

# GOVERNMENT RURAL HOUSING DEVELOPMENT SCHEMES IN KARNATAKA - AN EMPIRICAL STUDY IN CHAMARAJANAGARA DIST

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## Abstract

Shelter or house is one of the basic needs for anyone's survival and construction of a house will be a dream of every person or families in their life time. Shelter not only provides security to people, but also provides social relationships and improves standard of living. At the same time, housing became an essential part, not just a place to live, but also a place to work and grow. This basic need cannot be met without the aid of organizational support. To meet the increasing demand for housing, both Government of Karnataka and Government of India has actively developed housing policies. Housing for the poor and oppressed has become a priority in both rural urban areas of the state. Over the years, successive governments have given greater priority to housing shortages and increased financial allocations. Karnataka government has many welfare schemes for people belonging to economically disadvantaged group. To provide decent housing to the house less group of individuals in the state. This research paper discussed the various housing schemes launched by both the state and central government to the rural economically weaker section people and also explains about How the government reach this type of schemes to the rural beneficiaries. This paper specially concentrates on the various housing schemes were implemented in ChamaraJanagara District of Karnataka State.

## Keywords:

Rajiv Gandhi Housing Corporation Limited (RGHCL), Basava Housing Scheme, Dr.B.R.Ambedkar Nivas Scheme, Indira Awas Yojana, Devaraj Urs Housing Scheme

## 1. INTRODUCTION

Every human has the desire to have a roof over their head. The rich build their own houses, while the poor try to make do with shelter, maybe even a plastic tent. Housing and Rural development is an important part of the Indian economy and cities are the engine of economic growth. Over the past years it has been realized that sustainable housing and urban development are crucial for economic and social well-being of the people. As a result, affordable housing has become one of the biggest challenges of our time, and government policies are changing as the gap between housing supply and demand widens [1]. To meet the demand for housing, the government actively develops housing policies and implements housing schemes. According to the Socio- Economic and caste census 2011, there are 4,062 million houseless families in rural areas. For the period 2022-23 the amount is Rs 3637.98 crore (including urban housing) has been provided in the budget. Rs 2341.41 crore reported [2]. As of the November end of 2022 93,674 houses were built under various housing schemes and 1,099 houses were distributed in across the state. For effective implementation of various housing schemes both by State and central government, the Karnataka Government established Rajiv Gandhi Housing Corporation Limited (RGHCL) in the year 2000. For providing housing facilities for socially and economically weaker groups of the society [3].

## 2. LITERATURE REVIEW

Ganipaka Rajkumar and Kongara Jangan Mohan [4] discussed as A single-family housing policy in rural areas should help build a stock of not only affordable but affordable housing. The government should provide housing for landless farmers and housing policies should ensure adequate financial resources to support poor and vulnerable areas. Housing is an important part of India's commitment to achieving the Sustainable Development Goals.

Shivanna and Ravindranath Kadam [5] discussed about Shelter is a necessity for human life, as is food and clothing. Adequate housing for all families is a prerequisite for healthy living in any community. The building provides significant economic and social security. The 1948 Universal Declaration of Human Rights of the United Nations provides for shelter and food, clothing, medical care, etc. recognizes the need for health and wellness.

Kotresha Mallanagoudra [6] talk about Shelter is the third largest human need after food and clothing. Houses are structures that people build to protect themselves from climate change and meet their physical needs. Home is one of the places we live in the world. Structurally, the roof of the house or building is supported by portal walls. As defined by the Census of India, a public house is any place such as a street, public place or staircase. means a building or part of a building with a single main entrance and used or contemplated as a separate room.

Ambaliya [7] concluded that due to rapid urbanization in India, the huge supply and demand gap in affordable housing especially for the LIG and EWS population needs to be addressed. The main reason for slums and haphazard development is the lack of affordable housing. A range of government and private incentives for a sustainability and technology approach will help achieve the goal of housing for all.

## 3. OBJECTIVES

- To study the various Housing development schemes in Karnataka
- To analyze the role of Rajiv Gandhi Housing Corporation Limited (RGHCL) to provide housing facilities.
- To examine the performance of Government sponsored schemes.

## 4. RESEARCH DESIGN

This paper is based on secondary data and data was collected from publications, books, articles in newsletters, journals and research papers, and on websites.

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