CONCLUSION

The research findings bring to light the rural housing process and the diversity of approaches that various institutions involved in housing have adopted for meeting the housing demand of people especially in rural areas. Most studies (Judith Yates – 2003, Sharon Barunofsky – 1999, Vijayalakshmi – 1998, Odeyar Heggade –1997, Ajay Dua –1991, Vandana Desai - 1988) have studied the essential components of urban Housing such as Slum Settlements, displacement and rental housing, but have not tried to assess the factors that determine the condition of housing in rural area. The study attempts to hereby fill this gap.

Another fact that is brought to light is that there is a strong correlation between the basic amenities and the impact created by housing. Statistical tests have proved that houses with good amenities have scored high on the impact scale. This drives home the point that a mere four walls i.e. a house does not have any impact on the householders but it is the housing i.e. house with the necessary basic amenities creates a good impact on the lives of its residents.

Another noteworthy finding in this study is that the NGOs are functioning equally with Government in fulfilling the housing demands of people. They are not only service providers but also facilitators who make the beneficiaries to undergo a housing process.

The basic understanding of the problem forms the blue print to any policy making. The study has focussed on this point and has tried to study the awareness of the Government regarding the condition of housing in rural
areas. The scores of the Government organisation on the awareness scale was medium which implies that the Government has to understand the problem completely because they are the ultimate decision making authority for policy issues regarding rural housing which requires right attitude and approach to the issue. Besides it was also found in the study that chief functionaries of NGOs who have dealt with housing issues directly in the field have scored high on the awareness scale suggesting that experience is the greatest teacher.

This study further highlights that the NGOs are taking much efforts in fulfilling the demands of housing especially in rural areas. The Government Organisation on its part, brings the housing programmes to the door step of the people. The Financial institutions though they do not concentrate on rural and urban housing but on regular salaried class, also play a vital role in fulfilling the gap between housing demand and peoples’ capacity. This also attempts to illustrate the Parsonian concept of "Value Consensus" - his assertion that the functioning of a social system depends on consensus of its members on common goals and values related to the basic needs of the society. The study's highlight is its functional perspective, and the above point provides validity to this approach.

The major findings have accented the factors that might be held responsible for the condition of housing in rural areas besides bringing to light the diversity of strategies adopted by various housing institutions in fulfilling the housing demands of rural people. Since the functionalist approach is being adopted, Robert Merton’s codification of functional analysis has been laid emphasis in the study.
The study provides evidence for Robert Merton's assertion on the three prevailing postulates of Functional Analysis. The first 'postulate of the functional unity of society' views society as a well integrated and consistent whole the elements of which contribute to the maintenance of the total system. The underlying assumption is that standard social institutions or commonly shared beliefs and practices are functional for every member of the society.

Merton questions the assumption and contends that cultural items do not function uniformly for the society and for all of its members. He further says that in highly differentiated societies, institutions may well have a high degree of functional autonomy and a change in one system will not have any effect on the other systems. Here in the case, considering the rural housing as a social system and the various groups involved in rural housing as key-system, the NGOs and the Finance institutions have a high degree of functional autonomy and a change in a particular institution especially Finance Institutions (Loan Disbursement Policy i.e laying emphasis on regular salaried class) have no effect on other key system.

Merton's assumption regarding the second postulate of 'Universal functionalism' is also applicable to this study. This postulate assumes that 'all standardized social or cultural forms have positive functions contributing to the maintenance of the system. According to Merton's assertion every aspect of the society may be functional, dysfunctional or non-functional and what is functional for a particular system may not be functional for another system in the society.
Here, the lack of regular source of income of the individuals seems to be functional for the NGOs in selecting their beneficiaries but dysfunctional for the Finance Institutions who concentrates on regular salaried individuals.

The third postulate of ‘indispensability’ has the assumption that certain functions are indispensable for the survival of the social system and certain social or cultural forms are indispensable for fulfilling these functions. Merton rejects the postulate and suggests that the same cultural item may perform multiple functions and alternative items may fulfill the same functions.

In this research, it has been found that the role of Government is being shared by the NGOs as well as the Financial Institutions in solving the housing issue. Alternative means have been variedly adopted in achieving the objective of providing better houses to the people. This suggest the existence of functional alternatives which is a major premise of the structural functional approach and form the crux of Merton’s assertion on third postulate of ‘indispensability’ which suggests the concept of ‘functional alternatives’ and ‘functional equivalents’.

The study has approached the issue from the functionalist perspective and has found empirical evidence to support certain key concepts and postulates that form the essence of functionalist sociology.
SUGGESTIONS :

A. Suggestions for further Research :

➤ The awareness of rural people with regard to the programmes implemented by Government for better housing in rural areas may be studied.

➤ The opinion and awareness of people in terms of functioning of Housing Finance Institutions may be dealt in the rural context.

➤ A comparative study of rural and urban housing can be taken as a research study.

➤ An indepth study on the correlation between the basic amenities and the impact of housing can be studied.

➤ Studies specifically related to Indian Rural context and socio-economic milieu are relatively few and hence more focus is needed in this area as such.

B. Suggestions to the Groups involved in Housing sector :

➤ As far as housing measures are concerned, there have been a host of housing schemes. Even then, Housing has to be imbedded in a larger framework of social, economic and development measures.
One of the major recommendations is to improve building materials or to use building technologies that make thatched roofs and mud walls more durable, in particular more water resistant.

The Government can route the housing programme through the NGOs functioning in the concerned area, enabling that the schemes will reach the right people through easy workable procedures, which makes the housing programme to be flexible.

In India, housing for special people such as physically disabled and elder persons have not been thought of as in the countries abroad. It may be planned and slowly incorporated into the housing programmes in future taking into consideration of their special needs.

People are the partners of any development programmes. Bottom-up approach may be followed in designing a housing programme and also feedback of the user community may be elicited for review of such programmes.

The people should not expect housing service fully at free of cost either from the Government or from the NGOs. They should treat any sort of assistance as an initiative to begin the housing process. Beneficiaries should deal into the housing issue from self help perspective.
➢ The Cost Effective Technologies have to be promoted among rural people which can be done through various awareness programmes such as demonstration, cultural shows, audio-visual shows, songs and plays. It will take a long time to convince the people whole-heartedly.

➢ The housing finance institutions may be given a fixed target to be achieved in rural areas every year and this may be made mandatory for their very existence.