



# AN EVALUATION OF RURAL HOUSING SCHEMES IN KARNATAKA: A CASE STUDY OF CHAMARAJANAGARA DISTRICT

**Madan, C. S.<sup>1</sup>, Dr. Ramachandra Murthy, K.<sup>2</sup>, Dr. S.M. Basavaraju<sup>3</sup>**

<sup>1</sup>Research Scholar, DoS in Economics and Cooperation, Manasagangotri, University of Mysore, Mysuru - 570006, Karnataka, India.

<sup>2</sup>Lecturer of Economics, University Evening College, University of Mysore, Mysuru - 570006, Karnataka, India.

<sup>3</sup>Associate Professor, DoS in Economics and Cooperation, Manasagangotri, University of Mysore, Mysuru - 570006, Karnataka, India.

Article DOI: <https://doi.org/10.36713/epra17895>

DOI No: 10.36713/epra17895

## ABSTRACT

Housing is a basic and most important requirement for every citizen. Housing not only provides social security to human beings but also provides status in the society. The housing period provided shelter and evolved into employment opportunities and not only in development of places but also as an integral part of the period. The study identified that the Rural Housing schemes status in Karnataka, the Socio-economic Status of Housing Schemes beneficiaries and housing conditions of the housing schemes in study area. During 2017-18, 200 houses have been approved, out of which 32 are incomplete, 49 have been completed, 68 under processing, 82 number of houses has been cancelled. Similarly, in the Ambedkar Housing Scheme aims to build 44 houses. Totally 36 houses have been approved, of which 09 are incomplete, 13 have been completed, 10 under processing, 12 number of houses has been cancelled. Finally PMGAY Housing Scheme aims to build 58 houses, out of which 47 houses have been approved, 11 are incomplete, 26 have been completed, and 10 under processing. Considering the above points, most of the approved houses have been canceled due to several reasons.

**KEYWORDS:** Housing, Rural, Food, shelter, Household, Socio-economic, Development.

## INTRODUCTION

India has been trying to its level best to provide basic necessities like Food, Clothing and Shelter. 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.

The article 21 of the Constitution of our country has declared that Housing is a fundamental right to human Life (Kumar, K. (2019). According to Lal Shankar, "Food, shelter and clothing are the basic necessities of life. Having these three elements increase the physical efficiency and productivity of human life. According to Scott, Munn, Zarif, "Housing is a key component of human resource development, and its priority is to provide the government with immediate access to those in need. 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. The present study focused on the evaluation of the Housing schemes status in Karnataka and



Socio-economic Status of Housing Schemes beneficiaries in Study area.

**OBJECTIVES**

Following are the major objectives of the present research work

- To Study the Rural Housing schemes status in Karnataka.
- To Analysis of the Socio-economic Status of Housing Schemes beneficiaries in Study area.
- To Evaluation of the housing conditions of the housing schemes in study area.

**METHODOLOGY**

The planned study is based on both primary and secondary data. Primary and secondary data will be collected to test the various hypotheses implicit in the objectives listed above. To examine the trends and patterns of housing schemes in Karnataka, the secondary will be collected from various sources like Economic Survey of Karnataka, Department of housing and other reports and documents published various government agencies.

**Rural Housing schemes in Karnataka**

**Table-1: Details of Houses Constructed and House Sites distributed under different Rural Housing Schemes**

Year	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Devraj Urs Housing Scheme	Dr. B.R. Ambedkar Nivasa Yojane	IAY/ PMAY (G)	Total	House Sites 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	56724	0	4800	29670	13389	104583	1829
2022-23	85206	0	10979	35407	17577	149169	10110
2023-24**	59438	0	5215	22143	4320	91116	688
<b>Total</b>	<b>2782772</b>	<b>166780</b>	<b>68011</b>	<b>306584</b>	<b>1218912</b>	<b>4543059</b>	<b>229566</b>

Source: Economic Survey of Karnataka 2023-24

Note: \*\* Revised data

Table 1 shows the Details of Houses Constructed and House Sites distributed under different Rural Housing Schemes in Karnataka. As per the table, 2344670 houses constructed during the period of 2000-01 to 2013 and 149166 houses constructed from the Rural Ashraya/ Basava Vasathi Yojane, Rural Ambedkar, Devraj Urs Housing Scheme, IAY/ PMAY (G) Dr. B.R. Ambedkar Nivasa Yojane schemes in

Karnataka state during the period of 2022-23. The data clear that the government spent the amount for the housing schemes in rural areas. During the last 5 years, the Government has spent a total of Rs.31.09 crores under Rural Houses Sites programme. The details of scheme wise houses completed and sites distributed in rural areas.

**RESULTS AND DISCUSSION**

**Table - 2: Type of House Across Various Social Groups .**

Cast	Sheet house		Tile house		Terrace house		Total	
SC and ST	14	70.0%	4	20.0%	2	10.0%	20	100%
OBC	15	75.0%	2	10.0%	3	15.0%	20	100%
GM	03	30.0%	5	50.0%	2	20.0%	10	100%
Total	32	64.0%	11	22.0%	7	14.0%	50	100%

Source: Field Study

Table 2 illustrated that, the housing condition in the study area. Here we can mainly classify three types of housing; 1.Terrace house (first-class house) 2.Tile (Second class house) 3.Sheet houses (Third class house). Out of 20 members in SC

and ST, 14 members have built third-grade, 4 member's second-grade and 2 members' first-class houses. Similarly, 15 members out of 20 people under the OBC category have built third class houses, 2 members have constructed second class



and 3 members built sheet houses, while 3 out of 10 people in GM have built third grade houses, 2 member second grade and 5 first grade houses respectively. This includes those who are

financially marginalized 1st class and 2nd class houses and financially disadvantaged third class houses.

**Table-3: Gender of the Respondents**

Gender	Frequency	Percentage
Male	36	72
Female	14	28
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Field Survey

Table 3 reveals that the gender of the respondents in the study area. 72.0 percent of the respondents were men and 28 percent were women. Since most of the men are responsible for the household, they are seen as overcrowded. I have collected

primary data using a total of 50 families of the top 50 members, 20 members belong to SC and ST, 20 members are OBC and 10 members are from GM category.

**Table - 4: Occupation of the Beneficiaries across Various Social Groups.**

Categories	Agriculture		Private		Other		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
SC & ST	08	40.0%	05	25.0%	07	35.0%	20	100%
OBC	07	35.0%	03	15.0%	10	50.0%	20	100%
GM	05	50.0%	02	20.0%	03	30.0%	10	100%
<b>Total</b>	<b>20</b>	<b>40.0%</b>	<b>10</b>	<b>20.0%</b>	<b>20</b>	<b>40.0%</b>	<b>50</b>	<b>100%</b>

Source: Field Survey

Table 4 presents the percentage of occupation as total and category wise percentage of occupation out of total number of beneficiaries. As per as table 1.6 is concerned, 40 percent of the total number of beneficiaries are involved in agriculture, 20 percent in the private sector and remaining 40 percent of

them are worked in other sectors. The most importantly almost more than 30 percent of the total beneficiaries are constantly engaged in agriculture and other sectors of the study area. Only less than 30 percent of the total beneficiaries have got engaged in building construction works etc.

**Table -5: Monthly Income of the Head of the Household across Various Social Groups**

Average monthly income	Frequency (Percentage)	SC&ST (Percentage)	OBC (Percentage)	GM (Percentage)
Below 5000	4 (8%)	2(10%)	1(5%)	1(10%)
5001-12000	6(12%)	3(15%)	2(10%)	1(10%)
12001-16000	20(40%)	7(35%)	9(45%)	4(20%)
16001-20000	13(14%)	6(30%)	5(25%)	2(10%)
above 20001	7(14%)	2(10%)	3(15%)	2(10%)
<b>Total</b>	<b>50(100%)</b>	<b>20(100%)</b>	<b>20(100%)</b>	<b>10(100%)</b>

Source: Field Survey

Note: Figures in Parentheses are in Percentages

Table - 5 Shows that the monthly income of the head of the household Across Various Social Groups in the study area. As per the given table, 8 percent of the respondent's Income are below Rs. 5000. Whereas, 12 percent of the respondents' income is between Rs. 5001-12000. While, 40.0 percent of the respondents' income is Rs. 12001 to 16000, 14 percent of the respondents' income comes under the income group of Rs.

16001 to 20000 and remaining 14 percent of the respondents' income is above Rs. 20001 in the Study area.

It is clearly shows that, the majority of the SC, ST, OBC and Other respondents have income level between 12001-16000. Hence, OBC is in a better Condition in monthly income compared to Other Social Groups in the study area.

**Table - 6: Type of Land Owned Across Various Social Groups.**

Land Asset	SC and ST		OBC		GM	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Own land	10	60%	15	80%	07	70%
Government land	02	10%	01	00%	01	00%
Act land	06	30%	02	10%	01	10%
Landless	02	10%	02	10%	01	10%

Source: Field Study

Table 6 shows that amongst SC and ST community we have observed that 10 out of 20 family have got own land, 2 family have got government land and 6 family are coming under the

so called "Tiller is the owner of the land" (as per 1970 act) and remaining 2 family have become landless. Similarly, amongst 20 families of the OBC community, 16 family have



got own land, 2 of them are processing the government land and 2 are coming under the above mentioned act. Finally in the General category, 7 out of 10 families have their own land, 1 family has got government land and 1 family is coming

under the so called “Tiller is the owner of the land” (as per 1970 act) act and remaining 1 family become landless.

**Table 7: Size of the Land**

Land size in Acres	SC and ST	OBC	GM
1 to 2 Acres	6(30%)	5(25%)	1(10%)
3 to 4 Acres	7(35%)	5(25%)	2(20%)
4 to 5 Acres	3(15%)	3(15%)	3(30%)
5 to 6 Acres	2(10%)	5(25%)	3(30%)
Landless Acres	2(10%)	2(10%)	1(10%)
<b>Total</b>	20(100%)	20(100%)	10(100%)

Source: Field Survey

As we know that, In India more than 50 percent of the population depends on agricultural sector. Here also signed of table 7 information about 90.0 percent of the respondents have own agricultural land for their livelihood in the social groups and 10.0 percent of the respondents don't have an agriculture land in the social groups. As per the data, it is revealed that 35.0 percent of the SC and ST respondents have the land

between 3-5 acres. While 25.0 percent of the respondents have the land between 5-6 acres and 30.0 percent of the respondents have own land between 5-6 acres in the study area.

It is clearly reveals that the others and OBC are better condition in land holding compared to SC and ST in the study area

**Table -8: Loan Status across Various Social Groups**

Average	SC and ST	OBC	GM
No Debt	3(15)	2(10)	2(20)
50000-100000	2(10)	4(20)	1(10)
100000-150000	4(20)	8(40)	4(40)
150000-200000	6(30)	4(20)	2(20)
200000 and above	5(25)	2(10)	1(10)
<b>Total</b>	20(100)	20(100)	10(100)

Source: Field Study

Note: Figures in Parentheses are in Percentages

Table 8 shows that the Caste-wise comparison of the loan status in the Study area. As per the table, more number of 30.0 percent of the SC and ST respondents have taken loan average between 150000 to 200000 from different sources Whereas, 40 percent OBC respondents have taken loan average between 100000 to 150000 and 40 percent of the GM respondents have

taken loan average between 100000 to 150000 in the study area.

It is clear from in the above table that the majority of SC/ST, OBC and GM respondents have taken loan from different sources but more number of the SC/ST respondents are taken loan compare the other social groups in the study area.

**Table -9: Ownership of Assets across Various Social Groups.**

Category	Mobile	Cycle	Two wheels'	Three wheelers	TV	Jewelry Above 5g	Jewelry Below 5g
SC & ST	20	15	14	00	19	13	07
OBC	20	16	15	06	20	16	04
GM	10	08	07	01	10	09	01
<b>Total</b>	50	39	36	7	49	38	12

Source: Field Survey.

Note: Figures in Parentheses are in Percentages

Table 9 depicts that the Assets of Ownership as shown in the above table, each beneficiary owns at least one mobile phone, one TV, and one bicycle , This includes some bicycles given by government to students. But other assets, such as motorcycles, three-wheelers, car and gold jeweler, are different has been found.

families with less than 5 grams gold and 7 families with fewer or less accessories. In similarly backward classes and other communities have 16 bicycles, 15 motorcycles, 6 three wheelers, 20 TVs and 4 families with less than 5 grams of jeweler and 16 families with more or less jewelry, 8 bicycle, 7 motorcycle, in general category one three wheeler can be found with 10 TVs and 9 family with more than 5 g 1 family with fewer ornaments can be found in this species. By looking at the Overall data we can conclude that some of them have

They are also calculated based on different communities. The Scheduled Caste and Scheduled Tribes family consists of about 1 four-wheeler, 14 motorcycles, 15 bicycles, 19 TVs, 13



got better financial stability than the other families of my study area.

**Table - 10: Source wise Borrowings across Various Social Groups.**

Category	Friends	Relatives	Money lender	Financial institutions
SC & ST	01(5%)	01(5%)	03(15%)	15(75%)
OBC	02(10%)	01(5%)	10(50%)	07(35%)
GM	01(10%)	01(10%)	02(20%)	06(60%)
<b>Total</b>	4(8%)	3(6%)	15(30%)	28(56%)

Source: Field Survey

Note: Figures in Parentheses are in Percentages

Table 10 Because the government does not provide enough money to beneficiaries, beneficiaries will find money sources to build their own house by borrowing money from financial institutions, money lender, relatives and friends to build houses. It can be seen that most of the families borrowing money from financial institutions and money lenders. **Reasons for borrowing Money**

\* Since household size is large (30/40) funds are not sufficient to complete The House.

\* The cost of goods and services required to build a house is expensive

\* Due to various types of earth or soil

\* Because there is one or two working numbers

\* Due to the low colony of hired labor

\* Religious causes

\* And other social causes.

**Table -11: Type of Houses across Various Social Groups**

Social Groups	Puccha house		Semi Puccha house	
	Frequency	Percentage	Frequency	Percentage
SC & ST	04	20%	16	80%
OBC	04	20%	16	80%
GM	06	60%	04	40%

Source: Field Survey

Table 11 here we can see three types of housing, the first being tile houses, the second being sheets and terraced houses .Out of these houses, terrace houses classified as first-class, tile-built houses are classified as second-class and sheets houses termed as third-class houses. In the OBC and other community 4 families have built puchha house (permanent)

and 16 families have built semi puchha house. Finally amongst the general community 6 families have built puchha house (permanent) and 4 families have built semi puchha house. Those who have got better financial stability built puchha house and those with poor financial situation will built a semi puchha house.

**Table-12: Condition of Housing across Various Social Groups.**

Housing condition	SC and ST		OBC		Gm	
Good condition	8	40%	9	45%	7	70%
Bad condition	12	60%	11	55%	3	30%

Source: Field Survey

Table 12 As shown in the above table the beneficiaries built houses are classified as good and bad quality houses, sheets built and the houses are said to be unhygienic because there are no high quality rooms. Amongst SC & ST 8 houses have been found to be of good quality and 12 houses of poor quality, while in the case of Cat-1, Cat-2 & OBC have built 9 good and 11 bad houses and finally 7 good and 3 bad houses

are constructed by general community peoples. In the above table, 48 % houses are in good condition and 52% houses are in bad condition. it is clear indication that, those with better financial condition have built good conditioned house whereas those with poor financial situation has not been possible to construct good conditioned houses.

**Table 13: Housing Schemes Implement in Dasanuru Grama Panchayath**

Schemes	Year	Aim	Sanction	Complete	Incomplete	Processing	Cancelled
Ambedkar Vasathi Scheme	2017-18	44	36	13	09	10	12
Basava Vasathi Scheme	2017-18	232	200	49	33	68	82
Pradhana Manthri gramina Avas Scheme	2017-18	58	47	11	26	10	0
Total	2017-18	334	283	73	68	88	94

Source: Field Survey

Table 13 shows in the various housing schemes reported for the year 2020-21 aiming to construct 232 houses under the Basava housing Scheme. During 2017-18, 200 houses have been approved, out of which 32 are incomplete, 49 have been completed, 68 under processing, 82 number of houses has

been cancelled. Similarly, in the Ambedkar Housing Scheme aims to build 44 houses. Totally 36 houses have been approved, of which 09 are incomplete, 13 have been completed, 10 under processing, 12 number of houses has been cancelled. Finally PMGAY Housing Scheme aims to





build 58 houses ,out of which 47 houses have been approved, 11 are incomplete, 26 have been completed, and 10 under processing . Considering the above points, most of the approved houses have been canceled due to several reasons.

## CONCLUSION

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. The study illustrated that during 2017-18, 200 houses have been approved, out of which 32 are incomplete, 49 have been completed, 68 under processing, 82 number of houses has been cancelled. Similarly, in the Ambedkar Housing Scheme aims to build 44 houses. Totally 36 houses have been approved, of which 09 are incomplete, 13 have been completed, 10 under processing, 12 number of houses has been cancelled. Finally PMGAY Housing Scheme aims to build 58 houses ,out of which 47 houses have been approved, 11 are incomplete, 26 have been completed, and 10 under processing . Considering the above points, most of the approved houses have been canceled due to several reasons.

## REFERENCES

1. Reddy, Y. G., & Mamatha, S. (2015). *Housing Schemes in Karnataka: A Brief Study on Ambedkar Yojana in Gubbi Taluk of Tumur District. The International Journal of Humanities & Social Studies*, 3(9). Retrieved from - 139166.
2. *Economic Survey of Karnataka 2023-24.*
3. Nagaraj, D., Agrawal, T., Madtha, J., Edgard, R., Norris, J. J., Manuel, J., & Fathima, F. N. (2020). *Assessment of Housing Conditions among the Residents of a Village in Rural Karnataka. National Journal of Community Medicine*, 11(03), 107-111.
4. Mahadevaswamy, S. *Government Rural Housing Development Schemes In Karnataka-An Empirical Study In Chamarajanagara Dist. Economic Survey*, 3531(1434), 40.
5. Alam, A., Satpati, L., & Mandal, I. (2022). *A review of rural housing schemes in India for sustainable habitats. Accessible Housing for South Asia: Needs, Implementation and Impacts*, 127-143.
6. Gowda, N. K. *Urban Housing Schemes Management in Karnataka: An Economic Welfare Analysis. Sri. NV Ramana Reddy*, 86.