

**Chapter V**  
**Problems of Indira Awaas**  
**Yojana**

## **CHAPTER V**

### **PROBLEMS OF INDIRA AWAAS YOJANA**

#### **5.1. Introduction**

Any government scheme is not free from the problems and constraints. Indira Awaas Yojana is a social welfare program of the Government of India to provide housing for the rural poor. It has been used as an effective mode of poverty eradication under basic necessities program. In foregoing chapters researcher has presented national as well as Sangli district level scenario of the IAY during the period 2006-07 to 2011-12.

Thus, after taking overall review of the working of IAY in Sangli district, it is indispensable to study the problems of IAY. In this chapter researcher has attempted to study various problems of IAY which beneficiaries' face.

#### **5.2 Problems of IAY**

The problems of IAY can be explained as follows.

##### **1) Lack of Information about IAY:-**

The information regarding poverty alleviation programs not reaching properly upto the BPL and targeted social groups. Most of portion of the poor section of the society is still illiterate and unaware about the government schemes. So in order to bring them in the main flow of development there is a need of proper establishment of informative channels, which we could not find in India. Again the literate peoples are also ambiguous about the process of IAY, like how is the houses sanctioning

process? What is the nature of assistance? and from whom to get information?

## **2) Not Rigorous Implementation of Poverty Alleviation Programs:-**

Since independence there are so many schemes which government has started for poverty eradication. But the administrative chain has certain defects and because of that only many schemes are collapsed. The effective implementation of any scheme is mostly depends on the district and local administration which is still defective in India. The maximum poverty alleviation programs have still not reached upto the rural level because of defective implementation by the administrative staff.

## **3) Insufficient Grants for Housing:-**

In the process of Economic development India is continuously experiencing the problem of high inflation. By the considering this fact the government has to revise the limit of per house grant amount but it not happens. At present Rs. 68500/- has being sanctioned for per houses which is insufficient, because housing construction cost is more than the allotted fund. Therefore, the Government has to provide sufficient grant for the beneficiaries and schemes.

## **4) Lack Of Earning Sources:-**

The main problem of BPL peoples is lack of earning sources since they are belong to “Not to have” category. Though in recent times government has undertaken several steps for employment generation, it will take some time to get desired result. Thus in order to break vicious circle of poverty

Government has to provide employment opportunities so they can earn adequate income.

#### **5) Political Interfere:-**

At grass root level government in India is defected by the subjective forces. As a result of that a person or family which is really in the need of house cannot get house but the person or family who have already possessed can get it easily. Local political leaders are enormously interfered in the implementation of Government welfare schemes so benefit do not reach to proper peoples. Thus it is very essential that the local Government has to avoid interference of the political leaders.

#### **6) Insolvent:-**

Below poverty line peoples are always live under pressure f insolvent. They have not more earning sources so their income is very low and needs are increased day by day. Due to lack of income they cannot build durable house.

#### **7) Problem of Landless People:-**

Mostly to BPL peoples are landless so they deprived from the IAY schemes benefit because the scheme eligibility criteria is beneficiary must have own land for construction of house. Because of only this criteria so many needy peoples are deprived from the benefits of IAY. There should be simple criteria for any Government welfare schemes which should be convenient and easy to the below poverty line people.

### **8) Corruption in Schemes:**

Corruption is one of the very burning issues in field of public sector in India. Hardly any government scheme we found without corruption. IAY is not exception for it. The Governments officers making corruption while sanctioning and releasing grant amount. This is one of the causes for unsuccessful and slow growth of IAY scheme. The Government has to keep eyes on fair transaction for the successive governmental schemes.

### **9) Selection of Beneficiaries:-**

In the process of selection of beneficiaries are local political leaders are interfere partially. So the implementation body of Grampanchayat cannot select the proper and eligible beneficiaries and need people are deprived form the benefit of the scheme. Therefore Government has to frame the proper and efficient line and length procedure for the selection of beneficiaries.

### **Conclusion**

After highlighting some of the major problems of IAY it can be concluded that IAY is one of the best social welfare and poverty eradication scheme which is suffering from various defects. In order to bring poor people in the mainstream of development it is necessary to eliminate these defects by adopting multi stage strategic plan. No government scheme is defective but the implementation channels and administrative systems are defectives. Hence, there is no doubt that every government scheme is meant for making improvement in standard of living of the citizens but there are defects in implementation.