

**Indira Awas Yojana: A Study**

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**ABSTRACT:**

House is man's one of the fundamental needs. Having one's own house is the symbolic of his eco-social and psychological safety. In rural areas, Indira Awas Yojana is one of the important schemes and for the welfare of the poor which was initiated in 1985-86 under the scheme of Rural Landless Employment Guarantee Programme (RLEGP). In 1988-89 this scheme was imparted. Indira Awas Yojana aims at helping rural people below the poverty line belonging to SCs/STs, free bonded labourers in constructing of dwelling units and up-gradation of existing gradation unserviceable Katcha houses by providing grant-in-aid. In this scheme, the identification and selection of beneficiary will be at village level by the Gram Panchayat in the meeting of Gram Sabha. Under the programme, the eligible individual will contact with Gram Panchayat, Gram Sachiv, Block Development & Panchayat Officer (BDPO) and District Rural Development Agency (DRDA) and they have to apply in the office of BDPO and finally it will reach at DRDA. One officer from DRDA and another from the office of BDPO will inspect it in the village. If the applicant is eligible then the allotment of the house will be in his/her name. The observation and over-all control will be of DRDA. On the basis of present study, we came to know the scheme has not achieved its goal. It has achieved very less. The study showed that most of the beneficiaries were selected wrongly. Officer's conduct was not proper. The poor people have no knowledge about this scheme. Along with it, there are many shortcomings in it. The money is not sufficient. To achieve the target of this scheme the political influence should not be there. The poor who have been selected under the scheme have to suffer a lot because they have to bribe to DRDA and block officers. The beneficiaries waste half of his money on it. It is, therefore, the applications should be called in meeting of Gram Sabha at village level and their name should be finalised on the spot. The panchayat should announce for the applications in village at least 10-15 days before the meeting held.

**Keywords:** Beneficiary, Gram Sabha, IAY, Katcha, RLEGP

**Introduction:**

“God made the country and Man made the town”

This is an ancient saying by William Cowper which shows the importance of rural life. In ancient epic ‘Rigveda’, we see the marks of rural civilization.

Ours country is the country of villages. It is true that the soul of India dwells in villages. Country’s about 70 percent population resides in villages. Most of the urban necessities depend on villages. Directly and indirectly, our villages contribute in the progress of India. By and by villages made town then town converted into cities and cities have become metro-cities.

The condition of rural area in India is very critical. Here, poverty, starvation and unemployment are of its peak. Rural people are dependent on agriculture and rural small scale industries whereas the farmers cannot easily obtain the knowledge related to agriculture and loan related facilities. Therefore, the agriculture production can’t pace with progress and small scale industries are also at the end. Our officers sacrifice the objective of any Central Govt. or World Bank project to the corruption is at rampant in India.

After independence, centre governments and state governments have made so many programmes and also implemented but from the effects point of view, its success is still pending. One of these programmes is Indira Awas Yojana (IAY) which was initiated in 1985-86 under the scheme of Rural Landless Employment Guarantee Programme (RLEGP).

**Indira Awas Yojana:**

House is man’s one of the fundamental needs. Having one’s own house is the symbolic of his eco-social and psychological safety. In rural areas, Indira Awas Yojana is one of the important schemes and for the welfare of the poor which was initiated in 1985-86 under the scheme of Rural Landless Employment Guarantee Programme (RLEGP). In 1988-89 this scheme was imparted. Indira Awas Yojana aims at helping rural people below the poverty line belonging to SCs/STs, free bonded labourers in constructing of dwelling units and up-gradation of existing gradation unserviceable Katcha houses by providing grant-in-aid. In 1993-94, the Indira Awas Yojana benefits have been extended to poor people of Non-SC/ST categories but they could not get benefits more than 40% of total distribution. There is a provision of 3% reservation of house allotment for physical and mentally handicapped living below the poverty line. In spite of all these the benefits are also provided to the kin of defence person battled in wars. There is an extension in provision of scheme from 1<sup>st</sup> April,

1999. Now, financial assistance is provided for constructing such houses where there even the basic facilities are not available.

Under this scheme, assistance for the construction of new house is provided at the rate of Rs. 20,000/- (per beneficiary) and 22,500/- in the plain and hilly areas respectively. A sum of Rs. 10000/- was provided for the construction of katcha houses earlier. Now a sum of Rs. 15000/- is being provided. In these houses, there must be a clean toilet and smokeless oven (Chullah). The allotment of the house will be done in the name of the female member of the households and the construction of the house will be the responsibility of beneficiary. The financial aids have been increased to 25000/- in 2004. These aids have been further increased to Rs. 45000/- for plain areas and 48500/- for hilly areas from 2009. These aids have been further increased to Rs. 70000/- for plain areas and 75000/- for hilly areas from 1<sup>st</sup> April, 2013. For this scheme, the financial aid will be provided by Central and State Govt. at the ratio of 75:25.

As a part of Indira Awas Yojana, since 1999-2000 the Credit-Cum-Subsidy Scheme for rural housing in which credit upto Rs. 50,000/- and subsidy upto Rs. 12,500/- is provided to rural households having an annual income upto Rs. 32,000/- for house construction. The credit component of the scheme is being disbursed by various housing financing institutions and through scheduled commercial banks.

In this scheme, the identification and selection of beneficiary will be at village level by the Gram Panchayat in the meeting of Gram Sabha. Under the programme, the eligible individual will contact with Gram Panchayat, Gram Sachiv, Block Development & Panchayat Officer (BDPO) and District Rural Development Agency (DRDA) and they have to apply in the office of BDPO and finally it will reach at DRDA. One officer from DRDA and another from the office of BDPO will inspect it in the village. If the applicant is eligible then the allotment of the house will be in his/her name. The observation and over-all control will be of DRDA.

#### **Indira Awas Yojana in Haryana:**

This scheme was initiated in Haryana in 1985-86 under the scheme of Rural Landless Employment Guarantee Programme (RLEGP). In 1988-89 this scheme was imparted. Indira Awas Yojana aims at helping rural people below the poverty line belonging to SCs/STs, free bonded labourers in construction of dwelling units and up-gradation of existing gradation unserviceable Katcha houses by providing grant-in-aid.

**Expenditure on IAY in Haryana**

**Table-1**

Expenditure (In Lac Rupees)

Year	Amount Released by Central Govt.	Amount Released by State Govt.	Total Available Amount	Total Expenditure
2009-10	5223.465	1276.068	7997.517	6168.880
2010-11	5974.813	1991.601	8618.480	7820.470
2011-12	5812.32	1937.48	8435.26	8060.84
2012-13	6366.80	2022.75	9223.41	8027.01
2013-14	9465.45	3155.15	13562.82	10455.13

Source: Directorate of Rural Development, Haryana, Chandigarh.

**Table-2**

**Houses Constructed under IAY**

Year	Target	Constructed Houses	Houses Under Construction	Houses for SC	Houses for Others
2009-10	25611	12662	8465	7568	5016
2010-11	17703	14622	3943	8789	5833
2011-12	17293	17764	3177	10499	4088
2012-13	19854	14955	3182	8883	2890
2013-14	18029	6097	3313	4468	1052

Source: Directorate of Rural Development, Haryana, Chandigarh.

According to table-1 & 2 in Haryana during the year 2009-10 Central Govt. released the amount of 5223.465 Lac Rupees and State Govt. released 1276.068 Lac Rupees and total available amount was 7997.577 Lac Rupees and total expenditure was 6168.88 Lac Rupees. In the year, construction of 25611 houses was targeted and 12662 houses were constructed and 8465 houses were under construction and houses constructed for SC were 7568 units. During the year 2010-11, total available fund was 8618.480 Lac Rupees in which 5974.813 Lac Rupees released by Central Govt. and state Govt. released 1991.601 Lac Rupees and total expenditure was 7820.47 Lac Rupees.

In the year, target of house construction was 17703 and 14622 houses were constructed in which 8789 houses were constructed for SC and 5833 for others. Total 3943 houses were under construction. In the year 2011-12 amount of 5812.32 Lac Rupees released by Centre Govt. and the share of State Govt. was 1937.48 Lac Rupees and total available amount was 8435.26 Lac Rupees. During the year total 8060.84 Lac Rupees expended. In the year, construction of 17293 houses was targeted and 17764 houses were constructed in which 10499 houses were constructed for SC and 4088 houses were constructed for others. In the year 2012-13, amount of 8027.01 Lac Rupees were expended in which 6366.80 Lac Rupees were released by Central Govt. and 2022.75 Lac Rupees were released by State Govt. and total availability of amount was 9223.41 Lac Rupees. In the year target of construction of houses was 19854 units and 14955 houses were constructed in which 8883 houses were constructed for SC and 2890 for others and total 3182 houses were under construction. During the year 2013-14 total availability of amount was 13562.82 Lac Rupees in which 9465.45 Lac Rupees released by Centre Govt. and 3155.15 Lac Rupees released by State Govt. and total expenditure was 10455.13 Lac Rupees. During the year, target of construction of houses was 18029 and 6097 houses were constructed in which 4468 houses were constructed for SC and total 3313 houses were under construction. The table shows that the government did not reach at their goal due to administration in the year 2012-13 and 2013-14.

#### **IAY in Selected District Fatehabad**

District is an essential part of Indian administration. At this level public come into contact with govt. directly and at this level the competence of administration can be felt. To run the administration of every state it is divided into various districts. And the responsibility of management of public works in district's area is on district administration. At present 640 districts in India and 21 in Haryana.

District Fatehabad, which is selected for the research, derives its name from its headquarters town Fatehabad. The town was founded by Firoz Shah Tughlak in the 14th century. He named it after his son Fateh Khan, as Fatehabad. The Fatehabad district was carved out of Hisar district on 15-07-1997. The district is divided in 3 Sub-Divisions viz. Fatehabad, Tohana and Ratia, 3 Tehsils viz. Fatehabad, Tohana and Ratia, 6 Blocks viz. Fatehabad, Tohana, Ratia, Bhattu, Bhuna and Jakhal. There are 243 habited villages in the district as per service area allocation.

This scheme was initiated in Fatehabad district in 1985-86 under the scheme of Rural Landless Employment Guarantee Programme (RLEGP) when this district was a part of Hisar district.

**Table-3**

**Expenditure on IAY in District Fatehabad (In Lac Rs.)**

Year	Amount Released by Central Govt.	Amount Released by State Govt.	Total Available Amount	Total Expenditure
2009-10	326.69	108.9	596.67	571.25
2010-11	373.48	124.48	532.43	484.8
2011-12	364.83	121.61	520.24	485.05
2012-13	402.11	134.04	592.89	589.85
2013-14	554.40	184.80	760.72	586.00

Source: DRDA, Fatehabad

**Table-4**

**Houses Constructed under IAY in District Fatehabad**

Year	Targeted	Constructed Houses	Houses Under Construction	Houses for SC	Houses for Others
2009-10	1601	1699	0	1174	525
2010-11	1107	1088	156	564	368
2011-12	1081	1024	168	643	213
2012-13	1246	1232	225	738	269
2013-14	1056	1163	0	993	63

Source: DRDA, Fatehabad

According to tables-3 & 4, in the Fatehabad district during the year 2009-10 Centre Govt. released 326.69 Lac Rupees and 108.90 Lac Rupees were released by State Govt. total available amount was 596.67 Lac Rupees in which 571.25 Lac Rupees were expended construction of 1601 houses was targeted in which 1699 houses were completed in which 1174 were constructed for SC and 525 for others. In the year 2010-11 total 532.43 Lac Rupees were available in which 484.80 Lac

Rupees were expended and Central Govt. released 373.48 Lac Rupees and state Govt. released 124.48 Lac Rupees total 1107 houses construction were targeted in which 932 houses were constructed, 564 for SC and 368 for others and 168 houses were under construction. During the year 2011-12 Central Govt. released 364.83 Lac Rupees and 121.61 Lac Rupees were released by State Govt. total availability of amount was 520.24 Lac Rupees in which 485.05 Lac Rupees were expended in Fatehabad district on IAY. In this year construction of 1081 houses were targeted and 1024 houses were constructed in which 643 houses were constructed for SC and 213 for others. During the year 2012-13 target of construction of houses was 1246 in which 1232 houses were constructed and 738 houses were constructed for SC and 269 houses for others. In the year total available amount was 592.89 Lac Rupees in which Central Govt. released 402.11 Lac Rupees and State Govt. released 134.04 Lac Rupees and 589.85 Lac Rupees were expended. In the year 2013-14 total 586.00 Lac Rupees were expended from available amount 760.72 Lac Rupees in which 554.40 Lac Rupees were released by Central Govt. and 184.80 Lac Rupees were released by State Govt. in the year total 1163 houses were constructed in which 993 houses for SC and 63 for others and target was 1056 houses. Table No. 3 shows that the expenditure on construction of houses was less than total available funds released from both central as well as state government.

#### **Present Study:**

To know the fact whether the money has been used properly, we went to five villages Suli Khera, Mehuwala, Bhattu, Khabra and Thuian of Bhattu Block in District Fatehabad which were selected by sampling method. There we talked to the 50 beneficiaries. After talking with them, we came to know the scheme has not achieved its goal. It has achieved very less. The study showed that most of the beneficiaries were selected wrongly. Officer's conduct was not proper. The poor people have no knowledge about this scheme. Along with it, there are many shortcomings in it. The money is not sufficient. The beneficiaries are of the view that the involvement of local administration should be important.

During the study, it was also found that the schemes run by state and centre governments have many defects but for it, not only the administration but also villagers are responsible. Though rural people are of the view that this scheme is of the govt and govt. must be responsible. The rural people should have positive thinking and taken interest in it. The people should know that the scheme is for the welfare of poor people.

**Suggestions:**

1. To make this scheme effective, centre govt. and state govt. have to provide some more money.
2. The total money that has been distributed should exceed Rs. 70,000/- to more than Rs. 1,50,000/- so that in this a better house could be made.
3. The numbers of the houses are very less, therefore, the target to construction of houses should be increased.
4. Political influence should not be there.
5. The poor who have been selected under the scheme have to suffer a lot because they have to bribe to DRDA and block officers. The beneficiaries waste half of his money on it. It is, therefore, the applications should be called in meeting of Gram Sabha at village level and their name should be finalised on the spot.
6. The panchayat should announce for the applications in village at least 10-15 days before the meeting held.

If the above said suggestions are implemented, the target of this yojana can be achieved properly.

**References:**

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