

RURAL HOUSING SCHEME: INDIRA AWAAS YOJANA

Roopashree M.N.,¹
Research Scholar,

Department of Studies and Research in Political Science,
Kuvempu University, Shankaraghatta, Shivamogga (d),
Karnataka, India.

Prof. K. Chandrashekhara²
Professor

Department of Studies and Research in Political Science,
Kuvempu University, Shankaraghatta, Shivamogga (d),
Karnataka, India.

Abstract :

Indira Awaas Yojana, which used to be a component of Jawahar Rozar Yojana became an Independent Scheme from 1996. Its objective is construction of free houses to members of the Scheduled Castes / Schedule Tribes, Freed Bonded Labourers in Rural areas and also to non-schedule caste / schedule tribe rural poor living below poverty line list approved by the Grama sabha. Atleast 60% of the Total Indira Awaas Yojana allocation during a financial year should be utilized for construction up gradation of dwelling units for schedule caste and schedule tribes BPL Rural households. A maximum 40% of allocation is for non-schedule caste. Schedule tribe and rural households. 3% of the above categories should be allocated for physically and mentally challenged persons. Governments of India has also asked the state earmark 15% of the beneficiaries from amongst minorities. It is funded by the centre and state in the ratio of 75:25.

Introduction :

Indira Awaas Yojana (IAY) was launched during 1985 as a sub-scheme of Rural land less Employee sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching from April, 1989. It has been delinked from the JRY and has been made in Independent scheme with effect from January 1, 1996.

Objective:

The objective of IAY is primarily to provide grant for construction of houses to members of schedule to schedule castes / tribes freed bonded labourers and also to schedule caste / tribes rural poor below the poverty line.

Target Groups :

Since 1985, the Indira Awaas Yojana has helped to build around 25.2 million houses. Under the Bharat Nirman Programme. One of the six parts is Rural Housing Phase one of this Programme had aimed at constructing 60 lakh houses from the period 2008-09 to 2010-12 in India . The finance that was sit a part for this project was Rs. 21720.39 crore and with this, close to 71.76 lakh houses were constructed. In this period, which is much higher than the expected target number of from 2015-16. The target number of houses to be constructed had doubled and the number of houses constructed amounted to 120 lakh. 85 lakh houses have been constructed over the last few years during the next phases of this scheme.

Identification of Beneficiaries:

District Rural Development Agencies DRDA / Zilla Parishads on the basis of allocations made and Targets fixed shall decide Panchayat wise number of houses to be constructed under IAY. During a particular Financial year and intimate the sums GP after. The Grama sabha will select the beneficiaries restricting its number to the target allotted from the lost of eligible households.

According to IAY guidelines and as per priorities fixed. No approval of the panchayat samiti will be required. Be sent a list of selected beneficieareis for their information. This amendment in the Indira Awaas Yojana guidelines shall come into force with effect from 1.04.1998.

Priority in Selection of Beneficiaries :

The under of priority for selection beneficiearis amongst target group below poverty line is as follows :

1. Freed bonded labours
2. SC/ST households who are victims of atrocities
3. SC/ ST households headed by widows and unmarried women.

4. SC/ST households affected by flood, fire, earthquake, cyclone and similar natural calamities .
5. Other SC/ST households.
6. Non SC/ST households.
7. Physically handicapped
8. Families / widows of personnel of defence services / paramilitary forces, killed in action.

Allotment of Houses :

Allotment of houses should be in the name of female member of the beneficiary households. Alternatively, it can be allotted in the name of both husband and wife.

Location of Indira Awaas Yojana Houses :

The houses under IAY can also be built on micro habitat approach. So as to facilitate the development of infrastructure, such as internal roads, drainage, drinking water supply, etc. and other common facilities care should always be taken to see that the houses under IAY are located close to the village and not far away so as to ensure safety and security, nearness to work and social communication.

Upper limit for construction assistance. At present, upper limit of construction assistance under IAY is as given below :

	Plain areas	Hills / Difficult areas
Construction of houses including sanitary latrine and smokeless chulha	Rs. 17,500	Rs.19,500
Cost of Providing infrastructure and Common facilities	Rs. 2,500	Rs. 2,500
Total	Rs. 20,000	Rs. 22,000

Type Design :

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

Monitoring:

There is a systematic monitoring system that is undertaken by the authorities of the Indira Awaas Yojana. There are monthly. Reviews and Annual reports that are made as a part of this monitoring system. Area officers of the Region visit the allotted states and union territories to check whether everything is functioning as Panchayath Raj guidelines of this program or not. The inspection done by them will determine of the scheme has been property implemented by visiting the between the policy makers and the agencies that implement the policies.

The online monitoring mechanism was introduced in 2007 District Rural Development Agencies (DRDAs) can upload the monthly progress report directly to the ministry's website with the help of the online monitoring mechanism. The online programme used is called the "AWAA soft" which is a MIS Programme. This simplifies the monitoring method to a great extent.

Transparency in implementation of Indira Awaas Yojana :

It is almost importance that centrally sponsored scheme are properly implemented and mis utilization and other irregularities are minimized for this there is an urgent need to have greater transparency in the implementation of Indira Awaas Yojana at various levels. This would basically require that people should have access to information about implementation of these programmes in all their aspects. The disclosure of information should be the rule and withholding of information an exception.

Village Level:

1. List of people below poverty line in the village
2. List of beneficiaries identified during preceding year and current year including details of schedule caste, schedule tribe, women beneficiaries and disabled persons under Indira Awaas Yojana.
3. Allocation made to the village under Indira Awaas Yojana
4. Guidelines of Indira Awaas Yojana / Criteria of selecting beneficiaries.
5. Display of Indira Awaas Yojana sign board on the allotted houses.

Block Levels :

1. Details of houses taken up at block level with cost, sources of funds, implementing agency.
2. Access to must roles
3. Distribution of funds village wise for the scheme.
4. Allocation availability of funds and progress in implementation of Indira Awaas yojana.

District Levels:

1. Distribution of IAY funds block wise / village wise for the scheme.
2. Criteria for distribution of funds to blocks / villages including norms for its selection under Indira Awaas Yojana

Pattern of Funding :

Indira Awaas Yojana is centrally sponsored scheme funded on cost sharing basis between the government of India and the states in the ratio of 80:20. In the case of Union Territories. The entire resources under this scheme are provided by the Government of India.

Release of Central Assistance to DRDAs:

Indira Awaas Yojana funds are operated by the DRDAs / ZP at the district level. Central assistance will be released every year to the DRDAs in two installments, subject to the fulfillment of the following conditions.

- a. The first installment is released in the beginning of the Financial Year. This is subject to condition that the II installment during previous year was claimed and released. However, if any specific conditions has been imposed at the time release of the last installment of the previous year. Its compliance will be insured before release of the first installment.
- b. The second installment for the districts will be released on the request of the DRDAs.

Release of State share to DRDAs :

The state government shall release its share to the DRDAs within one month after the release of central assistance and copy of the same should be endured to ministry of rural areas and employment.

Separate Bank Account for Indira Awaas Yojana :

The IAY funds central share as well as state share shall be kept in a nationalized scheduled or cooperative Bank or a post office in an exclusive and separate savings bank account by the DRDAs.

Utilization of Interest Earned on Deposits :

The interest amount accrued on the deposits of the IAY funds shall be treated as part of the IAY resources.

Drawal of Funds by the DRDAs :

Drawal of funds from the accounts shall only be made for incurring expenditure under Indira Awaas Yojana.

Payment of funds by the DRDAs :

Payments should be made to the beneficiary on staggered basis depending on the progress of the work. The entire money should not be paid to the beneficiary in lump-sum. Installments of payments can be laid down by the state government or at the district level to be linked to the progress of work.

Conclusion :

Indira Awaas Yojana, which used to be a component of Jawahar Rozgar Yojana became an independent scheme from onwards. Its objective is construction of free houses to members of the schedule castes, schedule tribes, freed bonded labourers in rural areas and also to other Backward class, Rural areas and also to other Backward class Rural poor living below poverty line. The beneficiaries are selected from the Below Poverty Line(BPL) list approved by the Grama Sabha. The IAY is being implemented by state Governments through District Rural Development Agency (DRDA) specially setup in each districts in each state of the country at the district level, Deputy Commissioner (DC) is responsible for implementing the scheme at the block level and Panchayat Gram Sabha is responsible for selection of Beneficiaries at the village level. The Beneficiaries of the

IAY scheme are also encouraged to use Local material and low cost technology while constructing their houses. It is further ensured that every houses constructed under IAY is provided by the fuel efficient chullah and sanitary latrines to help the beneficiaries to live a healthy and hygienic life. IAY scheme has laid a positive impact on the health, hygiene and environment of the beneficiary respondents by providing them a houses sanctioned under the scheme provide ownership and identity to the beneficiaries and affords psychological satisfaction and provided self-worth and confidence. However the study has also identified several problems associated with the coverage of objectives of IAY scheme in the study area overall. It can be said that IAY scheme has been a beneficial scheme for overall Rural Development looking at its objectives and Target groups.

References :

1. Adinarayana and Reffy K (1992), "Housing for the Rural Poor Issues, Policies and Programmes", Ashis publishing house, NewDelhi, Pp 103-108.
2. Anil Kumar Biswas (2012), "Housing Infrastructure in Rural India", Kurukshetra, PP-28-30.
3. Archana J. (2014), "Indira Awaas Yojana Benefit for poor Families with a Girl Child", Pioneer Publication, P.P – 28.
4. Hare Krishna Singh (1990), "Rural Housing and Indira Awaas Yojana", Kurukshetra, PP : 29-32
5. Hussin M (2016), "Impact of Indira Awaas Yojana Scheme on Health Status of Rural Households in Kashmir", Best Publishing House, New Delhi, PP-170-174.
6. Kameswari Peddada (2012), "Rural Housing and Role of Indira Awaas Yojana", Kurukshetra, Vol 60, No.-12, October, PP – 42-44.
7. Mahi Pal (2005), "Panchayath Raj Institutions and Rural Housing", Kurukshetra, Vol. 53, October, PP-9-12.
8. Muhar Singh (1992), "Appropriate Technology for Low cost Rural Housing", ASWS Publishing House, New Delhi, PP-35-48.
9. Murthy B.S.S(1998), "Indira Awas Yojana", A review, Kurukshetra, Vol
10. Ashok Kumar (1996), "Housing the poor masses in Rural India", Kurukshetra, Vol 44, June, PP 11-13.
11. Avtar Singh Sahata (2005), "Scheme on Rural Housing", Kurukshetra, Vol. 53, October , PP: 4-8.

12. Choudhury R.C. (1999), "Basic Rural Infrastructure and Services for Improved Quality of Life NIRD Publication, PP: 632.
13. PRC (2005) Evaluation report on IAY : Karnataka PP-19.
14. J.P. John (1991), "Shelter for the Rural Poor" , Ashis Publication, PP-110.
15. Bhatta Charya K.P. (1998), "Affordable Housing and Infrastructure in India", Reliance Publishing House, New Delhi, PP- 78-80.
16. Chundoke S.K. (1977), "Housing conditions in Rural India", Chand and Company Limited, New Delhi 98-99.
17. Dube S.C. (1958), 'Indira Changing Village", Allied Publishers, PP-96.
18. Odeyear D. Heggade (1987), "Rural Housing in India", Himalaya Publishing House, Bombay, PP-51-56.
19. Morya S.D (1989), Population and Housing Problems in India", Chugh Publications, Allahabad, PP – 89-90.
20. Paravathamma C. (1987), "Housing Rural Poor adn Their Living Conditions", Jain Publishing House, New Delhi, PP: 88-90
21. Srinivas M.N. (1960), "India Village", Asia Publishing House", Bombay, Pp: 86-88.
22. Indira Awaas Yojana Guidelines (1998), Ministry of Rural Areas and Employment, Government of India, New Delhi, PP- 28-35.
23. Veena D.R. (1985), "Low Income Rural Housing", Ashish Publishing House, New Delhi, PP : 78-80.
24. Mathur G.C. (1993), "Low Cost Housing in Developing Countries", Oxford IBH Publishing, New Delhi, PP: 89-91
25. Verma B (2006), Rural Development Reforms, New Delhi, Deep Publication, P. 631.
26. Singh K (2009), "Rural Developmenr Principles Policies and Management", Sage Publications, PP-6-8.
27. Ministry of Rural Development (2013), Manual of IAY, February, PP-5
28. Ministry of Rural Development (2013), Briefing Book on IAY, February, PP-5