

## RURAL HOUSING PROGRAMME

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### ABSTRACT

This article deals about rural housing. Housing is an acute problem both in rural and urban India.

**KEYWORDS:** PRO Programme, Rural Population, Scheme, Kutcha

### INTRODUCTION

**WHO (2008)**, states that housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic and social security and status in society. **Kishore (2009)** says for a shelterless person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. **Keshav swarnkar (2010)** estimated that 9<sup>th</sup> five year plan (1997-2002) there will be a shortage of 18.77 million homes in both urban rural areas.

### PROCEEDING ELEMENTS

A housing pro for the rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugee Rehabilitation and this lasted till around 1960. Approximately 5 lakh families were housed in various centres mainly located in Northern India. **Mukherjee.B. (2006)** reported that a Village Housing Scheme was also launched as part of the Community Development Movement in 1957, in which loans to individuals and cooperatives were provided up to a maximum of Rs. 5000/- per house. However, only 67000 houses were built under this scheme by the end of the Fifth Plan (1980). **Shrivastav.J.B.(2008)** expressed in 1972-73, the Estimate Committee of the Lok Sabha in its 37th Report pointed out that “the Committee is distressed to note that although 83% of India's population lives in villages and about 73% of the rural population reside in unsatisfactory kutcha structures, the problem of rural housing has not received the close attention of the Government”.

Following this, certain initiatives were undertaken by Government including the launching of the House Sites cum Construction Assistance Scheme which began as a Central Scheme in the 4th Plan and was transferred to the State Sector with effect from 1.04.1974 on the recommendation of the National Development Council (NDC).

### IMPACT OF SCHEME

The genesis of the Indira Avas Yojana (IAY) can be traced to the PRO of rural employment, which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment PRO (NREP), which began in 1980, and the Rural Landless Employment Guarantee PRO (RLEGP), which began in 1983. There was, however, no uniform policy for rural housing in the States.

For instance *Abramson.J.H.(2009)*, States permitted only part of the construction cost to be borne from NREP/RLEGP funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand, others permitted the entire expenditure to be borne from NREP/RLEGP funds. Further, while some states allowed construction of only new dwellings, others permitted renovation of existing houses of beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers.

As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April, 1989. 6% of the total JRY funds were allocated for implementation of IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non-Scheduled Castes/ Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/ Scheduled Tribes poor should not exceed 4% of the total JRY allocation. *Rao,K.N.(2010)* described IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996.

Since 1999-2000, a number of initiatives have been taken to improve the Rural Housing (RH) PRO by making provision for up gradation of unserviceable kutch houses and by providing credit with subsidy for certain sections of the poor.. *Patnaik,K,c(2013)* says that the project also aims to build 13 laksh houses in rural areas and 7 laksh in urban areas,out of the 20 lakh targeted houses.Due to lack of resources ,it has become necessary to invite the participation of private sector, co-operates and NGOs in solving the problem of housing along with the effort of government.

Under National Housing policy 1994, housing boards of states are constructing houses for all income groups(EWS,LIG,MIG,HIG) of society.HUDCO National housing bank,HDFC and others banks are providing housing loans.Similarly ,concession in income tax has also been offered to encourage constructions of houses.

## CONCLUSIONS

*Sharma.H.R.(2000)* emphasized that it has also been laid on use of cost effective, disaster resistant and environment friendly technologies in rural housing.Thus in the beginning of 10<sup>th</sup> five year plan,there is likely to be a possible shortage of 78.17 lakh houses. *Under "HOUSES FOR ALL PROJECT" GOVERNMENT HAS targeted to build 20 laksh houses per year*

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