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Shaadi Bhagya (Bidaai) Implementation & Effectiveness of the Scheme in Karnataka State: A Study on Belagavi District

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Abstract: This paper attempts to present Scheme called Shaadi Bhagya (Bidaai) under the supervision of Directorate of Minorities welfare department of Karnataka. This Scheme providing financial assistance of Rs 50,000/- to the Minorities girls to the aged 18 years and above to overcome marriage expenses of their family, whose family's annual income is less than Rs 1.50 lakh per annum to brides of minority communities are the beneficiaries of the Scheme, this Scheme was launched in 3013 by Karnataka Chief Minister Sri Siddaramaiah and became the first state in India to provide such assistance to the minorities women's. To know the awareness, implementation and effectiveness of the Scheme we have interviewed 50 respondents for the same it's been noted local organization have realized the importance of the Scheme, this will gives a sense of empowerment to the minorities women of Karnataka

Key Words: Bidaai Scheme, Directorate of Minorities, Government Assistance & Women Welfare.

1. INTRODUCTION:

The Directorate of Minorities was carved out of Directorate of Backward Classes and created in the year 1999-2000 to ensure a more focus approach towards issues relating to the notified Minorities communities, namely Muslim, Christians, Jains, Buddhist, Sikhs and Parsis.

The Directorate working with vision to enable all the Minority Community people to lead a productive life with equal opportunities in the field of Socio, Economic, and Education etc. The mandate of the Directorate includes Planning Co-ordination, Evaluation and Implement development programs for the benefit of the Minority Community. The main functions of the department are introduce schemes to promote accelerated socio economic development of Minorities, introduce educational concessions for students, implement scheme for development of Women and Children, providing training and employment opportunities, there by tackling the problems of economic backwardness among the Minorities.

The Directorate is the nodal agency of the schemes being implemented by the State and Central Government Minority Welfare Department. The Directorate is located in Bengaluru and Sri. Akram Pasha, KAS is the Directorate of Minorities, the Director is assisted by the Joint Director, Deputy Director and three Assistant Directors and the Directorate has a sanctioned strength of 48 Officers/Staff, District Minority Welfare Offices attached to all 30 District Deputy Commissioner (D.C) offices in Karnataka. These offices constituted for coordinating the Minority welfare activities in each District with a sanctioned strength of 6 to 13 Officers/staff.

Under the Directorate of Minorities, 4455 posts have been created for the improvement and increase of the education standard of the improvement and increase of the education standard of Residential Schools, and also to strengthen the Directorate and Minority District Offices nearly 1500 group 'B' and 'C' posts of Teaching/Non-teaching staffs. Among them, nearly 300 posts are categorized under Section 371(j) and reserved for Hyderabad Karnataka Region. During 2016-17 a Sum of Rs.637.00 lakhs budget was provided for Officers/Staff Salary, Office Administration & Other Expenses and Rs.637.00 lakhs was released and Rs.631.52 lakhs was spent upto March 2017. Under the Directorate of Minorities includes Shaadi Bhagya formulation of overall policy and planning, coordination, evaluation and review of the regulatory framework and development programs for the benefit of the minority communities of Karnataka State, various schemes have pervert Directorate of Minorities

2. BACKGROUND:

Bidaai (Urdu for farewell) is a Government of Karnataka scheme to provide financial assistance for the financially backward minority girls viz (Muslim, Christian, Sikh, Parsi & Jain) women. This scheme was launched on October 2013 from Karnataka Chief Minister Siddaramaiah (Party INC). This scheme was passed in state budget

presented on July 2013. The main purpose of this scheme is to provide the financial assistance for the backward Muslim women during marriage, Beneficiary under this scheme is bound to get financial aid of Rs 50,000. This was planned to be funded by Karnataka Wakf board (Muslim endowment controlled by Karnataka State Government) which had plans of allocating 10 crores for the scheme and not from Tax Payer money initially. Under the scheme, women whose family income is below Rs.150,000 a year will get either Rs.50,000 in cash or articles like cots and almirah. The bride should be 18 years and above and the groom at least 21 years. Divorcees getting remarried will also get the benefit.

The strategy adopted for the programs in the areas of women development involves Strengthening of women through financial assistance and greater emphasis on reducing the poverty and motivating to employment so as to enable them to enter the mainstream of economic development as equal concerns

Karnataka's Congress government was caught up in a row over a scheme to financially aid poor women among minorities when they marry. The opposition has slammed it 'vote bank politics' accusing the government of 'minority appeasement' ahead of the Lok Sabha elections, the BJP (Bhartiya Janata Party) , the Janata Dal-Secular and KJP (Karnataka Janata Paksha) are insisting that the scheme be extended to the poor among all minority communities, Of the three opposition parties, Yeddyurappa KJP party head present BJP leader has taken an aggressive stand, launching a 'dharna' (sit in) in the heart of the city till the government extends the scheme to all minority communities.

Siddaramaiah CM of Karnataka said at a public meeting near Mysore during the issue "We will consider extending the scheme to poorer sections from all communities," wants it extended to all the minorities communities. His clarification that the scheme was meant for poor women from all minority communities has not satisfied the opposition, particularly the BJP and the KJP

A section of Muslim leaders within the Congress has also opposed the scheme on the grounds that it was not in consonance with the tenets of Islam and that it would unnecessarily draw "negative attention" of other communities.

On the proposed draft of the anti-superstition bill, the Chief Minister said that a decision on it would be taken only after discussing its merits and demerits. The issue would be discussed in the party before taking any decision, Later State government was planned to extend the Shaadi Bhagya scheme for women from all economically weaker sections of society after its earlier decision to restrict the benefits to Muslim brides attracted widespread criticism from the Opposition. Chief Minister Siddaramaiah later he said that the government was considering extending the scheme to all sections living below the poverty line belonging to Minorities.

Shaadi Bhagya got appreciation from central government and other states:

A) Appreciation from the Central Government

Former Minorities welfare minister Qamrul Islam told that Najma Akbarali Heptulla former Union minister for minority affairs had called for a review of programs being implemented by all states. Going through the schemes in Karnataka, she had appreciated the Shaadi Bhagya scheme

B) Appreciation from other States:

1) The Telangana government officials had visited Karnataka soon after the state was carved out. The scheme was implemented on the same lines as in Karnataka under the nomenclature Shaadi Mubarak. The amount given to the bride by the Telangana government is Rs 51,000.

2) A delegation from Andhra Pradesh had discussed the scheme's details with the Karnataka Directorate of Minorities for the same.

Eligibility criteria to avail the Scheme Shaadi Bhagya

The age of bride should be 18 or more and the groom 21, the annual income of the woman seeking the benefit should be less than Rs 1.5 lakh must be a holder of BPL Card (Ration Card) Even though this would be only a one-time assistance, divorcees and widows intending to marry again passing above criteria can also avail this plan.

Documents required to apply for the Scheme Shaadi Bhagya

Before Marriage:

1. Income and Caste Certificate
2. Bride family Ration Card (B.P.T/ Anthodaya Compulsory) Xerox Copy
3. Three (3) years Residential Certificate / Voter ID / Aadhaar Card (Bride)
4. Identity Card (Groom)
5. Bride Birth Certificate / SSLC Marks Card / T.C.any one of the documents
6. Bride Passport Size photo
7. Invitation Card.
8. 100 Rupees stamp with Notary Affidavit as per the application format
9. Bank Pass Book Xerox (Bride Father / Mother)

After Marriage:

7. Nikha Nama (or) Daftar Nama (or) Marriage certificate

2. Joint Photo of (Bride and Groom) to be submitted

Procedure to apply for the Scheme:

Download online application form from the official website <https://gokdom.kar.nic.in> and submit the filled application form along with required documents as per the format given in application to Directorate of Minorities at the local office

3. OBJECTIVES OF THE RESEARCH PAPER

- To study awareness of the Shaadi Bhagya scheme
- To examine implementation of the Shaadi Bhagya scheme
- To evaluate effectiveness of the Shaadi Bhagya scheme
- To identify difficulties to avail Scheme benefits
- To suggest of effective implementation of the schemes

4. STATEMENTS OF THE PROBLEMS

Problem of marriage of poor Muslim girls said that in Bangalore city’s three muhallas alone there are about 26,000 such poor girls whose parents are not in a position to get their daughters married because of their weak financial position and added that no estimate can be made about the number of such poor Muslim girls in the entire state who are waiting to get married, because of lakhs of poor Muslim girls not getting married many evils of different kinds are spreading in society.

Whereas wealthy people spend millions of rupees for the marriage of their sons and daughters to demonstrate their wealth, it would be very kind of them to also arrange the marriage of some poor girls. This would not only be a good service to the Muslim Community but would also please Allah greatly and His Prophet and they may also be rewarded for this.

There is a problem in implementing the scheme shaadi Bhagya although it is transparent it has to be very while claiming and getting benefits of the scheme beneficiaries have to seek help from the other there are chances of misguidance and ignorance.

5. RESEARCH METHODOLOGIES:

Research of the study is based on the primary as well as secondary data. The study is depended on the primary data collected through a framed and structured questionnaire to know the well considered opinions of the respondents, the directorate of minorities scheme has proved to be a very effective Shaadi Bhagya scheme it’s announced first in the state Karnataka. In samples of 50 respondents out 90% knew the Scheme where as comparing to initial launch of Scheme people knew the Scheme Elected representatives, local organizations and public have realized the importance of the Shaadi Bhagya scheme. In the survey 60% said it’s extremely helpful during the marriage, 20% said moderately Helpful and other 20% said just helpful and the Zero to not helpful.

6. DATA ANALYSIS AND INTERPRETATION:

A) SECONDARY DATA ANALYSIS:

Table: 1

District wise fund released and No of Beneficiaries

SL No	DISTRICTS	2013-14		2014-15	
		Beneficiaries	Fund	Beneficiaries	Fund
1	Bangalore City	331	165.5	612	306
2	Bangalore Rural	23	11.5	90	45
3	Bagalkot	60	30	224	112
4	Belagavi	153	76.5	389	194.5
5	Bellari	69	34.5	270	135
6	Bidar	132	66	404	202
7	Bijapur	74	37	276	138
8	Chamarajnagar	25	12.5	78	39
9	Chikmagalur	33	16.5	98	49
10	Chitradurg	28	14	107	53.5
11	Chikballapur	40	20	145	72.5
12	Dakshin Kannada	164	82	430	215
13	Davangere	58	29	188	94
14	Dharwad	93	46.5	362	181

15	Gadag	34	17	153	76.5
16	Gulbarga	90	45	548	274
17	Hassan	33	16.5	127	63.5
18	Haveri	64	32	444	222
19	Kodagu	27	13.5	117	58.5
20	Kolar	42	21	108	54
21	Koppal	35	17.5	259	129.5
22	Mandiya	22	11	56	28
23	Mysuru	83	41.5	199	99.5
24	Raichur	62	31	202	101
25	Ramnagar	23	11.5	89	44.5
26	Shimoga	63	31.5	228	114
27	Tumkur	54	27	218	109
28	Udupi	54	27	112	56
29	Uttar Kannada	42	21	178	89
30	Yadageri	81	40.5	255	127.5
	TOTAL	2092	1046	6966	3483

Table: 2
District wise fund released and No of Beneficiaries

SL No	DISTRICTS	2015-16		2016-17	
		Beneficiaries	Fund	Beneficiaries	Fund
1	Bangalore City	593	296.5	1864	932
2	Bangalore Rural	76	38	235	117.5
3	Bagalkot	168	84	622	311
4	Belagavi	267	133.5	1429	714.5
5	Bellari	84	42	786	393
6	Bidar	301	150.5	1554	777
7	Bijapur	200	100	922	461
8	Chamarajnar	95	47.5	293	146.5
9	Chikmagalur	69	34.5	240	120
10	Chitradurg	70	35	348	174
11	Chikballapur	102	51	250	125
12	Dakshin Kannada	372	186	899	449.5
13	Davangere	132	66	609	304.5
14	Dharwad	260	130	1307	653.5
15	Gadag	101	50.5	419	209.5
16	Gulbarga	302	151	1377	688.5
17	Hassan	99	49.5	310	155
18	Haveri	268	134	1377	688.5
19	Kodagu	73	36.5	213	106.5
20	Kolar	55	27.5	330	165
21	Koppal	170	85	700	350
22	Mandiya	39	19.5	207	103.5
23	Mysuru	154	77	539	269.5
24	Raichur	137	68.5	420	210
25	Ramnagar	83	41.5	365	182.5
26	Shimoga	122	61	451	225.5
27	Tumkur	255	127.5	561	280.5
28	Udupi	133	66.5	336	168
29	Uttar Kannada	186	93	541	270.5
30	Yadageri	106	53	523	261.5
	TOTAL	5072	2536	20027	10013.5

Table: 3
District wise fund released and No of Beneficiaries

SL No	DISTRICTS	2017-18	TOTAL (2013-18)
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		Beneficiaries	Fund	Beneficiaries	Fund
1	Bangalore City	2210	1105	5610	2805
2	Bangalore Rural	289	144.5	713	356.5
3	Bagalkot	860	430	1934	967
4	Belagavi	1704	852	3942	1971
5	Bellari	1174	587	2383	1191.5
6	Bidar	2763	1381.5	5154	2577
7	Bijapur	1547	773.5	3019	1509.5
8	Chamarajnagar	624	312	1115	557.5
9	Chikmagalur	412	206	852	426
10	Chitradurg	670	335	1223	611.5
11	Chikballapur	361	180.5	898	449
12	Dakshin Kannada	1375	687.5	3240	1620
13	Davangere	1043	521.5	2030	1015
14	Dharwad	2155	1077.5	4177	2088.5
15	Gadag	623	311.5	1330	665
16	Gulbarga	2062	1031	4379	2189.5
17	Hassan	548	274	1117	558.5
18	Haveri	2046	1023	4199	2099.5
19	Kodagu	422	211	852	426
20	Kolar	563	281.5	1098	549
21	Koppal	1055	527.5	2219	1109.5
22	Mandiya	340	170	664	332
23	Mysuru	1309	654.5	2284	1142
24	Raichur	1015	507.5	1836	918
25	Ramnagar	483	241.5	1043	521.5
26	Shimoga	833	416.5	1697	848.5
27	Tumkur	859	429.5	1947	973.5
28	Udupi	1457	728.5	2092	1046
29	Uttar Kannada	374	187	1321	660.5
30	Yadageri	677	338.5	1642	821
	TOTAL	31853	15926.5	66010	33005

Chart: 1
Fund Released year wise

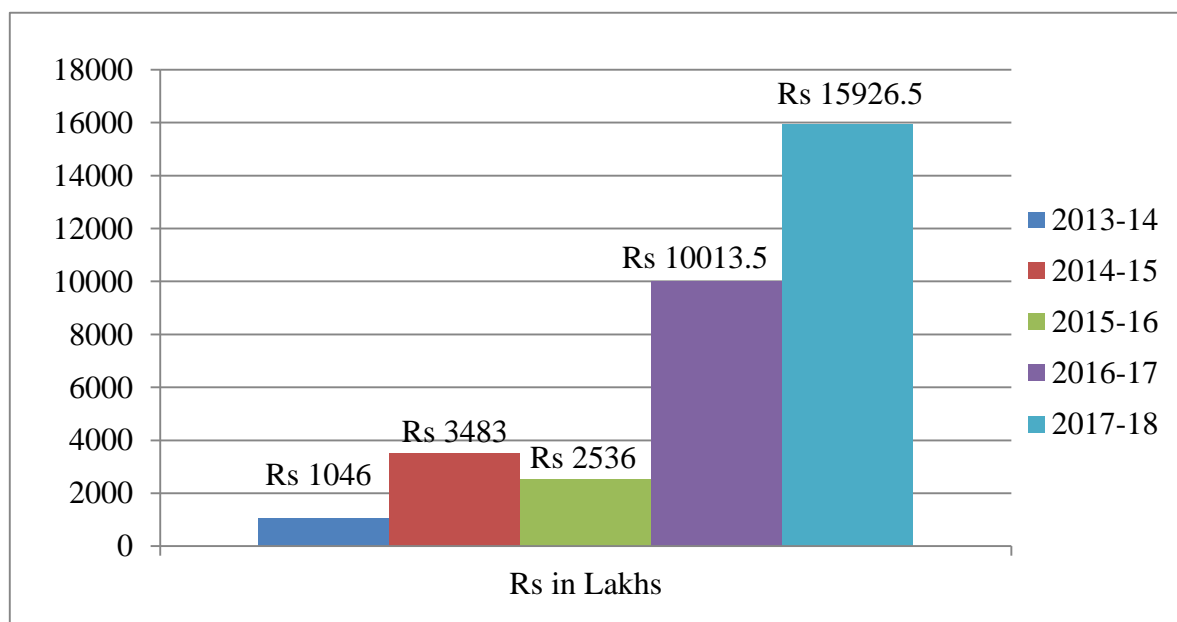


Chart: 2

Fund allotted year wise to the No of Beneficiaries

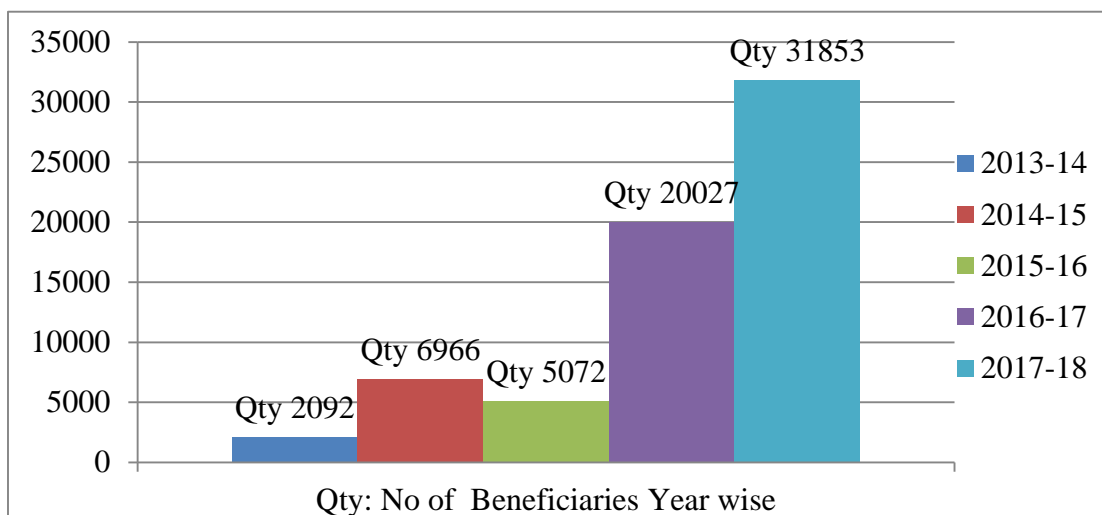
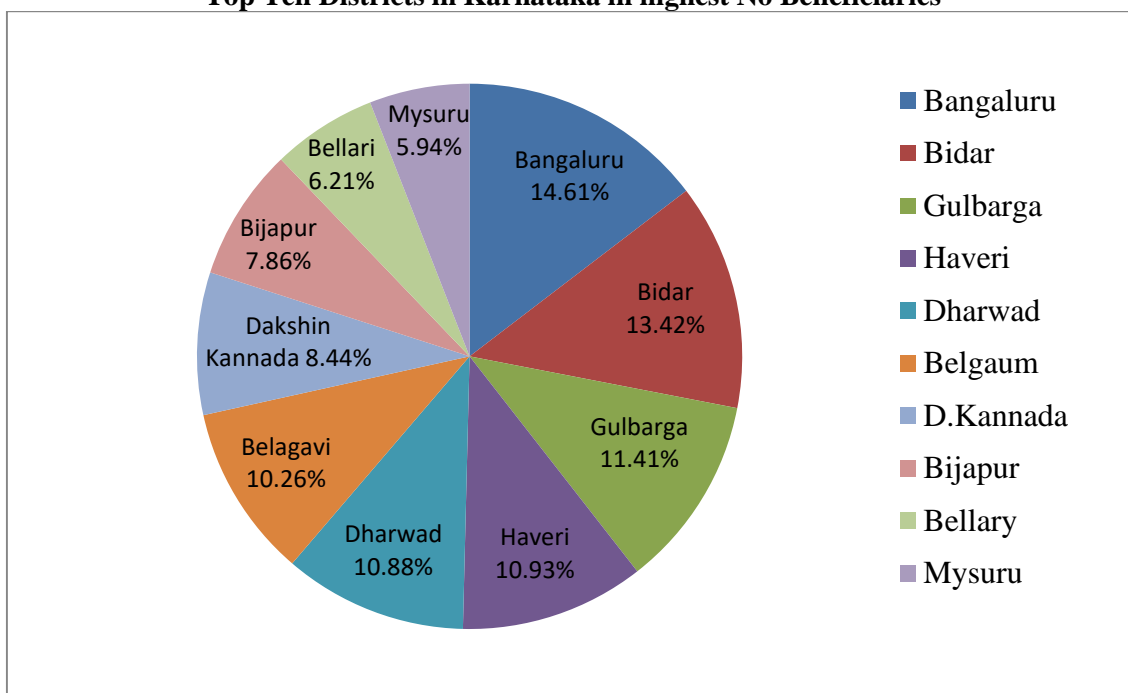


Table: 4
Top Ten Districts in getting benefits from Scheme Shaadi Bhagya

Top Ten Districts in Karnataka in highest No Beneficiaries		
Rank	Districts	No of Beneficiaries
1	Bangaluru	5610
2	Bidar	5154
3	Gulbarga	4379
4	Haveri	4199
5	Dharwad	4177
6	Belgaum	3942
7	Dakshinakannada	3240
8	Bijapur	3019
9	Bellary	2383
10	Mysuru	2284

Note: These Districts are high in density of Minority's population among other districts

Chart: 3
Top Ten Districts in Karnataka in highest No Beneficiaries



B) PRIMARY DATA ANALYSIS

Table: 5

SL No	Aware of Govt Scheme	Populations	%
1	Yes	45	90
2	No	5	10

Interpretation: Among in other Scheme including Central, State Government & NGO 90% of the respondents are aware of Scheme Shaadi Bhagya and only 10% does not know

Table: 6

SL No	Availed Govt Scheme	Populations	%
1	Yes	25	50
2	No	25	50

Interpretation: There is a partial Scheme Beneficiaries, 50% availed and rest 50% does not, its is not because of they are not interested but few of them may already married and other still not married as the Scheme Limited to the marrying women and must satisfy eligibility criteria to avail.

Table: 7

SLNo	Most known Govt scheme	Populations	%
1	Karnataka Govt	50	100
2	Central Govt	0	0
3	NGO schemes	0	0
4	Other State Govt	0	0

Interpretation: Entire population of the study area knows only the State government’s Scheme and Scheme Shaadi Bhagya, although Central Govt planned similar kind of the Scheme Shaadi Shagun, 50 out of 50 respondents knew only Scheme shaadi Bhagya only which mark 100%

Table: 8

SL No	Aware of Bhagya Vs Shagun	Populations	%
1	ShaadiBhagya	50	100
2	ShaadiShagun	0	0
3	Other	0	0

Interpretation: Awareness in between State government Scheme Shaadi Bhagya , Central Government Scheme Shaadi Shagun and other similar kind there 100% of the population are only aware about Scheme Shaadi Bhagya that shows the Scheme how successful it.

Table: 9

SLNo	Shaadi Bhagya helps	Populations	%
1	Extremely	30	60
2	Moderately	10	20
3	Helpful	10	20
4	Not Helpful	0	0

Interpretation: This Scheme Shaadi Bhagya’s Aim is to help and eases the Marriage expenses burden on women’s family and help the beneficiaries financially, when we know how this impacts on their about 60% said its helpful them extremely and. Rest feel eases Some financial burden remained zero for not helpful.

Table: 10

SL No	DifficultieswhilegettingScheme	Populations	%
1	No	45	90
2	HugeDocumentationRequired	5	10

Interpretation: While applying and claiming the Scheme Shaadi Bhagya how difficult is? For this we asked respondents 90% says didn’t faced and seem any difficulties only 10% felt its required huge documents.

Table: 11

SLNo	Getting Help from where	Populations	%
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1	Govt Help desk	35	70
2	On its official website	5	10
3	Socialist	10	20
4	NGO	0	0

Interpretation: When we check how the respondents get help & from where, 70% get from government help desk, 30% from the. Socialist zero from NGO and 10% from its official website for the Scheme Shaadi Bhagya

Table: 12

SLNo	Reason to choose Shaadi Bhagya	Populations	%
1	Easily to get	5	10
2	Eligibility criteria	45	90
3	Central Govt yet to Start	0	0
4	State soil feeling	0	0

Interpretation: In the total population of 50 out of that 90 % respondents preferred the Scheme Shaadi Bhagya because of their eligibility where as only 10% prefer it's easy to get. And Zero feels it's Central or State government Scheme.

7. FINDINGS:

The study has attempted to measure the success of Bidaai (Shaadi Bhagya) in improving the lives of the Karnataka minorities. The study found that Bidaai gives a sense of empowerment to the minorities' women. Union minister for minority affairs of that time Najma A Hephullah is said to have evinced interest in the scheme commenting that Karnataka should become a role model for other states." Close on the heels of earning this accolade from the Centre, Andhra Pradesh chief minister N Chandrababu Naidu, who is tapping all available options and schemes to make his newly carved out state a model one has decided to implement the Shaadi Bhagya program in name Shaadi Mubarak. As per data provided by the Directorate of Minorities, Karnataka on its official website , 166010 beneficiaries have received the benefit of the scheme since its inception in November 2013, whereas it has spent Rs. 330 crore & 50 lakhs till now 2017-18 . The government released Rs. 10.46 crores in the first year (2013-14) and gradually increased the amount to Rs. 34.83 crore for the next year and Rs. 25.36 crore for the year (2015-16) Rs 10013.50 Lakhs For the last year (2016-17), for the the current year Rs 15926.50 Lakhs. As the scheme is getting popularized, so is the surge in applications. After scrutiny and rejections, there are still considerable numbers of applications pending. They have gradually increased the budgetary allocation to meet the growing demand. Bidar, Bengaluru Urban, Kalaburagi, Dakshina Kannada, Haveri, and Belagavi districts that have relatively high density of Muslim population have expectedly shown better performance in terms of receiving applications and utilizing funds for the scheme. Bengaluru Urban received Rs. 28.05 crore in the five financial years, followed by Bidar (Rs. 25.77 crore), Kalaburgu (Rs. 21.89 crore), Haveri (Rs. 20.99 crore), Dharwad (Rs. 20.88 crore), Belgaum (Rs 19.71), Dakshina Kannada (Rs 16.20), Bijapur (Rs 15.09), Bellary (Rs 11.91 crore) and Mysore (Rs 11.42). Because of their population size, Muslims (Budhist, Farsi & Sikh) have availed themselves of a major share with Rs 33005 Lakhs of total Rs 24610 Lakhs (74.56 per cent), followed by Christians (11.48 per cent) and Jains (2.19 per cent).

8. CONCLUSION:

In order to show the state government's concern for the girl of the Minority's launched scheme Bidaai, this was planned to be funded by Karnataka Wakf board (Muslim endowment controlled by Karnataka State Government) which had plans of allocating 10 crores for the scheme initially and not from Tax Payer money initially. The main purpose of the scheme is to provide financial assistance for the backward Muslim Girls during marriage. In the population of 50 respondents gave positive sign of awareness , 90% of the population aware of the Scheme only 5% they do not know about the Scheme, Whereas 50% get benefited of the Scheme other did not mostly of the eligibility criteria, people are much aware of State government schemes comparing to NGO and Central government schemes with regards to Minority scheme for women, 100% of the total population preferred shaadi bhagya , Respondents feels the amount which they get by the Scheme will extremely reduce 60% of the marriage expenses burdens 20:20 moderately and helpful respectively, when we try to Check how difficult to claim Scheme 90% says ease and other 10% said difficult, 70 % of the frequency get help from government help desk and 30 % consult socialist. Almost 90% of the population prefers Bidaai scheme because of eligibility criteria and 10% think it's easy to get

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