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AN ECONOMIC STUDY OF VARIOUS HOUSING SCHEMES IN INDIA

Narendra Hemraj Sarode¹ and Dr. Pradnya M. Bagade²

¹Research Scholar, Department of Economics,

Dr. Madhukarrao Wasnik P. W. S. College, of Arts, Commerce and Science, Nagpur.

²Professor and Head of Department of Economics,

Dr. Madhukarrao Wasnik P. W. S. College of Arts, Commerce and Science, Nagpur.

ABSTRACT:

In a country where there is economic planning, the basic economic decisions of the country are taken by the government of that country. As these decisions are fundamental in nature, their scope is wide. The government has to take a decision keeping in mind the effect of a decision on the overall economy of the country. These decisions are mainly about the nature of production in the country, the quantity of production and the allocation of resources required for it. The ultimate goal of all these decisions is to bring about the economic development of the country i.e. to improve the standard of living of the common man in the country.



Rural housing program was started in 1957 after independence. Through which people were given a loan of Rs 5 thousand per family. Indira Awas Yojana has been implemented since 1985 by the Department of Village Development and Panchayat Raj in Maharashtra. This scheme is being implemented independently in Maharashtra since 1995-96. In this scheme, houses were provided to people below the poverty line. The cost of this scheme was funded in the ratio of 75:25. After this scheme Ramai Awas Yojana was launched on 15 November 2008. Later, Indira Awas Yojana was renamed as Pradhan Mantri Awas Yojana in June 2015. This scheme was applicable to families living below poverty line. 45,000 was the financial assistance for completing the construction of the house. It was further increased to 70,000. This scheme is being implemented with the cooperation of the Central Government and the State share in it is 75:25. In the present research paper, an economic study of various government housing schemes for rural people has been done.

KEYWORDS: *Planning, Housing, Poverty, Technology, Employment and Sustainable Development.*

INTRODUCTION:

The economic development of any country depends on the availability of various types of resources in that country and how and to what extent the citizens and the government utilize those resources. That resource includes many elements. Humans need many elements while living. Housing is one such resource. Housing is a basic human need. Having own house gives a person enough financial security and respect in the society. According to the 2011 census, the population of India is 121,01,93,422 and still many families are homeless.

After 1917 i.e. post-revolutionary period, Russia used the tool of economic planning to develop its economy and after that the idea of economic planning got royal recognition in many countries. Even in pre-independence India, the Congress party picked up this idea. Pandit Nehru himself was very

impressed with the planned economic development of Russia. He was also the chairman of the National Planning Committee set up by the Congress Party in 1938. Experiments were being made during this period to prepare plans for financial schemes elsewhere in the country. There were also industrialists. As a result, after independence, the government itself adopted the path of planned economic development, but no one could deny the importance of planning in the society as a whole.

Rural development has always been a priority for many governments formed in post-independence India. Even today 70 percent of India's total population lives in rural areas. The Government of India had announced that one crore families would be given assistance for the development of pukka houses from 2016 to 2019. Vihir Rural Housing has been linked to the Integrated Rural Development Program (IRDP) and Jawahar Rojgar Yojana (JRE) under the National Housing Policy of the Central Government.

OBJECTIVES OF THE RESEARCH:

- 1) To study the role of housing schemes in achieving economic development of the people of India.
- 2) To study the economics of various government schemes for housing in India.

RESEARCH METHODS:

The research presented is mainly based on secondary material. Written literature, government publications, reference books etc. have been used for this research.

THE CONCEPT OF HOME:

'Shelter' is one of the most important and basic needs of human being, food-clothing-shelter. It is impossible for human to live without all the above three needs. A common man considers himself happy and satisfied if he has enough food for his stomach, clothes for his shelter and a house to live in. Once these basic needs are met, other needs are automatically taken care of. Therefore, the shelter that man creates for his own protection can be said to be a part of a house. A house is a local shelter with a suitable place for an ideal shelter. The information on the major rural housing schemes launched by the government till date is as follows,

INDIRA AWAS YOJANA:

Indira Awas Yojana was launched by the Government of India in June 1985. This scheme is for people living below poverty line. The cost of this scheme was funded in the ratio of 75:25. The main objective of this scheme is to provide one-time subsidy to families belonging to below poverty line and Scheduled Castes and Scheduled Tribes as well as minorities and other castes for building houses. This scheme was launched from 1st January 1996 in all the states of India.

In the Indira Awas Yojana, this scheme was started for the below poverty line, scheduled caste and scheduled tribe people. Ramai Awas Yojana is implemented by Maharashtra Government for the Scheduled Caste people in rural and urban areas. 70000 in outdoor area for construction of houses under Indira Awas Yojana from 1st April 2013. and 75000 in hilly areas grant was given.

RAMAI AWAS YOJANA:

Ramai Awas Yojana was launched on 15 November 2008 by the Government of Maharashtra. In order to raise the standard of living of the Scheduled Castes and Neo-Buddhists in the state and to solve the problem of their accommodation, the Government has started the Gharkul Yojana for the Scheduled Castes and Neo-Buddhists to build concrete houses on their own land or in the place of crude houses in rural and urban areas. Under this scheme, the government started implementing the Gharkul scheme from 9/3/2010 and formed an evaluation committee to evaluate the scheme.

PRADHAN MANTRI AWAS YOJANA:

The scheme was launched for this urban area on 25th June 2015 by the Government of India with the vision of Housing for All by 2022. And this scheme was implemented on November 20, 2016

for rural areas. The government aims to build 1 crore pakka houses under this scheme. The cost of this scheme has been fixed at the rate of 60 percent by the central government and 40 percent by the state government, and in the north-eastern hilly areas, the central government will bear 90 percent and the state government at 10 percent. Under this scheme, grant to the beneficiaries in plains is Rs. 70,000 to Rs. 1 lakh 20 thousand and for North Eastern hilly area Rs. 75,000 to Rs. 1 lakh 30 thousand was made. Under this scheme, the laborers working in MNREGA will get Rs. 12 thousand will be provided for the construction of toilets under the Swachh Bharat Mission in this scheme. So much financial funds will be made available and the scheme will provide eco-friendly and innovative mechanically sound housing. Also, senior citizens above 70 years have been given priority in this scheme. While in urban areas, disabled person will be provided above ground flow. In addition to grants, there is a system of providing loans. The scheme was launched in 100 cities in the first phase from 2015 to 2017 and in the second phase from 2017 to 2019 in 200 cities and in the entire country from 2019 to 2022. Under this scheme, a subsidized amount of up to 2 lakh rupees is provided in urban areas. Beneficiaries whose annual income is up to Rs 3 lakh are given subsidy to build a house up to 30 square meters and if they want to build a house up to Rs 6 lakh, a loan concession at the rate of 6.5 per cent is given.

NEED OF HOUSE AND ECONOMIC IMPORTANCE OF HOUSE:

'Shelter' is a very important and basic human need. It is impossible for a human being to live in a society without the three essentials of 'food-clothing-shelter'. Having food in the stomach, clothes on the body and a house to live in means that a common man considers himself happy, so an important necessity or necessity arises while living his life.

It is a necessity that has been encountered since the history of man till date, which shows that the structure of the whole life of man is due to the house itself. When viewed as an important place and stability in human life, it can be seen that due to the current rapid urbanization, shelter has become a challenging issue. But as this is a basic need, considering the need for housing seems compound. So why do you need a house? The reasons for this are as follows,

THE NEED FOR A HOME:

The source of creation of numerous human needs is the house in which numerous needs are born. After the birth, this arrangement is done from the house that everything should be fulfilled by Kashi. Getting shelter is not the only necessity, but social, economic and political needs are fulfilled from home. Therefore, the need for a house is very much felt.

Along with the creation of various needs, the houses also create the sector that fulfills them. In the urban or rural areas, the production and service sectors are created. In addition, in the rural urban areas, the sectors such as advanced technology, employment and markets, schools, colleges, village panchayats, clinics, banks etc. are created which include the development. done in the center.

Government housing helps to reduce social and economic disparities along with the development of private, semi-government sectors. Moreover, in rural areas, the clean environment around the house makes the role of houses important for the sustainable development of proper environment i.e. balanced environment and this leads to the development of infrastructure. E.g. Roads, electricity, water, markets, communication facilities are seen to have been created because of the house.

Home helps in creating social, family, cultural security. In India, there are people of different castes, religions, creeds who live in different types of houses. They feel social, economic, familial, cultural security from them or feel complementary in terms of security, rural vashari houses reflect this culture. In short, home is essential for security and for building a new society.

Along with human needs, social and cultural development takes place due to houses. In the human society, people live together with many religions to fulfill their needs. Therefore, this task of creating social harmony is done from the house. Social and cultural values are nurtured by the house. Different types of houses are seen in different states of India, which reflect their cultural, historical development and way of life.

ECONOMIC IMPORTANCE OF HOUSES:

Man is a social animal. While living in the society and living his life, he has to fulfill various types of needs and the chain of needs continues continuously. Needs mean persistent discomfort experienced by a person due to the lack of a particular object. The imperfection of human life disturbs him, and this uneasiness further emerges in the form of need. In particular, these needs are numerous, varied, and constantly growing. These needs start from the birth of a human being and end only when a human being dies. The chain of needs in human life is continuous. The creation of needs and their fulfillment is spent human life in the home. In economics, a person who consumes specific goods and services is called a consumer.

The process in which a consumer consumes specific goods and services to fulfill a specific need is called utility. All goods and services are studied in economics. Among the numerous human needs, food, clothing and shelter are the basic needs. In this research we will study the basic need of shelter here. Therefore, it is important to study the economic importance of houses by considering them from the economic perspective of houses.

1) Houses are seen as the source or creation of numerous human needs. In that, the needs of food, clothing, shelter, health and education are created from the home itself and from these various needs, the means of meeting the needs are also created. That is why the house is considered as an important tool for providing shelter. Of course, home is seen as a source of fulfillment of human needs. Because this creates goods and services in the market. Therefore, buying and selling of consumer goods takes place on a large scale. As a result, production of goods is encouraged.

2) The construction of houses leads to the formation of settlements, villages and cities. Therefore, there is income in the form of tax in the revenue income of Gram Panchayat, Municipality, Municipal Corporation. In short, the house becomes economically important as a source of income for the government.

3) Institutions that collect household savings as well as lending financial institutions, banks, credit unions are developed.

4) There is a change in the manufacturing and technology of the materials used in the construction of houses and also to meet the essential needs. E.g. Changes in concrete technology, plywood technology, aluminum technology, wood fiber, plastic and stone technology lead to the development of related industries and this helps in modernization by developing skilled workers, product manufacturing, industrial technology, construction technology. As a result, a conducive environment for development is created and the standard of living is raised. Producers, investors and investment are boosted, along with the creation of relevant housing finance financial institutions, companies and banks help in reducing social and economic disparities in rural and urban areas.

5) During the construction process of building houses, local workers and auxiliary laborers who work for the house industry are encouraged, supply of goods for the house related to the construction industry and the demand for goods such as sand, iron, cement, steel, bricks, stone, water and wooden furniture etc. increases.

6) Administrative changes along with technological changes in the related industry help in housing construction. E.g. Government policies, schemes, commissions or those related to housing, such as Maharashtra Housing Policy, Central Government tribals Schemes, etc., encourage development by changing the way of implementation or planning.

7) Migration of workers at that level stops along with the process of house building. As a result, the workers in that industry are developed and get employment in the village itself or at that place. Besides, the standard of living, life expectancy, wages, mindset and environment of the householders improves to a great extent. In this way when houses are considered from an economic point of view, the economic point of view of the house as a source of creation of needs is important.

CONCLUSION:

In the implementation of the various government housing schemes for the homeless people in India, the administrative system, housing facilities, economic and social disparities and the urban slums

and rural people are uneducated, laborers and tribals. The researcher intends to convey complete information about the scheme to these uneducated people through research. So that the needy persons benefit from this scheme and create economic and social stability in their lives and alternatively contribute to the development of the country.

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