

## Chapter IV

# Working of Indira Awaas Yojana in Sangli District

## **CHAPTER IV**

### **WORKING OF INDIRA AWAAS YOJANA IN SANGLI DISTRICT**

#### **4.1 Introduction**

Indira Awaas Yojana is a Government of India's social welfare program to provide housing for the rural poor in India. It is one of the major flagship programs of the Rural Development Ministry to construct houses for BPL population in the village.

Indira Awaas Yojana is started in 1985 as a part of the Rural Landless Employment Guarantee Program (RLEGP), Indira Awaas Yojana (IAY) was subsumed in Jawahar Rojgar Yojana (JRY) in 1989 and has been operating an independent scheme since 1996. From 1995-96 the scheme has been further extended to widows or next-of kin of defense personnel killed in action. Ex-servicemen and retired members of the paramilitary forces who wish to live in rural areas as long as they meet basis eligibility criteria. Given that, India has been historically a populous and poor country. The need of proper housing for the refugees and villagers has been a focus of Government welfare schemes. Since the time of independence as a result various welfare schemes like house sites, construction assistance scheme has been ongoing since the 1950's. However, it was only in the 1983 that a focused fund for scheduled caste (SC's), Scheduled Tribes (ST's), and freed bonded labor was set up under Rural Landless Employment Guarantee Program (RLEGP). This gave birth to IAY in the fiscal year 1985-86.

In chapter second researcher has presented the national scenario of the IAY. In present chapter researcher has attempted to study working of IAY in Sangli district in detail. For the sake of convenience chapter has been

divided into two major parts. Part first deals with overall district aggregate position in respect of IAY while part second deals with category wise allotment of houses in talukas of Sangli district under IAY.

## **4.2 District Aggregate Position of IAY**

### **4.2.1 Taluka -wise Number of Houses Sanctioned in Sangli District**

The Government is making all efforts to bring down the housing shortage in the rural areas of the country and as a result of that the size of the scheme has increased substantially in recent years. The budgetary outlay for rural housing has been enhanced Rs. 11075 crore in 2012-13 for the construction of 30.10 lakh houses where it was Rs. 1991 crore in 2001-02 with a physical target of construction of 12.94 lakh houses.

Hence under this national background it is essential to elucidate the working of IAY in study area at district aggregate level as well as tehsils aggregate level. The district aggregate position of IAY included year wise and taluka -wise number of houses sanctioned, per house allocation of fund and total fund, cancelled houses, social category wise beneficiaries, ratio of BPL beneficiaries in total IAY beneficiaries and cases pending for sanctioned. It has also included number of IAY houses sanctioned to physically handicapped, ex-serviceman and freed bonded labourer in Sangli District.

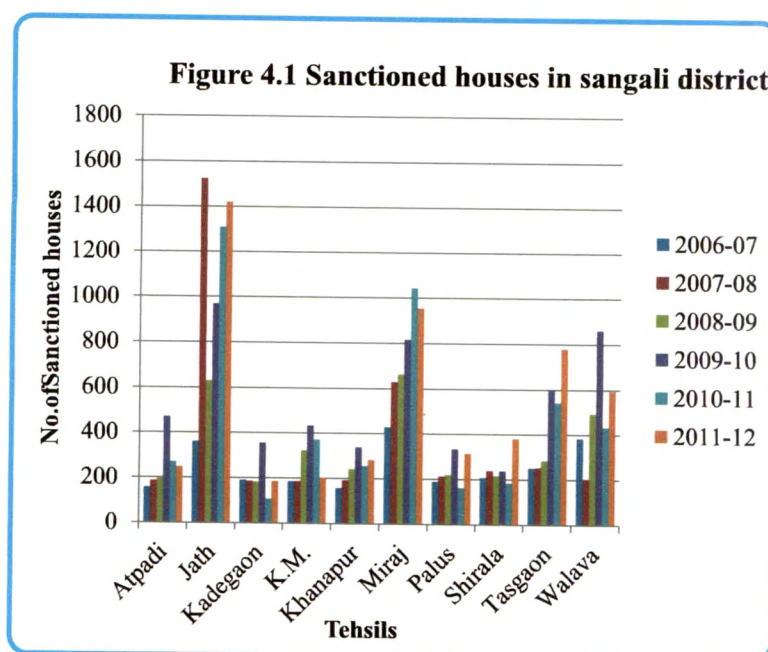
Therefore firstly in order to study the distribution of sanctioned houses in different tehsils, it is necessary to present year wise and tehsils wise position of the sanctioned houses under IAY. There are total ten tehsils in Sangli district. These tehsils are Atpadi, Jath, Kadegaon, Kowthe Mahankal, Khanapur, Miraj, Palus, Shirala, Tasgaon and Walava. Thus year

wise and tehsil wise allocation of sanctioned houses has been presented in table 4.1.

**Table 4.1 Year Wise and Tehsil Wise Houses Sanctioned In Sangli District**

Year	Tehsils									W
	Atpadi	Jath	Kadegaon	K.M.	Khanapur	Miraj	Palus	Shirala	Tasgaon	
2006-07	157	360	190	186	157	430	188	208	251	2
2007-08	185	1524	185	186	192	630	213	239	253	2
2008-09	195	630	182	322	241	663	219	216	284	1
2009-10	470	970	355	434	338	817	333	238	599	1
2010-11	270	1309	108	371	256	1044	161	183	543	1
2011-12	247	1420	185	202	283	955	314	381	780	1
<b>Total</b>	<b>1524</b>	<b>6213</b>	<b>1205</b>	<b>1701</b>	<b>1467</b>	<b>4539</b>	<b>1428</b>	<b>1465</b>	<b>2710</b>	<b>2</b>
<b>Average</b>	<b>254</b>	<b>1036</b>	<b>201</b>	<b>284</b>	<b>245</b>	<b>757</b>	<b>238</b>	<b>244</b>	<b>452</b>	
<b>S.G.R.</b>	<b>13</b>	<b>21.57</b>	<b>-0.3</b>	<b>8.27</b>	<b>12.58</b>	<b>17.73</b>	<b>6.32</b>	<b>6.86</b>	<b>28.24</b>	<b>1</b>
<b>Ratio to total sanctioned houses in district</b>	<b>6.04</b>	<b>24.63</b>	<b>4.78</b>	<b>6.74</b>	<b>5.82</b>	<b>18</b>	<b>5.66</b>	<b>5.81</b>	<b>10.74</b>	<b>1</b>

**Source:-** DRDA Office ,Sangli District Sangli and Statistical Report of Sangli District 2006-07 to 2010-12



The table 4.1 and figure 4.1 shows the taluka wise number of houses sanctioned in Sangli district from 2006-07 to 2011-12. The total 25220 houses were sanctioned in the district during the period of 6 year i.e 2006-07 to 2011-12. Out of these total sanctioned houses, how the distribution has been taken place among the different tehsil that has been tried to analysis through table 4.1 and figure 4.1.

The highest average number of houses sanctioned to the Jath tehsil i.e 1036 followed by Miraj and Walava i.e 757 and 495 respectively during the study period. On the contrary the lowest average houses were sanctioned to the Kadegaon tehsil i.e 201 followed by Palus i.e 238.

The percentage share in total sanctioned houses of the district, of the Jath tehsil is 24.63, which indicates unequal distribution of sanctioned houses. As there are total 10 tehsils in the district, the aggregate share of just four tehsils namely Jath, Miraj, Tasgaon and Walava in total district sanctioned houses is 65.14 percent. It means that more than 65 percent beneficiaries are from just four tehsils and 35 percents from remaining six teshils. The same fact has been seen from the compound growth rate, which is highest of 28.24 percent in case of Tasgaon followed by Jath i.e 21.57 percent.

In the year 2009-10 the highest total houses were sanctioned in the district i.e 5415 followed by year 2011-12 with 5361. If we consider the year wise distribution of total sanctioned houses among the different tehsils then we come to know that there are only two tehsils which received highest portion of the total sanctioned houses in every year. These tehsils are Jath and Miraj.

#### **4.2.2 Allocation of Funds for the Construction of Houses**

The smooth working and success of any government scheme or program is mostly depends on the continuous and timely availability of fund in the hand of targeted social group through proper administrative channels. Therefore it is essential to elucidate the trends in per house allocation of fund, allotted houses and total fund under IAY, in the district.

Hence under this circumstances researcher has considered, the per house allocation of fund, total district allotted houses and total fund from the year 2006-07 to 2011-12 as a second district aggregate components of the IAY.

**Table 4.2 Per House Allocation of Funds**

Year	Per house Fund (Rs)	Allotted Houses	SGR of Allotted Houses (in Percent)	Total Fund (Amount in Crore)	SGR of Total Fund (in Percent)
2006-07	28,500/-	2510	----	0.71 /-	----
2007-08	28,500/-	3810	51.79	10.85 /-	1417.93
2008-09	43,500/-	3445	-9.58	14.98 /-	38.01
2009-10	68,500/-	5415	57.18	37.09 /-	147.52
2010-11	68,500/-	4679	-13.59	32.05 /-	-13.59
2011-12	68,500/-	5361	14.58	36.72 /-	14.58
Mean	51000	4203	---	22.06	---
CV	39.09 %	27.40	----	69.39 %	----

**Source:** - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12

Table 4.2 represents per house fund allocation, allotted houses and total fund allocation for houses in Sangli district in the study period. It may be noted from table 4.2 that except year 2010-11 there is raising trend in total fund allotment. If we compare the simple annual growth rate of total fund and simple growth rate of allotted houses then the picture is wondering because of following findings.

1. Even there is decline in the number of allotted houses by – 9.58 percent there was growth in the total fund allotted by 38.01 percent in the year 2008-09. It is due to increase in the per house fund amount from Rs.28500 to Rs. 43500.
2. The growth rate of total fund allotted and allotted houses was same in the year 2010-11 and 2011-12.

3. The simple growth rate of total fund allotted was the highest in the year 2007-08. On the opposite side it was – 13.59 in the year 2010-11.
4. In an average 4203 houses were allotted in the district during the period 2006-07 to 2011-12 under IAY.
5. The coefficient of variation in case of total fund is 69.39, which indicates more instability in average and actual value of total fund.
6. In an average of Rs. 51000 has been received by the each beneficiary under IAY during the same period. The CV in case of per house fund is 39.09 percent, which indicates moderate variation in average and actual amount.

Thus it can conclude that there is no any doubt in the working of IAY in Sangli district in respect of per house fund allotment as it is accordance with the government reference. The total available fund is depends on the allotted houses which is not stable therefore total available fund also unstable.

#### **4. 2.3 Cancelled Houses under IAY**

The third component of the district aggregate is the cancelled house under IAY. The rate of houses cancellation will gives proper working picture of the IAY in the district. Because even though we founds more concentration of houses sanctioned in just four tehsils it may be nullify if we have tehsils wise data of the cancelled houses. Therefore in order to get proper idea and trend about the cancelled houses it is better to present tehsils wise cancellation trend that has been elaborated in table 4.3.

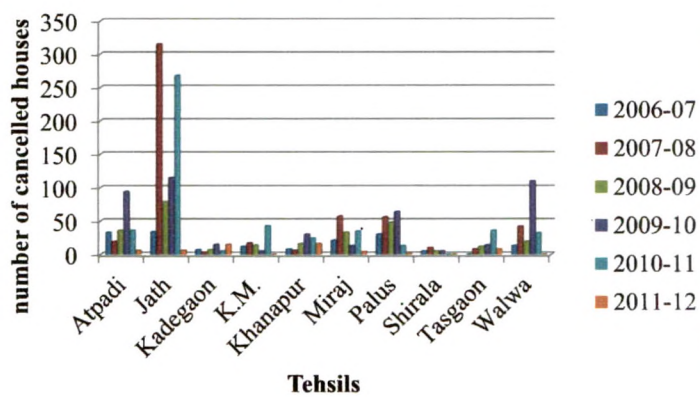


**Table 4.3 Cancelled houses in Sangli District**

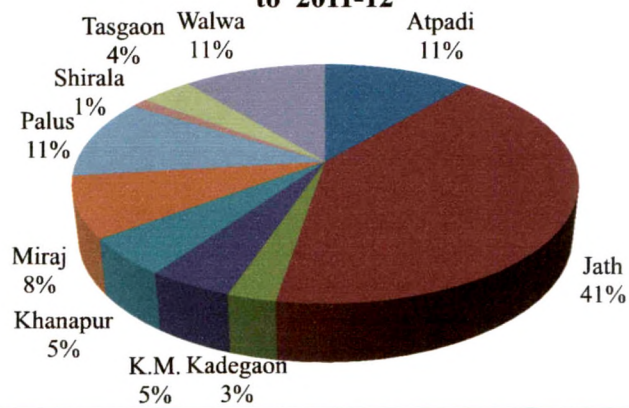
Year	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	Total
Talukas							
Atpadi	33	19	36	94	36	6	224
Jath	34	315	79	115	268	6	817
Kadegaon	7	3	7	15	5	15	52
K.M.	12	17	14	5	43	0	91
Khanapur	8	6	16	30	24	16	100
Miraj	21	57	33	13	35	4	163
Palus	30	56	48	64	13	2	213
Shirala	5	10	5	5	0	0	25
Tasgaon	0	8	12	14	36	8	78
Walwa	13	42	19	110	32	0	216
Total	163	533	269	465	492	57	1979
C.G.R	-17.15	-3.99	-9.35	-7.02	-14.77	-15.07	
% of Cancelled houses in total sanctioned houses	8.24	26.93	13.59	23.5	24.86	2.88	

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.

**Figure 4.2 Cancelled Houses in Sangli District under IAY**



**Figure 4.3 Taluka wise percentage of total cancelled houses during the period 2006-07 to 2011-12**



The taluka wise cancelled houses in Sangli district during period 2006-07 to 2011-12 has been presented in table 4.3 and figure 4.2 and 4.3. It is again interesting to note that though the highest number of houses are sanctioned to Jath tehsil the highest number of cancellation also falls under this tehsil. The cancellation ratio was highest in the year 2007-08 i.e 26.93 percent followed by the year 2010-11 i.e 24.86. But it has declined upto 2.88 percent in the year 2011-12 that is a good sign.

If we look at the tehsils wise share in total cancelled houses during the period from 2006-07 to 2011-12 then it is found that 41 percent of the total cancelled houses are founds Jath tehsils. And the aggregate share of Atpadi, Walva and Palus tehsils is 33 percent and if we considered aggregate percentage of just these four tehsils then it is 74 percent.

It is again interesting to note that though out of the total sanctioned houses the share of four tehsils namely Jath, Miraj, Tasgaon and Walava is 65.14 percent in one hand and on the other hand, the percentage share in total cancelled houses of these tehsils is 64 percent.

#### **4.2.4 Social category wise number of sanctioned houses under IAY**

The fourth most important aspect of district aggregate is a social category wise distribution of sanctioned houses under IAY. It is essential to study the number of social category wise beneficiaries and their relative percentage in total in order identify more benefited social group of IAY. So it will enable to identify to whether the fruits of scheme reaching at the desired and targeted social group or not. Therefore, an attempt has been made to study the social category wise number of sanctioned houses under IAY during the study period.

**Table: 4.4 Social category wise number of IAY houses Sanctioned**

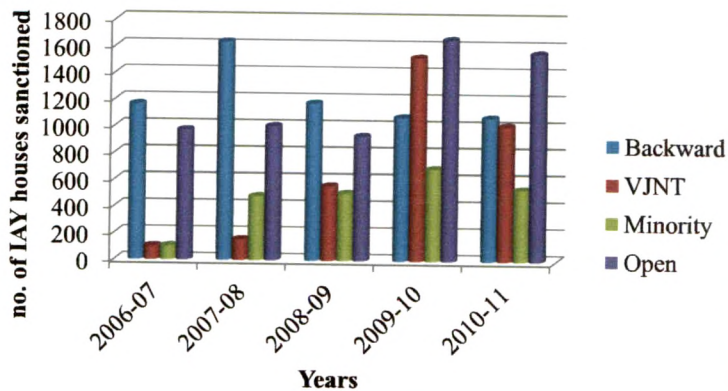
<b>Year</b>	<b>Backward</b>	<b>VJ &amp; NT</b>	<b>Minority</b>	<b>Open</b>	<b>Total</b>
2006-07	1165(49.63)	104(4.43)	105(4.47)	973(41.45)	2347(100)
2007-08	1635(49.89)	157(4.79)	480(14.64)	1005(30.66)	3277(100)
2008-09	1178 (37.09)	560(17.63)	505(15.90)	933(29.37)	3176(100)
2009-10	1076 (21.73)	1524(30.78)	690(13.93)	1660(33.53)	4950(100)
2010-11	1075 (25.67)	1014(24.21)	539(12.87)	1559(37.23)	4187(100)
2011-12	1434 (27.03)	572(10.78)	457(8.61)	2841(53.56)	5304(100)
<b>Total</b>	<b>7563 (32.54)</b>	<b>3931(19.91)</b>	<b>2776(11.94)</b>	<b>8971(38.59)</b>	<b>23241(100)</b>
<b>Mean</b>	<b>1261</b>	<b>655</b>	<b>463</b>	<b>1495</b>	<b>3874</b>
<b>CV</b>	<b>17.91</b>	<b>82.24</b>	<b>41.86</b>	<b>48.89</b>	<b>29.38</b>
<b>CGR</b>	<b>-0.88</b>	<b>54.038</b>	<b>25.72</b>	<b>23.01</b>	<b>16.2</b>

Source: - DRDA Office, Sangli District Sangli

**Notes:**

1. Figure in bracket shows percentage to total of corresponding year.  
(Backward and Minority class - as per the Government classification)
2. Although the total sanctioned houses in the district are 25220, out of that 23241 sanctioned and remaining 1979 houses are pending for sanctioning.

**Figure 4.4 Social category wise number of IAY houses sanctioned**



Above table 4.4 and figure 4.4 shows that social category wise houses sanctioned in Sangli district. It reveals that the percentage of backward and open category in total sanctioned houses is highest. During the study period, 32.54 percent of houses were sanctioned to backward caste and 11.94, 19.91 percent of houses sanctioned minority and VJ & NT classes respectively. The percentage share of the open category is 38.59 in total sanctioned houses during the study period. It is clear from the statistics that open category people are getting housing benefits significantly under IAY scheme so far as its average position in concerned. If we considered the CV then it shows highest in case of VJ & NT which is followed by open category i.e 82.24 and 48.89 percent respectively.

Thus in brief it can be concluded that still minority and VJ & NT social groups are less benefited by the IAY scheme.

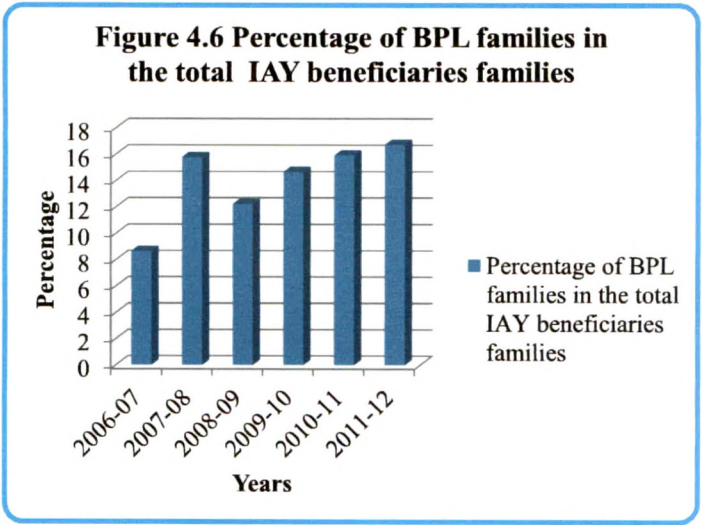
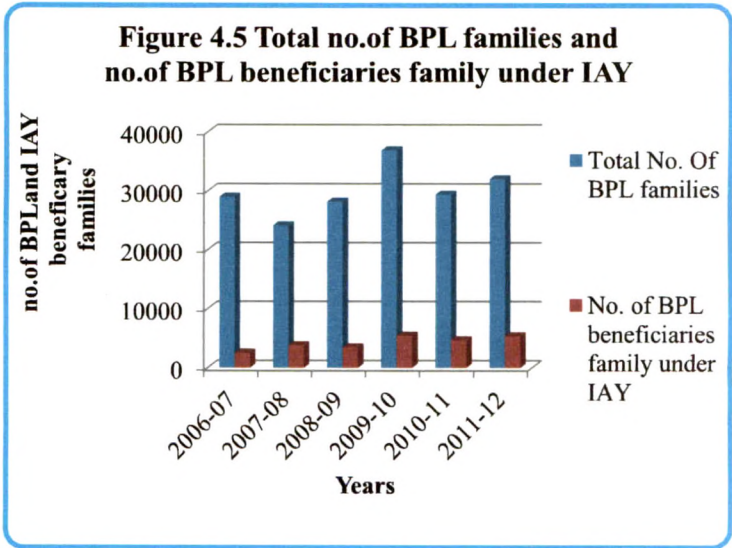
#### 4.2.5 Beneficiaries of IAY from BPL class

After having socially benefited groups of IAY, researcher is further interested in knowing the number of BPL beneficiaries and their respective share in total BPL. It is the fifth most important component of district aggregate position in respect of IAY through which it is possible to observe the success extent of IAY scheme in the study area.

**Table 4.5 BPL families and IAY beneficiaries' ratio in Sangli District.**

year	No. Of BPL families	No. of BPL beneficiaries family under IAY	Percentage of BPL families in the total IAY beneficiaries families
2006-07	28992	2510	8.66
2007-08	24150	3810	15.78
2008-09	28188	3445	12.22
2009-10	36898	5415	14.67
2010-11	29403	4679	15.91
2011-12	32049	5361	16.73
C.G.R.	3.96	14.90	

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.



Above table 4.5, figure 4.5 and 4.6 shows that the total number of BPL families, number of BPL beneficiaries family under IAY and percentage of BPL families in the total IAY beneficiaries families in Sangli district during the period from 2006-07 to 2011-12.

The figure 4.5 reveals that there is growth in respect to the number of BPL beneficiaries' family under IAY, except 2008-09 and 2010-11. The highest number of BPL families founds in the year 2009-10 and lowest in the year 2007-08. The highest numbers of BPL beneficiaries' family under IAY are founds in the year 2009-10 and on the contrary lowest are founds in the year 2006-07. But it could not gives proper picture unless we have the percentage of BPL families in the total IAY beneficiaries families. It is clear from the figure 4.6 that there is increasing trend in percentage share of BPL families in the total IAY beneficiaries' families from 2008-09 onwards. It is varying between 8 to 16 percent. Therefore, it can be concluded that still there is much more scope for the scheme of IAY.

#### **4.2.6 Houses sanctioned to physically handicapped, ex-service man etc.**

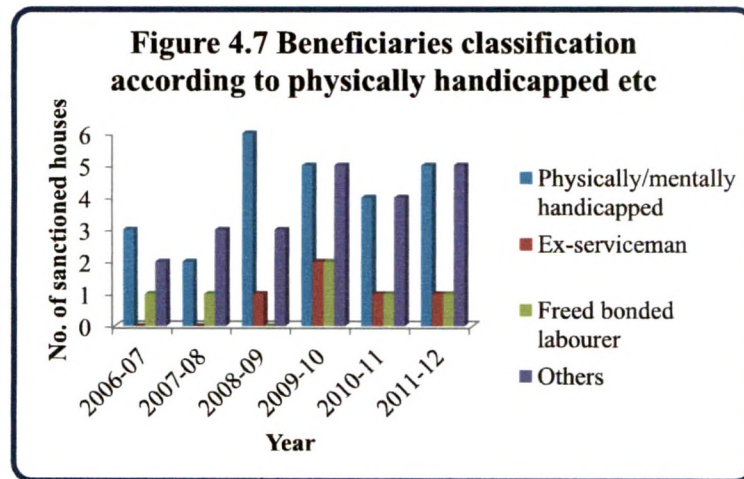
It is sixth district aggregate aspect of IAY which gives broader view for IAY. Because some portion of the society like physically handicapped were economically unable to construct their own house. Therefore, after having the district aggregate analysis of social groups and BPL beneficiaries in context of houses sanctioned under IAY, it is also necessary to observe the trend in houses sanctioned to physically handicapped, ex-service man etc. The table 4.6 and figure 4.7 presents the details about the allocation of the sanctioned houses among the different vulnerable social groups.



**Table: 4.6 Number of IAY houses sanctioned to physically handicapped, ex-serviceman etc. in Sangli District.**

Year	Physically/mentally handicapped	Ex-serviceman	Freed bonded labourer	Others, (Widows )
2006-07	3	0	1	2
2007-08	2	0	1	3
2008-09	6	1	0	3
2009-10	5	2	2	5
2010-11	4	1	1	4
2011-12	5	1	1	5
Total	25	5	6	22
C.V.	61.92	59.43	40.82	30.05
C.G.R.	13.62		2.00	18.54

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12



Above table 4.6 and figure 4.7 indicate that year wise physically or mentally handicapped, ex-serviceman, freed bonded laborers and others beneficiaries

of IAY in Sangli district during the study period 2006-07 to 2011-12. In the study period total 25 houses were sanctioned to physically or mentally handicapped persons. For the ex-serviceman people only 5 houses were sanctioned. The only 6 houses were allotted for freed bonded laborers and 22 for widows and others category.

The table concludes that houses sanctioned for physically or mentally handicapped peoples are greater than other categories. Compound growth rate of others people category is also greater and it is less in case of ex-serviceman and freed bonded laborers category. For the physically or mentally handicapped people compound growth rate of sanctioned house is 13.62%.

#### **4.2.7 Houses pending for sanction**

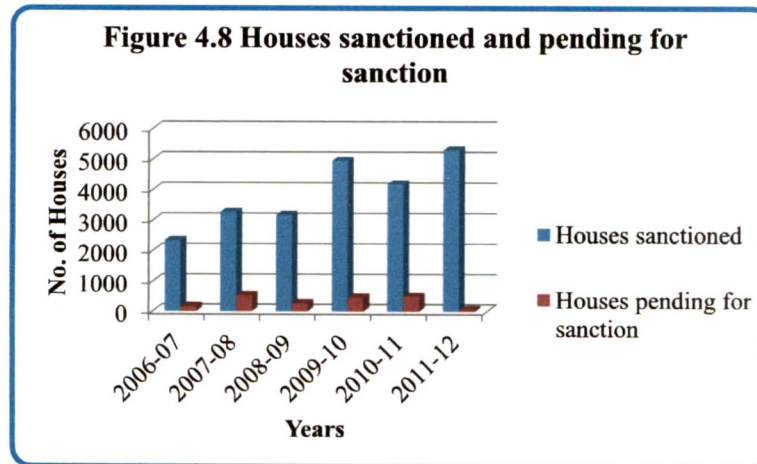
The scheme is designed to enable Below Poverty Line (BPL) households identified by the community through Gram Sabhas following criteria suggested for such identification from time to time, to build their houses, upgrade their dilapidated houses or get house sites with financial and technical assistance from the Government.

But some time due to legal constraints and lack of area for house construction there would be a delay in house sanctioning process. Sometimes after the death of family head, problem of nominee arises which cannot be solved within a short period of time. Hence, researcher is interested in knowing such apending cases for sanctioning under IAY, which has been presented in 4.7 and figure 4.8.

**Table 4.7 Number of Houses Pending for Sanction**

Year	Houses sanctioned	Houses pending for sanction	Percentage of pending cases to total sanction houses
2006-07	2347	163	0.70
2007-08	3277	533	2.29
2008-09	3176	269	1.16
2009-10	4950	465	2.00
2010-11	4187	492	2.12
2011-12	5304	57	0.25
Total	23241	1979	8.52
C.V.	26.82	54.21	
C.G.R.	16.2	-13.18	

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.



Above table 4.7 and figure 4.8 shows that year wise houses sanctioned and pending houses in Sangli district during period 2006-07 to 2011-12. This data shows the administrative efficiency level of the IAY scheme. It is clear from the table 4.7 and figure 4.8 that there is a decreasing trend in the pending cases. It was highest of 2.29 percent in the year 2007-08 which implies less administrative efficiency in the respective year. On the contrary the lowest pending percentage is found in the year 2011-12 i.e just 0.25 percent of the total sanctioned houses.

## **B. Social Category wise Allotment of Houses in the Talukas of Sangli District**

The part B deals with analysis of allotment of houses in each tehsils in context of different social strata.

For the study purpose researcher has divided all categories into four categories namely open, VJ & NT, minority and backward. The backward community includes SC and ST as per the Government classification. The minority category includes all minor castes and in VJ & NT includes VJ and NT (B), NT(C).

### **1. Allotment of houses in Atpadi Taluka**

How the distribution of total sanctioned houses under IAY scheme has been taken place among the different social groups in Atpadi Taluka during the study period that has been tried to observe through table 4.8 and figure 4.9.

Table 4.8 and figure 4.9 shows the caste wise houses allotment in Atpadi taluka during the study period. There were total 1514 houses allotted in Atpadi taluka during the study period, out of that 42.33 percent houses were

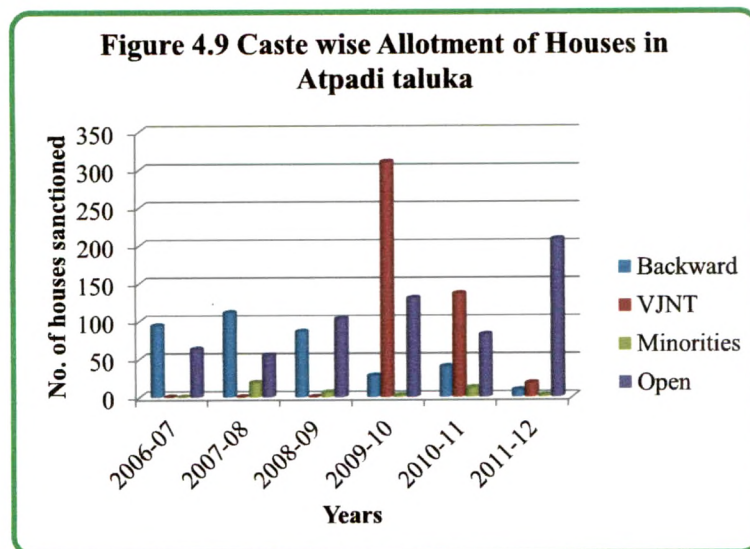
sanctioned only for open category followed by VJ & NT i.e 30.64 percent. The lowest percentage was received by the minorities class i.e just 2.70 percent followed by backward class i.e 24.30. At first incidence it shows more concentration or a priority had been given to the open category class while sanctioning houses under IAY in Atpadi taluka.

**Table 4.8 Caste wise Allotment of houses in Atpadi Taluka**

<b>Caste</b>	<b>Backward</b>	<b>VJ &amp; NT</b>	<b>Minorities</b>	<b>Open</b>	<b>Total</b>
2006-07	94(59.87)	0	0	63(40.13)	15(100)
2007-08	111(60)	0	19(10.27)	55(29.73)	185(100)
2008-09	86(44.10)	0	6(6.31)	103(52.82)	195(100)
2009-10	28(5.96)	310(65.96)	2(0.42)	130(27.66)	470(100)
2010-11	40(4.81)	136(50.37)	12(4.44)	82(30.37)	270(100)
2011-12	9(3.80)	18(7.59)	2(0.84)	208(87.76)	237(100)
<b>Total</b>	<b>368(24.30)</b>	<b>464(30.64)</b>	<b>41(2.70)</b>	<b>641(42.33)</b>	<b>1514(100)</b>
<b>Average</b>	<b>61.33</b>	<b>77.33</b>	<b>6.83</b>	<b>106.83</b>	<b>252.3</b>
<b>CV</b>	<b>67.01</b>	<b>162.57</b>	<b>107.30</b>	<b>52.96</b>	<b>45.12</b>
<b>C.G.R.</b>	<b>-37</b>	<b>-75.9</b>	<b>-31.68</b>	<b>23.55</b>	<b>12.34</b>

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12

Notes: Figure in bracket shows percentage to total of corresponding year.



It is again interesting to note that backward caste people enjoyed with more share in the houses under IAY up to 2008-09. In succeeding two years i.e 2009-10 and 2010-11, the more proportion of houses allotted to VJ & NT people and the open category people got maximum proportion of houses during 2008-09 and 2011-12.

Thus in short it can be concluded that in the year 2006-07 and 2007-08 a priority has been given to backward class while sanctioning houses under IAY scheme. In the year 2008-09 and 2011-12 more portion of the total sanctioned houses enjoyed by open category people. In the year 2009-10 and 2010-11 more preference has given to the VJ & NT community.

## 2. Allotment of houses in Jath Taluka

For administrative purpose the District is divided in to 10 tehsils out of which we have studied the allocation of the IAY in Atpadi tehsil among the

different social groups. Now the second next tehsil is Jath in which researcher is interested in knowing houses distribution of the IAY among the different social groups.

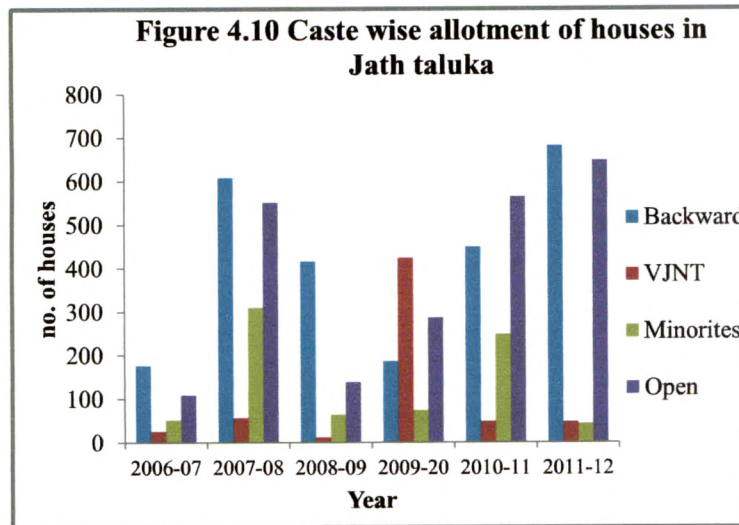
The table 4.9 and figure 4.10 presents the caste wise houses allotment in Jath taluka during the study period. There were total 6213 houses allotted in Jath taluka during the study period, out of that 40.51 percent houses were sanctioned only for backward category followed by open i.e 36.93 percent.

**Table 4.9 Caste wise Allotment of houses in Jath taluka**

Caste	Backward	VJ&NT	Minorities	Open	Total
2006-07	176(48.89)	25(6.94)	51(14.17)	108(30)	360(100)
2007-08	608(39.90)	56(3.67)	309(20.28)	551(36.15)	1524(100)
2008-09	416(66.03)	12(1.90)	64(10.16)	138(21.90)	630(100)
2009-10	186(19.18)	424(43.17)	74(7.63)	286(29.48)	970(100)
2010-11	449(34.30)	48(3.67)	248(18.95)	564(43.09)	1309(100)
2011-12	682(48.03)	47(3.31)	43(3.03)	648(45.63)	1420(100)
<b>Total</b>	<b>2517(40.51)</b>	<b>612(9.85)</b>	<b>789(12.69)</b>	<b>2295(36.93)</b>	<b>6213(100)</b>
Average	419.5	102	131.5	382.5	1035.5
CV	49.90	155.49	88.19	61.45	45.01
C.G.R.	15.55	19.58	-3.83	32.15	21.57

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year



The lowest percentage were received by the VJ & NT class i.e just 9.85 percent followed by minorities class i.e 12.69. Only in the year 2009-10 the priority has given to VJ & NT. It has received 43.17 percent share of the total sanctioned houses of the taluka. The minority class also depressed from the benefits of IAY as per as their respective share in total sanctioned houses is concern. Furthermore some of the interesting findings can be drawn on the basis of table 4.9

1. Except the year 2009-10 and 2010-11 the more priority has given to the backward class while sanctioning houses under IAY.
2. In case of minority class CGR founds -3.83 on the contrary it is highest of 32.15 percent in case of open category.
3. During the study period the highest average of (i.e 419) houses were sanctioned to the backward class followed by open category (i.e 382).



4. Except the year 2009-10, VJ & NT and minority class were jointly received nearly just 20 percent share in total sanctioned houses during the period under consideration.

### 3. Allotment of houses in Kadegaon Taluka

It has seen from the table 4.1 that the Kadegaon tehsil has received lowest share in total sanctioned houses during the study period. Again it is interesting to say that this is the only tehsils, which recorded negative compound growth of -0.3 percent while other tehsils are in the positive trends in the getting benefits of IAY.

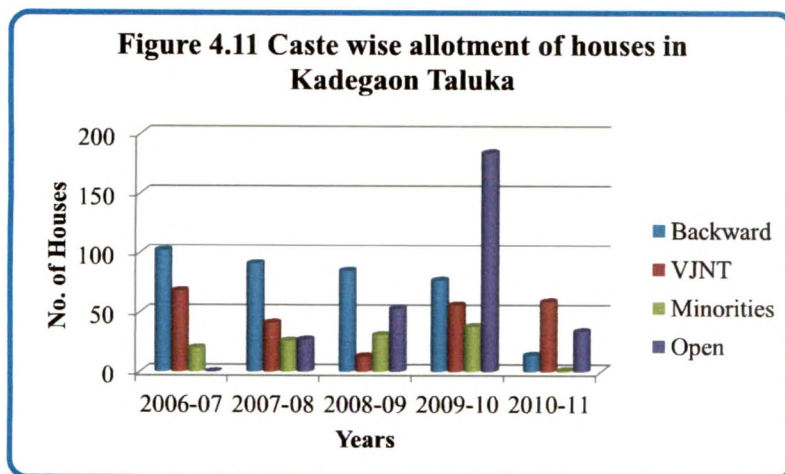
**Table 4.10 Caste wise Allotment of houses in Kadegaon Taluka**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	102(53.68)	68(35.78)	20(10.52)	0	190(100)
2007-08	91(49.18)	41(22.16)	26(14.05)	27(14.59)	185(100)
2008-09	85(46.70)	13(7.14)	31(17.03)	53(29.12)	182(100)
2009-10	77(21.69)	56(15.77)	38(10.70)	184(51.8)	355(100)
2010-11	14(12.96)	59(54.62)	1(0.92)	34(31.48)	108(100)
2011-12	N.A.	N.A.	N.A.	N.A.	185(100)
Total	369(30.6)	237(19.6)	116(9.62)	298(24.7)	1205(100)
Average	73.8	47.4	23.2	59.6	200.83
CV	46.95	45.45	60.60	120.96	45.26
C.G.R.	-33.89	0.28	-42.95	21.36	-3.04

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12

Notes: Figure in bracket shows percentage to total of corresponding year

Under this backdrop need was felt to study the allocation of the houses among the different social category in Kadegaon Taluka. And that has been presented through table 4.10 and figure 4.11.



Above table 4.10 and figure 4.11 reveals there are total 1205 houses sanctioned for Kadegaon tehsils. Out of these total sanctioned houses, highest i.e 30.62 percent houses were sanctioned to the backward class followed by the open category 24.73 percent. On the opposite tail the lowest share of total has been received by the minorities (i.e 9.62) which has followed by VJ & NT (19.66) class.

Here again we found the same trend as it is in case of Jath, Atpadi. The more preference has been given to backward and open category community in sanctioning houses under IAY scheme. In other words the VJ & NT and minority class is less benefited in the Kadegaon tehsils. In addition it is interesting to note that CGR in case of minority and backward community is lowest i.e - 42.95 and -33.89 percent respectively which implies rapidly decrease in the number of beneficiaries in the respective social groups.

Thus it may be concluded that somehow the picture of Kadegaon Taluka is same as it is in case of Atpadi and Jath Taluka.

#### 4. Allotment of houses in Kavathe Mahankal Taluka

As pointed out in district aggregate analysis Kavathe Mahankal is one of the taluka which is lagging behind taluka in acquiring the benefits of IAY. In an average, the tehsil has received 284 houses per annum during the study period under IAY.

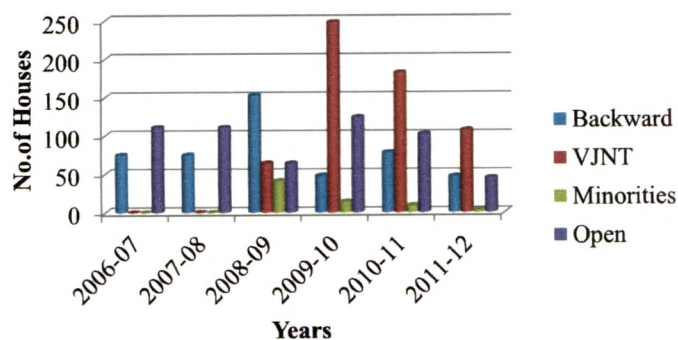
**Table 4.11 Caste wise Allotment of houses in Kavathe Mahankal**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	75(40.32)	0	0	111(59.67)	186(100)
2007-08	75 (40.32)	0	0	111(59.67)	186(100)
2008-09	153(47.51)	64 (19.87)	41 (12.73)	64 (19.87)	322 (100)
2009-10	48 (11.05)	248 (57.14)	14 (3.22)	124 (28.57)	434 (100)
2010-11	78 (21.02)	182 (49.05)	9 (2.42)	102 (27.49)	371 (100)
2011-12	47 (23.26)	107 (52.97)	3 (1.48)	45 (22.27)	202 (100)
<b>Total</b>	<b>476 (27.98)</b>	<b>601 (35.33)</b>	<b>67 (3.93)</b>	<b>557 (32.74)</b>	<b>1701 (100)</b>
<b>Average</b>	<b>79.33</b>	<b>100.17</b>	<b>11.17</b>	<b>92.83</b>	<b>283.50</b>
<b>CV</b>	<b>48.80</b>	<b>99.81</b>	<b>139.82</b>	<b>33.50</b>	<b>37.81</b>
<b>C.G.R.</b>	<b>-9.2</b>	<b>13.11</b>	<b>-56.34</b>	<b>-11.07</b>	<b>8.27</b>

Source: - DRDA Office, Sangli District Sangli

Notes: Figure in bracket shows percentage to total of corresponding year

**Figure 4.12 Castewise Allotment of houses in Kavathe Mahankal**



The table 4.10 and figure 4.12 presents the caste wise allotment of the total sanctioned house in the Kavathe Mahankal taluka. There were total 1701 houses sanctioned to the Kavathe Mahankal taluka during the study period. Out of that 35.33 percent houses were sanctioned to the VJ & NT and 32.74 percent to the open category. Thus the more priority has been given to VJ & NT and open category people while sanctioning houses under IAY. On the contrary just 3.93 percent houses were went to the minority community. The statistical inference reveals that there is highest CGR in case of VJ & NT community.

In addition, the CGR in case of minority, open and backward community shows negative growth. The highest negative compound growth of -56.34 percent were recorded in case of minority community that implies drastic decline in the number of IAY's beneficiaries of the respective community during the study period.

Thus in brief it can be stated that the position of Kavathe Mahankal taluka is same as it is in case of Atpadi taluka. Because in both cases more preference has been given to VJ & NT and open category.

The position of Jath and Kavathe Mahankal talukas is also same, as the more concentration has found in case of backward and open category.

### 5. Allotment of houses in Khanapur Taluka

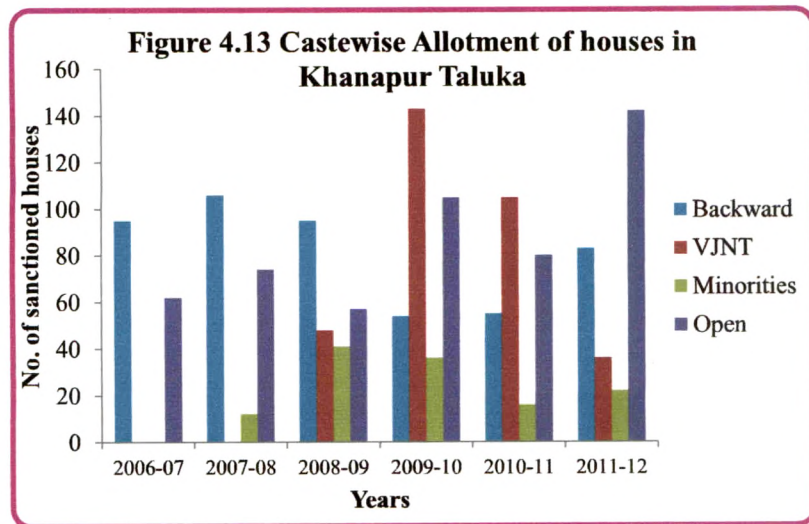
As pointed out earlier the Khanapur taluka is also a less benefited talukas of IAY in Sangli district. Table 4.12 and figure 4.13 provides comprehensive picture of caste wise allotment of houses in Khanapur Taluka during the study period.

**Table 4.12 Caste wise allotment of houses in Khanapur Taluka**

Castes	Backward	VJ & NT	Minorities	Open	Total
2006-07	95 (60.50)	0	0	62 (39.49)	157 (100)
2007-08	106 (55.20)	0	12 (6.25)	74 (38.54)	192 (100)
2008-09	95 (39.41)	48 (19.91)	41 (17.01)	57 (23.65)	241 (100)
2009-10	54 (15.97)	143 (42.30)	36 (10.65)	105 (31.06)	338 (100)
2010-11	55 (21.48)	105 (41.01)	16 (6.25)	80 (31.25)	256 (100)
2011-12	83 (29.32)	36 (12.72)	22 (7.77)	142 (50.17)	283 (100)
Total	488 (33.26)	332 (22.63)	127 (8.65)	520 (35.44)	1467 (100)
Average	81.33	55.33	21.17	86.67	244.50
CV	27.08	104.46	72.36	36.82	26.37
C.G.R.	-8.76	-11.06	2.75	15.32	12.28

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year



There were total 1467 houses sanctioned under IAY to the Khanapur taluka during the study period. The total allocation of these sanctioned houses among the different social category is seen to be biased. Because the same phenomena is founds here as it in case of Jath and Kadegaon. That is, out of the total sanctioned houses 35.44 percent was sanctioned to the open category, and 33.26 percent to the backward category. The VJ & NT and minority social groups was jointly received nearly just 30 percent shares in total sanctioned houses during the study period. Moreover, VJ & NT group is better off than the minority community in the receiving benefits of IAY.

Statistical inferences show that there is highest growth (i.e 15.32 percent) of the beneficiaries founds in case of open category which has followed (2.75 percent) by minorities community. It implies that there is a rising trend in the beneficiaries of open and minority category. As there is negative CGR in

case of backward and VJ & NT social community we foundnj decreasing trend in the beneficiaries of both corresponding categories.

#### 6. Allotment of houses in Miraj Taluka

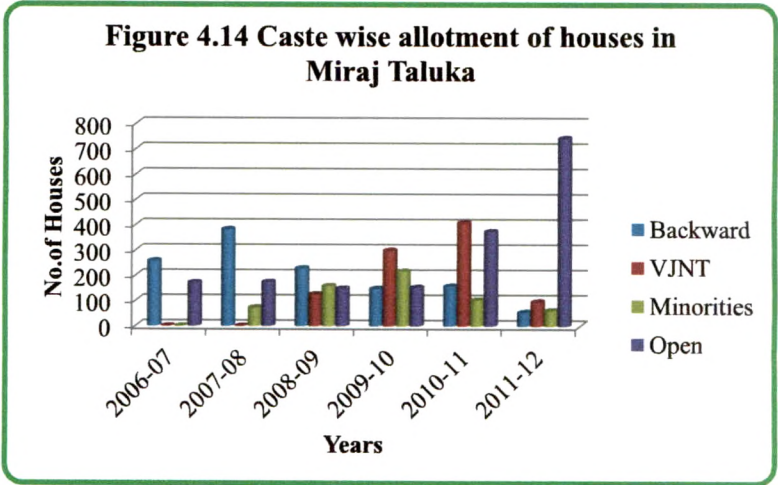
It has been seen from the table 4.1 that Miraj is one of the most benefited taluka of IAY in Sangli district. However it is necessary to study, whether the benefits of this scheme has been reached at the target group or not.

**Table 4.13 Castewise Allotment of houses in Miraj Taluka**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	258 (60)	0	0	172 (40)	430 (100)
2007-08	383 (60.79)	0	73 (11.59)	174 (27.62)	630 (100)
2008-09	229 (34.54)	126 (19)	159 (23.98)	149 (22.47)	663 (100)
2009-10	148 (18.12)	299 (36.60)	217 (26.56)	153 (18.73)	817 (100)
2010-11	158 (15.13)	409 (39.18)	103 (9.87)	374 (35.82)	1044 (100)
2011-12	55 (5.76)	96 (10.5)	62 (6.49)	743 (77.80)	955 (100)
Total	1231 (27.12)	930 (20.49)	614 (13.53)	1765 (38.89)	4539 (100)
Average	205.2	155.0	102.3	294.2	756.5
CV	54.7	107.0	74.8	80.2	30.0
CGR	-26.59	-4.9	-7.32	31.7	17.73

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year



Above table 4.13 and figure 4.14 shows the caste wise allotment of IAY houses in Miraj tehsil during the study period. There were total 4539 houses sanctioned to the Miraj taluka. Out of that total 38.89 percent, houses were sanctioned only to the open category, which has followed, by 27.12 percent of the backward category. It is again consistency with the other tehsils. Here we also found more houses were sanctioned to the open and backward community and VJ & NT and minority groups were less benefited.

The CGR in case of open category is 31.7 percent, which is only positive and highest among the other social groups. It means that only open category has a rising trend among the beneficiaries of IAY and other were in falling trend in Miraj taluka.

The situation of Jath, Kadegaon, Khanapur and Miraj, in context of percentage wise allocation of the houses among the different social groups is



same; as we founds more priority has been given to the open and backward community.

## 7. Allotment of houses in Palus Taluka

As pointed out earlier the Palus taluka is also a less benefited talukas of IAY in Sangli district. Table 4.14 and figure 4.15 provides comprehensive picture of caste wise allotment of houses in Palus Taluka during the study period.

**Table 4.14 Caste wise Allotment of houses in Palus Taluka**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	122 (64.89)	0	0	76 (40.42)	188 (100)
2007-08	109 (51.17)	0	12 (5.63)	74 (34.74)	213 (100)
2008-09	37 (16.89)	58 (26.48)	59 (26.94)	65 (29.68)	219 (100)
2009-10	28 (8.40)	143 (42.94)	36 (10.81)	126 (37.83)	333 (100)
2010-11	20 (14.42)	51 (31.67)	32 (19.87)	58 (36.02)	161 (100)
2011-12	20 (6.36)	17 (5.41)	18 (5.73)	59 (18.78)	314 (100)
Total	336 (23.52)	269 (18.83)	157 (10.99)	458 (32.07)	1428 (100)
Average	56	45	26	76	238
CV	83.38	120.71	79.45	33.33	29.24
C.G.R.	-33.74	-37.58	2.01	-3.74	6.31

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year

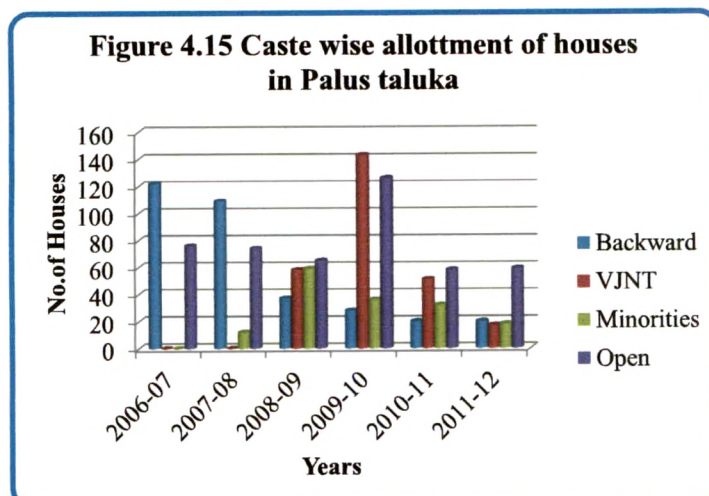


Table 4.14 and figure 4.15 shows that caste wise IAY house allotment in Palus tehsil in Sangli district. There were total 1428 houses sanctioned to the Palus tehsil. Out of that total 32.07 percent houses were sanctioned only to the open category, which has followed, by 23.52 percent of the backward category. It is again consistence with the other tehsils. Here we also founds more houses were sanctioned to the open and backward community and VJ & NT and minority groups were less benefited.

The compound growth rate of the backward, open and VJ & NT category is negative and only in case of minority category it is positive. It means that only in case of minority category we found rising trend and in remaining categories falling trend.

Again it is consistent with the previous observation that the situation of Jath, Kadegaon, Khanapur, Miraj, and Palus in context of percentage wise

allocation of the houses among the different social groups is same; as we founds more priority has given to the open and backward community.

### 8. Allotment of houses in Shirala Taluka

The district aggregate position reveals that Shirala taluka is among the less benefited taluka of IAY. Hence, it is essential to elaborate the caste wise distribution of total sanctioned houses in the tehsil. Table 4.15 and figure 4.16 presents the allocation of total sanctioned house among the different social category during the study period in Shirala taluka.

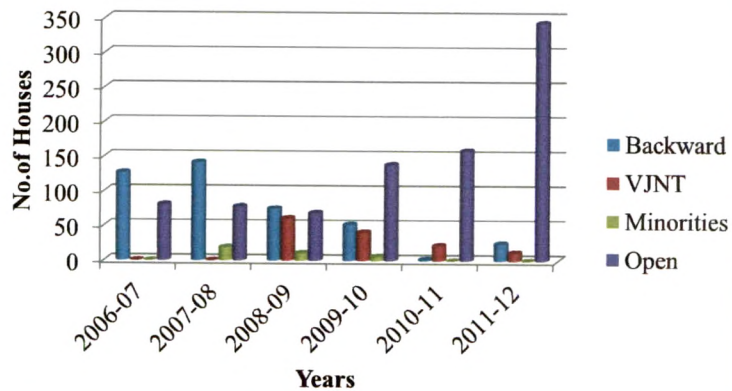
**Table 4.15 Caste wise Allotment of houses in Shirala Taluka**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	127 (61.05)	0	0	81 (38.94)	208 (100)
2007-08	142 (59.41)	0	19 (7.94)	78 (32.63)	239 (100)
2008-09	75 (34.72)	61 (28.24)	11 (5.09)	69 (31.94)	216 (100)
2009-10	52 (21.84)	41 (17.22)	6 (2.52)	139 (58.40)	238 (100)
2010-11	2 (1.09)	22 (12.02)	0	159 (86.88)	183 (100)
2011-12	25 (6.65)	12 (3.14)	0	344 (90.28)	381 (100)
<b>Total</b>	423 (28.87)	136 (9.28)	36 (2.45)	870 (59.38)	1465 (100)
Average	71	23	6	145	244
CV	78.80	107.11	129.53	71.80	28.75
C.G.R.	-45.55	-43.2	-43.8	33.33	6.86

Source: - DRDA Office, Sangli District Sangli and Statistical report in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year.

**Figure 4.16 caste wise allotment of the houses in Shirala taluka**



There were total 1465 houses sanctioned to the Shirala tehsil. Out of that total 59.38 percent houses were sanctioned only to the open category, which was followed, by 28.87 percent of the backward category. It is again consistence with the other tehsils. Here we also founds more houses were sanctioned to the open and backward community and VJ & NT and minority groups were less benefited.

The compound growth rate of the backward, minority and VJ & NT category is negative and only in case of open category it is positive. It means that only in case of open category we found rising trend and in remaining categories there is falling trend. The more share of the total sanctioned houses were given to open category people, during the period 2009-10 to 2011-12. In the year 2006-07 and 2007-08 more preference had given to backward community. The VJ & NT and minority community had received very small portion of the total sanctioned houses during the study period.

## 9. Allotment of houses in Tasgaon Taluka

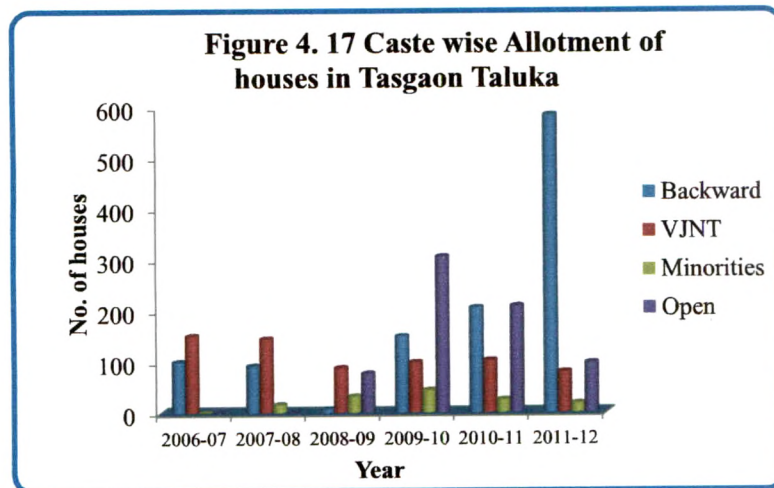
The district aggregate position reveals that Tasgaon taluka is among the more benefited taluka of IAY. Hence, it is essential to elaborate the caste wise distribution of total sanctioned houses in this tehsil. Table 4.16 and figure 4.17 presents the allocation of total sanctioned houses among the different social category during the study period in Tasgaon taluka.

**Table 4.16 Castewise Allotment of houses in Tasgaon Taluka**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	100 (39.84)	151 (60.15)	0	0	251 (100)
2007-08	92 (36.36)	145 (57.31)	16 (6.32)	0	253 (100)
2008-09	7 (2.46)	88 (30.98)	32 (11.26)	77 (27.11)	284 (100)
2009-10	150 (25.04)	99 (16.52)	44 (7.34)	306 (51.08)	599 (100)
2010-11	206 (37.93)	103 (18.96)	25 (4.60)	209 (38.48)	543 (100)
2011-12	584 (74.87)	80 (10.25)	18 (2.30)	98 (12.56)	780 (100)
Total	1139 (42.09)	666 (24.57)	135 (4.98)	690 (25.46)	2710 (100)
Average	190	111	23	115	452
CV	107.5156	26.88853	66.7407	105.4292	49.07937
C.G.R.	50.49	-11.01	-0.11	3.48	28.24

Source: - DRDA Office, Sangli District Sangli and Statistical reports in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year



There were total 2710 houses sanctioned in the Tasgaon tehsil. Out of that total 42.09 percent, houses were sanctioned to the backward category, which has followed, by 25.46 percent of the open category. Here we found that more houses were sanctioned to the backward and open community and VJ & NT and minority groups were less benefited.

The compound growth rate of the minority and VJ & NT category is negative and in case of open and backward category, it is positive. It means that in case of open and backward category we found rising trend and in remaining categories falling trend. The minority community has received very small portion of the total sanctioned houses during the study period.

#### 10. Allotment of houses in Walawa Taluka

The district aggregate position reveals that Walawa taluka is among the more benefited taluka of IAY. Hence it is essential to elaborate the caste wise distribution of total sanctioned houses in the tehsil. Table 4.17 and

figure 4.18 presents the allocation of total sanctioned houses among the different social categories during the study period in Walawa taluka.

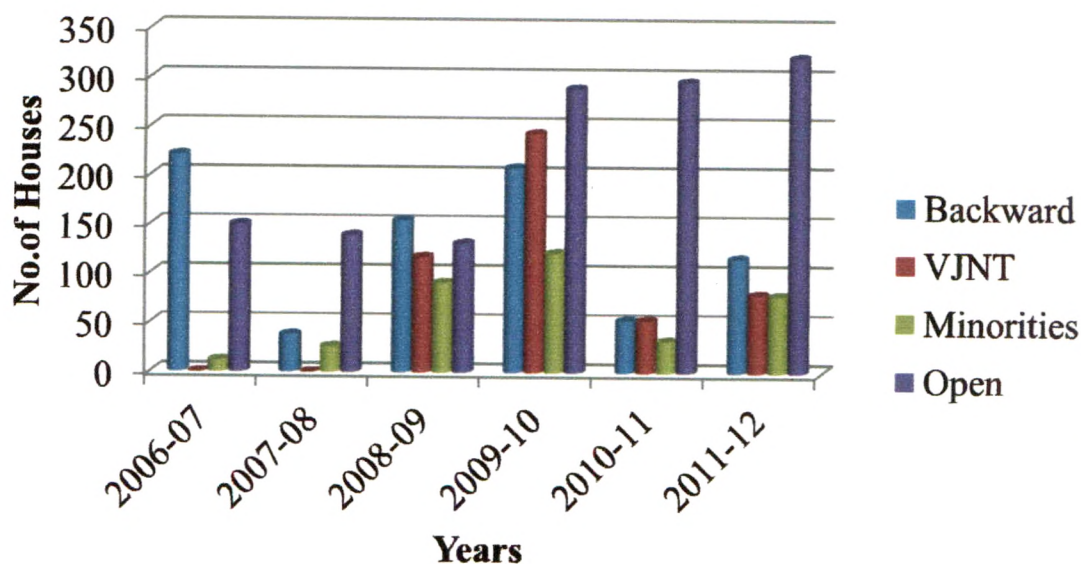
**Table 4.17 Caste wise Allotment of houses in Walawa Taluka**

Caste	Backward	VJ & NT	Minorities	Open	Total
2006-07	221 (57.70)	0	12 (3.13)	150 (39.16)	383 (100)
2007-08	38 (18.71)	0	26 (12.80)	139 (68.47)	203 (100)
2008-09	154 (31.23)	117 (23.73)	91 (18.45)	131 (26.57)	493 (100)
2009-10	208 (24.15)	243 (28.22)	121 (14.05)	289 (33.56)	861 (100)
2010-11	53 (12.21)	53 (12.21)	32 (7.37)	296 (68.20)	434 (100)
2011-12	116 (19.52)	79 (13.29)	78 (13.13)	321 (54.04)	594 (100)
<b>Total</b>	<b>790 (26.61)</b>	<b>492 (16.57)</b>	<b>360 (12.12)</b>	<b>1326 (44.67)</b>	<b>2968 (100)</b>
<b>Average</b>	<b>132</b>	<b>82</b>	<b>60</b>	<b>221</b>	<b>495</b>
<b>CV</b>	<b>58.35</b>	<b>111.03</b>	<b>71.69</b>	<b>40.53</b>	<b>44.78</b>
<b>C.G.R.</b>	<b>-5.35</b>	<b>-23.67</b>	<b>34.09</b>	<b>21.66</b>	<b>15.4</b>

Source: - DRDA Office, Sangli District Sangli and Statistical reports in Sangli District 2006-07 to 2011-12.

Notes: Figure in bracket shows percentage to total of corresponding year

**Figure 4.18 Caste wise allotment of houses in Walawa taluka**



In case of Walawa taluka we also found biased distribution of total sanctioned houses of IAY. There were total 2968 houses sanctioned in the Walawa tehsil. Out of that total 44.67 percent houses were sanctioned to the open category, which was followed, by 26.61 percent of the backward category. Here also we observe that more houses were sanctioned to the open and backward community, and VJ & NT and minority groups were less benefited.

The compound growth rate of the VJ & NT and backward category is negative i.e -23.67 and -5.35 percent respectively and in case of minority and open category, it is positive i.e 34.09 and 21.66 percent respectively. It means that in case of open and minority category we found rising trend and in remaining categories falling trend. In the years 2007 -08, 2009-10, 2010-11 and 2011-12 we observe more share of the total sanctioned houses were gone to open category.



## **11. Comparative Analysis of Talukas in Respect of Houses Allocation Among the Different Social Categories under IAY Scheme**

The taluka wise analysis of the houses allocation among the different social categories under IAY scheme can not gives proper picture untile we made the comparitive analysis. Hence in order to get compact picture of allocation of houses we need to present the comparative position of each tehsil. For the sake of comparative understanding researcher has presented table 4.18 in which ranking has given to each category and each tehsils on the basis of their repective share in total sanctioned houses during the study period.

**Table 4.18 Ranking of social categories based on share in total sanctioned houses during the study period**

Tehsils	Backward	VJ & NT	Minority	Open
Atpadi	3	2	4	1
Jath	1	4	3	2
K.M.	3	1	4	2
Shirala	2	3	4	1
Miraj	2	3	4	1
Palus	2	3	4	1
Khanapur	2	3	4	1
Walwa	2	3	4	1
Kadegaon	1	3	4	2
Tasgaon	1	3	4	2
Total score	19	28	39	14

Note: 1<sup>st</sup> rank were given to the highest percentage share in total sanctioned houses category during the study period.

As pointed out earlier the Jath, Miraj, Tasagaon and Walawa were received nearly 65 percent share of the total sanctioned houses under IAY in sangli district during the study period. In these tehsils a priority has been given to the open and backward category, and VJ & NT and minority classes

remains deprived from the benifites of IAY. Table 4.18 shows that the total score of open category is 14 which means that open category is most benefited category of IAY in Sangli district during the study period. The second most benefited category is the backward category as it holds 19 points. On the contrary minority and VJ & NT social groups are least benefited by IAY scheme in sangli district during the study period.

### **Concluding Remark**

The objectives of Indira Awaas Yojana is primarily to help in the construction of dwelling units by members of scheduled casts / scheduled tribes, freed bonded laborers and also non-SC / ST rural poor below the poverty line. It had a definite pattern of funding to maintain transparency in all the dealings associated with the project and also had a definite gender perspective.

After having the overall study of the IAY of the sangli district in breif it can be concluded that just four tehsils have been recived more benefits and remaining are less. The taluka wise ananalysis reveals that the allocation of the total sanctioned houses among the different social categories seen to be baised, as more beneficiaries are belong to the open category.