

PANKAJA B C



KARNATAKA



Pankaja B C, a resident of Venkateshwara Nagar, Challakere, Chitradurga, used to live in kutchra rented house since many years with her family. She runs a small shop while her husband **Karibasappa**, sells bakery items in the city.

Most of the couple's income was spent on rent. Economic hardship and financial distress effected their daily life, as they couldn't even afford their children's education.

The condition of the rented house was deplorable too with water shortage and insufficient space. The family was ill-treated by the house owners, the rent was increased regularly. However, owing to the distressed financial condition, Pankaja had no choice but to continue staying in the same house. Though she wanted to build a pucca house, she could not dream of having one until she was briefed about the Pradhan Mantri Awas Yojana (Urban) [PMAY(U)].

After learning about the benefits under PMAY(U) Scheme, Pankaja decided to build their house. They approached Challakere Municipal Office and submitted the application along with requisite documents. Soon, the construction work began. They faced a lot of financial issues during construction. However, their only glimmer of hope was the Central and State Government Funds.

The family now happily lives in their own home which has all basic facilities like water supply, electricity and a toilet facility. Despite all odds, today, Pankaja is confident and a proud owner of a pucca house. The family is grateful to the Central and State Governments for helping people like them to lead a dignified life in this society.

"Our children are the happiest after moving into the home. Our daughter wants to get a degree in agriculture while son dreams of pursuing a career in aeronautics. I will make sure I give them all the happiness in life. It is the home which has given us confidence to dream big," Pankaja B C explains.