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### **Progress of Housing Programmers' in Karnataka-An Analysis**

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#### **ABSTRACT**

Housing is a basic and most important requirement for every citizen. Housing not only provides social security to human beings but also provides status in the society. The housing period provided shelter and evolved into employment opportunities and not only in development of places but also as an integral part of the period. To meet the increasing demand for housing, the state government said on its housing policies. The housing and urban areas of the state are of great significance for the poor and the under-residents. Each successive government has given increasing attention to the problem of housing shortage and over the years has increased the budget allocation. The present study deals with progress and role of housing programmes in Karnataka. The present study is confined to Karnataka state. The present paper it's based on secondary sources of information.

**KEYWORDS:** Housing, IAY, Population, Sanitation, Cost.

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## INTRODUCTION

Housing, one of the basic requirements for human survival, is among the most serious challenges facing India's socio-political economy. Shelter remains beyond the reach of millions even after 50 years of independence. The problem of rural housing did not receive much attention from the Government during the first 25 years of planning. The paper represents the public housing programmes in the state of Karnataka. This study is largely an analytical study on the role of public housing programmes in the housing sector develop in Karnataka. The present study is confined to Karnataka state. Karnataka is an eighth largest state in India both in geographical area and population is situated in the southern plateau region of India sub-continent having semi-tropical climate.

Karnataka is predominantly rural and agrarian. About 61.33 of population lives in rural areas. More than 70 per cent of working force is engaged in agriculture and allied activities that generate 49% of the state's income. Karnataka is one of the states with the most disparity between urban and rural areas. Some of the reason offered for Karnataka's rural poverty are most notably, poor land and irrigation quality, non-diversified rural economy and the vast rural urban gap in terms of social services such as education and health. The state has attempted eradication of poverty via SSIs. These women group are encouraged to save money. The government steps in with revolving fund as well as bank credit. This method is found to be the most effective in delivering rural credit as well as eradicating poverty.

With greater reliance on market modulation and price incentives by the villager of Karnataka, the external environment facing rural Karnataka has become dynamic and challenging. The net outcome of the dynamic changes in rural Karnataka both in agricultural and non- agricultural sector is not without a value addition, theoretically and practically. What we have therefore, attempted in this study is to analyze the performance of the housing programmes in the state of Karnataka.

Housing situation in Karnataka state selected for the study is no way different from that of rest of India terms of quantity and quality Karnataka has housing problem with 4.38 percent share in the total housing shortage of the country. The 2001 census has estimated the present shortage of housing shortage in Karnataka at 6.60 lakhs units, in southern zone works out 6.68 lakh per units per state. Roughly 7 percent of the total families were facing housing shortage in the state by 2001 as against the national average of 7.5 percent.

### ***Karnataka Government Housing Policies and Programmes***

Housing is a basic needs, has gradually evolved as a prime component not only as shelter but also by providing employment opportunities and aiding local development. To meet the growing demand of housing, the state government has been proactive in its housing policies. Housing for the

poor and downtrodden assumes greater importance both in rural and urban areas in the state. Every successive government has given greater attention to the problem of housing scarcity and increased the budgetary allocation year after year.

### ***Quality of Housing in Karnataka***

Types of houses: census data indicate that there was marked increase in the number of pucca houses and decline in the number of kacha houses in the eighties. The proportion of kacha dwelling units is far less in Karnataka than in the rest of the country. The states also accounts for a higher proportion of semi-pucca houses. However, there is a sharp contrast between rural and urban areas in the use of building materials. The burnt bricks are predominantly used in urban areas, whereas rural houses generally built of stone or mud or with bamboo and palm leaves. In urban areas ,kacha building is usually found in slums. Kacha houses are more vulnerable to natural calamities. Incidents of huts catching fire in rural and urban areas are usually reported in the summer month.

A significant section of the poorer and vulnerable classes use non-durable material to construct unsafe dwellings. Theses generally cannot be used at certain times of the year, as they are vulnerable and subject to fluctuations in climatic conditions (NBO, 1988). Also these structures fail to ensure even minimum amenities like adequate lighting, ventilation, privacy, and sanitation. Crowding, unreasonable sharing of available services and faithfully environment are the added features of unsafe houses. In view of their large stock, Karnataka faces a serious challenge to replace these unsafe housing units. Renovation or reconstruction is indeed necessary, not just to ensure safe dwelling with assured services round the year, but to do away with crowded dwellings and bring about hygienic living environment. It may not be an exaggeration to say that the success in minimizing the housing shortage on the whole largely lies in replacing or renovating huge number of existing unsafe house stock, as they account for over three- fourth of total housing shortage.

### ***REVIEW OF LITERATURE***

A very brief review of studies on the subject has been made here under;

A study on "*Rural and Urban Housing 1930-80*", by E. Kampe Ronald E. and Roman D Gail (1988), discussed about the during the year of 1930-80 the number of urban households grew five times faster than the number of rural households. Domestic ownership has increased in both areas, but is more prevalent in rural areas. Most restrictions and other minorities live in urban areas and they comfort in Holmes in the 1980s with the 1930s. Rural housing has traditionally fallen in quality and comfort for urban housing, but the gap has dropped substantially from 1930 to 1980.

Finally, in the year 1980s the middle rural house was newer than the city home and had more rooms and fewer residents.

Arnab Jana and Sayantani Sarkar (2018), research paper entitled *Disparate Housing Strategies and Practices of Public and Private Enterprises in India: Analysis of Middle Class Housing and New Towns*, evaluated the Indian policy in the context of the New Town, (special reference to Navi Mumbai) the middle-income group (MIG) and residential real estate opportunity in order to give access to focus on it. Argue that encouraging alternative plans for housing for growing middle-income populations and contributing to new settlements may help resolve housing crisis. New policies for mid-income groups (Pradhan Ministries Awaaz Yojana) do not affect MIG housing, because of the subsidies, the market price of housing stock continues to the extent of MIG. It is unlikely that the gap will be significantly reduced in terms of demand, while price controls and encouraging developers, unless policy steps are taken to increase housing stock for MIG.

A study of Manjesh Srivastava and Vikas Kumar (2018), entitled *The Methods of Using Low Cost Housing Techniques in India*, the study focus on various aspects of predetermined building methods by highlighting different accessible techniques. The purpose of the paper is to use local materials in different components of the building to make low cost solutions for low-income groups. The authors also observed that the cost of construction would be reduced to 25% if the filler slab could be used as an alternative to the traditional slab. Most of the time studies are going to identify recycling of waste materials such as fly ash, rice bracket as building materials. Finally, the paper compares construction cost for the traditional and low cost housing technologies.

M. Mahadeva (2006), in his research paper entitled *Reforms in Housing Sector in India: Impact on Housing Development and Housing Amenities*, identified the many decades the housing sector of India has encountered several setbacks, such as unorganized market, development inequalities, a divisional development approach and a restrictive rental control system. It did not even try to understand the housing problem alone. Improvements were introduced in the region in the 1990s, but this situation was largely dismissed. Finally, the study considers some policy options to address the challenges in the housing sector in India.

**Madhav Rao 1985** suggests a complex housing problem like ours requires a concrete national effort. The housing policy must not be viewed simply as an instrument for providing shelter, but rather as an instrument of social policy to achieve growth and social justice.

**Wilson and Aslam 1991** made an attempt to assess the outflow of money from the state for construction. "The financial problem for salaried individuals in relation to investment on housing is

also analyzed. They suggest a solution to these problems by means of economic house building technique which can bring down cost by

### **PAPER SCHEME**

The present paper is progress of housing programmers in Karnataka in general. The present paper is descriptive and analytical in nature; it's based on secondary sources of information gathered from different published sources like books, journal articles, economic survey report, annual reports etc.

### **HOUSING PROGRAMMERS IN KARNATAKA**

Housing is an important and essential need for every household. Housing is also seen as instrument to provide employment opportunities and in development of the regions. Government of Karnataka is providing housing for the needy under many of its own schemes and through the centrally sponsored schemes. In the year of 2014-15 budget the Government of Karnataka has provided Rs.2786.12 crores which includes Rs.570 crores loan drawn from HUDCO, out of 2786.12 crores 2252.01 crores has been released and including opening balance Rs. 2630.45crores has been spent during the year. As against target of three lakh houses 3,02,162 houses have been completed and 11,069 sites have been distributed against the target of 20,000 sites. Annual Plan 2015-16. For the year 2015-16 the Company submitted a proposal for Rs.4415.99crores for implementing various programmes under housing sector. As against this Rs. 2285 crores has been provided under state sector programmes (plan) and Rs.1020 crores under the panchayat raj sector (plan) total of Rs.3305 crores has been provided.

The **Rajiv Gandhi Rural Housing Corporation Limited** is government companies established by the government of Karnataka vide its order no. DOH 183 HAH 99, dated 25.10.2000 to cater the housing needs of the economically and socially weaker sections of society. Its main purposes are as follows:

- Implementing housing programs for the economically and socially weaker sections.
- Ensure smooth flow of funds.
- Ensuring transparency in implement of programmes.
- Organizing manufacture of bulk procurement of cost effective building materials.
  - ❖ Rural and Urban Ashraya Housing Schemes
  - ❖ Rural and Urban Ashraya sites schemes
  - ❖ Ambedkar Housing Scheme
  - ❖ Rural Ashraya/Basava Vasathi Yojane

- ❖ Urban Ashraya/Vajpayee Urban Housing Scheme
- ❖ Nanna Mane
- ❖ Indira Awas Yojana/Pradhna Mantri Awas Yojane
- ❖ Devraj Urs Housing Scheme

**Table-01 Public Expenditure incurred by RGRHCL on Social Housing Schemes in Karnataka 2000-01 to 2017-18**

Year	Ashraya / Basava Vasathi Yojane	Rural Ambedkar / Dr. B.R Ambedkar Nivasa Yojane	Social Housing Schemes in Rural and Urban Areas					Total
			Indira Awaas Yojana/ Pradhna Mantri Awas Yojane (G)	Urban Ashraya/ Vajpayee Urban Scheme	Devraj Urs Housing Scheme	Pradhana Mantri Awas Yojane(U)	Rajeeva Awas Yojane	
2001-10	3000.93	299.90	1285.71*	345.35	-	-	-	4931.89
2010-11	219.24	25.27	482.49	3.43	-	-	-	730.43
2011-12	494.68	33.60	302.67	103.58	-	-	-	934.53
2012-13	977.64	27.73	805.89	108.72	-	-	-	1919.98
2013-14	1372.99	22.13	477.93	98.25	-	-	-	1971.30
2014-15	1381.63	8.45	1112.88	111.61	-	-	-	2614.57
2015-16	1371.28	0	1263.89	76.04	73.94	-	-	2785.15
2016-17	1561.58	656.48	1175.08	117.87	228.96	48.57	-	3788.54
2017- 18**	1029.48	1343.23	530.76	131.30	135.45	85.68	4.48	3260.38
Total	11409.45	2416.79	7437.30	1096.15	438.35	134.25	4.48	22936.77

Source: Economic Survey of Karnataka 2017-18

Figures shown from 2000-01 to 2009-10 are cumulative,

\* Figures shown from 2004-05 onwards, \*\* Figures are shown up to November -2017

**Rural Ashraya/Basava Vasathi Yojane:** In the year 2010-11 the Government of Karnataka has renamed the Rural Ashraya Scheme as Basava Vasathi Yojane. The present unit cost of a house is Rs. Rs.1,50,000/- in which Rs.1,20,000/- is subsidy from Government , Rs.30,000/- is beneficiary contribution. Under this scheme the houses are allotted to hut-dwellers on priority basis. The Annual Income of a beneficiary is Rs. 32,000/- p.a (before 2010-11 it was Rs. 11,800/-). From 2013-14 the subsidy amount of a house has been enhanced from Rs.75,000/- to Rs.1,20,000/-.For the year 2015-16 the proposal was submitted to provideRs.1700.00 crores in the budget for construction of houses and asagainst this Rs.2050.00crores has been provided in the budget. Forthe year 2015-16 it is targeted to complete 1,65,000 houses.

**Dr. B.R. Ambedkar Nivasa Yojane:** Dr. B.R. Ambedkar Nivasa Yojane is being implemented in both the Rural and Urban areas for providing housing facility to the houseless families of SC/ST categories during the year of 2015-16. Under this scheme, Government of Karnataka is providing Rs.1.75 lakh to Rs.2.00 lakh as subsidy in rural urban areas respectively. The income limit of every beneficiary in rural areas is Rs.32,000/- and in urban areas is Rs.87,600/-. For the year of 2016-17, 13,786 houses have been completed as against the target of 50,000. For the year 2017-18, 65,845 houses have been completed as against the target of 1,05,000 as at the end of

November 2017. District wise break-up is furnished at during last 17 years, i.e. 2000-01 to 2016-17 1,83,592 houses have been completed. During last 3 years the company has constructed 27,656 houses as against the target of 50,000 houses and 2017-18 till November 2017, 8,170 houses have been completed as against then target of 25,000.

**Urban Ashraya/Vajpayee Urban Housing Scheme:** In the year 2010-11 the Urban Ashraya housing Scheme has been renamed and implemented as Vajpayee Urban Housing Scheme. The present unit assistance per house is Rs. 2 lakhs under this Rs.1,20,000 is subsidy from Government of Karnataka, Rs. 50,000/- Bank Loan or beneficiary contribution and Rs. 30,000 is compulsory Beneficiary contribution. Under this Scheme 1.55lakh houses have been constructed during the period 2000-01 to 2013-14, 2014-15, it has been targeted to complete 10,000 houses and as against this 9678 houses have been completed. The Government has provided Rs.100.00crores for this. For the year 2015-16 the proposal was submitted to provide Rs.100.00crores in the budget for construction of houses and as against this Rs.100 crores has been provided in the budget. For the year 2015-16 it is targeted to complete 15,000 houses.

**Nanna Mane (Affordable Housing for Low Income Groups)** During 2010-11 the Government of Karnataka has introduced a new scheme for above poverty line people to provide affordable houses is to the low income group families (LIG) like Auto drivers, Film Industry workers, Unorganised sector workers, Beedi workers, Hamals, Street Vendors etc. The annual income of the beneficiary is limited to Rs.1.00lakh per annum. In this regard the Government has taken up 4 projects in and around Bangalore. i.e. Talaguppa near Bidadi, Singanayanahalli and Hunasamaranahalli near Yelahanka, Kodathi under G+2 concepts. The unit cost of the flat is Rs.3.90lakh, 4.25lakh and 5.20lakh.

**Indira Awas Yojana/Pradhna Mantri Awas Yojane:** It is Centrally Sponsored Scheme. This scheme was introduced in the year 1989-90 and it became as independent scheme from 1st January 1996. This scheme is implemented for Rural BPL houseless family. As per the scheme guidelines 60% of the target is earmarked for SC/ST 15% is for minority and 25% is for General. From 2013-14 the Central Government has enhanced subsidy amount from Rs.45,000/- to 70,000 and further, the State Government has enhanced this from 70,000 to Rs. 1.20lakhs and additional subsidy amount is provided by the State Government.

**Devraj Urs Housing Scheme:** Devraj Urs Housing Scheme is introduced in the financial year of 2014-15 for special Physically handicapped, leprosy cured persons, HIV affected families, devadasis, nomadic tribes, safai karmacharies, people affected by communal riots, exploits, free bonded labourers, widows, orphans living on foot-path , transgender etc. The selection of beneficiaries will be done by the District Committee headed by the Deputy Commissioner. For the

year 2015-16, 4754 houses have been constructed as against the target of 5,000 houses and during 2016-17, 14206 houses have been completed as against the target of 15,000. For the year 2017-18 as against the target of 15,000 houses 10,817 houses have been completed.

**Table-02 Progress of Housing Scheme Unit Cost**

The unit cost of house has been increased periodically considering the inflationary trend. Details of unit cost are as given below:

Year	Rural Ashraya/Basava Vasathi Yojane	Dr. B.R. Ambedkar Nivasa Yojane	IAY	Urban Ashraya/Vajpayee Urban Housing Scheme
2010-11	63,500	63,500	No target	1,30,000
2011-12	No target	50,000	50,000	No target
2012-13	75,000	No target	75,000	75,000
2013-14	1,20,000	No target	1,20,000	1,20,000
2014-15	1,20,000	No target	1,20,000	1,20,000

Year	Scheme	SC	ST	General
2015-16	Rural Ashraya/Basava Vasathi Yojane	1,50,000	1,50,000	1,20,000
	Urban Ashraya/Vajpayee Urban Housing Scheme	1,80,000	1,80,000	1,20,000
	Special Housing Scheme	1,50,000	1,50,000	1,20,000
	Dr. B.R. Ambedkar Nivasa Yojane	1,50,000	1,50,000	-

Source: Housing Department, GOK

Data presented above the table-01 shows that progress of housing unit cost. a notable proportion of the in the year 2010-11 Rural Ashraya/Basava Vasathi Yojane cost 63,500 rupees, Dr. B.R. Ambedkar Nivasa Yojane 63,500 rupees, IAY no target and Urban Ashraya unit cost 1,30,000 rupees; 2011-12 Rural Ashraya/Basava Vasathi Yojane no target, Dr. B.R. Ambedkar Nivasa Yojane 50,000 rupees, IAY 50,000 and Urban Ashraya Scheme no target; 2012-13 Rural Ashraya/Basava Vasathi Yojane 75,000 rupees, Dr. B.R. Ambedkar Nivasa Yojane no target, IAY 75,000 and Urban Ashraya/Vajpayee Urban Housing Scheme 75,000; 2013-14 Rural Ashraya/Basava Vasathi Yojane 1,20,000, Dr. B.R. Ambedkar Nivasa Yojane no target, IAY 1,20,000, and Urban Ashraya/Vajpayee Urban Housing Scheme 1,20,000 rupees; 2013-14 Rural Ashraya/Basava Vasathi Yojane 1,20,000, Dr. B.R. Ambedkar Nivasa Yojane no target, IAY 1,20,000, and Urban Ashraya/Vajpayee Urban Housing Scheme 1,20,000 rupees. In the year 2015-16 Ashraya/Basava Vasathi Yojane SC 1,50,000 rupees, ST 1,50,000 and General SC 1,20,000; Vajpayee Housing Scheme SC 1,80,000, ST 1,80,000, GM 1,20,000; Special Housing Scheme SC 1,80,000, ST 1,80,000, GM 1,20,000; Dr. B.R. Ambedkar Nivasa Yojane SC 1,80,000, ST 1,80,000 Rupees.

**Table-03 Details of Houses Constructed**

Year	Houses Constructed under Housing Schemes				
	Rural Ashraya/Basava Vasathi Yojane	Dr. B.R. Ambedkar Nivasa Yojane	Urban Ashraya/Vajpayee Urban Housing Scheme	IAY	Total
2012-13	126439	5938	8985	108493	249855
2013-14	207594	4101	6975	98815	317485
2014-15	185073	3313	9678	104098	302162
Total	519106	13352	25638	311406	869502

Source: Housing Department, GOK

Above the table -02 shows that Details of Houses Constructed in the year of 2012-13 Rural Ashraya/ Basava Vasathi Yojane 1,26,439, Dr. B.R. Ambedkar Nivasa Yojane 5,938, Urban Ashraya/Vajpayee Urban Housing Scheme 8985, IAY 108493; 2013-14 Rural Ashraya/ Basava Vasathi Yojane 207594, Dr. B.R. Ambedkar Nivasa Yojane 4101, Urban Ashraya/Vajpayee Urban Housing Scheme 6975, IAY 98815; 2014-15 Rural Ashraya/ Basava Vasathi Yojane 185073, Dr. B.R. Ambedkar Nivasa Yojane 3313, Urban Ashraya/Vajpayee Urban Housing Scheme 9678, IAY 104098.

**Table-04 Details of House Sites Distributed**

Financial Year	Rural	Urban	Total
2012-13	13737	16270	30007
2013-14	4279	6654	10933
2014-15	8140	2929	11069
Total	26156	25853	52009

Source: Housing Department, GOK

Data presented table 03 shows that Details of House Sites Distributed. Financial year 2012-13 rural 13737, urban 16270; 2013-14 rural 4279, urban 6654; 2014-15 rural 8140, urban 2929.

Data presented below the table show that Target and Achievement under Different Housing Schemes and Progress of House site Schemes. During the year of 2014-15 to 2016-17, 7,89,044 houses were constructed under various housing schemes as against the target of 9,50,000. Against the target of 60,000 house sites 34,524 sites have been distributed. During the year of 2017-18, 1,88,339 houses have been constructed at the end of November 2017 as against the target of 4,00,000 houses. In case of house sites scheme as against the target of 10,000 sites 5,888 sites in rural area and 5,080 sites in urban area totally 10,968 sites have been distributed up to the end of November 2017. Details are given in

**Table-05 Target and Achievement under Different Housing Schemes**

Schemes		2014-15	2015-16	2016-17	2017-18	Total	
Rural	Ashraya/ BasavaVasathi Yojane	Target	190000	165000	145000	170000	670000
		Completed	185073	113375	123535	67613	489596
	Ambedkar	Target					
		Completed	3313	2704			6017
	IAY/PMAY (G)	Target	100000	115000	115000	85000	415000
		Completed	104098	100514	96030	35894	336536
	Devaraj Urs Housing Scheme	Target	-	5000	15000	15000	35000
		Completed	-	4754	14206	10817	29777
	Dr. B.R. Ambedkar Nivasa Yojane	Target			50000	105000	155000
		Completed			13786	65845	79631
Urban	Ashraya/ Vajpayee Scheme	Target	10000	15000	25000	25000	75000
		Completed	9678	8460	9518	8170	35826
	Total	Target	300000	300000	350000	400000	1350000
		Completed	302162	229807	257075	188339	977383

\*\* Figures are up to end of November 2017

**Table-06 Progress of House site Schemes**

Financial year	Rural House Site		Urban House Site		Total	
	Target	Achievement	Target	Achievement	Target	Achievement
2014-15	10000	8040	10000	2929	20000	11069
2015-16	10000	8021	10000	1981	20000	10002
2016-17	10000	6002	10000	7251	20000	13453
2017-18**	10000	5888		5080	5084	10968
Total	40000	28251	30000	17241	65080	45492

Source: Source: Economic Survey of Karnataka 2017-18

\*\* Figures are shown up to end November -2017

## CONCLUSION

If we critically assess and evaluate these programmes, we come to the conclusion that no visible or tangible impact has been made in solving the rural housing problem. The approach of government was declared to be an enabling one leading to mobilization of the full potential and resource of all actors in the shelter, production and improvement process. It was also stated that government shall act as the facilitator and shall put at the center and the increase urbanization has brought along with it disproportionately higher demand for housing- be it for upper market, middle market and for low-income category of population. The magnitude and dimensions of the problem clearly indicated that the housing problem in Karnataka state cannot be easily solved in the short run. Effective solution to the problem calls for a long-term habitat strategy with the needed sub strategies and short term strategies incorporated to it.

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