

# GOVERNMENT RURAL HOUSING DEVELOPMENT SCHEMES IN KARNATAKA - AN EMPIRICAL STUDY IN CHAMARAJANAGARA DIST

**S. Mahadevaswamy**

*Department of Commerce and Management, MMK and SDM Mahila Mahavidyalaya, India*

## **Abstract**

*Shelter or house is one of the basic needs for anyone's survival and construction of a house will be a dream of every person or families in their life time. Shelter not only provides security to people, but also provides social relationships and improves standard of living. At the same time, housing became an essential part, not just a place to live, but also a place to work and grow. This basic need cannot be met without the aid of organizational support. To meet the increasing demand for housing, both Government of Karnataka and Government of India has actively developed housing policies. Housing for the poor and oppressed has become a priority in both rural urban areas of the state. Over the years, successive governments have given greater priority to housing shortages and increased financial allocations. Karnataka government has many welfare schemes for people belonging to economically disadvantaged group. To provide decent housing to the house less group of individuals in the state. This research paper discussed the various housing schemes launched by both the state and central government to the rural economically weaker section people and also explains about How the government reach this type of schemes to the rural beneficiaries. This paper specially concentrates on the various housing schemes were implemented in Chamarajanagara District of Karnataka State.*

## **Keywords:**

*Rajiv Gandhi Housing Corporation Limited (RGHCL), Basava Housing Scheme, Dr.B.R.Ambedkar Nivas Scheme, Indira Awas Yojana, Devaraj Urs Housing Scheme*

## **1. INTRODUCTION**

Every human has the desire to have a roof over their head. The rich build their own houses, while the poor try to make do with shelter, maybe even a plastic tent. Housing and Rural development is an important part of the Indian economy and cities are the engine of economic growth. Over the past years it has been realized that sustainable housing and urban development are crucial for economic and social well-being of the people. As a result, affordable housing has become one of the biggest challenges of our time, and government policies are changing as the gap between housing supply and demand widens [1]. To meet the demand for housing, the government actively develops housing policies and implements housing schemes. According to the Socio- Economic and caste census 2011, there are 4,062 million houseless families in rural areas. For the period 2022-23 the amount is Rs 3637.98 crore (including urban housing) has been provided in the budget. Rs 2341.41 crore reported [2]. As of the November end of 2022 93,674 houses were built under various housing schemes and 1,099 houses were distributed in across the state. For effective implementation of various housing schemes both by State and central government, the Karnataka Government established Rajiv Gandhi Housing Corporation Limited (RGHCL) in the year 2000. For providing housing facilities for socially and economically weaker groups of the society [3].

## **2. LITERATURE REVIEW**

Ganipaka Rajkumar and Kongara Jagan Mohan [4] discussed as A single-family housing policy in rural areas should help build a stock of not only affordable but affordable housing. The government should provide housing for landless farmers and housing policies should ensure adequate financial resources to support poor and vulnerable areas. Housing is an important part of India's commitment to achieving the Sustainable Development Goals.

Shivanna and Ravindranath Kadam [5] discussed about Shelter is a necessity for human life, as is food and clothing. Adequate housing for all families is a prerequisite for healthy living in any community. The building provides significant economic and social security. The 1948 Universal Declaration of Human Rights of the United Nations provides for shelter and food, clothing, medical care, etc. recognizes the need for health and wellness.

Kotresha Mallanagoudra [6] talk about Shelter is the third largest human need after food and clothing. Houses are structures that people build to protect themselves from climate change and meet their physical needs. Home is one of the places we live in the world. Structurally, the roof of the house or building is supported by portal walls. As defined by the Census of India, a public house is any place such as a street, public place or staircase. means a building or part of a building with a single main entrance and used or contemplated as a separate room.

Ambaliya [7] concluded that due to rapid urbanization in India, the huge supply and demand gap in affordable housing especially for the LIG and EWS population needs to be addressed. The main reason for slums and haphazard development is the lack of affordable housing. A range of government and private incentives for a sustainability and technology approach will help achieve the goal of housing for all.

## **3. OBJECTIVES**

- To study the various Housing development schemes in Karnataka
- To analyze the role of Rajiv Gandhi Housing Corporation Limited (RGHCL) to provide housing facilities.
- To examine the performance of Government sponsored schemes.

## **4. RESEARCH DESIGN**

This paper is based on secondary data and data was collected from publications, books, articles in newsletters, journals and research papers, and on websites.

- **Rajiv Gandhi Housing Corporation Limited (RGHCL):** For providing housing facilities for socially and economically weaker groups of the society, In the year 2000 The Karnataka state Government established Rajiv Gandhi Housing Corporation Limited (RGHCL) . This corporation will ensure the proper implementation of both Central government and state government housing projects. So that each and every person of the state will be able to take benefit from the housing projects launched by the government. With the implementation of this scheme, affordable houses will be provided to economically poor groups of society throughout the state. This scheme will also encourage transparency and efficiency in management. Cost-effective technologies especially in rural areas will also be promoted through this projects. This will also enhance the living standard of the citizens of Karnataka.
- It has been established as a nodal agency to implement all the State and Central Government Sponsored housing schemes for economically and socially weaker sections of society, both in rural and urban areas. From the year 2000-01 to 2022-23 up to the end of November 2022, totally built 47.53 lakh houses (43.96 lakh houses in rural and 3.57 lakh in urban areas) and 3.60 lakh sites have been distributed (2.20 lakh in rural area and 1.40 lakh in urban areas) by investing of Rs. 38,826.30 crores (Including Urban), of which Rs. 12,859.86 crores on centrally sponsored and Rs.25,966.44 crore on the state sponsored housing schemes. The details of scheme- wise houses completed and sites distributed in rural areas are as below
- **Basava Housing Scheme – Rural:** Basava Vasathi Yojana is the Karnataka government’s initiative to provide affordable housing to the economically disadvantaged. Through the Basava yojana program, poor people who cannot afford housing due to economic conditions can build their own houses if they have land. The government provides materials to build puka houses. All residential projects in Basava scheme aim to improve people’s living standards.

Table.1. Details of completed houses under Basava Housing Scheme (Rural) in Chamarajanagara Dist

Years	Target	Completed	%
2019-20	1372	1721	125%
2020-2021	1437	1721	119%
2021-2022	2048	1220	59%
2022-2023 (Up to November 2022)	3531	1434	40%

**Source: Economic Survey of Karnataka 2022-2023**

The Table.1 represents the number of houses completed under Basava Housing Scheme (Rural) Chamarajanagara District, in the year 2019-20 Target houses were 1372, but 1721 houses were completed hence, government did extraordinary performance in that year. After 2020 because of Covid 19 pandemic government cannot reached their target houses, in 2020-21 target houses were 1437, but completed houses were 1721, in 2021-22 target houses were 2048, but completed 1220, in 2022-23 up to the end of November 2022. The program was established in 1991-92 to provide shelter to the homeless in rural areas. The yearly revenue

of the beneficiary is Rs 32,000. Prior to 2004-05, recipients were selected by the Ashraya Committee headed by the local MLA. In 2005-06, beneficiaries were elected by Gram Panchayaths through Gram Sabhas under the Panchayat Raj Amendment Act. According to the policy, 2.163 million homes were built in the last 17 years (from 2000-01 to 2016-17). Of the total target, 30 percent is reserved for SC, 10 percent for STS, and 10 percent for low-income and other sectors. 40% of the task is designed for SC/ST. In 2010-11, the rural Ashraya was renamed Basava Vasathi Yojane. The house price is fixed at Rs. 1.5 million for 2013-14, of which Rs. 1,20,000 rupees as subsidy and additional rupees. 30,000 Donations or bank loan to beneficiaries

- **Dr.B.R.Ambedkar Nivas Scheme- Rural:** This program has been implemented in both urban and rural areas to provide housing options to homeless families belonging to Scheduled Castes and Tribes (SC/ST). Under this scheme, government provides subsidy of Rs 1,75,000 for building/buying houses. However, the beneficiaries have to cover the financial resources of the authorities.

Table.2. Details of completed houses under Dr.B.R. Ambedkar Nivas Scheme (Rural) in Chamarajanagara Dist

Years	Target	Completed	%
2019-2020	704	535	76%
2020-2021	1411	657	46.56%
2021-2022	656	504	77%
2022-2023 (Up to November 2022)	788	535	68%

**Source: Economic Survey of Karnataka 2022-2023**

The Table.2 represents the number of houses completed under Dr. B.R. Ambedkar Nivas Scheme (Rural) in Chamarajanagara District. As per the Economic survey of Karnataka 2022- 2023 in the 2019-20 the targeted houses were 704 in the district but 535 houses were able to complete in the district, in 2020-2021 targeted houses were 1411, but 657 (only 46%) were completed, in 2021-22 targeted houses were 656, completed 504 houses almost 77% target completed, in 2022-23 up end of November 2022, 535 houses were completed almost 68% of the target houses. The program has been implemented in both rural and urban areas and aims to provide homes to homeless families of Scheduled Castes and Scheduled Tribes in 2015-16. By law, the government will provide Rs 1,75,000 and 2,00,000 subsidy to rural and urban areas respectively. The income limit per beneficiary is Rs 32,000/- in rural areas and Rs 87,600/- in urban areas. In the year 2016-2017, 13,786 houses were constructed against the target of 50,000 houses. For the year 2017-18, 65,845 houses have been completed as against the target of 1,05,000 as at the end of November 2017 in across the state.

- **Indira Awas Yojana / Pradhan Mantri Awas Yojana (Gramin):** This scheme was introduced by central government in the year 1989-90 for the rural homeless below the poverty line. 60% of the target is reserved for the SC/ST, 15% for minorities and 25% more for the general public. Later the cost increases of Rs 1,20,000 in 2015-16, subsidy from central government 72,000 rupees and 48,000 from the state. SC’s/ST’s has an additional allowance of Rs.

30,000. In the last thirteen years (2004-05 to 2016-17), under this program 10,36,582 houses were constructed.

Table.3. Details of completed houses under Indira Awas Yojana / Pradhan Mantri Awas Yojana (Rural) in Chamarajanagara Dist

Years	Target	Completed	%
2019-20	2160	1026	47.5%
2020-2021	1260	687	54.52%
2021-2022	1109	391	35.26%
2022-2023 (Up to November 2022)	2150	722	33.58%

Source: Economic Survey of Karnataka 2022-2023

The Table.3 shows that the number of Houses were completed under Indira Awas Yojana or Pradhan Manthri Awas Yojana in Chamarajanagara district of Karnataka state. This scheme were launched by Government of India. In the year 2019-20 out of 2160 targeted houses government was able to reach 47% of success rate, in 2020-21 targeted houses were 1260 but completed 687, in 2021-22 targeted 1109, but reached only 391 houses, in the year 2022-23 out of 2150 targeted houses only 722 houses were completed at the end of November 2022.

- **Devaraj Urs Housing Scheme – Rural:** This program is open to special applicants, including people with disabilities, leprosy patients, families affected by HIV, nomadic groups, sanitation workers, strike victims, exploited workers, widows and transgender people. The selection of beneficiaries is made by the District level committee. Raw data for applicants selected as beneficiaries are also provided here. In this scheme applicants can get raw materials for construction of house.

Table.4. Details of completed houses under Devaraj Urs Housing Scheme (Rural) in Chamarajanagara Dist

Years	Target	Completed	%
2019-20	81	21	26%
2020-2021	73	45	61.64%
2021-2022	159	67	42.14%
2022-2023 (Up to November 2022)	89	81	91%

Source: Economic Survey of Karnataka 2022-2023

The Table.4 represents the number of houses targeted and completed under Devaraj Urs Housing Scheme (Rural) in Chamarajanagara District of Karnataka State. In the above figure shows 81 houses were targeted but only 21 houses were completed in the year 2019-20, in 2020-21 the number of houses completed 45 out of 73 houses, in the year 2021-22 total number of houses targeted were 159 but only 67 houses were completed, in the year 2022-23 up to end of November 2022 81 houses were completed out of 89 houses. The program started from 2014-15 for special groups such as physically disabled, leprosy treatment, HIV affected families, devadasis, nomadic groups, safai karmacharies, transgenders, orphans living on foot path, widows free bonded labour, people exploited by communal Riots. The selection of beneficiaries will be made by the district committee chaired by the Deputy Commissioner. In the year 2015-2016, out

of 5,000 houses, 4754 constructed. In 2016-2017, out of 15,000 houses 14,206 houses completed. For the year 2017-18 as against the target of 15,000 houses 10,817 houses have been completed across the state.

## 5. FINDINGS

We tried to know about the implementation of various Housing development schemes launched by the government, through our study we came to know about many challenges or problems that are facing by the beneficiaries of these schemes.

- **Awareness:** Lack of awareness about the different housing development schemes launched by the government.
- **Eligibility Conditions:** more conditions to beneficiaries to get housing benefits from the Schemes.
- **Procedure:** very complicated procedure and requires more documentations to get the services.
- **Implementation:** Both union government and state governments takes interest to launch new schemes in their period but they are lag in implementation of the schemes to reach the ultimate beneficiaries.
- **Lag in payment:** After the allocation the house from the government, the beneficiaries started their construction work but the government delay in the payment to beneficiaries, hence it will effect to the construction work.

## 6. SUGGESTIONS

We would like to suggest to the government for effective implementation of various housing development schemes and trying to reach to the ultimate beneficiaries without any barriers.

- To create wide awareness programs to reach the schemes to the true beneficiaries.
- To make liberal Eligibility conditions to enter into the schemes
- To create liberal procedures to get a housing facilities.
- Effective implementation of the existing schemes launched by the existing government and previous governments.
- Quick financial support from the government to construct houses by the beneficiaries.

## 7. CONCLUSION

India's housing crisis has been deepening for years in terms of both scarcity and availability of essential facilities. Rural housing has been assigned a lower priority in comparison to urban housing and this discrepancy is conspicuous in the government approach. An independent rural housing policy should help in the creation of housing stocks that would not only be affordable but also adequate. India has committed to fulfill sustainable development goals and housing is one of its components. Both the state and Central governments launched many schemes for rural development but the effective implementation is very important, many schemes are not able to reach to the ultimate beneficiaries because of many constrains in between government and beneficiaries. But every government try to reach that gap between

the housing demand and supply through various Housing development schemes to both rural and urban areas.

## REFERENCES

- [1] Economic Survey of Karnataka 2022-2023, Planning, Programme Monitoring and Statistics Department, Government of Karnataka, Available at <https://karnataka.pscnotes.com/kpsc-mains-economy/rural-housing-schemes-in-karnataka-2/>, Accessed on 2022.
- [2] PM Modi Yojana, Available at <https://pmmodiyojana.in/karnataka-rajiv-gandhi-housing/>, Accessed on 2023.
- [3] Rural Housing Corporation, Available at <https://housing.com/news/rajiv-gandhi-rural-housing-corporation-limited-rgrhcl/>, Accessed at 2023.
- [4] Ganipaka Rajkumar and Kongara Jangan Mohan, Rural Housing in India – An Overview of Policy Imperatives, *Indian Journal of Multidisciplinary Research*, Vol. 11, No. 11, pp. 1-3, 2022.
- [5] T. Shivanna and Ravindranath N. Kadam, Problems and Solutions of Rural Housing in India: An Overview, *Proceedings of International Conference on Science, Engineering, Management and Humanities*, pp. 1-5, 2018.
- [6] Kotresha Mallanagoudra, An Evaluation of Pradhana Mantri Awaas Yojana (Gramin) in Karnataka, *International Journal of Creative Research Thoughts*, Vol. 10, No. 8, pp. 1-12, 2022.
- [7] N Ambaliya, Vivek N Desai and Jagruti Shah, A Critical Study on the Current Status of Affordable Housing in India, *Journal of Emerging Technologies and Innovative Research*, Volume 5, Issue 11, pp. 1-8, 2018.