



AN EVALUATION OF PRADHANA MANTRI AWAAS YOJANA IN KARNATAKA:A COMPARATIVE STUDY OF TWO DISTRICT.

Research Scholar Name;- **KOTRESHA, Mallanagoudra.**

Department Of Studies and Research in Economics.

Tumkur University, Tumakuru-**572103.**

Research Guide Name;- **sri. Dr. Jayasheela.** professor.

Department Of Studies and Research In Economics.

Tumkur University, Tumakuru-**572103.**

Abstract;-

House is the third important need of man after food and clothing. The house is a shelter built by man to protect himself from the vagaries of climate and to meet the basic physiological requirements of the body. thus, the house is a universal feature of the inhabited world. Structurally, a house consists of a roof, supported by walls with a door. The census of India defines a 'census house' as a building or a part of a building having a separate main entrance from the road, common courtyard or staircase, etc. used or recognised as a separate unit. Almost everywhere in rural India, the houses are made of locally available building materials such as stones, mud, unburnt bricks, bamboos, wood reeds, leaves, grasses, etc. This is more- true of the poor people who cannot afford the luxury of building materials other than the locally available ones. These are invariably kutchā houses. However, some rich people in the rural areas can afford to build houses using burnt bricks and cement. These are called pucca houses in India.

Keywords;-housing problems. Housing schemes. poverty Alleviations

Introduction;-

House is the third important need of man after food and clothing. The house is a shelter built by man to protect himself from the vagaries of climate and to meet the basic physiological requirements of the body. Thus, the house is a universal feature of the inhabited world. Structurally, a house consists of a roof, supported by walls with a door. The census of India defines a 'census house' as a building or a part of a building having a separate main entrance from the road, common courtyard or staircase, etc. used or recognised as a separate unit. Almost everywhere in rural India,

According to Census of India, houses have been classified as Pucca, Semi-pucca, and Kutcha according to the types of materials used in the construction of walls and roof of the house. For the purpose of this classification, the criteria adopted by National Building Organisation have been made use of. The basis of the classification is as below: Those houses which have both wall and roof made of pucca materials are classified as pucca. When both wall and roof are made of kutcha materials, the house is classified as kutcha. If either wall or roof is made of pucca material and the other of kutcha material, then the house is classified as semi- pucca.

Housing Problems of the Rural Poor

The houses of the rural poor in India are found to be deficient in various ways. The major housing problems of the poor relate to the following.

- I. The houses in the rural areas lack protection to the residents against wind, rain and cold.
- II. They lack proper arrangement for light and fresh air.
- III. Rural houses do not have separate arrangement for keeping animals.
- IV. There is no proper arrangement for basic sanitation and drinking water.
- V. The surroundings of rural houses lack requirements for hygiene.

Housing Shortage

Housing shortage is estimated in terms of excess households over houses including houseless households, congestion (number of married couples requiring separate room/house), replacement/upgradation of kutcha/unserviceable kutcha houses and obsolescence/replacement of old houses. the components of housing shortage in the country at the beginning of 1991. the estimates of housing shortage in urban areas based on the Report of the Ninth Plan Working Group of the Government of India, Ministry of Urban Affairs & Employment India's National Report for Habitat II Conference in Istanbul estimates that by 2021, the country would face a housing shortage of 44.9 million units and that the investment required for tackling this shortage over a period of 25 years at 1991 prices would be of the order of Rs.6580 billion. The Ninth Plan Working Group of the Government of India, Ministry of Urban Affairs & Employment estimated the new housing/old housing upgradation requirement at 16.76 million units for the 9th plan period (1997-2002). About 70% of the units are estimated to be required for the urban poor/economically weaker sections of society while about 20% is for low -income groups. About 10% of the urban requirement is for addressing the middle and higher - income group segments. It is estimated that for urban housing alone, the total requirement of investment would be of the order of Rs.1213.7 billion for 1997-2002 to address the housing shortage of 7.57 million, upgradation of 0.32 million semi-pucca Economically Weaker Sections (EWS) units and the additional construction of 8.67 million units.

REVIEW OF LITRETURE

Arjun Kumar (2014) in his article “Estimating Rural Housing Shortage” has estimated the rural housing shortage in 2012 using the latest data sets – the Census of 2011 and NSS housing condition rounds unit record data for 2008-09. The Authors study has revealed that the growth rates of rural housing stock and households have decelerated over time. The author has observed that the growth rate of rural housing stock was higher than that of rural households which has narrowed the gap between households and housing stock over a period of time. Further, the number of households living in temporary houses fell in 2001 and 2011 thereby suggesting an improvement of the housing situation during that period. The author has observed that the major problems with rural housing is households living in temporary houses and congested conditions leading to a higher housing shortage in rural India in 2012.

Mohan Rao Kuchipudi (2015) worked on “Housing Scenario in Andhra Pradesh”, emphasized the socio-economic significance of housing for individuals and families for their privacy and security of living. Rural housing is a major component of basic needs of human life. Housing problem according to the authors is much more acute in developing countries like India. Housing conditions in India are extremely unsatisfactory especially in rural areas. Based on their study in Andhra Pradesh the authors have concluded that the housing conditions are precarious relating to kitchen, lighting, latrine, drainage, bathroom facility, etc. The authors have suggested that before sanctioning of houses to beneficiaries under various government schemes it is necessary to conduct a proper household survey to assess the actual need of the pucca house in the state.

Ramelli Norizan, Dani Salleh, and Mazlan Ismail (2016) conducted a study on the Malaysian Journal of Social Sciences and Humanities. The study mentioned that the combination of affordability and homeownership led to research on factors that affect the affordability of homeownership, especially in terms of socio-economic households inclusively. Socioeconomic factors as discussed include income, household expenditures, job type, education level, number of dependents, monthly housing loan, and financial savings. Each factor plays a role of its own to ensure the affordability level of homeownership. In fact, the factors that affect homeownership affordability are different between households. According to the researcher, analysis of the socio-economic factors is necessary because homeownership affordability issues impact the quality of life of mankind.

Vivianad'Auria (2017) has reviewed the work” affordable housing in the global urban south: seeking sustainable solutions” in order to reassert the role of housing in achieving sustainable urbanization by placing emphasis on its multi-dimensional nature and the consequent requirement of both an institutional and a disciplinary integration for housing delivery. The objective of the review is to contribute to the national debate on the new urban agenda and is reflected in the variety of contributions by well-established authors and experienced researchers in the field. According to the author, the dimensions of affordability and sustainability are the selected entry points to advocate for pro-poor pluriform housing solutions and to

influence the habitat agenda. Along with the discussion on these two central dimensions with regard to housing delivery, the relevance of a stakeholder approach is highlighted with vigour as part and parcel of the plea to incorporate self-managed housing practices in public and formal delivery systems.

Swathi and Viswanathan (2018), in the study entitled “*A Study On The Housing In Rural Areas With Special Reference To Pradhan Mantri Awas Yojana (Pmay-G)*”, analyzed that in what way the Indian government builds houses in rural areas with the Pradhan Mantri Awas Yojana (PMAYG) and also found Pradhan Mantri Awas Yojana (PMAY-G) was very helpful to people who were in rural areas suffering from homelessness. In this study analyzed that the government mainly focused on rural areas and after the implementation of this scheme many rural areas in Tamil Nadu have been developed well economically and also concludes that there is a significant -changes in housing development after the implementation of this scheme and this was properly implemented in India.

Sai Charan Madala (2019) The Indian government has launched a scheme, in June 2015, to meet this challenge under the name of ‘Prime Minister Awas Yojana (PMAY)’ with a slogan ‘Housing for all by 2022’, to address the housing problem in India and established a technology submission, Building Materials and Technology Promotion Council (BMTPC), to explore and identify new technologies that can be adapted for this scheme. Out of the (16) technologies recommended by the BMTPC for this scheme, selection of an optimal technology for given set of building conditions is a challenge for the engineers. This paper provides a solution for challenges in the selection of a technology like, affordability, sustainability, performance and ease of building in mass housing. Issues associated with all of these challenges have been considered to define the objectives of the project and for benchmarking the selection criteria.

Madhu Bharti (2019) in her paper entitled —Rural Housing Policy in India: Achievements and Challenges”, discussed that, Housing is a basic human need along with food and clothing, which is a requirement for healthy and standard living in any society. Having affordable and adequate housing is enormously necessary for physical as well as social welfare of any individual. despite the fact that, the Constitution of India under article 21 assures the ‘right to adequate shelter’ still a majority of the population, especially in the rural areas of India do not have adequate shelter. India is also attaining the Sustainable Development Goals (SDGs) like all other countries of world which aimed to eradicate poverty, inequality, and hindrance of growth to human development. These goals support the governments to ‘ensure adequate, safe and affordable housing for all’. Housing policies are formed and reformed to reach the maximum targeted population. The demand for housing has influenced by the demographic changes, economic changes and other changes in the country

Radha . and Francis Mary, (2020), in their paper entitled “Progress and Prospects of PMAY Scheme in India”, stated that, Housing Finance is an important type of finance, which aims to improving the socio-economic status of a human being. Government of India is extending their hands towards improving the

life style of the poor people, by upgrading the infrastructure, employment opportunities, health and hygiene, thus it also increases the growth of the economy. In a country such as India, which is still at developing level even after 72 years of its Independence, only better Housing Finance system can fulfill the basic needs of poor people and middle -class people I concern to their housing problems. That's why, Government has implemented many schemes to upgrade the life style of the people belongs to Low -income group. Pradhan Mantri Awas Yojana is one of those schemes to improve the life style of poor people.

Research Questions

Keeping in view of the issues the following questions have emerged and they are as follows:

- What are the major causes for shortages of houses in the rural areas?
- Whether such shortage of houses has affected on the living standard of the rural masses or not?
- Are there any government measures to overcome shortage of houses in the rural areas?

Objectives of the Study:

The following are the important objectives and they are as follows;

- To review the status and performance of housing facilities in India and in Karnataka.
- To study the various strategies adopted by the implementing agency for allotment of houses under PMAY to the beneficiaries.
- To know how far such PMAY schemes have provided scope for expansion their activities to enhance household income.
- To Examine how PMAY schemes have impacted on the living standard of the rural masses.
- To offer policy suggestions based on the research study.

Hypotheses

- There is positive relationship between good housing and improved income.
- Good hygienic housing leads to good health.
- Enhanced good housing environment helps to improve standard of living of the people.

Research Methodology:

Nature and sources of data

The proposed 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 and India, the secondary will be collected from various sources

like Economic Survey, Government of Karnataka and India, and other important reports and documents published various government agencies.

- **Secondary data:** The secondary data/information from various sources such as research thesis, government reports, books, published research articles, newspapers, internet, websites, magazines etc.

Concepts use

- **Poverty:** poverty is a state or condition in which a person or community lacks the financial resources and essential for a minimum standard of living.
- **Poverty line:** The level of income to meet the minimum living conditions. Poverty line is the amount of money needed for a person to meet his basic needs. It is defined as the money value of the goods and services needed to provide basic welfare to an individual.
- **Rural poverty:** Rural poverty in rural areas including factors of rural society, rural economy and political systems that give rise to poverty found there
- **Below Poverty Line** is a benchmark used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid. It is determined using various parameters which vary from state to state and within states. The present criteria are based on a survey conducted in 2002. Going into a survey due for a decade, India's central government is undecided on criteria to identify families below poverty line.
- **Above poverty line** - In India, Planning Commission estimates the number and proportion of people living below the poverty line at national and State levels, separately for rural and urban areas. It makes poverty estimates based on a large sample survey of household consumption expenditure carried out by the National Sample Survey Organization (NSSO) after an interval of approximately five years. The Commission has been estimating the poverty line and poverty ratio since 1997 on the basis of the methodology spelt out in the report of the Expert Group on 'Estimation of Number and Proportion of Poor' (popularly known as Lakdawala Committee Report).
- **Housing scheme:** A scheme implemented by the government in the housing sector
- **Poverty alleviation programmes:** The programmes government implementation to eradicate poverty.
- **Socio-Economic Caste Census (SECC) 2011** is the first-ever census that generated comprehensive data covering households in both rural and urban areas. It is important to know about the findings of SECC 2011.

Rural housing schemes in India and Karnataka.

- Indira Awas yojana (IAY)
- Pradhan Mantri Grama Sadak Yojana(PMGSY)
- Pradhan Mantri Awas Yojana.
- Rajiv AWAS Yojana.
- State -Run Housing Schemes.

Major housing schemes in Karnataka.

1, **Indira Awas Yojana** Indira Awas Yojana was made an independent scheme with effect from 1st January, 1996. It is now a flagship programmes of the Ministry of Rural Development as part of the larger strategy of rural poverty eradication, in order to reduce the rigours of poverty and to provide the dignity to the poor households to enable them to access different rural development programmes,

2 **Special Housing Scheme In 2007**, GoK had issued a circular regarding special housing scheme for physically disabled, HIV infected people, leprosy, flood affected, exploited women, communal riot victims, etc. As per the GoK, 45,724 beneficiaries were approved. By Mar, 2014, 37,040 are completed and 6203 houses were under progress.

3.**Basava Housing Scheme** Purpose Basava Housing Scheme was launched in 2010-11 with the intention of making Karnataka “a hutless state” in 5 years¹⁰ by providing good quality housing and to implement the scheme effectively and transparently to the eligible beneficiaries

4.Pradhan Mantri Awas Yojana (PMAY Gramin)

Below are the features of the PMAY Grameen program.In flat areas, federal and state governments share the total cost incurred in granting housing allowances in a 60% ratio.40 to provide support of Rs 1.2 lakh. The ratio is 90.10 in up to 100,000 rupees to support each unit in the north eastern states, the Himalayan states, and the Union Territories (UT) of Jammu and Kashmir. Union Territory Centers including his UT in Ladakh are 100% funded by him. The National Rural Drinking Water Program under PMAY-Gramin provides drinking water. Beneficiaries receive high quality cooking fuel. PMAY-Gramin manages general waste and solid waste. Money is transferred electronically through a bank or postal account.

5.RAJIV AWAS YOJANA.

The **Rajiv Awas Yojana** has launched in the year 2009. The main focus of the scheme is to India slum-free or to make India a formal space for living. The scheme works its way through the slums and homeless people and makes a roof over their heads. The scheme is doing great as over 46000 housing units have developed under it with a budget of more than 1300 crore rupees make. With a housing unit ranging from 20-40 square meter of area, the scheme also provides an incentive of Rs 75000 to households of economically weak members.

Namma mane scheme

The state enacted this program to provide access to affordable housing for middle-class people. The program has three types of housing:

"Bhagya", "Sampada" and "Yasha". 'Bhagya' House is 325 square feet with one bedroom, 'Sampada' House is 375 square feet with one bedroom and study area, and 'Yasha' House is 450 square feet with two bedrooms. Have got.

B.R Ambedkar and Vajpayee Urban Housing Plan

The plan only allows Mysore City Corporation (MCC) residents to build apartments. Eligible recipients must provide copies of their BPL ration card, voter ID card, Aadhaar card, caste certificate, income certificate, and photo. Preference is given to women, whether married or widowed. According to the plan, the ST community will be allowed to build 21 residential units and the SC community will be allowed to build 51 apartment units

Total Completed of PMAY-GRAMIN-2016 TO 2023 IN KARNATAKA

#SNo	District Name	Target fixed by States	Registered	GEO Tagged Out Of Registered	Sanctions Out of GEO Tagged	Sanctions with verified Accounts *	Completed & verified	Completed
	Total	245129	312467	244151	218576	60225	119598	119599
1	BAGALKOTE	24454	25638	24579	24061	6958	16087	16087
2	BALLARI	4457	9718	7134	4998	2383	2075	2075
3	BELAGAVI	11412	16956	11021	9408	2565	4124	4124
4	BENGALURU	3369	3384	3373	3371	0	2436	2436
5	BENGALURU RURAL	4100	4528	4411	4027	1054	2409	2409
6	BIDAR	23692	32645	27467	23611	2515	16377	16378
7	CHAMARAJA NAGARA	10136	9752	9529	9370	3272	4505	4505
8	CHIKKABALLAPURA	3913	2976	2795	2640	561	1614	1614
9	CHIKKAMAGALURU	6854	6725	6237	5946	2127	3517	3517
10	CHITRADURGA	3317	4490	2617	2069	1172	681	681
11	DAKSHINA KANNADA	8030	8000	7955	7922	3026	5290	5290

12	DAVANAGERE	8797	11580	9825	8761	2568	4219	4219
13	DHARWAR	13803	15539	14070	13469	2536	7408	7408
14	GADAG	6253	12757	7997	6081	2766	1914	1914
15	HASSAN	2515	4175	1990	1335	1224	106	106
16	HAVERI	2907	9420	4179	2330	1056	302	302
17	KALABURAGI	6456	10793	7269	6163	4463	876	876
18	KODAGU	7543	7777	7632	7508	11	5962	5962
19	KOLAR	6143	6848	5660	5020	1576	2421	2421
20	KOPPAL	3755	11224	3969	3008	2695	96	96
21	MANDYA	4650	2443	2241	2049	1377	537	537
22	MYSURU	7626	10334	8546	7201	2651	2048	2048
23	RAICHUR	8435	22405	9485	7864	4708	1652	1652
24	RAMANAGARA	5625	5972	5287	5152	907	2945	2945
25	SHIVAMOGGA	1766	1625	1264	1151	1007	137	137
26	TUMAKURU	5124	2380	1940	1345	1241	49	49
27	UDUPI	10338	10526	10383	10314	7	7711	7711
28	UTTARA KANNADA	10969	11949	11220	10507	364	7587	7587
29	VIJAYANAGARA	2136	0	0	0	0	0	0
30	VIJAYPURA	11177	17399	11614	9574	3435	4308	4308
31	Yadgir	15377	12509	12462	12321	0	10205	10205
	Total	245129	312467	244151	218576	60225	119598	119599

Sources;-MORD-GOI-2023

Conclusion.

Housing schemes is very important role of rural people in living standard of living.so government of India and Karnataka as so many rural housing schemes as implemented and completed of houses, but there is no remove the problems. Housing schemes is eradication poverty and employment generation is main aims and improve the standard of rural people.

REFERENCES

Books

1. Giriappa (1992). "Some Aspects of Housing Technology", In: Shelter for the Poor (Ed. John J.P. and Sirdharan N.), Ashish Publishing House, New Delhi.
2. Bhaskar Majumder (2011). "Housing on the Hills in India", Concept Publishing Company Private Limited, New Delhi.

Journals

- 1..Abhiroop Mukhopadhyay and Indira Rajarama (2012). "Rural Housing Quality as an Indicator of Consumption Sustainability", Economic and Political Weekly, Vol. XLVII, No. 12, March 24.
- 2.Kiran Kumar P. and Ravindra Kumar B. (2016). "Impact of Rural Housing Scheme on Human Development in India – An Analysis", International Research Journal of Multidisciplinary Studies, Vol. 2, No. 6, January.

Reports

1. Allotment of Indira Awaas Yojana (2011). Press Information Bureau, Government of India.
- 2.Government of India (2013). Ministry of Rural Development, Department of Rural Development, New Delhi.
- 3..Economic Survey of Karnataka (2017-18).
- 4.Economic Survey of Karnataka (2019-20).
- 6.Economic Survey of Karnataka (2021-22).

Websites • www.india.gov.in.

- www.pmindia.gov.in. https://en.wikipedia.org/wiki/Rural_housing.

