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Is Karnataka's Economic Advancement Relegated Social Development? A Review of Some Evidence in The Recent Time

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ABSTRACT: Karnataka state in southern India is an advanced regional economy with a higher Net District Domestic Product and higher Per Capita Income. This was achieved with the help of the well-positioned secondary and tertiary sectors' contributions and employment opportunities. It is also largely urbanizing regional economy with almost half the number of households living in urban areas of different class sizes. However, the positive emergent economic strengths have kept social advancement at bay, particularly poverty and deprivations in human settlements remain unattended. Regrettably, the growing urbanization trend is highly skewed towards the metropolitan and major urban centers, resulting in the other tiers facing development starvations. Besides, it has accommodated a world of slums within the urban areas with substandard living of the dwelling poor families. Deficient housing stock as a principal source of poverty and deprivations of human necessities have left unaffordable poor households to face life threats and no access to amenities respectively. The poverty trap is very conspicuous in slums and informal settlements of poorer segments. This paper highlighted all these issues in greater detail with the help of the official data and offered a few policy implications for corrective public actions.

KEYWORDS: Regional Development, Public Failures, Poverty & Deprivations, Degraded Environment, Policy Implications

INTRODUCTION

According to official and public information, Karnataka is one of the top-performing regional economies in the Union of India. With 1, 91,791 square kilometers of geographical area, it is the second-best region to have contributed to the country's net domestic product, next to Tamil Nadu in the southern region. It has a whopping Rs 11, 90,851 crores to the country's net domestic product of Rs 139, 29,147 crores at constant price 2011-12. It works out to 8.55 percent of the total net domestic product of the nation, after 9.19 percent from Tamil Nadu (RBI 2023). It is interesting to note that all four southern regions, including Andhra Pradesh and Telangana, have significantly contributed to India's NDP with over 27 percent at Rs 37, 67,604 crores. The impressive performance of the state of Karnataka in the last decade has come from the eleven major drivers of the economic activities. Three important points to be noted from the growth trajectory: (a) the state has successfully added the net state value to each one of the economic activities during the last 12 years of 2011-12 to 2022-23, which has increased from Rs 12, 05,326 to 18, 48,394 crores; (b) these economic activities have had an overall growth performance of 55.35 percent and two of the activities have posted more than two folds of the average growth rate; (c) there has been a paradigm shift in seeking higher growth from the selected economic activities and the traditional sources (manufacturing and agriculture) have been relegated but the third sector been given major impetus as the major contributor of the growth (Table 1). In other words, capital formation and investment have taken place more in the economy's service sector than in the secondary sector. Further, even though the growth in agriculture plus allied and mining & quarrying sectors has been quite impressive and the overall growth rate of the economy is far ahead of the average, the real share of the sectors has been comparatively less at 15.82 and 0.97 percent respectively. Against this startling trend, the capital formation and investment in real estate, ownership of dwelling, and professional services have increased from 3, 64,950 crores to 6, 21,258 and have grown at 57.30 percent in the period of analysis. The share of these activities has surpassed 33.61 in the Net State Value Added (NSVA), the highest in the state and no other activity has had a phenomenal growth record. The other three activities that have recorded higher NSVA in absolute terms (agriculture, forestry, and fishery from Rs 1,42,183 crores to 2,92,365 at 105.63 percent, followed by manufacturing (from Rs 1,88,034 crores to 2,38,687 at 26.94 percent) and trade, repairs, hotel & restaurant (Rs 1,54,510 crores to 2,14,264 at 38.66 percent). But their growth performance was far less than the state average, besides their share of 15.82, 12.91, and 11.59 percent respectively in the total economic activities. Further, three other sectors have registered their share at around 5 percent of the economic activities like construction has grown at 29.39 percent having increased NSVA from Rs 76,620 crores to 99,139, financial services at 55.25 percent from Rs 60,103 crores to 93,310 and transport, storage, communication & broadcasting have grown at 51.05 percent augmented from Rs 58,599 crores to 88,573. Lastly, public administration has its contribution to the tune of

2.33 percent despite registering growth at 50.63 percent with increased NSVA from Rs 3, 94,950 crores to 6, 21,258. Even much lesser are the cases of electricity, gas, water supply, and other utility services that have grown at 31.37 percent having enhanced from Rs 14,385 crores to 18,897 and mining & quarrying with NSVA from Rs 7,464 crores to 18,018 at 141.50 percent. The 'other services' registered growth at 51.45 percent, and the NSVA increased from 79,761 crores to 1, 20,796.

Theoretically, the best economic performance as referred should have reflected achieving social advancements by promoting social order and solving the social issues of deprivations in the regional context. But in reality, economic affluence which was by the regional economy has failed to fulfill the basic minimum needs of the unaffordable people. Precisely, neither the social development of poorer sections was achieved nor the social order established to bring in social equality and parity. It goes without mentioning that unaffordable families have been caught in the poverty trap living in socially challenging situations preceding most of the social comforts. Resulting social advancement has suffered due to deficient housing/dwelling units, which have contributed to limited access to many human needs. Mention may be made to the supply of untreated water for drinking, indecent open defecation, filth environment around human settlements, inadequate housing space, unsafe fuel sources, etc., are the leading examples of public failures in the regional economy. Above all, the unchecked menace of the informal settlements or slums with filthy environments has been a challenge in itself to the urban settings and the urban development administration. In this regard, establishing a slum-free urban development is at a crossroads owing to inadequate public expenditure and lack of political will and continues to be a distant dream. Unfortunately, slum development interventions from the seventies, including the slum-free urban environment have had very limited impact on urban mainstreaming or urban inclusiveness. Urban development authorities have yet to gear up to realize social order, so they think of providing shelter to the workforce and keeping the informal settlements abated. Disappointingly, the number of slums that dwindled once in 2009 has increased further in the national and sub-national contexts (NSSO 2013), which is only testimony to have not monitored the expansion of slums and not provided adequate shelter to the informal workforce migrated.

With this emerging but contradictory situation in Karnataka, this paper highlights the factual scenario in terms of economic performance, including employment opportunities in the secondary and tertiary sectors across all the sub-regions in the backdrop of the household distribution in urban areas. It also brings to the fore the growing urban society through the distribution of urban sizes and populations over the years and the challenges facing urban human settlements. The purpose is to sensitize how economic prosperity achieved in Karnataka over a decade has turned sightless the social compulsions of the people of lower strata and to press upon the need for a reinvigorated approach to achieve social development to bring about social order in the regional context. The paper has carefully selected the parameters to reflect upon the socio-economic divide in the regional economy. To substantiate the analysis, the paper used the official data set presented by the public authorities. Primarily, the handbook statistics on the Indian economy of the Reserve Bank of India is consulted to capture the economic performance of the state of Karnataka. Similarly, the details of Net District Domestic Product (NDDP) Per Capita Income (PCI), employment details in the secondary and tertiary sectors, and household distribution between rural-urban areas across the sub-regions (District) presented by the Government of Karnataka are used. Lastly, the Census of India and the National Sample Survey Organization (NSSO) 69th Round data sets have been used to capture the growth of urban Karnataka and the urban settlements' challenges.

EMERGENT KARNATAKA - A DISSECTION

This section is dedicated to reviewing how the regional economy of Karnataka has evolved over the last decade from 2011-12. It focused mainly on segregating settlements between rural-urban areas, the NDDP & PCI scenario, and the employment situation in the non-farm sectors in urban areas. It also presents the district-wise position based on urban employment, which is the critical driver of growing urbanization in Karnataka. As detailed in Table 2, the regional economy has registered a total number of 179.38 lakh households with rural dominance. Except for a few sub-regions led by Bengaluru Urban, all the others have registered rural supremacy in terms of the number of households. But simultaneously urban households have grown in size and constituted 45.27 percent of the total (GoK 2023). Interestingly, the emerging urbanization trend of the state is exactly on the estimated lines of the level of urbanization at 45.24 percent for the country as a whole by 2025 (UNCHS 1996). Remarkably, the urban population was estimated to grow at 3.08 percent in the twenty-first century's first quarter (2000-2025) against 3.18 percent in rural India, which has narrowed down the difference. Surprisingly, Karnataka has not been an exception to this trend but has achieved this landmark in 2022 itself much higher than what was estimated. At this juncture, it must be noted that the benefits of urbanization are not widespread across all the sub-regions/districts. It is centered among a few and rather confined to a few pockets due lack of adequate drivers of urban growth in the laggard regions. Bengaluru Urban district, as the name denotes registered the highest number of households at 91 percent than any other region. It is largely owing to pull factors like employment opportunities in the private and informal sectors, better economic prospects, socio-economic facilities, better infrastructure, and whatnot (NIUA 1988). At the same time, distress, unemployment, lack of income-earning activities, and other push factors, especially among the youths and newly wedded families in the neighbouring regions and settlements have contributed to the growth of the district as a prominent center of opportunities. It is followed by Dharawada (59.44 percent), Dakshin Kannada (52.17 percent), and Ballari (47.15 percent), as other centers of urbanization with a higher scale slightly above the state average. Further, Mysore being the heritage and city of the royal residency with a marginally lower level of urbanization is on the threshold of joining the group of centers of economic activities.

The total NDDP (constant price) of the state was in the order of Rs 10, 30, 356.69 lakhs at an average contribution of Rs 33,237.3 by each region/district. While in reality, only five regions have accounted for a major share of Rs 57, 30, 88.68 lakhs, which is not only 57 percent of the total but much above the average contribution to the state economy. It only means that the economic milestone has come from a few regions than all, although a few are on the inception of expansion of the NDDP. But all the other twenty-five regions have recorded a lowest NDDP far below the average. This denotes clearly that the economic development in the state has not been widespread across all the areas but is centralized among a few. This trend being lopsided has given rise to development discrimination within the state. There is no special need to mention that Bengaluru urban district has continued to hold the nerve of the economic performance of the state with Rs 3, 98,488.38 lakhs or 39 percent in the total NDDP. Dakshin Kannada reportedly has had a share of 6.05 percent, followed by Bellagavi (3.09), Tumakuru (3.63), and Mysore (3.36) have taken queue. The equally important dimension is the Per Capita Income (PCI) of the people, which has been recorded at Rs 1, 55,869 average in the state. Interestingly, the case of NDDP repeats even in the case of PCI in the sense that income variations are very conspicuous, besides confining to a little more than a few districts. Bengaluru urban district has been the top region with about two and a half folds more PCI (Rs 3, 82, 781). Three other regions viz, Dashin Kannada (Rs 2, 75,586), Udupi (Rs 2, 16,864), and Chikkamagalur (Rs 1, 99,523) have also marked with higher PCI. Needless to say, all the other districts have registered PCI lower than the average.

Employment opportunities originating in the secondary and tertiary sectors are the main attraction for the workforce in urban areas. They not only prompt rural migration, especially among the underemployed and unemployed potential workforce but also increase urbanization (as discussed in subsequent paragraphs) in and around the places of employment availability. Industries, small-scale units, and other services have been critical sources of employment and Karnataka is not an exception to these arguments. The state has created employment opportunities for 89.60 lakh employees by these sources in its urban areas. Small-scale units have been playing a pivotal role with a 53 percent share in the total employment opportunities created, followed by other services (29 percent) and industries (18 percent). The scenario of employment opportunities and its pattern is by and large reflected upon all the regions in the state, except for some degree of variations by sources and numbers. A prominent striking feature is that the Bengaluru urban district has emerged as the center of employment opportunities, with over 48 percent of the total share. It is also true that across the sources of employment, small-scale units have created 47 percent of the total, other services 35 percent, and industries 18 percent in the district. The critical role of the small-scale units is more or less the case of the other leading regions in particular and the rest of the regions. Of course, depending upon the nature of industrial establishments, the contribution of other leading regions cannot be ignored in the creation of non-farm employment opportunities in their respective urban areas. Belagavi has championed the creation of a large number of employment in the small-scale units to the order of 4.43 lakhs, perhaps occupying second position in the state. The combination of industries and other services has generated employment to the extent of 1.42 lakhs almost with an equal share. Bengaluru Rural and Mysore districts have established dominance with a large number of opportunities from their small-scale units and have placed third and fourth positions in the state. But at the same time, industries and other services too have played their parts in the employment generation in the districts. Slightly different from the onset trend, Tumakuru in fifth position in the state has generated a large number of employment from the service sector (1.91 lakhs or 53.65 percent) and the small-scale units and industries together to the tune of 1.65 lakhs or 46.35 percent. However, what disappoints most is that Yadgiri, Chikmagalur, Kalburgi, Haveri, and Kodagu have respectively recorded the lowest positions in the non-farm employment generation, owing to the thin presence of industrial, small units, and other services in the secondary and tertiary sectors.

Considering the employment scenario of the secondary and tertiary sectors, it is obvious that we should further dissect what contributed to the swollen opportunities. The regional economy indeed is one of the early birds to take benefit of the "Special Economic Zones (SEZ) Act 2005" passed in Parliament (GoI 2005). The SEZ has been an initiative primarily to boost investment from domestic and foreign sources. The main objectives are generating additional economic activities, developing infrastructure facilities, creating employment opportunities, and promoting exports of goods and services. Karnataka has been at the forefront of realizing the goals of the SEZ Act and has laid a strong foundation for establishing SEZs in its selected urban areas depending upon the factors of production and potential for growth. In all, 62 SEZs have been proposed in the state. Of which 31 SEZs have already been commissioned and are operational in nine districts, 20 SEZs have been notified in twenty districts and 11 more SEZs have been formally approved to be established in eleven districts (GoI 2019). For reasons already noted, Bengaluru Urban District has the lion's share in the SEZ commissioned (17 out of 31), 12 of the 20 notified, and 6 of the 11 approved. Bengaluru Rural, Mysore, and Hassan have followed suit with four, three, and two respectively. Mangalore, Udupi, Shimoga, Dharwada, and Belgaum have accounted for each SEZ. Expectedly, the first four districts have accounted for a total number of 51 (82 percent) SEZS in the state. Interestingly, two of the SEZs have been formally approved to be established in the Mandya district, which is a welcoming sign to fulfill the mandates of the act. Further, it may not be surprising that Information Technology and Information Technology Enabled Services (IT/ITES) have occupied a gigantic share (74 percent) in the total number of SEZs and are followed by 6 (9.68 percent)

Electronics Hardware and Software & IT/ITES. Pharmaceuticals, Engineering, Multiproduct, Precision Engineering Products, Aerospace Industry, Biotechnology, Biotech (Pharma) FTWZ, Textile, and BPO/EH have registered one SEZ each.

GROWING BUT IMBALANCED URBANIZATION

Having noted the current sizeable number of households domiciling in urban areas across all the sub-regions of the state, it is warranted to say that the state has urbanized faster and is on the verge of crossing half the mark of the same. This has prompted critical analysis of the urbanization pattern and its distribution by the various size classes of towns and cities in the state. Before doing so, three major changes in the growing urbanization pattern must be noted for clear understanding. First, there has been a phenomenal increase in the urban geographical areas across all the size classes with an edge over the class 1 cities. As a result, the geographical increase in the case of the other size classes has been either nominal or tardy. Further, urbanization is skewed and mostly tilted towards the major urban size classes (Class 1 with a population of one lakh and above), accounting for sizeable growth in urban areas. Second and interestingly the state has registered a good number of outgrowths in the urban areas, especially between 1 and 3 size classes, which has given rise to serious concerns about redefinition of these areas. Further, owing to the population influx, corresponding to economic prospects 79 percent of urban outgrowth has taken place in the class 1 cities and the rest in the class 2 and 3 UAs. In other words, owing to lack of opportunities for prospects none of the class 4 to 6 urban agglomerations have registered outgrowths in their peripheries. Third, yet another but disturbing urban trend is the excessive or more than two-thirds of the urban population domiciling in class one cities, which has not only facilitated the crowd with many challenges but also contributed to skewed urbanization, conspicuously between the other size classes of towns. Although this evolving but skewed regional urbanization trend is not unique in itself, it exactly replicated the national urbanization trend that commenced in the eighties to date at large (Crook and Dyson 1982, Mahadeva 2022).

Table 3 depicts these issues with deeper insights. Officially, there are 291 urban agglomerations in the state across all the size classes. Of which 97 are class 3 in the population range of 20,000 to 49,999, constituting exactly one-third of the total. The other sizeable towns are class 5 in the ranges of 5,000 to 9,999 population accounting for 66 or 22.68 percent, followed by 62 UAs in the range of 10,000 to 19,999 (21.31 percent). These three size classes together constitute 225 UAs accounting for 77.32 percent and have become the centers of urban life, if not by development scale even though the other UAs have been integral parts of urbanization. However, what cautions the situation is the lowest number of UAs with a population less than 5,000 numbering only 10 with a share of 3.44 percent. It must be borne in view that these UAs are the immediate service centers of rural areas, but they are almost stagnant in development. The total geographical area in urban Karnataka has been constantly increasing over the last few decades from 63,831 in 1991 to 1, 02,252 square kilometers in 2011 – a growth of 38,420 sq. km/net addition or 63.19 percent as can be noted in the table. This geographical growth has been a reality across all classes irrespective of the volume. The highest increase in geographical areas has occurred in class 1 (1, 00,000 & above) from 25,866.21 to 45,662.85 sq. km – with 19,796.64 sq. km or 76.53 percent. It is followed by class 3 towns of 20,000 to 49,999 population from 13523.26 to 19774.45 sq. km, a net increase of 6251.19 sq. km (46.23 percent), and class 5 (5,000 to 9,999) from 5253.91 sq. km to 9688.14 sq. km – a net increase of 4434.23 sq. km or 84.40 percent. Surprisingly, class 2 UAs, which are supposed to be the neighbourers of class 1 have increased their geographical areas at a lesser pace from 5883.65 to 9693.17 sq. km – net growth of 3809.52 sq. km or 64.75 percent. So is the case of class 4 UAs (10,000 to 19,999), which has increased from 12237.30 to 15690.27 sq. km with a net increase of 3452.97 sq. km or 28.22 percent lowest across the board. Lastly, class 6 UAs (< 5000 population) being the immediate service centers of the rural areas/people have registered an almost negligible growth from 1067.77 to 1743.12 sq. km with the lowest net increase of 675.35 sq. km. It further reconfirms that population growth in all the UAs is not spread equally but has been concentrated in the privileged ones. Markedly, the urban population has increased from 215.78 to 377.11 lakhs - an increase of 161.33 lakhs, which has grown around 75 percent in twenty years between 1991 and 2011. Undoubtedly, class 1 cities (1, 00,000 and above population) have attracted urban influx mostly for reasons noted and have emerged as the centers of urbanization. The total population share of these cities has increased from 142.36 to 264.75 lakhs with a net addition of 122.39 lakhs or 85.97 growth during this period. It worked out to 65.97 percent in 1991 and 70.20 percent in 2011. Invariably, the remaining urban population (112.36 lakhs) has been housed in all the other UAs (class 2 to 6), amounting to a skewed urbanization trend in the state. Yet another startling reality has been that excepting class 5 and 6 UAs, all the others (classes 2 to 4) have registered population erosion regarding their share. It has eroded from 10.54 to 8.53 percent in class 2, 12.85 to 11.09 percent in class 3, and 7.66 to 6.37 percent in class 4 UAs. Against this trend, class 5 and class 6 have marginally increased their population share from 2.62 to 3.36 percent and 0.36 to 0.45 percent respectively. Despite the positive note, these two types of UAs have recorded very limited contributions to the overall urbanization scenario of the state.

CHALLENGES OF URBANIZATION

Growing urbanization coupled with its skewed distribution have thrown open a few significant challenges for human settlements in urban areas. Although such challenges prevail in all the UAs but are largely visible and conspicuous in major urban areas and metropolitan cities. They need corrective actions by the public authorities and urban development administration from time to time. If not, the ugly scenes prevailing in urban areas always undermine the urban prospects as well as reflected in the maladministration of the urban areas and their settlements. Because economic affluence on the one side and poverty plus deprivations and degraded environment on the other side should not coexist in the given settings. Unfortunately, Karnataka's urbanization trend is not an exception but replicates economic advancement on the one hand and poverty and suffering on the other, more so the case of the human settlements. The official data evidently showcased the three serious challenges of human settlements in urbanized Karnataka viz., qualitative dimension of housing poverty, deprivation of amenities in the housing environment, and the presence of slums or degraded environment. Table 4 depicts the incidence of the first two challenges in the urban areas of the sub-regional context. Accordingly, deficient housing units as the chief qualitative dimension of housing poverty and their incidence has been a major development issue. Because it is this segment of housing poses a serious threat to human habitation that does not ensure safe dwellings. These units are generally constructed with sub-standard materials either for the walls or roof and in many cases both walls and roof, especially by the poorest of the poor out of dire necessities (Rao 1988). For want of financial needs, these deficient housing units would not be improved to ensure safe dwellings and become life-threatening during precipitation periods. Caching fire during summer is a regular event in slums and informal settlements if the shelter is made up of thatch, reeds, leaves, and other temporary materials. The urban Karnataka accounted for a total deficient housing units of 1.02 lakh (20.32 percent), against 5.02 lakhs in the state, which has spread over to all the districts at an average of 16,733 units. The incidence of deficient/or life-threatening housing units is even more conspicuous in almost half of the districts. Similarly, urban Karnataka registered the presence of a deficient/life-threatening housing stock of 3,400 for each urban area. However, the severity of deficient stock is less in the urban areas by and large in general but, the situation is warranted in the case of eight major urban areas, apart from very conspicuous in the capital of the state - Bengaluru City. Further, the harshest reality is that Bengaluru City alone registered the highest number of deficient housing units of 0.23 lakhs, 82 percent of the Bengaluru Urban District, and 23 percent of the total incidence of urban Karnataka. The table also depicts the incidence of life-threatening and deficient housing units in other major urban cities, if not challenging. But what is largely required is the realization of the two-pronged importance of replacement commitment of the unsafe housing units to ensure the safe life of the families and to wipe out the principal housing poverty dimension of the poor. The replacement strategy for the deficient units is cost-effective indeed, as it does not involve land acquisition and service the same as in the case of construction of new housing units.

The presence of deficient housing in any social setting has its own implications for the deprivation of other human-housing necessities, particularly the other basic needs of decent housing like safe drinking water, good sanitation (toilet), electricity, bathroom, and many others. If only by decent standards and safe housing with all the human necessities any settlements can be considered orderly and socially advanced. From this perspective, urban Karnataka has projected itself with several disappointments. As presented in the table, each of the urban districts has been facing a total deprivation of human necessities to the order of 16.29 lakh families. Also, an average of 5.91 lakh families have been deprived of each of the human housing necessities. It goes without saying that many of the districts have registered a higher degree of deprivation than the state average (16.29 lakhs) and similarly, in the case of housing amenities (5.91 lakhs) per se. Mention can be made that as many as eight districts have registered highest deprivation of all the amenities led by Belagavi with 33.43 lakh families, followed by Ballari (33.29), Bagalkote (32.29), Kalburgi (30.57), Dakshin Kannada (26.00), Raichur (24.43), Dharwada (23.14), and Tumakuru (20.14). But interestingly, only a few districts have recorded the lowest degree of deprivation of human necessities. Kodagu, being small in all measures has achieved the lowest deprivation for only 1.42 lakh families, followed by Chikkamagalur (6.14), Chamarajanagar (7.71), Mandya, and Ramanagar (8.86 each). All other districts have also undoubtedly registered housing amenities deprivation well above and below the threshold of the state average. Apart from this, across the different amenities unsafe cooking fuel is the chiefest deprivation to more than 18.05 lakh families in urban Karnataka, with an average of 0.60 lakh in each district. This only means that these families depend on firewood, cow dung, crop residue, charcoal, kerosene, etc., which are health hazards due to smoke and keep the families from urban mainstreaming. The disturbing fact is that as many as 4.43 lakh families in Bengaluru City have been dependent on unsafe cooking fuel, which is highest across all the other districts and is roughly one-fourth of the total incidence in the state.

The second horrendous situation in urban Karnataka is 'households without toilet/latrine' whose incidence has been faced by as many as 8 lakh families. With this prevailing situation, the families have resorted to 'Open Defecation', which is indecent and against orderly urban living/environment. The incidence of open defecation is pervasive across all the urban areas of the districts at an average of 26,667 families. But the incidence is very high and conspicuous in eight districts – like Belagavi 71,000 families, Ballari & Bengaluru urban 70,000 each, Bagalkote 67,000, Raichur 47,000, Vijayapura 40,000, and Dharwada 38,000. This does not mean that the other districts are free from open defecation but at varying scales, which is below the average. The emergent situation is largely due to the non-inclusion of the toilet construction cost in the total housing construction costs. In reality, the toilet construction within the housing premises was completely left to the wisdom of the households till recently, especially under the social housing schemes meant for the targeted beneficiaries of unaffordable sections. Further, the compartmentalized approach followed to the provision of housing necessities at household convenience has proved costlier, besides depriving the family members of basic amenities. But, thanks to the reinvigorated strategy of Prime Minister Awas Yojana – Housing for All (PMAY-HA), which has ensured mandatory inclusion of toilet components in newly built houses and other housing amenities (GoI 2022). In this regard, the two major sub-components (a) Public–Private Partnership Model for Affordable Housing (PPPMAH), and Refinancing Schemes for Affordable Housing (RSAS) have had a great deal of impact on housing poor families and improving their living conditions.

The third major issue that has dented the image of urban Karnataka in terms of water logging in and around residential areas is the lack of household drainage connections and bathrooms within the housing premises. Undeveloped drainage has led to an unclean environment within the residential vicinity, more so in slums and informal settlements besides occasionally posing health challenges to the residents. It is unfortunate to bring to the fore that no single city and town (irrespective of their size and location) has achieved complete coverage of urban households with drainage connections. In other words, the incidence has been prevalent across all the urban settings at varying scales but conspicuously in the ten cities. The incidence of lack of drainage connections is such that 21,967 families have contributed to waterlogging and degraded environment in every town and city in the state. Even more daunting is the deprivation order which is several folds higher in Dakshin Kannada at 88,000 families, Bengaluru urban (64,000), Bagalkote (53,000), Belagavi & Raichur (47,000 each), Udupi (45,000), Uttar Kannada (39,000), Kalburgi (38,000), Bidar (36,000), Ballari (35,000) and Dharwada (27,000). Regrettably, this situation is persisting in some of the cities (Dakshin Kannada, Bengaluru, Belagavi, and Dharwada) despite being covered under the Smart Cities Mission (SCM) of the national government (Mahadeva 2020). Further, a directly connected issue is the housing stock without bathrooms in urban settings that allow the shower water to the roads and pathways. It is due to the lack of adequate space within the housing units or construction cost savings in temporary dwelling structures. There are 1.92 lakh such housing units in the state without separate spaces for bathrooms and its severity is largely registered in Bengaluru city, Kalburgi, Bagalkote, Belagavi, and Bidar, as is clear in the table.

Fourthly, one of the dreadful scenarios of urban Karnataka is the supply of untreated water for drinking, drawn mainly from the boreholes, and other open-sourced water bodies. Unfortunately, in the absence of the supply of technically treated water supply to all, questionable quality water is being used for drinking, which is not only the biggest limitation in the provision of social good but also reflects on the public commitment. Regrettably, various technical literature has highlighted that these sources of water are contaminated with excess iron, excess fluoride, excess salinity, excess nitrate, and excess arsenal, which is health hazardous. Dependence on untreated drinking water sources is widespread across the urban areas of the state with varying incidences of 21,333 families on an average. In all as many as 6.40 lakh families have depended on these drinking water sources in urban Karnataka. Conspicuously, the highest incidence of dependence on untreated water for drinking is recorded in the capital city of Bengaluru numbering 2.18 lakh families (33.13 percent). It is followed by Bengaluru rural (37,000), Kolar (31,000), and Tumakuru (30,000), and Kalburgi (23,000) districts.

Lastly, urban Karnataka is also known for its tarnished distinction as one of the country's centers of slums or informal settlements, second only to Tamil Nadu in southern India. Slums have been widely spread over all the major urban areas of the state with varying incidences but largely exist in the metropolitan city of Bengaluru. Two more cities – Mysore and Hubli-Dharwar are on the threshold of acquiring the 'One Million plus Population' tag once official census data is published. Like any other urban areas that have attracted menial and unskilled workforce, the City of Bengaluru and a few others too have experienced a huge influx of the workforce, due to rural distress including under-employment, unemployment, better living standards, economic prospects, services, etc. The incidence of slums or informal settlements in Karnataka accounts for 4.25 percent of the total in the country. It was estimated that there are 1424 slums of both notified (716) and Non-Notified (708) as presented in Table 5, which have correspondingly increased by 31.11, 61.09, and 108.14 percent (NSS 69th Round). However, officially, there were 884 slums – 344 (notified) and 540 (non-notified) respectively in the 65th round of NSS. The spurt in the number of slums indicates that migration of the labour force increased who would not have afforded mainstream urban life but chose to lead substandard dwellings. With 5.58 lakh households living in the slums that works out to 6.87 percent of the total urban households. What pains civil society is the subsidiary attitude of public interventions for the mainstreaming process, of slums, which was commenced in the mid-seventies, as the success achieved in this regard is only paltry. Not only has there been minimal success at 17.49 percent in the slums improvement under the mainstreaming schemes but also huge discrimination between the notified and non-notified slums. The former success of mainstreaming is fourfold (55.59 percent) than the latter (13.84 percent). This speaks volumes about the overall environment in the slums, especially regarding household sanitation (Latrines) and waterlogging. The household coverage is only 18 percent (average) of the slums, with a higher deficiency of around half in the case of the notified and over three-fourths in the non-notified. No surprise that open defecation is rampant and visible conspicuously in urban areas, which has been sustained across the landscape of the slums by and large. Thus, it is a clear example of public failure – policies, programme interventions, and above all execution for the urban mainstreaming in Karnataka especially, despite the existence of exclusive administrative machinery for the slums improvement. Further, arresting waterlogging situations is not entirely different in the slums but a replica of the sanitation scenario in the state. The development interventions for arresting waterlogging have achieved less than a quarter (32.23 percent) of success, leaving the remaining uncovered from a better environment. However, the situation is slightly better in the notified slums with 82 percent success but is quite the opposite in the non-notified with only 46 percent progress.

DISCUSSION AND POLICY IMPLICATIONS

Given the dearth of understanding of the dynamics of the regional economy of Karnataka, this paper primarily highlighted and analysed the dichotomized growth trajectory with the official database made available. It has mainly discussed and captured three major developments of the economy and three foremost social concerns for advancements. It is consciously proposed to balance economic advancement and social welfare, as the latter's attainments entirely depend on the former performance. At the same time, economic advancement cannot afford to bypass the social welfare of the people, especially of the poorer segment, since they mostly face all forms of poverty and deprivation. The economic prospects achieved over the last decade have not benefitted the social advancements of the state. Instead, the social backwardness of the people over the selected parameters has sustained perennially resulting in an ugly posture of poverty and deprivations of even the basic human necessities in the urban context. It also emphasized a paradigm shift in the economic growth trajectory from the traditional sectors (manufacturing, agriculture, and allied) to the service sector, mainly the real estate activities. The real estate, construction, and related activities have been the prime drivers of the economic development and surprisingly the capital formation and share of growth have surpassed many other sectors evidently. Further, the paper underlined the fast urbanization trend of the regional economy, owing to a spurt in economic activities and prospects. Resulting, almost half of the households settled in urban areas of the state. But what distracts the trend is that urbanization is highly skewed towards the class 1 cities for reasons noted already and development poverty of other urban tiers. Even more disturbing is that the emergent urban Karnataka as the center of prosperity is tormented with three very weighty challenges related to human settlements. They include (a) deficient housing stock, which is associated chiefly with dwelling distress and housing insecurity; (b) deprivations of human necessities/amenities that throw health challenges as well as lead to untoward environment; and (c) slums and degraded environment, which pushes people to lead sub-human standard life in the urban areas. Thus, administering these challenges assumes paramount significance from the viewpoint of social development and remedying the poverty and deprivations of families in distress. Unfortunately, these challenges have many implications for economic performance and particularly demean the advancement achieved, as they directly affect human welfare and stress the settlement order.

The social issues discussed in the paper have assumed paramount importance in any society, especially, while determining the level of advancement or backwardness in the regional context. More so, these infrastructures being human welfare-centric, which cannot be ignored or neglected, as they directly influence and reflect over the poverty or deprivation. Incidentally, these issues are positioned over the five goals (3, 6, 7, 10, and 11) of the seventeen sustainable development goals of the United Nations (UNSDGs 2015), which have been aiming for social development parity, social inclusion, and erasing social inequalities among all the member nations including India by 2030. These specific goals thrust upon a world free of poverty in all forms, healthy lives, human rights to safe drinking water, sanitation, and hygiene, universal access to reliable and modern energy, reduced inequality within, and safe and sustainable human settlements. These goals have also mandated to wiping out deficient housing as part of overall poverty, ensuring a safe living environment with assured quality of amenities, and developing other tiers of urban areas & agglomerations. Interestingly, Karnataka is one of the regional economies that has put up a decent record of response over the implementation of the UNSDGs in the last nine years. It has achieved 64 percent of achievement against the national average of 57 percent and more so, the performance of the state is reportedly 69 percent in the case of goal 3, followed by 62 percent (goal 6), 77 percent (goal 7), and 68 percent (goal 10) (GoI 2023). However, in the case of goal 11, the performance score of the state is far below 36 percent against its composite score of 64 percent and the all-India total of 39 percent, which is a serious cause of concern for public interventions.

CONCLUSION

The regional economy of Karnataka to project itself as an advanced, progressive, and inclusive state/society, the development governance should exhibit its committed political will to completely wipe out the existing poverty and deprivations in the human settlements. It should increase the public expenditure on social development sectors to establish orderly settlements that are free from disparities in urban Karnataka. Eradication of the deficient housing units that are life-threatening should be the need of the hour to ensure secured dwellings for unaffordable and marginalized families. The deficient units should be reconstructed as standard units with appropriate building materials. As a cost-effective intervention, the public expenditure could be very effective, as it does not involve land acquisition and development charges. There is a strong need to evolve a mission-oriented strategy to reconstruct standard housing units over the deficient structures in urban areas of all the sub-regions/districts. With this strategy, it should facilitate urban development administration in providing human necessities like household latrines, electricity, safe fuel, bathrooms, drainage connectivity, and whatnot. This would certainly bring in social change in urban settlements by putting a complete end to open defecation, waterlogging, in-house environment improvement, and above all deprivation of essential amenities. This strategy should be focused on the urban slums, informal settlements, and necessarily in the Bengaluru metropolitan areas given the compelling situation. Secondly, the state government should merge all the costs of housing and amenities under the various current targeted-oriented schemes and put an integrated housing scheme in place for all poor and unaffordable families to ensure decent housing with all housing amenities. To accelerate the process of subsuming urbanization, the integrated scheme should be implemented in all the slums in the state, irrespective of their locations. Simultaneously, the construction of closed drainage with household connections should also be undertaken to address the waterlogging problem. Thirdly, given a poor performance in developing other tier urban towns and cities, the state should evolve a special purpose strategy coupled with increased public expenditure to advance them with socio-economic services. It should also promote investments by the market players with fiscal incentives exclusively for those development-starved urban areas. This proposal not only promotes even development of other tiers of urban areas for decent settlements of people but also decongests the major urban centers like Bengaluru. Industrial and service sector activities should be stepped up in the development-starving urban segments to enhance economic prospects with non-farm employment opportunities to minimize workforce migration to major centers. This apart, the development of adequate number of semi-urban areas (Hoblis) as immediate service centers of rural areas is also imminent to further strengthen rural-urban linkages. These centers with less than 5000 populations (class 6 category), which are unfortunately very small in numbers in the state need all-round public support for their development. These strategies are imminent given the on-set urban trend and for a sustainable urbanization in the state.

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Table 1: Drivers of Economic Development of Karnataka: 2011-12 to 2022-23 (Value in Crores and at Constant Price - 2011-12)

Sl. No	Sector	Net State Value Added During the Period	Growth Over the Period	Share of Growth
01	Real Estate, Ownership of Dwelling, and Professional Services	Rs. 3, 94, 950 – 6, 21, 258	57.30	33.61
02	Agriculture, Forestry & Fishery	Rs. 1, 42, 183 – 2, 92, 365	105.63	15.82
03	Manufacturing	Rs. 1, 88, 034 – 2, 38, 687	26.94	12.91
04	Trade, Repairs, Hotel & Restaurants	Rs. 1, 54, 510 – 2, 14, 264	38.66	11.59
05	Construction	Rs. 76, 620 – 99, 139	29.39	5.36
06	Financial Services	Rs. 60, 103 – 93, 310	55.25	5.05
07	Transport, Storage, Communication & Broadcasting	Rs. 58, 599 – 88, 573	51.05	4.79
08	Public Administration	Rs. 3, 94, 950 – 6, 21, 258	50.63	2.33
09	Electricity, Gas, Water Supply & Other Utility Services	Rs. 14, 385 – 18, 897	31.37	1.02
10	Mining & Quarrying	Rs. 7, 464 – 18, 018	141.40	0.97
11	Other Services	Rs. 79, 761 – 1, 20, 796	51.45	6.55
	All	**Rs. 12, 05, 326 – 18, 48, 394**	**55.35**	**100.00**

Source: Handbook of Statistics on the Indian Economy: 2022-23, 25Th Edition, Reserve Bank of India: Mumbai (http://dbie.rbi.org.in)

Table 2: Glimpses of Karnataka State

Sl. No	District	Projected Total Number of Households – 2022 (In Lakh)			NDDP at Constant Price (2019-20) (In Lakhs)	Per Capita Income at Constant Price (2019-20)	Total Employees Working in the Secondary and Tertiary Sectors (In Lakhs)				
		Rural	Urban	% of Urban HH to Total			Industries	Small Scale Units	Other Services	Total	Position of the District
	Bagalkote	3.05	1.49	32.81	24439.27	119526	0.15	0.81	0.15	1.11	16
	Ballari	2.04	1.82	47.15	20236.80	133504	0.39	0.93	0.34	1.66	9
	Belagavi	8.75	3.82	30.38	40251.80	77834	0.70	4.43	0.72	5.85	2
	Bidar	3.12	1.07	25.53	14103.61	76528	0.10	0.45	0.02	0.57	24
	Bengaluru Rural	2.29	0.88	27.00	15733.75	146748	1.22	2.27	1.57	4.96	3
	Bengaluru Urban	3.77	37.98	90.97	398488.38	382781	7.85	20.19	15.36	43.40	1
	Chamarajanagar	2.50	0.50	16.66	11453.19	103698	0.03	0.53	0.13	0.69	22
	Chikkamagalur	2.49	0.67	21.20	24566.30	199523	0.05	0.23	0.04	0.32	27
	Chikkaballapur	2.70	0.78	22.41	12771.98	94050	0.19	0.41	0.25	0.85	20
	Chitradurga	3.47	0.91	20.77	15084.52	84013	0.13	0.90	0.10	1.13	14
	Dakshina Kannada	2.75	3.00	52.17	62308.93	275586	0.49	1.00	0.30	1.79	8
	Davangere	2.77	1.59	36.46	17303.77	97309	0.13	0.70	0.49	1.32	12
	Dharawada	2.06	3.02	59.44	25046.33	125329	0.53	1.25	1.21	2.99	6
	Gadag	1.72	0.98	36.29	10904.14	94667	0.05	0.34	0.22	0.61	23
	Hassan	4.11	1.04	20.19	23547.91	122514	0.37	0.15	0.19	0.71	21
	Haveri	3.31	0.99	23.02	13817.30	79931	0.09	0.17	0.10	0.36	25
	Kalburgi	3.88	2.19	36.07	19455.37	70066	0.19	0.06	0.09	0.34	26
	Kodagu	1.32	0.23	14.83	8267.69	137799	0.04	0.32	0.05	0.41	24
	Kolar	2.91	1.35	31.69	16620.92	99984	0.49	1.24	0.69	2.42	7
	Koppal	2.64	0.76	22.35	11320.80	75278	0.16	0.87	0.07	1.10	17
	Mandya	4.13	0.86	17.23	25437.72	130195	0.21	0.77	0.14	1.12	15
	Mysore	5.19	4.09	44.07	34587.40	106516	0.86	2.27	0.53	3.66	4
	Raichur	3.22	1.33	29.23	16848.87	80735	0.16	0.62	0.12	0.90	18
	Ramanagara	2.35	0.80	25.39	16019.04	136752	0.45	0.55	0.11	1.11	16
	Shivamogga	3.14	1.81	36.56	27351.49	144225	0.28	0.79	0.15	1.22	13
	Tumakuru	5.82	1.76	23.21	37452.17	129207	0.47	1.18	1.91	3.56	5
	Udupi	2.05	1.04	33.65	27625.99	216864	0.41	1.20	0.04	1.65	10
	Uttara Kannada	2.44	1.02	29.47	17586.30	113096	0.17	0.56	0.16	0.89	19
	Vijayanagara	2.34	1.16	33.14	12884.02	148691	0.09	0.54	0.22	0.85	20
	Vijayapura	3.76	1.66	30.52	18695.13	79357	0.10	1.10	0.40	1.60	11
	Yadgiri	2.10	0.52	19.84	12884.02	148691	0.02	0.20	0.07	0.29	28
Karnataka		**98.17**	**81.21**	**45.27**	**1030356.69**	**155869**	**16.59**	**47.07**	**25.94**	**89.60**	

Source: Karnataka at a Glance – 2021-22, Directorate of Economics and Statistics, Government of Karnataka: Bengaluru. Website: des.karnataka.gov.in

Table 3: Urban Agglomerations & Towns by Size Class and Urbanization in Karnataka: 1991-2011

Size Class / Population by Census	Class 1 (1,00,000 & Above	Class 2 (50,000-99,999)	Class 3 (20,000-49,999)	Class 4 (10,000-19,999)	Class 5 (5,000-9,999)	Class 6 (< 5,000)	All Class UAs
Number of Cities & Towns and Outgrowths							
Urban Agglomerations	22 (07.56)	34 (11.68)	97 (33.33)	62 (21.31)	66 (22.68)	10 (03.44)	291 (100.00)
Out Growths (OGs)	66 (78.57)	12 (14.29)	6 (07.14)	-	-	-	84 (100.00)
Total Area in Square Kilometers							
1991	25866.21 (40.52)	5883.65 (09.18)	13523.26 (21.19)	12237.30 (19.18)	5253.91 (08.24)	1067.77 (01.69)	63831.10
2001	33205.38 (42.46)	8509.65 (10.88)	16589.56 (21.21)	13268.40 (16.98)	5844.11 (07.47)	782.32 (01.00)	78199.42
2011	45662.85 (44.66)	9693.17 (09.48)	19774.45 (19.34)	15690.27 (15.34)	9688.14 (09.47)	1743.12 (01.71)	102252.00
Change & Growth (1991-2011)	19796.64 (76.53)	3809.52 (64.75)	6251.19 (46.23)	3452.97 (28.22)	4434.23 (84.40)	675.35 (63.25)	38420.90 (60.38)
Population by Size Class in Lakh							
1991	142.36 (65.97)	22.74 (10.54)	27.72 (12.85)	16.54 (07.66)	5.65 (02.62)	0.77 (00.36)	215.78
2001	200.10 (69.86)	27.19 (09.49)	33.64 (11.74)	18.64 (06.51)	6.18 (02.16)	0.70 (00.24)	286.45
2011	264.75 (70.20)	32.18 (08.53)	41.83 (11.09)	24.01 (06.37)	12.66 (03.36)	1.68 (00.45)	377.11
Change & Growth (1991-2011)	122.39 (85.97)	9.44 (41.51)	14.11 (50.90)	7.45 (45.16)	7.01 (124.07)	0.91 (118.18)	161.33 (74.77)

Source: Census of India (2011), A-4 Towns and Urban Agglomerations classified by Population Size class in 2022 with Variation Since 1901, Registrar General and Census Commissioner of India: New Delhi

Table 4: Human Settlement Situation in Urban Karnataka

Sl. No	District	Incidence of Deficient Housing (In Lakh)		Housing Amenities/Services Deprived in Urban Karnataka (In Lakh)							Total District Average Deprivation of all Amenities
		Total in the State	In Urban Areas	Untreated water	No Latrine	No Lighting	No Bath room	No Drainage Connection	No Safe Fuel for Cooking	No Cooking Space	
1	Bagalkote	0.16	0.04	0.14	0.67	0.01	0.16	0.53	0.75	0.01	32.29
2	Ballari	0.21	0.06	0.21	0.70	0.01	0.09	0.35	0.97	0.01	33.29
3	Belagavi	0.37	0.05	0.18	0.71	0.01	0.12	0.47	0.85	0.01	33.43
4	Bidar	0.14	0.02	0.11	0.24	0.01	0.10	0.36	0.47	0.01	18.43
5	Bengaluru Rural	0.07	0.01	0.37	0.05	0.01	0.03	0.05	0.23	-	10.57
6	Bengaluru Urban	0.28	0.23	2.18	0.70	0.04	0.28	0.64	4.43	0.15	8.42
7	Chamarajanagar	0.16	0.02	0.06	0.14	-	0.05	0.06	0.23	-	7.71
8	Chikkamagalur	0.13	0.02	0.15	0.06	-	0.01	0.05	0.16	-	6.14
9	Chikkaballapur	0.12	0.01	0.20	0.09	-	0.05	0.07	0.32	-	10.43
10	Chitradurga	0.18	0.01	0.13	0.19	0.01	0.04	0.11	0.31	-	11.29
11	Dakshina Kannada	0.10	0.03	0.21	0.05	-	0.03	0.88	0.64	0.01	26.00
12	Davanagere	0.19	0.04	0.11	0.26	-	0.04	0.10	0.56	0.01	15.43
13	Dharawada	0.10	0.05	0.13	0.38	-	0.04	0.27	0.79	0.01	23.14
14	Gadag	0.09	0.03	0.19	0.45	-	0.05	0.16	0.50	-	19.29
15	Hassan	0.21	0.02	0.16	0.09	-	0.01	0.11	0.29	0.01	9.57
16	Haveri	0.14	0.02	0.15	0.22	-	0.03	0.09	0.42	-	13.00
17	Kalburgi	0.14	0.02	0.23	0.49	0.01	0.19	0.38	0.83	0.01	30.57
18	Kodagu	0.06	0.01	0.02	0.01	-	-	0.02	0.05	-	1.42
19	Kolar	0.13	0.02	0.31	0.21	-	0.07	0.12	0.53	0.01	17.86
20	Koppal	0.12	0.02	0.08	0.24	-	0.03	0.09	0.30	-	10.57
21	Mandya	0.17	0.02	0.05	0.10	-	0.03	0.05	0.39	-	8.86
22	Mysore	0.26	0.06	0.14	0.17	-	0.07	0.13	0.79	0.01	18.71
23	Raichur	0.22	0.03	0.12	0.47	0.01	0.07	0.47	0.56	0.01	24.43
24	Ramanagara	0.15	0.02	0.14	0.07	-	0.03	0.05	0.33	-	8.86
25	Shivamogga	0.23	0.05	0.10	0.18	-	0.03	0.14	0.49	0.01	13.57
26	Tumakuru	0.31	0.03	0.30	0.25	-	0.05	0.24	0.56	0.01	20.14
27	Udupi	0.09	0.01	0.04	0.03	-	0.02	0.45	0.34	-	12.57
28	Uttara Kannada	0.17	0.03	0.05	0.18	-	0.03	0.39	0.38	0.01	14.86
29	Vijayapura	0.23	0.03	0.07	0.40	0.01	0.09	0.21	0.49	0.01	18.29
30	Yadgiri	0.10	0.01	0.07	0.24	-	0.08	0.10	0.25	-	10.00
Karnataka		**5.02**	**1.02**	**6.40**	**8.00**	**0.13**	**1.92**	**6.59**	**18.05**	**0.31**	**16.29**

Source: Census of India -2011, Karnataka Series 30, Tables on houses, Households amenities and Assets, Directorate of Census Operations, Karnataka

Table 5: Estimated Slums & Their Conditions in Karnataka

Sl. No	Particulars	Notified Slums	Non-Notified Slums	Total	Remarks
01	Number of Slums	716	708	1424	Overall increase by 61.09, 108.14, and 31.11 percent.
02	Number of Households	3,56,672	2,01,608	5,58,235	Work out to 6.87 percent in the total urban households.
03	Average Households Per Slum	498	285	392	More than the national average of 404, 165, and 263
04	Slums in Private Land	212	806	507	More than the national average of 440, 413 non-notified but less than 476 notified ones.
05	Slums covered under the Improvement Schemes	398	98	249	Work out at 55.59, 13.84, and 17.49 percent respectively.
06	No Latrines	353	164	259	Only 18 percent of the slums are covered on average. The deprivation rate is higher, at 49.30 percent in the notified and 76.84 percent in non-notified slums.
07	Water Logged	588	329	459	On average, less than one-third of the slums are covered, but deprivation is 82 percent in the notified and 46 percent in the non-notified slums.

Source: Key Indicators of Urban Slums in India: 2013, NSS 69 Round (July 12 to Dec 2012, Ministry of Programme Implementation: National Sample Survey Office.