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NEED OF RURAL HOUSING THROUGH IAY

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Abstract:

Housing is one of the basic requirements for human survival. Survival of owning a house provides significant economic, social states & security in society. Hence, housing brings about a social change in a persons existence. It makes his own identity. A village housing scheme was launched as a part of community Development Movement in 1957. although about 73% of the Rural population reside in unsatisfactory Kutcha structure, Govt. initiatives hence undertaken including the launching of the home sites-cum-construction, assistance scheme during planning.

KEY WORDS:

IAY , Housing , society , environment.

.INTRODUCTION

In India, since 1999-2000 number of initiatives have been taken to improve the Rural Housing Program by making provision for up gradation of unserviceable Kutcha houses & by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of cost effective disaster resistant & environment friendly technologies in rural housing.

There is a need to remove the shortage of permanent houses in the rural areas. An effort has to be made to provide the basic amenities of life such as drinking water, toilets & electricity. The country must launch a massive program to provide housing basic civil amenities.

SIGNIFICANCE OF THE STUDY :-

As housing is one of the basic requirements of human being adequate shelter for each & every household is a fundamental prerequisite for healthy living in any society from social point of view, A house provides significant economic security & states in the society. Personality is changed due to better housing self happiness is measured with housing schemes. This can be counted with physical index life index, satisfaction index. Habitat for human is the housing scheme implemented overall in the world. It assumes great significance for the rural poor.

SCOPE OF THE STUDY :-

The geographical scope of the study no as Solapur District & rural housing by making evaluation with IAY. The study has wide scope study was to analysis the implementation of various measures in the Solapur District. Addressing housing shortage is an important strategy of poverty alleviation. It is difficult

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to solve the problems of shelterless people.

According to the World Bank report out of total poor people in the world 1/3 people are staying in India.

So Govt. facilitate number of schemes at different levels. As per 2011 census 67.60% population of Solapur Districts lives in rural areas of villages. The study is limited to Solapur District IAY is one of the Govt. schemes the beneficiaries from backward class & non backward class. There are total 11 talukas in Solapur District out of which 315 households were selected from 9 talukas.

VISION PLAN FOR RURAL HOUSING :-

- 1.Provision of affordable housing in rural areas & thereby ensuring home stead plots to all rural poor by 2011-12 & replacement of all kutch houses by 2016-17.
- 2.Prevision of adequate houses with access to basic amenities such as sanitation electricity, clean fuel health care, education as well as gainful employment through convergence of IAY with other schemes being implemented by the Govt. as well as through private enterprise Provision of kitchen garden & access to Insurance coverage.
- 3.Development of sustainable & inclusive housing & habitat.
- 4.Participation & capacity building of stakeholders.
- 5.Effective implementation of IAY scheme.

INDIRA AWAAS YOJANA :-

Indira Awaas Yojana is Govt. of India, Social Welfare programme to provide housing for the rural poor in India. It is one of the major flagship programs of the Rural Development Ministry to construct houses for BPL population in the village. The houses are allotted in the name of women or jointly between husband & wife. The construction of the houses is the sole responsibility of the beneficiary & engagement of contractors is strictly prohibited. Sanitary latrine & smokeless chulhas are required to be constructed along with each IAY house for which additional financial assistance is provided from Total Sanitation Campaign & Rajiv Gandhi Grameen Vidyutikaran Yojana respectively.

SC/ST, Freed bonded labourers minorities & non-SC/ST rural households in the BPL category & defence personnel / paramilitary forces killed in action, ex-servicemen & retired members of paramilitary forces residing in rural areas form the primary target group of eligible candidates for the IAY scheme.

IAY is an allocation based, centrally sponsored scheme funded on a cost sharing basis between Central Govt. & the State Govt. in the 75% & 25% ratio. The funds are allocated the states based on 75% weightage of rural housing shortage & 25% weightage of poverty ratio.

Rural Housing should contribute to the following :-

- 1.The total Development of the personality of the rural family.
- 2.Substantial improvements in the quality of life of the rural households & reflect the aspiration.
- 3.Facilitate provision of all basic amenities which have a direct impact on the family's health vigor & efficiency.
- 4.Internal & external environment of the house should have eco friendly from the health point of view.
- 5.Women & Children in particular should be able to maintain their health well & be inspired no pursue economic & social activities.

This problem has arisen because of certain socio-economic factors of the rural society. The growing population pressures the emerging social requirements & the improving quality of life need better & a large number of houses for the rural people. To cope with the problem as many as 20 lakhs new units are needed every year for the investing population.

Housing encourages economic activities generates employment opportunities & create solid, base for healthy & hygienic living. The magnitude of the problem & its inherent difficulties the task of improving the housing conditions in rural areas should be viewed as an integral part of a programme for overall development of the villages of the country.

DIMENSIONS OF THE PROBLEM:-

There are many reasons behind houseless ness & low quality of houses in rural areas. The major factors are—

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1. Poverty
2. Population growth
3. Westernization / value changes
4. Environmental factors.

The poor lack in all basic facilities for them food is the most important need. The rural poor pay greatest attention to satisfying house & then clothing needs. Unable to meet the cost of building materials they remain houseless or live in inadequate & congested house. They can provide labours but left to themselves they can not arrange for construction materials. They can also need to be informed about alterative construction technologies that can be low & effective.

HOUSING - ROLE OF STATE & SOCIETY :-

Even in a welfare & developed society neither it is the responsibility nor possible for the state to construct & provide housing facility to every individual of the society could acquire proper housing facility which include not only providing shelter but a package of minimum amenities like drinking water, sanitation ventilation etc. & that too within environmentally healthy surroundings. It should be a partnership between the state & those who can afford on their own as well as the community to achieve above mentioned objective.

This involves five functions.

1. Acquisition of five functions.
2. Development of land
3. Financial assistance
4. Construction
5. Putting limits on disparities

The main responsibility of the state lies in acquisition of land & its development is to enable the community to construct the houses of its own. To ensure that under well set norms housing is being provided to the weaker section with the availability of all the five objective one integrated is the primary quality of the state. For the remaining sections the state should depend on & encourage Private partners mutual saving society, builders, corporations etc.

The National Housing Policy calls for a progressive shift from a subsidy based housing schemes to cost sharing or cost recovery cum subsidy schemes for rural housing. It also emphasizes a progressive shift of rural housing strategies from forget orientation to demand driven approach. This approach may considered acceptable but for the low income groups, like land less labourers & person living below poverty line. This approach fails to appreciate the fact that the capacity of these vulnerable sections to build a reasonably safe pucca house is that without State subsidy is extremely limited with such an approach the goal of achieving "shelter to all" will continue to recede like the origin. It is necessary that the Govt. should change its basic approach on National Housing Policy towards weaker sections.

Rural Housing & Plans :-

Improvement in housing conditions is a part of community development. Village housing projects schemes was provided for assistance to villages. The scheme of allotment of houses, house sites & constructing assistance to rural landless workers & artisans, including Scheduled Castes & Scheduled Tribes was initiated in 1971. It has been an integral part of the Twenty Point Economic Programme announced in 1982. Housing construction for poor families is also being taken up under the National Rural Employment Programme. Promotions & encouragement of Self Help Housing with the provision of house sites to identified rural families in which cost of house are to be within the repayment capacity of beneficiaries. The Endeavour during the plan period will be towards evolving an approach to rural housing which leads to setting up of truly integrated Micro habitats & address this scheme especially the disadvantaged groups including the poorest segment of SC/ST & the bonded labourers. At present a scheme to develop a microhabitat & to ensure a base for higher level of earnings for the beneficiaries is the single effective countrywide programme for solving the rural housing problem.

OBJECTIVES OF THE STUDY :-

1. To examine the construction of dwelling units of members of SC/ST freed bonded labourers & other below poverty line, non SC/ST rural households.

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2. To develop a Micro habitat.
3. To ensure a base for higher level of earning in the beneficiaries.

ANALYSIS & FINDING :-

The finding of the study followed by the conclusions drawn on the basis of the findings as regards beneficiaries in the IAY having scheme in Solapur District.

A) Rural housing Schemes :-

The Ministry of Rural Development recently introduced different schemes to mitigate the rural housing problem. The effects are being made through the schemes which aims at reducing shortage of houses for BPL families in rural areas & also assisting the healthy development of the habitat in this areas.

- 1) Job related factors – The method of selection is satisfactory. However, these at least satisfaction amongst the employees regarding housing facilities. In urban areas a flat generally is a part of the building with self contained arrangements & normal housing facilities like water supply, latrine, toilet etc. which are used exclusively by the household residing therein or jointly with other households.
- 2) Opportunities for getting houses - There was good opportunities for getting houses to different categories of people in rural areas new plans are also prepared for getting maximum benefits.
- 3) Motivation – There is less opportunities to rural people to participate in different Govt. housing scheme.
- 4) With provision of housing the quality of life of rural people has been improved. This turn has helped in bringing about an economical upliftment in the society.

B) Scheme of IAY – There is opportunity to claim under Govts schemes but limited people have the awareness limited people have pucca house with permanent walls of permanent roofing packages are not released properly to all the beneficiaries.

SUGGESTIONS –

- 1) There should be effective implementation of IAY scheme.
- 2) There should be development of sustainable and inclusive housing and habitat.
- 3) There should be provision of affordable housing in rural areas & replacement of all Kutchha houses.
- 4) Participation of capacity building of stakeholders is necessary.
- 5) Private consultancy services & project housing should be supported.
- 6) These should be higher participation of villages in the construction activity.
- 7) NGO's, Co-operative sector & voluntary agencies should support the construction activities.
- 8) Finance must be available for Up-gradation expansion & renewal of exiting houses.
- 9) Separate Rural Housing Policy is essential to deal with the problems.
- 10) Strong political will is needed.

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