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**IMPACT OF INDIRA AWAAS YOJANA ON KOLHAPUR  
DISTRICT: A SPECIAL REFERENCE OF KARVEER TALUKA**

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**ABSTRACT:**

*The present paper seeks to analyse the impact of Indira Awaas Yojana on Kolhapur district. Indira Awaas Yojana plays (IAY) most significant role to improve standard of living of rural population. There are three major basic needs of human being, which includes food cloth shelter. Indira Awaas Yojana helps to maintain well being social existence of especially vulnerable section of society. The Kolhapur district is regarded to be a well developed district of Maharashtra; however it appears to be lags behind in context of housing condition of vulnerable strata of the society. The present paper focuses the conceptual background and satisfaction level of Indira Awaas Yojana. The paper also focused problems of beneficiaries of Indira Awaas Yojana. Karveer taluka is selected as universe of the study. And, the necessary primary data has been collected from interview schedule of beneficiaries of Indira Awaas Yojana. The findings of the study clearly shows that, the Indira Awaas Yojana is well and good platform of provide rural housing to rural vulnerable population of the society. Majority 87 % beneficiaries have become satisfied on overall scheme. This study is conducted in Karveer taluka of Kolhapur district. Therefore the results and findings are limited to be only Karveer taluka. The study provides insights about Indira Awaas Yojana and satisfaction and problems of beneficiaries of Indira Awaas Yojana.*

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**Keywords: Indira Awas Yojana, Satisfaction level of IAY beneficiaries' and Problems of IAY beneficiaries**

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**INTRODUCTION:**

Indira Awaas Yojana (IAY) plays most significant role to improve standard of living of rural population. There are three major basic needs of

human being, which includes food cloth shelter. Indira Awaas Yojana helps to maintain wellbeing social existence of especially vulnerable section of society. The Kolhapur district is regarded to be a well-developed district of Maharashtra; however it appears to be lags behind in context of housing condition of vulnerable strata of the society. The scheme has been become a one the subsidiary scheme of rural development.

#### **OBJECTIVE OF THE STUDY:**

1. To study the conceptual background of Indira Awaas Yojana (IAY).
2. To assess the satisfaction of beneficiaries of Indira Awaas Yojana (IAY).
3. To explore the problems of beneficiaries of Indira Awaas Yojana (IAY).

#### **DATA AND METHODOLOGY:**

The methodology of present paper is consisted following parts.

##### **a) The universe of the study:**

The universe of present study is determined to Kolhapur district. The Kolhapur district is comprised by 12 talukas. Out of the 12 talukas, 10% talukas have been selected as sample by randomly. Karveer taluka is considered as a sample taluka for present study.

##### **b) Sampling:**

For the present study, multistage random purposive sampling method was adopted. There are 130 villages located in Karveer taluka. Out of 130 villages, 10% villages have been selected randomly. It means, there are 13 villages which have been selected as sample villages for present study. Later, out of selected 13 villages, 10 beneficiaries of Indira Awaas Yojana (IAY) purposively selected as respondent of present study from each selected villages. It means the respondents of present study are 130.

##### **c) Data Collection:**

The present research paper is depending upon both primary data and secondary data. The necessary data concerned with impact of Indira Awaas Yojana on Kolhapur district is gathered from field survey through the interview method as well as observation. Similarly required secondary data according to study has been taken from books, articles newspapers, reports and websites etc.

**Data Analysis and Interpretation:**

In present research paper, it is taken deliberately effort to analyse the impact Indira Awaas Yojana (IAY) on Kolhapur district. For that, Likert scale of interpretation technique was used and has enlighten the satisfaction level of beneficiaries of IAY. The response of beneficiaries is calculated by using percentage technique. Which leads to analyse sentiments of respondents about satisfaction and problems of Indira Awaas Yojana

**CONCEPTUAL BACKGROUND OF INDIRA AWAAS YOJANA (IAY):**

Indira Awaas Yojana (IAY) was aimed at providing houses free of cost to the members of SC & ST freed bonded labourers. The scheme was initially implemented 1985-86 under RLEGP. The scheme was merged into JRY in 1989-90. From 1993-94, the scheme has been extended to other poor categories (besides SC/ST) as well. The permissible expenditure for each house under IAY which was fixed at Rs. 14000 and it has been extended up to 120000 Rs. till the year March 2022 in view of the rise in the cost of building materials.

The availability of fund of this scheme is 75: 25. ratio. The central government of India constitute 75% share and State government contributes 25 % share of this scheme. Indira Awaas Yojana provides fund to BPL and having Kaccha house families of rural household. The main objective of scheme is to providing fund for build houses to SC/ ST households belonging to BPL category, households or widows belonging to martyrs soldiers of armed and semi armed forces. It is bound to be make construction at least 269 Square feet from disbursed fund of this scheme, as per guidelines of the scheme, the name of individual beneficiaries must be included in the waiting list approved by respective village Gram Sabha. Besides, available 60 % fund to be kept reserve for SC/ ST beneficiaries and 40% fund is to be reserved for Non SC/ ST beneficiaries. Similarly 3 % reservation is given to disable beneficiaries. Since 2007-08. 15% reservation is being kept for minority beneficiaries. Both reservations is to be followed by parallel method.

The function of Indira Awaas Yojana is carried out by director of project rural development department of respective district, under this scheme. Beneficiaries build house in their own land or land allotted by respective GPs to the beneficiaries. As per BPL survey conducted in 2002, every Gram Panchayat

makes Indira Awaas Yojana beneficiary's waiting list. the waiting list of beneficiaries is to be made by ascending order. And the same waiting list of beneficiaries is approved by Gram Sabha of the respective village. Every year, beneficiaries of IAY are elected by waiting list.

### IMPACT OF INDIRA AWAAS YOJANA (IAY):

**Table 1: Satisfaction Level of Beneficiaries of Indira Awaas Yojana (IAY) over different indicators**

Sr. No	Statement	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	Total
1	Selection process of beneficiaries under IAY	2 (1.5%)	3 (2.3%)	7 (5.4%)	5 (3.8%)	113 (86.9)	130 (100%)
2	Awareness about IAY	61 (46.9)	48 (36.9)	8 (6.2%)	4 (3.1 %)	9 (6.9%)	130 (100%)
3	Co-operation from Gram Panchayat	31 (23.8%)	18 (13.8)	19 (14.6%)	43 (33.1%)	19 (14.6%)	130 (100%)
4	Financial assistance provided from Government	47 (36.2%)	19 (14.6%)	18 (13.8%)	20 (15.4)	26 (20%)	130 (100%)
5	Improved standard of living through IAY	15 (11.5%)	27 (20.8%)	30 (23%)	24 (18.5%)	34 (26.2%)	130 (100%)

**Source: Field Survey**

It is found from the above table that, beneficiaries of India Awaas Yojana witnessed satisfaction in perspectives of different types indicators. About 86.9% beneficiaries were very satisfied in regards with selection process beneficiaries under IAY. Nearly 46.9 beneficiaries were very dissatisfied followed by dissatisfied 36.9 in regards with awareness about IAY. Besides, 33 % beneficiaries were satisfied on co-operation from Gram panchayat. Nearly 20% beneficiaries very satisfied followed by 15.4 regarding the financial assistance provided from government. And 26.2% beneficiaries very satisfied followed by neutral category 23% regarding the improved standard of living through IAY.

**Table 2: Problems of Beneficiaries of Indira Awaas Yojana (IAY)**

Sr. No.	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	Total
1	Adopting bias selection process of beneficiaries	42 (32.3%)	19 (14.6%)	20 (15.4%)	10 (7.7%)	39 (30%)	130 (100%)
2	Insufficient financial fund provision	49 (17.7%)	16 (12.3%)	28 (21.5%)	14 (10.8%)	23 (37.7%)	130 (100%)
3	Facing the administrative harassment	40 (30.8%)	18 (13.8%)	23 (17.7%)	35 (26.9%)	14 (10.8%)	130 (100%)
4	Corruption and inefficient reporting of completed work	45 (16.9%)	26 (20%)	16 (12.3%)	21 (16.2)	22 (34.6%)	130 (100%)
5	Delayed and complicated fund transfer process	11 (8.5%)	9 (6.9%)	18 (13.8%)	32 (24.6%)	60 (46.2%)	130 (100%)

**Source: Field Survey**

It is seen from the above table that 32.3% beneficiaries were strongly disagreed on problems of adopting bias selection process of beneficiaries. In case of insufficient financial fund provision problems, 37.7 % beneficiaries were strongly agreed. Similarly, 30.8% beneficiaries were strongly disagreed regarding the problem of facing the administrative harassment. On the other hand, 34.6% beneficiaries were strongly agreed regarding the problem of corruption and inefficient reporting of completed work. And 46.2% beneficiaries were strongly agreed regarding the problem of delayed and complicated fund transfer process.

## **DISCUSSION:**

The Indira Awaas Yojana has been benefitted to respondents by many ways. The beneficiaries of the study area could not stand their house on account

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their poor financial condition. But it is possible to them come out from this distress. The findings of the study clearly shows that 87 % beneficiaries have become very satisfied from the selection process of beneficiaries of IAY. The study findings horribly indicated that 46.9% beneficiaries were very dissatisfied in regards with overall awareness of Indira Awaas Yojana. In addition, 36.2 % respondents expressed that they were very dissatisfied over financial assistance provided by government. it is much concerned indication about Indira Awaas Yojana. The findings of the study also shows that 37.7% beneficiaries were strongly agreed regarding the problem of insufficient financial fund provision and 34.6 % beneficiaries strongly agreed in regards with problem of corruption and inefficient reporting of completed work under Indira Awaas. Yojana (IAY).

### **CONCLUSION:**

Indira Awaas Yojana (IAY) is succeeded well and satisfactory level in rural parts of the country. The scheme has given much stronger support to vulnerable section of the society. In Kolhapur district, it is found that, the scheme played very key role in providing houses to BPL families and SC, ST households. The findings of study observed that there are much concerned problems like insufficient financial fund provision, corruption and inefficient reporting of completed work and delayed and complicated fund transfer process. if these problems will have addressed through proper way, the scheme will dynamically go forward. Similarly It seems to be that the objective of IAY is still not fulfilled at satisfactory level. Therefore, the government of India should increase financial provision for every individual of beneficiaries of Indira Awaas Yojana. Thereafter, the scheme would become powerful tool of beneficiaries.

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