



Progress of Indira Awas Yojana in Bihar – A Case Study of 'Pothia Block' in Kishanganj District

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Indira Awas Yojana (IAY) is a boon for the people who have no shelter and who generally belong to below the poverty line (BPL) segment of population. IAY (1985-86) comes as a relief for them by providing them with financial assistance for construction of houses. At present it is the flagship programme of the government for rural housing. On 1st April, 1996 IAY was introduced as an independent scheme. Before this it was combined with RLEGP and NREP. It is a centrally initiated scheme with cost sharing of 75:25 between the Centre and the state. This scheme is not only for people under BPL but also for households headed by SC/ST, freed bonded labourers, unmarried women and widows. Under the plan, the allocation of the houses is done in the name of the female member of the benefited family or in the joint names of husband and wife. The study of IAY in our area of study-Pothia block of Kishanganj district was done with the aim of developing a comprehensive understanding of the IAY and examining its working. The scheme has become a beacon light in the rural and urban areas of BPL households. The major problem in the implementation is that the beneficiaries are not getting the exact allotted fund. Despite all irregularities more than 12,000 houses are constructed in the Pothia block and the success level is over 90%. With some modifications made and by doing away with the problems of corruption and generating public awareness, this scheme has the potential to provide the most basic necessity of people, i.e. shelter.

Keywords: BPL, Household, IAY, Employment, Beneficiary.

Introduction : Indira Awas Yojana has the power to create a socio- economic revolution in the upliftment of the people living below poverty line of our nation. IAY has not only produced tangible assets and improved living conditions of the people, but has also helped in changing their social outlook and attitude as well as their social status.

Indira Awas Yojana (IAY) is the flagship rural housing scheme which is being implemented by the Government of India with an aim of providing shelter to the poor below the poverty line. The Government of India has decided that allocation of funds under IAY will be on the basis of poverty ratio and housing shortage. The scheme of IAY originated under the programmes, 'National Rural Employment Programme (NREP)' (1980) and 'Rural Landless Employment Guarantee Programme (RLEGP)' (1983). During 1993-94, IAY was taken up as a sub-programme of Jawahar Rojgar Yojana (JRY) but on 1st Jan, 1996, it was reformulated as an independent programme. The objective of IAY is primarily to help construction of new dwelling units as well as conversion of unserviceable "kuttcha" houses into "pucca/semi-pucca" ones by the members of SC/ST, freed bonded

labourers and also non- SC/ST rural poor below the poverty line by extending them grant- in- aid. It is a beneficiary oriented programme aimed at providing houses to SC/ST households who are victims of atrocities, households headed by widows/ unmarried women and SC/ST households which are below the poverty line. This scheme has been in effect from 1st April, 1999.

Under rural housing component of Bharat Nirman, 60 lakh houses are proposed to be built in four years. 15 lakh houses are to be built under IAY every year. The Central Budget for the current year is Rs. 5645.7 crores against which Rs. 3730.48 crores have been released. Against the physical target of 21.27 lakh for the current year, 889 lakh houses have been constructed and 1614 lakhs are under construction. For ensuring transparency in selection of beneficiaries under IAY, based on BPL Census 2002, a system of **permanent IAY wait list** has been introduced. Permanent waitlist prepared on this basis is being painted at conspicuous places, panchayat buildings, school buildings. The list is also being printed in the form of booklet and is being posted on the website of the district under IAY. New initiatives have to be taken to include change in IAY

guidelines and preparation of the Draft, National Rural Housing and Habitual Policy, provision for Homestead sites; Data base of IAY beneficiaries as well as the continuous monitoring and evaluation of the programme.

The empowerment of BPL people through IAY would give benefits not only to the individual but also to the family and community as a whole through collective action for development. It has a common perception of need and an impulse towards collective action.

Empowering the BPL families is not just for meeting their economic needs but also for more holistic social development.

From 1999-2000 to 2008-09 the total number of houses constructed under IAY scheme is 12,319 in Pothia Block of Kishanganj district by spending Rs. 36, 67, 45,000 corers. Pothia is one of the success blocks in Kishanganj district in implementing the project – "INDIRAAWAS YOJANA".

Objectives:

The present study is carried out with the following objectives:

1. To examine the work of this scheme in Pothia block.
2. To find out the impact of IAY in empowering the BPL families.
3. To create an awareness among the people of the society regarding the scheme of 'Indira Awas Yojana'.

Methodology:

The present study was undertaken in Pothia block of Kishanganj district. The study is based on primary and secondary data, the primary data was collected by using well-prepared interview schedule and the secondary data was obtained from various published and unpublished records, books and journals. 150 respondents were selected. Out of 22 village panchayats of Pothia block 5 village panchayats have been taken for the present study. Random sampling method was used for the selection of blocks, villages and respondents.

Scope of IAY :

IAY is a beneficiary oriented programme aimed at providing houses for SC/ST households which are victims of atrocities, households headed by widows/ unmarried women and SC/ST households which are below poverty line.

Funding:

IAY is a centrally sponsored scheme funded on the cost sharing between the Government of India and the States in the ratio of 75:25 respectively.

How to seek assistance:

The person concerned should contact the Village Panchayat or Village Level Worker or the Block Development Officer or the District Rural Development Agency.

Distribution of Houses in 10 yrs in Pothia Block:

YEAR	NO. OF TOTAL TARGETED HOUSES	TOTAL NO. OF BUILT HOUSES
1999-2000	615	615
2000-2001	885	885
2001-2002	945	945
2002-2003	956	956
2003-2004	1041	1041
2004-2005	1398	1348
2005-2006	1545	1109
2006-2007	1876	1658
2007-2008	1902	1431
2008-2009	2406	2331
TOTAL	13,571	12,319

NAME OF VILLAGE PANCHAYAT	TOTAL NO. OF DISTRIBUTED HOUSES
DUBANOCHI	753
PHALA	417
MIRZAPUR	346
KUSIYARI	453
GORUKHAL	427
KASBA KALIYAGANJ	1560
BURNAI	437
SAROGORA	290
BUDHRA	107
NOKKATTA	380
CHHATTERGACHH	437
KOLTHA	340
RAIPUR	342
TIPIJHAPRI	346
UDGARA	217
SHEETALPUR	512
PANASI	848
JAHANGIRPUR	218
*DAMALBARI	2853
PARLABARI	313
PAHARKATTA	406
BHATATHANA	317
TOTAL:	12,319

*Damalbari is the most successful village panchayat of Pothia block in distribution of houses during the last 10 years.

Total no. of SC/ST and Non- SC/ST beneficiaries of Pothia Block through the scheme of IAY:

YEAR	TOTAL NO. OF SC/ST	TOTAL NO. OF NON- SC/ST	TOTAL NO. OF DISTRIBUTED HOUSES
1999-2000	368	247	615
2000-01	553	332	885
2001-02	607	388	945
2002-03	615	340	956
2003-04	603	418	1,041
2004-05	903	422	1,348
2005-06	658	451	1,109
2006-07	1,006	742	1,658
2007-08	802	629	1,431
2008-09	1,272	959	2,331
TOTAL	7,391	4,928	12,319

Benefits:

- To sum up, the IAY has become a beacon light in the rural and urban areas for BPL people and has contributed substantially to:
- Improvement of living and economic conditions of beneficiaries in both the rural and the urban areas.
- Overcome the uncertainty in employment.
- Reduce migration to other states.

Suggestions:

- On the basis of the study, the following suggestions are made:
- Corruption among the mukhiyas and other government employees should be eradicated.
- The importance of education should be spread through various literacy camps and programmes.
- The monetary fund of 35,000 should be enhanced to make houses up to minimum of Rs.50, 000 because in today's scenario the allotted fund is not sufficient to build a house.

Conclusion:

IAY has the power to create a socio- economic revolution in the life of BPL families of our nation. IAY has not only produced tangible assets and improved living conditions of the beneficiaries, but has also helped in changing much of their social outlook and attitudes. IAY is an extensive scheme of Indian government which helps BPL families to overcome their problem of shelter. Effective social audit is necessary to eliminate bogus beneficiaries. In spite of a few shortfalls in the programme, the programme is successful but it requires more transparency in its implementation in future. IAY is like granting of a boon to the people who belong to below poverty line population. Last but not the least, in the study area (Pothia block of Kishanganj District) IAY has served the cause of weaker section's empowerment and social security and socio- economic betterment of the poor (BPL).

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