

## HOUSING IN KERALA: SCHEMES AND ACHIEVEMENTS

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**Abstract:** Shelter is one of the most basic necessities of life. Provision of adequate housing facilities to all is one of the right steps towards the goal of social equality. The importance of proper housing to civilized human being can hardly be overemphasized. The social quality of life is reflected to a large extent in the state of its housing. Housing is also considered as an investment activity and provides impetus to economic growth. It has both forward and backward linkages, even a small initiative in housing will cause multiplier effect in the economy through the generation of employment and demand. At present 'house' has become such a beautiful dream, that everyone rich or poor wants to realize it. Man requires a house whether he is a rural dweller or an urbanite. So the demand for housing has increased rapidly day by day. Therefore to meet this growing demand is the main aim of the government, in this context the present study is undertaken in order to understand the present housing situation in Kerala. And also analyze the major housing schemes and their achievements.

**Keywords:** Housing, housing demand, housing shortage, housing schemes.

**Introduction:** Shelter is one of the most basic necessities of life. A home is not just a roof over four walls; it is an extension of human personality as Nehru called it. It is an abode where basic human interactions take place, where children grow and acquire the concepts of morality and decent citizenship. Ownership of a house ensures the identity, self-esteem and privacy of the individual and enhances the scope for participation in society. Housing also ensures a family life and facilitates a social and cultural life for the individual.

As per National Housing Bank, The housing sector has strong backward and forward linkage to over 250 ancillary industries which includes construction workers, builders, developers, suppliers, civil engineers, property consultants, furnishers, interior decorations and plumbers – a virtually unending list. Housing ranks fourth in terms of multiplier effect on the economy and third amongst 14 major industries in terms of total linkage effect. After agriculture, the housing and real estate industry is the second largest employment generator in India. The sector is labour intensive and including indirect jobs provides employment to around 33 million people. It is estimated that about 70 percent of these are employed in the infrastructure segment and remaining 30 percent in the real estate segment. Further housing indirectly contributes to the social, physical and psychological wellbeing. Poor housing conditions, including overcrowding and unhygienic infrastructure leads to ill health increase in sickness and lack of productivity at work.

**Research Problem:** All over the world, housing is regarded as a means of long term wealth accumulation and financial security. Good housing is thus a pre requisits for human development and welfare. It is essential for the smooth operation of a modern society. Housing in the economic sense considered as one of the merit goods because of its inherited utilization characters. Unlike any other

consumer goods, housing symbolizes many aspects of life. Our house occupies an inevitable place in our life as well as in the society. After toiling through the day, house is a place where we can lean to seek shelter. The development of housing sector of an economy indicates the growth of that economy. The population and demand for housing has increased rapidly day by day. Housing has been the concern of our planners and policy makers since the inception of five year plans in our country. In this context, the present study is undertaken to study about present housing conditions in India and it will also provide major housing policies and their achievements implemented by the state government

**Objectives:** The specific objectives of the present study are

1. To analyze the present status of housing in Kerala.
2. To understand various housing policies implemented by the government.

**Methodology:** The study is based on secondary data. Secondary data is collected from the census reports, socio-economic survey reports and various issues of economic reviews.

**Housing Scenario in Kerala:** Housing is a significant component of the local regional and national economy. The housing situation in Kerala is far better than in the rest of the country, but growing population in state demands more housing facilities in future. As per 2011 census population density of our state is 859 per square kilometer, three times the national average. The population of Kerala is 3,33, and 87,677, the rural and urban population split up being 1,74,55,506 and 1,59,32,171 respectively. In other words, the rural population constitutes 52.28% and urban 47.72% in 2011. This shows the high rate of urbanization taking place in Kerala which is the third among the states in India having the highest share of urban population. The total population of the state has increased from 135.49 lakh in 1951 to 333.87 lakhs in 2011 as shown in the table1.

Considering the present trend in increase in population and housing, the population in 2011 is projected to be around 3.38 crore and number of households 83.42 lakh. It is also estimated that housing need for the additional requirement for the new population during the 12th plan period is as 6.5 lakh. In addition to this there is a need for reconstruction of 5.5 lakh units of dilapidated houses.

The state has to undertake a task of completing 12 lakh housing units, of which around sixty percent are the need of the economically weaker sections of the society. (Economic Review 2013). The present paper presents the housing status in Kerala. The aspects presented include census houses and their use, distribution of households by predominant material roof, wall, floor and number of dwelling rooms.

**Table: 1:** Growth of population in Kerala (in lakhs)

Year	Rural	Urban	Total	Decadal growth rate of population
1951	117.23	18.26	135.47	22.82
1961	143.50	25.54	169.04	24.76
1971	178.81	34.66	213.47	26.29
1981	206.82	47.71	254.53	19.24
1991	214.18	76.80	290.98	14.32
2001	235.74	82.67	318.41	9.42
*2011	174.55	159.3	333.87	4.86

Source: Report on Brochure on housing statistics Kerala, TVM, 2007 \*Kerala Population Census 2011

**Census Houses and their Use:** Total census houses and their use in Kerala according to 2011 census is depicted in table 1.3 It is evident from the table that there are total 1, 12, 17,853 census houses in the state,

of which 11, 89, 144 are vacant houses and 1, 00, 28,709 are occupied houses, of the total census houses in the state, 76.4 percent of the houses are using for residence purpose.

**Table: 2** Census Houses and their Use

Number of census houses				Occupied census houses used as							
-	Total	Vacant	Occupied	Residence	Residence - cum-other use	Shop, office tc.	Hotel, lodgee tc	Hospital, dispensary	Factory, workshop	Place of worship	Other non-residential use
Total	1121783	1189144	10028709	76.4	0.4	9.6	0.5	0.3	1.7	1.1	8.3
Rural	5857785	585998	5271787	77.1	0.4	8.0	0.3	0.3	1.4	1.2	9.6
Urban	5360068	603146	4756922	75.5	0.5	11.4	0.7	0.4	1.9	0.9	7.0

Source: Census of India 2011-Houses & Household Amenities &Assets Kerala

**Number of Dwelling Rooms:** Distribution of the households by number of dwelling room is presented in table 1.3 it is noted from the tabloe that majority of households in the state had three room (32.2)7.3 percent of the households had only one room. Out of the total households in the state 1.1 percent of the household didn't have exclusive rooms.

**Table 3:** Distribution of households by dwelling rooms (percentage)

-	Total No of households	No exclusive rooms	One room	Two room	Three room	Four room	Five room	Six room & above
Total	7716370	1.1	7.3	25.1	32.2	20.6	7.9	5.8
Rural	4095674	1.2	8.1	26.7	32.0	20.0	7.2	4.8
Urban	3620696	0.9	6.3	23.3	32.4	21.4	8.6	7.0

Source: Census of India 2011-Houses & Household Amenities &Assets Kerala

**Material of roof:** Distribution of households by predominant material of roof shows that majority of the households in the state are using concrete roof (48.0).33.8 percent of the households using machine made tiles. It is noted that only 0.3 percent of the households using burnt bricks. It is shown below.

**Table 4:** Distribution of households by predominant material of roof

	Total No of households	Grass/Thatch/Bamboo etc.	Plastic/polythene	Handmade Tiles	Machine made Tiles	Burnt Bricks	Stone / slate	Concrete	Any other material
Total	9935155	2.5	0.7	3.5	33.8	0.3	0.8	48.0	0.2
Rural	5228235	3.0	0.9	3.7	39.3	0.3	0.9	39.1	0.2
Urban	4706920	2.0	0.5	3.3	27.9	0.3	0.7	58.0	0.2

Source: Census of India 2011-Houses & Household Amenities &Assets Kerala

**Material of wall:** Distribution of the households by predominant material of wall is given in table 5. The data shows that 1.7 percent households using grass thatch bamboo etc. 0.5 percent of the households using plastic material for wall. Majority of the households using stone packed with motar.

**Table 5:** Distribution of households by predominant material of wall

-	Total No of households	Grass/ thatch/ bamboo etc.	Plastic/ polythene	Mud/ unburned bricks	wood	Stone not packed with morta r	Stone pac ked wit h mor tar	Metal/absent sheets	Burnt bri cks	C on crete	Any other material
Total	7716370	1.7	0.5	11.5	0.9	9.4	47.4	0.2	24.5	2.9	1.0
Rural	4095674	2.0	0.7	15.1	0.9	11.2	42.4	0.2	23.5	2.8	1.3
Urban	3620696	1.3	0.3	7.5	1.0	7.4	53.2	0.2	25.6	2.9	0.6

Source: Census of India 2011-Houses & Household Amenities &Assets Kerala

**Material of floor:** As per 2011 census the distribution of households by material of floor is shown in table 6. The data reveals that material of floor is cement in the case of about 61.4 percent of the households. While it is mosaic or tiles in the case of 22.9 percent. Mud floor are using 9.7 percent of households.

**Table 6:** Distribution of households by predominant material of floor

-	Total No of households	Mud	Wood/bamboo	Burnt bricks	Stone	Cement	Mosaic/floor tiles	Any other materials
Total	7716370	9.7	0.1	0.4	3.7	61.4	22.9	1.9
Rural	4095674	13.7	0.1	0.3	2.6	64.8	17.1	1.4
Urban	3620696	5.2	0.1	0.4	5.0	57.4	29.5	2.5

Source: Census of India 2011-Houses & Household Amenities &Assets Kerala

**Housing Schemes and their Achievements:** Several agencies which are implementing housing schemes in the state include Kerala State Housing Board, Kerala State Co-operative Housing Federation, and Kerala State Development Co-operation for

SC/ST Development Department, Rural Development including kudumbasree, which implements Ashraya Housing Scheme for the destitute etc. On-governmental agencies such as COSTFORD and Habitat Technology Group, co-operative societies,

Kerala Police Housing and construction corporation etc. have also helped in constructing houses. Other Departments like labour, fisheries, scheduled caste etc. are also implementing various affordable housing schemes for poor labourers and economically weaker sections. Achievements under major housing schemes by different housing agencies in Kerala is given below.

**Kerala State Housing Board:** Kerala State Housing Board established in 1971 with a view to the objective of formulating and implementing various housing schemes, particularly for the economically weaker sections (EWS). The board also undertake schemes such as government directed schemes, slum improvement schemes, construction work for other agencies, commercial cum office complexes etc. Major schemes undertaken by KSHB during 2014-15 are given below.

- M.N Laksham Veedu Punar Nirmana Padhathi - The one lakh housing scheme was launched in 1972 and a substantial number of houses are in need of renovation/reconstruction. The scheme which has been renamed as MN Lakshamveedu Punarnirmana Padhathi on 19.09.08 was envisaged for the reconstruction of houses constructed under one lakh housing scheme of 1972-76 period. Approved subsidy rate for the general category is '75000/-, Scheduled Caste - '100000 and Scheduled Tribe - '125000. Under this scheme 100% Govt. subsidy will be given by KSHB. Upto 2014-15 September-30, 8709 houses have been constructed under this scheme.
- Innovative Housing Scheme -The scheme was envisaged in 2008-09 to provide residential flats in Government land to provide residential flats in Government land to poor urban workers who are forced to stay far away from their workplace. During the period from 2009-10 to 2013-14 Board has constructed 188 flats out of which 157 have been distributed so far. Construction of another 24 flats has been started and is under progress
- Grihasree Housing Scheme - In this scheme financial assistance is given as Govt subsidy @ '2 lakh/house for the construction of houses in EWS/LIG category in their own land with the support of Voluntary Organizations. Govt. has released 10.50 crore for meeting expenditure towards capital subsidy for 525 houses in the financial year 2013-14.

- Saphalyam Housing Scheme- The scheme envisages setting up of support services and infrastructure facilities for the construction of BPL category.alongwith local bodies. (unit cost of 280 sq.ft will be 3.50 lakh 2lakh Govt subsidy,1 lakh loan from HUDCO,25000 voluntary contribution from NGO and '25000 beneficiary contribution. Under this scheme construction of 240 flats in various locations is under progress
- Kerala State Nirmithi Kendra - Kerala State Nirmithi Kendra (KESNIK) was established in 1989 to actively engage in the field of housing and habitat development through the propagation of Cost Effective and Environment Friendly (CEEF) technology. The objectives of Kerala State Nirmithi Kendra are transfer of technology from lab to land, dissemination of CEEF technologies, training in alternative housing and building material technologies, implementing/demonstrating CEEF technologies by undertaking construction and consultancy projects. During 2014-15 KESNIK took up housing works for various departments and started „Kalavaras“ to ensure availability of building materials at reduced price for EWS housing schemes.
- Kerala Police Housing and Construction Corporation Ltd -The Kerala Police Housing and Construction Corporation Ltd was established in 1990 with the objective of taking up construction activities for the police, fire and rescue services prisons, vigilance and Anti-corruption Bureau.
- Kerala State Co-operative Housing Federation - Kerala State Co-operative Housing Federation Ltd, established in 1970 is the apex body for financing the Primary Co-operative Housing Societies in the State.It Provides financing facilities for the affiliated primary co-operative housing societies(PCHS) for the construction of houses, repair/extension. During 2014-15, an amount of 4517.70 lakh has been disbursed for constructing 1369 housing units among EWS, LIG, MIG and others.
- Sainik Welfare Housing Dept.-Providing house building grant to disabled Ex-servicemen before completion of terms of engagement, recruits, war widows and widows of jawans died in harness.

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