

EVALUATION OF HOUSING SCHEME FOR DEVADASIS UNDER DEVADASI REHABILITATION PROGRAMME

Implemented by
Karnataka State Women Development Corporation, Government of
Karnataka, Bangalore

V RAMASWAMY



Centre for the Study of Social Change and Development
Institute for Social and Economic Change
Dr V K R V Rao Road, Nagarabhavi P O
Bangalore – 560 072, India

July 2011

ACKNOWLEDGEMENTS

The study on the “Evaluation of the housing Scheme for Devadasis Under Devadasi Rehabilitation Programme” was conducted covering 10 districts where the practice of dedicating girls to the temples was in vogue in the past. The Government of Karnataka had introduced several programmes to rehabilitate the Ex-Devadasis and the present exercise is an effort to study the implications of the programme in the selected districts. The study was sponsored by the Karnataka State Women Development Corporation, Government of Karnataka, Bangalore. I am indebted to Shri Shanthappa, the earlier Managing Director and Shri V K Subbaiah, Managing Director for sponsoring the study and extending their support for conducting the study. Thanks are due to Smt M Prabhavathi, and Nagaraj, the former and the present General Managers, Smt. K H Parvathamma, Industrial Promotion Officer, Smt Roopashree, the office Superintendent, Srinivasa Gowda and their staff at KSWDC, Bangalore. I am also indebted to the Project Officers and the project implementation officers of DRP along with the Volunteers at the field level, and Ms.Shoba Ghasthi, Managing Director, MASS and her staff for their cooperation.

The encouragement from Professor R S Deshpande, Director, ISEC, to initiate the study and his constant support and inspiration enabled me to complete the study. I remain indebted to him. Dr. K G Gayathri Devi, Associate Professor, deserves special thanks for her advice during the course of the study. I also thank my colleagues in the Centre, Dr. G.K. Karanth and Dr. Manohar Yadav who lent me the requisite support for the completion of this study.

My sincere thanks are due to the Registrar Dr. H Shashidhar, IAS (Retd.) and his staff, the Accounts Officer and the staff for their logistic support in completing the study. Thanks are due to Ms. Radha N, Ms. Prameela, Ms. Gayathri Pawar, Mr. Nagesh Kumar, Mr Santhosh, Mr Subash, Mr Pradeep, and Mr. Mohammed Ashfaq for their involvement in data collection and analysis. Mr. Shailaja, Mr Sathish Kamath, Mr T Amaranath, Mr T L N Swamy, Mr S. A. Prakash, Mr Kalyanappa, Mr K Venkatesh, Mr. Rajana, Ms M N Shantha Kumari, Ms. K Suma for all the administrative help rendered by them during the course of this study.

I owe a special thanks to my wife Mrs Amravathi Ramaswamy, Daughter Mrs R. Sushma Nagaraj, Son-in-law Dr Nagaraj and the grand children Uttam and Chaitanya who have borne my absence during the field visits and facilitated to complete the Study.

BANGALORE
July 8, 2011

V. RAMASWAMY

CONTENTS

	Page No.
CHAPTER I: Introduction	
I. Introduction	1
II. Objectives	4
III. Methodology	5
IV. Research Tools	5
V. Analysis	5
VI. Universe	6
CHAPTER II: Socio-Demographic Profile	
I. Introduction	9
II. Age	10
III. Marital Status	11
IV. Education Level	11
V. Occupation	12
VI. Household Population	13
VII. Family Size	14
VIII. Type of Family	14
IX. Age at Dedication	15
X. The Children	16
XI. Age of Children	17
XII. Marital Status of Children	19
XIII. Educational Status of Children	22
XIV. Occupation of Children	24
CHAPTER III: Dimensions of House Construction	
I. Introduction	27
II. Stage of House Construction	30
III. Housing Site	41
IV. Housing Assistance	43
V. Bagyajyothi	45
VI. Lavatory	46
VII. Bathroom	47
VIII. Cooperation of the Officials	48
IX. Release of Financial Assistance	54
CHAPTER IV: Summary and Recommendations	
I. Introduction	63
II. Summary of the Findings	64
III. Policy Recommendations	75
Appendix-I	76

CHAPTER I

INTRODUCTION

I. **Introduction:**

The State of Karnataka has been showing its commitment to the development of women especially women belonging to the downtrodden like Scheduled Castes, Scheduled Tribes and Other Backward Classes through various plans and policies. The Karnataka State Women Development Corporation a wing of the Directorate of Women and Child Welfare Department, Government of Karnataka, focuses its attention in the planning and implementation of specific action plans to empower and promote schemes for income generation for the women in the State.

The Karnataka State Women Development Corporation (KSWDC) was established in 1987 with the main objectives of designing and implementing schemes for the socio-economic empowerment of women. In order to achieve this objective, the KSWDC has undertaken several programmes for women development. They include 1. Identification of prospective women entrepreneurs and provide them with the necessary facilities; 2. To provide income generating schemes to the downtrodden and under privileged women and women's groups; 3. To mobilise credit through banks and other financial institutions; 4 to facilitate the marketing linkages; 5. To promote and strengthen women's organisations and co-operatives; 6. To provide technical consultancy services in project preparation and execution; 7. And most importantly to arrange job oriented training in trades or skills suitable to improve the job opportunities through the Women's polytechnics and NGOs.

KSWDC in its efforts to empower women has implemented several programmes since its inception. Among them, Udyogini scheme, has encouraged several women to take up self employment and income generating activities with a unit cost of Rs 1,00,000. In order to enhance the employment opportunities, several job oriented skill development training programmes were organised especially for educated women belonging to lower income group, widows, destitute and physically handicapped. In addition, the Corporation has taken up the Devadasi Rehabilitation Programme mainly to eradicate the evil practice of dedication of girls and other welfare programmes for the Ex-Devadasis. In addition, it also introduced Marketing Assistance Scheme to provide better marketing facilities for the upcoming women entrepreneurs and women organisations including Stree Shakti groups. It is also running a State Resource Centre for the promotion of research on women and other activities. The KSWDC has launched e-Mahile Comprehensive Information and Service Centres, Aasare Scheme, etc. All the above schemes are being financed by the State government. The Corporation is also implementing several schemes with the Central government financial assistance. They include STEP to impart training for improvement of skills in the traditional sectors and to establish production centres. Day care centre is another scheme especially for the welfare of senior citizens.

The word Devadasi means a servant or slave of God, who was dedicated to the Gods for eternal service. The ritual of dedication of girls as Devadasis takes place in a specified temple where the girl ritually married to the idol and the ceremony is referred as dedication. Dedication of girls will be done prior to their attaining the puberty. Initially the system had religious sanctity with the societal acceptance and had wider respect. But, over the years, the system lost the community's acceptance and became a social evil. In order to root out the evil practice of Devadasi system, the Government of Karnataka had undertaken several welfare programmes for the Ex-Devadasis. In the year 1993-94 the Department of Women and Child welfare has undertaken identification of Devadasis in the state. The identification was done in co-ordination with CDPO's at the Taluk level and the Anganwadi workers at the village level. In addition, help and assistance was also taken from various Government Departments and the services of the voluntary agencies working for the cause of Devadasi upliftment. The Devadasi practice was in vogue in 10

Districts namely, Bagalkote, Bijapur, Belgaum, Gadag, Koppal, Haveri, Raichur, Bellary, Gulbarga and Dharwad where 22873 of Devadasis were identified (Table 1.1). Each individual person was given an identification number. Taking cognizance of The Karnataka Devadasis (Prohibition of Dedication) Act, 1982, these identified persons were deemed to have given up the Devadasi practice. Hence they were treated as Ex-Devadasis.

Table 1.1 Number of Devadasis identified during 1993-94 survey

Sl. No.	Districts	No. of Devadasis
1	Bijapur	1964
2	Bagalkote	4804
3	Belgaum	3600
4	Bellary	1635
5	Koppal	4880
6	Raichur	2494
7	Gulbarga	991
8	Gadag	1407
9	Haveri	617
10	Dharwad	481
Total		22873

Source: KSWDC documents

As a consequence of The Karnataka Devadasis (Prohibition of Dedication) Act, 1982 and in order to root out the evil practice of dedication of girls as Devadasis, the Government of Karnataka had undertaken several welfare programmes for the ex Devadasis in the notified districts to create awareness among people. The important among them were organizing camps, street plays, exhibitions, wall writings, signboards, pamphlets and handbills. In addition to Government departments, several NGO's were also working for eradication of the evil practice of Devadasi system. One such organization was MASS, which was promoted by the Ex-Devadasi women in Belgaum district facilitated by the Government of Karnataka and the MYRADA.

Awareness among the Ex-Devadasis regarding the welfare programmes is a pre-requisite for availing benefits under such schemes. Such information was made available to them

through the project officers and the staff of the Devadasi Rehabilitation Project (DRP) at the District level and also through the officials of the KSWDC. Further, the information was also made available through volunteers trained among the Ex-Devadasis. The village panchayat and the neighbours were also contributed to the information dissemination.

Irrespective of the District, the Ex-Devadasis were aware of not only the welfare schemes and programmes but also the Act related to the abolition of dedication of girls as Devadasis. Further, they were also aware of the consequences of the violation of such Act. If a person involve in dedicating the children or encouraging others to dedicate the girls as Devadasis, he or she will have to undergo punishment as enlisted in the Act.

Among several rehabilitation programmes, during 2009-10 the KSWDC has provided assistance to the shelter less Ex-Devadasi women to construct a house. Now the Corporation intends to know the impact of the Housing programmes to be evaluated by an independent organisation. The present exercise is a part of the above mandate. With the above background, the study has proposed the following objectives.

II. **Objectives:**

The main objective of the present study is to asses the impact of Housing provided by KSWDC for Ex-Devadasis in Karnataka State. For analytical purpose, the main objective is divided and restated as follows:

1. To asses the benefits derived by the Ex-Devadasis from the Housing provided by KSWDC in Karnataka State
2. To asses the process of implementation of Housing provided by KSWDC for Ex-Devadasis in Karnataka State
3. To asses the hurdles, if any, faced by the Ex-Devadasis during the implementation of the Housing scheme.
4. To make a few policy suggestions

III. Methodology:

As a part of the study both quantitative and qualitative methods were used. A structured questionnaire was used to collect the quantitative data. The participative exercises were employed especially the focused group discussions, informal discussions not only with Ex-Devadasis but also with the community leaders and others to collect qualitative information. In addition, information pertaining to important rituals and other cultural aspects among the ex-Devadasis in the selected districts was also collected.

IV. Research Tools:

Primary and secondary data were collected through different techniques. The secondary information was collected from published and unpublished research reports, publications, letters and other documents. In addition, the study also made use of government documents, project reports and the census reports.

Primary data were collected by canvassing a structured questionnaire. In addition, discussions were held to elicit the views of important community leaders. The data collected through various sources were computerized so as to derive necessary tables. For the sake of analysis only simple percentages and averages were used.

V. Analysis:

A proper understanding of the structure and context of the profile of the sample respondents and their households was necessary for the researcher to make an objective assessment of the research issue. It was the basic characteristics which had provided an understanding of the whole universe. The analysis of data has provided a holistic understanding of the background of the people living in different geographic locations. While analyzing the data or field level notes, utmost care was taken to describe the real situation at the ground level. For the purpose of comparing field level notes or data and to arrive at a comparable picture, the 'district' as a basic variable was taken. The data or information pertaining to each district was tabulated separately and presented in the form of tables. Such an analysis would help the reader to understand the variations as well as similarities of livelihoods of people residing in different locations.

VI. Universe:

Familiarity of the field is necessary to understand different dimensions of the problem. Further, it enables the researcher to focus on issues more sharply and collect information more accurately. The sample selection was finalised during the meeting of officials of KSWDC and the ISEC faculty. It was decided that the study has to cover 10 districts and in each district a sample of fifty respondents to be selected randomly. Based on the availability of respondents, due representation was given covering 31 taluks from these District (Table 1.2).

A research team including the author of this report from the Institute for Social and Economic Change (ISEC) undertook the field visits during December 2010 and January 2011. Based on the above criteria, 500 respondents were selected from 126 localities including villages and towns from 10 districts. The research team undertook the survey in the districts of Bijapur, Bagalkote, Belgaum, Bellary, Koppal, Raichur, Gulbarga, Gadag, Haveri and Dharwad. Within these districts, the study was confined to the taluks of Bijapur, Basavana Bagewadi, Muddebihal, Bagalkote, Jamakhandi, Badami, Hunugund, Athani, Gokak, Ramdurga, Chikkodi, Hospet, Sandur, Koppal, Yelburga, Deodurga, Manvi, Chittapur, Aland, Surapura, Jewargi, Gadag, Ron, Shirahatti, Haveri, Savanur, Ranebennur, Kundagol and Hubli. The survey was conducted using a household schedule covering social, economic, cultural, religious, political, demographic and other aspects of the livelihoods of the people (Appendix 1.1). The District and taluk-wise villages along with the number of respondents interviewed for the study have been indicated in Table 1.2.

Table 1.2 District and taluk-wise distribution of Villages and the Respondents

District	Taluk	Total villages		Total Respondents	
		Numbers	Percentages	Numbers	Percentages
Bijapur	Bijapur	2	1.54	12	2.40
	Basavana Bagewadi	4	3.08	18	3.60
	Muddebihal	4	3.08	20	4.00
Bagalkote	Bagalkote	5	3.85	18	3.60
	Jamakhandi	5	3.85	17	3.40
	Badami	2	1.54	8	1.60
	Hunugund	2	1.54	7	1.40
Belgaum	Athani	6	4.62	15	3.00
	Gokak	3	2.31	7	1.40
	Ramdurga	1	1.54	6	1.20
	Chikkodi	2	3.08	9	1.80
	Hukkeri	5	3.85	13	2.60
Bellary	Koppal	7	5.38	30	6.00
	Yelburga	6	4.62	20	4.00
Koppal	Koppal	7	5.38	30	6.00
	Yelburga	6	4.62	20	4.00
Raichur	Deodurga	11	8.46	26	5.20
	Manvi	11	8.46	24	4.80
Gulbarga	Chittapur	3	2.31	10	2.00
	Aland	3	2.31	16	3.20
	Surpura	2	1.54	9	1.80
	Jewargi	4	3.08	15	3.00
Gadag	Gadag	5	4.62	12	2.40
	Ron	5	3.85	16	3.20
	Shirahatti	5	3.85	22	4.40
Haveri	Haveri	2	1.54	9	1.80
	Savanur	4	3.08	25	5.00
	Ranebennur	3	2.31	16	3.20
Dharwad	Kundagol	3	2.31	35	7.00
	Hubli	5	3.85	15	3.00
Total		126	100.00	500	100.00

As mentioned above, data were collected covering 126 villages and 500 respondents from the selected districts. Of the total villages covered 22 villages were from Raichur district, 17 villages were from Belgaum district and 15 villages were from Gadag district. Another 14 villages were from Bagalkote and 13 villages were from Koppal districts. Of the remaining, 12 villages were from Gulbarga, 10 villages were from Bijapur district, 9

villages were from Dharwad district, 8 villages were from Haveri district and 6 villages were from Bellary district (Table 1.3). Table 1.4 has revealed that of the total respondents, 90.20 per cent were from the rural areas or villages and 9.80 per cent were from the urban areas.

Table 1.3 District -wise distribution of selected Villages

District	Total villages	
	Numbers	Percentages
Bijapur	10	7.94
Bagalkote	14	11.11
Belgaum	17	13.49
Bellary	6	4.76
Koppal	13	10.32
Raichur	22	17.46
Gulbarga	12	9.52
Gadag	15	11.90
Haveri	8	6.35
Dharwad	9	7.14
Total	126	100.00

Table: 1.4 Percentage distribution respondents by place of residence and district

Districts	Nature of Residence		Total
	Rural	Urban	
Bijapur	84.00	16.00	100.00
Bagalkote	100.00		100.00
Belgaum	96.00	4.00	100.00
Bellary	84.00	16.00	100.00
Koppal	100.00		100.00
Raichur	94.00	6.00	100.00
Gulbarga	88.00	12.00	100.00
Gadag	78.00	22.00	100.00
Haveri	100.00		100.00
Dharwad	78.00	22.00	100.00
Total	90.20	9.80	100.00

CHAPTER II

SOCIO-DEMOGRAPHIC PROFILE

I. Introduction:

It is beyond doubt to accept that, for the development of an individual, the family environment is crucial. A child's future is shaped in the family. A child is socialised in the family so as to be a good citizen as s\he grows old. It provides an opportunity to learn skills of various sorts depending upon the parent's occupation, education, cultural values, etc. Apart from that, the children learn the basics of life especially to perform his or her role in different situations and also during different stages of his or her life. This means to say that the socialisation process enabled the child to grow into an adult with the knowledge of his or her commitment and expectations of the family, neighbourhood, kith and kin, peers and various inter and intra relationships he or she has to have in the course of his or her life, along with the rights and obligations he or she has to adhere to. All these expectations of an individual also varied from family to family and community to community even though there would be general expectations of and accepted pattern of role behaviour in different scenarios.

Each and every family consists of few individuals with well defined sets of relationships. Based on this, the families are categorised into various types. These include nuclear or sub nuclear to joint or extended families. The variations can also be seen in terms of the headship of the family, whether the family or household was headed by male or female members. In addition, the number of persons in the family, the sex ratio, educational level, the skills and training in different trades of members of the family enabled an individual in the household to shape his or her personality and the status in the wider community.

An attempt has been made in this chapter to analyse the socio economic characteristics of respondents. The total universe of the study pertains to 500 respondents. The analysis of data about the demographic characteristics of these sample respondents has been presented in the following paragraphs.

II. Age

The age-wise classification of data has shown that 72.80 per cent of the respondents belonged to the age group of 46 to 60 years of age. Another 17.40 per cent was in the age group of 61 to 70 years followed by 6.20 per cent of respondents with the age 71 years and above (Table 2.1). It was in Koppal district, the percentage of respondents in the age group of 61 to 70 years were high (50 per cent). Similarly, it was in Bagalkote and Koppal (12 per cent each) districts where the percentage of the respondents in the age group of 71 years and above was high as compared to other districts.

Table 2.1 Percentage distribution of Respondents by Age and District

District	Age				Total
	Up to 45Years	46 to 60 Years	61 to 70 Years	71 years and above	
Bijapur	4.00	86.00	4.00	6.00	100.00
Bagalkote	12.00	64.00	12.00	12.00	100.00
Belgaum	8.00	72.00	14.00	6.00	100.00
Bellary		82.00	12.00	6.00	100.00
Koppal		38.00	50.00	12.00	100.00
Raichur	6.00	64.00	22.00	8.00	100.00
Gulbarga		86.00	10.00	4.00	100.00
Gadag		74.00	26.00		100.00
Haveri	2.00	88.00	6.00	4.00	100.00
Dharwad	4.00	74.00	18.00	4.00	100.00
Total	3.60	72.80	17.40	6.20	100.00

III. Marital Status:

The socio-religious restrictions put a ban on the Ex-Devadasis to go for marriage. Further, they strongly believe that entering marital ties after dedicating themselves to the God will lead to their destruction as God will curse them with severe punishment. In spite of such a ban or belief, there are about four (0.80 per cent) Ex-Devadasi in the sample who had married and living happily with her husband and children. In terms of districts, the married Ex-Devadasi was from Belgaum (6 per cent) and Haveri (2 per cent) districts (Table: 2.2)

Table 2.2 Percentage distribution of Respondents by Marital Status and District

Districts	Marital Status		Total
	Yes	No	
Bijapur		100.00	100.00
Bagalkote		100.00	100.00
Belgaum	6.00	94.00	100.00
Bellary		100.00	100.00
Koppal		100.00	100.00
Raichur		100.00	100.00
Gulbarga		100.00	100.00
Gadag		100.00	100.00
Haveri	2.00	98.00	100.00
Dharwad		100.00	100.00
Total	0.80	99.20	100.00

IV. Educational Level:

Table 2.3 has revealed that nearly 95 per cent of the respondents were illiterate. Those who had schooling, only 4.60 per cent had studied up to primary and 0.40 per cent had gone up to the high school level. It seems the reason for low level of literacy may be due to the social and cultural background of the sample respondents. Further, it is evident from Table 2.3 that all the Ex-Devadasis in the sample were illiterates in Bijapur, Koppal and Gulbarga districts and excepting Bagalkote district (88 per cent), the level of illiteracy was above 90 per cent in all other districts.

Table: 2.3 Percentage distribution of Respondents by Educational Status and District

District	Educational Status			Total
	Illiterate	Primary	High School	
Bijapur	100.00			100.00
Bagalkote	88.00	12.00		100.00
Belgaum	90.00	8.00	2.00	100.00
Bellary	94.00	6.00		100.00
Koppal	100.00			100.00
Raichur	90.00	8.00	2.00	100.00
Gulbarga	100.00			100.00
Gadag	94.00	6.00		100.00
Haveri	96.00	4.00		100.00
Dharwad	98.00	2.00		100.00
Total	95.00	4.60	0.40	100.00

V. Occupation:

Table 2.4 has revealed that 57.40 per cent among the respondents were pursuing labour as their occupation. When one clubbed labour with the agricultural labour, then the profession of labour became numerically significant with 62.60 per cent. Another 15.60 per cent of the respondents were pursuing animal husbandry. About 11.80 per cent were engaged in petty business or vegetable and fruit vending. Only 2.80 per cent depended on agriculture followed by another 5.20 per cent who substituted agriculture with labour for their livelihoods.

Table 2.4 Percentage distribution of Respondents by Occupation and district

District	Agriculture	Agriculture & Coolie	Petty shop	Coolie	Dependents	Vegetable Vendor	Animal Husbandry	Total
Bijapur	2.00		4.00	72.00	8.00	4.00	10.00	100.00
Bagalkote			4.00	60.00	8.00	12.00	16.00	100.00
Belgaum			2.00	60.00	8.00	6.00	24.00	100.00
Bellary			10.00	56.00	6.00	8.00	20.00	100.00
Koppal	4.00	14.00	8.00	50.00	2.00	12.00	10.00	100.00
Raichur		10.00	2.00	60.00	6.00	6.00	16.00	100.00
Gulbarga	16.00	8.00		48.00	12.00		16.00	100.00
Gadag	6.00	16.00	8.00	40.00	10.00	6.00	14.00	100.00
Haveri		4.00	8.00	62.00	6.00	6.00	14.00	100.00
Dharwad			4.00	66.00	6.00	8.00	16.00	100.00
Total	2.80	5.20	5.00	57.40	7.20	6.80	15.60	100.00

Though the dependence on labour was evident in all districts by the Ex-Devadasis women, it was in Gulbarga and Gadag districts their involvement in agriculture seems to be noteworthy. Similarly, in the districts of Bagalkote, Koppal and to some an extent in Bellary several respondents had chosen petty business and vegetable vending as a source of their livelihoods (Table 2.4)

VI. Household Population:

The Ex-Devadasis are not living alone. Except a few, all others are living either with their parents, brothers and sisters along with their children and other members of the family like any normal household. The following paragraphs will provide a background of their households especially the children.

The total population from the sample households constituted 2606 persons. Table 2.5 has revealed that among the total sample, 59.06 per cent (1539 persons) were females and 40.94 per cent (1067 persons) were males. The proportion of females was slightly higher than those of males irrespective of the district.

Table 2.5 Percentage distribution of total Population of the Sample Households

District	Number			Percentage		
	Males	Females	Population	Males	Females	Population
Bijapur	99	159	258	38.37	61.63	100.00
Bagalkote	123	174	297	41.41	58.59	100.00
Belgaum	68	128	196	34.69	65.31	100.00
Bellary	137	177	314	43.63	56.37	100.00
Koppal	111	162	273	40.66	59.34	100.00
Raichur	128	172	300	42.67	57.33	100.00
Gulbarga	113	154	267	42.32	57.68	100.00
Gadag	97	145	242	40.08	59.92	100.00
Haveri	105	135	240	43.75	56.25	100.00
Dharwad	86	133	219	39.27	60.73	100.00
Total	1067	1539	2606	40.94	59.06	100.00

VII. Family Size:

Table 2.6 has revealed that a majority (36.00 per cent) of households had 6 to 10 persons per household or family followed closely by 30.00 per cent of households had 3 to 5 persons and 29.20 per cent of households had a family size of less than 3 persons per household. Nearly 5 per cent of households had a family size of more than 10 persons per household. The average family size of the sample worked out to be 5.21 persons per household.

Table: 2.6 Percentage distribution of sample households by size of the family in the study area

District	Family Size				Total	Average size of the family
	Up to 3 persons	3 to 5 Persons	6 to 10 Persons	10 Persons and above		
Bijapur	32.00	26.00	38.00	4.00	32.00	5.16
Bagalkote	20.00	36.00	36.00	8.00	20.00	5.94
Belgaum	52.00	26.00	20.00	2.00	52.00	3.92
Bellary	8.00	36.00	46.00	10.00	8.00	6.28
Koppal	24.00	30.00	42.00	4.00	24.00	5.46
Raichur	28.00	22.00	38.00	12.00	28.00	6.00
Gulbarga	26.00	24.00	50.00		26.00	5.34
Gadag	32.00	30.00	36.00	2.00	32.00	4.84
Haveri	30.00	38.00	28.00	4.00	30.00	4.80
Dharwad	40.00	32.00	26.00	2.00	40.00	4.38
Total	29.20	30.00	36.00	4.80	29.20	5.21

VIII. Type of Family:

The categorisation of family was done based on the structure of the family. If the family had both the spouses (husband and wife) or if any one of the spouses was dead and other spouse alive along with their unmarried children, the family was categorised as the nuclear family. In a joint family, there will be more than one generation of members

living together irrespective of the line of descent. There were instances where only a single person lived independently and such families have been referred here as lone member family or single member family. As the Ex-Devadasi forms a member of the parent family or an independent family with her children or grand children or stay alone, the family has been categorised accordingly.

Table 2.7 has shown that a majority of the sample households (58.60 per cent) has nuclear families. The share of joint families constituted 35.80 per cent and the remaining 5.60 per cent were lone or single member households. In the single member household, a woman who remained without children or a deserted by the other members of the family live alone on her own.

Table: 2.7 Percentage distribution of sample households by Type of family in the study area

District	Type of family			Total
	Single member Family	Nuclear	Joint	
Bijapur		68.00	32.00	100.00
Bagalkote	4.00	20.00	76.00	100.00
Belgaum	16.00	64.00	20.00	100.00
Bellary		34.00	66.00	100.00
Koppal	2.00	48.00	50.00	100.00
Raichur	6.00	70.00	24.00	100.00
Gulbarga	8.00	58.00	34.00	100.00
Gadag	8.00	82.00	10.00	100.00
Haveri	2.00	94.00	4.00	100.00
Dharwad	10.00	48.00	42.00	100.00
Total	5.60	58.60	35.80	100.00

IX. Age at Dedication

It was common for parents who made owe to dedicate their daughters to goddess as a part of their religious belief, normally complete the ritual of dedication prior to her attainment of puberty. In the present context, many respondents though confirm that they were dedicated prior to the attainment of puberty, but it was difficult for them to remember

their age at the time of dedication. They gave an approximate age of dedication. A majority of the respondents (56.20 per cent) had reported that their age at dedication was between 5 to 10 years. Another 41.40 per cent of the sample respondents reported that they were dedicated to the Goddess at the age of below 5 years. Only 2.40 per cent of the sample respondents reported that they were dedicated at the age of 11 years and above (Table 2.8).

Table 2.8 Percentage distribution of Respondents by Age at Dedication and District

Districts	Age at Dedication			Total
	Within 5 Years	6 to 10 Years	11 Years and above	
Bijapur	46.00	54.00		100.00
Bagalkote	46.00	54.00		100.00
Belgaum	40.00	54.00	6.00	100.00
Bellary	38.00	56.00	6.00	100.00
Koppal	42.00	54.00	4.00	100.00
Raichur	44.00	56.00		100.00
Gulbarga	62.00	38.00		100.00
Gadag	20.00	78.00	2.00	100.00
Haveri	44.00	50.00	6.00	100.00
Dharwad	32.00	68.00		100.00
Total	41.40	56.20	2.40	100.00

X. The Children

Of the sample respondents, 91.20 per cent of Ex-Devadasis had children (Table 2.9). The higher percentage of Ex-Devadasi women in the sample who had no children were from Dharwad district (20 per cent) and Belgaum district (16 per cent) followed by Gadag district (12 per cent) and Haveri district (10 per cent). Table 2.10 has revealed that among the sample, the total child population constituted 1324 persons. Among them 55.06 per cent (729 persons) were male children and 44.94 per cent (595 persons) were female children. The proportion of male children was slightly higher than those of female children in all districts excepting Bellary district.

Table 2.9 Percentage distribution of Respondents having Children by district

District	Do you have Children		Total
	Yes	No	
Bijapur	94.00	6.00	100.00
Bagalkote	98.00	2.00	100.00
Belgaum	84.00	16.00	100.00
Bellary	96.00	4.00	100.00
Koppal	92.00	8.00	100.00
Raichur	98.00	2.00	100.00
Gulbarga	90.00	10.00	100.00
Gadag	88.00	12.00	100.00
Haveri	92.00	8.00	100.00
Dharwad	80.00	20.00	100.00
Total	91.20	8.80	100.00

Table 2.10 Percentage distribution of total children by district

District	Male	Female	Total
Bijapur	63.55	36.45	100.00
Bagalkote	53.13	46.88	100.00
Belgaum	56.04	43.96	100.00
Bellary	48.35	51.65	100.00
Koppal	52.44	47.56	100.00
Raichur	57.42	42.58	100.00
Gulbarga	55.83	44.17	100.00
Gadag	50.93	49.07	100.00
Haveri	60.83	39.17	100.00
Dharwad	59.38	40.63	100.00
Total	55.06	44.94	100.00
	729	595	1324

XI. Age of Children:

The distribution of children of Ex-Devadasis based on their age has revealed that nearly 53 per cent of male child population among the sample households was in the age group of between 26 to 60 years. Another 24.42 per cent of them were in the age group of 19 to 25 years. Of the remaining, 11.93 per cent of the male child population was in the age group of 15 to 18 followed by 8.64 per cent were in the age group of 7 to 14 years.

There were only 1.23 per cent was above 61 years of age and 0.82 per cent was less than 6 years of age (Table 2.11).

In terms of districts, Table 2.11 has revealed that it was in Haveri district (15.07 per cent) followed by Bellary district (14.77 per cent) and to some extent Bijapur and Bagalkote districts (13.24 per cent each) where the male child population in the age group of 7 to 14 years was slightly higher than the other districts. In Raichur district (17.98 per cent) followed by Bagalkote district (17.65 per cent) it was in the age group of 15 to 18 years and Gulbarga (34.33 per cent) and Haveri (30.14 per cent) districts, in the age group of 19 to 25 years seems to be significant. Similarly, it was in the age group of 26 to 60 years in Koppal (80.23 per cent), Gadag (67.07 per cent) and to some extent Belgaum (56.86 per cent) districts witness a higher proportion of male child population as compared to others districts.

Table 2.11 Percentage distribution of Male Child population by Age in the study area

District	Less than 6 Years	between 7 to 14 Years	between 15 to 18 Years	between 19 to 25 Years	between 26 to 60 Years	above 61 Years	Total
Bijapur	1.47	13.24	16.18	27.94	41.18		100.00
Bagalkote		13.24	17.65	17.65	50.00	1.47	100.00
Belgaum	1.96	9.80	9.80	15.69	56.86	5.88	100.00
Bellary		14.77	10.23	28.41	43.18	3.41	100.00
Koppal		1.16	6.98	11.63	80.23		100.00
Raichur	1.12	4.49	17.98	25.84	50.56		100.00
Gulbarga	1.49	5.97	8.96	34.33	49.25		100.00
Gadag		2.44	4.88	23.17	67.07	2.44	100.00
Haveri	1.37	15.07	16.44	30.14	36.99		100.00
Dharwad	1.75	8.77	10.53	29.82	49.12		100.00
Total	0.82	8.64	11.93	24.42	52.95	1.23	100.00

More or less the above trend is true of female child population among the sample households also. Table 2.12 has revealed that nearly 53.28 per cent of female child population among the sample households was in the age group of between 26 to 60 years. Another 22.18 per cent were in the age group of 19 to 25 years. Of the remaining, 12.44 per cent of the female child population was in the age group of 15 to 18 followed by 9.58

per cent in the age group of 7 to 14 years. There were only 2.52 per cent was less than 6 years of age.

In terms of districts, Table 2.12 has further revealed that, it was in Haveri district where the female child population in the age group of less than 6 years (12.77 per cent) and in the age group of between 15 to 18 years (31.91 per cent) was slightly higher than the other districts. Similarly, Gulbarga district with 18.87 per cent of population in the age group of 7 to 14 years and Bellary district with 31.91 per cent of population in the age group of 19 to 25 years had higher as compared to other districts. It was in Koppal district (85.90 per cent) followed by Dharwad (58.97 per cent) and Belgaum (57.50 per cent) districts which witness a higher proportion of female child population in the age group of 26 to 60 years as compared to others districts.

Table 2.12 Percentage distribution of Female child population by Age in the study area

District	Less than 6 Years	between 7 to 14 Years	between 15 to 18 Years	between 19 to 25 Years	between 26 to 60 Years	Total
Bijapur	2.56	10.26	15.38	25.64	46.15	100.00
Bagalkote	3.33	13.33	13.33	20.00	50.00	100.00
Belgaum	2.50	2.50	12.50	25.00	57.50	100.00
Bellary	1.06	10.64	10.64	31.91	45.74	100.00
Koppal		3.85	2.56	7.69	85.90	100.00
Raichur	1.52	10.61	18.18	16.67	53.03	100.00
Gulbarga	5.66	18.87	13.21	11.32	50.94	100.00
Gadag		6.33	8.86	29.11	55.70	100.00
Haveri	12.77	10.64	31.91	29.79	14.89	100.00
Dharwad		10.26	5.13	25.64	58.97	100.00
Total	2.52	9.58	12.44	22.18	53.28	100.00

XII. Marital Status of Children:

Table 2.13 has revealed that more than half of the child population (56.90 per cent) among the sample households was married. Of the remaining, 39.58 per cent were

unmarried, 1.89 per cent was widowed and 0.30 per cent was separated. Further, the marital status of the child population in terms of their gender has revealed that the married females seemed to be higher in terms of their percentage (61.51 per cent) as compared to their male counterparts (55.56 per cent). On the contrary, the proportion of unmarried males (42.66 per cent) was higher than their female counterparts (35.80 per cent). Further, the percentage of widows was more (2.18 per cent) than the widowers (1.65 per cent). It was 1.18 per cent of women who were separated as against 0.14 per cent of males. Further Tables 2.14 and 2.15 provide the insights into the marital status of children of Ex-Devadasis by sex across the districts.

Table 2.13 Percentage distribution of Marital Status of total Children by District

District	Married	Unmarried	widowed	Separated \Divorced	Total
Bijapur	56.07	43.93			100.00
Bagalkote	53.91	41.41	3.91	0.78	100.00
Belgaum	47.25	32.97	16.48	3.30	100.00
Bellary	58.24	40.66	1.10		100.00
Koppal	76.22	23.78			100.00
Raichur	56.77	43.23			100.00
Gulbarga	58.33	40.00	1.67		100.00
Gadag	65.84	33.54	0.62		100.00
Haveri	36.67	63.33			100.00
Dharwad	62.50	37.50			100.00
Total	58.23	39.58	1.89	0.30	100.00

In terms of districts, Table 2.14 has revealed that a large proportion of male children in Koppal district (80.23 per cent) followed by Gadag district (65.85 per cent) have married as compared to other districts. Haveri district records very low percentage (28.77 per cent) of male children married as against the proportion of unmarried male children which were high (71.23 per cent). In Belgaum district one can see more widowers than in any other districts of the sample area.

Table 2.14 Percentage distribution of Marital Status of Male Children by District

District	Married	Unmarried	widowed	Separated\ Divorced	Total
Bijapur	52.94	47.06			100.00
Bagalkote	54.41	45.59			100.00
Belgaum	43.14	37.25	17.65	1.96	100.00
Bellary	48.86	48.86	2.27		100.00
Koppal	80.23	19.77			100.00
Raichur	58.43	41.57			100.00
Gulbarga	58.21	40.30	1.49		100.00
Gadag	65.85	34.15			100.00
Haveri	28.77	71.23			100.00
Dharwad	56.14	43.86			100.00
Total	55.56	42.66	1.65	0.14	100.00

With respect to the marital status of female children in the study area across the districts Table 2.15 has revealed that a large proportion of female children in Koppal and Dharwad districts (71.79 per cent each) have higher percentage of married persons as compared to other districts. Though, Haveri district records high percentage (51.06 per cent) of unmarried female children, its proportion was low as compared to the proportion of unmarried male children. Similarly the Belgaum district retains its lead of having more widows than in any other districts of the sample area.

Table 2.15 Percentage distribution of Marital Status of Female Children by District

District	Married	Unmarried	widowed	Separated \ Divorced	Total
Bijapur	61.54	38.46			100.00
Bagalkote	53.33	36.67	8.33	1.67	100.00
Belgaum	52.50	27.50	15.00	5.00	100.00
Bellary	67.02	32.98			100.00
Koppal	71.79	28.21			100.00
Raichur	54.55	45.45			100.00
Gulbarga	58.49	39.62	1.89		100.00
Gadag	65.82	32.91	1.27		100.00
Haveri	48.94	51.06			100.00
Dharwad	71.79	28.21			100.00
Total	61.51	35.80	2.18	0.50	100.00

Though the data on age at marriage has not been analysed here, the informal discussions with the respondents has revealed that they normally preferred 16 to 20 years for a girl

and 18 to 22 years for a boy to get married. There were instances where, under compelling circumstances the age at marriage was lowered to a convenient age but not less than 15 years for a girl and 18 years for a boy.

XIII. Educational Status of Children:

In the Indian context, education is a luxury for centuries. It was only the higher castes who had easy access to get formal education. People from non-Brahmin castes were denied or prohibited from studying Sanskrit for centuries. Only after the British, who liberalised the education system, gave an opportunity to non-Brahmin castes to get educated. After independence, several facilities were provided to impart education to the general public especially the Scheduled Castes and the Tribes by providing reservations.

Table 2.16 has revealed that 46.45 per cent of the total child population was illiterate. Among the literates, 25.76 per cent of the population was reported to have primary level of education followed by another 13.82 per cent who had high school education. Of the remaining, 9.37 per cent had studied up to Pre-University level, 3.47 per cent were graduates and 0.98 per cent of the child population had the benefit of studying post-graduation course. Only 0.15 per cent had professional degrees. Further Tables 2.17 and 2.18 provide the insights into the educational status of children by sex across the districts.

Table 2.16 Percentage distribution of Educational Status of Total Child Population

District	Illiterate	Primary	High School	PUC	Degree	Post Graduation	Professional	Total
Bijapur	39.25	28.97	7.48	18.69	5.61			100.00
Bagalkote	28.13	46.88	13.28	10.94	0.78			100.00
Belgaum	28.57	21.98	25.27	10.99	6.59	4.40	2.20	100.00
Bellary	53.85	13.19	18.68	9.89	3.30	1.10		100.00
Koppal	75.61	11.59	8.54	2.44	1.83			100.00
Raichur	41.29	34.84	14.19	5.81	2.58	1.29		100.00
Gulbarga	50.00	16.67	13.33	10.00	5.83	4.17		100.00
Gadag	57.76	18.01	9.94	11.80	2.48			100.00
Haveri	31.67	40.00	17.50	7.50	3.33			100.00
Dharwad	35.42	37.50	12.50	9.38	5.21			100.00
Total	46.45	25.76	13.82	9.37	3.47	0.98	0.15	100.00

Less than half of the male child population (40.74 per cent) was illiterate. Among literates, 24 per cent of the male child population had primary level education followed by 15.78 per cent who had high school education. Of the remaining, 12.48 per cent had studied up to Pre-University level, 5.35 per cent were graduates followed by 1.51 per cent were post-graduates and only 0.14 per cent had professional degrees (Table 2.18).

Across the districts Koppal district (74.42 per cent) and Gadag district (57.32 per cent) had recorded highest illiterates. On the contrary, Belgaum district (17.64 per cent) and Gulbarga district (16.42 per cent) had higher percentage of graduates and post-graduates among the male child population (Table 2.18).

Table 2.18 Percentage distribution of Educational Status of Male Child population by District

District	Illiterate	Primary	High School	PUC	Degree	Post Graduation	Professional	Total
Bijapur	35.29	27.94	8.82	23.53	4.41			100.00
Bagalkote	30.88	41.18	16.18	10.29	1.47			100.00
Belgaum	25.49	19.61	23.53	13.73	9.80	5.88	1.96	100.00
Bellary	35.23	12.50	27.27	18.18	5.68	1.14		100.00
Koppal	74.42	10.47	8.14	3.49	3.49			100.00
Raichur	34.83	31.46	19.10	7.87	4.49	2.25		100.00
Gulbarga	43.28	13.43	11.94	14.93	8.96	7.46		100.00
Gadag	57.32	17.07	8.54	12.20	4.88			100.00
Haveri	24.66	36.99	20.55	12.33	5.48			100.00
Dharwad	33.33	35.09	14.04	10.53	7.02			100.00
Total	40.74	24.01	15.78	12.48	5.35	1.51	0.14	100.00

As compared to male child population, a large proportion of females (53.45 per cent) were illiterate. In terms of gender, access to education for the female children is evident though their percentage was less in all other course excepting primary schooling. Among literates, 27.90 per cent had primary level education. 11.43 per cent had high school education and 5.55 per cent had Pre-University level education. 1.69 per cent of the female children had the benefit of studying graduation and post-graduation courses (Table 2.19).

The educational status of female child population Across the districts more or less resembles to that of the male child population where the highest illiteracy records in Koppal district (76.92 per cent) and Bellary district (71.28 per cent). Similarly, Belgaum district (7.50 per cent) and Bijapur district (7.69 per cent) had higher percentage of graduates and post-graduates among the female child population (Table 2.19).

Table 2.19 Percentage distribution of Educational Status of Female Child population by District

District	Illiterate	Primary	High School	PUC	Degree	Post Graduation	Professional	Total
Bijapur	46.15	30.77	5.13	10.26	7.69			100.00
Bagalkote	25.00	53.33	10.00	11.67				100.00
Belgaum	32.50	25.00	27.50	7.50	2.50	2.50	2.50	100.00
Bellary	71.28	13.83	10.64	2.13	1.06	1.06		100.00
Koppal	76.92	12.82	8.97	1.28				100.00
Raichur	50.00	39.39	7.58	3.03				100.00
Gulbarga	58.49	20.75	15.09	3.77	1.89			100.00
Gadag	58.23	18.99	11.39	11.39				100.00
Haveri	42.55	44.68	12.77					100.00
Dharwad	38.46	41.03	10.26	7.69	2.56			100.00
Total	53.45	27.90	11.43	5.55	1.18	0.34	0.17	100.00

XIV. Occupation of Children:

The occupational structure of children of Ex-Devadasis has revealed that about 39.27 per cent were pursuing labour as their occupation. If one add the agricultural labour (18.63 per cent) with the non-agricultural labour, then the profession of labour became numerically significant with 57.90 per cent (Table 2.20). The other important occupations though not numerically dominant but significant in terms of their livelihoods include private job (5.21 per cent), government job (2.49 per cent), petty business and vegetable vending (2.34 per cent), and other allied activities. Another peculiar character of the occupational pattern of the respondent's children was that there were about 26.67 per cent who were either dependents (4.31 per cent) or domestic or housewives (7.63 per cent) and students (14.73 per cent).

Table 2.20 has also revealed that the children of Ex-Devadasi women were largely dependent on non agricultural labour in the districts of Koppal (64.63 per cent), Haveri (60 per cent), Bijapur (47.66 per cent) as against the labour with agriculture in Raichur (50.32 per cent), Dharwad (46.88 per cent) and Bagalkote (42.97 per cent). Similarly private job was significant in the districts of Bellary (9.89 per cent), Gulbarga (7.50 per cent) and Bijapur (6.54 per cent) as against government job in Bagalkote (6.25 per cent) and Gadag (5.59 per cent).

Table 2.20 Percentage distribution of Total Child population by Occupation and District.

District	Bijapur	Baga lkot	Belg aum	Bellary	Koppal	Raichur	Gulb arga	Gadag	Haveri	Dhar wada	Total
Agriculture		1.56	2.20	2.75	5.49	2.58	8.33	1.24		4.17	2.87
Agriculture & Coolie		42.97	17.58	1.10	1.83	50.32	1.67	3.73		46.88	15.63
Business		2.34	1.10	3.30	1.22	1.29	0.83	4.35	1.67	1.04	1.89
Coolie	47.66	13.28	35.16	41.21	64.63	18.06	40.83	42.86	60.00	21.88	39.27
Dependent	0.93	3.13	2.20	4.40	0.61	3.23	9.17	8.07	8.33	2.08	4.31
Student	23.36	20.31	18.68	19.23	5.49	9.68	19.17	6.83	17.50	13.54	14.73
Government Job	3.74	6.25	2.20	1.10	0.61	2.58		5.59		3.13	2.49
Private Job	6.54	3.91	5.49	9.89	3.05	5.81	7.50	4.35	2.50	1.04	5.21
Vegetable Vendor		0.78		1.10				1.24	0.83		0.45
Animal Husbandry						1.29		14.29			1.89
Social Worker			2.20				1.67		0.83		0.38
Housewife\Domestic	17.76	3.91	3.30	14.29	7.93	4.52	5.83	4.35	6.67	6.25	7.63
Housewife\Domestic & Coolie		0.78	9.89	1.65	9.15	0.65	5.00	1.86	1.67		3.02
Housewife\Domestic & Petty shop		0.78						1.24			0.23
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

In terms of gender, the occupational structure of children of Ex-Devadasis has revealed that a higher percentage of male children involve in agriculture and private job as against the female children whose preoccupation with the domestic work restricted their involvement in agriculture. However their involvement in the agricultural labour with the agriculture, non agriculture labour, government job, petty business and vegetable vending and other allied activities became numerically significant along with their male counterparts (Table 2.21 and 2.22).

Tables 2.21 and 2.22 has further revealed that across the districts, it was in Gulbarga (14.93 per cent), Koppal (10.47 per cent) followed by Bellary (5.68 per cent) and Dharwad (5.26 per cent) where the male children were engaged in agriculture as against their female counterparts whose involvement in agriculture was significant in the districts of Belgaum (5 per cent), Bagalkote (3.33 per cent) and Dharwad (2.56 per cent).

Table 2.21 Percentage distribution of Male Child population by Occupation and District

District	Bijapur	Bagalkot	Belgaum	Bellary	Koppal	Raichur	Gulbarga	Gadag	Haveri	Dharwad	Total
Agriculture				5.68	10.47	4.49	14.93	2.44		5.26	4.53
Agriculture & Coolie		41.18	21.57	1.14	3.49	42.70	2.99	7.32		43.86	15.64
Business		4.41		4.55	2.33	2.25	1.49	2.44			1.92
Coolie	63.24	17.65	41.18	38.64	68.60	25.84	38.81	68.29	63.01	26.32	45.95
Dependent	1.47	4.41		1.14	1.16	4.49	7.46		9.59	3.51	3.29
Student	23.53	22.06	21.57	26.14	8.14	7.87	17.91	6.10	23.29	14.04	16.60
Government Job	2.94	7.35	3.92	2.27	1.16	4.49		2.44		5.26	2.88
Private Job	8.82	2.94	9.80	19.32	4.65	7.87	13.43	8.54	4.11	1.75	.37
Vegetable Vendor				1.14							0.14
Animal Husbandry								2.44			0.27
Social Worker			1.96				2.99				0.41
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Table 2.22 Percentage distribution of Female Child population by Occupation and District

District	Bijapur	Bagalkot	Belgaum	Bellary	Koppal	Raichur	Gulbarga	Gadag	Haveri	Dharwad	Total
Agriculture		3.33	5.00							2.56	0.84
Agriculture & Coolie		45.00	12.50	1.06		60.61				51.28	15.63
Business			2.50	2.13				6.33	4.26	2.56	1.85
Coolie	20.51	8.33	27.50	43.62	60.26	7.58	43.40	16.46	55.32	15.38	31.09
Dependent		1.67	5.00	7.45		1.52	11.32	16.46	6.38		5.55
Student	23.08	18.33	15.00	12.77	2.56	12.12	20.75	7.59	8.51	12.82	12.44
Government Job	5.13	5.00						8.86			2.02
Private Job	2.56	5.00		1.06	1.28	3.03					1.34
Vegetable Vendor		1.67		1.06				2.53	2.13		0.84
Animal Husbandry						3.03		26.58			3.87
Social Worker			2.50						2.13		0.34
Housewife\Domestic	48.72	8.33	7.50	27.66	16.67	10.61	13.21	8.86	17.02	15.38	16.97
Housewife\Domestic & Coolie		1.67	22.50	3.19	19.23	1.52	11.32	3.80	4.26		6.72
Housewife\Domestic & Petty shop		1.67						2.53			0.50
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

CHAPTER III

DIMENSIONS OF HOUSE CONSTRUCTION

I. Introduction

The Karnataka State Women Development Corporation (KSWDC) has introduced provision for housing to the Ex-Devadasi women as a part of their rehabilitation to bring them to the mainstream. The policy of providing housing was also a partial fulfillment of Dr. Nanjundappa committee report to improve the basic needs in the backward districts of Karnataka State. The programme was introduced during 2009-10. In order to avail the benefit from the scheme, the Ex-Devadasis must own a house site in their name. As far as the available data, 1892 Ex-Devadasis have reported to own a site in their name. The KSWDC has decided to provide the benefit of housing scheme to 250 Ex-Devadasis from each district covering all the 10 Districts. It was also decided to provide assistance of Rs. 40,000 per house. Thus, the corporation had provided rupees ten crores to construct 2,500 houses during 2009-10.

In order to maintain transparency and accountability, the Corporation has assigned the responsibility to disburse the sanctioned amount to the beneficiaries in different the installment depending upon the progress of the construction to Rajiv Gandhi Housing Corporation (RGHC) and to maintain the accounts. At the village level, the Gram panchayat (village panchayat) was entrusted with the responsibility of inspecting the documents, progress of work, etc and send the report to the Rajeev Gandhi Housing Corporation by computerizing the data and send it through on-line. With the above background, the ISEC research team undertook the field study with different research techniques and methods as explained in the methodology. The outcome of the study is discussed in the following paragraphs.

As it was a pre-condition for the Ex-Devadasis to own a housing site to avail the benefit, it is foregone conclusion that all beneficiaries had a site in their name. However, in order to own a site in their name, one has to undergo several problems. Though the purchase of housing site or transfer it to the name of the Ex-Devadasi from their parents, was not an easy task. The main problem was registration of site in the name of 'The Women'. Normally all assets in a household are registered in the name of a male number. In the present context 'The women' being an Ex-Devadasi, who normally ha a lower status as compared to the other women in the same community have less bargaining powers for their rights. As per the tradition and custom the Devadasi women is eligible to have a share in the family property on par with the male children in the family, there are very few instances of the Ex-Devadasis getting an equal share in the family properly. If at all one gets an equal share, it would be a rare exception. It was reported by several Ex-Devadasis that if the family own more land or other property, then a potion or a piece of land will be given to the Ex-Devadasis, that too, only as a charity but not as a right. They were quick to add that a large majority of Ex-Devadasis family belongs to Scheduled Caste and as such they were landless. If at all there is a piece of land, the ownership of it has to go to the male numbers. It was also reported that whether the family own land or not, the male members provide the minimum basic needs to the Ex-Devadasis who may be his daughter or sister. Normally an Ex-Devadasi lives with her parents or brothers, if she has one. Otherwise, she stays with her children or alone. Such a type of bondage was said to be the main reason for not demanding an equal share in the family property by the Ex-Devadasi women.

In a few cases with the claiming (demanding) of an equal or unequal share in the family property by the Ex-Devadasis, it was reported that she was singled out and sever all the relationship with the paternal family especially with the brothers. Such a situation has normally created a scared situation with the problems of security in terms of both physically and mentally. Keeping the above situation in mind, a large majority of Ex-Devadasis had not demanded a share in the property from the brothers. However, there are several instances where the father or mother or brothers of Ex-Devadasis had voluntarily offered a share in the family property. Many a times, such an offering may

lead to the physical possession of the asset, but fail to get transferred to her name legally. These women never felt the need to have an asset in their name. With the introduction of a clause for Ex-Devadasis to own a housing site in her name in order to avail the assistance of a house under Ex-Devadasi Rehabilitation Programme, it was necessitated to transfer a house site to her name if she has already given one by their parents or brothers or to buy one for the present purpose. In order to transfer or purchase a house site, the Ex-Devadasis had reported to have faced several problems. The following are some of them:

1. In few cases the family where an Ex-Devadasis had no property of any sort.
2. Though the family own to a piece of land, it was already occupied by the other members of the family and hence the question of transferring the housing site was difficult.
3. Even where additional land is available which could be transferred to Ex-Devadasis, the mode of transfer and the costs involved normally prohibits such a transfer.
4. In few cases, in addition to the above obstacles, the opposition from the women members of the family especially the brother's wife for the transfer of a site in the name of Ex-Devadasis has also contributes for non registering of any property in the name of Ex-Devadasis including a house site.

In spite of the above problems, the members of the family of Ex-Devadasis were keen to transfer the housing site to her name or made a new purchase for the purpose keeping their larger interest in mind. But such a transfer or purchase was not done without a rider which may be written or unwritten. The rider among a large majority cases was restricting the Ex-Devadasis to transfer or sell the house constructed on such a site to outsiders other than the family members. In many cases, the original site owner will have the user's rights of the newly constructed house. In spite of the above, all respondents had reported that the site has been registered in their name.

Though a large majority of respondents (86 per cent) reported that they had not faced any problems for getting the required documents for submitting an application for the assistance from the KSWDC, they in fact confess their problems during group discussions. Almost everybody stated one or the other problems they encountered. The problems includes meeting the officials especially the Gram Panchayat secretary and the other Government officials, procedures involved in getting the official document of the site, paying revenue tax and meeting other requirements. The worst problem reported was the disgusted attitude of the panchayat officials and elected members towards the Ex-Devadasis.

It is interesting as well as noteworthy for the social scientists as well as administrators, the mode of response the Ex-Devadasis had given for the above problems. A majority of the respondents reported that they had undergone several forms of humiliation in leading the day to day life and learned to internalize the humiliation for the sake of survival. In the present context, they are negotiating with several situations with a hope to improve the socio-economic status through the rehabilitation programmes of KSWDC for Ex-Devadasis. In order to overcome the problems and to get things done they have used two types of techniques. Firstly, all the Ex-Devadasis at the panchayat level were united to fight for their rights. Secondly, each and every problem they face were reported to the DRP officials especially the volunteers at the village level to the Project Implementation Officers at the taluk level and the Project Officers at the District level. If the issues or problems were not solved properly, they even approach the State level officials and politicians. With such efforts, the Ex-Devadasis were not only able to get the required things done but also able to demonstrate to the local community that the Ex-Devadasis are also empowered to meet the day to day challenges like any other women in the society.

II. Stage of House Construction

Of the total sample about 7 per cent have completed the foundation, 32 per cent have constructed up to the lintel level and 15 per cent have constructed up to the roof level.

The remaining 46 per cent of respondents have completed the construction of house in all respects. Among them 25.60 per cent have occupied and are living in their new houses. The remaining 20.80 per cent, though completed, have not occupied as they are waiting for an auspicious day and time for conducting Grihapravesham or House warming ceremony (Table 3.1).

Table3.1 Percentage distribution of Respondents by Present Stage of House Construction and District

District	Present Stage of House Construction					
	Foundation	Lintel	Roof	Completed but not occupied	Occupied	Total
Bijapur	4.00	42.00	22.00	22.00	10.00	100.00
Bagalkote	6.00	38.00	20.00	22.00	14.00	100.00
Belgaum	2.00	12.00	16.00	28.00	42.00	100.00
Bellary	8.00	2.00	6.00	6.00	78.00	100.00
Koppal	2.00	36.00	16.00	16.00	30.00	100.00
Raichur	6.00	28.00	14.00	30.00	22.00	100.00
Gulbarga	10.00	32.00	12.00	36.00	10.00	100.00
Gadag	6.00	38.00	10.00	16.00	30.00	100.00
Haveri	18.00	50.00	12.00	14.00	6.00	100.00
Dharwad	4.00	40.00	24.00	18.00	14.00	100.00
Total	6.60	31.80	15.20	20.80	25.60	100.00

District wise progress or stage of construction has revealed that a large proportion of the sample respondents in Haveri (18 per cent) and Gulbarga (10 per cent) districts have completed only the foundation. The predominant districts where the respondents have completed up to the lintel level were from Haveri (50 per cent), Bijapur (42 per cent), Dharwad (40 per cent), Bagalkote and Gadag (38 per cent each) followed by Koppal (36 per cent) and Gulbarga (32 per cent). In Dharwad district 24 per cent of respondents were completed the construction up to the roof level followed by 22 per cent in Bijapur and 20 per cent in Bagalkote districts. Though the construction of houses was reported completed from all districts, it was in Bellary (84 per cent), Belgaum (70 per cent) and Raichur (52 per cent) districts followed by Koppal and Gulbarga (46 per cent each)

districts where a large percentage of houses were completed compared to other districts (Table 3.1).

From the above analysis, one can conclude that the progress of house construction was slow in the districts of Haveri, Dharwad and Bagalkote where 70 to 80 per cent of respondents were struggling to complete the house construction. On the contrary, it was in Bellary and Belgaum districts where 70 to 80 per cent of respondents have completed the construction of houses and several of them were residing in them. Of the remaining districts, excepting Raichur (52 per cent), the other districts namely Koppal, Gadag and Gulbarga where only 46 per cent each of the sample respondents had completed the construction of their houses

A large majority of respondents reported that the completion of the foundation takes longer duration due to several reasons. The scheme expected the beneficiary to initiate construction and complete foundation in order to get the first installment of the assistance. A large majority reported that the cost of construction is very high and mobilizing resources by Ex-Devadasis especially by the single member household and the aged women was difficult. Somehow, especially with the help of other family members, the well wishers and local money lenders, the beneficiaries had mobilised loan for laying the foundation. Many Ex-Devadasis have reported that even after six months after completion of the foundation, the Village panchayat officials have not released the first installment of the assistance. It had led to delay in repayment of loan along with interest which varied from 2 to 3 per cent per month to the local money lenders. The poor women were in an awful condition where they were neither continue the construction nor refrain or gave it up for want of finance. Similarly, they can not raise their voice against the officials for the delay in making the payments. Though, some of them had got installment after a long time, the first and four most responsibility of the Ex-Devadasis was to repay the loan borrowed from the money lenders along with interest. Majority of the sample respondents were of the opinion that the first installment amount released by the village panchayat was insufficient to meet the required amount due to the local money lenders. Money lenders were reluctant to lend these women for

further construction keeping a portion of the earlier loan as balance. Unless the house construction progress the beneficiary will not be eligible for the next installment of assistance. Many beneficiaries were in such a situation where they cannot repay the loan fully nor construct the house further for getting the next installment of assistance.

Though, the KSWDC had fixed Rs 40000 to construct a house with a minimum size of 15x20 feet. In practice, very few had adhered to this rule. Nearly 68 per cent of respondents reported that they have constructed or laid foundation as per the Corporation norms as against 32 per cent who had deviated the rule (Table 3.2). A large majority of respondents reported that the breaching the rule was not intentional, but a social necessity. They mentioned that it was an opportunity for them to initiate the house construction with the assistance of KSWDC. Since the assistance was motivated them to go for house construction but the prescribed or the specified 15x20 ft size of houses were small and does not cater to the different needs. Based on the ability of having a bigger site and capacity to mobilize additional resources, have prompted a large majority of respondents to go for bigger house.

Table 3.2 Percentage distribution of Respondents constructed House as per Corporation Rule by District

Districts	Construction of House Corporation Rule		Total
	Yes	No	
Bijapur	74.00	26.00	100.00
Bagalkote	74.00	26.00	100.00
Belgaum	60.00	40.00	100.00
Bellary	52.00	48.00	100.00
Koppal	70.00	30.00	100.00
Raichur	86.00	14.00	100.00
Gulbarga	32.00	68.00	100.00
Gadag	70.00	30.00	100.00
Haveri	66.00	34.00	100.00
Dharwad	96.00	4.00	100.00
Total	68.00	32.00	100.00

Though a large majority (68.80 per cent) had reported that they have constructed or laid foundation as per the norms specified by the Corporation (KSWDC), only a few (3.40 per cent) have constructed or laid foundation less than the stipulated area. However nearly 28 per cent have constructed a house in higher or more space than specified by the Corporation (Table 3.3)

Among the districts, it was in Bellary, Gulbarga and Belgaum where the Ex-Devadasis had taken a bold step to have a bigger houses by mobilizing additional resources. Interestingly the Gulbarga district figures prominently in the category of persons constructing a house in a smaller dimension (Table 3.3).

Table 3.3 Districtwise percentage distribution of Respondents by Variation in size of the House to be constructed

Districts	Construction of house in			Total
	More area	Less area	Not applicable	
Bijapur	20.00	6.00	74.00	100.00
Bagalkote	24.00	2.00	74.00	100.00
Belgaum	40.00		60.00	100.00
Bellary	46.00	2.00	52.00	100.00
Koppal	30.00		70.00	100.00
Raichur	14.00		86.00	100.00
Gulbarga	46.00	22.00	32.00	100.00
Gadag	30.00		70.00	100.00
Haveri	32.00	2.00	66.00	100.00
Dharwad	4.00		96.00	100.00
Total	28.60	3.40	68.00	100.00

Though 3.40 per cent of respondents have constructed a house in less area or space, many of them were unable to save little amount from the assistance provided by KSWDC. Only one person had reported that she was able to save Rs 1500 from the assistance after successfully completing the roof which is the third stage of the construction of house as per the corporation norms (Table 3.4).

Table 3.4 Districtwise percentage distribution of Respondents by Amount Saved

Districts	Amount Saved		Total
	Rs. 1500	Nil	
Bijapur		100.00	100.00
Bagalkote		100.00	100.00
Belgaum		100.00	100.00
Bellary		100.00	100.00
Koppal		100.00	100.00
Raichur		100.00	100.00
Gulbarga		100.00	100.00
Gadag		100.00	100.00
Haveri		100.00	100.00
Dharwad	2.00	98.00	100.00
Total	0.20	99.80	100.00

Whether the house was constructed as per the specification of the KSWDC or not, a large majority of respondents have reported that they had invested additional money for house construction from foundation to the completion of the building. Table 3.5 had revealed that excepting 4.80 per cent, all other respondents have reported they have spent additional money. About 7 per cent of respondents have reported that they had spent Rs. 3000, 11 per cent had spent about Rs 3000 to 5000. Another 25.60 per cent had spent about Rs. 5000 to 15000 followed by 19.40 per cent who had spent about Rs 15000 to 25000. Those who had reported to have spent Rs 25000 to 50000 constitute 20.20 per cent followed by 7.60 per cent who had spent above Rs 50000 to 100000 and 4.40 per cent had reported to have spent more than Rs. 100000.

District wise data on additional amount spent by the respondents revealed that it was in Bellary district where 26 per cent of Ex-Devadasi women who availed the assistance for housing has spent a sum of more than Rs. 100000 followed by Gadag district where 16 per cent had spent Rs. 50000 to 100000. Another 34 per cent from Bijapur district and 30 per cent from Raichur district have spent Rs 25000 to 50000. Similarly, 32 per cent of respondents from Haveri district and 30 per cent from Belgaum district have spent a sum of Rs 15000 to 25000 on their own for house construction. Those who spent additional amount of Rs. 5000 to 15000, majority were from Bagalkote (40 per cent) followed by

Gulbarga (34 per cent), Raichur (32 per cent) and Koppal (32 per cent) districts. Among those who had spent less additional amount of Rs. 3000 to 5000, majority were from Bagalkote (40 per cent) followed by Gulbarga (34 per cent), Raichur (32 per cent) and Koppal (32 per cent) districts. And those who spent up to Rs. 3000, majority were from Dharwad (18 per cent) and Gadag (16 per cent) districts. Thus, it was in the districts of Bellary, Gadag, Bijapur, Raichur and to some extent Haveri and Belgaum where a sizable sample respondents have invested 100 to 400 per cent of what they got as housing assistance from the Corporation (Table 3.5).

Table 3.5 Districtwise percentage distribution of Respondents by Extra Amount Spent

District	If, No Extra Amount Spent								Total
	Not applicable	Up to Rs 3000	Rs.3001 to 5000	Rs. 5001 to 15000	Rs. 15001 to 25000	Rs. 25001 to 500000	Rs. 50001 to 1000000	Rs. 100000 & above	
Bijapur	2.00	12.00	14.00	16.00	20.00	34.00	2.00		100.00
Bagalkote		2.00	4.00	40.00	24.00	24.00	4.00	2.00	100.00
Belgaum	2.00	2.00	2.00	24.00	30.00	28.00	10.00	2.00	100.00
Bellary	16.00		8.00	18.00	14.00	12.00	6.00	26.00	100.00
Koppal	4.00	6.00	30.00	32.00	12.00	10.00	4.00	2.00	100.00
Raichur		6.00	2.00	32.00	18.00	30.00	10.00	2.00	100.00
Gulbarga		4.00	10.00	34.00	22.00	16.00	10.00	4.00	100.00
Gadag	14.00	16.00	14.00	12.00	10.00	16.00	16.00	2.00	100.00
Haveri	2.00	4.00	16.00	20.00	32.00	16.00	10.00		100.00
Dharwad	8.00	18.00	10.00	28.00	12.00	16.00	4.00	4.00	100.00
Total	4.80	7.00	11.00	25.60	19.40	20.20	7.60	4.40	100.00

Table 3.6 has revealed that excepting 27.27 per cent of respondents among those who had completed the foundation, all others have spent additional money. Among them 36.36 per cent had spent between Rs. 3000 to 5000 followed by 24.24 per cent who had spent up to Rs. 3000 and 12.12 per cent had spent Rs. 5000 to 15000. Those who had completed the construction up to the lintel level, 32.70 per cent had spent Rs.5000 to 15000 followed by 22 per cent of respondents who had spent Rs.15001 to 25000 and 13.21 per cent had

spent Rs.25000 to 50000. Of the remaining respondents, 25 per cent had spent less than Rs 5000 and only 2.52 per cent had spent between Rs 50000 to 100000 in addition to the assistance provided by KSWDC. However 29.17 per cent of respondents have not invested additional money for the completion of the roof. Among those who had completed the roof, 31.58 per cent had spent between Rs. 5000 to 15000 followed by 26.32 per cent who had spent Rs. 25000 to 50000. On the higher side, 7.89 per cent had spent Rs.50000 to 100000 and 2.63 per cent had spent more than Rs. 100000. The remaining 11.84 per cent had spent less than Rs 5000 including 6.58 per cent who had spent less than Rs.3000 in addition to the assistance provided by the Corporation. Those who had completed the construction of the house in all respects and also those who were already occupied the house have spent much higher than what they got from the corporation. 25.86 per cent had spent Rs.25000 to 50000 followed by 21.12 per cent respondents who had spent Rs.15001 to 25000 and 20.69 per cent had spent Rs. 5000 to 15000. Another 12.07 per cent had spent a sum of Rs 50000 to 100000 and 8.62 per cent have invested above one lakh. Among the remaining 5.17 per cent have incurred additional cost of about Rs.3000 to 5000 and 3.88 per cent have invested additional amount up to Rs. 3000. Only 2.59 per cent of respondents have not invested additional money for the completion of the house.

Table 3.6 Percentage distribution of Respondents by Extra Amount Spent by Stage of House Construction

Extra Amount Spend	Present Stage of House Construction				Total
	Foundation	Lintel	Roof	Completed	
Not applicable	27.27	4.40	2.63	2.59	4.80
Up to Rs 3000	24.24	8.18	6.58	3.88	7.00
Rs.3001 to 5000	36.36	16.98	5.26	5.17	11.00
Rs. 5001 to 15000	12.12	32.70	31.58	20.69	25.60
Rs. 15001 to 25000		22.01	17.11	21.12	19.40
Rs. 25001 to 500000		13.21	26.32	25.86	20.20
Rs. 50001 to 1000000		2.52	7.89	12.07	7.60
Rs. 100000 & above			2.63	8.62	4.40
Total	100.00	100.00	100.00	100.00	100.00

Among the respondents who spent more money, a large majority (85.80 per cent) were taken loan from the money lenders, friends and relatives or from the banks. Another 4.20

per cent of respondents reported that they had borrowed from others in addition to their earlier saving for the purpose of constructing house. Of the remaining, 5.20 per cent has used earlier saving and managed to complete the construction and 4.80 per cent has not invested additional money for the construction (Table 3.7).

Table 3.7 Districtwise percentage distribution of Respondents by Source of Extra amount

District	Source of Extra Amount				Total
	Not applicable	Saving	Loan	Saving/Loan	
Bijapur	2.00	6.00	92.00		100.00
Bagalkote			98.00	2.00	100.00
Belgaum	2.00	8.00	90.00		100.00
Bellary	16.00	4.00	54.00	26.00	100.00
Koppal	4.00	18.00	76.00	2.00	100.00
Raichur			94.00	6.00	100.00
Gulbarga		4.00	90.00	6.00	100.00
Gadag	14.00	2.00	84.00		100.00
Haveri	2.00		98.00		100.00
Dharwad	8.00	10.00	82.00		100.00
Total	4.80	5.20	85.80	4.20	100.00

Table 3.8 Percentage distribution of Respondents by Source of extra amount and Stage of House Construction

Present Stage of House Construction	Source of Extra Amount				Total
	Not applicable	Saving	Loan	Saving/Loan	
Foundation	27.27		72.73		100.00
Lintel	4.40	5.66	89.31	0.63	100.00
Roof	2.63	5.26	89.47	2.63	100.00
Occupied	2.59	5.60	84.05	7.76	100.00
Total	4.80	5.20	85.80	4.20	100.00

Those who have raised loan, a large majority (89.47 per cent) were taken loan for the construction of roof closely followed by 89.31 per cent for lintel and 84.05 per cent for completing the construction. However 77.73 per cent of the respondents have raised loan even for laying foundation (Table3.8)

Among the respondents who have raised loan, a large majority (89.20 per cent) were taken loan from the private money lenders, SHGs, friends and relatives. Only 0.80 per cent has borrowed from the banks (Table 3.9 & 3.10).

Table 3.9 Districtwise percentage distribution of Respondents by Source of Loan

Districts	Source of Loan			Total
	Bank	Private*	Not applicable	
Bijapur		92.00	8.00	100.00
Bagalkote	2.00	98.00		100.00
Belgaum		90.00	10.00	100.00
Bellary	2.00	78.00	20.00	100.00
Koppal		78.00	22.00	100.00
Raichur		100.00		100.00
Gulbarga		96.00	4.00	100.00
Gadag	2.00	82.00	16.00	100.00
Haveri		98.00	2.00	100.00
Dharwad	2.00	80.00	18.00	100.00
Total	0.80	89.20	10.00	100.00

* Money lenders, SHGs, friends and relatives.

Table 3.10 Percentage distribution of Respondents by Source of Loan and Stage of House Construction

Present Stage of House Construction	Bank	Private*	Not applicable	Total
Foundation		72.73	27.27	100.00
Lintel		89.94	10.06	100.00
Roof		92.11	7.89	100.00
Completed but no occupied	1.92	95.19	2.88	100.00
Occupied	1.56	85.94	12.50	100.00
Total	0.80	89.20	10.00	100.00

* Money lenders, SHGs, friends and relatives.

Approaching money lenders for loan and negotiating with them will require certain prerequisites. Normally, the person who lends money always looks for security for his money. The extent of money one lends depends on the ability of the borrower to repay

the loan along with the interest. In addition, the lender expects the borrower to provided additional collateral guarantee in the form of pledging or mortgaging assets like land, house, labour, etc. In the present context, majority of the Ex-Devadasis belongs to Schedule Caste and Scheduled Tribes, their asset ownership pattern, repayment capacity and access to higher and dominant caste will decide the extent of loan one could get. Though Tables 3.5 and 3.6 had revealed a rosy picture where about 32.20 per cent of household had borrowed more than Rs 25000 to 100000 and above, it will contradicts the general notion or pattern (social and economic conditions) in the community where the downtrodden castes struggle to get loans. A detail in-depth probe along with the general observation of such households which reported to have got higher amount of loan had revealed that the excess amount spent on housing was reported as loan. Those of the Ex-Devadasis who had reported to have spent Rs 50000 to 1 lakh or 2 lakhs were actually spent from the savings of family member's earnings.

Table 3.11 Districtwise percentage distributions of Respondents by Problems or delay in getting Loan from the Bank

Districts	Problems or delay in getting loan from the Bank			Total
	Yes	No	Not applicable	
Bijapur		92.00	8.00	100.00
Bagalkote	2.00	98.00		100.00
Belgaum		90.00	10.00	100.00
Bellary		80.00	20.00	100.00
Koppal		78.00	22.00	100.00
Raichur		100.00		100.00
Gulbarga		96.00	4.00	100.00
Gadag	2.00	82.00	16.00	100.00
Haveri		98.00	2.00	100.00
Dharwad		82.00	18.00	100.00
Total	0.40	89.60	10.00	100.00

Since the Ex-Devadasi is a part of the larger household and for the sake of the housing and other benefits and programmes under the Devadasi Rehabilitation programme, she has been notionally or temporally separated from the larger family and treated as an independent person. Such a bifurcation has not only distorted the evaluation process but also led to the benefits giving to the undeserved persons among the Ex-Devadasis. This has also led to delay the benefits to needy Ex-Devadasis just because they were from poor households and without any permanent assets. However, Table 3.11 reveals that only 0.40 per cent of the Ex-Devadasis have faced one or the other type of problems in getting loans from the bank which actually works out to be 50 per cent of respondents who have availed loan from the bank.

III. Housing Site

Though the DRP has introduced several schemes for the benefit of Ex-Devadasis, it was difficult for it to provide all the needs of this section. Since majority of Ex-Devadasis belong of Scheduled Caste, and Scheduled Tribe apart from a few other Backward Castes, they are also eligible for all the welfare schemes of the Government as applicable to the SCs and STs. Many-a-times, the government also provides several benefits to Ex-Devadasis on priority or preferential basis. The Ex-Devadasis who belong to SC and ST category have also availed some of the benefits from the government under the SC and ST quota. Though the DRP has a plan to cover all Ex-Devadasis under the housing programme, the scheme has a rider for the beneficiary to have a housing site to avail the benefit. It was reported that a majority of Ex-Devadasis had no site and unable to buy one due to poverty. Even if the family had a vacant site, it will have several problems for the Ex-Devadasis to get the site transferred to her name legally. The important or major problems reported were the procedures for transfer, finances and the problems in the family especially disputes among the members of the family. A large majority of respondents demanded the DRP to provide assistance for site also along with the existing housing scheme.

The Government of Karnataka has provided house sites for the poor and downtrodden castes under various programmes in the past for those who had no space for constructing a house. Under such schemes a few Ex-Devadasi women were also the beneficiaries. Table 3.12 had revealed that only 6.60 per cent of the sample Ex-Devadasis has reported that they got a housing site under the Government Programme. District wise distribution of sample reveals that it was in Bijapur where 22 per cent of respondents had availed a housing site under the government programme followed by Gulbarga (16 per cent) and Belgaum (10 per cent) districts. Among those who availed the housing site under the government programme, 5.40 per cent of respondents had housing site with a dimension of 30 x 40 feet. Another 0.80 per cent had got a site measuring 15ft x 20ft and 0.40 per cent had got a housing site measuring 20ft x 30 ft (Table3.13).

Table 3.12 Districtwise percentage distribution of Respondents got free Housing Site from the Government

Districts	Got Housing Site from Government		Total
	Yes	No	
Bijapur	22.00	78.00	100.00
Bagalkote		100.00	100.00
Belgaum	10.00	90.00	100.00
Bellary	4.00	96.00	100.00
Koppal	6.00	94.00	100.00
Raichur	4.00	96.00	100.00
Gulbarga	16.00	84.00	100.00
Gadag		100.00	100.00
Haveri		100.00	100.00
Dharwad	4.00	96.00	100.00
Total	6.60	93.40	100.00

Table 3.13 Districtwise percentage distribution of Respondents by size of the free Housing Site

Districts	Size of the Housing Site				Total
	15 x 20	20 x 30	30 x 40	Not applicable	
Bijapur			22.00	78.00	100.00
Bagalkote				100.00	100.00
Belgaum		2.00	8.00	90.00	100.00
Bellary			4.00	96.00	100.00
Koppal	4.00		2.00	94.00	100.00
Raichur			4.00	96.00	100.00
Gulbarga		2.00	14.00	84.00	100.00
Gadag				100.00	100.00
Haveri				100.00	100.00
Dharwad	4.00			96.00	100.00
Total	0.80	0.40	5.40	93.40	100.00

IV. Housing Assistance

Karnataka is one of the leading states known for implementing the welfare programmes for the poor. Housing is one such programme. The government has distributed several lacks of housing sites and provided assistance to built houses for houseless population under various schemes. It is pity to learn the Ex-Devadasi women were not covered under any scheme until the intervention of the KSWDC. Tables 3.14 & 3.15 shows all the respondents were the beneficiaries of the present housing scheme under the Devadasi rehabilitation programme. Many respondents felt that but for the present programme, majority of Ex-Devadasis would have died without having a roof on their head!

Table3.14 Districtwise percentage distribution of Respondents by Housing assistance from the Government

Districts	Got house from the Government	Total
	Yes	
Bijapur	100.00	100.00
Bagalkote	100.00	100.00
Belgaum	100.00	100.00
Bellary	100.00	100.00
Koppal	100.00	100.00
Raichur	100.00	100.00
Gulbarga	100.00	100.00
Gadag	100.00	100.00
Haveri	100.00	100.00
Dharwad	100.00	100.00
Total	100.00	100.00

Table3.15 Districtwise percentage distribution of Respondents got housing assistance under Special Component Plan

Districts	Name of the Program	Total
	Special Component Plan	
Bijapur	100.00	100.00
Bagalkote	100.00	100.00
Belgaum	100.00	100.00
Bellary	100.00	100.00
Koppal	100.00	100.00
Raichur	100.00	100.00
Gulbarga	100.00	100.00
Gadag	100.00	100.00
Haveri	100.00	100.00
Dharwad	100.00	100.00
Total	100.00	100.00

V. **Bagyajyothi:**

When, there was no electricity supply to the villages everybody were in the habit of using different types of oils like castor oil, neem oil, Kerosene oil for lighting purpose. With the introduction of electricity, initially only a few rich households got electrified their houses while others continue to use oil lamps for lighting. The poor households have got the electricity connection to their houses free of cost under the Bagyajyothi scheme (a welfare scheme introduced by the Government of Karnataka for the rural poor). During the course of fieldwork, it was observed that 42.20 per cent of sample households had electrified their houses under the Bagyajyothi scheme. Across the districts, the coverage was as high as to the extent of 68 per cent in Dharwad, 62 per cent in Bijapur and 54 per cent each in Bagalkote and Koppal followed by 52 per cent in Gadag district who were able to get electricity connections under the Bagyajyothi scheme (Table 3.16).

Table 3.16 Districtwise percentage distribution of Respondents got Electrified under Bagyajyothi Scheme

Districts	Electrified under Bagyajyothi Scheme		Total
	Yes	No	
Bijapur	62.00	38.00	100.00
Bagalkote	54.00	46.00	100.00
Belgaum	32.00	68.00	100.00
Bellary	28.00	72.00	100.00
Koppal	22.00	78.00	100.00
Raichur	54.00	46.00	100.00
Gulbarga	24.00	76.00	100.00
Gadag	52.00	48.00	100.00
Haveri	26.00	74.00	100.00
Dharwad	68.00	32.00	100.00
Total	42.20	57.80	100.00

VI. Lavatory:

In rural India, importance has not been given to bathroom and lavatory and hence separate provision were not made in the past. It is still an accepted practice among several villagers to use nearby fields or manure pits for answering their nature calls. In the recent past, people are made to aware of the harms of open air defecation and the importance of use of a lavatory. This was mainly due to the inconveniences faced by the women folk for lack of privacy apart from the health hazards. Again it was very difficult for women to go far from the village for the lavatory purpose, especially in the late evenings and early mornings. In spite of the above problems, many people were against to have a lavatory as a part of their living house or around it for the following reasons: Firstly, there was scarcity of water in the villages which affects the cleanliness of the place. Secondly, villager's concept of purity and pollution also came in the way. Thirdly, lack of space for the construction of a lavatory in and around the living house. Fourthly, problems of regular cleaning of lavatory basin and periodical emptying of the sewerage pit were believed to be polluting activities. All these factors have forced some of the persons to give up the idea of a lavatory.

Table 3.17 Districtwise percentage distribution of Respondents with Lavatory facility

Districts	Availability of Lavatory		Total
	Yes	No	
Bijapur	6.00	94.00	100.00
Bagalkote	26.00	74.00	100.00
Belgaum	18.00	82.00	100.00
Bellary	8.00	92.00	100.00
Koppal		100.00	100.00
Raichur	16.00	84.00	100.00
Gulbarga	4.00	96.00	100.00
Gadag	4.00	96.00	100.00
Haveri	42.00	58.00	100.00
Dharwad	2.00	98.00	100.00
Total	12.60	87.40	100.00

Keeping with the above factors, only 12.60 per cent of the sample respondents have made provision for a toilet (Lavatory) in their living houses. It was in Haveri district where a large majority (42 per cent) of respondents had a lavatory within their houses. The only other districts with the presence of lavatory were Bagalkote (26 per cent) and Belgaum (18 per cent). On the negative side it was in Koppal where there was no house with a lavatory and in Dharwad (2 per cent), Gulbarga and Gadag (4 per cent each) along with Bijapur (6 per cent) districts report very deplorable picture with respect of having a lavatory (Table 3.17).

VII. Bathroom:

With respect to the bathroom, many households have made provision for a bathing and cleaning vessels in the living houses. Wherever space was available few had made provision for a separate bathroom. If they were unable to build a bathroom then a bathing place or an enclosure of at least 2 feet X 2.5 feet in every kitchen called bachalu where usually women clean utensils and some times take bath also. Male members normally take their bath outside their houses. A majority of households had no separate bathroom either within or outside their living house but use the open spaces with a thatched structure to serve as bathroom outside their houses or bathe in open place. Table 3.18 shows that 56.60 per cent of the respondents reported that they have the facility of a bachalu within their houses in the study area. The women take their bath in the house in the Bachalu and men depend on the open space outside the living house. The remaining 43.40 per cent of the households have no sufficient space for bathing in their house and bathe outside their houses in open places.

The distribution of respondents having a bathroom facility across the districts shows that Haveri, Bijapur, Bagalkote and Belgaum districts where a large majority (68 to 82 per cent) of houses have a bathing place within or outside their houses. It was in Koppal, Gadag and Bellary districts where very low percentage of households (24 to 36 per cent) has a bathing

place within their houses and the households have to depend on the open space for bathing outside their living houses even without any privacy (Table 3.18).

Table 3.18 Districtwise percentage distribution of Respondents with of Bathroom\Bachalu facility

Districts	Availability of Bathroom\Bachalu		Total
	Yes	No	
Bijapur	78.00	22.00	100.00
Bagalkote	74.00	26.00	100.00
Belgaum	68.00	32.00	100.00
Bellary	36.00	64.00	100.00
Koppal	24.00	76.00	100.00
Raichur	56.00	44.00	100.00
Gulbarga	64.00	36.00	100.00
Gadag	26.00	74.00	100.00
Haveri	82.00	18.00	100.00
Dharwad	58.00	42.00	100.00
Total	56.60	43.40	100.00

VIII. Cooperation of the Officials:

The co-operation of officials for the construction of house was most essential at different levels. Though the KSWDC officials and volunteers deal with the Ex-Devadasis on day to basis, the other officials involve only for specific needs. It may be the bank officials, the officials from the village panchayat, taluk panchayat, jilla Panchayat apart from other officials at the taluk level. In addition, the health department, the Rajiv Gandhi Housing Corporation and other department officials were also involved in one or the other way for rehabilitation and development of the Ex-Devadasi women in Karnataka. For the present, it was the KSWDC officials including DRP and the village panchayat officials, the taluk Panchayat and Rajiv Gandhi Housing Corporation officials, who were involved in the Devadasi housing programme. The processing of application for awarding the assistance

for house construction, provide documents, forward the application online to the Rajiv Gandhi Housing Corporation was the responsibility of the village Panchayat and taluk Panchayat. At the Rajiv Gandhi Housing Corporation level, the application will be verified and ensured the authenticity of the required documents enclosed as per the guidelines. Once if it found correct in all respects, the Rajiv Gandhi Housing Corporation inform the beneficiary through the village panchayat that she can go ahead with the construction of the house. On receiving the progress report duly verified by the village panchayat level officials with the photograph of the beneficiary depicting the stage of construction along with the recommendation of the panchayat secretary, the respective installment will be released. The installment amount will be directly remitted to the panchayat account with a note to reimburse it to the concerned beneficiary through a cheque payable into her account.

The beneficiary at the village level depends on officials of the Village Panchayat in procuring several documents and certificates. They include the following:

1. Certificate declaring that the Ex-Devadasis had not availed assistance from any governmental source under any scheme for the construction of the house.
2. Authenticate the ownership of the housing site in the name of the beneficiary.
3. Certify the katha and tax paid details.
4. Permission for the construction of the house.
5. Certify the stage of house construction by physical verification and also with a photograph along with the beneficiary.
6. Sending the above details to the Rajiv Gandhi Housing Corporation by online processing.
7. Based on the response from the Rajiv Gandhi Housing Corporation, the panchayat updates the information and inform the beneficiaries accordingly.
8. As soon as the panchayat receive the installment amount the concerned beneficiaries will be informed and the amount will be paid in cheque to be transferred to her bank account.

At the village level one of the Ex-Devadasi who had the leadership qualities was identified and appointed as volunteer who in turn was trained by the District Devadasis Rehabilitation project (DRP) in various skills required to assist the Ex-Devadasis for their development. The volunteer many a times play a crucial role in between the beneficiary and different officials of various government departments. In addition, the project implementation officers at the DRP will be monitoring the progress and extend suitable help to the voluntaries whenever the beneficiary needs. The District level project officers will have overall responsibility of ensuring the successes of the programme by taking appropriate managerial decisions. There will be periodic visits of different officials from the head office of KSWDC to monitor the progress and provide suitable guidance.

Table 3.19 has revealed that almost all (98 per cent) the Ex-Devadasis who had availed housing assistance had reported that the officials of the DRP programme, the volunteer at the village level, the Director of the KSWDC at the Head Office and other officials have extended their full support, co-operation and advice at different stage of house construction. However, only 6 per cent of respondents from Belgaum district followed by 4 per cent from Gulbarga along with another 2 per cent each from the districts of Bijapur, Bagalkote, Koppal, Raichur and Haveri have expressed there displeasure about the working of the DRP officials. As against this all the responds from Bellary, Gadag and Dharwad districts have expressed their full satisfaction regarding assistance and service they got from the DRP project officials.

During the PRI exercise and the group dissections, it was evident that the main problem for delay in house construction was attributed to the lethargy and non-cooperation of officials at the panchayat level, especially the village accountant or panchayat secretary. The panchayat secretary services (assistance) and help was necessary for procuring the required documents, etc from the submission of the application, getting assistance as per the progress without delay till she receives the final installment of assistance. Dealing with the panchayat secretary was reported to be every difficult task. Whether the secretary's demands were small or big, the Ex-Devadasis Beneficiary had no option than to fulfill them. Since the secretary is the

crucial link between different departments in different stages, antagonizing him at any stage will escalate the problems for the Ex-Devadasis. In order to be in good books with him, the Ex-Devadasis had reported that one has to pay bribe to get things done at the earlier. The amount of bribe to be paid to the panchayat secretary differs from person to person and place-place. Unless one pay some amount to the village secretary getting all the installments of housing assistance without any delay or hindrances will be difficult.

Table 3.19 Districtwise percentage distribution of Respondents by help and assistance received from Corporation officials for House Construction

Districts	Got required assistance		Total
	Yes	No	
Bijapur	98.00	2.00	100.00
Bagalkote	98.00	2.00	100.00
Belgaum	94.00	6.00	100.00
Bellary	100.00		100.00
Koppal	98.00	2.00	100.00
Raichur	98.00	2.00	100.00
Gulbarga	96.00	4.00	100.00
Gadag	100.00		100.00
Haveri	98.00	2.00	100.00
Dharwad	100.00		100.00
Total	98.00	2.00	100.00

There are several instances where the Ex-Devadasis face problems in not getting installments which are due even after completing different stages of house construction. Such delays were attributed mainly to the negligence of panchayat officials and delay in the Rajeev Gandhi Housing Corporation. The officials at the village and the taluk Panchayat level deny the above allegations. They say that as soon as they receive the papers either for sending the application or sending the progress of the different stages of house construction and getting the installment of assistance, the same will be entered to the computer after proper verification and send to Rajeev Gandhi Housing Corporation through online. If at all, there was any

delay in the panchayat office it was due to lack of proper records submitted by the beneficiary for processing. Secondly, even after successfully entering the data failure of internet facility many a times delay the transmission of the report to the Rajiv Gandhi Housing Corporation. Many a times, access to the internet was denied by the Rajiv Gandhi Housing Corporation without providing proper password to access their web site. It was also a fact that if there were be more than one beneficiary in the village panchayat, under such circumstances the RGHC insists to send the progress of all beneficiaries at one time to get the payments. If there is a delay of submitting the progress report by any one of the beneficiaries in the panchayat level, it will delay the payment to all other beneficiaries also.

On the part of RGHC, the officials deny the allegations of delay of payments to the Ex-Devadasis in tune with the progress of the house construction. It was mentioned that as soon as the RGHC receives the list of beneficiaries, it will be sent to the concerned village Panchayats to up load the details of the beneficiaries by proper verification. On receiving the details from the panchayat on line, it will be verified as per the procedures. If everything is in order in the panchayat, the panchayat will be informed to issue work orders to the beneficiaries and a sum of Rs. 10000 per beneficiary will be sent to the panchayat for distribution to the beneficiaries. In case there was any discrepancy in the uploaded data of the beneficiaries then additional information will be sought and payment will not be made to the panchayat until the Corporation gets the details satisfactorily. Every individual beneficiary was provided with an identification (ID) number for correspondence. It was also mentioned that during the year 2009-10 every beneficiary was paid Rs. 10000 as soon as they were given ID number provided all the applications of the beneficiaries in a panchayat was in order. The total amount of all beneficiaries put together will be sent to the village panchayat as one consignment with a note to pay to the individual beneficiary. However, the beneficiaries report that they got the first installment of the assistance only after completion of the foundation. Similarly, on receipt of progress of work, assistance was released after completion of lintel, roof and final completion. There

were no hard and fast rules regarding the number of installment to be paid. It was based on the progress report and the recommendations of the village panchayat.

During 2010-11 there was some delay in paying the assistance in order to make some changes in the policies which were given up latter. RGHC officials deny inordinate delay in releasing the assistance to the beneficiaries once their request meets the Corporation's requirements. It was informed that the Corporation will settle the bills within a week and whenever they were busy with other works they may take maximum 20 days to release the assistance amount due to the beneficiaries. The officials attribute to the delay to the village Panchayats which take their own time to send the progress report. It was learnt that there was not sufficient coordination between the taluk panchayat and the village panchayat officials. Many a times, the village panchayat expects the EO of taluk panchayat to reveal the pass word for accessing RGHC web site to upload the information at the village panchayat itself. The EO of taluk panchayat will not reveal the Corporation password which was kept as a secret so that it should not be misused by unauthorised persons.

One of the Village Panchayat Secretaries had reported that: "the files will not be cleared at the RGHC even though the necessary documents were sent in time by us. They give one or the other excuses for their delay which we cannot question. It is very difficult for us to have direct contact with the RGHC due to the bureaucratic hierarchy. We need to contact the taluk level officials for information and whatever we get from them we have to accept without further questioning. However the beneficiaries at the village level target us for every thing as we are the people who are easily available to them at the village level". The Village Panchayat Secretary further said that "the officials of the DRP at the district and taluk level can take the main responsibility of helping the Ex-Devadasis from processing the application to certifying the construction and also the financial disbursements. We at the village panchayat level provide necessary documents and if necessary certify the progress of the work along with the DRP Official. There is no need for RGHC's intervention at all. Such an arrangement not only lessens the pressure on us but also hasten the

process and work will be completed quickly. The beneficiaries will be more at ease as their interaction with the DRP officials is more frequent as a part of their rehabilitation. Further, the DRP officials will be more concerned and responsible as they involve in empowering and mainstreaming as a part of their official agenda.”.

IX. Release of Financial Assistance

As discussed earlier (Table 3.1) nearly one-third (31 per cent) of the sample have constructed the house up to the lintel level. 25.60 per cent of the sample have completed the construction of the house and have occupied their houses and residing in them. Another 20.80 per cent, though completed the house in all respects and ready for occupation were yet to occupy and waiting for auspicious day and time for occupancy. Of the remaining, 31.80 per cent have completed up to lintel level followed by 15.20 per cent who have completed up to the roof level and 6.60 per cent have just completed the foundation. Though several respondents have completed or in different stages of construction, many had reported that they were yet to receive the several installments of the assistance from the KSWD Corporation or RGHC or from the local gram Panchayats. The following paragraphs reveal the situation in different parts of the State.

As a part of the process of housing scheme assisted under the Devadasi Rehabilitation programme for the Ex-Devadasis, it was mandatory to complete foundation to get the first installment of the assistance¹. Similarly, the second installment will be released after constructing up to the lintel level and the subsequent two installments will be released once the beneficiary lays the roof and after completes the construction in all respects for habitation. It is mandatory for the beneficiary to inform the village panchayat secretary about the progress of the construction after completing different stages with a request for the release the assistance of the concerned installments. Based on such requests, the village panchayat secretary inspects the progress of the construction and if found satisfactory, he will take a photograph of the building along with the beneficiary. He will

¹ As per the beneficiaries version and the practice followed by the Village Panchayat Secretary. On the contrary, the RGHC officials inform that a sum of Rs. 10,000 will be released once the sanction is accorded and an identification Number is assigned to the beneficiary. So far no beneficiary among the sample respondents had reported that they have received Rs.10000 prior to the completion of the foundation.

arrange to send the progress report to the RGHC through online process. Based on the recommendation of the village panchayat secretary, the RGHC releases the concerned installment to the village panchayat who in turn issue a cheque to the beneficiary.

Table 3.20 has revealed that 6.80 per cent of the total sample beneficiaries have not received the assistance even after completing the foundation. Of the total sample respondents who completed only the foundation, 69.70 per cent had received the first installment of the assistance and the rest (30.30 per cent) were waiting for the release of the installment. Table 3.20 further shows those who have completed not only foundation but also completed lintel, roof and even the house and staying in it are also waiting to get the assistance for the foundation. 5.03 per cent of the beneficiaries who had completed not only the foundation but also up to the lintel level have not able to receive the concerned installments of the assistance. Similarly, 2.63 per cent who completed the roof, 6.73 per cent who have completed the house and 5.47 per cent who not only completed but also occupied the house are all waiting for the release of assistance of installment due for the completion of the foundation.

Table 3.20 Percentage distribution of Respondents by Release of Assistance for completion of Foundation and Stage of house construction

Present Stage of House Construction	Foundation		Total
	Yes	No	
Foundation	69.70	30.30	100.00
Lintel	94.97	5.03	100.00
Roof	97.37	2.63	100.00
Completed but not occupied	93.27	6.73	100.00
Occupied	94.53	5.47	100.00
Total	93.20	6.80	100.00

Table 3.21 Districtwise percentage distribution of Respondents by Release of Assistance for completion of Foundation and Stage of house construction

District	Foundation		Total
	Yes	No	
Bijapur	100.00		100.00
Bagalkote	94.00	6.00	100.00

Belgaum	92.00	8.00	100.00
Bellary	96.00	4.00	100.00
Koppal	100.00		100.00
Raichur	62.00	38.00	100.00
Gulbarga	100.00		100.00
Gadag	98.00	2.00	100.00
Haveri	92.00	8.00	100.00
Dharwad	98.00	2.00	100.00
Total	93.20	6.80	100.00

In terms of districts, Table 3.21 has revealed that, it was in Bijapur, Koppal and Gulbarga districts where 100 per cent of those who completed the foundation had got their share of assistance without any delay. Though many districts were closely resembles the above districts, it was in Raichur district where substantial percentage (38 per cent) of beneficiaries were waiting for the release of the first installment of assistance even after completion of the foundation. The other districts which attract the attention of the reader are the Belgaum and Haveri (8 per cent each) districts followed by Bellary district (4 per cent) where few beneficiaries were yet to get the assistance of first installment.

With respect to the release of assistance after completing the construction up to the lintel level, Table 3.22 has revealed that 22.80 per cent of the total beneficiaries have not received the assistance. Of the total sample respondents who had completed the construction up to the lintel level, only 54.72 per cent had received the installment of the assistance as against the remaining 45.28 per cent who were waiting for the release of the installment. Among others whose house construction was progressed and completed the roof, about 9.21 per cent has to get their share of assistance for lintel. Similarly 19.23 per cent who completed the house and another 11.72 per cent who not only completed but also occupied the house are all waiting for the release of assistance of installment for the completion of the lintel.

Table 3.22 Percentage distribution of Respondents by Release of Assistance for completion of Lintel and Stage of house construction

Present Stage of House Construction	Lintel			Total
	Yes	No	Not applicable	
Foundation			100.00	100.00
Lintel	54.72	45.28		100.00
Roof	90.79	9.21		100.00
Completed but no occupied	80.77	19.23		100.00
Occupied	88.28	11.72		100.00
Total	70.60	22.80	6.60	100.00

In terms of districts Table 3.23 has revealed that, it was in Raichur district where more than half (58 per cent) of the beneficiaries were waiting for the release of the installment of assistance due for the completion of the lintel. In addition to Raichur district, it was Gadag district (40 per cent) followed by Dharwad and Bagalkote (28 per cent each), Bijapur (22 per cent), Belgaum (18 per cent) and Koppal (16 per cent) districts, where several respondents were waiting to get the assistance due even after completion of the lintel.

Table 3.23 Districtwise percentage distribution of Respondents by Release of Assistance for completion of Lintel and Stage of house construction

District	Lintel			Total
	Yes	No	Not applicable	
Bijapur	74.00	22.00	4.00	100.00
Bagalkote	66.00	28.00	6.00	100.00
Belgaum	80.00	18.00	2.00	100.00
Bellary	92.00		8.00	100.00
Koppal	82.00	16.00	2.00	100.00
Raichur	36.00	58.00	6.00	100.00
Gulbarga	82.00	8.00	10.00	100.00
Gadag	54.00	40.00	6.00	100.00
Haveri	72.00	10.00	18.00	100.00
Dharwad	68.00	28.00	4.00	100.00
Total	70.60	22.80	6.60	100.00

The situation of the beneficiaries who had completed the construction up to the roof was no way different from those who completed up to lintel level in terms of the release of

assistance. Table 3.24 has revealed that 19.20 per cent of the total beneficiaries have not received the assistance. Of the total sample respondents who completed the construction up to the roof level, about 67.11 per cent had received the installment of the assistance as against the 32.89 per cent who were waiting for the release of the assistance. Among others whose house construction was progressed and who completed the house (44.23 per cent) and those who not only completed the house construction fully but also occupied the house (19.53 per cent) are also waiting for the release of assistance of installment for the roof.

Table 3.24 Percentage distribution of Respondents by Release of Assistance for completion of roof and Stage of house construction

Present Stage of House Construction	Roof			Total
	Yes	No	Not applicable	
Foundation			100.00	100.00
Lintel			100.00	100.00
Roof	67.11	32.89		100.00
Completed but not occupied	55.77	44.23		100.00
Occupied	80.47	19.53		100.00
Total	42.40	19.20	38.40	100.00

The district wise scenario depicts that it was again the Raichur district where 44 per cent of the beneficiaries were waiting for the release of the installment of assistance due for the completion of the roof. In addition to Raichur district, it was in Gulbarga (32 per cent), Gadag (28 per cent), Belgaum (20 per cent), and Bagalkote (18 per cent) districts where several beneficiaries were waiting to get the assistance due even after completion of the roof (Table 3.25).

Table 3.25 Districtwise percentage distribution of Respondents by Release of Assistance for completion roof and Stage of House Construction

District	Roof			Total
	Yes	No	Not applicable	

Bijapur	42.00	12.00	46.00	100.00
Bagalkote	38.00	18.00	44.00	100.00
Belgaum	66.00	20.00	14.00	100.00
Bellary	90.00		10.00	100.00
Koppal	44.00	18.00	38.00	100.00
Raichur	22.00	44.00	34.00	100.00
Gulbarga	26.00	32.00	42.00	100.00
Gadag	28.00	28.00	44.00	100.00
Haveri	26.00	6.00	68.00	100.00
Dharwad	42.00	14.00	44.00	100.00
Total	42.40	19.20	38.40	100.00

The sample respondents who had completed the construction of the house and some of them were living in the new houses, yet 21.40 per cent had not received any assistance (Table 3.26). Further, a large majority (61.54 per cent) who have completed but waiting for auspicious day and time for occupation are also waiting for the release of installments of the assistance. Similarly another 33.39 per cent of the beneficiaries who have not only completed the house but also residing in it are also waiting to get the assistance.

Table 3.26 Percentage distribution of Respondents by Release of Assistance for completion of construction and occupying the house and Stage of House Construction

Present Stage of House Construction	After Completion			Total
	Yes	No	Not applicable	
Foundation			100.00	100.00
Lintel			100.00	100.00
Roof			100.00	100.00
Completed but not occupied	38.46	61.54		100.00
Occupied	66.41	33.59		100.00
Total	25.00	21.40	53.60	100.00

In terms of the districts the Raichur district maintains its lead of not getting the assistance due even after completion of the house construction followed by Gadag district. In Raichur district 46 per cent of the beneficiaries were waiting for the release of the installment of assistance due for the completion of the house. In Gadag district it was 38

per cent followed by the Gulbarga (26 per cent), Koppal (24 per cent), Belgaum (20 per cent) and Dharwad (18 per cent) districts where several beneficiaries were waiting to get the assistance due even after completing the house construction and also staying in the house (Table 3.27).

Table 3.27 Districtwise percentage distribution of Respondents by Release of Assistance for completion of house construction fully and Stage of house construction

District	After Completion			Total
	Yes	No	Not applicable	
Bijapur	18.00	14.00	68.00	100.00
Bagalkote	24.00	12.00	64.00	100.00
Belgaum	50.00	20.00	30.00	100.00
Bellary	74.00	10.00	16.00	100.00
Koppal	22.00	24.00	54.00	100.00
Raichur	6.00	46.00	48.00	100.00
Gulbarga	20.00	26.00	54.00	100.00
Gadag	8.00	38.00	54.00	100.00
Haveri	14.00	6.00	80.00	100.00
Dharwad	14.00	18.00	68.00	100.00
Total	25.00	21.40	53.60	100.00

It is clear from the above analysis that there is a delay in getting the assistance in tune with the progress of the construction. The group discussion as a part of the PRA exercises has revealed that the delay has several impacts on the beneficiaries. First and foremost was the loss of faith in the system. Secondly, the beneficiaries face the financial problems as they not only spent their life time savings but also borrowed from the friends and well-wishers apart from the money lenders. Thirdly, non repayment of loan from whatever source it may be will lead to loss of credibility in the community and affects negatively for the future dealings. Fourthly, it leads to higher rate of interest especially by the money lenders. And, finally all these will leads to the delay of construction of the house and also in increasing the construction costs.

Though everybody had experience one or the other problems in getting assistance for housing, Table 3.28 has revealed that only 15.80 per cent of respondents had reported one or the problems. Among them a large majority were from Raichur district which accounted for 58 per cent followed by the beneficiaries of Gulbarga district (38 per cent), Bagalkote district (24 per cent), Bijapur district (22 per cent) and Belgaum district (14 per cent).

Table 3.28 Percentage distribution of Respondents by Release of Assistance for completion of house construction fully and Stage of house construction

Districts	Delay in Getting assistance from the corporation		Total
	Yes	No	
Bijapur	22.00	78.00	100.00
Bagalkote	24.00	76.00	100.00
Belgaum	14.00	86.00	100.00
Bellary		100.00	100.00
Koppal		100.00	100.00
Raichur	58.00	42.00	100.00
Gulbarga	38.00	62.00	100.00
Gadag	2.00	98.00	100.00
Haveri		100.00	100.00
Dharwad		100.00	100.00
Total	15.80	84.20	100.00

Among the respondents who faced the problems in getting assistance for the house construction 7.80 per cent reported that the major problem they encountered was with the village panchayat especially with the secretary. Another 4.60 per cent blames the officials at RGHC as well as the KSWDC including the village panchayat for the delay. Of the remaining, 1.80 per cent attributes the officials in the government (which includes the village panchayat, the RGHC and the KSWDC) and 1.60 per cent pointed out at the Bank for the delay in getting the assistance (Table 3.29)

Table 3.29 Districtwise percentage distribution of Respondents by reasons for delay in getting assistance from the Corporation

Districts	If, Yes Reasons				Total
	Not applicable	Problem with bank	Problem with Gram Panchayat	Government officials Corporation/officials (RGHC\KSWDC)	

Bijapur	78.00		16.00		6.00	100.00
Bagalkote	76.00	2.00	12.00	4.00	6.00	100.00
Belgaum	86.00	4.00	6.00	2.00	2.00	100.00
Bellary	100.00					100.00
Koppal	100.00					100.00
Raichur	42.00	10.00	24.00	12.00	12.00	100.00
Gulbarga	62.00		18.00		20.00	100.00
Gadag	98.00		2.00			100.00
Haveri	100.00					100.00
Dharwad	100.00					100.00
Total	84.20	1.60	7.80	1.80	4.60	100.00

CHAPTER IV

SUMMARY AND RECOMMENDATIONS

I. Introduction

As a consequence of the Karnataka Devadasis (Prohibition of Dedication) Act, 1982 and in order to root out the evil practice of dedication of girls as Devadasis, the Government of Karnataka had undertaken several welfare programmes for the ex Devadasis and also to create awareness among people in the State. The important among them were organizing camps, street plays, exhibitions, wall writings, signboards, pamphlets and handbills. In addition to Government departments, several NGO's were also working for eradication of the evil practice of Devadasi system. One such organization was MASS, which was promoted by the Ex-Devadasi women in Belgaum district facilitated by the Government of Karnataka and the MYRADA.

Awareness among the Ex-Devadasis regarding the welfare programmes is a pre-requisite for availing benefits from such schemes. The concerned information was made available to them through the project officers and the staff of the Devadasi Rehabilitation Project (DRP) at the District level and also through the officials of the KSWDC. Further, the information was also made available through volunteers trained among the Ex-Devadasis at the village or panchayat level. The village panchayat and the neighbours were also contributed to the information dissemination.

Irrespective of the District, the Ex-Devadasis were aware of not only the welfare schemes and programmes but also the Act related to the abolition of dedication of girls as Devadasis. Further, they were also aware of the consequences of the violation of such Act. If a person involve in dedicating the children or encouraging others to dedicate the girls as Devadasis, he or she will have to undergo punishment as enlisted in the Act.

Since the duration of the study was very short which limits the scope for revisits to the field for strengthening the contents and thereby the findings and recommendations. However, the above issue was successfully addressed through PRAs, discussions with officials and telephonic clarifications with the village level voluntaries and also with the respondents whenever it was required to fill the gaps and to strengthen the arguments.

II. Summary of the Findings

1. The evaluation of Housing scheme under the Devadasi Rehabilitation Programme was taken up in 10 districts where the Devadasi practice was in vogue namely, Bagalkote, Bijapur, Belgaum, Gadag, Koppal, Haveri, Raichur, Bellary, Gulbarga and Dharwad. A total of 22873 of Devadasis were identified and each individual person was given an identification number. Taking cognizance of The Karnataka Devadasis (Prohibition of Dedication) Act, 1982, these identified persons were deemed to have given up the Devadasi practice. Hence they were treated as Ex-Devadasis.
2. In order to root out the evil practice of Devadasi system and to improve the social and economic conditions of Ex-Devadasis, the Government of Karnataka had introduced several programmes through the Karnataka State Women Development Corporation. They include wide publicity against the practice of dedication, introduced several income generating activities, health camps, awareness camps, organising Self Help Groups, etc. Apart from these, the KSWDC has also provided assistance for construction of houses for selected Ex-Devadasis.
3. Now the Corporation intends to know the impact of the Housing Scheme under the Devadasi Rehabilitation Programme to be evaluated by an independent organisation. The present exercise is a part of the above mandate.
4. With the above background, the study has proposed the following objectives.

- i. To assess the benefits derived by the Ex-Devadasis from the Housing provided by KSWDC in Karnataka State
 - ii. To assess the process of implementation of Housing provided by KSWDC for Ex-Devadasis in Karnataka State
 - iii. To assess the hurdles, if any, faced by the Ex-Devadasis during the implementation of the Housing scheme.
 - iv. To make a few policy suggestions
 5. The study has covered 126 villages and 500 respondents from the selected 10 districts. Of the total villages covered, 22 villages were from Raichur district, 17 villages were from Belgaum district and 15 villages were from Gadag district. Another 14 villages were from Bagalkote district and 13 villages were from Koppal district. Of the remaining, 12 villages were from Gulbarga district, 10 villages were from Bijapur district, 9 villages were from Dharwad district, 8 villages were from Haveri district and 6 villages were from Bellary district.
 6. In Belgaum district the responsibility of the implementation of Housing Scheme meant for Ex-Devadasis under the Devadasi Rehabilitation Programme was given to the MASS organisation and the DRP will be responsible in other districts.
- At the outset, the Housing Programme for Ex-Devadasis had made them to feel proud to have a safe and secured living and expected to bring changes in their lifestyles.
7. The age-wise classification of data has shown that 72.80 per cent of the respondents belonged to the age group of 45 to 60 years of age.
 8. The socio-religious restrictions which put a ban on the Ex-Devadasis to go for marriage. In spite of such a ban or belief, in the sample, four Ex-Devadasi have married and living happily with their husbands and children.
 9. 95 per cent of the Ex-Devadasis were illiterate

10. More than half (57.40 per cent) of the Ex-Devadasis were pursuing labour as their occupation followed by 15.60 per cent who were dependent on animal husbandry.
11. The total population of the sample households constituted 2606 persons. Among them 1539 persons (59.06 per cent) were female and 1067 persons (40.94 per cent 593) were male. The average family size was 5.21 persons per household.
12. Majority (58.60 per cent) of the sample households were nuclear families followed by 35.80 per cent joint families and 5.60 per cent were single member households.
13. Nearly 91.20 per cent of Ex-Devadasis had children. The total child population constituted 1324 persons. Among them 55.06 per cent (729 persons) were male children and 44.94 per cent (595 persons) were female children.
14. More than half of the child population (58.23 per cent) among the sample households was married.
15. 46.45 per cent of the total child population was illiterate. Among them, a large proportion was females (53.45 per cent) as against their male counterparts (40.74 per cent).
16. In terms of gender, access to education for the female children is evident, though, their percentage was less in all other course excepting primary schooling. 0.34 per cent of the female children had the benefit of studying post-graduation course.
17. Labour including agriculture labour (50 per cent) was a significant occupation among the children of Ex-Devadasis. The other important occupations though not numerically dominant but significant in terms of their livelihoods include private job (5.21 per cent), government job (2.49 per cent), petty business and vegetable

- vending (2.34 per cent), animal husbandry (1.89 per cent) and other allied activities.
18. As it was a pre-condition for the Ex-Devadasis to own a housing site to avail the benefit, it is foregone conclusion that all beneficiaries had a site in their name. However, in order to own a site in their name, one has to undergo several problems.
 19. Though a large majority of respondents (86 per cent) reported that they had not faced any problems for getting the required documents for submitting an application for the assistance from the KSWDC, they in fact confess their problems during group discussions. Almost everybody sighted one or the other problems they encountered. The problems includes meeting the officials especially the village panchayat secretary and the other Government officials, procedures involved in getting the official document of the site, paying revenue tax and meeting other requirements. The worst problem reported was the disgusted attitude of the panchayat officials and elected members towards the Ex-Devadasis.
 20. A majority of the respondents reported that they had undergone several forms of humiliation in leading the day to day life and learned to internalize the humiliation for the sake of survival. In order to overcome the problems and to get things done, the Ex-Devadasis have used two types of techniques. Firstly, all the Ex-Devadasis at the panchayat level were united to fight for their rights. Secondly, each and every problem they face were reported to the DRP officials especially the volunteers at the village level to the Project Implementation Officers at the taluk level and the Project Officers at the District level. If the issues or problems were not solved properly, they even approach the State level officials and politicians. With such efforts, the Ex-Devadasis were not only able to get the required things done but also able to demonstrate to the local

community that the Ex-Devadasis are also empowered to meet the day to day challenges like any other women in the society.

21. Of the total sample about 7 per cent have completed the foundation, 32 per cent have constructed up to the lintel level and 15 per cent have constructed up to the roof level. The remaining 46 per cent of respondents have completed the construction of house in all respects. Among them 25.60 per cent have occupied and are living in their new houses. The remaining 20.80 per cent, though completed, have not occupied as they are waiting for an auspicious day and time for conducting Grihapravesham or House warming ceremony
22. The progress of house construction was slow in the districts of Haveri, Dharwad, and Bagalkote where 70 to 80 per cent of respondents were struggling to complete the houses as against the Bellary and Belgaum districts where 70 to 80 per cent of respondents have completed the construction of houses and several of them were residing in them. Of the remaining districts, excepting Raichur (52 per cent), the other districts namely Koppal, Gadag and Gulbarga where only 46 per cent each of the sample respondents had completed the construction of their houses
23. A large majority of respondents reported that the completion of the foundation takes longer duration as the scheme expected the beneficiary to initiate construction and complete foundation in order to get the first installment of the assistance.
24. A large majority reported that the cost of construction is very high and mobilizing resources by Ex-Devadasis especially by the single member household and the aged women was difficult.
25. Many Ex-Devadasis have reported that even after six months after completion of the foundation, the Village panchayat officials have not released the first installment of the assistance. It had led to delay in repayment of loan along with interest which varied from 2 to 3 per cent per month to the local money lenders.

26. Majority of the sample respondents were of the opinion that the first installment amount released by the village panchayat was insufficient to meet the required amount due to the local money lenders. Money lenders were reluctant to lend these women for further construction keeping a portion of the earlier loan as balance. Unless the house construction progressed, the beneficiary will not be eligible for the next installment of assistance. Many beneficiaries were in such a situation where they can repay the loan fully nor construct the house further for getting the next installment of assistance.
27. Though, a large majority (68.80 per cent) had reported that they have constructed or laid foundation as per the norms specified by the Corporation (KSWDC), only a few (3.40 per cent) have constructed or laid foundation less than the stipulated area. However, nearly 28 per cent have constructed a house in higher or more space than specified by the Corporation.
28. Only one person had reported that she was able to save Rs 1500 from the assistance after successfully completing the construction of the house up to the roof level.
29. Whether the house was constructed as per the specification of the KSWDC or not, a large majority of respondents have reported that they had invested additional money for house construction from foundation to the completion of the building.
30. Excepting 27.27 per cent of respondents among those who had completed the foundation, all others have spent additional money up to. Rs. 15000.
31. Those who had completed the construction up to the lintel level, a large majority had spent Rs.5000 to 50000. and even more than one lakh
32. Excepting 29.17 per cent of respondents all others have incurred additional expenditure for the completion of the roof. It ranges from Rs. 5000 to 50000 and

on the higher side, a few had spent Rs.50000 to 100000 and more than Rs. 100000.

33. Those who had completed the construction of the house in all respects and also those who were already occupied the house have spent much higher than what they got from the corporation. 25.86 per cent had spent Rs.25000 to 50000 followed by 21.12 per cent respondents who had spent Rs.15001 to 25000 and 20.69 per cent had spent Rs. 5000 to 15000. Another 12.07 per cent had spent a sum of Rs 50000 to 100000 and 8.62 per cent have invested above one lakh.
34. Among the respondents who spent more money, a large majority (85.80 per cent) were taken loan from the money lenders, friends and relatives or from the banks. Another 4.20 per cent of respondents reported that they had borrowed from others in addition to their earlier saving for the purpose of constructing house. Of the remaining, 5.20 per cent has used earlier saving and managed to complete the construction and 4.80 per cent has not invested additional money for the construction
35. Among the respondents who have raised loan, a large majority (89.20 per cent) were taken loan from the private money lenders, SHGs, friends and relatives. Only 0.80 per cent has borrowed from the banks.
36. Only 0.40 per cent of the Ex-Devadasis have faced one or the other type of problems in getting loans from the bank which actually works out to be 50 per cent of respondents who have availed loan from the bank.
37. The Government of Karnataka has provided house sites for the poor and downtrodden castes under various programmes in the past for those who had no space for constructing a house. Under such schemes a few Ex-Devadasi women (6.60 per cent) were also the beneficiaries. Among them, 5.40 per cent of respondents had housing site with a dimension of 30 x 40 feet. Another 0.80 per

- cent had got a site measuring 15ft x 20ft and 0.40 per cent had got a housing site measuring 20ft x 30 ft.
38. 42.20 per cent of sample households were electrified their houses under the Bagyajyothi scheme. Across the districts, the coverage was as high as to the extent of 68 per cent in Dharwad, 62 per cent in Bijapur and 54 per cent each in Bagalkote and Koppal followed by 52 per cent in Gadag district
39. Only 12.60 per cent of the sample respondents have made provision for a toilet (Lavatory) in their living houses. It was in Haveri district where a large majority (42 per cent) of respondents had a lavatory within their houses followed by Bagalkote (26 per cent) and Belgaum (18 per cent) districts. On the negative side it was in Koppal there was no house with a lavatory.
40. A majority of households had no separate bathroom either within or outside their living house but use the open spaces with a thatched structure to serve as bathroom outside their houses or bathe in open place. 56.60 per cent of the respondents reported that they have the facility of a bachalu within their houses where the women take their bath and men depend on the open space outside the living house. The remaining 43.40 per cent of the household have no sufficient space for bathing in their house and bathe outside their houses in open places.
41. The co-operation of officials for the construction of house was most essential at different levels. Though the KSWDC officials and volunteers deal with the Ex-Devadasis on day to day basis, the other officials involve only for specific needs. It may be the bank officials, the officials from the village panchayat, taluk panchayat, jilla Panchayat apart from other officials at the taluk level. In addition, the health department, Rajiv Gandhi Housing Corporation and other department officials were also involved in one or other way for the rehabilitation and development of the Ex-Devadasis women in Karnataka.

42. Almost all (98 per cent) the sample Ex-Devadasis, who had availed housing assistance, had reported that the officials of the DRP programme, the volunteer at the village level and the officials and staff of the KSWDC at the Head Office have extended their full support, co-operation and advice at different stage house construction. However, only 6 per cent of respondents from Belgaum district followed by 4 per cent from Gulbarga district along with another 2 per cent each from the districts of Bijapur, Bagalkote, Koppal, Raichur and Haveri have expressed there displeasure about the working of the DRP officials.
43. The main problem for the delay in house construction was attributed to the lethargy and non-cooperation of officials at the panchayat level especially the village accountant or panchayat secretary. The panchayat secretary services (assistance) and help was necessary for procuring the required documents, etc from the submission of the application to till she receives the final installment of assistance.
44. In order to be in good books with the village panchayat secretary, the Ex-Devadasis had reported that they need to pay bribe to get things done at the earlier. The amount of bribe to be paid to the panchayat secretary differs from person to person and place-place. Unless one pay some amount to the village secretary getting all the installments of housing assistance without any delay or hindrances will be difficult.
45. There are several instances where the Ex-Devadasis face problems in not getting installments which are due even after completing different stages of house construction. Such delays were attributed mainly to the negligence of panchayat officials and delay in the Rajeev Gandhi Housing Corporation. The officials at the village and the taluk Panchayat level deny the above allegations and attribute it to RGHC.

46. Of the total sample respondents who completed only the foundation, 69.70 per cent had received the first installment of the assistance
47. Those who have completed not only foundation but also completed lintel, roof and even the house and staying in it are also waiting to get the assistance for the foundation. 5.03 per cent of the beneficiaries who had completed not only the foundation but also the up to the lintel, 2.63 per cent who completed the roof and 12.20 per cent who have completed the house are all waiting for the release of assistance due for foundation.
48. After completing the construction up to the lintel level, about 45.28 per cent of the total beneficiaries have not received the assistance. Among others whose house construction was progressed and completed roof (9.21 per cent) and 30.95 per cent who completed the house are all waiting for the release of assistance due for lintel.
49. The situation of the beneficiaries who had completed the construction up to the roof was no way different from those who completed up to lintel level in terms of the release of assistance. 19.20 per cent of the total beneficiaries have not received the assistance. 32.89 per cent of the total sample respondents who completed the construction up to the roof level and 63.76 per cent who completed the house were waiting for the release of the installment due for the completion of the roof.
50. Among the sample respondents who had completed the construction of the house and some of them were living in the new houses, yet 21.40 per cent had not received any assistance.
51. Delay in getting the assistance in tune with the progress of the construction will have several impacts on the beneficiaries. First and foremost was the loss of faith in the system. Secondly, the beneficiaries face the financial problems as they not

- only spent their life time savings but also borrowed from the friends and well-wishers apart from the money lenders. Thirdly, non repayment of loan from whatever source it may be will lead to loss of credibility in the community and affects negatively for the future dealings. Fourthly, it leads to higher rate of interest especially by the money lenders. And, finally all these will leads to the delay of construction of the house and also in increasing the construction costs.
52. Though everybody had experienced one or the other problems in getting assistance for housing, only 15.80 per cent of respondents had reported the problems they faced.
53. Among the respondents who faced the problems in getting assistance for the house construction 7.80 per cent reported that the major problem they encountered was with the village panchayat especially with the secretary. Another 4.60 per cent blames the officials at RGHC as well as the KSWDC including the village panchayat for the delay. Of the remaining, 1.80 per cent attributes the officials in the government (which includes the village panchayat, the RGHC and the KSWDC) and 1.60 per cent pointed out at the Bank for the delay in getting the assistance.
54. All the respondents were satisfied for making provision for housing assistance as a part of the rehabilitation package and mentioned with gratitude that it was because of the DRP efforts all the Ex-Devadasis are leading a contented life if not a luxurious one. Further, the housing programme for Ex-Devadasis had made them to feel proud to have a safe and secured living.

III. Policy Recommendations:

1. The amount of assistance for house construction to be increased taking the cost of construction materials into account. Based on the economic background the amount may be increased to Rupees One lakh for the poorest of the poor among the Ex-Devadasis and Rs. 75000 for other Ex-Devadasis.
2. Housing site to be provided along with the assistance for house to the deserving Ex-Devadasis.
3. Minimise the role of the intermediaries like the village Panchayat, Taluk Panchayat and the RGHC in dealing with the physical Progress and financial disbursements.
4. Release of financial assistance to be made easy by giving more responsibilities to the DRP staff especially the monitoring of the progress and disbursing the assistance as per the progress of the construction.
5. Proper guidelines to be evolved while identifying beneficiaries for housing scheme for Ex-Devadasis so as to keep the affluent ones to the end.
6. Provision should be made for bathroom and toilet as a part of the house with suitable financial assistance.

APPENDIX I

ಸೌಮಾಜಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಬದಲಾವಣೆಯ ಅಧ್ಯಯನ ಸಂಸ್ಥೆ
ನಾಗರಭಾವಿ ಬೆಂಗಳೂರು

ಪ್ರಶ್ನಾವಳಿಯ ಸಂಖ್ಯೆ -----

ಮಾಜಿ ದೇವದಾಸಿಯರ ವಸತಿ ಯೋಜನೆಯ ಮೌಲ್ಯಮಾಪನ

1. ಮಾಹಿತಿದಾರರ ಹೆಸರು (ಮಾಜಿ ದೇವದಾಸಿಯರು):
2. ಎ) ಜಾತಿ:ಬಿ) ಗುಂಪು: 1) ಪ.ಜಾ, 2) ಪ.ಪಂ. 3) ಇತರೆ.....
3. ಧರ್ಮ : 1) ಹಿಂದು, 2) ಸಿಖ್, 3) ಮುಸ್ಲಿಂ, 4) ಇತರೆ:
4. ಎ) ವಿದ್ಯಾರ್ಹತೆ : ಬಿ) ವಯಸ್ಸು
5. ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯ (ಎಲ್ಲಾ ಮೂಲಗಳಿಂದ) ರೂ.
6. ಎ) ಗ್ರಾಮ/ನಗರ/ಪಟ್ಟಣ: ಬಿ) ಗ್ರಾಮ/ಪಟ್ಟಣ ಪಂಚಾಯಿತಿ/ವಾರ್ಡ್
7. ಎ) ತಾಲ್ಲೂಕು: ಬಿ) ಜಿಲ್ಲೆ:
8. ಕುಟುಂಬದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ: ಗಂಡು..... ಹೆಣ್ಣು ಒಟ್ಟು
9. 1993-94ನೇ ಸಾಲಿನ ಸಮೀಕ್ಷಾ ಪಟ್ಟಿಯ ಕ್ರಮ ಸಂಖ್ಯೆ:
10. ಸಮರ್ಪಣೆಯಾದಾಗ ವಯಸ್ಸು:
11. ದೇವದಾಸಿ ಪದ್ಧತಿ ಆಚರಣೆಯನ್ನು ಮುಂದುವರೆಸುತ್ತಿದ್ದೀರಾ? 1. ಹೌದು 2. ಇಲ್ಲ
12. ಎ) ವಿವಾಹವಾಗಿದೆಯೇ? 1 ಹೌದು 2 ಇಲ್ಲ ಬಿ) ಮಕ್ಕಳಿದ್ದಾರೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
13. ಹೌದಾದಲ್ಲಿ ಮಕ್ಕಳ ವಿವರಗಳನ್ನು ಕೆಳಗಿನ ತ:ಖ್ತಿಯಲ್ಲಿ ವಿವರಿಸುವುದು

ಕ್ರಮ ಸಂಖ್ಯೆ:	ಲಿಂಗ	ವಯಸ್ಸು	ವೈವಾಹಿಕ ಸ್ಥಾನಮಾನ	ವಿದ್ಯಾರ್ಹತೆ	ಶಾಲೆ ತೊರೆದ ವರ್ಷ	ವೃತ್ತಿ	ಮಕ್ಕಳನ್ನು ದೇವದಾಸಿ ಪದ್ಧತಿಗೆ ಸಮರ್ಪಣೆ ಮಾಡಿದ ವರ್ಷ
1							
2							
3							
4							
5							
6							
7							
8							

14. ನಿಮ್ಮ ಹೆಸರಿನಲ್ಲಿ ಸೈಟು ನೋಂದಾವಣೆಯಾಗಿದೆಯೇ 1. ಹೌದು 2. ಇಲ್ಲ
15. ನೀವು ಮನೆ ಕಟ್ಟಲು ಸಹಾಯಧನ ಮತ್ತು ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸಲು ಬೇಕಾದ ದಾಖಲೆ ಪತ್ರಗಳು ಪಡೆಯಲು ಕಷ್ಟವಾಯಿತು. 1. ಹೌದು 2. ಇಲ್ಲ
16. ಹೌದಾದರೆ ಯಾವ ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸಿದೀರಿ?
17. ಆ ಸಮಸ್ಯೆಗಳನ್ನು ಹೇಗೆ ಬಗೆಹರಿಸಿಕೊಂಡಿರಿ?
18. ನಿಮ್ಮ ಮನೆ ನಿರ್ಮಾಣವು ಯಾವ ಹಂತದಲ್ಲಿದೆ? ಅ) ಇನ್ನು ಪ್ರಾರಂಭಿಸಿಲ್ಲ ಬಿ) ತಳಪಾಯ ಆಗಿದೆ ಸಿ) ಲಿಂಟಲ್ ಡಿ) ಮೇಲ್ ಚಾವಣಿ ಎ) ಪೂರ್ತಿಯಾಗಿದೆ:- ಗೃಹಪ್ರವೇಶವಾಗಿಲ್ಲ/ವಾಸವಾಗಿದ್ದೇವೆ.
19. ಮನೆ ನಿರ್ಮಾಣವು ನಿಗಮದ ನಿಯಮದ ಪ್ರಕಾರ ಕಟ್ಟಿದ್ದೀರಾ? 1. ಹೌದು 2. ಇಲ್ಲ
20. ಇಲ್ಲವಾದರೆ ಹೆಚ್ಚಿನ ಜಾಗದಲ್ಲಿ ಕಟ್ಟಿದ್ದೀರಾ ಅಥವಾ ಕಡಿಮೆ ಜಾಗದಲ್ಲಿ ಕಟ್ಟಿದ್ದೀರಾ? 1 ಹೆಚ್ಚು 2 ಕಡಿಮೆ
21. ಸಾಲ ಮತ್ತು ಸಹಾಯಧನದಲ್ಲಿ ಮನೆ ನಿರ್ಮಿಸಿ ಹಣವನ್ನು ಉಳಿಸಲು ಸಾಧ್ಯವಾಯಿತೇ? 1. ಹೌದು 2. ಇಲ್ಲ
22. ಹೌದಾದರೆ, ಉಳಿಕೆ ಮಾಡಿದ ಮೊತ್ತ ರೂ.
23. ಇಲ್ಲವಾದರೆ, ಮನೆ ನಿರ್ಮಿಸಲು ಎಷ್ಟು ಹೆಚ್ಚಿನ ಹಣ ಖರ್ಚು ಮಾಡಿದೀರಿ? ರೂ.
24. ಈ ಹೆಚ್ಚಿನ ಮೊತ್ತವನ್ನು ಯಾವ ಮೂಲದಿಂದ ಸಂಗ್ರಹಿಸಿದೀರಿ? ಉಳಿತಾಯ/ಸಾಲ ರೂ.
25. ಸಾಲ ಪಡೆದಿದ್ದಲ್ಲಿ, ಎಲ್ಲಿಂದ? 1 ಬ್ಯಾಂಕ್ 2 ಖಾಸಗಿ
26. ಬ್ಯಾಂಕಿನ ಸಾಲ ಪಡೆಯಲು ಏನಾದರೂ ವಿಳಂಬ/ಕಷ್ಟವಾಯಿತೇ 1. ಹೌದು 2. ಇಲ್ಲ
27. ನಿಮಗೆ ಸರ್ಕಾರದಿಂದ ನಿವೇಶನ ಹಂಚಲಾಗಿದೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
ಹೌದಾದರೆ, ನಿವೇಶನದ ಅಳತೆ: 1) 15-20, 2) 20-30, 3) 30-40, 4) 40-60
28. ಸರ್ಕಾರದಿಂದ ನಿಮಗೆ ವಾಸದ ಮನೆಯನ್ನು ನೀಡಲಾಗಿದೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
ಹೌದಾದಲ್ಲಿ (1) ಇಂದಿರಾ ಅವಾಸ್, (2) ಆಶ್ರಯ, (3) ಗ್ರಾಮೀಣ ಡಾ:ಅಂಬೇಡ್ಕರ್ ಯೋಜನೆ (4) ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ (5) ಇತರೆ.....
29. ನಿಮ್ಮ ಮನೆಗೆ ಸರ್ಕಾರದಿಂದ ಭಾಗ್ಯಜ್ಯೋತಿ ಯೋಜನೆಯಡಿ ವಿದ್ಯುತ್‌ಚಕ್ತಿ ವ್ಯವಸ್ಥೆಯನ್ನು ಮಾಡಲಾಗಿದೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
30. ನಿಮ್ಮ ಮನೆಗೆ ಶೌಚಾಲಯದ ಸೌಲಭ್ಯವಿದೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
31. ನಿಮ್ಮ ಮನೆಗೆ ಸ್ನಾನದ ಕೊಠಡಿ ಇದೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
32. ಮನೆ ನಿರ್ಮಾಣ ಮಾಡಲು ನಿಗಮವು ನೇಮಿಸಲ್ಪಟ್ಟ ಅಧಿಕಾರಿಗಳು ಬೇಕಾದ ಸಹಕಾರ ನೀಡಿದ್ದಾರೆಯೇ? 1. ಹೌದು 2. ಇಲ್ಲ
33. ವಿವಿಧ ಹಂತಗಳಲ್ಲಿ ಕಾಮಗಾರಿಗನುಗುಣವಾಗಿ ಗ್ರಾಮಪಂಚಾಯತಿಯಿಂದ ಹಣದ ಕಂತು ಬಿಡುಗಡೆಯಾಯಿತೇ? ಎ. ತಳಪಾಯ 1 ಹೌದು 2 ಇಲ್ಲ ಬಿ. ಲಿಂಟಲ್ 1 ಹೌದು 2 ಇಲ್ಲ ಸಿ.ಮೇಲ್ ಚಾವಣಿ 1 ಹೌದು 2 ಇಲ್ಲ ಡಿ. ಪೂರ್ತಿಯಾಗಿದೆ. 1. ಹೌದು 2. ಇಲ್ಲ
34. ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಪಡೆಯುವಲ್ಲಿ ಏನಾದರೂ ವಿಳಂಬ/ಕಷ್ಟವಾಯಿತೇ 1. ಹೌದು 2. ಇಲ್ಲ
35. ಹೌದಾದರೆ ಕಾರಣಗಳನ್ನು ನೀಡಿ

