

# Housing Facility under Indira Awaas Yojana in Chitradurga District –An Analysis

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## ABSTRACT

In India nearly three-fourth of population lives in rural areas. The housing needs of people in these areas are largely unmet. In 2011 the Planning Commission constituted a Working Group on Rural Housing for the Twelfth Five Year Plan to provide a perspective and approach on rural housing. Universal Declaration of Human Rights, 1948 by United Nations recognizes the need of housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and wellbeing of everyone. Article 10 of the Declaration of Social Progress 1969 adopted by the UN General Assembly states “The provision for all particularly for persons in low income groups and large families of adequate housing and community services”. The paper is based on the empirical study conducted on the Indira Awaas Yojana, a rural housing scheme in Chitradurga district of Karnataka state. The study covered 60 villages of 6 talukas and interviewed 300 respondents. Results of important aspects covered have been discussed in the paper. The paper includes objectives, methodology, important surveys and results of survey.

**Key Words:** Constitute, Facility, Human, Implement, Human Right, Rural Housing

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## I. INTRODUCTION

In India nearly three-fourth of population lives in rural areas. The housing needs of people in these areas are largely unmet. In 2011 the Planning Commission constituted a Working Group on Rural Housing for the Twelfth Five Year Plan to provide a perspective and approach on rural housing. Universal Declaration of Human Rights, 1948 by United Nations recognizes the need of housing along with food, clothing, medical care, etc. as a right to a standard of living required for the health and wellbeing of everyone. Article 10 of the Declaration of Social Progress 1969 adopted by the UN General Assembly states “The provision for all particularly for persons in low income groups and large families of adequate housing and community services”.

## II. OBJECTIVES OF THE STUDY

The major objective of the present study is to examine the Indira Awaas Yojana. The specific objectives of the study are as follows.

1. To analyze the physical and financial performance of Indira Awaas Yojana.
2. To study about the disbursed amount and utilization of funds to the needy people during the study period.
3. To examine whether the programme has brought the improvement in the living conditions of the poor people?
4. To assess the difficulties faced in the implementation of the scheme and suggest remedial measures.

## III. METHODOLOGY

The study is empirical study based on both primary and secondary data.

### a. Sources of Data

For the purpose of the study the data depends on both primary and secondary sources. The primary data is gathered through well-structured Interview Schedule, and secondary data gathered through published sources such as books articles, periodicals, reports, and news papers, Journals etc.

### b. Sample Size and Sampling Design

The study has been adopted simple random sample techniques in primary investigation with the help of well-structured interview Schedule administered a total of 300 respondents in six talukas of Chitradurga district, 05 villages from each taluka and 10 respondents in each village randomly selected. The following Chart 1.2 gives details about the sampling sites.

## IV. GETTING HOUSING FACILITIES UNDER INDIRA AWAAS YOJANA

The study has revealed that maximum number of 114 (38 per cent) respondent beneficiaries of IAY get housing facility under the scheme during 2013-14 to 2014-15; 113 respondent beneficiaries (37.67 per cent) got the housing facility under IAY scheme during 2011-12 to 2012-13; 41 beneficiaries (13.67 per cent during 2007-08 to 2008-09 and 9 respondents (3 per cent) got housing facilities under IAY during 2005-06 to 2006-07. The details indicate greater number of respondents in each taluka got the housing facility under IAY during 2011-12 to 2012-13 and 2013-14 to 2014-15. Taluka-wise trend of getting housing facility by the beneficiary respondents is similar with the general trend. The details are provided in the following table.

**Getting Housing Facilities under Indira Awaas Yojana**

Talukas	a	%	b	%	c	%	d	%	e	%	Total
Challakere	2	4.00	23	46.00	3	6.00	15	30.00	7	14.00	50
Molakalmuru	3	6.00	10	20.00	3	6.00	19	38.00	15	30.00	50
Chitradurga	2	4.00	3	6.00	3	6.00	18	36.00	24	48.00	50
Hosadurga	1	2.00	0	0.00	2	4.00	28	56.00	19	38.00	50
Hiriyur	1	2.00	3	6.00	3	6.00	22	44.00	21	42.00	50
Holalkere	0	0.00	2	4.00	9	18.00	11	22.00	28	56.00	50
<b>Total</b>	<b>9</b>	<b>3.00</b>	<b>41</b>	<b>13.67</b>	<b>23</b>	<b>7.67</b>	<b>113</b>	<b>37.67</b>	<b>114</b>	<b>38.00</b>	<b>300</b>
<b>Chi-square= 89.7825      p=0.0001*</b>											

Source: Field Survey (2016-17) Note : \*p<0.05

The Chi Square test result showed that, there is significant difference found between talukas for getting housing facilities under Indira Awaas Yojana of IAY Beneficiaries in Chitradurga respondents (Chi square = 89.78, P = 0.0001, S) at 5 per cent level of significance. It means that there is different statement about getting housing facilities under Indira Awaas Yojana of IAY Beneficiaries in Chitradurga.

## V. AMOUNT SANCTIONED UNDER IAY FOR HOUSING – SUFFICIENT

There is sharp division of opinion among the respondent beneficiaries of IAY about the amount sanctioned for housing. A majority of 186 (62 per cent) of the respondent found the amount sanctioned as “insufficient”, while a substantial number of 114 respondents (38 per cent) found the amount sanctioned as “sufficient”. The responses are not uniform in case of the respondents belonging to different talukas. The number of those who found the amount sanctioned as sufficient varied from a minimum of 6 respondents in Hosadurga taluka to a maximum of 37 respondents belonging to Chitradurga district. Similarly, among those maintaining that the amount sanctioned was not sufficient the number of respondents varied from a minimum of 13 in Chitradurga to a maximum of 44 in Hosadurga. The details are provided in the following table.

**Amount Sanctioned under IAY for Housing – Sufficient**

Talukas	Yes	%	No	%	Total
Challakere	21	42.00	29	58.00	50
Molakalmuru	19	38.00	31	62.00	50
Chitradurga	37	74.00	13	26.00	50
Hosadurga	6	12.00	44	88.00	50
Hiriyur	31	62.00	19	38.00	50
Holalkere	0	0.00	50	100.00	50
<b>Total</b>	<b>114</b>	<b>38.00</b>	<b>186</b>	<b>62.00</b>	<b>300</b>
<b>Chi-square= 85.0593, p=0.0001*</b>					

Source: Field Survey (2016-17) Note : \*p<0.05

The Chi Square test result showed that, there is significant difference found between talukas for amount sanctioned for housing under Indira Awaas Yojana of IAY Beneficiaries in Chitradurga respondents (Chi square = 85.0593, P = 0.0001, S) at 5per cent level of significance. It means that there is different statement about amount sanctioned for housing under Indira Awaas Yojana of IAY Beneficiaries in Chitradurga.

#### VI. AMOUNT SANCTIONED UNDER IAY – SUFFICIENT

Two types of houses have been provided to beneficiary respondents in the study area viz. Sheeted and RCC. Large majority of 297 (99 per cent) respondent beneficiaries got Sheeted houses, while a small number of 3 respondents (1 per cent) got RCC houses. RCC houses were provided to 2 in Molakalmuru and 1 in Hosadurga. An almost identical number of respondents got Sheeted houses in all the 6 talukas of Chitradurga district. The following table provides the details.

**Kind of House Got through IAY by Beneficiaries**

Talukas	Sheeted	%	RCC	%	Total
Challakere	50	100.00	0	0.00	50
Molakalmuru	48	96.00	2	4.00	50
Chitradurga	50	100.00	0	0.00	50
Hosadurga	49	98.00	1	2.00	50
Hiriyur	50	100.00	0	0.00	50
Holalkere	50	100.00	0	0.00	50
<b>Total</b>	<b>297</b>	<b>99.00</b>	<b>3</b>	<b>1.00</b>	<b>300</b>

Source : Field Survey (2016-17)

#### Kind of House Got through IAY by Beneficiaries

It is found from the study that maximum number of 285 (95 per cent) of the respondent beneficiaries have been provided with electricity to their IAY houses, while a small number of 15 respondents have not received the electricity for their IAY houses. All the 50 respondents in Chitradurga and Hosadurga have been provided with electricity, while 42 to 49 respondents in the other 4 talukas have been provided with electricity. The following table provides the details.

#### VII. DELAY IN SANCTIONING OF HOUSE UNDER IAY SCHEME

The responses of maximum number of 298 respondent IAY beneficiaries (99.33 per cent) indicate that there is delay in sanctioning houses under the IAY scheme. Except a lone respondent each in Challakere and Molakalmuru talukas all the 300 respondent IAY beneficiaries have affirmed the delay in the sanctioning of houses under the IAY scheme. Delay is a common hurdle in the administration and implementation of Government schemes benefiting the beneficiary public. Responses are provided in the following table.

**Delay in Sanctioning of House under IAY Scheme**

Talukas	Yes	%	No	%	Total
Challakere	49	98.00	1	2.00	50
Molakalmuru	49	98.00	1	2.00	50
Chitradurga	50	100.00	0	0.00	50
Hosadurga	50	100.00	0	0.00	50
Hiriyur	50	100.00	0	0.00	50
Holalkere	50	100.00	0	0.00	50
<b>Total</b>	<b>298</b>	<b>99.33</b>	<b>2</b>	<b>0.67</b>	<b>300</b>

Source : Field Survey (2016-17)

#### VIII. CRITERIA FOLLOWED FOR SELECTION OF BENEFICIARIES OF INDIRA AWAAS YOJANA

The responses of the 300 IAY beneficiaries have mentioned three criteria for the selection of beneficiaries under the IAY viz. Poverty, Necessity and Influence. Large majority of 218 (72.67 per cent) respondent mentioned 'poverty' as the criterion for selection of beneficiaries under the IAY. A lesser number of 48 respondents (16 per cent) indicated

‘necessity’ as the criterion for the selection of beneficiaries, while a small number of 34 respondents (11.33 per cent) mentioned ‘influence’ as the criterion for the selection of beneficiaries under the IAY scheme. Taluka-wise responses are largely in conformity with the overall trend of responses in this context. The element of ‘influence’ is an unwelcome trend in such National Housing Schemes of the Central Government. The details are provided in the following table.

#### Criteria Followed for Selection of Beneficiaries of IAY

Talukas	Poverty	%	Necessity	%	Influence	%	Total
Challakere	44	88.00	2	4.00	4	8.00	50
Molakalmuru	36	72.00	11	22.00	3	6.00	50
Chitradurga	31	62.00	13	26.00	6	12.00	50
Hosadurga	42	84.00	6	12.00	2	4.00	50
Hiriyur	29	58.00	9	18.00	12	24.00	50
Holalkere	36	72.00	7	14.00	7	14.00	50
<b>Total</b>	<b>218</b>	<b>72.67</b>	<b>48</b>	<b>16.00</b>	<b>34</b>	<b>11.33</b>	<b>300</b>
<b>Chi-square= 25.800, p=0.0431*</b>							

Source: Field Survey (2016-17) Note : \*p<0.05

The Chi Square test result showed that, there is significant difference found between talukas for purchasing of criteria for the selection of beneficiaries under the IAY beneficiaries in Chitradurga district (Chi square = 25.800, P = 0.0431, S) at 5 per cent level of significance.

#### IX. IMPROVEMENT IN THE STANDARD OF LIVING OF RESPONDENTS THROUGH IAY SCHEME

There is an improvement in the Standard of Living due to Indira Awaas Yojana according to large majority of respondent IAY beneficiaries. However, the improvement of standard of living is rated differently by respondents. A majority of 190 (63.33 per cent) respondent IAY beneficiaries rated the improvement as “Medium”, while 75 (25 per cent) respondents rated the improvement of standard of living through IAY as “Low”. A small number of 21 (7 per cent) respondent IAY beneficiaries considered that there was no improvement in their standard of living due to IAY scheme. The details are provided in the following table.

#### Improvement in the Standard of Living of Respondents through IAY Scheme – Responses of IAY Beneficiaries

Talukas	Low	%	Medium	%	High	%	Not	%	Total
Challakere	2	4.00	27	54.00	10	20.00	11	22.00	50
Molakalmuru	3	6.00	30	60.00	10	20.00	7	14.00	50
Chitradurga	1	2.00	32	64.00	14	28.00	3	6.00	50
Hosadurga	1	2.00	35	70.00	14	28.00	0	0.00	50
Hiriyur	3	6.00	33	66.00	14	28.00	0	0.00	50
Holalkere	4	8.00	33	66.00	13	26.00	0	0.00	50
<b>Total</b>	<b>14</b>	<b>4.67</b>	<b>190</b>	<b>63.33</b>	<b>75</b>	<b>25.00</b>	<b>21</b>	<b>7.00</b>	<b>300</b>
<b>Chi-square= 3.5590 p=0.9650</b>									

Source: Field Survey (2016-17) Note : \*p<0.05

The Chi Square test result showed that, there is no significance difference found between talukas as for improvement in the standard of living by beneficiaries of IAY in Chitradurga District (Chi square = 3.5590, p = 0.9650) at 5 per cent level of significance. It means that there is similar statement about improvement in the standard of living of IAY scheme in Chitradurga district.

#### X. REACTION OF OFFICIALS IN IMPLEMENTING INDIRA AWAAS YOJANA SCHEME

The responses are rated as “Positive”, “Negative”, “Normal” and “Not Specified”. The study has revealed that majority of 169 (56.33per cent) respondent IAY beneficiaries have considered the officials reaction in implementing the IAY as “Positive”. A good number of 92 respondents (30.67 per cent) considered the reaction of officials as “Normal”. A small

number of 7 respondents (2.33 per cent) considered the reaction of officials as “Negative”. A good number of 32 respondent IAY beneficiaries did not specify the reactions of officials in implementing Indira Awaas Yojana.

### SUGGESTIONS

1. The study on the implementation of Indira Awaas Yojana in the study area of Chitradurga district in Karnataka has revealed some flaws. It is found from the responses of the beneficiaries of the Indira Awaas Yojana that the amount sanctioned to individual beneficiaries is not found sufficient in case of a few beneficiaries. This problem needs to be addressed by the IAY agencies and the authorities concerned and make necessary arrangement for providing adequate amount for the completion of the houses of the beneficiaries.
2. Delay in sanctioning the amount has been mentioned by a good number of beneficiaries of the Indira Awaas Yojana. This is likely to lead to inconveniences to the beneficiaries and may even compel them to obtain loans from private parties. Hence, the IAY agencies should try to expedite the release of funds in time.
3. It has come to the notice of the researcher that the amount sanctioned is not fully paid to the beneficiaries. This aspect of the failure of IAY is a matter of concern. The IAY agency should try to fulfill its commitments as per the sanctioned amount to be paid within specified time period.
4. There is a mention by a few beneficiaries of IAY that the selection of beneficiaries is usually done on the basis of poverty and need of the beneficiaries. But a few beneficiaries have mentioned cases of “Influence” in the selection of beneficiaries. This is a grave mistake which needs to be addressed by the agencies concerned with the selection of beneficiaries for Indira Awaas Yojana.
5. The implementation of the Indira Awaas Yojana needs to be streamlined to provide adequately the essential services, community facilities and public utilities for the areas where the houses are built under the scheme. In this context a proper coordination should be sought from the Panchayat Raj Institutions and voluntary organizations.
6. Public-Private Cooperation in the development of rural housing is necessary to speed up the housing development for the rural poor.
7. A Housing Technology Mission need to be operationalized effectively for providing affordable housing to the rural poor. it is necessary to look into the aspects of cost effective and environment friendly housing development under Indira Awaas Yojana.
8. A sound housing strategy should be evolved to make the Indira Awaas Yojana a success. The strategy should include;
  - Sound land acquisition policy.
  - Large Information System for the benefit of the rural poor for obtaining affordable housing.
  - There is need for a specialized housing finance system.
  - It is necessary to ensure availability of technology and material use in the construction of rural houses under the Indira Awaas Yojana.
9. It is necessary to give priority for providing infrastructure, safe drinking, water, sanitation and communication and transport, etc. in the Indira Awaas Yojana financed areas of housing.

### CONCLUSION

All the 300 respondent IAY beneficiaries in the 6 talukas of Chitradurga district have affirmed that Indira Awaas Yojana can solve the problem of housing in rural areas. There is an overwhelming support for the view that Indira Awaas Yojana is a better scheme than other schemes. Large majority of 299 (99.67 per cent) respondent IAY beneficiaries have considered that Indira Awaas Yojana is better scheme than other schemes. Only 1 respondent (0.33 per cent) in Chitradurga taluka differed from the majority view.

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