



Home for Homeless Through IAY Scheme

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ABSTRACT

In India, rural development activities are carried out by rural development agencies, NGOs, local governments and international development organizations. The main aim of the rural development policy is to develop the undeveloped villages and communities also the rural development includes provision of basic infrastructure facilities in the rural areas such as schools, health facilities, roads, drinking water, electrification and so on. It also includes implementing various schemes to promote rural industries, agricultural productivity, rural employment and so on. Thus, a lot of programmes have been identified and designed by the District Rural Development Agency in such a manner to achieve a balanced development in all aspects. Shelter in the form of housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic security and status in society. For a shelterless person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. This is prepared based on the information collected for the Major Research project funded by the ICSSR. We personally thank the ICSSR for being funded for us to execute the work.

KEYWORDS

IAY, Rural Development, Rural Housing

INTRODUCTION

Shelter is one of the basic requirements for human survival. For a normal citizen owning a house provides a significant economic, social security and status in society. For a shelterless person, a house brings a profound social change in his life, endowing him with an identity, thus integrating him with his immediate social set up. With a view to provide a house to the houseless person, a scheme was introduced in 1985; such a scheme is called Indira Awaas Yojana (IAY).

For the first twenty five years after independence, the problem of rural housing did not receive any serious attention from the government. A housing programme for the rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugee Rehabilitation and lasted till around 1960 under which approximately 5 lakh families were housed in various centres mainly located in Northern India. A village housing scheme was also launched as part of the Community Development Movement (CDM) in 1957, in which loans were provided to the individuals up to a maximum of Rs.5000 per house. However, only 67000 houses were built under this scheme by the end of the Fifth plan. To promote basic facilities to the rural people, the government has allotted a huge amount of Rs. 80, 043.00 crore in the Central plan outlay for the year 2014-15 through the Rural Development Department. From that fund under the IAY alone share Rs.16, 000.00 crore, for National Rural Livelihood Mission (NRLM) Rs.4, 000.00 crore, the share of the National Social Assistance Programme (NSAP) is Rs.10, 635.00 and for the other central sector schemes Rs.1, 017.00 crore has been allotted in total. It is clear from that the IAY have nearly 20 per cent of the total allotment of the budget.

IAY was launched in May 1985 as a sub-scheme of Jawahar Rozgar Yojana. Right now, it is being implemented as an independent scheme since 1st January 1996. The IAY aims to help rural people who are living under Below the Poverty Line (BPL) belonging to SCs/STs, freed bonded labourers and non-SC/ST categories in the construction of dwelling units and upgradation of existing unserviceable kutcha houses, by providing financial assistance in the form of full grant. From 1995-96,

the IAY benefits have been extended to widows or next-of-kin of defence 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 IAY. Three per cent of funds are reserved for the disabled persons living under BPL in rural areas. Since 2006-07, IAY funds are also being earmarked for minorities. Thus, this scheme play vital role for the upliftment of the personal life of rural community.

TABLE: 1
DETAILS OF FUNDS ALLOTTED BY THE CENTRAL AND STATE GOVERNMENTS (Rupees in lakhs)

Year	Central	State	Total	Growth Rate
2004-05	536.05 (80.10)	133.12 (19.89)	669.17 (100)	--
2005-06	724.41 (80.00)	181.00 (19.99)	905.41 (100)	35.30
2006-07	618.12 (80.00)	154.50 (19.99)	772.62 (100)	-14.66
2007-08	823.32 (80.0)	205.83 (20.0)	1029.15 (100)	33.20
2008-09	1156.07 (80.0)	289.01 (20.0)	1445.08 (100)	40.41
2009-10	1754.01 (79.99)	438.50 (19.99)	2192.51 (100)	51.72
2010-11	2363.91 (75.0)	787.97 (25.0)	3151.88 (100)	43.75
2011-12	1636.16 (79.88)	412.05 (20.11)	2048.21 (100)	-35.01
2012-13	1500.57 (75.0)	500.19 (25.0)	2000.76 (100)	-2.31
2013-14	1348.22 (76.20)	421.09 (23.80)	1769.31 (100)	-11.56

Source: DRDA office records, Tamilnadu. (Figures in Brackets Indicate percentage to Total)

Table 1 explains the details of funds allocated by the central and state governments from 2004-05 to 2013-14. In the year 2009-10, there was the highest growth rate of 51.72 per cent. From the year 2004-05, the growth rate has been increased gradually upto 2010-11 with the growth rate of 43.75 per cent except the year 2006-07. In the last three years from 2011-12 to 2013-14, the growth level has declined continuously to -11.56 per cent. However, it was found that in the year 2010- 11 there was the highest allocation of Rs. 3,151.88 lakhs.

TARGET GROUP PEOPLE

The IAY focusing on the people from BPL living in rural areas belonging to SC/STs, freed bonded labourers and non- SC/ST Categories. Out of the total funds allotment the maximum of 40 per cent can be utilized for construction of dwelling units for non-SC/STs and BPL categories. From 1995-96, the IAY benefits have been extended to widows, next-of-kin of defense personnel and Para-military forces killed in action irrespective of the income criteria subject to the condition that they reside in rural areas. They should have not been covered under any other scheme of shelter rehabilitation and they are houseless or in need of shelter or shelter upgradation. Benefits have also been extended to ex-servicemen and retired members of the paramilitary forces as long as they fulfil the normal eligibility conditions of the IAY and have not been covered under any other shelter rehabilitation scheme. The priority in the matter of allotment of houses to the ex-serviceman and paramilitary forces and their dependents will be out of 40 per cent of the houses set apart for allotment among the non-SC/ST categories of beneficiaries. Moreover three per cent is earmarked for the benefit of disabled persons who are under BPL. This reservation of three per cent under IAY for disabled persons below the poverty line would be horizontal reservation. Disabled persons belonging to sections like SC/STs and others would fall in their respective categories.

TABLE: 2
DETAIL OF THE BENEFICIARIES STATE WISE

S No.	State	Financial Year 2013-2014		Financial Year 2014-2015	
		Beneficiaries Registered	Houses Sanctioned	Beneficiaries Registered	Houses Sanctioned
1	Andaman and Nicobar	173	167	84	51
2	Andhra Pradesh	206835	206835	34979	34979
3	Arunachal Pradesh	0	0	9	7
4	Assam	128632	118341	176385	125227
5	Bihar	757004	632752	316935	306080
6	Chhattisgarh	67895	47655	41516	40604
7	Dadra & Nagar Haveli	468	0	219	0
8	Daman & Diu	0	0	0	0
9	Goa	939	597	518	430
10	Gujarat	100646	97863	30928	29250
11	Haryana	21103	18696	28549	26933
12	Himachal Pradesh	7125	7078	4675	4648
13	Jammu And Kashmir	10859	8078	7193	1749
14	Jharkhand	67524	64477	39360	37334
15	Karnataka	99836	99836	95403	94155

S No.	State	Financial Year 2013-2014		Financial Year 2014-2015	
		Beneficiaries Registered	Houses Sanctioned	Beneficiaries Registered	Houses Sanctioned
16	Kerala	42413	42911	51949	50732
17	Lakshadweep	0	0	10	0
18	Madhya Pradesh	103591	97598	113430	109216
19	Maharashtra	166456	152444	176812	171114
20	Manipur	4352	3271	1745	1086
21	Meghalaya	14266	15125	8658	5510
22	Mizoram	3736	3692	639	591
23	Nagaland	10495	6787	4334	196
24	Odisha	126383	126733	155148	153755
25	Puducherry	0	0	0	0
26	Punjab	121	0	3402	0
27	Rajasthan	87857	86392	99836	97055
28	Sikkim	1	0	1543	1535
29	Tamil Nadu	89693	88762	55026	53252
30	Telangana	0	0	9340	9340
31	Tripura	14746	13370	10603	9170
32	Uttar Pradesh	301252	288254	457791	359189
33	Uttarakhand	10444	9183	8193	7531
34	West Bengal	185383	172441	418189	409508
	Total	2630228	2409338	2353401	2140227

Source: Ministry of Rural Development Website

The Government's policy and programmes have laid emphasis on poverty alleviation, generation of employment and income opportunities and provision of infrastructure and basic facilities to meet the needs of rural poor. The Ministry of Rural Development(MRD) in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. RD is the main pillar of nation's development. In spite of rapid urbanization, a large section of our population still lives in the villages. The rural India has lagged behind in development because of many historical factors. Though, the 11th plan began in very favourable circumstances with the economy having grown at the rate of 7.7 per cent per year from the 10th plan period, there still exists a big challenge to correct the developmental imbalances and to accord due priority to development in rural areas. MRD is implementing a number of programmes aiming at sustainable holistic development in rural areas.

The housing scheme IAY is a boon for the poor at the grass-root level and people who are living in below poverty line. This scheme has fulfilled the dreams of the lakhs of people throughout the country by means of providing houses. Moreover, this scheme has created a lot of impacts in the personal life of the beneficiaries. Such impact factors are social security, social status, hygienic life, happiness to the household and creating a thought of owning a property.

Conclusion

A poor man owns a house it helps in giving him a self identity. IAY plays very important role in the fulfilment of the basic requirements of the rural population. The notion of public work programmes is to provide a strong social safety net through redistribution of wealth generation of the poor rural people.