

CHAPTER – I

INTRODUCTION

Three basic necessities of life are food, clothing and shelter. While all the three are essential, the third one gives a feeling of “belongingness” to the household/family. Owning a house which one can call “his/her own” has sentimental value besides providing protection and security.

On an average, a person lives almost two-thirds of his life in a house, therefore, access to a safe, secure, durable and healthy shelter is essential. Housing has been one of the prime concerns for Indian Government through all its Five Year Plans. The role of public sector in regard to housing provision was framed in the First Five Year Plan – “The private enterprise is not in a position to do the job so far as the low income groups are concerned”. With this conception government adopted mass housing strategies for slum dwellers and other target groups with subsidised houses during the sixties. However, to the large extent benefits of these efforts were limited to certain target groups and it was a drop in the ocean. During the seventies, many aspects of public housing were recognised and radical changes were adopted to reform land policies in order to provide housing finance, improving environment of slums by providing better environment, infrastructure and social amenities rather than slum clearance. With the intention of helping the urban poor, government had enacted Urban Land Ceiling and Regulation Act (VLCRA) in 1976 which aimed to pass the surplus land to the urban poor. The emerging institutions are Urban Development Authorities, Housing and Urban Development Corporation (HUDCO) and Housing Development Finance Company (HDFC).

By the eighties, government started realising that with limited resources it cannot address the mammoth housing problem and a strong need was felt for the private sector participation. The Seventh Five Year Plan recognised radical reorientation of all housing policies and stated

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that “major responsibility of house construction would have to be left to the private sector, in particular the household sector”. Furthermore, it stated that the government should be involved in housing “not so much to build but to promote housing activity”. The public-private partnership concept for housing provision was put to test bed during the nineties. In this direction, the Eighth Plan envisaged “housing essentially as a private activity” but also recognised the need for state intervention “to meet the housing requirements of a majority of vulnerable sections as well as to create an enabling environment for accomplishing the goal of ‘shelter for all’ on a self-sustaining basis”.

The housing shortage was estimated at 24.7 millions according to 2001 census, out of which 14.1 millions is in rural areas and 10.6 millions in urban areas. More than 90 per cent of this shortage is for the poor and low income category. It further adds that out of the total residential housing stock of 187 million, only 51 per cent are of permanent dwelling units. Furthermore, out of this housing stock, 54 per cent have no sanitation facility, and more than 22 per cent do not have drainage facility. The lack of basic infrastructure facilities in the present housing stock and the shortfall indicates chronic shortage of dwelling units with basic needs. The funds required to meet the housing shortage vary from Rs.1,51,000 crore to Rs.2,00,000 crore. According to the projections of the Planning Commission’s “Technical group on housing sector”, nearly 34 million rural housing units are required for an additional population during 1996-2016. The Housing and Habitat policy of 1998 has specifically advocated that the government should provide “Shelter for all by 2012”. This policy which is endorsed in the national agenda for governance has identified Housing for all as priority area with a target of 2 million dwelling units every year with special emphasis on poor and the deprived, of these 1.3 million units were to be constructed in rural area and 0.7 million units in urban area.

Research has clearly demonstrated that in most countries housing has the potential of becoming an engine of economic growth because of

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its high yield on invested resources, a high multiplier effect and a host of beneficial forward and backward linkages in the economy. According to a study instituted by HUDCO to evaluate the impact of investment in the housing sector on GDP and employment, it is reported that housing sector ranks third among the fourteen major sectors in terms of total linkage effect with other sectors of the national economy. In terms of income multiplier, it ranks fourth and is ahead of other sectors like transport and agriculture. It is estimated that a unit increase in the final expenditure would generate additional income as high as five times. As such, housing acts as a major contributor of employment and income generation and helps the individuals both directly and indirectly in their socio-economic development. It is a fact that increased housing activities give impetus to the economy with enhanced capacity utilisation of related industries such as steel, cement, transportation etc., leading to an increase in revenue by way of excise and other taxes. The per capita consumption of cement has gone up from 57 kg in 1990 to 97 kg in 2000. Similarly, revival of the housing sector has had a significant impact on the steel industry, paint industry etc. Thus, the government policies on the housing front have a direct impact on the national economy.

Issues Related to Housing

Shelter is a basic need and the Government is committed to ensure an affordable house for each and every individual in the country. Allocation of funds and various measures in Five Year Plans reflect the commitment of the Government. The problem is massive, particularly in the environment, where increasing population pressures on land and infrastructure and associated high costs have made proper housing inaccessible to the poorer segments of the population. Some of the major issues in regard to housing in India are :

- 1) Demand has been on the increase because of rapid population growth and rural to urban migration, particularly to the large cities where pressure on infrastructure has come to a breaking point.

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- 2) High, unaffordable cost of land and construction because of (a) large demand and low supplies, and (b) speculative buying by a few rich who wait for escalation of prices and sell the land and/or house at premium prices. This has made housing out of reach for the poorer segments of society; state interventions are necessary if the weaker sections of society are to be provided with housing.
- 3) The non-availability of minimum social amenities, drinking water and sanitation facilities. The households having individual toilets is 5.9 per cent in rural and 15.5 per cent in urban area. Access to pipe and handpump as safe drinking source is available to 87.6 per cent urban and 60.9 per cent rural households.
- 4) Heavy crowding in houses and squatter settlements lead to all sorts of health and social problems. According to the National Family Health Survey 92-93, the average number of persons per room in urban and rural area is 2.7 and 2.8, respectively. This situation as on today is no better. Over-crowding inhibits the growth and prosperity in the family.
- 5) Large slum settlements and unauthorised colonies in large metropolitan areas. They are increasing very fast, deteriorating quality of life in these large metros, particularly in the congested urban pockets. It has created a crisis-like situation in urban housing.
- 6) Lack of a place even to spend the night for a large number of houseless workers. They spend nights on footpaths, railways and bus stations and/or in open spaces.
- 7) Housing is a state subject under the Indian Constitution, and therefore, the role of the Central Government is limited. It can (a) give suggestions and advice to the state, (b) initiate a few schemes with its own funds. Since the funds situation in the states is bad, the Central Government has to take a more active role of guidance and perhaps finance some schemes.

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- 8) Housing statistics are in shambles. Information is scattered over a number of central and state agencies. Not much data can be obtained to formulate policies and plans for this sector. One does not know the situation well and thus, assessment of the efforts is not possible.
- 9) No monitoring system exists at any level. Too many organisations are involved in the activities related to housing. In the absence of a monitoring system, one cannot assess how far the programmes are on the right track and how results could be better achieved.

Housing Policy in India

Housing is an important indicator of aspirations of people and of the overall socio-economic development. Therefore, shelter has drawn the attention of the Government of India right from the First Five Year Plan in 1951. But more systematic and comprehensive efforts started from the mid-eighties when the Government of India formulated the National Housing Policy (NHP). This process gathered momentum with the Global Shelter Strategy of the United Nations in November 1988. The whole process of consultation with the concerned stakeholders was completed and the Indian Parliament approved it in August 1994. The goal set by the Indian Government is the goal declared in the Habitat II: “Adequate Shelter for All and Sustainable Development of Human Settlements”. Since housing is expensive and involves very heavy investment from the Government, the whole policy is based on “enabling the approach of the state” as suggested in the Global Shelter Strategy of the United Nations. The need for state intervention has been recognised to meet the requirements of a majority of vulnerable sections. The Government will act mainly as ‘facilitator’ rather than constructor or provider of housing except perhaps for the vulnerable sections for whom housing has gone beyond reach. The objectives set in regard to housing are:

- 1) To assist all people and in particular the houseless, the inadequately housed and the vulnerable sections, to secure for themselves affordable shelter through access to developed land, building materials, finance and technology;

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- 2) To create an enabling environment for housing activity by eliminating constraints and by developing an efficient system for the delivery of housing inputs.
- 3) To expand infrastructure facilities in rural and urban areas in order to improve the environment of human settlements, increase the access of poorer households to basic services and to increase the supply of developed land for housing.
- 4) To undertake, within the overall context of policies for poverty alleviation and employment, steps for improving the housing situation of the poorest sections and vulnerable groups by direct initiatives and financial support of the state; and
- 5) To help mobilise resources and facilitate expansion of investment in housing in order to meet the needs of housing construction and upgrading and augmentation of infrastructure.

Since this sector is self-help activity, the role of the Government, in particular, is highlighted in the following key policy statements:

- Reducing houselessness or assisting people to secure affordable shelter.
- Facilitating the flow of finance in the housing sector to cooperatives and individuals in different income groups.
- Creating an enabling environment for increased housing activities by removal of legal constraints.
- Increasing the availability of serviced land for housing.
- Developing and promoting use of appropriate and energy saving building materials and cost-effective construction technology.
- Assisting in the upgrading of all unserviceable houses in rural and urban areas, and
- Providing the minimum level of basic services and amenities for better environment of human settlements.

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The policy statement also recognises that these roles and objectives are dynamic and keep on changing over time as per the requirements of the situation.

New Initiatives

Shelter is a basic human requirement which needs to be met on a priority basis. In pursuance of the set goals of government, an Action Plan for rural Housing for construction of houses in rural areas has been prepared in consultation with the Planning Commission. The Action Plan for Rural Housing suggests a series of initiatives, which have now been approved by the Government. These initiatives include setting up of National Rural Housing and Habitat Mission, a new Credit-cum-Subsidy Scheme, provision of upgradation under Indira Awaas yojana (IAY), setting up of Rural Building Centres (*Nirmithi Kendras*), higher equity support to Housing and Urban Development Corporation (HUDCO) for improving outreach of housing finance in rural areas and Innovative Scheme for Rural Housing and Habitat Development.

National Rural Housing and Habitat Mission

The mission approach will bring a new sense of urgency, seriousness and emphasis on fixed goals and a clear time-frame. The emphasis will not be merely on speedy construction of houses, but construction of quality housing, using the most cost-effective and environment-friendly building technologies, designs and materials. Adoption of a 'mission approach' will significantly alter the rural housing policy scenario. It will facilitate the articulation of specific goals and achievement of these objectives within a specified time- frame. It would mark the espousal of a holistic interdisciplinary strategy with systematic infusion of science and technology inputs on a continuous basis to improve around standards of construction practices in Rural India through a mechanism of community intermediation. The implementation strategy would focus on achieving these goals on pilot project basis through cost sharing mechanisms. The aim would be to arrive at an appropriate region-specific technology mix, ensuring propagation of cost-effective, environment-friendly construction designs, materials and techniques, with a specified time-frame.

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Since the Mission aims at providing a long-term solution to the housing problem, a multi-disciplinary approach would be integral to the mission approach. This will find its most obvious reflection in the proposed Mission Management and Organisational Structure. At the national level there will be an Empowered Committee headed by the Secretary, Rural Areas and Employment.

Indira Awaas Yojana (IAY)

The Government of India is implementing Indira Awaas Yojana (IAY) since the year 1985 – 86 to provide assistance for construction / upgradation of dwelling units to below poverty line (BPL) rural households belonging to the scheduled castes, scheduled tribes and freed bonded labourers categories. From the year 1993-94, the scope of the IAY was extended to cover below the poverty line non-scheduled castes / scheduled tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6 to 10 per cent of the total resources available under the JRY at the national level, subject to the condition that the funds going to SC/ST poor should not be less than 6 per cent of the total JRY allocation. The IAY was de-linked from the JRY and made an independent scheme with effect from 1 January 1996. Now out of the total allocation, a minimum of 60 per cent has to be spent on SC/ST BPL families. Expenditure under the Scheme on other eligible BPL families cannot exceed 40 per cent. IAY became an independent Scheme w.e.f. 1.1.1996. Other small sub-Schemes of IAY such as Innovative Stream for Rural Housing and Habitat Development, Rural Building Centres (RBCs) and Samagra Awaas Yojana (SAY) etc., have been discontinued w.e.f 1.4.2004 so that maximum funds can be spent on providing IAY houses to the rural poor.

Credit cum Subsidy Scheme

There are a large number of households in the rural areas who have not been covered under IAY, since they do not fall within the Below Poverty Line(BPL) category. The needs of this large majority can be met through a scheme which is part credit and part subsidy based. The

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introduction of a part credit and part subsidy based scheme would be an important step in the direction of re-defining the role of Government from that of a 'provider' to a 'facilitator', as envisaged in the National Housing Policy. All rural households having an annual income of not more than Rs. 32,000 will be eligible to receive assistance under this scheme. Preference will be given to families below poverty line. The total subsidy to be given under this scheme has been pegged at Rs. 12,500. This scheme will be implemented through Scheduled Commercial Banks, Housing Finance Institutions and Housing Boards who will also provide the loan component. Nearly 5 lakh houses under the Scheme are proposed to be constructed in the next three years.

Upgradation of Houses

There are 10.31 million kutcha houses requiring upgradation in the rural areas. It has been decided to suitably modify IAY guidelines, such that it can be implemented in two components, namely (a) construction of new houses for the houseless category @ Rs. 25,000 and Rs. 27,500 per unit in the plain and hill/difficult areas, respectively, utilising about 80 per cent of funds for IAY and (b) conversion of unserviceable kutcha houses to semi-pucca/pucca houses @ Rs. 12,500 per unit utilising the remaining 20 per cent of available funds for IAY. Upgradation will necessarily include a provision of sanitary latrine and smokeless chullah. With this, more than 13 lakh houses will be upgraded in the next three years, in addition to the new construction already being undertaken under Indira Awaas Yojana. Incidentally, Indira Awaas Yojana is a scheme which provides assistance to families below poverty line, mainly scheduled castes and scheduled tribes. Under this scheme, since inception (1985-86), more than 50 lakh houses have been constructed. During 1998-99 a target of construction of about 10 lakh houses has been kept.

Rural Building Centres

To address the primary objectives of technology transfer, information dissemination, skill upgradation through the training of rural masons etc.,

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and the production of cost-effective and environment-friendly building materials, it has been decided to set up a network of Rural Building Centres across the country. All States/UTs are proposed to be covered with at least two Rural Building Centres in the next three years. These will be set up both by governmental and non-governmental agencies. There will be a grant of Rs. 15 lakh for each Rural Building Centre.

Innovative Stream for Rural Housing and Habitat Development

An Innovative Stream for Rural Housing is to be set in motion. The use of cost-effective, environment-friendly, scientifically tested and proven indigenous and modern designs, technologies and materials would be encouraged. It is proposed to extend on a project basis, assistance to governmental organisations, institutions and NGOs working in and for the rural areas.

With a combination of strategically positioned new schemes and projects, administrative measures and institutional interventions, the rural housing and habitat scenario of the country can be transformed. With emphasis on people- centered approaches, local communities will emerge as proactive players in the rural housing scene. The context for the transformation of the role of the Government from that of 'provider' to 'enabler and facilitator' would have been set and the path cleared for the emergence of sustainable and wholesome rural human settlements.

HUDCO in Rural Housing

The present outreach of housing finance institutions in the rural areas is minimal. The equity support which has been given by the Ministry of Rural Areas and Employment to HUDCO is only Rs. 5 crore out of a total authorised capital of Rs. 384 crore. This has imposed limits on the extent to which HUDCO can possibly raise resources from the open market for channelling into housing in the rural areas. As an immediate intervention is necessary, it has been decided to increase the equity support for HUDCO by the Ministry of Rural Areas and Employment by Rs. 350 crore during the Ninth Plan period. It is anticipated that as a result of this, HUDCO will be able to raise additionally Rs. 2800 crore from the market for further

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lending in the rural areas and will be able to finance the construction of additional 6 lakh housing units annually in the rural areas. Till last year, HUDCO was only financing the construction of about 2 to 3 lakh houses.

FEATURES OF INDIRA AWAAS YOJANA (IAY)

The Indira Awaas yojana is a flagship scheme of the ministry of rural development to provide houses to the poor in rural areas. The genesis can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP) which began in 1983. There was however, no uniform policy for rural housing in the states. For instance, some states permitted only part of the construction cost to be borne from NREP/ RLEGP funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand, others permitted the entire expenditure to be borne from NREP/RLEGP funds. Further, while some states allowed construction of only new dwellings, others permitted renovation of existing houses of beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/ STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP, IAY thereafter continued as a sub-scheme of JRY, funds were allocated for implementation of IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line non-scheduled castes/ scheduled tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6 to 10 per cent of the total resources available under JRY at the national level, subject to the condition that the benefits to non-scheduled castes/ scheduled tribes poor should not exceed 4 per cent of the total JRY allocation. IAY was de-linked from JAY and made an independent scheme with effect from 1 January 1996.

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Since 1999-2000, a number of initiatives has been taken to improve the Rural Housing (RH) Programme by making provision for upgradation of unserviceable kutchha houses and by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of appropriate cost- effective, disaster-resistant and environment-friendly technologies in rural housing. The beneficiaries encouraged to use locally available building material. No type design is prescribed. The layout, type design of the house unit depends on the local condition and the preference of the beneficiary. The house should necessarily incorporate hazard resistance features in design in the various disaster-prone areas. In no case, contractor is engaged to construct the house. The involvement of the government agency or the NGO is to the extent that it could facilitate the construction by providing technical advice and arrangement and coordination of bulk procurement and supply of building materials for a group of beneficiaries and also to promote smokeless chulla and latrine.

The scheme is funded on cost-sharing basis between the Government of India and the State Governments in the ratio of 75:25. In the case of Union Territories, the entire funds under this scheme are provided by the Government of India.

Target Group

The target groups for houses under the IAY are below poverty line households living in the rural areas belonging to scheduled castes/ scheduled tribes, freed bonded labourers and non-SC/ST BPL rural households, widows and next of kin to defence personnel/ paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired members of paramilitary forces fulfilling the other conditions.

Funds available under the scheme in a district are earmarked for various categories as under :

- (i) At least 60 per cent of the total IAY allocation during a financial year should be utilised for construction/ upgradation of dwelling units for SC/ST BPL households
- (ii) A maximum 40 per cent for non-SC/ST BPL rural households

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- (iii) Three per cent of the above categories for physically and mentally challenged persons

If any particular category is exhausted or not available in a district, allocation can be utilised for other categories as per priorities given in the guidelines after it has been certified to this effect by the Zilla Parishad/ DRDA concerned.

Programme Implementation Strategy

The programme is implemented through the Zilla Parishads/ DRDAs and houses will be constructed by the beneficiaries themselves.

Identification of Beneficiaries

The District Panchayat/ Zilla Panchayat/ District Rural Development Agencies (DRDAs) on the basis of allocations made and targets fixed, decide the number of houses to be constructed/ upgraded Panchayat-wise under IAY, during a particular financial year. The same is to be intimated to the Gram Panchayat concerned. Thereafter, the Gram Sabha selects the beneficiaries from the list of eligible BPL households, restricting this number to the target allotted as per the Programme Guidelines. Selection by the Gram Sabha is final. No approval by a higher body is required. Zilla Parishads/ DRDAs and Block Development Offices should however, be sent a list of selected beneficiaries for their information. The allotment of house unit is made in the name of the female member of the household. Alternatively it could be allotted in the name of both wife and husband.

Prioritisation of beneficiaries is as follows :

- (i) Freed bonded labourers
- (ii) SC/ST households, within ST/ST households the priority is given as under
 - * SC/ST households who are victims of atrocity
 - * SC/ST households, headed by widows and unmarried women
 - * SC/ST households affected by flood, natural calamities like earthquake, cyclone and man-made calamities like riot
 - * Other SC/ST households

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- (iii) Families/widows of personnel from defence services/ paramilitary forces, killed in action (non-BPL also)
- (iv) Non-SC/ST BPL households
- (v) Physically and mentally challenged persons
- (vi) Ex-servicemen and retired members of the paramilitary forces
- (vii) Displaced persons on account of developmental projects, nomadic/ semi-nomadic and denotified tribals, families with physically mentally challenged members.

Involvement of Beneficiaries

The beneficiaries are involved in the construction of the house. To this end, the beneficiaries may make their own arrangements for procurement of construction material, engage skilled workmen and also contribute family labour. The beneficiaries are completely free as to the manner of construction of the house. Zilla Parishads/ DRDAs can help the beneficiaries in acquiring raw material on control rates if desired or request the Zilla Parishads/ DRDA in this regard. This results in economy of cost-ensured quality of construction, together with satisfaction and acceptance of the house by the beneficiary. The responsibility for the proper construction of the house thus rests with the beneficiaries themselves. A committee may be formed, if so desired, to coordinate the work.

Unit Cost for Construction of IAY Houses and Upgradation

The costing on grant of assistance per unit cost under the Indira Awaas Yojana for construction of new house and upgradation of unserviceable kutcha house is as under:

	Plain Areas	Hilly/ Difficulty Areas
a. Construction of house including sanitary latrine and smokeless chullah	Rs.25,000	Rs.27,500
b. Upgradation of un-serviceable households	Rs.12,500	Rs.12,500

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Sanitary latrine and smokeless chulha are provided with each IAY house. Latrine could be constructed separately from the IAY house on the site of the beneficiary. Wherever possible, efforts should be made to dovetail funds from Total Sanitation Campaign (TSC) for providing sanitary latrine so that more money could be made available for construction of the IAY house. In case, the beneficiary is unable to construct sanitary latrine, an amount of Rs.600 is deducted from the assistance to be provided for construction of the new IAY house or for upgradation of kutcha house. Where smokeless chullah is not possible, deduction is made from total sanction.

Loan for IAY Beneficiaries

In addition to the assistance provided under the IAY, loan for construction of IAY houses or unserviceable kutcha houses can be obtained from the banks/ other financial institutions. It will be possible if the state governments/ DRDAs concerned coordinate with the financial institutions to make available the credit facility to those beneficiaries who are interested.

Credit cum Subsidy for Construction / Upgradation of Rural Houses

Up to 20 per cent of the total funds can be utilised for upgradation of existing kutcha houses and toward subsidy for construction of houses with credit from banks and financial institutions. Credit cum subsidy is provided subject to the following conditions.

1. Rural households having an annual income of up to Rs.32,000 only
2. Ceiling of subsidy under scheme Rs.12,500 per household
3. The upper limit of loan under this scheme is be Rs.50,000.

Location of the Indira Awaas Yojana

The Indira Awaas Yojana dwelling units should normally be built on individual plots in the main habitation of the village to facilitate the development of infrastructure, such as, internal roads, drainage, drinking

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water supply etc., and other common facilities. Care should be always be taken to see the house under the IAY are located close to the village and not far away so as to ensure safety and scrutiny, nearness to work place and social communication. To the extent possible, the site should not be located in disaster- prone areas for example, frequently floodable areas.

Payment to Beneficiaries

Payment is made to the beneficiaries on a staggered basis depending on the progress of the work. The entire money is not paid to the beneficiary in lumpsum. Instalment of payment is linked to the progress of work and decided by the State government or at the district level.

State-wise Performance Status of Indira Awaas Yojana:

Allocations, Targets and Achievements

Rural people live in different types of houses, and the size and design of the house they live is to a greater extent determined by their social, cultural, economic, occupational and geo-climatic conditions. As per the NSS Report (59th Round, 2003), the rural houses have been classified into three categories i.e. pucca, semi-pucca and katcha and their proportion is in the order of 44, 35 and 21 per cent, respectively. Among the Indian States, Orissa has reported the highest percentage of kutcha houses (61.8) followed by Assam (44.2), Manipur (38.4), Bihar (35.1) and Tripura (31.3). The percentage of kutcha houses in Rural India has declined from 32.7 in 1994 to 21.1 in 2003 and it could be attributed to the concerted planned efforts of both the Central and State Governments on one side and the self-initiatives of the people on the other. The decline in kutcha houses during the above reference period is very significant in the States of Tripura (81.9 per cent to 31.3 per cent), Assam (67.4 per cent to 44.2 per cent), Meghalaya (47.3 per cent to 17.3 per cent), Andhra Pradesh (42 per cent to 23.3 per cent), Manipur (49.5 per cent to 38.4 per cent) and Orissa (70.6 per cent to 61.8 per cent) (Table 1).

**Table 1 : State-wise Percentage Distribution of Rural Households Living in Pucca, Semi-pucca and Kutcha Houses in India
(1993-1994, 1994-1995, 2000-2001, 2002 and 2003)**

States/UTs	NSS 50th Round (July 1993- June 1994)			NSS 51st Round (July 1994- June 1995)			NSS 56th Round (July 2000- June 2001)			NSS 57th Round (July 2002- Dec. 2002)			NSS 58th Round (Jan. 2003- Dec. 2003)		
	Pucca	Semi- pucca	Kutcha	Pucca	Semi- pucca	Kutcha	Pucca	Semi- pucca	Kutcha	Pucca	Semi- pucca	Kutcha	Pucca	Semi-Kutcha pucca	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
India	29.2	38.1	32.7	29.6	37.9	32.4	38.4	31.6	30.0	45.7	32.7	21.5	43.9	34.9	21.1
Andhra Pradesh	32.6	25.3	42	30	34.2	35.8	56.3	21.3	22.5	57.6	20.0	22.4	56.1	20.6	23.3
Arunachal Pradesh	9.8	12.8	77.4	-	-	-	12.6	11.6	75.7	NR	NR	NR	NR	NR	NR
Assam	5.4	27.2	67.4	8.8	29	62.3	9.3	27.5	63.1	14.6	32.2	52.7	14.0	41.8	44.2
Bihar	17.5	41.5	41	15.2	42.6	42.2	27.2	28.2	44.7	41.9	21.1	36.9	36.3	28.6	35.1
Chhattisgarh	-	-	-	-	-	-	4.5	64.1	31.4	NR	NR	NR	10.6	83.3	6.1
Goa	55.8	39.4	4.7	-	-	-	-	-	-	NR	NR	NR	NR	NR	NR
Gujarat	36.7	44.2	19.1	38.6	43.2	18.2	45.1	36.5	18.5	57.1	34.8	8.1	62.3	32.0	5.7
Haryana	72.5	14.3	13.2	77.1	10.6	12.3	68.6	22.2	9.2	86.1	7.3	6.6	89.0	6.9	4.2
Himachal Pradesh	43.9	48.5	7.6	-	-	-	45.9	42.8	11.3	NR	NR	25.7	68.8	26.4	4.6

(Contd.)

Table 1 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Jammu & Kashmir	30.3	37.8	31.9	-	-	-	32.9	50.3	16.8	44.2	30.1	24.6	38.1	38.4	23.4
Jharkhand	-	-	-	-	-	-	11.5	36.3	52.2	26.0	49.4	9.1	16.9	59.4	23.6
Karnataka	28.7	53.9	17.3	29.8	56.8	13.4	50.2	37.9	11.9	31.5	59.4	9.4	35.6	59.6	4.8
Kerala	51.5	30.1	18.5	66.1	22.4	11.4	69.7	20.7	9.6	72.4	18.3	10.5	65.7	25.1	9.2
Madhya Pradesh	13.3	76.5	10.3	16.1	73	10.9	20.3	51.4	28.2	27.5	61.9	7.4	28.9	61.3	9.8
Maharashtra	34.1	51	14.9	35.5	47.7	16.8	39.7	44.4	15.9	47.9	44.8	NR	49.2	43.6	7.2
Manipur	3.2	47.3	49.5	-	-	-	-	-	-	NR	NR	NR	4.7	54.8	38.4
Meghalaya	24	28.9	47.1	-	-	-	-	-	-	NR	NR	NR	43.5	39.2	17.3
Mizoram	21.9	48.1	30.1	-	-	-	-	-	-	NR	NR	NR	NR	NR	NR
Nagaland	9.2	57.7	33.1	-	-	-	-	-	-	NR	NR	NR	NR	NR	NR
Orissa	10.2	19.1	70.6	13.7	24	62.3	18.2	16.5	65.3	26.0	24.3	49.7	19.4	18.6	61.8
Punjab	67.8	19.8	12.4	65.8	26.2	8	77.3	20.0	2.8	87.1	7.9	5.0	86.6	10.1	3.3
Rajasthan	46.3	24.8	28.9	41.8	21.4	36.8	56.9	17.1	26.0	54.5	22.1	23.3	48.0	28.0	24.1
Sikkim	23.7	52.2	24.1	-	-	-	-	-	-	NR	NR	NR	NR	NR	NR
Tamil Nadu	36.4	24.4	39.2	39.3	26.1	34.5	39.6	27.4	33.0	47.1	26.7	26.2	51.4	24.2	24.4

(Contd.)

Table 1 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Tripura	1.8	16.3	81.9	-	-	-	3.8	8.3	87.8	NR	NR	NR	3.9	64.8	31.3
Uttar Pradesh	32.2	37.1	30.8	32.4	35.5	32.1	41.3	34.1	24.6	51.7	25.2	22.9	48.9	29.9	21.0
West Bengal	15.6	38	46.4	14.4	32	53.6	16.6	33.0	50.3	28.7	44.6	26.7	26.6	43.2	30.1
North-Eastern States	-	-	-	-	-	-	-	-	-	NR	NR	NR	18.9	50.0	30.7
UTs										NR	NR	NR	57.1*	29.7*	13.2*
Andaman & Nicobar Islands	51.6	14.6	33.7	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	53	41.9	5.2	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagar Haveli	6.6	84.5	9	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	62.1	34.7	3.2	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	93.9	4.3	1.8	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	60.3	38.2	1.5	-	-	-	-	-	-	-	-	-	-	-	-
Pondicherry	30.7	13.3	55.9	-	-	-	-	-	-	-	-	-	-	-	-
Pondicherry	30.7	13.3	55.9	-	-	-	-	-	-	-	-	-	-	-	-

Note : * : UT-wise break-up not reported by the source agency.

Source : Ministry of Statistics and Programme Implementation, Govt. of India.

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As per the 2001 census, the housing shortage in Rural India has been estimated at 1,49,65,674. As per the data presented in Table 2, the highest shortage has been reported in Bihar (42.14 lakh) followed by Assam (22.40 lakh), Andhra Pradesh (13.59 lakh), Uttar Pradesh (13.16 lakh) and West Bengal (9.76 lakh). The data on physical and financial progress under IAY during Seventh Plan - Tenth Plan Periods presented in the Table 3 would provide insights into the year-wise utilisation of funds and physical achievements against the targets.

**Table 2 : State-wise Housing Shortage in Rural Areas of India
(as per 2001 Census)**

States/UTs	Housing Shortage (estimates)
(1)	(2)
Andhra Pradesh	1359800
Arunachal Pradesh	105646
Assam	2239436
Bihar	4214393
Chandigarh	1225
Chhattisgarh	118269
Delhi	7101
Goa	7272
Gujarat	703784
Haryana	54026
Himachal Pradesh	17390
Jammu & Kashmir	91282
Jharkhand	107273
Karnataka	441027

(Contd.)

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Table 2 : (Contd.)

(1)	(2)
Kerala	265075
Madhya Pradesh	222082
Maharashtra	672249
Manipur	68600
Meghalaya	148629
Mizoram	30305
Nagaland	96900
Orissa	658569
Punjab	78361
Rajasthan	264520
Sikkim	11927
Tamil Nadu	429175
Tripura	174825
Uttar Pradesh	1315940
Uttaranchal	54492
West Bengal	976874
Andaman & Nicobar Islands	17934
Dadra & Nagar Haveli	1968
Daman & Diu	1167
Lakshadweep	190
Pondicherry	7968
India	14965674

**Table 3 : Plan/Year-wise Physical and Financial Progress Under Indira Awaas Yojana in India
(1985-1986 to 2005-2006)**

(Rs. in Lakh)

Year	Allocation			Releases			No. of Houses		
	Central	State Matching Share	Total	Central	State Matching Share	Total	Utilisation	Targetted	Constructed/Upgraded
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Seventh Five Year Plan (1985-86 to 1989-90)									
1985-1986	10553.84	2632.58	13186.42	10553.84	2632.58	13186.42	5793.29	144080	51252
1986-1987	13214.8	3296.18	16510.98	13214.80	3296.18	16510.98	14918.30	158270	160197
1987-1988	13216.4	3296.58	16512.98	13216.40	3296.58	16512.98	23536.90	158270	169302
1988-1989	11178.02	2788.17	13966.19	1178.02	2788.17	13966.19	14964.66	134705	139192
1989-1990	12579.82	3138.51	15718.33	12579.82	3138.51	15718.33	18849.49	151323	186023
Total	60742.88	15152.02	75894.90	60742.88	15152.02	75894.90	78062.84	746648	705966
Annual Plan (1990-91 and 1991-92)									
1990-1991	12582.29	3141.80	15724.09	12582.29	3141.80	15724.09	21307.45	122016	181800
1991-1992	12582.29	3141.80	15724.09	12582.29	3141.80	15724.09	26300.80	120542	207299
Total	25164.58	6283.60	31448.18	25164.58	6283.60	31448.18	47608.25	242558	389099

(Contd.)

Table 3 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Eighth Five Year Plan (1992-93 to 1996-97)									
1992-1993	17921.10	4475.19	22396.29	17921.10	4475.19	22396.29	23883.51	117133	192585
1993-1994	25460.00	6352.3	31812.3	25460.00	6352.30	31812.30	48099.95	280363	372535
1994-1995	35025.66	8743.73	43769.39	35025.66	8743.73	43769.39	50038.38	353353	390482
1995-1996	109499.00	27335.33	136834.33	117077.76	29225.01	146302.77	116636.44	1147489	863889
1996-1997	114000.00	28460.61	142460.61	117936.22	29439.41	147375.63	1385592.42	1123560	806290
Total	301905.76	75367.16	377272.92	313420.74	78235.64	391656.38	377250.70	3021898	2625781
Ninth Year Plan (1997-98 To 2001-2002)									
1997-1998	115300.00	28785.26	144085.26	111711.14	27887.75	139598.89	159147.85	718326	770936
1998-1999	148400.00	37062.48	185462.48	147794.72	36925.02	184719.74	180388.45	987470	835770
1999-2000	160000.00	53235.00	213235.00	143838.56	47923.04	191761.60	190763.87	1271619	925679
2000-2001	161369.00	53691.34	215060.34	152193.66	50672.34	202866.00	218580.59	1244320	1170926
2001-2002	161800.00	53825.47	215625.47	186974.40	62237.56	249211.96	214955.51	1293753	1171081
Total	746869.00	226599.55	973468.55	742512.48	225645.71	968158.19	963836.27	5515488	4874392

(Contd.)

Table 3 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Tenth Five Year Plan (2002-2003 to 2006-2007)									
2002-2003	165640.00	55102.93	220742.93	162852.86	54245.15	217098.01	279496.46	1314431	1548641
2003-2004	187050.00	62225.02	249275.02	187107.78	62306.61	249414.39	258009.69	1484554	1361230
2004-2005	246067.00	81857.92	327924.92	288310.02	95941.83	38251.85	326208.64	1562356	1521305
2005-2006	273240.00	90893.91	364133.91	229867.76	76615.93	306483.69	221397.66	1441241	922622
Total	871997.00	290079.78	1162076.78	868138.42	289109.52	1157247.94	1085112.45	5802582	5353798
Grand Total	2006679.22	613482.11	2620161.33	2009979.10	614426.49	2624405.59	2551870.51	15329174	13949036

Source : Ministry of Rural Development, Govt. of India.

Seventh Five Year Plan Period (1985-1990)

The Central and State share of financial resources continued to be in the ratio of 80:20 up to the year 1998-99 and the ratio was revised to 75:25 from 1999-2000 year onwards. The total allocation (Central+State) during the Seventh Plan period for all India was Rs.75,894.90 lakh out of which an amount of Rs.78,062.84 lakh was utilised by the States and UTs (102.85 per cent). As regards the physical progress, the number of houses constructed (including shelter upgradation) were 7,05,966 as against the target of 7,46,648 units and the overall percentage achievement worked out to 94.55. The total financial allocation made during the Seventh Plan period (1985-1990) and also during the annual plan periods (1990-91 and 1991-92) worked out to Rs.1,07,343.08 lakh (75,894.90+31,448.18). The total houses constructed during the same period were 10,95,065(7,05,966+3,89,099).

Eighth Five Year Plan Period (1992-97)

The financial resource released during the Eighth Five Year Plan period (1992-97) was Rs. 3,91,656.38 lakh of which an amount of Rs.3,77,250.70 lakh was utilised (96.32 per cent). The total number of houses constructed were 26,25,781(86.89 per cent) units as against the target of 30,21,898. The percentage of physical achievement has shown a declining trend right from the first year of the Eighth Plan. The achievement has declined from 164.41 per cent in 1992-93 to 71.76 per cent in 1996-97.

Ninth Five Year Plan Period (1997-2002)

The total amount released (Central+State) was Rs.9,68,158.19 lakh of which an amount of Rs.9,63,836.27 was utilised (99.55 per cent). The number of houses constructed under IAY during the Ninth Five Year Plan period (1997-2002) were 48,74,392 as against the target of 55,15,488 units. The percentage of physical achievement has varied from 72.79 during 1999-2000 to 107.32 during 1997-98. The percentage achievement was 88.37 at all India level.

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Tenth Five Year Plan Period (2002-2007)

The total amount released (Central+State) during the Tenth Plan period was Rs.11,57,247.94 lakh of which an amount of Rs.10, 85,112.45 lakh was utilised (93.76 per cent). The total physical target during the Tenth Plan period was 58,02,582 units and the actual constructed housing units (including shelter upgradation) were 53,53,798 units (92.26 per cent).

The total amount released during the Seventh Plan period-Tenth Plan period was Rs.2,624,405.59 lakh out of which an amount of Rs. 25,51,870.51 was utilised (97.23 per cent). The total housing units proposed were 1,53,29,174 and the actual constructed houses were 1,39,49,036 (90.99 per cent).

The state-wise physical targets and achievements during the Eighth Plan period (1992-97) could be seen from Table 4. The physical achievement has varied from 1.92 lakh during 1992-93 to 8.63 lakh during 1995-96. Among the States and UTs, the number of houses constructed have been found to be higher in the States of Bihar, Madhya Pradesh, Orissa, Tamil Nadu, West Bengal, Andhra Pradesh, Karnataka and Maharashtra. Eventhough the percentage achievement in these days has been reported to be less than 100 during some years of the Plan period.

During the Ninth Plan period, the achievement has been reported to be more than 100 per cent in the States of Madhya Pradesh, Chhattisgarh, Haryana, Jammu & Kashmir, Mizoram, Nagaland, Orissa, Rajasthan, Sikkim, Tamil Nadu and Tripura (Table 5).

During the Tenth Plan period (2002-2007), on an average, the total number of houses constructed in each year had been worked out to 15 lakhs and if the achievement continues to be at this rate it may not be possible to achieve shelter for all by 2010. The highest number of houses constructed (including upgradation) has been reported in Uttar Pradesh, Orissa, Bihar and Andhra Pradesh (Table 6).

Table 4 : State-wise No. of Houses Targeted and Constructed under Indira Awaas Yojana(Eighth Five Year Plan Period)

(No.)

States/UTs	1992-93		1993-94		1994-95		1995-96		1996-97	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	7719	10961	49034	44897	23817	57483	87642	69086	84640	46181
Arunachal Pradesh	282	218	222	120	204	219	797	420	631	387
Assam	1091	1037	6209	4304	5987	6862	25560	24871	29197	13401
Bihar	14509	28189	37396	88960	85249	59216	217292	114506	151453	133244
Goa	54	55	276	358	249	329	861	967	1736	466
Gujarat	4546	4889	6598	7117	9574	7895	34501	31770	33633	30481
Haryana	917	1002	1848	1552	1707	3536	10846	9024	6983	6153
Himachal Pradesh	343	351	809	629	701	853	2736	1727	2165	2373
Jammu & Kashmir	200	425	1084	390	1964	1697	10561	3554	5347	10197
Karnataka	5309	7197	14197	8820	16365	13831	52133	37460	53181	45503

(Contd.)

Table 4 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Kerala	1690	4100	13245	16999	12570	18549	24624	29368	18554	23202
Madhya Pradesh	17816	47156	28399	48108	35416	48967	113384	125757	147902	87371
Maharashtra	6974	8778	6974	18870	26684	22812	89776	66648	81120	58244
Manipur	58	213	290	208	268	197	1022	784	808	715
Meghalaya	439	432	353	353	306	283	1195	207	946	646
Mizoram	220	224	185	240	129	368	504	569	398	369
Nagaland	383	1603	438	1536	328	895	1281	470	1014	3691
Orissa	8885	11305	11649	10588	20158	13297	62986	51033	62248	54612
Punjab	1255	3359	5963	2739	4855	3849	7047	1121	4966	1709
Rajasthan	7166	10541	11388	19958	13035	28934	50875	41756	50325	46682
Sikkim	51	140	142	142	119	108	1491	1065	369	760
Tamil Nadu	7044	14409	18930	33758	19824	33176	74205	56885	71598	63959
Tripura	279	343	431	636	340	567	1327	1348	1051	983
Uttar Pradesh	18448	22218	44135	47722	51472	50908	204003	159073	241251	139801

(Contd.)

Table 4 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
West Bengal	11308	13300	19860	13389	21722	15526	69579	34278	70979	34722
Andaman & Nicobar Islands	16	20	120	21	109	21	377	21	337	78
Dadra & Nagar Haveli	60	52	71	60	59	59	205	13	278	50
Daman & Diu	8	21	38	13	35	45	121	62	120	92
Lakshadweep	16	0	0	0	0	0	189	10	0	105
Pondicherry	47	47	79	48	107	0	369	36	330	113
India	117133	192585	280363	372535	353353	390482	1147489	863889	1123560	806290

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The resource allocations and the total houses constructed from the inception of IAY to 2001 could be seen from Table 7. The total allocation (Central+State) made during the above period worked out to Rs.13,38,952.20 lakh and the total houses constructed were 77.71 lakh.

The number of houses constructed for scheduled castes, scheduled tribes and other communities under IAY during 1996-2006 could be seen from Table 8. Out of 1,17,97,929 houses constructed, the SCs have been provided with 53,73,842 (45.54 per cent) whereas the STs have been provided with 22,32,706 units (18.92 per cent). At the national level, the percentage of housing units for the SCs and STs has been worked out at 64.46. The States like Madhya Pradesh, Assam, Chhattisgarh, Manipur, Meghalaya, Jharkhand, the houses constructed for STs have been found higher than the SCs. The highest number of housing units for SCs have been reported in Uttar Pradesh (10.76 lakhs) followed by Bihar (10.29 lakhs), Orissa (5.36 lakhs), Tamil Nadu (4.30 lakhs) and Andhra Pradesh (4.10 lakhs). In the case of STs the highest number of units have been reported in Madhya Pradesh (29.00 lakhs) followed by Orissa (2.82 lakhs), Maharashtra (2.42 lakhs), Assam (2.17 lakhs) and Andhra Pradesh (1.57 lakhs).

The details of targets and achievements in respect of SCs, STs, bonded labour, physically/mentally challenged, ex-servicemen and others during 2004-2005, presented in Table 9 would provide category-wise coverage at all India level and also at the States and UTs' level. The achievement in respect of SCs, STs and others has been found to be impressive as per the guidelines of IAY. The coverage of freed bonded labour and ex-servicemen has been found in few States like Bihar, Jharkhand, Karnataka, Maharashtra, Tamil Nadu, Uttar Pradesh, Uttaranchal and West Bengal. However, the coverage of physically/mentally handicapped category has been found very good and the highest number of units provided to this category has been reported in West Bengal (2,846) followed by Uttar Pradesh (2,463), Andhra Pradesh (2,034), Madhya Pradesh (1,665) and Assam (1,655).

The data on the distribution of housing units by gender, marital status and also smokeless chulha and sanitary latrine during 2004-2005 have been provided in Table 10. The overall physical achievement has been

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found to be more than 100 per cent in the States of Andhra Pradesh, Assam, Chhattisgarh, Gujarat, Himachal Pradesh, Haryana, Kerala, Madhya Pradesh, Mizoram, Nagaland, Sikkim, Tripura, Tamil Nadu, Uttaranchal and West Bengal. Among the States, the lowest percentage achievement has been reported in Goa (57.53) followed by Meghalaya (59.31) and Punjab (60.21). The highest number of sanitary latrines have been found in Uttar Pradesh (1.43 lakhs) followed by Andhra Pradesh (1.26 lakhs) and West Bengal (0.97 lakhs). The highest number of smokeless chulhas have been found in Andhra Pradesh (1.26 lakhs) followed by Uttar Pradesh (1.20 lakhs). The allotment of housing units made in the name of women has been found higher in all the States except Assam.

Table 5 : State-wise Targets and Number of Houses Constructed under Indira Awaas Yojana in India (Ninth Five Year Plan)

States/UTs	Target	No. of Houses Constructed
(1)	(2)	(3)
Andhra Pradesh	400642	421508
Arunachal Pradesh	15858	13669
Assam	367565	170771
Bihar	1085118	723658
Chhattisgarh*	32499	40773
Goa	2376	2012
Gujarat	119278	128299
Haryana	43538	47514
Himachal Pradesh	18247	16996
Jammu & Kashmir	25036	29116
Jharkhand*	145426	106369
Karnataka	220333	206788

(Contd.)

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Table 5 : (Contd.)

(1)	(2)	(3)
Kerala	117257	83466
Madhya Pradesh	361577	409071
Maharashtra	395173	357083
Manipur	18065	4510
Meghalaya	24801	9727
Mizoram	6018	6181
Nagaland	16574	21308
Orissa	335594	463071
Punjab	27141	23143
Rajasthan	142437	177490
Sikkim	4351	5178
Tamil Nadu	237866	272426
Tripura	36146	38151
Uttar Pradesh	855867	762681
Uttaranchal*	34792	25020
West Bengal	418932	305166
Andaman & Nicobar Islands	2753	934
Dadra & Nagar Haveli	1716	360
Daman & Diu	600	108
Lakshadweep	187	221
Pondicherry	1724	1624
India	5515488	4874392

Note : * : States created during 2000-2001.

Source : Lok Sabha Starred Question No. 113, dated, 26.11.2002.

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**Table 6 : State-wise Number of Below Poverty Line Households Benefited
(Houses Constructed) under Indira Awaas Yojana in India (2002-2003 to 2006-2007)**

(No.)

States/UTs	Year-wise Number of Houses Constructed/Upgraded				
	2002-03	2003-04	2004-05	2005-06	2006-07
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	126837	105295	126039	132521	5191
Arunachal Pradesh	3423	6646	4162	5327	202
Assam	65587	78752	129495	104353	11353
Bihar	172524	183792	252026	331651	22923
Chhattisgarh	16255	18302	20134	26578	572
Goa	269	233	428	615	20
Gujarat	27053	31189	33654	65602	6110
Haryana	9840	9175	8845	9743	700
Himachal Pradesh	3413	3841	4749	3031	54
Jammu and Kashmir	5749	8412	7252	8231	249
Jharkhand	40482	60290	66081	75403	NR
Karnataka	42452	49833	50707	56944	9494
Kerala	32107	39825	39831	36413	2848
Madhya Pradesh	63691	65768	75365	59420	7036
Maharashtra	85970	103135	105449	94054	5277
Manipur	2571	1666	5820	4962	NR
Meghalaya	3305	6465	4665	6678	213
Mizoram	1305	2202	2052	2182	NR
Nagaland	6698	5966	5099	7949	1454
Orissa	444669	154205	89891	87070	4617

(Contd.)

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Table 6 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)
Punjab	5651	6050	4460	7868	554
Rajasthan	37592	41888	31070	38471	2269
Sikkim	1149	2041	1584	1296	389
Tamil Nadu	62988	57069	58687	66434	183
Tripura	10321	15003	12132	11902	593
Uttar Pradesh	177190	190950	199096	185541	7407
Uttaranchal	11799	21666	26376	21722	580
West Bengal	86709	90601	155598	99259	6849
Andaman and Nicobar Islands	532	671	337	90	NR
Dadra and Nagar Haveli	54	14	108	101	13
Daman and Diu	48	7	9	6	1
Lakshadweep	5	14	16	48	33
Pondicherry	403	264	88	238	NR
India	1548641	1361230	1521305	1551703	97190

Table 7 : State-wise Allocation and Achievement under IAY (Since Inception)

States/UTs	Total Allocation (Centre + State) (Rs. in Lakh)	No. of Houses Constructed
(1)	(2)	(3)
Andhra Pradesh	105901.28	651465
Arunachal Pradesh	3002.36	12191
Assam	50261.84	185435
Bihar	198855.21	1170302

(Contd.)

State-specific Findings and Suggestions 35

Table 7 : (Contd.)

(1)	(2)	(3)
Chhattisgarh	3844.17	25988
Goa	625.51	4729
Gujarat	44904.50	225120
Haryana	11482.63	69837
Himachal Pradesh	4559.39	23514
Jammu & Kashmir	6703.23	44471
Jharkhand	8733.04	72425
Karnataka	55929.35	333940
Kerala	26477.43	240430
Madhya Pradesh	110705.05	818139
Maharashtra	104225.67	534628
Manipur	1834.74	5966
Meghalaya	2714.93	9780
Mizoram	1404.23	9010
Nagaland	4514.71	32087
Orissa	138479.43	547828
Punjab	7139.31	38775
Rajasthan	44163.14	343747
Sikkim	1159.56	7350
Tamil Nadu	81203.72	658251
Tripura	6954.76	35980
Uttaranchal	228566.71	1230255
Uttar Pradesh	2768.13	16023

(Contd.)

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Table 7 : (Contd.)

(1)	(2)	(3)
West Bengal	80502.78	419487
Delhi	NA	NA
Chandigarh	NA	NA
Andaman & Nicobar Islands	490.22	470
Dadra & Nagar Haveli	238.90	690
Daman & Diu	67.91	368
Lakshadweep	86.72	326
Pondicherry	451.67	2204
India	1338952.20	7771211

NA : Not Applicable.

Source : Lok Sabha Starred Question No. 307, dated 11.12.2001.

Table 8 : State-wise Number of Houses Constructed for SC, ST and Others under India Awaas Yojana in India(1996-1997 to 2006-2007)

States/UTs	Number of Houses Constructed and Allotted to			
	SC	ST	Others	Total
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	410314	157998	395260	963572
Arunachal Pradesh	0	33865	44	33909
Assam	126324	217306	230082	573712
Bihar	1029248	150313	661626	1841187
Chhattisgarh	22666	60858	39090	122614
Goa	65	91	3887	4043

(Contd.)

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Table 8 : (Contd.)

(1)	(2)	(3)	(4)	(5)
Gujarat	61955	169661	90778	322394
Haryana	59671	0	32299	91970
Himachal Pradesh	16867	2377	15240	34484
Jammu & Kashmir	0	0	70935	70935
Jharkhand	84862	161742	102021	348625
Karnataka	215490	68277	177954	461721
Kerala	135180	14844	107668	257692
Madhya Pradesh	224306	2900163	253253	767722
Maharashtra	267484	242968	302757	813209
Manipur	687	16832	2725	20244
Meghalaya	1026	30135	538	31699
Mizoram	0	14291	0	14291
Nagaland	0	52165	0	52165
Orissa	536360	282829	478946	1298135
Punjab	3937	0	5462	49435
Rajasthan	162196	92088	121178	375462
Sikkim	1543	4311	6543	12397
Tamil Nadu	430113	14003	137678	581794
Tripura	20265	40239	28808	89312
Uttar Pradesh	1076818	4195	581653	1662666
Uttaranchal	49839	7039	50972	107850
West Bengal	395179	100992	291725	787896

(Contd.)

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Table 8 : (Contd.)

(1)	(2)	(3)	(4)	(5)
Andaman & Nicobar Islands	0	1810	832	2642
Dadra & Nagar Haveli	8	692	0	700
Daman & Diu	26	171	74	271
Lakshadweep	0	451	0	451
Pondicherry	1377	0	1353	2730
India	5373842	2232706	4191381	11797929

Note : Position as on 14-8-2006.

Source : Lok Sabha Unstarred Question No. 2642, dated 18.08.2006.

Table 9 : State-wise Physical Achievements under Indira Awaas Yojana in India - Part I (2004-2005*)

(No.)

States/UTs	Houses Completed						Houses under Construction	Freed Bonded Labourers	Ex-Service-men	Physically/Mentally Challenged
	Annual Target	Scheduled Caste (SC)	Scheduled Tribe (ST)	Total SC/ST	Others	Total				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Andhra Pradesh	115083	50915	20425	71340	54699	126039	7965	0	0	2034
Arunachal Pradesh	4966	0	4162	4162	0	162	247	0	0	53
Assam	111735	29695	48997	78692	50803	129495	26014	0	0	1655
Bihar	312617	141564	7342	148906	103120	252026	195091	281	130	737
Chhattisgarh	19680	3404	10254	13658	6476	20134	3187	0	0	184
Goa	744	15	16	31	397	428	1889	0	0	0
Gujarat	33074	7340	14308	21648	12006	33654	11311	0	0	355
Haryana	11184	5725	0	5725	3120	8845	651	0	0	204
Himachal Pradesh	4648	2240	308	2548	2201	4749	794	0	0	100
Jammu & Kashmir	5560	0	0	0	7252	7252	8200	0	0	0

(Contd.)

Table 9 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Jharkhand	91850	17398	28192	45590	20491	66081	49684	932	57	315
Karnataka	59529	22880	7339	30219	20488	50707	23798	717	22	297
Kerala	36889	22071	2002	24073	15758	39831	19334	0	0	96
Madhya Pradesh	68676	23594	27052	50646	24719	75365	21810	0	0	1665
Maharashtra	105622	37504	27620	65124	40325	105449	40994	402	425	565
Manipur	5921	122	5250	5372	448	5820	1433	0	0	56
Meghalaya	7866	93	4533	4626	39	4665	1631	0	0	32
Mizoram	1888	0	2052	2052	0	2052	479	0	0	1
Nagaland	5078	0	5099	5099	0	5099	319	0	0	154
Orissa	92646	33643	23917	57560	32331	89891	32720	0	0	1448
Punjab	7408	3806	0	3806	654	4460	657	0	0	129
Rajasthan	31207	13374	6951	20325	10745	31070	3699	5	4	288
Sikkim	1361	221	604	825	759	1584	0	0	3	66
Tamil Nadu	57792	35306	1425	36731	21956	58687	784	43	162	1258

(Contd.)

Table 9 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Tripura	11486	2386	5359	7745	4387	12132	549	0	0	202
Uttar Pradesh	210713	120411	560	120971	78125	199096	13879	1408	158	2463
Uttaranchal	20559	11687	2304	13991	12385	26376	2414	92	146	114
West Bengal	124206	74027	20652	94679	55836	150515	23929	0	261	2846
Andaman and Nicobar Islands	1050	0	217	217	120	337	57	0	0	1
Dadra & Nagar Haveli	551	0	108	108	0	108	443	0	0	0
Daman & Diu	228	0	8	8	1	9	9	0	0	0
Lakshadweep	18	0	16	16	0	16	143	0	0	0
Pondicherry	521	53	0	53	35	88	782	0	0	0
India	1562356	659474	277072	936546	579676	1516222	494896	3880	1368	17318

Note : * : Progress up to 31 March, 2005.

Source : Ministry of Rural Development, Govt. of India.

Table 10 : State-wise Physical Achievements under Indira Awaas Yojana in India - Part II(2004-2005*)

States/UTs	Houses Allotted in the Name of Women						No. of				
	Men	Married	Un-Married	Widows	War Widows	Total	Husband and Wife Jointly	Smoke-less Chulha Installed	Sanitary Latrine Constructed	% of Target Achieved	Reporting Month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Andhra Pradesh	988	99967	92	2825	0	102884	22120	126039	126039	109.52	Mar., 05
Arunachal Pradesh	2529	780	157	339	0	1276	357	1032	668	83.81	Mar., 05
Assam	57457	0	16186	28042	0	44228	27810	25996	31816	115.89	Mar., 05
Bihar	8891	82069	0	0	0	82069	19993	0	0	80.62	Mar., 05
Chhattisgarh	3063	1504	153	953	5	2615	14456	7812	9542	102.31	Mar., 05
Goa	178	177	0	0	0	177	12	277	277	57.53	Mar., 05
Gujarat	2044	15065	0	0	0	15065	16180	26475	27297	101.75	Mar., 05
Haryana	430	4020	13	1285	1	5319	3502	8757	8751	79.09	Mar., 05
Himachal Pradesh	1730	420	142	342	0	904	1814	3752	3780	102.17	Mar., 05
Jammu & Kashmir	0	0	0	0	0	0	0	0	0	130.43	Mar., 05

(Contd.)

Table 10 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Jharkhand	22549	60773	0	0	0	60773	8197	1140	1126	71.94	Mar., 05
Karnataka	9956	51088	395	1405	168	53056	13969	35506	38328	85.18	Mar., 05
Kerala	1382	26191	0	0	0	26191	2426	21540	30021	107.98	Mar., 05
Madhya Pradesh	21875	0	242	6761	0	7003	80107	61127	64486	109.74	Mar., 05
Maharashtra	18103	29041	222	3995	149	33407	53941	84363	96086	99.84	Mar., 05
Manipur	2911	1098	469	292	13	1872	981	2694	2440	98.29	Mar., 05
Meghalaya	954	590	1612	133	0	2335	373	230	231	59.31	Mar., 05
Mizoram	551	1450	0	0	0	1450	76	77	49	108.69	Mar., 05
Nagaland	0	0	0	0	0	0	5099	0	0	100.41	Mar., 05
Orissa	507	0	943	2390	0	3333	86051	17815	25628	97.03	Mar., 05
Punjab	1077	3252	0	268	0	3520	131	2804	2872	60.21	Mar., 05
Rajasthan	1086	29013	45	981	15	30054	4271	22538	22573	99.56	Mar., 05
Sikkim	474	1110	0	0	0	1110	981	981	267	116.39	Mar., 05
Tamil Nadu	3707	27049	223	1013	343	28628	24889	38724	38724	101.55	Mar., 05

(Contd.)

Table 10 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Tripura	3350	4664	0	0	0	4664	903	0	0	105.62	Mar., 05
Uttar Pradesh	49078	133925	35	6601	156	140717	9301	120348	143455	94.49	Mar., 05
Uttaranchal	9739	15933	9	678	8	16628	9	22795	24799	128.29	Mar., 05
West Bengal	46835	22614	6742	38942	86	68384	33568	85498	97347	121.18	Mar., 05
Andaman & Nicobar Islands	264	64	0	0	0	64	44	0	0	32.1	Mar., 05
Dadra & Nagar Haveli	0	0	0	0	0	0	0	0	0	19.6	Mar., 05
Daman & Diu	5	4	0	0	0	4	0	0	0	3.95	Mar., 05
Lakshadweep	0	0	0	0	0	0	16	16	16	88.89	Mar., 05
Pondicherry	59	27	0	0	0	27	2	88	88	16.89	Mar., 05
India	271772	611888	27680	97245	944	737757	431579	718424	796706	97.05	

Note : * : Progress up to 31 March, 2005.

Source : Ministry of Rural Development, Govt. of India.

State

CHAPTER – II

RATIONALE AND METHODOLOGY

Rationale

The broad policies evolved by Government of India on IAY and the detailed guidelines issued thereon briefly discussed have envisaged several aspects besides the periodical monitoring of physical and financial targets and achievements. These include a variety of issues such as methods of identification of beneficiaries, ownership and occupancy of houses, mode of construction and engagement of labour, quality of house, arrangements for payment of subsidies, supply of material etc. While these considerations are common to all house constructions, under IAY, there is a specific need for the housing structures in the disaster-prone areas. It is important to examine as to whether these considerations are taken care while constructing houses in specific type of disaster-prone area such as flood, cyclone, earthquake etc. since the cost of construction for disaster resistant structure is bound to be more. What efforts are made by the beneficiary to meet the extra cost? What is the source and extent of extra investment made? Though the central guideline for implementation is uniform, state government and the local implementing agency at district and block try to evolve appropriate strategy in the overall guideline for better performance of the scheme. The scheme performance further depends on the selection of beneficiary, nature and extent of involvement, use of appropriate locally available housing material and skilled workforce etc. The quality of house constructed, its maintenance and satisfaction of the beneficiary with regard to space requirement is also important. It is presumed that the IAY not only constitute the core of the living space of the household, some of the beneficiaries construct additional space from the beginning or expand their house unit subsequently in a graded manner. In each case the extra expenditure is mobilised from own resources or by

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earning from different source. It is important to examine the sources and the repayment pattern. Further, though the beneficiary was given free choice to construct the house as per his/her own choice, it is seen that the type and design are prescribed by the implementing authority. In order to save cost, the local implementing authority organise and monitor bulk procurement of the expensive housing material provided to the individual house beneficiary as part of material component from the overall sanctioned amount. How does it work to the benefit of the beneficiaries? While the focus is on the beneficiaries it is equally important to the programme implementation from the beneficiary view point. How does the eligible but not included beneficiary react to the IAY programme? The role of the local implementing official and panchayat body particularly the Gram Sabha is crucial to the success of the programme. Does it play its role adequately? These and several such other issues are important for further investigation. A feedback of ground realities in respect of these aspects would help to fine-tune the programme by the policy makers. While the Ministry of Rural Development with the help of different organisations have got the impact assessment of rural development programmes including IAY, indepth analysis of factors contributing to the success and failure of programme implementation is not dealt with adequately. This nation-wide study covering 10 major states is focused on the issues and achievements in the implementation of IAY.

Objectives

- * To study the process of planning and implementation of IAY.
- * To examine the extent to which IAY guidelines have been followed.
- * To examine, analyse and identify the factors affecting the implementation of IAY.
- * To study whether and how the structure and type design requirements are met in disaster-prone area.
- * To document innovative approaches adopted in implementation of IAY.

- * To suggest measures for effective implementation of IAY.

Focus of Study

1. Selection of Beneficiaries and Disbursement of Subsidies : The guideline envisages selection of beneficiaries by Gram Sabha. Given the large number of potential beneficiaries awaiting the allotment in different villages within the Gram Panchayat against limited allocation, it could be possible to cover only very few houses in each year giving representation to constituent villages in Gram Panchayat. This actually causes severe pressure on the selection process. Local eco-socio-political realities bring extra consideration to benefit not so deserving candidates within the poverty list. Even at times non-BPL household are included due to political pressure. Mahipal (2005) quoting ministry of Rural Development's concurrent evaluation study reported that non-BPL category constituted 36.89 per cent of the IAY programme beneficiaries. Chakravarty (1998) observed inadequacies in the identification of the genuine shelterless families to be eligible for IAY house even though the selection was formally done by involvement of the Gram Panchayat. In A.P., many SC/ST households who applied for IAY house were actually covered under MLA constituency development scheme, where loan component is involved, whereas many non-SC/ST families were considered under IAY over and above their prescribed proportion. As per the revised guideline in April 2004, the beneficiaries are supposed to construct houses in their own house plot. In case of actual houseless ultra poor this stands as the primary limitation to avail of the IAY house as the Gram Panchayat did not find free house plot in the main village habitation. As such most deserving households are left out. The Planning Commission study by Srivastava observed that in U.P., a good percentage of the beneficiaries were from non-deserving APL families and from among the BPL the most deserving poorest of the families in the village were excluded since the selection process was vitiated by bribes. Nayak and Saxena (2002) quoting Thomas (2000) observed that large number of potential beneficiaries awaiting allotment of free house has also led to a great deal of "local pressure". MLAs exercise their influence with district collector or BDO to change

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the final list of beneficiaries without regard to Gram Sabha decision. Rather than Gram Sabha selecting the beneficiaries, the list of beneficiaries is often handed to the administrative machinery by the MLAs. They further emphasised this fact quoting another study (by Advantage India 1999; P60) in Baleswar district of Orissa. The original lists of beneficiaries were modified again and again to accommodate cases and local leaders. “Middlemen” made “recommendations” in selection of beneficiaries. The same authors quoted a study (by ORG Centre for Social Research 199 v.ix) that in Aurangabad, Maharashtra the Minister has been involved in selection of the IAY house. In Andhra Pradesh, the DRDA and its line departments, headed by the district collector, handled most of the schemes including IAY with ZP being marginalised (World Bank 2001). In turn MLAs are known to exercise their influence with district collectors or block development officers and make changes and recommendation to the final list of beneficiaries. It is important to examine whether there is any political involvement or favouritism in the selection process and the extent of consistency in actual selection of beneficiary as per guidelines issued by GOI. This angle needs to be seen in case such observations are there in significant number. The hurdles if any faced by the beneficiaries in securing the subsidies are also examined.

2. *Mode of Construction and Engagement of Labour* : The basic philosophy of this programme is creation of shelter through self-help. This, besides providing shelter gives employment opportunity to the beneficiary. This principle is vitiated when the work is entrusted to contractors engaging paid labourers. In certain cases, though on paper construction is given to the beneficiary, work is actually done by a contractor, sometimes with the consent of the beneficiary and sometimes without. A study conducted by Chakravarty (2004) in Koraput (Orissa) and Srikakulam (AP), both predominantly tribal districts, reported that the IAY houses were constructed in the layout settlements by local mason under total control and the supervision of the implementing official. The allottees of the IAY house worked in their own house construction as

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labourers. Hence there was hardly any sense of ownership. In the process they were relegated to be the wage earners in construction of their own house. According to Planning Commission sponsored study by Centre for Study on Regional Development by Srivastava, a large proportion of beneficiaries contributed their own labour in the construction of their house. The household labour was reported to be over 20 days by 51.4 per cent of beneficiaries. On the other hand, many beneficiaries supplemented the government assistance with their own financial resources which is often a major component of cost incurred in the construction. In fact, in a number of cases, the governmental assistance plays a role in subsidising the cost of construction of an apparently well to do household. In nearly 30 per cent cases, the household financial contribution exceeded Rs.60,000.

3. Ownership and Occupancy : The scheme envisages that the right of ownership of the house will be vested with a female member of beneficiary household or husband and wife jointly. Normally, the allotment is made by BDO or the Panchayat which is quite often not reflected in the revenue records for the purpose of property rights. What type of issues are confronted, when the record of right is in the name of the woman? It is worthwhile to study in the male dominated family system whether it is sustainable. Further, there has been differential response to have occupation when the house is constructed in layout (clusters) and non-layout (individual) plots, while there was total occupation in respect of non- layout plot, the extent of non-occupancy of the house was reported as 28 per cent in Koraput (Orissa) and 8 per cent Srikakulam in AP. (Chakravarty 2004).

4. Community Level Environment (Habitat) : The scheme envisages a comprehensive approach of housing as well as habitat development. Several state governments take the responsibility of providing the basic amenities in the project area by construction of roads, drains, street lighting, etc. and tree plantation adopting an area development approach. The guideline also recommends for dovetailing of other development programmes like social forestry for plantation of trees in the entire new

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cluster habitation or around individual house to provide fuel/fodder/ small timber plantation of fruit trees and cultivation of vegetables at household level could also increase the nutritional status.

5. Construction of Sanitary Latrines and Smokeless Chulha : Sanitary latrines and smokeless chulhas are the integral part of the housing units constructed under IAY. The total unit cost of IAY houses include these facilities. In case these facilities are not provided in the housing units, the cost of these facilities have been proposed to be deducted from the unit cost. It is necessary, therefore, to find out to what extent these facilities have been taken care of in the new houses constructed under IAY. Chakravarty (2004) observed that none of the SC/ST IAY households in Koraput, Orissa and only 3 per cent in Srikakulam in AP constructed septic latrine, whereas 10 per cent of non-SC/ST beneficiaries had constructed latrines. The space for septic latrine was used as store room. Similarly, negligible number of households used the smokeless chulha constructed. Mostly these were reportedly damaged. The Planning Commission evaluation study of Orissa reported that out of 10 districts covered in the study, three districts namely, Khurda, Puri and Kendrapada, all coastal as well as in close proximity to state capital completely ignored construction of sanitary latrine and smokeless chulha. In other six districts where both the facilities were provided, the percentage of households using latrine was 29.58 and 28.8 for smokeless chulha, respectively.

6. Adequacy of Accommodation : Keeping in view the magnitude of the housing problem the scheme envisages a bare-minimum subsidy to construct a housing unit within 20 sq.mts area only. It is worthwhile to examine whether the housing unit constructed would meet the social and economic needs of the households. The beneficiaries are free to construct accommodation by mobilising personal resources and loan from different sources. It has been observed that in case of most deserving absolute poor households among the SC/STs, no additional accommodation was attempted. They confined to the house space and design prescribed. The house space was reported inadequate for average family size of 5 in

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Koraput and Srikakulam (Chakravarty 2004). In the Planning Commission study of IAY houses in Orissa, it was reported that the principal reason for dissatisfaction of the beneficiaries was due to inadequacy of the house space for family requirement. While 50 per cent of the beneficiaries in Orissa had demolished their old structure, 39.5 per cent retained the old structure as it provided extra accommodation needed for socio-economic activities. In such cases, the IAY house was the core unit of living space.

7. Use of Low-cost Environment-friendly Technology : Many innovations have been made in building technologies in order to improve the quality of construction and reduce the cost of construction. The houses to be constructed under IAY are also required to adopt these building technologies and use local material. Chakravarty (2004) observed that in most of the IAY houses constructed in Lature district Maharashtra, the door, windows frames were made up of non-wood materials. In view of the district experiencing one of the worst earthquakes in the recent history, the construction design incorporated necessary technological innovations. The conference of Chief Ministers (1996) as quoted by Gramin Vikas Newsletter recommended use of locally available construction materials, and technologies. The use of high cost construction materials like burnt brick, cement, steel in large scale was discouraged. It recommended use of locally manufactured lime and lime *surkhi* as replacement to cement and sundried brick/soil cement brick as replacement to burnt bricks.

8. Utilisation of Fund under IAY : In addition to the assistance provided under IAY for construction of new houses and for upgradation of unserviceable kutchha houses, there is also provision for loan from banks/ other financial institutions. Up to 20 per cent of the total funds can be utilised for upgradation of existing kutchha houses and towards subsidy for construction of houses with credit. Saxena (2005) quoting CAG report 2003 wrote that nearly one-third i.e. 31.6 per cent of the IAY funds were misused. Of this, almost half was accounted for by depositing the fund by state government into current accounts, civil deposits or treasuries outside government account. The reminder was due to misappropriation,

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unapproved work and unauthorised activities. Almost 20 per cent of the audited money was spent on construction of house by contractors.

9. Additional Resource Mobilisation : The grant amount for both new construction and upgradation of the existing house is limited keeping in view the large scale demand. In majority cases, the beneficiaries viewed investment on house construction as one of the life-time expenditure. Further, the house construction was a sentimental dimension. Therefore, in majority of cases, the IAY beneficiaries mobilised extra amount towards house construction. They often exhausted all their savings, disposed or mortgaged assets and took loan and assistance from different formal and informal sources like friends, relatives, money lenders and banks. The Planning Commission Study of Orissa reported that the average cost of construction was Rs.24,500 as against Rs.20,000 provided for new construction. For the additional financial requirements various sources were used. It reported friends and relatives as 24.3 per cent, neighbours 22.5 per cent, money lenders 13.4 per cent and miscellaneous sources 39.8 per cent. Unfortunately, none had reported for the formal banking source. The interest paid for their additional loan ranged from 20 to 30 per cent as reported by 49 per cent of the respondents. Nayak *et.al* (2002) wrote that the credit-cum-subsidy scheme for rural housing launched by Central Government in 1999 crashed as banks did not feel confident about the credit-worthiness of the rural poor. Chakravarty (2004) observed that the average extra investment made by SC/ST beneficiaries was to the extent of Rs.2000 in both layout and non-layout settlements in Orissa and A.P.

10. Non beneficiary Opinion : The number of houses allotted to the most deserving amongst the poor is limited. This excludes equally deserving households who make competitive claim in Gram Sabha. Although, in principle, the waiting list of all other such people needs to be prepared and informed to the villagers, such practice is questioned. The success of the scheme needs to be examined from the view of such eligible households.

11. Monitoring Mechanism : In any project, the success, particularly in adhering to the guidelines and specifications, would depend on the monitoring during the implementation of the programme. This would also facilitate in applying corrective measures in the administrative, financial and technical aspects. At the implementation level, the block engineers supervise the construction, monitor and progress and ensure the timely release of instalment to the beneficiaries. Regular visits by the block/ mandal junior engineer is therefore, crucial to the success of the programme. Further, it is also important to examine as to whether the beneficiaries are really benefited by such visit or view it as harassment? How often the supervisory staff visit the beneficiary during construction of the IAY house and in what way this is useful? These are few of the aspects examined in the study.

Methodology

The study has been taken up at national level for comparative analysis of the implementation of IAY programme and draw conclusion for its policy implication. Ten major states *viz.* Andhra Pradesh, Tamil Nadu, Karnataka, Maharashtra, Rajasthan, Haryana, U.P, Bihar, West Bengal and Orissa have been covered for the study. The primary data for the study were collected from IAY beneficiaries, non-beneficiaries, and officials including the Gram Panchayat Pradhan. The secondary data regarding allocation and utilisation of funds were collected from district and block/ mandal level. The list of beneficiaries (panchayat-wise) was collected from the district/block for the final selection of the beneficiaries. Primary data were collected from three groups of respondents- beneficiaries, non-beneficiaries and panchayat president/officials at different levels. While a detailed interview schedule was designed for data collection from primary beneficiaries, structured check-list was used for collection of information from non-beneficiaries and GP Pradhan/officials. Before finalisation of the scheduled this was pre-tested in three states *viz.* Andhra Pradesh, Karnataka and Orissa. The investigators were provided a check-list for recording of field observation in support of

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primary data collected. The field investigators were engaged from the respective state since they could interact with respondents freely having command on local language and understanding of the values and social norms. The field investigator after selection was given two days of practical training on interviewing and information gathering techniques by the respective state project team leader. The data collected were tabulated and subjected to appropriate statistical analysis as per the stated objectives of the study.

Sampling : Time period of this study covers the IAY beneficiary in the last five years from 1999 to 2004. Two districts from each state were selected representing both the high and low performance based on composite ranking, taking into consideration two well-established criteria i.e. i) percentage of funds utilisation as against sanctioned amount within the stipulated period; (ii) the concentration of BPL households in the district. For doing so, first the districts in the state were ranked according to these two stated criteria independently. The rank order of the district was arrived after merging independent rank orders in respect of percentage of funds utilisation and concentration of BPL households. After the final composite rank order for districts in the state was made, two districts were selected randomly, one representing the high performing group falling within the first quartile, and low performing from last quartile respectively, of the composite rank order so that they could represent the overall performance of the IAY programme. Same methodology was followed for selection of blocks within the districts. From each block clusters of four to five villages falling in two or more Gram Panchayats were selected purposively after due consultation with local authorities. Twenty five beneficiaries from each block were randomly selected and interviewed for the study. Though at the beginning of the study it was planned to include sample from all the three categories of beneficiaries wherever possible representing a) full subsidised; b) credit-cum-subsidy and c) shelter upgradation, in proportion to their number in the respective group randomly to make total sample population of 25 beneficiaries under IAY

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programme, this could not be adhered to as some states did not implement credit-cum-subsidy and shelter upgradation. The fund was utilised for full subsidy in new IAY house. Therefore, the study finally focused only on fully subsidised new construction. Besides 25 number of beneficiaries, five non-beneficiaries were also selected from the same cluster randomly representing different social groups. Thus, the sample size for each block was 30 making the total sample 120 for each state. Care was taken that while random sampling method is followed, due consideration was given to include beneficiaries from different socio-cultural groups. The details of states and districts of the present study are given below :

Names and Districts of the Study

1. Andhra Pradesh	-	1. Guntur	2. Chittoor
2. Bihar	-	1. Vaishali	2. Gaya
3. Haryana	-	1. Ambala	2. Kurukshetra
4. Karnataka	-	1. Tumkur	2. Davangere
5. Maharashtra	-	1. Whardha	2. Nanded
6. Orissa	-	1. Bolaghir	2. Puri
7. Rajasthan	-	1. Udaipur	2. Jodhpur
8. Tamil Nadu	-	1. Salem	2. Theni
9. Uttar Pradesh	-	1. Faizabad	2. Kaunoj
10. West Bengal	-	1. Hoogly	2. Midnapur

CHAPTER - III
RESULTS AND DISCUSSION

Beneficiary Profile

The social profile of the beneficiaries in respect of the caste, age, sex, education, occupation, landholding and income group has been examined in the study.

Table 11 : Social Status of the Respondents

S.No.	State	Social Status								BPL		APL	
		SC	%	ST	%	OBC	%	Others	%	No.	%	No.	%
1.	Andhra Pradesh	31	31	69	69	-	-	-	-	100	100	-	-
2.	Bihar	65	65	-	-	25	25	10	10	98	98	2	2
3.	Haryana	57	57	2	2	31	31	10	10	100	100	-	-
4.	Karnataka	37	37	19	19	20	20	24	24	98	98	2	2
5.	Maharashtra	51	51	11	11	22	22	7	7	97	97	3	3
6.	Orissa	49	49	15	15	27	27	9	9	100	100	-	-
7.	Rajasthan	26	26	35	35	30	30	9	9	100	100	-	-
8.	Tamil Nadu	67	67	-	-	31	31	2	2	100	100	-	-
9.	Uttar Pradesh	66	66	-	-	25	25	9	9	98	98	2	2
10.	West Bengal	51	51	23	23	7	7	19	19	100	100	-	-
		500	50.0	174	17.4	218	21.8	99	9.9	991	99.1	9	0.9

Caste Category: The scheme provides for covering primarily SC, STs from poor households. The non-SC/STs and other categories should be

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covered to the extent of 40 per cent. The data presented in respect of 10 different states indicate that on overall bases, the SC category comprises 50 per cent of the IAY beneficiaries. STs and OBCs comprise 17.4 and 21.8 per cent, respectively. Others i.e. forward castes comprise only 10.8 per cent in the sample population. Although SC/STs comprise only 16.20 and 8.20 of the national population (Census 2001), their percentage among beneficiaries have been significantly more as regard the IAY houses allocation is concerned in both national as well as states. As against 60 per cent for both SCs and STs stipulated together in the guidelines, they comprise 67.4 of the total beneficiaries. This may be due to the reason that extra care has been taken particularly in targeting the scheme to members of SC and ST population. The highest percentage of SCs has been covered in the States like UP, Tamil Nadu where the State SC population is also high. In case of Rajasthan, the percentage of SC beneficiaries is 26 per cent as against the State SC population of 17.16 per cent which is lowest among other states. ST beneficiaries comprise 35 per cent as against their percentage of State population of 12.56. Though in Orissa, STs comprise 22.13 per cent of the total population, their percentage in the sample population has been only 15. The number of SC beneficiaries has been significantly high i.e 49 per cent as against their State population of 16.53 per cent, despite the fact that Bolangir is one of the tribal districts in the sample population. In Bolangir the SC beneficiaries outnumbered the STs. This indicates that in the matter of selection of beneficiaries, among SCs and STs, the SCs have got an edge over the ST population. The sample population did not cover ST population in respect of Bihar, Tamil Nadu and UP since the districts selected for the study did not comprise good per cent of ST population. OBCs comprise the major part of the non-SC/ST beneficiaries. Their percentage mostly varies between 22-30 in different states except in West Bengal where it is only 7. However, in West Bengal, the percentage of beneficiaries for other higher castes is 19 which is second highest among the sample population of the different states next to Karnataka with 24 per cent belonging to the others category.

Although the scheme is particularly for BPL households, 9 beneficiaries out of 1000 reported being covered from APL families in 10

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states covered in the study. They comprise a non-significant number of 2-3 in Bihar, Karnataka, Maharashtra and UP.

Age and Sex : The age distribution of the beneficiaries in different states indicates that majority were in the age group of 35-44 years followed by 45-54 years, together this makes overall 63.3 per cent of the total beneficiaries. State-wise analysis indicates that in case of UP, 59 per cent of the beneficiaries belong to younger age group of 25-35 years. Whereas in Rajasthan, the beneficiaries were mostly from elderly age group with 54 per cent falling in the age group of 55-64 years. In case of Karnataka, largely the beneficiaries were within the age group of 35-44 years.

Table 12 : Distribution of Age and Sex of the Respondents

S.No.	State	Age & sex classification							
		25-34	35-44	45-54	55-64	>65	Male	Female	Total
1.	Andhra Pradesh	5	48	37	10	-	28	72	100
2.	Bihar	30	39	23	8	-	51	49	100
3.	Haryana	31	57	12	-	-	26	74	100
4.	Karnataka	7	62	29	2	-	17	83	100
5.	Maharashtra	25	55	15	5	-	23	77	100
6.	Orissa	11	27	30	24	8	47	53	100
7.	Rajasthan	2	10	30	54		21	79	100
8.	Tamil Nadu	24	45	10	1	-	37	63	100
9.	Uttar Pradesh	59	20	17	4	-	41	59	100
10.	West Bengal	12	33	34	11	10	82	31	100
Total		206	396	237	119	18	373	627	1000
Percentage		20.6	39.6	23.7	11.9	1.8	37.3	62.7	100.0

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The younger group of households in the age of 25-34 years comprise 20.6 per cent for the overall sample. In Rajasthan, AP and Karnataka their number has been very small. As per the norm, the IAY house is allotted in the name of female member of the house or alternatively jointly in the name of wife and husband. However, the study reveals that while primacy has been given to female beneficiaries, the male beneficiaries comprise 37.3 per cent on overall basis for the 10 states. The percentage of male beneficiaries has been significantly high i.e. 82 in case of West Bengal followed by 51 in Bihar and 47 in Orissa. The highest number of female beneficiaries was reported in Karnataka followed by Maharashtra, Haryana and A.P.

Family Size : The scheme provides for house with built-up area of around 200 sft. The space requirement is directly related to the family size. As could be seen, the average family size for the IAY house beneficiaries for overall 10 states comes to 5.4 members. The smallest family of 4 members has been reported in case of Maharashtra and the larger size of 7.4 in case of Bihar. The States that have reported larger family size of 6 and above are Uttar Pradesh, Rajasthan, Karnataka and Bihar. Family size of less than 5 has been observed in case of Andhra Pradesh, Orissa, Maharashtra and Tamil Nadu. A further examination of the distribution of households within different family size groups indicates that a good number of households i.e. 27 per cent in case of Maharashtra and Tamil Nadu have small family of less than 3 members. The family size between 3-5 has been highest in case of Maharashtra i.e. 52 per cent followed by Andhra Pradesh, Tamil Nadu and Orissa. The number of beneficiaries having family size in the range of 5-7 members has been the maximum reported in case of Uttar Pradesh, 59 per cent, followed by West Bengal. This reflects that the present space provided is inadequate looking at the majority of the IAY beneficiaries who have family size above 5 members.

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Table 13 : Distribution of Respondents with Regard to Family Size

S.No.	State	< 3		3 – 5		5 - 7		> 7	
		No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	19	19	44	44	31	31	6	6
2.	Bihar	3	3	22	22	32	32	43	43
3.	Haryana	12	12	28	28	39	39	21	21
4.	Karnataka	16	16	27	27	33	33	24	24
5.	Maharashtra	27	27	52	52	14	14	7	7
6.	Orissa	22	22	32	32	36	36	10	10
7.	Rajasthan	6	6	23	23	25	25	46	46
8.	Tamil Nadu	27	27	43	43	21	21	9	9
9.	Uttar Pradesh	-	-	15	15	59	59	26	26
10.	West Bengal	11	11	16	16	53	53	20	20
Total		143	14.3	302	30.2	343	34.3	212	21.2

Average family size = 5.4 per cent.

Education Level : Poverty and illiteracy are twin curses of rural India. In the study population for 10 states, the percentage of illiterate beneficiaries was 48.3 followed by 27.7 with primary education. Only 3.8 per cent of beneficiaries had higher secondary and above education. Illiterate beneficiaries were highest reported in case of both Bihar and UP where they constituted 81 per cent of the total beneficiaries. This was followed by Rajasthan with 71 per cent of beneficiaries being illiterate. The number of illiterate beneficiaries was least i.e 25 per cent in Orissa and 28 per cent in AP. Education-wise, relatively more number of beneficiaries have middle and higher education in Orissa and Maharashtra.

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Table 14 : Education Level of the Respondents

S.No. State	Illiterate		Primary		Middle		Secondary		Hr.sec		Degree	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1. Andhra Pradesh	28	28	25	25	22	22	19	19	6	6	-	-
2. Bihar	81	81	9	9	5	5	4	4	1	1	-	-
3. Haryana	32	32	48	48	19	19	1	1	-	-	-	-
4. Karnataka	56	56	33	33	2	2	7	7	2	2	-	-
5. Maharashtra	36	36	18	18	21	21	15	15	9	9	3	3
6. Orissa	25	25	34	34	23	23	10	10	7	7	2	2
7. Rajasthan	71	71	18	18	6	6	5	5	1	1	1	1
8. Tamil Nadu	32	32	45	45	23	23	20	20	3	3	-	-
9. Uttar Pradesh	81	81	4	4	10	10	2	2	2	2	-	-
10. West Bengal	41	41	43	43	11	11	5	5	1	1	-	-
Total	483	48.3	277	27.7	143	14.3	88	8.8	32	3.2	6	0.6

Occupation : The occupational distribution of the IAY households has been examined in respect of the following major occupations i.e. agricultural labour, non-agricultural labour, farmer, trader, artisan and unemployed. As could be observed from the Table, the highest number of the IAY beneficiaries belong to the agricultural labourers (62.2 per cent) of the total IAY beneficiaries followed by non-agricultural labour (18.57 per cent). Farmers and petty traders represented 5.5 and 3.4 per cent, respectively. Unemployed beneficiaries were 6.6 per cent. The inter-state variation of the respondents with regard to occupation indicates that States like Tamil Nadu, West Bengal and Bihar had the largest number of agricultural labourers as the IAY beneficiaries i.e 88, 87 and 80 per cent, respectively. Non-agricultural labourers were highest in case of Maharashtra representing 33 per cent of the total beneficiaries followed by Rajasthan and Andhra Pradesh. Haryana had the significant percentage (25) of beneficiaries under farmer category followed by UP (13) and

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Rajasthan (11). Obviously they belong to marginal farmer category. The number of petty traders was highest i.e. 11 per cent in Karnataka. Service category was higher (8 per cent) in respect of AP. Unemployment category was highest i.e. 41 per cent in respect of Rajasthan and 19 per cent in Orissa. This is due to the fact that in both the States the number of aged beneficiaries was also reported high. The rural poor deprived of proper food intake, go out of workforce early. Their contribution to the family economy is marginal.

Table 15 : Occupation of the Respondents

S.No.	State	Agri. labour		Non-agri. labour		Farmer		Trader		Service/ fixed wage earner		Artisan		Unemployed	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1.	AP	67	67	25	25	-	-	-	-	8	8	-	-	-	-
2.	Bihar	80	80	18	18	-	-	1	1	-	-	-	-	1	1
3.	Haryana	54	54	18	18	25	25	1	1	-	-	-	-	2	2
4.	Karnataka	77	77	8	8	4	4	11	11	-	-	-	-	-	-
5.	Maharashtra	60	60	33	33	-	-	3	3	2	2	2	2	-	-
6.	Orissa	44	44	24	24	1	1	7	7	2	2	1	1	19	19
7.	Rajasthan	7	7	29	29	11	11	2	2	1	1	9	9	41	41
8.	Tamil Nadu	88	88	4	4	-	-	6	6	1	1	1	1	-	-
9.	U.P	58	58	22	22	13	13	1	1	1	1	5	5	-	-
10.	West Bengal	87	87	4	4	1	1	2	2	3	3	1	1	3	3
Total		622	62.2	185	18.5	55	5.5	34	3.4	18	1.8	19	1.9	66	6.6

Landholding : Agricultural land is the primary asset in rural areas. This normally is taken as indicative of socio-economic status of the people in rural areas. As expected, majority of the beneficiaries were landless among the IAY beneficiaries in the sample population. They comprise 95

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per cent in Bihar followed by 86 per cent in Maharashtra and 85 per cent in Haryana. All the IAY beneficiaries in West Bengal followed by 95 per cent beneficiaries in Karnataka, 63 per cent in Tamil Nadu and 61 per cent in Rajasthan were reported to have own marginal agricultural land. As could be seen from the previous Table regarding the occupation, majority households in these states have reported as belonging to agricultural labour categories thereby justifying that the income of these households from land was quite insignificant.

Table 16 : Landholding Status of the Beneficiaries

S.No.	State	Landless		Landholders	
		No.	%	No.	%
1.	Andhra Pradesh	53	53	47	47
2.	Bihar	95	95	5	5
3.	Haryana	85	85	15	15
4.	Karnataka	5	5	95	95
5.	Maharashtra	86	86	14	14
6.	Orissa	72	72	28	28
7.	Rajasthan	39	39	61	61
8.	Tamil Nadu	37	37	63	63
9.	Uttar Pradesh	69	69	31	31
10.	West Bengal	-	-	100	100
Total		541	54.1	459	45.9

Household Annual Income : Table 17 presents the distribution of beneficiaries in the states with regard to annual family income. They have been grouped into 5 categories depending on the reported annual family income *viz.* less than Rs.4,000, Rs.4000-8000, Rs.8000-12000, Rs.12000-20000 and above Rs.20,000. As could be seen from the Table, over 35 per cent of the sample beneficiaries were having income less than Rs.4000 representing the extreme poor households. The number of

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extreme poor has been highest in Uttar Pradesh (63 per cent) followed by 58 per cent in Haryana, and 57 per cent each in respect of Rajasthan and Bihar. Incidentally, in the poorer State Orissa, the beneficiaries indicating family income above Rs. 20,000 was highest i.e 47 per cent, which indicated that the better-off among the BPL households have been the primary beneficiaries of the housing scheme. One pertinent reason would be the impact of 1999 super cyclone that affected the State when all the thatched houses in coastal Orissa were destroyed and the Government of India had allotted extra special IAY houses for such disaster affected people. The majority i.e., 50 per cent of beneficiaries in Maharashtra were from the annual income category of Rs.12000-20000. West Bengal had the largest i.e. 72 per cent of beneficiaries in 4000-8000 annual income category. On overall basis the data indicated that relatively better-off among the poor households within the BPL category have been benefited from the scheme.

Table 17 : Distribution of Households by Income Level

S.No.	State	Annual income in Rs.									
		<4000		4001-8000		8001-12000		12000-20000		> 20000	
		No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	19	19	52	52	23	23	6	6	-	-
2.	Bihar	57	57	7	7	26	26	10	10	-	-
3.	Haryana	58	58	11	11	24	24	7	7	-	-
4.	Karnataka	31	31	36	36	23	23	10	10	-	-
5.	Maharashtra	7	7	14	14	29	29	50	50	-	-
6.	Orissa	-	-	-	-	24	24	29	29	47	47
7.	Rajasthan	57	57	7	7	26	26	7	7	3	3
8.	Tamil Nadu	53	53	7	7	37	37	3	3	-	-
9.	Uttar Pradesh	63	63	26	26	9	9	2	2	-	-
10.	West Bengal	9	9	72	72	19	19	-	-	-	-
Total		354	35.4	232	23.2	240	24.0	124	12.4	50	5.0

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Homestead Area : The homestead area of beneficiaries relates to the space available to the IAY households in addition to their house space. A total number of 840 (i.e. 84 per cent) respondents have reported having extra space to their existing houses. The availability of homestead area is extremely important as it can be utilised for future expansion and for undertaking various other economic activities to support the livelihood. The homestead area of less than 200 sft has been reported by 405 beneficiaries in the study. Maximum space of over 300 sft has been reported by 15.1 per cent of respondents, mostly from Maharashtra and Orissa. Majority of the beneficiaries in Andhra Pradesh and West Bengal have reported having extra homestead area between 200-300 sft. The availability of the extra housestead area has been reported in the study due to the fact that in good number of cases, house-site was provided to SC/ST households through different government schemes.

Table 18 : Homestead Area Holding of the Beneficiaries

S.No.	State	Homestead area (sq.ft.)		
		<200	200-300	>300
1.	Andhra Pradesh	15	72	13
2.	Bihar	30	13	7
3.	Haryana	85	8	7
4.	Karnataka	85	5	10
5.	Maharashtra	27	40	33
6.	Orissa	21	48	31
7.	Rajasthan	66	10	24
8.	Tamil Nadu	27	13	-
9.	Uttar Pradesh	36	7	7
10.	West Bengal	-	81	19
Total		392	297	151

Process of Identification and Selection

Fulfilment of the primary purpose of providing housing to the most needy depends on identification and selection of beneficiaries. The ministry guidelines suggested for selection by Gram Sabha. However, this becomes most difficult in situations where there is high degree of variation between the demand for houses and actual number of allocation of houses. The socio-political reality of local influence cannot be ruled out. Therefore, in order to insulate the selection process from local political influence, each state government has further devised norms and procedure as supplement to Gram Sabha. This varies from state to state.

In Andhra Pradesh, the identification of beneficiaries under IAY is done in a special Gram Sabha attended by MRO, MDO, Panchayat Sarpanch and Panchayat Secretary. In their presence, from among the BPL members a list of candidates giving priority to the poverty level is prepared and read in the Gram Sabha inviting comments and suggestions. Incorporating the comments and suggestions, a consensus list is tentatively prepared. Normally, the Gram Sabha is held at panchayat headquarter thereby no physical verifications are made at this stage. This tentative list duly signed by the above four members is placed on the Panchayat notice board and sent to Mandal Office inviting any further objections from the villagers who might not have attended the Gram Sabha. MDO, MRO or their representatives make physical verification of the listed candidates and make necessary changes based on ground reality and forward the list to the District Manager (Housing). The District Collector, in his capacity as Chairman of the IAY house allotment committee at district level, examines the validity of the consolidated list and allots the houses to different mandals which in turn allot to different GPs. Once the numbers of allocation of houses to different panchayats are finalised, the prescribed IAY guidelines are applied to the above list for final selection of the beneficiaries covering different priority category. Since 2006, the Andhra Pradesh government has launched Indiramma scheme under which it contemplates to provide houses to all houseless people within a period of 3 years @ one-third of houseless people per year. It is observed that in some instances this prescribed procedure has been deviated.

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Karnataka government has adopted a more elaborate procedure. The beneficiary is required to submit his/her application to gram panchayat in a prescribed form. This form was initially available at the block office up to 2004. Later the form was made available in Gram Panchayat itself. There is no cost to the application form. The applicant was required to submit the application along with photographs. The applications received at Gram Panchayat are listed in a register and physical verifications are made by the panchayat secretary. The final list of beneficiaries is prepared based on the BPL status and facts collected and updated by panchayat secretary which is presented in the Gram Sabha.

In the case of Orissa, the Gram Panchayat notifies and publishes in the villages under the Gram Panchayat regarding holding of the Gram Sabha / Palli Sabha and invites applications from the desirous people. The application form is charged Rs 10. The households interested submit the application in the GP which is listed in GP register. A person could also submit his or her application any time in the year. However, some date in the month of December/January is fixed as the last date to receive the application every year. All the names registered for IAY houses are sent to block office. At block level, a three-member committee comprising the Extension Officer, Junior Engineer and the concerned Village Development Worker (VLW) scrutinises the application and makes spot verification visiting each individual household. If any applicant is found economically well-off, this committee deletes their names. However, this is informed in the Gram / Palli Sabha. The final list prepared village / Palli-wise is presented to the Palli Sabha/Gram Sabha for scrutiny by the Gram Sabha. Since the GP comprises more than four villages with 5000-7000 population, the GS becomes a large gathering and does not make it possible for meaningful discussion, the state government has, therefore, adopted for holding Palli Sabha (Ward-wise). The names finally selected in the Palli Sabha/ Gram Sabha are displayed in the GP Office inviting if there are any objections. In case of any objection this is enquired by a three-member committee, and report is submitted to the district collector. The allocation of number of house to district/block/panchayat is made by the district committee headed by collector. Once, the allocation is received at the GP level, individual beneficiaries are awarded the assistance

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according to IAY guidelines. The state is now preparing a five-year comprehensive list of the beneficiaries since November 2005, keeping the BPL census 2002 as the guiding document.

The State Government have authorised the Collectors to allot IAY houses to the deserving houseless poor persons if their names do not find place in BPL list, after getting satisfactory enquiry report from the concerned BDO.

P.R Annual Report 2005-06, Government of Orissa.

Source of Information : The programme target is the poorest among the poor in rural areas. Such people are less cosmopolite and have very little time from their struggle for earning daily basic requirements to socialise. Hence in majority of cases, they are left out of the ambit of the government programme designed to address their issue due to lack of knowledge and information. In such cases, they actually need personalised information and support to avail of programme benefits. Thus, it is attempted to analyse the source of information and support for IAY programme. The beneficiaries were asked to indicate their source of information and assistance received for getting the IAY scheme. The indicated sources were relatives/ friends, neighbours, Gram Panchayat body, officials of concerned department and political persons like MLA/ MP. As could be seen from the Table, in most cases the beneficiary got information and help from gram panchayat leaders, followed by the concerned departments. Both the GP and block officials concerned with executing the programme have been the main source of information support for obtaining IAY house. Both in Rajasthan and Karnataka, majority of beneficiaries were reluctant to give response. Official support has been significantly high in case of Bihar and Andhra Pradesh followed by Maharashtra with 84, 67 and 54 per cent of beneficiaries indicating concerned department having assisted the beneficiary in giving information and support. Panchayat figured as the main source of information to IAY by the beneficiaries from Haryana, Orissa, Uttar Pradesh and Tamil Nadu. Surprisingly in Andhra Pradesh and Maharashtra, 12 each beneficiaries indicated political persons like MLA, MP to have helped in IAY house following Orissa with 5 beneficiaries. This indicates that the

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political interference in the selection of IAY beneficiaries has not been found significant in the present study as only three states have reported such incidence which is of marginal in nature.

Table 19 : Source of Support to the Beneficiary in Getting the House

S.No.	State	No response		By concerned department		Relatives		Neighbours		GP		MLA	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1.	AP	-	-	67	67	-	-	-	-	21	21	12	12
2.	Bihar	-	-	84	84	-	-	-	-	16	16	-	-
3.	Haryana	6	6	-	-	-	-	-	-	94	94	-	-
4.	Karnataka	70	70	8	8	2	2	0	0	20	20	-	-
5.	Maharashtra	-	-	54	54	-	-	-	-	34	34	12	12
6.	Orissa	-	-	16	16	6	6	10	10	63	63	5	5
7.	Rajasthan	82	82	-	-	6	6	8	8	4	4	-	-
8.	Tamil Nadu	-	-	28	28	-	-	-	-	72	72	-	-
9.	U.P	-	-	19	19	-	-	-	-	81	81	-	-
10.	West Bengal	3	3	24	24	1	1	3	3	69	69	-	-
Total		161	16.1	300	30.0	15	1.5	21	2.1	474	47.4	29	2.9

Prior Housing Status : The housing status of the beneficiaries prior to allotment of IAY house was enquired. It is observed from Table 20 that 71.4 per cent of the respondents of the sample population of the study were reported to have possessed some type of ancestral house inherit from their family while 28.6 per cent did not inherit any housing asset. The highest number of respondents reported to have inherited ancestral house was in Haryana (93 per cent) followed by Maharashtra, Orissa and Rajasthan (87 per cent each). Non-inheritance of ancestral house was maximum in case of Tamil Nadu, 86 per cent, followed by Karnataka 45 per cent and AP 44 per cent.

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Table 20 : Housing Status of the Beneficiaries

S.No.	State	Possession of ancestral house				If yes, type of house					
		Yes		No		Kutchha		Semi-pucca		Pucca	
		No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	56	56	44	44	39	70	17	30	-	-
2.	Bihar	83	83	17	17	80	96	3	4	-	-
3.	Haryana	93	93	7	7	87	94	2	2	4	4
4.	Karnataka	55	55	45	45	46	84	5	9	4	7
5.	Maharashtra	87	87	13	13	59	68	28	32	-	-
6.	Orissa	87	87	13	13	81	93	5	6	1	1
7.	Rajasthan	87	87	13	13	74	85	10	11	3	4
8.	Tamil Nadu	14	14	86	86	12	86	1	7	1	7
9.	Uttar Pradesh	85	85	15	15	84	99	1	1	-	-
10.	West Bengal	67	67	33	33	50	75	17	25	—	-
Total		714	71.4	286	28.6	612	85.7	89	12.5	13	1.8

For the rest of the states excepting West Bengal, the percentage of beneficiaries with no ancestral house falls within the range of 13-17. The nature of the ancestral house was further probed under three categories, kutchha, semi-pucca and pucca. As could be seen from the same Table 20, most of the houses in overall sample population were in kutchha category comprising 85.7 per cent. Almost all, i.e. 99 per cent of beneficiaries in UP had only kutchha ancestral house. In case of other states, the percentage of beneficiaries previously owning kutchha ancestral house ranged from 68 to 96 per cent. Semi-pucca house was the highest in Maharashtra comprising 32 per cent of ancestral houses followed by AP, 30 per cent. None of the household beneficiaries in UP, West Bengal, Maharashtra, Bihar and Andhra Pradesh were reported to have pucca ancestral house. However, only few households in Haryana, Karnataka and Rajasthan

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reported pucca ancestral houses. Pucca, semi-pucca ancestral houses are not sufficient indicators of family economic status as due to several other socio-economic reasons those once rich might have slided down to acute poverty.

Reasons for Owning IAY House : Inheritance of ancestral house did not desist the poor household to seek for IAY house. The possible rational reasons in such cases are (i) inadequate accommodation, (ii) division of joint family and (iii) house condition. As could be seen, majority opted for IAY house, since their ancestral house was in bad condition, 46 per cent making them no more habitable followed by inadequate accommodation 30 per cent. Family division has been shown as reason for 22 per cent cases. Inadequate accommodation was the reason given by 86 per cent of beneficiaries in Uttar Pradesh. Division of joint family was the significant reason for IAY houses in case of West Bengal and Maharashtra with 32 per cent of the beneficiaries followed by Bihar, 31 per cent.

Table 21 : Reasons for Owning a House Under IAY

S.No	State	Reasons for IAY house							
		Inadequate accommodation		Division in joint family		House in bad condition		No response	
		No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	6	11	15	27	35	62	-	-
2.	Bihar	39	47	26	31	18	22	-	-
3.	Haryana	5	5	6	7	80	86	2	2
4.	Karnataka	6	11	11	20	35	69	3	5
5.	Maharashtra	-	-	28	32	59	68	-	4
6.	Orissa	39	45	7	8	39	45	2	2
7.	Rajasthan	4	5	24	28	55	63	4	5
8.	Tamil Nadu	6	43	8	57	-	-	-	-
9.	Uttar Pradesh	73	86	12	14	15	18	-	-
10.	West Bengal	34	50	21	32	7	10	5	8
Total		212	30	158	22	328	46	16	2

Conduct of Gram Sabha

Duration of Advance Notice : Gram Sabha is extremely important in proper selection of the IAY beneficiaries. Therefore, the manner of conduct of Gram Sabha is crucial. Keeping this in view, responses were obtained from the elected representatives regarding advance notice given, method of publicity and attendance in the Gram Sabha. As regards the advance notice for conduct of Gram Sabha for selection of beneficiaries is concerned, it is observed that the advance notice period has been too short in a majority cases. Only two days advance notice was given in States like Andhra Pradesh, Bihar and Haryana. A notice period of two days to one week has been reported in case of Karnataka, Maharashtra, Rajasthan, Uttar Pradesh and West Bengal. Advance notice for Gram Sabha meeting beyond two weeks was reported by 30 and 10 per cent of elected representatives in Orissa and Tamil Nadu, respectively.

Table 22 : Duration of Advance Notice to Conduct Gram Sabha Meeting

S.No. States	Before 2 days		Before 1 week		Before 2 weeks		
	No.	%	No.	%	No.	%	
1. Andhra Pradesh (N=10)	10	100	-	-	-	-	
2. Bihar (N=10)	10	100	-	-	-	-	
3. Haryana (N=12)	12	100	-	-	-	-	
4. Karnataka (N=10)	6	60	4	40	-	-	
5. Maharashtra (N=10)	3	30	7	70	-	-	
6. Orissa (N=20)	10	50	4	20	6	30	
7. Rajasthan (N=10)	8	80	2	20	-	-	
8. Tamil Nadu (N=20)	6	30	12	60	2	10	
9. Uttar Pradesh (N=10)	8	80	2	20	-	-	
10. West Bengal (N=10)	3	30	7	70	-	-	
Total	122	76	62.3	38	31.1	8	6.5

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Method of Publicity : Besides the advance notice for Gram Sabha , in view of the short notice given to conduct Gram Sabha as observed earlier, it is extremely important that adequate publicity is given so that people could participate in the Gram Sabha. Various methods used for giving wide publicity were identified as circulation of notice at different prominent places in the village, beating of drums, announcement from public address system and oral communication by the panchayat secretary and members. The informal oral communication has been indicated as primary means of publicity followed by beating of drums and circulation of bit notice at the prominent places. Announcement by public address system has been indicated by only 29.0 per cent of respondents. Different states have reported use of various combinations of the above methods. The widest publicity has been observed in case of West Bengal where all the gram pradhans have reported having used possible means of publicity. Other states having reported use of multiple methods of four and more are Uttar Pradesh, Tamil Nadu, Rajasthan, Maharashtra and Bihar. States that have used 2-3 modes of publicity in combination of beating of drums and circular notice are Karnataka and Orissa. Public address system, using religious places has been reported in case of Bihar, Haryana, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal.

Table 23 : Methods Used for Publicity to the Meeting

S.No.	States	Circulation of bit notices		Dom Dom		Public address system		Oral sending communication	
		No.	%	No.	%	No.	%	No.	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	AP (N=10)	-	-	4	40	-	-	10	100
2.	Bihar (N=10)	4	40	8	80	3	30	8	80
3.	Haryana (N=12)	-	-	-	-	6	50	6	50
4.	Karnataka (N=10)	10	100	10	100	-	-	-	-
5.	Maharashtra (N=10)	10	100	4	40	3	30	10	100

(Contd...)

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Table 23 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
6.	Orissa (N=20)	10	50	10	50	-	-	10	50	
7.	Rajasthan (N=10)	6	60	4	40	3	30	8	80	
8.	Tamil Nadu (N=20)	10	50	6	30	4	20	10	50	
9.	U.P. (N=10)	3	30	8	80	3	30	8	80	
10.	West Bengal (N=10)	10	100	10	100	10	100	10	100	
Total		122	63	53	64	56.0	32	29.0	80	64

Attendance in Gram Sabha

Normally Gram Sabhas are organised at panchayat headquarters. The number of persons who attended the Gram Sabha varied as reported in case of different states. This ranges from less than 100 to above 250 persons. The high attendance in Gram Sabha has been reported in case of Rajasthan, West Bengal and Karnataka where average attendance in Gram Sabha has been indicated ranging 200 and above. An attendance of less than 100 has been reported in States like Bihar, Orissa and Uttar Pradesh. Attendance between 100-150 was reported in case of Andhra Pradesh. The Gram Sabha was reported to have been attended by the official representatives from block headquarters in majority cases. As regards general participation in the Gram Sabha, the observation reported by the investigators was that of unequal participation by members present. Women's participation was found to be less in case of Orissa, Bihar, Uttar Pradesh, Rajasthan and Maharashtra. However, women's participation was reported to be relatively high in case of Andhra Pradesh and Karnataka.

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Table 24 : Number of Members Attended Gram Sabha

S.No.	States	GP members' views											
		Below 100		100 - 150		150 - 200		200 - 250		> 250			
		No.	%	No.	%	No.	%	No.	%	No.	%		
1.	AP (N=10)	-	-	10	100	-	-	-	-	-	-		
2.	Bihar (N=10)	10	100	-	-	-	-	-	-	-	-		
3.	Haryana (N=12)	10	83	2	17	-	-	-	-	-	-		
4.	Karnataka (N=10)	-	-	-	-	-	-	10	100	-	-		
5.	Maharashtra (N=10)	-	-	4	40	6	60	-	-	-	-		
6.	Orissa (N=20)	20	100	-	-	-	-	-	-	-	-		
7.	Rajasthan (N=10)	-	-	-	-	-	-	5	50	5	50		
8.	Tamil Nadu (N=20)	-	-	10	50	4	20	6	30	-	-		
9.	U.P (N=10)	10	100	-	-	-	-	-	-	-	-		
10.	West Bengal (N=10)	-	-	-	-	-	-	10	100	-	-		
Total		122		50	41.0	26	21.3	10	8.0	31	25.4	5	4

Mode and Pattern of Payment : The prescribed guidelines suggest for payment of the assistance through staggered instalments so that there is no diversion in use of money or its misutilisation. The number of instalments is not fixed. Various state governments follow different instalments in providing the assistance depending on the convenience to implement the programme so that there is more rational use of the assistance.

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Instalments : The IAY assistance was given in four or more instalments in case of Andhra Pradesh, Karnataka, Maharashtra, Orissa and Tamil Nadu. Particularly in case of Orissa, the number of instalments varied from person to person ranging from two to more than four instalments. In case of West Bengal, they have given the total assistance in two instalments whereas Rajasthan followed with three instalments. The amount per instalment is also variable among the states.

Table 25 : Number of Instalments

S.No.	States	Two instalments	Three instalments	Four or more instalments
1.	Andhra Pradesh	-	-	√
2.	Bihar	√	√	-
3.	Haryana	√	√	-
4.	Karnataka	-	-	√
5.	Maharashtra	-	-	√
6.	Orissa	√	√	√
7.	Rajasthan	-	√	-
8.	Tamil Nadu	-	√	√
9.	Uttar Pradesh	√	√	-
10.	West Bengal	√	-	-

Time Taken for First Instalment : It was reported that in most cases, the first instalment was released only after the beneficiary showed evidence of progress like completion of foundation of the house. This pre-condition of initial investment by the beneficiary to receive the first instalment has been observed as a constraint for the most genuine needy poor households. This, in fact had resulted in indirect engagement of local contractors and also at times involvement of moneylenders in the programme defeating its purpose to facilitate the poorest of the poor acquiring house. In some cases, it was observed that the benevolent sarpanch/ pradhan have taken

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personal interest in arranging the inputs for foundation through their influence of credit and the same was subsequently repaid from first instalment released to the beneficiary. However, at times this type of benevolent action of well meaning Panchayat leader has been misjudged as corrupt practice.

Table 26 : Time Taken for Receipt of First Instalment

S.No.	State	Within fortnight		Within 1 month		Between 1-2 months		Within 3 months		More than 3 months		No response	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1.	AP	-	-	67	67	23	23	-	-	-	-	10	10
2.	Bihar	29	29	35	35	25	25	11	11	-	-	-	-
3.	Haryana	2	2	4	4	12	12	23	23	40	40	19	19
4.	Karnataka	19	19	18	18	39	39	24	24	-	-	-	-
5.	Maharashtra	10	10	67	67	23	23	-	-	-	-	-	-
6.	Orissa	-	-	72	72	28	28	-	-	-	-	-	-
7.	Rajasthan	30	30	52	52	8	8	6	6	1	1	3	3
8.	Tamil Nadu	69	69	31	31	-	-	-	-	-	-	-	-
9.	U.P	25	25	31	31	25	25	13	13	-	-	6	6
10.	West Bengal	19	19	48	48	24	24	9	9	-	-	-	-
Total		203	20.3	425	42.5	207	20.7	86	8.6	41	4.1	38	3.8

Normally after the sanction of the IAY house assistance, the first instalment should be received by the beneficiary within a fortnight of time on completion of the foundation work. This was observed only in case of 20 per cent sample population across 10 states. The highest percentage of beneficiaries i.e. 69 in case of Tamil Nadu have reported to have received the first instalment within a fortnight. In majority cases, the first instalment has been received within a month's time from the sanction. This was reported highest in case of Orissa, Maharashtra and Andhra Pradesh. Time between 1-2 months has been reported in case of 20 per cent of beneficiaries across the states. Late release of first instalment

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beyond 3 months has been reported in case of 40 per cent of beneficiaries in Haryana. Release of first instalment has been a crucial factor in the implementation of IAY house as it set trend in initiating the construction activity.

Timely Release of the Instalments : The beneficiary's response with regard to release of instalment on time has been investigated in the study. As could be seen from the Table, 92 per cent of beneficiaries have responded positively towards timeliness of the instalment release and 6 per cent of respondents regarding irregularity or delayed payment. Highest number of beneficiaries i.e.39 per cent in Haryana have responded about irregularity of payment. Non- response to this enquiry was from 9 respondents in Rajasthan, 6 in Karnataka, and 5 in Haryana. Though a vast majority have reported regarding timely payment, the validity of their response stands scrutiny since the release of first instalment has been responded differently by the same respondent group.

Table 27 : Whether the Instalments were Released on Time

S.No.	State	No		Yes		No response	
		No.	%	No.	%	No.	%
1.	Andhra Pradesh	2	2	98	98	-	-
2.	Bihar	1	1	99	99	-	-
3.	Haryana	39	39	56	56	5	5
4.	Karnataka	2	2	92	92	6	6
5.	Maharashtra	-	-	100	100	-	-
6.	Orissa	-	-	100	100	-	-
7.	Rajasthan	9	9	82	82	9	9
8.	Tamil Nadu	-	-	100	100	-	-
9.	Uttar Pradesh	1	1	99	99	-	-
10.	West Bengal	6	6	94	94	-	-
Total		60	6.0	920	92.0	20	2.0

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Receipt of Full Amount of Instalments : The beneficiaries were asked to respond as to whether they could receive the total instalments amount at the time of release. A general apprehension is made for “cuts” i.e. unauthorised deduction of money by vested interests from the instalment. The under-payment of instalment has been reported by 26.2 per cent of beneficiaries. However, the response of under-payment does not totally refer to corruption of the implementing agency as in some cases, the DRDAs have taken extra responsibility in procurement and supply of building material like cement, iron rods, grills, pre-fabricated windows and roofing material etc., to minimise the cost of construction, as bulk purchase and supply could reduce the cost and also ensure the timely availability of the building materials, besides ensuring its quality. The cost of the material supplied to individual beneficiaries is deducted from the scheduled released instalment. Though in practice this is intimated to the beneficiaries, due to lack of proper information and education in some cases, the beneficiary did misconceive this practice as corruption on the part of the officials. The study observed that a high majority of the beneficiaries in Karnataka, Maharashtra and West Bengal have reported receiving full amount of each instalment. However, in case of Uttar Pradesh, Andhra Pradesh, and Tamil Nadu, significantly high number of beneficiaries have reported for not getting their full instalments of the sanctioned amount. Incidentally in case of these three states, there was a visible role of middleman to liasoning the beneficiary with the implementing officials like the junior engineers, BDOs and the sarpanch. Some beneficiaries did express having paid greasing money, mostly to the engineers and sarpanch ranging from Rs.500-2000. However, no one wanted to authenticate such response. The study therefore, observed that financial irregularity in payment did exist in implementation of IAY programme meant for the poor. However, the level of corruption is not as high as reported by popular press to erect sensational news.

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Table 28 : Whether Beneficiary Got Full Amount in Each Instalment

S.No	State	No response		Yes		No	
		No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	38	38	62	62
2.	Bihar	-	-	80	80	20	20
3.	Haryana	4	4	80	80	16	16
4.	Karnataka	-	-	93	93	7	7
5.	Maharashtra	-	-	95	95	5	5
6.	Orissa	-	-	84	84	16	16
7.	Rajasthan	7	7	81	81	12	12
8.	Tamil Nadu	-	-	44	44	56	56
9.	Uttar Pradesh	-	-	36	36	64	64
10.	West Bengal	-	-	96	96	4	4
Total		11	1.1	727	72.7	262	26.23

Deductions from Instalments : The deduction from the released instalment becomes necessary in cases where the district implementing agency takes steps for procurement and supply of the building materials to the beneficiaries. Besides the supply of material, it is also mandatory in case of non-construction of smokeless chulha and latrine. In either case, the beneficiaries need to be informed and taken into confidence and convinced of the purpose of such deduction made at the source. In the absence of such effort by the implementing officials, the beneficiaries blame the well-meaning efforts and discredit the officials and sarpanch. This acts as negative motivation. The beneficiaries' response on this aspect has been examined in the present study. They were asked to respond, if there was forced deduction without proper explanation or explained the reason for deduction. As could be seen in the study, out of 1000

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respondents 422 reported for deduction made from the payment at the time of release of the IAY assistance whereas 578 did not report to any deduction made at the source. On further enquiry as to whether they were satisfied with the reason given for such deduction or the deductions were imposed on them without their consent or willingness, it is observed that out of 422 who reported of deduction 224 respondents i.e. 53 per cent were satisfied with the reason given for such deduction whereas 47 per cent i.e. 198 out of 422 respondents informed to have been forced for such deduction. All the beneficiaries in Orissa following 95 per cent in Maharashtra have reported their satisfaction and willingness for such deductions.

Table 29 : Deductions from Instalments

S.No.	State	Any deductions from instalments		Were you forced for deduction		Are you satisfied with the reason given	
		Yes	No	Yes	%	Yes	%
1.	Andhra Pradesh	38	62	30	79	8	21
2.	Bihar	20	80	20	100	-	-
3.	Haryana	20	80	20	100	-	-
4.	Karnataka	5	95	2	40	3	60
5.	Maharashtra	95	5	5	5	90	95
6.	Orissa	90	10	-	-	90	100
7.	Rajasthan	59	41	56	95	3	5
8.	Tamil Nadu	44	56	32	73	12	27
9.	Uttar Pradesh	36	64	27	75	9	25
10.	West Bengal	15	85	6	40	9	10
Total		422	578	198	47	224	53

Forced deduction has been noticed in almost all states with different degrees. It is high in case of Bihar, Haryana and Rajasthan which is indicative of prevalence of unhealthy practice.

Beneficiary Participation

Visits Made by Beneficiary : As per the guideline, the beneficiary selection in Gram Sabha is final. The allocation of funds and material is made to the beneficiary through the supervision of the Gram Panchayat. The block engineers provide the technical guidance and periodic supervision. The beneficiaries are not required to visit block or district office to persue their case. However, in actual practice it did not happen. The beneficiaries in all states with only significant variation to West Bengal reported to have visited the block/ district office to conform inclusion of their names in the selected beneficiary list and to expedite the release of instalments. In West Bengal, 73 per cent of beneficiaries have reported for not visiting block/ district office. Rest of the beneficiaries in West Bengal reported to have made 1-3 visits to block/ district office. The other states where the beneficiaries have made less number of visits are Haryana, Karnataka and Rajasthan. The states where the beneficiaries have made maximum number of visits i.e. above four visits are Andhra Pradesh, Maharashtra and Tamil Nadu. The number of visits made by the beneficiary is an indication of the official as well as Gram Panchayat's relatively lower concern to the programme. The IAY beneficiaries are mostly poor daily wage earner (agricultural and non-agricultural). For them visits to block or district office to follow up their case amounts to loss of a day's wage besides incidental expenditure which no doubt is a strain to their family economy.

Table 30 : Number of Visits made by the Beneficiary in Connection with the IAY

S.No. State		Number of visits											
		Nil		Once		Twice		Thrice		Four times		More than four visits	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1.	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	100	100
2.	Bihar	-	-	28	28	17	17	30	30	17	17	8	8

(Contd.)

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Table 30 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
3.	Haryana	-	-	83	83	4	4	7	7	6	6	-	-
4.	Karnataka	-	-	77	77	8	8	11	11	4	4	-	-
5.	Maharashtra	-	-	-	-	-	-	-	-	-	-	100	100
6.	Orissa	-	-	-	-	15	15	80	80	-	-	5	5
7.	Rajasthan	-	-	50	50	50	50	-	-	-	-	-	-
8.	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	100	100
9.	Uttar Pradesh	-	-	19	19	28	28	45	45	8	8	-	-
10.	West Bengal	73	73	2	2	16	16	9	9	-	-	-	-
Total		73	7.3	259	2.59	138	13.8	182	18.2	35	3.5	313	31.3

Number of Mandays Lost : The loss of mandays due to visit to different authorities with regard to IAY house was further examined. As may be seen, more than four mandays loss has been reported in case of Tamil Nadu, Maharashtra and Andhra Pradesh. The number of visits and mandays loss is not always the same as in some cases, the block officer is in close proximity to the beneficiary. Minimum mandays loss up to one day has been reported in case of states like West Bengal, Haryana, and Karnataka. Wage loss of 2 to 3 days was reported in case of states such as Orissa, Uttar Pradesh and Bihar.

Table 31 : Number of Mandays Lost for this Purpose

S.No.	State	Number of mandays												
		Nil		1 day		2 days		3 days		4 days		> 4 days		
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1.	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	100	100
2.	Bihar	3	3	9	9	34	34	16	16	23	23	15	15	

(Contd.)

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Table 31 : (Contd.)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
3.	Haryana	-	-	83	83	-	-	-	-	4	4	13	13
4.	Karnataka	-	-	55	55	40	40	5	5	-	-	-	-
5.	Maharashtra	-	-	-	-	-	-	-	-	-	-	100	100
6.	Orissa	-	-	-	-	20	20	80	80	-	-	-	-
7.	Rajasthan	-	-	50	50	50	50	-	-	-	-	-	-
8.	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	100	100
9.	Uttar Pradesh	-	-	19	19	28	28	45	45	8	8	-	-
10	West Bengal	73	73	2	2	16	16	8	8	1	1	-	-
Total		76	7.6	218	21.8	188	18.8	154	15.4	36	3.6	328	32.8

Expenditure Incurred : The visit of the beneficiary to pursue the case caused loss of wage and incidental expenses. This was examined. As could be seen, an expenditure of Rs.500 or more was reported by 88 per cent of beneficiaries in Maharashtra, 58 per cent in case of Andhra Pradesh and 48 per cent in Tamil Nadu. Average expenditure was within Rs.300-500 in Uttar Pradesh. Minimum expenditure of less than Rs.300 was reported by all the beneficiaries in Rajasthan, 95 per cent beneficiaries in Haryana, 77 per cent in Karnataka, 71 per cent in Bihar and 52 per cent in Orissa. Nil expenditure was reported by 73 beneficiaries in West Bengal.

Table 32 : Expenditure by Way of Visits to Block / District / Bank

S.No.	State	< 300		300-400		400-500		500-600		600-700		>700	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1.	AP	-	-	10	10	32	32	58	58	-	-	-	-
2.	Bihar	71	71	26	26	3	3	-	-	-	-	-	-

(Contd.)

Table 32 : (Contd.)

3. Haryana	95	95	5	5	-	-	-	-	-	-	-	-	-
4. Karnataka	77	77	8	8	11	11	4	4	-	-	-	-	-
5. Maharashtra	-	-	7	7	5	5	25	25	55	55	8	8	-
6. Orissa	52	52	28	28	20	20	-	-	-	-	-	-	-
7. Rajasthan	100	100	-	-	-	-	-	-	-	-	-	-	-
8. Tamil Nadu	10	10	17	17	25	25	14	14	16	16	18	18	-
9. Uttar Pradesh	47	47	53	53	-	-	-	-	-	-	-	-	-
10. West Bengal	25	25	2	2	-	-	-	-	-	-	-	-	-
Total	477	47.7	156	15.6	96	9.6	101	10.1	71	7.1	26	2.6	-

House Construction

Location : In the initial years, the IAY houses were primarily constructed following cluster approach for groups of beneficiaries of similar social status by acquiring government land outside the main habitation. In such cases the beneficiaries found it difficult to move into the new settlement as the infrastructure facilities were not properly provided and in most cases it caused hardship to their livelihood. Hence, there was large scale non-occupancy of such cluster houses. Therefore, in subsequent years emphasis was given to the individual beneficiaries to construct the house on their own plot or plot allocated by Panchayat/ Government in the main habitation. In most cases the unwritten instructions have been to allocate house to such poor beneficiaries who own house plots. This is a practice against the spirit of IAY housing since it prevents the neediest houseless from the ambit of the programme. In the present study it was found that 79 per cent of the beneficiaries have constructed house at their own plots in the main habitation. Further, 154 beneficiaries have constructed the IAY house on plot allocated by Panchayat/Government in the main habitation. Construction of house on own plot in the main habitation was reported highest i.e. 99 per cent in case of Bihar, 98 per cent in Orissa, 95 per cent in Rajasthan, 97 per cent in Uttar Pradesh and

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93 per cent in West Bengal. Percentage of houses constructed outside the main habitation was reported by 28 in AP and 11 in Karnataka. Construction of house outside the main habitation is negligible for other states. House construction on government allotted land in the main habitation has been highest i.e. 61 per cent in Tamil Nadu followed by Andhra Pradesh (49 per cent).

Table 33 : Location of House Constructed

S.No.	State	In the beneficiary's own plot in the main habitation		Outside the main habitation		Plot provided by Govt.in the main habitation	
		No.	%	No.	%	No.	%
1.	Andhra Pradesh	23	23	28	28	49	49
2.	Bihar	99	99	1	1	-	-
3.	Haryana	79	79	2	2	19	19
4.	Karnataka	88	88	11	11	1	1
5.	Maharashtra	80	80	-	-	20	20
6.	Orissa	98	98	2	2	-	-
7.	Rajasthan	95	95	2	2	3	3
8.	Tamil Nadu	39	39	-	-	61	61
9.	Uttar Pradesh	97	97	3	3	-	-
10.	West Bengal	93	93	6	6	1	1
Total		791	79.1	55	5.5	154	15.4

House Design : The Government guidelines suggest to the beneficiary to construct the house within 20 sq. mtrs i.e., approximately 200 sq.ft. The design was left to the choice of the beneficiary. However, beneficiary was expected to follow low cost technology design and house type as recommended by various approved agencies for cost reduction and better house. Though these type designs were not mandatory, the observations indicate that in majority cases beneficiaries have tried to follow the

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Government demonstrated designs. It was interesting to observe that in case of both Bihar and Uttar Pradesh, cent per cent beneficiaries have reported to have designed their own house. This is in consultation with the local mason. This is followed by West Bengal, Rajasthan and Orissa. Government type designs have been followed cent per cent by the beneficiaries in Andhra Pradesh and Tamil Nadu.

Table 34 : Agency for House Design

S.No.	State	GP		Government		Self+mason		Other agency		Do not know	
		1		2		3		4		5	
		No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	100	100	-	-	-	-	-	-
2.	Bihar	-	-	-	-	100	100	-	-	-	-
3.	Haryana	-	-	2	2	96	96	-	-	2	2
4.	Karnataka	-	-	15	15	78	78	2	2	5	5
5.	Maharashtra	32	32	38	38	30	30	-	-	-	-
6.	Orissa	-	-	23	23	76	76	1	1	-	-
7.	Rajasthan	-	-	13	13	79	79	1	1	7	7
8.	Tamil Nadu	-	-	100	100	-	-	-	-	-	-
9.	Uttar Pradesh	-	-	-	-	100	100	-	-	-	-
10.	West Bengal	-	-	12	12	86	86	2	2	-	-
Total		32	3.2	303	30.3	645	64.5	6	0.6	14	1.4

Indigenous type design promoted by Gram Panchayat was observed in case of only Maharashtra. Interestingly, in case of Tamil Nadu where 100 per cent official type design was followed, 5 per cent beneficiaries expressed their disagreement with the type design. So also in case of West Bengal where 20 per cent of beneficiaries had shown their disagreement with the type design followed. In case of Maharashtra where the type

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design promoted by Government and GP together has been reported by 70 per cent beneficiaries, the per cent of negative consent has been highest i.e. 35. This is followed by West Bengal with 20 per cent reporting their disapproval to the type design. For the rest of the states there has been no significant disagreement with the type design.

Table 35 : Beneficiary's Consent for House Design

S.No.	State	No response		Yes		No	
		No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	100	100	-	-
2.	Bihar	-	-	100	100	-	-
3.	Haryana	-	-	93	93	7	7
4.	Karnataka	-	-	99	99	1	1
5.	Maharashtra	-	-	65	65	35	35
6.	Orissa	-	-	98	98	2	2
7.	Rajasthan	11	11	88	88	1	1
8.	Tamil Nadu	-	-	95	95	5	5
9.	Uttar Pradesh	-	-	100	100	-	-
10.	West Bengal	-	-	80	80	20	20
Total		11	1.1	918	91.8	71	7.1

The guidelines provided for construction of house by the beneficiary under the technical supervision of block/mandal engineers and the gram sarpanch/ pradhan. However, involvement of contractor, department personnel and indulgence of sarpanch was not ruled out. The study observed that 76.8 per cent of houses were constructed by the beneficiaries. This was reported by 100 per cent in case of Bihar and Uttar Pradesh followed by 98 per cent of beneficiaries in Haryana, 95 per cent in Orissa and 94 per cent in West Bengal. Involvement of contractor has been indicated by a good number of beneficiaries in case of Maharashtra and

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Tamil Nadu. Active involvement of sarpanch (pradhan) has been reported by 32 per cent of beneficiaries in Maharashtra and 14 per cent in Tamil Nadu. Departmental involvement was reported by 33 per cent of beneficiaries in case of Andhra Pradesh.

Table 36 : Agency Constructed the House

S.No. State	Self		Contractor		Department concerned		Sarpanch		Others if any	
	No.	%	No.	%	No.	%	No.	%	No.	%
1. AP	29	29	38	38	33	33	-	-	-	-
2. Bihar	100	100	-	-	-	-	-	-	-	-
3. Haryana	98	98	2	2	-	-	-	-	-	-
4. Karnataka	85	85	9	9	6	6	-	-	-	-
5. Maharashtra	30	30	38	38	-	-	32	32	-	-
6. Orissa	95	95	5	5	-	-	-	-	-	-
7. Rajasthan	89	89	9	9	1	1	1	1	-	-
8. Tamil Nadu	48	48	22	22	16	16	14	14	-	-
9. Uttar Pradesh	100	100	-	-	-	-	-	-	-	-
10. West Bengal	94	94	-	-	-	-	6	6	-	-
Total	768	76.8	123	12.3	56	5.6	53	5.3	-	-

Deviation from Built-up Area : The prescribed norm for the IAY house by and large is 20 sq. yards i.e. 200 sq.ft built-up area. The beneficiaries were asked to respond as to whether they had confined to the recommended area of construction? It is observed that only 36 per cent of the beneficiaries had confined to the built-up area. This is highest, i.e. cent per cent in Rajasthan followed by 61 per cent in case of Tamil Nadu. Good majority, 57.3 per cent of the beneficiaries have exceeded the recommended area of construction and have made extra constructions. Their percentage has been highest in Bihar, followed by Haryana, Maharashtra, Andhra Pradesh,

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Uttar Pradesh and West Bengal. Incidentally, less than the recommended area was reported by 43 per cent of beneficiaries in Orissa. Less construction in Orissa was reported primarily due to government prescribed norms to construct RCC roof in order to provide protection against cyclone in Orissa. Since there was no extra allocation to the beneficiaries for construction of flood and cyclone-resistant houses, they were forced to cover less area under construction. This was observed 20 per cent in case of West Bengal.

Table 37 : Deviation from Built-up Area Under IAY

S.No. State	Confirm to built-up area		More than recommended area		Less than recommended area	
	Yes	%	No.	%	No.	%
1. Andhra Pradesh	34	34	66	66	-	-
2. Bihar	12	12	88	88	-	-
3. Haryana	20	20	80	80	-	-
4. Karnataka	23	23	77	77	-	-
5. Maharashtra	28	28	72	72	-	-
6. Orissa	28	28	29	29	43	43
7. Rajasthan	100	100	100	100	-	-
8. Tamil Nadu	61	61	39	39	-	-
9. Uttar Pradesh	34	34	66	66	-	-
10. West Bengal	24	24	56	56	20	20
Total	364	36.4	573	57.3	63	6.3

Reasons for Deviation from the Recommended Area : Further, the study probed to identify their reason for extra construction, as well as inadequate coverage. In respect of additional constructions, the reasons given broadly fall under three categories namely, large family, occupational need and a sense of one time investment. The primary reason for extra construction has been large family as reported by 62 per cent in Haryana followed by 47 per cent in Maharashtra, 42 per cent in Bihar and 35 per

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cent in AP. Occupational need as primary cause for extra construction was reported by 53 per cent of beneficiaries in Karnataka followed by 39 per cent in Tamil Nadu, 35 per cent in West Bengal and 34 per cent in Bihar. Construction as one time investment has been expressed by 24 per cent of beneficiaries in Uttar Pradesh followed by 21 per cent in AP and 12 per cent in Bihar. The reasons for lesser area of construction were broadly identified under three categories namely, limited house area, no extra resource and inadequate funding support. The study observed less area construction only in case of Orissa and West Bengal. The reason explained was inadequate fund by all the 43 beneficiaries in Orissa and 12 in West Bengal. Non-availability of extra resource was reported by 8 beneficiaries in West Bengal.

Table 38 : Reason for Deviation from the Recommended Area

S.No.	State	More than recommended area				Less than recommended area			
		Larger family	Occupational need	One time investment	Other	Limited house area	No extra source	Inadequate fund	Other
1.	AP	35	10	21	-	-	-	-	-
2.	Bihar	42	34	12	-	-	-	-	-
3.	Haryana	62	18	-	-	-	-	-	-
4.	Karnataka	24	53	-	-	-	-	-	-
5.	Maharashtra	47	16	9	-	-	-	-	-
6.	Orissa	10	19	-	-	-	-	43	-
7.	Rajasthan	-	-	-	-	-	-	-	-
8.	Tamil Nadu	-	39	-	-	-	-	-	-
9.	Uttar Pradesh	22	20	24	-	-	-	-	-
10.	West Bengal	21	35	-	-	-	8	12	-
Total		263	244	66	-	-	8	55	-
%		26.3	24.4	6.6	-	-	0.8	5.5	-

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Extra Investment : Construction of a house is considered as one time investment to provide social security and status to the house owner. This encourages the beneficiaries to make extra investment on their part for making small modifications and even to construct extra space to meet their social and economic space requirement. It is observed that only in some exceptions to West Bengal, in all other states, the beneficiaries have made extra investment. The extra investment of less than Rs.3,000 has been reported by majority beneficiaries in Tamil Nadu, 66 per cent, followed by Rajasthan 42 per cent and Maharashtra 40 per cent. Incidentally in Tamil Nadu, the state government has supplemented the scheme by providing extra funds.

Table 39 : Extra Amount Spent by the Beneficiary for House Construction

S.No.	State	Amount in Rs.									
		<3000		3001-6000		6001-9000		9001-12000		>12000	
		No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	22	22	44	44	8	8	26	26
2.	Bihar	6	6	94	94	-	-	-	-	-	-
3.	Haryana	6	6	4	4	9	9	41	41	40	40
4.	Karnataka	13	13	15	15	28	28	16	16	28	28
5.	Maharashtra	40	40	24	24	26	26	10	10	-	-
6.	Orissa	-	-	31	31	27	27	-	-	42	42
7.	Rajasthan	42	42	15	15	3	3	3	3	-	-
8.	Tamil Nadu	66	66	11	11	22	22	-	-	1	1
9.	Uttar Pradesh	-	-	100	100	-	-	-	-	-	-
10.	West Bengal	20	20	-	-	-	-	-	-	-	-
Total		193	19.3	316	31.6	159	15.9	78	7.8	137	13.7

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In West Bengal, only 20 per cent of beneficiaries reported having made extra investment which is less than Rs.3,000, rest of all the 80 per cent have constructed the house within the assisted funds under IAY. It was particularly for the reason that in West Bengal the house constructed was of the traditional type by use of mud works where there was extensive use of family labour. Since the house typology was of the time tested traditional mud two-storied houses with exception of roof by asbestos / corogated tin, there was extensive use of family labour and low investment on external material. Therefore, majority, 80 per cent, constructed their house without any extra investment. Only 20 per cent of beneficiaries reported of extra expenditure within Rs.3000 primarily in case of houses with limited family members. An additional expenditure between Rs.3,000 to Rs.6,000 was reported by all the beneficiaries in UP and 94 per cent in Bihar. Higher investment of beyond Rs.6000 was reported in case of Haryana, 90 per cent, AP 78 per cent, Karnataka 72 per cent and Orissa 69 per cent, as in all these four states, there was report of house construction covering more built-up area as well as use of cement concrete RCC type roofing.

Source of Extra Investment : The source of extra investment by the beneficiary has been examined. The major source expressed was own savings, hand loans from neighbours, friends and relatives, loans from local money-lender and banks. The beneficiaries used more than one source to mobilise the required money. It is interesting to note that investment from own savings was reported by over 43.6 per cent beneficiaries. Their number was the highest, 90 per cent in case of Haryana, 75 per cent in Karnataka, followed by 73 per cent in Bihar and 62 per cent in Orissa. Loan from neighbours and relatives was reported by 29 per cent in Uttar Pradesh, 25 per cent in Rajasthan, 14 per cent in Karnataka, 12 per cent in Maharashtra and 10 per cent in Bihar. Involvement of local money-lenders as source of funding was reported highest i.e. 51 per cent in Tamil Nadu followed by 40 per cent in Andhra Pradesh. Money-lenders were the least source in case of Karnataka and Haryana. Bank as source was reported only in case of 8 beneficiaries in

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Rajasthan and 1 per cent in case of Bihar. Sale of household belongings to mobilise resource was reported maximum in case of Andhra Pradesh followed by Orissa, Maharashtra and West Bengal. A small number of beneficiaries from almost all states except Rajasthan reported contribution from friends and well wishers as gift and interest-free loan. This was highest i.e. 18 per cent in case of UP.

Table 40 : How the Extra Investment has been Mobilised

S.No. State	Own savings		Loan from neighbours		Loan from local money-lenders		Loan from bank		Sale of household belongings		Contribution from relatives/well wishers	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1. AP	6	6	-	-	40	40	-	-	54	54	3	3
2. Bihar	75	75	10	10	12	12	1	1	2	2	7	7
3. Haryana	90	90	4	4	3	3	-	-	-	-	3	3
4. Karnataka	73	73	14	14	2	2	-	-	2	2	9	9
5. Maharashtra	48	48	12	12	20	20	-	-	20	20	4	4
6. Orissa	62	62	-	-	16	16	-	-	22	22	6	6
7. Rajasthan	20	20	25	25	10	10	8	8	-	-	-	-
8. Tamil Nadu	32	32	7	7	51	51	-	-	10	10	8	8
9. Uttar Pradesh	30	30	29	29	16	16	-	-	7	7	18	18
10. West Bengal	-	-	5	5	10	10	-	-	5	5	5	5
Total	436	43.6	106	10.6	180	18.0	9	0.9	122	12.2	63	6.3

Low Cost Technology**Table 41 : Nature of Local Material and Cost-effective Technology Used in the Construction of IAY Houses**

S.No. State	RR stones for basement		Hallow bricks for walls		Mud for filling		Pre - fabricated material	
	No.	%	No.	%	No.	%	No.	%
1. Andhra Pradesh	-	-	61	61	100	100	50	50
2. Bihar	100	100	-	-	100	100	63	63
3. Haryana	100	100	-	-	100	100	-	-
4. Karnataka	100	100	-	-	-	-	48	48
5. Maharashtra	100	100	61	61	100	100	100	100
6. Orissa	47	47	96	96	100	100	-	-
7. Rajasthan	-	-	100	100	100	100	-	-
8. Tamil Nadu	100	100	-	-	100	100	86	86
9. Uttar Pradesh	100	100	-	-	100	100	53	53
10. West Bengal	28	28	3	3	100	100	-	-
Total	675	67.5	321	32.1	900	90.0	400	40.0

Use of Low-cost Technology : The programme encouraged adoption of low cost technology promoted by various research and development organisations. The study examined use of local material and technology by the beneficiary in the construction of their IAY house. Technology interventions have been primarily in the areas of foundation, wall and use of pre-door window frames as substitute to wood. Use of local stone and rubbles in place of brick for construction of basement was reported cent

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per cent in case of Bihar, Haryana, Karnataka, Maharashtra, Tamil Nadu and Uttar Pradesh. Hollow bricks for construction of wall as a substitute to normal brick or stone was reported by IAY beneficiaries in case of Rajasthan, Orissa, AP and Maharashtra. Mud filling was reported in almost all states except in Karnataka. Pre-fabricated door windows and roofing material was used by 100 per cent of beneficiaries in case of Maharashtra followed by 86 per cent in Tamil Nadu and 63 per cent in Bihar, 53 per cent in UP, 50 per cent in AP and 48 per cent in Karnataka. Though pre-fabricated door windows are cheaper and normally recommended for low cost housing, none of the beneficiaries in the states like West Bengal, Rajasthan, Orissa, and Haryana reported to have used pre-fabricated material in the house.

Average Time Taken for Construction : The average time taken for completion of IAY house was further examined. It was found that only about 10.8 per cent of cases the construction was made within 5-7 months time. Majority cases, the time taken was between 7-9 months. None of the beneficiaries in the States like Bihar, Haryana, Karnataka, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal reported completion of house within 5-7 months. A good number of IAY houses in Maharashtra followed by Andhra Pradesh and Orissa were constructed within 5-7 months. In case of West Bengal, 95 per cent of beneficiaries reported completion of house in 7-9 months followed by Rajasthan, Karnataka and Haryana. Construction time of more than one year was reported by 43 per cent of beneficiaries in Uttar Pradesh followed by 31 per cent in case of Bihar. Delayed construction would have led to cost escalation. In majority cases, except UP and Bihar, it was observed that delayed construction was due to additional construction undertaken by the beneficiaries on their own initiative deviating from the prescribed norms for 200 sft covered area. In such cases, they had to mobilise their own resources which have caused this delay.

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Table 42 : Average Time Taken for Construction of House

S.No.	State	5-7 months	7-9 months	1 year	More than 1 year
1.	Andhra Pradesh	36	41	23	
2.	Bihar	-	-	69	31
3.	Haryana	-	78	12	10
4.	Karnataka	-	86	13	1
5.	Maharashtra	46	49	5	-
6.	Orissa	26	51	17	6
7.	Rajasthan	-	89	6	5
8.	Tamil Nadu	-	44	42	14
9.	Uttar Pradesh	-	-	57	43
10.	West Bengal	-	95	5	-
Total		108	533	249	110
%		10.8	53.3	24.9	11.0

Monitoring and Supervision of Construction : Monitoring and supervision by the official agency is extremely important for smooth implementation of IAY house. Beneficiaries were asked to respond about the number of visits made by various officials to their house-sites during the construction and completion of the house. The number of visits required varied depending on the individual needs of the beneficiary. The distribution of the officials with regard to number of visits to beneficiary household has been examined and presented. As could be seen from the Table, in most cases official visits were either two or three times in most of the states. More frequent visits of officials was reported in case of Maharashtra and Tamil Nadu. It was reported for visits of 4 and more times by 100 per cent beneficiaries. Average visits of 2 or 3 times was reported in case of Haryana, Rajasthan, Andhra Pradesh, Bihar, Orissa

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and West Bengal. Besides the number of visits made by the officials, it is equally important to examine the beneficiaries' view about usefulness of the official visits. It is interesting to note that in most cases the beneficiaries were of the opinion that such official visits were definitely useful. Hundred per cent of beneficiaries in the States like Andhra Pradesh, Bihar, Karnataka, Maharashtra, Orissa, Tamil Nadu, Uttar Pradesh and West Bengal expressed the usefulness of the visits. Only in case of Haryana and Rajasthan, 53 and 13 per cent of beneficiaries, respectively responded negatively. The nature of usefulness of the official visits has been further examined. Speedy release of funds emerged as the most important usefulness of the official visits. This is followed by improving the house design and quality construction.

Table 43 : Officials' Visit During House Construction

S.No.	State	No response	1	2	3	4	5
1.	Andhra Pradesh	-	8	50	20	10	12
2.	Bihar	-	21	47	21	11	-
3.	Haryana	-	6	57	37	-	-
4.	Karnataka	7	56	35	2	-	-
5.	Maharashtra	-	-	-	-	-	100
6.	Orissa	-	6	47	43	3	1
7.	Rajasthan	-	-	100	-	-	-
8.	Tamil Nadu	-	-	-	-	-	100
9.	Uttar Pradesh	-	54	20	21	5	-
10.	West Bengal	4	7	26	35	20	-
Total		11	158	382	179	49	221
%		1.1	15.8	38.2	17.9	4.9	22.1

Table 44 : Usefulness of Officials' Visit

S.No.	State	Usefulness of officials' visit				If yes					
		Usefulness of officials' visit		Improving house design		Using cost-effective housing material		Improving quality of construction		Speeding up releasing of funds	
		Yes	No	No.	%	No.	%	No.	%	No.	%
1.	AP	100	-	25	25	-	-	-	-	75	75
2.	Bihar	100	-	48	48	-	-	2	2	50	50
3.	Haryana	47	53	6	6	-	-	-	-	41	41
4.	Karnataka	100	-	12	12	-	-	3	3	85	85
5.	Maharashtra	100	-	30	30	-	-	46	46	24	24
6.	Orissa	100	-	-	-	-	-	19	19	81	81
7.	Rajasthan	87	13	18	18	4	4	20	20	45	45
8.	Tamil Nadu	100	-	-	-	7	7	82	82	11	11
9.	UP	100	-	50	50	36	36	7	7	7	7
10.	West Bengal	100	-	48	48	35	35	15	15	2	2
Total		934	66	237	25.4	82	8.8	1194	20.8	421	45.0

Occupancy of Houses

Distribution with Regard to Ownership Status : The ownership status of the house symbolises empowerment. Under the IAY programme it is insisted upon that the house should be allotted in the name of women or jointly by wife and husband. This is a major step towards improving the status of woman in the family in the face of the socio-cultural norms in rural India. Yet, it is interesting to observe that this has got wide acceptability. In Tamil Nadu, all the houses are owned by female member followed by 83 per cent each in case of Karnataka and Maharashtra, followed by 79 per cent in case of Rajasthan and 74 per cent in Haryana.

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Interestingly, in the left-ruled West Bengal, the highest percentage of 73 per cent of IAY houses belonged to male member followed by 51 per cent in case of Bihar, 47 per cent in Orissa and 41 per cent in UP. Joint ownership was reported in case of 15 per cent of beneficiaries in AP and 12 per cent in Maharashtra.

Table 45 : Distribution with Regard to Ownership Status of the House

S.No. State	Male		Female		Joint	
	No.	%	No.	%	No.	%
1. Andhra Pradesh	25	25	60	60	15	15
2. Bihar	51	51	49	49	-	-
3. Haryana	26	26	74	74	-	-
4. Karnataka	17	17	83	83	-	-
5. Maharashtra	5	5	83	83	12	12
6. Orissa	47	47	53	53	-	-
7. Rajasthan	21	21	79	79	-	-
8. Tamil Nadu	-	-	100	100	-	-
9. Uttar Pradesh	41	41	59	59	-	-
10. West Bengal	73	73	27	27	-	-
Total	306	30.6	667	66.7	27	2.7

House Registration : According to the norms, the IAY house need to be registered in the revenue records in the name of the beneficiary of the household. This has been largely followed in the programme. Close to 87 per cent of beneficiaries have reported having registered the house in the revenue records. Non-registration was reported by 12.4 per cent of beneficiaries. Their number has been highest i.e. 68 per cent in case of Haryana followed by 26 per cent in Rajasthan and 20 per cent in West Bengal.

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Table 46 : Registration in the Revenue Record in the Name of the Beneficiary

S.No. State	No response		Yes		No	
	No.	%	No.	%	No.	%
1. Andhra Pradesh	-	-	100	100	-	-
2. Bihar	-	-	100	100	-	-
3. Haryana	3	3	29	29	68	68
4. Karnataka	-	-	97	97	3	3
5. Maharashtra	-	-	95	95	5	5
6. Orissa	-	-	100	100	-	-
7. Rajasthan	3	3	71	71	26	26
8. Tamil Nadu	-	-	98	98	2	2
9. Uttar Pradesh	-	-	100	100	-	-
10. West Bengal	1	1	79	79	20	20
Total	7	0.7	869	86.9	124	12.4

There had been apprehension of resentment from the family for registration of the house in the name of the housewife (lady member) when the house head is normally designated to the husband/male member. Interestingly it has been observed that despite the apprehension, in most cases there has been no resentment to follow the government instructions. However, indirect resistance by way of non-registration of the house was reported by 68 per cent in Haryana, 26 per cent in Rajasthan and 20 per cent in West Bengal.

Status of Possession : In the initial phase of IAY house construction, when more cluster houses were constructed through official agency, the non- occupancy of such houses was a major problem. However, on further

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modification in the guidelines giving emphasis on individual house construction in the main habitation, the occupancy has been greatly improved. As may be seen in the study, 100 per cent occupancy of the house was reported in case of Maharashtra and Orissa followed by 99 per cent in Uttar Pradesh, 98 per cent in West Bengal, 94 per cent in Bihar, 93 per cent each in Haryana and Rajasthan. Non-occupancy was reported highest in AP by 29 per cent of beneficiaries. This may be due to the fact that in the sample district Guntur, there was large scale IAY houses constructed following cluster housing approach. The percentage of non-occupancy of IAY house for other states was observed as 12 in Karnataka, 7 in Haryana, 6 in Bihar, 5 in Rajasthan and Tamil Nadu, 2 in West Bengal and one in case of UP. Two per cent of respondents in Rajasthan have not responded to this query.

Table 47 : Status of the Possession of House

S.No. State	No		Yes		No response	
	No.	%	No.	%	No.	%
1. Andhra Pradesh	29	29	71	71	-	-
2. Bihar	6	6	94	94	-	-
3. Haryana	7	7	93	93	-	-
4. Karnataka	12	12	88	88	-	-
5. Maharashtra	-	-	100	100	-	-
6. Orissa	-	-	100	100	-	-
7. Rajasthan	5	5	93	93	2	2
8. Tamil Nadu	5	5	95	95	-	-
9. Uttar Pradesh	1	1	99	99	-	-
10. West Bengal	2	2	98	98	-	-
Total	67	6.7	931	93.1	2	0.2

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Reasons for Non-occupancy : When reason for non-occupancy was further enquired, interestingly it is observed that in Andhra Pradesh, 23 respondents have reported incomplete construction as the main reason for non-occupancy followed by poor construction quality. Non-provision of basic amenities was reported by 5 respondents in Tamil Nadu followed by 2 per cent in case of Rajasthan, Karnataka and Haryana. Parting from the kith and kin was the reason expressed by two beneficiaries in Haryana and one in Karnataka. Non-fulfilment of the requirement as cause for non-occupancy was indicated by two beneficiaries in Karnataka and one each in Haryana and Rajasthan. Poor quality of construction was reported by three beneficiaries in Karnataka and one in Rajasthan. Reason for non-occupancy was not reported by 16 beneficiaries representing 1.6 per cent of the total sample.

Table 48 : Reasons for Non-occupancy

S.No. State	House construction not completed	Basic amenities not provided	Did not like to part with kith and kin	House did not meet requirements	Poor quality construction	No response	Total
	No.	No.	No.	No.	No.	No.	No.
1. AP	23	-	-	-	6	-	29
2. Bihar	-	-	-	-	-	6	6
3. Haryana	-	2	2	1	-	2	7
4. Karnataka	-	2	1	2	3	4	12
5. Maharashtra	-	-	-	-	-	-	-
6. Orissa	-	-	-	-	-	-	-
7. Rajasthan	-	2	-	1	1	1	5
8. Tamil Nadu	-	5	-	-	-	-	5
9. Uttar Pradesh	-	-	-	-	-	1	1
10. West Bengal	-	-	-	-	-	2	2
Total	23	11	3	4	10	16	67
%	2.3	1.1	0.3	0.4	1.0	1.6	6.7

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Meeting Socio-cultural Requirements : House does not provide shelter only, it is also meant for meeting various socio-cultural requirements of family. The extent to which this requirement has been fulfilled by the house under IAY Scheme was also enquired. It is interesting to note that in the case of three States namely, Tamil Nadu, Maharashtra and Andhra Pradesh, over 80 per cent of beneficiaries clearly reported that this need has not been fulfilled. A significant number of 48 per cent in Orissa also expressed a similar opinion. Nine respondents in Rajasthan did not respond to this question. It is noticed that the highest number i.e. 99 per cent in Uttar Pradesh followed by 98 per cent in West Bengal, 97 per cent in Karnataka and 93 per cent of beneficiaries in Haryana reported that the house fulfilled their socio-cultural requirements. This observation has to be seen along with the additional construction added to IAY house as presented and discussed earlier. The additional accommodation made by the beneficiaries for social and household needs together was 64.3 per cent.

Table 49 : Fulfilment of Socio-cultural Requirements

S.No. State	No response		Yes		No	
	No.	%	No.	%	No.	%
1. Andhra Pradesh	-	-	17	17	83	83
2. Bihar	-	-	88	88	12	12
3. Haryana	-	-	93	93	7	7
4. Karnataka	-	-	97	97	3	3
5. Maharashtra	-	-	17	17	83	83
6. Orissa	-	-	52	52	48	48
7. Rajasthan	9	9	83	83	8	8
8. Tamil Nadu	-	-	9	9	91	91
9. Uttar Pradesh	-	-	99	99	1	1
10. West Bengal	-	-	98	98	2	2
Total	9	0.9	653	65.3	338	33.8

Table 50 : Fulfilment of Occupational Requirements

S.No.	State	No response		Yes		No	
		No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	17	17	83	83
2.	Bihar	-	-	80	80	20	20
3.	Haryana	-	-	72	72	28	28
4.	Karnataka	1	1	84	84	15	15
5.	Maharashtra	-	-	9	9	91	91
6.	Orissa	-	-	52	52	48	48
7.	Rajasthan	11	11	40	40	49	49
8.	Tamil Nadu	-	-	3	3	97	97
9.	Uttar Pradesh	-	-	17	17	83	83
10.	West Bengal	1	1	74	74	25	25
Total		13	1.3	448	44.8	539	53.9

Similarly, it is also important that the house also meets the occupational requirement of the household. This was further enquired. Poor households normally keep some sort of livestock or engage in artisan activities which need additional space. As per the occupational category discussed earlier in this report, a good majority of 62 per cent beneficiaries come under agricultural labourers followed by 18 per cent of non-agricultural labour. A significant number of them did not possess large animals like dairy cattle, buffalos. Only two per cent of beneficiaries were from artisan group. Therefore, it was not surprising to observe that only 53.9 per cent of beneficiaries expressed that the house did not meet the occupational requirement of the household. The highest number of beneficiaries having reported for not fulfilling their occupational requirement comes from Tamil Nadu, Maharashtra, Uttar Pradesh and Andhra Pradesh. In the case of

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Tamil Nadu, Maharashtra and Andhra Pradesh, a vast majority of the beneficiaries were of the opinion that the IAY house did not meet their socio-cultural or economic requirements. Other states where a significant number of beneficiaries expressed their dissatisfaction with regard to occupational requirement were Rajasthan and Orissa representing 49 and 48 per cent of beneficiaries, respectively. Non-response category was 13 per cent, majority of 11 per cent from Rajasthan and one each from Karnataka and West Bengal. The highest percentage of beneficiaries who reported meeting the occupational need was from Karnataka followed by Bihar, West Bengal and Haryana. It appears that the space provided under IAY house scheme has not been able to provide adequate accommodation for meeting the socio-cultural and occupational requirement of the beneficiaries. Thereby the beneficiaries have gone for some type of extra construction to fulfill their needs as reported earlier in this study.

Accessibility of Basic Services : In the earlier phase of IAY house, normally emphasis was given for construction of cluster houses. These cluster settlements were normally located away from the main habitation depending upon the availability of land. Provisions were also made to create the common socio-cultural facilities, road linkage for access to market and place of work. These infrastructures were not adequate and in a new settlement, people were faced with several day-to-day inconveniences like children going to school, primary health support and most particularly the access to employment for the women. Therefore, the occupancy percentage of such cluster houses was low. In recognition of these difficulties, the beneficiaries were encouraged to construct individual house in the main habitation, on their existing house-sites. This has obviously increased the accessibility by beneficiaries to various basic services like electricity, market, school, drainage, road and hospital. The study examined the beneficiary's response to accessibility of such facilities. As could be seen from the Table, it is observed that while government claims to have provided 100 per cent electricity to the entire household,

this is not so responded by the beneficiaries. Nearly 94 per cent of IAY house beneficiaries in Haryana reported non-availability of electricity, followed by 61 per cent in Orissa and Bihar and 60 per cent in AP. Even in Tamil Nadu and Uttar Pradesh, 57 and 46 per cent of beneficiaries, respectively, expressed having no provision for electricity. Connectivity of electricity to individual IAY house was highest in Karnataka, 89 per cent, followed by 86 per cent in Maharashtra and 85 per cent in West Bengal. Market access is equally important, both for the purpose of buying and selling of household products. About 70 per cent of beneficiaries in the study area covering 10 states reported having reasonable access to market. Satisfactory market access was reported by more than 90 per cent of beneficiaries in respect of States such as Karnataka, Maharashtra and Orissa followed by 78 per cent in case of Uttar Pradesh, 77 per cent in Tamil Nadu and 73 per cent in Bihar. Poor or no proper market access was reported by 77 per cent in Rajasthan followed by 51 per cent in West Bengal and 44 per cent in Haryana. So far as school facility is concerned, above 92 per cent of beneficiaries covering 10 states expressed their satisfaction for educational facility. This is 100 per cent in Karnataka and Haryana followed by 98 per cent in Maharashtra, 96 per cent in Orissa and 97 per cent in Rajasthan and 95 per cent in Tamil Nadu. The drainage and road facilities are available for 46.4 per cent of beneficiaries in the study area. The highest number of beneficiaries expressing road and drainage facility was 92 per cent in Karnataka, followed by 69 per cent in Maharashtra, 63 per cent in Uttar Pradesh and 53 per cent in Bihar. Besides these states, majority in other states expressed poor availability of drainage and road facility which is a basic requirement for any socio-economic activities. Access to health was reported by only 39.5 per cent of beneficiaries. Their percentage is highest in case of Tamil Nadu, 83, followed by 62 in Haryana and 61 in Bihar. Interestingly, though in Karnataka a large number of beneficiaries expressed access of facility to electricity, market, school, drainage, only 11 per cent of beneficiaries expressed access to hospital. By and large, access to hospital was largely wanted as expressed by the beneficiaries.

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Table 51 : Responses on Availability of Basic Services

S.No. State	Provision of electricity		Markets		School		Drainage and road		Hospital	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1. Andhra Pradesh	40	60	69	31	69	31	28	72	18	82
2. Bihar	39	61	73	27	89	11	53	47	61	39
3. Haryana	6	94	56	44	100	-	23	77	62	38
4. Karnataka	89	11	96	4	100	-	92	8	11	89
5. Maharashtra	86	14	92	8	98	2	69	31	18	82
6. Orissa	39	61	92	8	96	4	15	85	41	59
7. Rajasthan	71	29	23	77	97	3	43	57	37	63
8. Tamil Nadu	43	57	77	23	95	5	51	49	83	17
9. Uttar Pradesh	54	46	78	22	93	7	63	37	42	58
10. West Bengal	85	15	49	51	90	73	27	73	21	79
Total	552	448	705	295	927	7.3	464	536	394	606
%	55.2	44.8	70.5	29.5	92.7	6.3	46.4	53.6	39.4	60.6

Sanitary Latrine : Construction of sanitary latrine was made mandatory in the IAY house wherein Rs.600 is exclusively earmarked for the purpose. In case of non-construction of sanitary latrine, this amount is debited from their grant. As could be seen from the Table, despite clear instructions for constructing the sanitary latrine, a large proportion of 44 per cent of beneficiaries have not constructed the mandatory sanitary latrine. Their number was highest in Uttar Pradesh where 99 per cent of beneficiaries have not constructed the sanitary latrine followed by Bihar with 88 per cent, Orissa 79 per cent and Rajasthan 73 per cent. Incidentally these states are socio- economically backward which could be the cause for lack of appreciation for sanitary latrine. The highest percentages of beneficiaries who reported construction of sanitary latrine belong to Andhra Pradesh with 100 per cent sanitary latrine followed by Tamil Nadu

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98 per cent and Haryana 87 per cent. The location of the latrine has been further probed. As majority of IAY beneficiaries did not have larger homestead area, most of them preferred to keep the toilet close to their house. Sanitary latrine as integral part of the residence was reported by 23 per cent of beneficiaries in Karnataka followed by 20 per cent in Haryana. In rural India, the age old practice is to keep the sanitary latrine away from the residential area. This was reported by 51 per cent in Rajasthan, followed by 44 per cent in Andhra Pradesh and 34 per cent in Maharashtra. Community latrine was reported by one individual in Rajasthan only. The study observes lack of people's conviction to use sanitary latrine despite emphasis given to this programme. This indicates poor awareness about the needs for healthy practices in rural areas. This may be taken up seriously to create greater awareness and appreciation through intensive educational programme.

Table 52 : Status of Provision of Sanitary Latrine

S.No.	State	Yes		No		If yes, location of the latrine			
		No.	%	No.	%	Close to the house (%)	Integral part of the house (%)	Outside the house (%)	Community latrine (%)
1.	AP	100	100	-	-	56	-	44	-
2.	Bihar	12	12	88	88	-	-	12	-
3.	Haryana	87	87	13	13	66	20	1	-
4.	Karnataka	78	78	22	22	33	23	22	-
5.	Maharashtra	74	74	26	26	24	16	34	-
6.	Orissa	21	21	79	79	-	10	11	-
7.	Rajasthan	27	27	73	73	11	7	9	1
8.	Tamil Nadu	98	98	2	2	68	-	30	-
9.	Uttar Pradesh	1	1	99	99	-	-	1	-
10.	West Bengal	62	-	38	40.2	-	-	62	-
Total		560	56.0	440	44.0	258	76	226	1

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Reasons for Non-use : It is a significant observation that though in majority of states toilets were constructed, in actual use, the number of users much less compared to those actually constructed. In Andhra Pradesh where 100 per cent toilets were constructed, 70 out of 100 beneficiaries reported of not using the same. The reason provided by 51 beneficiaries was water scarcity and others being not accustomed to use of toilets. In case of Haryana, out of 87 per cent of households who reported construction of toilets, only 25 per cent of households reported use while 62 per cent did not use the toilets. The reason given in case of Haryana was water scarcity 32 and not accustomed to 20 and non-specific reasons 10. In Bihar and Orissa, where minimum number of beneficiaries i.e. 18 and 21 respectively, reported construction of toilets. None in Bihar and only 13 in Orissa reported for use of toilets. In case of Tamil Nadu where 98 per cent of beneficiaries had constructed toilets, 65 per cent reported use of toilets which is highest among the sample states followed by Maharashtra, Karnataka and West Bengal. In respect of Tamil Nadu, out of 33 non-users, 23 gave reason of availability of open area and 10 as it did not suit their customs.

Table 53 : Reasons for not Using Latrines

S.No.	State	Usage		Reasons			
		Yes	No	Availability of open space	Water scarcity	No custom	Other
1.	Andhra Pradesh	30	70	-	51	19	-
2.	Bihar	-	12	-	-	10	2
3.	Haryana	25	62	-	32	20	10
4.	Karnataka	43	35	6	10	7	12
5.	Maharashtra	46	28	13	-	15	-
6.	Orissa	13	8	-	-	-	8
7.	Rajasthan	23	4	-	2	-	2
8.	Tamil Nadu	65	33	23	-	10	-
9.	Uttarpradesh	-	1	-	-	-	1
10.	West Bengal	25	37	13	5	9	10
Total		270	290	55	100	90	45

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Use of Improved Chulha : Similar to construction of sanitary latrine, there is great emphasis for construction and use of improved chulha in all IAY houses. Hundred rupees is allocated within the scheme for this purpose. Non-compliance of construction makes the beneficiaries liable for forfeiting this amount. However, this was observed as not being practised in many of the states. Entire amount of loan was released comprising both toilets and chulhas. In compliance to the government directives it is observed that in overall 10 states, 43.2 per cent of beneficiaries reported having constructed the improved chulhas compared to 56.8 per cent having not constructed the chulhas. The 100 per cent of beneficiaries in the States of West Bengal, Uttar Pradesh and Bihar did not construct the improved chulhas as part of the house. This was followed by 98 per cent of beneficiaries in Orissa and 61 per cent in Rajasthan. Highest percentage of beneficiaries reported to have constructed improved chulhas were in Tamil Nadu representing 97 per cent followed by 86 per cent in case of Karnataka and 76 per cent in Haryana. Though a high percentage of households in the States like Tamil Nadu, Karnataka, Haryana, Andhra Pradesh and Maharashtra reported having constructed the improved chulha the number of respondents reported to use improved chulha has been significantly low. In Tamil Nadu, though 97 beneficiaries constructed the chulhas, only 63 have reported to use the same. In case of Maharashtra, out of 64 households who constructed chulhas, only 12 use it. It appears that both the improved chulhas and sanitary latrines provided under the IAY housing scheme have not been popular among the rural folk.

Table 54 : Status of Improved Chulha

S.No. State	Whether improved chulha has been provided				Where it is being used	
	Yes	%	No	%	Yes	No
1. Andhra Pradesh	68	68	32	32	26	42
2. Bihar	-	-	100	100	-	-
3. Haryana	76	76	24	24	26	50
4. Karnataka	86	86	14	14	56	30
5. Maharashtra	64	64	36	36	12	52
6. Orissa	2	2	98	98	-	2
7. Rajasthan	39	39	61	61	11	28
8. Tamil Nadu	97	97	3	3	63	34
9. Uttar Pradesh	-	-	100	100	-	-
10. West Bengal	-	-	100	100	-	-
Total	432	43.2	568	56.8	194	238

House Maintenance and Extension

Maintenance : The assistance for construction of IAY house is one-time support to help the houseless and the poor to possess their own house. Subsequent maintenance is not incorporated into the programme. The life of the house obviously depends on regular periodic maintenance, taken by the beneficiaries on their own part. that the beneficiary should attend to it. On enquiry about the maintenance of house by the beneficiary, it was observed that only little over one-third reported to have taken care of annual maintenance of the house. A large majority of 65.3 per cent beneficiaries in the overall study area did not mention of taking up any maintenance related to house upkeep. Within the states, there has been large variation with regard to annual maintenance of the house. In Tamil Nadu, 85 per cent of beneficiaries reported having attended to house maintenance followed by AP 60 per cent, Bihar 58 per cent. The number

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of respondents who have not made any annual maintenance was highest both for Rajasthan and Haryana with 96 per cent each followed by 87 per cent in respect of Orissa, 77 per cent in Uttar Pradesh and 66 per cent in Maharashtra. The high percentage of respondents not taking care of annual maintenance reflects their apathy and lack of sense of belongingness, besides financial constraints towards maintenance of the house. This raises serious concern as regards the houseless conditions of the poor. Proper follow-up action may be necessary for such IAY house beneficiaries for periodic maintenance so that they do not fall back to the houseless once such house constructed becomes inhabitable for lack of periodic maintenance.

Table 55 : Annual Maintenance

S.No.	State	Yes		No	
		No.	%	No.	%
1.	AP	60	60	40	40
2.	Bihar	58	58	42	42
3.	Haryana	4	4	96	96
4.	Karnataka	25	25	75	75
5.	Maharashtra	34	34	66	66
6.	Orissa	13	13	87	87
7.	Rajasthan	4	4	96	96
8.	Tamil Nadu	85	85	15	15
9.	Uttar Pradesh	23	23	77	77
10.	West Bengal	41	41	59	59
		347	34.7	653	65.3

Nature of Maintenance : The nature of annual maintenance has been further examined. As could be seen, overall general repairs was reported by 54.2 per cent of beneficiaries followed by 23 per cent for white washing and 16.7 per cent for strengthening of the roof, floor and plastering was reported by 6.0 per cent of beneficiaries from among those who responded to have attended the maintenance work for the house.

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Table 56 : Nature of Maintenance

S.No. State	Repairing overall		Strengthening roof		White washing		Flooring and plastering		Others	
	No.	%	No.	%	No.	%	No.	%	No.	%
1. AP (60)	26	43.3	7	11.7	23	38.3	4	6.7	-	-
2. Bihar (58)	58	100	-	-	-	-	-	-	-	-
3. Haryana (4)	2	50.0	-	-	-	-	2	50.0	-	-
4. Karnataka (25)	10	40.0	6	24.0	4	16.0	5	20.0	-	-
5. Maharashtra (34)	-	-	7	20.6	23	67.6	4	18.8	-	-
6. Orissa (13)	8	61.5	-	-	5	38.5	-	-	-	-
7. Rajasthan (4)	4	100	-	-	-	-	-	-	-	-
8. Tamil Nadu (85)	37	43.5	23	27.1	19	22.3	6	7.1	-	-
9. Uttar Pradesh (23)	23	100	-	-	-	-	-	-	-	-
10. West Bengal (41)	20	48.8	15	36.6	6	14.6	-	-	-	-
Total(347)	188	54.2	58	16.7	80	23.1	21	6.0	-	-

Scope for Extension : Since under IAY only core house space of 200 sq. ft. is constructed, the beneficiaries invariably try for construction of accommodation around the core structure in phased manner depending on their resource and urgency of the needs. The extra construction depends primarily on the availability of extra space around the core structure and the type of house constructed at the initial stage. When it was enquired from the beneficiaries as to whether there is further scope for such expansion depending on the future needs, there was no response to this query by 16 per cent of respondents from Rajasthan and 8 per cent in West Bengal. In overall sample study population, 68.3 per cent of beneficiaries positively responded for scope of future expansion of the core house. Their percentage was highest in AP, followed by Karnataka and Maharashtra where over 80 per cent of beneficiaries reported scope for future expansion. No scope for future expansion was reported by 29.3 per cent of

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respondents in sample. The highest percentage i.e. 65 are from Tamil Nadu.

Table 57 : Scope for Expansion

S.No. State	No response		Yes		No	
	No.	%	No.	%	No.	%
1. Andhra Pradesh	-	-	100	100	-	-
2. Bihar	-	-	56	56	44	44
3. Haryana	-	-	65	65	35	35
4. Karnataka	-	-	87	87	13	13
5. Maharashtra	-	-	80	80	20	20
6. Orissa	-	-	77	77	23	23
7. Rajasthan	16	16	43	43	41	41
8. Tamil Nadu	-	-	35	35	65	65
9. Uttar Pradesh	-	-	67	67	33	33
10. West Bengal	8	8	73	73	19	19
Total	24	2.4	683	68.3	293	29.3

Additional Construction : The recommended space of construction in case of IAY house has been 20 sq. mtrs. Normally, for an average small family of 4-5 members this space is inadequate as reported in the study. The beneficiaries made additional construction despite some of them made some extra coverage at the time of initial construction. A good majority of 77.2 per cent of IAY beneficiaries reported to have added some extra structure of primarily kutchha type for improving the space requirement. Only 22.8 per cent have not made any further addition to the house. All the hundred per cent beneficiaries in case of Maharashtra and Tamil Nadu made additional construction to the IAY house followed by 92 per cent in case of Orissa, 88 per cent in Bihar, 80 per cent in Haryana and 77 per cent in Karnataka. The type of extra construction was also

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examined. Majority of the beneficiaries, 58.2 per cent had gone for kutcha temporary construction. The number was highest in Tamil Nadu where 88 per cent of additional construction was kutcha followed by 77 per cent in case of Maharashtra, 72 per cent in Orissa and 68 per cent in Bihar. Semi-pucca type of construction was reported by 33 per cent of beneficiaries in Haryana followed by 20 per cent in case of Bihar and 16 per cent in Andhra Pradesh. Pucca additional construction was reported primarily in case of Karnataka, 68 per cent, Rajasthan, 64 per cent and Haryana 25 per cent. The purpose of extra construction was also examined. Non-specific household needs were shown as major cause for additional construction by 43.7 per cent of beneficiaries in the overall study area. Economic reason was shown by 35.7 per cent. Social cause was reported

Table 58 : Additional Structures

S.No. State	Where any additional structure was made (%)		Type of additional structure (%)			Purpose for which additional accommodation was made (%)		
	Yes	No	Kutcha	Semi-kutcha	Pucca	Economic	Social	Household needs
1. AP	63	37	40	16	7	23	39	1
2. Bihar	88	12	68	20	-	40	10	48
3. Haryana	80	20	22	33	25	45	3	32
4. Karnataka	77	23	-	9	68	22	25	30
5. Maharashtra	100	-	77	11	12	41	34	25
6. Orissa	92	8	72	17	3	29	13	58
7. Rajasthan	64	36	-	-	64	15	4	45
8. Tamil Nadu	100	-	88	12	-	43	6	51
9. Uttar Pradesh	66	34	51	15	-	19	20	27
10. West Bengal	42	58	31	11	-	22	5	10
Total	772	228	449	144	179	-	159	337
%	77.2	22.8	58.2	18.6	23.2	27.6	20.6	43.7

by 20.6 per cent of beneficiaries. The fact that the recommended 200 sq. ft. built-up area is grossly inadequate for bigger family as in case of Bihar and U.P. is seen from the reason given by majority to go for extra construction of temporary kutcha or semi-pucca house. The social and household needs, both explain the basic household space requirement. Though economic activities are very important for livelihood, the beneficiaries have given second priority to these needs. The extra constructions for non-specific household were mostly additional space for cooking, sit out and temporary storage of agricultural bi-product for livestock feeding. Economic reason was shown invariably as the second most important reason by the beneficiaries in all the ten sample states. These constructions were mostly of kutcha type for animal shelter and artisan work place.

Non-beneficiaries' Responses : The problem of Rural Housing being massive, it is not possible to be addressed by any single initiative. While several governmental and non-governmental initiatives have been working towards solving the housing problems, IAY is a major initiative towards providing housing to the poorest of the poor in rural areas. In view of the limited resources available under IAY, the selection of the beneficiaries amongst the poor is a difficult task. Though, in principle, well led out practice has been derived to identify and select the most deserving among the rural poor, there remains some discrepancy. Further, at implementation level, selection of one household against the competitive claim of equally placed other poor household creates heart burn and also criticism of the programmes. The deserving non-beneficiaries act as vigilant critics of the programme implementation. The study made an effort to examine the success of the programme implementation from non-beneficiary angle for which a sample population of 20 non-beneficiaries from each district were randomly selected. Their response was collected on structured schedule through personal interview.

Attendance in the Beneficiary Selection Meeting : Selection of beneficiaries is made in Gram Sabha. Therefore, it is extremely important that one who aspires for IAY house attends the Gram Sabha to present his/her case. Wide publicity is given regarding conduct of the Gram Sabha. Non-beneficiaries were enquired about their participation in the Gram

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Table 59 : Non-beneficiaries' Participation in Gram Sabha

S.No.	State	Did you attend the beneficiary selection meeting				If yes, did you ask for inclusion of your name			
		Yes	%	No	%	Yes	%	No	%
1.	Andhra Pradesh	-	-	20	100	-	-	-	-
2.	Bihar	13	65	7	35	11	55	2	45
3.	Haryana	15	75	5	25	8	53	7	47
4.	Karnataka	17	85	3	15	8	40	9	60
5.	Maharashtra	-	-	20	100	-	-	-	-
6.	Orissa	20	100	-	-	8	40	12	60
7.	Rajasthan	-	-	20	100	-	-	-	-
8.	Tamil Nadu	-	-	20	100	-	-	-	-
9.	Uttar Pradesh	15	75	5	25	12	60	3	40
10.	West Bengal	20	100	-	-	13	65	7	35
Total		100	50.0	100	50.0	60	30	40	20

Sabha. As could be seen on the basis of overall scenario for the 10 states, there is no difference between the percentage of beneficiaries who attended or did not attend the meeting. However, there is perceptible inter-state variation with regard to attendance in the meeting by the non-beneficiaries. While all the non-beneficiaries in the states such as Andhra Pradesh, Maharashtra, Rajasthan and Tamil Nadu reported of non-attendance in the Gram Sabha, all the non-beneficiaries in Orissa and West Bengal reported to having attended the Gram Sabha. The percentage of non-beneficiaries reported to have attended IAY selection Gram Sabha meeting in respect of other states were Karnataka 85, Haryana and Uttar Pradesh 75 each and Bihar 65, respectively. Those of the respondents who attended the Gram Sabha were further enquired as to whether they made a claim for the selection. To this query, it was observed that in case of majority of respondents in Bihar, Uttar Pradesh and West Bengal, they asked for inclusion of their name for IAY house whereas in case of Orissa, while all the 20 non-beneficiary respondents reported to have attended the Gram Sabha only 8 of them asked for inclusion of name.

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Response to Selection Process : The fairness of the selection process was examined from non-beneficiary angle. As could be seen, out of 200 respondents, only 38 non-beneficiaries were critical of the selection process or of the opinion that the selection was not fair. Majority i.e. 39.05 per cent were of the opinion as fair and very fair opinion was reported by another 11.5 per cent of respondents. Together it constituted above 50 per cent which is a clear indication of unbiased and proper selection of IAY beneficiaries. With regard to inter-state variation about the fairness of the selection from the eyes of the non-beneficiaries, selection as very fair was reported by 40 per cent of non-beneficiaries in Karnataka followed by 25 each in Bihar and Uttar Pradesh and by 20 per cent in Haryana. Selection as fair was reported by 65 per cent of non-beneficiaries in States like Bihar, Haryana, Uttar Pradesh while highest percentage of 75 per cent of non-beneficiaries in West Bengal found selection as fair. None of the non-beneficiaries in two States namely, Andhra Pradesh and Rajasthan, responded for selection process as fair or very fair category. Selection as somewhat fair was reported by 75 per cent of non-beneficiaries in Andhra Pradesh followed by 55 per cent in Rajasthan. A good majority of non-beneficiaries in States of Tamil Nadu and Rajasthan reported selection as not being fair.

Table 60 : Non Beneficiaries' Response to the Selection Process

S.No.	State	Very fair		Fair		Somewhat fair		Not fair	
		No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	-	-	15	75	5	25
2.	Bihar	5	25	13	65	1	5	1	5
3.	Haryana	4	20	13	65	2	10	1	5
4.	Karnataka	8	40	12	60	-	-	-	-
5.	Maharashtra	-	-	5	25	10	50	5	25
6.	Orissa	-	-	2	10	13	65	5	25
7.	Rajasthan	-	-	-	-	11	55	9	45
8.	Tamil Nadu	-	-	5	25	4	20	11	55
9.	Uttar Pradesh	5	25	13	65	1	5	1	5
10.	West Bengal	-	-	15	75	5	25	-	-
Total		22	11.0	78	39.0	62	31.0	38	18.5

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Reason for Non-attendance of the Meeting : The non-beneficiaries who did not attend the selection meeting were asked to give reasons for non-attendance of meeting. The reasons broadly categorised are (i) no proper announcement (ii) there was announcement but the person him/herself was not aware of the meeting (iii) away from village (iv) did not have faith in the meeting (v) non-specific reasons. As could be seen from the Table, no prior information or lack of proper announcement was the primary cause in respect of Uttar Pradesh and Bihar. Percentage of respondents who reported of announcement but did not attend the meeting was 100 in case of Karnataka followed by 70 in Maharashtra. Absent from village during the meeting was reported by 60 per cent of respondents in Haryana, 40 per cent in Rajasthan and 10 per cent in Tamil Nadu. No faith in meeting was shown as a major cause for non-attendance in case of Andhra Pradesh where 70 per cent of the respondents reported that they did not have faith in the selection process. This is followed by 30 per cent in case of Maharashtra and 20 per cent in Rajasthan.

Table 61 : Reasons for Non-attendance of Gram Sabha

S.No.	State	No announce- ment of the meeting		Announ- ced but did not know		Away from the village		Did not have faith in meeting		Other reasons		No response	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	6	30	-	-	-	-	14	70	-	-	-	-
2.	Bihar	5	25	-	-	-	-	1	5	1	5	-	-
3.	Haryana	2	10	-	-	3	15	-	-	-	-	-	-
4.	Karnataka	-	-	3	15	-	-	-	-	-	-	-	-
5.	Maharashtra	-	-	14	70	-	-	6	30	-	-	-	-
6.	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
7.	Rajasthan	-	-	8	40	8	40	4	20	-	-	-	-
8.	Tamil Nadu	10	50	8	40	2	10	-	-	-	-	-	-
9.	Uttar Pradesh	5	25	-	-	3	30	-	-	-	-	-	-
10.	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
Total		28	14.0	33	16.5	13	6.5	25	12.5	1	0.5	-	-

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Display of the Selection List : As per the guidelines of IAY, the list of beneficiaries selected in Gram Sabha are to be published and displayed. From the observation of the study, it was found that this has been largely practised in majority of the states. Hundred per cent respondents in case of Bihar, Karnataka, Maharashtra, Orissa, Tamil Nadu, Uttar Pradesh and West Bengal reported that there display of lists whereas all the non-beneficiaries in Andhra Pradesh expressed that there was no display of the list of identified beneficiaries. In respect of Rajasthan, while 50 per cent were confident that there was no display of the selection list, an equal number were non-committal.

Table 62 : Display of List of Selected Beneficiaries

S.No.	State	Yes		No		Do not know		No response	
		No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	20	100	-	-	-	-
2.	Bihar	20	100	-	-	-	-	-	-
3.	Haryana	14	70	6	30	-	-	-	-
4.	Karnataka	20	100	-	-	-	-	-	-
5.	Maharashtra	20	100	-	-	-	-	-	-
6.	Orissa	20	100	-	-	-	-	-	-
7.	Rajasthan	-	-	10	50	8	40	2	10
8.	Tamil Nadu	20	100	-	-	-	-	-	-
9.	Uttar Pradesh	20	100	-	-	-	-	-	-
10.	West Bengal	20	100	-	-	-	-	-	-
Total		154	77.0	36	18.0	8	4.0	2	1.0

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IAY House to Deserving Person : The non-beneficiaries' opinion with regard to benefit to deserving persons was further enquired. It is satisfying to note that in States like Karnataka, 55 per cent of respondents said the IAY house has gone to cent per cent deserving persons and another 45 per cent opined that it was within a range of 80-100 per cent deserving. Similar response was received in case of Haryana as well.

Table 63 : Opinion Regarding House Allotment to Most Deserving Persons

S.No. State	100%		80 – 100 %		60 – 80 %		40 – 60 %		< 40 %	
	No.	%	No.	%	No.	%	No.	%	No.	%
1. Andhra Pradesh	-	-	-	-	6	30	14	70	-	-
2. Bihar	-	-	13	65	7	35	-	-	-	-
3. Haryana	9	45	11	55	-	-	-	-	-	-
4. Karnataka	11	55	9	45	-	-	-	-	-	-
5. Maharashtra	-	-	-	-	2	10	14	70	4	20
6. Orissa	-	-	2	10	6	30	11	55	1	5
7. Rajasthan	-	-	-	-	10	50	8	40	2	10
8. Tamil Nadu	-	-	-	-	2	10	14	70	4	20
9. Uttar Pradesh	-	-	9	45	11	55	-	-	-	-
10. West Bengal	-	-	7	35	13	65	-	-	-	-
Total	20	10.0	51	25.5	57	28.5	61	30.5	11	5.5

Malpractice in Selection : The opinion of the non-beneficiaries regarding unfair practice in the selection was enquired. As could be seen from the Table, 64.5 per cent of non- beneficiaries reported that there was

no malpractice in the entire IAY beneficiary selection process. All the non-beneficiaries in Karnataka, West Bengal and Orissa reported that there was no malpractice in the process. However, the presence of malpractice was reported by 80 per cent of non-beneficiaries in Andhra Pradesh followed by 60 per cent in Uttar Pradesh and Maharashtra and 55 per cent in Tamil Nadu. The nature of selection in the Gram Sabha was also enquired from the non-beneficiaries with regard to quorum in the Gram Sabha, as well as transparency maintained in the selection process. As regard to the quorum in the Gram Sabha, while 53 per cent, of non-beneficiaries reported adequate quorum being present in the Gram Sabha, almost equal percentage i.e. 47 were of the opinion that the Gram Sabha did not have adequate quorum. Analysis of inter-state variation in the study area indicated that adequate quorum was reported by 100 per cent of non-beneficiaries in States like West Bengal, Orissa and Karnataka followed by 70 per cent in Uttar Pradesh and Haryana. Similarly, 5 States where respondents reported of inadequate quorum were Tamil Nadu, Bihar, Maharashtra, Andhra Pradesh and Rajasthan. Regarding transparency maintained in the selection process, 100 per cent of respondents in case of Karnataka and West Bengal were of the opinion that there was transparency. Whereas in case of Orissa, while 100 per cent of respondents reported about the adequacy of the quorum, only 35 per cent reported transparency in the selection process. Other states where non-beneficiaries reported about transparency in the selection process were 80 per cent in case of Uttar Pradesh and Haryana. Highest percentage of respondents in Bihar followed by Andhra Pradesh and Rajasthan reported lack of transparency. In case of these states, similar percentage of respondents also reported about inadequate quorum for the Gram Sabha meeting. It appears that in states where the Gram Sabha was not very effective, in such states there was also poor transparency with regard to selection process.

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Table 64 : Participation Regarding Malpractices in the Selection of Beneficiaries

S.No. State	Did you find any malpractices in the selection of beneficiaries				Whether adequate forum presented in the meeting				Whether transparency was maintained in the selection process			
	Yes	%	No.	%	Yes	%	No.	%	Yes	%	No.	%
1. AP	16	80	4	20	5	25	15	75	5	25	15	75
2. Bihar	7	35	13	65	2	10	18	90	2	10	18	90
3. Haryana	5	25	15	75	14	70	6	30	16	80	4	20
4. Karnataka	-	-	20	100	20	100	-	-	20	100	-	-
5. Maharashtra	12	60	8	40	5	25	15	75	7	35	13	65
6. Orissa	-	-	20	100	20	100	-	-	7	35	13	65
7. Rajasthan	8	40	12	60	6	30	14	70	6	30	14	70
8. Tamil Nadu	11	55	9	45	2	10	18	90	8	40	12	60
9. Uttar Pradesh	12	60	8	40	14	70	6	30	16	80	4	20
10. West Bengal	-	-	20	100	20	100	-	-	20	100	-	-
Total	71	35.5	129	64.5	108	53.0	92	47.0	107	51.0	93	49

Quality of Construction : The non-beneficiaries' perception with regard to construction quality was enquired. Majority of non-beneficiaries i.e. 57 per cent for the overall study area expressed that the houses constructed under IAY are of good quality whereas an equal percentage of 21.5 per cent each expressed construction as either very good or somewhat good. None of the non-beneficiaries reported of poor construction quality in any of the states in the study population. The response with regard to very good construction was 60 per cent in case of Tamil Nadu followed by 40 per cent each in Uttar Pradesh and Andhra Pradesh. House quality as good was reported by 80 per cent of beneficiaries in Karnataka followed by 75 per cent in Rajasthan, 65 per cent in Bihar and Orissa. Somewhat good was reported by 35 per cent of beneficiaries

in Bihar. The quality of house as somewhat good or good was reported only in case of Bihar and West Bengal.

Table 65 : Quality of Construction in the Case of IAY House

S.No.	State	Very good		Good		Somewhat good		Not good		No response	
		No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	8	40	12	60	-	-	-	-	-	-
2.	Bihar	-	-	13	65	7	35	-	-	-	-
3.	Haryana	7	35	11	55	2	10	-	-	-	-
4.	Karnataka	4	20	16	80	-	-	-	-	-	-
5.	Maharashtra	2	10	12	60	6	30	-	-	-	-
6.	Orissa	2	10	13	65	5	25	-	-	-	-
7.	Rajasthan	-	-	15	75	5	25	-	-	-	-
8.	Tamil Nadu	12	60	6	30	2	10	-	-	-	-
9.	Uttar Pradesh	8	40	10	50	2	10	-	-	-	-
10.	West Bengal	-	-	6	30	14	70	-	-	-	-
Total		43	21.5	114	57.0	43	21.5				

Adequacy of Space : Besides quality of construction, the adequacy of space available for the family in IAY constructed house was further enquired. On overall basis, 36 per cent of respondents opined that the space was inadequate and only 21.5 per cent reported that house space was quite adequate. With regard to inter-state variation, 90 per cent of non-beneficiaries in Andhra Pradesh, Maharashtra and Tamil Nadu reported that the accommodation was inadequate followed by 55 per cent in Uttar Pradesh. Eighty per cent of non-beneficiaries in Rajasthan followed by 65 per cent in Bihar reported that the IAY house was well adequate for the IAY beneficiary family. All the non-beneficiaries in West Bengal were of the opinion that space was just adequate. Response in the category of

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somewhat adequate was reported in case of 60 per cent of non-beneficiaries in Orissa followed by 35 per cent in Haryana and 25 per cent in Uttar Pradesh.

Table 66 : The Adequacy of Housing Space Requirement

S.No.	State	Very good		Good		Somewhat good		Not good		No response	
		No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	-	-	-	-	2	10	18	90	-	-
2.	Bihar	13	65	4	20	3	15	-	-	-	-
3.	Haryana	3	15	10	50	7	35	-	-	-	-
4.	Karnataka	7	35	11	55	2	10	-	-	-	-
5.	Maharashtra	-	-	-	-	2	10	18	90	-	-
6.	Orissa	-	-	1	5	12	60	7	35	-	-
7.	Rajasthan	16	80	4	20	-	-	-	-	-	-
8.	Tamil Nadu	-	-	-	-	2	10	18	90	-	-
9.	Uttar Pradesh	4	20	-	-	5	25	11	55	-	-
10.	West Bengal	-	-	20	100	-	-	-	-	-	-
Total		43	21.5	50	25.0	35	17.5	72	36.0		

Irregularity in IAY House : The perception of non-beneficiaries with regard to any irregularity in financial matters for implementation of IAY scheme was probed. As could be seen from the Table, 52 per cent of non-beneficiaries believed about the presence of irregularity in the implementation process. Their number was highest in case of Uttar Pradesh where 100 per cent of non-beneficiaries reported of financial irregularities followed by 80 per cent each in Tamil Nadu and Maharashtra. Financial irregularities were reported by 75 per cent of non-beneficiaries in Rajasthan, 60 per cent in Orissa and 35 per cent in Bihar. No irregularity was reported by 100 per cent non-beneficiaries in case of both Karnataka and West

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Bengal followed by 80 per cent in Haryana. The stage where such irregularities might have occurred was further enquired from the non-beneficiaries. As could be seen, the non-beneficiaries perceived that in most cases the irregularities were made at block followed by gram panchayat. Involvement of district office in financial irregularities was reported by 15 per cent of non-beneficiaries in case of Andhra Pradesh only. Financial irregularities at gram panchayat were reported by all those who reported about irregularity in Bihar and Tamil Nadu. Hundred per cent non-beneficiaries in Rajasthan who expressed about irregularities were of the opinion that irregularity occurred at block level. Keeping in view the non-beneficiaries' perception, it is amply clear that people believe of irregularity at block more than gram panchayat as the selection process was reported transparent at the Gram Sabha.

Table 67 : Participation Regarding Irregularities in the Financing of the IAY House

S.No.	State	Any irregularities in the financing				If yes, at what level							
						GP		Block		District		Bank	
		Yes	%	No.	%	No.	%	No.	%	No.	%	No.	%
1.	Andhra Pradesh	14	70	6	30	-	-	12	60	2	10	-	-
2.	Bihar	7	35	13	65	7	35	-	-	-	-	-	-
3.	Haryana	4	20	16	80	2	10	2	10	-	-	-	-
4.	Karnataka	-	-	20	100	-	-	-	-	-	-	-	-
5.	Maharashtra	16	80	4	20	7	35	9	45	-	-	-	-
6.	Orissa	12	60	8	40	3	15	9	45	-	-	-	-
7.	Rajasthan	15	75	5	25	-	-	15	75	-	-	-	-
8.	Tamil Nadu	16	80	4	20	16	80	-	-	-	-	-	-
9.	Uttar Pradesh	20	100	-	-	4	20	16	80	-	-	-	-
10.	West Bengal	-	-	20	100	-	-	-	-	-	-	-	-
	Total	104	52.0	96	48.0	39	19.3	63	31.5	2	1.0		

CHAPTER – IV

SUMMARY AND RECOMMENDATIONS

Like food and clothing, shelter is one of the basic necessities of human existence. A house that one can call his own provides shelter and security in addition to social identity. A person spends more than two-thirds of life time in his/her house and performs most of the social and economic activities. However, this basic human necessity is not always available to everyone. A large number of disadvantaged poor are deprived of permanent shelter and live in temporary arrangements. As per 2001 census housing shortage in the country was 24.7 million out of which 14.1 million was in rural areas. The Central and state governments are relentlessly engaged in providing low cost permanent shelter under various housing schemes. IAY is one of such flagship programmes under the Ministry of Rural Development which has its origin in National Rural Employment Programme of 1980 when housing was a major activity. Initially, IAY was exclusively targeted for SC, ST and bonded labourers. Its scope was expanded to cover non-SC, ST and poor people since 1993-94. By the end of Tenth Plan, a total number of 225 million houses have been constructed under this scheme. The programme is sponsored by the Central Government with 75:25 Central and state share. Broad policy guidelines are issued by the Government of India from time to time. Though, the central guideline is uniform, the state government and local implementing agency at district and block level try to evolve appropriate strategy within central guidelines for better performance of the programme. The scheme performance depends on proper selection of beneficiary, nature and extent of their involvement, use of appropriate locally available housing material and skilled workforce. The quality of house constructed, its maintenance, satisfaction of beneficiary with regard to space and availability of basic social amenity are equally important. Gram Panchayat plays a major role in the implementation process through Gram Sabha.

The Ministry of Rural Development conducts periodic evaluation to monitor the performance and obtain feedback on ground reality by commissioning studies through different organisations. However, indepth analysis of beneficiary contribution to the success and failure of the programme implementation is not dealt with adequately. The present study has been taken up at national level for comparative analysis of the implementation of IAY programme and to draw conclusion for its policy implication in 10 major states *viz.* AP, Tamil Nadu, Karnataka, Maharashtra, Rajasthan, Haryana, UP, Bihar, West Bengal and Orissa. The primary data for the study were collected from IAY beneficiaries, non-beneficiaries and officials including the Gram Panchayat Pradhan. The secondary data regarding allocation and utilisation of funds were collected from district and block/mandal level. While detailed interview schedule was designed for data collection from primary beneficiaries, structured check-list was used for collection of information from non-beneficiaries and GP Pradhan /officials. The specific objectives of the study were :

- * To study the process of planning and implementation of IAY
- * To examine the extent to which IAY guidelines have been followed
- * To examine, analyse and identify the factors affecting the implementation of IAY
- * To study whether and how the structural and type design requirements are not in disaster-prone area
- * To document innovative approaches adopted in implementation of IAY
- * To suggest measures for effective implementation of IAY

The time period of this study covers the IAY beneficiaries in the last five years from 1999 to 2004. Two districts from each state were selected representing both high and low performance based on composite ranking, taking into consideration two well-established criteria i.e. (i) percentage of funds utilisation as against sanctioned amount within the stipulated

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period; (ii) the concentration of BPL households in the district. For doing so, first the districts in the state were ranked according to these two stated criteria independently. The rank order of the district was arrived after merging independent rank orders in respect of percentage of funds utilisation and concentration of BPL households. After the final composite rank order for districts in the state was made, two districts were selected randomly, one representing the high performing group falling within the first quartile, and low performing from the last quartile, respectively, of the composite rank order so that they could represent the overall performance of the IAY programme. Same methodology was followed for selection of blocks within the districts. From each block, clusters of four to five villages falling in two or more Gram Panchayats were selected purposively after due consultation with local authorities. Twenty five beneficiaries from each block were randomly selected and interviewed for the study. Though at the beginning of the study it was planned to include sample from all the three categories of beneficiaries wherever possible representing (a) full subsidised; (b) credit-cum-subsidy and (c) shelter upgradation in proportion to their number in the respective group randomly to make total sample population of 25 beneficiaries under IAY programme, this could not be adhered to as some states did not implement credit-cum-subsidy and shelter upgradation. The fund was utilised for full subsidy under new IAY house. Therefore, the study finally focused only on fully subsidised new constructions. Besides, 25 beneficiaries and five non-beneficiaries were also selected from the same cluster randomly representing different social groups. Thus, the sample size for each block was 30 making a total sample of 120 for each state.

Some of the major findings and recommendations are :

Major Findings

- * In the matter of selection of beneficiaries, among SC/STs the SCs have got weightage over the ST population. Therefore, in order that STs get a fair deal in house allotment, the total allocation should be delinked and should be made for each category separately.

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- * The average family size of the IAY beneficiaries across the country is 5.4. The family size is 7.4 in case of Bihar for which, the present norm of 200 sft house size is observed inadequate.
- * The largest number of beneficiaries for IAY house were found to be agriculture and non-agriculture labour who together comprise 80.7 per cent of the total allotment.
- * The IAY houses were allotted primarily to the ultra poor households which comprise 35.4 per cent of the total allocation with household income of less than Rs.4,000. Very poor category with Rs.4,000 – Rs.8,000 income group constitute additional 23.2 per cent of the population.
- * Though Gram Sabha played a critical role in the selection process of IAY beneficiaries, there are evidences of Gram Sabha being superseded by the Panchayat president and official intervention both at block and district levels.
- * With regard to possession of ancestral house, 71.4 per cent of beneficiaries reported to have primarily kutcha unserviceable house prior to allocation of the IAY house
- * Though the Gram Sabha is crucial for proper selection of IAY beneficiaries, it is observed that the meetings were organised without giving proper advance notice. In majority cases, the advance notice was only of two days and publicity was also not adequately made.
- * Major methods for publicity were circulation by notice board and oral communication which adversely affect the attendance in the Gram Sabha and consequent dissatisfaction for selection process by non-beneficiaries.
- * IAY house grants were paid to the beneficiaries in instalments ranging from 2 or more than 4. The number of instalments vary from state to state. In some States like Orissa, Karnataka etc., construction of basement before release of first instalment of IAY assistance was insisted upon, which adversely affects the selection of the poorest of the poor.

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- * On the whole, 72.7 per cent of beneficiaries reported to have received the full amount of each instalment released. Their number is highest with respect to West Bengal and Maharashtra.
- * The average time for construction of IAY house was reported between 7-9 months. Only in 11 per cent of houses construction took more than one year.
- * Though beneficiaries were not required to visit block/ district offices with regard to release of IAY assistance, invariably in all states it was observed that they made several visits. Consequently, there was reported loss of mandays and extra cost of nearly Rs.500 incurred by the beneficiary.
- * In spite of clear instructions that IAY houses should be allotted in the name of female member, only 66.7 per cent of houses were reported to be allotted in the name of the female member and 2.7 per cent jointly in the names of wife and husband. In Tamil Nadu, all 100 per cent houses were allotted in the name of female member whereas in West Bengal only 27 per cent were allotted to women beneficiaries.
- * House registration was observed in case of 86.9 per cent of the total beneficiaries. The IAY house was constructed primarily in the own house plot of the beneficiary in the main habitation. This constitutes 79.1 per cent of the total houses constructed. This was primarily due to recent emphasis for selection of beneficiaries who purchased own house plots.
- * Majority of the IAY beneficiaries deviated from the norm of 200 sft built-up area, while 57.3 per cent, exceeded the recommended built-up area, 6.3 per cent constructed the house in less than the recommended area.
- * In case of Orissa, 43 per cent of beneficiaries constructed houses in less area.

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- * The primary reason given for exceeding the norm of 200 sft house was the inadequacy of accommodation for socio-cultural and economic pursuit of the beneficiaries.
- * While the present allocation of Rs.25,000 in plain and Rs.27,500 in difficult area for IAY house construction was reported inadequate, invariably beneficiaries have incurred extra expenditure.
- * Above 50 per cent of beneficiaries reported having spent additional amount of over Rs.6,000 for the IAY house. The beneficiaries mobilised extra investment from various sources primarily by utilising their own savings, mortgaging or sale of their own resources and from money-lenders. Other notable sources reported were loan from neighbours, friends and well wishers.
- * Formal source of lending from bank was reported only in case of 0.9 per cent.
- * While under the scheme the beneficiaries are free to design and construct their own house, in most cases across the country it is observed that type designs were recommended.
- * The IAY houses are supposed to be constructed by the beneficiaries themselves with local mason and available housing material. However, in actual practice, it was observed that there was extensive use of costly inputs like cement, brick and steel in IAY house construction.
- * Use of appropriate low cost technology in house construction was negligible.
- * The houses constructed in Orissa and Maharashtra have taken precaution for disaster resistance, though the houses constructed in other states are pucca structured and can withstand common disasters like flood and cyclone, there was lack of awareness about the disaster resistance among majority of the IAY house beneficiaries.
- * The status of houses possession was overwhelmingly high with 100

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per cent house possession reported in respect of Maharashtra and Orissa. The reported number of non-possession of houses was high in Andhra Pradesh.

- * A large majority of 77 per cent of IAY beneficiaries constructed additional accommodation to the original house for meeting the socio- economic needs. Most of the extra constructions i.e. 58.2 per cent are of temporary kutchha type.
- * Only 34.7 per cent of IAY beneficiaries reported for incurring extra expenditure for proper maintenance of the house constructed. The major maintenance related to roof repairs and white washing.
- * With regard to further scope for expansion of the house, only 68.3 per cent responded for future expansion.
- * Since most of the houses were constructed in the main village, there was no major difficulty for accessing the basic social services by IAY beneficiaries.
- * Though sanitary latrine and smokeless chulha are the mandatory requirements in the IAY house construction, both these provisions were ignored by the beneficiaries in most of the states. Wherever sanitary latrine and smokeless chulha were constructed, their use was negligible.
- * With regard to the fairness of the selection process, it is observed to be largely fair as over 50 per cent of non-beneficiaries have given opinion on the selection process as fair. Only 18.5 per cent of non-beneficiaries reported selection as unfair.
- * Corruption practice is a sensitive issue on which it was difficult to get proper response from the actual beneficiaries. However, with regard to the opinion of non-beneficiaries, it is observed that 52 per cent of non- beneficiaries perceived the existence of irregularities. In most of the cases, financial irregularity was perceived at block level.

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- * Above 35 per cent of non-beneficiaries were of the opinion that the IAY house was allotted to the most deserving beneficiaries.
- * The IAY house construction quality was largely very good or good, as reported by both the beneficiaries and non-beneficiaries.

Recommendations

- * In the last two decades, 24.8 million new IAY were constructed primarily for SC and ST population which is nearly 50 per cent of the SC/ST households in rural India. As per field observation, difficulties were experienced for identifying houseless beneficiaries in some states particularly from SC/ST households. Therefore, there is a need for considering to delimit the house allocation to SC/STs and the primary criterion should be the general economic condition of the household.
- * In the matter of allocation, the SC/STs may be separated and clear separate allocation may be made to the SC/STs individually against the present joint allocation.
- * The present recommended house space of 200 sft was observed inadequate for a normal family size of 5 and above in rural India since the poor households are engaged in some type of secondary economic activities like keeping of animal or artisan activity.
- * Most of the beneficiaries constructed extra kutchha accommodation. The minimum space requirement was observed as 350 sft. The present norm of 200 sft built-up area may need suitable modification. The present allocation of Rs.25,000 and Rs.27,500 for house construction needs suitable upward modification.
- * With regard to implementation of the IAY scheme for construction of the house, it is observed that there was greater transparency and beneficiary satisfaction in case of active Panchayati Raj participation.

The primary responsibility of implementation of the scheme should be given to Gram Panchayat without control from block or mandal.

CHAPTER – V

STATE-SPECIFIC FINDINGS AND SUGGESTIONS

Major Findings and Recommendations

ANDHRA PRADESH

Andhra Pradesh has been number one among the states and UTs in achieving the targets for housing units under rural housing schemes in general and IAY in particular. The following ground realities, captured through this study, need to be examined in relation to the objectives and guidelines of IAY.

- * While all the beneficiaries covered under IAY were from BPL category, majority of the beneficiaries (agriculture labourers) were found within the income category of Rs. 100001-15000.
- * The allotment of the houses in the name of female beneficiaries constituted 28 per cent while the allotment of 72 per cent of the housing units was made in the name of both the spouses with mutual understanding.
- * IAY logo was displayed in the case of 70 per cent of the housing units, while in rest of the cases the logo was washed out / erased at the time of white wash made on the eve of festivals/other religious ceremonies. As regards the perception towards display of logo, some of the beneficiaries were reluctant to be branded as beneficiaries under IAY for the fact that their contribution was more than the unit cost.
- * In majority of the cases the average time taken for completion of house was five months, while in a few cases it was more than eight months due to beneficiaries' inability to mobilise extra resources required for completion of the house as per their requirements and choices.

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- * The average time spent/wasted by the beneficiary for the receipt of sanction orders and receipt of instalments was 12 days which caused significant economic loss for wage earners.
- * Some non-beneficiaries complained that the families in need of immediate shelter were not given preferential treatment in the allotment of housing units.
- * As per the guidelines of IAY, a minimum of 60 per cent of the housing units should be allotted to the SC/ST families wherever possible. But such proportion could not be maintained at the village / Gram Panchayat level as the non-SC/ST families by virtue of vulnerability score were figured much above their counterparts in the priority list. Therefore, 60:40 ratio for SC/STs and non-SC/STs respectively, can be maintained at mandal / block or district level.
- * The payment of prescribed unit cost of Rs. 25,000 was made in three instalments depending upon the progress of the work (basement level, lintel and completion of total construction) and this payment was made in both cash and kind (cement, iron, bricks, pre-fabricated doors, windows, frames and shutters). The supply of construction material to a greater extent minimised the cost of construction. Apart from unit cost, the extra investment made by the beneficiaries varied from Rs. 15,000 to 30,000.
- * In most of the housing units, the use of wood to a greater extent was minimised as the beneficiaries were adequately motivated to accept the non-wood housing material. In a few cases, the use of wood was seen enormously as they used their old wooden frames and doors.
- * In some cases the payment of last instalment was kept pending due to incompleteness of the works related to septic latrine and flooring.
- * In the case of all the beneficiaries of IAY, an additional amount of

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Rs. 1200 was diverted for the purpose of latrine by dovetailing with Total Sanitation Campaign (TSC).

- * Majority of the beneficiaries constructed their houses in their own plots while others constructed on the land provided by the government.
- * One-third of the beneficiaries constructed their houses on their own by employing masons and other skilled workers, while other beneficiaries got their houses constructed by the informal contractors (usually the local masons).
- * The additional investment made by the beneficiaries varied from Rs.10,000 to 25,000 in the case of SC / ST beneficiaries, and from Rs. 15000 to 40,000 in the case of non-SC / ST beneficiaries.
- * About 60 per cent of the beneficiaries had additional structures (mostly in the form of thatched shelter) for the purpose of kitchen and cattle.
- * In a few cases staircases and parapet walls were also constructed with their own investment and they enjoyed additional benefits such as drying of grains, clothes, space for sleeping during summer nights and performing family occasions on the roof.
- * The septic latrine was found in most of the housing units, but its use was limited to a very few cases (not more than 25 per cent).
- * Consumption of more water, socio-cultural and religious sentiments, lack of proper drainage systems, lack of awareness about the hazards of open defecation were found to be some of the major reasons for not accepting the septic latrine.
- * As a whole, the occupancy rate was about 71 per cent while Chittoor is relatively better compared to Guntur. The non-occupancy (29 per cent) was due to the inability of the beneficiaries to mobilise extra financial resource for completion of the pending works.

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- * In almost all the cases locally available construction material, except cement and iron / steel, was used for the construction of housing units under IAY.
- * The beneficiaries who constructed their houses on their own plots enjoyed more freedom in the construction of houses according to their choices and requirements as compared to the beneficiaries who constructed houses on the plots provided by the government.
- * At the foundation level, enough care was taken by the beneficiaries to have a strong and elevated basement for protection from the floods and cyclones.
- * Even though the saturation approach was adopted with an objective to achieve shelter for all by 2009 in Andhra Pradesh by fulfilling one-third of the housing requirements in each year, the actual demand was not met for various reasons.

Suggestions

- * The beneficiaries, selected for housing units under IAY, may be formed into self-help groups (SHGs) for procuring construction material in bulk, employing required number of masons and semi-skilled labour which would ensure timely completion of construction, optimal utilisation of resources / materials, active participation at different levels of construction, freedom to fulfill social and cultural requirements and minimisation of cost of construction.
- * The roof of the house should be appropriately designed to channelise the rainwater into the groundwater system.
- * Training for women in the masonry work should be arranged at mandal or at Gram Panchayat level and this would enable the women to get adequate employment in the housing sector.
- * The masons should be specially trained in the production and promotion of cost-effective and environment-friendly housing

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materials which can be used widely in the construction of housing units under IAY.

- * Unit cost should be appropriately revised from time to time keeping in view the hike in the cost of construction material.
- * The design of housing units should have a provision for horizontal and vertical expansion so that the beneficiaries as and when they have money can have extra accommodation.
- * The logo should be part of housing design with un-erasable structure so that it cannot be washed out at any point of time.
- * The participation of local NGO should be encouraged to bring attitudinal change among rural people towards the use of septic latrine and non-conventional energy resources.
- * Waste water recycling should be encouraged through appropriate local initiatives under the guidance of NGOs.
- * Provision of basic amenities through convergence approach should be an integral part of IAY to ensure 100 per cent occupancy rate.
- * Housing units specially designed for handicapped can be constructed at mandal / block level with suitable income generating activities.
- * Computerised database should be maintained at gram panchayat / village level with periodic updation.

Major Findings and Recommendations

BIHAR

- * The amount for new construction was given in three instalments alike Rs. 12500 (I), Rs. 10000 (II) and Rs. 2500 (III). The third instalment was given after the completion of house. The third and final instalment was released after the completion of latrine and chulha, otherwise Rs. 1600 was deducted from the third instalment.

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- * In both the areas studied it was found that around 20 per cent of the beneficiaries completed their house and received all the instalments in time whereas the provision of chulha and latrine was not fulfilled by majority of the beneficiaries for which deduction was made.
- * Most of the beneficiaries collected second instalment but roof work was not attended to. The main reason behind this is that majority of the beneficiaries covered more than 200 sft of areas, which is not possible within the allocated funds. Most of them used their own money, yet houses are not fully completed.
- * In general, houses are being registered in the revenue department in the name of father, which inherently was transferred among the sons either in the form of the house or land.
- * That 99.0 per cent (99) of the beneficiaries constructed their houses on their own plot / site, which is located in the main habitation, whereas 1.0 per cent (1) beneficiary constructed the house outside the main habitation.
- * It is found that despite financial constraints, many beneficiaries covered more areas under the impression that this opportunity comes only once in the whole life therefore, better to cover more space and construct atleast good and spacious house.
- * That 82.0 per cent (82) of the beneficiaries brought to notice that the visit of officials was useful whereas only 18.0 per cent (18) of the beneficiaries revealed that visit of officials was not useful. During the visits officials suggested to them to complete the house.
- * That around 94.0 per cent (94) of the beneficiaries took possession of the house whereas 6.0 per cent (6) of the beneficiaries did not take possession of the house. Those who have not taken possession of the house use the house for store purpose.
- * That 72.0 per cent (72) of the beneficiaries revealed that Rs. 25000 per unit is not sufficient because the cost of the materials increased

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whereas 28.0 per cent (28) of the beneficiaries have satisfaction towards present allocation of the assistance.

- * Those who were unable to manage additional financial requirement, had not completed their houses. They utilised government assistance and left incomplete. Almost all the beneficiaries had not made cement plaster on walls due to shortage of money. A few beneficiaries, who completed their house, applied white wash.
- * As far as repayment of borrowed money is concerned, it is found that around 44.0 per cent (44) of the beneficiaries returned money up to Rs.1500 whereas 38.0 per cent (38) of the beneficiaries returned money between Rs. 2501-3000 and 16.0 per cent (16) of the beneficiaries returned borrowed money between Rs. 3001-12000. Two per cent (2) of the beneficiaries returned money up to Rs. 12000 and above who borrowed from different sources.
- * In case of quality of construction, around 65.0 per cent (13) of non-beneficiaries category revealed that quality of construction is good whereas 35.0 per cent (7) of the non-beneficiaries revealed as somewhat good.
- * This study found that the physically handicapped and mentally retarded people are not covered according to their population ratio (3 per cent).

Recommendations

- * Based on field observations and discussion with the officials, it is found that financial assistance of upgradation from the scheme should be eliminated because the amount of Rs. 12500 is not sufficient for upgrading the house, especially in rural areas where the cost of materials including transportation cost is high. Otherwise, the cost of upgradation should be given to those beneficiaries who availed of financial assistance 20-25 years back for new constructions and their houses are in a dilapidated condition.

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- * This study strongly felt that lack of monitoring makes the beneficiaries cover more areas under construction other than prescribed in the guidelines. Coverage of more area could be good for the beneficiaries but within the allocated funds they are unable to complete the house. Officials in general concentrate on completion of house rather than suggestions. This study recommends that sufficient staff with blocks and GPs will be helpful for monitoring the scheme.
- * The houses in general should be allotted in the name of housewife / woman from social protection point of view. Of course, no dispute was recorded in the areas studied, but this facility would give social protection to the women.
- * All the line departments should take care of providing the facilities of electricity, drinking water, road, drainages, etc. to the beneficiaries where houses under IAY are being allotted.
- * Based on discussion with the beneficiaries, officials and elected representatives, it is found that the present cost of unit is not sufficient particularly in the interior villages. Hence, the cost of unit nearby the district and block levels should be enhanced up to Rs 35000 whereas in interior places the cost should be enhanced up to Rs. 40000 because the transportation cost is high. This suggestion is made based on the opinion of the beneficiaries, which emerged because the prices of all the items have gone up.
- * It is strongly felt that the beneficiaries should be selected in the Gram Sabhas based on the serial number of BPL list. This will avoid monopoly or malpractice or partial attitude of Mukhiya. Mukhiyas in general look for vote bank.
- * Construction of houses may be handed over to Rural Housing department or other relevant agency, which will be helpful to provide complete house to the beneficiaries according to the norms of the

scheme. In this regard, flexibility should be given to the beneficiaries.

Major Findings and Recommendations

HARYANA

- * The study team found that the beneficiaries are opposing to print the IAY board on the wall of house. Beneficiaries said that with such board everybody would know that this particular family is assisted under a housing scheme, which they felt is socially disappointing and gloomy in the society.
- * It was observed in the study area that 87 per cent of the beneficiaries have kutcha houses with mud walls and temporary roof inherited from ancestors. Only 4 per cent have pucca houses for which upgradation assistance is extended. The major reasons revealed by the beneficiaries to have a new house under IAY are, the existing house is in bad condition followed by no house, division in joint family and inadequate accommodation.
- * All the Panchayat Secretaries/ Sarpanches said that the selection of beneficiaries was through Gram Sabha. The Gram Sabha is conducted through advance notice of only two days and for this purpose, *tam tam*, personal contacts, gram sevak, gurudwara mike etc. are used for publicity. Generally, no villagers attend the Gram Sabha, and the final selection list will be displayed at sarpanch's house with the consent of few ward members.
- * The study team observed that in all the Gram Panchayats visited there is no assigned building or office. Panchayat Secretary has his working chair in sarpanch's house and not much involved in any activities which need to be done by him. Village sarpanch is the supreme and looks after all the government programmes. The beneficiaries' list prepared by the sarpanch will be approved in the subsequent Gram Sabha.
- * In reality, no objection is raised against the sarpanch's decision. Few objections are regarding non-inclusion of their names and

demand to allot more houses, mainly raised because of the differences between the groups and political differences prevailing in the villages.

- * Almost all the beneficiaries revealed that the GP, especially sarpanch helped them in getting the house under the Scheme. It is observed that 83 per cent of the beneficiaries made four visits to the block headquarters to get the scheme sanctioned or to know the status of the material to be procured or the house construction or to transport the material from block office which led to an approximate wage loss up to Rs.300. This was observed with the beneficiaries who were sanctioned the IAY house prior to 2004.
- * No malpractices or illegal deductions were observed. However, 16 per cent of the beneficiaries said that there was a shortfall in getting the material when compared with the official record.
- * An interesting observation was made by the study team when the beneficiaries expressed that they were supplied with less than the worth of material against entitled amount of Rs. 20000 (Note : Govt. Assistance was only Rs. 20000 earlier to 2003-04). Accordingly, registers maintained at block level on the material supplied were inspected by the study team and found short of Rs. 500-2500 worth material provided to the beneficiaries. The amount ranging from Rs. 500-2500 is still to be paid to the beneficiaries, especially in Kurukshetra district (for example, Rs. 2364 was still not received by Bala Bai W/o Karam Singh who belongs to Sanwla GP , Thanevar block of Kurukshetra district assisted during 2003-04 - Schedule No. 723, Ms Mahinder Kaur W/o Bachna assisted during 2002-03 of Khanpur Kalion GP of Hanevar block of Kurukshetra district still to receive Rs. 2221 - Schedule No. 735). The pending of such assistance was found with all the beneficiaries from 2000-2001 onwards. The block authorities did not respond to this matter.
- * No formal registration for the IAY houses constructed with the concerned registered office. It is the age -old practice that no house or house-site within the village boundary requires a full-pledged registration. The transactions are proofless and only through mutual

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understanding or agreements in front of the village elders. For the cultivable land outside the village boundary, the registration process is as usual.

- * Majority of the beneficiaries (79 per cent) constructed the IAY houses in their own plots in the main habitation followed by 19 per cent in the plots provided by the government within the main habitation. No IAY house was constructed in the specific layout area.
- * The general plinth area of the house sanctioned is 210 sq.ft. However, on an average, the actual construction is observed in 383 sq.ft. Bigger houses than sanctioned plinth area were constructed by 80 per cent of the beneficiaries.
- * Most of the respondents (57 per cent) said that the officials visited the construction site twice, first visit before the allotment of the house i.e., site scrutiny by the committee and second visit before advancing the second instalment. Around 37 per cent of the beneficiaries revealed that in addition to the above two visits, often the PS or sarpanch used to visit the site as a routine practice.
- * Out of 100, 80 beneficiaries made the additional construction (more than 90 per cent pucca structure) mainly to fulfill the household needs covering 173 sq.ft plinth area above the sanctioned. It is observed that still 50 per cent of the houses have open space allowing scope for further expansion. Majority of the beneficiaries are not incurring money for any sort of annual expenditure including white wash or cement plastering, floor etc.
- * Self-construction with the help of a mason accounted for 98 per cent of the houses. Every house constructed under IAY has RCC roof, which necessitated engaging the paid workers.
- * Majority (87 per cent) of the respondents said that the unit cost of Rs. 25,000 is not sufficient. In addition to the escalating prices of material and services, most of them have gone for additional structure construction. But in reality also, the unit cost even for the sanctioned plinth area is not sufficient, which can be seen from the engineers. assessment as under :

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S.No.	Material	Engineer's assessment		Actual/possible purchase by the beneficiary or the material supplied by STO (block engineer)	
		Quantity	Price in Rs.	Quantity	Price in Rs.
1	Bricks	8000 in numbers	13280	7700 in numbers	12320
2	Steel	2.50 qtl	4500	1.5 qtl	3000
3	Cement	40 bags	4960	20 bags	2480
4	Doors & window	2 & 1	3200	2 & 1	3200
5	Toilet WC & PUC pipe	1 & 10 feet	410	1 & 10 feet	410
6	Chips	25 sq ft	3500	-	-
7	Sand	30 sq ft	2700	-	-
8	Labour	105 mandays	9000	-	-
Total		Rs. 41550		Rs. 21410	

* Around 62 per cent of the beneficiaries invested an extra amount up to Rs. 12000 for construction of the house. Some of the beneficiaries have gone up to Rs. 24000.

* The beneficiaries revealed that they met the extra construction cost from their own savings (82 per cent) followed by sale of HH articles (6 per cent), loan taken from neighbours (6 per cent), loan from local money- lenders and from relatives (6 per cent)

* As 98 per cent of the IAY houses were constructed within the main habitation, the possession observed is high (95 per cent). The non-occupation of the houses was found with 5 per cent of the beneficiaries, which is purely due to personal reasons or as still the

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house is under construction, but not due to non-availability of the necessary amenities.

- * To fulfill the sanitation requirements of household, a sanitary latrine was provided to each IAY house, which was a component of total unit cost of Rs. 25,000 in plain areas in the study area as per the guidelines. Out of 100, only 63 beneficiaries constructed the sanitary toilet. The rest 37 per cent did not construct at all.
- * Coming to the usage part of toilet constructed under IAY, it was found with only 27 beneficiaries, out of 63. The rest 36 stopped using or using it as only bathroom or kitchen room or storeroom to keep firewood or animal straw.
- * Smokeless chulha (which is fuel-efficient, smoke-free, healthy for clean environment and more convenient to use) is also a part of IAY house construction. In the study area, 61 beneficiaries (total respondents being 100) constructed the smokeless chulha, but only 34 are using it. The rest 27 converted the kitchen as living room and preparing *roties*/ food in front of the house, which shows lack of awareness about the advantages of utilising smokeless chulha.
- * It is found that almost all the beneficiaries constructed 9-12 inch width internal walls (4-6 inches is enough) which are escalating the cost of IAY house construction. They revealed some of the reasons like as it is an age-old (traditional) practice, to provide more strength to the RCC roof and open terrace (without pillars) and is being constructed by using mud and bricks etc., which may be due to lack of awareness.
- * The maintenance of around 42 per cent of the houses was found good and 15 per cent excellent. The rest 35 per cent is satisfactory and 18 per cent poor maintenance in the sense that the hygienic conditions were not being followed i.e. for example, using part of the house for livestock, rearing or dumping the animal feed waste and dung in the adjacent room, the sanitary toilet is unhygienic etc. In addition, around 35 per cent of the houses do not have proper ventilation and lighting.

Recommendations

- * Most of the rural poor are the settlers from the adjacent districts, eking livelihood as agriculture labour and non-farm workers, who are actually in need of shelter. As a part of the programme or policy, these people should also be considered for housing under IAY.
- * Based on the list received by the district authority, the three-member committee (Block Development and Panchayat Officer, STO from block and APO from DRDA) visit the site and scrutinise the beneficiary details. This process was observed in Ambala district only which may be extended to the total state to enable the authorities for proper implementation of scheme.
- * The beneficiaries made three-five visits to the block headquarters to get the scheme sanctioned or to collect the cheques which led to an approximate wage loss of more than Rs.300. This may be reduced by providing the funds directly from the district to GPs and sufficient powers to GP (decentralisation) to disburse the assistance to the beneficiaries without block office involvement. This will also provide facility to maintain a pucca record of each beneficiary at the GP level itself.
- * Majority (87 per cent) of the respondents said that the unit cost of Rs. 25,000 is not sufficient. In addition to the escalating prices of material and services, most of them have gone for additional structure construction according to the accommodation demands. But in reality also, the unit cost is not sufficient even for the sanctioned plinth area. The engineer's assessment for the plinth area of 210 sq.ft construction as per the IAY guidelines requires at least Rs. 41550, instead of Rs. 25000. Therefore, the sanction of Rs. 25000 is inadequate and a minimum of Rs. 38000 – 43000 may be provided by the government under the same scheme or through convergence with other schemes to erect a reasonably good house with stone flooring, cement plastering, toilet, chulha etc.

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- * As most of the beneficiaries constructed the house in more than the sanctioned and confirmed plinth area, it was found that the accommodation is adequate or more than adequate. It is suggested to utilise the homestead area too for kitchen garden purpose. The agricultural and horticulture departments concerned may take some initiative to provide few kitchen garden plants (vegetables, leafy vegetable seeds, small fruit plants etc.) to make use of homestead area for the benefit of household.
- * The maintenance of around 42 per cent of the houses was found good and 15 per cent excellent. The rest 35 per cent is satisfactory and 18 per cent of poor maintenance in the sense that the hygienic conditions were not being followed i.e. for example, part of the house used for livestock rearing or dumping the animal feed waste and dung in the adjacent room, the sanitary toilet is unhygienic etc. In addition, around 35 per cent of the houses do not have proper ventilation and lighting. This is due to constructing bigger houses without leaving any homestead/open area. Attitude of the beneficiaries need to be changed to go for small houses with good ventilation and aeration.

Major Findings and Recommendations

KARNATAKA

- * The study team observed that after selection of the beneficiary under IAY housing, till completed construction, the following procedural aspects were needed to be done by every beneficiary and a file of the beneficiary contains the documents / papers and the cost of procuring as shown below ;

S.No.	Document	Cost (Rs.)
1	License between Beneficiary and GP (issued by GP)	200
2	<i>Katha</i> extract (ownership of land / <i>vamsa vriksha</i>) of house site (issued by GP)	Free
3	Annual clearing of dues pertaining to site	30 – 50

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4	Income certificate issued by tahasildar at block level including photos and bus fair + caste certificate from tahasildar	100
5	Spot inspection report in the presence of neighbours	Free
6	GP secretary report stating that the beneficiary was not assisted earlier	Free
7	Agreement using Rs 50 stamp paper between the beneficiary and GP + typing	60
8	Bank account opening	500
9	Joint photo before release of first instalment	30
10	Work beginning certificate issued by GP	Free
11	Photographs to be submitted at basement stage, lintel level, roof completion and after total construction (60 x 4)	240
12	Beneficiary details issued by Rajiv Gandhi Rural Housing Corporation	Free
13	Registration of house at sub-registrar's office	300
14	Registration acknowledgement	Free
15	File, photo copying, application etc.	20
	Total cost to be borne by each beneficiary	1490

Under normal conditions, each beneficiary should bear the costs as mentioned above, which may be reduced for the benefit of IAY beneficiary.

* *The bankers* are insisting on the savings deposit of Rs 500 as they are following in case of well-off people, from the poor IAY

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beneficiaries which, can be curtailed or a nominal transaction service fee can be charged due to the fact that generally the transactions between the banker and the beneficiary are temporary.

- * *Registration of house at sub-registrar's office* : As the beneficiary was allocated sanctioned money, taken up the construction activity, various documents procured for the purpose and maintained at gram panchayat, the study team felt that there is no need of separate registration for the same. Anyhow, it should be purely left to the choice of the beneficiary but should not be insisted upon.
- * A well-planned distribution of IAY houses was observed in the State. About 36 to 38 per cent of the houses were allotted for the SC families in both the districts, 14 per cent of the houses were allotted for other castes in Tumkur district, whereas a very significant proportion i.e. 24 per cent of the IAY houses were given for the other castes in Davanagere district.
- * Majority of the beneficiaries (90 per cent) were selected through Gram Sabha, and the rest 10 per cent of the selection is not proper and allocation was done for well-off people. The poorest of the poor and needy, who are site-less and house-less should be given priority strictly thorough Gram Sabha. So the selection may be restricted to the poor needy people with the acceptance of all the villagers without any reservations.
- * The major allocation of funds as well as selection of beneficiaries is for the 100 per cent subsidy scheme. Overall, less than 10 per cent of the houses were provided with the funds for upgradation. The newly constructed IAY houses in Tumkur district are 86 per cent, whereas it is 96 per cent in Davanagere district.
- * A scrutinising committee consisting of GP secretary, block engineer, BDO or BDO representative and GP sarpanch has to approve (through spot inspection) the selected beneficiary who is actually in need of house and check that no house assistance is received by the

beneficiary through any other state government schemes. The committees physically verify the site, the condition of the existing house structure and assess the need for IAY house to the beneficiary. In this regard, the opinion of neighbours will also be consulted for approval, which makes the process of selection of needful beneficiary more stringent in the study area.

- * Registration of IAY house was found in line with the guidelines and 83 per cent of the houses were allotted in the name of female members. Wherever female members are minors or in the case of death of a female member, house is given in the name of male member. Looking at the number of registrations in the name of female members and resentment problem, it is noticed that the status of resentment is more in Tumkur district than Davanagere district.
- * More than 90 per cent of the beneficiaries constructed IAY houses in more than the plinth area sanctioned and confirmed. It was told by 77 beneficiaries that they constructed additional structure not only to fulfill the available space but also to meet the occupational requirements. The rest 23 beneficiaries, who already built big houses, revealed that they could not build additional structure in view of open space constraint.
- * The purpose of extra / additional structure construction by majority (53 per cent) of the beneficiaries is to meet household needs like to accommodate the big family and to provide separate accommodation to the next generations. The second reason revealed by 25 per cent of beneficiaries is to maintain social status and to safeguard the traditional / cultural design of locale. The rest 22 per cent said that the additional structure is a temporary expansion using grass, palm leaves, paddy straw and bamboo material purely to meet the economic needs of family through subsidiary occupations like maintaining livestock.
- * It is observed that more than 80 per cent of beneficiaries paid below Rs 4000 as labour cost for mason's services, only 16 per cent expressed up to Rs.8000. So it is noticed that the family labour

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contribution is more than the outside paid workers in IAY houses construction in the study area.

- * In addition to the unit cost, it is observed that around 60 per cent of the beneficiaries in the study area contributed an amount of Rs 4001 – 16000 in addition to the sanctioned IAY assistance, which was due to construction of big houses (more than 200 sq.ft. plinth area) coupled with the costly material used for the activity. Not only the material cost but also it includes the contribution of beneficiary in the form of family labour.
- * Moreover, it is noticed that the visits by officials became the powerful monitoring tool for proper implementation of the scheme. It is noticed that in case of more number of visits, it is the GP secretary or sarpanch who visited the construction sites aiming at completion of procedural formalities like stage-wise construction, photographs etc.
- * Since 2003-2004, the assistance in the form of cheques in the name of beneficiary are being issued directly through GP. Now GPs are directly getting IAY funds from the district. Earlier, beneficiary had to go to block headquarter to bring the cheques. After the selection, proposal, approval and sanction of IAY assistance, the beneficiaries are finding it easy to avail of the benefits in the form of cheques from their GPs itself. This is the reason why 85 per cent of the beneficiaries revealed that they made only one or two visits to the authorities. The more number of visits by some respondents may be due to non-fulfilment of procedures.
- * Monitoring is being done by the authorities to ensure sanitary toilet construction by the beneficiary before advancing the fourth instalment. According to the guidelines (out of 35, 18 beneficiaries received a total amount of Rs 24,400) the authorities deducted Rs.600 for not constructing the toilet. The rest 17 beneficiaries pretended that they are going to construct the toilet at the time of monitoring, but did not construct once they received the full instalment money.

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- * Among all the beneficiaries, 37 per cent said about availability of open space in the village, followed by 20 per cent who said traditional behaviour or custom, like pooja room or living room and toilet should not be one premises etc., as major reasons for not having toilet. The other reasons being lack of money (20 per cent), scarcity of water for proper management (17 per cent) and social problems (6 per cent).
- * It is observed that 73 per cent (who constructed the toilet under IAY) constructed the toilet close to the house or as an integral part attached to the house. This was mainly due to non-availability of adequate space within the house-site. On the contrary, 27 per cent constructed outside the house, but within the premises of the house-site.
- * Coming to the usage part of toilet constructed under IAY, it was found with only 70 per cent of the beneficiaries. The rest 30 per cent stopped using or using it as only bathroom or kitchen room or storeroom to keep firewood or animal straw.
- * Smokeless chulha (which is fuel-efficient, smoke-free, healthy for clean environment and more convenient to use) is also a part of IAY house construction. In the study area, 86 per cent of the beneficiaries constructed the smokeless chulha, but out of them only 62 per cent are using it. The rest 24 per cent of people converted the kitchen as living room and preparing food outside the house, which shows the lack of awareness about the advantages of utilising smokeless chulha.
- * The construction of the IAY house found very fair means, all the beneficiaries who were sanctioned and assisted under the scheme constructed the houses without fail. They did not channelise the assistance to any unproductive purposes. Strict documentation (stage- wise photographs submission and monitoring by officials) at the GP level helped in this matter. More than 85 per cent of the beneficiaries constructed the IAY houses on their own (of course,

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with the help of paid services of mason) using good quality materials with an additional expenditure (above the government assistance) making the quality construction good or very good.

- * It was found that almost all the beneficiaries constructed 9-12 inch width internal walls (4-6 inches is enough) which are escalating the cost of IAY house construction. They revealed some of the reasons as, it is an age-old (traditional) practice, to provide more strength to the stone sheet roof and is being constructed by using mud and bricks etc., which are due to lack of awareness.
- * Maintenance of around 65 per cent of the houses was found good. The rest 35 per cent is satisfactory in the sense that the hygienic conditions were not being followed i.e. for example, part of the house used for livestock rearing or dumping the animal feed waste and dung in the adjacent room, the sanitary toilet is unhygienic etc.
- * Almost all the beneficiaries participated in the construction of their own IAY house. The role started as labourers and ended up as supervisors. The construction of the house not only provided shelter but also gainful employment to the household. The study team observed that around 60-77 mandays of employment were created due to the scheme to each beneficiary household.

Recommendations

- * Even though majority of the beneficiaries were selected through Gram Sabha, around 10 per cent of the selection is not proper and allocated to well-off people. The poorest of the poor and needy, who are site-less and house-less should be given priority strictly thorough Gram Sabha. Therefore, the selection may be restricted to the poor and needy people with the acceptance of all the villagers without any reservations.
- * In the study districts, the major allocation of funds as well as selection of beneficiaries is for the 100 per cent subsidy scheme only and

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less than 10 per cent of the houses were provided with the funds for up-gradation. It is opined that in future also the same may be continued or the total allocation may be provided only to construct new houses rather than allocations for upgradation.

- * The study team found some lethargy with the implementing agency to print display board on every IAY house. The team observed that in some instances, information printed on the wall got erased because of white washes and rains. Even where it was displayed, nowhere IAY logo was printed. The district authorities should pass stringent orders in this regard to the village officials for compulsory display of IAY board with all details.
- * More than 90 per cent of the beneficiaries constructed IAY houses in more than the plinth area sanctioned and confirmed. They told that the additional structure was constructed not only to fulfill the available space but also to meet the occupational requirements. The purpose to provide IAY house is to have better living that supports the livelihood occupations. So it will be better if the plinth area of the house increases to around 350 sqft from the existing level.
- * In addition to the unit cost of Rs 25,000 grant from the government, most of the beneficiaries in the study area contributed an average amount of Rs 10,000 on their own or from other sources, in view of construction of bigger house with costly material to meet the rising demand for shelter for various reasons. The increased material cost as well as the labour cost of paid workers escalated the cost of construction more than the assistance, even for the approved and confirmed area of 210 sq ft. In this regard, the study team suggests that an increase of Rs 10,000 to 12,000 in addition to the existing grant may help the beneficiary to construct a good house.
- * All the beneficiaries constructed 9-12 inch width internal walls (4 inches is sufficient) which is escalating the cost of IAY house construction. They revealed it as an age-old practice which is due

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to lack of awareness. Around 25 per cent of the beneficiaries said that they could know the source as well as the way of using the cost-effective material to enable them to improve quality of construction.

- * The agricultural and horticulture departments concerned may take some initiative to provide few kitchen garden plants (vegetables, leafy vegetable seeds, small fruit plants etc.) to make use of homestead area for the benefit of the household.
- * The usage of toilet constructed under IAY was found with only 70 per cent of the beneficiaries. The rest 30 per cent stopped using or using it as only bathroom or kitchen room or storeroom to keep firewood or animal straw. This attitude of the people needs to be changed through proper awareness campaigns in the villages.
- * Internal wiring was completed in the houses. More than 50 per cent applied for the connection and deposited the amount with the concerned authorities, but not yet got the electricity connection. The process may be hastened up to provide the connection under Kutir Jyothi Scheme or Bhagya Jyothi Scheme of the State government through Rajiv Gandhi Rural Housing Corporation.
- * The study observed that the assistance is provided in four instalments viz., at foundation stage Rs. 5000; at lintel stage Rs. 10000; at roof completion Rs. 5000 and after house, toilet and chulha completion Rs.5000. No material supply by implementing authorities was observed. Directly cheques were provided to the beneficiaries from the gram panchayat and the amount credited to the personal bank account. This practice started from 2004-05 and the beneficiaries are happy to have the service. The wage loss was reduced due to this practice and it may be continued.

Major Findings and Recommendations

MAHARASHTRA

- * In the study region, 87 (87 per cent) beneficiaries had houses prior to availing of IAY houses. Among them, 59 were kutcha houses and 28 semi-pucca houses, which were also in a dilapidated condition.
- * Seventy four (74 per cent) beneficiaries' houses are not having IAY logos. The reason revealed by them is that the officials themselves not insisted.
- * The beneficiaries were helped by the concerned department to get houses under IAY scheme.

Non-beneficiaries' views

- * Majority of the non-beneficiaries responded that the beneficiary selection for IAY is somewhat fair, announcement regarding GS meetings is not reaching the general public, hence people are not aware of the meetings, 75 per cent expressed that no adequate quorum in the Gram Sabha meeting, hence, irregularity prevails. Further, majority expressed that there are malpractices in the selection process of IAY beneficiaries in terms of political pressure, bribe and group rivalry. They further responded that there is no transparency in the selection process and only 40 to 60 per cent of the IAY benefits reach the most needy people.

Respondents' views

- * There are 46 respondents (46 per cent) who revealed that the completion of IAY houses took 5 to 7 months and another 49 expressed that the construction took 7-9 months.
- * Ninety two (92 per cent) of respondents made 11 and more visits to the block and district offices, to request the officials to expedite the process of sanction and other related works. Regarding this, they

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lost more than 13 days of employment and lost more than Rs. 600 for the purpose of offices visits.

- * Out of 100 beneficiaries, 87 (87 per cent) respondents revealed that they paid bribe or commission. Among them, 33 (37.9 per cent) beneficiaries paid an amount between Rs. 1000 to 1500, and 30 (34.5 per cent) spent or paid between Rs. 1500 – 2000. This was paid to BDOs, engineers and GP sarpanches and ward members.
- * Majority i.e. 67 beneficiaries received first payment within a month. In the unit cost, people received materials worth between Rs. 5001-10,000, like cement and other items from government, 95 per cent of respondents agreed for receipt of full amount in each instalment. But, the deductions in the form of informal deduction like service charges, commission or bribe, etc., prevailed in all cases. But, 65 revealed that, they were not given adequate reasons by the officials regarding deductions.
- * Regarding registration of the houses, 95 people responded that their names are enrolled only in the panchayat register, not in the revenue records.
- * It is observed that 80 (80 per cent) beneficiaries' houses are located in their own plots in the main habitation.
- * Majority, 72 persons (72 per cent) constructed in more than the government recommended area, an average area of construction is between 210 - 300 sft and among them 47 (65.3 per cent) constructed extra due to larger family size.
- * In connection with construction, 30 (30 per cent) respondents constructed themselves, 38 were constructed by the contractors and 14 by the concerned gram panchayat sarpanch.
- * Forty (40 per cent) beneficiaries spent an extra amount of Rs.3000 for construction in addition to the unit cost and 24 (24 per cent)

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contributed Rs. 3001–6000, followed by 26 (26 per cent), who spent Rs. 6001-9000.

- * Maharashtra government is providing Rs. 3500 additionally to improve the quality of construction. But in the total estimation of Rs. 32000, the gap of Rs. 4000 to the estimation was met by the beneficiary as labour.
- * Regarding cost-effective building materials and technologies used in the construction, for basement all the beneficiaries used locally available RR stones, hollow-bricks for wall, waste soil and other demolished building wastes for filling of low lying areas, etc. People also used pre-fabricated doors and window frames. Nirimithi Kendra's role is very nominal regarding IAY. The study regions are not having any disaster threat.
- * Roofing of IAY houses in Maharashtra is made with GI (iron) sheet. The cost of these structures is comparatively less than 50 per cent of the RCC. In flooring, 71 beneficiaries (71 per cent) used stone slabs. Pre-fabricated cement door frames, doors and window frames were used in 92 houses. Cost of construction was reduced at the maximum by evolving cost-effective materials.
- * Sixty five per cent of respondents were consulted at the time of selection of house but only 35 (35 per cent) respondents were satisfied with the design given by the government. Majority viewed that the house is not suitable for socio-cultural and occupational needs of the family. Space and construction provision were made for future expansion. Some beneficiaries made additional construction of kutchha type for the purpose of household needs.
- * Out of 74 sanitary latrines provided to the IAY beneficiaries, 46 (62.2 per cent) use their toilets, even among them majority are using for bathing but remaining are in a dilapidated condition and some were dismantled.

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- * Majority of the IAY houses have all the basic services like drainage, school, market and bus. But PHC and veterinary hospital are located far away and people have to travel 10 to 15 km to block headquarters.
- * Only 64 (64 per cent) houses are provided with smokeless chulla, among them 52 (81.3 per cent) were not in use. The reasons revealed by the majority are, inadequacy of space and smoke.
- * Regarding the officials' visit, majority, 64 beneficiaries responded that the officials visit 5-10 times during the construction and their visits were useful in improving the quality of construction and expedite the release of money.
- * Beneficiaries are given advance payment of Rs-5000 to start the construction. This helped the poorest of the poor to avail of the IAY benefit meant for them.

Suggestions

- * The Gram Sabha and DRDA have to prepare a complete permanent list of eligible candidates and priority has to be arrived at by discussing in the Gram Sabha, that can be put in the notice board as well as local net for transparency. This will help the people to know their turn of availing of the scheme. This procedure will avoid bias and unnecessary confusion in the selection process.
- * The implementing agency has to take necessary steps to organise the beneficiaries at various levels, for purchase of building materials and training at the block and for mutual labour sharing at the village.
- * The unit cost has to be increased subject to the escalation of material prices. The unit cost can be added by another Rs.10,000 to Rs.15,000.
- * The officials have to take initiatives to ensure transparency in beneficiary selection.

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- * If possible, some sort of incentives may be given to people who attend the Gram Sabha meetings. This will attract people attending GS meeting. By this way, transparency can be maintained in the selection process.
- * Orientation on cost-effective building designs and construction before the start of construction will help the beneficiaries to select cost-effective models of houses.
- * If possible, annual maintenance grant can be given to the beneficiaries after few years.
- * Training and awareness programmes are required in use and maintenance of sanitary latrines and smokeless chulhas. Appropriate models to be developed which would work with the water scarcity.
- * Increased area of construction is essential in order to fulfill the social and occupational requirements and privacy of the families.
- * Allocation of number of units to be increased subject to the increasing demand.

Major Findings and Recommendations

ORISSA

- * Coverage under SCs and STs was quite adequate. Even though the norm suggests to cover the woman beneficiaries in toto, over the five years the women coverage was only 33 per cent in the State, 29 per cent in Bolangir and 42 per cent in Puri. However, in 2005-06, women coverage was 100 per cent in both the sample districts of the State. Coverage of the disabled persons was not as per the norm.
- * The selection of the beneficiaries is being done according to the guidelines. The Gram Sabha is being conducted with adequate publicity and sufficient prior notice. Good majority of the non-beneficiaries even opined that deserving people are being selected.

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Majority (three-fifths) of the non-beneficiaries also opined that there is no malpractice in the selection process and it is by and large fair.

- * The PRI members and officials stated that people are not turning up to the Gram Sabha in adequate majority. In Bolangir, the average attendance is about half whereas in Puri it was one-third of the total attendance. About two-fifths alleged of malpractice in the selection process.
- * About three-fourths of the beneficiaries designed their own houses, while in the remaining cases the house was designed by the implementing agencies. Almost all the beneficiaries were satisfied with the design of the house.
- * Construction of the house was mostly done by the beneficiaries. However, in few cases contractors were engaged with the approval of Gram committee because of the bare necessity for lack of fund for initial investment and manpower. This was with the consent and to the satisfaction of the beneficiaries.
- * The beneficiaries utilised the paid labour along with their own labour. The average mandays employed was 30 and average labour cost paid was Rs. 2600. There is a wide variation in the average mandays employed and average labour cost in both the sample districts.
- * Even though the unit cost sanctioned was of the order of Rs. 20,000-25,000, the beneficiaries have pulled resources from different sources and the average cost of construction was about Rs. 42,000. The average cost of construction in Puri was higher than the Bolangir, because of the fact that it is a cyclone-prone area and the beneficiaries tried to pull the resources to ensure better quality and strength of the house. All the beneficiaries were using local materials for construction of the houses.
- * More than 92 per cent of the beneficiaries have need for additional space requirement and constructed additional structures either of kutchra or semi-pucca type. This requirement was due to large family size, to meet the economic activities and social and household needs.

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- * If a reasonable time-frame of six months is taken for completion of the IAY houses, about half of the houses have not been completed on time. The scenario in both the districts is more or less same.
- * In the opinion of the beneficiaries, non-beneficiaries, Government officials and PRI members, the unit cost under IAY was quite inadequate to construct even a one room house of size 180 to 200 sq ft.
- * Construction of sanitary and smokeless chulhas was found to be a neglected area. Only 21 per cent of the sample beneficiaries had sanitary latrine and 2 per cent have smokeless chullahs. This situation is due to inadequacy of fund and apathy of the beneficiaries, functionaries and PRI members.
- * Fifty three per cent of the sample IAY houses were in the name of women beneficiaries. While the guideline suggested that the ownership of the houses should be in the name of the women members or in the joint name of the male and female members of the household, the registration of the houses in the name of the female member or in joint name was not strictly followed.
- * Majority of the beneficiaries did not have IAY display board. Even most of the beneficiaries were not aware of the provisions of the display board. The implementing agency did not also give due importance to it.
- * Even though the plinth area of 180 sq ft and 200 sq ft was sanctioned in Bolangir and Puri, respectively, in as many as 43 per cent of cases the houses constructed were in the range of 130-180 sq ft and 28 per cent in the range of 181-200 sq ft, because of insufficient fund.
- * Even though the selection of beneficiaries was made in the Gram Sabha, they are required to visit the block time and again for release of instalments and to ensure the inspection of AE & JE. They are losing mandays in this process resulting in loss of wage.

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- * In Bolangir district, the beneficiaries were not even aware about the disaster resistant construction of the houses. Therefore, they could not even tell whether the construction was resistant to disaster or not, but in Puri district, the beneficiaries were aware about the disaster resistant houses and majority expressed that their houses are resistant to the disasters like flood and cyclone. This is because Puri district is prone to cyclone and flood. It is essentially necessary to explore new / innovative technologies under IAY. The study revealed that in all the cases conventional technology was used and the implementing agencies have not given importance to the use of innovative technology under IAY to reduce the cost and increase the quality.

Recommendations

- * Efforts should be made to increase participation in Gram Sabha meeting for selection of the beneficiaries.
- * Disabled persons' coverage should be increased. The State has a significant proportion of the disabled. It may be that the disabled members in the household may not have the ownership of the land, but emphasis should be given to select beneficiary households with disabled persons.
- * Emphasis should be given to allot the IAY houses in the names of women beneficiaries or in joint name.
- * The landless people are usually the deprived group in the IAY selection. Special provisions such as allocating IAY house in common cluster to landless people may be followed by making provisions for distribution of surplus government land.
- * The census data provide robust database on availability of houses and its conditions. The data may be analysed to find out the spatial pattern and diversity so that area-specific projection of requirement and strategy for requirements may be fixed up.

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- * A database of directory of IAY beneficiaries may be created. Flow of information on monitoring may be online. This will help to eliminate inconsistency of data at different levels.
- * The unit cost of IAY house may suitably be raised at least to the level of Rs. 40,000.
- * Awareness should be created about the use of smokeless chulha and sanitary latrine among the beneficiaries and its provision should be strictly ensured. For smokeless chulha and sanitary latrine, convergence of IAY can be made with the departments like Rural Development, Orissa Renewable Energy Development Agency (OREDA).
- * Linking of the beneficiaries with financial institutions for availing of loan assistance may be emphasised and explored.
- * Majority of the IAY houses did not have electricity provision. The convergence with OREDA may be made to explore the possibility of and popularising the use of solar energy among IAY beneficiaries.
- * The beneficiaries should be discouraged to make frequent visit to the block by losing their wages. Therefore, strategy should be made to deliver the benefit at the doorstep.

Major Findings and Recommendations

RAJASTHAN

- * The gram panchayat is the cutting edge institution for implementation of IAY in Rajasthan. The panchayat is not only involved in identifying the beneficiaries through the Gram Sabha but also responsible for the implementation of the IAY programme and also its monitoring.
- * The Gram Sabha is to select the beneficiary. However, the Gram Sabha is not functioning effectively in Rajasthan. Hardly 20 to 30 persons attend Gram Sabha which is about two to three per cent of the voters.

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- * The Gram Sabhas are organised in the main villages the smaller villages which are far away (a case of Jodhpur) and generally are inhabited by poorer households do not attend Gram Sabha.
- * It is consistently seen that the village from which the Panchayat President comes, beneficiaries are more from that village.
- * Some of the Pradhans opined that they are not looking for the poorest of the poor to be identified as the beneficiaries of IAY as they may not have the capability to complete the house. So they look for a person who is poor but also has the capability to complete the house.
- * There are some nomadic tribals who were nomadic in the past and have settled in the villages now and are very poor. But these communities are not considered as a part of the village.
- * The block development officer is neither involved in the selection of the beneficiary nor in the monitoring of its implementation. However, he acts as a post-office in passing the information submitted by the GP to the DRDA and back. The block engineer is also not supervising the houses constructed. In short, the project is implemented by the DRDA and the gram panchayat.
- * The actual cost of construction is found to be higher than the amount available under IAY. IAY gives Rs.25,000, the cost of actual construction varied from Rs.30,000 to Rs.50,000. The cost increases with increase in the distance to location of construction from the motorable road.
- * The panchayat receives the money from the DRDA in two instalments and the panchayat distributes the money to the beneficiary in three instalments. There are instances of inordinate delay in receiving the second and the final instalments from the panchayat by the beneficiary.
- * In many cases, as the cost of construction exceeds the IAY sanctioned amount and the delay in receipt of instalment is forcing the beneficiary to buy the material for house construction as loan from

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the contractor. At times there are many instances where the panchayat president helps the beneficiary to get the material from the supplier standing as a guarantee and when the instalment money is due to the beneficiary, it is directly paid to the supplier of the material.

- * The monitoring of the construction of the house is done by a committee at the panchayat level consisting of panchayat president, a school teacher and one or two members from the community. And there is no role for the block engineer. Depending on the recommendation of the panchayat level committee, the instalments are paid to the beneficiary.
- * In Jodhpur, the material used for construction is red sand stone whereas in Udaipur it is brick and mortar. In Udaipur, there is a tradition of construction of mud brick houses which last for centuries as the soil there is good for the construction of mud bricks. Hence, instead of burnt bricks and cement mortar, efforts should be made to construct houses with stabilised mud blocks.
- * In Jodhpur, in many of the completed houses, there are no windows and doors. As the cost of construction is very high, even without fixing doors and windows the house is declared by the panchayat as completed.

Suggestions for Improvement

- * In each region of the State the material used, the technique of construction and the house design differs. In this context, there is a need to have Nirmithi Kendras in each of the regions of the State to develop cost-effective technologies.
- * The level of participation in Gram Sabha needs to be improved. We can also conduct ward Sabhas in remote villages. The list of beneficiaries prepared in ward Sabhas can be discussed in the main Gram Sabha.

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- * The cost of construction far exceeds the amount sanctioned under IAY, there is a need to increase the amount by providing an additional grant from the State government. It may be noted here that the poorest of the poor are not given IAY as they may not be able to complete the house construction with the amount they have received.
- * The gap between demand and supply as regards rural housing in Rajasthan is very large, unless the State government takes up housing scheme like some of the south Indian counterparts, the shelter for all cannot be achieved in the near future.

Major Findings and Recommendations

TAMILNADU

General Observations

- * As a special provision, Tamil Nadu State provides Rs.9,000 as State share in addition to the unit cost. Hence, the total unit cost in Tamil Nadu is Rs.34,000.
- * In the process of selection, first, task force committee scrutinises the genuinity of applications received with the BPL list. This committee consists of GP President as Chairman and elected members of all the wards of GP as members and BDO or his representative as ex-officio member.
- * The selection committee finalises the eligible list, based on the criteria like landlessness, houselessness, low income, bonded labour and victims of natural calamities. Number of applications would be based on the number of housing units allocated to the panchayat for the particular year.
- * The final eligible names list prepared by the task force committee presented in the Gram Sabha for approval.
- * The foremost eligible criterion to become beneficiary of IAY is the applicant should have own house-site, may be in the main habitation

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or house-site provided by the revenue department, priority to the SC/STs.

- * Documents like community certificate, name in the BPL list, income certificate, pattas of the house-site in the name of woman or jointly by wife and husband, issued by the revenue division of the State government. In this regard, in non-SC/ST category, house-site in the name of the man has been transferred in the name of woman.
- * IAY fund at the GP level operated by the Gram Panchayat President.
- * Payment of money is in two instalments through cheque to the beneficiary account, first, construction at the lintel level and second instalment after completion of the house.
- * There is no insistence on prescribed type design regarding IAY houses. But, State government has issued an office order prescribing a total minimum 210 sft plinth area to be constructed. The design varies from district to district.
- * However, DRDA has developed four models of house design. First design is affordable within the unit cost, second design requires an additional investment of minimum Rs.5000 plus unit cost, third design needs an additional contribution up to Rs. 10,000 and fourth requires up to Rs. 15000. Selection of the design is the choice of beneficiary, depending upon individual's ability to contribute extra money. People mobilise this amount from self-help groups or from relatives.
- * The block engineer makes visits periodically to guide and expedite the process of construction.
- * The concerned GP President or BDO helps by making certain informal arrangements to supply materials without advance payment with assurance of payment. Materials like RR stones, bricks, metals and pre-fabricated materials like window pan slab, door frame and irons are supplied on loan. This amount has paid to the supplier

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when scheme fund is released. President or his nominee undertakes the construction with the consent of the beneficiary.

- * Each beneficiary gets around 531 cement bags from TANCEM by the efforts of DRDA and paid at the time of fund release by deducting from the beneficiary.
- * Beneficiary's family involvement in the construction is much appreciative in majority of the cases. But, in some cases, since they are not familiar with the construction work, the masons dominate the poor people and try to exploit to a certain level.
- * Cost-effective technologies were not used, only very few houses used cement pre-fabricated windows and door frames, beneficiaries are very fond of conventional materials and method of construction.
- * In each district, three types of cost-effective housing units were constructed as demonstration unit, but people are not interested in those models.
- * Smokeless chulhas are installed in all houses but majority are not using it, they cook outside the premises by creating temporary kitchen structure. The reasons said are inadequate space and black coating of smoke spoils the house appearance.
- * Latrines are constructed in each house, but no family used it. In majority of the houses, latrine is converted into pooja room by closing from outside. People are habituated to open defecation, further lack of water, uneasiness among the family members are reasons revealed.
- * All the houses of IAY are provided with the logo of the scheme, but later it has disappeared due to whitewash and other house maintenance works.
- * Majority of the beneficiaries have house extension with temporary sheds for fulfilling their socio-economic needs.

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- * Many beneficiaries grow some fruit-bearing, vegetable plants as well as shade trees.

Research Findings

- * Majority of the non-beneficiaries responded that selection under IAY is not fair and not much publicity on GS meeting. Malpractices exist due to political pressure, group rivalry and official apathy.
- * Majority of the beneficiary made visits to VAO, BDO and DRDA offices to expedite the process of sanction and lost 9-11 mandays of employment and more than Rs. 400 of wage.
- * There are 87 per cent who responded that they paid bribe around Rs.1000 to Rs.1500 to middle man and GP people to get priority in selection and quick release of payment.
- * Majority, 61 (61 per cent) beneficiaries' houses are located in the main habitation which has reduced the problems regarding provision of basic facilities.
- * About 36 per cent spent an extra amount of around Rs. 3000, followed by 35 per cent between Rs. 9001-12000.
- * More than 91 per cent viewed that the house is not suitable to fulfill their socio-cultural requirements of the family and occupational needs. All the houses have additional space.
- * Eighty five (85 per cent) have carried annual maintenance work and they spent Rs. 1500 on various works.
- * The reasons revealed for not using the latrines are water scarcity and work nature.

Suggestions

- * The implementing agency has to take necessary steps to organise the beneficiaries at the district or block level for bulk purchase of

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building materials at the block level and for training at the village level for mutual labour sharing.

- * The unit cost has to be increased as per the escalation of prices of the materials.
- * The State government has to instruct and make follow-up to ensure the use of local materials. For, example, in Tamil Nadu, in the rural areas private houses are constructed by using mud marter for wall brick works. It will reduce the cost of construction; same can be applied to IAY houses.
- * The beneficiary can be given advance payment from the unit cost to start construction instead of releasing after basement construction. This will help the poorest of the poor also to come forward for availing of IAY scheme, which is meant for them.
- * The choice should be given to the beneficiary to select roofing system depending upon their affordability of additional contribution. People who are not able to mobilise additional investment can go for tiled roof or tin seat roofing.
- * Training and awareness programmes and follow-up is required in the use and maintenance of sanitary latrines and smokeless chulhas. Technology to be identified in finding less water usage latrine pan.
- * Area of construction to be increased in order to fulfill the social and occupational requirements of the beneficiary. Provision for privacy is also very important.
- * Number of instalments can be increased, in order to reduce the financial burden on the beneficiary in meeting the expenses of the construction. Because, unit cost is provided in two instalments, the disbursement of money is at the completion of the construction in each stage, for this the beneficiary has to look for huge amount for construction.

Major Findings and Recommendations

UTTAR PRADESH

In Uttar Pradesh, Gram Sabha has made selection of the applicants. Gram Sabhas choose applicants from the BPL list (which are available in Gram Panchayats). The applicants in general choose from the BPL list but later on Gram Panchayat makes changes in the list of the beneficiaries. In this process, the Mukhiyas play a dominant role and give priority to such persons with whom they have close contact or mobilised support to occupy such status. The important observation found in the area studied is that none of the beneficiaries displayed a logo in front of their houses, which is essential according to the guideline of the scheme. A few beneficiaries have written on walls of the house constructed under the scheme. In this regard, no clear instructions were given to the beneficiaries. Similarly, in Faizabad district, financial assistance was given in the name of menfolk whereas in Kannauj district, financial assistance was given in the name of women aspirants. No universal form of pattern was adopted in this regard whereas a guideline of the scheme clearly indicates that the houses should be allocated in the name of housewives.

In both the districts, the amount was released in three and in two instalments simultaneously. For construction of the new houses, assistance was given in three instalments whereas for upgradation of houses assistance was given in two instalments. Majority of the beneficiaries have not completed roof even after getting the second instalment. Due to lack of monitoring, most of the beneficiaries covered more areas under house construction other than what is prescribed in the guideline. As a result, beneficiaries are unable to complete houses within the given financial assistance.

Both the sampled districts of Uttar Pradesh are located in plain areas where the Saryu and the Ganga rivers flow throughout the year. The incidents of earthquakes and other natural calamities had not been brought to the notice. In both the areas, only small number of beneficiaries fulfilled

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the requirement of sanitation whereas majority of the beneficiaries have not shown interest for construction of the latrines. The concept of having smokeless chulhas is not popular in both the studied areas. Only for those beneficiaries who fulfilled the sanitation facilities in and around the houses, the third instalment was released, otherwise Rs 2500 was deducted from each beneficiary. In the study areas, there is no provision of providing street-light, drinking water, drainage, etc. under the scheme but the concerned line departments created such facilities with their own budget.

In both the areas studied, no body has shown consent over taking help of the NGOs especially for implementation of the scheme. Everybody was in favour of the present mode of the scheme i.e. this scheme should be run through the government machinery.

Recommendations

- * Financial assistance for upgradation of the houses should be eliminated from the scheme because the amount of Rs. 12500 is not sufficient for upgrading houses, especially in rural areas where cost of materials and transportation are high.
- * This study finds that lack of monitoring made beneficiaries cover more areas under house construction rather than prescribed in guidelines. Coverage of more areas could be good for the beneficiaries but fund is not sufficient to complete the house within the allocated budget. Officials in general emphasise to complete houses rather than support technically. Lack of staff with block development offices, lead to problems for monitoring the work or to maintain constant vigilance.
- * None of the beneficiaries used logo in front of houses as no instruction was given on this.
- * The houses should be allotted in the name of women aspirants rather than men, this will promote social security for women.

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- * Line departments should come forward to provide basic facilities like electricity, drinking water, road, drainages, etc. for making the scheme healthier.
- * The condition of sanitation and chulha should be eliminated from the scheme because in rural areas people are not accustomed for such facilities. In few places, latrines are being used as mini store.
- * The physically handicapped and mentally retarded people are not covered under the scheme according to their population ratio.
- * The list of applicants should be finalised at Gram Sabha level to avoid malpractices in later stage. Mukhiyas in general look for vote bank.
- * It is found that housing under IAY is more visible in *Adarsh Goan* (model villages). These *Adarsh Goan* are influenced by the MLA. Interference of the local MLA should be prevented.
- * Rs 25,000 is not sufficient to construct a house. Hence, the cost of house should be enhanced from Rs 25000 to 35000 where material are available easily and for interior or remote places, the cost should be enhanced up to Rs. 40,000, because cost of material and transport both are high for the persons living in interior or remote areas.
- * Construction of houses should be handed over to Rural Housing department or other relevant agency, which will be helpful to hand over the complete house to the beneficiaries. In this regard, flexibility should be given to the beneficiaries, those who want to spend more money on construction or want to cover more area.

Major Findings and Recommendations

WEST BENGAL

- * The number of houses constructed / upgraded in West Bengal was more than the target fixed by the Central Government, mainly due

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to the fact that State Government sanctioned lesser amount than the amount sanctioned per house by the Central Government and thus more number of beneficiaries covered under this scheme.

- * The scheme is uniformly implemented in all the districts and the performance is found to be 'good'.
- * No innovative approaches were adopted in the selected two districts, Hoogly and Midnapur (West). Neither the State Government nor the implementation agencies made any efforts in this direction.
- * The survey data indicate that selection of beneficiaries is genuine as most of them are poor and belong to the vulnerable sections. The selection of beneficiaries is transparent and appears to be genuine. Poverty is mostly concentrated among the selected beneficiaries. This proportion is also more in the two blocks of Hoogly district where irrigation is found to be more than the other two blocks of Midnapure (W) district.
- * The sample profiles of the selected beneficiaries confirm that the beneficiaries belong to ST/SC, illiterates or literate up to primary, agriculture labour occupant, youth (aged 30-50 years) and family income less than Rs.8000 per annum.
- * The high illiteracy and low education levels among the beneficiaries/ respondents point that they do not have bargaining power in the society and they are prepared to adjust with whatever little benefits they got from the Government. This might be one of the reasons that the study team did not get many complaints against the implementation of the scheme.
- * Unlike in other parts of the country, the other backward caste (OBC) people are dominant in West Bengal. The 'others' caste beneficiaries included widows/ex-servicemen etc., who are listed as BPL according to the norms specified by the State Government.

- * Majority of the selected beneficiaries possessed ancestral house but was not in good condition. So, they opted for new house/ upgradation of the existing kutcha house due to inadequate accommodation or division of joint family.
- * The Gram Panchayat is responsible for sanction of house. The 'District Panchayat' is implementing the IAY scheme in West Bengal. The process of selection of beneficiaries is initiated by the Gram Panchayat at G P level, and finalised by Gram Sabha. Before putting up the tentative list of beneficiaries before Gram Sabha, various socio-political factors play a major role in the selection of the list of beneficiaries. When we wanted to know who helped them to include their name in the selected list, majority (69 per cent) reported that GP or GP member played a key role to make him a beneficiary of the housing scheme.
- * Awareness among the people is good and the elected representatives dominate the officials indicating that the process of implementation of Rural Development Schemes are transferred to the Panchayati Raj Institutions (PRIs). Also the political awareness is more among the youth in the State and the programmes are seen to be implemented by the elected representatives. The official role is minimum unlike in other states in India.
- * Many of the beneficiaries who possessed dry/wetland might be the earlier beneficiaries of land distribution by the West Bengal State Government under land distribution scheme. West Bengal was one of the States where surplus land prior to the Scheme was distributed for the landless labour households.
- * All those respondents who did not have ancestral house, (four from Midnapur (W) district), reported that they possessed homestead area for construction of 'New House' under any housing scheme. The average size of homestead area of all households with or without existing ancestral house was 294 sq.yards and it is about 273 sq.

yards in Midnapur (W) district and 313 sq yards in Hoogly district.

- * When the study team sought for reasons for seeking a house under IAY Housing Programme, half of them reported that the accommodation they possessed was inadequate, followed by division in joint family. A few reported that the kutchra house they possessed was in bad shape and hence opted for a new house/upgradation of the existing house. However, 10 respondents 'did not' respond to the question and more so in Hoogly district.
- * About 94 per cent of the beneficiaries reported that the IAY sanctioned instalments were 'released' timely and they also received in two equal instalments. Though the beneficiaries are happy, the officials and elected representatives expressed the difficulties involved in release of funds to the beneficiaries. Usually after the release of first instalment from State / Central Government, the release of second instalment takes some more time.
- * The following are some of the strategies followed for smooth implementation of the programme.
 - i) Delay the sanction of first instalment to the beneficiaries till they are sure that second instalment will be released in short period.
 - ii) Release the first and second instalments to half of the beneficiaries waiting for the release of second instalment by the Government. When once the second instalment was released for the other half of the beneficiaries start construction of their house.
 - iii) After the release of first instalment wherever local funds are available, the second instalment will be released and adjusted against the release from Government funds.
 - iv) In case the second instalment was delayed, the beneficiaries were advised to borrow/mobilise the funds for completion of their house which was adjusted on release of second instalment.

- * About 20 per cent of the beneficiaries reported that they spent additional / extra amount in completion of their house and the average extra amount was Rs.2873 per house. About 40 per cent of the respondents reported that they incurred annual maintenance expenditure of Rs.561 per household per annum.
- * About 42 per cent of the beneficiaries reported that they made additional structure over and above the sanctioned IAY housing structure. The remaining were satisfied with the structure created by them.
- * A significant proportion of the beneficiaries reported that they sold out their household belongings possessed by them for completion of the house. About one-fourth of the beneficiaries got the support of relatives and friends in this endeavour.
- * The material they used is locally available but no innovative approaches were adopted in its design or quality of construction. Regarding design, it is lack of awareness and the better of sections also constructed their individual house with traditional one. The government agencies/private organisations have not come up with any innovative and new design in the construction of low cost houses.
- * The owners of those households expressed their unhappiness regarding the structure, design and quality of government house. The beneficiaries were given freedom of the choice of their house, but they were not aware of the new technologies and hence constructed the 'traditional' houses only.
- * Though the houses constructed were 'low cost' houses, they could complete the construction of houses within the sanctioned budget and stay in the new/upgraded houses, but its durability is questionable. In this regard, Government has to take initiative to go for better design and qualitative houses.

- * The old and traditional model usually followed in this study area is not desirable keeping in view the expected life of the house, which may range between 20-30 years. The existing structure is not a permanent one. Nowhere RCC roofing is seen in the study area. The bamboo structure with asbestos sheets and mud/brick wall may not last long. A few old houses constructed under Government scheme (not IAY) were also found leaking in the rainy season.

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**IMPLEMENTATION OF IAY : ISSUES AND
ACHIEVEMENTS : A NATION-WIDE STUDY**

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