

# Empowerment of Weaker Sections through Housing Schemes in Karnataka - An Empirical Study

Kiran Kumar P

Research Scholar, Department of Studies and Research in Economics Tumkur University, Tumakuru, India

**Abstract:** *Housing is one of the fundamental requirement for human survival. Owning a house provides social and economic security as well as status in the society. Housing for shelter less is considered to be an important component of the package of basic minimum facilities offered by the government and other agencies. Rural housing programme is a veritable tool for fighting poverty and achieving economic prosperity, wellbeing, improving the quality of the life of people at the grassroots level especially those below the poverty line. Housing has importance also significant impact on health, education, drinking water, so that it improves quality of life in rural areas particularly the weaker sections of the society. To providing houses for houseless in rural areas there are many programmes has been implemented by Government of India. 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 for the eradication of poverty as well as the development of weaker sections. The objectives of the paper is to examine the major rural housing schemes in Karnataka and its impact on development of weaker sections, to study the performance of rural housing schemes in the study area and to suggest measures to improve housing programmes for human capital. The present study is based on both primary and secondary sources of data.*

**Keywords:** Housing schemes, Weaker Sections, Wellbeing, Human Capital

## 1. Introduction

“Housing is one of the fundamental requirement for human survival. Owning a house provides social and economic security as well as status in the society”. To providing houses for the houseless in rural areas there are many programmes that have been implemented. By habitation programmes assisting houses for economically weaker sections as well as deprived classes. The term housing is also one of the basic needs of human beings along with food and clothing. It has, in fact, multifaceted importance in terms of economic well-being, socio-cultural progress, human development, individual behavior and political stability. From the social point of point of social view shelter provides social and economic security, dignity, good status and so on. And houselessness will reflect negative impact on a person which is very problematic to development in the society as well as difficult to endure his life deprivation of decent housing for human settlement has, thus, serious socio economic and political implications.(Manoj P.K.(2008).

The development and provision of quality housing has become the priority in both policy formulation and its implementation in most of the developing countries. In India, the objective of the National Housing and Habitat policy is to provide shelter to all, especially to the poor and the deprived. Unfortunately, it has not happened. Not only the physical infrastructure, but also social infrastructures such as education and health have remained ignored. Thus, rural areas have been bypassed by the successive economic revolutions that have made India a vibrant economic superpower (Bhide et al 2009). The overall result is immensely debilitating. (Sinha, 2016). During the last three years, 2013-14 to 2015-16, a huge gap has been observed between the number of houses targeted and constructed. The number of houses that were not constructed were 8.8 lakh in 2013, 8.6 lakh in 2014 and 2.7 lakh in 2015. The Standing Committee on Rural Development (Chair: Dr. P Venugopal) submitted its report on Pradhan Mantri Awaas

Yojana- Gramin (PMAY-G) on August 31, 2016. The PMAY-G is a rural housing scheme which was previously being implemented as the Indira Awaas Yojana. In order to achieve the objective of ‘housing for all 2022’, IAY was restructured as PMAY-G in March 2016. There is no doubt that the speed of construction of houses has picked up in rural areas. About 1.6 million houses were constructed in 2014-15, 1.8 million in 2015-16 and 3.2 million in 2016-17. A total of 3.4 million houses were completed in 2017-2018.(Ravinder Sharma, 2016-17)

## 2. Review of Literature

The present study is developed on the basis different review of literatures. K.B. Saxena and Sanjay Kumar (2010) the research report entitled “Right to Housing and Homestead Land in Rural Bihar Status, Issues and Challenges”. Shamsher Singh, Madhura Swaminathan, and V. K. Ramachandran(2012) the research paper entitled “ Housing Shortages in Rural India”. Kamalakshi.T And T. Gurubasappa. R (2013) “Housing Schemes In Karnataka: A Macro Level Analysis”. Nirmal Kumar (2014) “Technological Solution for Sustainable Rural Housing by 2022” Arjun Kumar (2014) “Estimating Rural Housing Shortage” Dr. Mendhe H, Dr. Amarnath, Hanumanth N (2015) “Assessment of Housing Standards in the field practice area of a Medical College in Andhra Pradesh”. M.S. Siddiqui and R.Y. Mahore (2016) “Rural Housing Finance: Impediments and Way Forward”

### Objectives

The objectives of the study is as follows

- 1) To examine the major rural housing schemes in Karnataka
- 2) To study the performance of rural housing schemes in the study area.
- 3) To suggest measures to improve housing programmes for human capital.

### Hypotheses

The following hypotheses have been framed in the present paper

**H<sub>1</sub>** :Housing programmes causes multiplier effect.

**H<sub>2</sub>** :Housing programmes enhances the status of the weaker sections of the society.

### 3. Methodology

The present study is based on both primary and secondary sources of data. The primary data mainly confined to schedules and questionnaires. Mandya district of Karnataka is purposively selected keeping in view that this district comes under the different rural housing programmes considered for selection like major rural housing programmes such as Indira AwasYojana(IAY), Rural Ashraya (RA) And AmbedkarAwasYojana(AAY).For the purpose of analysis Measures of Central Tendency which includes Mean, Median and Mode have been used. For the purpose of testing hypotheses, specific tools like ANOVA one-way test, Correlation, Paired Sample T-test and Standard Deviation, as well as tables, graphs were also used.

#### Rural Housing Programmes and Policies in India

For the development of housing situation in rural areas Government of India has taken many initiatives. The rural housing schemes in India Indira AwasYojana(IAY), PMAY ( Pradhan ManthriAwasYojana), Pradan Mantri GramodayaYojana (2000-2001), Credit-cum-Subsidy Scheme, Dr. Ambedkar Housing Scheme, Innovation Scheme for Rural Housing and Habitat Development, Setting up of Rural Building Centre, Bharat Nirman Programme, SamagraAwaasYojana, National Mission for Rural Housing and Habitat, Two Million Housing Programme, Golden Jubilee Rural Housing Finance Scheme, Rajiv AwasYojana, Pradan Mantri GramodayaYojana (GraminAwaas), State-run housing schemes. The Government of India introduced policies which are related to housing. The National Housing Policy (NHP):1970, National Housing Policy (NHP) 1986, National Housing Policy 1992,National Housing Policy 1998, National Rural Housing & Habitat Policy.

#### Housing Profile of Karnataka

Housing situation in Karnataka State is in no way different from that of rest of India in terms of quantity and quality. Karnataka has housing problem with 4.38 per cent share in the total housing shortage of the country. However in the state there were many programmes and policies implemented by the government for the enhancement of weaker sections and deprived classes in rural areas. The 2001 census has estimated the present shortage of housing in Karnataka at 6.70 lakh units, which is well above the

national average shortage for states (4.73 lakh units). However, as per census 2011, the housing shortage is 4.27 lakh houses against the overall shortage of 111.19 lakh. Moreover, in Southern Zone, Karnataka has the highest shortage of housing. The average shortage of housing in southern zone works out to be 6.58 lakh units per state. Roughly 7 per cent of the total families were facing housing shortage in the state by 2001 as against the National average of 7.5 per cent.

Accordingly, financial allocation for the State during 2013-14 was Rs.480.24 crore (including administrative cost) with a physical target for construction of 87,816 houses. Based on this, the Central allocation for the current financial year 2014-15 is Rs. 518.68 crore with a target for construction of 94,995 houses.

**Table 1:** Number of Households & Household Size Karnataka: 2001 – 2011

	2001	2011
Total Households	1,04,01,918	1,33,57,027
Total Population	5,28,50,565	6,10,95,297
Households Size	5.1	4.6
Difference in Household Size		-0.5

Note: Household size with 5.8 in Yadgir tops the list and the smallest Household size with 3.9 is reported in Kodagu district

The above table shows that number of households and household size in Karnataka during 2001 and 2011 census. According to this total household was 1,04,01,918 in 2001, it increased to 1,33,57,027 according to 2011 census. The total population was 5,28,50,565 in 2001 and it increased to 6,10,95,297 in 2011. The household size was 5.1 according to 2001 census and it was 4.6 in 2011 census. The difference in household size was -0.5

#### Housing Schemes in Karnataka

To meet the growing demand of housing, the state government has been proactive in its housing policies.

#### Rajiv Gandhi Housing Corporation Limited (RGRHCL)

The Corporation was established on 20<sup>th</sup> April 2000 as a nodal agency to implement all the housing schemes sponsored by the central and state governments for economically and socially weaker sections of the society, both in rural and urban areas. The central and state governments for economically and socially weaker sections of the society, constructed 302162 houses and distributed 11069 sites in 2014-15. Further from April 2015 to December 2015, RGRHCL constructed 140664 Houses and distributed 4472 sites, out of a target of 3.0 lakh houses and 20000 sites respectively for 2015-16.

**Table 2:** Scheme Wise Houses Completed and Sites Distributed

Year	Houses Constructed under Social Housing Schemes					House Sites		
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Urban Ashraya/ Vajpayee Urban Scheme	IAY	Total Rural Urban Total	Rural	Urban	Total
2000-01 to 2009-10	1289690	142028	135220	406552*	1990575	80625	55286	167717
2010- 11	48422	3692	685	95311	148110	22992	16983	39975
2011-12	69529	4722	4071	26769	105091	24334	16861	41195
2012-13	126439	5938	8985	108493	249855	13737	16270	30007

2013-14	207594	4101	6975	98815	317485	4279	6654	10933
2014-15	185073	3313	9678	104098	302162	8140	2929	11069
2015-16**	70716	2222	6098	61628	140664	3671	801	4472
Total	1997463	166016	171712	901666	3253942	157778	115784	305368

Source: Figures shown from 2000-01 to 2009-10 are cumulative. \*Figures shown are from 2004-05 onwards \*\* Figures shown are up to December -2015

**Table 3: Target and Achievement Under Different Housing Schemes**

Scheme		2012-13	2013-14	2014-15	2015-16	Total	
Rural	Ashraya/BasavaVasathi Yojane	Target	125000	180000	190000	170000	665000
		Completed	126439	207594	185073	70716	589822
	Ambedkar AwasYojana	Target	10000	5000	-	-	15000
		Completed	5938	4101	3313	2222	15574
	IAY	Target	100000	100000	100000	115000	415000
		Completed	108493	98815	104098	61628	373034
Urban	Ashraya/ Vajpayee Scheme	Target	15000	15000	10000	15000	55000
		Completed	8985	6975	9678	6098	31736
Total		Target	250000	300000	300000	300000	1150000
		Completed	249855	317485	302162	140664	1010166

Source : \* Figures are shown upto December – 2015.

Table shows the target and achievement under different Housing Schemes during 2012 to 2015. Under the Ashraya/BasavaVasathiYojane target 125000 and 126439 houses were completed during 2012-13 and the target 170000 and 70716 houses 70716, the total target was 665000 and total completed houses was 589822 during 2014-15. Under the Ambedkar Awas Yojana the target was 10000 and 5938 houses completed during 2012-13 and total 170000 targeted was nil and houses completed 2222 and the total target was 415000 and total completed houses was 15574 during 2014-15. Under the Indira AwasYojana(IAY) target was 100000 and 108493 houses completed during 2012-13 and total 115000 targeted was nil and houses completed 61628, the total target was 415000 and total completed houses was 373034 during 2014-15.

**Rural Ashraya/BasavaVasathiYojane**

This scheme was introduced during 1991-92 to provide housing for rural houseless poor. From 2005-06 onwards the beneficiaries are selected by Gram Panchayaths through Gram Sabhas as per the Panchayat Raj Amendment Act. Under this Scheme, 19.27 lakh houses have been constructed during last 15 years i.e. from 2000-01 to 2014-15. Out of the total target 30% is earmarked for SCs,10% for STs and 10% for minority beneficiaries and other schemes 50% of the target has been earmarked for SCs/STs. Rural Ashraya Scheme was renamed as BasavaVasathiYojane during 2010-11. The unit cost was fixed at Rs. 1.50 lakh from 2013-14, of which Rs. 1.20 lakh is subsidy and remaining Rs. 30,000 being the beneficiary contribution or loan from the bank. Houses will be allotted to hut-dwellers on priority basis. During the last 3 years 5,19,106 houses have been completed against the target of 4,35,000 houses.

**Indira Awas Yojana**

This centrally sponsored scheme was introduced during 1989-90 for rural houseless who are below the poverty line. 60% of the target was earmarked for SCs/STs, 15% for minorities and remaining 25% for general category of the people. As per the enhanced unit cost of Rs.1.20 lakh, from 2015-16, subsidy from the centre works out to be Rs. 35,000 and Rs. 85,000 is to be borne by the state. For SC's/ST's the enhancement of unit cost per house is Rs. 1.50 lakh, subsidy

from Centre was Rs. 35,000 and Rs. 1,15,000 from the state. During the last eleven years (from 2004-05 to 2014-15) 8,40,038 houses have been constructed under the scheme. During last 3 years 3,11,406 houses have been constructed against the target of 3,00,000. During the current year 61628 houses have been completed against the target of 1,15,000, till December 2015. District wise break-up is furnished in the Table.

**Urban Ashraya/Vajpayee Housing Scheme**

It was introduced in 1991-1992. It was a government sponsored scheme in Karnataka which considers as beneficiaries whose family annual income is less than Rs. 32,000 in urban areas. The beneficiaries were selected by Ashraya Committee and local MLA. This scheme was renamed as Urban Ashraya Scheme in 2010-2011. The self amount of beneficiaries was Rs. 30,000 and Rs 50,000 amount available from banks with low interest. There were 65,614 houses has been constructed during 2001 to 2015. From 2014 to 2016 nearly 40,000 houses were constructed.

**Special Housing Scheme**

From 2014-15 for special category i.e. Physically handicapped, leprosy cured persons, HIV affected families, devadasis, nomadic tribes, safaikarmacharies, people affected by communal riots, exploits, bonded free labourers, widows, orphans living on foot- path , transgender etc, for the year 2015-16 the proposal was submitted to provide Rs.120.00 crores in the budget for construction of houses and as against this Rs.90.00 crores has been provided in the budget. For the year 2015-16 it is targeted to complete 5,000 houses.

**Infrastructure facility**

The government is providing Rs. 25 to 30 lakh per acre towards providing basic amenities like drainage, road, drinking water, electricity etc for the newly developed layouts from 2011-12. For this Rs.25.00 crore was provided in 2015-16 budget, as against this Rs. 6.27 crore spent during the year up to December 2015.

**DevrajUrs Housing Scheme**

This scheme was started in 2014-15. For special category i.e. physically handicapped, leprosy cured persons, HIV Affected families, devadasis, nomadic tribes, safasikarmacharies, people affected by communal riots, exploits, bonded free labourers, widows, orphans living on foot-path, transgender etc. The selection of beneficiaries will be done by the district committee headed by the Deputy Commissioner.

**House Site**

Sites are distributed free of cost to poor site less families of both urban and rural areas with an annual income of less than Rs.32,000. The scheme was introduced during 1992-93. During 2000-01 to 2014-15, 2,69,090 sites have been distributed (1,54,107 sites in rural areas, 1,14,983 sites in urban areas). It is targeted to distribute 20,000 sites (10,000 in rural and 10,000 in urban areas) during 2015-16. As against this 4,472 sites have been distributed so far i.e. till December 2015. District wise break-up for sites distributed during last 3years is given in the Table- 4.15

**Nanna Mane (Affordable Housing for Low income groups)**

To provide affordable housing to the people of above poverty line but of low income group like auto drivers, workers of film industry, unorganized sector, beedi rollers, hamals, street vendors etc. the state has introduced a new scheme during 2010-11. The annual income of the beneficiary is limited to Rs.1.00 lakh per annum.

**Rural Ambedkar Housing Scheme**

This scheme is for providing housing to SCs and STs, whose annual income is Rs.11,800 or below. The beneficiaries are selected by the Gram Panchayats through gram sabhas. The unit assistance per house has been enhanced from Rs.40000 to Rs.63500 from 2010-11 (Rs.50000 as subsidy, Rs.10000 as bank loan and Rs.3500 being beneficiary contribution). 1.50 lakh houses have been constructed between 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. During 2012-13 there were 5938. And in the year 2013-14 and 2014-15 there were 4101 and 3313 houses have been constructed respectively.

**Housing Schemes and its impact on Weaker Sections-Multiplier Effects**

The multiplier effect is broad based, subjective as well as objective based concept. It has multidimensional effects which explain the positive impact of housing on the health, education, income, employment, settlement, safety, satisfaction of life, happiness, and eradication of poverty, wellbeing and their issues of weaker section of the society. The present analysis focuses on what are the positive effects of housing on achievement of weaker sections development. Housing is directly impact on development of weaker sections like improvement in quality of life, perceived well-being, social inclusion, perception in health, eradication of poverty, generating employment and income, improvement in education, increase in standard of living, women empowerment. In the study area Mandya district out of the total 300 respondents and their opinion on impact of housing on development of weaker sections can be depicted in the following table.

**Respondents Opinion and Results**

**Table 4**

Sl.No.	Statement	SA	A	CS	DA	SD	Total
1	Perception on Health	182	58	38	18	4	300
2	Perception on Education	173	57	25	28	17	
3	Improvement in quality life	190	49	20	24	17	
4	Improvement in standard of living	183	63	36	15	3	
5	Employment Generation	165	80	15	30	10	
6	Improvement in housing Amenities	175	80	15	22	8	
7	Eradication of Poverty	188	56	35	17	4	

Source: Field Study:

Note: SA: Strongly Agree, A: Agree, CA: Can't Say, DA: Disagree, SD: Strongly Disagree

**Table 5**

Sl. No.	Statement	Yes	No	Total
1	Drinking Water Connectivity	300	0	300
2	Electrification	296	4	
3	Improvement in Sanitation	282	18	
4	Changes in Reading Habits	285	15	
5	Toilet Connectivity	291	9	
6	Drainage Connectivity	281	19	
7	Changes in Food Habit	288	12	
8	Improvement in Saving	280	20	
9	Improvement in Consumption	225	75	

**Testing of Hypothesis**

**H<sub>0</sub>:** Housing programmes do not enhance the status of the weaker sections of the society.

**H<sub>1</sub>:** Housing programmes enhance the status of the weaker sections of the society.

**Table 6:** Enhances the status of the weaker sections of the society ANOVA

Sl.No	Particulars	Df	Mean Square	F	Sig.
1	Different Housing Programmes	2	17.174	178.017	.000
2	Status of the Weaker Sections				
A	Consumption Level	2	93.285	650.124	.000
B	Perception on Education	2	37.924	4.71603	.000
C	Perception on Health	2	24.303	1.23603	.000
D	Perception on Income	2	21.982	1.89303	.000
E	Food Habit	2	24.511	1.00703	.000
F	Investment Generated	2	2.517	62.879	.000

Note: df-degree of freedom, F-test, Sig.-Level of Significance

The above table indicates that the housing programmes enhance the status of the weaker sections of the society which carries consumption, education, health, income, food habit and investment of the beneficiaries. It reveals that housing programmes of mean square is 17.174 and total F value is 178.017. Therefore the significance value 0.0001 is lesser than 0.5. Selected status of weaker sections pertaining to concepts like consumption, education, health, income, food habit and investment of mean square is 93.285, 37.924, 24.303, 21.982, 24.511 and 2.517 respectively. The tested value of F is 650.124, 4.71603, 1.23603, 1.89303, 1.00703 and 62.879 respectively. Therefore the enhanced the status of the weaker sections of the societies indicators consumption, education, health, income, food habit and investment of the beneficiaries is more significant, that is at 0.0001 is lesser than 0.5. Hence the housing programmes enhance the status of the

weaker sections of the society among the beneficiaries and it has more significance in the study area.

**Table 7: Paired Samples Statistics**

Sl. No.	Particulars	Mean	N	Std. Deviation	Std. Error Mean
1	Different Housing Programmes	1.90	300	.667	.039
2	Status of the Weaker Sections	7.2367	300	1.63592	.09445

**Paired Samples Correlations**

Particulars	N	Correlation	Sig.
Different Housing Programmes & Status of the Weaker Sections	300	.914	.000

The paired sample test revealed that the tested value of correlation is 0.914 and significant at zero level. Further, it is clear that, there is an improvement in the enhanced the status of the weaker sections among the beneficiaries due to rural housing programmes. Thus it indicates that "Housing programmes enhances the status of the weaker sections of the society". Therefore, the results indicate that the null hypothesis be rejected and accept the alternative hypothesis.

#### 4. Findings

The study observed the following findings.

- Out of the total respondent's majority of the respondents are belonged to female category 260(80%) which means the housing schemes sanctioned only for women in the study area.
- Maximum number of houses constructed under the Indira AwasYojana next is Rural Ashraya Scheme and AmbedkarAwasYojana
- Out of the total respondents in the study area 291(97%) of the respondents have toilet connectivity to their constructed house.
- Of the total respondents 292 respondents have electricity in their houses and only 8 respondents have no electricity in their houses.
- Of the total beneficiaries, 88.66 per cent of them had potable water facilities with taps to the individual houses.
- Out of the total respondents 225(75%) of the respondents opined that, their consumption has improved quality wise after owning the house
- Out of the total respondents, 160(53.33%) respondents said that their children's primary education improved 124(41.33%) respondents said secondary education improved and the dropout in both primary and secondary level was only 6(2.%) and 10(3.33%) respectively.
- It is noticeable that 182(60.66%) of respondents agreed that housing programmes are necessary for health improvement.
- With regard to income generation, out of the total respondents, 258(86%) of the respondents have agreed that their income has been generated.
- It is observed that, out of the total respondents 266 (88.66%) respondents have experienced that the housing programmes have resulted in poverty reduction.
- It is found that out of the total respondents 296(98.66%) have experienced positive changes in the reading habits of their children.

#### 5. Suggestions

- The selection of beneficiaries in the study area revealed that members were selected from gram sabha meetings, elected member, some influenced persons etc. Selecting of beneficiaries should be transparent in nature.
- It is observed that the allocation of amount takes more due to some technical problems. The finance allocation should be provided as early as possible.
- According to officials of gram panhayaths the GPS system is facing some technical problems and delay. This type of technical problem should be solved and GPS system should be strengthened at all gram panchayaths.
- It is observed that from the field study, the houses are constructed with old technology. Hence, while constructing the houses the proper technology should be adopted.
- All houses should have RashtriyaSwasthyaBhimaYojana (RSBY) cards and it should be a continuous process BPL card itself (attested) should be a proof of insurance on the lines of Rajasthan for any claims.
- There is also a need of appropriate technology with environment friendly as well as efficiently in rural areas.
- The census of below poverty line must conducted every five years. It will helpful for proper allocations and sectioning true beneficiaries can get benefits.
- All selected beneficiaries must be encouraged and supported to use energy resources like bio gas and solar facility.
- There is also need of public private partnership in improvement of adequate quality houses and there must be strengthen of PRIs in ensure, achieve the objectives of rural housing programmes.
- While sectioning of amount or grant by government to beneficiaries, the releasing of amount should be increased which full fill the high cost of materials.
- Issuing of MGNREGA job cards should be given by banks only for easy financial transaction

#### 6. Conclusion

Owning a house provides social and economic security as well as status in the society. Housing and improvement in the quality of life are the ultimate objectives of social sector planning. Main objectives of the housing schemes are to provide housing facilities to the poorer sections of society by constructing low cost houses for the poorest of the poor. In the present study, an attempt has been made to study the kind of housing facility being provided to the selected beneficiaries from SC, ST, OBC, OC communities. From these communities beneficiaries were selected for this study to see the impact of the programme on them.

#### References

- [1] Dr. Jabir Hasan Khan and Tarique Hassan (2013) "Patterns of Availability of Housing and Household Amenities in Odisha" *Volume 2, No.4, April 2013*.
- [2] GOK, (2011) – "Economic Survey of Karnataka", Planning and Statistical Department, Government of Karnataka, Bangalore, Pp: 400

- [3] Hand Book of Nutritional Meal Scheme, Government of Karnataka, Bangalore, 2015
- [4] India's Census Report 2011.
- [5] Ministry by of Rural Development in India. 2015
- [6] India Today, April, New Delhi, 2015
- [7] Kannada Prabha, 2010-2016
- [8] Kisan World, Journal, New Delhi, 2012-16