

Full Length Research Paper

Rural house and house loan effect on its resist making (case study: Guilan province)

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One of the most important rural development requirement is rural house. Establishing rural resist house and supply house proportional to villagers requirement often has been different plans important element. In recent years government through house loan has supported rural house renew and resist making. Present study main aim is to study house loan role on rural houses resist making. This study has Conducted in Guilan province. Regarding to collected data from county 26% rural families (77710 families) could use house loan to make resist houses. Among these, Talesh in 13% has had the most share of house Loan while this city share of unresist house is 7/7%. Rasht in 35% has used lower than one percent house loan. Also Soumae Sara in 6% unresist house, has had 13% Loan share. Research results indicate that in last decade house loan has effective role on county rural areas house resist making but house Loan distribution is not proportional to rural house resist making requirement and validities has not been suitable.

Key words: rural house, house Loan, rural development. Loan share, renew.

INTRODUCTION

One important element in villages environment is house that shows how human and its environment interaction and relationship that has formed during sequential years according to each area time-place condition and indicates activities type in terms of villagers economical, social and cultural attitude, how revolution and using technology and finally residents revenue Level (Shamsodini, 2008: 44).

In recent decades has created considerable changes in rural house structure and performance. As house performance and role have losed relation to family Livelihood and economical activity and does not respond rural society requirement. Additionally in the past house construction cost was very low and while supplied its Plan, architecture and materials in village, rural house has respond villagers requirement and their activity type (Moosavi and Salehi, 2005:28). Rural house renew and resist making facility provides by Islamis revolution house establishment to villagers.

At first step to develop rural areas should remove current anatomical and spatial problems such as houses

unsuitable quality and quantity, this issue is Possible through rural houses reparation, resist making, safe making and renew. House resist makinf could decrease unexpected events renew and debris removing costs (Bakhshi, 2010:39). In fact rural house facility systems are in five groups such as:

- government budget that in this section is called social issues that consists one of the eight main budget parts and includes almost 17% total country budget that 8% has spent through hose and urbanism department.
- Islamic revolution house establishment through government budget in addition to resources and people help conducts rural houses repaire for eligible villagers. One of rural house Loan condition is bulbing construction rules and correct principles following and this is under technical supervisors supervision. This results in high stable and resistant houses against natural events especially flood and ear thquake to prepare villagers welfare and relaxation (Qasemi Ardehaie and Rostam Alizadeh, 2012: 68).
- government banks that spent their main resources part to supply mass builders and

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contractors validity that are field owners. They construct their houses according to society richer classes and have Limited role to meet new houses for middle classes and workers and are not active in renew and repair discussions.

- private banks that regard to middle and small builders and developers to supply validity that are field owners.
- private saves in fact families saves that could not do any work (especially in the poor families). Could say that rather than house establishment there is not another financial system to help low or average revenue classes that consist almost more than 60% total country population (Raiesdana, Hosseinabadi, Feizabadi, 2010: 104-106).

Research background

Almost many studies on house have investigated urban house. Low revenue groups house supply policies is the subject of a paper that has studied Tabriz Low revenue classes house supply policies and has evaluated two policies, apartment building and preparing (poormohammadi, Khubayand 1990: 35-76). Abbas Saeidi (1994) in his study under title (social-economical necessities to construct rural house) believes that: in one or two recent decades, regarding to develop communication and transportation vehicles and population movement (along to other revolutions), not only have created wide range revolutions to use various building materials but also considerably building and constructing methods and different model-and mainly city like-have replaced by rural traditional houses.

In this Line, rural houses spacing has changed that has had houses performance change in one hand and some families Living change in other hand. Rural houses changes under subject repaire, renew and other subject help to run urbanism procedures in village areas that have caused villages space and social-economical disturbance. While there are many paperes about urban house, rural house is a very limited studies subject. In expert magazine of rural studies there is not a paper on this subject and has studied rural houseless paper in some American states in this magazine (Lawerence, 1995: 297-307). In rural houses development plans and repaire necessity Paper has studied rural house deficiencies in western Guilan and has concluded that traditional houses have faced problem in terms of family health supply and hot and cold season using spaces (Afrakhte, 1378, 23-34). Mouse studies magazine has papers about urban house and discusses issues such as house role to supply family welfare, create chance and residents power sense and concludes. House should provide famile members a suitable physical space and be accordance to family ability (Bratt, 2002: 13-26).

Research method

This research statistical community is all Guilan towns rural families in 1996-2011 that have receives rural house loan. In this research has used qualitive and quantitive method. So to collect data has used interview, collaborative obser vation and documents investing ation as research tools.

Introduce studying area

Guilan with 14711 km² area is almost 0. 9% Iran area. This county places in nortnen Iran and southern khazar sea and related to Torkemenstan, Qazaghestan, Russia and Azerbaijan and through Astara has common border with Azerbaijan. Guilan is Ardebil county neighbor in west and Qazvin and Zanjan in south and Mazandara in eath. According to last country share in 20011 Guilan has had 16 towns, 43 patrs, 51 cities and 109 mountains. 40% of county population (984000 ones) lives in rural areas.

Study of rural house repaire status in Guilan

Country north rural traditional houses with different appearance are from area nature and geographia and respond people requirement who their economical activities and life culture is different from other Iran parts. According to Brombroke various houses in Guilan classify in two groups post-bih and pre-bih houses. Post-bih houses construct on a wooden bed that is not clear in outside, their roof is multihead and house terrace is not belt like and just constructs on a part pf appearance, their treasure lies on ground. Pre-bih houses roof has four slopes, top store terrace is belt like, rice treasure is high also all county native materials are wood and plant yarn to control wood that constructed very resistant houses against earthquake and other natural events but in recent decades this county architecture has had tendency towards unnative materials such as cement, block, brick, ... that are very sensible (Figures 1 , 2) (Brombrege, 1991: 60).

Regarding to resist and safe residential houses constructing necessity against the natural events, forming a control system necessity in rural structures to obtain resist rural house and also rural house importance in country stable development should not deny principal construction under suitable control. So govern ment provides house Loan for resist making in rural areas. Loan rate for any house to 2005 was 50 million rials, 65 in 2007 and 75 and 100 in 2009 and 2011. This Work result is high resist houses against natural events especially flood and earthquake (Qasemi, Seifollahi, 2008).



Map 1- Studying area position.



Figures 1 and 2: cases of Gilan native houses

Guilan validity share (houses number) is 76788 that 63/34% obtained in 6 years. As above table (table 1) such fuch facilies percent is different in towns, For

example during 6 gears Rasht validity with 16635 residential units was more than other towns and also Anzali with 1512 ones has received the least validity.

Table 1: Guilan loan share (million rials)

Requirement number in 1390	Loan rate 1390	Loan rate in 1385	82-91 Loan rate	Town
589	51475	39333.5	300726.5	Siahkal
430	4025	53313	268136	Masal
857	66200	45000	342716	Roudbar
1434	136475	43862	125542.3	Roudsar
402	3990	2735	202430.5	Amlash
347	320	41462	182043	Astara
1371	127800	102577	569333	Lahijan
1494	138975	67170	636995	Tavalesh
940	42875	71727	274641	Shaft
494	2600	3050	572970	Rezvanshahr
357	39900	191970	143667	Anzali
1006	83425	71928	376299	Fouman
871	80350	42279	317855	Langroud
3262	137402	289510	18930831	Rasht
1087	96325	44790	386664	Somaesara
743	65115	55821	289955	Astaneh
15684	1077252	1166527.5	23920804.3	Total county

Source: Islamic revolution house establishment.

Roudbar with 79/1% is on top pf table and Fouman with 47/4% is on the bottom of table. According to results in 2011 stable house percent (with metal amd concrete sysle) in rural areas was 76/20%. This data shows that house resist maling in rural areas is improving. For example in 1986-1995 only 10% county rural houses have been stable that the most percent was in Astara in 21/3% and the Least percent was in Astaneh in 3/9%. In 1996-2000 only 16/4% have been stable that the most rate was in Astara in 46/4% and the least in Astaneh in 9%. Also in 2006 the most rate was in Roudbar (due to resist making plan and construct the new houses after 1990 earthquake) and the least was in Astaneh in 8/5%. Rural house resist making share in gear was 35/5%. Rural houses resist making procedure in 1985-2006 was increasing and has grew 25% and relates to factors such as correct control on houses repaire plans and giving suitable loans.

Payable lean rate for each Guilan town

In 2001 Guilan rural house loan requirement rate In 2011 Guilan rural house loan requirement rate has been 15684. Regarding to loan rate directions to construct house in 2003 was 50 million rials and in 2012 was 125 million.

Comparing rural low stable house and house loanshare in each town

Rural Low stable howse and house Loan share in each town shows validities and planning position. Obsreve that

house Loan policies have been according to table. 2 in 2006 the most share of low stable house (5/8) is in Rasht and just 0/2% rural house Loan is in Rasht and the least rate is for Roudbar (o) for 3/8% people to use loan. In 2011 improves and increased loan rate but could not solve this problem that Rasht loan was 27/6% that 12/7% is for loan and the least low stable houses is for Roudbar in 5/8%. There is not balance.

CONCLUSION

Research result show that however house loan value serves in rural houses renew and improve houses repair but there is not balance and loans rate is not according to towns needs. Roudar has the most Loan with the Least houses and Astaneh has the Least Loan with the most houses. House Loan has complex conditions such as:

- People who ther house is low stable or unstable and want their house destroy and renew.
- Their houses are in rural area that have events.
- their houses are in lead plans and rural cross way correcting and are destroying.
- their houses are in rural field separation plan and giving field by Islamic revolution house establishment.
- House mass makers, rural 4 units house and higher.

This shows many county Villages and villagers have not loan condition especially villages that have not lead plan such as mountain villages that are more sensible could not receive loan. This is the main obstacle to resist making rural houses.

Table 2:-stable and unstable rural house statua-2011

Validity share	House loan 1384-1390	Low stable house%	Low stable house	Total rural house	town
3.2	2426	42.2	10423	24673	Astara
4.3	3332	74.4	25008	33603	Astane
3.0	2322	58.1	1417	2438	Amlash
2.0	1512	41.7	18301	43926	Anzali
21.7	16635	68.2	34024	49859	Talesh
3.7	2878	55.8	156323	280270	Rasht
5.1	3911	59.0	11131	18875	Rezvanshahr
9.4	7192	38.9	11595	29827	Roodbar
4.9	3790	73.8	33036	44755	Roodsar
5.0	3843	41.2	1764	4278	Siahkal
6.2	4756	68.4	11170	16332	Shaft
9.0	6905	71.4	26040	36449	Somesara
6.1	4654	60.3	16065	26622	Fouman
8.0	6128	54.1	28717	53106	Lahijan
4.2	3251	65.4	28284	43221	Langeroud
4.2	3253	53.1	7713	14525	Masal
100.0	76788	59.5	430011	722759	Total county

Source: Islamic revolution house establishment.

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