final year of evaluation. The main beneficiary district was Bidar with 16% of the total expenditure. Haveri and Vijayapura district contributed to more than 10% each of the total expense.

Annexure 13: District-Wise Financial Achievement under Rural Ambedkar Scheme for the Period 2010-15

District	Financial Achievement in Rs. Crores					
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	Total
1. Bagalkot	1.0	1.2	0.4	0.6	0.1	3.3
2. Ballari	0.8	0.9	1.0	1.0	0.3	4.0
3. Belagavi	1.3	6.2	3.7	1.7	0.4	13.3
4. Bengaluru Rural	0.3	0.2	0.2	0.1	0.0	0.8
5. Bengaluru Urban	0.2	0.1	0.1	0.2	0.0	0.6
6. Bidar	1.4	1.5	1.3	1.2	0.6	5.9
7. Chamarajanagar	1.7	1.7	1.7	1.4	0.4	6.9
8. Chikkaballapur	1.2	0.8	0.8	0.5	0.2	3.5
9. Chikkamagaluru	0.5	0.4	0.1	0.3	0.0	1.4
10. Chitradurga	0.9	1.3	1.6	0.4	0.3	4.4
11. Dakshina Kannada	0.3	0.1	0.0	0.3	0.1	0.9
12. Davanagere	1.1	1.5	0.9	1.0	0.2	4.8
13. Dharwad	0.4	0.6	0.2	0.3	0.1	1.5
14. Gadag	0.5	0.5	0.3	0.3	0.2	1.8
15. Hassan	0.8	0.7	1.0	1.2	0.5	4.2

16. Haveri	0.8	1.1	1.3	0.7	0.2	4.2
17. Kalaburagi	1.1	3.3	2.5	0.5	0.3	7.8
18. Kodagu	0.1	0.0	0.0	0.2	0.0	0.3
19. Kolar	0.5	0.5	0.2	0.1	0.0	1.3
20. Koppal	1.1	1.3	1.3	0.8	0.5	4.9
21. Mandya	0.9	0.7	0.4	0.3	0.1	2.4
22. Mysuru	0.7	0.8	1.5	0.7	0.8	4.5
23. Raichur	0.8	0.7	0.7	0.8	0.5	3.5
24. Ramanagara	0.8	0.6	0.4	0.1	0.0	2.0
25. Shivamogga	0.6	0.4	0.2	0.3	0.1	1.6
26. Tumakuru	1.9	2.7	1.4	1.1	0.2	7.3
27. Udupi	0.2	0.1	0.0	0.1	0.0	0.4
28. Uttara Kannada	0.3	0.3	0.1	0.3	0.0	1.0
29. Vijayapura	1.2	2.2	3.4	3.5	1.7	12.0
30. Yadgiri	0.7	1.0	1.0	1.1	0.5	4.2
Grand Total	23.9	33.6	27.7	20.7	8.5	114.4

During the evaluation period, Rs. 114 crores was the financial achievement under Rural Ambedkar Scheme. Belagavi and Vijayapura were the mainly benefit from this scheme as they have contributed to more than 10% each of the total expenditure.

Annexure 14: District-wise Financial Achievement Under Rural Ashraya Scheme for the Period 2010-15

District	Financial Achievement in Rs. Crores					
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	Total
Bagalkot	7.7	2.3	1.6	0.7	0.4	12.6
Ballari	6.5	3.4	0.7	0.5	1.5	12.5
Belagavi	19.2	9.7	1.2	0.5	1.9	32.6
Bengaluru Rural	1.9	0.9	0.3	0.0	0.0	3.2
Bengaluru Urban	2.2	0.9	0.0	0.1	0.0	3.2

Bidar	7.2	2.3	0.3	0.2	0.3	10.3
Chamarajanagar	3.7	1.3	0.3	0.1	0.0	5.5
Chikkaballapur	5.9	2.5	0.4	0.2	0.0	9.0
Chikkamagaluru	6.7	1.1	0.3	0.1	0.1	8.3
Chitradurga	4.5	3.1	0.4	0.0	0.4	8.4
DakshinaKannada						
a	6.1	1.2	0.4	0.1	0.0	7.8
Davanagere	9.1	3.3	0.3	0.1	0.2	13.0
Dharwad	4.5	1.7	0.7	0.3	0.3	7.6
Gadag	5.1	1.9	0.5	0.2	0.1	7.8
Hassan	8.7	3.2	0.4	0.1	0.1	12.4
Haveri	8.5	1.5	0.4	0.1	0.1	10.6
Kalaburagi	8.8	3.1	1.2	0.3	1.2	14.6
Kodagu	1.7	0.5	0.1	0.1	0.1	2.4
Kolar	10.0	5.4	0.8	0.2	0.7	17.1
Koppal	3.9	1.1	0.2	0.3	0.8	6.2
Mandya	6.9	2.7	0.3	0.1	0.1	10.0
Mysuru	8.8	4.4	0.4	0.1	1.0	14.7
Raichur	5.7	3.5	1.0	0.6	1.1	12.0
Ramanagara	5.2	2.1	0.1	0.0	0.0	7.4
Shivamogga	13.2	3.7	0.5	0.1	0.2	17.7
Tumakuru	14.0	4.0	0.2	0.0	0.1	18.3
Udupi	2.2	0.3	0.0	0.0	0.0	2.6
UttaraKannada	5.3	1.1	0.2	0.1	0.0	6.6
Vijayapura	8.3	3.3	1.7	0.9	0.6	14.9
Yadgiri	2.8	0.7	0.7	0.1	0.6	4.9
Grand Total	204.1	76.0	15.9	6.3	12.0	314.3

During the evaluation period, Rs. 314 crores was the financial achievement under Rural Ashraya Scheme. Belagavi district was the main beneficiary from this scheme as it has contributed to more than 10% of the total expenditure.

Annexure 15: District-wise Financial Achievement under Vajpayee Urban Scheme for the Period 2010-15

District	Financial Achievement in Rs. crores					
	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	Total
Bagalkot	2.2	11.2	21.2	8.6	5.5	48.8
Ballari	1.2	11.0	5.6	10.9	6.0	34.6
Belagavi	0.2	2.7	5.3	5.7	6.7	20.5
Bengaluru Rural	0.0	0.9	0.4	0.7	1.7	3.6
Bengaluru Urban	1.4	7.5	12.2	2.6	3.0	26.9
Bidar	0.0	1.1	1.3	1.8	4.7	9.0
Chamarajanagar	0.1	1.8	1.8	3.0	3.1	9.7
Chikkaballapur	0.4	3.8	1.8	2.6	3.0	11.6
Chikkamagaluru	0.0	1.6	0.1	0.9	0.6	3.3
Chitradurga	0.0	2.1	1.3	3.3	1.4	8.0
DakshinaKannada	0.0	1.6	1.5	2.9	3.3	9.3
Davanagere	1.3	4.9	4.1	2.9	4.7	17.9
Dharwad	0.2	3.0	2.5	1.4	2.3	9.4
Gadag	0.2	6.2	8.0	7.5	10.6	32.5
Hassan	0.0	1.2	1.0	1.2	1.5	5.0
Haveri	0.0	4.2	9.0	6.9	4.8	25.0
Kalaburagi	0.7	8.7	11.6	18.2	13.0	52.3
Kodagu	0.0	0.8	0.3	0.8	0.6	2.5
Kolar	0.0	1.6	0.7	4.9	2.0	9.1
Koppal	0.1	0.9	1.1	7.6	2.1	11.9
Mandya	0.0	2.2	0.8	1.9	2.2	7.1
Mysuru	0.0	2.5	6.0	6.4	5.1	20.0
Raichur	0.3	7.7	9.6	8.0	5.4	31.0
Ramanagara	0.3	1.3	3.0	0.4	5.6	10.7

Shivamogga	0.0	5.6	4.6	2.5	3.8	16.6
Tumakuru	0.2	7.5	4.0	2.5	4.9	19.1
Udupi	0.0	1.5	0.6	0.4	0.5	2.9
UttaraKannada	0.0	2.2	0.4	1.4	1.3	5.3
Vijayapura	0.0	6.0	3.7	5.8	3.3	18.8
Yadgiri	0.0	1.8	1.0	2.3	2.3	7.4
Grand Total	9.2	115.2	124.6	126.0	114.8	489.8

During the evaluation period, Rs. 489 crores was the financial achievement under Vajpayee Urban Scheme. Bagalkot and Kalaburagi districts were the main beneficiaries of the scheme as they have contributed to more than 10% each of the total expenditure.

Annexure 16: Scheme-wise houses completed

Year	Houses Constructed under Social Housing Schemes				
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Urban Ashraya/ Vajpayee Urban Scheme	IAY	Total
2000-01	71794	17619	28702	The Scheme was not impleme nted during these period	118115
2001-02	136886	26489	34274		197649
2002-03	115267	18415	20020		153702
2003-04	108747	16274	17966		142987
2004-05	87382	9054	11905	29866	138207
2005-06	78005	6507	8961	48601	142074
2006-07	113676	6736	5488	47226	173126
2007-08	227858	11628	1452	39656	280594
2008-09	192858	13430	2317	85459	294064
2009-10	157217	15876	4135	155744	332972
2010-11	48422	3692	685	95311	148110
2011-12	69529	4722	4071	26769	105091
2012-13	126439	5938	8985	108493	249855
2013-14	207594	4101	6975	98815	317485
2014-15**	117639	2326	6406	46425	172796
Total	1859313	162804	162342	782365	2966827

** Figures are shown up to December 2014

Annexure 17: Expenditure on Housing Schemes in Karnataka 2000-01 to 2014-15 in Rs. Crores

Year	Social Housing Schemes in Rural and Urban Areas				
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Indira Awas Yojana	Urban Ashraya/ Vajpayee Urban Scheme	Total
2000-01	143.59	35.24	The scheme was not implemented by RGRHCL	77.75	256.58
2001-02	273.77	52.98		91.80	418.55
2002-03	230.53	36.83		53.50	320.86
2003-04	217.49	32.55		38.17	288.21
2004-05	174.76	18.11	68.21	30.46	291.54
2005-06	156.01	13.01	128.35	22.64	320.01
2006-07	255.90	13.47	119.45	14.08	402.90
2007-08	617.15	23.26	99.14	3.63	743.18
2008-09	558.69	36.34	325.46	5.79	926.28
2009-10	373.04	38.11	545.10	7.53	963.78
2010-11	219.24	25.27	482.49	3.43	730.43
2011-12	494.68	33.60	302.67	103.58	934.53
2012-13	977.64	27.73	805.89	108.72	1919.98
2013-14	1372.99	22.13	477.93	98.25	1971.30
2014-15**	1143.85	7.65	788.91	91.42	2031.83
Total	7209.33	416.28	4143.60	750.75	12519.96

** Figures are shown up to December - 2014

Annexure 18: Targets and Achievements Housing Scheme-wise

Year	Rural						Urban		Total	
	Ashraya/ Basava Vasathi Yojane		Ambedkar		IAY		Ashraya/ Vajpayee Scheme			
	Tar- get	Comp- leted	Tar- get	Comp- leted	Tar- get	Comp- leted	Tar- get	Comp- leted	Tar- get	Comp- leted
2011-12	130000	69529	8000	4722	100000	26769	32000	4071	270000	105091
2012-13	125000	126439	10000	5938	100000	108493	15000	8985	250000	249855
2013-14	180000	207594	5000	4101	100000	98815	15000	6975	300000	317485
2014-15**	190000	117639	-	2326	100000	46425	10000	6406	300000	172796
Total	625000	521201	23000	17087	400000	280502	72000	26437	1120000	845227

* Figures are shown up to December 2014.

Table 5.5: Unit costs of houses provided under housing schemes

Series Year	Unit Cost (Rs.)			
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	IAY	Urban Ashraya/ Vajpayee Urban Scheme
2000-01 to 2003-04	20,000	20,000	20,000	25,000
2005-06	25,000	20,000	25,000	25,000
2006-07	30,000	No target	25,000	No target
2007-08	No target	30,000	35,000	No target
2008-09	40,000	40,000	35,000	No target
2009-10	No target	40,000	40,000	No target
2010-11*	50,000	50,000	No target	50,000
2011-12	No target	50,000	50,000	No target
2012-13	75,000	No target	75,000	75,000
2013-14	1,20,000	No target	1,20,000	1,20,000
2014-15	1,20,000	No target	1,20,000	1,20,000

Annexure 19: No. of Hut-dwellers district-wise

District Code	District	No. of Hut-dwellers	
District Code	District	Number	Percentage
1	Belgaum	84656	8.1%
2	Bagalkot	9733	0.9%
3	Bijapur	33586	3.2%
4	Gulbarga	94754	9.0%
5	Bidar	54989	5.2%
6	Raichur	86676	8.3%
7	Koppal	36441	3.5%
8	Gadag	27422	2.6%
9	Dharwad	10889	1.0%
10	UttaraKannada	19349	1.8%
11	Haveri	33961	3.2%
12	Bellary	75918	7.2%
13	Chitradurga	29958	2.9%
14	Davanagere	34093	3.2%
15	Shimoga	39368	3.7%
16	Udupi	5901	0.6%
17	Chikmagalur	8053	0.8%
18	Tumkur	91965	8.8%
19	Kolar	14445	1.4%
20	Bangalore Urban	797	0.1%
21	Bangalore Rural	1486	0.1%
22	Mandya	23115	2.2%
23	Hassan	30982	3.0%
24	DakshinaKannada	5296	0.5%
25	Kodagu	2396	0.2%
26	Mysore	40714	3.9%
27	Chamarajanagar	27788	2.6%
28	Ramanagara	31618	3.0%

District Code	District	No. of Hut-dwellers	
District Code	District	Number	Percentage
29	Chikkaballapur	33262	3.2%
30	Yadgiri	60389	5.8%
Grand	Total	1050000	100.0%

The hut-dwellers survey conducted by GoK is presented in the above table. It is observed that 5 districts (namely Belagavi, Raichur, Tumkur and Kalaburgi) contribute to more than 7% each of the total no. of the hut-dwellers in Karnataka.

Annexure 20: Census data 2011

Total/ Rural/ Urban	Total number of census houses	Type of Census Houses					Unclassifiable
		Permanent	Semi- permanent	Total	Temporary Serviceable	Non- serviceable	
Total							1,02,544
	1,61,41,834	1,09,91,447	41,51,654	8,96,189	5,19,012	3,77,177	
Rural							72,874
	95,60,389	53,90,045	33,39,138	7,58,332	4,37,776	3,20,556	
Urban							29,670
	65,81,445	56,01,402	8,12,516	1,37,857	81,236	56,621	

Total / Rura / Urba n	Total number of househol ds	Type of Census Houses					Unclassifiab le
		Permane nt	Semi- permane nt	Temporary			
				Total	Serviceab le	Non- Serviceab le	
Total	1,31,79,9 11	88,04,65 8	35,66,25 5	7,34,88 4	4,48,739	2,86,145	74,114
Rura l	78,64,196	43,34,63 6	28,60,17 3	6,16,75 8	3,77,873	2,38,885	52,629
Urba n	53,15,715	44,70,02 2	7,06,082	1,18,12 6	70,866	47,260	21,485

Number of households with condition of Census House as												
Total / Rura / Urba n	Total				Residence				Residence-cum-other use			
	Total	Good	Livable	Dilapidat ed	Total	Good	Livable	Dilapidat ed	Total	Good	Livable	Dilapidat ed
7	8	9	10	11	12	13	14	15	16	17	18	19
Total	1,31,79,911	79,17,049	47,43,539	5,19,323	1,27,84,346	77,33,090	45,48,881	5,02,375	3,95,565	1,83,959	1,94,658	16,948
Rura l	78,64,196	40,68,616	33,78,866	4,16,714	75,58,575	39,36,703	32,19,964	4,01,908	3,05,621	1,31,913	1,58,902	14,806
Urba n	53,15,715	38,48,433	13,64,673	1,02,609	52,25,771	37,96,387	13,28,917	1,00,467	89,944	52,046	35,756	2,142

Total number of households	Electricity			
	Available		Not available	
	Latrine available	Latrine not available	Latrine available	Latrine not available
1,31,79,911	65,73,186	53,72,281	1,76,210	10,58,234
58,59,220	46,45,234	10,30,232	67,154	1,16,600
49,19,991	14,66,813	28,59,566	72,974	5,20,638
24,00,700	4,61,139	14,82,483	36,082	4,20,996

Annexure 21: Houseless Households in Karnataka

District/State Name	Total/ Rural/ Urban	Houseless households Number	Population
KARNATAKA	Total	21425	76735
KARNATAKA	Rural	10503	41262
KARNATAKA	Urban	10922	35473
Belgaum	Total	2818	9603
Belgaum	Rural	2301	7894
Belgaum	Urban	517	1709
Bagalkot	Total	565	2442
Bagalkot	Rural	370	1568
Bagalkot	Urban	195	874
Bijapur	Total	334	1456
Bijapur	Rural	227	1017
Bijapur	Urban	107	439
Bidar	Total	684	3023
Bidar	Rural	463	2047
Bidar	Urban	221	976
Raichur	Total	421	1726
Raichur	Rural	314	1363
Raichur	Urban	107	363
Koppal	Total	216	887
Koppal	Rural	151	608
Koppal	Urban	65	279
Gadag	Total	377	1528
Gadag	Rural	225	827
Gadag	Urban	152	701
Dharwad	Total	509	1964
Dharwad	Rural	165	783
Dharwad	Urban	344	1181
Uttara Kannada	Total	369	1325
Uttara Kannada	Rural	220	870
Uttara Kannada	Urban	149	455
Haveri	Total	413	1932
Haveri	Rural	247	1166
Haveri	Urban	166	766
Bellary	Total	544	2265
Bellary	Rural	269	1098
Bellary	Urban	275	1167
Chitradurga	Total	283	1260
Chitradurga	Rural	170	764
Chitradurga	Urban	113	496
Davanagere	Total	298	1175
Davanagere	Rural	147	664
Davanagere	Urban	151	511
Shimoga	Total	610	2277
Shimoga	Rural	404	1619
Shimoga	Urban	206	658
Udupi	Total	320	953
Udupi	Rural	158	554

District/State Name	Total/ Rural/ Urban	Houseless households Number	Population
Udupi	Urban	162	399
Chikmagalur	Total	521	2023
Chikmagalur	Rural	389	1575
Chikmagalur	Urban	132	448
Tumkur	Total	1086	4050
Tumkur	Rural	744	2839
Tumkur	Urban	342	1211
Bangalore	Total	4647	15333
Bangalore	Rural	292	1144
Bangalore	Urban	4355	14189
Mandya	Total	634	2602
Mandya	Rural	488	1936
Mandya	Urban	146	666
Hassan	Total	572	1974
Hassan	Rural	292	1139
Hassan	Urban	280	835
Dakshina Kannada	Total	1091	2813
	Rural	199	842
	Urban	892	1971
Kodagu	Total	421	1629
Kodagu	Rural	304	1215
Kodagu	Urban	117	414
Mysore	Total	866	2238
Mysore	Rural	270	1059
Mysore	Urban	596	1179
Chamarajanagar	Total	164	543
Chamarajanagar	Rural	78	297
Chamarajanagar	Urban	86	246
Gulbarga	Total	841	3118
Gulbarga	Rural	502	2043
Gulbarga	Urban	339	1075
Yadgir	Total	399	1555
Yadgir	Rural	285	1167
Yadgir	Urban	114	388
Kolar	Total	306	947
Kolar	Rural	150	573
Kolar	Urban	156	374
Chikkaballapura	Total	489	1837
Chikkaballapura	Rural	295	1127
Chikkaballapura	Urban	194	710
Bangalore Rural	Total	323	1171
Bangalore Rural	Rural	219	846
Bangalore Rural	Urban	104	325
Ramanagara	Total	304	1086
Ramanagara	Rural	165	618
Ramanagara	Urban	139	468

Annexure 22: Terms of Reference

Terms of Reference for Evaluation of Rajiv Gandhi Rural Housing Corporation limited

Study title

Title of the proposed study is “Evaluating the performance of Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL).

Background information:

Rajiv Gandhi Rural Housing Corporation (RGRHCL) was established in the year 2000 by the government of Karnataka to cater the Housing needs of economically and socially weaker sections of the society. The purpose of the corporation was to help the Economically and Socially Weaker sections of the society to access better and affordable housing both through direct financial support and provide other support services.

The corporation operates on a no- profit no –loss basis. The main objective of the corporation is to ensure smooth and efficient flow of resources in order to achieve the objectives of better housing for the economically and socially weaker sections of the society. The administrative expenses of the corporation are met through budgetary support from the state government. The corporation also works in close co-ordination with the banks in order to ensure that the beneficiaries also are able to access bank finance under the Differential Rate of Interest Scheme.

The corporation promotes housing with the concept of self- help and local participation. It works towards providing an eco-system where the poor are able to lead a life of dignity. It also ensures that the poor get the benefits of the schemes of the State & Center Government in a friendly way.

The corporation has undertaken several initiatives to ensure a greater transparency and efficiency in management and release of financial resources on the basis of objectively verifiable progress indicators. In the process the corporation has

effectively used modern technology and has also been awarded for its innovative use of the digital platform.

Evaluation scope, purpose and objectives:

The main objective of this evaluation is to understand if the establishment of a separate corporation by the Government has made any difference in effective implementation of the Schemes. Therefore this study should bring out the uniqueness in implementing of the schemes by the Corporation, its significance and also review its weakness and failings in order to provide a positive feedback for greater effectiveness and relevance to the target segment of population.

Evaluation Questions process:

Based on the above objectives the terms of the study are framed as below (without and order of preference/importance):

- a. What is the amount of loan given (year wise) and year wise outstanding amount since inception and how much is recovered so far from beneficiaries?
- b. What is the beneficiary friendly recovery mechanism evolved? How far has it helped in recovery of loan from beneficiaries?
- c. What is the average time taken to construct one house? Is it changing over years? Is the time taken significantly different between urban and rural? If so, why?
- d. What is the action by the Corporation to have convergence between other schemes of government like water supply, sanitation etc to ensure effective utilization of resources and providing all facilities for proper living to beneficiaries?
- e. What is the condition of houses today that were constructed 10 years ago, 5 years ago and 2 years ago?
- f. Is the house occupied as on date? Who lives in the house? Whether beneficiary or no – beneficiary? Is it rented or leased?
- g. What is the expected life of a house as examined by competent qualified engineer?
- h. All the above questions to be explained separately for rural and urban housing programmers and major differences pointed out.
- i. Examine the schemes as articulated by the state & central government in detail particularly the intent the resource availability, the size of the problem and the timeframe in which the problem on the housing needs of the economically and socially weaker sections of the rural poor to be addressed.

- j. Examine the current arrangement in implementation of the schemes, how it is benefiting the intended beneficiaries.
- k. Examine the process followed in detail, understand the role of multiple players – local self-governments, bankers, employees, nodal officers, and see how the benefits could be made available to the intended beneficiaries in a manner that is friendly and hassle free.
- l. Examine the critical factors that constrain the scheme from operating most efficiently - the factors broadly being divided into internal process and practices and also issues with other participating agencies.
- m. Examine scope for better transparency and objectivity in the entire process to avoid adverse usage of any aspect of the scheme.
- n. What is the perception of beneficiaries about the scheme, beneficiary selection mechanism, and quality of construction, design of the house etc.

Evaluation methodology:

- e. Take at least 300 houses in each district per year such that all taluks are represented with stratified sampling application to cover housing for Ashraya, Indira Aawas Yojna, Basava Vasati Yojana, Vajpayee Housing and Programmes for Special Occupation Groups.
- f. The resource person will gather all the relevant data from the Corporation, the design of the schemes, the process flow, the co-ordination mechanism. In the process the researcher will clearly identify the bottlenecks that are causing delays and difficulties for the beneficiaries.
- g. The resource person will speak to a wide range of people, not only within the corporation, but also people from local self-governments, beneficiaries, bankers, and others in order to understand how the processes identified in (b) above is helping or causing difficulty for the beneficiaries.
- h. The resource person will use these inputs to give recommendations on a better and more efficient process that will ensure that the transaction flows are minimized, the pipeline transaction costs are reduced, the transparency and objectivity increased and improved and finally the efficiency of the corporation as a whole improves. The researcher will also provide some measures on which the effectiveness of the implementation of the recommendations can be measured.

Deliverables and time Schedule

RGRHCL will provide the required information and data to the resource person and the following timelines and deliverables are expected:

- a. Work plan submission – within one month after the release of the contract sum.
 - b. Primary data collection, interviews with people and agencies concerned – within three months after the work plan is approved by KEA.
 - c. Draft evaluation report submission – within one month after completing the **data collection and interviews. This report will be submitted for approval by a joint team of KEA and line department/agency officers.**
 - d. Final report submission – within one month after the draft report is approved
- Excluding the time taken for approval, the study will be completed within 6 months.

Cost and schedule for budget releases:

KEA may fix the evaluation cost in consultation with RGRHCL. Output based budget release by the RGRHCL shall be as follow:

- a. The first installment 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 the 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 installment 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 installment of Consultation fee amounting to 20% of the total fee shall be payable to the Consultant after the receipt of the 10 hard and 3 soft copies of the final report in the form and presentation style approved by the KEA. Three hard and one soft copy of final report along with all raw data, literature relied upon, data process etc. to be given to KEA for hosting on website.

Contact person to get further details about the study:

Sri. G. Prabhu, KAS, General Manager (PI) Mobile No.9448287503 and Smt. Asha S Manager (Admin) Mobile No. 9448287510 will be the contact persons for getting information and details for this study.

The study is already awarded to Centre for Public Policy, Indian Institute of Management, Bangalore with the support from the Department of Public Enterprises, KEA has no comments to offer on this except that rules, procedures and norms prescribed by the Government of Karnataka needs to be followed by all concerned.

Other general conditions

The report and its findings must demonstrate highest professional standards.
The KEA will provide the required oversight for the study.

Approved in 8th Technical Committee Meeting of KEA held on 21-04-2010

CHIEF EVALUATION OFFICER

Karnataka Evaluation Authority,

Bangalore - 560001

Annexure 23: Sample list of slected GPS

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
							Ambedkar			
Bagalkot	Badami	1. Anawal	215	131	186	70			401	201
Bagalkot	Badami	2. Dolgeri	203	82	124	45			327	127
Bagalkot	Bagalkot	3. Bennur	240	108	88	42			328	150
Bagalkot	Bagalkot	4. Gaddankeri	170	52	135	70			305	122
Bagalkot	Bilagi	5. Teggi	191	52	203	102			394	154
Bagalkot	Bilagi	6. Heggur	120	49	116	50	21	0	257	99
Bagalkot	Hunugund	7. Binjawadgi	300	19	176	163			476	182
Bagalkot	Hunugund	8. Hire-magi	370	3	183	92			553	95
Bagalkot	Jamakhandi	9. Hulyal	406	203	287	144			693	347
Bagalkot	Jamakhandi	10. Savalagi	220	97	227	121			447	218
Bagalkot	Mudhol	11. Dhavaleshwar	557	188	183	78			740	266
Bagalkot	Mudhol	12. Nagaral	216	94	175	95			391	189
Ballari	Ballari	13. Orvai	200	135	181	123			381	258
Ballari	Ballari	14. Sridharagadda	175	84	203	74			378	158

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Ballari	Hadagali	15. Hiremallanakeri	358	277	185	123			543	400
Ballari	Hadagali	16. Magala	296	171	153	89			449	260
Ballari	Hagaribommanahalli	17. Chintrapalli	1154	359	197	146	15	9	1366	514
Ballari	Hagaribommanahalli	18. Hagaribammanahalli	145	75	165	100			310	175
Ballari	Hosapete	19. P.k.halli	664	285	218	94			882	379
Ballari	Hosapete	20. Seetharama Thanda	278	180	160	91			438	271
Ballari	Kudligi	21. Kalapura	158	95	185	109			343	204
Ballari	Kudligi	22. Gandabommanahalli	162	59	216	111			378	170
Ballari	Sandur	23. Bommagatta	115	92	267	137			382	229
Ballari	Sandur	24. Sovenahalli	78	9	200	128			278	137
Ballari	Siruguppa	25. Kududarahal	278	112	215	113			493	225
Ballari	Siruguppa	26. Nadavi	116	78	176	109			292	187
Belagavi	Athani	27. Kohalli	20	7	743	311			763	318
Belagavi	Athani	28. Shirahatti	389	212	33	8			422	220
Belagavi	Bailahongal	29. Ambadgatti	187	142	49	34			236	176
Belagavi	Bailahongal	30. Devalapur	89	62	103	66			192	128
Belagavi	Belagavi	31. Thumergudi	90	55	245	134	11	0	346	189

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Belagavi	Belagavi	32. Mastmardi	36	26	66	39			102	65
Belagavi	Chikkodi	33. Shamanewadi	297	134	151	71	45	28	493	233
Belagavi	Chikkodi	34. Appachiwadi	69	53	103	57	30	7	202	117
Belagavi	Gokak	35. Udagatti	154	128	116	84			270	212
Belagavi	Gokak	36. Ankalagi	145	60	131	80			276	140
Belagavi	Hukkeri	37. Kotabagi	376	309	110	84			486	393
Belagavi	Hukkeri	38. Paschapur	22	17	125	80			147	97
Belagavi	Khanapur	39. Bhurunaki	104	95	89	65			193	160
Belagavi	Khanapur	40. Golalli	55	39	39	26			94	65
Belagavi	Ramdurga	41. Hosakeri	195	125	82	59	15	14	292	198
Belagavi	Ramdurga	42. Chipalkatti	167	113	90	51			257	164
Belagavi	Rayabag	43. Kudachi(r)	433	406	124	116			557	522
Belagavi	Rayabag	44. Nipnal	170	109	105	69			275	178
Belagavi	Soudathi	45. Akkisagar	171	161	89	59	25	8	285	228
Belagavi	Soudathi	46. Rudrapur	79	50	97	60			176	110
Bengaluru Rural	Devanahalli	47. Harohalli	115	69	83	37			198	106
Bengaluru Rural	Devanahalli	48. Budigere	115	46	71	28			186	74

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Bengaluru Rural	Doddaballapura	49. Melekote	171	92	90	52	8	2	269	146
Bengaluru Rural	Doddaballapura	50. Aralumallige	100	64	72	31			172	95
Bengaluru Rural	Hosakote	51. Nandagudi	190	85	94	33	2	0	286	118
Bengaluru Rural	Hosakote	52. Ittasandra	174	59	83	30			257	89
Bengaluru Rural	Nelamangala	53. Agalakuppe	260	120	100	45			360	165
Bengaluru Rural	Nelamangala	54. Basavanahalli	110	51	107	41	15	7	232	99
Bengaluru Urban	Anekal	55. Mayasandra	199	87	122	64	15	1	336	152
Bengaluru Urban	Anekal	56. Dommasandra	189	55	67	21			256	76
Bengaluru Urban	Bengaluru East	57. Kannur	221	94	101	47	23	2	345	143
Bengaluru Urban	Bengaluru East	58. Avalahalli	218	53	101	18			319	71
Bengaluru Urban	Bengaluru North	59. Sondekoppa	274	121	102	34			376	155
Bengaluru Urban	Bengaluru North	60. Hunsamaranahalli	100	43	77	36			177	79
Bengaluru Urban	Bengaluru South	61. Chikkanahalli	229	72	113	46			342	118
Bengaluru Urban	Bengaluru South	62. Taralu	252	84	41	14			293	98
Bidar	Aurad	63. Belkuni (c)	406	294	88	46			494	340
Bidar	Aurad	64. Korekal	147	115	106	52			253	167
Bidar	Basavakalyana	65. Kohinoor	96	77	95	48			191	125

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Bidar	Basavakalyana	66. Moorkhandi	91	63	113	45	12	10	216	118
Bidar	Bhalki	67. Malchapur	155	89	93	31			248	120
Bidar	Bhalki	68. Nittur(b)	126	59	108	34	13	7	247	100
Bidar	Bidar	69. Yadlapur	167	68	91	29	4	1	262	98
Bidar	Bidar	70. Sangolgi	122	53	105	42			227	95
Bidar	Humnabad	71. Mutangi	132	80	128	52	122	121	382	253
Bidar	Humnabad	72. Sultanabad	88	47	85	44			173	91
Chamarajanagar	Chamarajanagar	73. Nagavalli	369	219	143	55	20	10	532	284
Chamarajanagar	Chamarajanagar	74. Bagali	208	74	87	36	13	0	308	110
Chamarajanagar	Gundlupet	75. Chikati	198	133	106	60			304	193
Chamarajanagar	Gundlupet	76. Padaguru	88	38	78	37			166	75
Chamarajanagar	Kollegala	77. Sathegala	233	129	150	49	4	1	387	179
Chamarajanagar	Kollegala	78. Kannuru	27	10	107	59	4	3	138	72
Chamarajanagar	Yelandur	79. Gumballi	205	101	91	50			296	151
Chamarajanagar	Yelandur	80. Kestur	157	93	77	36			234	129
Chikkaballapur	Bagepalli	81. Nallappareddy Palli	134	63	62	40	18	14	214	117
Chikkaballapur	Bagepalli	82. Mittermari	53	34	68	32			121	66

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
Chikkaballapur	Chickaballapur	83. Peresandra	141	70	81	33			222	103
Chikkaballapur	Chickaballapur	84. Avalagurki	118	34	77	34			195	68
Chikkaballapur	Chintamani	85. Kurubur	158	67	87	30			245	97
Chikkaballapur	Chintamani	86. Chilakalanerpu	32	24	81	38			113	62
Chikkaballapur	Gowribidanur	87. Halaganahalli	209	131	65	33			274	164
Chikkaballapur	Gowribidanur	88. Pura	209	92	103	25			312	117
Chikkaballapur	Gudibande	89. Hampasandra	77	42	115	53	17	7	209	102
Chikkaballapur	Gudibande	90. Somenahalli	61	29	110	46	18	9	189	84
Chikkaballapur	Sidlaghatta	91. Thimmanayakana Halli	363	137	93	37	5	3	461	177
Chikkaballapur	Sidlaghatta	92. Venkatapura	186	59	59	23	9	4	254	86
Chikkamagaluru	Chikkamagaluru	93. Bilekallahalli	202	108	63	18			265	126
Chikkamagaluru	Chikkamagaluru	94. Marle	104	57	56	27			160	84
Chikkamagaluru	Kadur	95. Y.mallapura	130	72	58	23			188	95
Chikkamagaluru	Kadur	96. Chikkangala	102	55	30	5			132	60
Chikkamagaluru	Koppa	97. Agalagandi	98	66	60	27	7	0	165	93
Chikkamagaluru	Koppa	98. Narasipura (narve)	95	49	51	22			146	71

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Chikkamagaluru	Mudigere	99. Hesagal (belagola)	121	66	114	43	2	0	237	109
Chikkamagaluru	Mudigere	100. Bidarahalli	149	66	82	28	1	0	232	94
Chikkamagaluru	Narasimharajapura	101. Muthinakoppa	240	134	65	18	3	0	308	152
Chikkamagaluru	Narasimharajapura	102. Aduvalli (gadigeshwara)	104	55	50	17			154	72
Chikkamagaluru	Sringeri	103. Begaru	104	62	52	21	6	0	162	83
Chikkamagaluru	Sringeri	104. Markal (Kigga)	96	49	59	24	6	0	161	73
Chikkamagaluru	Tarikere	105. Bukkambudi	120	58	66	35	1	1	187	94
Chikkamagaluru	Tarikere	106. Begur	82	30	90	38	2	1	174	69
Chitradurga	Challakere	107. Nannivala	159	99	230	86			389	185
Chitradurga	Challakere	108. Bedareddihalli	28	11	133	75			161	86
Chitradurga	Chitradurga	109. Muddapura	96	47	178	94			274	141
Chitradurga	Chitradurga	110. Madanayakanahalli	56	29	158	96			214	125
Chitradurga	Hiriyur	111. Uduvally	212	139	171	101			383	240
Chitradurga	Hiriyur	112. Harthikote	57	44	130	83	1	0	188	127
Chitradurga	Holalkere	113. Talya	187	89	157	89	45	5	389	183

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Chitradurga	Holalkere	114. H.d.pura	81	37	169	74			250	111
Chitradurga	Hosadurga	115. Hunuvinadu	243	165	142	62			385	227
Chitradurga	Hosadurga	116. Kainadu	74	21	109	72			183	93
Chitradurga	Molakalmuru	117. Thammenahalli	107	60	210	128	7	3	324	191
Chitradurga	Molakalmuru	118. Dhevasamudra	56	36	157	76	6	1	219	113
DakshinaKannada	Bantwal	119. Punacha	120	58	98	48			218	106
DakshinaKannada	Bantwal	120. Karopadi	122	52	42	10	1	0	165	62
DakshinaKannada	Belthangadi	121. Shirlalu	141	90	45	21			186	111
DakshinaKannada	Belthangadi	122. Ilanthila	65	39	41	21			106	60
DakshinaKannada	Mangaluru	123. Ganjimata	189	85	45	26			234	111
DakshinaKannada	Mangaluru	124. Kandavara	110	55	36	10			146	65
DakshinaKannada	Puttur	125. Narimogaru	169	118	71	29	2	1	242	148
DakshinaKannada	Puttur	126. Aryapu	105	61	74	30			179	91
DakshinaKannada	Sullia	127. Guthigaru	180	124	54	29	2	1	236	154
DakshinaKannada	Sullia	128. Subrahmanya	93	52	37	15			130	67
Davanagere	Channagiri	129. Garaga	148	95	96	51			244	146
Davanagere	Channagiri	130. Medikere	53	40	97	48			150	88

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
			Davanagere	Davanagere	131. Naraganahalli	176	96	185		
Davanagere	Davanagere	132. Kandagallu	64	34	349	79			413	113
Davanagere	Harappanahalli	133. Shingrihalli	268	170	129	79	48	11	445	260
Davanagere	Harappanahalli	134. Gundagatti	151	98	102	70			253	168
Davanagere	Harihara	135. Banuvalli	464	276	110	62			574	338
Davanagere	Harihara	136. Sarati	235	92	93	46			328	138
Davanagere	Honnali	137. Lingapura	392	179	100	61			492	240
Davanagere	Honnali	138. Surahonne	498	76	70	42			568	118
Davanagere	Jagalur	139. Halekallu	280	187	110	62			390	249
Davanagere	Jagalur	140. Bistuvalli	202	156	128	68	12	12	342	236
Dharwad	Dharwad	141. Yadawad	201	157	102	70			303	227
Dharwad	Dharwad	142. Arwatagi	104	76	98	78			202	154
Dharwad	Hubballi	143. B.aralikatti	178	128	100	67	10	1	288	196
Dharwad	Hubballi	144. Chabbi	41	26	103	66			144	92
Dharwad	Kalaghatagi	145. Tavargerri	79	65	93	60	11	11	183	136
Dharwad	Kalaghatagi	146. Guddadahulikati	61	38	96	49			157	87
Dharwad	Kundagol	147. Ingalagi	180	151	100	80			280	231

District	Taluk	GP		Basava		IAY		Rural Ambedkar		Total Target	Total Completed
				T	C	T	C	T	C		
Dharwad	Kundagol	148.	Kalas	119	102	89	79			208	181
Dharwad	Navalgund	149.	Kalawad	171	119	106	78			277	197
Dharwad	Navalgund	150.	Shisuvinahalli	97	52	105	59	1	1	203	112
Gadag	Gadag	151.	Antur	315	193	101	60			416	253
Gadag	Gadag	152.	Neeralagi	449	130	91	41			540	171
Gadag	Mundaragi	153.	Harogeri	337	239	113	42			450	281
Gadag	Mundaragi	154.	Kadampura	234	133	145	67	14	14	393	214
Gadag	Nargunda	155.	Shirol	316	154	341	174	4	1	661	329
Gadag	Nargunda	156.	Hirekoppa	255	97	96	57			351	154
Gadag	Ron	157.	Mallapur	177	90	86	59			263	149
Gadag	Ron	158.	Jakkali	128	40	109	69			237	109
Gadag	Shirahatti	159.	Adarakatti	379	163	96	59			475	222
Gadag	Shirahatti	160.	Konchigeri	20	4	209	57	16	6	245	67
Hassan	Alur	161.	Hanchur	117	68	46	18	12	0	175	86
Hassan	Alur	162.	Hunasavalli	115	57	55	17	9	4	179	78
Hassan	Arakalgud	163.	Holalagodu	88	59	60	34			148	93
Hassan	Arakalgud	164.	Lakkur	88	38	65	25			153	63

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Hassan	Arasikere	165. Madalu	186	115	39	15	6	2	231	132
Hassan	Arasikere	166. Undiganalu	158	78	48	19			206	97
Hassan	Belur	167. Gangur	216	68	35	14			251	82
Hassan	Belur	168. Chatchatnahalli	110	60	28	5			138	65
Hassan	Channarayapatna	169. Tagadur	198	99	48	19	40	21	286	139
Hassan	Channarayapatna	170. Balaganchi	130	71	26	12			156	83
Hassan	Hassan	171. Salagame	281	133	62	29			343	162
Hassan	Hassan	172. Honnavara	251	104	133	24			384	128
Hassan	Holenarasipura	173. Moodalahippe	397	144	443	100	33	4	873	248
Hassan	Holenarasipura	174. Sravanur	170	84	120	40	10	5	300	129
Hassan	Sakaleshapura	175. Hebbasale	112	89	74	57			186	146
Hassan	Sakaleshapura	176. Kyamanahalli	64	43	56	23	15	3	135	69
Haveri	Byadagi	177. Gundenahalli	272	175	72	38			344	213
Haveri	Byadagi	178. Hireanaji	153	93	70	19			223	112
Haveri	Hanagal	179. Balabeeda	127	96	118	50			245	146
Haveri	Hanagal	180. Hirur	70	47	44	23			114	70
Haveri	Haveri	181. Devagiri	505	371	201	128			706	499

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
Haveri	Haveri	182. Kabbur	232	153	70	37			302	190
Haveri	Hirekerur	183. Masur	230	181	77	30	15	1	322	212
Haveri	Hirekerur	184. Abalur	154	93	58	27	12	5	224	125
Haveri	Ranebenur	185. Kamadod	218	146	85	42			303	188
Haveri	Ranebenur	186. Kajjari	108	76	87	35			195	111
Haveri	Savanur	187. Chillurbadni	483	382	104	50			587	432
Haveri	Savanur	188. Kurubaramallur	340	171	68	37	13	7	421	215
Haveri	Shiggaon	189. Andalagi	448	357	80	39			528	396
Haveri	Shiggaon	190. Shishuvinahala	163	91	56	24	11	0	230	115
Kalaburagi	Afzalpur	191. Chowdapur	406	288	109	39	15	5	530	332
Kalaburagi	Afzalpur	192. Mashal	20	9	123	74	11	6	154	89
Kalaburagi	Aland	193. Kadaganchi	153	99	88	35			241	134
Kalaburagi	Aland	194. Khajuri	78	57	86	35	10	0	174	92
Kalaburagi	Chincholi	195. Gidilingadhalli	154	110	102	42			256	152
Kalaburagi	Chincholi	196. Meeriyana	184	52	102	48	10	10	296	110
Kalaburagi	Chittapur	197. Malgatti	248	218	147	71			395	289
Kalaburagi	Chittapur	198. Madbol	70	12	141	89	18	18	229	119

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed	
			T	C	T	C	T	C			
Kalaburagi	Jewargi	199.	Kuralgera	125	96	87	35		212	131	
Kalaburagi	Jewargi	200.	Bilwar	87	60	88	30		175	90	
Kalaburagi	Kalaburagi	201.	Kurikota	233	136	141	101		374	237	
Kalaburagi	Kalaburagi	202.	Kalahangarga	121	58	100	48		221	106	
Kalaburagi	Sedam	203.	Dugnoor	229	86	93	25	17	17	339	128
Kalaburagi	Sedam	204.	Madkal	49	30	74	34		123	64	
Kodagu	Madikeri	205.	Karike	418	189	82	37	9	7	509	233
Kodagu	Madikeri	206.	Hoddur	119	59	47	24		166	83	
Kodagu	Somwarpet	207.	Bessur	171	79	77	33		248	112	
Kodagu	Somwarpet	208.	Aigur	103	44	60	32		163	76	
Kodagu	Virajpet	209.	Maldare	307	86	75	36		382	122	
Kodagu	Virajpet	210.	Kanoor	169	43	65	30		234	73	
Kolar	Bangarpet	211.	Thoppanahalli	221	154	80	37		301	191	
Kolar	Bangarpet	212.	Dodduru	170	65	55	32		225	97	
			Karapanahally								
Kolar	Kolar	213.	Thoradevanda Halli	330	145	75	33		405	178	

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
			Kolar	Kolar	214. Settihalli	210	68	102		
Kolar	Malur	215. Kudiyapur	222	99	70	30			292	129
Kolar	Malur	216. Araleri	220	67	102	25			322	92
Kolar	Mulbagal	217. Byrakur	150	103	92	37			242	140
Kolar	Mulbagal	218. Rajendrahalli	155	96	52	11			207	107
Kolar	Srinivasapura	219. Gownipalli	140	91	39	31			179	122
Kolar	Srinivasapura	220. Yeldur	140	75	36	16			176	91
Koppal	Gangavathi	221. Chikkamadinal	120	103	191	100			311	203
Koppal	Gangavathi	222. Herur	119	85	190	92			309	177
Koppal	Koppal	223. Bochanahalli	308	177	229	156			537	333
Koppal	Koppal	224. Halageri	176	88	167	91	17	3	360	182
Koppal	Kustagi	225. Koradakera	157	125	258	179			415	304
Koppal	Kustagi	226. Hulagera	69	23	184	83	20	17	273	123
Koppal	Yelburga	227. Kudarimothi	120	109	211	152			331	261
Koppal	Yelburga	228. Chikkamyageri	140	97	187	82			327	179
Mandya	Krishnarajpet	229. Santebacahalli	148	83	67	27	18	6	233	116
Mandya	Krishnarajpet	230. Makavalli	142	72	50	19			192	91

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
			Mandya	Maddur	231. K. Bellur	388	143	49		
Mandya	Maddur	232. Bidarahalli	310	91	39	15			349	106
Mandya	Malavalli	233. Mikkere	230	103	49	22			279	125
Mandya	Malavalli	234. Talagavadi	133	48	51	23			184	71
Mandya	Mandya	235. Mandya Rural	247	126	52	23			299	149
Mandya	Mandya	236. Kannali	220	78	41	15			261	93
Mandya	Nagamangala	237. Javaranahalli	300	145	79	25			379	170
Mandya	Nagamangala	238. Bindiganavile	147	77	54	12	8	4	209	93
Mandya	Pandavapura	239. Katteri	194	99	57	19			251	118
Mandya	Pandavapura	240. Kennalu	175	94	46	9			221	103
Mandya	Srirangapatna	241. Belagola	235	69	70	20			305	89
Mandya	Srirangapatna	242. Mundugadore	125	39	61	22	2	0	188	61
Mysuru	Heggadadevanakote	243. Kallambalu	90	64	119	60	17	7	226	131
Mysuru	Heggadadevanakote	244. Chikkereyuru	70	31	107	46			177	77
Mysuru	Hunsur	245. Kallahalli	254	122	84	43			338	165
Mysuru	Hunsur	246. Gagenahalli	111	64	75	35			186	99
Mysuru	Krishnarajanagara	247. Lalandevanahally	132	112	103	57			235	169

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed	
			T	C	T	C	T	C			
							Ambedkar				
Mysuru	Krishnarajanagara	248.	Honnenahally	152	80	82	28			234	108
Mysuru	Mysuru	249.	Jayapura	520	103	98	38			618	141
Mysuru	Mysuru	250.	Sindhuvalli	217	31	106	29			323	60
Mysuru	Nanjangud	251.	Mallupura	265	203	108	47			373	250
Mysuru	Nanjangud	252.	Horalavadi	134	76	103	58			237	134
Mysuru	Periyapatna	253.	Komalapura	183	85	73	50			256	135
Mysuru	Periyapatna	254.	Chittenahalli	154	71	89	35			243	106
Mysuru	T Narasipura	255.	Vatalu	173	127	96	52			269	179
Mysuru	T Narasipura	256.	T.doddapura	175	80	80	29			255	109
Raichur	Deodurga	257.	B.ganekal	442	333	1137	1008			1579	1341
Raichur	Deodurga	258.	Mustur	720	441	431	148			1151	589
Raichur	Lingasugur	259.	Devarabhupur	143	102	259	196			402	298
Raichur	Lingasugur	260.	Sarjapur	83	51	207	154			290	205
Raichur	Manvi	261.	Madlapur	420	218	284	130			704	348
Raichur	Manvi	262.	Ballatagi	232	54	355	142	15	0	602	196
Raichur	Raichur	263.	Jagir Venkatapur	140	66	247	182	19	0	406	248
Raichur	Raichur	264.	Yapaladinni	20	5	282	122			302	127

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
			Raichur	Sindhanur	265. Devaragudi	283	129	341		
Raichur	Sindhanur	266. Gunda	291	63	266	119			557	182
Ramanagara	Chennapatna	267. Bevoor	532	280	60	42			592	322
Ramanagara	Chennapatna	268. Rampura	111	72	72	47			183	119
Ramanagara	Kanakapura	269. Shivanahalli	453	314	105	45			558	359
Ramanagara	Kanakapura	270. Allimaranahalli	393	155	61	26			454	181
Ramanagara	Magadi	271. Hanchikuppe	351	159	100	43	9	1	460	203
Ramanagara	Magadi	272. Seegekuppe	223	117	69	23	27	8	319	148
Ramanagara	Ramanagara	273. Shynubhoganahall i	160	113	64	38			224	151
Ramanagara	Ramanagara	274. Kylanchara	273	85	63	35			336	120
Shivamogga	Bhadravathi	275. Sidlipura	165	138	78	55			243	193
Shivamogga	Bhadravathi	276. Mangote	96	47	47	30			143	77
Shivamogga	Hosanagar	277. Reppanpete	300	96	60	36			360	132
Shivamogga	Hosanagar	278. Amrutha	148	60	21	15			169	75
Shivamogga	Sagar	279. Kanle	266	112	46	12			312	124
Shivamogga	Sagar	280. Kudaruru	70	29	69	33			139	62

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
			Shivamogga	Shikaripura	281. Beguru	283	152	118		
Shivamogga	Shikaripura	282. Jakkinakoppa	159	42	76	42			235	84
Shivamogga	Shivamogga	283. Mandagatta	205	106	54	20			259	126
Shivamogga	Shivamogga	284. Umblebilu	175	45	51	20			226	65
Shivamogga	Soraba	285. Kuppagadde	269	129	66	27			335	156
Shivamogga	Soraba	286. Henche	244	77	65	25			309	102
Shivamogga	Tirthahalli	287. Melige	98	60	24	11			122	71
Shivamogga	Tirthahalli	288. Kudumallige	99	37	42	28			141	65
Tumakuru	Chikkanayakanahalli	289. Timmanahalli	103	78	116	81			219	159
Tumakuru	Chikkanayakanahalli	290. Dugudihalli	53	42	72	41	18	9	143	92
Tumakuru	Gubbi	291. Manchaladore	225	155	266	108	20	14	511	277
Tumakuru	Gubbi	292. Mavinahalli	142	55	76	32			218	87
Tumakuru	Koratagere	293. Bichapura	428	231	115	64	8	3	551	298
Tumakuru	Koratagere	294. Kyamenahalli	368	158	117	53			485	211
Tumakuru	Kunigal	295. Baktharahalli	158	86	86	49	5	5	249	140
Tumakuru	Kunigal	296. Nidasale	81	48	71	49			152	97
Tumakuru	Madhugiri	297. Rangapura	156	75	100	59	15	12	271	146

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
			Tumakuru	Madhugiri	298. Ganjalagunte	158	72	102		
Tumakuru	Pavagada	299. Byadanoor	507	377	96	63			603	440
Tumakuru	Pavagada	300. Thirumani	28	12	95	58			123	70
Tumakuru	Sira	301. Tadakallur	278	234	107	71			385	305
Tumakuru	Sira	302. Gopaladevarahalli	174	118	110	63			284	181
Tumakuru	Tiptur	303. Nalligere	346	199	82	51			428	250
Tumakuru	Tiptur	304. Sarthavalli	138	77	81	38			219	115
Tumakuru	Tumakuru	305. Swandenahalli	292	176	123	60			415	236
Tumakuru	Tumakuru	306. Maidala	247	137	119	55			366	192
Tumakuru	Turuvekere	307. Anekere	156	102	80	41	15	6	251	149
Tumakuru	Turuvekere	308. Dabbeghatta	154	76	61	28			215	104
Udupi	Karkala	309. Marne	341	176	72	25	2	0	415	201
Udupi	Karkala	310. Hirgana	83	51	37	25			120	76
Udupi	Kundapura	311. Hosangadi	201	127	83	35			284	162
Udupi	Kundapura	312. Hardalli-mandalli	111	53	26	9			137	62
Udupi	Udupi	313. Cherkadi	206	78	70	23			276	101
Udupi	Udupi	314. Alevoor	148	49	56	18			204	67

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
UttaraKannada	Ankola	315. Belambar	379	204	27	15			406	219
UttaraKannada	Ankola	316. Sagadgeri	173	77	34	8			207	85
UttaraKannada	Bhatkal	317. Kaikini	259	99	72	18			331	117
UttaraKannada	Bhatkal	318. Bengre	124	45	62	27			186	72
UttaraKannada	Haliyal	319. Murukwad	123	83	51	42	2	2	176	127
UttaraKannada	Haliyal	320. Havagi	72	58	55	39	3	3	130	100
UttaraKannada	Honnavar	321. Chikkankod	184	83	54	19			238	102
UttaraKannada	Honnavar	322. Karki	216	60	59	18			275	78
UttaraKannada	Joida	323. Akheti	292	222	342	240	3	1	637	463
UttaraKannada	Joida	324. Jagalbate	114	56	32	13	5	3	151	72
UttaraKannada	Karwar	325. Amdalli	102	50	60	32			162	82
UttaraKannada	Karwar	326. Chendiya	105	44	43	23			148	67
UttaraKannada	Kumta	327. Hegde	136	96	41	19			177	115
UttaraKannada	Kumta	328. Devagiri	87	47	31	20			118	67
UttaraKannada	Mundgod	329. Indoor	194	108	163	118			357	226
UttaraKannada	Mundgod	330. HUNGUND	58	40	82	52			140	92
UttaraKannada	Siddapura	331. Nilkund	249	103	44	20			293	123

District	Taluk	GP	Basava		IAY		Rural		Total Target	Total Completed
			T	C	T	C	T	C		
UttaraKannada	Siddapura	332. Manmane	137	66	71	38			208	104
UttaraKannada	Sirsi	333. Dodnalli	112	58	37	27			149	85
UttaraKannada	Sirsi	334. Bhasi	83	41	55	26			138	67
UttaraKannada	Yellapura	335. Kirwatti	661	534	196	149	35	18	892	701
UttaraKannada	Yellapura	336. Mavinmane	84	64	14	10			98	74
Vijayapura	Basavana Bagewadi	337. Telagi	236	133	101	56			337	189
Vijayapura	Basavana Bagewadi	338. Masabinal	60	47	64	39	17	17	141	103
Vijayapura	Indi	339. Atharga	158	138	122	62			280	200
Vijayapura	Indi	340. Tenahalli	111	79	137	83			248	162
Vijayapura	Muddebihal	341. Rudagi	263	191	205	116	20	0	488	307
Vijayapura	Muddebihal	342. Hiremural	103	45	130	50	20	0	253	95
Vijayapura	Sindagi	343. Korahalli	278	243	199	75	49	29	526	347
Vijayapura	Sindagi	344. Devar Hipparagi	216	184	111	86	15	11	342	281
Vijayapura	Vijayapura	345. Baratagi	354	206	356	164			710	370
Vijayapura	Vijayapura	346. Kanmadi	168	78	134	67			302	145
Yadgiri	Shahapur	347. Doranhalli	136	92	82	18	20	11	238	121
Yadgiri	Shahapur	348. Mudriki	108	86	77	11	8	8	193	105

District	Taluk	GP	Basava		IAY		Rural Ambedkar		Total Target	Total Completed
			T	C	T	C	T	C		
Yadgiri	Shorapur	349. Marnal	369	343	121	72			490	415
Yadgiri	Shorapur	350. Malagatti	103	87	123	67			226	154
Yadgiri	Yadgir	351. Varkanalli	232	138	134	51	9	1	375	190
Yadgiri	Yadgir	352. Motnalli	113	47	105	40			218	87
Total			67975	36348	39389	20167	1399	652	108763	57167

Annexure 24: The evaluation tools and questionnaires for Urban Vajpayee Housing Scheme

ರಾಜೀವ್ ಗಾಂಧಿ ಗ್ರಾಮೀಣ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ

ಫಲಾನುಭವಿಯ ಸಮೀಕ್ಷಾ ವರದಿ
ವಾಜಪೇಯಿ ನಗರ ವಸತಿ ಯೋಜನೆ

ಜಿಲ್ಲೆ : _____ ತಾಲ್ಲೂಕು : _____

ನಗರ/ಪಟ್ಟಣದ ಹೆಸರು : _____ ಶ್ರೇಣಿ : _____

1.	ಮನೆಯಲ್ಲಿ ವಾಸ ಮಾಡುತ್ತಿರುವವರ ಹೆಸರು : ದೂರವಾಣಿ ಸಂಖ್ಯೆ :	
2.	ವಾಸಮಾಡುತ್ತಿರುವವರು ಫಲಾನುಭವಿಯೇ ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
3.	ಇಲ್ಲದಿದ್ದಲ್ಲಿ ಫಲಾನುಭವಿಯ ಹೆಸರು	
4.	ವಾಸ ಮಾಡುತ್ತಿರುವವರು ಯಾವ ಆಧಾರದ ಮೇಲೆ ವಾಸವಾಗಿದ್ದಾರೆ?	1. ಬಾಡಿಗೆ <input type="checkbox"/> 2. ಭೋಗ್ಯ <input type="checkbox"/> 3. ಮೂರಾಟ <input type="checkbox"/> 4. ಪರಂಪರೆ <input type="checkbox"/>
5.	ಲಿಂಗ	1. ಪುರುಷ <input type="checkbox"/> 2. ಸ್ತ್ರೀ <input type="checkbox"/>
6.	ವರ್ಗ ಒಂದನ್ನು ಗುರುತಿಸಿ	1.ಪ.ಜಾತಿ <input type="checkbox"/> 2.ಪ.ಪಂಗಡ <input type="checkbox"/> 3.ಅಲ್ಪಸಂಖ್ಯಾತ <input type="checkbox"/> 4.ಸಾಮಾನ್ಯ <input type="checkbox"/>
7.	ವಿದ್ಯಾರ್ಹತೆ	1. ಅನಕ್ಷರಸ್ಥ <input type="checkbox"/> 2. ಪ್ರಾಥಮಿಕ <input type="checkbox"/> 3. ಮಾಧ್ಯಮ <input type="checkbox"/> 4. 10ನೇ ತರಗತಿ <input type="checkbox"/> 5. ಪಿ.ಯು.ಸಿ <input type="checkbox"/> 6. ಪದವಿ <input type="checkbox"/>
8.	ಮನೆಯ ನಿವೇಶನ ವಿವರ	1. ಸರ್ಕಾರ ನೀಡಿದ್ದು <input type="checkbox"/> 2. ಸ್ವಂತ <input type="checkbox"/> 3. ಅನಧಿಕೃತ <input type="checkbox"/> 4. ಬೇರೆಯವರ ಜಾಗ <input type="checkbox"/>
9.	ಉದ್ಯೋಗ	1.ಕೂಲಿ <input type="checkbox"/> 2.ವ್ಯವಸಾಯ <input type="checkbox"/> 3.ವ್ಯಾಪಾರ <input type="checkbox"/> 4.ಕಸಬುಗಾರ <input type="checkbox"/>

2. ಯೋಜನೆಯ ವಿವರಗಳು:

10.	ಯಾವ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಲಾಗಿದೆ ?	1.ಬಸವ <input type="checkbox"/> 2.ಇಂದಿರಾ ಆವಾಸ ಯೋಜನೆ <input type="checkbox"/> 3. ಅಂಬೇಡ್ಕರ್ <input type="checkbox"/> 4. ಅಶ್ರಯ <input type="checkbox"/> 5. ಗೊತ್ತಿಲ್ಲ <input type="checkbox"/>
11.	ಫಲಾನುಭವಿಯನ್ನು ಗ್ರಾಮಸಭೆಯಲ್ಲಿ ಆಯ್ಕೆ ಮಾಡಲಾಗಿದೆಯೇ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
12.	ಫಲಾನುಭವಿಯ ಆಯ್ಕೆಯ ರೀತಿ	1. ಲಾಟರಿ <input type="checkbox"/> 2. ಜೇಷ್ಠತೆ <input type="checkbox"/> 3. ಶಿಫಾರಸ್ಸು <input type="checkbox"/>
13.	ಬಿಡುಗಡೆ ಮಾಡಲಾದ ಅನುದಾನ	ರೂ _____
14.	ಫಲಾನುಭವಿಯ ಬ್ಯಾಂಕ್ ಖಾತೆ ವಿವರ	ಬ್ಯಾಂಕ್ ಹೆಸರು _____ ಬ್ರಾಂಚ್ _____
15.	ಫಲಾನುಭವಿ ಇತರೇ ಮೂಲಗಳಿಂದ ಬ್ಯಾಂಕ್ ಸಾಲ ಪಡೆದಿದ್ದಾರೆಯೇ	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
16.	ಮನೆಯನ್ನು ಕಟ್ಟಲು ಆದ ವೆಚ್ಚ	ರೂ _____
17.	ಮನೆಯನ್ನು ನಿರ್ಮಿಸಿದ ಕಾಲಾವಧಿ	_____ ತಿಂಗಳುಗಳಲ್ಲಿ
18.	ಮನೆಯ ಮಾಳಿಗೆಯ ವಿಧ	1.ಆರ್.ಸಿ.ಸಿ <input type="checkbox"/> 2. ಸಿಮೆಂಟ್ ಶೀಟ್ <input type="checkbox"/> 3. ಕಬ್ಬಿಣದ ಶೀಟ್ <input type="checkbox"/> 4. ಹೆಂಚು <input type="checkbox"/> 5. ಕಡಪ <input type="checkbox"/> 6. ಇತರೆ <input type="checkbox"/>
19.	ಮನೆಯ ನೆಲದ ವಿಧ	1. ಸಾರಿಸಿದ ಮಣ್ಣಿನ ನೆಲ <input type="checkbox"/> 2. ಸಿಮೆಂಟ್ <input type="checkbox"/> 3. ಕಲ್ಲು <input type="checkbox"/> 4. ಟೈಲ್ಸ್ <input type="checkbox"/>
20.	ಮನೆಯ ಗುಣಮಟ್ಟ	1. ಉತ್ತಮ <input type="checkbox"/> 2. ತೃಪ್ತಿಕರ <input type="checkbox"/> 3. ಕಳಪೆ <input type="checkbox"/>
21.	ಪ್ರತಿ ಹಂತದಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಿದ ನಂತರ ಅನುದಾನ ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ತಲುಪಿದೆಯೇ	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>

3. ಮೂಲ ಸೌಕರ್ಯಗಳು:

22. ಶೌಚಾಲಯ	1. ವೈಯಕ್ತಿಕ <input type="checkbox"/> 2. ಬಯಲು <input type="checkbox"/> 3. ಸಾರ್ವಜನಿಕ <input type="checkbox"/>
23. ಕುಡಿಯುವ ನೀರಿನ ವ್ಯವಸ್ಥೆ	1. ಬೋರ್‌ವೆಲ್ <input type="checkbox"/> 2. ಪಾಟರ್‌ಟ್ಯಾಂಕ್ <input type="checkbox"/> 3. ಕೆರೆ <input type="checkbox"/> 4. ಪೈಪ್‌ಲೈನ್ <input type="checkbox"/>
24. ವಿದ್ಯುತ್ ವ್ಯವಸ್ಥೆ	1. ಇದೆ <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
25. ಬೀದಿ ದೀಪ	1. ಇದೆ <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
26. ರಸ್ತೆಯ ಸ್ಥಿತಿಗತಿಗಳು	1. ಕಚ್ಚಾ ರಸ್ತೆ <input type="checkbox"/> 2. ಟಾರ್‌ರಸ್ತೆ <input type="checkbox"/>
27. ಮನೆಯ ಗುಣಮಟ್ಟ	1. ಉತ್ತಮ <input type="checkbox"/> 2. ತೃಪ್ತಿಕರ <input type="checkbox"/> 3. ಕಳಪೆ <input type="checkbox"/>

4. ಯೋಜನೆಯ ಬಗ್ಗೆ ಅಭಿಪ್ರಾಯ :

28. ಸರ್ಕಾರ ನೀಡುತ್ತಿರುವ ಅನುದಾನ ಮನೆ ಕಟ್ಟಲು ಸಾಕೇ?	1. ಸಾಕಾಗಿದೆ <input type="checkbox"/> 2. ಸಾಕಾಗುವುದಿಲ್ಲ <input type="checkbox"/> 3. ಹೆಚ್ಚಿಸಬೇಕು <input type="checkbox"/>
29. ಮನೆ ನಿರ್ಮಿಸುವ ಬಗ್ಗೆ ಅಗತ್ಯ ಮಾಹಿತಿ ಮತ್ತು ತರಬೇತಿಯನ್ನು ನೀಡಲಾಗಿದೆಯೇ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
30. ವಸತಿ ಯೋಜನೆಯಿಂದ ದೊರೆತ ಅನುಕೂಲತೆ ?	1. ಜೀವನ ಸುರಕ್ಷಿತ 2. ಆರ್ಥಿಕ ಸುಧಾರಣೆ 3. ಆರೋಗ್ಯ ಸುಧಾರಣೆ 4. ಮಳೆ, ಗಾಳಿ, ಬಿಸಿಲಿನಿಂದ ರಕ್ಷಣೆ 5. ವಿದ್ಯಾಭ್ಯಾಸಕ್ಕೆ ಅನುಕೂಲ
31. ನೂತನ ಜಿಪಿಎಸ್ ಪದ್ಧತಿಯ ಸೇವೆ	1. ಅತ್ಯುತ್ತಮ <input type="checkbox"/> 2. ಉತ್ತಮ <input type="checkbox"/> 3. ತೃಪ್ತಿಕರ <input type="checkbox"/>
32. ಫಲಾನುಭವಿಯ ಖಾತೆಗೆ ನೇರ ಅನುದಾನ ಬಿಡುಗಡೆ	1. ಅತ್ಯುತ್ತಮ <input type="checkbox"/> 2. ಉತ್ತಮ <input type="checkbox"/> 3. ತೃಪ್ತಿಕರ <input type="checkbox"/>
33. ಇತರೇ ಸರ್ಕಾರದ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ದೊರಕಿರುವ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು	1. ಯೋಜನೆ :- 2. ಸೌಕರ್ಯ :-
34. ಮನೆಯು ಎಷ್ಟು ಕಾಲ ಬಾಳಬಹುದು	1. ಫಲಾನುಭವಿಯ ಅಭಿಪ್ರಾಯ :- 2. ವಿಚಾರಣಾ ಸಿಬ್ಬಂದಿ ಅಭಿಪ್ರಾಯ :-
35. ಯೋಜನೆಯ ಬಗ್ಗೆ ಫಲಾನುಭವಿಯ ಸಲಹೆಗಳು	

ವಿಚಾರಣಾ ಸಿಬ್ಬಂದಿ ಹೆಸರು :-

ವಿಚಾರಣಾ ಸಿಬ್ಬಂದಿಯ ಸಹಿ

ವಿಚಾರಣಾ ದಿನಾಂಕ :-

Annexure 24a: The evaluation tools and questionnaires for Rural Housing Scheme

ರಾಜೀವ್ ಗಾಂಧಿ ಗ್ರಾಮೀಣ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ

ಫಲಾನುಭವಿಯ ಸಮೀಕ್ಷಾ ವರದಿ

ಯೋಜನೆ :----- ಶ್ರೇಣಿ :-----

ಜಿಲ್ಲೆ :----- ತಾಲ್ಲೂಕು :-----

ಗ್ರಾಮದ ಹೆಸರು :----- ಗ್ರಾಮ ಪಂಚಾಯತಿ ಹೆಸರು :-----

1. ಮನೆಯಲ್ಲಿ ವಾಸ ಮಾಡುತ್ತಿರುವವರ ಹೆಸರು : ದೂರವಾಣಿ ಸಂಖ್ಯೆ :	
2. ವಾಸಮಾಡುತ್ತಿರುವವರು ಫಲಾನುಭವಿಯೇ ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
3. ಇಲ್ಲದಿದ್ದಲ್ಲಿ ಫಲಾನುಭವಿಯ ಹೆಸರು	
4. ವಾಸ ಮಾಡುತ್ತಿರುವವರು ಯಾವ ಆಧಾರದ ಮೇಲೆ ವಾಸವಾಗಿದ್ದಾರೆ?	1. ಬಾಡಿಗೆ <input type="checkbox"/> 2. ಭೋಗ್ಯ <input type="checkbox"/> 3. ಮಾರಾಟ <input type="checkbox"/> 4. ಪರಂಪರೆ <input type="checkbox"/>
5. ಲಿಂಗ	1. ಪುರುಷ <input type="checkbox"/> 2. ಸ್ತ್ರೀ <input type="checkbox"/>
6. ವರ್ಗ ಒಂದನ್ನು ಗುರುತಿಸಿ	1.ಪ.ಜಾತಿ <input type="checkbox"/> 2.ಪ.ಪಂಗಡ <input type="checkbox"/> 3.ಅಲ್ಪಸಂಖ್ಯಾತ <input type="checkbox"/> 4.ಸಾಮಾನ್ಯ <input type="checkbox"/>
7. ವಿದ್ಯಾರ್ಹತೆ	1. ಅನಕ್ಷರಸ್ಥ <input type="checkbox"/> 2. ಪ್ರಾಥಮಿಕ <input type="checkbox"/> 3. ಮಾಧ್ಯಮ <input type="checkbox"/> 4. 10ನೇ ತರಗತಿ <input type="checkbox"/> 5. ಪಿ.ಯು.ಸಿ <input type="checkbox"/> 6. ಪದವಿ <input type="checkbox"/>
8. ಮನೆಯ ನಿವೇಶನ ವಿವರ	1. ಸರ್ಕಾರ ನೀಡಿದ್ದು <input type="checkbox"/> 2. ಸ್ವಂತ <input type="checkbox"/> 3. ಅನಧಿಕೃತ <input type="checkbox"/> 4. ಬೇರೆಯವರ ಜಾಗ <input type="checkbox"/>
9. ಉದ್ಯೋಗ	1.ಕೂಲಿ <input type="checkbox"/> 2.ವ್ಯವಸಾಯ <input type="checkbox"/> 3.ವ್ಯಾಪಾರ <input type="checkbox"/> 4.ಕಸಬುಗಾರ <input type="checkbox"/>

2. ಯೋಜನೆಯ ವಿವರಗಳು:

10. ಯಾವ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಲಾಗಿದೆ ?	1.ಬಸವ <input type="checkbox"/> 2.ಇಂದಿರಾ ಆವಾಸ ಯೋಜನೆ <input type="checkbox"/> 3. ಅಂಬೇಡ್ಕರ್ <input type="checkbox"/> 4. ಆಶ್ರಯ <input type="checkbox"/> 5. ಗೌತ್ತಿಲ್ಲ <input type="checkbox"/>
11. ಫಲಾನುಭವಿಯನ್ನು ಗ್ರಾಮಸಭೆಯಲ್ಲಿ ಆಯ್ಕೆ ಮಾಡಲಾಗಿದೆಯೇ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
12. ಫಲಾನುಭವಿಯ ಆಯ್ಕೆಯ ರೀತಿ	1. ಲಾಟರಿ <input type="checkbox"/> 2. ಜೇಷ್ಠತೆ <input type="checkbox"/> 3. ಶಿಫಾರಸ್ಸು <input type="checkbox"/>
13. ಬಿಡುಗಡೆ ಮಾಡಲಾದ ಅನುದಾನ	ರೂ -----
14. ಫಲಾನುಭವಿಯ ಬ್ಯಾಂಕ್ ಖಾತೆ ವಿವರ	ಬ್ಯಾಂಕ್ ಹೆಸರು ----- ಬ್ರಾಂಚ್ -----
15. ಫಲಾನುಭವಿ ಇತರೇ ಮೂಲಗಳಿಂದ ಬ್ಯಾಂಕ್ ಸಾಲ ಪಡೆದಿದ್ದಾರೆಯೇ	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
16. ಮನೆಯನ್ನು ಕಟ್ಟಲು ಆದ ವೆಚ್ಚ	ರೂ -----
17. ಮನೆಯನ್ನು ನಿರ್ಮಿಸಿದ ಕಾಲಾವಧಿ	----- ತಿಂಗಳುಗಳಲ್ಲಿ
18. ಮನೆಯ ಮಾಳಿಗೆಯ ವಿಧ	1.ಆರ್.ಸಿ.ಸಿ <input type="checkbox"/> 2. ಸಿಮೆಂಟ್ ಶೀಟ್ <input type="checkbox"/> 3. ಕಬ್ಬಿಣದ ಶೀಟ್ <input type="checkbox"/> 4. ಹೆಂಚು <input type="checkbox"/> 5. ಕಡಪ <input type="checkbox"/> 6. ಇತರೆ <input type="checkbox"/>
19. ಮನೆಯ ನೆಲದ ವಿಧ	1. ಸಾರಿಸಿದ ಮಣ್ಣಿನ ನೆಲ <input type="checkbox"/> 2. ಸಿಮೆಂಟ್ <input type="checkbox"/> 3. ಕಲ್ಲು <input type="checkbox"/> 4. ಟೈಲ್ಸ್ <input type="checkbox"/>
20. ಮನೆಯ ಗುಣಮಟ್ಟ	1. ಉತ್ತಮ <input type="checkbox"/> 2. ತೃಪ್ತಿಕರ <input type="checkbox"/> 3. ಕಳಪೆ <input type="checkbox"/>
21. ಪ್ರತಿ ಹಂತದಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಿದ ನಂತರ ಅನುದಾನ ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ತಲುಪಿದೆಯೇ	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>

3. ಮೂಲ ಸೌಕರ್ಯಗಳು:

22. ಶೌಚಾಲಯ	1. ವೈಯಕ್ತಿಕ <input type="checkbox"/> 2. ಬಯಲು <input type="checkbox"/> 3. ಸಾರ್ವಜನಿಕ <input type="checkbox"/>
23. ಕುಡಿಯುವ ನೀರಿನ ವ್ಯವಸ್ಥೆ	1. ಬೋರ್‌ವೆಲ್ <input type="checkbox"/> 2. ವಾಟರ್‌ಟ್ಯಾಂಕ್ <input type="checkbox"/> 3. ಕೆರೆ <input type="checkbox"/> 4. ಪೈಪ್‌ಲೈನ್ <input type="checkbox"/>
24. ವಿದ್ಯುತ್ ವ್ಯವಸ್ಥೆ	1. ಇದೆ <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
25. ಬೀದಿ ದೀಪ	1. ಇದೆ <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
26. ರಸ್ತೆಯ ಸ್ಥಿತಿಗತಿಗಳು	1. ಕಚ್ಚಾರಸ್ತೆ <input type="checkbox"/> 2. ಟಾರ್‌ರಸ್ತೆ <input type="checkbox"/>
27. ಮನೆಯ ಗುಣಮಟ್ಟ	1. ಉತ್ತಮ <input type="checkbox"/> 2. ತೃಪ್ತಿಕರ <input type="checkbox"/> 3. ಕಳಪೆ <input type="checkbox"/>

4. ಯೋಜನೆಯ ಬಗ್ಗೆ ಅಭಿಪ್ರಾಯ :

28. ಸರ್ಕಾರ ನೀಡುತ್ತಿರುವ ಅನುದಾನ ಮನೆ ಕಟ್ಟಲು ಸಾಕೇ?	1. ಸಾಕಾಗಿದೆ <input type="checkbox"/> 2. ಸಾಕಾಗುವುದಿಲ್ಲ <input type="checkbox"/> 3. ಹೆಚ್ಚಿಸಬೇಕು <input type="checkbox"/>
29. ಮನೆ ನಿರ್ಮಿಸುವ ಬಗ್ಗೆ ಅಗತ್ಯ ಮಾಹಿತಿ ಮತ್ತು ತರಬೇತಿಯನ್ನು ನೀಡಲಾಗಿದೆಯೇ?	1. ಹೌದು <input type="checkbox"/> 2. ಇಲ್ಲ <input type="checkbox"/>
30. ವಸತಿ ಯೋಜನೆಯಿಂದ ದೊರೆತ ಅನುಕೂಲತೆ ?	1. ಜೀವನ ಸುರಕ್ಷಿತ <input type="checkbox"/> 2. ಆರ್ಥಿಕ ಸುಧಾರಣೆ <input type="checkbox"/> 3. ಅರೋಗ್ಯ ಸುಧಾರಣೆ <input type="checkbox"/> 4. ಮಳೆ, ಗಾಳಿ, ಬಿಸಿಲಿನಿಂದ ರಕ್ಷಣೆ <input type="checkbox"/> 5. ವಿದ್ಯಾಭ್ಯಾಸಕ್ಕೆ ಅನುಕೂಲ <input type="checkbox"/>
31. ನೂತನ ಜಿಪಿಎಸ್ ಪದ್ಧತಿಯ ಸೇವೆ	1. ಅತ್ಯುತ್ತಮ <input type="checkbox"/> 2. ಉತ್ತಮ <input type="checkbox"/> 3. ತೃಪ್ತಿಕರ <input type="checkbox"/>
32. ಫಲಾನುಭವಿಯ ಖಾತೆಗೆ ನೇರ ಅನುದಾನ ಬಿಡುಗಡೆ	1. ಅತ್ಯುತ್ತಮ <input type="checkbox"/> 2. ಉತ್ತಮ <input type="checkbox"/> 3. ತೃಪ್ತಿಕರ <input type="checkbox"/>
33. ಇತರೇ ಸರ್ಕಾರದ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ದೊರಕಿರುವ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು	1. ಯೋಜನೆ :- 2. ಸೌಕರ್ಯ :-
34. ಮನೆಯು ಎಷ್ಟು ಕಾಲ ಬಾಳಬಹುದು	1. ಫಲಾನುಭವಿಯ ಅಭಿಪ್ರಾಯ :- 2. ವಿಚಾರಣಾ ಸಿಬ್ಬಂದಿ ಅಭಿಪ್ರಾಯ :-
35. ಯೋಜನೆಯ ಬಗ್ಗೆ ಫಲಾನುಭವಿಯ ಸಲಹೆಗಳು	

ವಿಚಾರಣಾ ಸಿಬ್ಬಂದಿ ಹೆಸರು :-

ವಿಚಾರಣಾ ಸಿಬ್ಬಂದಿಯ ಸಹಿ

ವಿಚಾರಣಾ ದಿನಾಂಕ :-

Annexure 25 : Beneficiary profile and Perception in Rural and Urban Scheme

Details of Beneficiary Profile		Rural	Urban
Sex	Male	3%	45%
	Female	97%	55%
Total		100%	100%
Caste	SC	44%	50%
	ST		
	Minority	10%	16%
	Other	46%	34%
Total		100%	100%
Education	Illiterate	46%	38%
	Rest (Primary,Middle,Secondary Etc)	54%	62%
Total		100%	100%
House Site Details	Site Alloted by Govt.	9%	20%
	Own Site	91%	80%
Total		100%	100%
Occupation	Labour	82%	75%
	Agriculturists	17%	19%
	Artisan & Pely Businessmen	1%	6%
Total		100%	100%
Whether the Beneficiary is selected by Grama Sabha	Yes	96%	98%
	No	4%	2%
Total		100%	100%
Whether the Beneficiary have obtained Loan from Banks	Yes	6%	16%
	No	94%	84%
Total		100%	100%

Total amount spent for construction	Upto 2 lakh	53%	33%
	2 to 3 lakh	35%	26%
	more than 3 lakh	12%	41%
Total		100%	100%
Period of Construction		11.15 months	10.6 months
Whether instalments are received in time	Yes	96%	99%
	No	4%	1%
Total		100%	100%
Basic Facilities	Individual Toilet	60%	70%
	Open Toilet	37%	17%
	Common Toilet	3%	13%
Total		100%	100%
Drinking Water	Pipeline	74%	74%
	Borewell	13%	7%
	Other means	13%	19%
Total		100%	100%
Electricity	Yes	N/A	97%
	No	N/A	3%
Total			100%
Street Light Facility	Yes	88%	96%
	No	12%	4%
Total		100%	100%
Road Connectivity	Tar road	67%	43%
	RCC road	33%	34%
	Kutchra road	0%	23%
Total		100%	100%
Condition of House Build	Good	92%	78%
	Satisfactory	7%	19%
	Poor	1%	3%
Total		100%	100%
Opinion about the Scheme whether the subsidy given	Sufficient	2%	1%
	Not Sufficient	61%	48%

by the Govt. is sufficient	Should be Increased	37%	51%
Total		100%	100%
Whether training is imparted regarding construction of houses	Yes	73%	53%
	No	27%	47%
Total		100%	100%
Benefits from Housing Scheme	Better living condition	30%	30%
	Monetary improvement	17%	17%
	Health improvement	21%	18%
	Protection from natural elements	18%	20%
	Education Facilities	14%	15%
Total		100%	100%
Perception on the new GPS system	Excellent	74%	49%
	Good	23%	44%
	Satisfactory	3%	7%
Total		100%	100%
Opinion on release of amount direct to the beneficiary	Excellent	65%	38%
	Good	28%	53%
	Satisfactory	7%	9%
Total		100%	100%
Whether the beneficiaries are living in the house constructed by them	Yes	99%	99%
	No	1%	1%
Total		100%	100%

Annexure 26: Evaluation of Results-Rural Ambedkar Scheme

DESCRIPTION	NUMBER	PERCENTAGE
2. Whether the beneficiary is residing ?		
Yes	137	99%
No	1	1%
	138	100%
3. If No, who is residing		
4. On What agreement is he/she staying in the house		
Rent		
Lease	1	100%
Sale		
Succession		
	1	100%
5. Sex		
Male		
Female	138	100%
	138	100%
6. Caste		
SC	109	79%
ST	29	21%
Minority		
Others		
	138	100%
7. Education Qualification		
Illiterate	57	41%
Primary	62	45%
Middle	9	7%
Secondary	8	6%
10 Std	2	1%
Degree		

DESCRIPTION	NUMBER	PERCENTAGE
	138	100%
8. House site details		
Govt Allotted	2	1%
Own	136	99%
Illegal		
Others		
	138	100%
9. Occupation		
Labour	98	71%
Agriculturist	37	27%
Business		
Artisan	3	2%
	138	100%
10. Under what scheme the house is constructed		
Basava	4	3%
IAY	2	1%
Ambedkar	132	96%
Ashraya		
	138	100%
11. Whether the beneficiary is selected in Gram Sabha		
Yes	137	99%
No	1	1%
	138	100%
12. Method of Selection		
Lottery		
Seniority	124	90%
Recommendation	14	10%
	138	100%
13. Total amount released	138	Rs. 50000
14. Bank Details		

DESCRIPTION	NUMBER	PERCENTAGE
Bank Name		
CORPORATION Bank	50	36%
KVG Bank	44	32%
RATNAKAR Bank	2	1%
SBM Bank	42	30%
Grand Total	138	100%
Branch		
15. Whether obtained loan from other banks		
Yes	15	11%
No	123	89%
	138	100%
16. Total amount for construction	138	Rs. 215080
17. Period of construction (months)	138	10.4
18. Roofing		
RCC	11	8%
Cement sheet	45	33%
Iron sheet	48	35%
Tiles	17	12%
Stone/Kaddapa	17	12%
Others		
	138	100%
19. Flooring		
Earthen	16	12%
Cement	59	43%
Stone	57	41%
Tiles	6	4%
	138	100%
20. Condition of Housing		
Good	136	99%
Satisfactory	1	1%
Poor	1	1%

DESCRIPTION	NUMBER	PERCENTAGE
	138	100%
21. Whether the instalment is received timely at every stage		
Yes	134	97%
No	4	3%
	138	100%
3. Basic Facilities		
22. Toilet		
Individual	65	47%
Open	60	43%
Common	13	9%
	138	100%
23. Drinking Water facility		
Borewell	7	5%
Water tank	33	24%
Tank	98	71%
Pipeline		
	138	100%
24. Electricity		
Yes	137	99%
No	1	1%
	138	100%
25. Streetlight		
Yes	130	94%
No	8	6%
	138	100%
26. Road Status		
Tar road	57	41%
RCC road	79	57%
Kutchha Road	2	1%
	138	100%

DESCRIPTION	NUMBER	PERCENTAGE
4. Opinion about the Scheme		
28. Whether the amount given by Government is sufficient		
Sufficient		
Not-sufficient	77	56%
To be increased	61	44%
	138	100%
29. Whether information about construction of house and training given		
Yes	87	63%
No	51	37%
	138	100%
30. Benefits from the housing scheme?		
Life safe	95	69%
Monetary Improvement	65	47%
Health improvement	99	72%
Protection from sun, wind and rain	97	70%
Convenient for education	83	60%
31. Perception on the new GPS system		
Excellent	99	72%
Good	34	25%
Satisfactory	5	4%
	138	100%
32. Opinion on release of amount directly to beneficiary		
Excellent	56	41%
Good	66	48%
Satisfactory	16	12%
	138	100%
33. Other facilities provided from other Govt		

DESCRIPTION	NUMBER	PERCENTAGE
Schemes		
Scheme		
NBA	37	27%
MLAGRANTROAD	1	1%
	100	72%
	138	100%
Facility		
Road	1	3%
TOILET	37	97%
	38	100%
34. How long can the house last (in years)		
Beneficiary Opinion		
	Min	20
	Max	40
Investigator Opinion		28.2
	Min	20
	Max	45
		26.6
35. Your opinion on the scheme (multiple answers)		
Increase subsidy amount	123	70%
Supply building materials/components	7	4%
Provide basic amenities	37	21%
provide training		
No. of Instalments to be reduced	8	5%
Provide clean surroundings		
Total	138	100.0%

Annexure 27: Number of Beneficiary benefited District-wise by waiver and loan

District Name	Total no of loanees	Principal Due	Interest due	Total due
1	2	3	4	5
Bagalkot	33305	463715060	348296311	812011371
Bangalore Rural	16459	215210969	165645006	380855975
Bangalore Urban	15601	207084736	143697855	350782591
Balgaum	87182	1169938170	777182641	1947120811
Ballary	48372	689995710	527400887	1217396597
Bidar	27923	482859425	359293412	842152887
Bijapur	36578	48289425	359293412	842152887
Chamarajanagar	20727	281687175	204392043	486079218
Chikballapura	24400	312313902	252648893	633373069
Chiknagalur	29795	380724176	252648893	633373069
Chitradurga	35354	492507897	348070420	840578317
Dakshina Kannada	34282	414164547	221496390	635660937
Davanagere	42913	625354123	494482204	1116536327
Dharwad	33248	510003371	362503167	872506538
Gadag	32373	470735882	358344373	829080255
Gulbarga	45643	627689500	462364157	1090053657
Hassan	50589	664592826	502051705	1166644531
Havcri	36455	490804846	323793378	814598224
Kodagu	10649	134122830	88009177	222132007
Kolar	30543	409791487	298088808	707880295
Koppal	34880	437244032	297996618	735240650
Mandya Koppal	46416	635838086	464696775	1100534861
Mysore	45573	631603833	484891050	1113494883
Raichur	32944	417160991	329051887	74212878
Ramanagara	35409	445430430	318553714	763984144
Shimoga	44090	602287364	406353408	1008640772
Turnkur	58275	777152031	501469575	1278621606

Udupi	26495	313735057	171077759	484812816
Uttara Kannada	43420	565945848	376280083	942225931
Yadgir	24597	334220000	231800434	566020434
Total	1084488	14584775284	10304168548	24888943832
Rs in Crores		1458.48	1030.42	2488.89

Annexure 28: Statements showing Amount of Loan given year-wise and subsidiary-urban

URBAN						
SERIES	TOTAL LOANES	PRINCIPAL AMMOUNT	INTEREST	TOTAL	LOAN RECOVERSD UPTO AUGUST 2011	LOAN RECOVER Y OUTSTANDING (8-9=10)
3	4	6	7	10	11	12
1993-1994	2993	58660000	9452600	12318600	10980272	112205728
TOTAL			0	00		
1994-1995	594	11880000	1306800	2494800	1830112	23117888
TOTAL			0	0		
1995-1996	14942	29136900	3205059	6118749	30376575	581498325
TOTAL		0	00	00		
1996-1997	266	6650000	7315000	1396500	1665813	12299187
TOTAL				0		
1997-1998	16961	42402500	4664275	8904525	28460996	861991504
TOTAL		0	00	00		
1999-2000	21660	54150000	5956500	1137150	56247291	1080902709
TOTAL		0	00	000		
2000-2001	27076	67690000	6701310	1347031	57432039	1289598961
TOTAL		0	00	000		
2001-2002	31480	78700000	6925600	1479560	65615804	1413944196

TOTAL		0	00	000		
2002-2003	25546	63865000	4917605	1130410	48835221	1081575279
TOTAL		0	00	500		
2003-2004	12083	30207500	1993695	5014445	30925688	470518812
TOTAL		0	00	00		
2005-2006	4930	12325000	5423000	1774800	3903116	173576882
TOTAL		0	0	00		
GRAND TOTAL	158471	38619590	3575543	7437502	336272929	7101229471
		00	400	400		
RS. IN CROSES		386.2	357.55	743.75	33.63	710.12
AMOUNT RECOVERD UNDER NANNA MANE NANNASWATHU					34.59	675.53

Annexure 29: Statements showing Amount of Loan given year-wise and subsidiary – Rural

RURAL						
SERIOUS YEAR	TOTAL NO OF LAO NEEDS	PRINCIPAL AMOUNT	INTEREST DUE	TOTAL	RECOVERED	OUTSTANDING
1	2	3	4	5	6	7
1993-1994 TOTAL	4130	41306	48465	89771	211705	8765465
	6	0000	7067	7067	33	34
1994-1995 TOTAL	1444	14443	16946	31389	245389	2893555
	3	0000	4533	4533	96	37

1995-1996 TOTAL	4305 3	43053 0000	50515 5200	93568 5200	130323 97	9226528 03
1996-1997 TOTAL	2848 9	28489 0000	33427 0933	61916 0933	618909 8	6129718 35
1997-1998 TOTAL	2773 9	27739 0000	32547 0933	60286 0933	154284 74	5874324 59
1998-1999 TOTAL	2639 0	26390 000	30964 2667	57354 22667	106799 96	5628626 71
1998-1999 ADDL. TOTAL	4311 2	43112 0000	50584 7467	93696 7467	143442 91	9226231 76
1998-1999 ADDLFLOOD TOTAL	5906	59060 000	69297 067	12835 7067	0	1263570 67
2000-2001 TOTAL	8806 8	88068 0000	87187 3200	17525 53200	360676 82	1716485 518
2001-2002 TOTAL	7089 1	70891 0000	82384 0800	13327 50800	359099 54	1296840 846
2001-2002 KADAMBA TOTAL	94	18800 00	18612 00	37412 00	155247	3585953
2001-2002CCS TOTAL	876	87600 00	86724 00	17432 400	120211 5	1623028 5
2001-2002GPHP TOTAL	2912 8	29128 0000	28836 7200	57964 7200	213280 76	5583191 24
2001-2002NAHS TOTAL	1427 7	14277 0000	14134 2300	28411 2300	528862 2	2788236 78
2001-2002NRXALITE TOTAL	1532	15320 000	15166 800	30486 800	182200	3030460 0
2001-2002 SOG TOTAL	5560	11120 0000	11008 8000	22128 8000	137731 43	2075148 57
2002-2003TOTAL	4471 7	44717 0000	34432 0900	79147 0900	375060 86	7539848 14
2002-2003 NAHS TOTAL	2804 8	28048 0000	21596 9600	49644 9600	485564 0	4915939 60
2002-2003 SOG TOTAL	1500	61500	47355	10885	371700	1051380

		000	000	5000	0	00
2003-2004SSHAKTI TOTAL	500	50000	38500	88500	215540	8634460
		00	00	00		
2003-2004 TOTAL	4572	45724	30177	75901	328652	7261531
	4	0000	8400	8400	27	73
2003-2004-ACA TOTAL	1269	12692	83767	21068	369149	2069957
	2	0000	200	7200	3	07
2003-2004NAHS TOTAL	1086	10869	71735	18042	450741	1759179
	9	0000	400	5400	9	81
2003-2004SOG TOTAL	3441	68820	45421	11424	831538	1134096
		000	200	1200		62
2005-2006 TOPTAL	1099	13739	60449	19785	280722	1950451
	18	75000	000	24000	53	747
2006-2007 TOTAL	1859	24895	82156	33111	330415	3278099
	72	80000	1400	41400	09	891
2008-2009 TOTAL	6177	12354	13589	13713	773186	1363606
	2	40000	8400	38400	1	739
GRAND TOTAL	9260	11119	74412	18561	376326	1818489
	17	99500	24267	21926	190	3077
		0		7		
RS. IN CROSS		1112	744.1	1856.	37.63	1818.49
			2	12		
AMOUNT RECOVERED UNDER NANNA MANE NANNASWATHU					4.88	1813.61

Annexure 30: Urban Ashraya-Loan Recovery Report

Rajiv Gandhi Rural Housing Corporation Ltd					
Urban Ashraya-Loan Recovery Report					
District name	Total no of Loans	Total principal amount	Interest Due	Total due loan+interest	Total amount Recovered
1	2	3	4	5	11
BAGALKOT	8186	204419000	175022650	379441650	29030847
BANGALORE RURAL	2424	59395500	55330550	114728650	3025302
BANGALORE URBAN	3808	95200000	70991250	166191250	20818277
BELGAUM	10824	258195000	235556750	493751750	23709508
BELLARY	10606	256589500	240580450	497169950	12316739
BIDAR	3763	89120500	86501800	175622300	3158171
BIJAPUR	5544	134260500	136375800	270636300	13028190
CHAMARAJANAGAR	2955	71527500	68695000	140222500	2059384
CHICKABALLAPUR	2188	53484500	48143700	101628200	224905
CHIKMAGALUR	2479	59347500	57112000	116459500	12963220
CHITRADURGA	5609	136633500	119991850	256625350	3361111
DAKSHINAKANNADA	4170	99365500	100735800	200101300	32802065
DAVANAGERA	11618	288211500	267268650	555480150	14510054
DHARWAD	9849	239683500	215342600	455026100	28657653
GADAG	7913	193738500	176325600	370084100	17516854
GUBARGA	5896	169710500	155174800	324885300	3599972
HASSAN	4601	111648000	114296050	225944050	5579811
HAVEN	4891	119404000	103261400	222665400	23823402
KODAGU	296	7339500	7449200	14788700	522779
KOLAR	3632	88077500	85604750	173682250	861791
KOPPAL	3271	80042500	74475500	154518000	892175
MANDYA	3961	95835000	96327000	192162000	6537870

MYSORE	9834	236362500	218352750	454715250	26550057
RICHUR	3748	89635500	89271050	178906550	1182980
RAMANAGARA	2664	63666000	62285850	125951850	3129084
SHIMOGA	5855	145500500	137992800	283493300	28541379
TUMKUR	5849	145680500	130158050	275838550	12708462
UDUPI	1808	43088500	45343100	89331600	16664520
UTTARAKANNADA	5876	144299000	135183400	279482400	29238365
YODGIR	3353	81597500	66393250	147990750	1828839
GRAND TOTAL	158471	386195900 0	357554340 0	7437502400	37894376 6
Rs. In croes		386.20	357.55	743.75	37.89

Annexure 31: Rural Ashraya-Loan Recovery Report

Rajiv Gandhi Rural Housing Corporation Ltd...					
Loan Recovery Report(Rural)					
District Name	Total No of Loances	Total Loan Amount	Interstet	TOTAL DUE (Loan+Inter est)	Total Amount Recovered
1	2	3	4	5	11
Bagalkot	25119	310232500	206782033	517014533	5413965
BangaloreRural	14035	166390000	113666483	280056483	901256
BangaloreUrban	11793	142362500	103131600	245494100	20084482
Belgaum	76358	934852500	576197233	1511049733	13971164
Bellary	37766	438625000	306443317	745068317	7524931
Bidar	24160	291752500	183409417	475161917	894285
Bijapur	31034	372650000	239543700	612193700	7648923
Chamarajanagar	17772	210197500	143407733	353605233	5689131
Chikkballapura	22212	258977500	183532617	442510117	6933925
Chikmagalur	27316	324135000	219549733	543684733	13807944
Chitradurga	29745	359345000	236958700	596303700	6489622
DakshinaKannada	30112	350325000	254942417	605267417	118805715
Davanagere	31293	392642500	248118200	640760700	10194469
Dharwad	23399	282410000	180052583	462462583	4625492
Gadag	24460	282585000	207177117	489762117	8229108
Gulbarga	38747	467995000	313692683	781687683	2919354
Hassan	45988	557157500	395894583	953052083	2771791
Haveri	31564	384387500	247497250	631884750	6128524
Kodagu	10353	127227500	81630083	208857583	991497
Kolar	26911	321840000	216760683	538600683	3540847
Koppal	31609	361437500	244669700	606107200	22492375
Mandya	42455	542075000	386843783	928918783	14008052
Mysore	35739	426622500	283262100	709884600	6554910
Raichur	29196	338322500	242428817	580751317	2262009
Ramanagara	32745	389910000	261309950	651219950	2558572
Shimoga	38235	469682500	292774533	762457033	3768182
Tumkur	52426	633465000	395037867	1028502867	13011349
Udupi	24687	287755000	204446367	492201367	70055631
UttaraKannada	37544	441970000	304029000	745999000	42017104
Yadgir	21244	252665000	168033983	420698983	840460
Total	926017	11119995000	7441224267	18561219267	425135069
Rs in Crores		1112.00	744.12	1856.12	42.51

Annexure 32: Details of Houses provided on the survey (Hut dwellers and SECC)

District Name	Houseless persons as per Hot dwellers survey 2009	Houses provided after Hut dwellers survey upto 2012-13	Houseless persons as per SECC Data 2011	Houses provided after SECC data upto 2016-17	Balance be provided
Bagalkot	9272	40219	93369	33699	59670
Ballari	72311	53904	98150	55421	42729
Belagavi	80653	105612	369145	98398	270747
Bengaluru Rural	1417	11818	33150	23251	9899
Bengaluru Urban	1076	7425	19286	19571	-285
Bider	52379	27880	114838	40324	74514
Chamarajanagar	26468	19766	86818	35185	51633
Chikkaballapur	32985	223860	33837	32364	1473
Chikkamagaluru	7675	17700	85611	27108	58503
Chitradurga	28539	31352	103832	49881	53951
Dakshina Kannada	5044	15385	130928	30128	100800
Davanagere	32473	50150	108387	50399	57988
Dharwad	10372	22233	96633	20705	75928
Gadag	26119	28103	70517	26602	43915
Hassan	29510	32975	191760	40184	151576
Haveri	33822	50158	156331	46713	109618
Kalaburagi	90253	38806	145501	47247	98254
Kodagu	2282	8293	50995	12328	38667
Kolar	13767	25760	49779	40873	8906
Koppal	34710	37055	101678	34878	66800
Mandya	22077	28856	139950	33147	106803
Mysuru	38780	36517	188874	61408	127466
Rajchur	82558	81275	141343	53150	88193
Ramanagara	30157	27616	57645	18367	39278

Evaluation of Performance of RGRHCL

Shivamogga	37526	26812	128680	35202	93478
Tumakuru	87607	62147	138314	56249	82065
Udupi	5622	11252	63230	17185	46045
UttaraKannada	19149	25107	112995	22070	90925
Vijayapura	31990	53460	118969	40885	78084
Yadgiri	57714	27773	77382	28741	48641
Total	1004307	1027795	3307927	1131663	2176264

Annexure 33: Housing Concergence Progress report as on 7.10.2016

Rajiv Gandhi Rural Housing Corporation(Housing Convergence Progress report as on 7.10.2016)							
S.NO	DISTRICT	IAY Houses		House (State Scheme)		Total	
		Person Days Generated	Amount spent Rs. In Lakhs	Person Days Generated	Amount spent Rs. In Lakhs	Person Days Generated	Amount spent Rs. In Lakhs
1	Bagalkote	1572	3.52	546	1.22	2118	4.74
2	Ballari	5151	11.54	8132	18.22	13283	29.75
3	Bangalore	2089	4.68	692	1.55	2781	6.23
4	Belagavi	2066	4.63	2272	5.09	4338	9.72
5	Bengaluru Rural	466	1.04	868	1.94	1334	2.99
6	Bidar	6262	14.03	1452	3.25	7714	17.28
7	Chamraja Nagara	1117	2.50	510	1.14	1627	3.64
8	Chikkaballapura	8087	18.11	1467	3.29	9554	21.40
9	Chikmagalur	2375	5.32	718	1.61	3093	6.93
10	Chitradurga	15853	35.51	1468	3.29	17321	38.8
11	Dakshina Kannada	3027	6.78	861	1.93	3888	8.71
12	Davanagere	2778	6.22	1275	2.86	4053	9.08
13	Dharwar	282	0.63	408	0.91	690	1.55
14	Gadag	7427	16.64	905	2.03	8332	18.66
15	Hassan	4572	10.24	1857	4.16	6429	14.40
16	Haveri	3165	7.09	1400	3.14	4565	10.23
17	Kalaburagi	2114	4.74	514	1.15	2628	5.89
18	Kodagu	1991	4.46	394	0.88	2385	5.34
19	Kolar	1689	3.78	450	1.01	2139	4.79

Evaluation of Performance of RGRHCL

20	Koppal	7568	16.95	1471	3.30	9039	20.25
21	Mandya	21174	47.43	5380	12.05	26554	59.48
22	Mysuru	5607	12.56	2211	4.95	7818	17.51
23	Raichur	1190	2.67	910	2.04	2100	4.70
24	Ramanagara	287	0.64	225	0.50	512	1.15
25	Shimoga	1341	3.00	1030	2.31	2371	5.31
26	Tumkur	18157	40.67	1971	4.42	20128	45.09
27	Udupi	865	1.94	738	1.65	1603	3.59
28	Uttara kannada	1631	3.65	528	1.18	2159	4.84
29	Vijayapura	3898	8.73	1009	2.26	4907	10.99
30	Yadgir	2069	4.63	185	0.41	2254	5.05
	Total	135870	304.349	41847	93.74	177717	398.09

Annexure: 34 Number of Toilets in Rural under Nirmal Bharat Abhiyan (NBA)

Rural-Toilets					
NBA					
S.No	District	2013-14	2014-15	2015-16	Total
1	Bagalkot	1830	903	601	3334
2	Ballari	2950	1406	1157	5513
3	Belagavi	4446	1408	2380	8234
4	Bengaluru Rural	1917	920	1138	3975
5	Bengaluru Urban	1135	402	607	2144
6	Bidar	1773	682	158	2613
7	Chamarajanagar	1891	651	698	3240
8	Chikkaballapur	1869	748	443	3060
9	Chikkamagaluru	2431	721	814	3966
10	Chitradurga	3183	1106	827	5116
11	DakshinaKannada	3550	1291	1830	6671
12	Davanagere	3589	1154	935	5678
13	Dharwad	1716	554	403	2673
14	Gadag	1626	478	497	2601
15	Hassan	2439	662	934	4035
16	Haveri	2566	934	932	4432
17	Kalaburagi	1434	429	91	1954
18	Kodagu	1150	333	406	1889
19	Kolar	1405	501	479	2385
20	Koppal	1530	626	379	2535
21	Mandya	2430	520	848	3798
22	Mysuru	3062	1216	1157	5435
23	Raichur	1359	637	575	2571
24	Ramanagara	1444	385	683	2512
25	Shivamogga	3446	708	995	5149
26	Tumakuru	4626	1689	1761	8076
27	Udupi	2119	1036	1351	4506

28	UttaraKannada	2138	508	858	3504
29	Vijayapura	1660	535	467	2662
30	Yadgiri	601	322	148	1071
Total		67315	23465	24552	115332

Photos under different Schemes

***Photos under
different Schemes***

2005-06 INDIRA AWAS YOJANA



**HASSAN-
HOLENARASIPURA TQ.
BEN.NAME: MEENAKSHI**



**HASSAN-
HOLENARASIPURA TQ.
BEN.NAME: MANJAMMA**



**BELLARY-
BELLARY TQ.
BEN.NAME: NEELAMMA**

2005-06 RURAL ASHRAYA SCHEME



**UTTARA KANNADA-BHATKAL TQ.
BEN.NAME: HONNAMMA**



**SHIMOGA-HOSANAGARA TQ.
BEN.NAME: CHINNANNA**



**UTTARA KANNADA-BHATKAL TQ.
BEN.NAME: PARVATHI**



**SHIMOGA-BHADRAVATHI TQ.
BEN.NAME: JAHIDA BI**



**UTTARA KANNADA-SIRSI TQ.
BEN.NAME: RENUKA**



**UTTARA KANNADA-BHATKAL TQ.
BEN.NAME: FLORINA**

2005-06 RURAL ASHRAYA SCHEME



**SHIMOGA-HOSANAGARA TQ.
BEN.NAME: VARADA BAI**



**SHIMOGA-HOSANAGARA TQ.
BEN.NAME: MANJULA BAI**



**RAMANAGAR-CHANNAPATNA TQ.
BEN.NAME: GOWRI BAI**



**RAMANAGAR-CHANNAPATNA TQ.
BEN.NAME: SAROJAMMA**



**RAMANAGAR-CHANNAPATNA TQ.
BEN.NAME: LAKSHMI BAI**



**RAMANAGAR-CHANNAPATNA TQ.
BEN.NAME: SANNAMMA**

2005-06 RURAL ASHRAYA SCHEME



**BELLARY-HOOVINA HADAGALI TQ.
BEN.NAME: GOWRAMMA**



**RAICHUR-LINGASUGUR TQ.
BEN.NAME: RANGAPPA**



**BELLARY-HOOVINA HADAGALI TQ.
BEN.NAME: LAKSHMAVVA**



**HASSAN-HASSAN TQ.
BEN.NAME: LALITHAMMA**



**HASSAN-HASSAN TQ.
BEN.NAME: PARVATHAMMA**



**BANGALORE RURAL-HOSKOTE TQ.
BEN.NAME: JAMUD**

BASAVA HOUSING SCHEME



**BANGALORE URBAN
BANGALORE EAST TQ.
BEN.NAME: SHANTHAMMA 2010-11
BEN. CODE: 23756**



**RAICHUR - SINDHAGI TQ.
BEN.NAME: 2010-11
BEN.CODE: 80593**



**RAICHUR- SINDHANUR TQ
BEN.NAME: FATHIMA 2010-11
BEN.CODE: 74863**



**TUMKUR - TURUVEKERE TQ.
BEN.NAME: SHARADAMMA 2010-11
BEN. CODE: 131149**



**TUMKUR - KORATAGERE TQ.
BEN.NAME: SAKAMMA 2010-11
BEN.CODE: 194550**



**BELAGAVI - GOKAK TQ.
BEN.NAME: SHIVAKKA 2013-14
BEN.CODE: 432768**

BASAVA HOUSING SCHEME



GADAG - MUNDARAGI TQ.
BEN.NAME: HUCCHHAVVA 2010-11
BEN.CODE: 73841



RAMANAGAR - CHANNAPATNA TQ.
BEN.NAME: RATHNAMMA 2010-11
BEN.CODE: 57098



RAMANAGAR - RAMANAGAR TQ.
BEN.NAME: PARVATHAMMA 2010-11
BEN.CODE: 80661



RAMANAGAR - RAMANAGAR TQ.
BEN.NAME: LAKSHMAMMA 2010-11
BEN.CODE: 31815



RAMANAGAR - RAMANAGAR TQ.
BEN.NAME: DODDAMMA 2010-11
BEN.CODE: 97260



CHIKKAMAGALUR - SHRINGERI TQ.
BEN.NAME: GULABI 2013-14

BASAVA HOUSING SCHEME



**UTTARA KANNADA - KUMTA TQ.
BEN.NAME: DEVIYARE 2010-11**



**UTTARA KANNADA - KUMTA TQ.
BEN.NAME: TULASI 2013-14
BEN. CODE: 107534**



**MYSORE - PERIYAPATMA TQ.
BEN.NAME: LAKSHMAMMA 2010-11
BEN.CODE: 144744**



**MYSORE - H.D. KOTE TQ.
BEN.NAME: YASHODAMMA 2013-14
BEN.CODE: 238530**



**BELLARY - HOOVINA HADAGALI TQ.
BEN.NAME: ANNAPOORNAVVA
2013-14
BEN.CODE: 258124**



**GADAG - MUNDARGI TQ.
BEN.NAME: FAKIRAVVA 2010-11
BEN. CODE : 73889**

BASAVA HOUSING SCHEME



KOPPAL - KUSTIGI TQ.
BEN.NAME: LALITHA 2010-11



**CHIKKABALLAPUR
SHIDLAGHATTA TQ.**
**BEN.NAME: VIJAYALAKSHMI
2010-11**



SHIMOGA - SORABA TQ.
BEN.NAME: 2010-11
BEN.CODE: 41547



GADAG - MUNDARGI TQ.
BEN.NAME: SUMANGALA 2010-11
BEN.CODE: 49305



KALBURGI - SEDAM TQ.
**BEN.NAME: ANANTHAMMA
2010-11**
BEN.CODE: 179847



GADAG - SHIRAHATTI TQ.
BEN.NAME: ERAVVA 2010-11
BEN. CODE : 44750

BASAVA HOUSING SCHEME



GADAG - MUNDARGI TQ.
BEN.NAME: IMAM BI 2010-11
BEN. CODE: 49135



CHIKKAMAGALUR - N.R.PURA TQ.
BEN.NAME: PUSHPA 2010-11
BEN. CODE: 71254



CHIKKAMAGALUR - KOPPA TQ.
BEN.NAME: TARAKSHI 2010-11
BEN.CODE: 45416



DHARWAD - HUBLI TQ.
BEN.NAME: GANGAVVA 2010-11
BEN.CODE: 63198



CHIKKAMAGALUR - N.R.PURA TQ.
BEN.NAME: FATIMA BI 2010-11
BEN.CODE: 39714



CHIKKAMAGALUR - MUDIGERE TQ.
BEN.NAME: KAVITHA 2010-11
BEN. CODE : 42490

BASAVA HOUSING SCHEME



SHIMOGA - THIRTHALLI TQ.
BEN.NAME: KALAVATHI 2010-11
BEN. CODE: 127143



SHIMOGA - HOSANAGAR TQ.
BEN.NAME: GIDDU BAI 2010-11
BEN. CODE: 82081



SHIMOGA - SORABA TQ.
BEN.NAME: MANJAMMA 2010-11
BEN.CODE: 111265



SHIMOGA - SORABA TQ.
BEN.NAME: KALAMMA 2010-11
BEN.CODE: 111396



SHIMOGA - HOSANAGAR TQ.
BEN.NAME: MEENAKSHI 2010-11
BEN.CODE: 59622



SHIMOGA - HOSANAGAR TQ.
BEN.NAME: YOGENDRAPPA
2013-14
BEN. CODE : 174105

INDIRA AWAS YOJANA



BANGALORE RURAL-DEVANAHALLI TQ.
BEN.NAME: MUNINANJAMMA 2014-15
BEN.CODE: 64181



RAICHUR-SINDHANUR TQ.
BEN.NAME: ERAMMA 2014-15
BEN.CODE: 290751



RAICHUR-RAICHUR TQ.
BEN.NAME: SHASHIKALA 2011-12
BEN.CODE: 195104



RAICHUR-SINDHANUR TQ.
BEN.NAME: DURGAMMA 2011-12
BEN.CODE: 257218



RAICHUR-SINDHANUR TQ.
BEN.NAME: BASAMMA 2011-12
BEN.CODE: 176215



CHIKKABALLAPUR-BAGEPALLI TQ.
BEN.NAME: PARVATHAMMA 2013-14

INDIRA AWAS YOJANA



**CHIKKABALLAPUR-BAGEPALLI TQ.
BEN.NAME: VENKATARAMANAMMA
2013-14**



**CHIKKABALLAPUR-BAGEPALLI TQ.
BEN.NAME: SHOBHA 2013-14
BEN.CODE: 88704**



**CHIKKABALLAPUR
CHIKKABALLAPUR TQ.
BEN.NAME: SUVARNAMMA 2013-14
BEN.CODE: 105970**



**BELGAVI-GOKAK TQ.
BEN.NAME: RAMAKKA 2012-13
BEN.CODE: 386861**



**TUMKUR-TUMKUR TQ.
BEN.NAME: MALA 2013-14
BEN.CODE: 314961**



**BELGAVI-KHANAPUR TQ.
BEN.NAME: SUBHADRA 2012-13
BEN.CODE: 352920**

INDIRA AWAS YOJANA



BELGAVI - ANKALAGI TQ.
BEN.NAME: PADMAVVA 2011-12
BEN.CODE: 236874



BELGAVI - ANKALAGI TQ.
BEN.NAME: MAHABOObI 2012-13
BEN.CODE: 386869



GADAG - RON TQ.
BEN.NAME: KASTHURAVVA
2012-13
BEN.CODE: 79462



GADAG - RON TQ.
BEN.NAME: NAGAMMA 2013-14
BEN.CODE: 262431



GADAG - RON TQ.
BEN.NAME: PARVATHAVVA 2012-13
BEN.CODE: 80753



GADAG - RON TQ.
BEN.NAME: SHANTHAVVA 2013-14
BEN.CODE: 80749

INDIRA AWAS YOJANA



**BELLARY - HOOVINA HADAGALI TQ.
BEN.NAME: HEMABAI 2012-13
BEN.CODE: 230104**



**BELLARY - KUDLIGI TQ.
BEN.NAME: MARAKKA 2014-15
BEN.CODE: 269403**



**BELLARY - KUDLIGI TQ.
BEN.NAME: SHARADAVVA 2014-15**



**RAMANAGAR - MAGADI TQ.
BEN.NAME: PUSHPALATHA 2011-12
BEN.CODE: 73763**



**BELLARY - HOOVINA HADAGALI TQ.
BEN.NAME: FATHIMA BAI 2012-13
BEN.CODE: 203755**



**RAMANAGAR - MAGADI TQ.
BEN.NAME: SEERAMMA 2013-14
BEN.CODE: 113551**

INDIRA AWAS YOJANA



CHIKKAMAGALUR-N.R. PURA TQ.
BEN.NAME: DHANYA 2013-14
BEN.CODE: 106684



MYSORE - H.D. KOTE TQ.
BEN.NAME: JYOTHI 2011-12
BEN.CODE: 144327



DAVANGERE - HONNALI TQ.
BEN.NAME: HALAVAMMA 2013-14
BEN.CODE: 187100



**DAKSHINA KANNADA
BELTHANGADI TQ.**
BEN.NAME: AVVAMMA 2011-12
BEN.CODE: 42221



DAVANAGERE - CHANNAGIRI TQ.
BEN.NAME: SUJATHA 2014-15



**DAKSHINA KANNADA
PUTTUR TQ.**
BEN.NAME: JANAKI 2013-14
BEN. CODE: 74543

INDIRA AWAS YOJANA



RAMANAGAR - RAMANAGAR TQ.
BEN.NAME: MAYAMMA 2012-13
BEN. CODE: 104635



RAMANAGAR - CHANPATNA TQ.
BEN.NAME: NINGAMMA 2012-13
BEN. CODE: 103645



DAVANAGERE - HARAPANAHALLI TQ.
BEN.NAME: KENCHAPPA 2013-14
BEN.CODE: 192931



DHARWAD - HUBLI TQ.
BEN.NAME: SHARIF 2012-13
BEN.CODE: 68614



RAICHUR - RAICHUR TQ.
BEN.NAME: LAKSHMI 2013-14
BEN.CODE: 195138



RAICHUR - MANVI TQ.
BEN.NAME: VIJAYALAKSHMI
2011-12
BEN. CODE : 193233

INDIRA AWAS YOJANA



**GADAG -SHIRAHATTI TQ.
BEN.NAME: ANASAVVA 2013-14
BEN. CODE: 108556**



**KALBURGI - CHITTAPUR TQ.
BEN.NAME: SAHAVEER 2011-12
BEN. CODE: 276301**



**KALBURGI - CHITTAPUR TQ.
BEN.NAME: ERAMMA 2013-14
BEN.CODE: 337545**



**KALBURGI - CHITTAPUR TQ.
BEN.NAME: PARVATHI 2013-14
BEN.CODE: 337536**



**DHARWAD - HUBLI TQ.
BEN.NAME: SANGAVVA 2011-12
BEN.CODE: 52472**

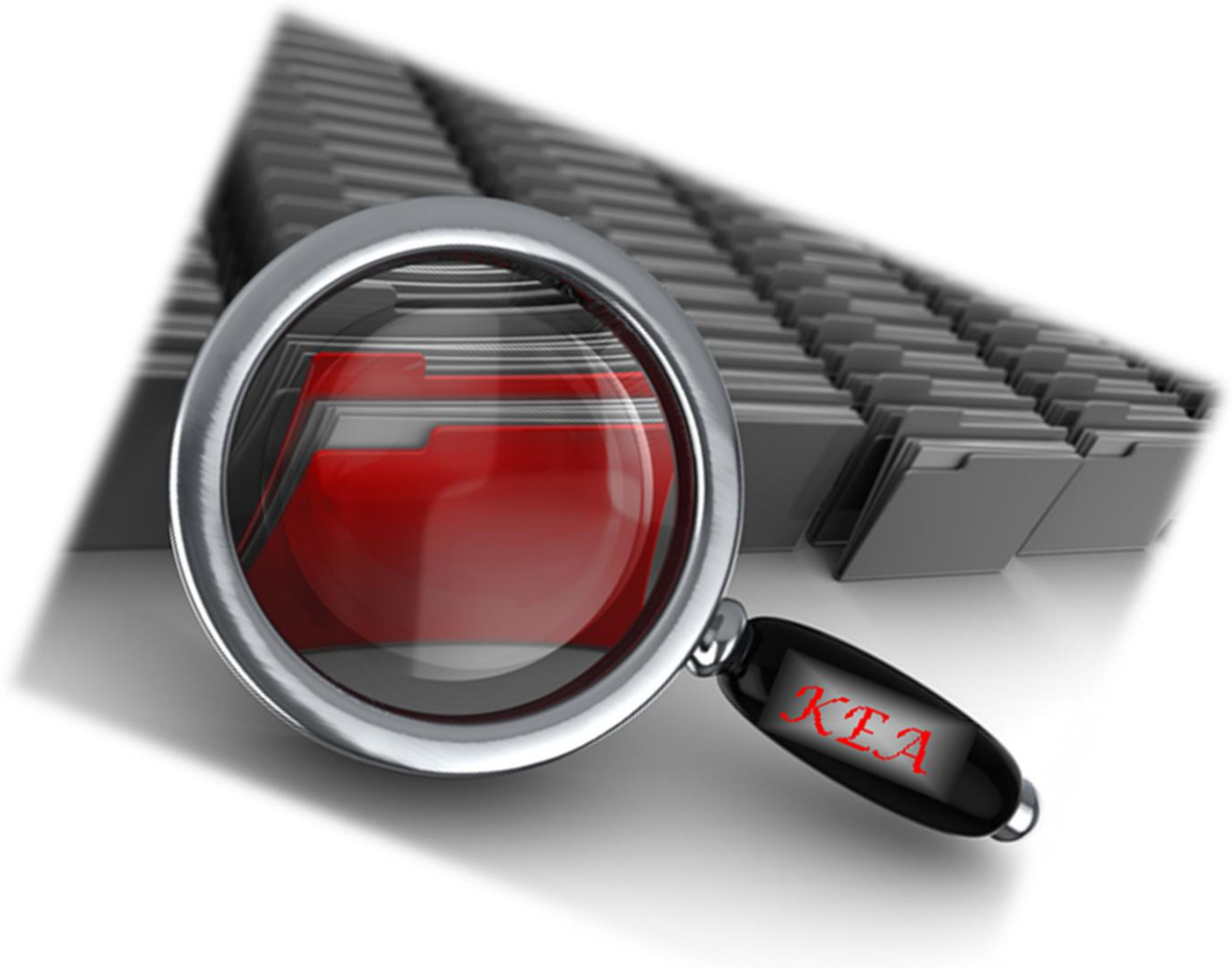


**SHIMOGA - HOSANAGAR TQ.
BEN.NAME: YASHODA
2013-14
BEN. CODE : 146195**



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
Karnataka Evaluation Authority

**EVALUATION OF THE PERFORMANCE OF RAJIV GANDHI
RURAL HOUSING CORPORATION LIMITED**



~~TRA~~- APRIL-2014 ~~IRA~~- APRIL-2015 ~~DRA~~- DEC-2016 ~~FNO~~- KEA 36 EVN 2012
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