

URBAN HOUSING SCHEMES IN KARNATAKA: NEED FOR A FRESHLOOK

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ABSTRACT

Urban communities center on the neighborhood, whether or not it's a block of lodging buildings and also the residents and businesses in this neighborhood are a vicinity of that community.

India's made design might be seen within the self-built vernacular design however nowadays the expansion of population and economic condition are often seen within the self-built squatter settlements of urban centres wherever conditions are deplorable.

Urban family units living in impermanent homes and full conditions, bringing about a superior lodging lack in India in 2015. There was also a lack of non-current homes. Also urban families were heavily burdened once it came to essential enhancements.

Keywords: Urban Housing Schemes, Urbanization in Karnataka, Shivamogga Urban Development Authority (SUDA)

INTRODUCTION

Generally speaking, housing could also be outlined as a discipline unit for accommodation so as to shield the occupants from the forces of nature. However in wider which means housing covers all the accessory services and community facilities that are essential to human well being.

Urban living is often communal, although social interactions could also be restricted to some extent. Urban communities center on the neighborhood, whether or not it's a block of lodging buildings and also the residents and businesses in this neighborhood are a vicinity of that community.

Urban centers additionally provide a wider vary of instructional and employment choices, providing residents with opportunities and assuaging stress by creating it potential to attain goals additional simply. Urban areas provide a larger access to care services, giving residents larger ability to manage their health with the help of medical employees, and that they place larger stress on walking as the simplest way to induce around, encouraging basic fitness and consequently improvement normally health and prosperity.

THEORETICAL FRAMEWORK

During the last century, Republic of India has big not solely with trade, education, communication and economy however additionally in terms of population, principally urban population. The world organization estimate that concerning 177 million individuals can sleep in cities alone representing virtually [fr1] the projected urban population in Republic of India. As per 1991 census, the urban population in Republic of India was 217 million accounting for twenty five.7% of the country's population living in urban settlements one kind or another.

Although urgency demands that additional attention incline to economic biological process desires, within the interior of consumption patterns resulting in pollution, degradation, depletion of natural resources and energy scarcities, economical semi permanent coming up with can't be undermined.

Urbanization and fast growth are poignant adequacy and access to basic shelter by an oversized section of the urban population. Since provide isn't keeping pace with the growing demands. So as to deal with this downside public sector housing bodies have undertaken mass housing construction however funds and resource constraints quality is usually compromised.

REVIEW OF LITERATURE

Akbar (2005) measurable the lodging patterns and gross expense on lodging in Asian nation. He found that though our nation's G.D.P. rate inside the most recent decade positions horrendously high, a comparative can not be previously mentioned with respect to its lodging segment. He noticed that the new time in goals the 'Ghar' or 'Makaan' drawback is extra a hit story for Karnataka, that could be a model to elective states to create in line and length. Here by, blend extravagance developing with ghetto recovery on the grounds that the projects for protecting Human Rights and Welfare for mankind.

Bakhtyar, B. *et al.* (2013) chipped away at Housing for Poor People: A Review on Low value Housing technique in Asian nation. The most worry of Malaysia's lodging arrangement is on the accessibility of satisfactory, shabby and quality lodging for all Malaysians. The government is

urging the individual segment to give low monetary benefit lodging in modest expenses. Anyway the deficiency and high cost of land in urban territories raise costs of works and materials and affect modest lodging programs. This examination is a synopsis to Asian nation low value lodging's need and Malaysian way to deal with low value lodging (LCH). Amid this investigation the technique for an example LCH has sketched out and boundaries and troubles in developing LCH has referenced. The outcomes affirmed that making balance between low monetary benefit commitments and designer's benefit making is that the key segment for building extra LCH inside the nation.

Deepa and Subha (2009) made an examination on property lodging and water Management in Kerala. Their investigation demonstrate that the lack of reconciliation of the four fundamental parts of sustainable moderate lodging especially socio-social, financial, innovative and ecological factors inside the lodging programs have contributed towards the disappointment of execution of lodging advancement techniques. they need realized that the high of socio-social and natural factors inside the lodging programs, poor openness to assets, ill-advised consciousness of the building strategy similarly on the grounds that the accessibility of inventive innovative decisions, and deficient essential administrations are the most hindrances for the poor family units in Kerala.

Dhruvakumar and Choudhary (2008) investigated the lodging deficiency in India and thusly the constraints of IAY subject in goals the lodging disadvantage. They encouraged that the matter of high estimation of development of homes might be explained to a brilliant degree by applying the standard of economy of scale by including outside offices inside the development of IAY homes. In accordance with them, this may take uncalled-for outstanding burden expelled from the panchayat and blocks.

Dinesh and Jayasheela (2008) On making an examination on the matter of rustic lodging in India, remarked that Associate in Nursing improvement in lodging conditions inside the towns has complex hugeness, on the grounds that it raises the degree of living, gives greater chances to work and might be a critical part inside the change of provincial life. The government has embraced a few techniques and projects, anyway it's not come to within and in this manner the most required a piece of the nation. They found that every one circular endeavors and improvement exercises of administration at totally unique dimensions in like manner as from people to achieve the objective of lodging for each house in a very property way is that the need of great importance.

Igwe, P.U. *et al.* (2017) examined on a review of housing issues, predictable with them lodging issues happen each in well off and poor networks over the world. The objective of this

examination is to survey lodging issues that bring about sickening ecological conditions. The system utilized might be a survey of instructive articles, reading material, net materials, news articles and publicly out there materials on lodging issues. Past writers whose works were surveyed have a concentrated perused on lodging issues together with congestion and blockage, poor openness, unacceptable and insufficient lodging, high cost of building materials, high rate of premium and absence of enthusiasm by cash foundations to encourage advances to speculators and awkward arrangements by government. The paper made the consequent suggestions: (1) government should assemble cheap homes to provide food for the enormous scope of people World Health Organization, on account of their low-salary profit couldn't manage the cost of a decent condo; (2) detailing of monetary, social and natural arrangements that encourage lodging that is each sensible and property by government; (3) improvement of sanitation in poor neighborhoods with poor lodging conditions through recovery program.

RESEARCH GAP

From the earlier literature survey it has been identified that a good number of studies have been conducted by various research activities. Several pertinent issues such as housing shortage, housing requirements, housing status and governmental policies have been examined in detail. Some of the studies have also been conducted boundary on the different aspects of urban housing. In these days, human development, housing as assumed a prominent place in promoting the human development attainments. Moreover, the growing urbanization and industrialization are necessitated standard housing facilities, by the organized employees in urban areas at large.

OBJECTIVES OF THE STUDY

1. To study the expansion of urban housing.
2. To study the performance of urban housing in Karnataka.

METHODOLOGY

The study covered both primary and secondary data. Primary data is collected from the respondents related to Shivamogga Urban Development Authority (SUDA) in Shivamogga District. The secondary information were collected from different sources like economics and statistics, published articles and documents, various reports of SUDA, Shivamogga District at a Glance government reports, Shivamogga district, gazetteer, journals, periodicals and books.

Study area

The study was conducted in Shivamogga district was purposefully selected because of majority

of housing layouts in Shivamogga district.

Study period

Secondary data were collected from 1951 to 2017. Primary data were collected only for the year 2017-18.

Techniques for analysis

Techniques were used for data analysis and interpretation of the Shivamogga Urban Development Authority. In order to examine the objectives of the study, various techniques were used like annual compound growth rate, arithmetic mean, standard deviation; chi square and 't' test were used for the purpose of analysis.

Table 1: Trends in Urbanization in Karnataka and India (1951-2011)

Year	Karnataka's total population (lakhs)	% of Urban Population in Karnataka	% of Urban Population in India
1951	194	22.95	17.29
1961	236	22.33	17.96
1971	293	24.31	19.91
1981	371	28.29	23.33
1991	448	30.91	25.71
2001	527	33.98	27.78
2011	611	38.57	31.16

Source: Census of India, 2011

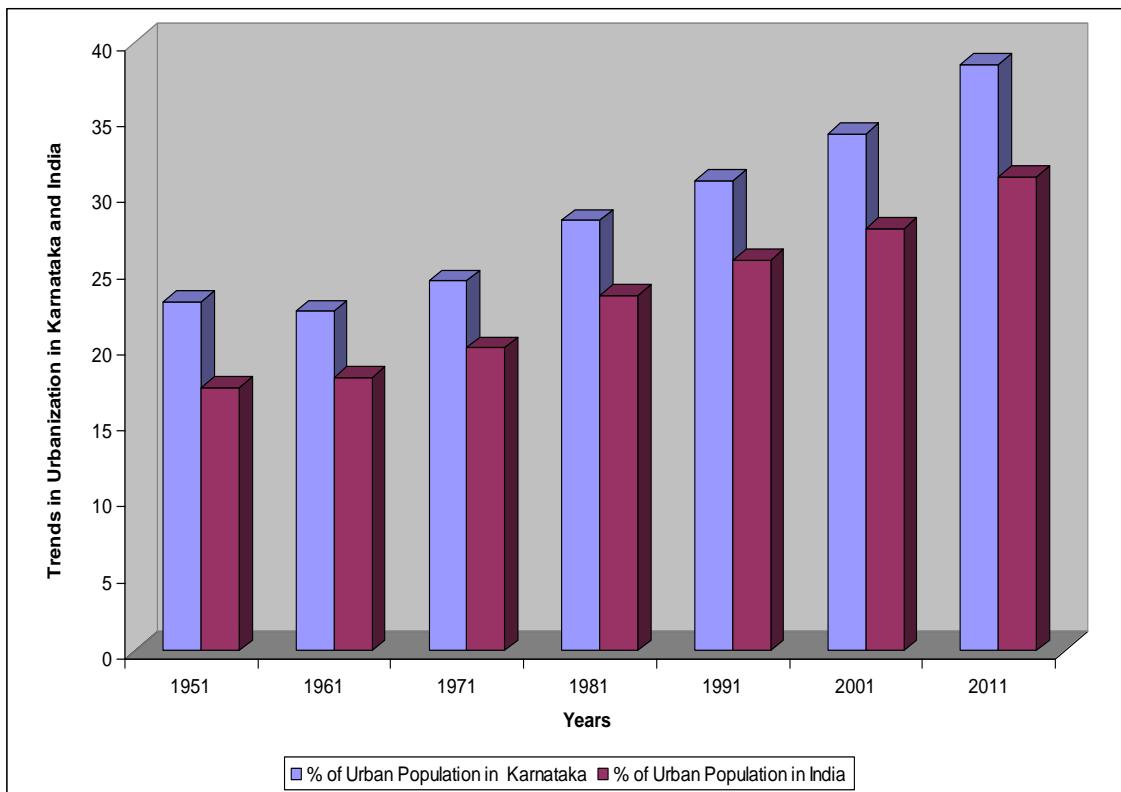


Fig. 1: Trends in Urbanization in Karnataka and India (1951-2011)

Table 2: Detailed Description of Revenue Sources of ULBs (% of Total Revenue)

Year	Immovable property tax	Other tax	Non-Tax (incl of User charges)	Transfers from Central Govt.	Transfers from 12 th and 13 th finance commission	Assigned + Devolution from State govt.
Municipal Corporations						
2007-08	35.41	5.69	11.65	-	2.09	45.15
2008-09	35.67	1.74	12.68	-	1.74	48.16
2009-10	42.35	1.33	11.48	11.66	1.51	31.67
2010-11	51.19	1.17	11.44	5.26	1.84	29.10

2011-12	37.78	1.13	17.31	11.82	4.04	27.92
2012-13	29.50	1.69	14.14	17.96	4.68	32.03
Municipalities						
2007-08	6.84	0.79	3.65	-	5.89	82.82
2008-09	6.81	0.67	3.04	-	7.70	81.77
2009-10	7.76	0.81	3.40	1.06	3.55	83.40
2010-11	6.86	0.64	2.93	3.98	4.89	80.70
2011-12	5.49	0.73	2.31	3.73	9.78	77.95
2012-13	5.71	0.54	1.93	0.54	10.86	80.42
Nagar Panchayats						
2007-08	4.20	0.55	1.21	-	3.42	90.62
2008-09	2.35	0.38	1.12	-	7.67	88.48
2009-10	8.36	1.41	2.05	1.82	5.44	80.92
2010-11	2.35	1.12	1.73	7.52	4.86	82.42
2011-12	2.04	1.40	1.86	0.57	9.44	84.68
2012-13	2.06	0.64	0.87	0.30	10.48	85.65

Data Source: Economic Survey of Karnataka, 2013-14

Table 3: Grants Released as a % of Budgeted Transfers (in %)

Year	CC	CMCs/TMCs	TPs/NACs	Total
2009-10	97.50	102.77	124.79	104.52
2010-11	99.84	108.22	89.24	103.30

2011-12	102.29	89.94	90.53	97.95
2012-13	75.31	74.42	73.79	74.98
2013-14	83.53	69.92	72.09	79.40
2014-15	88.22	85.90	87.50	87.65

Data Source: Report of CAG on Local Bodies, 2016, GoK

SUMMARY

As a rule, lodging is likewise sketched out as partner expressive arts unit for convenience in order to watch the inhabitants from the powers of nature. Anyway in more extensive which implies lodging covers all the steady administrations and network offices that zone unit basic to human prosperity. Inside the only remaining century Asian nation has adult not exclusively with its business, instruction, correspondence and economy anyway furthermore as far as its populace, to a great extent the urban populace.

The house and private seems to be same in sense and which implies anyway a qualification between the 2 is showed. Home being more extensive term, incorporates the family connections and obligations of feeling that region unit supported inside this expressive arts structure. House being smaller term, may speak to exclusively relate expressive arts structure for settlement.

Living in partner urban air implies that living with elevated amounts of commotion, action and ecological contamination. Urban conditions will have higher frequency of wrongdoing, goliath classification sizes in universities and a lower quantitative connection of reachable employments to rejected occupation searchers. In any case, there region unit assortment of positive factors that assemble living in partner urban home favorable.

In the past people made their very own homes with common encourage or exploitation local bricklayers and making utilization of locally offered materials and thereupon cover necessities were clear. India's affluent plan may be seen inside oneself constructed vernacular structure anyway these days the development of populace and financial condition might be seen inside oneself fabricated squatter settlements of urban focuses wherever conditions territory unit wretched.

Karnataka Urban Infrastructure Development Finance Corporation is named in light of the fact that the State Level Nodal Agency (SLNA). The SLNA helps Urban Local Bodies (ULBs) to position proposition to SLSC for endorsement, oversee awards, unharness assets to ULBs. SLNA

keeps up a store. SLNA is to be faulted for viewing physical and financial advancement and changes execution as remarked inside the reminder of Agreement.

FINDINGS

- Urban Ashraya subject/Vajpayee Urban Housing topic might be a State Sponsored topic implemented for urban poor and it completely was presented by the government inside the year 1991-92. The yearly monetary profit of the recipient should be Rs. 32,000/or less. The recipients territory unit picked by the Ashraya Committee including every official and non official individuals designated by the Government and this panel is going by the local MLA.
- During most recent seventeen years for example 2000-01 to 2016-17 1,83,592 homes are finished. All through most recent three years the RGRHCL has made 27,656 homes as against the objective of 50,000 houses. In 2017-18, 8,170 homes are finished as against the objective of 25,000 upto Nov 2017.
- Amrut subject might be a midway supported topic. It covers every one of the urban communities and town with a populace more than one huge whole number according to 2011 evaluation and one legacy city for every State. In territory, twenty seven urban communities region unit qualified for financing underneath AMRUT topic.
- Sensible Cities Mission has started Smart Cities Mission in Gregorian schedule month 2016 with the objective to push urban communities that give center framework and gives decent arrangements.

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