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## A STUDY OF INDIRA AWAAS YOJANA IN SANGLI DISTRICT

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### **ABSTRACT:**

Government has implemented many programs in India for reducing the poverty and for developing the rural area. One of the most important programs is the Indira Awaas Yojana. Poverty is one of the major problems in India. The recent (2013) estimation of planning commission shows that there are total 22 percent Indians still living below the poverty line. The objective of Indira Awaas Yojana is primarily to help construction / up gradation of dwelling units of members of scheduled castes and scheduled tribes, freed bonded laborers, minorities in the Below Poverty Line, Non-SC's and Non-ST's rural households by providing them a lump sum financial assistance. The present paper is an attempt to find out the role of Indira Awaas Yojana in Sangli district and to identify the various problems being faced by IAY for implementation of the scheme.

**Keywords:-** Role of Indira Awaas Yojana in Sangli district, Problem faced by IAY.

### **INTRODUCTION:**

Indira Awaas Yojana was started in 1985 as a part of the Rural Landless Employment Guarantee Program (RLEGP), Indira Awaas Yojana (IAY) was subsumed in Jawahar Rojgar Yojana (JRY) in 1989 and has been operating as an independent scheme since 1996. From 1995-96 the scheme has been further extended to widows or next-of-kin of defense personnel killed in action. Ex-serviceman and retired members of the paramilitary forces who wish to live in rural areas as long as they meet basis eligibility criteria. The following housing facilities provided by government i.e. Fuel Efficient Chullahs, Drinking Water Supply, Sanitation and Sanitary Latrines, Environmental Improvement and Social Forestry, Environmental Improvement and Social Forestry, Inventory of Houses.

### **SILENT FEATURES OF INDIRA AWAAS YOJANA:**

The objectives of Indira Awaas Yojana is primarily to help construction of dwelling units by members of scheduled casts / scheduled tribes, freed bonded laborers 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 Gram Sabhas, village Panchayats and DRDA are actively involved in the implementation of the program.

The target groups for houses under the IAY are Below Poverty Line households living in the rural areas belonging to Scheduled Casts / Scheduled Tribes, Freed Bonded Laborers and Non-SC / ST BPL rural households, widows and next of kin to defense personnel / paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-serviceman and retired members of paramilitary forces fulfilling the other conditions. The funding of IAY is shared between the center and States in the ratio of 75:25. In the case of North Eastern States and UT's involves assigning 75 % weight age to housing shortage and 25% to poverty ratio.

The allocation amongst districts is based on 75% weight age to housing shortage and 25% weight age to SC/ST component. Further, 60% of the IAY allocation is meant for benefiting SC/ST families, 3% for physically handicapped and 15% for minorities. Also the IAY houses are expected to be invariably allotted in the name of women. 5% of the central allocation can be utilized for meeting exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation and others.

### **OBJECTIVES:**

The present study has following objectives:

1. To study the role of Indira Awaas Yojana in Sangli district.
2. To identify the problem faced by IAY for implementation of the scheme.
3. To give suggestion for solving the problems identified.

### **HYPOTHESIS:**

A government criterion is followed by Sangli Zillah Parishad for Indira Awaas Yojana of Rural development Program. It has helped to improve the standard of living of economically and socially poor classes particularly SC, ST and OBC communities by providing housing facility which is one of the basic need.

### **RESEARCH METHODOLOGY:**

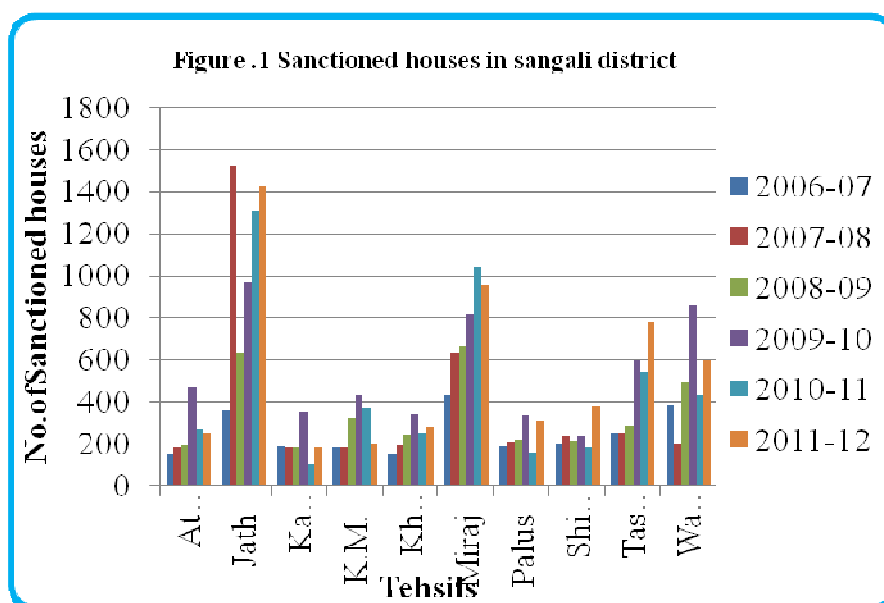
The work is based on secondary data. Data is collected from Zillah Parishad, Sangli DRDA Office, other publication and internet website and references. For the analysis of data various statistical tools are used such as simple growth rate, compound growth rate and other suitable techniques. Study has covered 6 years period from 2006-07 to 2011-12. Area of study is confined to Sangli District.

## DATA ANALYSIS:

Table 1: Year Wise and Tehsil Wise Houses Sanctioned In Sangli District

Year	Tehsils									
	Atpadi	Jath	Kadegaon	K.M.	Khanapur	Miraj	Palus	Shirala	Tasgaon	Walava
2006-07	157	360	190	186	157	430	188	208	251	383
2007-08	185	1524	185	186	192	630	213	239	253	203
2008-09	195	630	182	322	241	663	219	216	284	493
2009-10	470	970	355	434	338	817	333	238	599	861
2010-11	270	1309	108	371	256	1044	161	183	543	434
2011-12	247	1420	185	202	283	955	314	381	780	594
<b>Total</b>	1524	6213	1205	1701	1467	4539	1428	1465	2710	2968
<b>Average</b>	<b>254</b>	<b>1036</b>	<b>201</b>	<b>284</b>	<b>245</b>	<b>757</b>	<b>238</b>	<b>244</b>	<b>452</b>	<b>495</b>
<b>C.G.R.</b>	<b>13</b>	<b>21.57</b>	<b>-0.3</b>	<b>8.27</b>	<b>12.58</b>	<b>17.73</b>	<b>6.32</b>	<b>6.86</b>	<b>28.24</b>	<b>15.46</b>
<b>% to total sanctioned district houses</b>	<b>13</b>	<b>21.57</b>	<b>-0.3</b>	<b>8.27</b>	<b>12.58</b>	<b>17.73</b>	<b>6.32</b>	<b>6.86</b>	<b>28.24</b>	<b>15.46</b>

Source:-DRDA Office ,Sangli District Sangli and Statistical Report of Sangli District 2006-07 to 2010-12



The table 1 and figure 1 shows the taluka wise number of houses sanctioned in Sangli district from 2006-07 to 2011-12. The total 25220 houses were sanctioned in the district during the period of 6 year i.e 2006-07 to 2011-12. Out of these total sanctioned houses, how the distribution has been taken place among the different tehsil that has been tried to analysis through this table. The highest average number of houses sanctioned to the Jath tehsil i.e 1036 followed by Miraj and Walava i.e 757 and 495 respectively during the study period. On

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the contrary the lowest average houses were sanctioned to the Kadegaon tehsil i.e 201 followed by Palus i.e 238.

The percentage share in total sanctioned houses of the district, of the Jath tehsil is 24.63, which indicates unequal distribution of sanctioned houses. As there are total 10 tehsils in the district, the aggregate share of just four tehsils namely Jath, Miraj, Tasgaon and Walava in total district sanctioned houses is 65.14 percent. It means that more than 65 percent beneficiaries are from just four tehsils and 35 percents from remaining six teshils. The same fact has been seen from the compound growth rate, which is highest of 28.24 percent in case of Tasgaon followed by Jath i.e 21.57 percent. In the year 2009-10 the highest total houses were sanctioned in the district i.e 5415 followed by year 2011-12 with 5361. If we consider the year wise distribution of total sanctioned houses among the different tehsils then we come to know that there are only two tehsils which received highest portion of the total sanctioned houses in every year. These tehsils are Jath and Miraj.

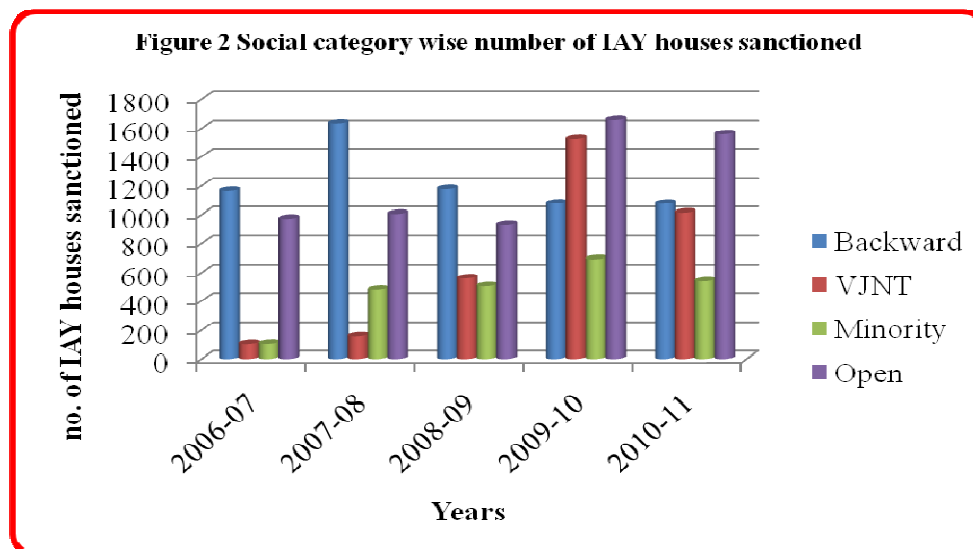
**Table: 2: Social category wise number of IAY houses Sanctioned**

Year	Backward	VJ & NT	Minority	Open	Total
<b>2006-07</b>	1165 (49.63)	104 (4.43)	105 (4.47)	973 (41.45)	2347 (100)
<b>2007-08</b>	1635 (49.89)	157 (4.79)	480 (14.64)	1005 (30.66)	3277 (100)
<b>2008-09</b>	1178 (37.09)	560 (17.63)	505 (15.90)	933 (29.37)	3176 (100)
<b>2009-10</b>	1076 (21.73)	1524 (30.78)	690 (13.93)	1660 (33.53)	4950 (100)
<b>2010-11</b>	1075 (25.67)	1014 (24.21)	539 (12.87)	1559 (37.23)	4187 (100)
<b>2011-12</b>	1434 (27.03)	572 (10.78)	457 (8.61)	2841 (53.56)	5304 (100)
<b>Total</b>	7563 (32.54)	3931 (19.91)	2776 (11.94)	8971 (38.59)	23241 (100)
<b>Mean</b>	1261	655	463	1495	3874
<b>CV</b>	17.91	82.24	41.86	48.89	29.38
<b>CGR</b>	-0.88	54.038	25.72	23.01	16.2

Source: - DRDA Office, Sangli District Sangli

**Notes:**

1. Figure in bracket shows percentage to total of corresponding year. (Backward and Minority class - as per the Government classification)
2. Although the total sanctioned houses in the district are 25220, out of that 23241 sanctioned and remaining 1979 houses are pending for sanctioning.



Above table 2 and figure 2 shows that social category wise houses sanctioned in Sangli district. It reveals that the percentage of backward and open category in total sanctioned houses is highest. During the study period, 32.54 percent of houses were sanctioned to backward caste and 11.94, 19.91 percent of houses sanctioned minority and VJ & NT classes respectively. The percentage share of the open category is 38.59 in total sanctioned houses during the study period. It is clear from the statistics that open category people are getting housing benefits significantly under IAY scheme so far as its average position in concerned. If we considered the CV then it shows highest in case of VJ & NT which is followed by open category i.e 82.24 and 48.89 percent respectively. Thus in brief it can be concluded that still minority and VJ & NT social groups are less benefited by the IAY scheme.

## PROBLEMS OF INDIRA AWAAS YOJANA:

### 1. Lack of Earning Sources:

The main problem of BPL peoples is lack of earning sources since they are belong to “Not to have” category. Though in recent times government has undertaken several steps for employment generation, it will take some time to get desired result. Thus in order to break vicious circle of poverty Government has to provide employment opportunities so they can earn adequate income.

### 2. Political Interfere:

At grass root level government in India is defected by the subjective forces. As a result of that a person or family which is really in the need of house cannot get house but the person or family who have already possessed can get it easily. Local political leaders are enormously interfered in the implementation of Government welfare schemes so benefit do not reach to proper peoples. Thus it is very essential that the local Government has to avoid interference of the political leaders.

### **3. Problem of Landless People:**

Mostly to BPL peoples are landless so they deprived from the IAY schemes benefit because the scheme eligibility criteria is beneficiary must have own land for construction of house. Because of only this criteria so many needy peoples are deprived from the benefits of IAY. There should be simple criteria for any Government welfare schemes which should be convenient and easy to the below poverty line people.

### **4. Corruption in Schemes:**

Corruption is one of the very burning issue in field of public sector in India. Hardly any government scheme we found without corruption. IAY is not exception for it. The Governments officers making corruption while sanctioning and releasing grant amount. This is one of the causes for unsuccessful and slow growth of IAY scheme. The Government has to keep eyes on fair transaction for the successive governmental schemes.

### **5. Selection of Beneficiaries:**

In the process of selection of beneficiaries are local political leaders are interfere partially. So the implementation body of Grampanchayat cannot select the proper and eligible beneficiaries and need people are deprived from the benefit of the scheme. Therefore Government has to frame the proper and efficient line and length procedure for the selection of beneficiaries.

## **FINDINGS:**

### **Findings based on District Aggregates Position of IAY:**

The study has observed the working of Rural Development Program specially Indira Awaas Yojana in Sangli district for the rural area. On overall district aggregates of IAY following findings can be drawn.

1. Study reveals that the total 25220 houses were sanctioned in the district during the period of 6 year i.e 2006-07 to 2011-12.
2. The highest average number of houses sanctioned to the Jath tehsil i.e 1036 followed by Miraj and Walava i.e 757 and 495 respectively during the study period. On the contrary the lowest average houses were sanctioned to the Kadegaon tehsil i.e 201 followed by Palus i.e 238.
3. The percentage share in total sanctioned houses of the district, of the Jath tehsil is 24.63, which indicates unequal distribution of sanctioned houses. As there are total 10 tehsils in the district, the aggregate share of just four tehsils namely Jath, Miraj, Tasgaon and Walava in total district sanctioned houses is 65.14 percent. It means that more than 65 percent beneficiaries are from just four tehsils and 35 percents from remaining six teshils.
4. In the year 2009-10 the highest total houses were sanctioned in the district i.e 5415 followed by year 2011-12 with 5361. If we consider the year wise distribution of total sanctioned houses among the different tehsils then we

come to know that the Jath and Miraj tehsils which received highest portion of the total sanctioned houses in every year.

### **Social category wise sanctioned houses under IAY**

1. Study found that social category wise houses sanctioned in Sangli district are biased. It reveals that backward and open category sanctioned houses are highest.
2. The percentage share of the open category is 38.59 in total sanctioned houses during the study period. During the study period 32.54 percent of houses were sanctioned to backward caste and 11.94, 19.91 percent of houses sanctioned minority and VJ & NT classes respectively.
3. It is clear from the statistics that open category people are getting housing benefits significantly under IAY scheme so far as its average position in concerned. If we considered the CV then it shows highest in case of VJ& NT, which is followed by open category i.e 82.24 and 48.89 percent respectively.
4. Still minority and VJ & NT social groups are less benefited by the IAY scheme.

### **SUGGESTIONS:**

#### **The Category wise Sanctioned Houses:**

In general the present study found biasness in the category wise sanctioned houses. Based on data it can be asserted that the open and backward class peoples are most benefitted by the IAY and other communities like VJ, NT and minority are less benefitted. So considering this fact it can be suggested that this type of unequal allocation of the houses should be eliminated.

#### **Utilization of fund:**

The study reveals that there is no problem with availability of fund but the allocation and utilization of the fund. Most of the times unutilized fund goes back to the Government, only due to inefficient administration and political interferences. Thus, it can be suggested that there are still many more peoples who are in the need of house in Sangali district, so the government has to make survey of these family and sanction houses to them. Thus instead of refunding unutilized fund the local and district level government have to be utilized this amount properly.

### **CONCLUSIONS:**

1. The present research study concludes that the number of allotted houses is highest in drought prone tehsils namely Jath, Atpadi and Kavathe Mahankal.
2. The tehsils like K.M, Palus, Kadegaon,Atpadi, Shirala and Khanapur were less benefited from the IAY.

3. It is also concluded that caste wise allotment of sanctioned houses is seen to be biased. The more houses were sanctioned to the open and backward category and VJ & NT and minority classes remains neglected.

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