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Introduction
1. Introduction:

"Fox have holes, and birds of the air have the nest, but the son of the man has no place to lay his head in the absence of shelter."

D’souza, R.

A good home is heaven on the earth. In many languages the word “Home” is used synonymous with “family”. From time immemorial, man has works incessantly to build up a home in the particularly type he had wanted and dreamt. He fought wars, shed blood, and sacrificed all his dearest possessions just to protect his home and hearth. He forgets the toil, turmoil, hardships, trouble and tensions of labour and the exhaustions of the day when he enters happy home. Home is the world in which the child grows in to a man it is the place where man learns good and bad traits, to work with and respect people, to take care of his family and do his duty to the community. It is the home, which transmits cultural values to the society (Sharma, S. R. 1994).

Paradox of Indian situation is that one small segment of the society has leapfrogged in to set age while bulk of it still living in medieval pattern. Economically most of the people living in rural areas are far behind than their counterparts keeping themselves in urban areas. How to bridge this gap is a stiff challenge. One solution however appears to be introduction of appropriate schemes aimed at improved quality of life of those under privilege and below poverty line.

Human beings when he come on the earth through birth basically needs food, cloth and shelter. Although all these three basic needs are of utmost importance, individual experiences stability and
social security if his need for shelter is fulfilled. Therefore shelter is one of the prime necessities of human being and it is invariably met in the form of a house may that be of any size or shape.

According to Vargheese, M.A. (1985) shelter is one of the prime necessities of human race. In the early history of man, shelter was sought through caves in the Stone Age. With civilization the technological advancement took place. The man has simultaneously taken advantages of these innovations and has created newer designs of the shelter, which require “man’s shelter to be much more than protect against the elements”. The shelter or the house must satisfy his economic, social and psychological needs as well.

Hence built house provides shelter in its real perspective. It is a significant landmark in the history of civilization of man. The beginning stage of development of civilization is cave life of man but the present dwelling exhibits the use of material manufactured out of advance technology i.e. R.C.C., Cement block masonry and the furnishing include the modern luxuries like air-conditioning.

According to Rao, D. M. (1983) housing satisfy the basic need next to food and clothing. The seventh plan unequivocally states, “In fulfilling the basic needs of population, housing ranks next only to food and clothing importance. A certain minimum standard of housing is essential for healthy and civilized existence”.

No general consensus seems to exist on the meaning of the term “housing”. It is wider connotation, housing is more than shelter, and it embodies the whole network of services and amenities available to make living reasonable and comfortable. According to World Health Organization, “It is the residential environment, neighboured, micro district or physical structure, including all necessary services.
facilities, equipment and devices needed for the physical health of well being of the family and the individual."

Housing necessarily means shelter, a shelter with proper facilities of sanitation that ensures hygiene and healthy living. It is an important environment that has profound impact on the socioeconomic and physio psychological development of human beings. It is more than living space and shelter. Its nature and values are determined by the facilities it gives. These facilities are many including neighbourhoods, access to education, health, amenities and security.

According to Park, K. (1997) ‘Housing’ in the modern concept includes not only the ‘physical structure’ providing shelter, but also the immediate surroundings, and the related community services and facilities. It has become part of the concept of ‘human settlement’, which is defined as “all places in which a group of people reside and pursuer their life goals; the size of settlement may vary from a single family to millions of people”.

The housing conditions may vary in accordance with the needs of the people, since the general standard to set housing conditions differs from country to country. It is estimated that about one third of the world’s population does not have adequate shelter and lives in extremely unsanitary and unhygienic condition. Housing is thus, a global problem. Among the democratic countries, the housing problem is perhaps largest in India. Housing shortage in the rural areas, where three fourth of the Indian people live, has been rising faster clearly indicates the need for paying greater attention to ameliorating the rural housing problem. The shortage of housing is both qualitative and quantitative. The shortage of dwelling units indicates quantitative aspect. Qualitatively also, the existing dwelling units are in very poor
condition and do not satisfy health, safety, convenience and socio-psychological standards. In any country, the yardstick to judge the competence and success of government should be its achievement in the housing area. Housing condition is one of the indicators to judge the quality of life of a society.

According to 1991 census, rural housing shortage in India at the beginning of the Eighth five-year plan was 13.72 million houses and of it, 10.31 million people living in unserviceable houses. The present rural housing shortage is estimated as the order of about 17 million houses consisting of about 10.3 million house hold living in unserviceable houses. But a few families of the country are in the economic status to avail these facilities. A larger percentage of people is houseless or have house of very poor standard. For a normal citizen owning a house provides significant economic security and status in the society. A house brings turning point in the life of shelterless person. It gives him meaning to own existence in the society. Thus it gives identity and integrates him with his immediate social milieu.

As stated above if we peep in to back in connection with housing we find that, after independence efforts were taken at government level to tackle the problem of housing through the following.

1) A housing programme for the rehabilitation of refugees
2) A village-housing scheme (1957)
3) House Sites cum Construction Assistance Scheme, which began as Central Scheme in the fourth plan, was transfer to the State Sector with effect from 01-04-1974 (The genesis of Indira Awaas Yojana can be traced to the programme of rural employment which began in 1980).
Realising the importance and absolute used for providing shelter to the shelterless and underprivileged and below poverty line in particular government has introduced a scheme after the name of dynamic and keeping great concern for them honourable Mrs. Indira Gandhi the then Prime Minister of India “Indira Awaas Yojana”.

As stated in the guidelines in Indira Awaas Yojana (IAY-1998) published by Government of India Booklet, the scheme was launched during 1985-86 as a sub scheme of Rural Landless Employment Guarantee Programme (RLEGP) and therefore continued as a subscheme of Jawahar Rozgar Yojana (JRY) since it was launched in April 1989, but from 1996 it is functioning as an independent scheme. The objective of IAY is primarily to help construction of dwelling units by members of

i) Freed bonded labourers.

ii) SC/ST households.

a) SC/ST households that are victims of atrocity.

b) SC/ST households, headed by widows and unmarried women.

c) SC/ST households affected by flood, fire, earthquake, cyclone, and similar natural calamities.

d) Other SC/ST households.

i) Non SC/ST households

ii) Physically handicapped

iii) Families / Widows of personnel from defence services / Para military forces, killed in action, ex servicemen and retired members of parliamentary forces.

iv) Displaced person on the account of developmental projects, nomadic and semi nomadic and denotified tribal and families
with disabled members, subject to the condition that these households belong to below poverty line category.

Objective related to no. v and no. vi has been added to the scheme from 1995-1996.

The functioning of the scheme is controlled by District Rural Developmental Agencies (DRDA) / Zilla Parishad and through it to Panchayat Samiti and the Gram Panchayat. The Gram Panchayat selects the beneficiaries from the list of eligible households according to IAY guidelines.

Provision in the scheme is made to build dwelling units on individual plots or even in the cluster. But the condition is such that the house should be near the village. For construction purpose assistance given to beneficiaries is Rs. 17,500/- (for plain areas) and Rs. 19,500/- (for hilly / difficult areas). Similarly financial assistance of Rs. 2,500/- is to provide infrastructure and common facilities in both the areas to build one dwelling under the scheme. These are the sanctioned figure by the government since 16th March 1996 before that the amount was less i.e. Rs. 10,500/- (for plain areas) and Rs 12,300/- (for hilly/ difficult areas). Provision is also made in the scheme to involve beneficiaries in the construction of the house which may result in economy in cost and show quality of construction and lead to greater satisfaction and acceptance of the house by beneficiary himself / herself. At the same time there is ban on contractor's to build houses under the scheme. Because the spirit of IAY is that the house is not to be constructed and delivered by any external agencies. On the other hand, the house is to be constructed by the beneficiary himself / herself. However suitable local voluntary agencies with proven good
track record wherever available may be associated indirectly with construction of IAY dwelling units.

Stress is given to make use of local material and cost effective technologies developed by various instructions to build the house. No typed designs are prescribed for IAY dwelling units, except that the plinth area of the house has to be not less than 20 square meters. It is mentioned in the scheme that all IAY dwelling units should be provided with smokeless chullah that are fuel-efficient and being smoke free are healthy and more convenient to use. Availability of drinking water supply has to be ensured. Construction of sanitary latrine forms an integral part of IAY dwelling units. A system of drainage from the house should also be provided to avoid overflow from the kitchen, bathroom etc. plantation of tree in the entire habitat or around the individual house is also motivated in the plan of the scheme as it will enable the beneficiaries to get fuel, fodder and small timber. This work should be done by social forestry programme. These implementing agencies should have a complete inventory of houses constructed under IAY. The monitoring aspect is given emphasis as it is stated in the scheme that officers dealing with IAY at the state headquarters should visit district regularly and ascertain through monitor visits whether the programme is being implemented satisfactorily and whether construction of houses is in accordance with the prescribed procedure. It is also stated that the states / union territories should conduct periodic evaluation studies on the implementation of the programme information need to be imparted to people at village, block and district level. IAY is Centrally Sponsored Scheme funded on cost sharing basis between the government of India and states in the ratio of 80:20 payments to be made to the beneficiary
for the construction of the house in installments, which is linked with the progress of the work.

Thus in nut-shell the scheme of IAY as described above is in conformity with provision of National Housing Policy. The provision made in the scheme of IAY shows potential to obtain the quality of life to rural people, which are finally going to add strength to the nation. According to Chauhan, S.P. (1997) broadly about 30 lakh houses have been constructed under IAY so far with an expenditure of Rs. 3,500 crore. But the quality of poor sanitation is reflected in the studies of Bhoge and Roodkar, P.N. (1997). The condition of bathroom of house of IAY was observed to be poor, court yard maintenance of great majority of beneficiaries of the scheme was also found to be of poor category, drains were missing from the total construction, no beneficiary of scheme was provided latrine.

Dwelling structures are identified by various names for example: hut, house, wada, bungalow, palace, flat, etc. but the word shelter denotes that it is a place were minimum requirement of house are made. The building structure of IAY are identified as shelter and the occupants of this structure are the poorest of the poor and people of most deprived section of the society.

Various scheme of development have been formulated and implemented in the country after independence to raise the socio-economic status people, to improve increase agricultural production, influence international trade and establish nations prestige in other countries to develop appropriate technologies suiting to the needs of people. In this context it is normally found that, when the schemes are to benefit those individuals and families who are already socio-economically better, the beneficiaries are quite conscious about their
role and they take efforts by gaining proper information about the scheme and in right direction. If there is any delay or fraud noticed by these beneficiary of the scheme in the personnel implementing agency efforts to control it are immediately taken. But when schemes are formulated for the benefit of the downtrodden, at various stages in the planning and implementation queries are likely to occur. Because mostly it is seen that the proposed class of beneficiary is not aware of their rights and role hence the implementing agency is also relevant in playing their part effectively therefore the objectives established are not fulfilled and resources remain partly unspent or go waste. The scheme of IAY is aimed at benefiting the downtrodden from the above discussion it is felt necessary that research studies be carried out on such schemes to know whether the purpose is fulfilled. Hence the study is undertaken.

However it is appreciably noted that the scheme IAY is of great importance and in the implementation of it large amount of human, non human resources at national level are involved. Its success is going to influence the strength of nation, as quality of rural human life will be improved. Therefore the scheme of housing construction working upon the design of the construction can be interest for investigation. The investigator being the student of the area of Family Resource Management naturally got interested to study the utility aspect of the scheme. Hence the present investigation ‘Study of Indira Awaas Yojana in Amravati District’ under taken. The investigator wishes that the study would be of use to policy makers and planner to improve the scheme by minusing lacunas, which will be identified in the investigation.
1.1 Justification of the study

Undertaking this work is quite justified in view of the fact that the document will act as bird’s eye view of the functioning of Indira Awaas Yojna. Knowing something pertaining to awareness of beneficiaries with regards to different component involved in the scheme, their nature of involvement, how far and to what extent facility provided as per the provisions are being utilized by the beneficiary besides difficulties encountered by beneficiaries in availing benefits of the scheme and by the implementing personnel during scheme working. A suggestion from the beneficiaries and personnel at various levels of effective implementation of the scheme is no doubt quite justified.

1.2 Timeliness for conduct of study

Indira Awaas Yojana has been introduced in some of the states in the country as early as 1985-86 however in Amravati district it was introduced in the year 1989-90. From the time of its inception the construction of dwelling units in the villages is continued. However evaluation studies have already been undertaken by the concern evaluation through the research of this type at least in Amravati district has not been done. It was therefore thought that the undertaking research will be in the fitness of the theme obviously because the suggestion likely to be received will work as feedback to the implementing personnel for their further needful. It is in this context the study appears to be timely for its conduct.
1.3 Scope of the study

So far as the physical and geographical scope of the present study is concerned as stated earlier, the study was confined to 20 villages selected from 10 blocks located in Amravati district of Vidarbha region. As regards with methodical scope study was restricted to following aspect concerning the beneficiaries respondents and the scheme in its totality.

1) Personal, Social, economic, psychological and situational characteristics of beneficiaries.

2) Awareness of the respondents above various components of the scheme involved.

The scope of the study was further extended to understand the problems faced by the beneficiaries in getting allotment of dwelling units and further the implementing personnel in implementing the scheme properly. Finally both beneficiaries and implementing personnel were requested to offer suggestions for effective scheme performance.

On the completion of the study the information of results and conclusions will be useful to know the satisfaction level of IAY beneficiaries about their dwelling units and bring forward the points on which the scheme of IAY needs better standard of living of the residents in the IAY houses. Because the scheme is focused to provide the shelter to the poor who are living below poverty level and then their proportion in the population of the country is large.
1.4 Limitations

Almost all the research studies are likely to suffer from certain limitations differing in their nature and number. A present study naturally is not exception to this and suffers from various limitations. Some of the important limitations have been stated below.

1) Author is presently employed in postgraduate teaching department (Home Science) of one of the leading traditional university located in Amravati in the state of Maharashtra, naturally therefore time placed at her disposal was a limitation. Similarly author made available in the entire research endeavor.

2) In the present study only 20 villages with 25 beneficiaries each were selected. As a matter of fact the number of villages and beneficiaries from each village should have been proportionately more this can therefore it is considered as limitation of the study.

3) In the schedule developed for the study very few question stands for information for the scheme from implementing personnel and villagers, for enquiry in depth with a view to get sort of check for the information furnished by the beneficiaries. This however could not be done. This may be therefore treated as limitation of the study.

4) Schemes introduced by the government from time to time of this sort really would need periodic appraisal, design of the study therefore could have been planned accordingly. Results of periodic appraisal would have provided certain points worth considering. This was also beyond the scope and control of the author, which ultimately leads limitation.
5) Benefits made available to beneficiaries under this scheme should have been compared with the benefits of other schemes in order to establish superiority in terms of satisfaction in particularly socio-economic upliftment of those living below poverty line.

Above all the most serious limitations of the present study lies in the fact that findings have their own limitations for their applicability under only identical conditions and not otherwise. These are some of the important limitations present study suffers from.

1.5 Preview of organization of Thesis

Devoid of any specific format prescribed by the university as a format for writing the thesis. However common format has been adopted which include three major divisions namely

i) Preliminaries

ii) The body or text

iii) Reference materials

Preview of organization of thesis so far as relates to body or text in terms of chapterisation has been described below. There will be in all six chapters i.e.

1. Introduction
2. Review of literature
3. Methodology
4. Results and Discussion
5. Summary and Conclusion
6. Implications

Under reference materials, bibliography and relevant information under the caption of appendices will be presented. Contents in terms of subject matter in each chapter are given.
Introduction as stated above will be the first chapter of the thesis. Aspects covered under this chapter are statement of the problems, justification and timeliness for conducting the research, scope and limitations of the study. The study is likely to suffer from and finally general and specific objectives formulated for the study. Care has been taken in planning and write up of this chapter for creating interest and introducing the topic in its broader perspective.

Review of literature includes technical information relating to findings of the past researchers concerning to the topic under study. This particular chapter has further been divided into different sections preferably according to objectives formulated maintaining there in chronological order within each section.

Methodology, which has been considered as an important, and utility in view of the information incorporated therein. The chapter broadly includes

1) Locale of the study
2) Physical, climatic, demographic, infrastructure and other relevant information.
3) Indira Awaas Yojana scheme in its totality.
4) Sample and sampling procedure.
5) Development, presenting and administration of the schedule.
6) Variables included in the study with their measurement strategy.
7) Meaning and operationalization of different term used.
8) Hypothesis and selection of research design.
9) Statistical methods used.

This chapter is of paramount importance in the thesis obviously because this chapter furnished information to the readers about
method employed and procedure followed in conducting the research explicity on the aspect given.

Fourth chapter in the thesis is results and discussion. Major focus of the entire thesis is centered on this particular chapter. In this chapter findings emerged out of the investigation are presented under suitable sections mainly based on objectives. Results have been appropriately interpreted and discussed supportive finding of the earlier researchers have also been given in order to strengthen the findings obtained.

As the last chapter has been taken separately with its nomenclature 'Implications', this chapter has been further divided in to two sections i.e. research implication and action implication.

Under the third section reference material, bibliography and appendices have been given, appendices particularly included schedule, in both Marathi and English version besides inventory of awareness and format of attitude scale.

1.6 General and specific objectives of the study

Government is introducing variety of scheme in the interest of people particularly for their welfare and socio-economic upliftment from time to time. It has been a matter of common observation and experience as well that the objective with which the schemes are introduced is worth appreciating. However the way schemes are being implemented and how far and to what extent benefits earmarked are reaching the ultimate beneficiaries will decide their success, failure and acceptability from peoples' side. This calls for the periodic appraisal in terms of evaluation of various ingredients embedded in the schemes and more particularly attitude and reactions of the people.
for the scheme has been implemented. Present study is an attempt in this direction. However specific objectives of the study are as under.

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 IAY.
11. To know the association between awareness, attitude and satisfaction and caste of respondents about IAY.