



Poverty And Role Of Indira Awaas Yojana (Iay) Scheme: A Study Of District Anantnag

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Abstract

The term 'housing' embodies the whole network of services and amenities available to make a reasonable and comfortable living. It is one of the basic needs for the survival of human beings in a society. Thus, housing satisfies a basic need next to food and clothing and provides social status, economic security and status for every normal person. For those who do not have it, its ownership brings in a profound social change in the existence, integrating the person with the immediate social milieu. The provision of shelter has become a big challenge for ensuring dignified living, personal growth and social well being in a productive society. Stable, affordable and accessible housing is directly and indirectly linked to human well-being. One can easily understand the socio-economic status of a family just by watching physical attributes of their housing. A person deprived of this basic need faces all odds of life and remains discriminated and marginalized in the society. Housing contributes significantly towards the configuration of cultured human existence. It was recognised during the seventh five year plan that Indian Government has to still play a major role in the development process in order to promote the interests of poor and curb inequalities in the level of development. In this regard, IAY Scheme was launched and a significant reduction in the incidence of poverty and improvements in the quality of life of the poor were seen.

Key words: Anantnag, Housing, Indira Awaas Yojana, Poverty.

1. Introduction

Poverty is a multidimensional problem with origins in both the national and international domains. A large portion of world population even today live under unacceptable conditions of poverty, mostly in developing countries and particularly in rural areas of low- income and the least developed countries. Poverty has various manifestations, including lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing;

unsafe environments; and social discrimination and exclusion. Thus, it could be said that poverty is not uni- dimensional but multi- dimensional problem.

As cited by Misra, B (1991) Gillin and Gillin argues that, “poverty is that condition in which a person either because of in- adequate income and unwise expenditures, does not maintain a scale of living high enough to provide for his physical and mental efficiency and to enable him and his natural dependents to function usefully according to the standards of the society of which he is a member” **(Misra, B. (1991)**. Poverty is also defined as “multidimensional deprivation” or “unacceptable deprivation” of the poor **(Planning Commission, GOI)**. This can be broadly divided into:

- a) Deprivation of a minimum level of income and consumption expenditure (i.e., income poverty);
- b) Deprivation of basic needs, such as food and nutrition, education, housing, water supply etc;
- c) Deprivation of basic choices and opportunities in life or absence of basic capabilities needed for human functioning (i.e., human poverty);
- d) Deprivation or marginalization and lack of integration of the poor with the mainstream of development (i.e., isolation, vulnerability and social exclusion); and
- e) Thus, poverty is the lack of basic human needs, such as clean water, nutrition, health care, education, clothing and shelter, because of the inability to afford them. This is also referred to as absolute poverty or destitution.

Magnitude of Poverty at Global Level

In 1990, the magnitude of extreme poverty was greatest in East Asia; today sub Saharan Africa and South Asia account for about 80 percent of the global poor. According to 2011 estimates, extreme poverty in sub Saharan Africa was around 47 percent. Almost three fifth of the world’s extreme poor are concentrated in just five countries: Bangladesh, China, The Democratic Republic of Congo, India and Nigeria. Growth is the major driver of poverty reduction and was instrumental in halving extreme poverty between 1990 and 2010. Unless economic growth patterns change, ending poverty by 2030 is unlikely to become a reality. Global poverty has declined significantly over the last few decades. The number of people living on less than \$ 1.25 a day has halved since 1990, reaching around 1 billion in 2011, representing 14.5 percent of the entire global population. The world’s most populous countries China and India have played a central role in the global reduction of poverty as measured by the \$ 1.25 poverty line. Together they lifted some 232 million people out of poverty from 2008 to 2011 **(World Bank and IMF, 2014-15)**. This scenario underlines the view that ending global poverty is not impossible; it is achievable only with strong effort and commitment from all countries. Also the effective implementation of poverty alleviation programmes in all the countries can reduce global poverty to a large extent.

Magnitude of Poverty in Indian Scenario

India is a unique country where the majority of the population lives in the rural areas. Mahatma Gandhi has said, 'that India lives in villages and if villages were neglected, India will perish too'. Therefore, any planning for the development of India could not be complete without embracing the rural sector of India in its fold (**Krishnaveni, M. 2014**). The country has been successful in reducing the proportion of poor people but almost one third of the country's population of more than 1.1 billion continues to live below the poverty line, and a large proportion of poor people live in rural areas. Poverty remains a chronic condition for a majority of India's rural population. The Planning Commission in its report has given the estimation of population and number of people living below poverty line from the year 1973-2012. The findings of the report are shown below in table 2.1 (**GOI, Planning Commission, June 2014**).

Table 2.1: Number and Percentage of Population below Poverty Line in India

Year	Rural		Urban		Total
	No. of Persons (Lakhs)	% of Persons	No. of Persons (Lakhs)	% of Persons	
1973-74	2612.90	56.44	600.46	49.01	54.88
1977-78	2642.47	53.07	646.48	43.24	51.32
1983	2519.57	45.65	709.40	40.79	44.48
1987-88	2318.79	39.09	751.69	38.20	38.86
1993-94	2440.31	37.27	763.37	32.36	35.97
1999-2000	1932.43	27.09	670.07	23.62	26.10
2004-05	2209.24	28.3	807.96	25.7	27.5
2009-10	2782.1	33.8	764.7	20.9	29.8
2011-12	2166.6	25.7	531.2	13.7	21.9

Source: GOI, Planning Commission, June 2014, pp. 21-31.

The data mentioned in the table above reveals that during the year 1973-74, 54.88 percent of population was below poverty line. Out of which about 56.44 percent were from rural areas and 49.01 percent in urban areas. During 1977-78, 26.10 percent of population was living below poverty line. The difference between rural and urban poverty was 27.09 and 23.62 percent respectively. In the 1983, 44.48 percent of population was living below poverty line, out of which 45.65 were living in rural areas and 40.79 in urban areas of India. About 38.86 percent of population belonged to BPL economic status during the year 1987-88 which included 39.09 percent of rural areas and 38.20 percent of urban areas. During 1993-94, about 35.97 percent of population was below poverty line status (37.27 in rural areas and 32.36 in urban areas). The percentage of population living BPL in India decreased

from 35.97 to 26.10 during 1999-2000. Also, the percentage of people living BPL in rural areas declined from 37.27 to 27.09 and in urban areas from 32.36 to 23.62 during the same period. In the year 2004-05, percentage of population living BPL showed a slight increase from 26.10 to 27.5. Out of which the rural population included 28.3 percent and urban population 25.7 percent. This showed that the percentage of rural population living BPL during the year 2004-05 decreased as compared to the year 1999-2000. The data has further shown increase in the percentage of people living BPL to 29.8 percent during 2009-10. Out of which the rural and urban population was 33.8 percent and 20.9 percent respectively. It is further revealed from the data that the percentage of population belonging to BPL status in 2011-12 has decreased to 21.9 percent. The rural and urban population living below poverty line during the same year was 25.7 and 13.7 percent respectively. Thus, the above findings clearly indicate that the percentage of population belonging to BPL status has considerably decreased from 54.88 percent in 1973-74 to 21.9 percent in 2011-12. From the above findings, it can be analysed that the Government of India has been constantly making efforts to eradicate poverty by assisting people living below the poverty line through various scheme in order to break the vicious circle of poverty. The major problem that the poor people in India are facing is the problem of housing. The houses of the poor are not only over crowded but also lack privacy. The existing houses where people presently live in India do not permit proper sleeping arrangements and forces an invasion of privacy. Poverty forces the people to live in substandard houses and keeps them away from enjoying the decent life (Ahuja, R. (2010).

Indira Awaas Yojana (IAY) Scheme and its Impact in India (Role in Fulfilling Minimum Basic Need)

Housing constitutes the basic need of human beings next to food and clothing. A recent study on Census 2011 reveals that there is a substantial improvement in housing quality in India with respect to material used for roof, wall, and provision of basic amenities like bathroom and toilet facilities as shown in below tables (Ministry of Housing and Urban Poverty Alleviation, GOI. P. 7).

Table (I): Rural Households by Material of Roof- India 2001- 2011 (in %age)

Material used	2001 Census	2011 Census	Change
Grass/thatch/bamboo	27.7	20.0	-7.7
Tiles	37.6	28.7	-8.9
Concrete	11.0	18.3	-7.3
Others	14.0	17.1	3.1

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.7.

The above table clearly shows that the houses with grass, thatch or bamboo as roof building material has decreased by 7.7 percent between 2001 to 2011 while as the percentage of houses using tiles as roof building material has decreased by 8.9 percent during the same period. Similarly, the percentage of houses with concrete roof building material has risen to 7.3 percent during the same period. The above findings clearly indicate improvement made in the quality of houses.

Table (II): Rural Households by Material of Wall- India 2001-2011 (in % age)

Material used	2001	2011	Change
Grass/thatch	12.6	11.9	-0.7
Mud un burnt bricks	39.7	30.5	-9.2
Stone	10.5	13.6	3.1
Burnt bricks	34.2	40.0	5.8

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.8

The above table reveals that the use of grass, thatch remained the choice of rural people while as the use of mud or un burnt bricks have fallen by 9.2 percent between 2001- 2011. The use of stone and burnt bricks has increased by 3.1 and 5.8 percent respectively during the same period. The increase in the percentage of households using stone and burnt bricks for their house construction clearly indicates quality improvement.

Table (III): Rural Households by Material of Floor- India 2001- 2011 (in % age)

Material used	2001	2011	Change
Mud	72.3	62.6	-9.7
Stone	4.5	6.2	1.7
Cement	18.0	24.2	6.2
Floor Tiles	2.2	3.7	1.5
Others	3.0	3.2	0.2

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.9.

The above table clearly indicates that the cement usage as floor material has increased considerably by 6.2 percent during 2001 and 2011 whereas the use of mud as floor material has remained the least choice of people and has fallen drastically by 9.7 percent during the

decade. The above data also depicts that the usage of stone and tiles as floor material has increased by 1.7 and 1.5 respectively during the same period. Thus the preference given by people to cement and floor tiles over mud as material for floor clearly signifies the quality improvement in rural housing conditions.

Housing alone cannot support sustainable development and is not sufficient for a comfortable life unless supported by basic amenities like drinking water, sanitary latrines, garbage disposal sanitation and many other basic amenities. The percentage of households having toilet facility in India is shown in below table (**ibid, p.45**).

Table (IV): Rural Households Having Toilet Facility 2001-2011 Census (in % age)

	Households having toilet facility		Households not having toilet facility	
	2001	2011	2001	2011
Rural	21.9	30.7	78.1	69.3
Urban	73.7	81.4	26.3	18.6
Total	36.4	46.9	63.6	53.0

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.45.

Table (IV) reveals that the rural households having toilet facility has increased from 21.9 percent to 30.7 percent between Census 2001 to Census 2011. Similarly, in urban areas the percentage of households having toilet facility has increased from 73.7 per cent to 81.4 percent. Thus, the above findings indicate that up to Census 2001; only 36.4 percent of households were having toilet facilities which have now increased to 46.9 percent according to 2011 Census. Although, open defecation has come down from 78.1 percent in 2001 to 69.3 percent in 2011 Census, but still there is a serious need for provision of toilet facilities in the rural areas of India.

Indira Awaas Yojana (IAY) Scheme in Kashmir Valley

The district wise expenditure ending each year in Kashmir Valley under IAY during 2008-2014 is shown below in table (VI) (**Five year achievement book, pp. 82-87**).

Table (VI): District Wise Expenditure in Kashmir under IAY during 2008-14. (in lakhs)

District	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Srinagar	10.80	12.20	3.55	14.35	12.33	5.55
Ganderbal	206.61	206.55	221.49	227.18	321.47	51.64

Budgam	521.04	734.80	790.17	777.38	633.00	224.96
Anantnag	696.54	1388.01	1421.10	1373.79	1119.87	329.60
Kulgam	265.09	461.19	337.81	350.58	470.82	49.16
Pulwama	181.61	446.03	402.76	550.59	437.23	76.01
Shopian	172.93	212.42	402.69	354.38	206.10	59.97
Baramulla	899.71	1015.00	1240.44	1181.78	1343.35	261.23
Bandipora	121.59	135.96	164.18	128.16	83.86	44.23
Kupwara	449.56	786.68	627.41	743.06	809.70	141.85
Leh	64.48	99.94	135.63	112.53	152.63	0.00
Kargil	116.31	48.91	172.86	100.31	145.49	0.00

Source: Government of Jammu and Kashmir, Five year achievement book, Srinagar. pp. 82-87.

The above table shows the district wise expenditure done under IAY Scheme in Kashmir division during 2008-2014. Coming to district Anantnag, the data in the above table shows that about 99 percent of funds were utilised in 2008-09. During 2009-10, about 91 percent of funds and during 2010-11 about 87 percent of funds were utilised in district Anantnag. Similarly, the data shows utilisation of 82 and 87 percent of funds during 2011-12 to 2012-13 respectively. In 2013, only 28 percent funds were utilised in district Anantnag. Thus the above data clearly reveals that the district Anantnag has utilised almost 90 percent of funds during previous years,

2. Sociological Perspectives of Poverty

The Functionalist Perspective, According to some functionalists, one of the reasons that poverty persists is that it performs some positive functions for society. Herbert J. Gans has suggested some positive functions of poverty as:

- (a) The existence of poverty ensures that society's dirty work will be done. If poverty does not exist in society, the underpaid or undignified occupations will remain undone. The poor have little choice and are essentially coerced into taking these dirty jobs
- (b) Poverty subsidizes many of the activities of the more affluent because the poor do the domestic works for the affluent which frees the affluent to keep engage them in professional, cultural or other activities
- (c) Poverty creates jobs for all those people who serve the poor such s social workers.

The Conflict Perspective, The conflict views of poverty were derived from the writings of Karl Marx. Marx viewed society as involving a constant struggle between social classes over scarce resource, with some groups managing to capture more of these resources than others. This results in the equitable distribution of resources that makes up the stratification system

of present modern societies. Due to this unequal distribution of resources, people in the society gain desirable positions in the stratification system through coercion, exploitation and possibly through inheritance. Thus, from the conflict perspective, it is revealed that poverty exists because some groups are deprived of the opportunity to accumulate the resources that would make possible a minimally acceptable lifestyle **(Sullivan, J.T. 2000)**.

The Interactionist Perspective and Cultural Analysis, The functionalist and conflict perspective focus on the role of social and economic structures in creating poverty, the Interactionist perspective focuses on the importance of the subjective element of social reality. These perspectives discuss how people define themselves and their opportunities through day to day social interaction with others around them. This has led to a cultural analysis of poverty that focuses on the values, attitudes, and psychological orientation that may emerge among groups of people who live under the pains of poverty. The main idea of this perspective is that people who live in poverty develop a cultural orientation that helps them to adapt to their life circumstances. However, this cultural orientation of poverty can make it difficult for the poor people to improve their circumstances. As a result, this cultural orientation tends to emphasize fatalism and powerlessness feeling that they have little control over what happens to them. This cultural analysis argues that certain social conditions discrimination, lack of opportunity, social isolation produce a culture of poverty and this culture in turn perpetuates the victimization of the poor **(Ibid., p.171)**.

The above three perspectives highlight the different causes of poverty apart from economic, social, demographic causes. According to functionalist perspective, poverty exists because it performs some positive functions and is beneficial for society. From the conflict perspective, poverty exists because some groups are deprived from the opportunity to accumulate the resources that would make possible a minimally acceptable lifestyle. The Interactionist perspective reveals that it is the culture of poverty that exists among people which is the main cause of poverty.

3. Research Methodology

The universe of the present study is district Anantnag which constitutes 8 blocks. A Sociological study was conducted in the study area in order to evaluate the role of IAY scheme in fulfilling the minimum basic need of the people and thereby reducing poverty of the people in the concerned district. A sample of 250 beneficiary respondents was selected through simple random sampling technique. The required data was collected with the help of a structured interview schedule.

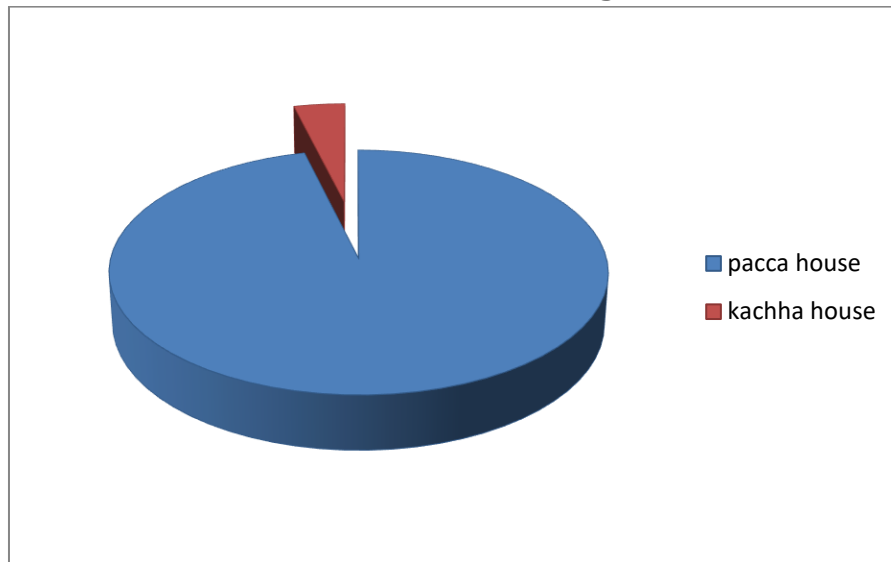
4. Results and Discussions

4.1. Indira Awaas Yojana (IAY) Scheme and its impact in District Anantnag

4.1.1. Beneficiaries having own house

Housing is one of the basic requirements for human survival. The overall development can hardly ignore this crucial aspect. It was considered to be a non - productive investment by earlier economists in general. However, today it is closely linked with the process of overall socio- economic development. For a shelter less person, possession of a house brings about a profound social change in his attitude and existence.

4.1.1. Beneficiaries having own house



4.1.2. Financial assistance provided under IAY scheme

Under IAY Scheme, financial assistance is provided to people for the construction of their houses. The underlying assumption is that those persons who are poor and did not possess their own house are granted financial assistance. The amount of assistance varied from 70,000 to 75,000 for rural and tribal people respectively.

Table 4.1.2: Financial assistance provided under IAY scheme

S.No	Financial assistance for house construction	Number	Percentage
1.	Yes	250	100

2.	No	-	-
	Total	250	100.00

Source: Field Data

4.1.3. Sanitary Latrines received by beneficiaries through IAY scheme

A provision has been made in the guidelines of the Indira Awaas Yojana (IAY) Scheme that a beneficiary should be provided a sanitary latrine in addition to a house. The purpose of this provision of sanitary latrine is to protect people from hazardous diseases and enable them to keep their surroundings clean and hygienic. For this purpose, financial assistance of Rs 12000 is provided to a beneficiary for sanitary latrine construction.

Table 4.1.3: Provision of Sanitary Latrines under IAY scheme

S.No.	Sanitary Latrines received through IAY scheme	Number	Percentage
1.	Yes	177	70.80
2.	No	73	29.20
	Total	250	100.00

Source: Field Data

4.1.4. Drinking water facility received under IAY scheme

The IAY Scheme envisages provision of houses with basic amenities like drainage, pure water supply and sanitation. The main focus of this scheme is to provide all types of basic facilities related to housing to the beneficiaries so that they could lead a comfortable life.

Table 4.1.4: Drinking water facility received under IAY scheme

S.No	Drinking water facility received under IAY scheme	Number	Percentage
1.	Yes	35	14
2.	No	215	86
	Total	250	100.00

Source: Field Data

Discussions

From the above findings, it can be observed that all 250 beneficiary respondents possessed their own houses which were sanctioned to them under IAY scheme. Out of which majority of 200 beneficiary respondents (80 percent) possessed Pucca houses, however a minority of 50 beneficiary respondents (20 percent) possessed Kutcha houses. The beneficiaries responded that the inadequacy of financial assistance provided for house construction under the IAY scheme and releasing of the financial assistance in different instalments are the main reasons responsible for the possession of Kutcha houses by minority of beneficiary respondents.

The majority of beneficiary respondents have received financial assistance as per guidelines of the scheme, but a minority of beneficiary respondents was provided financial assistance less than fixed in the scheme which was the reason for the incompleteness of houses. An important finding of this study is that 220 beneficiary respondents (88 percent) have received 70,000 of financial assistance and 21 beneficiary respondents (8.40 percent) have received 75,000 of financial assistance and a minority of 9 beneficiary respondents (3.60 percent) have received only 50,000 for their house construction. Further the findings reveal that out of 250 beneficiary respondents, a majority of 177 beneficiary respondents (70.80 percent) have received sanitary latrine through IAY scheme. The beneficiary respondents were asked to mention the amount they have received for latrine construction. It was found that out of 177 beneficiary respondents, majority of beneficiaries have received financial assistance Rs 8000 to 10,000 for their latrine construction and a minority of among them have received only Rs 5000 which clearly indicate that the guidelines of the scheme were not strictly followed in the study area. It was also found that only a minority of 73 beneficiary respondents (29.20 percent) were not provided sanitary latrines under the scheme. These beneficiaries stated that the concerned authorities care little about the needs of poor people and distributed the sanitary latrines in their own corrupt ways which lead to hazards consequences in the form of diseases apart from socio-cultural problems faced by the people, particularly women in having to go outside the houses for defecation. Moreover a minority of 35 beneficiary respondents (14 percent) were provided safe drinking water facility under IAY scheme, out of which 31 beneficiaries (12.4 percent) have received tap water facility and only a minority of 4 beneficiaries (1.6 percent) was provided hand pumps. It was further observed that a less number of beneficiaries have arranged safe drinking water facility by their own efforts and for others the sources of safe drinking water were wells, streams and ponds.

Thus, from above discussion it becomes evident that the Indira Awaas Yojana (IAY) Scheme is very beneficial scheme and has many advantages for uplift of people living in the society especially poor. The main focus of the scheme has been to raise the poor families Above

Poverty Line (APL) by fulfilling one of the basic needs of their life. As per findings of the study, the scheme has laid a positive impact on the accommodation, health, hygiene and environment of the beneficiaries by providing them a house, sanitary latrine and drinking water facility and thus it has been a means for a better life. Besides, the houses sanctioned under the scheme provided ownership and identity to the beneficiaries and affords psychological satisfaction and provided self-worth and confidence. Thus, it can be said that there is a direct link between a safe and secure housing to better standards of living and reduction in vulnerability. However, there are certain loopholes in the proper implementation of the scheme which need to be rectified so that the scheme could bring better results.

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