



## Performance of Indira Awas Yojana (IAY) and Rural Development in India

### KEYWORDS

Introduction, Objectives, Performance, Data Analysis, Conclusion.

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### ABSTRACT

Housing is one of the basic requirements for the survival of human beings. Ownership of a house provides an economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house provides an individual with immense confidence to get involved into many social activities. Stable, affordable and accessible housing is directly and indirectly linked to human well-being. One can easily understand the socioeconomic status of a family just by watching physical attributes of their housing. Good housing and its surroundings indicate the standard of living of the family, it provides facilities for education, recreation and many other facets of life. A person deprived of this basic need faces all odds of life and remains discriminated and marginalized in the society. Housing contributes significantly towards the configuration of cultured human existence. Around one third of the human populations in urban as well as rural areas in the country are deprived of adequate housing facilities. Out of the estimated 200 million families in India, approximately 65 to 70 million families do not have adequate housing facilities. They are not able to procure a house for want of financial resources. 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.

### INTRODUCTION;

There are three basic necessities in life: food, clothing, and shelter. While all three are equally essential, the third one plays the more important role of harnessing a feeling of "belongingness" to the household/family. The physical dwelling unit is not the sole element of housing; equally important is the provision of basic services in the house like potable water, sanitation, drainage, and electricity. It is these services that make a 'house' a 'home'.

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, the reafter, 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.

### OBJECTIVES OF THE STUDY;

- The study identifies the problems of rural housing in

India.

- To examine the overall performance of IAY.
- To assess the quality of the houses and their locations.
- To suggest measures to overcome the gaps.

### COMPARATIVE STUDY OF THE HOUSES IN INDIA 2001 AND 2011 CENSUS (IN CRORES)

The total number of census houses have increased from 24.9 crore (2001) to 33.1 crore (2011) which around 33 per cent higher than 2001 housing stock. The data reveals that rural housing stock has increased by 23 per cent which is quite less in contrast to 54 per cent increase in urban sector.

It envisages both qualitative and quantitative improvement in rural housing sector. Empirical evidences show that better rural housing always has a positive correlation with creation of wealth and raises productivity in the rural sector in particular and hence augments social welfare too.

**Table-1**

Census House (in Crores)	Total			Rural		
	2001	2011	Variation %	2001	2011	Variation %
Number of census houses	24.9	33.1	32.8	17.8	22.1	24.3
Occupied census houses	23.3	30.6	31.3	16.8	20.7	23.1
Used as residence	17.9	23.6	31.7	12.9	16.0	23.9
Used as residence-cum-other use	0.8	0.9	8.8	0.6	0.6	3.3
Housing Stock	18.7	24.5	30.7	13.5	16.6	23.0

Source: Census 2011, Government of India

There's been a sharp rise in the decadal growth rates recorded in the number of census rural houses (24.3 per cent), occupied census houses (23.1 per cent) and those being occupied and used as residence (23.9 per cent) between 2001 and 2011. The rural housing stock itself has recorded an increase of 23 per cent between 2001 and 2011. Still the concomitant rise in population overall and schemes like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) which (enshrine the right to work as a fundamental right) aim to restore much of migrant rural population back to their place of domicile, the need for having a focused rural housing strategy is -3-one which continues to provide challenge to the policy makers. Hence, just provision of shelter to house less households is not enough but it should be continuous and sustainable too.

**QUALITATIVE ANALYSIS OF THE RURAL HOUSING;**

The issue of identifying quality barriers and delivery of service is one of the major aspects of rural housing of the current scenario. Rural house always suffered on qualitative ground than quantitative but recent study on Census -2011 reveals that there is a substantial improvement in housing quality with respect to material used for roof, wall, floor etc.

Rural Households by Material of Roof –India 2001 and 2011 (inpercentage)

**Table-2**

Material used	2001	2011	Change
Grass/Thatch/Bamboo/Wood/Mud	27.7	20.0	-7.7
Tiles	37.6	28.7	-8.9
Handmade Tiles	N.A	18.3	--
Machinemade Tiles	N.A	10.4	--
G.I./Metal/Asbestos Sheets	9.8	15.9	16.1
Concrete	11.0	18.3	7.3
Others	14.0	17.1	3.1
Source; Census 2011, Government of India			

If we compare the decadal variation (in %) as regards to types of material used for roof in which total number of houses built, we find the evidence of improvement in quality in terms of existing infrastructure. For instance, houses with one of grass/thatch/bamboo/wood/mud as roof building material have decreased by 7.7 per cent between 2001 and 2011 while houses as roof materials have decreased by 8.9 per cent during the same period. Contrary to the above, the use of G.I./Metal/Asbestos sheets have increased by 6.1 per cent whereas concrete has spiked to 7.3 per cent in its material use.

**HOUSEHOLDS HAVING BATHING FACILITY WITHIN THE PREMISES– 2011 INDIA (IN PERCENTAGE)**

**Table-3**

	Having bathing facility within premises		Does not having facility
	Bathroom	Enclosure without roof	
Rural	25.4	19.7	55.0
Urban	77.4	9.5	13.0
Total	42.0	16.4	41.6
Source; Census 2011, Government of India.			

**HOUSEHOLDS HAVING TOILET FACILITY INDIA:**

**Table-4**

	Having bathing facility within premises		Does not have toilet facility within the premises	
	2001	2011	2001	2011
Total	36.4	46.9	63.6	53.0
Rural	21.9	30.7	78.1	69.3
Urban	73.7	81.4	26.3	18.6
Rural-Urban difference	51.8	50.7	-51.8	-50.7
Source; Census 2011, Government of India.				

The table reveals that 55 per cent of rural households do not have bathroom facility within their premises. Similarly 69.3 per cent rural households do not have toilet facility within their premises. It clearly shows the unhygienic peripheral environment as people openly defecate in the rural area. Although open defecation has come down from 78.1 per cent in 2001 to 69.3 per cent in 2011, still there is a serious call for public provisioning for bathroom and toilet facilities in the rural areas.

Another measure which indicates quality in terms of area of the house relative to the needs of a large average family, the current distribution of households in rural areas in terms of total number rooms is most dense for one or two room houses with a respective share of 39.8 per cent and 30.2 per cent, constituting a net lion share of 70 per cent of the houses overall. The point of neglect or attention should be focused at house with no exclusive room which have share of 3.4 per cent, which indicates a high degree of congestion effects on rural households in particular..

**Performance of Indira Awas Yojana**

The government is making all efforts to bring down the housing shortage in the rural areas of the country and the size of the scheme has increased substantially in recent years. The budgetary outlay for rural Housing has been enhanced from Rs.1991 crore in 2001-02 with a physical target of construction of 12.94 lakh houses to Rs.11075.00 crore in 2012-13 for construction of 30.10 lakh houses.

**PERFORMANCE OVER THE LAST 10 YEARS**

**Table-5  
Rs.In Lakhs**

Year	Central Allocation	Central Release	Utilization	Target (No. of houses)	Houses constructed/ completed
2002-03	165640.00	162852.86	279496.46	13.14 lakh	15.49 lakh
2003-04	187050.00	187107.78	258009.69	14.84 lakh	13.61 lakh
2004-05	246067.00	288310.02	326208.64	15.62 lakh	15.21 lakh
2005-06	273240.00	273822.58	365409.05	14.41 lakh	15.52 lakh
2006-07	290753.00	290753.06	425342.45	15.33 lakh	14.98 lakh
2007-08	403270.00	388237.01	546454.30	21.27 lakh	19.92 lakh
2008-09	564577.00	879579.39	834834.33	21.27 lakh	21.34 lakh

2009-10	849470.00	863573.99	1329236.40	40.52 lakh	33.86 lakh
2010-11	1005370.00	1013945.40	1346572.75	29.08 lakh	27.15 lakh
2011-12	949120.00	986477.80	1292632.74	27.26 lakh	24.71 lakh

Source: Census 2011, Government of India

PERFORMANCE DURING THE CURRENT YEAR (2012-13)

Table-6

Total Outlay for Rural Housing	Rs. 11075 Crores
Central Budget for IAY	Rs. 10513.20 Crores
Central Releases	Rs.5655.37 Crores
Total Available Funds including OB	Rs.13531.38 Crores
State Share	
Utilisation of Funds	Rs.8647.99 Crores
Percentage of Utilisation	Rs.63.91 Crores
Source; Ministry Of Rural Development Annual Report 2012-13	

## CONCLUSION

The emphasis of rural housing should be more and more on inclusiveness and on quality improvement. When a poor man owns a house, it helps in giving him a self-identity. Housing sector has positive impact on overall standard of living of the rural people. There is also serious need to build a market based inclusive and sustainable housing finance system. The provision of shelter and hence the roof to every rural poor has been and will continue to be a major component of the poverty alleviation measures of the Government in times to come. Consequently the Ministry of Rural Development has hiked its target to double the construction of houses for the rural poor from 60 lakh to 1.20 crore housing units during the Period of 2009-2012.

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