

Indira Awas Yojana: Concept, Nature, Objectives and RoleDr. Manzoor Hussain^{1*}, Gousia Yaseen²¹Sr. Assistant Professor, Department of Sociology, University of Kashmir, India²Research scholar, Department of sociology, University of Kashmir, India***Corresponding author**

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Abstract: Indira Awas Yojana (IAY) is a rural housing scheme meant for providing dwelling units free of cost to the rural poor. The scheme is meant to provide assistance for construction of dwelling units to members of Scheduled Castes (SCs), Scheduled Tribes (STs) and Freed Bonded Labourers (FBLs) and Non- Scheduled Castes (NSCs), Non - Scheduled Tribes (NSTs) living Below Poverty Line (BPL) in the rural areas. The beneficiaries under the scheme are not only provided houses but also the houses are sanctioned along with the basic facilities like drinking water, sanitary latrines and fuel efficient *chullahs*. This scheme also envisages provision of house-sites to the landless people so that they could also come under the ambit of IAY Scheme. IAY is 100 percent subsidized sponsored scheme with the resources being shared on 75:25 percent basis between Centre and State respectively. The study aims to highlight the concept, nature, objectives and role of Indira Awas Yojana in India and to trace its extent, strategy and to locate various gaps in its strategy and implementation.

Keywords: India, Indira Awas Yojana, housing, concept, nature, objectives, role.

INTRODUCTION

Housing shortage in rural India is not a new phenomenon however it, assumed an importance because of various factors like rapid increase in the population, breakdown of joint family system, slow rate of construction and a large number of old houses which need replacement.

Practically, for many centuries the British Government neglected these issues. It was only after Independence that Government of India (GOI) took interest in this respect. With the creation of a separate ministry at the Centre, organized efforts were made. Now, the public policy on housing in India is indicated in the five year plans. In the five year plans, it was mentioned that state cannot afford to pay the rent for accommodation of even the minimum standards. The state has therefore, to fill the gap and assist in the construction of suitable houses for low and middle income groups, both in urban and rural areas as part of its own function. Thus, the GOI started two housing programmes as follows [1]:

- Public Sector Housing (PSH)
- Social Housing Schemes (SHSs)

Under PSH, as the very name indicates, the activities and opportunities are restricted to the employees of the Government and public organisation. SHSs cater to the needs of the people coming under the low and middle income groups and those belonging to economically weaker sections of society, both in rural and urban areas. Also, the GOI has introduced several schemes concerned to rural housing which are:

- Integrated Subsidised Housing Schemes for Industrial Workers and Economically Weaker Sections of the Community, 1952 (ISHSIWESC)
- Low Income Group Housing Scheme, 1954 (LIGHS)
- Subsidised Housing Schemes for Plantation Workers, 1956 and 1967 (SHSPWs)
- Slum Clearance and Improvement Scheme, 1956 (SCIS)
- Village Housing Project Scheme, 1957 (VHPS)
- Middle Income Group Housing Scheme, 1957 (MIGHS)
- Rental Housing Scheme for State Government Employees, 1959 (RHSSGE)
- Land Acquisition and Development Scheme, 1959 (LADS)
- Schemes for Provision of House- sites to Landless Workers in Rural Areas, 1971 (SPHLWs)

Except the SHSPWs, all other housing schemes are in the state sector. However, in respect of the SHSPWs, the Central Government provides financial assistance to the states directly but outside the plan allocation. The Central Government provides financial assistance to the states by way of 'block loans' and 'block grants' [2]. Thus, it becomes evident that

various RHS were launched by GOI since 1952 which were meant for low and middle income groups and the funds under these schemes were shared by Centre and State respectively.

In the Five Year Plans of India, housing has been recognised as a social need and assigned priority. In the first plan National Housing Policy (NHP) was framed and an institutional base for housing was outlined. In the second plan, two important RHSs were introduced viz., (VHPS) 1957 and the PLHS 1956. In both the schemes, the financial assistance was to be provided in the form of loan. Due to inadequate coverage and non-fulfilment of the needs of the rural poor, another scheme, i.e. Housing Site- Cum Construction assistance was launched in the fourth five year plan adding another dimension to the approach to rural housing [3]. The scheme was later transferred to states by the recommendation of National Development Council (NDC). Similarly, from the beginning of the 1980, the most popular Scheme Indira Awaas Yojana (IAY) is being implemented with a provision to supply housing units to the weaker sections free of cost. Thus, there was a major shift in the RHP from 1985. In other words, the housing schemes from the total loan based scheme shifted to a fully subsidised one [4]. This scheme was implemented under the National Rural Employment Programme (NREP) which became part of Rural Landless Employment Guarantee Programme (RLEGP). Later both programmes were merged in the JRY in April 1989. With the merger of RLEGP and NREP into JRY, IAY became a component of JRY [5]. During 1993-94 a new RHS was launched by the Central Government. Under the scheme, funds were provided by the Ministry of Rural Areas and Employment (MRAE) to the State Governments in proportion not exceeding 50 percent of the allocation made by them for a Rural Housing Programme. In pursuance of the recommendations of the committee for streamlining and restructuring of Rural Employment Programmes (REP), the ministry decided to merge RHSs with the IAY with effect from January 1, 1996. Due to its merger with the IAY, the Centrally Sponsored RHS launched in 1993 is not in existence any more. At the same time IAY has been taken out of JRY and has been made independent scheme with effect from January 1, 1996. Now IAY is the only Centrally Sponsored Scheme for housing in the rural areas [6]. Thus, it can be concluded that various housing schemes were launched by GOI from time to time but at present IAY is the only centrally sponsored scheme for providing free housing to the rural poor.

Research design

Purpose of the study

The present study aims to study the concept, nature, objectives and role of Indira Awaas Yojana in India, and traces its evolution and locates various gaps in its strategy and implementation. After the comprehensive literature survey, results of various

studies were correlated in a systematic manner for further analyses to reveal the findings and draw conclusions.

METHODOLOGY

The comprehensive literature survey was conducted through various online and offline secondary sources to observe the concept, nature, objectives and role of Indira Awaas Yojana in India and correlate the data available in order to reveal the findings.

Concept

Indira Awaas Yojana (IAY) is a flagship rural housing scheme meant for providing dwelling units free of cost to the rural poor. The Government of India (GOI) is implementing IAY since the year 1985-86 to provide assistance for construction of dwelling units to members of Scheduled Castes (SCs), Scheduled Tribes (STs) and Freed Bonded Labourers (FBLs) and Non-Scheduled Castes (NSCs), Non - Scheduled Tribes (NSTs) living Below Poverty Line (BPL) in the rural areas. It was a sub scheme of Jawahar Rozgar Yojana (JRY). Three percent of the houses are reserved for the BPL disabled persons living in the rural areas. IAY is the core programme for providing free housing to below poverty line families in rural areas and to raise them from below poverty line to Above Poverty Line (APL) [7]. The beneficiaries under the scheme are not only provided houses but also the houses are sanctioned along with the basic facilities like drinking water, sanitary latrines and fuel efficient *chullahs*. This scheme also envisages provision of house-sites to the landless people so that they could also come under the ambit of IAY Scheme. Providing housing units and minimum basic facilities for a healthy living is very important, but it is no less important to ensure proper utilization of the facilities provided like windows, ventilators, toilet, drainage and even drinking water [8].

This scheme was first merged with (JRY) since in 1989 and then spun off into a separate housing scheme for the rural poor in 1996. The allocation of funds under this scheme is done keeping in view the prevalence of poverty and household shortage of any particular area. Further, the allotment of dwelling units under the scheme is done in the name of a female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. Sanitary latrine and smokeless *chullah* are integral parts of the IAY house. The construction of the house is the responsibility of the beneficiary. The IAY house is not to be constructed and delivered by any external agency such as Government Departments (GDs), Non-Governmental Organisations (NGOs) etc. No specific type of design has been stipulated for an IAY house. Choice of design, technology and materials for construction of an IAY house is the sole discretion of the beneficiaries [9]. Thus; the beneficiaries are given freedom to construct their houses according to their

own choice without the intervention of concerned officials.

The main focus of this scheme is to provide all types of basic facilities related to housing to the rural poor people so that they could lead a comfortable life, achieve significant economic security and dignity in society, create their own identity in the society, thus integrating them with their immediate social milieu.

Nature and Scope of Indira Awaas Yojana (IAY)

Initially, the scheme of Indira Awaas Yojana (IAY) was meant for providing dwelling units free of cost to the rural poor, i.e. Freed Bonded Labourers (FBLs) living below poverty line, members of Scheduled Caste (SC), Scheduled Tribe (ST) households, SC and ST households headed by widow and unmarried women, SC and ST households affected by flood, fire, earthquake, cyclone and similar natural calamities but from 1993-94 its scope has been extended to cover Non Scheduled Castes (NSCs) and Non Scheduled Tribe (NST) rural poor. The benefits of the scheme have also been extended to families of servicemen of the armed and paramilitary forces killed in action subject to the condition that:

- They reside in rural areas,
- They have not been covered under any other scheme of shelter rehabilitation, and
- They are houseless or in need to have shelter or shelter up-gradation.

Since, three percent of the houses under the scheme are reserved for Below Poverty Line (BPL) disabled persons in rural areas and so in 1993-94, a new Rural Housing Scheme (RHS) was launched by the Central Government [10]. Under this scheme, funds were provided by the Ministry of Rural Areas and Employment (MRAE) to the State Governments in proportion not exceeding 50 percent of the allocation made by them for rural housing programme. This included finance for weaker sections and persons living below the poverty line in rural areas under the minimum needs programme. Later, this RHS was merged in IAY with effect from January 1996. After this merger, the rural poor people were given financial assistance to improve their housing infrastructure only under IAY Scheme [11]. The poorest families having only girl child will also be able to avail the benefits on priority basis under the scheme as per the revised guidelines framed by the union rural development ministry. This amendment has been introduced with an aim to improve the sex ratio, which was witnessing a sharp decline in the country over the years. This was one of the several measures of the Government of India (GOI) as an incentive to protect vulnerable girl child. Households where a member is suffering from leprosy or cancer, people living with Human Immune Deficiency Virus (HIV) can also look towards help at the earliest under the scheme. Besides, these new

amendments made in the guidelines of the scheme in May 2013, the scheme also give priority for rehabilitation of people affected by occupational diseases like silicosis, asbestos, overuse of pesticides or those affected in an epidemic of diseases like *Kala-azar* [12]. Thus, its scope has been extended to almost all strata of rural poor and the main purpose of these amendments in the guidelines of IAY Scheme was to improve the sex ratio and to extend the benefits of this scheme to all the strata of rural population.

IAY is 100 percent subsidized sponsored scheme with the resources being shared on 75:25 percent basis between Centre and State respectively [13]. The funds allocated under the scheme to the States / Union territories are further distributed to the districts in proportion to the SC and ST population of the respective districts. The IAY has proved to be a popular scheme and its targets have been exceeded in almost every year since its inception. A total of more than 76 lakh houses have been constructed from 1985-86 to 2004-05 under the scheme [14]. The IAY is being implemented by State Governments through District Rural Development Agency (DRDA) specially setup in each districts in each state of the country. At the district level, Deputy Commissioner (DC) is responsible for implementing the scheme, Block Development Officer (BDO) is responsible for implementing the scheme at the block level and *Panchayat/ Gram Sabah* is responsible for selection of beneficiaries at the village level [15]. The beneficiaries of the IAY Scheme are also encouraged to use local material and low cost technology while constructing their houses. It is further ensured that every house constructed under IAY is provided by the fuel efficient *chullah*, and sanitary latrines to help the beneficiaries to live a healthy and hygienic life.

Funding pattern of Indira Awaas Yojana (IAY)

The cost norms under Indira Awaas Yojana (IAY) Scheme have been changed from time to time. Initially the unit cost was fixed at Rs. 10,000 which was enhanced to Rs. 12,700 in plain areas and 14,500 in hilly difficult areas in 1990. In the year 1994, this unit cost was later on increased to Rs 14000 to plain areas and 15,800 in hilly difficult areas. With effect from 1st August 1996, the ceiling of assistance for house construction under IAY rural housing scheme was Rs 20,000 per unit in the plain areas and Rs. 22,000 per unit in the hilly and other difficult areas [16]. Later on it was increased to Rs. 25,000 and 27,500 in 2004, Rs. 35,000 and 38,500 in 2008, Rs. 45,000 and 48,500 in 2010 and at present cabinet has approved enhancement of the unit assistance from 45,000 to Rs. 70,000 in plain areas and from Rs. 48, 500 to Rs. 75,000 in hilly areas with effect from 1st August 2013 [17]. Keeping in view the present situations, this financial assistance of Rs. 70,000 is not sufficient for constructing a house. This amount of financial assistance must be increased so that

the beneficiaries are not forced to incur their personal expenditure on the construction of their houses.

Identification and Selection of Beneficiaries under Indira Awaas Yojana (IAY)

The basis for identification of beneficiary household under this scheme is the poverty level. As per the guidelines of the Ministry of Rural Areas and Employment (MRAE), the beneficiary for an Indira Awaas Yojana (IAY) house has to be identified by the *Gram Sabah* from the list of eligible household. This is in conformity with the 73rd Constitutional Amendment [18]. Thus, the basis for identification of beneficiaries under the IAY Scheme is generally poverty level but the order of priority should be Scheduled Caste (SC), Scheduled Tribe (ST) households and households headed by widows and divorced women, Freed Bonded Labour (FBL), SC, and ST households who are victims of atrocities, households below the poverty line headed by widows and divorced women, SC, ST households below the poverty line as well as those affected by floods, fire, earthquakes and similar natural calamities.

The selection of the beneficiaries to be truly effective ought to have the mandate of the village communities. Towards this goal, it is essential to activate the Village Community Organisations (VCO), *Gram Panchayat/Gram Sabah* to approve the selection of the beneficiaries. People should be aware of the schemes and their guidelines. Important details of schemes and all beneficiaries selected should be displayed prominently at office of the VCO/*Gram Panchayat* as well as in the block office. Details regarding estimated cost and material, wage component, etc. including progress should also be displayed at each work site. Each state has to identify its thrust areas and formulate district-wise suitable perspective plans for long term focus on rural areas and the poor, which are being emphasised by the Government of India (GOI) again and again [19]. In order to bring transparency in the selection process of the scheme and to bring improvements in the living standards of the rural poor, the target groups under the scheme should be properly identified and selected on the basis of the guidelines of the scheme.

District Rural Development Agency (DRDA), *Zilla Parishads* (ZPs) on the basis of allocations made and targets fixed shall decide *Panchayat*-wise number of houses to be constructed under IAY, during a particular financial year and intimate the same to the *Gram Panchayat*. Thereafter, the *Gram Sabah* will select the beneficiaries restricting its number to the target allotted from the list of eligible households, according to the guidelines and as per priorities fixed. No approval of *Panchayat Samiti* will be required. The *Panchayat Samiti* should, however, be sent a list of selected beneficiaries for their information. This amendment in the IAY guidelines came into force with effect from 1.4.1998 [20]. The implementation of these

guidelines of IAY scheme for identification and selection of deserving beneficiaries is a crucial step which can bring transparency in the scheme and with the help of which the benefits of this scheme can reach the target groups. Displaying the list of below poverty families in public places like school buildings with poorest shelter less family on top followed the next poorest one would bring transparency and the families would know in advance who is going to get the money first and unscrupulous persons would not be able to tamper with the list. However, most of the States including *Jammu and Kashmir* have not yet done this which is a matter of concern.

Implementation of Indira Awaas Yojana (IAY)

The Indira Awaas Yojana (IAY) Scheme is implemented through District Rural Development Agency (DRDA) specially set up in each district of the country for the implementation of rural development programmes or through *Zilla Parishads* (ZPs) [21]. At the State level Directorate of Rural Development Jammu and Directorate of Rural Development Kashmir is responsible for planning, implementation, allocation, coordination and monitoring of IAY in *Jammu and Kashmir* respectively. The scheme is implemented by the Deputy Commissioner (DC) at the district level and Block Development Officers (BDOs) at the block level. The DCs are responsible for planning, implementation, coordination and monitoring of the IAY scheme. They are also responsible for the allocation of funds among Community Development Blocks (CDB) and for according administrative approval of the IAY action plans. The DCs are assisted by the Additional Deputy Commissioner (ADCs), Assistant Commissioner Development (ACD), District Planning Officers (DPO), and Executive Engineers of the Rural Engineering Wing (EEREW) and BDOs in the planning according sanctions, implementing, coordination and monitoring of the IAY. Recently, the ADCs have been given the responsibility to monitor closely various rural development schemes including IAY. At the block level, the scheme is implemented by the Department of Rural Development through BDOs. Each BDO is assisted by the planning officers, *Panchayat Secretaries* (PS), Assistant Executive Engineers (AEEs), Junior Engineers (JEs), Village Level Workers (VLWs) and Multipurpose Workers (MPWs). At the village level, the village *Panchayats* or *Dehi committees* (DCs) help the VLW in identifying the list of potential IAY beneficiaries [22]. Thus, implementation of IAY Scheme in *Jammu and Kashmir* is not the responsibility of a single person but its responsibility is entrusted upon various members at the State, District, Block and Village level.

Monitoring and Evaluation of Indira Awaas Yojana (IAY) Scheme

The regular monitoring and evaluation of the rural development programmes introduced from time to time is a routine activity of the official agencies of

ministry of rural areas and employment such as 'Evaluation Organisation' of the planning commission. Most of these evaluations are undertaken to improve the effectiveness of implementation within the existing framework and design of the major project. During 1992-93 the Indira Awaas Yojana (IAY) Scheme was also evaluated through a quick study conducted by the programme evaluation organisation of the planning commission. However, there are very few systematic and empirical studies concerning the assessment of implementation and impact of these programmes on the target group- the rural poor. The exact nature and magnitude of change brought about by these programmes is significant to have an impartial and objective assessment of their achievements and failures [23]. Monitoring and evaluation mechanism of IAY Scheme is an important tool to bring the rural economy on the path of development [24]. For removing corruption, regular evaluation of IAY and physical verification of houses are necessary. This would help in removing any discrepancy in its implementation like ineligible beneficiaries, construction by contractors, long time taken for sanctioning and disbursement of money, inadequate allocation, and no sanitary facilities being constructed in IAY houses. Also to effectively deal with the problem of shelter, Government of India (GOI) should adopt a "bottom to top" approach with the centre taking data and "Action Plan" from States which in turn should get it from districts and from village Panchayat.

Besides monitoring and evaluation, development of awareness among the people about the programmes is an important area which needs immediate attention. Awareness is an important weapon to curtail possible irregularities by the implementing agencies. It is essential to have intensive campaigning and dissemination of information about the programmes through electronic media (Radio and TV) in local languages and through conventional and non-conventional systems like an advertisement in the vernacular newspapers, local songs, dance, posters and drama etc. Besides, awareness campaign indicated earlier, people's involvement in the implementation is an important area for improving the quality of the programmes. People's involvement is also a tool to ensure transparency in the implementation of rural development programmes.

Objectives and dimensions of Indira Awaas Yojana (IAY) Scheme

Indira Awaas Yojana (IAY) Scheme has the following objectives [25]:

- To help construction of dwelling units by members of Scheduled Castes (SCs), Scheduled Tribes (STs), Freed Bonded Labourers (FBLs) and also men of Non-Scheduled Castes (NSCs) and Non Scheduled Tribe (NST) rural poor people living below the poverty line by providing them grant in aid.

- The availability of drinking water supply is ensured by the agencies responsible for the implementation of IAY Scheme.
- Construction of sanitary latrine facilities forms an integral part of IAY dwelling units.
- Plantation of trees in the entire habitat or around the individual house is also encouraged.
- To provide smokeless *chullahs* to the rural poor under the IAY scheme.
- To provide land to landless poor people for their house construction.

The scheme is designed to enable Below Poverty Line (BPL) households identified by the community through *Gram Sabha* to build their houses, upgrade their dilapidated houses or get house -sites with financial and technical assistance from the Government of India (GOI). This scheme has various components given as under [26-29]:

- a) Assistance for Construction of a New House: Under Indira Awaas Yojana (IAY), with effect from 1.4.2013 a shelter less BPL family is given assistance of Rs 70,000 in plain areas and Rs 75,000 in hilly difficult areas on the basis of Centre and State share for construction of a new house.
- b) Up gradation of *Kutch* or Dilapidated Houses: This would involve up gradation of roof repair or replacement of parts and the like. Up gradation of houses/walls may reuse or recycle materials. Through use of additional materials and changes in designs enabling durability the houses upgraded with reasonable maintenance should be capable of lasting at least 30 years. Assistance of Rs 15000 is given for this purpose which is shared by the Centre and State in the same ratio as in the case of assistance for construction of new house.
- c) Provision of House Sites: Assistance for purchase of house -sites has been fixed at Rs 20000 to be shared by Centre and State in the ratio of 50:50. Ideally 10 percent of land should be provided for the house -site component; the district collector should identify public lands available in the habitation and allot them to the eligible landless. In case the public land is not available the required may be purchased by following the procedure followed by State Government.
- d) Special Projects: Five percent of IAY allocation is retained at the Central level as reserve fund to be used with the approval of the empowered committee for the following purposes:
 - Rehabilitation of below poverty line families affected by natural calamities,
 - Rehabilitation of below poverty line families affected by violence, law and other problems,
 - Settlement of free bonded labour and liberated manual scavengers,
 - Settlement of particularly vulnerable tribal groups, and

- New technology demonstration, especially with focus on affordable and green technologies.

Administrative Expenses

Up to 4 percent of the funds released can be utilized for administering the scheme, of which up to 0.5 percent can be retained at the state level and the balance shall be distributed to the districts.

Housing Finance Agencies

Population explosion, rapid phase of urbanisation and the evolution of industrial culture has all created an intense housing problem in the country. It has become duty of the state to cater to the basic need of housing. The conference of the state ministers in 1975 recommended that the national urbanisation policy be framed to achieve a balanced urban and regional growth. A national housing commission has to be setup adopting a national housing policy. Also a rural housing corporation has to be setup to implement a rural housing programme along with rural development. The state Governments would appropriate funds out of their annual plan allocation for housing, especially for Scheduled Castes, Scheduled Tribes and other weaker sections. The central Government had to enact legislation to appropriate vacant urban property for improving housing conditions of the urban poor.

The GOI established National Building Organisation (NBO) for conducting research in new building techniques and house construction. The Hindustan Housing Factory (HHF) was established for the production of the housing materials. There are many agencies catering to the needs of housing finance. The notable among them are Housing and Urban Development Corporation (HUDC), National Housing Bank (NHB), Housing Development Finance Corporation (HDFC), State Housing Boards (SHBs), Life Insurance Corporation (LIC) and many other private agencies. In 1970, HUDC was created to provide loan finance for housing and urban development programme. Special emphasis was to be given to the proportion of housing in low income groups and economically weaker sections. The National Building Construction Corporation (NBCC) was started in 1960 with the objective of developing quality consciousness and reducing the cost of construction. The NHB was established in 1987 for providing loans for house construction and the NHP was adopted in 1993 [30]. The provision of shelter was considered as a basic need along with the provision of house sites. The role of Central Government is confined to the laying of broad based guidelines, providing necessary advice and rendering financial assistance in the form of loans and subsidies to the State Governments and watching the progress of the schemes.

Role of Indira Awas Yojana: Panchayats, NGO'S Role of Panchayats

The *Panchayat Raj* Institutions (PRIs) are the instruments at the grass root level for implementing the various Rural Housing Schemes (RHSs) meant for the less privileged households. There are a few crucial aspects associated with the implementation of housing schemes viz, identification of the beneficiaries, provision of assistance in terms of house-site, money, material and technical know-how, and creation of minimum basic facilities [24]. As regards the selection of the beneficiaries, the *Gram Panchayats* are performing the task in different states with a varying degree of success. The selection of the beneficiaries is done by the PRIs by preparing a list of all eligible households in the *Panchayat* who need assistance under different housing schemes based on a systematic survey of the households and their housing conditions which helps in understanding the total requirement of housing in the area and selecting the most deserving beneficiaries for assistance under different schemes. The evaluation studies conducted by National Institute of Rural Development (NIRD) have shown that in the open market the beneficiaries generally get only second grade materials with the amount provided to them under the scheme and hence the quality of construction is poor. This problem is solved by the *Gram Panchayats* by procuring construction materials in bulk from the *Nirmithi Kendras* or such other centres and supplying to individual beneficiaries of these schemes.

The PRIs have also been authorised to execute rural roads, drinking water, sanitation and electrification programmes, they are in a position to integrate these programmes with those of RHSs to make them complete in all respects because housing units can be complete only if basic facilities are also provided [25]. Providing housing units and minimum basic facilities for a healthy living is very important, but it is no less important to ensure proper utilisation of the facilities provided like windows, ventilators, toilet, drainage and even drinking water. It is the PRIs which can play a very crucial role in proper utilisation as well as maintenance of these facilities by creating awareness among the people about the healthy and hygienic life.

Role of Non-Governmental Organisations (NGOs)

The Non-Governmental Organisations (NGOs) can play a crucial role in the plans for alleviation of the problem of rural housing. They can serve as an important link between the rural population and the Government agencies. The NGOs can help the villagers to take advantage of the various Government schemes for rural housing (e.g. IAY) besides making other worthy contributions from its own resources in the form of trained personal and financial help. On the other hand, the NGOs can point out the various anomalies in the Government scheme and plans and help in the subsequent modification of the plans. NGOs in India are effective instruments of community forms of

participation in housing. These organisations are less formal and more flexible than Government bodies; promote more voluntary and enthusiastic forms of participation. These NGOs identify specific housing shortages and prepare district housing plans for rural areas. This is done with the involvement of *Mandal* and village *Panchayats* as well as the participation of central and state Government agencies and people at the grass root level [31]. Thus, from above discussion, it can be concluded that NGOs act as catalysts of development in partnership with people and *Panchayat Raj* institutions (PRIs). It must be realised by all the concerned parties that the problem of rural housing can be overcome only through a sincere and coordinated efforts. Thus a new mission and vision is to be inculcated in our *Panchayat Raj* functionaries and steps

should be taken for enhancement of NGOs so as to achieve the goal of 'Adequate Shelter for All'.

Indira Awaas Yojana (IAY) Scheme and its Impact in India

Rural houses always suffered on qualitative ground than quantitative and the qualitative assessment of housing units depends not only on the material used for house construction but also depends on the provision of basic amenities like drinking water, bathroom facility, and toilet facility. A recent study on Census 2011 reveals that there is a substantial improvement in housing quality with respect to material used for roof, wall, and provision of basic amenities like bathroom and toilet facilities as shown in below tables [32].

Table-1: Rural Households by Material of Roof- India 2001- 2011 (in %age)

Material used	2001 Census	2011 Census	Change
Grass/thatch/bamboo	27.7	20.0	-7.7
Tiles	37.6	28.7	-8.9
Concrete	11.0	18.3	-7.3
Others	14.0	17.1	3.1

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.7.

The above table clearly shows that the houses with grass, thatch or bamboo as roof building material has decreased by 7.7 percent between 2001 to 2011 while as the percentage of houses using tiles as roof building material has decreased by 8.9 percent during

the same period. Similarly, the percentage of houses with concrete roof building material has risen to 7.3 percent during the same period. The above findings clearly indicate improvement made in the quality of houses.

Table-2: Rural Households by Material of Wall- India 2001-2011 (in % age)

Material used	2001	2011	Change
Grass/thatch	12.6	11.9	-0.7
Mud un burnt bricks	39.7	30.5	-9.2
Stone	10.5	13.6	3.1
Burnt bricks	34.2	40.0	5.8

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.8

The above table reveals that the use of grass, thatch remained the choice of rural people while as the use of mud or un burnt bricks have fallen by 9.2 percent between 2001- 2011. The use of stone and burnt bricks

has increased by 3.1 and 5.8 percent respectively during the same period. The increase in the percentage of households using stone and burnt bricks for their house construction clearly indicates quality improvement.

Table-3: Rural Households by Material of Floor- India 2001- 2011 (in % age)

Material used	2001	2011	Change
Mud	72.3	62.6	-9.7
Stone	4.5	6.2	1.7
Cement	18.0	24.2	6.2
Floor Tiles	2.2	3.7	1.5
Others	3.0	3.2	0.2

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.9.

The above table clearly indicates that the cement usage as floor material has increased considerably by 6.2 percent during 2001 and 2011 whereas the use of mud as floor material has remained the least choice of people and has fallen drastically by 9.7 percent during the decade. The above data also

depicts that the usage of stone and tiles as floor material has increased by 1.7 and 1.5 respectively during the same period. Thus the preference given by people to cement and floor tiles over mud as material for floor clearly signifies the quality improvement in rural housing conditions.

Housing alone cannot support sustainable development and is not sufficient for a comfortable life unless supported by basic amenities like drinking water, sanitary latrines, garbage disposal sanitation and many

other basic amenities. The percentage of households having toilet facility in India is shown in below table [34].

Table-4: Rural Households Having Toilet Facility 2001-2011 Census (in percentage)

Smoul,y	Households having toilet facility		Households not having toilet facility	
	2001	2011	2001	2011
Rural	21.9	30.7	78.1	69.3
Urban	73.7	81.4	26.3	18.6
Total	36.4	46.9	63.6	53.0

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.45.

Table (IV) reveals that the rural households having toilet facility has increased from 21.9 percent to 30.7 percent between Census 2001 to Census 2011. Similarly, in urban areas the percentage of households having toilet facility has increased from 73.7 percent to 81.4 percent. Thus, the above findings indicate that up to Census 2001; only 36.4 percent of households were having toilet facilities which have now increased to 46.9 percent according to 2011 Census. Although, open defecation has come down from 78.1 percent in 2001 to 69.3 percent in 2011 Census, but still there is a serious need for provision of toilet facilities in the rural areas of India.

CONCLUSIONS

Indira Awaas Yojana (IAY) is a flagship rural housing scheme meant for providing dwelling units free of cost to the rural poor. The Government of India (GOI) is implementing IAY since the year 1985-86 to provide assistance for construction of dwelling units to members of Scheduled Castes (SCs), Scheduled Tribes (STs) and Freed Bonded Labourers (FBLs) and Non-Scheduled Castes (NSCs), Non - Scheduled Tribes (NSTs) living Below Poverty Line (BPL) in the rural areas. It was a sub-scheme of Jawahar Rozgar Yojana (JRY). Three percent of the houses are reserved for the BPL disabled persons living in the rural areas. IAY is the core programme for providing free housing to below poverty line families in rural areas and to raise them from below poverty line to Above Poverty Line (APL). The beneficiaries under the scheme are not only provided houses but also the houses are sanctioned along with the basic facilities like drinking water, sanitary latrines and fuel efficient *chullahs*. This scheme also envisages provision of house-sites to the landless people so that they could also come under the ambit of IAY Scheme. IAY is 100 percent subsidized sponsored scheme with the resources being shared on 75:25 percent basis between Centre and State respectively. The funds allocated under the scheme to the States / Union territories are further distributed to the districts in proportion to the SC and ST population of the respective districts. The IAY has proved to be a popular scheme and its targets have been exceeded in almost every year since its inception. A total of more than 76 lakh houses have been constructed from 1985-

86 to 2004-05 under the scheme. The IAY is being implemented by State Governments through District Rural Development Agency (DRDA) specially setup in each districts in each state of the country. At the district level, Deputy Commissioner (DC) is responsible for implementing the scheme, Block Development Officer (BDO) is responsible for implementing the scheme at the block level and *Panchayat/ Gram Sabah* is responsible for selection of beneficiaries at the village level. The beneficiaries of the IAY Scheme are also encouraged to use local material and low cost technology while constructing their houses. It is further ensured that every house constructed under IAY is provided by the fuel efficient *chullah*, and sanitary latrines to help the beneficiaries to live a healthy and hygienic life. A significant number of studies have been carried out on the impact of IAY scheme in India. As per the findings of one of the study, the scheme has laid a positive impact on the health, hygiene and environment of the beneficiary respondents by providing them a house, sanitary latrine, and drinking water facility and thus it has been a means for a better life. Besides, the houses sanctioned under the scheme provided ownership and identity to the beneficiaries and affords psychological satisfaction and provided self-worth and confidence. However, the study has also identified several problems associated with the coverage of objectives of IAY Scheme in the study area [36]. Overall it can be said that IAY scheme has been a beneficial scheme for overall rural development looking at its nature, scope and objectives.

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