



## “BASAVA VASATI YOJANA : A KEY TO RURAL DEVELOPMENT ”

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### ABSTRACT:

Housing is a basic requirement of human beings and very important need for every citizen. Adequate shelter for each and every household is a fundamental pre-requisite for a healthy living in any society. From a social point of view, Housing not only provides economic security but also provides status in the society. Good quality of house leads increases physical, mental and psychological strength along with standard of living. A house also protects a poor household from the vagaries of nature, in the absence of which they are forced to take to streets and live in open.

Evaluation of a scheme is necessary to further development, quality improvement and reduction in status of poverty by full utilization of allotted resources from State as well as Central Government. With this reason the present paper attempts to know about Urban Housing Scheme, entitled “**Basava Vasati Yojana : A Key to Rural Development**”. This study is based on secondary data. Secondary data has been collected from various research papers, magazines, articles, various journals, and is also based on the published, unpublished and electronic referred sources. Finally present study has intended to offer suitable suggestions according to finding which are found during study.

**KEYWORDS:** Poverty Alleviation, Housing, EWS.

### INTRODUCTION

Housing is a basic requirement of human beings and very important need for every citizen. Adequate shelter for each and every household is a fundamental pre-requisite for a healthy living in any society. From a social point of view, Housing not only provides economic security but also provides status in the society. Good quality of house leads increases physical, mental and psychological strength along with standard of living. A house also protects a poor household from the vagaries of nature, in the absence of which they are forced to take to streets and live in open.

In 1988 the United Nations Organizations called upon different Governments to take steps for the formation of National Housing Policy to achieve housing as a part of housing problem. Housing has evolved as a prime component over the period of time not only in providing shelter but also providing employment opportunities and in development of locations. To meet the growing demand of housing, the State Government has been proactive in its housing policies. Housing for the poor and down-trodden assumes greater importance both in Rural and Urban areas in the State. Every successive Government has given greater attention to the problem of housing scarcity and increased the budgetary allocation over the years.

**Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL).**

This Corporation has been established by the State Government on 20th April 2000 as a nodal agency to implement all the State and Central Government Sponsored housing schemes for economically and socially weaker sections of the Society both in rural and urban areas. The main objectives are:

- To provide housing to the socially and Economically Weaker sections of the society.
- Speedy implementation of scheme.
- Transparency in implementation.
- Smooth flow of funds to ensure that the funds are reached to the ultimate beneficiaries in time.
- To encourage cost effective technology in construction through District Nirmithi Kendras.
- Strengthening of Nirmithi Kendras.

**Rural Ashraya/Basava Vasathi Yojane:**

This scheme was introduced during 1991-92 to provide housing for rural houseless poor. Annual income of the beneficiary was Rs.32000. Till 2004-05 the beneficiaries were selected by the Ashraya Committees headed by the local MLA. From the year, 2005-06 onwards the beneficiaries are selected by Gram Panchayaths through Gram Sabhas as per the Panchayat Raj Amendment Act. Rural Ashraya Scheme was renamed as Basava Vasathi Yojane during 2010-11. The unit cost was fixed at Rs. 1.50lakh from 2013-14, of which Rs. 1.20lakh is subsidy and remaining Rs. 30,000 being the beneficiary contribution or loan from the bank. During the last 3 years 4,21,983 houses have been completed against the target of 5,00,000 houses. For the year 2017-18 it is targeted to complete 1.70 lakh houses So far (up to November 2017), 67,613 houses have been constructed.

**Table No. 1: Basava Vasati Yojana Scheme's Report (2010-2011 Onwards)**

Series	Govt. Target	Benf. Selected	Completed	Unstarted	Foundation	Lintel	Roof
2010-11	1219925	859139	564571	7099	32199	14441	20141
2013-14	112560	108722	86405	2145	5489	2606	2421
2015-16	204247	197110	110799	27369	17758	16044	19055
2016-17	190509	158751	14861	72428	37663	18429	12133
2017-18	176888	32476	856	29349	1671	334	213
2013-14	53800	51079	33869	6167	3572	2936	3055
2016-17	32398	13423	124	9489	2732	722	284
2017-18	88497	2303	0	2293	10	0	0
<b>Total</b>	<b>2111540</b>	<b>1454410</b>	<b>832306</b>	<b>156568</b>	<b>103459</b>	<b>56866</b>	<b>58831</b>

Source: [https://ashraya.karnataka.gov.in/Report/Series\\_map.aspx?Scheme=30](https://ashraya.karnataka.gov.in/Report/Series_map.aspx?Scheme=30).

As depicted in the above table, Basava Vsasti Yojana is one of the flagship program of the state government. The information indicates that the target of the government is gradually decreasing and the share of completed constriction of houses is increased. This move of the program shows the that number of houseless families in rural area of the state came down.

**SIGNIFICANCE OF THE STUDY**

The India is second largest country with population. According to 2011 censuses, 21.9 percent of total population living below poverty line it is divided among rural and urban area that is 25.7 percent and 13.7percent respectively. To elevate poverty and develop rural as well as urban areas of India, central and state governments introduced several schemes and programmes.

Present study evaluates one of the important housing schemes entitled "Basava Vasati Yojana" is the scheme to fulfil the housing need of poor people belongs other backward class (OBC) in rural India.

## REVIEW OF LITERATURE

**Satyasundaram(1989)**, in his article "*Improving Rural Housing*" makes attention on housing in rural areas. He says that the house is not only a dwelling place, but also work place in rural areas. He says, "Housing activity, which has vast employment of potential, provides opportunity to fully utilise ideal manpower. Indeed, housing should be treated not only as a welfare activity, but also as a means to set-up ancillary industries. Of course, better housing means improvement of health, sanitation and education".

**R.N. Iyengar(1996)**, in his article "**Rural Housing: A Discussion**", Suggests a technological approach as the right answer to the problem of rural housing. Such an approach will be promoted sustainable development, employment generation and people's participation. He makes an in-depth discussion on policy, professional and technological issues of housing and unravels the various dimensions of the problem.

**Lahiri. S.C. (1996)**, in the article "**Rural Housing: An Overview**", observes that the rising cost has a diminishing effect in the housing sector and the present need is to promote low-cost and environmentally proper technology and use of indigenous resources. He opines that the housing concept has undergone drastic changes and as such the skills of the rural people to take up new housing technologies have to be developed with the involvement of N.G.Os. He says, because of lack of adequate finance and infrastructure facilities, there is necessary of an adequate Government support in financing the rural housing.

**Wiswakarma R.K. (1989)**, in his article "**Housing for the Poor: Policy implementation**" describes housing as an important and essential component of human settlement and since it is part of comprehensive process, it cannot be separable from the broader process of urban development and cannot be solved by itself. He argues that housing is a means of achieving national development. He points out that housing for low income group of people can provide an effective means of income redistribution and can also be a means for achieving development, when used as a policy incentive for the distribution of population.

**Balarj Metha (1988)**, in his study "**Problem of Rural Housing and How it Can Be Solved**", he discusses about the National Housing Policy (NHP) and its main responsibilities. He says one of the objectives of NHP is to see that every family owns an affordable shelter by the year 2000. He experiences that democratic state has to provide minimum needs like food, water, clothing and shelter to the poor people in the country, especially in the rural areas. He feels that the performance in this top is far from encouraging. He also feels that the provision of decent housing for weaker sections of the society is crucially depends on the living conditions, income and employment opportunities of the poor working people. Hence, he feels the problem of rural housing has to be seen as a part of the larger socio-economic process.

## STATEMENT OF THE PROBLEM

Housing is one of the important basic requirements of human survival. For a shelter less person, possession of a house brings about a profound social change in his existence, endowing him an identity, thus integrating him with his immediate social milieu. The government has implemented several schemes. "Basava Vasati Yojana" is one of the important schemes by the state government of Karnataka. It helps in the improvement of socio-economic condition of the people who lays Below Poverty Line. It is providing financial assistance to the rural poor living below poverty line for construction of pucca house and it leads to the rural development in India.

### OBJECTIVES OF THE STUDY

Following are the major objectives of the present research work

- 1) To analysis the performance of Basava Housing Scheme.
- 2) To evaluate the role of Basava Housing Scheme towards rural development.
- 3) To assess the policy suggestions to the policy makers.

### RESEARCH METHODOLOGY:

Keeping in view of the objectives, in the present study secondary data has been used. Secondary data has been collected from various research papers, magazines and articles. In addition to this study, data has also been collected from various journals, and the research is also based on the referred source- published, unpublished and electronic.

### FINDINGS AND SUGGESTIONS OF THE PRESENT STUDY:

Present study found various findings and keeping findings in the mind, present study offers some suitable suggestions to overcome these difficulties, they are listed below,

1. Basava Vasati Yojana is one of the important housing schemes of the state government to provide pucca houses to the houseless families in the rural area of the Karnataka state.
2. On the basis of geographical area, commercial importance, location of the city, the cost of construction of house differs, with this reason government should sanction amount according to these factors.
3. Basava Vasati Yojana provides house to all section of the economically weaker households of the society like OBC, SC/ST and Ex-service man. But should concentrate on OBC only.
4. This scheme has greater importance in the development of rural India by providing pucca houses to houseless families.
5. With the data, can observe that as year passes number of target fixed by government is increasing with this number of beneficiaries also increasing. It means correlation between these variables.
6. This scheme not only provides houses to the houseless families and also provides employment opportunities to the workless hands to construct house.
7. It provides both skilled employment as well as unskilled employment opportunities to the local labour force.
8. The allocation of amount to construct house should be based on the price of raw materials.
9. Government should pick out of fake beneficiaries of housing scheme.
10. To improve quality of the house and full utilization of resource, Government allow to participate private sector in this scheme.
11. Beneficiaries of these schemes struggling to get financial assistance at correct time because of negligence of officers and not knowing about process of scheme.
12. To maintain correct document and get good quality houses beneficiaries should know about the scheme so government should promote about it.

### CONCLUSION:

By providing house and employment opportunity to the local people, this scheme plays very important in the development of rural areas of the India. Civilised human being cannot leave in the forest area. To him Cloth, bread and shelter are basic requirements of human life. Housing is one of the important basic requirements for human survival; Pucca house gives dignified life to people in the society, with this reason, the present research work analysed the role of housing schemes in urban area as a contributor to the urbanisation. These schemes provide financial assistance to the poor living below poverty line for construction of a pucca house with the intention to the development and upliftment of the standard of living of people.

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