

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

as well as in Open J-Gate, India (link of the same is duly available at infibnet of University Grants Commission (U.G.C.))

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	EXAMINING THE EFFECT OF DECLARATION OF INITIAL PUBLIC OFFERING ON SHARE PRICE AND RETURN: EVIDENCE FROM TEHRAN STOCK EXCHANGE MANSOUR GARKAZ	1
2.	ODE TO THE FABRIC OF DESERT: THE SANCTUARY WAY DR. ASHA ALEXANDER	5
3.	CASH DIVENDS ANNOUNCEMENTS AND IMPACT ON THE SHARE PRICES OF LISTED COMPANIES IN COLOMBO STOCK EXCHANGE IN SRI LANKA SKANTHAVARATHAR RAMESH	11
4.	THE MANAGEMENT OF SMALL AND MEDIUM ENTERPRISES TO ACHIEVE COMPETITIVE ADVANTAGES IN NORTHERN THAILAND DR. RATTANAN PONGWIRITTHON & SURACHAI UTAMA-ANG	16
5.	FUNDS GENERATION AND MANAGEMENT IN ONDO STATE LOCAL GOVERNMENT, NIGERIA DR. FELIX OLURANKINSE	22
6.	DEMOGRAPHICAL ANTECEDENTS IN DECISIONAL AUTONOMY OF WOMEN ENTREPRENEURS: A CASE STUDY OF WOMEN ENTREPRENEURS OF LAHORE, PAKISTAN NOREEN ZAHRA & KASHIF MAHMOOD	27
7.	IMPACT OF INTELLECTUAL CAPITAL ON THE FINANCIAL PERFORMANCE OF LISTED COMPANIES IN TEHRAN STOCK EXCHANGE MANSOUR GARKAZ	32
8.	HOSPITALITY INDUSTRY CSR WITH MARKETING USP – CASE STUDY OF TAJ HOTELS & IHM-A DR. S. P. RATH, DR. SHIVSHANKAR K. MISHRA, SATISH JAYARAM & CHEF LEEVIN JOHNSON	35
9.	HOUSING IN RURAL INDIA: AN OVERVIEW OF GOVERNMENT SCHEMES IN KARNATAKA DR. VILAS M. KADROLKAR & DR. NAGARAJ M. MUGGUR	44
10.	TRENDS AND GROWTH OF PUBLIC EXPENDITURE IN INDIA DURING 2001-12 DR. MANOJ DOLLI	51
11.	FINANCES OF SCHOOL OF DISTANCE EDUCATION OF ANDHRA UNIVERSITY, VISAKHAPATNAM: AN APPRAISAL DR. G. VENKATACHALAM & DR. P. MOHAN REDDY	57
12.	THE IMPACT OF MGNREGA ON THE LIVING CONDITION OF RURAL POOR IN RURAL ECONOMY WITH SPECIAL REFERENCE TO GULBARGA DISTRICT IN KARNATAKA STATE ANIL KUMAR.B.KOTE & DR. P. M. HONNAKERI	62
13.	CONCERNS OF FOOD SECURITY IN INDIA AMIDST ECONOMIC CRISIS DR. ZEBA SHEEREEN	66
14.	ATTAINING SUSTAINABLE DEVELOPMENT THROUGH GREEN BANKING DR. SARITA BAHL	70
15.	A STUDY OF HOUSING DEVELOPMENT PROGRAMMES IN KANCHIPURAM DISTRICT, TAMILNADU R. RETHINA BAI & DR. G. RADHA KRISHNAN	75
16.	THE EFFECT OF PARENTAL INTERVENTION ON THE FAMILY PROBLEMS OF LATE ADOLESCENTS DR. KALYANI KENNETH & SEENA P.C	83
17.	EFFECT OF INDEX FUTURE TRADING AND EXPIRATION DAY ON SPOT MARKET VOLATILITY: A CASE STUDY OF S&P CNX NIFTY DR. BAL KRISHAN & DR. REKHA GUPTA	86
18.	COMPARATIVE ANALYSIS OF PER SHRE RATIO OF SOME SELECTED INDIAN PUBLIC SECTOR BANKS DR. SHIPRA GUPTA	89
19.	CONSUMPTION PATTERN OF CONVENIENCE GOODS: A STUDY WITH RURAL CONSUMERS V. SYLVIYA JOHNSI BAI	97
20.	MOTIVATORS AND MOTIVATIONAL ASPECTS OF THE WOMEN ENTREPRENEURS IN RURAL AREAS DR. M. JAYASUDHA	100
21.	HANDLOOM INDUSTRY IN RELATION TO ITS PRODUCTION ORGANIZATION: A SOCIO-ECONOMIC STUDY IN TWO DISTRICTS OF WEST BENGAL CHITTARANJAN DAS	103
22.	A STUDY ON PUBLIC ATTITUDE AND CONTRIBUTION TOWARDS POVERTY ALLEVIATION L.VIJAY & M. GANDHI	109
23.	DETERMINENTS OF PEOPLE'S PARTICIPATION IN JOINT FOREST MANAGEMENT: A STUDY IN VISAKHAPATANAM DISTRICT OF ANDHRA PRADESH DR. D. NARAYANA RAO	112
24.	AN ECONOMETRIC FRAMEWORK OF POLYTHENE INDUSTRIAL COOPERATIVES IN TAMIL NADU GANDHIMATHY B	117
25.	THEORITICAL PERSPECTIVES OF DOMESTIC VIOLENCE: AN OVERVIEW RAIS AHMAD QAZI & MOHD YASIN WANI	122
26.	FDI INFLOWS IN INDIA TRENDS AND PATTERNS SIRAJ-UL-HASSAN RESHI	127
27.	WOMEN EMPOWERMENT AND PREGNENCY COMPLICATIONS ARCHANA KESARWANI	135
28.	A CRITICAL ANALYSIS OF MGNREGS USING MARSHALLIAN FRAMEWORK MOUMITA BAGCHI	143
29.	A STUDY ON SMALL RUMINANTS AS A SOURCE OF INCOME AMONG THE FARMERS OF PALLIPATTI PANCHAYAT M. ELAGOVAN	147
30.	INSURANCE LEADERS AND ENTREPRENEURS ON EMOTIONAL MANAGEMENT AND PSYCHOLOGICAL EMPOWERMENT DILJOT SOIN	150
	REQUEST FOR FEEDBACK	154

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

HOUSING IN RURAL INDIA: AN OVERVIEW OF GOVERNMENT SCHEMES IN KARNATAKA**DR. VILAS M. KADROLKAR****ASSOCIATE PROFESSOR****DEPARTMENT OF STUDIES & RESEARCH IN ECONOMICS****TUMKUR UNIVERSITY****TUMKUR****DR. NAGARAJ M. MUGGUR****ASST. DIRECTOR****CENTER FOR THE STUDY OF SOCIAL EXCLUSION & INCLUSIVE POLICY****MANGALORE UNIVERSITY****MANAGALAGANGOTTHRI****ABSTRACT**

India's desire to become the world's next big economic power is as real as the enormous challenges it faces in raising the social and economic well being of its rural populations. According to 2011 census, nearly 69 percent of India's 1.21 billion populations still lives in 6, 41,000 villages. If India is to be truly understood, it is the lives of these people that really count. Housing has been recognized as a basic human need. Housing offers individuals and families the privacy and security for healthy living. Adequate housing is considered by many to be a fundamental human right regardless of income level. It is a basic necessity for all, which cannot be denied in a fair and equitable society. Overall 25 percent of the population doesn't have proper housing facility in 2001, contributed by 14 percent in rural and 11 percent in urban area. Keeping in view, the shortage of houses especially in rural areas and the need to provide housing for all citizens, Government of India and Karnataka has taken a number of initiatives to improve the availability of houses in rural areas. In this paper, an attempt has been made for the planning of shelter provisions in different schemes and its allocation to economically backward and poor section of the society like SC/ST over a period of time in Karnataka.

KEYWORDS

Government, Housing, Population, Rural, Schemes.

INTRODUCTION

India's desire to become the world's next big economic power is as real as the enormous challenges it faces in raising the social and economic well being of its rural populations. Mahatma Gandhi said, 'India lives in the villages'. That statement is as true today as it was more than 64 years ago. According to 2011 census, nearly 69 percent of India's 1.21 billion populations still lives in 6, 41,000 villages. If India is to be truly understood, it is the lives of these people that really count. Many of the rural poor work the fields in agriculture and are employed by the few landowners who reside in their villages. Several others pursue caste-associated occupations like- priests, carpenters, blacksmiths, barbers, weavers, potters, oil-pressers, leather workers, sweepers and so on. Lately, with increased economic activity in nearby towns, many commute outside their villages every day to work as drivers, construction laborers, packers and in other industrial jobs. Some migrate to cities for months, leaving their families behind.

Housing is one of the top priorities for most people, regardless of their income levels. It is a basic necessity for all that cannot be denied in a fair and equitable society. Adequate housing is considered by many to be a fundamental human right. Housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the broader economy. Housing offers individuals and families the privacy and security for healthy living. The protection of individuals and families is directly dependent on the type of shelter they have (Majumder, 2007). Housing initiatives must be viewed in the background of the overall economic development and the needs of the people. However, for the poor even this most basic shelter may be beyond reach because they do not own land or because the cost of building materials and construction is too high. Poor people do not have the financial means to buy or construct houses with their savings, and therefore they live in their ancestral huts, those rented from landlords, or government-supplied houses. The National Housing Policy as advocated by the Global Shelter Strategy seeks to facilitate provision of affordable shelter for all by creating an enabling environment for housing by the State public agencies. Food, clothing and housing are required in that order for fulfilling the aspirations of the people. The demand for housing increases due to growth of population, rapid pace of industrialization and urbanization.

OBJECTIVE AND METHODOLOGY

The main objective of the paper is to understand various programs launched by Karnataka government for housing to the rural poor and allotment of houses under various schemes to the beneficiaries. The paper is based on the secondary information collected from published books, journals and reports published by the government. The paper is analytical in nature, as it gives glimpse of various programs. An attempt has been made for the planning of shelter provisions in different schemes and its allocation to economically backward and poor section of the society over a period of time in Karnataka.

INDIAN RURAL SCENARIO

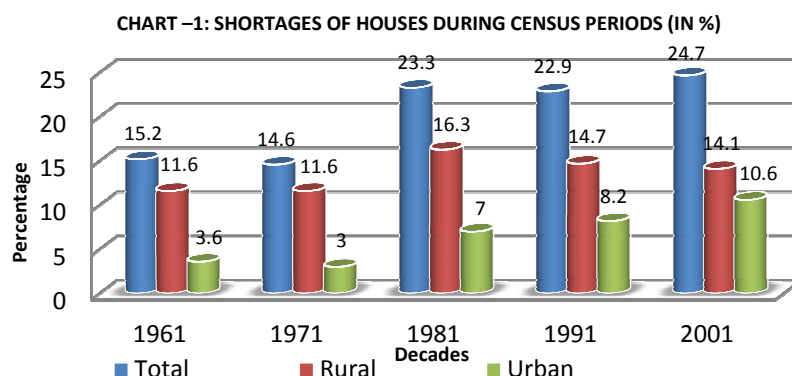
Rural housing has attracted considerable attention in the recent years just as much as the rural markets in general have. In a policy sense, recognition of housing deficiencies was at the centre of several rural development programs. After all, rural India accommodates over 833 million people according to 2011 census. There is of course heterogeneity within the 'rural areas'; some are fairly large and close to the urban centers. Some are small and remote. There are many in between the spectrum. Some villages are 'rich' as the average farm holdings may be large and there is irrigation. Likewise the rural housing needs are also varied depending on the needs of cultivators: e.g. space for storage of output and space for livestock.

There is no question of rural housing demand not rising as the overall economic growth is taking place. It is also well recognized that improvement and expansion in the rural housing stock would lead to gains in labor productivity and positive health benefits. There are, however, constraints to faster improvements. There are indeed policy measures to relax some of the constraints such as subsidies to the poor or support to drinking water supply schemes; there are also market developments such as innovations that help to bring down the cost of house construction. But there is also a central role that the village panchayats ought to play to make a positive difference to the quality of life in rural habitations.

According to the National Family Health Survey -2000, only 19 percent of the rural population lives in pucca (strong) houses, while the remaining live in kaccha (weak) and semi-pucca houses with mud walls and thatched roofs. Eighty-seven percent of homes in the villages do not have toilet facilities. Cooking is usually done inside the house under inadequate ventilation with biomass such as dried cow-dung, fire wood, dry weeds or crop residue, exacerbating the risk of tuberculosis.

SHORTAGE OF HOUSING

As of 2011, with an estimated population of 1.210 billion, India is the world's second most populated country after China. India occupies 2.4 percent of the world's land surface area but is home to 17.5 percent of the world's population. Various censuses have supported this with decadal growth rate of population. Growing population creates many problems, apart from housing. There is a shortage of houses required to the growing population (Chart-1). It is observed that total shortage of houses have grown up from 15 percent in 1961 to 25 percent in 2001; this has contributed mostly by increase in the shortage percent in urban and decline in the shortage percent in rural area. It is clear from the data that overall 25 percent of the population doesn't have proper housing facility in 2001, contributed by 14 percent in rural and 11 percent in urban areas. This is due to industrialization and urbanization.



As per the 2001 Census, 71 percent of the total population of India lives in the rural areas where the problem of housing shortage and the lack of civic amenities have become a serious cause for concern. The data released by the Census of India on Houses, Households, Amenities and Assets for 2001 indicate that total number of households in rural areas is 138.27 million as against the availability of 135.05 million houses, of which nearly 11.40 million houses were non-serviceable kutcha (temporary) houses needing replacement. Thus, we may consider requirement of houses in rural areas as 14.6 million units. Besides this absolute shortage, if congestion and obsolescence factors as also the damage of houses due to vagaries of nature such as cyclone/flood/earthquake etc., are taken into consideration, the housing requirement in rural areas is estimated to further increase to 24 million.

GOVERNMENT POLICIES

Several Initiatives at the centre and state levels have focused on "housing" as an integral part of the growth process. An assessment of the magnitude and nature of housing shortage in the state will determine the nature of policy prescriptions and policy interventions. Good and timely policy prescriptions help in establishing a well functioning and sustainable housing market (GOK-2009). Keeping in view the shortage of houses especially in rural areas, and the need to provide housing for all citizens, Government of India has taken a number of initiatives to improve the availability of houses in rural areas. The approach has been bi-pronged by making budgetary provision for upgradation of unserviceable *kutcha* houses and by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of cost effective, disaster resistant and environment friendly technologies in rural housing.

The important schemes implemented by the Government are

- (i) The *Indira Awaas Yojana* (IAY) is the flagship rural housing program of the Government being implemented since 1985-86.
- (ii) Credit-cum-Subsidy Scheme for Rural Housing launched in April 1999, which was merged with IAY from April 2004.
- (iii) Golden Jubilee Rural Housing Finance Scheme introduced in 1997.
- (iv) Innovation Scheme for Rural Housing and Habitat Development being implemented on project basis since 1999-2000.
- (v) Rural Building Centers launched in April 1999 with the objective of technology transfer / dissemination of information.
- (vi) National Mission for Rural Housing and Habitat to facilitate introduction of science and technology inputs, and
- (vii) Equity support to HUDCO to meet the requirement of economically weaker households in rural areas.

KARNATAKA GOVERNMENT HOUSING POLICIES AND PROGRAMS

The 'Working Group on Housing' for the preparation of the 'Tenth Plan Approach Paper' has observed that 90 per cent of the housing shortage relates to the poor and that there is a need to increase the supply of affordable housing to the low income groups through a proper process. This includes allocation of land, extension of funding assistance and provision of support services. All these issues identified by the Working Group related to the sphere of activity and responsibility of state governments and local bodies, and therefore, the success of the National Housing Policy depends largely on the efforts of state governments.

Providing housing for all and better living conditions for people across all market segments is a challenge before the policy makers and the institutions responsible for serving the sector. In this context, urban planning and governance structures are also critical components of any policy framework, needing to be made more effective, functional and responsive to the ground realities. The measures that would result in better funds position for the sector, with higher levels of investments and credits from different stake holding institutions. The core issue of 'adequate and affordable housing' has to be addressed through a multipronged strategy and program keeping in view, the market development, the institutional depth of the sector, the legislative and the legal environment in which the market operates, the trends in the housing and credit demand and supply, and the profile of the market segments most affected by houselessness.

TABLE - 1: GOVERNMENT HOUSING SCHEMES

Scheme	Launched	Objectives	Financial Assistance	Funding
Indira Awaas Yojana (IAY) (Centrally Sponsored Scheme)	1985 - 86	Houses for rural population living below poverty line with focus on SC/ST castes, freed bonded labourers, etc.	Maximum assistance of houses was Rs.20,000 including cost of smokeless chulhas, sanitary latrines and other common facilities and Rs.10000 for up gradation of house.	Central & State Governments (80:20 up to March 1999 and 75:25 from April 1999)
Ashraya Housing Scheme (AHS) (State Sector Scheme)	1991 -92	To develop and distribute sites to target population and to construct and distribute houses to those annual income less than Rs.8,400 up to March 1995 and Rs.11,800 thereafter.	Sites measuring 30'x 40' were distributed free of cost in rural areas. Subsidy of Rs.5000 was provided for construction of houses in rural areas up to 1994-95 and raised to Rs.10000 from 1995-96. Loan was limited to Rs.10000.	Fully funded by State Government
Dr. Ambedkar Housing Scheme (DAHS)(State Sector Scheme)	1991 - 92	For construction of houses by SC/ST population in rural areas.	To provide assistance in the form of subsidy of Rs.20000 for construction of houses.	Fully funded by State Government.

Source: AR (2002) –'Audit Report (Zilla Panchayats), Rural housing in Karnataka', P: 27.

Given the relatively low percentage of house ownership in the State, Karnataka had long recognized the significance of housing as an important component of the Minimum Needs Program. Indeed, Karnataka had launched a state-funded housing program for the poor through the Ashraya and Ambedkar housing programs in 1991-92 (Table-1), long before the National Habitat Policy was formulated. The state has one of the best housing programs in the country. The prominent housing programs of the state government are as under:

- o Rural Ashraya Housing Scheme including Navagrama Housing Scheme and the Pilot scheme of GPHP.
- o Urban Ashraya Housing Scheme.
- o Rural and Urban Ashraya Sites Schemes
- o Dr. Ambedkar Housing Scheme
- o Neralina Bhagya
- o Housing for Special occupational groups.
- o Hundred Housing Projects
- o Chief Minister's Model Town Housing Program (CMTHP)

The purpose of rural Ashraya and urban Ashraya programmes are to provide housing to the economically weaker sections with financial assistance and loan. The Dr. Ambedkar housing scheme is taken up for housing the socially and economically weaker Schedule Caste and the Schedule Tribes beneficiaries, to whom the houses are given free without any loan component. Under the special occupational groups housing program assistance is given to various categories of economically weaker sections persons in different occupations for construction of houses, in convergence with various housing programs of the central government. Under the Ashraya sites program sites are given free in rural and urban areas to economically weaker sections beneficiaries. Neralina Bhagya is a scheme for up-gradation of thatched roofs to tiled roofs, for which a subsidy of Rs. 5000 is provided per house.

Gram Panchayat Housing Scheme is being implemented as an experimental Scheme of housing for EWS in Gram Panchayat areas. Under this scheme financial assistance up to Rs. 20,000/- (including loan and subsidy) is provided; the subsidy for general category beneficiaries is Rs.10, 000/- and Rs. 20,000/- for SC / ST beneficiaries. The beneficiaries are selected only out of lists site less/house-less persons prepared by Gram Panchayats.

Navagrama Housing Scheme seeks to change the lives of the poor by facilitating them to move into new habitations or village extensions developed through community action, funded through convergence of schemes with construction labour paid for through the SGRY Programme. The "Nava Grama Ashraya Yojana", thus provides a framework for convergence of Ashraya housing scheme and SGRY, utilizing funds and food grains under SGRY to provide for infrastructure for houses under Ashraya. Nava Grama Ashraya Yojana is demand driven and Grama Panchayats have been encouraged to utilize the SGRY funds and food-grains under the component of providing village infrastructure to undertake the layout part of the Nava Gramas wherever Ashraya houses are constructed.

"100 Housing Schemes" was initially launched to provide 15,000 Sites and 13,500 Houses, at an approximate Cost of Rs. 850 Crores, with the Government's revolving Guarantee of Rs 100 Crores. The Implementation period was 21 months from the date of commencement. The key infrastructure features in the layout are as per the Town Planning norms.

Chief Minister's Model Town Housing Programme (CMTHP) envisages housing schemes for checking population congestion in towns and cities. As per this initiative, the Chief Minister's Model Town Planning Housing Programme was taken up for housing in hobli head quarters and other small towns with a population of 10,000 - 20,000 in association with the local bodies.

The state launched the ambitious 'One Million Housing Programme' in October 2000, which envisaged the construction of one million dwelling units in rural and urban areas during the period 2000-05, i.e. 2,00,000 houses each year. Rural housing has been given primacy with an annual target of about 1,70,000 -2,20,000 houses. The annual target for the urban programme was 30,000.

INSTITUTIONAL FRAMEWORK IN KARNATAKA

To implement the policies and programs of the government, it requires the institutional framework to implement the same. The institutional framework in Karnataka is depicted in table -2. Karnataka government has established four major institutions to provide housing facility to the rural poor.

TABLE -2: INSTITUTIONAL INFRASTRUCTURE FOR HOUSING DEVELOPMENT IN KARNATAKA

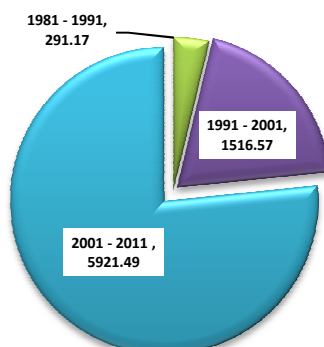
Agency	Year of Est.	Functions	Area of Operation and Target Group
Cooperative Housing Societies (CHS)	1909	<ul style="list-style-type: none"> To acquire land and develop residential layouts for the members. To Finance house construction of the members. 	Largely located in Urban areas and members of the societies.
Karnataka Housing Board (KHB)	1962	<ul style="list-style-type: none"> To prepare and execute housing schemes for the satisfaction of the labor housing. To develop sites and services and satellite towns 	Urban areas and All mean groups (economically weaker sections, LIG, MIG & HIG).
Karnataka Slum Clearance Board (KSCB)	1976	<ul style="list-style-type: none"> To identify and declare slum areas. To take up socio-economic survey in the identified schemes. To provide new houses and to upgrade existing houses of the slum dwellers. To provide basic amenities (drinking water, toilets, street lights, drains, roads community baths and toilets, etc) 	All slum areas in Urban areas and slum dwellers that generally consists of wage related migrants, casual wage cameras, construction workers etc.
Urban Development Authorities (UDAs)	1998	<ul style="list-style-type: none"> To prepare dent and action plans for the urban areas. To approach dent and building plans and residential layouts. To provide residential, commercial, industrial and civic amenities. To put up parks and playgrounds. To develop major infrastructure facilities. 	All distinct headquarters and all income groups.
Rajiv Gandhi Rural Housing Corporation Ltd. (RGRHC)	2000	<ul style="list-style-type: none"> To implement housing program for economically and socially weaker sections and specially occupation groups. To ensure smooth flow of funds and recovery of loans from the beneficiaries. 	Rural and Urban areas and all poorer sections including SCs/STs.

Source: KDR (2007) - 'Karnataka Development Report', P: 287.

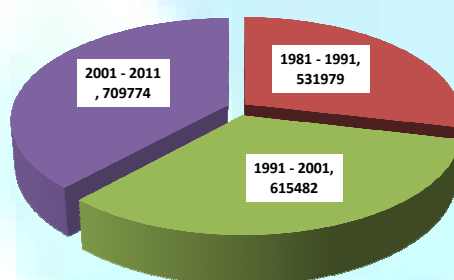
HOUSING SCENARIO IN KARNATAKA

Housing is measured as one of the merit goods and housing symbolizes many aspects of life. It is replica of human taste and an institution of social order and economic development. Therefore housing is considered as one of the important social infrastructure, which helps for overall development of the state. Karnataka is the eighth largest states to face the housing problem with 4.38 percent share in the total housing shortage of the country. The present order of the shortage of 6.62 lakh units in Karnataka is not only very well 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 states (Census, 2001). In all, about 7 percent of the total families are facing the housing shortage in the state as on 2001 as against 7.54 per cent in the entire country. The most disturbing reality is the higher incidence of the housing problem in rural areas. Rural areas are facing a total housing shortage of 4.86 lakh families @ 18000 units per district (Mahadeva, 2004). The rural housing shortages are around 73.41 percent as against 26.59 per cent (or 1.76 lakh units) in urban areas of the state (KDR, 2007).

Karnataka is the eighth largest state in India both in area and population. Nearly 69 percent of the population lives in rural areas (HHP, 2009). According to revised estimation of Tendulkar committee report, as on 2004 - 05, 37.2 percentage of people lived below the poverty line in India and in Karnataka it is 33.4 percent (37.5 and 26 percent in Rural and Urban area respectively) (GOI, 2009). It shows that there are more number of the population still facing poverty. Therefore, shelter is the one of the major minimum need for poor. In this regard the decade's wise government allocation of houses as well as financial assistance to poor in Karnataka through lights on the government's initiatives (see Chart – 2 and 3).

CHART -2: DECADE WISE FINANCIAL ALLOCATION TO HOUSING SCHEMES (RS. IN CRORES)

Source: Economic Survey of Karnataka various issues

CHART-3: DECADE WISE NUMBER OF GOVERNMENT HOUSES DISTRIBUTED TO THE POOR'S IN KARNATAKA (IN NO'S)

It is evident from Chart -2; various schemes have been supported by financial assistance of both state as well as central government. Rs.291.17 crores financial assistance has been provided for housing construction in 1981 to 1991 which rose to Rs.5921.49 crores during 2001 - 2011. Over a period of 30 years, from 1981 to 2011, the government has provided Rs. 7729.23 crores financial assistance for housing construction in the state. It shows the concern of the government to the housing problem.

It is evident from Chart -3, that the decade wise housing allocation in Karnataka is quite interesting. The state government has started number of housing schemes with the central assistance for construction of houses to economically poorest section of the society. During, 1981 to 91 the state distributed 531979 houses through different schemes to the poor. This increased to 709774 during 2001-2011. Indeed, from 1981 - 2011, 1857235 houses have been allocated to the poor from different schemes. It shows that the government has undertaken significant step to provide shelter to poor section.

CONSTRUCTION OF HOUSES UNDER DIFFERENT SCHEMES

Over the period of time, the government has introduced number of housing schemes in the state. Government of Karnataka implemented all these for economically weaker section and special occupational categories both in rural and urban areas (GOK, 2011). These schemes are functioning very effectively to identify the beneficiary and for providing housing facilities to them every year. The table-3 gives the glimpse of construction of houses under various schemes over the period of time.

TABLE – 3: CONSTRUCTION OF HOUSES UNDER DIFFERENT SCHEMES IN KARNATAKA

Schemes		1971-1981	1981-1991	1991-2001	2001-2011	Total	%
Janata Housing scheme	Without Finance	108426	-	-	-	108426	05.0
	HUDCO Assistance	148313	336800	-	-	485113	22.3
	Bank Assistance	-	43900	-	-	43900	02.0
Girijan Scheme		3751	6932	-	-	10683	00.5
Economically Backward Class Scheme		53583	111865	-	-	165448	07.6
Indira Awaas Yojana		-	32482	264026	86717	383225	17.6
Ashraya Scheme		-	-	351456	493161	844617	38.9
Rural Ambedkar Scheme		-	-	-	129896	129896	06.0
Total		314073 (14.5)	531979 (24.5)	615482 (28.3)	709774 (32.7)	2171308 (100)	100

Source: Economic Survey of Karnataka various issues

It is evident from the table-3, that the major housing schemes of the state have increased their allocation of houses to poor from year to year and from decade to decade. The Janata Housing scheme introduced three schemes like without Finance, Hudco Assistance and Bank Assistance schemes. In these schemes the

without finance scheme has been dropped in 1980-81, the Hudco Assistance schemes which was started during 1978-79 was dropped in 1991-92 and one more programme of the Janata Housing Scheme of Bank assistance, started on 1982-83 and dropped in 1984-85. These schemes totally contributed 29.3 percent of the total constructed houses in the state. The Girijana Housing Scheme has been launched on 1976-77 and it was dropped on 1992-93. This scheme supported 0.5 percent of houses that has been constructed. In the same time, one more housing scheme of Economically Backward Class made 7.6 percentages of total houses constructed.

1985 onwards there are number of Housing schemes of state government with the financial support from central government. These schemes are still in operation and constructing houses for rural as well as urban poor's. The Indira Awaas Yojana, a centrally sponsored scheme contributed total 17.6 percent of house construction. Ashraya, a state government sponsored scheme, for rural and urban poor scheme contributed total 38.9 percent. One more state government sponsored housing scheme (Dr. B.R. Ambedkar Rural housing scheme) has constructed 6 percent houses. The total decade wise houses construction has been increased from 14.5 percent in 1971-81 decade to 32.7 percent in 2001-2011 decade. Thus, it may be concluded that the Ashraya Rural and Urban has constructed highest number of houses in the state followed by Janata Housing scheme and Indira Awaas Yojana. The house construction under various schemes has been increasing from one decade to another.

DISTRICT WISE HOUSES CONSTRUCTED UNDER VARIOUS SCHEMES

The district wise total percentages of houses constructed in different government housing schemes in the year of 2009-10 is clear from the below table- 4. There are 30 districts in Karnataka. Within the 30 districts the highest houses allocated to Belgaum district followed by Tumkur, Bellary, Chitradurga, Mysore, Richur and Gulburga. Other than these districts, houses are constructed less than 4 percent. Udupi, Kodagu, Dakshina Kannada and Bangalore rural districts have been allocated houses less than 2 percent.

The total number of houses constructed by Indira Awaas Yojana in north Karnataka is 52.3 percent followed by Ashraya rural (41.3 percent). Within south Karnataka Ashraya Rural housing scheme constructed 50.7 percent of houses followed by Indira Awaas Yojana (38.1 percent). Ambedkar, Slum Development scheme and Ashraya urban constructed 5.3, 4.7 and 1.2 percent of houses respectively. For the total state, Ashraya Rural has constructed highest houses followed by Indira Awaas Yojana. In all housing scheme during year of 2009-2010, 48.4 percent houses constructed in south Karnataka, whereas it is highest 51.6 percent in north Karnataka. Compared to south Karnataka, economically backward and flood affected families are more in north Karnataka. Therefore, north Karnataka is still lagging behind in getting the minimum needs of house infrastructure.

TABLE - 4: DISTRICT WISE HOUSES CONSTRUCTED UNDER VARIOUS SCHEMES DURING 2009-10

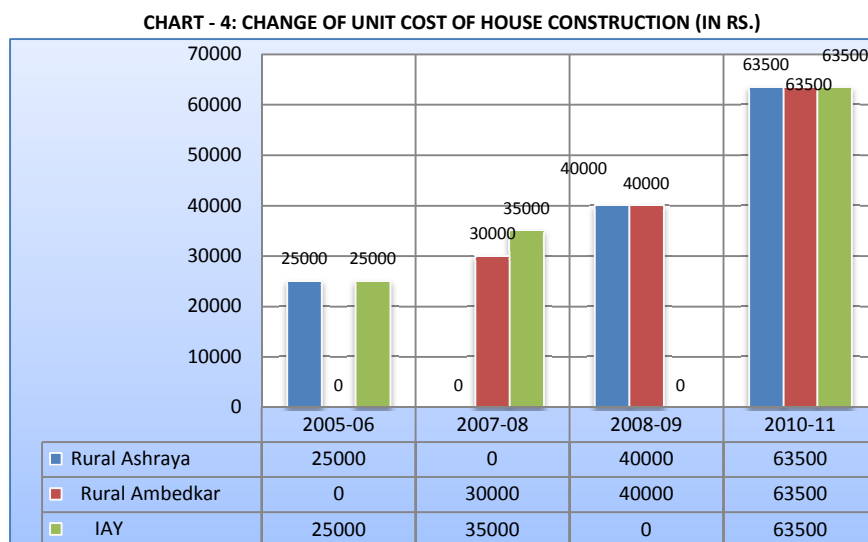
Districts	Ashraya Houses		Ambedkar Housing	Indira Awas Yojana	Slum Devt. Program	Total	Percent
	Rural	Urban					
Bangalore	1857	835	367	2042	1869	6970	2
Bangalore (R)	2147	0	338	2910	626	6021	1.8
Ramanagara	5836	28	415	1989	421	8689	2.5
Chitradurga	7670	414	1298	10852	55	20289	5.9
Davanagere	5709	352	698	4449	-	11208	3.3
Kolar	5304	0	583	3245	-	9132	2.7
Chikballapur	3418	88	471	2806	140	6923	2
Shimoga	5550	46	268	3318	-	9182	2.7
Tumkur	12611	75	1158	10092	-	23936	7
Chikmagalur	4936	0	270	2309	453	7968	2.3
Dakshina Kannada	2768	35	172	1604	-	4579	1.3
Udupi	2006	0	71	1130	-	3207	0.9
Hassan	6297	0	539	2854	1530	11220	3.3
Kodagu	2251	0	62	1418	-	3731	1.1
Mandya	5178	0	301	3020	660	9159	2.7
Mysore	7177	1	1028	6088	1964	16258	4.7
Chamaraj Nagar	3369	62	795	3141	-	7367	2.1
South Karnataka	84084	1936	8834	63267	7718	165839	48.4
S.K Percentage	50.7	1.2	5.3	38.1	4.7	100	
Belgaum	14615	445	963	19095	195	35313	10.3
Bijapur	5316	0	492	5799	-	11607	3.4
Bagalkot	4033	515	262	5432	-	10242	3
Dharwad	3083	117	138	4323	121	7782	2.3
Gadag	3763	170	229	2602	621	7385	2.2
Haveri	5656	145	437	4259	-	10497	3.1
Uttara Kannada	5318	24	94	4301	-	9737	2.8
Bellary	5988	8	721	15292	101	22110	6.5
Bidar	7533	0	1270	4349	85	13237	3.9
Gulburga	6883	62	751	6191	517	14404	4.2
Yadagiri	3833	370	335	4747	157	9442	2.8
Raichur	3401	75	910	10460	-	14846	4.3
Koppal	3711	268	440	5627	250	10296	3
North Karnataka	73133	2199	7042	92477	2047	176898	51.6
N.K Percentage	41.3	1.2	4	52.3	1.2	100	
State Total	157217	4135	15876	155744	9765	342737	100
State Percentage	45.9	1.2	4.6	45.4	2.8	100	

Source: Annual Report (2010) 'Rural Development and Panchayat Raj Department' P: 113.

CHANGE IN UNIT COST OF HOUSE CONSTRUCTION

Over period of time the Karnataka government have introduced number of housing schemes for economically weaker section and special occupational categories both in rural and urban areas and provided constantly increased the unit cost of each houses. The details of unit cost increased by the Government are given in chart-4. It is evident that the changed unit cost of house construction varies from year to year and across schemes in the state. The Rural Ashraya scheme has been fixed Rs. 20,000 in 2000-01 and later increased financial assistant up to Rs. 25000, 30000, 40000 and 63500 for 2005-06, 2006-07, 2008-09 and 2010-11 respectively in rural areas. Another two rural housing schemes, namely Rural Ambedkar scheme and Indira Awaas Yojana also observed similar increase. In fact, the financial assistance increased from Rs. 20,000 in 2000-2001 to Rs. 63,500 in 2010-11. One more program of the state government Urban Ashraya

have increased the financial assistance for housing construction in Urban areas from Rs.25,000 in 2000-01 to Rs.1,30,000 in 2010 -11. It seems that the increase of financial assistance in housing schemes of Karnataka have mainly taken place due to increase in cost of raw materials and cost of living.



Source: Economic Survey of Karnataka -2010-11, P: 401.

NEW HOUSING SCHEMES IN KARNATAKA

Government have also introduced new housing scheme apart from the earlier schemes like Pradhan Manthry Grameena Awas Yojana, Basava Vasathi Yojane, Vajpayee Urban Housing Scheme (Replacement of Urban Ashraya), Nanna Mane (Affordable Housing for Low income groups), Houses for Flood Affected Families (ESK, 2011). These housing schemes have been recently introduced for poor and economically backward category in the state.

A FAILING HOUSING PROGRAM

Despite the allocation of considerable funds by central and state governments, the housing program for the poor is failing for a number of reasons. The plan is ill-conceived, focusing on offering shelter as opposed to improving living conditions, and executed without sufficient thought about many inter-related considerations. While the government is the main promoter of housing schemes, several non-governmental organizations (NGOs) and social entrepreneurship ventures have also entered the arena. For the most part, NGOs have to rely on donor funds that are hard to come by, and therefore their contribution has not been significant. Social entrepreneurs who expect a certain return on their investment are focusing on lower-middle-class customers who are able to repay a mortgage or pay adequate rental; these investors have not found a suitable financial arrangement to offer housing to those who cannot pay the high interest rates (ranging from 18 – 36 percent) that are usually charged.

Currently, the total supply of new housing is far short of the 100 million units that are needed at the very least, if the goal is to offer adequate housing for every poor family. Bad construction and poor maintenance are causing the breakdown of houses that were built some time ago, adding to the need for substantial home improvement. Further, many homes were built without considering the size of the family or its likely new members, and consequently, they are simply too dense or congested. The average floor space of 38 sq. ft per individual, not including the space taken by cattle, creates a very unhealthy and uncomfortable indoor environment. The focus on offering houses as "shelters" has motivated the government to look for cheap construction without offering even basic necessities. Without a small separate kitchen and adequate cross ventilation, for example, the entire house is turned into a smoke stack not suited for human habitation. The absence of an adjacent toilet with each house is inconsistent with any reasonable concept of meeting minimum human needs. Unless existing houses are extended to include a separate kitchen with proper ventilation and a small toilet, they cannot be considered "livable" dwellings.

Additionally, government housing perpetuates the centuries-old practice of separation of residences based on caste. Instead of trying to break down this discriminatory practice, houses being built by the government for the "scheduled castes" ensure this separation. Further, the government has created a number of identical structures in new areas, effectively creating "scheduled caste colonies." It is hard to reconcile the government's official position concerning discrimination and human rights, and what it actually practices. Most poor people do not have the ability to apply for these benefits without the assistance of middlemen or the direct intervention of government officials. Such intervention is expensive for the beneficiary because it invites kickbacks, commissions and bribes. Further, government-built houses are usually substandard because of poor workmanship and use of defective materials.

CONCLUSION

Allocation of houses is one of the basic minimum requirements for poor people. In this regard, the Karnataka state have played significant role in the country. The government has undertaken many housing schemes for houseless families as well as poor, but some programs were not successful and some programs were misused, even though the government has introduced new schemes for poor like Indira Awas yojana, Ashraya yojana and Ambedkar Yojana. There are number of examples like two to three person of the same family have been benefited from housing schemes cases. On the other hand, budget allocation and amount has increased from year to year in the state. The almost poor families have got benefited and they are taking benefit from the government schemes still today. The present government has given much more importance for providing more houses to houseless poor. In the same time, government have undertaken lot of progresses for implementation of housing schemes, but still government has failed providing lack of infrastructure like electrical facility, drinking water, toilet and roads. The programs and schemes of government of Karnataka have helped many rural poor in getting house facility. Still there are some lacunas in providing housing to the rural poor.

REFERENCES

1. Annual Report, (2010) – "Rural Development and Panchayat Raj Department", Bangalore, P: 113.
2. ARZP, (2002) – "Audit Report (Zilla Panchayats)", Ch: II, Housing Development and Panchayat Raj and social welfare Departments, Rural housing in Karnataka, P: 27.
3. GOI, (2001) – "Census -2001: Tables on Households Amenities and Assets", Registrar General of India, Government of India, New Delhi.
4. GOI, (2009) – "Poverty Estimation for 2004-05", Planning Commission (Tendulkar Committee report), New Delhi.
5. GOK, (2001-2011) – "Economic Survey of Karnataka", Various Issues- 2001-2011.
6. GOK, (2009) – "Karnataka Housing and Habitat Policy- 2009 (Draft)", Government of Karnataka, Housing Department, Bangalore, P:4.
7. GOK, (2011) – "Economic Survey of Karnataka", Planning and Statistical Department, Government of Karnataka, Bangalore, Pp: 400 - 404.
8. http://en.wikipedia.org/wiki/List_of_states_and_union_territories_of_India_by_population, accessed on 14.1.2012 at 7.24 PM.

9. <http://housing.kar.nic.in/housing.pdf>, accessed on 14.1.2012 at 7.30 PM.
10. <http://knowledge.wharton.upenn.edu/india/article.cfm?articleid=4219>, accessed on 14.1.2012, at 4.05 PM.
11. KDR, (2007) – “*Karnataka Development Report*”, Planning Commission, Government of India, Published by Academic Foundation, New Delhi, Pp: 155 -156, 257 & 287.
12. Mahadeva, M.(2004) –“*Housing Problems & Public Action: Continued Incompatibility – Experience from a Southern State*”, Review of Development and Change, Madras Institute of Development Studies, Chennai, IX(1) January-June.
13. Majumder, Bhaskar (2007) –“*Rural Housing Policies & Practices*”, Rawat Publication, Jaipur, P: 1.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

