

# Indira Awaas Yojana: Progress, Challenges and Recommendations from Naxalbari Villages of Darjeeling District

Dr. Ratna Sarkar<sup>1</sup>, Preetisha Subba<sup>2</sup>

<sup>1</sup>Communicating Author, Department of Lifelong Learning & Extension, University of North Bengal

<sup>2</sup>Post Graduate Student, Department of Lifelong Learning & Extension, University of North Bengal

## Abstract

This study evaluates the impact of the Indira Awas Yojana (IAY) a flagship housing scheme aimed at improving the socio-economic conditions and housing status of Below Poverty Line (BPL) families in rural India. Conducted in eight villages—Atal Tea Estate, Merry View Tea Estate, Barajharu Jote, Sebdulla Jote, Bijaynagar Tea Estate, Mangal Singh Jote, Birsing, and Pramod Colony situated in the Naxalbari block of Darjeeling district, this descriptive research involved a sample size of 100 beneficiaries. Data collection encompassed structured surveys focusing on pre- and post-IAY housing conditions, grant disbursement, personal expenditures, and satisfaction levels. Findings reveal that while IAY has significantly contributed to improved housing with many beneficiaries transitioning to semi-pucca or pucca houses, challenges persist in terms of financial adequacy, construction quality, and access to basic amenities such as sanitation and durable materials. The majority of beneficiaries who are predominantly women from Scheduled Tribes and Scheduled Castes live in unitary families with modest landholdings and limited incomes. Despite some progress, gaps remain in fulfilling the objectives of the programme particularly in the areas of sanitation, durable construction, and grant sufficiency. Suggestions include increasing grant amounts, streamlining processes, and ensuring the provision of quality construction materials to enhance the effectiveness and better address the housing needs of marginalized rural households. This study provides valuable insights into the socio-economic dynamics and challenges faced by IAY beneficiaries offering actionable recommendations for improving the implementation and impact of IAY.

**Keywords:** Indira Awas Yojana, Beneficiaries, Tea Estate, Rural Development

## I: Introduction

The survival of human beings depends significantly on the fulfillment of basic needs. Among these, food, clothing, and shelter are essential for living. The Indira Awas Yojana (IAY), a flagship scheme of the Ministry of Rural Development, has been providing assistance to Below Poverty Line (BPL) families since its inception [1]. This initiative targets households that are either homeless or lack adequate housing, enabling them to construct safe and durable shelters [2]. This effort aligns with a broader strategy for poverty eradication, aiming to develop environmentally sustainable habitats with provisions for incremental expansion and improvement. By December 31, 2014, 8.29 lakh of the targeted houses were completed, despite ₹10,404.29 crore being disbursed. Since its inception, IAY has constructed

333.82 lakh houses at a total cost of ₹1,17,039 crore [3]. The commitment to "shelter for all" gained further momentum when India became a signatory to the Istanbul Declaration on Human Settlement in June 1996. By doing so, India recognized the critical need for access to safe and healthy shelter and basic services, which are essential for the physical, psychological, social, and economic well-being of individuals [4]. The primary goal of the habitat approach is to ensure adequate shelter for everyone, particularly the underprivileged in urban and rural areas. This approach emphasizes an enabling framework to promote development, improvement, and access to basic facilities such as infrastructure, safe drinking water, sanitation, electricity, and more. In India, a significant proportion of households either lack ownership of homes or live in inadequate housing conditions. With the country's rapidly growing population, the number of homeless families is increasing at an alarming rate. As the second-most populous nation globally, assessing the housing conditions of its people remains a formidable challenge. In 2015, the Indira Awas Yojana was merged into the Pradhan Mantri Awas Yojana (PMAY), marking a significant shift in focus toward urban housing while retaining a rural component under PMAY [5].

The present study was undertaken to reveal progress, challenges, and recommendations from eight villages of Naxalbari block of Darjeeling District of West Bengal, namely Atal Tea Estate, Merry View Tea Estate, Barajharu Jote, Sebdulla Jote, Bijaynagar Tea Estate, Mangal Singh Jote, Birsing, and Pramod Colony.

## II: Objectives of the Study:

1. To obtain data on socio-economic condition of the beneficiaries of the Indira Awas Yojana (IAY) scheme
2. To evaluate the housing status of the beneficiaries under the Indira Awas Yojana
3. To know the amount of money the beneficiaries personally spent to construct their IAY house
4. To propose suitable measures to address housing challenges faced by beneficiaries

## III: Research Methodology

This study is based on a descriptive research design to assess the impact of the Indira Awas Yojana (IAY) on housing conditions and the socio-economic status of beneficiaries across 8 villages namely Atal Tea Estate, Merry View Tea Estate, Barajharu Jote, Sebdulla Jote, Bijaynagar Tea Estate, Mangal Singh Jote, Birsing, and Pramod Colony situated in Naxalbari block of Darjeeling district with a total sample size of 100 beneficiaries. Data was collected through structured survey schedule covering aspects such as the number of rooms before and after receiving IAY benefits, grant amounts, personal expenditures on house construction, and satisfaction levels. The data was analyzed using both quantitative methods (frequencies, percentages) and qualitative methods (thematic analysis of open-ended responses). This methodology aims to provide a comprehensive understanding of the impact of Indira Awas Yojana and highlight areas for improvement based on the experiences and feedback of the beneficiaries.

**IV: Results and Discussion**

**Table 1: Village-wise distribution of the respondents**

Name of the Villages	Number of IAY beneficiaries
Atal Tea Estate	12
Merry View Tea Estate	9
Barajharu Jote	23
Sebdulla Jote	23
Bijaynagar Tea Estate	12
Mangal Singh Jote	13
Birsing	5
Pramod Colony	3
Total	100

Source: Field Survey

Table 1 presents the distribution of 100 respondents across eight villages and tea estates of Naxalbari block in Darjeeling district of West Bengal. The highest participation is from Barajharu Jote and Sebdulla Jote (23 respondents each) while the lowest is from Pramod Colony (3 respondents) indicating variations in population or study relevance across locations. Moderate participation is observed in Atal Tea Estate and Bijaynagar Tea Estate (12 respondents each) with other areas like Mangal Singh Jote (13 respondents) and Birsing (five respondents) showing smaller contributions. The table indicates 100 IAY beneficiaries have taken to evaluate the IAY scheme in Naxalbari block.

**Table 2: Distance of Public amenity-wise Distribution of IAY beneficiaries**

Name of the Villages	Distance from the houses of the IAY beneficiaries (in Km.)									
	Primary School		Health Centre		Ration Shop		Awnganwadi Centre		Police Booth	
	0.5	1-5	0.5	1-5	0.5	1	0.5	1	1-5	
Atal Tea Estate	11	1	0	12	12	0	0	12	12	
Merry View Tea Estate	9	0	0	9	0	9	9	0	9	
Barajharu Jote	23	0	0	23	23	0	0	23	23	
Sebdulla Jote	23	0	0	23	23	0	0	23	23	
Bijaynagar Tea Estate	12	0	12	0	12	0	12	0	12	
Mangal Singh Jote	13	0	0	13	0	13	13	0	13	
Birsing	5	0	0	5	0	5	0	5	5	
Pramod Colony	3	0	0	3	0	3	0	3	3	
Total	99	1	12	88	70	30	34	66	100	

Source: Field Survey

Table 2 presents the village-wise distances of various facilities such as Primary Schools, Health Centres, Ration Shops, Anganwadi Centres, and Police Booths. In the Atal Tea Estate most facilities are located

within a 0.5 km range with Primary Schools, Health Centres, Ration shops, Anganwadi Centres, and Police Booths being easily accessible. Villages like Merry View Tea Estate and Barajharu Jote have a mixed distribution where some facilities are within 0.5 km while others are located further away often within 1-5 km. Bijaynagar Tea Estate has Primary Schools and Ration Shops both within 0.5 km but Health Centres, Anganwadi Centres, and Police Booths are located 1-5 km away. Similarly, in other villages like Mangal Singh Jote and Pramod Colony show varying distances with most facilities located within a 0.5 km to 1 km range. The overall trend indicates that most services are accessible within 1-5 km with Health Centres and Anganwadi Centres being more likely to fall within this range compared to others.

**Table 3: Village wise Distribution of IAY beneficiaries according to their Age group**

Name of the Villages	Age of IAY beneficiaries (in Years)					Total
	20-30	30-40	40-50	50-60	Above 60	
Atal Tea Estate	2	4	2	4	0	12
Merry View Tea Estate	1	2	4	2	0	9
Barajharu Jote	6	8	4	3	2	23
Sebdulla Jote	3	3	10	5	2	23
Bijaynagar Tea Estate	0	4	7	1	0	12
Mangal Singh Jote	4	3	4	1	1	13
Birsing	1	2	1	0	1	5
Pramod Colony	1	1	0	1	0	3
Total	18	27	32	17	6	100

Source: Field Survey

Table 3 illustrates the age distribution of 100 IAY beneficiaries across eight villages and tea estates grouped into five age categories. Beneficiaries aged 40-50 years constitute the largest group (32 percent) followed by those aged 30-40 years (27 percent) and the smallest group is above 60 years (only six percent). Among villages, Barajharu Jote and Sebdulla Jote have significant representation in the 30-50 years age group. The data reflects a concentration of beneficiaries in the productive age groups particularly in larger settlements like Barajharu Jote and Sebdulla Jote.

**Table 4: Village-wise Distribution of IAY Beneficiaries according to their Gender**

Name of the Villages	Gender of IAY beneficiaries		Total
	Female	Male	
Atal Tea Estate	9	3	12
Merry View Tea Estate	4	5	9
Barajharu Jote	17	6	23
Sebdulla Jote	15	8	23
Bijaynagar Tea Estate	9	3	12
Mangal Singh Jote	11	2	13
Birsing	3	2	5

Pramod Colony	2	1	3
Total	70	30	100

Source: Field Survey

Table 4 presents the gender distribution of 100 IAY beneficiaries across eight villages and tea estates. Females make up the majority representing 70 percent while males constitute 30 percent indicating a strong female representation in the Indira Awas Yojana. Barajharu Jote and Sebdulla Jote have females significantly more than males. Villages like Atal Tea Estate and Bijaynagar Tea Estate also show a notable female majority (75 percent) in each villages.

**Table 5: Community-wise distribution of IAY Beneficiaries**

Community	Number of IAY beneficiaries
General	10
Scheduled Tribe	38
Scheduled Caste	28
Other Backward Caste	3
Minority	21
Total	100

Source: Field Survey

Table 5 shows the community-wise distribution of 100 IAY beneficiaries emphasizing inclusivity across diverse social groups. Scheduled Tribe beneficiaries form the largest group (38 percent) followed by Scheduled Caste (28 percent) and Minority communities (21 percent) collectively representing a significant share of the support of Indira Awas Yojana. General category beneficiaries account for 10 percent while Other Backward Castes (OBC) has the lowest representation with only three beneficiaries. This distribution highlights that this yojana focuses on supporting marginalized and disadvantaged communities particularly Scheduled Tribes and Scheduled Castes to promote social equity in housing assistance.

**Table 6: Marital Status- wise distribution of IAY Beneficiaries**

Marital Status	Number of IAY beneficiaries
Married	88
Unmarried	1
Widow	10
Widower	1
Total	100

Source: Field Survey

Table 6 presents the marital status distribution of 100 IAY beneficiaries. The majority of beneficiaries are married (88 percent) indicating that the programme primarily supports individuals in established family units. A smaller number are widows (10 percent) and unmarried (only one beneficiary) while widowers make up the least with only 1 beneficiary. This suggests that the IAY may have a strong focus

on households with married individuals though it also provides support to widows due to their vulnerable status with much fewer beneficiaries from other marital status.

**Table 7: Classification of IAY Beneficiaries as per their formal Education**

Educational Status	Number of IAY beneficiaries
Illiterate	59
Primary Level (class 1 to class 5)	28
Upper Primary Level (class 6 to class 8)	11
Secondary Level (class 9 to class 10)	02
Total	100

Source: Field Survey

Table 7 presents the educational status distribution of 100 IAY beneficiaries. A majority of beneficiaries are illiterate (59 percent) indicating that a significant portion of the population lacks formal education. The next largest group consists of individuals with primary education (28 percent) followed by those with upper primary education (11 percent). Only two beneficiaries have completed secondary education highlighting the limited educational attainment within this population. This distribution suggests that the IAY serves a community with predominantly low educational levels which may be indicative of socio-economic challenges that the IAY aims to address.

**Table 8: Types of Family- wise distribution of IAY Beneficiaries**

Types of Family	Number of IAY beneficiaries
Unitary	75
Joint	25
Extended	1
Total	100

Source: Field Survey

Table 8 shows the distribution of 100 IAY beneficiaries according to their family types. The majority of beneficiaries live as nuclear family (75 families). A smaller proportion live in joint families (24 families), where multiple generations or extended relatives reside together. Only 1 family is classified as extended suggesting that extended family structures are rare among the IAY beneficiaries. This distribution highlights a predominance of unitary family structures within the surveyed population.

**Table 9: Number of members per family of IAY Beneficiaries**

Number of members in Family	Number of IAY beneficiaries
1-3 members	30
4-6 members	60
7-9 members	8
10 and above	2
Total	100

Source: Field Survey

Table 9 shows the distribution of family sizes among 100 IAY beneficiaries. The majority of families consist of 4-6 members (60 families), indicating that most IAY families are medium-sized. Families with 1-3 members make up the second-largest group (30 families), while a smaller number of families have 7-9 members (eight families) or 10 or more members (two families). This suggests that most IAY beneficiaries come from households with a moderate number of members, and the prevalence of larger families is relatively low.

**Table 10: Occupation of IAY Beneficiaries**

Occupation	Number of IAY beneficiaries
Casual labor	26
Housewife	35
Tea worker	24
Business	7
Mason	5
Others (Farmer, Tailor)	3
Total	100

Source: Field Survey

The distribution of Indira Awas Yojana (IAY) beneficiaries highlights a diverse occupational background among recipients (Table 10) reflecting the economically vulnerable groups. A significant proportion comprises housewives (35 percent), indicating the focus of IAY on improving housing security for women who often represent the most marginalized sections of society. Casual laborers form the second-largest group (26 percent) underscoring the support for individuals in unstable, low-paying jobs. Tea workers (24 percent) also constitute a notable portion suggesting targeted assistance in regions reliant on plantation labour. Beneficiaries engaged in business (seven percent), masonry (five percent), and other occupations like farming and tailoring (three percent) reflect the inclusion of individuals from a range of modest livelihoods. The distribution illustrates the role in addressing housing needs across diverse yet economically disadvantaged occupational categories.

**Table 11: Monthly Income- wise distribution of IAY Beneficiaries**

Monthly Income of IAY Beneficiaries (in Rupees)	Number of IAY beneficiaries
Nil	35
5000-7000	42
7000-9000	23
Total	100

Source: Field Survey

Table 11 illustrates the monthly income of Indira Awas Yojana (IAY) beneficiaries reveals a clear focus on assisting economically vulnerable groups. A notable 35 percent of beneficiaries report having no personal monthly income reflecting the support for homemakers and individuals entirely dependent on others for their livelihood. The majority of beneficiaries (42 percent) fall within the ₹5,000–₹7,000

income bracket representing households engaged in low-income jobs or unskilled labor who often struggle to meet basic needs. Additionally, 23 percent of the beneficiaries earn between ₹7,000 and ₹9,000 indicating that the scheme extends its reach to slightly better-off families who still face challenges in improving their housing conditions. This income distribution highlights the role of IAY in addressing the housing needs of the most disadvantaged sections of society contributing to poverty reduction and enhancing the quality of life for economically weaker families.

**Table 12: Land holding of IAY Beneficiaries**

Land holding	Number of IAY beneficiaries
owned	65
government provided	12
Company provided	23
Total	100

Source: Field Survey

Table 12 shows the landholding status of 100 IAY beneficiaries. Majority of beneficiaries own their land (65 families), indicating that most have personal land holdings. A smaller proportion have government-provided land (12 families) while 23 families possess land provided by tea-estate companies. This suggests that while many beneficiaries are landowners, a considerable portion rely on external sources such as government or corporate support for their land access. The distribution highlights the varying land tenure situations among IAY beneficiaries.

**Table 13: Size of Land holding of IAY Beneficiaries**

Size of Land holding	Number of IAY beneficiaries
0.0165–0.0495 acres	53
0.0495–0.0825 acres	36
0.0825–0.1155 acres	06
0.3306–0.9918 acres	04
0.9918–1.653 acres	01
Total	100

Source: Field Survey

The data (Table 13) on the size of landholdings among IAY beneficiaries highlights the focus on households with limited land resources. Majority (53 percent) of the beneficiaries own small landholdings ranging from 0.0165 to 0.0495 acres indicating that the IAY primarily targets individuals with minimal agricultural or residential land. Another 36 percent fall within the 0.0495 to 0.0825-acre range reinforcing the emphasis on addressing housing needs for land-constrained households. Only six percent own slightly larger plots between 0.0825 and 0.1155 acres while four percent possess landholdings ranging from 0.3306 to 0.9918 acres. The smallest group accounting for just one beneficiary owns larger plots between 0.9918 and 1.653 acres. This distribution reflects the commitment of IAY to support families with limited land assets ensuring housing assistance reaches those in greatest



need. In that way, the IAY contributes to poverty alleviation and improve the living conditions for economically weaker sections.

**Impact of IAY**

One study found significant improvements in housing conditions following the implementation of the Indira Awa sYojana (IAY), though gaps in access to basic amenities such as sanitation, water, and electricity persist. It recommended prioritizing marginalized groups and increasing grant amounts to address the rising costs of construction, ensuring more comprehensive support for beneficiaries [6].

The field data on the housing status of IAY beneficiaries prior to receiving assistance reveals that 100 percent of the respondents were living in katcha houses made from temporary or substandard materials such as thatch or bamboo. This indicates that none of the beneficiaries had access to durable or secure housing infrastructure leaving them vulnerable to environmental hazards, inadequate living conditions, and social insecurity. The prevalence of such housing among all the surveyed beneficiaries highlights the critical need for government intervention to address housing deprivation in rural and economically disadvantaged areas. The role of IAY in transitioning these households to permanent, safer, and more resilient homes represents a transformative step in improving their quality of life and contributing to rural development.

**Table 14: Distribution of IAY Beneficiaries according to the type of living rooms**

Types of rooms	Number of IAY beneficiaries
Pucca	07
Semi-pucca	61
Katcha	24
Incomplete/Under construction	08
Total	100

Source: Field Survey

Table 14 shows the types of rooms among the IAY beneficiaries which indicates a mixed outcome in terms of housing quality. A small proportion (seven percent) of beneficiaries have pucca rooms made with durable and long-lasting materials such as bricks, cement and concrete ensuring greater stability and safety. The majority (61 percent) have semi-pucca rooms which are an improvement over katcha rooms but still lack the full strength and permanence of pucca structures. About 24 percent of beneficiaries live in katcha rooms which are typically constructed from temporary or low-quality materials highlighting the ongoing need for support in this area. Eight percent of them have rooms which remain incomplete or under construction reflecting that some beneficiaries are still in the process of receiving full housing assistance. This distribution emphasizes the varied progress in housing conditions under the IAY with significant improvements seen in most households but also indicates the necessity for continued efforts to address remaining gaps.

**Table 15: Distribution of IAY Beneficiaries according to the type of floor**

Types of floor	Number of IAY beneficiaries
Pucca	15
Semi-pucca	76

Katcha	09
Total	100

Source: Field Survey

Table 15 illustrates the types of flooring in houses built under the IAY for 100 beneficiaries. A significant majority of houses (76 percent) have semi-pucca flooring typically constructed using a combination of stone and sand, offering moderate durability. A smaller proportion (15 percent) of houses feature pucca flooring made with high-quality long-lasting materials such as cement, stone and sand ensuring greater stability and resistance to wear. Meanwhile, nine percent of houses still have katcha flooring which is made from low-quality materials like mud and stone reflecting temporary or less durable construction. This distribution highlights that most beneficiaries benefit from improved flooring quality with semi-pucca floors being the most common followed by a smaller number of fully durable pucca floors and a minimal presence of less durable katcha floors.

**Table 16: Distribution of IAY Beneficiaries according to the type of roof**

Types of roof	Number of IAY beneficiaries
Pucca	29
Semi-pucca	68
Katcha	03
Total	100

Source: Field Survey

Table 16 provides insights into the distribution of roof types across 100 houses constructed under the IAY highlighting varying levels of durability and quality. Pucca roofs found in 29 houses signify the use of permanent and durable materials featuring high-quality tin roofs. The majorities of houses (68 percent) have semi-pucca roofs indicating a combination of durable and less durable materials with most using old or reused tin roofing. A small proportion (three percent) has katcha roofs constructed from temporary or low-quality materials like plastic and hay. This distribution highlights the success of IAY in improving housing quality for most beneficiaries with a significant emphasis on providing durable or semi-durable roofing while also pointing for further intervention to upgrade the remaining katcha roofs.

**Table 17: Distribution of IAY Beneficiaries according to the type of kitchen**

Types of kitchen	Number of IAY beneficiaries
Semi-pucca	12
Katcha	88
Total	100

Source: Field Survey

Table 17 highlights the condition of kitchens in houses constructed under the Indira Awas Yojana for 100 beneficiaries emphasizing significant disparities in kitchen infrastructure. A vast majority of these houses (88 percent) have katcha kitchens made from low-quality or temporary materials such as mud, bamboo, or thatch which are prone to wear and lack durability. In contrast only 12 percent of the houses feature semi-pucca kitchens constructed with a combination of durable and less durable materials like

brick and tin offering relatively better functionality and stability. This distribution reflects that most IAY beneficiaries lack access to well-built and hygienic cooking spaces highlighting the need for enhanced focus on improving kitchen infrastructure as part of broader housing and living condition upgrades under the programme.

**Table 18: Distribution of IAY Beneficiaries according to the type of bathroom**

Types of bathroom	Number of IAY beneficiaries
Not available	87
Semi-pucca	02
Katcha	11
Total	100

Source: Field Survey

Table 18 highlights the distribution of bathroom types in houses constructed under the IAY for 100 beneficiaries revealing a critical gap in sanitation infrastructure. A vast majority (87 percent) of houses lack any bathroom facilities emphasizing the pressing issue of inadequate access to basic sanitation for most beneficiaries. Only 11 percent of houses have katcha bathrooms which are typically constructed from temporary or low-quality materials offering minimal privacy and functionality. A mere two percent of houses are equipped with semi-pucca bathrooms which incorporate a mix of durable and less durable materials providing slightly better facilities. This distribution starkly illustrates the limited progress in ensuring sanitation infrastructure within IAY housing with the majority of beneficiaries still lacking access to essential bathroom facilities emphasizing the need for targeted interventions to address this fundamental requirement. In a study on the performance of the Indira Awas Yojana (IAY) in addressing India's rural housing challenges over the past two decades. While fiscal constraints limit the program's reach, it demonstrates promising operational and financial progress. To enhance its effectiveness, the program's scope should be expanded to include provisions for clean fuel, energy, water, sanitation, healthcare, education, and employment by integrating it with other government initiatives, thereby addressing broader issues related to rural housing [7].

**Table 19: Distribution of IAY Beneficiaries according to the type of toilets**

Type of toilets	Number of IAY beneficiaries
open fields	75
open pits	24
septic tanks	1
Total	100

Source: Field Survey

The data (Table 19) on toilet facilities among IAY beneficiaries highlights a critical gap in access to proper sanitation infrastructure. A substantial 75 percent of beneficiaries rely on open fields for defecation often using nearby forests and tea gardens exposing them to significant health and hygiene risks. Another 24 percent use open pits which though an improvement over open defecation, still consist of katcha toilets that are unhygienic and inadequate for long-term use. Only one household have access to septic tanks which are considered hygienic and durable solutions for sanitation. This analysis

underscores that none of the surveyed households had access to proper sanitary latrines with the overwhelming majority continuing to face inadequate or substandard toilet facilities. These findings highlight the urgent need for targeted interventions to provide safe and hygienic toilet infrastructure addressing not only public health concerns but also improving the quality of life and dignity for the beneficiaries.

**Table 20: Distribution of IAY Beneficiaries according to the amount received from IAY**

Amount received from IAY (in Rupees)	Number of IAY beneficiaries
10000-20000	12
20000-30000	13
30000-40000	43
40000-50000	32
Total	100

Source: Field Survey

The cost norms under IAY Scheme “....have been changed from time to time. Initially the unit cost was fixed at Rs. 10,000 which was enhanced to Rs. 12,700 in plain areas.....[8]. The data (Table 20) on the amount received by beneficiaries highlights variations in financial assistance provided. A smaller portion of beneficiaries (12 percent) received between ₹10,000 and ₹20,000 while 13 percent received ₹20,000 to ₹30,000. The majority of beneficiaries (43 percent) were allocated ₹30,000 to ₹40,000 indicating this as the most common range of financial aid. Additionally, 32 percent of the beneficiaries received higher assistance ranging from ₹40,000 to ₹50,000. This distribution demonstrates that while most beneficiaries received substantial support under the IAY to improve their housing conditions, the level of financial assistance varied reflecting differences in the specific needs, location, or construction costs associated with each household.

**Table 21: Distribution of IAY Beneficiaries according to the number of installment received towards completion of the sanctioned amount from IAY**

Number of installment	Number of IAY beneficiaries
One	15
Two	84
Three	01
Total	100

Source: Field Survey

Table 21 outlines the number of installments received by beneficiaries under the Indira Awas Yojana. Majority (84 percent) of the beneficiaries received their assistance in two installments indicating that this was the most common disbursement method. Meanwhile, 15 beneficiaries received only one installment reflecting delays or partial disbursement in some cases. Only 1 beneficiary received the assistance in three installments showing an exception to the general pattern. This data underscores that while the two-installment system was predominant, there are discrepancies in the disbursement process with some beneficiaries receiving fewer or more installments than the standard practice.

**Table 22: Distribution of IAY beneficiaries according to the amount they personally spent (in addition to IAY grant) to partially or fully construct their house**

Amount they personally spent to construct IAY house (in Rupees)	Number of IAY beneficiaries
Nil	53
5000	07
7000	04
8000	05
10000	03
12000	01
15000	06
17000	01
20000	04
22000	01
26000	01
35000	02
45000	05
50000	02
60000	01
72000	01
80000	01
88000	01
160000	01
Total	100

Source: Field Survey

Table 22 reveals a wide range of personal contributions made by IAY beneficiaries toward the construction of their houses. A significant proportion (53 percent) of beneficiaries contributed no money of their own and relied entirely on the financial assistance from the IAY. A smaller group made modest contributions with seven beneficiaries spending ₹5,000, and others contributing amounts ranging from ₹7,000 to ₹10,000. As the amounts increase, fewer beneficiaries are involved like six beneficiaries contributed ₹15,000 while only one beneficiary each contributed ₹60,000, ₹72,000, ₹80,000, ₹88,000 and a substantial ₹160,000. This distribution indicates that while most beneficiaries could not afford significant personal investments, some made considerable contributions to ensure the completion of their homes. This disparity highlights the varying financial capacities of beneficiaries and suggests that additional support or targeted interventions may be needed for those with fewer resources to help them meet the costs associated with house construction under the Indira Awas Yojana.

**Table 23: Village-wise Distribution of IAY beneficiaries according to the number of rooms before and after receiving the benefit from IAY**

Name of the Villages	Number of rooms				
	Before receiving the benefit from IAY	After receiving the benefit from IAY			
	One	Two	Three	Four	Incomplete
Atal Tea Estate	12	10	-	-	02
Merry View Tea Estate	09	09	-	-	-
Barajharu Jote	23	19	02	02	-
Sebdulla Jote	23	13	09	01	-
Bijaynagar Tea Estate	12	09	02	01	-
Mangal Singh Jote	13	12	-	-	01
Birsing	05	04	01	0	-
Pramod Colony	03	02	-	-	01
Total	100	78	14	04	04

Source: Field Survey

Table 23 presents an analysis of the number of rooms in IAY houses of the beneficiaries before and after receiving the benefit across various villages. Prior to receiving the IAY benefit hundred percent of households across all villages had only one room. After receiving the IAY assistance, there was a noticeable increase in the number of rooms, with 78 houses now having two rooms, four houses having three rooms, and four houses with four rooms. For example, Atal Tea Estate saw an improvement where 10 households transitioned from one-room to two-room houses, with only 2 incomplete houses remaining. Similarly, in Sebdulla Jote, there was an increase in the number of two-room houses with 9 households benefiting from the additional space. Some villages, like Barajharu Jote, had beneficiaries upgrading to three or four-room houses. However, a few villages such as Mangal Singh Jote and Pramod Colony still have incomplete housing reflecting the ongoing challenges in completing construction. This data demonstrates the positive impact of IAY in improving housing conditions though it also highlights areas where further support might be required to address gaps in housing completion.

**Table 24: Distribution of IAY Beneficiaries according to the utilization of constructed houses**

Utilization of constructed houses	Number of IAY beneficiaries
Living purpose	95
Empty	03
For keeping animals	02
Total	100

Source: Field Survey

Table 24 provides insight into the utilization of houses constructed under the Indira Awas Yojana. The majority of beneficiaries, 95 out of 100, use their newly constructed houses for living purposes indicating that the programme is successfully providing adequate housing for most beneficiaries. A small portion, three beneficiaries, reported that their houses remain empty which could be due to various factors such as incomplete construction or migration or economic difficulties in completion with their personal contribution. Additionally, two beneficiaries are using their IAY houses for keeping animals reflecting a common practice in rural areas where some households convert parts of their homes into animal shelters. This distribution highlights the positive impact on housing through Indira Awas Yojana.

**Table 25: Distribution of IAY Beneficiaries according to their assessment of Indira Awas Yojana**

Assessment of Indira AwaasYojana	Number of IAY beneficiaries
Satisfied	04
Low quality of housing	37
Insufficient grant provided	59
Total	100

Source: Field Survey

Table 25 presents an assessment of the IAY based on feedback from 100 beneficiaries. The majority, 59 beneficiaries expressed dissatisfaction with the insufficient grant provided suggesting that the financial support offered through the scheme is perceived as inadequate to fully meet the housing needs. Additionally, 37 beneficiaries reported dissatisfaction with the low quality of housing indicating concerns about the durability and construction materials used in their IAY houses. Only four beneficiaries expressed satisfaction with the overall outcome of the scheme. This data highlights that while the IAY program has contributed to improving housing conditions for many, there are significant issues related to the adequacy of financial assistance and the quality of the constructed houses pointing to areas where the scheme may need further enhancement or adjustments to better serve its beneficiaries.

**Table 26: Distribution of IAY Beneficiaries according to their suggestions for the improvement of Indira Awas Yojana**

Suggestions for the improvement	Number of IAY beneficiaries
Sufficient amount of grant	72
Easy way of getting the grant	13
By providing good quality construction materials	15
Total	100

Source: Field Survey

Table 26 presents suggestions from 100 IAY beneficiaries for improving the scheme. A majority of beneficiaries, 72 out of 100, emphasized the need for a sufficient amount of grant indicating that many feel the current financial assistance is inadequate for fully constructing or improving their houses. Some observations found as there is a pressing need for regular revisions of financial assistance under the scheme, with allocations to each state's socio-economic and geographical factors. Considering the rising market prices of construction materials for 'pucca' houses, the assistance amounts must be periodically updated. Timely fund disbursement is crucial for the scheme's swift implementation, with particular

attention to minimizing delays between the first and second installments. Although beneficiaries can access loans at subsidized interest rates, institutional barriers often hinder this process. Simplifying formalities and making the process more flexible would enhance access to such financial support [9][10]. Thirteen beneficiaries suggested simplifying the process for receiving the grant reflecting concerns over bureaucratic hurdles or delays in accessing the funds. Fifteen beneficiaries highlighted the importance of providing good quality construction materials indicating that the durability and quality of materials used for house construction is a significant concern. These suggestions reflect the desire of the beneficiaries for improvements in the grant amount, accessibility, and construction quality, all of which are essential for enhancing the effectiveness and impact of the Indira Awas Yojana.

## V: Conclusion

The study evaluates the impact of the IAY on housing conditions and socio-economic status among 100 beneficiaries across eight villages in the Naxalbari block of Darjeeling district. Data highlights significant female participation (70 percent), predominance of Scheduled Tribe (38 percent) and Scheduled Caste (28 percent) beneficiaries, and a focus on marginalized groups with low literacy levels (59 percent illiterate) and limited income (35 percent with no income, 42% percent earning ₹5,000–₹7,000). Most beneficiaries live in nuclear families (75 percent), own small landholdings (53 percent with 0.0165–0.0495 acres), and are engaged in modest occupations such as casual labor (26 percent) and tea garden worker (24 percent). Housing and facilities accessibility varies across villages, with essential services often located within 0.5–5 km. The program effectively supports low-income and vulnerable groups, improving housing security and contributing to poverty alleviation, though challenges like education and income disparity remain evident.

The study highlights varied progress in housing and sanitation conditions under the Indira Awas Yojana. While six percent of beneficiaries transitioned to durable pucca houses and 69 percent now reside in improved semi-pucca houses, 20 percent remain in katcha structures, and five percent are incomplete. Room quality also reflects this pattern, with seven percent being pucca and 61 percent semi-pucca. Flooring improvements are notable, with 76 percent having semi-pucca and 15 percent pucca floors, but nine percent still have katcha flooring. Roofing shows progress, with 68 percent semi-pucca and 29 percent pucca roofs, though three percent remain katcha. Kitchens and sanitation lag significantly; 88 percent have katcha kitchens, 87 percent lack bathrooms, and only two percent have semi-pucca bathroom facilities. Sanitation infrastructure is critically inadequate, with 75 percent practicing open defecation and only one household having a septic tank. These findings underline the program's positive impact on housing upgrades but stress the need for greater focus on sanitation and kitchen improvements to fully achieve its goals of improving living conditions and dignity for beneficiaries.

The evaluation of the IAY reveals significant progress in housing improvements, with most beneficiaries receiving financial assistance ranging from ₹30,000 to ₹50,000, predominantly disbursed in two installments. While 53 percent relied solely on the grant, others made personal contributions, with some investing substantial amounts. A majority of beneficiaries (53 percent) relied entirely on the financial assistance provided by the IAY without making any personal contributions. However, a smaller group managed modest contributions, such as ₹5,000 or amounts ranging up to ₹15,000. A few beneficiaries demonstrated the ability to make substantial investments, with one contributing as much as ₹160,000. This variation in personal contributions highlights the differing financial capacities among beneficiaries. While the scheme has supported many in constructing homes, the disparity suggests a need for



additional financial assistance or targeted measures to support those with limited resources, ensuring equitable access to adequate housing. Housing conditions have notably improved, with 78 households transitioning from one-room to two-room homes and a few upgrading to three or four rooms, though some houses remain incomplete. Most beneficiaries use their homes for living purposes, but dissatisfaction is widespread, with 59 percent citing insufficient grants and 37 percent criticizing construction quality. Suggestions for improvement include increasing grant amounts, simplifying access to funds, and ensuring better construction materials, reflecting a need for enhanced support and streamlined processes to maximize the impact of the Indira Awas Yojana.

## References

1. Ministry of Rural Development (2013), Indira Awas Yojana (Iay), Guidelines, Department of Rural Development Krishi Bhavan, Government of India, New Delhi, pp. 1-10.
2. Biswas, S. (2015). The Role of Indira Awas Yojana in Addressing Rural Homelessness: An Evaluation, International Journal of Humanities & Social Science Studies (IJHSSS), Volume-II, Issue-II September 2(2), p. 364.
3. Ministry of Rural Development (2014-15), Annual Report on Indira AwasYojana (IAY), Annual Report, Ministry of Rural Development, Government of India, New Delhi.
4. Rani R. (2019). Problem of Housing Shortage in Rural India and Government Policies, Journal of Emerging Technologies and Innovative Research (JETIR), p. 188.
5. Halder H. and Koley J. (2024), A Comparative Analysis of Indira Awas Yojana and Pradhan Mantri Awas Yojana in Developing Housing in India, EPRA International Journal of Economic and Business, Volume - 12, Issue - 7, e-ISSN: 2347 – 9671, p- ISSN: 2349 – 0187, p. 41.
6. Awasthi, R. (2013).The Social and Economic Impact of Rural Housing Schemes in India: A Case Study of Indira Awas Yojana, International Journal of Rural Studies, Vol. 20, Issue 1, pp. 1–10.
7. Biswas, S. (2015). The Role of Indira Awas Yojana in Addressing Rural Homelessness: An Evaluation. International Journal of Humanities & Social Science Studies (IJHSSS), Volume-II, Issue-II September 2(2), 364-374.
8. Hussain M and Yaseen G. (2018). Indira Awas Yojana: Concept, Nature, Objectives and Role, Scholars Journal of Arts, Humanities and Social Sciences ISSN-2347-5374(Online), p. 722.
9. Kushwaha A, (2018). Providing Shelter to Homless of Weaker Section in India: A Critical Analysis of Indira Awas Yojana, IJNRD, Volume 3, Issue 12, ISSN: 2456-4184, p. 56.
10. Gangshetty R.V. (2019). An Economic Study of Indira Awas Yojana: With Special Reference to Vijayapura Taluk, Journal of Emerging Technologies and Innovative Research (JETIR), Volume 6, Issue 3 [www.jetir.org](http://www.jetir.org) (ISSN-2349-5162), p. 19.