

AN ECONOMIC ANALYSIS OF RURAL HOUSING SCHEMES IN KARNATAKA STATE

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Abstract:

Government of Karnataka has traditionally given high priority to public housing. The State's allocation for the housing sector is being increased over the years along with formulation of enabling policies and guidelines. It is also one of the few states which have its own housing programmes for the Economically Weaker Sections (EWS) both in rural and urban areas apart from the centrally sponsored housing schemes for EWS. In addition, the Karnataka Housing Board (KHB) provides to housing needs of low income, middle income and high income groups. The Karnataka Slum Development Board (KSDB) is responsible for improvement of slums and resettlement of slum dwellers.

Human beings are social animal to live in the society with dignity. Pucca house is required to every citizen of the society. Therefore, Housing is most essential requirement. Adequate shelter for fundamental pre-requisite for a healthy living in any society. To provide housing to all houseless families in the State, Karnataka government has introduced various schemes. With this reason the present paper attempts to know about various housing schemes implemented in Karnataka, entitled "**An Economic Analysis of Rural Housing Schemes in Karnataka State**". This study is based on secondary data. Secondary data has been collected from various research papers, magazines, articles, various journals and is also based on the published, unpublished and electronic referred sources. Finally present study has intended to offer suitable suggestions according to finding which are found during study.

Key Words: Rural Housing, Socio-Economic Development, Rural Development.

Introduction:

Government of Karnataka has traditionally given high priority to public housing. The State's allocation for the housing sector is being increased over the years along with formulation of enabling policies and guidelines. It is also one of the few states which have its own housing programmes for the Economically Weaker Sections (EWS) both in rural and urban areas apart from the centrally sponsored housing schemes for EWS. In addition, the Karnataka Housing Board (KHB) provides to housing needs of low income, middle income and high income groups. The Karnataka Slum Development Board (KSDB) is responsible for improvement of slums and resettlement of slum dwellers.

Review of Literature

The past literature helps to adopt, modify and improve the conceptual framework of this project. In any work, review of literature helps to find out the past theories and established doctrines. Going through the related literature, provides an idea about the basic concepts, theories and findings.

Bhattacharya K.P. (1998), in his edited volume "*Affordable Housing and Infrastructure in India*", throws light on the problem of providing affordable housing and infrastructure to the economically weaker sections (EWS) of the population in developing countries.

Dinesh Mohan (1988), in his article "*Science and Technology in Rural Housing and Environment*" deals with some of the main problems in rural housing such as mud construction, which is liable to frequent damage, poor thatching which is prone to frequent fire accidents, lack of proper drainage, latrine facilities and so on.

Inder Mohan (1988), in his article "*Rural Housing: People's Participation Essential*", deals with the necessity of the people's participation in rural housing. His study is not a field-based one, and only suggests an approach as to how rural housing should be. He adopts a socio-cultural and anthropological outlook towards rural housing.

Vashist P.D. (1988), in his study "*Tackling the Housing Problem in Urban and Rural Sector*", tries to see how to tackle the housing problem in urban and rural areas. He says that home or shelter is one of the three basic requirements after food and clothing.

Statement of the Problem

Housing is one of the important basic requirements of human survival. For a shelter less person, possession of a house brings about a profound social change in his existence, endowing him an identity, thus integrating him with his immediate social milieu. The government has implemented several schemes. It helps in the improvement of socio-economic condition of houseless families. It is providing financial assistance for construction of pucca house and it leads to the development in Karnataka.

Objectives of the Study

Following are the major objectives of the present research work

- 1) To analysis the Rural Housing Schemes in Karnataka.
- 2) To evaluate the Performance of Rural Housing Schemes in Karnataka.
- 3) To assess the policy suggestions to the policy makers.

Methodology

In the preparation of this report, the researcher has collected the data from secondary sources. Secondary Data will give the theoretical basis required for the report presentation which can be available from various sources such as office, magazines, newspapers and websites.

Scope of the Study

The present study deals with the Benefits of Housing Schemes in Karnataka State.

Rural Housing Schemes in Karnataka :

Housing is basic need and essential security for every human being. In order to meet the growing demand for housing, successive governments have been pro-active in the formulation of housing policies and implementation of housing schemes such as Basava Vasathi Yojane, Pradhna, Dr. B.R. Ambedkar Nivas Yojane, Devraj Urs Housing Scheme, to provide housing to economically weaker sections (EWS) of the society.

According to Socio Economic and Caste Census 2011, there were 40.62 lakhs of houseless households in rural areas of Karnataka, which varies across the districts (Table No:1)

Table 1: Houses constructed under different housing schemes in the last two decades

Year	Houses Constructed under Social Housing Schemes						House Sites
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Devraj Urs Housing Scheme	Dr. B.R. Ambedkar Nivasa Yojane	IAY/ PMAY (G)	Total	Rural
2000-13	1551165	156380			637125	2344670	173494
2013-14	207594	4101			98815	310510	4279
2014-15	185073	3313			104098	292484	8140
2015-16	113375	2704	4739		100514	221332	8021
2016-17	123535	0	14183	12813	96030	246561	6202

2017-18	127751	220	15634	95660	64690	303955	9047
2018-19	147081	44	6783	58883	56136	268927	3002
2019-20	64179	18	2782	24994	14682	106655	2537
2020-21	61651	0	2896	27014	11536	103097	2217
2021-22	32535	0	2312	17442	7277	59566	1411
Total	2613939	166780	49329	236806	1190903	4257757	218350

Note: * Figures are shown up to November 2021.

Source: Karnataka Economic Survey-2021-2022

Basava Vasathi yojane:

Rural Ashraya/Basava Vasathi Yojane This scheme was introduced by the State Government in the year 1991-92 for providing the housing for rural houseless poor. The annual income of the beneficiary is limited to Rs.11,800/-. Presently, it has been enhanced to Rs.32,000/-. Till 2004-05 the beneficiaries were selected by the Ashraya Committees headed by the local MLA. From 2005-06, the beneficiaries are selected by Gram Panchayats through Gram Sabhas as per the Panchayat Raj Amendment Act.

In the year 2010-11 the Government of Karnataka has renamed the Rural Ashraya Scheme as Basava Vasathi Yojane. From 2013-14 the Government has fixed the minimum unit cost per houses to Rs.1.50lakhs under this scheme. In which for General Category beneficiary Rs.1.20lakhs subsidy provided by the State Government and remaining Rs. 30,000/- has to be borne by the beneficiary as a contribution or loan from the bank. For SC/ST beneficiaries the entire unit cost of Rs.1.50lakhs is provided by the Government as subsidy. For the year 2017-18 the target has been fixed only for generally category. The unit cost per house is Rs.1.50lakhs, in which Rs.1.20lakhs is provided as subsidy and remain Rs.30,000/- is beneficiary contribution. Progress of Basava Vasathi Yojana Shown in the Table No: 2.

Dr. B.R. Ambedkar Nivasa Yojane

The scheme has been announced during 2015-16 for providing housing facility to the houseless families of Schedule Cast and Schedule Tribe. The schemes is being implemented in both Rural and Urban areas. Under this scheme in case of rural areas Rs.1.50 lakhs subsidy is being provided and Rs.1.80lakhs in urban areas. Under this scheme the income limit of every beneficiary in Rural areas is Rs. 32,000/- and in urban areas Rs. 87,600/-. The beneficiaries are being selected through Grama Sabha. In 2017-18 Series Houses will be provided based on the house on demand who have own site. Under this scheme in case of rural areas Rs.1.75 lakhs subsidy is being provided and Rs.2.00lakhs in urban areas. Progress of the scheme shown in the table No:3

Devraj Urs Housing Scheme

This scheme was introduced in 2014 to provide houses to houseless rural and urban special category i.e. Physically handicapped, leprosy cured persons, HIV Affected families, devadasis, nomadic tribes, safai karmacharies, people affected by communal Riots, Exploits, free bonded labourers, widows, orphans living on foot- path, transgenders etc. The selection of beneficiaries done by the District Committee headed by the Deputy Commissioner. Under this scheme the unit cost per house is Rs.1.20lakhs for General category and Rs.1.50lakhs for SC/ST beneficiaries. Progress of the scheme is shown in the Table No: 4

Table No: 2 District wise/year wise Houses Constructed under Rural Ashraya/ Basava vasathi yojane from 2018-19 to 2021-22

District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov- 2021
Bagalkot	5408	4513	1848	2366	1976	2469	9232	9348	2770	1212
Ballari	3583	2720	2174	1979	2095	3585	7852	8284	3429	1641
Belagavi	15702	18897	3540	6189	4354	5320	23596	30406	5238	3735
Bengaluru Rural	2612	2857	753	813	662	574	4027	4244	669	167
Bengaluru Urban	2224	2026	693	491	683	300	3600	2817	532	95
Bidar	4713	4212	1558	1938	1505	1365	7776	7515	3277	1106
Chamarajanagar	3741	3402	1372	1721	1437	1721	6550	6844	2048	628
Chikkaballapur	5239	3229	1575	1213	1215	1351	8029	5793	1778	560
Chikkamagaluru	3304	2877	1095	1036	894	1029	5293	4942	1508	482
Chitradurga	4711	3725	1872	1904	1907	1688	8490	7317	2292	976
Dakshina Kannada	4175	3986	1231	1529	1025	1419	6431	6934	1378	545
Davanagere	6257	4179	2345	2196	1481	1711	10083	8086	1907	905
Dharwad	3013	2923	1014	2213	1186	1994	5213	7130	1869	1156
Gadag	3762	3007	1093	1318	1416	1312	6271	5637	1514	572
Hassan	6886	7112	2220	2983	2296	3232	11402	13327	3006	1334
Haveri	6038	5073	2066	3200	2234	2590	10338	10863	3217	2016
Kalaburagi	6893	6359	2185	2258	2205	2026	11283	10643	3674	1671
Kodagu	1701	1447	457	503	347	272	2505	2222	607	228
Kolar	4024	3670	1782	2183	1524	1793	7330	7646	2276	716
Koppal	4164	3662	1580	2299	1594	2665	7338	8626	2546	1308
Mandya	7593	7773	1803	2865	2173	2762	11569	13400	2183	897

Source: Karnataka Economic Survey-2021-2022

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District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Complete	Target	Complete	Target	Complete	Target	Complete	Target	Complete d up to

		d		d		ed		ed		Nov- 2021
Mysuru	10816	7730	2872	3195	2926	2845	16614	13770	4245	1571
Raichur	5224	4315	1840	1517	1728	1508	8792	7340	2026	742
Ramanagara	5351	5265	1347	1574	1503	1990	8201	8829	1405	914
Shivamogga	6042	4427	1778	1811	1501	2478	9321	8716	2615	1058
Tumakuru	8740	9267	2673	5285	2695	4263	14108	18815	3421	1737
Udupi	2844	2718	862	797	795	1251	4501	4766	1056	540
UttaraKannada	4642	4143	1311	2341	1388	2117	7341	8601	2447	1277
Vijayapura	7891	8059	2154	3225	2443	3114	12488	14398	4028	2190
Yadgiri	2707	3552	907	1255	812	907	4426	5714	1039	556
Total	160000	147125	50000	64197	50000	61651	260000	272973	70000	32535

Source: Karnataka Economic Survey-2021-2022

Table No: 3 District wise/year wise Houses Constructed under Dr.B.R.Ambedkar Nivas Scheme Rural from 2018-19 to 2021-22

District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021
Bagalkot	2733	1400	993	658	1178	722	4904	2780	865	411
Ballari	3460	1881	947	806	2374	1481	6781	4168	1652	933
Belagavi	7767	5114	2368	1492	2451	1700	12586	8306	1984	1378
Bengaluru Rural	1702	1056	416	356	590	301	2708	1713	288	95
Bengaluru Urban	1819	721	329	232	653	149	2801	1102	223	41
Bidar	6108	3327	2794	1927	1842	1551	10744	6805	2965	1626
Chamarajanagar	2575	1391	704	535	1411	657	4690	2583	656	300
Chikkaballapur	4163	1278	2076	764	1896	1194	8135	3236	1399	626
Chikkamagaluru	1752	694	366	262	731	253	2849	1209	375	160
Chitradurga	5206	2181	2031	1315	2371	1482	9608	4978	1495	901
DakshinaKannada	844	401	188	122	437	165	1469	688	203	80
Davanagere	5109	2117	2047	1220	1639	974	8795	4311	1019	588
Dharwad	1158	669	330	332	410	291	1898	1292	362	208
Gadag	3334	1263	1435	871	1142	1044	5911	3178	1073	524
Hassan	4424	1789	1095	696	1572	912	7091	3397	989	480
Haveri	3988	2036	1117	900	1473	892	6578	3828	1056	682
Kalaburagi	9203	6954	3589	2818	2375	2880	15167	12652	3143	2651
Kodagu	393	225	149	69	207	46	749	340	170	33
Kolar	2570	1677	1028	555	1313	658	4911	2890	929	262
Koppal	3056	2106	1271	1177	1206	1170	5533	4453	1098	733

Source: Karnataka Economic Survey-2021-2022

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District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021
Mandya	2109	686	578	358	909	395	3596	1439	364	173
Mysuru	5605	2769	1417	903	2373	954	9395	4626	1355	561
Raichur	5765	4362	1983	1654	2629	1733	10377	7749	1717	852
Ramanagara	1482	664	298	232	727	314	2507	1210	242	141
Shivamogga	2106	868	426	278	965	410	3497	1556	484	197
Tumakuru	5370	2343	1677	1349	2048	1596	9095	5288	1217	650
Udupi	448	209	85	48	275	99	808	356	91	46
UttaraKannada	830	424	250	215	329	209	1409	848	226	137
Vijayapura	4975	5532	2320	1900	1606	1958	8901	9390	1734	1452
Yadgiri	1946	2746	693	950	868	824	3507	4520	626	521
Total	102000	58883	35000	24994	40000	27014	177000	110891	30000	17442

Source: Karnataka Economic Survey-2021-2022

Table No: 4 District wise/year wise Houses Constructed under Devaraj Urs Housing Scheme Rural from 2018-19 to 2021-22

District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov- 2021
Bagalkot	168	150	135	107	98	106	401	363	151	69
Ballari	509	200	179	70	125	126	813	396	279	74
Belagavi	2012	1190	768	512	225	556	3005	2258	952	448
Bengaluru Rural	1612	495	283	136	33	109	1928	740	264	39
Bengaluru Urban	110	8	6	6	19	3	135	17	8	2
Bidar	431	105	211	101	76	140	718	346	309	179
Chamarajanagar	297	103	81	21	73	45	451	169	159	27
Chikkaballapur	229	150	86	58	61	89	376	297	203	52
Chikkamagaluru	75	29	15	11	45	16	135	56	55	10
Chitradurga	649	363	221	205	97	173	967	741	834	134
DakshinaKannada	4	2	1	2	13	2	18	6	1	1
Davanagere	400	145	101	74	75	55	576	274	177	37
Dharwad	34	34	28	56	61	57	123	147	52	30
Gadag	71	55	37	36	72	46	180	137	58	24
Hassan	408	187	74	49	116	69	598	305	149	32
Haveri	737	370	178	204	113	182	1028	756	286	152
Kalaburagi	1066	901	221	192	130	148	1417	1241	312	128
Kodagu	6	15	3	2	16	4	25	21	7	4
Kolar	25	41	7	15	77	19	109	75	55	19
Koppal	136	110	58	102	80	136	274	348	138	76

Source: Karnataka Economic Survey-2021-2022

Continued...

Table No: 4 District wise/year wise Houses Constructed under Devaraj Urs Housing Scheme Rural from 2018-19 to 2021-22

District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov- 2021
Mandya	49	53	50	86	108	92	207	231	93	38
Mysuru	394	203	82	58	146	61	622	322	399	40
Raichur	486	302	138	106	87	139	711	547	209	79
Ramanagara	246	162	62	48	75	74	383	284	119	55
Shivamogga	13	12	4	3	48	4	65	19	12	8
Tumakuru	1013	705	238	183	136	168	1387	1056	2202	241
Udupi	229	126	48	38	64	46	341	210	82	19
UttaraKannada	56	48	40	65	70	64	166	177	73	53
Vijayapura	414	385	110	175	122	128	646	688	297	187
Yadgiri	121	134	35	61	39	39	195	234	65	55
Total	12000	6783	3500	2782	2500	2896	18000	12461	8000	2312

Source:

Karnataka

Economic

Survey-2021-2022

Conclusion:

State governments have been implemented various housing programmes for the development of poor people in rural areas. Basava Vasati Yojana, Dr. B.R. Ambedkar Nivas Yojana and Devraj Urs Yojana are flagship rural housing scheme meant for providing dwelling units at subsidiary cost to the rural poor. The beneficiaries under the scheme are not only provided houses, but also the basic facilities like drinking water and sanitary latrines.

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