

Chapter-19

IMBALANCES IN URBAN DEVELOPMENT* AND HOUSING

19.1 Deficiencies in the Level and Quality of Civic Services

1. There are sharp differences among the towns in Karnataka in their extent and population, in the level and quality of the civic services and amenities present in them. Some cities can boast of orderly civic development and high level of basic urban services. There are others where the developments are chaotic and the essential services are very poor in quality. It may not be incorrect to say in some urban areas essential civic services may be totally absent or inadequate. This is not peculiar to Karnataka alone. A similar situation obtains in other States of the country. The variations may be attributed to different historical and geographical reasons; conditions favour certain towns in the State to develop faster and better than certain others.

2. In so far as imbalances and large differences in the availability and quality of urban services exist, they focus on the inequitable supply of services, placing a large population at a disadvantage compared to others and deprive them of an acceptable quality of life. Therefore, removal of urban imbalances becomes a matter of equity and justice that the Government has to render its citizens. The first step in this regard is to identify the disparities to the extent possible using generally accepted norms for basic services and other indicators of development. For our purpose towns, which are not having the acceptable level of facilities, are referred to as 'Backward Towns'. We have tried to analyze and identify the serious deficiencies in the urbanization process in the different regions of the State.

19.2 Urban Profile

3. As per the 2001 Census, urban population of Karnataka is 1.80 Crores out of a total population of 5.3 Crores. The urban population in Karnataka forms about 34 per cent as against the All India position of 28 per cent. The growth of urban population in Karnataka was somewhat very high in the decade 1971-81 standing at 50.7 per cent; in the next decade 1981-91, it came to 29.6 per cent and more or less the same trend has continued in the decade 1991-2001 [29 per cent].

4. Urban agglomerations and towns have been classified into six classes according to population size as follows:

Size Class	Population
Class I (M ₁ to M ₇)	1,00,000 - and above
Class II	50,000 - 99,999
Class III	20,000 - 49,999
Class IV	10,000 - 19,999
Class V	5,000 - 9,999
Class VI	Less than 5,000

This has partly made use of a Note prepared by Shri G.V. Vishwanath for the Committee and this is acknowledged.

5. The growth of urban agglomerations (UAS)/towns between 1971 and 2001 is depicted below:

Size Class of UA/City/Town	No. of UA/Towns	
	1971	2001
All Classes 1971	229	237
Class I	12	24
Class II	9	27
Class III	38	101
Class IV	98	53
Class V	46	27
Class VI	26	5

6. Hyderabad-Karnataka has comparatively a high proportion of urban population viz., 26.20 per cent followed by Bayaluseeme with 25.85 per cent and Malnad Area with 24.65 per cent. The region under Malnad has a high proportion of rural population, 75.35 per cent. The rural population of other two regions is equally high varying from 73.80 per cent to 74.15 per cent. In general, the process of urbanization does not show much of variations from one region to the other. However, the growth rate of urbanization has been high at 34.61 per cent in Hyderabad-Karnataka followed by Bayaluseeme with 24.7 per cent and Malnad with 23.33 per cent.

19.3 Slums in 2001:

7. Rapid urbanization in conjunction with industrialization has resulted in the growth of slums. The sprouting of slums occurs due to many factors such as shortage of developed land for housing, high land prices beyond the reach of the urban poor, a large influx of rural migrants into the city in search of jobs, etc. This has put tremendous pressure on the existing urban basic services and infrastructure. It is needless to add that living conditions in slums are usually unhygienic and contrary to all norms of planned urban growth and are an important factor in accelerating transmission of air and water borne diseases.

8. The number of slums in cities and towns in 2001 is given in the Table.

Table - 19.1
Slums in Karnataka, 2001

Name of the District	Name of City / Town	Total Number of Slums
North Karnataka		
Belgaum	Belgaum,	9
	Nippani,	2
	Gokak	13
Bagalkot	Bagalkot	10
	Rabkavi-Banahatti	24
Bijapur	Bijapur	28

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Name of the District	Name of City / Town	Total Number of Slums
Gulbarga	Gulbarga	20
Bidar	Bidar	21
Raichur	Raichur	42
Koppal	Gangavathi	27
Gadag	Gadag-Betegari	13
Dharwad	Hubli-Dharwad	65
Uttara Kannada	Karvar	3
	Dhandeli	6
Haveri	Ranebennur	8
Bellary	Hospet	69
	Bellary	47
Total North Karnataka		427
South Karnataka		
Chitradurga	Chitradurga	16
Davangere	Davangere	40
	Harihar	7
Shimoga	Shimoga	29
	Bhadravathi	26
Udupi	nil	00
Chickmagalur	Chickmagalur	13
Tumkur	Tumkur	17
Kolar	Robertsonpet	5
	Kolar	13
	Chintamani	14
Bangalore	Bangalore	137
Bangalore Rural	Channapatna	4
	Ramanagar	6
	Doddaballapura	5
Mandya	Mandya	14
Hassan	Hassan	33
Dakshina Kannada	Mangalore	6
Kodagu	nil	00
Mysore	Mysore	34
Chamarajanagar	nil	00
Total South Karnataka		399
Total Karnataka		826

Source: (Census of India 2001, definition of slum is adopted)
Census of India 2001, Karnataka, Series 30, Paper 2 of 2001

9. North Karnataka has the largest number of slums. Leaving Ban galore of South Karnataka which has the highest number of slums [137], city / town like Hubli-Dharwad, Hospet and Bellary have 65, 69 and 47 slums, respectively the largest concentration. The living conditions, by and large, in the slums of North Karnataka have been observed to be much worse than what obtains in the slums of South Karnataka notwithstanding the work of the Slum Clearance Board for improvement of living conditions of the slums.

19.4 Importance of Urban Development :

10. It is seen that 34 per cent of the population of the State lives in urban areas, well above the country's 28 per cent. The steady increase in urban population over the years is due to the reason that urban areas provide better socio-economic opportunities than rural areas. It is also now well accepted that in our country socio-economic growth has become synonymous with urban growth. International funding agencies like the World Bank and the ADB have noticed this fact in several of their studies and reports. The contribution made by the urban areas to the country's economy is out of all proportion to their size or the numbers in them. The 28% of the country's population living in urban areas contribute almost 60% of the GDP of the country. More than 90% of the all Government revenues come from urban areas. Apart from these facts, the symbiotic connection between urbanisation and economic growth is due to two important factors. The first is that the existence of a sound urban infrastructure of communications, electricity, water supply, housing, health care, education, and hospital care itself attracts investments, talents, and stimulates the growth of socio-economic activities. Industries and economic services gravitate towards the places where they exist. So does social and scientific talent. Centralization of such facilities and associated economic activities themselves provide a synergy for further growth. On the other hand, serious deficiencies in key urban infrastructure and services only serve to reduce urban productivity. They result in socio-economic deprivation. They act as dis-incentive to investment, which further depresses growth. Greater disparities in civic amenities and other infrastructure lead to larger imbalances in development. These negative factors affect the urban poor most. In most of our towns, 30% of the population is below the poverty line, and they bear the brunt of the deficiencies of civic infrastructure.

11. Thus, from many points of view, the development of a sound and viable urban infrastructure becomes important. When spread across the State, it is the best way to stimulate growth and secure an equitable development of all the regions in the State.

19.5 Urban Services:

12. Certain services and amenities are considered essential and basic to organised urban life. They are:

- a. water supply;
- b. sanitation [which includes disposal of garbage and sewage];
- c. surface drainage;
- d. roads; and
- e. street lights.

13. There are certain other services, which are also necessary for any urban settlement. They are:

- a. health services and institutions;
- b. educational institutions;
- c. markets;
- d. hotel and place of entertainment;
- e. bus terminals,
- f. parks, playgrounds and open spaces;
- g. provision of serviced lands for future development;
- h. industrial areas;
- i. housing stock

14. The development of a town is directly related to the availability of these services.

19.6 Urban Local Bodies and Services :

15. The basic urban services are provided by the Municipal bodies, which range from large City Corporations to small Town Panchayats. These bodies are called Urban Local Bodies [ULBs]. As on 1.3.2002, there are 224 Urban Local Bodies, out of which, City Corporations are 6, City Municipal Councils 40, Town Municipal Councils 81, Town Panchayats 92 and Notified Areas 5.

16. The 74th Amendment to the Constitution has conferred on the ULBs a constitutional status, and vested in them certain added powers and responsibilities. The Amendment provides for a State Finance Commission to recommend the devolution of funds from the State Government to the ULBs, to enable them to discharge their duties. In this State, the first State Finance Commission in its report presented in January, 1996, has recommended that 36% of the State's "non-loan own gross revenue receipts" should eventually be made over to the Panchayat Raj Institutions and the ULBs in the ratio of 85:15. A five-year period is indicated as the time limit to reach the recommended percentage of devolution.

17. The State Finance Commission (SFC) has identified certain basic amenities as being necessary for all urban settlements, and has adopted norms for these amenities. They are:

- a. water supply for City Corporations = 100 lpcd
for City Municipal Corporations = 80 lpcd
for Town Municipal Councils = 70 lpcd
- b. roads based on population criteria
- c. Sanitation for CCs - pourakarmika for 500 population
for others – 1 pourakarmika for 700 population
- d. street lights 20 lights/km of road

18. The SFC has gathered information on the availability of these amenities in all the 162 City Corporations, City Municipal Councils, and Town Municipal Councils, then existing. It has identified and listed the ULBs where each of amenities is below the norms, as well as the extent of shortfall. The number of ULBs with below norm basic services in each of the four Divisions is shown in the table below:

Table – 19.2

Number of ULBs providing below norm basic services:

Division	Water Supply	Roads	Pourakarmikas	Street Lights
Bangalore	28	9	24	6
Mysore	23	3	13	2
Belgaum	48	9	41	17
Gulbarga	20	10	24	6
South Karnataka	51	12	37	8
North Karnataka	68	19	68	23
Total Karnataka	119	31	105	31

19. Civic facilities like bus terminals, markets, parks and playgrounds in towns play an important role in providing for a better quality of living for the residents. Available data in this matter are given in the Tables 19.3, 19.4 and 19.5 given below:

Table 19.3

Quality of Bus Terminals in Towns of each Division

Division	Good	Fair	Poor	Total
Bangalore	5	40	2	47
Mysore	16	30	4	50
Belgaum	5	21	1	27
Gulbarga	3	13	2	18
South Karnataka	21	70	6	97
North Karnataka	8	34	3	45
Karnataka State	29	104	9	142

Table 19.4**Quality of Municipal Markets in Towns of each Division**

Division	Good	Fair	Poor	Total
Bangalore	2	13	32	47
Mysore	1	14	35	50
Belgaum	-	12	15	27
Gulbarga	1	4	13	18
South Karnataka	3	27	67	97
North Karnataka	1	16	28	45
Karnataka State	4	43	95	142

Table 19.5**Quality of Parks & Playgrounds in Towns in each Division**

Division	Good	Fair	Poor	Total
Bangalore	-	17	30	47
Mysore	1	18	31	50
Belgaum	-	8	19	27
Gulbarga	-	6	12	18
South Karnataka	1	35	61	97
North Karnataka		14	31	45
Karnataka State	1	49	92	142

Source : STEM, 1995

20. Excepting the quality of municipal markets in all others like bus terminals, parks and playgrounds, North Karnataka is worse off compared to South Karnataka in the quality of these services / facilities. There is not even one good park or playground in North Karnataka. There are eight good bus terminals in North Karnataka as against 21 in South Karnataka. Good municipal markets are more in South Karnataka than in North Karnataka. In the fair category also, North Karnataka lags behind. However, in the poor category South Karnataka seems to have more in all the three or four facilities considered here. This may be, perhaps, due to the fact that South Karnataka has a very large number of units compared to North Karnataka, which has shown some additions only in the recent years.

21. It is needless to add that priority should be given to North Karnataka units to raise them to the fair and good categories. Adequate outlays are needed for reducing the imbalances in urban development services / facilities.

19.7 State Urban Policy:

22. The urban policy of the State Government has been stated in its 8th Five Year Plan document. The policy aims to:

- a. promote equitable and balanced urban growth, both in terms of facilities and population;
- b. contain the rate of growth of Bangalore and other large cities by disbursing economic activities; and
- c. provide a minimum level of services to the people in urban as well as rural areas.

23. The strategy for achieving these objectives has been dealt with in the official document 'Urban Development Strategy – Karnataka State – 1994', which calls for:

- a. dispersal of urbanisation and equitable distribution of urban benefits;
- b. development of counter magnets to slow down the growth of the mega-city [the counter magnets are important regional centers like Gulbarga, Hubli-Dharwad, Belgaum, Bellary, Mangalore, etc]
- c. development of areas of special potential like the West Coast, important growth areas, and administrative towns;
- d. establishment of a proper hierarchy of small, medium, and large towns,
- e. development of urban-rural linkages.

19.8 Ad Hoc Measures:

24. The imbalance in urban population growth in the State has already been noticed. The excessive concentration of population in Bangalore has not been for the good of that city or for the rest of the State. This fact has been recognized in the State's Urban Policy since many years. The absence of a proper hierarchy of towns in the State has resulted in extremely uneven development. Despite its size and economic strength, Bangalore is unable to cope with the increasing pressure on its infrastructure and civic amenities. At the same time, the other cities find that they are deprived of adequate investments. Policy planners have pointed out that the solution is to promote counter-magnets to Bangalore in other parts of the State. There are other big cities like Gulbarga, Mangalore, Mysore, Hubli-Dharwad, Bellary, Belgaum, Bijapur, Bagalkot, Raichur, Tumkur and Davanagere which can become centers of attraction in their own right, and from whose regions people need not migrate to Bangalore in search of socio-economic benefits. The development of these major cities and towns must spread urban benefits equitably.

25. Detailed project proposals are available for the development of many of these cities, notably Gulbarga, Bellary and Hubli-Dharwad. There are also many studies, papers, and proposals for the development of all Class-I towns, administrative towns, and special areas. However, there has as yet been no specific long term policy or plan on urban development which the State Government has adopted. Year after year, ad hoc methods at urban development are being followed, which cannot but enhance regional disparities.

26. The regional imbalances and the inter-regional backwardness that exist in Karnataka can be reduced only through focused programmes with substantial investments, consistently implemented over the years. The projects to be executed can be divided into three categories like [a] Immediately needed (2 years or less); [b] Medium term - 3-5 years; and [c] Long-term – 8-10 years

19.9 Capacity Building in Municipalities:

27. As Urban Local Bodies [ULBs] are the major providers of urban services, the disparities in their income, expenditure, and functional abilities are an index of regional disparities. In this State, there are at present 224 ULBs of various categories. They vary widely in their per capita income and expenditure, tax effort, technical and financial strength, and other indicators. At the two ends of the scale, per capita revenue of Gulbarga City Corporation is less than 25% of that of Bangalore or even Belgaum. It is recorded that the per capita revenue for Bangalore City Corporation went up from Rs.366 in 1990-1991 to Rs.573 in 1994-95. During the same period, Gulbarga raised its per capita revenue from Rs.75 to Rs.131. The per capita expenditure in Bangalore in 1994-95 was Rs.514, in Mysore Rs.561, but in Gulbarga it was only Rs.62, which is less than that of even the smaller CMCs.

28. The same trend has continued, and in the year 1998-99 the per capita revenue from own tax effort was lowest in Gulbarga at Rs.130, compared to Rs.826 in Mangalore, Rs.693 in Bangalore. In that year the total per capita revenue in Gulbarga was Rs.327.31, compared to Rs.1200.48 in Bangalore and Rs.1024.13 in Mangalore. Likewise, the per capita expenditure in Gulbarga in the same year was only Rs.327.31, which is a fraction of Bangalore's Rs.1200.48, and Mangalore's Rs.1024.13. The table below illustrates this position vividly.

Table No. 19.6

Per Capita Revenue and Expenditure in City Corporation in 1998-99

(In Rupees)

Sl. No.	City Corporation	Per Capita Revenue	Per Capita Expenditure
	South Karnataka		
1.	Bangalore	1189.27	1200.48
2.	Mangalore	1024.43	1024.13
3.	Mysore	981.89	882.27

Contd...

Sl. No.	City Corporation	Per Capita Revenue	Per Capita Expenditure
	<u>North Karnataka</u>		
4.	Belgaum	869.90	861.83
5.	Hubli-Dharwad	616.63	620.02
6.	Gulbarga	448.00	327.31
7.	All City Corporations	1009.08	997.29

29. An analysis of per capita revenue and expenditure in the City Municipal Councils, and Town Municipal Councils and Town Panchayats also reveal that, by and large, they are higher in respect of South Karnataka districts/ divisions than in North Karnataka districts / divisions. Table-19.4 gives a summary of the Per Capita Revenue and Expenditure for the four Divisions.

Table - No. 19.7

**Per Capita Revenue and Expenditure of City Municipal Councils,
Town Municipal Councils and Town Panchayats**

Name of the Council		No. of Councils	Per Capita Revenue	Per Capita Expenditure
I	City Municipal Councils	38	424.75	425.87
II	Town Municipal Councils			
	Bangalore Division	21	329.62	301.92
	Mysore Division	19	198.41	177.47
	Belgaum Division	26	358.33	305.48
	Gulbarga Division	14	235.95	202.95
III	All Town Municipal Councils	80	329.23	284.46
IV	Town Panchayats			
	Bangalore Division	15	314.70	261.57
	Mysore Division	21	331.98	267.80
	Belgaum	27	399.58	272.27
	Gulbarga Division	10	412.91	223.75
V	All Town Panchayats	73	368.52	261.04

Source: Adopted from Municipal Statistics, 1998-99, Report of Directorate of Economics and Statistics, Government of Karnataka, 2002

30. It is somewhat striking that the Town Municipal Councils in the two divisions of North Karnataka have higher per capita revenue ranging from Rs.236 in Gulbarga division, Rs.358 in Belgaum division as against Rs.330 in Bangalore division and Rs.198 in Mysore division. The same trend is reflected in the per capita expenditure also. In Belgaum and

Gulbarga divisions, it varied from Rs.306 to Rs.203 respectively, whereas, it was less in Bangalore and Mysore divisions. Again, in Town Panchayats excepting Gulbarga division, in the matter of per capita expenditure, North Karnataka Town Panchayats had both higher per capita revenue and per capita expenditure. In fact, Gulbarga division had the highest per capita revenue at Rs.413 as against Rs.315 in Bangalore division. As for per capita expenditure Belgaum division in North Karnataka had the highest at Rs.272, while the Town Panchayats in Bangalore and Mysore divisions had a per capita expenditure of Rs.262 and Rs.268 respectively. It is difficult to explain how in the backward regions of North Karnataka, the per capita revenue of the Town Municipal Councils and Town Panchayats is higher and so also the per capita expenditure excepting Gulbarga division. Yet, the level of civic amenities and other facilities cannot be considered as better than those in South Karnataka. This raises wider issues like efficiency of expenditure in North Karnataka divisions and the compliance in South Karnataka divisions. For obvious reasons, we cannot take our analysis of this matter further in our Report.

31. Details of Municipal rates and taxes, grants from Government, loans from Government, total revenue, general expenditure, capital expenditure and total expenditure per capita for all City Corporations, all City Municipal Councils and all Town Panchayats in the four Divisions that correspond to South Karnataka [Mysore and Bangalore Divisions] and North Karnataka [Hyderabad-Karnataka and Bombay-Karnataka] are given in Annexure-I.

32. Undoubtedly, if the ULBs are to function satisfactorily as providers of urban services, considerable capacity building has to take place in them. The Government should take a pro-active role in building up their administrative, technical and financial abilities. There has been no significant move yet in this direction. But if this is not done, there is little chance of the weaker ULBs and the dis-advantaged urban areas ever coming up on par with others in the State. The main areas in which capacities need to be built up are discussed here briefly.

19.10 Administrations and Finance:

33. The administrative procedures followed in the ULBs are quite outdated, and do not serve current requirements. They should be reviewed. A common cadre of staff, organized according to a tier system, could be thought of. A trained and well-qualified cadre of municipal employees is a necessity. The district should be a unit for the training of municipal staff.

34. Most ULBs cannot afford to employ higher technical staff. The proposal made some years ago to form a technical pool at the district level, who can be deployed by a controlling authority, [say, the Deputy Commissioner] to any ULB wherever the need arises, should be given serious consideration.

35. Finances of ULBs are totally inadequate to provide the civic services and facilities as per the accepted norms. This apart, the flow of funds to them from the State Government and the Central Government is of a type which is not conducive for a proper integration of their projects for Urban Development. The Central Government passes on a part of the plan outlay on urban development to the states. Under these schemes the central sector's direct investments are meant for additional financial assistance for metropolitan development and projects of national importance and for promotion of research, development and training

programmes in the field of urban and rural development. As the funds are channeled through the states for the centrally sponsored schemes such as environmental improvement in some areas, preparation of town plans and integrated development of small and medium towns / cities. Thus, in 65 to 75 per cent of the total sectoral plan outlay on urban development, housing and water supply are under the state plans.

36. After the 73rd and 74th amendment of the Constitution, funds are devolved from the State to ULBs and also PRIs on the recommendations of the State Finance Commission (SFC). The SFC recommended that the share of ULBs in the total devolution will be 15.70 per cent. The remaining 85 per cent of funds will go to PRIs. Thus, the relative share of the ULBs will be about 5.40 per cent in the 36 per cent share in the non-loan gross own revenue receipts of the State Government. The SFC recommended the following devolution to ULBs for period 1996-97 to 2000-2001.

Table – 19.8
Resource Devolution to ULBs

Rs. Crores

Year	Projected Revenue	Devolution to ULBS (5.04%)
1996-97	6987.10	377.30
1997-98	7825.55	422.58
1998-99	8764.62	473.29
1999-2000	9816.37	530.08
2000-2001	10994.33	593.69

Source : Report of the State Finance Commission relating to Urban Local Bodies, Government of Karnataka, January 1996

37. The State Finance Commission adopted the following weights for determining the financial share of ULBs.

Criteria for ULBs	Weights (percent)
Proportion of Urban Population	10.30
Proportion of Urban area	0.74
Road Length per square kilometer	2.78
Illiteracy and No. of persons per hospital bed	1.88
Total Weight	15.70

38. Apart from inadequate funds, the criteria for the financial share cannot be considered as fully reflecting the civic services and facilities, keeping in view the norms

adopted by the Commission. This inadequacy will all the more be very high if the disparities from the average of the State level civic facilities are to be reduced within a short period.

39. The Presidential Order constituting the 11th Finance Commission required for the first time, the Commissions to make recommendations on the measures needed to augment the consolidated funds of the States to supplement the resources of the Panchayats and the Municipalities on the basis of the recommendations of the State Finance Commissions.

40. The 11th Finance Commission has estimated the resource requirements of ULBs for the country as a whole. The coverage includes Urban Water Supply and Sanitation, various urban infrastructures, capital cost as well as O & M needs, Sewerage, Sewage disposal, storm water drainage, construction of roads and paths, street lighting and electricity distribution and revenue gap for O & M requirements relating to civic services. There is no separate estimate for Karnataka State. However, on the basis of Karnataka share of 6.2%, we have come to the rough conclusion that Karnataka may require Rs.15,500 crores for all ULBs.

41. Against such a requirement, the 11th Finance Commission recommended Rs.25 crores out of Rs. 400 crore given for municipalities. Allocation for ULBs for provision for maintenance of accounts of ULBs is Rs.17.15 lakhs, out of a total allocation of Rs.4.86 lakhs for the country as a whole.

42. The 11th Finance Commission adopted the following criteria and weights for determining the share of the ULBs:

Criteria	Weights (per cent)
1. Pollution	40
2. Index of decentralization	20
3. Distance from highest per capita income	20
4. Revenue effort	10
5. Geographical area	10

Source: Report of the 11th Finance Commission

43. Even the small amount of Rs.25 crores given by the 11th Finance Commission was by way of sympathy to local bodies without agreeing to the suggestion of the State that 50 per cent of the devolution made by the State to ULBs should be compensated by the Centre.

44. The City Municipal Councils / Town Municipal Councils / Corporations are not even able to pay for the electricity which they buy for streetlights and their Offices from Karnataka Power Transmission Corporation Limited (KPTCL). So also Karnataka Urban Water Supply and Drainage Board (KUWSDB) and Bangalore Water Supply and Sewerage Board (BWSSB) in the matter of their payments to KPTCL for the power taken from them. For a recent year like 2000-2001, out of the arrears due to KPTCL from Government / local bodies which comes to Rs.1,173 crores, nearly Rs.200 crores are due from the ULBs and KUWSDB and BWSSB.

45. In 2000-2001, assuming the projected devolution has fully materialized, Rs.594 crores devolving to 224 Urban Local Bodies (ULBs) (City Municipal Councils, City Corporations, Town Municipal Councils, and Town Panchayats) are totally inadequate and negligible. This can be seen in the Tables No.19.3 and 19.4 which give the per capita revenue and per capita expenditure.

46. A complete financial restructuring, and new designs for tax and non-tax revenues should be undertaken. There has been a considerable amount of laxity in the collection of important items like property tax, with estimates, which reveal that more than 40% of buildings somehow escape taxation. The financial pattern and accounting systems followed by the Municipalities are outdated in many respects and need to be reviewed. Without sound finance, no municipality can function or carry out its duties satisfactorily.

47. There is noticeable absence of the goodwill and the trust that the people should repose in the ULBs. The ULBs can succeed only by introducing most transparency in their operation, by permitting much more participatory governance than is available today, and by being accountable. There are various ways in which the last named can be accomplished. It has also become axiomatic that the more backward an area, the less accountable, the more arbitrary and more irresponsible, the ULB becomes.

48. The ULBs function under Government statutes and hence it is the responsibility of the Government to build them up to a proper level of functioning. This would require a much larger interaction and assistance from Government than available hitherto. The district level assistance through the D.C's should be the first tier. At the State level, the Directorate of Municipal Administration which is only nominally in existence. It can play a vital role in local self-government. At present the ULBs get little guidance to inputs from Government, despite the heavy responsibilities they have to discharge. The Directorate should provide all this. Both the State-level and the field organizations are quite necessary to lend support to the large number of ULBs, upon whose performance depends the well-being of millions of people in the State. In this respect the example of Tamil Nadu can be profitably used.

19.11 Town Planning Act:

49. The urban population of the State has grown from 71 lakh persons in 1971 to 179 lakh persons in 2001. The population of Class I City/Town has risen from 36 lakhs to 120 lakhs. The population of Class II to Class VI has increased from 35 Lakhs in 1971 to 59 Lakhs in 2001. Towns of categories of Class I to Class III have continued to grow on account of natural increase of population and migration from rural to urban areas for education and employment. Towns in categories of IV to VI have much lesser population in 2001 compared to 1971. Towns also increase their boundaries, which results in more territory and population. Unfortunately, much of town growth has taken place in an unplanned manner. There has been increasing urban chaos in our towns and a sharp deterioration in the availability of basic amenities. It is important to consider that such growth creates conditions which act as disincentives to socio-economic growth. They do not attract talent or investment. Most towns in the State suffer from it, and those that are backward suffer all the more.

50. Even today there is no comprehensive database of urban facilities in the urban areas in the State. Even the local bodies themselves do not have updated or reliable information on what exists within their jurisdiction. It is necessary to build up basic data for

all the towns, and a status report on the availability of civic amenities and other assets. The assessment of the quality of the assets should be based on uniform standards for the State as a whole to facilitate comparison. Such data should be updated every year. Logically, the Directorate of Municipal Administration should undertake this work.

51. The Karnataka Town and Country Planning Act provides for orderly and planned growth of towns. So far, 97 urban areas have been brought under the jurisdiction of the Act. Their distribution is as under:

Table No.19.9

Distribution of Urban Areas to which the Town Planning Act Applies:

Sl.No.	Revenue Division	No. of Urban Areas covered
1.	Bangalore	27
2.	Mysore	20
3.	Belgaum	30
4.	Gulbarga	20
5.	South Karnataka	47
6.	North Karnataka	50
	Total	97

[The Town Planning Department has prepared CDPs for 24 towns and ODPs for 45 towns]

52. All the 97 urban areas are provided with organizational inputs through the form of Urban Development Authorities, Municipal Planning Authorities, or Independent Planning Authorities to ensure that the basic principles of Town Planning are followed in regulating growth or development. Even those ULBs whose areas are not under the jurisdiction of the Act are required to consult the Assistant Director of Town Planning at the district level before undertaking any development work.

53. However, in actual practice, the growth of urban areas has been chaotic and unplanned in most places. This has caused deterioration in the quality of life to a large number of people. The planning process visualized in the various enactments has not been adequately enforced or implemented. The commonly observed defects in the growth of our towns are: [a] Improper land use, in which contours and natural courses are ignored in developing roads and buildings. These lead to water logging, difficulties in providing essential services, preventing further expansion by acting as bottlenecks, overcrowding, etc. [b] Mis-use of land meant for public purposes for private purposes has made orderly expansion difficult. [c] Ignoring minimum requirement of space and setbacks has hindered movement of vehicles apart from causing unsanitary conditions. [d] Skewed development.

19.12 The Way Out:

54. From the above it is clear that the haphazard growth of towns has diminished the quality of urban life. No doubt, the picture is much worse or most despicable in rural areas. Most of the towns and cities in North Karnataka have not had the benefit for proper urban development. Consequently, serious and urgent measures are necessary to prevent this. The Committee feels that in public interest, preventive or remedial measures should be

undertaken and adequate funds must be provided for making up the disparities, especially, in North Karnataka cities and towns. The Committee recommends the following measures:

- [a] The Town and Country Planning Act should be extended to cover all the 224 urban areas.
- [b] There should be strict accountability and firm enforcement of regulations. The State cannot afford permissiveness in such matters.
- [c] In the first phase of Recommendations we had recommended an one-time grant of Rs.15 Crores for each of the District headquarters like Gulbarga and Belgaum. In addition to this, the Committee now feels that a similar one-time grant of Rs.15 Crores should be given for improvement of the city/towns of Raichur, Chamarajanagar, and Bellary and one-time grant of Rs.10 Crores to Bijapur, Bagalkot, Bidar, Uttara Kannada, Koppal, Gadag and Haveri.
- [d] The ULBs finances are totally incommensurate with the civic responsibilities. Therefore, Government grants and loans and the tax revenues of the ULBs must be reviewed for improving the revenue sources. The Municipal Councils may be encouraged to raise loans from market with the specific understanding that they have to repay the loans out of their revenues. The Municipal Councils must be empowered to levy reasonable **Special Development** charge for improving civic amenities in their area.
- [e] The Slum Development Board should take up a massive programme of carrying out improvements to the slums or for their rehabilitation elsewhere in appropriate settlements. In view of the magnitude of the task we feel that Rs.100 Crores should be provided for the Slum Clearance Board out of which 60 per cent is to be earmarked for improvement of slums in North Karnataka. This is in addition to the one-time grant recommended by us for some of the major cities / towns in both North Karnataka and South Karnataka

19.13 A Detailed Study of ULBs Needed:

55. Over the years, Government's neglect of Town Planning needs have proved costly in so far as most unhygienic environment obtains in most of the North Karnataka cities and towns and also in some of the South Karnataka towns like Chamarajanagar. The worst affected could be the smaller towns in the backward taluks and the emerging urban settlements and slums. It is to be emphasized that the worst affected by the deficiencies in civic amenities are the poorest sections of the society.

56. To a large extent the inadequacies and lack of trained personnel in the Department of Town Planning, which is the principal arm of the Government to plan and regulate the growth of urban areas is totally ineffective. The broader issue of planned Town Development can be handled only when the Town Planning Department is equipped with professional and administrative staff who can meet the demands of setting right the skewed development. Their recommendations and plans have to be implemented by the Government Revenue authorities and the Urban Local Bodies. The Deputy Commissioners should be made to review the progress in planned Town Development at least, twice a year, and send a report direct to the Chief Secretary for taking further necessary action.

57. In a Study of the Regional Imbalances in the different districts of the State, it is almost impossible for a thorough examination of areas relevant for improving the quality of life in Towns and Cities on sound lines. We have only tried to give a broad picture to capture the major issues in this Report. HPC FRRI strongly feels that Urban Development and the functioning of Urban and Local Civic Boards / Councils should be thoroughly studied by a separate expert body without further delay. The pattern and practices followed in the neighboring states like Tamil Nadu and Maharashtra seem to offer a good model to follow. We urge the Government to give priority attention to this matter.

19.14 Housing:

58. In any discussion of Urban Development, housing plays a pivotal role in so far as it has an important bearing on the quality of life of the people. Unfortunately, the Committee in spite of its best efforts, could not get relevant and reliable data on housing shortage in North and South Karnataka. Since 2001 Census data on housing still are not available, we have to depend upon 1991 Census data which is completely out of date. Therefore, our desire to analyze disparities in housing taluk-wise has remained a distant dream. However, just to give a flavour of the imbalances in urban development, we are mentioning here whatever reliable data has become available on housing. Both urban and rural, housing are covered to give a total picture.

59. Available data show that the shortage of housing reflecting many aspects like overcrowding, Katcha houses, slums and the like was covered in a survey of the houseless conducted by the State Government in 1995 when it was found that nearly 14 lakh households in the State had neither sites nor houses and another about 8 lakh households had only sites but not houses. Thus, nearly 22 lakh households were in need of assistance in the matter of housing. It is to be added that most of the shortage of housing in the State relates mainly to the unfulfilled housing needs of economically weaker sections.

60. Again, available data show that highest urban housing deficit obtained in Dharwad, Gulbarga, Belgaum, Bellary and Mangalore districts. Some of the forecasts reveal that by 2001 the deficit in housing could have been in the order of 51 % in Raichur district, 34 % in Bellary district, 29 % in Dharwad district, 27 % in Bidar district and 25 % in Mandya district. Thus, in terms of disparities in the housing sector, both urban and rural, North Karnataka districts seem to be lagging behind very much in this regard.

61. As said earlier, no data are available taluk-wise and more than this even the housing finance details are also not available on district and taluk basis. We are, again, falling back upon the available data which needs to be up-dated as soon as the 2001 Census details of housing are released. The High Power Committee is depending upon the district-wise housing shortage and perhaps if the proportion of population is adopted for distribution of housing shortage to taluks, in all probability, different taluks may show considerable disparities.

62. Against this background, we wish to note the housing disparities in the State both urban and rural. Since the data are not for the latest year like 2000 we are referring to the magnitude of the disparity obtaining in an earlier year like 1995 when a survey of housing was done. In North Karnataka the housing shortage is about 5.1 lakh houses as against 4.8 lakh in South Karnataka. Available data also reveal that leaving out Bangalore Urban, as a

special case, Belgaum and Dharwad districts have the highest shortage each having 1.12 lakh to 1.0 lakhs. Bellary, Bijapur, Dharwad, Gulbarga and Raichur districts have the highest disparities in North Karnataka. [See Table 19.2 in Annexure to this Chapter.] In South Karnataka Mysore, Tumkur, Kolar, Mandya, Chitradurga, have disparities lower than some of the above mentioned districts of North Karnataka. According to 1995 survey, about 2.42 lakh SC persons and about 80,000 ST persons are shown as houseless and about 2.18 lakh SC persons and about 68,000 ST persons are shown as siteless. Broadly, the SC and ST houseless and siteless persons are more in South Karnataka than in North Karnataka. The High Power Committee have felt that these figures should be verified and even suggest a re-survey of the houseless and siteless people in Karnataka to get at an accurate picture, both district-wise and taluk-wise, so facilitate appropriate policy making and programme implementation.

63. Although Government of India has set up a National Housing Bank and most of the commercial Banks are flushed with funds for housing, it is feared that the weaker sections of society and those in the lowest income groups have no easy access to housing credit excepting the government sponsored housing programme. In the State, as a whole, housing loans from HFC are estimated at Rs.1796 Crores and the commercial Banks seem to have leant about Rs. 1800 Crores. State Government under its housing loan schemes has advanced through the Karnataka Housing Board about Rs.215 Crores. Thus, taking all the three sources, the disbursement of housing finance cannot be considered as adequate. About Rs.3770 Crores are inadequate for a housing programme which can give a balanced distribution among 27 districts of the State with a population exceeding 5.2 Crores. In short, disparities in housing are very serious both in North Karnataka and South Karnataka districts. The Committee would urge the Government provide for a massive outlay on housing as this would also create more employment and more demand for housing material. We are happy to know the Housing Policy recently announced by the Government and look forward anxiously to its implementation. To make up the deficiencies in rural areas the Committee recommends that about Rs.1,600 Crores may be provided for Rural Housing in the 8-Year **Special Development Plan**. The needs of urban development including slums improvement, town planning and improvements of townships and cities have been discussed in the earlier sections of this Chapter.

Annexure 19.1
Percapita* Revenue and Expenditure by Municipalities, Karnataka 1998-99

Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
I	<u>City Corporations:</u>							
1	Bangalore	692.79	102.90	258.96	1189.27	330.44	188.70	1200.48
2	Belgaum	604.26	32.54	-	869.90	199.37	161.09	861.83
3	Hubli-Dharwad	491.54	24.25	-	616.63	160.38	133.46	620.02
4	Gulbarga	129.95	269.65	-	448.00	34.94	11.51	327.31
5	Mangalore	825.38	43.91	-	1024.43	487.09	188.51	1024.13
6	Mysore	452.00	14.10	-	981.89	267.44	190.63	882.27
	All	605.42	85.42	146.79	1009.08	281.35	167.85	997.29
II	<u>City Municipal Councils:</u>							
1	Bommanahally	801.08	775.61	-	1745.95	548.13	978.87	1759.73
2	Byatarayanapura	120.58	66.94	-	187.60	52.69	192.25	288.18
3	Dasarahalli	728.55	35.05	-	763.60	314.19	566.28	972.87
4	Krishnarajpura	43.79	37.56	-	454.14	69.08	103.74	214.84
5	Pattangere	50.84	40.51	-	731.73	251.36	540.91	827.95
6	Channapatna	24.96	123.42	-	202.06	39.58	15.98	191.94
7	Doddaballapur	150.07	12.31	-	234.23	42.01	63.05	225.49
8	Ramanagara	201.12	16.34	-	332.38	35.32	0.00	324.80
9	Chitradurga	381.77	91.88	-	581.50	264.57	46.46	500.84
10	Davanagere	276.64	11.27	-	331.69	96.56	26.16	307.12
11	Harihara	233.87	-	-	265.38	149.97	56.66	360.38
12	Chikkaballapur	369.66	47.12	-	568.98	270.36	61.08	526.79
13	Chintamani	190.60	1.09	-	203.87	40.96	28.77	238.02
14	Kolar	209.07	2.43	58.81	284.94	75.05	12.41	309.27
15	Robertsonpet	35.29	143.78	-	341.42	62.35	82.91	276.11
16	Bhadravathi	114.75	101.15	-	244.53	90.41	51.20	256.10
17	Shimoga	105.20	471.41	-	695.77	310.80	60.71	687.77
18	Tumkur	171.05	15.12	-	261.59	133.48	48.29	313.79
19	Nippani	343.95	4.84	0.19	585.87	193.28	99.93	585.79
20	Gokak	219.22	-	-	319.20	102.55	55.03	285.45
21	Bagalkote	203.41	58.23	-	344.36	57.14	43.74	307.76
22	Bijapur	361.58	12.84	-	579.29	130.49	136.21	516.28

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Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
23	R. Banahatti	256.36	48.08	-	348.74	171.87	62.17	327.06
24	Gadag-Betgeri	69.88	204.54	-	401.19	101.10	95.11	424.51
25	Ranebennur	213.12	100.37	-	520.24	216.29	58.95	500.47
26	Karwar	283.70	1.61	-	437.75	65.89	62.11	329.27
27	Sirsi	248.10	-	-	365.95	173.79	61.13	360.43
28	Dandeli	74.34	287.28	0.46	428.82	192.03	49.20	409.10
29	Bellary	192.69	4.10	-	310.30	64.82	37.85	316.74
30	Hospet	261.17	-	20.72	316.15	59.80	15.72	323.20
31	Bidar	203.96	12.96	-	318.65	35.95	125.19	307.55
32	Gangavathi	196.92	77.15	3.93	445.17	55.26	143.26	432.53
33	Raichur	174.98	1.90	-	261.21	81.62	36.58	303.81
34	Chikmagalore	320.89	36.17	-	438.40	116.61	62.76	405.57
35	Udupi	406.89	102.68	-	666.69	326.60	157.02	644.62
36	Hassan	107.80	5.58	8.78	149.60	103.18	18.30	249.38
37	Mandya	171.98	-	-	223.32	48.07	59.13	227.02
38	Chamarajanagara	123.81	-	-	141.78	33.89	16.18	163.15
	All	223.45	83.61	2.09	424.75	136.17	116.39	425.87
III	<u>Town Municipal Councils</u>							
	<u>Bangalore Division:</u>							
1	Anekal	79.68	147.45	-	323.96	100.41	42.22	272.76
2	Kengeri	39.21	304.00	-	822.80	391.70	328.38	819.02
3	Devanahalli	39.77	133.02	-	197.89	55.72	9.59	199.58
4	Hoskote	176.67	152.20	-	409.67	54.95	35.56	239.02
5	Kanakapura	172.13	93.73	-	318.17	39.82	33.77	329.58
6	Magadi	72.33	242.34	-	364.04	84.55	62.91	275.27
7	Vijayapura	223.56	2.07	0.99	395.17	64.53	44.08	288.51
8	Challakere	173.84	19.55	-	290.31	61.30	35.65	290.34
9	Hiriyur	200.19	7.68	-	264.20	83.63	11.38	245.65
10	Bangarpet	182.51	61.81	-	261.28	40.31	92.95	252.76
11	Gouribidanur	221.06	358.80	-	603.32	59.62	37.89	238.07
12	Malur	191.28	66.03	-	265.34	60.89	81.38	329.66
13	Mulbagal	37.73	82.41	-	166.78	50.31	24.10	172.13
14	Sidlaghatta	208.13	34.32	-	276.76	35.95	82.81	288.87
15	Sagar	194.36	64.73	-	308.48	94.79	74.85	282.71

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Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
16	Shikaripura	28.75	167.51	-	412.15	206.61	119.95	545.55
17	C.N. Halli	59.62	84.92	-	150.26	95.45	22.42	193.12
18	Kunigal	148.03	47.78	-	248.32	34.31	82.52	211.73
19	Madhugiri	178.49	-	-	372.78	52.68	83.88	460.33
20	Sira	246.79	-	-	293.38	24.98	7.43	111.13
21	Tiptur	256.40	-	-	259.01	102.16	14.12	355.23
Bangalore Division Total		156.34	90.20	0.04	329.62	84.05	60.28	301.92
<u>Belgaum Division:</u>								
22	Athani	343.78	45.60	3.99	507.97	134.73	125.93	496.05
23	Bailhongal	165.67	117.02	-	363.72	50.12	73.77	297.47
24	Chikkodi	302.47	31.12	-	357.71	81.20	41.83	260.16
25	Mudalgi	24.72	305.51	-	423.18	130.35	47.94	250.72
26	Ramdurga	109.71	-	-	266.87	26.64	17.07	162.15
27	Sankeshwar	159.74	74.62	-	288.50	99.91	11.53	233.37
28	Soundathi	175.00	124.18	-	350.75	132.87	68.80	327.21
29	Guledgudda	180.50	-	-	252.40	49.30	71.25	286.80
30	Ilkal	143.84	20.20	-	217.18	56.63	2.62	182.49
31	Indi	192.07	131.40	45.14	418.06	75.00	74.80	318.22
32	Jamakhandi	215.71	17.95	0.10	319.84	82.86	79.28	321.23
33	Mahalingapura	118.31	97.79	-	268.19	70.66	80.98	226.19
34	Muddebihal	141.24	5.28	-	263.31	108.89	0.00	218.67
35	Mudhol	202.86	69.34	36.79	402.80	230.68	86.48	386.98
36	Sidhgi	121.18	46.34	-	281.90	54.38	25.95	217.57
37	Thalikote	267.48	28.33	-	565.67	101.00	122.25	451.97
38	Annigere	590.36	-	-	650.66	139.86	83.72	310.99
39	Byadagi	217.46	23.09	-	558.86	75.19	68.63	502.09
40	Gajendragad	195.05	22.04	-	234.25	26.59	24.56	334.19
41	Hanagal	327.66	10.00	-	531.43	123.55	82.70	432.60
42	Haveri	177.59	15.87	-	537.21	292.73	63.65	475.42
43	Laksheshwar	103.77	85.12	-	193.20	48.39	39.05	220.50
44	Naragunda	213.80	1.67	-	255.34	130.48	43.51	273.31
45	Savanur	94.05	58.58	6.22	186.32	60.36	23.03	173.98
46	Bhatkal	173.68	-	-	323.31	71.00	19.57	249.89

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Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
47	Kumta	52.75	165.23	-	403.73	76.89	49.04	311.87
Belgaum Division Total		190.93	55.92	3.44	358.33	101.52	55.52	305.48
<u>Gulbarga Division:</u>								
48	Kampli	56.78	187.46	-	350.92	32.50	69.27	324.30
49	Basavakalyan	24.21	52.63	-	272.36	82.25	-	164.83
50	Bhalki	184.92	55.81	-	267.82	21.99	34.68	183.44
51	Chitiguppa	31.01	60.81	-	251.91	88.34	59.70	227.58
52	Humnabad	40.89	68.41	-	239.40	130.96	-	238.22
53	Alanda	68.55	-	-	72.05	14.38	15.55	119.97
54	Chitapur	230.23	1.01	-	234.73	93.49	-	235.70
55	Sedam	107.78	98.84	7.48	224.84	84.74	34.29	230.34
56	Shahabad	100.18	-	-	106.02	12.51	-	108.45
57	Shahapur	217.50	40.42	-	268.31	99.76	6.06	258.04
58	Shorapur	102.06	-	-	123.67	18.41	19.65	93.30
59	Yadgir	143.89	-	-	314.00	31.47	42.32	218.82
60	Koppal	185.40	118.49	-	324.38	120.29	3.41	288.24
61	Manvi	151.42	35.93	-	207.80	72.90	-	186.29
Gulbarga Division Total		116.20	51.50	0.40	235.95	61.93	18.99	202.95
<u>Mysore Division:</u>								
62	Birur	55.39	117.99	-	232.35	55.29	28.61	129.48
63	Kadur	239.77	59.08	-	330.51	35.64	53.09	243.51
64	Karkala	110.46	163.43	-	408.62	52.31	309.23	423.59
65	Kundapur	61.17	115.50	-	378.48	71.60	94.04	311.44
66	Mudabidri	134.17	372.95	-	602.41	137.57	23.32	250.00
67	Puttur	229.88	27.13	-	360.62	161.55	56.74	328.64
68	Saligrama	16.12	3.42	12.41	60.34	8.27	48.50	100.07
69	Arasikere	333.44	-	-	384.05	110.62	51.56	373.81
70	Channarayapatna	67.12	402.77	-	774.35	130.92	246.85	699.25
71	Holenarasipura	74.00	198.16	-	548.18	110.79	181.48	432.89
72	Sakaleshpura	369.65	5.30	-	534.44	165.48	130.30	444.31
73	Madikeri	301.15	126.23	-	547.27	81.04	31.72	278.96
74	Maddur	175.08	87.09	-	326.79	62.63	122.54	316.53
75	Malavalli	50.20	134.50	-	271.81	147.14	40.98	273.72

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Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
76	Srirangapatna	57.52	164.21	-	289.80	62.73	43.64	235.06
77	Gundlpet	193.57	16.71	-	298.28	81.98	18.47	228.67
78	Hunsur	176.59	-	-	221.30	50.07	37.90	228.61
79	K.R. Nagar	197.78	11.31	-	360.76	126.86	77.56	332.20
80	Nanjangud	154.80	-	-	198.41	64.60	6.27	177.47
Mysore Division Total		160.52	96.75	0.37	367.14	89.70	80.60	303.31
All TMCs Total		161.15	72.67	1.32	329.23	86.87	55.06	284.46
IV	<u>Town Panchavats</u>							
	<u>Bangalore Division</u>							
1	Nelamangala	64.84	280.30	-	407.07	123.53	-	211.48
2	Holalkere	99.50	1.23	-	106.46	23.73	8.18	88.86
3	Hosadurga	204.96	57.95	0.46	385.00	99.79	20.63	313.44
4	Molakalmuru	20.69	97.30	10.93	199.39	18.32	15.37	199.47
5	Channagiri	20.02	153.92	-	243.76	20.23	67.41	153.92
6	Honnali	35.25	190.61	-	270.19	69.86	27.82	245.22
7	Jagalur	225.64	112.49	-	381.35	57.86	27.36	284.98
8	Srinivasapura	21.27	326.95	-	405.20	41.15	254.86	389.31
9	Hosanagara	66.19	402.56	-	516.93	66.84	135.85	404.95
10	Shiralkoppa	105.38	12.53	-	142.00	32.90	19.38	141.91
11	Sorab	94.09	-	-	113.15	50.30	1.81	134.14
12	Thirthahalli	314.88	-	0.54	544.22	99.99	218.71	464.18
13	Gubbi	24.99	97.75	-	162.52	47.01	15.51	157.15
14	Pavagada	53.77	278.26	-	452.45	150.83	-	419.04
15	Turuvekere	83.99	227.29	-	357.91	74.80	29.98	291.21
Bangalore Division Total		93.16	149.43	0.80	314.70	69.11	53.61	261.57
	<u>Belgaum Division:</u>							
16	Hukkeri	198.93	57.48	-	392.57	60.52	184.96	343.43
17	Khanapur	117.26	168.25	-	327.88	108.50	62.87	359.04
18	Konnur	61.45	43.45	-	488.32	30.28	104.36	230.23
19	Kudachi	17.21	217.71	-	368.41	33.21	81.14	116.71
20	Sadalga	271.74	138.93	-	420.48	69.73	160.07	351.42
21	Badami	262.49	52.55	-	403.21	58.70	59.50	278.85

Contd..

Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
22	Hungund	97.46	73.03	-	176.99	18.06	0.00	180.17
23	Kerur	272.45	34.94	-	494.18	37.04	109.15	370.88
24	Terdal	399.62	0.00	-	440.46	62.36	38.54	226.38
25	B.Bagewadi	48.00	52.12	-	152.55	86.05	16.55	190.69
26	Alnavar	371.21	0.00	-	445.98	23.47	26.51	238.32
27	Khalghatgi	187.15	135.41	-	353.47	117.93	36.99	272.77
28	Kundagol	235.37	4.22	-	268.75	54.93	18.15	180.43
29	Navalgund	239.63	0.00	-	348.60	59.21	24.69	315.72
30	Mulgund	121.45	592.26	-	790.48	63.52	105.77	305.20
31	Mundaragi	439.97	28.17	-	591.10	132.21	154.46	580.22
32	Naregal	37.55	110.75	-	148.30	29.40	3.91	129.80
33	Ron	105.98	263.76	-	520.72	129.47	164.89	356.25
34	Shirahatti	69.55	0.60	-	81.43	9.61	8.48	85.03
35	Hirekerur	395.86	119.59	-	585.08	31.94	0.00	78.97
36	Shiggaon	39.38	334.54	1.77	433.59	159.17	65.07	309.40
37	Ankola	337.48	-	-	428.60	122.66	37.68	270.19
38	Haliyal	157.46	19.27	4.72	300.36	28.94	29.99	282.87
39	Honnavar	268.71	85.72	-	467.14	71.83	86.03	330.90
40	Mundagod	24.74	195.62	-	397.79	93.79	56.78	350.18
41	Siddapur	167.51	177.32	-	418.78	29.90	87.31	303.86
42	Yellapur	38.60	548.77	-	652.26	65.72	120.23	316.13
Belgaum Division Total		183.80	125.92	0.27	399.58	67.68	69.91	272.27
Gulbarga division:								
43	Hoovinahadagalli	35.96	167.64	-	234.92	78.93	-	150.70
44	Kamalapur	194.37	550.14	-	749.45	36.53	200.33	386.04
45	Kottur	470.59	52.14	-	667.57	73.85	162.72	490.93
46	Sandur	25.87	5.46	-	135.45	16.86	19.94	129.70
47	Siruguppa	184.19	57.39	-	406.10	37.27	51.33	277.48
48	Tekkalkote	62.47	-	-	453.33	14.85	22.62	142.08
49	Afzalpur	711.80	-	-	714.63	71.52	-	126.29
50	Jewargi	34.77	303.26	-	377.12	17.81	9.33	97.69
51	Gurumitkal	87.47	1.32	-	91.71	10.31	-	95.07
52	Kushtagi	103.26	68.25	-	360.50	61.90	59.65	223.66
Gulbarga division Total		181.35	115.20		412.91	41.09	56.66	223.75

Contd..

Sl. No	Name of the City Corporations/ City Municipal Councils	Municipal rates and Taxes	Grants From Govt.	Loans from Govt.	Total **	General Expenditure	Capital Expenditure	Total **
1	2	3	4	5	6	7	8	9
<u>Mysore Division:</u>								
53	Koppa	131.42	62.33	2.39	970.73	188.37	267.22	802.67
54	Mudibidri	106.94	329.66	-	564.56	120.91	37.44	303.50
55	Sringeri	142.79	210.32	-	491.08	116.50	144.48	537.63
56	Tarikere	43.05	145.09	-	199.30	25.98	0.51	219.01
57	Bantwal	44.82	68.08	-	208.38	60.65	18.86	122.08
58	Belthangadi	188.61	351.17	-	628.51	100.98	188.15	351.17
59	Mulki	55.18	36.45	-	317.45	165.11	-	253.83
60	Sulya	135.05	250.54	-	422.97	106.30	55.82	332.73
61	Ullal	25.20	103.22	-	155.38	39.34	25.25	85.02
62	Alur	41.41	8.48	-	105.89	70.08	18.84	192.43
63	Arakalgud	231.03	112.95	-	454.19	145.65	80.48	363.31
64	Belur	68.33	240.08	-	486.95	122.15	170.62	412.91
65	Virajpet	149.73	80.69	-	605.39	56.79	346.27	605.62
66	K.R. Pet	161.19	6.28	-	173.08	86.40	41.67	194.75
67	Nagamangala	69.81	35.47	-	185.44	101.80	11.78	205.09
68	Pandavapura	246.59	100.89	-	391.74	81.32	21.00	264.97
69	Yelandur	60.17	251.63	-	579.06	68.12	21.23	429.67
70	H.D. Kote	134.98	71.80	-	262.30	59.35	86.75	272.23
71	Periyapatna	65.21	214.61	-	335.53	153.48	106.68	404.06
72	T. Narasipura	129.39	184.04	-	418.89	77.37	11.52	226.46
73	Bannur	277.83	1.91	66.39	409.43	18.24	107.80	288.89
Mysore Division Total		106.62	118.50	3.91	331.98	80.63	65.48	267.80
All TPs Total		146.50	126.33	1.30	368.52	66.96	63.60	261.04

Note: 1* Based on 1991 Census Population.

2** Totals at column 6 and 9 do not tally with the sum of the constituent terms since all of them are not shown.

Source: Directorate of Economics and Statistics, Government of Karnataka, Municipal Statistics 1998-1999, 2002.

Annexure 19.2
Shortage of Housing in Karnataka by Districts.

Sl.No	Districts	Houseless			6 Persons in one Room			Shortage of Houses Col 5+8
		Rural	Urban	Total	Rural	Urban	Total	
1	2	3	4	5	6	7	8	9
1	Bangalore (U)	530	4916	5446	14145	74520	88665	94111
2	Bangalore (R)	1857	1153	3010	26720	5245	31965	34975
3	Chitradurga	2619	2347	4966	39560	6720	46280	51246
4	Kolar	1280	967	2247	38520	6475	44995	47242
5	Shimoga	3396	977	4373	7845	1690	9535	13908
6	Tumkur	3659	712	4371	38655	5605	44260	48631
7	Belgaum	31222	16740	47962	53035	11220	64255	112217
8	Bijapur	4719	1792	6511	54995	8725	63720	70231
9	Dharwad	29175	9309	38484	47190	15075	62265	100749
10	Uttarakannada	5295	2089	7384	7800	1225	9025	16409
11	Chickamagalore	2236	754	2990	6975	1330	8305	11295
12	D.Kannada	3512	2718	6230	19815	5120	24935	31165
13	Hassan	3246	699	3945	18530	3350	21880	25825
14	Kodagu	1414	333	1747	915	195	1110	2857
15	Mandya	12552	1292	13844	25105	4680	29785	43629
16	Mysore	11057	2889	13946	50060	15820	65880	79826
17	Bellary	1511	1495	3006	34375	8600	42975	45981
18	Bidar	2263	1641	3904	30515	2765	33280	37184

Contd..

Sl.No	Districts	Houseless			6 Persons in one Room			Shortage of Houses Col 5+8
		Rural	Urban	Total	Rural	Urban	Total	
1	2	3	4	5	6	7	8	9
19	Gulbarga	1611	858	2469	50355	8225	58580	61049
20	Raichur	3245	745	3990	51600	9265	60865	64855
	Bangalore Division	13341	11072	24413	165445	100255	265700	290113
	Mysore Division	34017	8685	42702	121400	30495	151895	194597
	Belgaum Division	70411	29930	100341	163020	36245	199265	299606
	Gulbarga Division	8630	4739	13369	166845	28855	195700	209069
	South Karnataka	47358	19757	67115	286845	130750	417595	484710
	North Karnataka	79041	34669	113710	329865	65100	394965	508675
	Karnataka State	1,26,399	54,426	1,80,825	6,16,710	1,95,850	24,37,680	9,93,385

Districtwise details are not available for unserviceable
Kutcha houses and absolutely houseless families.

For the State, these figures are as follows:

	Rural	Urban	Total
Unserviceable Kutcha houses	308280	70020	378300
Absolutely houseless families	16000	15000	31000
Total	3,24,280	85,020	4,09,300

Source: Department of Housing