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RURAL HOUSING FOR THE WEAKER SECTIONS (A Study of Karnataka State)

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Abstract:

The first change as an individuals earning is food, without which the sustenance of life and continuing good health are not possible. The second change obviously is clothing followed by shelter as the third essential item. Spending on which has to be provided for in a family's budget. Since shelter improves an individual's productive capacity, its importance was recognised a specific provision. It was only when the prime- minister included housing for the weaker sections of community in the twenty point programme that speedy and concerted efforts were made by the Union and State Government who provide shelter to the masses.

KEYWORDS:

Rural Housing, weaker Sections.

INTRODUCTION

Although shelter is among the first three necessities of life, it has been beyond during recent years and constantly rising cost of construction. It is obvious, therefore that poor family cannot possibly contribute anything to the construction of its own shelter out of its own meagre earnings, unless its earnings and provide such assistance as it can with the limitations of its own budget with a view to provide shelter, which is linked up with the productive capacity of efficiency of the weaker sections.

Housing Problem:

A vast majority of both urban and rural population cannot afford to pay economic rent for even the cheapest form of acceptable housing. They have, therefore, to live in makeshift shacks and straw huts. These distressing conditions, in which is seemingly beyond solution. Even if the poverty- stricken slum families are housed in clean and healthy dwelling units, they will not have the resources to pay even a nominal rent or maintain the unit and also pay for the most essential items of food, clothing and transport. Any attempt to solve their housing problem effectively has to be a part of an overall and integrated approach to raising the economic standard of these people. The Central Statistics Organisation (CSO), in its report on Middle Class Family Living Survey 1958-59, has given the proportion of different households belonging to different income groups in the total urban households as under:

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Table 1.1

Household Groups	Income Range Monthly Income	Percentage of each Income Group in the total households(rural)
Lowest income-group	Upto Rs. 1500	16.8
Low income group	Rs. 1500- 2000	46.0
Lower middle-income group	Rs. 2000-2500	31.2
Upper middle-income group	Rs. 3000-4000	5.0
High income group	Rs. 4000 and above	1.0 100

The above proportion of different income-groups is more or less applicable to rural households. The problem of Rural housing received Government's attention, it drew up a Village Housing Scheme, providing that, the housing policies housing for the poor, Below Poverty Line and down trodden assumes greater importance.

1. Socio-Economic surveys may be carried out in group of villages. The builder of houses may be taken up in stages so that villages.
2. Assistance in the form of loans to the extent of two-third of the construction cost, may be given.
3. Loans for the village housing project shelter improvement of existing shelters may also be made available in accordance with the standards laid down by the State Government. Government has given greater attention to the problem of housing scarcity and increased the budgetary allocation year after year.
4. Agricultural land less labourer.
5. Majority of people belonging to the scheduled castes, scheduled tribes.
6. Low paid industrial worker.
7. Self employed persons or employees having low income.
8. Slum improvement scheme.

Loan for the improvement of existing shelters may also be made available in accordance with the standard laid down by the State Government. Karnataka Government has given greater attention to the problem of housing, scarcity and increased the budgetary allocation year after year.

Statement of the Problem:

Housing problem, a vast majority of both urban and rural population cannot afford to pay economic rent for even the cheapest form of acceptable housing. They have therefore to live in makeshift shacks and straw huts. These distressing conditions, which the low income families like, present a problem which is increasingly beyond solutions. Any attempt to solve their housing problem efficiently has to be part of an overall and integrated approach to raising the economic stand of the people.

The every successive States and Central Government has given the greater attention to the problem of housing scarcity and increased budgetary allocations and various housing schemes year after year in Karnataka State in particular.

Government has been increased the unit cost from Rs. 20000 to Rs. 40000 during the period (2000-01 to 2007-08) again Government of Karnataka increased budget as well as unit cost under Rural Ashraya and Rural Ambedkar Schemes from Rs. 40,000 to Rs. 63,000 in year (2008-09 to 2011-12).

Table: 1.2 Unit Costs of Houses Provided Under Housing Schemes

Year	Rural Ashraya	Rural Ambedkar	IAY
2000-01 to 2003-04	20000	20000	20000
2005-06	25000	20000	25000
2006-07	30000	No Target	25000
2007-08	No Target	30000	35000
2008-09	40000	40000	35000
2009-10	No Target	40000	40000
2010-11	63500	63500	No Target
2011-12	No Target	No Target	63500

Note: In 2010-11, Rural Ashraya Scheme has been renamed as Basava Vasathi Yojana.

Source: Economic Survey Of Karnataka 2011-12. Rajiv Gandhi Housing Corporation Limited (RGRHCL)

The Rajiv Gandhi Rural Housing Corporation Limited was established by the State Government in the year 2000 to implement all the State and Central Government – sponsored housing schemes for economically weaker sections of the society both in rural and urban areas. The main objective of the Corporation is to provide affordable housing for persons belonging to economically weaker sections.

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. RGRHCL has been providing houses to its target segments. The Government has increased the unit cost of such houses constantly over a period of time. Details of unit costs are given in (Table 1.1).

Table 1.3: Details of Houses Constructed Under Housing Schemes (No.s)

Year	Rural Ashraya	Rural Ambedkar	IAY \$
2000-01	71794	17619	--
2001-02	136886	26489	--
2002-03	115267	18415	--
2003-04	108747	16274	--
2004-05	87382	9054	34104
2005-06	78005	6507	51339
2006-07	113676	6736	47779
2007-08	227858	11628	39656
2008-09	192858	13430	85459
2009-10	157217	15876	155744
2010-11	48422	3692	95311
2011-12 (upto Dec 2011)	45033	2061	15579

Note: (Rural Ashraya Schemes have been renamed as Basava Vasathi Yajana 2004-05.)

Source: Economic Survey Of Karnataka 2011-12.

Housing shortage on the eve of 11th Five Year Plan, the Karnataka Government estimated budget of the rural housing particularly SC & ST and low income group, towards faster and more inclusive growth. These successful housing schemes in demand, emphasises the provisions provided to the needy people. Especially SC, ST and Minorities.

“The role of housing in economic development both as an end as a means, is an requirements of civilised liking, as a means, besides adding of savings and plays an important part in the generation of employment”.

Rural Ashraya / Basava Vasathi Yojana:

This scheme was introduced by the State Government in the year 1991-92 for providing houses to the rural homeless poor. The annual income of the beneficiary is limited to Rs. 11800. Till 2004-05, the beneficiaries were being selected by the local MLA. From 2005-06, the beneficiaries are selected by gram Panchayats through gram sabhas as per the Panchayat raj amendment Act. Financial assistance of Rs. 40000 per house is being provided under the scheme. 50% of the target is reserved for SCs/ STs, the entire unit categories. For SCs/STs, the entire unit assistance is provided as subsidy while for general category, 50% is subsidy and 50% is a loan which is recoverable in 180 monthly instalments. Under this scheme, the Corporation has constructed Rs. 13.38 lakh houses during 2000-01 to 2010-11. During 2011-12, it has been targeted to complete 1.30 lakh houses of which 45033 houses have been constructed upto the end of December 2011-12.

Ambedkar Housing Scheme:

This scheme is implemented for rural houseless poor belonging to SCs/ STs. The annual income of the beneficiary is limited to Rs. 11800. 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). 1.46 lakh houses have been constructed during 2000-01 to 2010-11. During 2011-12, it has been targeted to complete 8000 houses of which 2061 houses have been constructed upto the end of December 2011.

Indira Awaas Yojana

This Centrally- sponsored scheme was introduced during 1989-90. This scheme is implanted for rural BPL houseless families. As per the guidelines, 60% of the target is earmarked for SCs/ STs, 15% for religious minorities and remaining for others. The Centre has enhanced the unit cost from Rs. 35000 to Rs. 45000 from 2010-11. This scheme is funded in the proportion of 3:1 between the Centre and the State in addition to the State's share, and additional subsidy.

Findings

1. Government positively providing budget for rural housing.
2. Obviously weaker sections of the rural society getting benefits from this scheme.
3. It leads to good health conditions of people.

Limitations

1. This study is based on secondary data.
2. Hence there is no sufficient statistical information.
3. Still Government is not providing necessary budget for rural housing.

Suggestions

Government of Karnataka has to take further more initiative steps to realize the rural housing scheme and to provide more budgets.

Conclusion

The rural housing scheme prevailing very important rule in Karnataka by providing number of schemes like Ashraya , Ambedkar, Basava vashanti yojana and IAY . The unit cost increased from Rs. 20000 to 60000 during the period 2000-2001 to 2007-08. During the 11th five year plan govt. established budget for the rural housing particularly SC/ST and other low income group towards faster and more inclusive growth. The beneficiaries' has been increased tremendously in the study period.

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