CHAPTER V

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The present study is an attempt to examine the implementation of housing programmes in the country with particular reference to Karnataka State. An appraisal study of “Housing Karnataka’s Poor” under the public housing programme covering the rural and urban areas has been carried out. This is supported with a case study of a housing programme implemented in Mysore District.

To begin with the study has examined the housing policies and programmes and its achievements at the All India level and in the State of Karnataka. However, the focus is mainly to analyse the efforts made by the Karnataka State to house the poor in Karnataka. The study is mainly a descriptive and analytical based primarily on relevant secondary data available from different documents and reports.

The objectives set forth for the study are (a) To trace the origin and evolution of housing of Public Housing for weaker sections, (b) To evaluate Government strategies and policies for the implementation of public housing schemes for weaker sections, (c) To analyse the intra-regional disparities in the implementation of public housing programmes for poor in the state with special reference to Ashraya Scheme, (d) To examine how physical quality of life can be improved by the provision of appropriate infrastructure, (e) To study the participation of beneficiaries in the programme including the role of gender, and (f) To suggest
alternative strategies for housing the weaker section. In order to analyse the chosen problem hypotheses are formulated in relation to these objectives. In order to understand the problem and to know the research gaps a vast survey of literature has been carried out at macro and micro level. The hypotheses which are formulated are examined and documented in the study.

The study has been organised in five Chapters. Chapter I deals with introduction, literature survey, scope and objectives of the study, Hypothesis, Methodology and the limitations of the study. In Chapter II Housing problem and its magnitude in India since 1990s is discussed. Chapter III analyses the Housing Programmes in Karnataka and emphasizes the salient features of the housing programmes for the weaker sections in Rural and Urban areas. Besides, the state response to the housing policies declared are also discussed, along with the state government initiatives taken for restructuring the several housing programmes for implementation in the state. Chapter IV is concerned with the Ashraya Scheme in Karnataka; it highlights the evolution of Ashraya Scheme in Karnataka and further deals with its implementation. This chapter examines the case study of Mysore District and also analysis the primary data and brings out the physical quality of life of beneficiaries and their participation in the programme. The concluding chapter summarises the study and conclusions are drawn and presented in Chapter V.
The Summary of the findings are presented below:

The study has brought out the importance of housing sector in the economy in terms of its contribution to the national income, capital formation and generation of employment, both for skilled and unskilled labourers. A critical examination of the housing situation, housing shortage, at the All India Level and in Karnataka State through the analysis of census data has been done. Also the government efforts in reducing the gap of housing shortage in rural and urban areas have been analysed. Government of India’s response to the UN Agenda, by formulating housing policies and institutionalizing the different housing programme and establishing a network of financial institutions for an equitable economic development has been examined. The State’s response to the housing policies deliberated at the All India Level including the Task Force on housing constituted by the state government forms the main focus of the study.

Housing is a social institution, which protects the family and possessions, besides a very stable form of investment. It is a center within which several activities of a family takes place and is considered as one of the important indicators of economic development. Government intervention in housing sector started long ago on a limited scale. Several rural oriented housing schemes were implemented during the Second to Sixth Five Year Plan Period covering rural and urban areas. However, much could not be achieved due to several bottle necks such as financial constraints,
allocation of funds to housing sector specially to the rural housing sector. Even though the investment on housing is increasing in absolute terms, as a percentage to the total investment on the plan economy is steadily declining from plan to plan. Further, private sector investment on housing is dominating over the public sector in successive plan periods.

From the 1950’s, governments in developing countries have struggled with problems of providing housing, utilities, infrastructure, health and educational services to different segments of the people in the rural and urban areas.

During the 1980’s, governments in most of the developing countries have recognized the legitimate role of slums and squatter settlements in urban development. The United Nation Commission on Human Settlements (UNCHS) took initiative and advocated strategies to respond effectively to settlement issues. These included the International Year of Shelter for the Homeless, the Global Report on Human Settlements, 1986, “A New Agenda for Human Settlements” and the Global Strategy for Shelter to the year 2000.

During the past three decades, developing countries have also formulated and implemented new policies and programmes to increase the access of the urban poor to shelter and services. In some countries, governments also enacted programmes to provide access to land for shelter, by granting security of land, occupation to squatters and linking the urban poor to the financial institutions and encourage savings for housing improvements.
Article 21 of the Constitution of India, states: “No person shall be deprived of his life or personal liberty except according to process or by law”. The Supreme Court of India has held “The right to shelter is a fundamental right, which springs from the right to residence under Article 19(1) (e) and the right to live under Article 21. According to this the right to shelter or adequate housing is a fundamental human right emanating from this provision.

The National Housing and Habitat Policy (Ministry of Urban Affairs and Employment, Government of India) 1998 aims to solve the varied problems of shelter for the poor and the deprived and also the need for conserving resources. The specific requirements of women in terms of providing necessary facilities in homes to lessen their drudgery with sufficient attention is also a policy aim. The policy also directs States to confer homestead drives in the rural areas on the landless, persons from SC/ ST community, rural poor and those displaced due to execution of development projects. Such rights may be given jointly in the name of both husband and wife.

The institutional approaches in India to enable people (particularly the urban and rural poor) to access housing have been through measures for poverty alleviation, credit and subsidies for housing as well as incentives for shelter improvement for relocation. These are implemented through national and state level policies and programmes. Notable functions at the central level are policy preferences and resource allocations made through the Five Year Plans for national development and regulations relating to housing.
finance, infrastructure, land acquisition etc. To achieve these objectives the government has set up National Housing Bank and Housing and Urban Development Corporation. Government at the state and local levels are also empowered to determine policies and undertake programmes and practices in relation to housing. This includes aspects such as land regulation, ownership, upgradation or eviction.

This study has analysed the nature and distribution of housing problems in Karnataka and examines the strategies adopted by the State. This also includes committee’s constituted at different points of time to review the housing programmes implemented in the State. Some of the major weaknesses, pertaining to incidence by types and by rural-urban areas, approaches, financial requirements and issues of development are examined to propose alternative policy strategies to address effectively the housing problem in the State.

The problems of rural-urban housing have different dimensions in India. The problems of rural housing is mainly due to unprecedented growth of population, low levels of incomes, inadequate development of housing financial markets etc. However, in the urban areas it is constrained and influenced by several factors such as, explosive urban population growth (largely due to rural-urban migration) resulting pressure on already available land space. Further, this has resulted in the increase in the urban land values, inadequate house building materials, and increase in the cost of building materials. Further, escalation in the urban property taxes,
and lack of standard specifications regarding modern house building activities, inadequate development of innovative low cost technology to build a low cost house, due to lack of a proper development and operation of different kinds of housing financial market in the country.

The problem of urban housing seems to be alarming in India during recent years. This is primarily due to the rapid urbanisation process where industrialisation process results in creation of ‘urban slums’. The influx of poverty stricken migrants from rural areas into urban areas has worsened the housing situation. With their meager earnings from informal sector, they cannot compete in the urban market for housing. They build for themselves a ramshackle shelter wherever they find a vacant site in the crowded city. These unauthorized habitat lack water supply and sanitation facilities. Being squalid, they become breeding grounds for diseases, crime and vice. Thus emergence of larger number of slums and slum population is regarded as the ‘hot bed’ of all urban development problems in India.

It is significant to note that investment on housing as a percentage of total investment in the economy has drastically declined from 34 per cent in First Five Year Plan period to around 10 per cent during the Eight Five Year Plan. The estimated outlay on housing during the Ninth Plan was Rs 8,59,200 crores and on housing Rs. 1,50,000 crores. This forms around 17 per cent of the total outlay.
Despite, there has been noticeable improvements and expansion in the provision of State housing during the last four decades, particularly in the last phase since 1980. However, if we look at the total housing activity, it is clear that private construction, including non-formal housing, has played a significant role and that the public sector covered only a minor part of overall construction activities.

Between the First and Sixth Plans, public sector housing investment grew by a factor of six, from Rs. 250 crores to Rs. 1,490 crores. At the same time, private (including non formal) housing investments increased by a factor of 13, from Rs. 900 crores to Rs. 1,150 crores, but the public housing share was consequently halved from 21.7 per cent to 11.5 per cent despite public sector efforts. Further the allocation on housing has increased nearly four times during the Ninth Plan (from Rs 2,458 crores in the Seventh Five Year Plan to Rs 9,267 crores in the Ninth Plan Period) in absolute terms the share of public investment on housing has reduced from 8 per cent to 6 per cent during this period.

The Rural Housing accounts only for less than 3 per cent of the total investment on Housing. It has been rightly observed by the Draft Sixth Five Year Plan (1978-83) Revised document that, hitherto Government approach to this problem has been a limited, as it was almost exclusively devoted to the urban areas till the end of the Fourth Five Year Plan Period. It is only during the last five years that attempts to deal with the rural housing problems have been made, mainly through the provision of land sites to land less
labourers. From First Five Year Plan to Sixth Five Year Plan, the allocation on housing was a part of “housing and urban development” in the total plan allocation of the economy, which was a part of social sector. However, separate allocation has been made for housing under social sector in the total plan allocation from Seventh Five Year Plan onwards. However, the allocation on rural housing accounted between 9 per cent to 17 per cent from Seventh Five Year Plan to Ninth Five Year Plan period.

India’s major problem is the fast rate of population growth. The total population of India as per the 1961 census was 43.93 crores, whereas the same went up to 54.82 crores and 68.33 crores in 1971 and 1981 respectively this shows a net addition of 24.40 crores during the last two decades. Again between 1981-2001, the country’s population was 68.33 crores during 1981, 84.63 crores and 102.86 crores in 1991 and 2001 respectively showing a net increase of 34.53 crores during these two decade period. This has not only adversely affected country’s economic growth, but has also lowered the standard of living of the people.

The data on housing stock, indicates the decennial growth rate of construction during 1971-2001 worked out to be 24.90 per cent in the rural sector and 34.40 percent in the urban sector. Thus, there had been a considerable increase in construction of dwellings from 1971-2001.

The analysis of type-wise classification of housing stock in both urban and rural areas indicates a noticeable increase of pucca houses in urban areas over the period 1961-1981, semi-pucca house mark a
process of transformation from Kutcha to pucca stage. Such structure accommodated about 24.3 per cent of the urban households in 1981. The construction of pucca houses shows an increase from 13 to 21.1 percent in the rural areas. The percentage of semi-pucca houses has remained more or less constant at 37 percent during the above period. It can also be seen that there has been a decline in the construction of serviceable kutcha houses from 38 per cent in 1961 to 15 per cent in 2001. The unserviceable kutcha houses have remained more or less constant at 12 per cent till the year 1981, but decreased to 8.40 per cent in 2001.

‘Housing shortage’ has been defined as the difference between the total number of households and (a) total occupied houses (residential and residential-cum-other uses), (b) families in sharing accommodation, (c) families in inadequate dwelling and (d) families in pavement dwelling. Housing shortage at the beginning of the year 1961 was 1.52 crores. It went up to 2.36 crores in the beginning of the year 1985, mainly because the contribution made to the construction of new houses was insignificant. The survey conducted by the NBO, housing shortage was estimated at 9 million dwelling units in 1951, 21.1 million in 1981 and 24.7 million in 1985 (of which 18.8 million was in rural areas and 5.9 million in urban areas).

However the government efforts in the area of housing sector, including evolving housing policy during the 1990’s, has resulted in a marginal benefit in the production front. Between 1991 and 2001, a little over 33 lakh housing units were constructed in the country–rural areas account for 21.25 lakh units (64.22 per cent) and urban
areas for the remaining 11.84 lakh units (35.78 per cent). However, in percentage terms, urban areas accounted for higher growth at 5.28, which is more than the national average of 4.27 per cent, as compared to 3.87 per cent in rural areas. As a result of the increase in the stock, the total housing shortage came down to 151.28 lakhs by 2001 from 184.43 lakh units in 1991. Significantly, there has been a fall in the incidence of housing shortage in the total number of households from 12.20 per cent in 1991 to 7.88 per cent in 2001.

Providing safe drinking water, sanitation, lighting and drainage services should be ensured if at all development initiatives are aiming to achieve a good standard of living. Unfortunately, the debate pertaining to development of housing amenities, together with house construction, particularly with reference to rural areas, has hardly claimed the attention of housing policy makers. A disintegrated approach (development of housing and housing amenities at different time sequences) is predominant even now in rural areas, more so under the social housing schemes, which are the only source of living improvement for poorer sections. Thus, a faulty approach has been a major factor in the deficiency of these services, especially in rural areas.

Though the Government has launched many housing schemes in the country to mitigate the housing problem during the plan periods, most of the schemes are urban oriented. In 1957 and in 1971 two rural housing schemes were introduced to solve the housing problem in the rural areas. But these two schemes did not achieve the expected result due to financial constraints and the low
priority accorded by the state governments. One of the notable features was under utilization of the funds allocated to rural housing during the plan period, except in the Annual Plan (1966-69) and Fourth Plan Period (1969-74).

The outlay on housing which was 34 per cent to total outlay in the First Five Year Plan period brought down to 19 per cent during the Second Five Year Plan. This indicates that the government gave low priority to housing schemes resulting in lower outlays allocated to the states under the Social Housing Schemes. This meant mainly urban housing and development, including the construction of new industrial towns. Despite a number of policy statements, village development, rural housing and land for rural housing were not at issue. Instead, urban standards and values were officially proclaimed for villages resulting in an urbanized policy for rural housing programmes in the 1960s.

In the Second Five Year Plan the Housing policy was primarily and programmes aimed to eradicate the problem of slums, besides taking up a number of housing schemes. To arrest the slum problem, emphasis was laid on housing for the Economically Weaker Sections. The Policy emphasised on providing “Sites and Services”, with sufficient financial assistance.

The major lacuna up to this period was lack of proper attention to renovate the existing housing stock. In order to fill the gap, Fifth Plan emphasised the need for preservation and improvement of the existing housing stock in addition to the extensive provision of housing sites to the land less labourers to the tune of 19% of the total
investment in housing sector. Emphasis was also made to continue the schemes to provide houses on subsidised basis and to support HUDCO and housing boards to sub serve their objectives in this regard.

The housing policy during the Sixth Five Year Plan was to continue all the existing housing schemes in general and the allotment of house sites to landless agricultural labourers in particular, since the HUDCO and General Insurance Corporation (GIC) had entered into rural housing schemes and had begun to provide assistance for construction in rural areas.

In addition to the continuance of the existing housing schemes, the Seventh Five Year Plan envisaged the role of the public sector in housing the people, in mobilising resources on an adequate scale, in continuing to provide subsidised housing to cover (a) the rural poor, (b) the economically weaker section and (c) slum dwellers in the urban areas, through acquisition and development of land in urban areas. During this plan period the financial institutions such as the HUDCO and Housing Development and Finance Corporation (HDFC) were strengthened. While the former was required to concentrate on the provision of subsidised finance to poorer sections of society, the latter was expected to continue to cater to the clientele coming largely from a fairly affluent section of the society.

One of the drawbacks of the existing housing finance system was inadequacy of long term finances for the construction of house activities in the country. The National Housing Bank (NHB) was
established on the recommendations of Saraiya and Shah Committee during the Seventh Five Year Plan Period.

The total Public assistance under Social Housing Schemes benefiting 1.41 crores families from their inception (since the early 1950’s) up to 1995-96, hardly solved the housing problem in rural areas. Another disappointing feature is the public resource allocation on housing. Of the total investment (Rs 3,09,715 crores) on housing between First and Ninth Five Year Plan, only one-tenth (Rs 15,257 crores) have been made in rural housing. In other words, rural areas could account for only 4.93 per cent of the total investment in housing during the entire plan period.

The Union Ministry of Urban Development (March 1987) prepared a comprehensive draft National Housing Policy and accorded high priority to the development of the housing sector, particularly in respect of affordable housing for the disadvantaged families.

Another Housing Policy (1994) attempted to address unattended issues or the loop holes that existed in the previous policy and in housing sector planning. It was also believed that this policy could give a direction to different players of housing development, specially in the context of New Economic Policies and related measures initiated in the country from the year 1992 onwards.

This policy was criticized on the same grounds that of National Housing Policy of 1987. Although this policy did attempt
to influence the government to create a facilitating environment specially in encouraging the entry of private sector, but by and large the efforts remain more or less soft hearted. The measures that were initiated during the early 1990s were mostly in increasing the housing stocks in the owner occupation sector by giving fiscal concessions and other benefits to the individual house builders. Well defined attempts to organize a sound housing financial system, catering to the needs of the common man (economically weaker sections, lower income groups, etc.) both in rural and urban areas and many other facilitating measures were still missing. It is with this background the National Housing and Habitat Policy of 1998, prepared and adopted by the government of India.

Though housing, especially rural housing was a formidable problem, attempts to tackle it did not receive serious attention till the 1970s. The staggering shortage of housing has alarmed the administrators. The house site-cum-construction assistance scheme was launched and a number of government and private sector institutions began according due attention to this problem since then. In pure statistical terms, the housing problem is well understood. The rural housing stock was 650 lakh in 1961. This grew to 745 lakh in 1971, to 890 lakh in 1981 to 930 lakh in 1991 and 1,115 lakh in 2001. At the present rate of demand and supply, the shortage in 2002 is estimated at 275 lakh at the All India Level and 21.89 lakh in Karnataka. The Karnataka Government through Ashraya and Ambedkar housing schemes and other centrally sponsored schemes are being implemented in the rural areas.
Between 1956 to 1969 the housing problems was basically tackled by the Karnataka Housing Board (KHB) and the housing societies. Until 1969 the KHB had concentrated on urban housing, that too only in the major cities of the state. As such, it had neglected the rural and semi-urban areas. Further, the KHB was also entrusted by the State Government to implement the subsidised Industrial Housing scheme. However, the housing strategy during this period was essentially such that it tried to fulfill to some extent the housing need of those who had the ability to pay, assuming that the rural poor, slum dwellers and other weaker sections would take care of themselves. From the Seventh Plan onwards more emphasis on rural house sites and housing is given to be implemented by a larger thrust than hitherto on urban housing.

Karnataka ranks 9th in population size and shares 5.13 per cent of country’s population. During the decade 1991 to 2001 the population of the state has risen from 44.97 million to 52.73 million accounting for a growth rate of 17.25 per cent. With the increase in population, the density of the population has increased to 276 in 2001 from 235 in 1991. As against 56.04 per cent in 1991, the literacy rate in Karnataka has gone up to 67.04 per cent in 2001.

Karnataka faces the eighth largest housing problems, with 4.38 per cent share in the total housing shortage of the country. Their needs to be special mention about the incident of housing shortage in the state. As per the 2001 census Karnataka had a shortage of 6.62 lakhs units which was above the average shortage (4.73 lakh units)
per state in the country but also, more than the average shortage (6.58 lakh units) per state in the southern zones. In all about 7 percent of the total families were facing housing shortage in the state by 2001 as against the national average of 7.54 percent.

Ever since the mid-seventies housing development strategies have been aiming at attaining quality of life. Creating conditions for increased economic activity/productivity creating substantial non-farm employment and generating voluntary savings. In fact, Karnataka is one of the few States to realise that housing is an economic activity capable of achieving these goals. From the early seventies, a three-pronged strategy is being followed to alleviate the housing problem in the State. It is (i) Distribution of house Sites for the weaker sections; (ii) Construction of houses for the weaker sections both in urban and in rural areas; and (iii) Assisting public agencies to construct residential houses for weaker sections and for the low paid salaried employees of the State Government. To accomplish these goals, besides executing the Centrally Sponsored Schemes, the State Government has also evolved a number of schemes with its own financial resources. But in these efforts, there is an important strategic difference between rural and urban areas. Though poorer sections are the common target of all these schemes, distribution of residential sites followed by construction assistance for the target groups in rural areas is the core strategy. In the urban areas, though by and large the same strategy was followed until the late 80s, the public agencies to benefit the urban poor in the State. In other words, distribution of houses sites by the State Government
directly has been stopped completely from 1988-89. Alternatively, residential sites are being earmarked exclusively for the urban poor (including the socially disadvantaged sections) by the Urban Development Authorities at subsided prices.

Land is one of the critical inputs for housing, high priority has been accorded to the distribution of house sites in rural areas. In this regard, the centrally sponsored scheme has played a significant part in distributing house sites to the landless labourers, artisans and other socially disadvantaged groups. Further, to meet the critical gaps in rural areas, ‘Ashraya House Sites Scheme’ was introduced by the state government to distribute house sites free of cost to the rural poor, SCs/STs and others. Equally, this scheme contributed to homestead right to the rural poor. Under these two schemes, over one million house sites have been distributed during the 90s.

The housing programmes initiated in the Karnataka State mainly through the state funded plans (mainly ‘Ashraya’) and centrally sponsored housing schemes like Indira Awaaz Yojana (IAY), Pradhana Mantri Grameena Yojane (PMGY) has reduced the housing shortage to some extent.

The Housing department was bifurcated from the Housing and Urban Development department in 1995 to over see the implementation of different housing programmes in the state. The department was responsible for implementing several housing programmes for the economically weaker sections. Housing
programmes implemented in the state also experienced changes in its coverage, unit cost, subsidy components etc.

As the administrative machinery found difficult to cope with the increased workload and as it is necessary to implement the housing programmes with greater efficiency, government considered it necessary to establish a government owned corporation which will be responsible for implementing all the housing programmes. The advantages perceived by establishing such institution are:

a) Faster and more efficient implementation of the housing programmes.
b) Smooth flow of funds to districts for housing programmes
c) Manufacture or bulk procurement of low cost building materials by the corporation
d) Introduction of new technologies in housing construction
e) Better recovery of the loan component from the beneficiaries.

Accordingly, the Government established Rajiv Gandhi Rural Housing Corporation Limited in 2000. The corporation is responsible for implementation of all housing programmes for economically weaker section and special occupational categories both in rural and urban areas. The establishment of this Corporation was chosen to secure efficiency, flexibility, transparency and accountability in implementation. The two centrally sponsored housing programme namely IAY and PMGY schemes were also transferred to the corporation in 2004 for implementation. The Government of India also introduced a new and ambitious
programme called Valmiki Ambedkar Awas Yojana (VAMBAY) to provide houses for slum dwellers in urban areas under the administrative control of the Slum Clearance Board. The state had an impetus in the housing programme during the Seventh Plan Period. After the establishment of Zilla Parishads, the Rural Housing Sector secured a sizeable share in the allocation of Zilla Parishad funds.

According to the survey conducted by the state government in March 1995, number of houseless families in the state was 19.34 lakhs. The National Building Organisation has made an estimate of the housing shortage by taking 1991 census figures and making projection for subsequent years. According to this housing shortage in Karnataka in 1998 was estimated to be 8.20 lakhs. The correct picture would lie somewhere between 15.39 lakhs and 8.20 lakhs. The arithmetic mean of these figures is 11,79,500 or 12 lakhs. Considering these projected figures the estimate made by the state government (1995) seems to be more realistic.

In Karnataka State, the Rajiv Gandhi Rural Housing Corporation Limited established in 2000 initiated the concept of Self – Help and to provide ‘Housing on Demand’. This policy concept is not only pragmatic but essential in the context of the varying housing needs of the beneficiary. The company acts has a facilitator wherever the beneficiaries are supported to have dwelling units suited to their needs and resources. The departure from Supply driven approaches calls for new implementation and institutional structures. The company experimented with a new implementation
model involving local grass route level organization namely, the Grama Panchayats for promotion as an institution. At the individual level, it introduced promotion of ‘Beneficiary self-selection’ by mechanisms such as encouraging savings for housing as a pre-requisite. The Centrally Sponsored Credit-Cum-Subsidy Scheme for rural housing implemented by the corporation in the state is a facilitative intervention largely premised on the aforesaid model of Self-Help and Beneficiary participation through establishing financial credibility. Under this pilot programme (Beneficiary self–selection) each beneficiary has opened an savings bank account and has started savings right from the stage of selection as a beneficiary.

Recovery of Ashraya loans: Recovery of loan from beneficiary has been the biggest challenge, specially because there has not been any attempt for recovery of loans, till the year 2000. The system prevailed in general had conveyed to the beneficiary directly and indirectly the loan does not need to be repaid as they may be “waived”. This impression is so deeply entrenched that even now convincing against it is a difficult process that needs tactful handling at various level-not just at the beneficiary end. The corporation has introduced for the recovery of loan through incentive scheme to the agents who facilitate in the recovery of loan from the beneficiaries.

A Case study of Mysore District

This appraisal study of the Ashraya Housing Programme is carried out entirely based on the information collected from several documents from Government departments, Economic Survey of
Karnataka, State Five Year Plan documents etc. Besides, the information collected from the selected beneficiaries by using a pre-tested structured schedule is also used for analysis. The data collected through the field study has been analysed in terms of the socio economic profile of beneficiaries, their views on the programme. Information is also collected from officials who are responsible for implementing the programme at the grass root level.

The programme is being implemented in the rural areas at the village level, in semi-urban and urban areas of the district. Mysore district consists of 7 taluks, 239 grama panchayats covering 1257 villages. It also consists of Mysore City Corporation having 65 wards which fall under four assembly segments (three full and one partial assembly segments).

From the list of grama panchayats (GPs) from each taluk a ten per cent of GPs is selected at the first stage of selection. From these selected grama panchayats, further, five beneficiaries are selected from the village/villages which are under the selected grama panchayats. Similarly, out of 10 towns/municipalities which consist of 65 wards a 10 per cent of wards are selected and from each selected wards five beneficiaries are selected. And beneficiaries are selected from 7 wards (10 per cent of 65 wards) of the Mysore City Corporation.

The study intended to cover 242 beneficiaries from rural and urban areas. In addition to this, three officials of the assembly segment level and seven officials of the taluk level who are
responsible for implementing the programme and 35 officials of the
grama panchayat level are selected for eliciting their views in the
implementation of the programme.

The beneficiaries of the Ashraya Housing Programme selected
from the selected villages of the seven taluks of the District represent
the sample beneficiaries of the ‘Rural areas’. The total number of
beneficiaries selected from rural areas is 175. Similarly, the
beneficiaries from the six Town Municipalities (30) and Mysore City
Corporation (37) represent the selected beneficiaries covered under
the programme in the ‘Urban areas’ (total of 67).

The analysis of the field data in this study has covered 101
beneficiaries from rural areas and 67 beneficiaries from semi-
urban/urban areas totaling to 168, (which accounts to 69 per cent of
242). Besides, 45 officials are covered who are responsible for
programme implementation at the grass root level. Formal and
informal discussions to elicit their views on the programme,
problems faced etc. formed the data base. In addition to this,
information was also gathered on the quality of materials, quality of
construction and other such related items during discussions.

**Conclusions**

The study has brought out the importance of government
participation in housing to the poorer section, devising housing
programmes for various categories, necessity of providing
infrastructure facilities, development of financial institutions in the
development of the human settlements.
The illustrated case study of Mysore district, brings some of the weaknesses in the implementation of the programme as well as indicates some of the significant factors responsible for success of the programme in the studied area. Beneficiary’s participation on a large scale in the implementation of the scheme as well as their involvement in the construction activities play a major role. The housing programmes implemented in Kudligi (Bellary District) demonstrate the importance of interaction and cooperation between political functionaries and government officials for causing successful implementation of projects. The lessons drawn from this illustrative case study has not been replicated in the case of Kurimandi area and other semi urban areas of the study.

Following areas deserves special mention while in implementing the housing programme in the rural and urban areas which has come out of this study:

The Census data clearly indicates the public intervention in arresting housing deprivation should be strategic and need based in the years to come. Accordingly, there should be three main components in Public housing actions. First, supply of new housing units on par with the increasing number of newly formed families (households). Second, to construct housing units to be occupied exclusively by the houseless families and by pavement dwellers of the urban areas. Such units in the urban areas could be constructed in the most preferred locations, which are known for having employment opportunities. Third, but the most important component
in the housing intervention, is a separate agenda for improvement of the dilapidated housing stock. Since dilapidated housing stock constitutes a major source of the current housing shortage the issue separate treatment. A strategy to alleviate the dilapidatedness is needed and new construction is fine tuned in order to put an end to the addition of sub-standard construction to the present stock. Separate development strategies (quantitative and qualitative requirements) do not alone arrest the housing shortage (current and future). Allocation of investment for supply of new housing units and for housing improvements on the basis of the scale of the incidence is a need of the present times.

An integrated approach to provide drinking water, lighting, provision for waste disposal along with the housing units (urban areas) is lacking. The coverage for these services is far from satisfactory as these services are provided on compartmentalized basis and not synchronized with the construction activity of housing units. This has led to non-occupation of the new units or has remained in abandoned state. The non-occupation of new houses built under the programme has led to stealing away of materials used by unscrupulous elements leading to waste of public investment and effort. Thus defeating the noble cause of providing shelter to the needy. Again, some of these families are again and again included which need additional fund to cover beneficiaries in the coming year/s (as target group) and this continues as a perennial problem for officials responsible for implementing the housing programme. Thus, this acts as a ‘Vicious Circle’ leading to negative
impact on the quantitative and qualitative dimension of the programme.

Semi-urban and urban areas constitute low middle income groups, low paid workers in small establishments, casual/semi-skilled labourers in lower settlements. It is mostly these people who contribute to live in crowded units and dilapidated structures in urban areas (in urban areas). Instead of prioritizing these as target group, supply of new units are given more emphasis under various social housing schemes by and large.

There have been attempts which are in place in urban areas through slum clearance, redevelopment and improvement in living environment ever since late 90’s. But increasing number of fresh slum settlements in recent years owing to migration (rural to urban areas) have challenged the public actions on the grounds of their adequacies.

**Recommendations:** The study has thrown insights into the working of the housing programme in the state and also through the case study of a district. The following are some of the recommendations made in the light of the issues brought out in the study.

1. The selection of beneficiaries has to be done carefully prior to the construction of houses as otherwise; the delivery of housing becomes improper.
2. The beneficiaries are to be involved in the planning and implementation of the projects from the beginning to the end so that they mobilize and put their own sources and contributions also in satisfying their needs.

3. The contractor built housing has to be reviewed in light of the poor quality of houses.

4. Almost all the beneficiaries expressed their desire for more built up area as the built up area at present cannot accommodate the bigger size of the families.

5. The Basic services such as water, drainage, electricity, primary health centre, park and play ground etc. need to be planned and provided along with the houses. Some of the basic services have been provided with a time gap of 5 to 6 years after the construction of houses. Beneficiaries have expressed dissatisfaction about the inadequate provision of park (minimum living space area), school building, Under Ground Drainage (UGD) facilities, sanitation, community hall etc. (Semi urban/urban areas).

6. A permanent house is although the top priority of the beneficiary, the new location has not satisfied their housing requirements with regard to employment opportunities. (Semi urban and urban areas).

7. Building materials and technologies need to be appropriately chosen to reduce cost (By making use of local materials and beneficiary participation in terms of labour component).
Instead of single house units, apartments type of units seems to be more feasible which avoids Ashraya colonies becoming a slum areas.

8. An effective delivery system of the scheme is required at the Urban Local Bodies (ULB) level so that the scheme is implemented as per the guidelines.

9. Village level institutions should be interlinked in the implementation of the programme. For example, the self-help groups of women in the villages will be helpful in facilitating the implementation of the programme to their satisfaction (as they are the users) as well as a potential group for a recovery of construction assistance advanced to the beneficiary family.

10. The study shows the priority has gained by the strong groups of the weaker sections neglecting the poorest among the poor. While selecting the beneficiaries the first priority should be given to houseless households who are the worst sufferers among the weaker section.

11. Women folk spend their more time confined to their houses which are crowded and unhealthy environments. New houses which are built should satisfy in terms of essential space, ventilation, smokeless chullahs (improved fire wood stove), kitchen garden etc. so as to provide a living environment. In other words providing eco-friendly (including use of local materials) housing to the beneficiaries is essential under the programme.
12. Institutions like Karnataka Land Army Corporation and Nirmthi Kendras are established for construction of houses without intermediaries for distribution to the beneficiaries. Whereas in reality this has not been followed and houses are built through sub contracting basis. Beneficiaries have expressed their unwillingness to accept houses constructed by sub contractors because of inferior quality of construction. This practice of sub contracting should be completely avoided and the institutions should take up full responsibility of constructing and delivery of houses to the beneficiaries.

13. Due to wrong selection of beneficiary or lack of infrastructure resulted in illegal transferring (selling) of houses through clandestine dealings operation. Strict actions like penalty impositions, forfeiting the house or cancellation of the allotment should be strictly enforced. It should be publicised through media, and creating awareness among beneficiaries are urgently needed.

14. After the selection or at the time of selection, insertion of ineligible or bogus beneficiary and tampering of records needs thorough vigilance. Enquiries should be initiated and action needs to be taken in case of substandard houses constructed by the agencies. Departmental enquiries as well as penalising on criminal grounds needs to be initiated.

15. In some instances group houses are constructed for the weaker sections under the need based programme. But these house units are left unoccupied by the beneficiaries. This is only to
achieve the annual target or to facilitate contractors or agencies responsible in construction activities. Such reporting by the concerned needs serious consideration and strict enforcement of rules to avoid such instances.

16. Officials who are responsible for implementation of the programme have to handle too many schemes with fixed annual target (target oriented). These schemes are overlapping leading to several lapses resulting in non-compliance in achieving the annual target. This needs restructuring of housing programmes viable for implementation.

This appraisal study is an effort in understanding the various issues in the implementation of public housing programme in Karnataka State. It brings out several facets of the programme from the selection of beneficiaries to delivery of houses. There are several areas of research which needs attention.

For instance a study on institutionalizing the housing programme with the village institutions like Sthree Shakthi Sanghas (Women self help groups) at the grass root level may be one such. Further, studies on the impact of the public housing programmes on several aspects are needed and micro studies will provide ample scope for researchers.