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HOUSING SCHEMES IN KARNATAKA: A MACRO LEVEL ANALYSIS



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Abstract: Housing is one of the basic needs for human existence. The present paper intends to analyze the various major housing schemes of the Government of Karnataka. It is based on secondary data. An article analyze the housing condition in Karnataka; conceptual issues, housing problems of the rural poor, strategies for improving rural housing schemes, problems of finance and policy implications. In order to improve the environment of human settlements, Government should provide drinking water, sanitation and other basic facilities at the residential area.

Key words: Shelter, Survival, dwelling, amenities, schemes, condition, finance, livelihood.

INTRODUCTION:

Housing is one of the basic requirements of human survival. For a common citizen owning a house provides significant economic and social security and status in society, for a shelterless person a house brings about profound social changes in his existence endowing him with an identity. House is a solution for mental stress and strain. It is the place for happiness and hygiene of every person. Food, Clothing and Shelter are the essential requirements of human being. Housing is the primary need of a human family in civilized life. It continues to be the most important part of the physical environment which constantly influences man's health and well being.

Shelter is a vital entitlement of the citizens of a country. The level of development of a nation is revealed by the manner in which the basic needs of food, shelter and livelihood are addressed and manifested across the society. Article 21 of the constitution of India guarantees the 'Right to Life' to all its citizens. The scope of the right has been expanded in resonance with various Human Rights Treaties that emphasize. It implies the rights to food, water, hygienic environment, medical care, shelter and education. India is a country of villages where most of the people reside in rural areas. About 72 percent of the country lives in these villages which contribute 54 per cent share in national income.

CONCEPTUAL ISSUES:

Housing means the provision of comfortable shelter and such surroundings and services as would keep the people fit and cheerful for all the day of the year. In addition, to the provision of pleasant and comfortable shelter, it includes the creation of new building sites in well laid-out areas as well as the improvement of existing localities. This means the inclusion of proper arrangement for water supply, drainage, roads, lighting, means of communication and civil centers required for medical relief, education, sport, recreation, administration, shopping and the like.

A modern housing development does not, therefore, constitute more mechanical extension of street and accumulation of bricks. It has a beginning and an end, and some sort of visible organic form, one part is related to another part and each part serves a particular use. Moreover, modern housing provides certain minimum amenities for every dwelling; cross-ventilation for one thing, sunlight quiet and pleasant outlook from every window, adequate privacy, space, sanitary facilities and children's play space adjacent to the location. And finally, it will be available at a reasonable price which citizens of average income or less can afford.

METHODOLOGY:

The present paper is employs exploratory as well as descriptive research. It is based on secondary data. The secondary data is collected from the journals, articles, books, Government reports, Economic Surveys, Census reports, and news papers etc for intensive analysis. This paper intends to analyze the various housing schemes of the Government of Karnataka.

OBJECTIVES OF THE PAPER:

The specific objectives of the paper are as follows;
1. To analyze the major housing schemes in Karnataka.
2. To understand the functional performance of housing schemes.
3. To know the constraints or problems of housing schemes.
4. To give suitable suggestions for improving the housing condition.

REVIEW OF LITERATURE:

Several research studies on the housing schemes at different parts of India as well as Karnataka have been conducted. Hence, review of such published or previous literature was made to assess the research gap in the present study. The some of the important review of the literature are

as follows.

Abhiroop Mukhopanday and Indira Rajaraman (2012): On Rural Housing quality as an Indicator of consumer sustainability. Adarkwa, Oppong (2007), On Poverty reduction through the creation of a liveable housing environment; A case study of Habitat for Humanity, International housing, units in rural Ghana. Anand Kumar (2008): On Operational Guidelines for sustainable Housing Micro-finance in India. Pradeep Goyal (2012): Vulnerability of rural Houses to Cyclonic wind, Smita Chugh (2011): On Strategizing Innovations in Rural Housing using Bamboo and studies have been focused on various issues of housing in Karnataka and other state of the country as well. Gupta (1983) Planning and Development of Towns, Venkateshwarlu,(1998) Urbanization in India, Problems and prospects and Chakraverthy, (1995) "Planning and management of rural Housing schemes etc. The review of literature clearly reveals that, no study has been conducted so far on the housing schemes in Karnataka. This has prompted us to undertake the problems on "housing schemes in Karnataka: A macro level analyses".

Housing Conditions in India:

India is part of a global trend that is advancing towards an increasing urbanization, according to which more than half of the world's population is living in villages and cities. India had a total population of 1,027 million as accounted by the 2001 census, out of which 27.8 percent lives in urban areas remaining 73.2 percent live in rural areas. India has a total population of 121 crores as accounted by the 2011 census, out of which 31.16 percent lives in urban areas remaining 68.84 percent lives in rural areas. The span of ten years between 2001 and 2011 has showed a steady increase of 3.1 percent in the proportion of urban population in the country.

Existing housing conditions are, generally speaking, extremely unsatisfactory in rural and urban areas. The growth of housing or accommodation in the country has not kept pace with the increase in population, and overcrowding is a common feature, particularly in the rural areas. In addition, the requirements of sound hygienic construction have largely been neglected, while the state of insanitation, that exists in towns and in the countryside helps to reduce still further the value of the living conditions for the maintenance of the health of its inmates. Proper housing has a profound influence on the health of the people. Specific reference may be made to three groups of diseases, namely, tuberculosis, venereal diseases and bowel complaints such as dysentery, worms and typhoid, the incidence and spread of which are profoundly affected by the housing conditions. Hence, it can be said that bad housing conditions are responsible for the low standard of living of the people as well as for the social unrest.

Major Housing Schemes in Karnataka: To meet the ever growing demand for housing, the State Government has been proactive in its housing policies. Housing for the poor and the down-trodden assumes great importance both in Rural and Urban areas in the State. During 2009, a survey of hut dwellers was conducted in the State with the aim of making

the state hutless. The survey identified 10.50 lakh hut dwellers in Karnataka.

During 2012-13, the State has allocated Rs. 1203.17 crore for the implementation of housing schemes. As against this, Rs. 603.18 crore has been released and Rs. 900.75 crore has been spent up to October 2012. Under Rural Ashraya / Basava Vasathi Yojane scheme, the Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL) has constructed Rs.2.75 lakh houses during last 3 years. During 2012-13, it has been targeted to complete 1.25 lakh houses of which 84127 houses have been constructed up to the end of October 2012.

Karnataka is one of the foremost states to have taken up housing in a major way. While the Government has launched several other rural housing programmes in the state, the Government is implementing Indira Awas yojana (only in rural areas), Rural Ashraya housing schemes, Rural and Urban Ashrya Sites schemes, Ambedkar Housing scheme, Neralina Bhagya, Rajiv Gandhi Rural Housing Corporation Limited, Basava housing scheme, Indira Awas Yojana, Suvarna Karnataka Housing Projects, Namma Mane etc. The brief analyses of the various housing schemes in Karnataka are as follows.

Indira Awas Yojana: A person whose income is below Rs. 11,800/- per annum is entitled to be a beneficiary under this housing scheme. The action plan will be prepared on the guidelines issued by the government from time to time. The selection of beneficiary for all the above housing schemes will be through Gram Sabhas. Indira Awas Yojana is being implemented by the Rajiv Gandhi Rural Housing Corporation Limited from 2004-05 to 2012-13, 5.36 lakh houses have been constructed up to the end of October 2012. For the year 2012-13, 37689 houses have been completed as against the target of one lakh till the end of October 2012.

Dr. Ambedkar Housing Schemes: This scheme is aimed at providing a house to a houseless SC/ST person whose annual income is less than Rs. 11,800/-PA. The unit cost of the house is Rs. 20,000/- .The whole scheme is on subsidy pattern. The scheme is being implemented by the Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL) from 2000-2001. Under the Ambedkar Housing Scheme, 1.50 lakh houses have been constructed during 2000-01 to 2011-12. During 2012-13, it has been targeted to complete 10000 houses of which 2642 houses have been constructed upto the end of October 2012.

This scheme is aimed at providing a house to a houseless SC/ST person whose annual income is less than Rs. 11,800/-PA. The unit cost of the house is Rs. 20,000/- .The whole scheme is on subsidy pattern. The scheme is being implemented by the Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL) from 2000-2001. Under the Ambedkar Housing Scheme, 1.50 lakh houses have been constructed during 2000-01 to 2011-12. During 2012-13, it has been targeted to complete 10000 houses of which 2642 houses have been constructed upto the end of October 2012.

Rural Ashraya Housing Schemes: This scheme will provide house to houseless person whose annual income is

less than Rs. 11800/- PA in the below mentioned ratio SC: 30 percent, ST: 3 percent, BCM: 15 percent, Minorities: 4 Percent and others 48 percent. The beneficiaries are selected in the Gram Sabha. The unit cost of a house is Rs. 20,000/- which is met out by Rajiv Gandhi Rural Housing Corporation Limited. Details of the schemes are as follows a) Rs. 10,000/- Housing Subsidy) Rs. 10,000/- Loan from HWDCO other than SC/ST Beneficiary and c) Rs. 10,000/- Social welfare department subsidy for SC/ST beneficiaries.

Basava Indira Housing Yojana: State Government had surveyed the hut or cottages lived by the people Basava Indira housing scheme was implemented in the year of 2010-11. This scheme was implemented with help of Central Government. The unit cost of the house is Rs. 63,000/-

Suvarna Karnataka Housing Projects: This is one of the major housing projects in Karnataka. Out of 50 projects implemented under Survana Karnataka Programme from 2007.20 schemes have been completed at a cost of Rs 177.02 crore. Through these 493 houses and 5634 sites have been developed or constructed. 23 schemes at a cost of Rs 1254.63 crore are under implementation to develop 15329 sites and to construct 1997 houses. 7 schemes are under formulation.

Karnataka Housing Board: In order to provide sustainable, equitable, eco-friendly and affordable housing, the Karnataka Housing Board (KHB) has been established under the Karnataka Housing Board Act, 1962. The prime objective of the Board is "to make such schemes and to carry out such works as are necessary for the purpose of dealing with and satisfying the need of housing accommodation". KHB endeavors to provide housing to people of Karnataka at affordable cost.

Namma Mane (Affordable Housing for Low Income Groups): Karnataka state has introduced a new scheme in the year 2010-11 to benefit the people above poverty line (APL) by providing affordable houses to the low income group families like auto drivers, film workers, informal workers, beedi workers, hamals, street vendors etc. The annual income of the beneficiary is limited to Rs 1 lakh.

Housing Problems of the Rural Poor:

Shelter is one of the basic needs. The overall development can hardly ignore this crucial aspect. It was considered to be a non-productive investment by the earlier economists in general. However, today it is closely linked with the process of overall socio-economic development; it is part and parcel of the national goal.

Though villages do not have a large number of people squatting on the roads or living in too congested settlements like in urban areas, housing is a serious problem here, especially for the rural poor. While, assessing the housing shortage in rural areas, houses are usually divided into three categories, namely, pucca houses', which are acceptable 'houses; semi-pucca houses which are also acceptable, and kutcha houses with mud thatched roof. The Kutcha houses are further divided into two categories of serviceable houses and unserviceable houses. Serviceable

houses do not constitute housing shortage in rural areas as per the set norms. Only unserviceable kutcha houses are problem houses. According to the estimation by NBO (National Building Organizations) on the basis of the census of population 1981, the housing shortage in rural areas was of the size of 18.8 million in 1985. This is indeed a huge shortage of houses!

The major problems of these rural houses appear to be as follows: 1) these houses do not give protection against wind, rain and cold; 2) they do not have proper arrangement for light and fresh air; 3) they do not have separate arrangement for keeping animals, 4) there is no arrangement for basic sanitation and drinking water, 5) the surrounding of the houses, lack the most fundamental requirements for hygiene, 6) the houses are infested with insects, rodents etc., which are dangerous to health; 7) the houses have high recurring costs (Maintenance) which poor cannot afford; and lastly 8) the houses are incapable of giving protection against natural calamities like floods, cyclones etc.

Strategies for Improving the Rural Housing Schemes:

This article analyses the housing problems confronting India and presents the strategies to be adopted for promoting to sustainable development of housing through implementation of the National housing policy.

Investment in Housing:

Government investment in housing has been rather modest. Government agencies have played an important role in facilitating private investment in housing. However, the problem is very complex, as shelter development syndrome unfolds, Government will need to devise and implement those shelter strategies which are of paramount importance. The needs of the very poor have to be kept in sharp focus. It, therefore, demands a comprehensive national policy with clearly spelt out priorities for promoting a sustained development of housing.

The National Housing Policy (NHP): 1970

The recently announced NHP of the Government of India has the following basic objectives:

- To motivate and help all people, and, in particular the houseless to secure affordable shelter through access to land, materials, technology and finance.
- To encourage investment in housing with a view to achieving a sustained growth in the housing stock and its proper conservations.
- To create an environment of efficient and accessible system for the delivery of inputs to maximize housing efforts.
- To improve settlements in order to raise the quality of life through the provision of minimum needs.
- To promote location specific architecture and preserve the heritage.

Thrust Areas:

NHP seeks to give priority to SCs/STs and bonded labour. It also keeps rural landless labour including artisans on the priority. Besides widows, single women and women headed households are in priority. Economically weaker sections, low income groups and victims of natural

calamities are all to be identified and assisted on priority basis.

Strategies of NHP:

The NHP will be translated into reality by following a set of strategies. This includes provision of developed land at a reasonable rate for housing, security of tenure to households, development of a viable and accessible credit delivery system, promoting savings and investment in housing, creating conducive conditions to augment investment in housing.

Norms of Minimum Housing:

NHP felt that health of the people can be promoted by improving housing norms which are consistent with the prevailing socio-economic conditions. It is observed that in rural areas for the economically weaker sections, the plot should not be less than 85 sq.mts with a built-up accommodation of not less than 20 sq.mts and arrangements for potable water supply and sanitation.

Realization of Housing:

The strategy for promoting rural housing includes among other things, the provision of house sites to the weaker sections along with financial assistance consisting of loan and subsidy components. The rural population must have easy accessibility to institutional finance for construction and maintenance of houses. Similarly, finance must be available for up gradation expansion and renewal of existing houses.

Land for Growth of Housing:

Availability of land, its timely development with requisite infrastructural facilities and services is of prime importance for facilitating a sustained growth of housing activity. In this connection, formulation and implementation of a sound land policy is of utmost importance. Both public and co-operative sectors must work to warding counteracting speculative activities.

Housing Finance:

Institutional finance at affordable rates is one of the pre-requisites for accelerating the ailment of housing finance. Today there are many agencies catering to the needs of the housing finance. The notable among them are housing developing and Finance Corporation (HDFC), HUDCO, State Housing Boards and Housing subsidiaries promoted by commercial banks. Suitable measures are to be taken to increase the access of the poor to institutional finance for housing.

National Housing Bank:

Locally a National Housing Bank (NHB) will be set up at the apex level. The NHB would mobilize resources for the housing sector. It would promote housing finance institutions both at the local and regional levels. It would also provide financial, technical and administrative assistance to these institutions, besides regulating working of housing finance institutions at all levels. Provision of advisory services in operational policies relating to savings,

appraisal, disbursement and recovery are the other functions of NHB. It would identify constraints that are coming in the way of the development of the housing finance system, and recommend measures to remove them.

FINDINGS OF THE PAPER:

The major findings of the micro study are as follows.

- 1)Millions of people are still living without shelter and sanitation,
- 2)One of the major impediments to rural housing is non-availability of credit facilities.
- 3)The large numbers of people are living in congested and unhygienic condition.

SUGGESTION FOR THE POLICY IMPLICATIONS:

This section makes some important policy suggestions for strengthening the housing policies and programmes of the government on the basis of the above discussions. The important suggestions are as follows.

- 1.The first and foremost need at present is to conduct an all-India housing survey to assess the present housing conditions in rural areas.
- 2.To study the nature and extent of the housing needs of rural people, especially for the weaker sections.
- 3.To motivate people in general, and the houseless in particular, for securing affordable shelter through easy access to land, materials, technology and finance, conscious efforts are required to initiate large scale awareness programmes.
- 4.To improve the environment of human settlements. Government should provide drinking water, sanitation and other basic services.
- 5.The priority must be accorded to victims of natural calamities, low-income groups, economically and socially weaker sections, widows, and matriarchal family.
- 6.Land building materials and finance must be made available with minimum formalities and maximum repayment periods through the housing subsidiaries of nationalized commercial banks.
- 7.The foremost recommendation is to bring the policy of "Housing for All".
- 8.Research and development in building materials based on local resources must be encouraged on ongoing basis by the national housing bank and the National Institute of Designs (NID).

CONCLUSION:

The present housing programmes of the Government aim at providing a new house site and a new house to the rural poor. However, as we have seen above, not all the rural poor need this kind of help. Shelter does not mean a just a roof over one's head. A house must have connectivity to drinking water supply. Sanitation, electricity etc are must to ensure a feeling of security to its inhabitants. It is essential to have a policy which provides access to adequate shelter to its population in the village, especially to the poorest and vulnerable in rural society. A house with the basic amenities of water, sanitation and domestic energy, offering a sense of privacy, safety and dignity is the right of every individual in society. Housing, a basic need, has

gradually evolved as a prime component not only as shelter but also by providing employment opportunities and aiding local development. To meet the ever growing demand of urbanization, the State government has been proactive in its housing policies. Housing for the poor and downtrodden assumes greater importance both in rural and urban areas in the Karnataka State.

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