



## Implementation of Rural Housing Programmes with Special Reference to IAY – A Study

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### Abstract

*The present paper had been devoted to examine implementation of rural housing programmes with special reference to Indira Awaas Yojana with empirical evidence. The present paper has been divided into three sections. Section-I deals with the importance of rural housing programmes with special reference to IAY. Section-II deals with the objectives and methodology of the paper. Findings and conclusions of the study had been presented in Section-III. In this paper, as per requirement of the study, the study was conducted field study in Warangal district. The paper is mainly based on the data gathered from primary and various secondary sources.*

**Keywords** Rural Housing Programmes, Indira Awaas Yojana

### I. Introduction

Housing is one of the basic requirements for the survival of human beings. Ownership of a house provides significant economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house provides an individual with immense confidence to get involved into many social activities. Stable, affordable and accessible housing is directly and indirectly linked to human well-being. One can easily understand the socio-economic status of a family just by watching physical attributes of their housing. Good housing and its surroundings indicate the standard of living of the family; it provides facilities for education, recreation and many other facets of life. A person deprived of this basic need faces all odds of life and remains discriminated and marginalized in the society. Therefore, it can be said that housing contributes significantly

towards the configuration of cultured human existence.

The genesis of the Indira Awaas Yojana (IAY) can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activity under the National Rural Employment Programme (NREP), and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1980 and 1983 respectively. There was, however, no uniform policy for rural housing in the States. For instance, some States permitted only part of the construction cost to be borne from NREP/RLEGP funds and the balance was met by beneficiaries from their savings or loans obtained by them. On the other hand, others permitted the entire expenditure borne from NREP/ RLEGP funds. Further, while some States allowed construction of only new dwellings, others permitted renovation of existing houses of beneficiaries. As per



announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched as a sub-scheme of RLEGP during 1985-86. The IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana since its launch in April, 1989. 6 per cent of the total JRY funds were allocated for implementation of IAY. The scope of IAY was extended to cover below poverty line Non-Scheduled Castes/ Scheduled Tribes families in the rural areas from the year 1993-94. Simultaneously, the allocation of funds for implementing the scheme was raised from 6 per cent to 10 per cent of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/Scheduled Tribes poor should not exceed 4 per cent of the total JRY allocation. The IAY was de-linked from JRY and made an independent scheme with effect from 1<sup>st</sup> January 1996.

The objective of Indira Awaas Yojana is primarily to help construction of dwelling units by members of Scheduled Castes/Scheduled Tribes, freed bonded labourers 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 Grama Sabhas, Village Panchayats, Zilla Panchayats and DRDA are actively involved in the implementation of the Programme. Keeping all these facts in view, it is very much relevant to throw light on its implementation of rural housing programmes with special reference to Indira Awaas Yojana.

## II: Objectives

The research effort is based on the following objectives: 1) To analyse the significance of rural housing programmes in rural areas in general and the study area in particular; 2) To examine the socio-economic background of the sample beneficiary households under the IAY scheme; and 3) To enlist the difficulties encountered by the sample households.

## Methodology:

The Research Design adopted for the study is an explorative one, which is adopted to examine implementation of rural housing programmes with special reference to Indira Awaas Yojana in general and the functioning of IAY in Warangal district in particular. Mahabubabad mandal of the Mahabubabad Division, Geesugonda mandal of the Warangal Division and Ghanpur mandal of the Mulugu Division of the Warangal District had been chosen for the present study. From each division, one mandal, and from each mandal two villages had been chosen for the study. Further, it is to be noted that, altogether six villages had been taken up for the present study. In each village 20 sample households have been chosen at random. Altogether, 120 sample households had been selected for the study. The data for the study had been collected from the primary as well as secondary sources. The primary data have been collected through administering the structured interview schedule to the designed sample households to elicit the required information.

## III: Implementation of Indira Awaas Yojana

This section had been devoted to examine implementation of Indira Awaas



Yojana with empirical evidence. In this chapter, as per requirement of the study, the study was conducted field study in six villages of 3 mandals in Warangal district and the data had been collected from the 120 sample beneficiaries with a view to analyse the process of implementation and performance of IAY in the study area.

Mandal and caste-wise distribution of the sample households as per the sources of awareness about IAY had been presented in Table-1. From the Table, it can be surmised that an overwhelming majority of the sample households opined that they had the awareness of IAY through Grampanchayat. Thus, from the analysis, it can be surmised that an overwhelming majority of the sample households were of the view that they had the awareness of IAY through Grampanchayat and in a way it can be said that Grampanchayat is playing pivotal role while inculcating the awareness of the onslaught of the Governmental programmes among the people.

Table-2 presents about the caste-wise distribution of the sample households as per the opinion about the amount provided under the IAY. From the Table, it can be said that a majority of the sample households stated that the amount provided under the IAY is not sufficient. Of the total sample households in Ghanpur mandal, an overwhelming majority of the sample households i.e. 90 per cent opined that the amount provided under the IAY is not sufficient for their houses. This percentage is higher in Ghanpur when compared with Geesugonda and Mahabubabad mandals and the respective percentages are being 85 per cent and 80 per cent. Therefore, from the analysis, it can be inferred that

a majority of the sample households were of the view that the amount received under the IAY is not sufficient for their houses. During the field work, the researcher had also observed that the households in general and the sample households in particular were of the view that the amount provided under the IAY are not sufficient. Therefore, it can be said that an adequate amount should be provided to households from the government.

Table-3 shows about the caste-wise distribution of the sample households as per the opinion about the housing structure of IAY. From the Table, it can be said that a majority of the sample households stated that the housing structure of IAY is sufficient. Of the total sample households in Geesugonda mandal, an overwhelming majority of the sample households i.e. 65 per cent opined that the housing structure of IAY is sufficient. This percentage is higher in Geesugonda when compared with Mahabubabad and Ghanpur mandals with 60 per cent, 52.5 per cent. Thus, from the analysis, it can be inferred that a majority of the sample households were of the view that the housing structure of IAY is sufficient for their houses. During the field work, the researcher had also observed that the households in general and the sample households in particular were of the view that the housing structure of IAY is sufficient.

Caste-wise distribution of the sample households as per the after possession of IAY house had been presented in *Table-4*. From the Table, it can be said that a majority of the sample households had a pucca structure for housing after the possession of IAY house. Of the total sample households in



Ghanpur mandal, an overwhelming majority of the sample households (70 per cent) stated that they had a pucca structure for housing after the possession of IAY house. This percentage is higher in Ghanpur when compared with Geesugonda and Mahabubabad mandals with 65 per cent, 60 per cent. Thus, from the analysis, it can be surmised that a majority of the sample households had a pucca structure for housing after the possession of IAY house which was rather adequate for living.

Mandal and caste-wise distribution of the sample households as per the number of rooms created after IAY had been presented in Table-5. The Table shows that the constructed houses of two rooms, three rooms were the assets of the sample households after IAY. The Table clearly shows that Mahabubabad mandal had the higher per cent of two rooms and the percentage in the mandal being 75 per cent followed by Geesugonda and Ghanpur with 67.5 per cent and 62.5 per cent respectively. Thus, from the analysis, it can be said that a majority of the sample beneficiaries were having the two rooms after IAY. During the field work, the researcher had also observed that the constructed houses of two rooms, three rooms were the assets of the sample beneficiaries after the Indira Awaas Yojana.

Mandal and caste-wise distribution of the sample households as per the health and hygiene had been presented in Table-6. The Table clearly shows that Mahabubabad mandal had the higher per cent of good hygiene and health and the percentage in the mandal being 55 per cent followed by Geesugonda and Ghanpur with 52 per cent and 50 per cent respectively. Thus, from the analysis, it can be inferred that a

majority of the sample beneficiaries were of the view that their health and hygiene is good. As compared to health and hygiene of before IAY, beneficiaries were living in an unhygienic condition. After construction of IAY houses, there are some changes in the health and hygiene of the beneficiaries. The living health and hygiene of the beneficiaries is good as compared to prior to the inception of the IAY scheme.

Mandal and caste-wise distribution of sample households as per the living pattern of after IAY had been presented in Table-7. The Table clearly shows that Mahabubabad mandal had the higher per cent of little better and the percentage in the mandal being 52 per cent followed by Geesugonda and Ghanpur with 50 per cent each. Thus, from the analysis, it can be said that a majority of the sample beneficiaries were of the view that their living pattern is little better after IAY. As compared to the living pattern of before IAY, beneficiaries were living in an unhygienic condition. After construction of IAY houses, there are some changes in the living pattern of the beneficiaries. The living pattern of the beneficiaries is little better as compared prior to getting benefit from IAY scheme.

Further, the sample households offered many suggestions for the better implementation of the IAY. The suggestions that they offered are improvement in transparency in selection of beneficiaries, IAY allocation should be enhanced, funding should be done on time, awareness creation about sanitation programmes, and strong monitoring and supervision.

**Conclusion :** By and large, the overall objective of having one's own house is to



lead a safe, secure, comfortable and healthy life. The objectives of Indira Awas Yojana (IAY) remain the same as to assist the poor families in realizing their dream of having own house to fulfill their desire of comfortable living. Based on the identified best practices and findings of the study, it is suggested that the similar system should be made available in India as a whole for effective implementation of IAY to ensure better integration and convergence with all other social and occupational groups. The proposed National Rural Housing and Habitat Policy (NRHHP) are likely to ensure the IAY programme with unique features for the effective implementation of the IAY in India as a whole.

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Table-1: Mandal and Caste-wise Distribution of the Sample Households

Mandal	Sources of Information	Caste				Total
		SC	ST	BC	OC	
Mahabubabad	Advertisement/ Electronic Media	-	-	-	2 (5.0)	2 (5.0)
	Relatives	4 (10.0)	1 (2.5)	-	-	5 (12.5)
	Friends	3 (7.5)	4 (10.0)	5 (12.5)	1 (2.5)	13 (32.5)
	Grampanchayat	5 (12.5)	7 (17.5)	7 (17.5)	1 (2.5)	20 (50.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Advertisement/ Electronic Media	-	1 (2.5)	-	1 (2.5)	2 (5.0)
	Relatives	5 (12.5)	-	4 (10.0)	-	9 (22.5)
	Friends	3 (7.5)	1 (2.5)	6 (15.0)	3 (7.5)	13 (32.5)
	Grampanchayat	4 (10.0)	10 (25.0)	2 (5.0)	-	16 (40.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Advertisement/ Electronic Media	-	1 (2.5)	-	-	1 (2.5)
	Relatives	3 (7.5)	-	-	2 (5.0)	5 (12.5)
	Friends	2 (5.0)	3 (7.5)	7 (17.5)	-	12 (30.0)
	Grampanchayat	7 (17.5)	8 (20.0)	5 (12.5)	2 (5.0)	22 (55.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study



**Table-2: Caste-Wise Distribution of the Sample Households as per the Opinion about the Amount Provided Under the IAY**

Mandal	Opinion	Caste				Total
		SC	ST	BC	OC	
Mahabubabad	Sufficient	2 (5.0)	2 (5.0)	2 (5.0)	2 (5.0)	8 (20.0)
	Not Sufficient	10 (25.0)	10 (25.0)	10 (25.0)	2 (5.0)	32 (80.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Sufficient	1 (2.5)	1 (2.5)	2 (5.0)	2 (5.0)	6 (15.0)
	Not Sufficient	11 (27.5)	11 (27.5)	10 (25.0)	2 (5.0)	34 (85.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Sufficient	-	-	2 (5.0)	2 (5.0)	4 (10.0)
	Not Sufficient	12 (30.0)	12 (30.0)	10 (25.0)	2 (5.0)	36 (90.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study



**Table-3: Caste-wise Distribution of the Sample Households' Opinion about the Housing Structure of IAY**

Mandal	Opinion	Caste				Total
		SC	ST	BC	OC	
Mahabubabad	Satisfied	9 (22.5)	6 (15.0)	6 (15.0)	3 (7.5)	24 (60.0)
	Not Satisfied	3 (7.5)	6 (15.0)	6 (15.0)	1 (2.5)	16 (40.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Satisfied	7 (17.5)	7 (17.5)	8 (20.0)	4 (10.0)	26 (65.0)
	Not Satisfied	5 (12.5)	5 (12.5)	4 (10.0)	-	14 (35.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Satisfied	6 (15.0)	8 (20.0)	7 (17.5)	-	21 (52.5)
	Not Satisfied	6 (15.0)	4 (10.0)	5 (12.5)	4 (10.0)	19 (47.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study





**Table-4: Caste-wise Distribution of the Sample Households as per the After Possession of IAY House**

Mandal	Type of House	SC	ST	BC	OC	Total
Mahabubabad	Under Construction	4 (10.0)	1 (2.5)	4 (10.0)	-	9 (22.5)
	Semi-pucca	3 (7.5)	4 (10.0)	-	-	7 (17.5)
	Pucca	5 (12.5)	7 (17.5)	8 (20.0)	4 (10.0)	24 (60.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Under Construction	4 (10.0)	3 (7.5)	3 (7.5)	-	10 (25.0)
	Semi-pucca	2 (5.0)	1 (2.5)	1 (2.5)	-	4 (10.0)
	Pucca	6 (15.0)	8 (20.0)	8 (20.0)	4 (10.0)	26 (65.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Under Construction	4 (10.0)	1 (2.5)	4 (10.0)	1 (2.5)	10 (25.0)
	Semi-pucca	-	2 (5.0)	-	-	2 (5.0)
	Pucca	8 (20.0)	9 (22.5)	8 (20.0)	3 (7.5)	28 (70.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study



**Table-5: Mandal and Caste-wise Distribution of the Sample Households as per the Number of Rooms Created After IAY**

Mandal	No of Rooms	Caste				Total
		SC	ST	BC	OC	
Mahabubabad	Two rooms	12 (30.0)	6 (15.0)	9 (22.5)	3 (7.5)	30 (75.0)
	Three rooms	-	6 (15.0)	3 (7.5)	1 (2.5)	10 (25.0)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Two rooms	12 (30.0)	4 (10.0)	8 (20.0)	3 (7.5)	27 (67.5)
	Three rooms	-	8 (20.0)	4 (10.0)	1 (2.5)	13 (32.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Two rooms	6 (15.0)	6 (15.0)	11 (27.5)	2 (5.0)	25 (62.5)
	Three rooms	6 (15.0)	6 (15.0)	1 (2.5)	2 (5.0)	15 (37.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study



**Table-6: Mandal and caste-wise Distribution of the Sample Households as per the Health and Hygiene**

Mandal	Opinion	Caste				Total
		SC	ST	BC	OC	
Mahabubabad	Average	3 (7.5)	4 (10.0)	3 (7.5)	1 (2.5)	11 (27.5)
	Good	9 (22.5)	6 (15.0)	5 (12.5)	2 (5.0)	22 (55.0)
	Better	-	2 (5.0)	4 (10.0)	1 (2.5)	7 (17.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Average	4 (10.0)	3 (7.5)	4 (10.0)	1 (2.5)	12 (30.0)
	Good	8 (20.0)	5 (12.5)	6 (15.0)	2 (5.0)	21 (52.5)
	Better	-	4 (10.0)	2 (5.0)	1 (2.5)	7 (17.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Average	3 (7.5)	4 (10.0)	2 (5.0)	2 (5.0)	11 (27.5)
	Good	6 (15.0)	6 (15.0)	6 (15.0)	2 (5.0)	20 (50.0)
	Better	3 (7.5)	2 (5.0)	4 (10.0)	-	9 (22.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study



**Table-7: Mandal and caste-wise Distribution of Sample Households as per the Living Pattern**

Mandal	Living pattern	Caste				Total
		SC	ST	BC	OC	
Mahabubabad	Same as before	4 (10.0)	3 (7.5)	4 (10.0)	1 (2.5)	12 (30.0)
	little better	8 (20.0)	5 (12.5)	6 (15.0)	2 (5.0)	21 (52.5)
	Much worse	-	4 (10.0)	2 (5.0)	1 (2.5)	7 (17.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Geesugonda	Same as before	3 (7.5)	4 (10.0)	4 (10.0)	2 (5.0)	13 (32.5)
	Little better	7 (17.5)	7 (17.5)	6 (15.0)	-	20 (50.0)
	Much worse	2 (5.0)	1 (2.5)	2 (5.0)	2 (5.0)	7 (17.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)
Ghanpur	Same as before	3 (7.5)	4 (10.0)	2 (5.0)	2 (5.0)	11 (27.5)
	Little better	6 (15.0)	6 (15.0)	6 (15.0)	2 (5.0)	20 (50.0)
	Much worse	3 (7.5)	2 (5.0)	4 (10.0)	-	9 (22.5)
	Total	12 (30.0)	12 (30.0)	12 (30.0)	4 (10.0)	40 (100.0)

Source: Field study