

**“A STUDY ON INDIRA AWAS YOJANA - WITH SPECIAL  
REFERENCE TO KIZHAKKENCHERRY PANCHAYAT, IN  
PALAKKAD DISRICT”**

*Project submitted to the*

**MAHATMA GANDHI UNIVERSITY**

*In partial fulfilment of the requirements for*

*The award of the degree of*

**BACHELOR OF ARTS IN ECONOMICS**

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## *Declaration*

We hereby declare that the project titled, "A STUDY ON INDIRA AWAS YOJANA - WITH SPECIAL REFERENCE TO KIZHAKKENCHERRY PANCHAYAT, IN PALAKKAD DISRICT" submitted by us for the B.A Degree in Economics is our original work.

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## *Certificate*

This is to certify that the project "A STUDY ON INDIRA AWAS YOJANA - WITH SPECIAL REFERENCE TO KIZHAKKENCHERRY PANCHAYAT, IN PALAKKAD DISTRICT" submitted in partial fulfilment of the requirement of B.A Degree in Economics to the Mahatma Gandhi University, Kottayam, is a bona fide record of work done by the project group under my supervision and guidance.

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## *Acknowledgment*

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CHAPTER I  
INTRODUCTION



# INTRODUCTION

Housing is one of the basic requirements for human survival. For a shelter less person, possession of a house brings about a profound change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. Home is the world in which the child grows into a man .It is the home, which transmits cultural values to the society. From time immemorial man had work incessantly to build up a home in the particular type he had wanted and dreamt.

It is estimated that about one third of the world's population does not have adequate shelter and lives in extremely unsanitary and unhygienic condition. Housing is thus a global problem. Among the democratic countries, the housing problem is perhaps largest in India. Housing shortage in the rural areas, where three fourth of the Indian people live, has been rising faster clearly indicates the need for paying greater attention to solve the rural housing problem.

Paradox of Indian situation is that one small segment of the society has leapfrogged in to set age while bulk of it still living in medieval pattern. Economically most of the people living in rural areas are far behind than their counterparts keeping themselves in urban areas. How to bridge this gap is a stiff challenge. One solution however appears to be introduction of appropriate schemes aimed at improved quality of life of those under privilege and below poverty line.<sup>1</sup>

Realizing the importance and absolute need for providing shelter to the shelter less and underprivileged and below poverty line in particular, government has introduced a scheme "Indira Awaas Yojana"

Indira Awaas Yojana (IAY) was launched in May 1985 as a sub-scheme of Jawahar Rozgar Yojana. It is being implemented as an independent scheme since 1 January 1996. The Indira Awaas Yojana aims at helping rural people below the poverty-line (BPL) belonging to SCs/STs, freed bonded labourers and non-SC/ST categories in construction of dwelling units and up gradation of existing unserviceable kutcha houses by providing assistance in the form of full grant. From 1995-96, the IAY benefits have been extended to widows or next-of-kin of defense personnel killed in action. Benefits have also been extended to ex-

servicemen and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of Indira Awaas Yojana. Three per cent of funds are reserved for the disabled persons living below the poverty-line in rural areas. Since 2006-07, IAY funds are also being earmarked for minorities<sup>2</sup>.

Kerala occupies a unique position not only among the States in India but among the developing countries as well in social sector development. Performance of Kerala in the sphere of social development is often projected as a model to be emulated. The State's accomplishments show that well-being of the people could be augmented and social, political, and cultural conditions improved, even at low levels of income, provided there is appropriate public action. Despite the general improvement, pockets of deprivation are visible in all the rural villages of the State. Slum-like human settlements or colonies in rural areas constitute one such example. But the rich minority in the villages lives, on the other hand, in luxurious houses with all built-in facilities and conveniences comparable to the standards observed in urban centers of advanced market economies. The introduction of public housing schemes like Indira Awaas yojana appears to be a proper way out from this paradoxical situation. It offers financial aid to few of the weakest segments of the public in order to upgrade or build a home of reputable class for their private livelihood.

### Relevance

There has been a housing boom in Kerala in recent years. House construction being a labor-intensive and capital-light activity, investment in housing has significant multiplier and accelerator effects, which might benefit the weaker sections of society. The average size, quality, and value of houses in rural Kerala are far higher than in the rest of the States in India. Notwithstanding the positive developments, it is worrisome to observe that slums have come up in rural parts of the State.

What is disturbing about the Kerala experience is that both the housing boom and the supported security strategy seem to have failed to satisfy the needs of the weakest sections of the society. It is observed that those social, economic, and ethnic groups depending on the primary sector for their livelihood are living in

extremely poor quality houses. Their habitats are characterized by overcrowding, lack of basic amenities and facilities such as drinking water and sanitation.

Several agencies, public and private, have been active in the State in the housing sector in financing housing projects, preparing sites and services, evolving cost-effective designs, and monitoring implementation. Unlike in other parts of the country, being a State with an educated population aware of the popular programmes of the government, the major proportion of public housing schemes in Kerala seems to have reached the target groups. Nevertheless, the weakest sections have not received, by and large, the benefits of state intervention. Even those who did could not improve their house quality and amenities due probably to mismatch between their needs and the public provision. Aspirations and needs of the people have undergone dramatic changes since the early 1970s, which proved to be a turning point in the housing history of Kerala. It may appear paradoxical that public policies in housing for the poor do not yield the desired results in a region that is considered a unique model of social development all over the world. The present study is an attempt to evaluate the suitability, acceptability and success of public housing schemes mainly Indira Awaas Yojana for the poor people in the rural areas of Kerala.

## REVIEW OF LITERATURE

In the opinion of S.VijayaSekharRaju,(2011)“The objective of 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. The study observes that the programme of IAY could not succeed in providing the houses to the right person across the states by the existing method of selection pattern.”<sup>3</sup>

According to Dr.D.Kumuda, (2013) “The situation of the Scheduled Tribes, Scheduled Castes and the other socially and economically backward class families is worst affected by poor housing conditions. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the government.”<sup>4</sup>

In the words of Roy Swapan Kumar, (2010) “Indira Awaas Yojana is one of the components of “Bharat Nirman”. It aims at providing financial assistance for construction/up gradation of houses to below poverty line (BPL) rural households belonging to SCs, STs, free bonded laborers, non-SC/ST rural households etc. In this paper, an attempt has been made to assess how the rural people get benefited through ‘Rural Housing Scheme’ under the name of Indira Awaas Yojana’.<sup>5</sup>

According to the report of the rural development ministry,(2013) “The implementation of Indira Awas Yojana should be informed to the local people, through wall paintings or notice boards at the living panchayat level or by productivity giving details to all organization of self help groups under national rural living hood mission”<sup>6</sup>

In the article published in Economic Times (2012),“The centre has decided to give Rs. 12000 per household to the poor for working on building their homes. The Ministry wants to use its flagship rural employment scheme the MGNREGAS to provide free labour to built houses for poor under social scheme IAY “<sup>7</sup>.

In the words of Ruhi Tiwari, (2013)“After announcing Rs 336 crore to rebuild 82 roads and 27 bridges in flood-ravaged Uttarakhand,the rural development ministry has offered to build 14,000 additional houses under Indira Awas Yojana.-- Govt offers to construct 14,000 more IAY houses”<sup>8</sup>

In the opinion of Jairam Ramesh,(2012) Rural Development Ministry had failed to spend funds allocated to it for various flagship schemes; He also opined that weak administrative and absorptive capacity of states was a major reason for poor absorption of allocated funds.”<sup>9</sup>

In the words of Balvant singh Rajput,(2013) the government is not completely utilizing Central funds meant for the Indira Awas Yojana. He also said that despite the Centre disbursing Rs 460.58 crore in the state in 2012-13, the government spent only Rs 433.95 crore for building 1.12 lakh houses against targeted number of 1.23 lakh houses under the scheme.”<sup>10</sup>

### Objectives

1. To find out how far the scheme is successful in providing dwelling units to the rural poor.
2. To analyse the pre & post condition of the beneficiaries of IAY scheme.

### Methodology

The study is based on the beneficiaries of Indira Awaas Yojana. The samples were selected from Kizhakkenchery Panchayat of Palakkad District. Palakkad District was one among the districts in Kerala with most number of houses constructed under this scheme. From the available information it was evident that Kizhakkenchery Panchayat in Alathur Block has the most number of Indira Awaas Yojana beneficiaries.

The Panchayat authority provided a list of beneficiaries of this scheme for the past five years. Using simple random sampling we choose 45 from the list of 75 beneficiaries.

The data base for secondary data include Journals, internet, government reports and also reports from leading newspapers.

### Area of Study

The study was conducted in Kizhakkencherry panchayat, Alathur block, Palakkad as it had the largest number of houses constructed under IAY Scheme.

### Chapter scheme

The contents of the study have been organized in 4 chapters.

The introductory chapter presents a view of the subject in Kerala and relevance of the study, the objectives, methodology adopted in the study. The sample size, period of reference and limitations, and a review of the earlier studies in the area have been enunciated in this chapter.

Chapter 2 has been designed to render the evolution, aim and overall functioning of the scheme. The steps taken by the government towards the success and development of the scheme and various components of the government's policies regarding the scheme is presented in this chapter. Funding pattern, implementation and the impact of the scheme is clearly examined.

Chapter 3 is an analysis and interpretation of the functioning of the scheme in the sample area.

Chapter 4 gives summary of the analysis of the study, findings, conclusions, and suggestions for the sustainable awareness, progress and success of the scheme in the sample area.

## LIMITATIONS

1. Limited response of the people
2. Distance between selected samples was the main limitation for collecting primary data
3. Time Period was limited

CHAPTER II  
INDIRA AWAAS YOGANA-AN OVER  
VIEW



## INDIRA AWAAS YOGANA

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 activities under the National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1983. There was, however, no uniform policy for rural housing in the States. 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 during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April, 1989. 6% of the total JRY funds were allocated for implementation of IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non-Scheduled Castes/ Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% 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% of the total JRY allocation. IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996.

India has been historically a populous and poor country; the need of proper housing for the refugees and villagers has been a focus of Government's welfare schemes since the time of India's independence. As a result various welfare schemes like House Sites cum Construction Assistance Scheme have been ongoing since the 1950s. However, it was only in the 1983 that a focused fund for creation of housing for scheduled castes (SCs), scheduled tribes (STs) and freed bonded labour was set up under Rural Landless Employment Guarantee Programme (RLEGP). This gave birth to IAY in the fiscal year 1985-86.<sup>11</sup>

### Purpose

Grants under Indira Awaas Yojana is for construction/up gradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded

labours, minorities in the below poverty line category and other below poverty line non-Sc/ST rural households by providing them a lump sum financial assistance .

### Vision

Ensure adequate and affordable housing for all and facilitate sustainable and inclusive habitats in rural areas by expanding Government support, promoting community participation, self help and public-private partnership within the framework of Panchayati Raj.

### Mission

- To set up systems to facilitate and maintain a sustained growth of the housing stock to ensure adequate and affordable housing for all.
- To create within the timeframe of the 12th Five Year Plan, adequate and affordable rural housing stock that would cater to the rural housing shortage to the extent of existing kutcha houses.
- To provide homestead plots for the poorest and the vulnerable who do not have agricultural land or house sites.
- To promote adequate flow of grant from Government to support housing for the poorest and the vulnerable.
- To address the special needs of marginal and weaker sections of the society such as SCs/STs/Women etc.
- To develop planned rural habitats with an assembly of basic services and livelihood infrastructure that provide for dignified living.
- To develop, promote and transfer use of appropriate, environment-friendly, energy-efficient and disaster-resistant technology.
- To develop required technical and managerial capacity of delivery agents including up gradation of construction skills
- To strengthen functioning of Panchayati Raj Institutions (PRIs) and encourage partnership among civil society, public and private sectors

### Components of IAY

The scheme is designed to enable Below Poverty Line (BPL) households identified by the community through Gram Sabhas following criteria suggested for such

identification from time to time, to build their houses, upgrade their dilapidated houses or get house sites with financial and technical assistance from the Government.

- Assistance for construction of a new house

A "new house" would mean a house constructed with a minimum built up area of at least 20 sq. metres. Excluding the toilet IAY house has to be "pucca" in the sense that it should be able to withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years. It should have roof of permanent material and its walls should be capable of withstanding local climatic conditions and need to be plastered only when the outer surface of the walls is erodible.

Every house should include a toilet, soak pit and compost pit. Smokeless Chula should also be included, which however can be dispensed with wherever households have an LPG /biogas connection. Roof water harvesting system as appropriate locally should also be set up. Every household should be actively encouraged to construct a bathroom.

Normally, individual buildings alone may be taken up under the scheme. Wherever the beneficiaries specifically so prefer, duplex housing can be permitted. In congested localities where the cost of land is very high, the beneficiaries may be allowed to construct multi-storey building with each floor being given to one family. In such cases, it shall not exceed three floors including the ground floor and there should be a multi-party agreement with the State Government specifying the construction and maintenance responsibilities.

- Up gradation of kutcha or dilapidated houses

This would involve up gradation of roof/walls, repair /replacement of parts and the like. Up gradation may reuse/recycle materials. Through use of additional material/replacement of material, changes in design enabling durability, and/or better workmanship, the house should, with reasonable maintenance, be capable of lasting at least 30 years.

A "kutcha" house is one in which walls and/or roof is made of material, such as un-burnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc which are not durable due to inappropriate application of

techniques and are not able to withstand normal wear and tear. A "dilapidated house" means a pucca house rendered unserviceable through wear and tear or damaged by any other cause. Upgradation means improvement of such a kutcha/dilapidated house to a standard similar to a new house.

- Provision of house sites

The landless poor are particularly vulnerable as they bear the double disadvantage of being unsheltered and with no land to build a house on. Assistance is provided for the purpose of providing house sites.

State Governments are to notify the entitlements for house sites in their respective States. Different extents of land may be prescribed for different localities based on the availability of land and its cost. Ideally 10 cents of land should be provided.

- Special projects

Five percent of IAY allocation would be retained at the Central level as reserve fund. Special Projects for utilizing the reserve fund can be posed by the States/UTs for the following purposes:-

1. Rehabilitation of BPL families affected by natural calamities.
2. Rehabilitation of BPL families affected by violence and law and order problems.
3. Settlement of freed bonded labourers and liberated manual scavengers.
4. Settlement of particularly vulnerable tribal groups.
5. New technology demonstration – especially with focus on affordable and green technologies.

These projects would have to be submitted by State Governments with adequate details and justification to the Ministry of Rural Development for consideration by an Empowered Committee constituted for the purpose of approval.

### Financial assistance/funding pattern

1. The cost of the scheme except the component for provision of house sites would be shared between Government of India and State Governments in the

ratio 75:25. In the case of North Eastern States the ratio is 90:10. The cost of providing house sites would be shared 50:50 between Government of India and State Governments. Government of India would provide the full cost in respect of Union Territories (UTs).

2. At the national level, 60% of the funds would be earmarked for SCs and STs with the proportion between SCs and STs being decided from time to time by the Ministry of Rural Development and reflected in the targets. Further, 15% of the funds would be set apart for beneficiaries from among the minorities. The State should ensure that at least 3% of beneficiaries are from among persons with disabilities.
3. 95% of the total budget would be utilized for the components relating to new houses, up gradation of houses and provision of house sites and administrative expenses. The remaining 5% would be reserved for special projects.

Allotment of the IAY house shall be jointly in the name of husband and wife except in the case of a widow/unmarried /separated person. The State may also choose to allot it solely in the name of the woman. In the case of beneficiaries selected under the quota for persons with disabilities, the allotment should be only to such persons.

### Timeline for release of installments

The number of installments given to beneficiaries is fixed at three. The release of installments is also linked to the level of construction reached.

- The first installment is to be given on the Awaas Divas along with the sanction order. It will not be more than 25% of the unit cost.
- The second installment is to be released on reaching the level lintel. This level is to be reached by nine months from date of release of first installment. The amount released would not be less than 60% of the unit cost.
- The third installment is to be given only after the house including the sanitary latrine is constructed and the beneficiary starts living in the house. The house is to be completed by nine months from date of release of second installment or two years from the date of release of first installment. But floor finish, fixing of shutters to doors and windows, plastering other than what is essential to withstand natural forces, and painting need not be insisted on for receiving the assistance. It will be an amount not more than 15% of the unit cost

- Payment to beneficiaries shall be made into her/his Bank/Post Office account only except in cases where prior permission to pay in cash has been taken from the Empowered Committee.

### Implementation

At the district level the implementation is to be entrusted to Zilla Parishad or its equivalent in States where there are no Zilla Parishads. At the local level, the Village Panchayat, or its equivalent where the State has no Village Panchayats, would implement the programme. If Village Panchayats are too small to implement the scheme, the State may entrust the task to the Panchayat at the intermediate level. In such cases, Village Panchayats should be given clear roles in selection of habitats and beneficiaries and in supervision and monitoring.

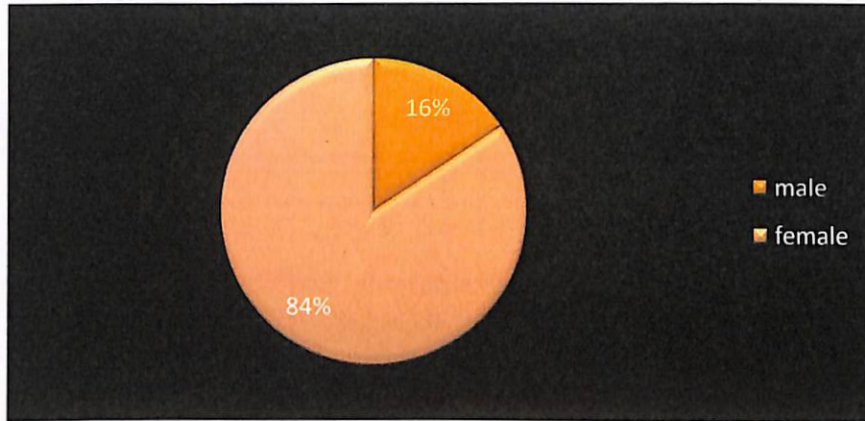
### Impact of IAY

In the present form, IAY is one of the popular schemes of the Ministry of Rural Development. The popularity can be attributed to the fact that the scheme enables beneficiaries to participate & involve themselves in construction of their home. The role of the State Government is limited to releases and to facilitating use of appropriate technology. In spite of criticism from certain quarters about IAY being a full subsidy scheme, experience reveals that houses get completed more or less on time which may not have been the case if credit was part of the assistance. Not surprisingly, evaluation studies reveal high levels of occupancy and satisfaction. Providing houses to the poorest also has a positive impact on people's physical & mental health. Once the basic need of housing is fulfilled, citizens develop a sense of opportunity for livelihood, for improving living conditions and for continuing children "education. Undoubtedly, there is a direct link between a safe and secure housing to better standards of living & reduction in vulnerability.

This scheme helps to have significant socio economic impacts in the lives of beneficiaries. Possession of IAY house improves their living standards. Health, sanitation and social security of the beneficiaries will improve. The economic status of the beneficiaries will also have a positive impact. Ownership of IAY house influences their decision of not to migrate from their own village to any other place. There will be tangible and intangible benefits to the beneficiary households on account of the acquisition of IAY houses.

CHAPTER III  
ANALYSIS &  
INTERPRETATION

**Diagram 3.1 – Gender of the Respondents**



Source- primary data

The survey conducted constituted a group of which 84.44% was females while males constituted a meager 15.55%. And it has been found out that the scheme mainly focused on females.

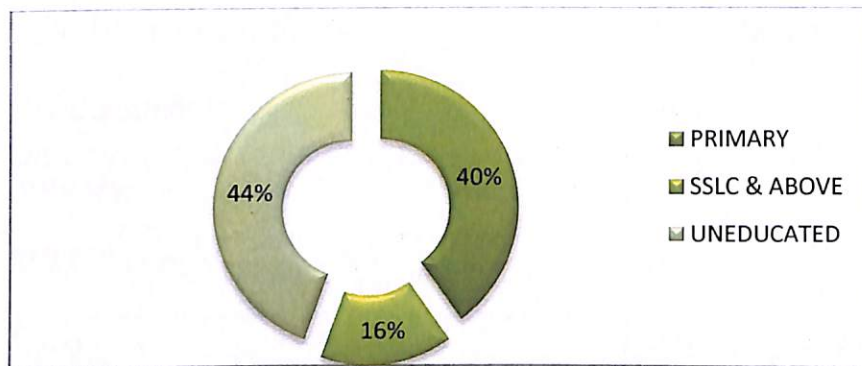


**Table 3.1 Caste of the Respondents**

Caste	Percentage
SC/ST	64.4%
Muslims	13.3%
Others	22.2%
Total	100

It is found through the survey that majority of the beneficiaries of Indira Awas Yojana belongs to SC/ST (64.4%) , followed by Muslims(13.3%) and others (22.2%) Communities.

**Diagram3.2 Educational Qualification of the Respondents.**



source: primary data

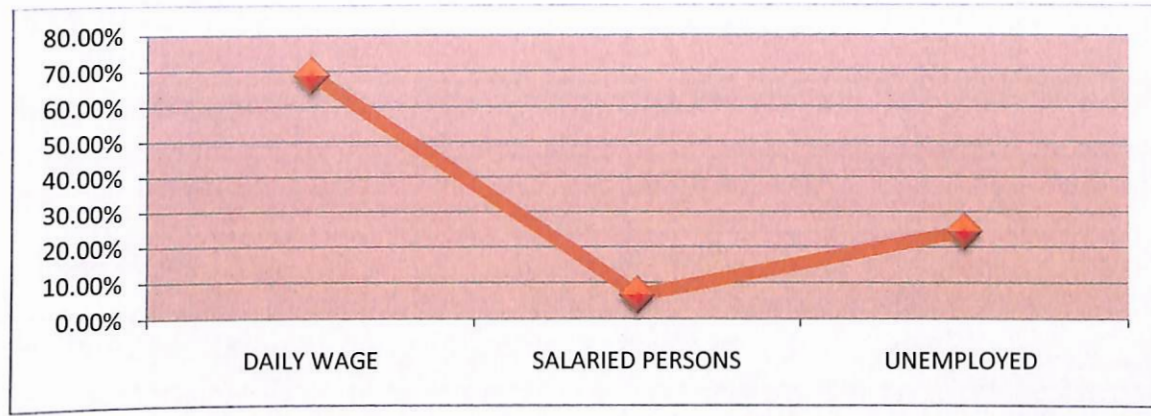
**Table3.2 Educational Qualification of the Respondents.**

Educational qualification	Percentage
Uneducated	44%
Primary	40%
SSLC	16%
Total	100

source:primary data

The Survey shows that the beneficiaries were least educated. Most of them belong to uneducated class (44%), followed by primary(40%) and SSLC and above(16%). As they belong to the weaker sections of society they may not have opportunities for better education.

**Diagram 3.3 Employment Status of the Respondents.**



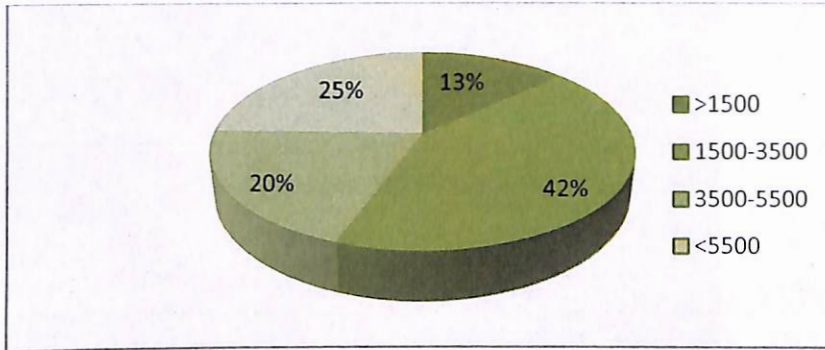
Source :primary data

**Table 3.3 Employment Status of the Respondents**

Occupation	Percentage
daily wage earners	68.8%
salaried persons	6.66%
Unemployed	24.4%
Total	100

As majority of the beneficiaries have only primary level of education they belong to the lowest level of employment hierarchy and are mainly daily wage labourers (68.8%) followed by Monthly wage earners (6.66%) and unemployed individuals (24.4%)

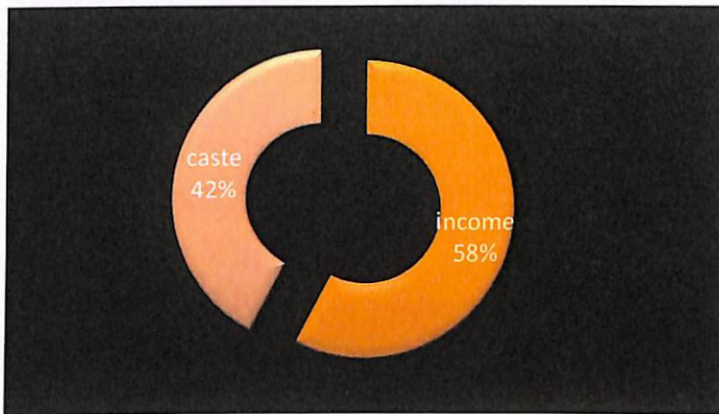
**Diagram 3.4 Income of the Respondents.**



Source- primary data

The majority of respondents were daily wage earners, their earning capacity was less, higher proportion belong to the income category of 1500-3500(42.22%). And the least number constituted the category of >1500(13.33%).

**Diagram 3.5. Basis of Selection of Beneficiaries.**



Source: primary data.

Higher proportion ie 57.7% of the beneficiaries were selected on the basis of income and the rest 42.2% were included in the scheme based on their caste.

**Table 3.4. Year in which the Houses got Constructed**

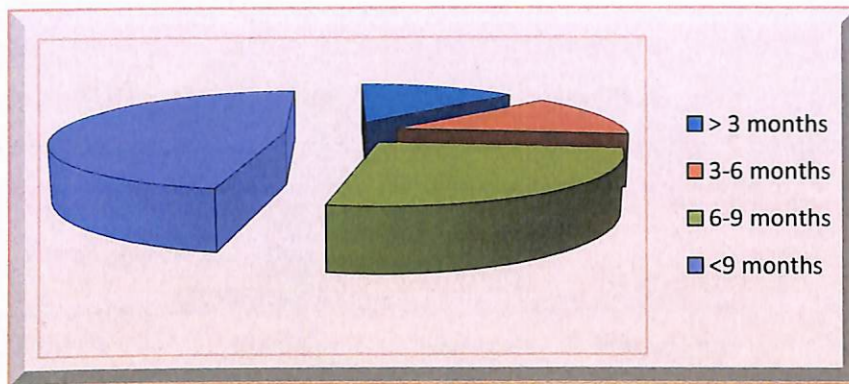
Year	No. of houses sanctioned
2009	2
2010	15
2011	10
2012	15
2013	3

source: primary data

More number of houses were got constructed in the year 2010 and 2012 and the least in the year 2009.



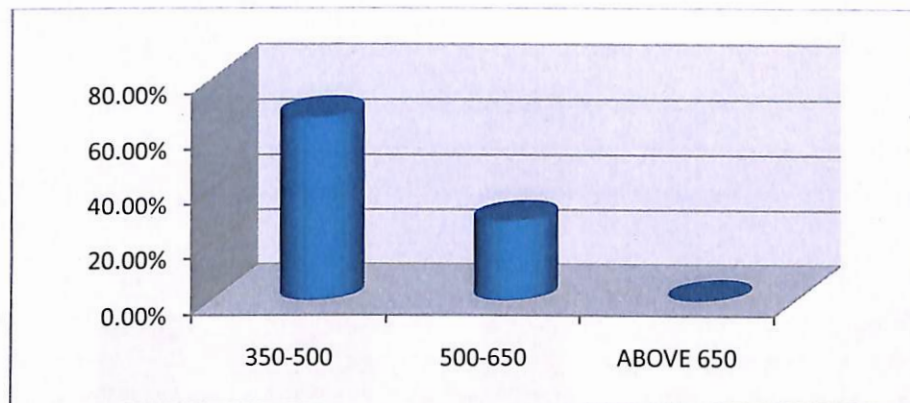
### Diagram.3.6.Duration of Construction of Houses



Source: primary data.

The above data shows that most of the beneficiaries took more than 9 months for the construction of their houses and a few got constructed their houses within 3 months. And one of the main reasons for the late construction is due to the time lag in getting funds from the government.

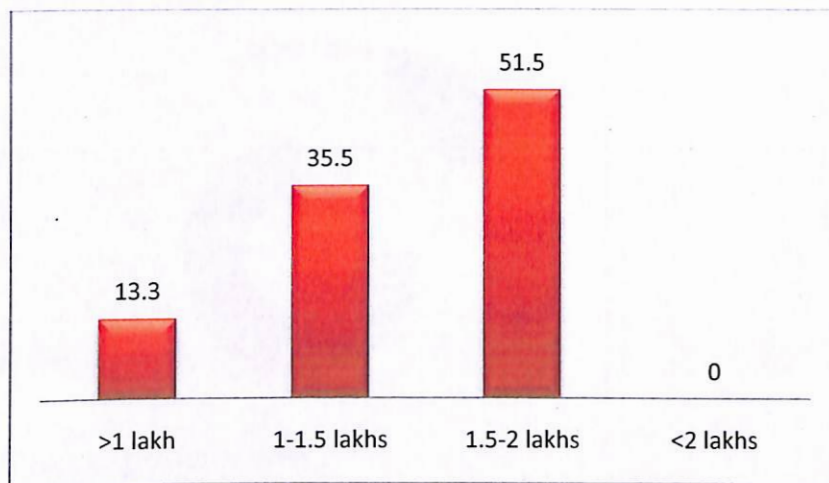
**Diagram.3.7.Area of House constructed**



Source: Primary Data

The houses constructed under the scheme contained only basic necessities, majority of them were included in the class of 350-500 sq.feet (66.8%) , followed by 500-650 (28.8%) and above 650 (4.4%).

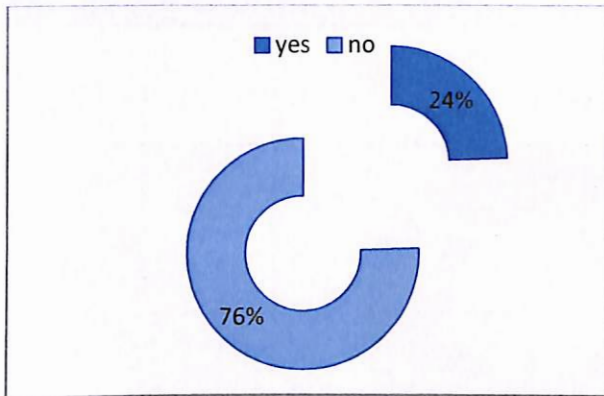
**Diagram.3.8.Total Fund Provided by the Government**



Source: primary data

The majority (51.1%) of the beneficiaries has received 1-1.5 lakh from the government for the construction of dwelling units.

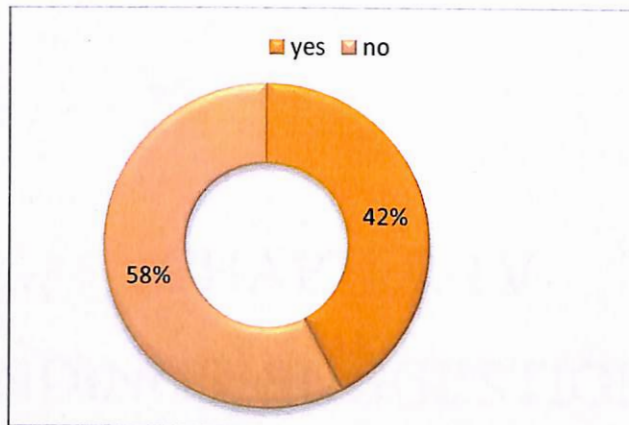
**Diagram 3.9. Does the full cost of house construction was covered.**



Source: primary data.

It has been found out from the primary data available that, the fund provided by the government was not enough for the construction purpose and majority of the beneficiaries (75.5%) were forced to apply for loans from private banks and other money lending institutions.

**Diagram.3.10. Does the scheme has bought any positive changes in the living standard of the beneficiaries**



Source: primary data

From the above data, its clear that even though the fund allotted by the government was insufficient for the construction of dwelling units for majority of the beneficiaries, it has not that much reflected in their satisfaction level of owning a house. i.e. 42 % of the beneficiaries are satisfied with their house that got constructed. And the rest of those who are displeased are of the opinion that there are no toilets and space for basic sanitation needs in the house that got constructed.

CHAPTER 1V  
FINDINGS, SUGGESTIONS &  
CONCLUSION

## FINDINGS

- IAY scheme mainly focused on the security and welfare of females. Out of the sample, 84.44% of the beneficiaries were females while males constituted 15.55%.
- 91.1% of the beneficiaries belong to SC/ST and the rest were Muslim widows with low income level.
- Majority of the beneficiaries (i.e.84.4%) has primary level of education and hence they are daily wage earners.
- Most (42.2%) of the beneficiaries belong to the income group of 1500-3500 per month. Majority of the beneficiaries (51%) has received 1-1.5 lakh from the government for the construction of dwelling units. Mode of payment of funds to the beneficiaries was through banks.
- Construction workers and labourers were arranged by the beneficiaries themselves. Architectural plans for the dwelling units were prepared by carpenters and construction workers
- Majority of the houses were constructed during 2010-2012 period
- The beneficiaries were satisfied with their new houses, Possession of IAY house improved their living standards. Health, sanitation and social security of the beneficiaries were also improved

## SUGGESTIONS

- Authorities should try to avoid the time lag for fund allotment through proper implementation strategies
- Authorities should also provide labourers and other amenities for construction works, after the fund is allotted for house constructions.

## CONCLUSION

Housing is a fundamental human need; it is a basic requirement for human survival as well as for a civilized life. As a dwelling place, it provides security and enables access to different facilities based on its location. Going beyond mere shelter, dwelling and house, ultimately everyone desires a home' which gives a sense of ownership and identity, affords psychological satisfaction and promotes self-esteem and confidence. A home contributes significantly to well-being and is essential for a person's social and economic development. It supports livelihoods and promotes social integration. It is a form of cultural expression and symbolizes social position.

By analyzing the performance of INDIRA AWAS YOGANA in Kizhakkenchery Panchayat , Palakkad District with an intention of analyzing the pre-post living conditions of the beneficiaries; it has been found out that the scheme mainly focused on the welfare of females. Most of the beneficiaries belongs to SC/ST category and are daily wage earners. And also we came to know that, the fund allotted by the government through banks was insufficient and the beneficiaries were forced to apply for loans and depend on money lenders. But they are satisfied with their new dwelling units because, before they lacked a basic need of housing that every human requires.

A house is both a consumer good as well as a capital good. It is an economic good which enhances the standard of living. It is a critical entitlement in a welfare state to be provided to citizens who cannot afford it on their own. Investment in public housing stimulates local economic development besides expanding welfare. IAY provides an opportunity for reinventing people as builders and promoting a kind of —reverse participation<sup>2</sup>, with Government participating in the indigenous process of the people to house themselves.



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# QUESTIONNAIRE

## Section 1

1. Name:
2. Gender:  
Male / Female / Others
3. Religion:  
Hindu / Christian / Muslim / Others  
Caste:
4. Place:
5. Educational qualification:
6. Occupation:
7. Family:  
Joint family /Not
8. Number of members:
9. Employed members:
10. Annual income:  
Below 1500 / 1500-3500 / 3500- 5500 / Above 5500
11. Ownership of land:  
Self / Spouse / Others
12. Details of past dwelling unit:

## Section 2

1. How did you become the beneficiary of the scheme? (on the basis of)  
Income / Housing conditions / Employment / Others
2. What was the source of awareness of the scheme?  
Media / Authorities / Awareness programs/ Other Sources
3. Mention the year in which you registered under the scheme?
4. Mention the year in which the application was sanctioned?
5. How long it took for construction (in months)?  
Below 3 / 3-6 / 6 -9 / Above 9

6. Land requirement for construction (in cents)?  
Below 4 / 4-8 / 8-12 / Above 12
7. Area of house constructed (in sq. feet)?  
Below 350 / 350-500 / 500-650 / Above 650
8. Who prepared plan for the house?  
Authority / Engineer / Carpenters / Others
9. Total fund provided by the government (in lakh)?  
Below 1 / 1-1.5 / 1.5- 2 / Above 2
10. Mode of payment?  
Banks/ Panchayat / Government Officials / Others
- Duration:
11. Does the full cost of house construction was covered under the scheme?  
Yes / No
- If no, mention:
12. Who arranged the construction works & labourers?  
Self / Panchayat / Government Officials / Others
13. Does the scheme provide any other benefits?  
Yes / No
- If yes, mention:
14. Do the beneficiaries need to repay the whole or part of the fund provided by the government for the construction of dwelling units?  
Yes / No
15. In whose name the house is being constructed?  
Self / Spouse / Joint / Others
16. Whether the ownership of the house can be transferred to anyone else later?  
Yes / No
17. Does the scheme bring any significant difference in the living standards of the beneficiaries?  
Yes / No
18. If yes, point out the positive changes after having the ownership of your own house?
19. Would you like to mention any drawback of the scheme?

Yes / No

20. Do the beneficiaries need to pay housing tax?

Yes / No

### Section 3

1. Authority that is in charge of the scheme?  
Panchayat / Government Officials / Bank / Others
2. Basis of selection of beneficiaries?  
Ration cards/ Survey / Panchayat / Others
3. Does the scheme provide any benefits for AIDS & cancer patients?  
Yes / No
4. Does the scheme provide any benefits for widows who are not under the BPL category?  
Yes / No