

The Journey of Housing Scheme from Indira Awas Yojana to Pradhan Mantri Awas Yojana- Gramin: A Discussion

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ABSTRACT

Three things – Food, Cloth & house are must for human being for living. Housing is the fundamental right of individual and it is the part of constitution also. Housing does not only provide shelter but also it helps individual in connecting with society. It gives identity to the individual and keeps them healthy physically and mentally. In India, rural housing shortage is a big challenge and to address this problem government started Indira Awas Yojana since 1985 and it could not succeed as much as expected from the scheme but it has addressed the problem of housing shortage at some extent. This scheme provided financial Assistance Amount to weaker section of society. But in 2014, the major loopholes were found in CAG report and to resolve that loopholes IAY has converted into Pradhan Mantri Awas Yojana-Gramin. The objective of this research paper to study about Indira Awas Yojana and total no. of houses constructed in India. The secondary data was used for study and the sources are articles, Journals, Government reports and web sites such as www.indiastat.com, www.pmay.nic.in, www.rural.nic.in etc. The conclusion is this study is that IAY/PMAY-G is running successfully in meeting the need of housing for vulnerable section of society.

1. Introduction

Housing is the basic need for human being after food and attire. It is fundamental right. It helps in raising quality of life and keeps safe from bad weather conditions such as rain, heat, winter, heat wave, flood etc. It assists in bringing stability in individual life and provides identity. Thus, they can be able to participate in social and cultural activity. It helps in maintaining privacy of individual and family members. Health is indirectly related to living place and it will help in raising production capacity of individual also and starts to think about livelihood and try to raise living standard. Housing has considered as social welfare. In the inception of national policy housing was neglected from the priority list but in seventh planning it has included in the priority of the government (Bhaskar Majumdar).

Indira Awas Yojana- In India, public housing programme started to solve out the problem of Shelterlessness since independence in the name of Refugee Rehabilitation Programme in 1957. But housing programme was running as a sub-scheme it became independent on 1st Jan 1996. Indira Awas Yojana was started since 1985-86. The targeted group of this scheme is SC, ST, free bonded labour, widow, Ex-service man, bonded labour and minority who were living below the poverty line and have Kutcha house or no house or tumbledown houses. Initially its main focus was on poverty alleviation by providing financial assistance for construction of dwelling unit but in 1996 the focus was shifted from poverty alleviation to solve the problem of houselessness. The vision of government behind this scheme to fulfill the constitutional right of the individual and working as a welfare state. It is evident that without addressing the problem of Shelterlessness sustainable development goals can't achieve because housing, food and attire are must for survival of human being. In this series, the benefit was extended to the general and backward

classes who were poor and not having house. Panchayati raj Institution is the last agency for implementing this scheme at the grass root level. From total budget allocation 60% allocation is earmarked for SC/STs, 15% earmarked for minorities and 3% physically handicap and rest for other castes from BPL. The criteria of budget allocation is that 75% weightage will given poverty ratio and 25% weightage is given to shortage of housing. District Rural Development Authority works as a nodal agency at district level. No stipulated design is for IAY house it is totally depend on beneficiary and beneficiaries have to involve in the construction of their houses.

In 2016, Indira Awas Yojana restructured into **Pradhan Mantri Awas Yojana- Gramin** because of some loopholes found in the audit report of CAG such as many in the beneficiaries who were not eligible for benefit, lack of transparency in the selection of beneficiaries, no proper assessment of housing shortage, lack of convergence, loans are not available for beneficiaries etc. So, it was urgent need to reform in the scheme and the aim was government to provide housing to all 2022. The financial Assistance amount increased from 70000 rupees to 110000 in plain areas and 75000 rupees to 120000 rupees in hilly areas. The constructed areas were increased from 20 sq. mtr. to 25 sq. mtr. The unit assistance cost is shared between central and state in the ratio of 60:40 in plain areas and for north eastern and 3 Himalayan states (Jammu & Kashmir, Himanchal Pradesh & Uttarakhand) share would be in the ratio of 90:10. And for identification of beneficiaries Social Economic Caste Census Data 2011 will used. Assistance amount will be given through Direct Benefit Transfer to the beneficiary account. Focus on Convergence of scheme such as beneficiary could avail the benefit of

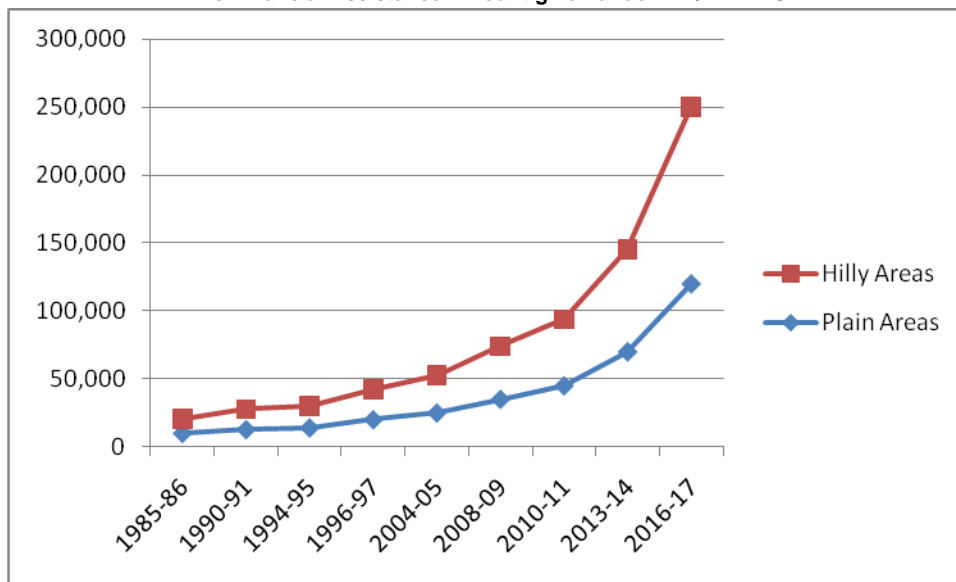
electricity, potable drinking water, LPG gas chulha etc (www.pmay.nic, www.rural.nic.in).

Financial Assistance under IAY (PMAY-G)-

Years	Plain Areas	Hilly Areas
1985-86	10,000	10,000
1990-91	12,700	14,500
1994-95	14,000	15,800
1996-97	20,000	22,000
2004-05	25,000	27,500
2008-09	35,000	38,500
2010-11	45,000	48,500
2013-14	70,000	75,000
2016-17	1,20,000	1.30,000

Source: www.pmay.nic.in

The Financial Assistance Amount given under IAY/PMAY-G



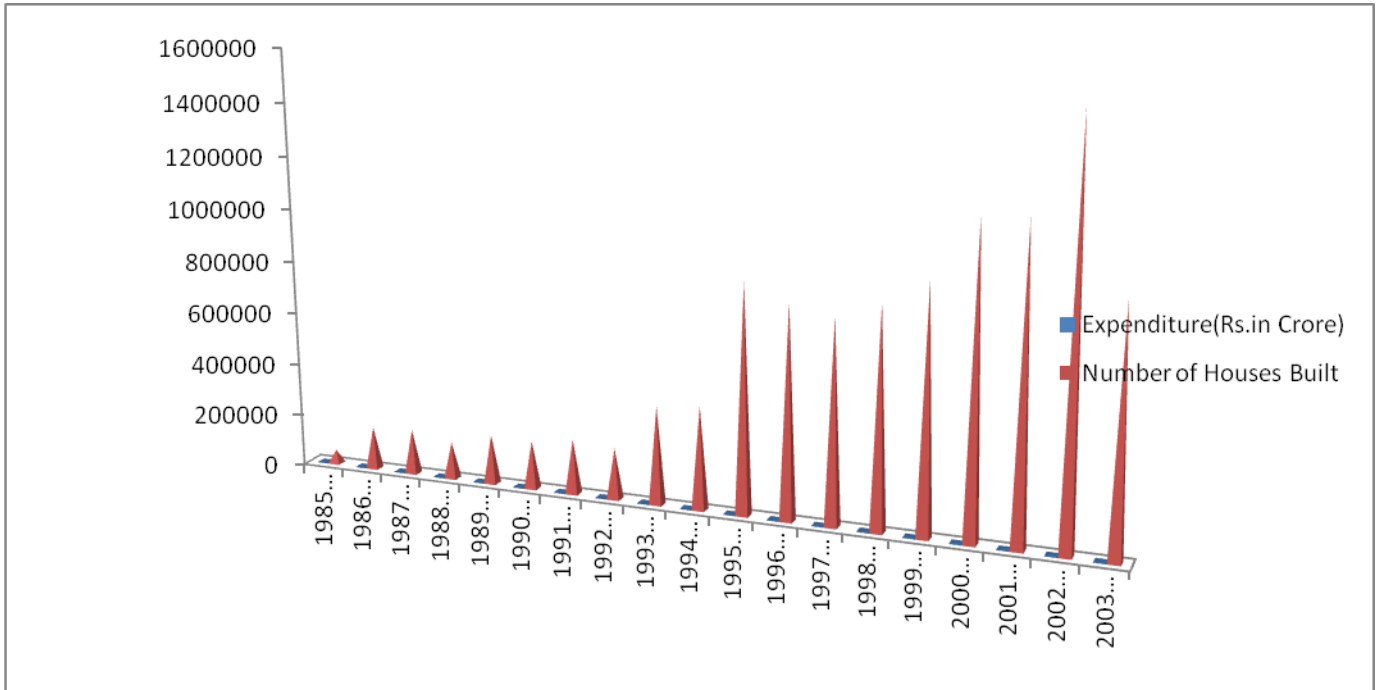
The above table & graph shows that the financial assistance amount is increasing with the passes of time since inception. It helped many homeless in making their own house.

Table-1
Physical and Financial Achievements under Indira Awas Yojana in India (1985-86 to 2003-2004)-

Year	Expenditure(Rs.in Crore)	Number of Houses Built
1985-86	57.93	51252
1986-87	149.18	160197
1987-88	235.37	169302
1988-89	149.65	139192
1989-90	188.50	186023
1990-91	213.07	181800
1991-92	263.01	207299
1992-93	238.81	192585
1993-94	481.00	372535
1994-95	500.38	390482
1995-96	1166.36	863889
1996-97	1385.92	806290
1997-98	1591.48	770936

1998-99	1803.88	835770
1999-00	1907.63	925679
2000-01	2185.80	1170926
2001-02	2149.55	1171081
2002-03	2777.59	1543267
2003-04	1828.43	923213
Total	19273.54	11061718

Source: www.indiastat.in



The above table & graph shows that from 1985 to 2003-04 the increasing trend found in expenditure on housing except 2003-04 and continuously construction of houses increased. Thus it is very clear on the basis of secondary data the scheme

is running effectively and addressing the problem of houselessness and who were living their life in Kutcha houses and dilapidated condition.

Houses Constructed Under PMAY-G from 2010-11 to 2018-19-

Table-2 (in No.)

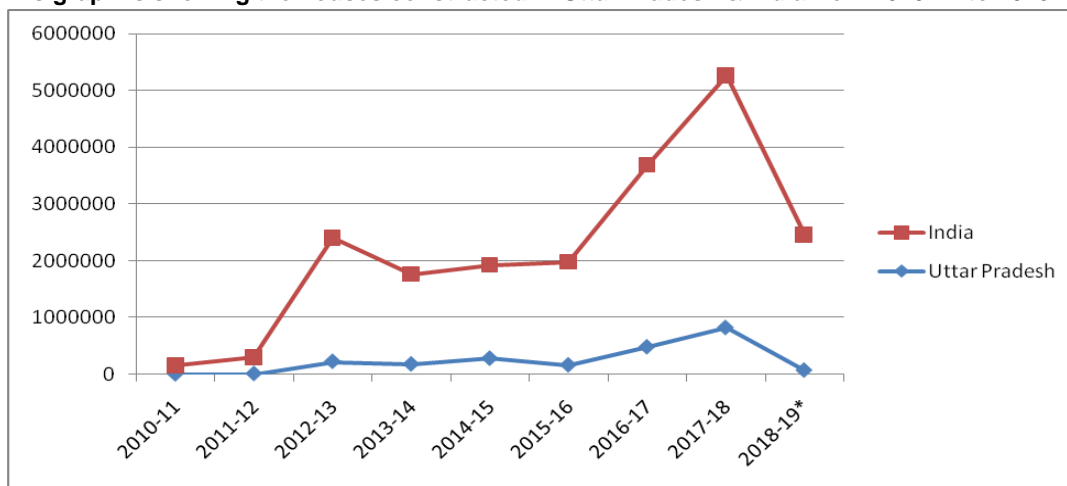
States	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19*
Andhra Pradesh	0	0	238300	206464	30526	65091	30680	27385	7720
Arunachal Pradesh	0	0	0	0	3	1	0	0	45
Assam	0	61	47399	57899	73342	71803	249698	55404	93558
Bihar	108474	158796	119884	90931	102984	277298	688870	312763	295093
Chhattisgarh	26	8344	16064	34388	25132	23845	124964	377030	97325
Goa	0	0	1	11	5	27	594	7	6
Gujarat	140	208	29545	23004	28490	39747	39840	99838	49555
Haryana	37	326	10634	12344	12034	12939	16859	10904	3110
Himanchal Pradesh	100	91	4266	4608	2337	3031	4461	3910	2323
Jammu&kashmir	0	52	325	2580	3207	1981	3136	2221	5634
Jharkhand	20534	16398	30723	20309	20732	29307	142502	197002	140023
Karnataka	0	2	14683	109794	101502	157837	77225	58687	24688
Kerala	19068	14232	31601	23642	40344	50637	71053	19166	10945
Madhya Pradesh	1776	36734	23071	24925	17941	18957	367284	662699	513466

Maharashtra	544	842	134057	121328	47563	120251	136818	187932	143364
Manipur	0	0	0	222	1534	96	869	932	2964
Meghalaya	724	1496	4456	8190	5015	863	7046	2544	2417
Mizoram	0	0	2017	3637	769	378	537	1631	721
Nagaland	0	0	0	7332	5541	628	933	14	0
Orissa	0	139	5585	26287	104169	275992	76382	450761	282102
Punjab	2	59	106	11	383	627	2462	1303	4095
Rajasthan	3056	52662	60552	26602	53869	64721	107878	337558	150409
Sikkim	0	0	0	0	888	213	753	563	661
Tamilnadu	570	746	19964	26891	27735	28537	144892	170265	58435
Telangana	0	0	0	0	28	45763	2759	0	0
Tripura	0	514	5556	11686	18629	6248	7080	4994	12472
Uttar Pradesh	146	7487	222205	175937	276741	159905	478247	818732	66946
Uttarakhand	263	1260	12445	4219	8127	7748	8711	7666	2612
West Bengal	1	0	17732	29960	186237	358368	421046	642772	430052
Andaman & Nicobar	0	0	0	0	0	0	0	0	0
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0	0
Lakshadweep	0	0	0	0	0	0	0	0	0
Puducherry	0	1	0	0	0	0	0	0	0
Total	155461	300450	2185773	1592367	1652737	1822839	3213579	4454690	2400741

Source: www.rural.nic.in

*2018-19- Data is available as on 11.12.2018

This graph is showing the houses constructed in Uttar Pradesh & India from 2010-11 to 2018-19.



The above table represents no. of houses constructed across the country from 2010-11 to 2018-19. The government is trying to make empower deprived section of society who were living in rural hinterland. After being owner of a house individual feels self- confident and social status also increased in society. Individual becomes socially and economically empower.

2. Conclusion

Indira Awas Yojana converted into Pradhan Mantri Awas Yojana- Gramin is a big housing programme in India which is running primarily to address the problem of housing shortage

and poverty alleviation. GOI allocated 19000 crore rupees for Pradhan Mantri Awas Yojana Gramin in financial year 2019-20. And on the basis of secondary data analysis this scheme is running effectively in providing houses to vulnerable section of society and there is chance the result may be slightly differ on the ground of reality but here focused was given on the secondary data which is quite well and it can be hope that the vision of providing **housing to all 2022** can be change in reality.

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