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AN OVERVIEW OF RURAL HOUSING SCHEMES IN MYSURU DISTRICT

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ABSTRACT **DOI No: 10.36713/epra17903** **Article DOI: https://doi.org/10.36713/epra17903**

The study has evaluation of rural housing schemes in Karnataka and the study to review of rural housing schemes in Karnataka. House is the third important need of man after food and clothing. The house is a shelter built by man to protect himself from the vagaries of climate and to meet the basic physiological requirements of the body. thus, the house is a universal feature of the inhabited world. Structurally, a house consists of a roof, supported by walls with a door. According to 2018-19 report, 1,89,313,0 families are homeless and 6,92,518 families are site less in Karnataka. Totally there are 2,58,564,8 homeless and site less families in the state. The study divided into four division of the state respectively Bangalore , Belagavi, Mysure and Kalburgi.

KEYWORDS: ***Rural, Housing, Clothing, Protection, Development***

INTRODUCTION

India has been trying to its level best to provide basic necessities like Food, Clothing and Shelter **(Nagesha and Nandeesha 2019**). Through the country is able to take care of the first two basic problems it is not yet provided the shelter to a greater extent. Housing also plays a very important role for the families to lead life with respect, happiness, health and efficiency **(Shivanna, T., & Kadam, R. N**). We find in The Article 21 of the Constitution of our country that housing is a fundamental right to human life.

Food, clothing and housing are the first three elements which the Universal declaration of Human [**Kemal Bokhary 2022**]. Moreover, even 75 years after India's independence, we still see this problem. According to the 2011 census Seventy-five percent still live in rural areas, with 43 million families homeless. Despite the problems, the Government of India aims to provide housing for every family by 2022.

Importance of Housing

A house serves the basic needs of poor households without which it is difficult to survive **(Gangadhara Reddy and Mamatha 2015**). It provides them both physical and mental strength and a psychological base on which they can fall back while accessing other basic needs such as food and clothing. For a normal citizen, owning a house provides significant economic security and status in the society. For a poor household, a house constitutes an asset, which can be offered as a collateral loan during difficult periods or for children's education and marriage and also for having treatment in case of illness. A house also protects a poor household from the vagaries of nature, in the absence of which they are forced to take to streets and live in the open. In short, it can be said that 'a house is part and parcel of man'. A house can be small, related to the number of family members. The families in rural areas live without proper space for movement, no space for privacy and no space for children to play, etc. Due to insufficient space, the incidence of contracting diseases increases; infection spreads quickly into the poor households. Cooking and living in the same space make tiny huts get polluted easily and affects family health due to lack of proper ventilation and space. Owing to lack of space, in tiny

huts, livestock also lives with a poor family often creating problems of sanitation and hygiene.

Definition of Housing

Housing is defined as a process or an activity or an interaction between the housing actors, their activities and the product of activities. Good housing is nothing but its ability to satisfy the preference of users which they can afford. Any amount of rural housing in India should start with a clear understanding of what constitutes a house. According to the definition adopted for the decennial population census, "any structure with four walls and a roof qualifies a house".

The **Environmental Hygiene Committee (1949**) in India defined "a house means a residential house, flat or tenement designed for family life". **World Health Organization** (WHO) defines housing as "the residential environment, neighborhood, micro district or the physical structure that mankind uses for shelter and of the structure, including all necessary services, facilities, equipments and devices needed for the physical health and well being of the family and the individual".

As the **World Bank Paper (1994)** rightly observes, that the "Housing has substantial social benefits. It is thus for sound economic reasons that after food, housing is typically the largest item of household expenditure for poor families and that they are willing to do great lengths to obtain housing at locations with access to employment'.

OBJECTIVES AND METHODOLOGY

The present study is based on secondary data. The objective of the study to review of rural housing schemes in Karnataka, the secondary will be collected from various sources like Economic Survey of Karnataka, Departmentof housing and other reports and documents published various government agencies.

Housing Status in Karnataka

After trying understood the definition and importance of Housing an effort is made to understand the status of housing in Karnataka State. Karnataka Affordable Housing Policy is formulated in order to improve the housing condition for low-income households and at the same time, to create a strong relationship between government, private developers and the communities. The policy is articulated keeping in mind the growing housing demand and the need to cater to the existing houseless population. The Policy appears to be a promoter of sustainable housing as it claims to ensure equitable supply of land, shelter and services at affordable prices to all sections of the society.

As indicated in the Socio-Economic and Caste Census (SECC) Report 2011, there are 50.90 lakh households in urban areas of Karnataka. Of these, 13.70 per cent live in Kutcha houses. However, as per the Census of India 2011, an additional 8.60 per cent live in Congested houses. Based on the trends is the decadal growth from 1961 to 2011, it is estimated that the urban population in the state will increase at an annual compounded growth rate of three per cent. This means that another 15 lakh households may join urban areas by 2022.

Table-1: Houseless/Site less Population in Karnataka State

Division	Houseless Families	Site less Families	Total Site Less/Houseless Families	Site Less/Houseless Families Percentage
Bangalore	380641	222718	603359	23.33
Belgaum	585059	150352	735421	28.44
Mysore	346709	242159	588858	22.77
Kalburgi	580721	77289	658010	25.44
Total	1893130	692518	2585648	100%

Source: Project Director, DRDA, Mysuru.

Table 1 and Graph 1 shows the Houseless/Site less Population in Karnataka State. According to 2018-19 report, 1,89,313,0 families are homeless and 6,92,518 families are site less in Karnataka. Totally there are 2,58,564,8 homeless and site less families in the state. I have been divided into four division of the state respectively Bangalore , Belagavi, Mysure and Kalburgi. If we observe the above table we can clearly found that Belagavi division has more house less and site less families (28.44 per) as well as lowest site less and house less families are found in Mysore division(22.77).

Graph-1: Houseless/Site less Population in Karnataka State

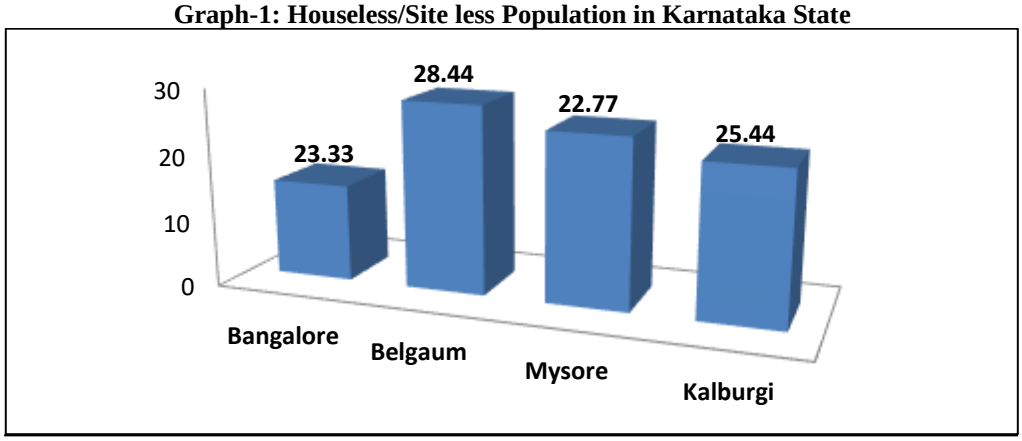


Table -2: Extend of Houseless/ Site less Families in Mysore District

Taluk	Total Houseless Families	Total Site less Families	Total Houseless and Site less Families	Total Houseless and Site less Families Percentage
Heggadadevanakote	17000	3480	20480	17.390
Hunsur	10478	1976	12452	10.573
Krishnarajanagara	10067	3008	13075	11.102
Mysuru	4472	21928	26400	22.417
Nanjangud	12124	5516	17640	14.979
Periyapatna	11673	1144	12817	10.883
T Narasipura	10319	4581	14900	12.652
Total	76131	41633	117764	100.00

Source: Project Director, DRDA, Mysuru

Table 2 depicts the Extend of Houseless/ Site less Families in Mysore District that 76,131 families are homeless and 41,633families are site less in Mysore district. Totally there are 1,17,764 homeless and site less families in this district. As per the above table, more houseless families are in H.D Kote taluk and more site less families are in Mysore taluk.

Graph-2: Extend of Houseless/ Site less Families in Mysore District

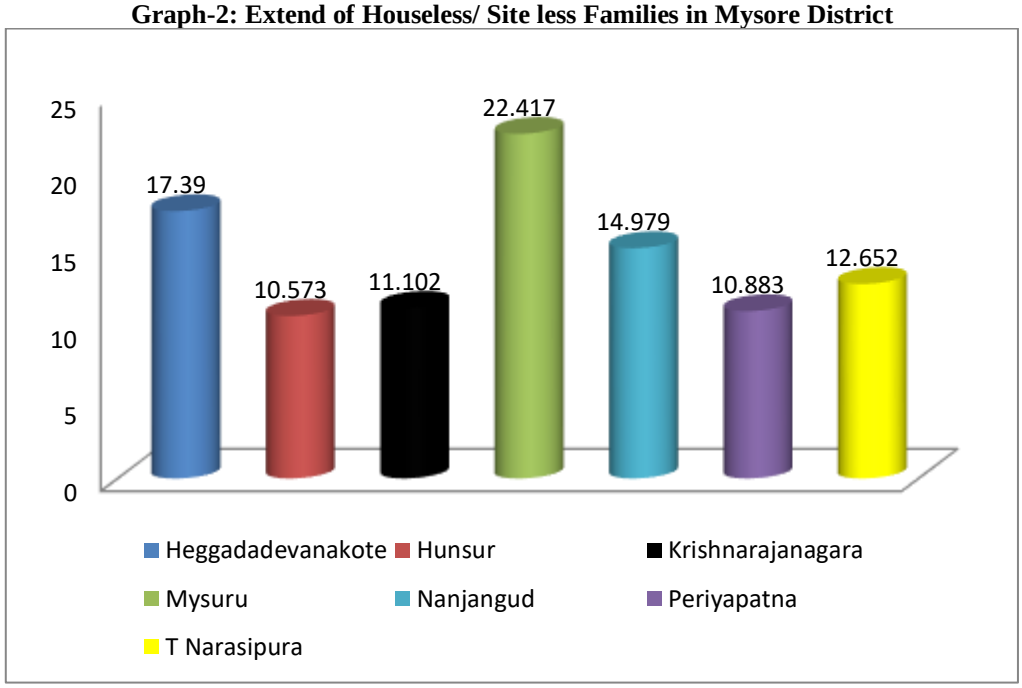


Table -3: No. of Houses Constructed under various Housing Programs

SCHEMES	Scheduled caste		Scheduled tribes		Backwards class		Total
PMGAY	1154	33.20	927	23.67	1394	40.11	3475
BASAVA	1070	13.84	396	5.12	6284	81.29	7730
AMBEDKAR	2604	66.36	1320	33.63	NILL	NILL	3924
Total	**4828**		**2643**		**7678**		**23618**

The above table 3 show that The Government has implemented various housing schemes for the construction of houses, various types of housing for people of different Categories, As per the given table (in the year 2018-19)3475 of the residents have been constructed by the PMAY Housing scheme among Backward class 40.11pecentage, SC 33.20 pec and ST 23.67perc . 7730 of the residents have been constructed by the Basava Housing scheme among Backward class 81.29 percentage, SC 13.84pec and ST 5.12perc as per the date the highest numbers of houses have been contracted because it's in clued all category . And in the same year 3924 of the residents have been constructed by the Ambedkar Housing scheme among SC 66.36pec and ST 33.63perc.

CONCLUSION

Location of houses is one of the basic minimum requirements for people. In regard the Karnataka state played significant role in the country, the government has undertaken housing schemes for houseless families as well as poor, but some programs were to successful and some programs were misused, even though the government has introduced new schemes for poor like Indira Avas Yojane, Ashraya Yojana . They are number of examples like two to three people off the same family have been benefited from the housing scheme cases. On the other land budget allocation and amount has increased from year to year in the state.

The almost poor families have got benefited and they are taken benefit from the government schemes still today. The same time government has undertaken lots of programs for implementation of housing schemes. But still governments have failed providing lack of infrastructure like electrical facilities, drinking water, toilet and roads. The programs and schemes of government of Karnataka have helped many rural poor getting housing facility. Still there are some lacunas in providing housing to the rural poor.

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