

CHAPTER - 14

RURAL DEVELOPMENT AND DECENTRALISED PLANNING



Summary

Rural development is essential as the majority of the population reside in rural areas of Karnataka. Decentralised planning for the economic development and effective implementation of rural development programmes is crucial as it results in achieving improved service delivery. This chapter therefore discusses key aspects of the rural development and decentralised planning.

There is substantial reduction in the gap between the demand for and supply of housing units leading to reduced incidence of houselessness in Karnataka in the last two decades. The incidence of houseless households is however high in the Kalyana Karnataka region (except Koppal), and the districts of Chikkaballapur and Dharwad. The policy suggestion is therefore to undertake periodic update in the number of houseless in the state and provide housing units by systematically addressing the governance issues especially in Kalyana Karnataka region.

Considerable investment on rural road infrastructure in Karnataka through various programmes with special focus on all weather roads resulted in as many as 77.51% of villages in the state having access to all weather roads. The poor access to all-weather roads was however noticed in the hilly districts of Dakshina Kannada, Uttara Kannada, Chikkamagalur and Hassan, and Raichur and Belagavi. This suggests that one-size-fits-all policy in the allocation of funds for road construction needs to be replaced by taking needs and preferences of citizens in grama sabhas and fund allocation according to such needs.

The proportion of persons provided with MGNREGS work to total demanding in Karnataka was 84.26% - almost on par with national average (84.75%). However, only a small proportion of households were able to have 100 days of work, which ranged from 0.1% in Kalaburagi to 2% in Vijayanagara. In views of the potential of MGNREGS in poverty reduction, the state government needs to develop appropriate monitoring and enforcement mechanisms to provide 100 days of wage employment to the poor households.

Regarding rural water supply and sanitation, there is a gap in providing adequate water (50 LPCD) in 91 taluks in the state. The proportion of population having safe and adequate drinking water in rural areas was low at 48.72% as compared to all India figure of 71.8%. In order to address the growing demand of water, water resources have to be conserved through convergence, planning through grama sabha and expanded watershed activities in rural areas. Access to individual toilets is good, but ensuring sustainable usage of toilets with good sanitation and hygiene practices is still the challenge. Inadequate sanitation facility with practice of open defecation can contaminate the water with faecal material and result in exposure to infections. NFHS-5 data for 2019-20 shows that the prevalence of diarrhoea was much above the state average in districts like Gadag, Kalaburagi, Davanagere, Bidar, Haveri, Vijayapura, Ramanagar, Koppal, Chitradurga. One-size-fits-all approach is to be replaced by awareness provision appropriate to regional and district variations in status of sanitation services. There is also need to increase the amount of assistance for the construction of quality toilets.

14.1 Introduction

An emphasis on rural development is essential given that the majority of the population (61.3% of the total population as per Census 2011) continue to live in rural areas of Karnataka. Decentralised planning for the economic development and effective implementation of rural development programmes is crucial as it results in achieving improved service delivery. This chapter therefore discusses key aspects of the rural development and decentralised planning. The chapter is presented in four sections. After this introduction, the first section describes key flagship rural development programmes (covering objectives, physical and financial targets) and the decentralised planning in Karnataka. In the next section, the gaps in the provision of key services to rural areas and challenges faced are presented. In the concluding section, the way forward is discussed in terms of changes required in the programme implementation, allocation and utilisation of funds, convergence of schemes and so on.

14.2 Key rural development programmes

14.2.1 Housing

Housing is basic need and essential security for every human being. In order to meet the growing demand for housing, successive governments have been pro-active in the formulation of housing policies and implementation of housing schemes such as Basava Vasathi Yojane, Pradhna Mantri Awas Yojane (G), Dr. B.R. Ambedkar Nivas Yojane, Devraj Urs Housing Scheme, to provide housing to economically weaker sections (EWS) of the society.

According to Socio Economic and Caste Census 2011, there were 40.62 lakhs of houseless households in rural areas of Karnataka, which varies across the districts (**Appendix 14.1**).

Rajiv Gandhi Housing Corporation Limited (RGHCL) has been established 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.

From 2000-01 to 2021-22 (up to end of November 2021) the RGHCL has built 42.58 lakh houses under various housing schemes and 2.18 lakh sites were distributed in rural areas (**Table 14.1**).

14.2.2 Basava vasathi yojane

In all, 27.81 lakh houses were constructed under the scheme (including those constructed under Rural Ambedkar nivas yojane) during the period 2000-01 to 2021-22 (up to Nov 2021). During the last three years (2018-19 and 2020-21), the total number of houses constructed was 272,973 - 5% more than the target of 260,000 houses. The target for the year 2021-22 is fixed at 70,000 houses; of these, 46.5% were completed by November 2021. District wise details are presented in **Appendix 14.2**.

14.2.3 Dr. B.R. Ambedkar nivasa yojane

This scheme providing housing facility to the houseless households belonging to Scheduled Castes and Scheduled Tribes in both rural and urban areas is implemented

since 2015-16. A subsidy amount of Rs.1.75 lakh and Rs.2 lakhs is being provided to households residing in rural and urban areas, respectively. During 2018-19 to 2020-21, only 62.7% (110,891 houses) of 177,000 targeted households were constructed. For the year 2021-22, as against the target of 30,000 houses, 17,442 houses have been constructed in rural areas by the end of November 2021. District wise break-up figures are provided in **Appendix 14.3.**

Table 14.1: Houses constructed under different housing schemes in the last two decades

Year	Houses Constructed under Social Housing Schemes						House Sites
	Rural Ashraya/ Basava Vasathi Yojane	Rural Ambedkar	Devraj Urs Housing Scheme	Dr. B.R. Ambedkar Nivasa Yojane	IAY/ PMAY (G)	Total	Rural
2000-13	1551165	156380			637125	2344670	173494
2013-14	207594	4101			98815	310510	4279
2014-15	185073	3313			104098	292484	8140
2015-16	113375	2704	4739		100514	221332	8021
2016-17	123535	0	14183	12813	96030	246561	6202
2017-18	127751	220	15634	95660	64690	303955	9047
2018-19	147081	44	6783	58883	56136	268927	3002
2019-20	64179	18	2782	24994	14682	106655	2537
2020-21	61651	0	2896	27014	11536	103097	2217
2021-22*	32535	0	2312	17442	7277	59566	1411
Total	2613939	166780	49329	236806	1190903	4257757	218350

Note: * Figures are shown up to November 2021.

14.2.4 Indira awas yojana/ Pradhana mantri awas yojane (Gramin)

Introduced in 1989-90, this Centrally Sponsored Scheme provides housing to rural houseless households below the poverty line. 60% of the target is earmarked for SCs/STs, 15% for minorities and remaining 25% for general category households. The subsidy amount fixed per house is of Rs.1.20 lakh, of which Centre share is Rs. 72,000 and Rs. 48,000 is State share. For SCs/STs, the State Government is providing an additional subsidy of Rs. 30,000. Of target of 1.27 lakhs, 82,354 houses have been constructed during the last three years ending with 2020-21. During the current year until Nov 2021, 7277 houses have been completed as against the target of 20,000. District wise progress is presented in **Appendix 14.4.**

14.2.5 Devraj Urs housing scheme

This scheme was introduced in 2014 to provide houses to rural and urban people belonging to special categories such as physically handicapped, leprosy cured persons, HIV affected families, devadasis, nomadic tribes, safai karmacharis, people affected by communal riots, exploits, free bonded labourers, widows, orphans living on foot-path,

transgender etc. The unit cost per house is Rs 1.20 lakhs for general category and Rs.1.50 lakhs for SC/ST beneficiaries.

During the last three years ending with 2020-21, 12,461 houses have been constructed as against the target of 18,000 houses. While the number of houses constructed was 2312 during 2021-22 (up to Nov 2021) against the target of 8000 houses under the programme. District wise progress is furnished at **Appendix 14.5**.

The State government has been incurring considerable expenditure on the above housing schemes have been increased year by year. From 2000-01 to 2020-21, the State has spent Rs. 33,817.40 crore, of which Rs.11,164.07 crore on centrally sponsored and Rs. 22,653.33 crore on the State sponsored EWS housing schemes.

14.2.6 House site

For site-less households belonging to Economically Weaker Sections in the State, the Government provides house sites. In the last two decades from 2000-01 to 2021-22 (up to Nov 2021), the government has distributed 218,350 sites in rural areas. The sites with dimension of 30X40 are provided at free of cost and beneficiaries are selected through Grama Sabha. District wise sites distributed during the last 3 years are given at **Appendix 14.6**.

During the period 2016-17 to 2020-21, the Government spent total expenditure of Rs.48.81 crores under Rural House Sites and Rs.22.04 Crores under Infrastructure works. Against the target of 20,000 house sites 9167 sites have been distributed from 2018-19 to 2021-22 (up to November 2021).

14.3 Rural infrastructure development

14.3.1 Karnataka rural infrastructure development ltd

The Karnataka Rural Infrastructure Development Ltd (KRIDL) (formerly known as Karnataka Land Army Corporation Ltd) aims to undertake and carry out all types of rural development works either entrusted to it by government departments, Local Bodies, and other institutions, individuals etc., or on its own, and to provide assistance, advice and services, including capital resource and technical, managerial and other services. It also aims to eliminate middlemen i.e., Contractors, in the construction of rural development works to avoid exploitation of the rural poor, thereby passing on the full worth of money to the people.

KRIDL concentrates on labour intensive infrastructure works which are vital for development by providing employment opportunities to rural unemployed and underemployed to improve their economic conditions. It undertakes civil construction of tanks, irrigation works, low cost housing, drinking water, roads, culverts and buildings etc., in rural areas employing rural youth. The works are being executed directly at Government Scheduled Rates without the involvement of contractors. The Organisation is a designed agency of the State Government for the purpose of departmental execution of works.

The subscribed Share Capital of the Company is Rs.12.25 Crores. During the financial year 2020-21, the Company has recorded a turnover of Rs.3654.84 Crores with a net profit of

Rs.294.89 Crores (Provisional). The Company has achieved a progress of Rs.2467 crores during the period April 2021 to November 2021 (provisional) and expected a net profit of Rs.224 crores up to end of November 2021 (2021-22) (provisional).

14.3.2 15th Finance commission grants

15th Finance Commission Grants have commenced from 2020-21 and will continue to be provided with financial assistance up to 2024-25.

The total amount allocated by the 15th Finance Commission to rural local bodies for the year 2021-22 was Rs.237,700 lakhs; of which, allocations to Gram Panchayats, Taluk Panchayats and Zilla Panchayats are Rs.202,045 lakhs (85%), Rs.23,770 lakhs (10%) and Rs.11,885 lakhs (5%), respectively.

Of the total allocation of Rs.237,700 lakhs to rural local bodies for 2021-22, the amount released was Rs.101,022.50 lakhs to grama panchayats, Rs.11,885.00 lakhs to taluk panchayats and Rs.5,942.50 lakh to zilla Panchayats. The released amount has been utilised by the end of November 2021.

14.4 Rural water supply

14.4.1 National rural drinking water programme (NRDWP)

Rural water supply schemes are taken up under NRDWP to provide adequate and safe drinking water to the rural Population. Until the 12th Five year Plan the basic minimum need was 40 lpcd. From 12th Five year Plan, the focus has shifted to provision of piped water supply. The vision for rural drinking water supply in the Strategic Plan of the Ministry is to cover all rural households with safe piped drinking water supply @ 70 lpcd and there is a large population that has to be provided with higher service levels, as an interim measure the norm is 55 litres per capita per day (lpcd) for humans to meet the following requirements:

Purpose	Quantity (lpcd)
Drinking	3
Cooking	5
Bathing	15
Washing utensils and house	10
Ablution/Toilets	10
Washing of Clothes and uses	12
Total	55

- ❑ **Fully Covered habitations (FC):** These habitations, in which the coverage supply of drinking water is equal to or more than 55 lpcd, (litres per capita per day) are called “fully covered” habitations.
- ❑ **Partially Covered habitations (PC):** Those habitations in which the average supply of drinking water is less than 55 lpcd and equal to or more than 10 lpcd, are called “partially covered” habitations.

- ❑ **Not Covered habitations (NC):** Those habitations, in which the average supply of drinking water is less than 10 lpcd, are called “Not covered” habitations.

As on 2021, the drinking water infrastructure of the State comprises 35024 bore wells fitted with hand pumps and 28483 piped water supply schemes. Under Rural water Scenario in Karnataka there are 28657 rural villages in the state. The financial progress under NRDWP from 2017-18 to 2021-22 (upto Nov. 2021) is, of Rs. 12651.84 crores as against the allocation of Rs. 14357.38 crores.

14.4.2 Water quality monitoring and surveillance programme (WQM&SP)

Under Jal Jeevan Mission (JJM), water quality monitoring has been given utmost importance, as the water quality needs to be monitored on a regular basis to ensure potable water is supplied to the rural households. There are about 180,000 rural public drinking water sources established in the State.

At present, there are 30 District level water quality testing laboratories and 47 Sub-divisional/Taluka level water quality testing laboratories in the state. These laboratories undertake analysis of totally 13 physico-chemical and microbiological parameters for the drinking water sources.

Field water testing kits have been distributed to all the 5,962 Gram Panchayats to test the water during pre and post-monsoon seasons. Training is also imparted to Village Water and Sanitation Committee (VWSC) for testing water quality using the kits.

For 2021-22 an amount of Rs. 207 crore is allocated under NRDWP for support activities like information, education and communication and water quality monitoring & surveillance of which, Rs. 12.85 crore has been spent for support activities and Rs. 5.68 crores has been spent for water quality monitoring and surveillance programme up to the end of November 2021.

14.4.3 Multi village scheme project

Drinking water supply schemes under Jal Jeevan Mission (JJM) have been formulated in rural areas with surface water as source to tackle water quality problem. Habitations having chemical contamination like Arsenic, Fluoride, TDS, Nitrate and Iron in drinking water are provided safe drinking water after treating the surface sources.

543 MVS schemes including KUWS&DB schemes costing Rs.10945.40 Crores are approved (under NRDWP, 13th Finance and Jal Nirmal) of which 474 schemes were completed with an expenditure of Rs. 5655.63 crore. The remaining 99 schemes are under progress with an estimated cost of Rs.11,909.22 Crores. During 2021-22, it is targetted to cover 41 MVS schemes covering 1653 habitations.

14.4.4 Water purification plant

Water Purification plants are being installed in rural habitations by Rural water supply department, through KRIDL, Co-operative societies/institutions and also utilizing MP/MLA/ZP/TP/GP/CSR Grants. Totally 18,958 Water Purification Plants have been approved of which 18,465 have been installed and commissioned upto the end of November 2021.

14.4.5 Jaladhare

The State Government is implementing “Jaladhare” project in a phased manner at an estimated cost of Rs 53,000 Crore over a period of 7 years to provide safe and sustainable safe drinking water at the rate of 55 LPCD for the rural areas, by drawing water from rivers or reservoirs. Four districts viz., Mandya, Vijayapura, Dharwad and Raichur have selected in under first phase.

During 2021-22, an amount of Rs.6366.85 crore (RE) was allocated; of which Rs.6.96 crore was utilised (up to the end of Nov 2021) by covering 19 non quality affected habitations and 1387 quality affected habitations under MVS scheme.

14.4.6 Jalamrutha project

During the year 2018, the state government had declared nearly 140 taluks as drought affected areas since the state had continued to face the severe drought in the previous years. In order to mitigate the drought situation and to conserve the water the state government has declared the year 2019 as “Jalavarsha” or “Water year” to spearhead the Jalamrutha movement.

The Jalamrutha scheme will involve in rejuvenation of all water sources within the Geo hydrological boundary line, creation of new water sources and greening and also Geo-Tagging of all water bodies through Jalamrutha mobile App all over the state. This is being implemented under major slogans viz., Water Literacy, Rejuvenation of Water Bodies, Water Smart Use and Afforestation programmes. Rejuvenation of 14000 traditional water bodies, 37000 lakes, 12000 multi-arched check Dams and about 20000 water conservation works under NRMS (Natural Resource Management Systems) have been taken up.

14.4.7 Jal Jeevan Mission (JJM)

Government of India has launched “Jal Jeevan Mission” during 2019 in order to provide safe and adequate drinking water to all rural households. The main objective of this Mission is to provide functional household tap connection (FHTC) to all the rural households by 2024.

Under centrally sponsored Jal Jeevan Mission, Government of Karnataka has launched new programme Called “Mane manege Gange” and intended to provide Functional Household Tap Connections (FHTC) to all rural households by 2023 at the rate of 55 LPCD in the State.

For 2021-22, it is targetted to provide 25.17 lakhs new FHTCs with an estimated cost of Rs. 8196.96 crore. 13.04 lakh new FHTCs are provided upto the end of November 2021.

14.5 Rural sanitation

Swachh bharat mission (SBM)

The baseline survey, conducted in 2012, reported that of 70.26 lakh households in Karnataka, 24.84 lakhs households had toilets and 45.42 lakh households were not having toilets. Individual Household Latrines (IHHLs) were constructed for all the

households that were reported to be without toilets by 19th November 2018 and Rural Karnataka was declared as Open Defecation Free on 19th November 2018 on the eve of World Toilet Day.

The biggest challenge is to sustain the Open Defecation Free Status. In order to sustain the Open Defecation Free Status and to work on ODF-Plus activities, the Ministry of Jal Shakti, Department of Drinking Water and Sanitation has obtained approval from the Union Cabinet for implementation of Swachh Bharat Mission-Gramin (SBM-G) Phase II from 2020-21 to 2024-25. The project outlay is Rs.416 crores for the year 2021-22. The key objective of Phase II is to sustain the ODF status of villages and to improve the levels of cleanliness in rural areas through solid and liquid waste management activities, making villages ODF Plus. The above objective is to be achieved through continued communication aimed at behavioural change and capacity strengthening at all levels. The responsibility of implementation of SBM(G) programmes and activities fully vests with the Gram Panchayat institutions.

The following ODF-S (Sustainability) and ODF-Plus activities are being undertaken.

1. Construction and usage of Individual Household Latrines (IHHL)
2. Construction of Community Sanitary Complex (CSC)
3. Solid and Liquid Waste Management (SLWM)
4. Material Recovery Facility (MRF)
5. Construction of Faecal Sludge Management (FSM) Unit.
6. Construction of GOBARDHAN Unit
7. ODF-S and ODF-Plus centric Information, Education and Communication, and Training activities.

Details of physical and financial progress achieved for the years 2017-18 to 2021-22 under SBM (G) (by the end of November 2021) are provided in **Table 14.2**. During the last five years, 26.82 lakhs of individual toilets were constructed. Of 1.05 lakh IHHLs to be constructed in 2021-22, the total number constructed by November 2021 was 0.74 lakh IHHLs.

Out of the 5962 Grama Panchayats, 5571 Gram Panchayats where there is availability of land for solid waste management, detailed project reports for solid waste management were approved. At present, in 3276 Gram Panchayats, solid waste management units are in operation and steps are being taken to ensure that SWM units are operational in all Gram Panchayats. The mission aimed to construct 200 community/public toilets in the current year and 231 community/public toilets are being constructed to meet demand.

In 2021-22, the aim was to provide liquid waste management in 7003 villages. Detailed project reports have been prepared for 4365 villages and work is under progress.

Table 14.2: Progress made under SBM(G) during the last five years

Year	IHHLs	Community Sanitary Complexes	Solid & Liquid Waste Management (GP)	School	Anganwadi	Release (Central & State) Rs. in lakhs	Expenditure (Central & State) Rs. in lakhs
2017-18	1423385	131	-	-	-	156325.43	142698.08
2018-19	747499	531	115	-	-	180968.61	105847.59
2019-20	256982	187	312	488	1978	57029.21	44597.35
2020-21	179188	517	223	-	-	45550.53	35622.16
2021-22 (end of Nov-2021)	74756	231	1090	-	-	-	25912.71
Total	2681810	1597	1740	488	1978	439873.78	354677.89

14.6 Rural energy : Institutional support for rural energy development

Mahatma Gandhi Institute of Rural Energy and Development (MGIREED) primarily carries out awareness and capacity building programmes on rural energy and sustainable rural development including renewable energy, energy conservation, environment protection, rain water harvesting, improved cookstoves, forestry, etc. Capacity building inputs were provided to the elected representatives of rural local bodies, officers of RDPR & other related departments, school & college students, teachers, NGO, SHGs, general public, etc.

During 2020-21, 560 Training/ Skill Development programmes were organised covering 30,212 participants. An amount of Rs. 572.84 lakhs has been spent towards administrative, training and Rural Heritage Park Civil Works expenses. For 2021-22, Rs.338 lakhs is provided, of which Rs.169 lakhs has been released. 119 trainings of 5-days residential training for SHG/GPLFs on Solid Waste Management were held covering 3642 participants by incurring an expenditure of Rs.292.23 lakhs (up to the end of November 2021) on training, administration and rural heritage park civil works.

14.7 Rural communications

Improvement of rural roads and their maintenance is being taken up under Pradhan Manthri Gram Sadak Yojane (PMGSY), Namma Grama Namma Raste Yojane (NGNRY), Chief Minister Gram Sadak Yojane and RIDF schemes.

14.7.1 Pradhana manthri gram sadak yojana (PMGSY)

PMGSY was launched with an objective to provide rural connectivity by way of all weather roads to eligible habitations having a population of 500 and above. Under this programme, Rs.80 crore was allocated (including maintenance of PMGSY roads) of which Rs. 40 crore was spent for maintenance of 1392.71 kms of road length as on November 2021.

14.7.2 Namma grama namma raste yojane (NGNRY)

Namma Grama Namma Raste Yojane was launched with an objective to provide rural connectivity as per PMGSY guidelines. Since the inception of the scheme, Rs.9122.78

crore has been spent and 18680.71 kms of road length has been asphalted up to November 2021.

During 2021-22, an allocation of Rs. 101.18 crore was made for rural connectivity and maintenance of roads. Up to end of November 2021, 6026.54 kms of road length has been connected and maintained by incurring an expenditure of Rs. 59.01 crore.

14.7.3 Mukhya mantri gramina raste abhivruddi yojane

Under Mukhya Mantri Gramina Raste Abhivruddi Yojane (Head of Account-3054) a sum of Rs.20000 lakhs have been provided in the annual budget for 2021-22. The funds so provided have been allocated to Zilla Panchayats for maintenance of rural roads.

14.7.4 RIDF NABARD - 21 (2015-16) to 24 (2018-19)

Government of India has created the Rural Infrastructure Development Fund (RIDF) in NABARD under which rural connectivity works are undertaken. During the years 2015-16 to 2018-19, road works ranging from 108 to 153 were approved. Similarly, bridge works were also approved during two years (2016-17 and 2017-18). Table 14.3 provides the details of the works and amount approved by the government under RIDF NABARD programme for the years 2015-16 to 2018-19. It can be seen from **Table 14.3** that most of the approved works were completed. A small number of works ranging from 2 to 7 were dropped as these works were taken up by the other departments. During 2016-17, 194 Minor Irrigation works for Rs.8520.05 lakhs was approved. Of which, 186 tank works were completed, 8 works were dropped due to various reasons.

Table 14.3: Progress of works approved under RIDF NABARD programme for the years 2015-16 to 2018-19

RIDF NABARD (Rs. in lakhs)	Amount approved	No. of works			Total no. of works approved
		Completed	In progress	Dropped	
Road works					
21 (2015-16)	6274.50	102	-	6	108
22 (2016-17)	5220.50	108	-	2	110
23 (2017-18)	7292.80	108	1	7	116
24 (2018-19)	15023.75	140	6	7	153
Bridge works					
21 (2015-16)	-	-	-	-	-
22 (2016-17)	634.00	11	-	3	14
23 (2017-18)	370.00	5	-	-	5
24 (2018-19)	-	-	-	-	-

Under this NABARD scheme, a grant of Rs.20254 lakhs has been allocated for rural roads in the annual budget during the year 2021-22. A grant of Rs. 562.59 lakhs has been released and Rs. 377.66 lakhs has been spent to construct the length of 38.81 kms of rural roads until the end of December 2021.

14.8 Wage employment programme

Mahatma Gandhi national rural employment guarantee scheme (MGNREGS)

MGNREGS was started in 2006 and rolled out in a phased manner to cover all the districts of the rural areas of the entire State by 2008. In 2006-07, 5 districts were covered and another 6 were covered during 2007-08 and the remaining during 2008-09. During 2009-10, Yadgir was carved out of Gulbarga district thus totalling to 30 districts. Recently, Vijayanagara was carved out of Bellari district during 2021-22. In the current year, 31 districts are covered under MGNREGS in the state.

The main objective of MGNREGS is to enhance livelihood security in rural areas by providing 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The other objectives are generation of productive assets, protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity among others. The scheme is being implemented as centrally sponsored scheme on a cost sharing basis between Centre and State Governments in the ratio of 90:10. Labour and material ratio has to be maintained at 60:40. The wage portion is fully (i.e. labour) borne by Government of India, whereas material portion has to be borne by Central and State Governments in the ratio of 75:25.

As on November 2021, an amount of Rs. 4865.03 crores was spent and 12.45 crore person days of employment was generated through which 30.83 lakh households were provided employment. Progress achieved under MGNREGS is given in **Tables 14.4** and **14.5**. Given that the labour budget approved by the Ministry of Rural Development was 1300 lakh person days, the state has almost exhausted labour budget provided. As there is need for additional labour budget, the state government has submitted a proposal for implementation of works for three more crore person days of employment, for which approval is awaited.

Table 14.4: Progress achieved under MGNREGS

Year	Available funds (in crores)	Expenditure (Rs. in crores)	Person days (in lakh)	Employment provided to households (in lakhs)	Works (numbers in lakhs)		
					Under-taken	Completed	Under progress
2020-21	6155.55	5617.47	1486.97	30.21	8.48	4.03	4.37
2021-22 up to end of Nov 2021	4739.79	4865.02	1245.50	30.83	13.11	3.88	9.21

* As per MIS NREGAsoft

Table 14.5: Physical progress under MGNREGS

Programmes/ Schemes	Unit	Progress achieved in 2020-21	Progress achieved in 2021-22 (up to Nov-21)
Job cards issued (since inception)	Lakh	68.72	75.51
Person days generated	Lakh	1090.99	1245.00
Households provided employment	Lakh	26.41	30.87
Households completed 100 days of employment	Number	21614	21927
Average no. of person days provided per household	Number	41.31	40.47

14.9 Rural governance and planning

The rural development schemes discussed above are to be implemented by the decentralised government, which is expected to have the following advantages. First advantage is the close proximity to the people and information advantages; with this, the decentralised government is expected to have accurate and cost-effective information on the needs and preferences of the citizens in its jurisdiction. Second, such information would enable the decentralised government to prepare need-based decentralised plans by involving the citizens, especially the poor and disadvantaged in the implementation of programmes and the delivery of basic services, local development, and poverty alleviation. Third, the participation of people in the planning leads to resource mobilisation, efficiency and equity in the delivery of key services. Fourth, there would be incentives for elected leaders to implement the plans in an effective manner as this is likely to help them to get re-elected, and regular elections will provide an opportunity to citizens to defeat non-responsive and non-performing leaders, thereby leading to the accountability of the local government to its citizens (Rajasekhar 2022).

In India, accordingly, the 73rd Constitutional Amendment Act was passed in December 1992, which came into force as the Constitution (73rd Amendment) Act, 1992, on 24 April 1993. The 73rd Constitutional Amendment Act provided Panchayati Raj Institutions (PRIs) statutory status to become an integral part of our polity as 'institutions of self-government'. PRIs have been assigned the functions of preparation and implementation of Plans to ensure economic development in rural areas and to ensure social justice in the distribution of benefits of such development process.

14.9.1 Decentralised Planning in Karnataka

After the 73rd Amendment to the Constitution, Karnataka was the first state to comply with the 73rd Constitutional Amendment Act by passing the Karnataka Panchayat Raj Act, 1993. The Act provides for a three-tier structure of PRIs namely Zilla Panchayat, Taluk Panchayat and Gram Panchayat. To carry out the entrusted functions each Gram Panchayat with population of less than 8000 is provided with an annual grant of Rs.10 lakhs. Grama Panchayats with more than 8000 population are provided an increment of

Rs.1 lakh for every 1000 population. During 2021-22, the total allocation to Grama Panchayats was Rs. 902.99 crore. GPs also have powers to levy tax on buildings and lands, levy water rate, tax on entertainment, vehicles, advertisement and hoarding and collect market fee, fee on bus stands and on grazing cattle. Both the Taluk and Zilla Panchayats are allowed to charge fee on their property used by others and they do not have powers to levy taxes. In addition, both the Grama Panchayats and the Taluk Panchayats get proceeds from cess on land revenue, surcharge on stamp duty levied by the State Government. Except for these, the panchayats have to depend solely on the resources transferred from the Government.

14.9.2 Functions of PRIs as per the Activity mapping

The State has evolved 'Activity Mapping' which visualizes that both Zilla Panchayats and Taluk Panchayats as planners, facilitators and owners of common executive machinery, Grama Panchayats as the cutting edge of local service provision, and Grama Sabha and Ward Sabhas as instruments of downward accountability.

The powers and functions of the Grama, Taluk and Zilla Panchayats have been listed in sections 58, 145 and 184 of KPR ACT, 1993, respectively. As per the three schedules (I, II, III) the panchayats are authorised to carry out functions such as preparation of annual plans, annual budgets and sectoral schemes for promotion of agriculture, animal husbandry, rural housing, drinking water, roads and bridges, rural electrification, education, rural sanitation, public health, women and child development, social welfare, public distribution system, maintenance of community assets, co-operative activities and promotion of libraries. Section 309 of 1993 Act provides for the preparation of development plan by the grama panchayats, taluk panchayats and zilla panchayats. Further, Section 310 of the Act makes it mandatory for the state to constitute District Planning Committees (DPCs) in each district which are required to consolidate the plans prepared by the panchayats and municipal bodies and to prepare the draft district development plan of the district by taking into consideration of the needs of the spatial planning, physical and natural resources and the level of infrastructure development.

The PRIs prepare the action plans as per the allocations, discuss them in the various Standing Committees and place them in the general body meetings and seek guidance of the District Planning Committees after which the implementing officers start executing the plans/programmes. In the preparation of plans the ward sabhas and grama sabhas play a crucial role and their recommendations and suggestions do figure in such action plans emphasising the fact that the plans so prepared are the by-product of people's wishes and demands. Thus, the entire planning process can be termed as "Participatory planning processes".

In Sections 309(4) and 309-A to 309-H of KPA Act 1993, it is clearly mentioned the strategy to follow in preparing the development plan from the grassroots level Janavasti Sabha. These planning proposals have to be scrutinized at the Gram Panchayat level and also in development committees constituted at GP, TP and ZP levels. Vision plan has to be prepared at the Gram Panchayat level on the basis of the necessity and available Grants.

14.9.3 Grama panchayat development plan (GPDP)

The recommendations of the 14th Finance Commission provided an opportunity for strengthening the preparation of decentralised plans across the country. During the

same period, the state initiated the process of bringing in major amendments to the Karnataka Panchayat Raj Act, 1993. As per the amendment, Grama Sabhas are empowered for the preparation, monitoring and evaluation of decentralised plans. Based on the recommendations, the State initiated the process of preparation of Grama Panchayat Development Plan which was named as Namma Grama Namma Yojane.

The process envisaged that the Resource Envelope at the Grama Panchayat was well defined by incorporating funds received by the Grama Panchayats under the GP Resource Envelope.

14.9.4 Challenges and gaps

The information on objectives of key rural development programmes along with physical and financial targets for 2021-22 was presented in the previous section. An analysis of outputs and outcomes of these key rural development programmes, and linking the same with sustainable development goals would have been ideal method to identify gaps in translating outputs into outcomes and into long-term development goals. However, due to the paucity of data, this analysis could not be done in this chapter. Instead, the gaps in the provision of key services to rural dwellers and challenges faced in this regard are discussed below.

14.10 Housing

Karnataka, being the progressive state, formulated several policies and programmes to provide housing to rural dwellers. These have contributed significantly to the reduction of houselessness in rural Karnataka. The data provided by RGHCL show that the corporation constructed 42.58 lakh houses during the period 2000 to 2021 (up to November) under various housing programmes. This performance in terms of output achieved under the housing programme is impressive.

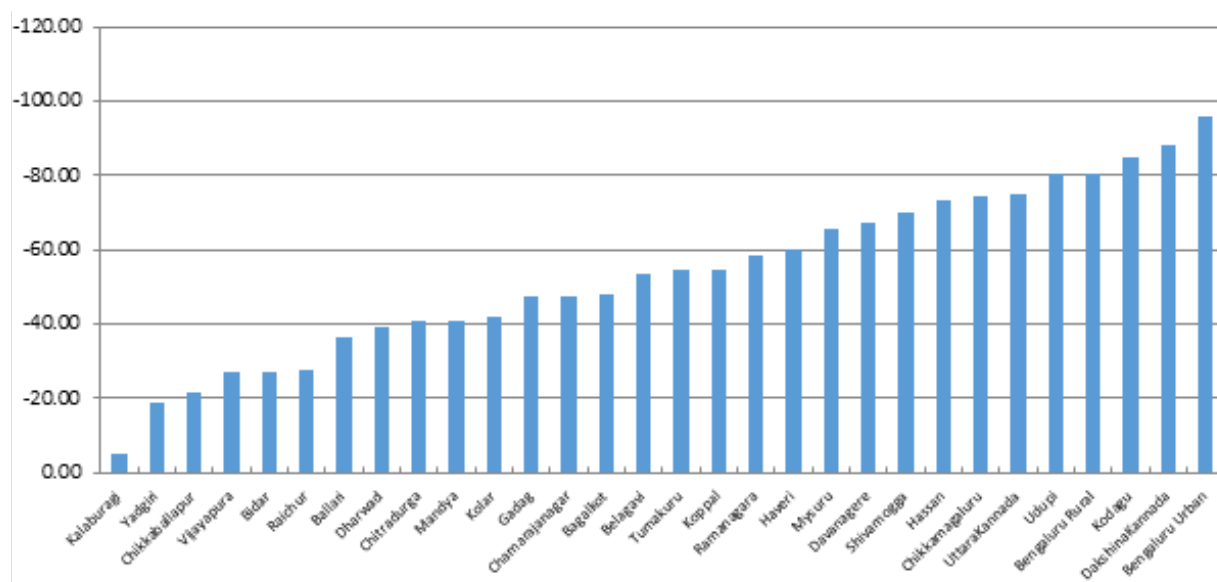
According to SECC data, collected in 2011, the total number of houseless households was 40.62 lakhs. The survey by RGHCL in 2020 revealed that the total number of houseless households was 18.71 lakhs in Karnataka. This is again impressive performance; the total number of houseless households declined from 40.62 lakhs in 2011 to 18.71 lakhs in 2020. There is thus substantial reduction in the gap between the demand for and supply of housing units leading to reduced incidence of houselessness in the state in the last two decades.

However, there is still a gap in the provision of housing to the rural poor. As many as 18.71 lakh households reported that they do not have house. It is therefore important to identify the districts where the gap is significant. For this purpose, a comparison between the status of houseless households across the districts in 2011 and 2020 is made in **Figure 14.1**. In this figure, data on the extent of decline in the number of houseless households are presented. Figure shows that:

- ❑ The decline in houseless households was very impressive and ranged between 80 to 100% in five districts namely Bangalore Urban, Dakshina Kannada, Kodagu, Bangalore Rural and Udupi.

- ❑ The decline in houseless households was impressive and ranged between 60 to 80% in seven districts namely Uttara Kannada, Chikkamagaluru, Hassan, Shivamogga, Davanagere, Mysuru and Haveri.
- ❑ The decline in houseless households was good and ranged between 40 to 60% in ten districts namely Ramanagara, Koppal, Tumakuru, Belagavi, Bagalkot, Chamarajanagar, Gadag, Kolar, Mandya and Chitradurga.
- ❑ The decline in houseless households was poor and ranged between 20 to 40% in six districts namely Dharwad, Ballari, Raichur, Bidar, Vijayapura and Chikkaballapur.
- ❑ The decline in houseless households was very poor and less than 20% in two districts namely Yadgiri and Kalaburagi.

Figure 14.1: Percentage difference between number of houseless households in 2011 and 2020



Thus, the incidence of houseless households is very high in the Kalyana Karnataka region (except Koppal), and the districts of Chikkaballapur and Dharwad. The study by Rajasekhar, Babu and Manjula (2018) which examined the implementation of three housing schemes in five Karnataka districts while noting that the targeting is reasonably successful conclude that the problems such as corruption in the sanction of housing benefits and release of instalments and the influence of rural elite come in the way of the poor accessing housing benefits.

14.10.1 Rural drinking water supply and sanitation

The drinking water supply programmes of the Karnataka emphasise the provision of safe and adequate drinking water, and initiated schemes to meet the objective. The emphasis has shifted to the provision of private household connection under Jal jeevan mission. One of the indicators to measure the adequacy is to assess the extent to which the norm of providing 50 LPCD of water is met in rural areas.

The data from 227 taluks reveal that as many as 64.4% of habitations have succeeded in meeting this norm. In the case of 136 taluks (59.9% of the total) the percentage of habitations providing 50 (or more) LPCD of drinking water was higher than the state average. In the case of the remaining 91 taluks (40.1%), proportion of habitations obtaining 50 or more LPCD drinking water supply was less than the state average.

There is therefore a gap in terms of achieving the objective of providing adequate water in 91 taluks in the state. In addition, there is need to improve the overall percentage of habitations meeting the norm of 50 LPCD. NITI Aayog (GoK 2020; 40) also noted that the proportion of population having safe and adequate drinking water in rural areas was only 48.72% in Karnataka as compared to all India figure of 71.8%.

Rural sanitation improved considerably since the Swachh Bharat Mission was implemented in the state from 2014 onwards. The data show that 26.82 lakhs IHHLs were constructed in the last five years. All the districts were declared as Open Defecation Free (ODF) by 2019. The study was carried out in 60 villages spread across 30 GPs located in 5 districts representing different agro-climatic zones in Karnataka also endorsed that SBM has played significant role in improving the access to individual toilet among rural households. The study found that 71% of the sample households were having an access to individual toilets. The increase in the access during the period 2014 to 2019 was rapid in Chamarajanagar and Davanagere districts. There were however variations across the districts and social groups in the access to individual toilets. The proportion of sample households having individual toilet was 96.7% in Dakshina Kannada, 86.1% in Davanagere, 72.2% in Belagavi, 66.7% in Chamarajanagar and 35% in Kalaburagi. The access to toilets was low among those belonging to SC category. Important reasons for not constructing individual toilet were lack of space and high construction costs. Among those not having access to individual toilets, nearly 6% were using shared toilets and 3% were using public toilets. The use of public toilets is restricted mostly to Dakshina Kannada and in cases where the maintenance was good, while the use of shared toilets was confined to relatives and friends.

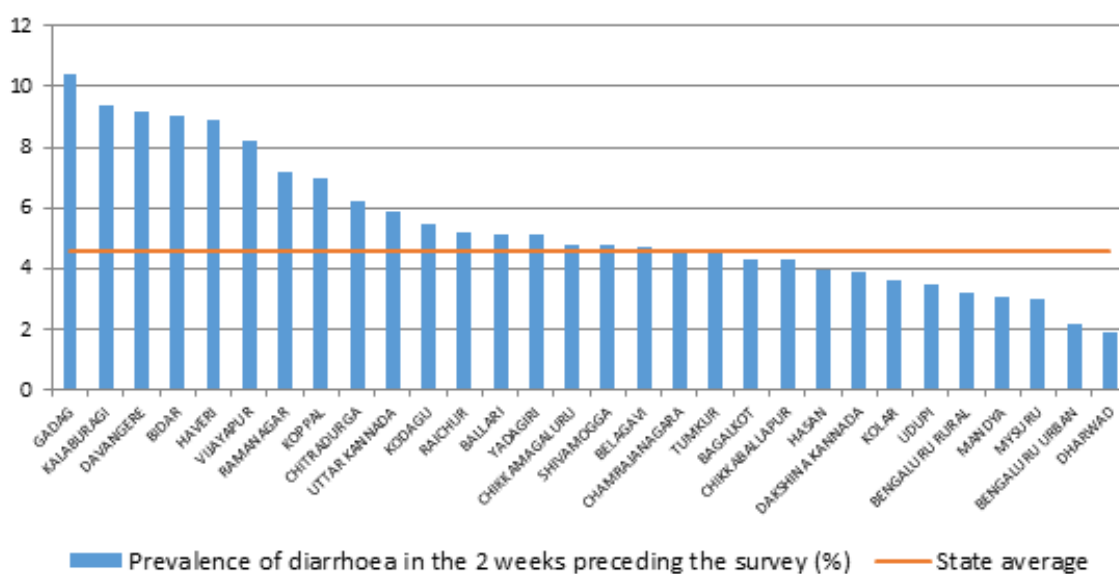
About 92% of sample households having access to individual toilets were using them (Rajasekhar and Manjula 2019). This usage was 100% in the developed district of Dakshina Kannada and the least in the backward district of Kalaburagi (68%). The low use of individual toilets constructed was because of converting of toilets for other purposes (storage/ bathing), lack of toilet use culture, poor quality of construction and water insufficiency. Because of these reasons the practice of open defecation was high especially in Kalaburagi.

The study also reached the following conclusions on sanitation at the village level; in 55% of the 60 sample villages the drainage is not covered; the drainage was cleaned once a year in 53% of villages and never in 30% of them; in 80% of the sample villages, the key informants stated that lack of regular cleaning resulted in stagnation of sewerage or waste water, mosquito and fly menace and emitting of bad odour; streets were not often cleaned; and segregation of waste is rarely done.

In view of poor access to drinking water and sanitation, there is a need to look at the outcomes in terms of the prevalence of diarrhoea. World Health Organisation (WHO) notes that diarrhoea is the 2nd leading cause of death among the children under 5 years old. **Figure 14.2** provides the proportion of households reporting diarrhoea in the two

weeks prior to the survey across Karnataka districts based on NFHS-5 data for 2019-20. It can be seen that in the districts like Gadag, Kalaburagi, Davanagere, Bidar, Haveri, Vijayapura, Ramanagar, Koppal, Chitradurga and so on, the prevalence of diarrhoea was much above the state average. Diarrhoea can easily be prevented through safe drinking water and adequate sanitation facility provided to the households. Inadequate sanitation facility with practice of open defecation can contaminate the water with faecal material and result in exposure to infections. Rajasekhar and Manjula (2019) found that the proportion of households practicing open defecation even while owning an individual toilet was higher than the state average in Kalaburagi (40%), Davanagere (16%) and Chamarajanagar (13%). One of the challenges is therefore to encourage the households to practice good sanitation and hygiene practices.

Figure 14.2: Prevalence of diarrhoea across the districts as per NFHS-5 2019-20 survey



14.10.2 Roads

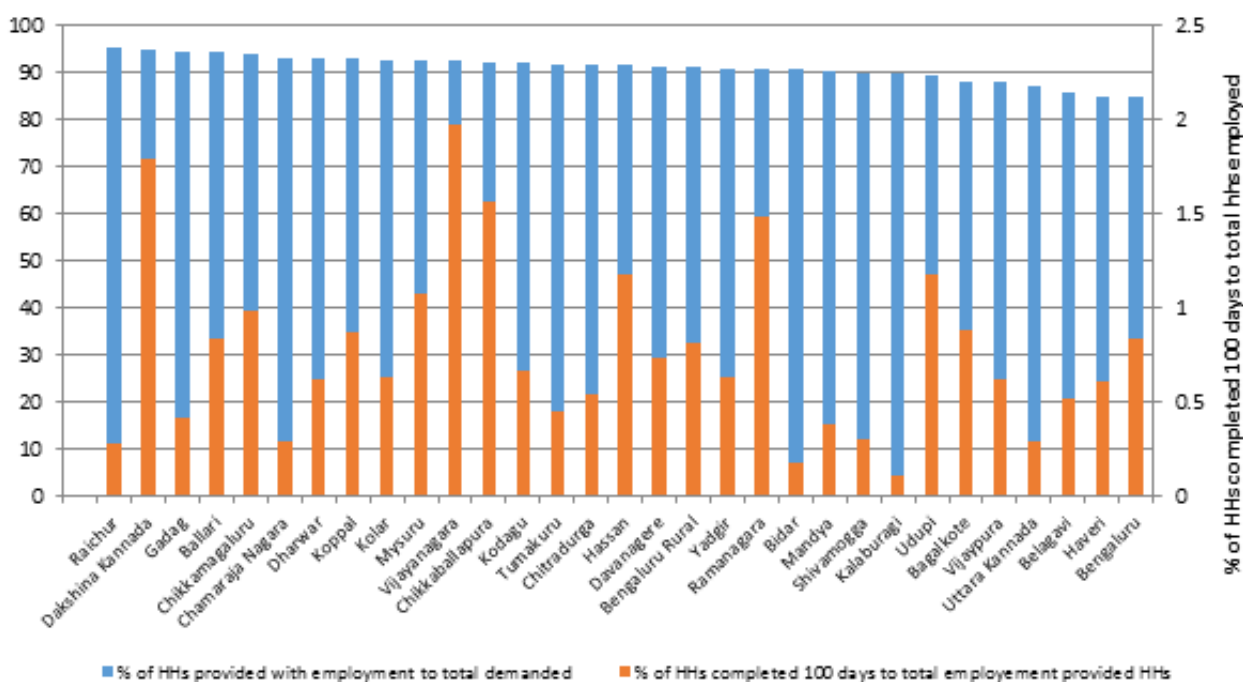
Considerable amount is being spent for the improvement of rural road infrastructure through various programmes with special focus on all weather roads. It is heartening to note that 77.51% of villages in Karnataka have access to all weather roads. In the case of 178 out of 227 taluks, the percentage of villages having access to all weather roads was higher than the state average. Only in about 9% of taluks (21 out of 227 taluks) was the proportion of villages having access to all weather roads less than 50%. The poor access to all-weather roads was primarily noticed in the hilly districts of Dakshina Kannada, Uttara Kannada, Chikkamagalur and Hassan, and Raichur and Belagavi.

14.10.3 Wage employment

NITI Aayog (GoK 2020: 23) notes that persons provided with employment as a percentage of persons who demanded employment under MGNREGS in Karnataka (84.26%) is almost on par with national average (84.75%). **Figure 14.3** shows that while households demanding employment were mostly provided with work, only a small proportion of households were able to have 100 days of work. Proportion of households obtaining 100 days ranged from 0.1% in Kalaburagi district to 2% in Vijayanagara district. Since wage

employment has potential to provide livelihood security, the programme need to focus on proving full employment to those households who demand for work especially in backward/ aspiring districts.

Figure 14.3: Employment provided and % of HHs completing 100 days of employment during 2021-22 (up to Nov 2021)



14.10.4 Allocation of funds for decentralised planning

An attempt to compare outputs of key rural development programmes with outcomes achieved in this section shows that certain gaps exist. An important reason for this gap is the non-alignment of funds earmarked for the rural development and decentralised planning as the following discussion shows.

Table 14.6 provides the total quantum of funds allocated under district sector and distribution of the same by different rural development components. The total allocation under the district sector increased from Rs. 37,676 crores in 2018-19 to Rs. 41,310 crores by 2021-22. Two important aspects are to be noted here. First, over 50% of total allocation is provided for education. Since the component of payment of salaries to teachers is important in education, it implies that over half of the allocation for rural development under district sector goes for salaries of teachers. The allocation to water supply and sanitation, which plays an important role in rural development, has been not only small but declined over a period.

Second, the proportion of funds allocated to the district sector to total budget is not only small but also declined over a period. During 2018-19, the amount allocated to district sector plans constituted 17.24% of the total state budget. In the next two years i.e. 2019-20 and 2020-21, the proportions were 16.71% and 17.50%, respectively, of the total state budget. In 2021-22, Rs.41,310 crores is allocated to district sector plans which accounted for 16.78% of total state budget i.e. Rs.246,207 crores. This shows that there has been decline in the allocation to district sector in the plan outlay of the state.

Table 14.6: Allocation to district sector in the plan outlay of the state for the four year period (2018-19 to 2021-22)

Sector	Allocation (Rs. in crore)			
	2018-19	2019-20	2020-21	2021-22
Public Works	191	192	206	199
General Education	17377	18368	20267	20578
Sports & youth services	57	57	49	34
Art & Culture	4	4	51	51
Medical & Public Health	1469	1459	1622	1626
Family welfare	563	569	635	647
Water supply and Sanitation	1850	787	438	438
Housing	1000	500	500	500
Welfare of SCs , STs And other Backward Classes	2938	3150	3004	3056
Labour & Employment	16	16	16	16
Social Security and Welfare	1026	1627	1641	1670
Nutrition	2150	2150	1972	1973
Crop Husbandry (including Horticulture)	383	368	382	367
Soil and Water Conservation	39	35	38	36
Animal Husbandry	614	658	744	747
Fisheries	34	38	42	39
Forestry and Wild Life	174	201	185	185
Co-operation	6	6	4	4
Special programmes for Rural Development	103	151	145	220
Rural Employment	1740	1816	1816	1816
Other Rural Development Programmes (Includes Hill Area)	5260	6263	7247	6488
Minor Irrigation	28	31	31	31
New and Renewable Energy	8	5	0	0
Village & Small Industries (including Sericulture)	137	143	146	140
Industries	4	3	1	0.16
Roads & Bridges	468	505	429	419
Other Scientific Research	2	2	2	2
Secretariat Economic Services	27	22	22	25
Civil Supplies	0	0	0	0
Other General Economic Services	7	8	2	2
Total	37676	39135	41638	41310

Thus, there is a lack of alignment between decentralised planning and overall allocation of resources. The PRIs are only responsible to prepare the decentralised plans for the schemes and funds allocated under district sector, the proportion of which is only 16.78%. However, they are not involved in the planning process of the schemes such as rural drinking water and sanitation, housing and so on which come under the state sector. This therefore implies that the decentralised planning is carried out only for about 17% of the total funds, while the allocation and expenditure of the remaining 83% of funds is not based on the needs and preferences of the citizens in rural areas. The 4th State Finance Commission therefore rightly recommends transfer of rural development schemes from state sector to district sector in order to uphold the true spirit of decentralisation (GoK 2018).

14.11 The Way Forward

The following are suggested as the way forward to address some of the challenges.

14.11.1 Housing

“Housing insecurity is intense in rural Karnataka not so much due to homelessness but because of the presence of married children and the compulsion to lead life in congested houses. The housing insecurity is also due to imminent partitioning of households, and the pressure on the household head to provide decent housing to the children” (Rajasekhar, Babu and Manjula 2018: 158). Efforts should therefore be made to periodically update the number of houseless households and address the governance issues especially in Kalyana Karnataka region.

14.11.2 Rural water supply

In order to address the growing demand of water, water resources have to be conserved. This can happen by convergence between programmes like MGNREGS and watershed activities of the government. Grama Panchayath should have to play an important role in conservation of water resources. Water Security and Climate Adaptation in Rural India (WASCA) project of GIZ together with Jalamrutha project of Rural Development and Panchayati Raj, GoK, has demonstrated that convergence with MGNREGS will help in achieving four major objectives; i) water literacy; ii) rejuvenation of water bodies; iii) water smart use; and iv) afforestation if GIS-based GP-level planning via Composite Water Resource Management (CWRM) framework is adopted (GIZ 2021). There is a need to upscale such initiatives to the entire state for conserving water in rural areas.

14.11.3 Rural sanitation

While the progress in the access to individual toilets has been impressive in the last half-a-decade or so, there is considerable need to improve the use of individual toilets as well as public toilets, and solid and liquid waste management in rural areas. The following are therefore suggested. First, there is need to change the strategy adopted in the behavioural change. ‘One-size-fits-all’ approach will not work and awareness strategies should focus on SBM+ in developed districts such as Dakshina Kannada, sustainable use of toilets in developing localities (such as Chamarajanagara and Davanagere where there is considerable success in the achievement of construction targets) and promotion of basic awareness on the importance of sanitation in backward regions such as Kalaburagi. Second, there is need to democratisation of awareness provision by shifting the focus

from awareness provision through officials to taking the help of Grama Sabhas, school children. Further, while motivating the households to go for individual sanitation, force and threats should not be used, as it may provide momentary gains to the government in terms of meeting the targets but not appropriate for long-term sustainability. Third, increase the amount of assistance to construct individual toilets not only to improve the access in Kalyana Karnataka region but also to have qualitative individual toilets.

14.11.4 Roads

The analysis in this chapter shows that the gap in the provision of all weather roads is high in the hilly districts. It is therefore important to take needs and preferences of citizens in grama sabhas conducted in these districts in the allocation of funds for road construction.

14.11.5 Wage employment

It is important to provide 100 days of wage employment to the households especially in Kalyana Karnataka region where the demand for work is more and number of households obtaining full 100 days of employment is low. The best practices on the convergence between MGNREGS and the provision of social infrastructure such as libraries, sports complexes, anganawadi/ school buildings and hospitals and so on should be promoted in all the districts. Efforts should be made especially in the Kalyana Karnataka region to provide 100 days of wage employment as this will reduce poverty and create assets for qualitative delivery of services relating to education, health, library and sports. The state government needs to develop appropriate mechanisms to monitor the progress in the achievement of the assigned targets on the provision of 100 days of wage employment to the poor households particularly in Kalyana Karnataka region.

14.11.6 References

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Appendix 14.1 Districtwise Houseless households as per Socio Economic Caste Census - 2011 (SECC - Rural)										
District	Total Households	Houseless								TOTAL
		Grass/Thatch/ Bamboo	Plastic/ Polythene	Mud/ Unburnt bricks	Wood	Stone not packed with mortar	Rented	Houseless families		
Bagalkot	240555	14073	1169	6804	8995	70342	16552	157	118092	
Bangalore	269172	1157	761	21906	662	2343	131825	299	158953	
Bangalore Rural	158426	694	399	30525	834	3665	19145	108	55370	
Belgaum	735630	50395	6052	183795	17785	134607	45088	589	438311	
Bellary	290257	12690	1111	39163	5878	46686	23378	113	129019	
Bidar	240566	6986	4109	29087	6302	69929	5661	32	122106	
Bijapur	292629	16812	1570	6865	4596	90761	17802	130	138536	
Chamarajanagar	203466	5089	782	71801	5164	6815	6431	24	96106	
Chikkaballapura	218901	4106	471	25362	758	8306	10270	272	49545	
Chikkamagalur	206997	1404	734	72968	2214	9838	11373	229	98760	
Chitradurga	282921	16074	753	50912	2861	35019	12856	194	118669	
Dakshina Kannada	276202	864	640	111652	1723	34867	13689	130	163565	
Davanagere	278261	6496	1210	77185	2873	27397	15082	147	130390	
Dharwad	160538	3445	310	73979	3867	17297	7713	76	106687	
Gadag	134976	10129	776	40580	1821	27310	9563	47	90226	
Kalaburagi	314651	15479	2797	22758	4845	105350	14990	79	166298	
Hassan	348175	1558	907	170573	2519	20784	15877	156	212374	
Haveri	257562	12914	1717	108016	2404	41592	14458	115	181216	
Kodagu	114715	1001	664	49189	618	2956	11690	180	66298	
Kolar	226042	2272	733	41107	2363	9557	9574	164	65770	
Koppal	222255	10460	1991	43626	4572	46549	17394	72	124664	
Mandya	351462	3191	808	104609	1961	30530	15165	288	156552	
Mysore	416354	4014	2334	186903	3369	5441	19598	72	221731	
Raichur	267156	52385	6316	51539	4623	39501	12080	151	166595	

Appendix 14.1 Districtwise Houseless households as per Socio Economic Caste Census - 2011 (SECC - Rural)										
District	Total Households	Houseless								TOTAL
		Grass/Thatch/ Bamboo	Plastic/ Polythene	Mud/ Unburnt bricks	Wood	Stone not packed with mortar	Rented	Houseless families		
Ramanagara	195562	2675	2095	49476	1219	4998	13440	59	73962	
Shimoga	257688	8929	1221	107671	3660	8087	13241	121	142930	
Tumkur	488277	15032	1541	88452	4419	35681	24581	376	170082	
Udupi	200232	738	453	52429	798	16673	8501	161	79753	
Uttara Kannada	240456	6042	370	81820	2553	27108	11015	54	128962	
Yadgir	158580	13702	2324	15334	2194	48551	7817	128	90050	
Rural Grand Total	8048664	300806	47118	2016086	108450	1028540	555849	4723	4061572	

Appendix 14.2 Districtwise/yearwise Houses Constructed under Rural Ashraya/ Basava vasathi yojane from 2018-19 to 2021-22									
District Name	2018-19		2019-20		2020-21		2021-22		Completed up to Nov-2021
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	
Bagalkot	5408	4513	1848	2366	1976	2469	9232	9348	1212
Ballari	3583	2720	2174	1979	2095	3585	7852	8284	1641
Belagavi	15702	18897	3540	6189	4354	5320	23596	30406	3735
Bengaluru Rural	2612	2857	753	813	662	574	4027	4244	167
Bengaluru Urban	2224	2026	693	491	683	300	3600	2817	95
Bidar	4713	4212	1558	1938	1505	1365	7776	7515	1106
Chamarajanagar	3741	3402	1372	1721	1437	1721	6550	6844	628
Chikkaballapur	5239	3229	1575	1213	1215	1351	8029	5793	560
Chikkamagaluru	3304	2877	1095	1036	894	1029	5293	4942	482
Chitradurga	4711	3725	1872	1904	1907	1688	8490	7317	976

Appendix 14.2 Districtwise/yearwise Houses Constructed under Rural Ashraya/ Basava vasathi yojane from 2018-19 to 2021-22											
District Name	2018-19		2019-20		2020-21		Total		2021-22		
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021	
Dakshina Kannada	4175	3986	1231	1529	1025	1419	6431	6934	1378	545	
Davanagere	6257	4179	2345	2196	1481	1711	10083	8086	1907	905	
Dharwad	3013	2923	1014	2213	1186	1994	5213	7130	1869	1156	
Gadag	3762	3007	1093	1318	1416	1312	6271	5637	1514	572	
Hassan	6886	7112	2220	2983	2296	3232	11402	13327	3006	1334	
Haveri	6038	5073	2066	3200	2234	2590	10338	10863	3217	2016	
Kalaburagi	6893	6359	2185	2258	2205	2026	11283	10643	3674	1671	
Kodagu	1701	1447	457	503	347	272	2505	2222	607	228	
Kolar	4024	3670	1782	2183	1524	1793	7330	7646	2276	716	
Koppal	4164	3662	1580	2299	1594	2665	7338	8626	2546	1308	
Mandya	7593	7773	1803	2865	2173	2762	11569	13400	2183	897	
Mysuru	10816	7730	2872	3195	2926	2845	16614	13770	4245	1571	
Raichur	5224	4315	1840	1517	1728	1508	8792	7340	2026	742	
Ramanagara	5351	5265	1347	1574	1503	1990	8201	8829	1405	914	
Shivamogga	6042	4427	1778	1811	1501	2478	9321	8716	2615	1058	
Tumakuru	8740	9267	2673	5285	2695	4263	14108	18815	3421	1737	
Udupi	2844	2718	862	797	795	1251	4501	4766	1056	540	
UttaraKannada	4642	4143	1311	2341	1388	2117	7341	8601	2447	1277	
Vijayapura	7891	8059	2154	3225	2443	3114	12488	14398	4028	2190	
Yadgiri	2707	3552	907	1255	812	907	4426	5714	1039	556	
Total	160000	147125	50000	64197	50000	61651	260000	272973	70000	32535	

Appendix 14.3 Districtwise/yearwise Houses Constructed under Dr.B.R.Ambedkar Nivas Scheme Rural from 2018-19 to 2021-22												
District Name	2018-19		2019-20		2020-21		Total		2021-22		Completed up to Nov-2021	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed		
	Bagalkot	2733	1400	993	658	1178	722	4904	2780	865		411
Ballari	3460	1881	947	806	2374	1481	6781	4168	1652	933		
Belagavi	7767	5114	2368	1492	2451	1700	12586	8306	1984	1378		
Bengaluru Rural	1702	1056	416	356	590	301	2708	1713	288	95		
Bengaluru Urban	1819	721	329	232	653	149	2801	1102	223	41		
Bidar	6108	3327	2794	1927	1842	1551	10744	6805	2965	1626		
Chamarajanagar	2575	1391	704	535	1411	657	4690	2583	656	300		
Chikkaballapur	4163	1278	2076	764	1896	1194	8135	3236	1399	626		
Chikkamagaluru	1752	694	366	262	731	253	2849	1209	375	160		
Chitradurga	5206	2181	2031	1315	2371	1482	9608	4978	1495	901		
DakshinaKannada	8444	401	188	122	437	165	1469	688	203	80		
Davanagere	5109	2117	2047	1220	1639	974	8795	4311	1019	588		
Dharwad	1158	669	330	332	410	291	1898	1292	362	208		
Gadag	3334	1263	1435	871	1142	1044	5911	3178	1073	524		
Hassan	4424	1789	1095	696	1572	912	7091	3397	989	480		
Haveri	3988	2036	1117	900	1473	892	6578	3828	1056	682		
Kalaburagi	9203	6954	3589	2818	2375	2880	15167	12652	3143	2651		
Kodagu	393	225	149	69	207	46	749	340	170	33		
Kolar	2570	1677	1028	555	1313	658	4911	2890	929	262		
Koppal	3056	2106	1271	1177	1206	1170	5533	4453	1098	733		
Mandya	2109	686	578	358	909	395	3596	1439	364	173		
Mysuru	5605	2769	1417	903	2373	954	9395	4626	1355	561		
Raichur	5765	4362	1983	1654	2629	1733	10377	7749	1717	852		
Ramanagara	1482	664	298	232	727	314	2507	1210	242	141		

Appendix 14.3 Districtwise/yearwise Houses Constructed under Dr.B.R.Ambedkar Nivas Scheme Rural from 2018-19 to 2021-22										
District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021
Shivamogga	2106	868	426	278	965	410	3497	1556	484	197
Tumakuru	5370	2343	1677	1349	2048	1596	9095	5288	1217	650
Udupi	448	209	85	48	275	99	808	356	91	46
UttaraKannada	830	424	250	215	329	209	1409	848	226	137
Vijayapura	4975	5532	2320	1900	1606	1958	8901	9390	1734	1452
Yadgiri	1946	2746	693	950	868	824	3507	4520	626	521
Total	102000	58883	35000	24994	40000	27014	177000	110891	30000	174442

Appendix 14.4 Districtwise/yearwise Houses Constructed under IAY/PMAY(G) - Rural from 2018-19 to 2021-22										
District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021
Bagalkot	934	1187	1336	273	1423	300	3693	1760	436	158
Ballari	1702	1954	2276	736	2047	650	6025	3340	780	312
Belagavi	4725	6283	3245	1291	3648	1305	11618	8879	2747	1343
Bengaluru Rural	205	356	383	82	554	66	1142	504	42	27
Bengaluru Urban	43	113	239	27	583	24	865	164	9	7
Bidar	789	1568	948	336	1562	216	3299	2120	198	85
Chamarajanagar	3583	3603	2160	1026	1260	687	7003	5316	1109	196
Chikkaballapur	1402	1525	1567	424	1381	364	4350	2313	436	138
Chikkamagaluru	58	275	446	56	717	54	1221	385	93	36
Chitradurga	3565	3195	2970	1085	1921	716	8456	4996	1464	345
DakshinaKannada	34	238	216	28	515	48	765	314	13	9
Davanagere	857	988	1362	327	1403	209	3622	1524	236	135

Appendix 14.4 Districtwise/yearwise Houses Constructed under IAY/PMAY(G) - Rural from 2018-19 to 2021-22										
District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021
	Dharwad	978	1327	664	262	779	267	2421	1856	832
Gadag	1317	1388	1100	418	1170	476	3587	2282	1164	295
Hassan	360	737	835	152	1663	252	2858	1141	541	191
Haveri	1831	1914	1733	632	1760	509	5324	3055	1097	482
Kalaburagi	1231	2551	1451	450	2021	209	4703	3210	883	201
Kodagu	18	87	171	31	270	8	459	126	1	28
Kolar	1041	1413	1317	386	1253	300	3611	2099	293	113
Koppal	1146	1570	1571	480	1305	460	4022	2510	1016	376
Mandya	383	415	525	90	1308	252	2216	757	830	218
Mysuru	3617	3475	2642	1051	2350	708	8609	5234	1169	425
Raichur	6364	8350	5666	2161	2093	1428	14123	11939	1985	634
Ramanagara	542	711	550	137	963	204	2055	1052	163	146
Shivamogga	380	611	793	147	1161	189	2334	947	186	80
Tumakuru	2327	2668	1810	835	2110	604	6247	4107	720	298
Udupi	28	139	148	15	369	35	545	189	3	17
UttaraKannada	208	343	341	99	806	75	1355	517	174	52
Vijayapura	845	1373	1478	301	1822	280	4145	1954	445	235
Yadgiri	3487	5779	2057	1344	783	641	6327	7764	935	356
Total	44000	56136	42000	14682	41000	11536	127000	82354	20000	7277

Appendix 14.5 Districtwise/yearwise Houses Constructed under Devaraj Urs Housing Scheme Rural from 2018-19 to 2021-22												
District Name	2018-19		2019-20		2020-21		Total		2021-22		Completed up to Nov-2021	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed		
	Bagalkot	168	150	135	107	98	106	401	363	151		69
Ballari	509	200	179	70	125	126	813	396	279	74		
Belagavi	2012	1190	768	512	225	556	3005	2258	952	448		
Bengaluru Rural	1612	495	283	136	33	109	1928	740	264	39		
Bengaluru Urban	110	8	6	6	19	3	135	17	8	2		
Bidar	431	105	211	101	76	140	718	346	309	179		
Chamarajanagar	297	103	81	21	73	45	451	169	159	27		
Chikkaballapur	229	150	86	58	61	89	376	297	203	52		
Chikkamagaluru	75	29	15	11	45	16	135	56	55	10		
Chitradurga	649	363	221	205	97	173	967	741	834	134		
DakshinaKannada	4	2	1	2	13	2	18	6	1	1		
Davanagere	400	145	101	74	75	55	576	274	177	37		
Dharwad	34	34	28	56	61	57	123	147	52	30		
Gadag	71	55	37	36	72	46	180	137	58	24		
Hassan	408	187	74	49	116	69	598	305	149	32		
Haveri	737	370	178	204	113	182	1028	756	286	152		
Kalaburagi	1066	901	221	192	130	148	1417	1241	312	128		
Kodagu	6	15	3	2	16	4	25	21	7	4		
Kolar	25	41	7	15	77	19	109	75	55	19		
Koppal	136	110	58	102	80	136	274	348	138	76		
Mandya	49	53	50	86	108	92	207	231	93	38		
Mysuru	394	203	82	58	146	61	622	322	399	40		
Raichur	486	302	138	106	87	139	711	547	209	79		
Ramanagara	246	162	62	48	75	74	383	284	119	55		

Appendix 14.5 Districtwise/yearwise Houses Constructed under Devaraj Urs Housing Scheme Rural from 2018-19 to 2021-22										
District Name	2018-19		2019-20		2020-21		Total		2021-22	
	Target	Completed	Target	Completed	Target	Completed	Target	Completed	Target	Completed up to Nov-2021
	Shivamogga	13	12	4	3	48	4	65	19	12
Tumakuru	1013	705	238	183	136	168	1387	1056	2202	241
Udupi	229	126	48	38	64	46	341	210	82	19
UttaraKannada	56	48	40	65	70	64	166	177	73	53
Vijayapura	414	385	110	175	122	128	646	688	297	187
Yadgiri	121	134	35	61	39	39	195	234	65	55
Total	12000	6783	3500	2782	2500	2896	18000	12461	8000	2312

Appendix 14.6 Distribution of Rural house sites across the districts during 2018-19 to 2021-22										
District Name	2018-19		2019-20		2020-21		2021-22		2021-22	
	Target	sites distributed	Target	sites distributed	Target	sites distributed	Target	sites distributed	Target	sites distributed up to Nov-2021
	Bagalkot	156	0	156	0	179	108	217	0	0
Ballari	154	0	182	0	232	0	279	0	0	0
Belagavi	525	0	525	0	290	0	359	107	0	107
Bengaluru Rural	81	162	81	180	115	24	92	0	0	0
Bengaluru Urban	104	154	104	0	107	14	115	0	0	0
Bidar	136	0	136	0	130	0	197	0	0	0
Chamarajanagar	100	47	100	0	104	0	125	0	0	0
Chikkaballapura	114	1631	114	436	156	86	150	30	0	30
Chikkamagaluru	212	0	212	134	181	53	200	0	0	0
Chitradurga	140	164	140	0	156	0	147	0	0	0
DakshinaKannada	226	247	226	176	130	80	162	128	0	128
Davanagere	209	10	181	97	130	93	132	90	0	90

District Name	Appendix 14.6 Distribution of Rural house sites across the districts during 2018-19 to 2021-22									
	2018-19		2019-20		2020-21		2021-22			
	Target	sites distributed	Target	sites distributed	Target	sites distributed	Target	sites distributed up to Nov-2021	Target	sites distributed up to Nov-2021
Dharwad	113	1	113	67	132	1	152	90		
Gadag	91	133	91	199	141	313	154	179		
Hassan	211	0	211	0	232	0	177	45		
Haveri	165	0	165	0	203	144	174	0		
Kalaburagi	210	0	210	0	203	0	238	0		
Kodagu	79	0	79	0	86	29	63	0		
Kolar	117	0	117	358	145	38	126	10		
Koppal	127	0	127	0	116	274	142	62		
Mandya	184	209	184	30	203	362	158	272		
Mysuru	208	0	208	74	203	23	170	72		
Raichur	135	0	135	26	145	112	147	0		
Ramanagara	105	4	105	155	116	0	78	16		
Shivamogga	212	141	212	124	203	136	133	87		
Tumakuru	247	34	247	311	300	253	190	216		
Udupi	159	40	159	40	90	7	133	7		
UttaraKannada	169	0	169	0	330	0	228	0		
Vijayapura	204	25	204	130	149	0	238	0		
Yadgiri	107	0	107	0	93	67	124	0		
Grand Total	5000	3002	5000	2537	5000	2217	5000	1411	5000	1411