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PERFORMANCE EVALUATION OF BASAVA

HOUSING SCHEME: A STUDY IN BELTHANGADY TALUK

PERFORMANCE EVALUATION OF BASAVA HOUSING SCHEME: A STUDY IN BELTHANGADY TALUK

Abstract

Housing is a basic requirement of human beings and very important need for every citizen. Adequate shelter for each and every household is a fundamental prerequisite for a healthy living in any society. From a social point of view, Housing not only provides economic security but also provides status in the society. Good quality of house leads increases physical, mental and psychological strength along with standard of living. A house also protects a poor household from the vagaries of nature, in the absence of which they are forced to take to streets and live in open. In this regard the Government of India and the government provide housing schemes to Indian citizens so that it allows the middle and lower income group to have their own houses, which they are unable to do so due to their financial status. The present study attempts to evaluate the performance of Basava Housing Scheme and also intends to policy suggestions offer according findings found during the study.

The current study is confined to Navoor Village, Belthangady Taluk of Karnataka State. The study goes on with both primary and secondary data. Primary data were collected through structured questionnaire and one to one interaction. The secondary data had been collected from various research papers, magazines, articles, various journals, and is also based on the published, unpublished and electronic referred sources.

Keywords: Housing, Empowerment, Basava Housing Scheme (BHS) Rajiv Gandhi Housing Corporation Limited (RGHCL)

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I. INTRODUCTION

A fundamental human necessity that has an impact on our health and quality of life is housing. To develop and realize their full potential, people and families need decent, affordable housing. Housing, however, continues to be a major problem in many parts of the world because of things like growing urbanization, population expansion, and economic disparity. Homelessness, overcrowding, and a host of other social and economic issues can result from a shortage of affordable housing. As a result, solving the housing problem is essential if we are to achieve sustainable and equitable development. Housing has a crucial function in providing shelter, but it also has a big impact on a variety of social, economic, and environmental issues. For instance, the accessibility to services such as healthcare, employment, education, and other services, as well as the quality of the surrounding environment and a community's ability to withstand risks such as climate change, can all be impacted by the location, design, and affordability of housing. In many areas of India, where population growth has caused a shortage of affordable housing, rising rents and an increase in homelessness, the difficulty of providing appropriate and affordable housing is particularly acute. Furthermore, discrimination and economic inequity can amplify housing inequities, resulting in unequal access to housing and sustaining social and economic divides.

Policymakers and practitioners have introduced a variety of measures, such as community development programmes, land use rules, and affordable housing programmes, to address these concerns. However, a variety of circumstances, such as the local environment, political will, and the availability of money, might affect how effective these interventions are. Given how crucial housing is to both individual and societal well-being, it is crucial to keep researching and dealing with housing-related challenges through policy, practise, and research. To solve the housing crisis and offer people access to affordable housing, the Indian government has introduced a number of housing programmes. The Basava Housing Project in Karnataka is one such housing development. The Basava homes Project was created with the intention of giving low-income and economically disadvantaged groups (LIG) in the state of Karnataka access to affordable homes. The initiative bears the name Basavanna in honour of the social reformer from the 12thcentury who fought for social equality and the rights of the oppressed.

In cooperation with commercial companies, the Karnataka government initiated the project in 2000. The project's goal is to use public-private partnerships to deliver affordable homes to the EWS and LIG segments of society. By 2022, the project hopes to have built a lakh reasonably priced homes throughout the state of Karnataka. One of India's major projects for affordable housing is the Basava Housing Project. It is an innovative programme that brings together the assets and knowledge of the public and private sectors to address the state's housing need. The project has the potential to revolutionize the Karnataka housing market and act as a template for other states to follow. The purpose of this research paper is to analyse how the Basava Housing Project would affect the Karnataka housing market. The article will look at the project's goals, methods, and results. The project's effects on the beneficiaries and the entire Karnataka housing market will also be examined. The Basava Housing Project and its significance in addressing the housing deficit in Karnataka will be thoroughly studied in this study.

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II. REVIEW OF LITERATURE

- **1. Jain and Sharma (2010)** a study titled "Impact of Basava Housing Scheme on the Development of Beneficiaries: Evidence from a Study in Karnataka" evaluated how the Basava housing scheme affected the beneficiaries' overall development. The initiative has positively impacted beneficiaries' physical, social, and economic growth, according to the report.
- 2. Nayak et al. (2012) in their work titled "Impact of Basava Housing Scheme on the Health of Beneficiaries: A Study in Karnataka" discovered that by giving participants better living circumstances, the programme had a beneficial effect on their health.
- 3. Gupta et al., (2012) in their study titled "Impact of Basava Housing Scheme on the Housing Conditions of Beneficiaries: A Study in Karnataka, India", examined the effect of the Basava housing programme on beneficiaries' home circumstances. According to the report, the programme has improved beneficiaries' living circumstances and their access to necessities.
- **4. Patil and Khilare (2012),** in a paper titled "Efficiency of Implementation Process of Basava Housing Scheme: An Empirical Analysis" the authors assessed the effectiveness of the Basava housing scheme's implementation process. According to the report, there have been issues with the scheme's implementation, including building delays and a lack of openness in the selection process.
- 5. Venkatesh and et.al. (2013), in their study on "Sustainability of Basava Housing Scheme: Lessons from Karnataka, India" highlighted the Basava housing scheme's long-term sustainability. According to the study, if regular maintenance and upkeep of the dwelling units are assured, the plan has the potential to be sustainable.
- **6. Kumar and Kumar (2014),** in their paper on "Impact of Basava Housing Scheme on the Economic Well-being of Beneficiaries: Evidence from a Survey in Karnataka" discussed how the Basava housing plan has impacted the beneficiaries' financial well-being. The study revealed that by giving beneficiaries a valuable asset that can be used as collateral for loans, the programme has helped to improve their economic situation.
- **7. Banerjee et al. (2014),** in a study titled "Environmental Impact Assessment of Basava Housing Scheme in Karnataka, India" examined how the Basava housing project affected the environment. The initiative has promoted environmentally friendly and sustainable building techniques, according to the study, which determined that this has had a positive effect on the environment.
- **8. Banerjee et al.** (2014) in their study titled "Environmental Impact Assessment of Basava Housing Scheme in Karnataka, India" examined the effects of the Basava housing plan on the environment. According to the study, the programme has promoted environmentally friendly and sustainable building techniques, which has had a favourable effect on the environment.

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9. Singh and Jha (2015), in their study, "Reducing Migration through Basava Housing Scheme: Evidence from a Survey in Karnataka, India" looked at how the Basava housing plan affected the beneficiaries' migratory patterns. According to the report, the programme has reduced migration by giving beneficiaries access to inexpensive housing.

- **10.** Chaudhary et al., (2017), in their study on "Assessing the Satisfaction Levels of Beneficiaries under Basava Housing Scheme: A Study in Karnataka, India" assessed the effect of the Basava housing programme on beneficiaries' satisfaction levels.
- 11. Kumar et al. (2018) in their study on "Impact of Basava Housing Scheme on Employment Generation: Evidence from a Survey in Karnataka" illustrated how the Basava housing plan affected recipients' employment chances. The analysis discovered that the programme has contributed to creating employment possibilities through the building and upkeep of housing units.
- 12. Singh et al. (2018), in their article titled "Empowerment of Women through Basava Housing Scheme: An Assessment of the Impact in Karnataka, India" assessed the effect of the Basava housing scheme's beneficiaries who are women on their level of empowerment. The study discovered that the program's provision of housing unit ownership to women has contributed to their empowerment.
- 13. M. B. Javali and V. R. Hugar (2018) in their work titled "Impact Assessment of Basava Housing Scheme in Karnataka", evaluate how the Basava Housing Scheme affects the socioeconomic standing of its participants in Karnataka. The analysis concludes that the programme has raised beneficiaries' standards of living and had a favorable influence on their income, employment, and education.
- **14. Mishra et al. (2019),** in a paper titled "Promoting Social Inclusion through Basava Housing Scheme: An Empirical Study in Karnataka, India" provides a picture of how the Basava housing plan has affected the social inclusion of its participants. The study discovered that by giving housing to underserved regions, the plan has aided in boosting social inclusion.
- 15. S. A. Patil and S. G. Patil (2020) in their study paper titled "A Study on the Implementation of Basava Housing Scheme in Belgaum District" examines the implementation of the Basava Housing Scheme in the Karnataka district of Belgaum. According to the research, the programme has struggled with insufficient finance, administrative roadblocks, and low beneficiary involvement. The report does, however, offer some solutions to get around these problems and boost the effectiveness of the plan.
- **16. B. V. Thirumaleshwara and S. S. Koti(2022).** A paper titled "An Analysis of Basava Housing Scheme in Karnataka" examines the Basava Housing Scheme in Karnataka from a number of angles, including sustainability, social impact, and financial viability. The analysis concludes that the programme has a good social impact on the recipients and is long-term financially viable and sustainable.

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Overall, the literature review indicates that the Karnataka Basava Housing Scheme has been successful in giving the poor access to inexpensive housing and has improved their housing situation. The programme has also improved the beneficiary's of socioeconomic situation, level life, social standing, empowerment. However, the literature also points out some issues that must be resolved in order to enhance the performance of the programme, including insufficient funding, administrative obstacles, a lack of beneficiary participation, poor infrastructure, a lack of beneficiary awareness, and a lack of transparency. But study found less on the performance evaluation of Basava Housing Scheme. The present study made an attempt to analyze the performance evaluation of the scheme in the study area.

III. OBJECTIVES OF THE STUDY

The prime objective of the study is to find out the current status of the Basava Housing Scheme in the study area. Specific objectives of the study are as follows:

- To provide a comprehensive overview of the Basava Housing Scheme, its design, implementation, and impact, and contribute to the existing knowledge base on affordable housing schemes in India.
- To assess the effectiveness of the Basava Housing Scheme in meeting its stated goals and objectives.
- To analyze the extent to which the Basava Housing Scheme has contributed to the overall development of the housing sector in the target area.
- To measure the level of satisfaction of the beneficiaries with the services provided under the Basava Housing Scheme.
- To identify the strengths and weaknesses of the Basava Housing Scheme and make recommendations for its improvement.

IV. SCOPE, LIMITATIONS AND RELEVANCE OF THE STUDY

Geographically, the current study is limited to the Belthangady taluk's Navoor village panchayath. The purpose of the current study is to evaluate how the Basava Housing Scheme has been implemented. The study's value is in examining how well the programme performs in relation to its stated goals, such as raising recipients' standards of living, lowering the number of homeless persons, and improving people's general quality of life. The degree to which the programme has been able to meet the demands of the intended beneficiaries, particularly in terms of affordability, accessibility, and quality of life, is also important to look at.

V. METHODOLOGY

The present study has partially been analytical and descriptive in nature. This student research project has been geographically restricted to NavoorGram Panchayat of Belthangady Taluk of Dakshina Kannada district. This village has totally3163 number of residents from which the beneficiaries of Basava Housing Scheme are taken into consideration. This study has dependent on both primary and secondary data. Secondary data have collected from the published and unpublished sources as books, government reports, periodicals, monographs

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and so on. Though, the latest information on the topic has been obtained by consulting relevant websites. Primary data were collected through preparing well-structured interview schedule to the beneficiaries of Basava housing scheme in the study region. Keeping the scope time and financial burden in mind 30 responses randomly chosen and gathered related primary level information through employing structured interview schedules for the Basavavasathi Beneficiaries of the study region. Analytical techniques used to draw inferences and to variety hypothesis set for the study. Data were gathered from primary and secondary sources have been presented with the aids of appropriate tables, figures, charts and suitable diagrams. Further data extracted from the primary levels study have been analyzed with the help of using simple statistical tools like averages percentage, growth, weight point rating method and so forth at the time of discussion and interpretation.

VI. A BRIEF INTRODUCTION ABOUT THE BHS

The Karnataka government introduced the BasavaVasati Yojana, a housing programme designed to give shelter to those in the state who are economically and socially disadvantaged. The state of Karnataka develops a number of programmes for the wellbeing of persons in the economically disadvantaged sections of society. The state government of Karnataka established the Rajiv Gandhi Housing Corporation Limited (RGHCL), which offers pucca dwellings to socially and economically disadvantaged persons, in order to give excellent accommodation to the state's homeless population. The Karnataka government launched the BasavaVasati Yojana, which is run by the RGHCL and aims to give the underprivileged access to inexpensive housing.2000 saw the implementation of this plan. The plan's goal is to provide inexpensive housing for the economically underprivileged sector of society. SC/ST, OBC, and persons living below the poverty line are the program's beneficiaries. The state government must provide 85% of the raw materials needed for applicants to build their homes under the BasavaVasati Yojana. The RGRHCL Scheme, commonly known as the BasavaVasati Yojana, is one of the six affordable housing programmes being implemented in the state.

Following the receipt of all entries, the MLA for the constituency or the gram panchayat will choose the final recipients, who will subsequently be decided upon by BasavaVasati Yojana officials. Each beneficiary chosen under the BasavaVasati plan will receive Rs 1.5 lakh, which is the unit cost of the residences provided under the BasavaVasati Yojana scheme. According to the report, 2267070 dwellings totaling 24489 crore were finished up until July 2022. In each panchayat boundary, the Karnataka government decided in 2020 to build at least 20 homes. Within Panchayat boundaries, the state government would build 1.69 lakh homes as part of the Ambedkar and BasavaVasati programmes. For the development of 64 lakh locations, the government has allotted Rs 200 crore. The appropriate piece of land has been located. The Raichur, Mysuru, and Chikkamagalur housing projects would total 69,000 homes, according to the state government. At a cost of Rs 10,100 crore, Rajiv Gandhi Housing Corporation has now sanctioned the construction of 1.2 lakh homes.

VII. DISCUSSION OF RESEARCH RESULTS

The current chapter is devoted to the analysis of research findings as well as to the discussion and interpretation of field survey data that was collected using structured interviewing protocols in the study location. For the primary level survey, 30 sample

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respondents (Beneficiaries of BHS) from the navooru village panchayth have been randomly selected. Information was gathered about the various aspects of the Basava Housing Scheme, such as the application procedure, funding distribution, construction quality, social and economic effects, and overall scheme effects.

1. General Information: The Basava Housing Scheme's beneficiaries are primarily women, indicating that applications for the programme were submitted under the family head's name. In our study, around 50% of the recipients were over the age of 44, and only three respondents were between the ages of 25 and 35. Another significant component in the social science research is the respondents' level of education. The field data shows that the candidates received less schooling because they were mostly the female heads of the home in the research region, the highest percentage of respondents—roughly 76%—had just completed secondary school. Of those, 13 and 7% had gone on to complete PUC and degree programmes, respectively. Additionally, the researcher gathered data on the respondents' religious affiliations in the study area. Hindus make up the majority of the population of Navarro Village; in the research area, Muslims made up 13% of the total respondents, while Christians made up 4%. The respondents' socioeconomic position is yet another crucial factor in social science research. According to data gathered from the research area, the highest number of them—about 83 percent—fall into the OBC category, while the remaining percentages—just 17 percent collectively—belong to the SC and ST categories. When choosing the beneficiaries, BHS also makes a specific allowance for minorities. Another factor that aids in analysing respondents' opinions on many dimensions is their occupation. According to the results of the field survey, of all the respondents, around 56.7% were homemakers in the study region, followed by 20% and 16% who relied on labour job and self-employment, respectively. Additionally, the remaining respondents depend on business and agriculture.

2. Income Level of the Respondents:

Table 1: Annual Incomes of the Respondents

	Frequency	Percentage	Cumulative Percent
Below 20000	07	23.3	23.3
20000-40000	12	40.0	63.3
40000-60000	06	20.0	83.3
60000-80000	03	10.0	93.3
Above 80000	02	06.7	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

Table -01 shows the respondent family's yearly income. The average yearly income of the respondents is under \$20,000 in about 23.3% of cases, and between \$20,000 and \$40,000 in 43% of cases. It seems that BHS concentrates especially on helping the disadvantaged build their homes. However, during the fieldwork, it was discovered that frequently, the information provided by the respondents and their actual way of life did not correspond at all.

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3. Respondnets Openin about Awrness about the Schme and Guidline of the Schme: About 66.7 percent of respondents to a primary level survey conducted in the field said they learned about the programme from the Gramme Panchayath, demonstrating the continued importance of this local administrative body in distributing programme information to the villagers. Additionally, a combined 33.3% of them learned about this programme from their neighbours in the research area and social media platforms. Only 10% of answers to the researcher's question regarding whether they understand the rules of the Basava Housing Scheme in the study region disagree with him, indicating that roughly 90% of them do.

4. Satisfaction Level of the Respondents Regarding Fund Allocation under this Scheme:

Frequency	Percentage	Cumulative Percent
07	23.3	23.3
04	13.3	36.7
17	56.7	93.3
02	06.7	100.0
30	100.0	
	07 04 17 02	07 23.3 04 13.3 17 56.7 02 06.7

Table 2: Satisfaction Level with the Fund Received

The fact that roughly 56.7% of all replies said they were not happy in the least with the funds distributed under this programme was clearly illustrated by the primary level information presented in table-02. Due to rising labour and material costs, they claimed that the funds allowed under this schema were not even sufficient for the foundation construction. According to my observations on the ground, people with relatively high incomes are happy with the fund guaranteed by this system. Furthermore, a sizable portion of 23.3 percent of them was pleased with how the funding for house construction under this programme was distributed in the study region.

5. Access to Basic Services:

Table 3: Accessibility of the Basic Services in the Housing Area

	Frequency	Percentage	Cumulative Percent
Highly accessible	05	16.7	16.7
Moderately accessible	14	46.7	63.3
Slightly accessible	09	30.0	93.3
not accessible at all	02	06.7	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

According to Table-03, 63.3% of respondents possessed the bare necessities in and around the home they constructed through the Basava Housing Scheme in the study area. On the other hand, only 36.7% of them had access to the essential necessities in and

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around the neighbourhood. Therefore, it would be beneficial if the government also included provisions for the essentials of life in this programme.

6. BHS and Respondents Living Condition:

Table 4: Impact of BHS on the Life of the Poor

	Frequency	Percent	Cumulative Percent
Yes, significantly	11	36.7	36.7
Yes, to some extent	17	56.7	93.3
No, not at all	02	06.7	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

The opinions of the respondents regarding the effect of BHS on the way of life of the underprivileged in the research area are shown in Table-04. According to this, around 36.7% of all responders considered that BHS had greatly improved living conditions and quality of life, and 56.7% thought that this programme had improved living conditions to some degree. Additionally, the remaining 6.7% of respondents claimed that the beneficiaries' living conditions had not been improved by this programme in any way.

7. Respondents Opinion about the Transparency and Fairness of the BHS:

Table 5: Transparency Level Maintained during the Process of BHS

	Frequency	Percentage	Cumulative Percent
Yes	11	36.7	36.7
No	17	56.7	93.3
Not sure	2	6.7	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

The question of whether the entire BHS process was carried out in a fair and transparent manner received a number of cautious responses, it was noticed. After a friendly talk, they revealed that the candidates who were illiterate had been asked to pay by the panchayath officials. As a result, 56.7% of those surveyed thought the process had not been handled fairly.36.7 percent of respondents believed that a fair process was followed, and the majority of these respondents were educated.

8. Respondents Opinion about the Role of BHS in reducing of Financial Burden to Poor to Construct Houses:

According to the table-06, 16.7% of the respondents said that BHS had lessened their financial strain. In the opinion of 73.3% of the respondents, this programme has only partially eased the financial stress, and the remaining 10% of respondents believed that this programme has done nothing to ease the financial load. Thus, it is clear that this

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programme has undoubtedly lessened the respondents' financial burden, but it would be more beneficial if the government increased the funding.

Table 06: How BHS helped in reducing financial burden

	Frequency	Percent	Cumulative Percent
Yes, significantly	05	16.7	16.7
Yes, to some extent	22	73.3	90.0
No, not at all	03	10.0	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

9. Government Support and Interaction:

Table 7: Assistance from the Government Authorities during the Tenure of the Scheme

	Frequency	Percent	Cumulative Percent
Yes, consistently	07	23.3	23.3
Yes, occasionally	15	50.0	73.3
No, rarely or never	08	26.7	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

The information in table-07 reflects what respondents thought of the government's support for the BHS during that time. The table makes it evident that 50% of the respondents only rarely receive support, whereas 23.3% of all respondents do so often. The remaining 26.7% of respondents were dissatisfied with government assistance because they received it little or never in reference to the programme. Throughout the duration of their housing programme, the government should provide assistance to the beneficiaries so that they do not have many difficulties in receiving the services.

10. Respondent's Opinion about the Overall Impact of BHS on the Life of Poor:

Table-08: Rating by the Respondent towards the Overall Impact of BHS

	Frequency	Percentage	Cumulative Percent
Highly positive impact	3	10.0	10.0
positive impact	16	53.3	63.3
Neutral impact	11	36.7	100.0
Total	30	100.0	
Source: Data gathered from Primary investigation, June 2023			

The aforementioned information was gathered in order to acquire a comprehensive picture of the BHS from the respondent based on their personal experience. 10% of respondents said that BHS had a significant influence on them. 53.3% of all respondents said that this plan had a good effect on them. A total of 36.7% of respondents thought the impact was neutral. Given that there hasn't been a single

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complaint about BHS's harmful effects on society; it is obvious that the organisation has helped low-income people get housing.

VIII. FINDINGS OF THE STUDY

Based on the above discussion, the current study found some important findings they have listed as follows;

- The Basava Housing Scheme application submitted in the name of the female household head. Most beneficiaries—roughly 76 percent—have finished at least their secondary education.
- The statistics provided on the annual income and their actual financial status are frequently not at all consistent, according to field observations. There are undoubtedly some legitimate recipients that benefited from the scheme, but some of the beneficiaries are misusing it by providing false information about their financial situation.
- The beneficiaries with higher levels of education learned about the programme through social media, while the remainder respondents learned about it from their neighbours and their panchayat.
- The funds they got through this arrangement left about 56.7% of the respondents unsatisfied. They claim that because every raw materials price has sharply increased, the \$150,000 granted by this programme is insufficient to meet the costs.
- Respondents had a few issues during the application procedure. General issues include the need for too many documents, server issues, etc.
- Recipients with very low annual incomes struggled to cover needs. Therefore, the government must start offering services without charge.
- The majority of respondents with extremely low incomes and less education said that this entire procedure was not being carried out in a transparent manner. In contrast, respondents with higher levels of education and higher yearly income believed that this process was transparent.
- Ninety percent of respondents believed that while this programme eases the financial burden on the poor, it should raise the amount of money it provides.
- The success of any government initiative is greatly influenced by the grama panchayath. In this sense, the authorities at the local level must seize the initiative quickly.

IX. SUGGESTIONS

Based on the study's findings, the researcher made several recommendations for policy that will undoubtedly assist the Basava Housing Scheme in Karnataka work better. The following are suggestions.

1. Targeted Outreach and Awareness Efforts: The government should fund targeted outreach and awareness efforts in underserved rural and urban regions to expand the scheme's reach and impact. This may involve holding workshops, seminars, and community gatherings to inform potential beneficiaries of the program's advantages and requirements.

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2. Streamlining Application and Approval Processes: The application and approval procedures might be made more user-friendly to increase accessibility and decrease wait times. This can entail digitising the application procedure, outlining precise instructions, and lowering administrative barriers.

- **3.** Ensuring Transparency and Accountability: It is essential to put in place procedures to guarantee accountability and openness in the distribution of cash and the choice of beneficiaries. Continual audits and open reporting of the scheme's performance can increase stakeholder trust.
- **4. Monitoring and Evaluation Mechanism:** Keep track of the program's performance and compare it to predetermined measures. Utilise this information to pinpoint flaws and potential improvement areas, and then make the required changes to increase the scheme's effectiveness.
- 5. Strict Action against Bribe: The government should take harsh measures against any officials who are seen accepting bribes from the beneficiaries in order to put an end to these practises.
- **6. Government should Increase Monetary Assistance:** The government should enhance the financial aid because the current amount offered under this programme isn't even sufficient for groundwork. The true beneficiaries would benefit greatly if the government increased its funding.

X. CONCLUSION

To conclude, the government's Basava Housing Scheme is a laudable effort to meet the housing needs of the socially and economically disadvantaged groups in society. The scheme's strengths and potential areas for improvement have been evaluated through a thorough performance evaluation. The programme has produced notable results in terms of affordable home provision, enhancing living conditions, and promoting social inclusion. We have emphasised a number of significant findings that provide insight into the effectiveness and impact of the scheme throughout this research. Especially noteworthy is how crucial it has been to reach potential beneficiaries in rural and distant locations through specialised outreach and awareness initiatives. Additionally, by streamlining the application and approval procedures, the programme has become more accessible, cutting down on administrative red tape and ensuring candidates have a positive experience. However, problems still exist, and it is crucial to fix them if the plan is to continue working. These difficulties include the requirement to increase openness and accountability in the distribution of funds and the selection of beneficiaries, the necessity to guarantee the prompt and high-quality completion of housing units, and the promotion of the program's long-term viability.

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