



# ECONOMIC PROFILE OF BENEFICIARIES UNDER INDIRA AWAAS YOJANA IN CHITRADURGA DISTRICT

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## **Abstract:**

*The article describes the economic profile or status of beneficiaries under Indira Awaas Yojana in the study area, and it indicates beneficiaries of Indira Awaas Yojana according to gender classification in six taluks of the particular district, Below Poverty Line - BPL cardholders among the beneficiary respondents of Indira Awaas Yojana, house ownership of beneficiary respondents, type of houses of respondent beneficiaries of Indira Awaas Yojana in the study area. Finally, the author has given findings and suggestion in the study.*

**[Keywords:** Indira Awaas, Beneficiary respondents, Economic status, BPL cardholders, Ownership]

## **INTRODUCTION**

Shelter along with food and clothing is a basic need for human livelihood. Adequate shelter is a prerequisite for every home, for every society to live healthy. A home provides significant financial security and status in society and provides physical and mental strength and psychological support and they can fall behind when accessing other basic needs such as food, clothing and so on. Home is an asset to poor families. They may offer this property as collateral security for a loan during a difficult period. The Universal Declaration of Human Rights by the United Nations, 1948 recognizes the need for housing with food, clothing, medical care etc. The United Nations General Assembly adopted Article 10 of the 1969 Social Progress Declaration that states "give for all, particularly low-income groups and large families with adequate housing and adequate housing and community services. The Indira Awas Project is a major Government of India initiative launched by the Ministry of Rural Development to provide housing for the rural poor. This rural housing project is the result of the government's rural employment program, which began in the early 1980s. One of the main activities under the National Rural Employment Program (NREP) is the Employment Guarantee Program (RLEGP), which began in 1980 with the construction of houses for the rural poor. It starts in 1983. The main vision of the Indira Awas Yojana is The Government of India aims to provide housing for all its citizens by 2022. It is estimated that around 11 crore residential units will be developed, including a shortfall of about 6 million units. The need for housing in urban and rural areas is almost equally distributed in the range of 5 to 6 crore and includes primarily affordable housing.

## **RIVIEW OF LITERATURE**

Sudeepa Biswas (2015) reported on the "Role of the Indira Awas Project - Evaluation of Rural Refugees" and noted that the Indira Awas project is limited to grant as budget allocation. Therefore, there is a need to address rural housing concerns for all and expand its reach to include sustainable habitat

development. The study of the authors suggested that good rural housing has always been positively associated with wealth creation and in particular increases productivity in the rural sector and therefore enhances social welfare. Kiran Kumar P. And Ravindra Kumar B. (2016) investigated “the impact of rural housing projects on human development in India - an analysis” and analyzed various major housing schemes of the Government of India. The analysis includes strategies, financial issues and policy implications of improving housing conditions in India, conceptual framework, housing problems of rural poor and rural housing programs. The authors have provided a brief account of Indira Awaas Yojana. The analysis concludes with some helpful suggestions on human settlements of the environment.

## SCOPE AND LIMITATIONS OF THE STUDY

The investigator said the present study limited to the Indira Awaas project. State and central governments have implemented various housing programs. Indira Awaas the only one of its kind to discuss housing problems in rural and urban areas. The project has selected. The study limited to the Chitradurga district from 2017-18 to 2020-21.

## OBJECTIVES OF THE STUDY

1. To analyze the physical and financial performance of Indira Awaas Yojana.
2. To examine whether the programme has brought the improvement in the living conditions of the poor people?
3. To assess the difficulties faced in the implementation of the scheme and suggest remedial measures.

## METHODOLOGY

The study has been primarily implemented using simple random sampling techniques. The investigation conducted with the help of a coordinated interview. In the six taluks of Chitradurga district, a total of 300 respondents, from 05 villages, 10 respondents were randomly selected in each taluk and in each village.

**Table – 1: Distribution of Beneficiaries of Indira Awaas Yojana according to Gender Classification in Six Talukas of Chitradurga District**

Taluks	Male	Percentage	Female	Percentage	Total
Chitradurga	5	38.46	45	15.67	50
Challakere	3	23.7	47	16.37	50
Molkalmuru	2	15.38	48	16.72	50
Hosadurga	1	7.69	49	17.7	50
Hiriyur	1	7.69	49	17.7	50
Holalkere	1	7.69	49	17.7	50
<b>Total</b>	<b>13</b>	<b>4.52</b>	<b>287</b>	<b>95.67</b>	<b>300</b>

Table – 1 is data described Taluka-wise distribution of Male and Female members of beneficiary respondents in Chitradurga District. The data obtained from the field study show that number of 4.52 per cent of male respondents and 95.67 per cent of female respondents for the study.

**Table – 2: BPL (Below Poverty Line) Cardholders among the Beneficiary Respondents of Indira Awaas Yojana**

Taluks	Yes	Percentage	No	Percentage	Total
Chitradurga	50	31.64	22	15.49	50
Challakere	37	23.41	20	14.8	50
Molkalmuru	29	18.35	35	24.64	50
Hosadurga	12	7.59	16	11.26	50
Hiriyur	19	12.2	20	14.8	50
Holalkere	11	6.96	29	20.42	50
<b>Total</b>	<b>158</b>	<b>89.87</b>	<b>142</b>	<b>47.33</b>	<b>300</b>

Table 2 describes the BPL (Below Poverty Line) Cardholders among the Beneficiary Respondents of Indira Awaas Yojana in Chitradurga District. It is found from the study that greatest number of 158 (89.87 per cent) of the respondent beneficiaries of the Indira Awaas Yojana (IAY) were BPL Cardholders (Below Poverty Line) and 142 (47.33 per cent) respondent beneficiaries are not of the Indira Awaas Yojan.

**Table – 3: House Ownership of beneficiary Respondents of Indira Awaas Yojan**

Taluks	Own	Percentage	Rented	Percentage	Total
Chitradurga	41	16.80	9	16.7	50
Challakere	45	18.44	5	8.92	50
Molkalmuru	31	12.70	19	33.92	50
Hosadurga	40	16.39	10	17.85	50
Hiriyur	48	19.67	2	3.57	50
Holalkere	39	15.98	11	19.64	50
<b>Total</b>	<b>244</b>	<b>22.95</b>	<b>56</b>	<b>18.66</b>	<b>300</b>

Table 3 explains that greatest number of 244 respondents (22.95 per cent lived in owned houses. This trend is almost similar in case of respondents in all the 6 taluks of the district. A small number of 56 respondents (18.66 per cent) lived in rented houses.

**Table – 4: Type of Houses of Respondent Beneficiaries of Indira Awaas Yojana**

Taluks	Hut	Percentage	Shed	Percentage	RCC	Percentage	Total
Chitradurga	41	16.80	9	16.7	0	0	50
Challakere	45	18.44	5	8.92	0	0	50
Molkalmuru	31	12.70	19	33.92	0	0	50
Hosadurga	40	16.39	10	17.85	0	0	50
Hiriyur	48	19.67	2	3.57	0	0	50
Holalkere	39	15.98	11	19.64	0	0	50
<b>Total</b>	<b>244</b>	<b>22.95</b>	<b>56</b>	<b>18.66</b>	<b>0</b>	<b>0</b>	<b>300</b>

Table 4 indicates the type of houses of respondent beneficiaries of Indira Awaas Yojana in Chitradurga District. that maximum number of 244 respondents (22.95 per cent) levied in huts and 56 respondents (18.66 per cent) lives in sheds.

## FINDINGS

Of the total 158 (89.87 per cent) of the respondent beneficiaries of the Indira Awaas Yojana (IAY) were BPL Cardholders (Below Poverty Line) and 142 (47.33 per cent) respondent beneficiaries are not of the Indira Awaas Yojan. Total 244 respondents (22.95 per cent lived in owned houses. This trend is almost similar for when of respondents in all the 6 talukas of the district. A small number of 56 respondents (18.66 per cent) lived in rented houses and 244 respondents (22.95 per cent) levied in huts and 56 respondents (18.66 per cent) lives in sheds.

## SUGGESTIONS

The implementation of the Indira Awaas project needs to be facilitated to provide adequate services, community amenities and public utilities to the areas where houses have been built under the scheme. In this context, proper coordination should be sought from the Panchayat Raj Institutions and NGOs.

## CONCLUSION

The study has revealed some significant findings related to the problem Government's approach towards housing and housing in India. For everyone. It is against this background that the study is intended for major implementation. Housing Project in India - Indira Awaas Project. This chapter contains information on access to housing. These are the Indira Awaas scheme, the amount of time taken to get housing, the amount allocated, what kind of house got through IAY, the supply of electricity to the houses, the delayed house grant, the criteria for beneficiary selection, the continuation of the IAY project in the future, and poverty alleviation.

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