



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.

Key words: BPL, Household, IAY, Employment, Beneficiary.
