

RURAL HOUSING PROBLEMS AND REMEDIES IN INDIA

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Abstract :

First Rural Housing projects although introduced in the Second Five year Plan. The government does not have enough money for rural housing. The rural housing problems happen both in Rural and Urban. This research paper is related to rural housing problems and remedies in rural areas which lead to unwhole some political, economic and social conditions. This paper recommendation the following three main areas:

1. Current housing problems and Remedies
2. Low cost houses should use local materials
3. The strength and weakness of the government schemes in this context. ¹

I. Introduction :

The rural housing problems and the housing requirements are declared in over population, poor and insufficient, social facilities, dissatisfying and incomplete some habitant status and rural squalor. The absence of open scope. The Development of land area. For all of the above reasons inapproachability within housing.

II. Objective :

The main objective of this paper is to reveals the people significant housing problems and remedies in rural housing areas.

III. Research Methodology :

These researches made use of review of Academic Articles, Text Books, Internets Materials, News Articles and Publicly available materials , on housing problems and remedies. This enabled the researchers to make a synthesis of various researchers views on housing problems and congestion that produced the results recommendations and conclusion of the study.

IV. Review of Literature :

1. **Francis Cherunilam and Oddeyar O Heggade (1987)** In their books “Housing in India” have analyzed the global housing problem in general and in developing countries like India in particular. They made a critical review of the measures taken by the government in this direction.
2. **Iyengar R.N. (1996)** “Rural Housing” suggests a technological approach as the right answer to the rural housing problem such an approach will be routed in a human policy of sustainable development, employment generation and peoples participation, he makes an in depth discussion on policy, professional and technological issues of housing and unravels the various dimensions of the problem.
3. **Aroma Revis (1990)** “Shelter in India” Identifies the major problems of resources, technologies, institutions and policies which must underline any action in this area and carries out a detailed analysis of public action of housing during the period since independence.

V. Rural Housing Problems :

The main major problems of these Rural India Houses appear to be as follows :

1. Non availability of Reasonable Rural Housing
2. Lack of Permanent housing in the rural.

3. Deficiency housing in the village
4. Badly enter to Transportation and
5. Isolation from social and economic webs.
6. These houses do not give protection against wind, rain and cold.
7. They do not have proper arrangement for light and fresh air
8. They do not have separate arrangement for keeping animals.
9. There is no arrangement for basic sanitation and drinking water.
10. The surroundings of the houses lack the most fundamental requirements for hygiene
11. The houses have high recurring costs which the poor afford.
12. The houses are infested with insects, rodents etc which are dangerous to health and lastly.
13. The houses are incapable of giving protection against natural calamities like floods, cyclones etc.

VI. Measures to Remedies the Problems of Rural Housing in India :

The ministry of Rural Development have the overall duty to build houses in Rural Areas of the India

The following are the techniques taken by the government to resolve the problem of housing

1. Village Housing Scheme :

The village housing scheme was introduced in 1957 for providing assistance to villages for construction and improvement of houses for house sites to landless. Agricultural workers and for streets and drains in selected villages also continued housing as part of the larger programmes of rural development.

2. Rural house site-cum-house construction scheme :

In 1972, the rural house site-cum-house-construction scheme was launched which are the First time conceived a much more active role for the government

in rural housing however. The role was restricted to provide meager subsidies for site development and construction.

3. National Housing Bank (NHB) :

National Housing Bank is the Apex Financial Institution to provide Rural Housing in India. It was established in 1988 under the NHB act of 1987 to provide housing finance to the urban and the rural poor. It is a wholly owned subsidiary of housing directly. It promotes housing finance institutions at the local and regional levels. It includes refinance schemes funded by government of India such as Rural Housing Fund (RHF)

4. Housing Board in India :

Among Indian Housing Boards, the one belonging to Gujarat was been set up on 1st May 1960 and has constructed over 176.754 houses in the entire state has been set up in most of the Indian states by the government of India. In order to promote the property markets expansion.

5. Indira Awaas Yojana / Pradhan Mantri Awaas Yojana :

This century sponsored programmes was introduced during 1989-90 for rural houseless holds who are below the poverty line 60% of the target is earmarked for schedule caste / schedule tribes, 15% for minorities and remaining 25% for general category of the people. As per the enhanced unit cost of Rs. 1.20 lakh, from 2015-16. Subsidy from the centre works out to Rs. 72000 and Rs. 48000 is to be borne by the state for Schedule Caste / Schedule Tribe the state government is providing an additional subsidy of Rs. 30000. During the last thirteen years from 2004-05 to 2018-19 20,98,988 houses been constructed under scheme.

6. Dr. B.R. Ambedkar

This programmes is being implemented in both Rural and Urban areas for providing housing facility to the houseless families of schedule caste and schedule tribe during 2016-17 under this scheme government its providing Rs. 1.75 lakh and Rs. 2.00 lakh as subsidy in rural and urban areas respectively. The income limit of every beneficiary in rural areas is Rs. 32000 and in urban areas is Rs. 87,600. For the year 2017-18 13,786 house have been completed as against the target of 50,000 for the year 2018-19, 65,845 houses have been completed as against the target of 1,05,000 as at the end of November 2018.

7. Rural Ashraya

This programmes was introduced during 1991-92 to provide housing for rural houseless poor. Annual Income of the beneficiary was Rs. 32,000. Till 2004-05 the beneficiaries were selected by the Ashraya committees headed by the local MLA from the year 2005-06 onwards the beneficiaries are selected by Gram Panchayat Raj Amendment Act. Under this scheme 21.63 lakh houses have been constructed during last 18 years. i.e from 2000-01 to 2017-18 out of the total target 30% is earmarked for schedule caste 10% for schedule tribe and 10% for minority beneficiaries and other scheme 40% of the Target has been earmarked for schedule caste / schedule tribe Rural Ashraya Programmes was renamed as Basava vasathi yojana during 2010-11. The unit cost was fixed at Rs. 1.50lakh from 2013-14 of which Rs. 1.20lakh is subsidy and remaining Rs. 30000 being the beneficiary contribution OR loan from the Bank.

VII. Recommendations :

Finally based on the review and the results of this study serious consideration be given to the following five changes in the rural housing problems :

1. When implementing a housing scheme, in Rural officers should select the beneficiaries for the impartially.
2. Provide proper information about housing scheme to the poor and illiterate who come within the rural limits.

3. Rural Development has been successful in providing basic amenities, providing drinking water, electricity , sewerage lastly transport.
4. Beneficiaries should genuinely use the funds released by the government for housing.
5. Construction of more powerful houses at lower cost should be allowed

VIII. Conclusion :

This housing problem is a universal problem generally, Rural Areas, poor housing quality, deficient environmental conditions as well as inadequate infrastructural facilities are the order of the day. This study therefore concludes that for a sustainable development to be achieved in rural areas. Adequate solutions should be provided for housing problems.

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