

# Chapter I

Introduction and Research

Methodology

# CHAPTER-I

## INTRODUCTION RESEARCH METHODOLOGY AND REVIEW OF LITERATURE

### 1.1 Introduction:

Poverty is one of the major problems in India. The recent (2013) estimation of planning commission shows that there are total 22 percent Indians still living below the poverty line. So the time has come to develop the rural area. Government has implemented many programs in India for reducing the poverty and for developing the rural area. One of the most important programs is the Indira Awaas Yojana.

Poverty is social phenomenon in which a section of this society is unable to fulfill even their basic necessities of life. A group of experts argue that poverty can be accessed on the ground when one fails to get a certain minimum consumption standards at appoint of time, "According to Indian Planning Commission a standard of private consumption expenditure was Rs. 20/- per capita per month as bare minimum at 1960-61 prices. But the individual researchers like, B.S. Minhas, V.M.Dandekar, R.Rath and M.S. Ahluwalia etc. have determined their own poverty line as the midpoint of monthly per capita, expenditure class having a daily calories intake of 2400 per person in rural areas and 2100 in urban areas. Further, the cut off points turn out to be Rs. 76/- for rural areas and R`s. 88/- for urban areas on the basis of 1979-80 prices. Two types of standards are common in economic literature, the absolute poverty and relative poverty.

Rural development is described as a process aimed at improving the well-being of people living outside the urban area. These non-urbanized areas however are not aspirate entity but are part of a flung system of special

and economics linkages between the rural and urban areas. The task before rural development is of twofold:-

- i) Enlargement of employment opportunities labor absorption.
- ii) Improvement of standard of living of the people who reside in the rural areas.

A World Bank policy paper on Rural Development speaks of rural development as strategy designed to improve the economic and social life of specific group of rural people. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small farmers, tenants and the landless. A national program of rural development should include to raise agricultural output creating new employment improve health and education expand communication and improve housing.

Housing is one of the basic requirements for human survival. For a normal citizen owning, a house provides significant Economic and Social security. For a shelter less person a house brings about a profound social change in his existence endowing him with an identity thus integrating him with his immediate social field. A housing program for the rehabilitation of refugees was taken up immediately after partition by the lasted till around 1960. Approximately 5 lakh families were housed in various centers mainly located in northern India. A village housing scheme was also launched as a part of the community development movement in 1957. In which loans to individuals and co-operatives were provided up to a maximum of Rs. 5000/- per house. However, only 67,000/- houses were built under this scheme by the end of the 5<sup>th</sup> plan (1980). In 1972-73 the estimate committee of the Loksabha in its 37<sup>th</sup> report pointed out that “The committee of is distressed

to note that although 83% of India's population lives in villages and about 73% of the rural population reside in unsatisfactory kutcha structures.

The problem of the rural housing has not received the close attention of the Government". Following this certain initiatives were undertaken by Government including the launching of the house sites cum construction. Assistance scheme began as a central scheme in the 4<sup>th</sup> plan and was transferred to the state sector with effect from 1<sup>st</sup> April 1974 on the recommendation The National Development Council (NDC).

The genesis of the Indira Awaas Yojana (IAY) can be traced to the programs of rural employment. This began in the early 1980's. Construction of houses was one of the major activities under the National Rural Employment Guarantee Program (NREGP) 1980 and the Rural Landless Employment Guarantee Program (RLEGP) 1983. There was, however no uniform policy for rural housing in the states permitted only a part of the construction cost to be borne from NREGP / RLEGP funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand others permitted the entire expenditure to be borne from NREGP/ RLEGP funds. Further while some states allowed construction of only new dwellings. Others permitted renovation of existing houses of beneficiary. As per announcement made by the Government of India in June 1985, as a part of the Rural Landless Employment Guarantee Program fund was earmarked for the construction of houses for scheduled castes and scheduled tribes and freed bonded laborers from the year 1993-1994. The scope of IAY was extended to cover Below Poverty Line (BPL), scheduled caste and scheduled tribes' families in the rural areas. Simultaneously the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under the Jawahar Rojgar Yojana at the

national level subject to the condition that the total Jawahar Rojagar Yojana and on independent scheme with effect from 1<sup>st</sup> January, 1996.

Indira Awaas Yojana government of India is a social welfare program to provide housing for the rural poor and urban poor for a separate set of schemes operates for the urban poor.(like the basic services for urban poor). It is one of the major flagship programs of the rural development ministry to construct houses for below poverty line population (BPL) in the villages under the scheme financial assistance worth rs.75,000/-in plain areas and Rs-75.000/- in difficult areas is provided for construction of houses the houses are allotted in the name of the women or jointly between husband and wife the construction of the house is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited sanitary latrine and smokeless chullah are required to be constructed along with each Indira Awaas Yojana house for which additional financial assistance is provided from total sanitation campaign and Rajiv Gandhi Garmin Vidyutikaran Yojana respectively. This scheme operating since 1985 provides subsidies and cash assistance to people in village for constructing their houses themselves.

The objective of the scheme is primarily helping the weaker sections in rural areas that belong to Below Poverty Line (BPL) category by granting financial assistance for construction of a pucca house.

It 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 as 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 basic 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 Governments welfare schemes since the Times of India's independence. As a result, various welfare schemes like house sites cum construction assistance scheme have been ongoing since the 1950's. However, it was only in the 1983, it was focused on creation of housing for scheduled caste and scheduled tribe and freed bonded labor.

## **1.2 Housing**

House is important need of human life various problems to construct house are low income, and man power scarcity. The urban housing programs and rural housing program are governed Government of India.

Housing is state subject. The union government is however, responsible for the formulation of policy with regard to program and approaches for effective implementation for social housing scheme particularly those pertaining to weaker sections of the society. The government has identified "Housing for all" as priority areas, with particular emphasis on the needs of vulnerable groups. It is proposed to facilitate construction of 20 lakh additional units every year, with emphasis on Economically Weaker Section (EWS) and Low Income Groups (LIG) of the population as also the needs to SC/ST and other vulnerable groups. Out of 20 lakh additional houses, 7 lakh houses are to be constructed in urban areas and the remaining 13 lakh are rural areas.

## **1.3 Rural Housing Programmes**

Housing is one of the basic requirements for human survival. Housing construction is important for rural development. Currently various housing

program is rural areas, for under the BPL people. The following housing program is available rural areas in India, for rural development.

1. Indira Awaas Yojana (IAY)
2. Credit Cum Subsidy Scheme (CCSS)
3. Samagra Awaas Yojana (SAY)
4. Innovative Stream for Rural Housing and Habitat Development (ISFRHAHD)
5. Rajiv Gandhi Rural Housing Scheme (RGRHS)

### **1.3.1. Indira Awaas Yojana (IAY)**

The constitution of India places rural housing in the domain of state Governments and the Panchayati Raj Institutions. The central Government has been implementing Indira Awaas Yojana (IAY) as part of the enabling approach to shelter for all, taking cognizance of the fact that rural housing is one of the major anti-poverty measures for the marginalized. The IAY is a flagship scheme of the Ministry of Rural Development to provide houses to the BPL families in the rural areas.

Indira Awaas Yojana was 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 as 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-serviceman and retired members of the paramilitary forces who wish to live in rural areas as long as they meet basis eligibility criteria.

The objective of Indira Awaas Yojana is primarily to help construction / up gradation of dwelling units of members of scheduled

castes and scheduled tribes, freed bonded laborers, minorities in the Below Poverty Line, Non-SC's and Non-ST's rural households by providing them a lump sum financial assistance. The vision of the Government is to replace all temporary (Kutchha) houses from Indian villages by 2017. Sanitary latrines and smokeless chullhas will be provided with each IAY houses. On the site of the beneficiaries, wherever possible, efforts should be made to dovetail funds from total sanitation campaign (TSC) for providing sanitary latrine. So, that more money could be made available for construction of the IAY house. In case the beneficiary is unable to construct sanitary latrine, due to some reasons an amount of Rs.600/- would be deducted from the assistance to be provided for construction of the new IAY house or for up gradation of an unserviceable chullha is not possible, deduction will be Rs.700/.

### **1.3.2. Credit-Cum-Subsidy Scheme (CCSS)**

The Credit Cum Subsidy Scheme for Rural Housing has been launched with effect from 1<sup>st</sup> April, 1999. The scheme targets rural families having annual income up to Rs.32, 000/-. While subsidy is restricted to Rs.10.000/-, the maximum loan amount that can be availed is Rs.40, 000/-. The subsidy portion is shared by the center and state in 75:25 ratios. The loan portion is to be disbursed by the Commercial Banks / Regional Rural Banks, Housing Finance Institutions etc. during the current financial year 2011-12 a provision of Rs. 82 crores has been kept in under this scheme for construction of Rs. 1.09 lakh houses.

### **1.3.3. Samagra Awaas Yojana (SAY)**

Samagra Awaas Yojana is a comprehensive housing scheme launched with effect from 1 April, 1999 with a view to ensuring integrated provision of shelter, sanitation and drinking water. The basic objective of the SAY is to improve the quality of the people as well as overall habitat in the rural



areas. The scheme specifically aims at providing convergence of various rural development activities such as construction of houses, sanitation facilities and drinking water scheme and ensures their effective implementation by suitable and sustainable induction of technology and innovative ideas. Intended beneficiaries under the scheme are the rural poor, preferably those below the poverty line. The various components of this scheme will be implemented by different line departments namely DRDA, Housing, Public Health, Agriculture, Forest etc. In view of this it would be necessary that the scheme is supervised, co-ordinate and monitor by the district collector.

The scheme will be monitored by the Ministry of Rural Development through State Government and District Authorities. After the implementation of the first phase of the scheme an evaluation will be done to study the impact of various works taken up under the scheme for habitat development.

#### **1.3.4. Innovative Stream of Rural Housing and Habitat Development (ISORHAHD)**

This scheme was launched on 1<sup>st</sup> April, 1999. The objective of the Innovative Stream of Rural Housing and Habitat Development (ISORHAHD) scheme is promoting and propagating cost effective, environment friendly housing construction technologies and involving ideal types of sustainable rural human settlement consistent with agro-climatic conditions. Guidelines about the formulation of projects have been received recently and action is in hand for formulation of projects.

### **1.3.5. Rajiv Gandhi Rural Housing Scheme (RGRHS)**

Rajiv Gandhi Rural Housing Scheme is Government Company established by the Government of Karnataka to cater to the housing needs of the economically and socially weaker sections of the society. Registered in April, 2000, its authorized capital is Rs. 10 crores with Rs. 3 crores paid up. Purpose of the scheme is to implement housing through self-help for the economically and socially weaker sections. Direct release of funds to beneficiary account through Electronic Fund Transfer System (EFTS). Organizing manufacture of bulk procurement is cost effective building materials recovery of loans from the beneficiaries through the beneficiary friendly system.

### **1.4. Silent Features of Indira Awaas Yojana**

The objectives of Indira Awaas Yojana is primarily to help 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. All the basic units of Local Administration such as Gram Sabhas, village Panchayats and DRDA are actively involved in the implementation of the program.

The target groups for houses under the IAY are Below Poverty Line households living in the rural areas belonging to Scheduled Casts / Scheduled Tribes, Freed Bonded Laborers and Non-SC / ST BPL rural households, widows and next of kin to defense personnel / paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-serviceman and retired members of paramilitary forces fulfilling the other conditions. The funding of IAY is shared between the center and

States in the ratio of 75:25. In the case of North Eastern States and UT's involves assigning 75 % weight age to housing shortage and 25% to poverty ratio. The allocation amongst districts is based on 75% weight age to housing shortage and 25% weight age to SC/ST component. Further, 60% of the IAY allocation is meant for benefiting SC/ST families, 3% for physically handicapped and 15% for minorities. Also the IAY houses are expected to be invariably allotted in the name of women. 5% of the central allocation can be utilized for meeting exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation and others.

In order to introduce transparency in the selection of beneficiaries permanent IAY waitlists have to be prepared Gram Panchayat wise by the States / UTs. These lists contain the names of deserving BPL families who need IAY houses in order of their poverty status based on the BPL list 2002. Gram Sabhas select the beneficiaries from the list of eligible BPL households / permanent IAY waitlist wherever it has been prepared.

Construction of an IAY house is the sole responsibility of the beneficiary. Engagement of contractors is prohibited and no specific type, design has been stipulated for an IAY house. However, sanitary latrine and smokeless chullah are required to be constructed along with each IAT house. For construction of sanitary latrine, in addition to financial assistance provided under IAY, the beneficiary can avail of financial assistance as admissible under the Total Sanitation Campaign (TSC).

### **1.5. Type Design**

1. The layout, size and type design of IAY houses should depend on the total conditions. Hence, no type design should be prescribed for IAY house except that the plinth area of the houses should be around 20 sq. meters.

2. The houses should be designed in accordance with the desire of the beneficiaries keeping in view the climatic conditions and the need to provide proper space, kitchen, ventilation, sanitary facilities, smokeless chullah etc. and the community perceptions, preferences and cultural attitude.

3. The barrier free concept may be incorporated in the construction of houses meant for the disabled person with a view to facilitate his smooth and free movement in the house. However, as far as possible, the design of the house should conform to the occupational requirements of the beneficiary.

4. In areas frequented by natural calamities such as fire, flood, cyclones, earthquakes etc. incorporation of disaster resistant features in the design should be encouraged.

## **1.6. Housing Facilities Provided by Government**

### **i) Fuel Efficient Chullahs:-**

Fuel efficient chullahs have been developed and are being manufactured at several places. The ministry of Non-Conventional Energy Sources is encouraging installation of such chullahs. It should be ensured that every house constructed under IAY is provided with a fuel efficient chullahs.

### **ii) Drinking Water Supply:-**

The availability of drinking water supply should be ensured by the agencies responsible for the implementation of the IAY. Where necessary, a hand pump should be installed on the site before the work is started, from the funds available under Rural Water supply or other similar programs.

### **iii) Sanitation and Sanitary Latrines:-**

Construction of sanitary latrines forms an integral part of IAY houses. It has, however been observed that in a large number of cases, either the sanitary latrines in these are not put to proper use by the beneficiaries.

The Government of India attaches considerable importance to the construction of sanitary latrines should invariably be taken up as part of the IAY houses. A system of drainage from the houses should also be provided to avoid overflow from the kitchen, bathroom etc.

**iv) Environmental Improvement and Social Forestry:-**

Plantation of trees in the entire habitat or round the individual house should be taken up simultaneously. Trees may be planted near the housing clusters so that, in due course, enough trees are available nearby, to enable the beneficiaries to get fuel / fodder / small timber. Such plantations can be taken up under the social forestry programs.

**v) Involvement of Voluntary Organizations:-**

Suitable local voluntary agencies with prove good track record wherever available should be associated with the construction of IAY houses. The supervision, guidance and the monitoring of construction can be entrusted to these voluntary organizations. In particular the voluntary agencies should be made use of to popularize the use of sanitary latrine and also in the construction of smokeless chullah.

**vi) Inventory of Houses:-**

The implementing agencies should have a complete inventory of houses constructed under IAY, giving details of the date of completion of houses, cost involved, number of house allotted, names of the village and block in which the houses are located, name, address, occupation and category of beneficiaries and other relevant particulars.

**vii) Display of IAY Board and Logo:-**

On completion of an IAY house, the DRDA concerned should ensure that for each house so constructed, a board is set up displaying clearly the

house built under Indira Awaas Yojana and should indicate the IAY logo, name of the beneficiary and the year of construction.

### **1.7. Changes in Guidelines of IAY, August 2013**

**i) Enhancement in financial assistance for IAY houses:** The unit assistance provided under IAY was revised from 45,000/- (plain area) and from w.e.f. April 2013. New categories have been included in priority list of IAY. Priority under habitations approach is to be given PTGs (Precision Technologies Group) and beneficiary families of FRAs (Forward rate Agreement) and under individual approach priority is to be given to families of the manual scavengers, including that rehabilitation and rehabilitated bonded laborers. Transgender are also included in the eligible beneficiary categories given.

**ii) Provision for administrative expenses:** Up to 4% funds released can be utilized for administering the scheme, of which up to 0.5% can be retained at the state level and the balance shall be distributed to the districts.

**iii) Difficult areas re-defined:** A part from north Eastern states, Uttarakhand, Himachal Pradesh and Jammu & Kashmir which are hilly states, other state Governments can also identify difficult areas within their states, keeping the unit as Gram Panchayat. This would require approval of the EC (Enzyme Commission).

**iv) Convergence:** As per Government decision, IAY beneficiaries are to be given priority for assistance for construction of toilet. Funds provided from Nirmal Bharat Abhiyan (NBA) to be made available. Construction of toilet along with IAY house is now mandatory.

**v) Provision for multi-storied houses:** In congested localities where the cost of land is very high, the beneficiaries will be allowed to construct multi

storied buildings where each floor will be given to one family, but shall not exceed three floors including the ground floor.

**vi) Social Audit:** For better accountability of the scheme, social audit is to be strengthened. It is a continuous and ongoing process, involving public vigilance and verification of implementation of the scheme.

**vii) Greater role of state:** Greater role has been provided for state in allocation of district wise targets, distribution of administrative cost to districts, identification of difficult areas, provision for support services, promoting alternate/Green technologies and facilitating mobilization of additional resources. Gram Panchayats also have important role in the actual implementation of the scheme.

**viii) IAY Management Information System (IAY-MIS):**A software “AWAAS SOFTWARE” has been launched in July, 2010. Awaas software is a local language enabled workflow based transaction level Management Information System to facilitate e-Governance in the system. The system is designed to make it accessible to all stakeholders including the beneficiaries in the scheme. Awaas soft has nine different modules designed to capture all the transactions that would be required in implementation of the scheme.

**ix) Dissemination of appropriate building technologies:** States should proactively identify appropriate building technologies focusing on use of local materials. These are to be conveyed to the beneficiaries through booklets, pamphlets, videos, models and prototypes built in accessible location.

#### **x) Capacity Building**

a) States should prepare a capacity building plan to strengthen the quality of implementation. The capacity building plan should have the following elements:-

- b) Training of district level officials;
  - c) Training of cutting edge level functionaries;
  - d) Training of trainers especially for community Resource persons, masons and other extension workers.
  - e) Orientation and training of Quality Monitors;
  - f) Training of elected representatives of Panchayats.
  - i) Transfer of Technology:** The states must put in place a system for transfer of technology. This can be best through utilization of Community Resource Persons (CRP) suitably trained for this purpose availing services of reputed NGOs. The CRPs and NGOs. The CRPs and NGOs have to closely work with the beneficiaries as well as the local masons and help the beneficiary families to make a proper choice and later assist them in implementing it on ground.
  - ii) Release of installments:** The number of installments given to beneficiaries should be fixed at three. The release of installments should be linked to level of construction reached.
  - iii) The first installment:** The 1<sup>st</sup> installment given to beneficiaries should be given on the Awaas Divas along with the sanction order. It should not be more than 25% of the unit cost.
  - iv) The second installment:** The second installment should be released on the level lintel. It should not be more than 260% of the unit cost.
- The 3<sup>rd</sup> installment should be given only after the house including the sanitary latrine is constructed and the beneficiary starts living in the house. It should be an amount not more than 15% of the unit cost. Release of each installment should be preceded by site visit by the designated official and verification of the work details of which would be uploaded to the program website (Awaas soft) along with photographs in support.



v) **Timelines of Construction:** The first stage of construction up to lintel level should be complete within nine months from date of release of first installment. The second stage should be complete within nine months from date of release of second installment of construction.

### **1.8. Hypothesis of the Study**

Government criteria is followed by Sangli Zillah Parishad for Indira Awaas Yojana of Rural development Program. It has helped to improve the standard of living of economically and Socially poor classes particularly SC, ST and OBC communities by providing housing facility which is one of the basic need.

### **1.9. Objectives of the Study**

The major objectives of the present study are as below.

- 1) To study the role and scope of Indira Awaas Yojana in India.
- 2) To study the criteria applied for the scheme.
- 3) To study the role of Indira Awaas Yojana in Sangli district.
- 4) To examine the problems arising in the implementation of the scheme.

### **1.10. Chapter Scheme**

The chapter scheme of the study is as below.

1. Introduction and Research Methodology.
2. Working of Indira Awaas Yojana in India.
3. Profile of Sangali District
4. Working of Indira Awaas Yojana in Sangli District.
5. Problems of Indira Awaas Yojana in Sangli District.
6. Conclusions and Suggestions.

### **1.11. Research Methodology:-**

#### **1.11.1. Data Collection:-**

The work is based on secondary data. Data is collected from Zillah Parishad, Sangli DRDA Office, other publication and internet website and references.

#### **1.11.2. Statistical tools:-**

Researcher has used various statistical tools as per requirement such as simple growth rate, compound growth rate and other suitable techniques.

#### **1.11.3 Study Period:**

Study has covered 6 years period from 2006-07 to 2011-12

#### **1.11.4 Study Area:**

Area of study is confined to Sangli District.

### **1.12. Review of Research Literature**

**Talat Naaz, Lovely Kumari, Rashmi, Pushpa sinha (2010)<sup>1</sup>** have written an article entitled, “Progress of Indira Awaas Yojana (IAY) in Bihar A Case Study of Pothia Block in Kishanganj District”. In this article the authors says that the IAY is a boon for the people who have no shelter and who generally belong to Below Poverty Line (BPL) segment of population. The study of IAY in our area of study Pothia block of Kishanganj district was done with the aim of developing a comprehensive understanding of the IAY and examining it is working. This study was based on primary as well as secondary data. The major problem in the implementation is that the beneficiaries are not getting the exact allotted fund, despite all regularities more than 12,000 houses were constructed in the Pothia block and the success level was over 90% with some modification made and by doing away with the problems of corruption and generation public awareness. This scheme has the potential to provide the most basic necessity of people.

**Ministry of Rural Development (2013)<sup>2</sup>** “Review of Indira Awaas Yojana for 2011-12”. Release Id: 73458, (25 July 2013). This article mentioned that

the Indira Awaas Yojana for Rural Development Scheme, under the IAY 1.33 crore houses have been constructed from 2005-06 till 2010-11. In 2010-11, alone 27.15 lakh houses were constructed under the scheme. IAY is one of the major flagship programs of the Rural Development Ministry to construct houses for BPL population in the villages. Under the scheme, financial assistance worth Rs. 48,000/- in difficult areas is provided for construction of houses.

**Tapas K. Sen, H.K. Amarnath, Nita Choudhary and Surjit Das** (May 2010)<sup>3</sup> have studied on the subject of Indira Awaas Yojana. The Ministry of Rural Development published this article. The title of the article is “Strengthening state plans for Human Development.” Primary and secondary data are used in the article. This article concludes that the housing problem is rather serious in the state as per census 2001. There were nearly 9.31 lakh households living in dilapidated houses. Even with the other classification of temporary and unclassifiable houses. These amounts to nearly 5% of the households are living in dilapidated houses. This is the condition accepted even by the state government survey held in 2015. Nearly 9.70 lakh householders are living without houses and half of them do not even have land to construct the house.

**Mr. Gurunath Samant** (Augst2009)<sup>4</sup> was studied on “The poverty and rural development with special reference to Indira Awaas Yojana in Radhanagari Taluka”. This dissertation is based on primary and secondary data. He concludes that the age own house in age of group affects. Practice of constructing houses. He built his own house in the age of 30-40 years. The observation express that the SC category beneficiaries have consumed the most of benefit of IAY have low level of land holding. Economic condition of beneficiaries is very low. This schemes of IAY land for

building granted house. But the landless beneficiary is derived from this scheme. Researcher observed that most of the people in Radhanagari taluka are still under BPL. It means they do not have information illiteracy and they are away from government welfare schemes etc. where poverty ratio is disproportionate very below. The IAY important role in poverty reduction because this scheme provides pucca house and improves the standard of living and efficiency to the BPL peoples. Government plays vital role in poverty reduction of rural areas. The Researcher finds of age group of affecting on the allotment of houses.

**Center for Development finance (2009-2010)**<sup>5</sup> report focused on the goal of IAY, funding pattern of IAY and Progress of IAY, problems of IAY and recommendations of IAY. This report is based on government report. IAY was initiated a part of employment generation program in 1985 and was made on independent scheme in 1996. Since then the scheme has spent 33,000 crore providing funding for poor residents to build pucca houses in an effort to eliminate rural shelterlessness. According to the 1991 census, 3.4 million households were houseless and the Government of India adjusted this for population growth to arrive at a housing shortage of 18.8 million houses for the 9<sup>th</sup> five-year plan period and million being added annually. Nithya V. Raman prepared this scheme brief with a support from Satyarupa Shekhar and Bree Bacon as part of CDFs centrally sponsored schemes initiatives. This is supported by IFMR foundation.

**Dr. Amiya Mohapatra (August 2013)**<sup>6</sup> have studied on Rural Housing Indira Awaas Yojana. This article was based on primary and secondary data. The constitution of India places Rural Housing in the domain of state Governments and the Panchayatraj institutions. The Central Government has been implementing IAY as a part of enabling approach to shelter for all,

taking cognizance of the fact that rural housing is one of the major anti-poverty measures for the marginalized. In this article, he mentions the objective of IAY. The target groups for houses under the IAY the criteria for the allocation of IAY, funds of IAY over period of last ten years. This article concludes that the emphasis of rural housing should be mostly on inclusiveness and on quality improvement. It helps in giving him a self-identity. Housing effort has positive impact on overall standard of living of the rural areas.

**Ministry of Rural Development (Sep.2013)<sup>7</sup>** in its report entitled “Review of Indira Awaas Yojana for 2011-12” published by Government of India (GOI). Stated that 1.33 crore houses have been constructed from 2005-06 to 2011-2012 under Indira Awaas Yojana. In 2010-11, alone 27.15 lakh houses were constructed under the scheme. The target for the current financial year is construction of 27.26 lakh dwelling units. The budgetary provisions for the scheme stand at Rs. 10,000 crore. Under the scheme a financial assistance worth Rs.45, 000/- in plain areas and Rs. 48,000/- in difficult areas is provided for construction of houses. The construction of houses is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house for which additional financial assistance is provided from the funds allocated for the additional financial assistance is provided from total sanitation campaign. Rajiv Gandhi Grammen Vidyutikaran Yojana (RGGVY) helps the beneficiaries to get assistance for electrification under Rajiv Gandhi Grameen Vidyutikaran Yojana. This report is published by Government of India in the report some points are including relating to Indira Awaas Yojana.

**Planning Commission Government of India (Feb.2009)<sup>8</sup>** this report was published by the population Research Center Department of Economics, University of Kashmir, Srinagar. Title was evaluation report on IAY Jammu and Kashmir. Government of India is implementing a number of centrally sponsored schemes in the areas of rural development like Health and family welfare, education, agriculture and other development schemes. This article is based on primary and secondary data. During the course of field work information was collected from 193 beneficiaries and 109 non-beneficiaries of IAY. It may be concluded that IAY has benefited a number of families in the state. Almost all the beneficiaries as well as non-beneficiaries were satisfied with the implementation of the scheme. This report concludes that the all beneficiaries is satisfied to taken the benefit of Indira Awaas Yojana.<sup>6</sup>

**Rural Housing – Ministry of Rural Development (2011-12)<sup>9</sup>** this report was published about Indira Awaas Yojana (IAY) Rural Development and Poverty reduction Programs. The report includes sub-points related to the IAY. E.g. objective, scope, funding, strategy etc. Grant of Rs.25, 000/- per unit is provided in the plain areas and Rs. 27,500/- in difficult / hilly areas for the construction of house. For conversion of a kutcha house to the pucca house. Sanitary latrines and integral part of the house. The parson concerned should contract the village Panchayat at village level worker or block level development officer or District Rural Development Agency (DRDA). In the report including some points are relating to services providing to beneficiaries.<sup>7</sup>

**Government of India- Ministry of Rural Development (30 may, 2010)<sup>10</sup>** in this report some points are include saw the Indira Awaas Yojana. IAY was delinked from Jawahar Rojgar Yojana (JRY) and independent scheme with effect from 1<sup>st</sup> January 1996. This article is studied on some basic

points of IAY. In these points there are broad outline and selection of beneficiaries, criteria's for allocation and release of funds. This research is different in the all factors relating to research study and report.

**Government of Haryana** (13-09-2012)<sup>11</sup> this report is issued by Department of Economics and Statistics, Haryana. Publication No. 1024, Evaluation study No.145. The title of this article is "Evaluation study of IAY". In the study sample survey was conducted in 32 selected villages of 16 blocks in Gurgaon, Hissar, Kaithal, Panchkula, Rohatkand sirsa district. During the course of sample survey 160 beneficiaries and 96 non-beneficiaries were taken into consideration to conduct this evaluation study. Data on different aspects for the year 2007-08 to 2010-11 was collected from various sources to make the study useful and valuable and effective. Researcher has conducted that out of 160 beneficiaries, 56(35%) beneficiaries were literate while 104(65%), beneficiaries were illiterate. Out of 160 sample beneficiary, there were 98(61.25%) scheduled caste (SC's), 47(29.37%) backward classes and only 15(9.38%) beneficiaries from general category. After implementation of IAY all 160 sampled beneficiaries were provided pucca houses. This article study and research study is different for study area.

**Manoj Panda and Srijit Sinha** (Feb.2005)<sup>12</sup> this article was titled about "Poverty reduction strategy as implementation of the right to development in Maharashtra". In this article many schemes relating to poverty reduction programs in India are considered. Primary and secondary data used in the study. The present study looked into certain aspects of deprivation with regard to food/nutrition, healthcare, education, shelter/housing, political participation, feeling of insecurity and other aspects in two districts/ talukas of Maharashtra. The insights were drawn from key informants, focus group

discussions and a survey that emphasized on BPL households. The predominantly tribal talukas of Jawahar in Thane compared with Yavatmal seems to be worse off in terms access to infrastructure facilities household income and other aspects. In the article using the primary and secondary data the analysis has been made.

**Francis Adaikalam V.** (Sept 2009)<sup>13</sup> in his article “District wise study plan for housing in the districts of Sivaiganj and Pudukottai (Tamil Nadu)” submitted to “Rural empowers social services organization” (RESSO), explained about housing schemes in Sivaigangi district in Tamil Nadu. This study is based on primary and secondary data. Primary data was collected by questionnaires and interview methods, secondary were collected from various sources such as Government department and banks. In this study chapter III and IV is specially studied on “Housing situation in Sivaiganj district and assessment and performance of various housing schemes.” This article states that scheme becomes more beneficial if payments are delivered immediately after the beneficiaries are selected and at regular intervals as and when the work is completed. Though the government has issue orders that a family work is completed. Difference of the research study and study article study area and using the data for study

**Prakash Chandra Mathur** (August 2008)<sup>14</sup> have studied “Evaluation of Indira Awaas Yojana in Orissa”. His article based on primary and secondary data. He was selected five districts for survey. This report find out that the guidelines have been mostly followed with regards to selection of under preference to some beneficiaries by Pallisabha. Cost of IAY, effective when compared with similar structures built by PWD (Public Works Department). Study period and study title is different in the review article and research study.



**Bimal and Savita Singal (1991)<sup>15</sup>** have studied “Rural Housing in Haryana”. In their article have conducted the study in Hissar district of Haryana, with a sample of 60 households selected, randomly from two villages which have been constructed in last 10 years. There is more or less repetition of old designs, lacking most of the functional and sanitary facilities. There is a need for improvement in contemporary housing design and keeping in mind the requirement of the rural families. In the research study and review article using the study material and study area is different.

**Thiyam Bharat Singh (2007)<sup>16</sup>** studied on “Poverty in Manipur”.this report was published by Government of Manipur. This study finds that there is a marked difference in the extent and nature of poverty between the valley and the hills of the state of Manipur. What stands out is the poor and uneven economic performance of the state lackadaisical implementation of the poverty alleviation schemes and the failure land reform measures in the hills. Expenditure on rural development and the social sector. This review study is based on title of poverty reduction in Manipur it is different in research study and review study.

**Ashok Gulati and Shashanka Bhide (29 April, 2010)<sup>17</sup>** have studied the Rural Development of Government of India. Researcher has studied the central budget for 1996-97 has little to clear those who seek to bring about major changes either in the marketing arrangements or institutional structures for pricing and distribution in Indian agriculture. The measures to establish a ‘Rural Infrastructural Development Fund’ to quicken the pace of completion of infrastructure projects in rural sector are important steps as are the measures to increase the coverage under Indira Awaas Yojana (IAY). Review report and research study is different to the title of research study

and research area. Research study is studied on micro level and review of research study is macro level.

**Subrat Das and Yamini Mishra (2006-07)<sup>18</sup>** have studied on “Indira Awaas Yojana”. This report was published by India Budgets Government of India. In union budget 2005-06, the Government for the first time included a statement on gender budgeting. Which presented the magnitude of allocations for various programs / schemes under 10 demands for grants of the Union Government, that were expected to benefit women sustainability.

IAY is primarily to provide assistance for construction of dwelling units and up gradation of existing unserviceable ‘Kutcha’ houses for SC’s / ST’s and Non SC’s / Non-ST’s, rural family living Below Poverty Line. IAY houses can be allotted to male members. Department of Rural Development has been shown to be women specific, which includes the debatable inclusion of 100% allocations for IAY. This certainly needs to be stepped up significantly. This research report is studied on national level and research study is studied on district level.

**Regional Conference of Block Development officers (29 April, 2010)<sup>19</sup>** this report is published by Panchayatiraj Department Government of Orissa on “Evaluation study of Indira Awaas Yojana”. This report told that about the scheme of IAY, Release of funds to IAY, issue of work under IAY for 2010-11 in districts Orissa state. Research study and review of research study is different in study hypothesis.

**Ministry of Rural Development (2012)<sup>20</sup>** this report was published by Government of India (GOI), branch of Rural Development Specially “Indira Awaas Yojana Poverty Reduction Program”. The article includes the allocation to states, priority in selection of beneficiaries and allotment of the Indira Awaas Yojana (IAY) houses. The Ministry of Rural Development is

conducting Socio – Economic caste census for identifying the houseless and landless. Allocation of funds for SC's, ST's and Minorities would be made on the basis of the proportionate population of these categories in the states suitably adjusted to avoid distortions. First priority for the selection of beneficiaries should be given to families of manual scavengers, including those rehabilitated bond labourers. The ministry would fix the annual allocation for the states / UT's broadly on the basis of 75% weightage to the number of Below Poverty Line (BPL). This review report is published by Government of India and focused on study is the criteria of benefit to IAY and research study is based on hypothesis is different.

**Smt. S. Bhavani** (2009)<sup>21</sup> have studied on “Evaluation report on IAY Jammu and Kashmir” and published by Population Research Center Department of Economics, University of Kashmir (Srinagar) and program Evaluation Organization, Planning Commission Government of India. A committee consisting of representative of ministry of Home Affairs, New Delhi, Program evaluation organization, New Delhi, Regional Evaluation Office, Chandigarh and population research center, Kashmir University, Srinagar was constituted to finalize the Research Design, methodology, questionery, etc. for the study. In the report main findings are including related to Indira Awaas Yojana. During the course of field work, information is collected from 193 beneficiaries and 109 Non-beneficiaries of IAY. IAY was during 1985-86 as a part of RLEGP. Thereafter, from April, 1989, it became a part of JRY. It was delinked from JRY and made on independent scheme w.e.f. 1.1.1996. The existing organization arrangement for planning, co-ordination, implementation and monitoring of IAY in Jammu and Kashmir was more or less as indicated in the Guidelines. However, most of the officials involved with the implementation of IAY and also Non-

beneficiaries of the scheme mentioned that local MLA's interfere in the selection of IAY beneficiaries.

Forgoing analysis clearly reveals that there are very few research studies are found on this topic. These studies were limited to the secondary data and some of them are considered primary data. Researcher could not find any research study which is based on considered area of present study. Hence in order to fill up this research gap researcher has taken this research topic.

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Chapter II

Working Of Indira Awaas  
Yojana in India