5 Summary & Conclusion
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House of our own is a dream with almost every individual. Owned house is not only is a matter of prestige in the society but it is also a source of satisfaction. Individual with a little fine sources of information construction of house is not a problem but those who have money only to satisfy their needs for food and clothing finds it very difficult to go in for construction of houses. It can therefore rightly be said that scheme like Indira Awaas Yojana came to their rescue. Indira Awaas Yojana is one such scheme introduced by government of India in financial collaboration with state government primarily to provide shelters to the most unprivileged rural poor below poverty line and representing the SC, ST, Non SC/ST. After careful consideration benefits of the scheme were further extended to widow, unmarried, physically handicapped, mentally retarded.

This particular scheme was introduced in Amravati District in the year 1989 and since then, after review it was understand that systematic study planned to understand the various components and aspects involved in the implementation seem to have not been carried out. Present study therefore is an attempt to study the various aspects included in the implementation of scheme. Specific objectives with which present study was carried out however are given.
Objectives
1. To know personal, social, economic, psychological and situational characteristics of beneficiaries.
2. To know awareness of respondents about Indira Awaas Yojana.
3. To identify the eligibility criteria of the respondents for allotment of shelter under Indira Awaas Yojana.
4. To know the period of shelter occupied and prestige gained as a result of the same.
5. To find out the design and situational facilities available and provided in the earlier and existing shelter.
6. To establish the contribution of respondents in the construction of shelter under the scheme.
7. To understand attitude and satisfaction of respondents towards the scheme under the study.
8. To enlist difficulties encountered and suggestions offered by respondents in the effective implementations of the scheme.
9. To know the difficulties faced by the personnel responsible for the implementation of the scheme at the various stages.
10. To establish the relationship between selected characteristics and attitude, awareness and satisfaction score of respondents about Indira Awaas Yojana.
11. To know the association between awareness, attitude and satisfaction and caste of respondents about Indira Awaas Yojana.

Results emerged out of the present investigation were based on the responses obtained from 500 Indira Awaas Yojana beneficiaries (254 males and 264 females) respondents selected with the help of ‘N’th method of randomization from 20 villages 25 being resident of
each village. These villages were situated in 10 blocks of Amravati District from Western Vidarbha region from Maharashtra.

Findings emerged out of the present investigation have briefly been summarized below.

1) Study of personal, social, economic, psychological and situational characteristics revealed that majority (56.80 percent) of the respondents were in the age range of 41 to 55 years. Majority of them being illiterate with no formal education received, representing caste category of SC. Majority of them were married and were engaged in occupation as a labour as a source of their livelihood. It was learnt that 152 respondents were members of some of the other voluntary organizations, which include Bhajani Mandal, Mahila Mandal, Co-operative Society. Two respondents were members of Grampanchayat of the local village. About (63 percent) of the respondents had their monthly income of less than Rs.3000/-. Some of them had material like bicycle, cartload, sewing machine, radio, TV and fan. It was further observed that majority of them had 4 to 6 members in their respective families and did possess cow, buffalo, sheep, goat and poultry may be for as secondary source of income.

2) As far as awareness of the respondents for Indira Awaas Yojana is concerned it was noticed that majority (42.60 percent) of the respondents have been placed in the category of medium awareness based on their awareness score.
3) The respondents were asked to name the sources of information for Indira Awaas Yojana. The sources of the information reported were gram sevak, sarpanch, friends, scheme implementing personnel, extension workers, relatives, neighbours and members of cooperative society in decreasing order. However for seeking additional information about the scheme respondents preferred sources such as office of the Grampanchayat, Panchayat samiti and office of District Rural development Agency (DRDA).

4) Total 383 respondents were allotted shelters from the caste category of SC, 78 from ST, 39 from non SC/ST, 78 from the category of widows, 33 from the category of unmarried and 8 respondents from the category of physically handicapped. These caste categories were in conformity with eligibility criteria finalized for the allotment of shelters.

5) Discussions with respondents revealed that the scheme could come in reality by the efforts and contribution from scheme implementing personnel and respondents also. Attempt to know the nature of contribution respondents have shared revealed that the contribution such as assistance in the production and supply of construction material, showing of material supply sources besides assistance in its procurement, physical labour in actual construction and finally contribution in terms of monitory share amount into Rs.1,500/- as required.
6) The study of the scheme in the different villages of selected blocks in Amravati District in the year 1989-1998 was conducted. The total 98 respondents were allotted shelters up to 1993 and remaining 402 respondents could occupy shelters allotted to them after 1994 to 1999, which were included in the 500 respondents from 1989-1999.

7) With the allotment of shelters under the scheme majority of the respondents reported that there was no change in their prestige in the society although about 22 percent of the respondents reported that they could gain prestige in the society.

8) In an attempt to compare nearness to the public places from allotted shelters in comparison with their existing shelters, it was understood that majority of the respondents reported that their earlier accommodation were near to the public places than existing one.

9) Tap, handpumps, wells although were some of the sources of water reported by the respondents, yet respondents were experiencing inadequacy of water. In one village under study 25 respondents had arrangements of water tap in their respective houses. This could be possible because a special government scheme of providing individual water tap connections on payment of Rs.500/- by Grampanchayat in the year 1998. Hence the respondents took the benefit of the scheme. Otherwise for the majority of the respondents, water
arrangement was provided on the basis of common use. According to the respondents i.e. 85 percent sources of water were near to their shelter. Arrangements provided for disposal of the wastewater at these sources of water were unsatisfactory.

10) Critical perusal of the design and situational facilities available and provided in the earlier and existing shelters revealed that earlier accommodations were reported to be comfortable than the existing once on certain aspect while existing shelters were rated of high quality on some other aspects. So far as the earlier accommodation were concerned the majority of respondents reported that plinth was not in existence, floor was plain with mud flooring, and shahabadi stone flooring as well, walls were not plastered, roof was covered with country tiles, accommodation had more than two room but at the same time constructed with two doors, however electricity was not provided, ventilation was inadequate, unclean surrounding with inadequate security, near access to main road, provision of water supply, with its nearness, availability of separate kitchen although dinning space was not available and lack of separate bedroom however they had space for washing of clothes. But 30 percent respondents involved in different small occupation of earning mention the need of more space related to the activity of their profession. Respondents in the profession of farming on share basis 'Batai', pottery, basket making, brooms making did not have adequate space to store their
goods. Some respondents required space to keep the cartload a mobile unit (to prepared and sell tea).

As regards the design and situational facilities available in the shelters allotted to the respondents under Indira Awaas Yojana it was made known to the author that majority of the respondents reported existence of plinth, undulated floor, cement flooring, plastered walls, manglore tiles, iron sheets and cement concrete slab for roof, two rooms, more than two windows and doors provided with provision of electricity, adequate ventilation. Clean surrounding was also reported however insecurity was realized, roads inside the campus were provided with easy access to main road. Streetlights, water supply was also provided. Shelters were provided with bathrooms, latrines and drainage facility for wastewater. Sources of water were near to the residential area.

Availability of special arrangements for kitchens, dinning space, place for washing of cloths and utensils and space for professional use was reported by majority of the respondents for their existing shelters.

11) Survey for assessment of arrangements for disposal of domestic waste and frequency of its disposal in the existing shelters revealed that although container was provided for disposal of domestic waste some respondents were using compost pit, some were throwing at distance at some were throwing at the side of road. Experiencing somewhat irregularity so far as frequency of disposal of domestic waste is concern.
12) Realizing the importance of smokeless chullah special care was taken by the concern to find a special place for it in the shelters. Smokeless chullah was available for about 92 percent of the respondents. Some of them were using smokeless chullah for cooking meals, some for preparation for tea and boiling of water for bathing. Majority of the respondents are using smokeless chullah from 1 to 3 years. Very few of them using smokeless chullah for the last 7 to 8 years. Respondents it seems were very happy with the use of smokeless chullah obviously because according to them saving of fuel, time and energy, harmless to the eyes, controls formation of soot on the exterior part of the utensils and house remains clear and clean was some of the advantages reported by the respondents. Further it was observed besides smokeless chullah some respondents although very few in number were also using sawdust chullah and kerosene stove. Number of respondents using traditional chullah was also considering more i.e. 468.

13) Respondents had suggestions to offered for improving design of the existing shelters. Some of the suggestions offered by the respondents were size of the room should be comparatively large, one more room is required, height of the roof should be increase and slab of cement concrete should be provided.
14) Assessment of attitudes of the respondents towards the scheme was central focus in the present study. It has already been stated earlier therefore, attitude scale was constructed, administered and attitude score for individual respondents worked out and all the respondents were placed into 3 categories namely low attitude score, medium attitude score and high attitude score. Distribution of respondents revealed that majority of them were placed in the medium attitude score category securing score in the range of 94 to 102 on attitude scale followed by number of respondents who had score of more than 102 placing them in the high attitude score category.

15) How far and to what extent respondents were satisfied as a result of introduction and implementation of Indira Awaas Yojana, was a matter of curiosity and concern. Therefore, as a result of responses sought in 3 different categories it was understood that the majority of the respondents were satisfied with regard to scheme as a whole.

16) Indira Awaas Yojana has ultimately been introduced anticipating joint efforts of scheme implementing personnel, beneficiaries and villagers. Results of the present study so far as they relate to difficulties encountered by both beneficiaries and scheme implementing personnel revealed that difficulty in getting detail information of the scheme, completion of formalities was cumbersome and time taking task, non cooperation of implementing personnel, lack of
funds for payment of beneficiaries' share, eligibility criteria for selection of beneficiaries has not been followed meticulously and suggestions offered by the respondents in improving the design and quality of construction of shelters has not been taken care by the scheme implementing personnel were some of the difficulties reported by the beneficiary.

Some of the difficulties reported by the scheme implementing personnel were difficulty in acquisition of land for site, non-availability of quality and adequate construction materials, non-availability of funds in time from the sources concern, non-cooperation of villagers and beneficiaries in the implementation of the scheme and finally lack of time for supervision in construction of shelters in view of multifarious assignments.

17) In an attempt to establish relationship between some selected characters of the respondents and their awareness, attitude and satisfaction towards Indira Awaas Yojana. It was observed that their exist relationship between age and awareness and attitude and education and awareness only.

18) In an effort to find out association between some selected characters of the respondents and their awareness, attitude and satisfaction, it was noticed that there was an association between age, awareness, attitude and satisfaction, caste SC ST, education and income of the respondents was also
found to be associated with their awareness, attitude and satisfaction.

From the results emerged out of the present study and briefly summarized above have made us to draw certain conclusions and the same have been presented below.

Design proposed for construction of shelter under Indira Awaas Yojana providing therein maximum possible amenities and facilities subjected to limitation of funds and resources has considerable scope for consideration and improvement.

Systematic awareness campaign together with efforts for receiving cooperation from villagers and future beneficiaries needs to be launched.