

**Evaluation Report
On
Indira Awaas Yojana
(IAY)
Jammu & Kashmir**

**Programme Evaluation Organisation
Planning Commission
Government of India
New Delhi-110001**



**Population Research Centre
Department of Economics
University of Kashmir
Srinagar-190 006
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CONTENTS

Chapter	Topic		Page Nos.
I	Preface		i-ii
II	Executive Summary		iii-viii
	II(i)	Background, Methodology	iii-iv
	II (ii)	Main findings	v-viii
Chapter –I	Background of the Study, Methodology, etc.		1-11
	1.1	Background	1-8
	1.2	Objectives of the Study	8
	1.3	Methodology, Research design, Reference period, Field work.	8-11
Chapter-2	Indira Awaas Yojana (IAY)		12-60
	2.1	Introduction	12-14
	2.2	The Scheme, Objectives of Scheme, Organisation, Planning and Implementation, Monitoring and Evaluation	14-19
	2.3	Allocation of funds	19-21
	2.4	Financial Performance	21-22
	2.5	Expenditure on construction and upgradation of houses and Weaker sections	22-23
	2.6	Physical performance	23-25
	2.7	Socio-economic characteristics of the IAY beneficiaries, Knowledge about IAY, Identification and Payment to beneficiaries	25-33
	2.8	Availability of expertise	33-34
	2.9	Involvement of Non-Governmental Organisations (NGOs)	34
	2.10	Design of IAY houses, Type of material used, Location of houses, Residing in IAY dwellings	34-36
	2.11	Involvement of beneficiaries	36-37
	2.12	Housing characteristics	37
	2.13	Display of IAY logo on houses	38
	2.14	Impact of the scheme on housing	38-39
	2.15	Conclusion and suggestions	39-41
	2.16	Tables (2.1 to 2.23 on IAY)	42-60

PREFACE

Since Independence, the Government of India has launched a number of Central Schemes, Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of health & family welfare, education, employment & poverty eradication, agriculture, women & child development, sanitation, housing, safe drinking water, irrigation, transport, tribal development, border area development, social welfare, etc. both in rural and urban areas of the Country, including Jammu & Kashmir. The main objectives of all these schemes are to generate employment, improve quality of life, remove poverty and economic inequality and human deprivation. Besides, these schemes are also aimed at creation of basic infrastructure and assets essential for economic development in rural areas.

There is a general feeling that despite of huge allocations made by Government of India through Central Schemes/Centrally Sponsored Schemes in Jammu & Kashmir, the development in basic infrastructure and amenities/facilities are not perceptible, especially in rural areas of the State. Further, the standard of living of the people is still very poor and the employment opportunities to the young people are still considered to be very limited and inadequate.

Since, most of these Schemes are in operation for a pretty long time, the Programme Evaluation Organization, at the instance of Ministry of Home Affairs and as per the recommendation of 'Group of Ministers' constituted by the Central Government on 'Internal Security and Border Management', undertook the Evaluation study on "Micro Analysis of certain Centrally Sponsored Schemes in selected districts of Jammu & Kashmir". The main objectives of the study were to examine whether selected CSSs have generated the desired benefits, including specification of reasons for their tardy implementation, shortcomings in implementation and steps required to tone up their implementation, including their monitoring, to achieve the desired results. The study was assigned to Population Research Centre, Kashmir University, Srinagar (J&K) and they were advised to assess the impact of five Centrally Sponsored Schemes in selected four militancy affected border districts of Jammu & Kashmir, two each from Jammu

and Kashmir regions of the State. The Selected Schemes were;(1) Employment Assurance Scheme(EAS)/ Sampoorna Gram Rozgar Yojana (SGRY),(2) Indira Awaas Yojana(IAY),(3) Swaranjayanti Gram Swarozgar Yojana (SGSY),(4) Integrated Child Development Scheme (ICDS) and (5) National Old Age Pension Scheme(NOAPS)

The present Report in hand is the result of fruitful collaboration between researchers in Population Research Centre, Kashmir University, Srinagar, Programme Evaluation Organization, Planning Commission, New Delhi and Regional Evaluation Office, Planning Commission, Chandigarh, The study aims at assessing the impact of Indira Awaas Yojana (IAY) in the states of Jammu &Kashmir.

I hope the study, which provides useful information on the impact assessment, problems and shortcomings in the process of implementation of Indira Awaas Yojana (IAY) in Jammu &Kashmir, would be extremely useful to the policy makers, concerned Central Ministries and Implementing Agencies at the State Level to introduce the improvements, take suitable corrective actions to ensure that the intended benefits of the schemes reach the target group,

I congratulate the Honorary Director and the team of researchers of the Population Research Centre, Kashmir University, Srinagar as well as the Officers/Officials of Programme Evaluation Organization, New Delhi and Regional Evaluation Office, Chandigarh for their excellent work.



(Smt.S.Bhavani)
Senior Adviser (PEO&PC)

Place: New Delhi

Dated: 27/07/2009

EXECUTIVE SUMMARY

Background:

Government of India is implementing a number of Centrally Sponsored Schemes (CSS) in the areas of rural development, urban development, health and family welfare, education, agriculture, women and child development, sanitation, housing, safe drinking water, irrigation, transport, border area development, social welfare through out the Country, including Jammu and Kashmir. The main objectives of all these schemes are to generate employment, reduce poverty & economic inequality and improve the quality of life. Besides, some of these schemes aim at creation of basic infrastructure and assets essential for economic development in rural areas. Despite of the fact that huge allocations have been made by the Central Government through Centrally Sponsored Programmes in Jammu and Kashmir, the development in basic infrastructure and improvements in amenities/facilities has been inadequate, especially in rural areas of the state. The standard of living of the people has not improved to the desired extent and the employment opportunities for the youths are few and far between. Hence, it becomes imperative at this stage to know as to what extent these schemes have been in a position to achieve the stated objectives. Such an exercise will help to identify the problems/short comings in implementing these schemes. It will also help the policy makers and implementing agencies to introduce the necessary interventions to enhance the efficiency of the programme and to ensure better utilization of the resources. Hence, the Population Research Centre (PRC), Kashmir University, Srinagar, at the instance of Planning Commission, Government of India, New Delhi and Regional Evaluation Office, Chandigarh selected the following Centrally Sponsored Schemes in selected four districts of Jammu and Kashmir to assess their impact:-

1. Employment Assurance Scheme/Sampoorna Gram Rozgar Yojana
2. Indira Awaas Yojana
3. Swarnajayanti Gram Swarozgar Yojana
4. Integrated Child Development Services
5. National Old Age Pension Scheme

As per 'Terms of Reference', the detailed District Level Reports for all the five selected Centrally Sponsored Schemes have already been finalized and the findings were presented in Planning Commission. The report, in hand is a State Level Evaluation Report on Indira Awaas Yojana (IAY) on the basis of field study conducted in four selected districts.

Methodology

A Committee consisting of representatives of Ministry of Home Affairs, New Delhi, Programme Evaluation Organisation, New Delhi, Regional Evaluation Office, Chandigarh and Population Research Centre, Kashmir University, Srinagar was constituted to finalise the Research Design, Methodology, Questionnaire, etc. for the study. As the study in the militancy affected state of J&K was taken up on the recommendations of the Group of Ministers on "Internal Security and Border Management", the Committee in consultation with State Government selected four districts, two each from Jammu region and Kashmir region, which were either worst affected by militancy or the border districts. In view of the objectives and Terms of References of the study, after a series of meetings of the said Committee, districts Anantnag, Kupwara, Doda and Rajouri were selected for the in-depth study. The Community Development Blocks in each district were divided into two groups of high and low performance based on the information on key indicators of development. One block from each of the two groups was selected on random basis. Detailed information about the CSS were collected from district and block offices. From each selected block, 5-7 villages were selected on random basis. From the selected villages the information was collected from all the beneficiaries who were covered under IAY in the selected villages. In addition to it, from each selected village, 5 respondents who had applied, but not selected, were also interviewed. Besides, detailed interviews were held with the officials at state, district and block level. A check list was prepared to collect the qualitative information from the beneficiaries, non-beneficiaries and officials/offices. The secondary data regarding the physical and financial progress of the schemes and information regarding planning, implementation and monitoring was collected from the implementing agencies of the schemes through a set of questionnaires devised for the purpose. All the questionnaires devised for the survey were finalized in consultation with the members of the Committee.

Main Findings

During the course of field work, information was collected from 193 beneficiaries and 109 non-beneficiaries of IAY. The main findings of the study are given below:-

The Indira Awaas Yojana (IAY) was launched during 1985-86 as a part of RLEGP. Thereafter, from April, 1989, it became a part of JRY. It was delinked from JRY and made an independent Scheme w.e.f. 1.1.96. Under the Scheme, financial assistance is provided to SC/ST, freed bonded labour, non-SC/ST BPL families, etc. for construction/upgradation of their dwelling units. The main findings of the study are as follows: -

1. The existing organizational arrangement for planning, coordination, implementation and monitoring of IAY in Jammu and Kashmir was more or less as indicated in the guidelines. However, most of the officials involved with the implementation of IAY and also non-beneficiaries of the Scheme mentioned that local MLAs interfere in the selection of IAY beneficiaries.
2. A declining trend was observed in the allocation of funds as Central share as it has come down from 77 percent during 2001-02 to 63 percent during 2006-07 whereas the state share has increased from 23 percent to 37 percent during the same period. Barring two-three years, the state was in a position to utilize more than 97 percent of the funds made available to it during 2001-2007.
3. The state has not given recommended share of 20 percent for the up-gradation of existing houses. Almost all the BDOs pointed out that beneficiaries generally misuse the money received for up-gradation. However, it was observed that the sufficient funds as per guidelines of the scheme were allotted/utilised for providing housing available to SC/ST population and backward classes under IAY.
4. The findings of the evaluation study also showed that the knowledge about the scheme was widespread among the public. Though the scheme has helped many poor families to construct houses, but no standard economic criterion was followed to identify the beneficiaries. Around seven percent of the beneficiaries who had an annual income of thirty thousand or more were selected whereas non-beneficiaries

- with an annual income of less than 10 thousand were left out. This indicated that APL families were also given benefits under the scheme whereas some BPL families were left uncovered despite applications.
5. The scheme envisages that DRDA should make efforts to utilize, to the maximum possible extent, local materials and cost effective technologies developed by various institutions. However, neither DRDAs nor State Government has made any effort in this direction. The implementation agency till date had not involved any agency for the transmission of expertise and information on innovative technologies and use of low cost materials or disaster resistant features.
 6. Suitable local Non-Governmental agencies with proven good track record were to be associated with the construction of IAY dwelling units. The supervision, guidance and the monitoring of construction was to be entrusted to such non-governmental organizations. Besides, NGOs were also to be involved to popularize the use of sanitary latrine and *smokeless chulhas*. It was also observed that due to the non-existence of credible NGOs in the selected districts, the NGOs have not played any credible role in the implementation of the IAY in the state.
 7. The houses constructed were made of a combination of pacca bricks and locally made bricks. Neither low cost material nor timber nor tin sheets were made available to the beneficiaries in the state by the DRDAs at subsidized rates. Fuel efficient *chullas*, drinking water, sanitation and sanitary latrines were provided to only a few IAY dwelling. The system of drainage from the houses was not provided to avoid shortage of village paths due to overflow water and wastage from the kitchen, bathroom etc.
 8. The houses in all the cases were constructed by the beneficiaries and they had full freedom in construction, procurement of construction materials, engage skilled workmen and contribute family labour. This has resulted in economy of cost, quality of construction and resulted in greater satisfaction and acceptance of the house by the beneficiary.
 9. The scheme envisages that the cluster approach should be adopted for the construction of houses, but due to peculiar geographical, economic and cultural set up of the state, cluster approach was not followed strictly for the implementation of

- IAY scheme. Consequently the community facilitates like the development of infrastructure, such as, internal roads, drainage, drinking water supply etc. and other common facilities were not provided to IAY dwellings.
10. The upper limit of grant for the construction of IAY houses in plain areas was just Rs. 20,000 and Rs. 22000 in hilly areas. But the mean total cost of construction of a house in case of IAY beneficiaries worked out to be Rs. 40 thousand. The beneficiaries, therefore, had to spend on an average an amount of Rs 20 thousand from their own pockets. As such none of the beneficiaries was satisfied with the current amount of Rs, 20,000-22,000 paid under IAY. Hence, keeping in view the high cost of construction and the local climatic and topographic conditions, the upper limit for the construction of a new house should be enhanced to Rs. 50,000 and that for up-gradation to Rs. 20,000.
 11. Overall the scheme has benefited thousands of poor households in the state, most of whom had no or very poor accommodation. Before coverage under IAY in the state, 4 percent surveyed beneficiaries were houseless, 80 percent had katcha house and only 2 percent had a pacca house. Whereas, after coverage under IAY, 31 percent had a pacca house, 57 percent semi pacca house and none had a katcha house. The number of rooms available and the availability of kitchen facility among the beneficiaries had also increased after IAY intervention.
 12. Every year there was an increase in the houseless population. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of funds, therefore, more funds should be allocated for IAY.

Hence, there should be total transparency in the selection of beneficiaries. Wide publicity should be given to the IAY action plan through newspapers and the list of IAY applicants selected should be displayed at some public places, so as to invite objections. This would ensure total transparency in the selection of IAY beneficiaries. Besides, the applicants who are put in waiting list, should be given preference in the next financial year.
 13. The guidelines of IAY envisage that no design should be prescribed for IAY dwelling unit, except the condition that the plinth area of the house should not be

- less than 20 Sq metres. It was observed that the implementing authority did not insist on the condition of the plinth areas. The beneficiaries generally occupy more plinth area with the result they were not able to complete the house within the allotted amount. As a result, large number of houses were found incomplete during the field survey. Thus, the implementation agency should ensure that the beneficiaries stick to IAY norms of the plinth area of the house so that no house should remain incomplete.
14. It was also found that cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, the practice of distributing cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.
 15. It was felt that there was need for giving more emphasis by the implementing authority on incorporation of the proper ventilation and sanitary facility in their houses by beneficiaries. In order to augment resources to provide sanitation, water supply, smokeless chullas, etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of sanitation, water supply, smokeless chulla schemes in the state.
 16. In the guidelines of the scheme, there were no clear cut direction as to which type of houses need up-gradation. In some of the cases the amount sanctioned for the up-gradation was not utilized for up-gradation of houses. So there should be proper monitoring to ensure that the amount sanctioned for up-gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned. The poor beneficiaries were not given any material on subsidized rates, hence, it is suggested that timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.
 17. Finally, there is a need to have a periodic evaluation of IAY in the state. It is suggested that the Office of the REO, Chandigarh should reopen its office in Srinagar so that the evaluation studies can be taken-up on regular basis. Alternatively, such evaluation could be outsourced to reputed intuitions, research centres and individual experts.

CHAPTER-I

INTRODUCTION

Background

The State of Jammu and Kashmir is situated between 32° 17' N and 37° 6' N latitude, and 73° 26' E and 80° 30' E longitude on the northern extremity of India. It occupies a position of strategic importance with its borders touching the neighboring countries of Afghanistan in the north-west, Pakistan in the west and China and Tibet in the north-east. To its south lie Punjab and Himachal Pradesh, the two other states of India. The total geographical area of the State is 2,22,236 square kilometers and presently comprising of three divisions namely Jammu, Kashmir and Ladakh and 22 districts. The Kashmir division comprises of the districts of Anantnag, Kulgam, Pulwama, Shopian, Srinagar, Ganderbal, Budgam, Baramulla, Bandi Pora and Kupwara. The Jammu division comprises of the districts of Doda, Ramban, Kishtwar, Udhampur, Reasi, Jammu, Samba, Kathua, Rajouri and Poonch. The Ladakh division consists of Kargil and Leh districts. Every region has distinct social, economic, linguistic and cultural characteristics.

According to 2001 Census, Jammu and Kashmir had a population of 10 million, accounting roughly for one percent of the total population of the country. The decadal growth rate during 1991-2001 was about 29.4 percent which was higher than the decadal growth rate of 21.5 percent at the national level. The sex ratio of the population (number of females per 1,000 males) in the State according to 2001 Census was 892, which is much lower than for the country as a whole (933). Twenty-five percent of the total population lives in urban areas, which is almost the same as the national level. Scheduled Castes account for about 8 percent of the total population of the state as against 16 percent at the national level. Scheduled Tribes population account for 11 per cent of the total population of the state as compared to 8 percent in the country. Jammu and Kashmir is one of the most educationally backward states in India. As per 2001 Census, the literacy rate was 55 percent as compared to 65 percent at the national level. Female literacy (43 percent) continues to be lower than the male literacy (67 percent).

On the demographic front, too, the state has to do a lot to achieve the goals of New Population Policy 2000. The total Fertility Rate of 2.71 in Jammu and Kashmir is slightly lower than the TFR of 2.85 at the All India Level. With the introduction of Reproductive and Child Health Programme, more couples are now using family planning methods. As per National Family Health Survey-3, about 45 percent of women are now using modern family planning methods as compared to 49 percent in India as a whole. According to Sample Registration System (SRS, 2006), Jammu and Kashmir had an infant mortality rate of 49 per 1,000 live births, a birth rate of 18.7 and a death rate of 5.6 per 1,000 population. The corresponding figures at the national level were 58, 24 and 7.5 respectively. National Family Health Survey-3 (NFHS-3) has also estimated an infant mortality rate of 45 per 1,000 live births and a birth rate of 20.9 for Jammu and Kashmir. The corresponding figures for the national level are an infant mortality rate of 57 per 1,000 live births and a birth rate of 18.8 per 1,000 population.

Jammu and Kashmir, like other states of the country is predominantly an agrarian state with 70 percent of the population depends upon agriculture. According to Census-2001, cultivators and agriculture workers comprised 49 percent of the total working force of the state. The importance of the various other economic sectors in the economy has changed little over time. The contribution of the agricultural sector to the state domestic product declined from 38 percent in 1980-81 to 32 percent in 2000-2001 and 27 percent in 2004-2005. The contribution of the manufacturing sector has increased from 5 percent in 1980-81 to 6 percent in 2004-2005 and the share of the other tertiary sector has increased from 58 percent to 67 percent in 2004-2005. Agriculture contributed 32 percent to the state domestic product in 1999-2000 and provided employment to more than 60 percent of the working population (Directorate of Economics and Statistics, 1991). Jammu and Kashmir grows cereals, fruits and cash crops. The major cereal products include wheat, rice and maize. As a result of Intensive Agriculture Programme and the introduction of high yield variety seeds, the agriculture sector in the state has registered a tremendous transformation. However, due to the environmental constraints, the state has not been in a position to attain self sufficiency in the cereal products. The state is famous for its delicious horticultural products since ancient times and fruit industry has been a source of income to

the state exchequer. In recent years, as a result of the all round economic and technological advancement in the State, the horticulture sector has received a great fillip, leading to greater production and export of the produce. The state is also rich in forest resources and a variety of spruce, such as fir, pine, hazel, wild oak, maple, beech, etc., grow in them. The forests besides lending charm and healthy fragrance to the environment are a great source of revenue to the state. The forests contribute less than 2 percent towards the net state domestic product, despite the fact that 23 percent of the total geographical area is under forests.

Industrially, Jammu and Kashmir is one of the backward states in the country due to lack of infrastructural facilities such as easy transportation, electricity, topography and other factors. Though the state is very rich in natural and human resources, but these have not yet been utilized for establishing an industrial base in the state. The state has only a few medium scale industries in the capital cities of Srinagar and Jammu which manufactures cement, wool and silk, furniture, etc. With the establishment of the Industrial Growth Centres in various districts, Food Parks and the introduction of new Industrial Policy, the state has shown signs of industrialization during the last few years. The setting of more power generating stations, wide spread road net work and coming up of the state on railway map of the country has helped in creating an atmosphere conducive to growth of industries in Jammu region. As a result of the concerted efforts of the government since 2002, more than 133 medium and large scale industrial units have been set up in the state as on 31-03-2007 with an investment of over Rs. 2500 crores generating employment potential for around 20,000 person (Qureshi, 2007). Similarly, more than 5700 industrial units under Small Scale Industrial Sector (SSIS) and more than 5300 units under Khadi Village and Industries Board (KVIB) were set up during the 10th plan period generating employment for about 1.62 lakh persons.

The Kashmir Valley is very famous for its handicrafts not only within the country but also throughout the world. The handicrafts of the State are also contributing to the state exchequer considerably. Production of handicrafts has increased from Rs. 750 crores in 2001-2002 to Rs. 1000 crores in 2006-2007. Out of which carpet alone has a contribution

of Rs. 475 crores. During 2005-2006, handicraft goods worth Rs. 705 crores were exported, out of which carpet accounted for Rs. 325 crores. Besides, handicrafts sector provided employment to 3.50 lakh artisans.

Tourism has emerged as an important and one of the major contributors to state's economy. Kashmir is a popular tourist resort not only for the Indians but also for the holiday-makers from the distant lands. The tourist sector which received a jolt during the militancy period is being revived and made broad-based to harness potential of employment and economic prosperity. According to the estimates of the Tourism Development Department, 30 percent of the population of the state is directly or indirectly connected with this activity and tourism contributes 16 percent of the state's domestic product.

Population growth and unemployment cover the entire gamut of poverty. Although sufficient data is not available on poverty, but according to the latest round of NSSO on household consumer expenditure undertaken in 2004-05, 4.21 percent of the population in Jammu and Kashmir is living below poverty line which is far lower than the national estimate of 21.80 percent. The percentage of BPL population in rural areas is higher than urban areas. But, according to the BPL survey conducted by the State Government nearly 36 percent of the population is BPL. Both these estimates have been questioned by many experts as well as by the State legislators as a result the State Government has initiated an independent BPL survey in the state and the results are still awaited. The average annual per capita net domestic product of the state increased from Rs. 1,776 in 1980-81 to Rs. 7,296 in 1999-2000 at constant 1980-81 prices or Rs. 12,373 at current prices.

With a view to involve majority of population in planning and implementation of development-cum-employment projects and welfare schemes, planning has been decentralized to grassroot level to incorporate local priorities in the annual plans. This decentralized planning after the introduction of single line administration has yielded tangible results in harmonious development of all the regions of the state. There has been about two-fold increase in plan allocations since 2002. While the annual plan in 2002-03

was of the order of Rs. 22 thousand lakhs and it increased to Rs. 42 thousand lakhs during 2005-2006.

The Government is also paying special attention for promotion of education in the state. In order to achieve universalization of the education among all school going children, many developmental schemes like extension of educational activities under the Border Area Development Programme, Sarva Shiksha Abhiyan and Non-formal education programme have been introduced. Education has also received top priority in allotment of funds under district plan. So far as the drinking water is concerned efforts are underway to provide potable drinking water to the entire population in the state. Under the Accelerated Rural Water Supply Programme drinking water facilities have been provided to more than 98 percent of the villages. Presently, the Swajaldhara Scheme is underway in the state.

In spite of all these programmes, the development in basic infrastructure and basic amenities/facilities is not perceptible especially in rural areas of the state. The standard of living of the people is still very poor and the employment opportunities to the young people are few and far between. A large proportion of population is still deprived of basic necessities of life. Though 94 percent of the population in the state has been provided drinking water, but still about 30 percent of the households are using water from unsafe sources. Besides, most of the villages have been identified as disadvantageous in respect of availability of water supply due to less service level, source depletion, and outlived design period of water supply schemes. The situation on sanitation front is even more alarming. Around two-third of the households (64 percent) do not have a toilet facility or have a pit type of toilet. Similarly, 60 percent of the households do not have any sewage and drainage facility. On the demographic front, population continues to grow at more than 2 percent per annum and infant mortality rate is about 50 per 1000 live births. The health centres are poorly staffed and do not have required drugs, equipments and manpower and some of the health centres are located in depilated buildings. Due to the hilly terrain and topography and limited resources, the state does not have an efficient transportation system. Though the state has immense potential for development of hydro

electricity but because of resource constraints, the state has, till now, been in a position to harness only 538 megawatts of electricity against a potential of more than 18000 megawatts which is about 3 percent of the harnessable potential, which is around 18 percent of the total requirement of the State at present. Due to the increase in population, absence of private sector, desirable industrial growth and lack of employment opportunities in the public sector, the number of unemployment youth particularly educated youth registered with the employment exchange has doubled during the last five years. The percentage of unemployed youth among rural educated males increased from 4 percent in 1993-94 to 9 percent in 1999-2000 and from 13.6 percent to 22 percent among females during the said period. As per the latest data on unemployment youth made available by the Employment Department, 1.10 lakh youth were registered with the employment department by March 2006. Therefore, the state has to go a long way to register a perceptible change in all these sectors.

The J&K Government has made efforts from time to time to give a boost to the economy of the state and lot of investment has been made in various sectors of economy. However, the beginning of the militancy in the State in 1989, shattered the development activities, as a result the development scenario of the state came to a complete halt, which resulted in decline in employment, gross domestic product and per capita income.

However, during the last 10 years, the State Government is also making efforts to put the economy of the State back on track and has invested huge amount in rebuilding the necessary infrastructure. The Government of India also launched a number of Central/Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of Health & Family Welfare, Education, Employment & Poverty Alleviation, Agriculture, Women & Child Development, Sanitation, Housing, Safe Drinking Water, Irrigation, Transport, Tribal Development, Border Area Development, Social Welfare, etc., both in rural and urban areas of the State. The main objectives of all these schemes are to generate employment, remove poverty, economic inequalities and improve quality of life. Besides, these schemes are also aimed at creation of basic

infrastructure and assets essential for economic development in rural areas. However, despite of huge allocations made by Government of India through Central/Centrally Sponsored Schemes in Jammu and Kashmir, there is a general feeling that the development in basic infrastructure and improvement in amenities/facilities has been quite inadequate especially in rural areas of the State. Further, the standard of living of the people has not improved and the employment opportunities for the youth are still limited and inadequate.

In this background, on the recommendation of the 'Group of Ministers' on "Internal Security and Border Management" during November, 2001, the Ministry of Home Affairs had requested Programme Evaluation Organisation, Planning Commission to undertake an evaluation study on the impact of developmental schemes in militancy affected state of Jammu & Kashmir. After analyzing the credibility and credentials of various agencies and NGOs, the study was outsourced to Population Research Centre, Deptt. Of Economics, Kashmir University, Srinagar.

The Terms of Reference of the study were to clearly bring out : (i) whether the CSS have generated the needed benefits/objectives (ii) the reasons for their tardy implementation, if so, (iii) the shortcomings/problems in implementation of the scheme (iv) the steps/strategy needed to tone up their implementation, including their monitoring to achieve the desired objectives.

A Committee consisting of representatives of MoHA, PEO, Hqrs., REO, Chandigarh, Govt. of J&K and PRC, Srinagar was constituted to decide the coverage of the schemes geographical area in the State, Research Design, Questionnaire, etc. After a series of meetings, it was decided to evaluate five schemes viz., i) Employment Assurance Scheme (EAS)/Sampoorna Gram Rozgar Yojana (SGRY), (ii) Swaranjayanti Gram Swarozgar Yojana (SGSY), (iii) Indira Awaas Yojana (IAY) , (iv) Integrated Child Development Services Scheme (ICDS) and (v) National Old Age Pension Scheme (NOAPS) would be conducted in the first phase. For conducting the study, four districts (two each from Kashmir and Jammu Region) i.e. Ananatnag and Kupwara from Kashmir

region; and Doda and Rajouri from Jammu region were selected. Further, the modalities of the Research Design as well as the Questionnaires, to be canvassed during the course of field surveys, were also finalised. The PRC has already finalised and made presentation of observations and recommendations in respect of four districts level Reports. The Report in hand, in series is a State Level Evaluation Report on Impact Assessment of IAY in Jammu and Kashmir, is based on the data collected from four selected districts of the State.

Objectives of the Study

The specific objectives of the evaluation study include the assessment /examination of the following:

1. The type of mechanism adopted and arrangements made for planning co-ordination, monitoring and implementation of the scheme.
2. The extent to which allocations, releases and utilization of funds were made as per the guidelines of the scheme.
3. To portray as to what extent the scheme has generated the needed benefits.
4. To analyze socio-economic and demographic characteristics of the beneficiaries of the scheme, so as to assess the extent to which the guidelines for identifying the beneficiaries/villages have been followed.
5. To identify the problems in the implementation of the scheme and reasons for tardy implementation, if any.

Methodology

Both primary and secondary data was collected through instruments structured at different levels. The secondary data was obtained through the State, District, Block and Village level questionnaires. Information was collected about financial and physical performance and adequacy of the implementation mechanism for the schemes. Detailed discussions were held with the officials at various levels to gather information on the implementation of the scheme. The primary data was collected through field surveys from beneficiaries as well as non-beneficiaries of the scheme..

A set of schedules were approved by a Committee consisting of Officers from PEO, Hqrs., MoHA, REO, Chandigarh, Govt. of J&K and PRC, Srinagar for collecting data for the scheme. The schedules covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the schemes, eligibility criterion, procedures, problems encountered, utilization of the funds and impact of the scheme, etc. Information collected from the non-beneficiaries included their socio-economic status, knowledge of the schemes and experiences with the implementation of the scheme. The experiences of the beneficiaries and non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in the implementation of the scheme.

Research Design

The Technical Committee, consisting representatives from PEO, Planning Commission, New Delhi, REO, Chandigarh with Ministry of Home Affairs and PRC, Srinagar, after a series of meetings and in consultation with Government of J&K, decided to select two districts from each of the two administrative divisions (Jammu and Kashmir) of the State and to select one border district and one non-border district from each division. In view of the 'Terms of References' of the study, it was decided to select two border districts and two non-border districts affected by militancy in the State. Therefore, the present survey was conducted in the districts of Anantnag and Kupwara in Kashmir region and Doda and Rajouri in Jammu region.

Further, the Community Development Blocks (CDBs) were divided into two groups of high and low performance, based on the information on key indicators of development. The indicators used were literacy level, percentage of villages electrified, percentage of villages having safe drinking water facility and percentage of villages having health centres. One block from each of the two groups was selected on random basis in the district. Accordingly, eight blocks were selected from the selected districts. Details about the Scheme were collected from the offices of Deputy Commissioners and concerned Block Development Officers. List of the works undertaken and the list of the

beneficiaries under IAY was collected from the offices of Block Development Officers. From each selected block a sample of 5-6 villages was selected on random basis. From the selected villages, the information was collected from all the beneficiaries who were covered under IAY. Besides, detailed interviews were conducted with the officials involved with the implementation of these schemes at State, District and Block level. A check list was also prepared to collect the qualitative information from the beneficiaries and officials/offices. As the list of non-beneficiaries of the schemes was not readily available, therefore, non-beneficiaries were selected with the help of knowledgeable persons of the villages. The information from such non-beneficiaries was also collected during the survey.

Reference Period

The reference period of the study for selection of beneficiaries, collection of field data was 2000-01 to 2003-04. However, while making analysis, the data on physical/financial targets vis-à-vis achievements for the years upto 2006-07, was also utilised.

Field work

The Data collection started from December 2003 and continued till April, 2004. Data was collected by two teams and each team consisted of five field investigators, a supervisor-cum-editor and a field coordinator. Each field investigator was assigned to collect information for a particular scheme. Before the field work, all the team members received training for six days, which consisted of instructions in interviewing techniques and field procedures for the survey, a detailed review of the guidelines of the selected CSSs, review of each item in the questionnaire, mock interviews between participants in the classroom and practice interviews in the field. Besides the main training, one day training was specially arranged for supervisors/editors. The supervisors/editors were trained to hold formal discussions with the officials involved with the implementation of the schemes and record their observations regarding the implementation of the schemes, impact assessment and possible reasons for tardy implementation. Senior officials of the PRC co-ordinated the data collection activities and also had formal discussions with the

officials involved with the implementation/execution of schemes. The Director and the Project Coordinators also visited the field to monitor the data collection activities and ensure good quality data. During the course of field work, information was collected from 193 beneficiaries and 109 non-beneficiaries of IAY.

CHAPTER-2

INDIRA AWAAS YOJANA

Introduction

The survival of the human largely depends on fulfillment of basic needs. So far as the basic necessities of a person are concerned, he needs food, clothes and shelter to live in. Housing is one of the basic requirements for human survival. For a normal citizen, owning a house provides significant economic security and status in society. For a shelter less person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. In India, a substantial proportion of the households either do not own houses or have inadequate housing. As the population of country is increasing rapidly, the number of houseless families is increasing at an alarming rate.

India is the second largest country in the world as far as the population is concerned. For such a huge country, to study the availability of housing condition of the people is always a daunting task. As per the census of 1991, the rural housing shortage was 13.72 million, consisting of 3.4 million households without houses and 10.31 million living in unserviceable katcha houses. It was estimated that another 10.75 million houses were needed to cover the population growth during 1991-2000. Thus, a total of 24.47 million houses were needed to be constructed or upgraded to achieve the target of providing shelter to all in the rural areas by 2002. Of the estimated requirement of 24.47 million houses, 5.7 million houses have been added by various agencies until 31-03-1997. Thus the housing shortage left to be tackled is 12.60 million houses, out of which 10.31 million houses need up-gradation and 2.29 million new houses are needed to be constructed.

The data on housing, household amenities and assets, based on 2001 census as released by Census Commissioner, India recently, provided an important insight on the subject. As per 2001 Census, there were about 249 million census houses in India. About 80 percent (192 million) of the census houses in India were wholly or partly used for residential purposes. Of these residential houses, half of the houses have been

categorized as good houses, 44 percent are categorized as “Liveable” and remaining 6 percent are “Dilapidated” census houses.

Another way of ascertaining the quality of housing, is to know the type of material used for the construction of the three main components of a house i.e. roof, walls and floor. Census 2001 data reveals that more than 62 million (33 percent) households live in census houses with tiles as roof. About 42 million households in India were reported to be living in houses with roof built by using grass, thatch, bamboo, wood, mud, etc. Among material of walls used, burnt bricks were found to be the most prevalent material used by about 84 million (44 percent) households. Mud, un-burnt bricks were next popular material, reported to be used by about 62 million (32.2 percent) households. Use of other permanent material was quite low. About 110 million households (57 percent) live in census houses with mud floor.

As per the NFHS-2, around 6 percent of the households in Jammu and Kashmir live in houses that are katcha (made of mud, thatch, or other low quality material), 58 percent live in semi-pucca houses (using partly low quality and partly high quality materials), and 36 percent live in pucca houses (made with quality materials throughout, including the roof, walls and floor). Across regions, the percentage of households living in pucca houses is 34 percent in Kashmir region and 38 percent in Jammu region in J&K. The mean number of persons living per house in Jammu and Kashmir is 2.4 as compared to 2.7 for the country as a whole. The mean number of persons per room is 1.7 in urban areas and 2.3 in rural areas. Condition of the houses in the J&K State is more pathetic in the rural areas than in urban areas. Sixty percent of the households in urban areas live in pucca houses, as compared to 27 percent of households in rural areas. Around 73 percent of rural households live in semi- pucca or katcha houses as against 34 percent in urban areas.

The NFHS-3 has shown marginal improvement in the housing situation in the state between 1998 and 2006. As per the NFHS-3, 50 percent of the households in Jammu and Kashmir live in pucca houses, 34 percent live in semi-pacca houses and only 11 percent have katcha houses. The mean number of persons living per house in

Jammu and Kashmir in 2005-2006 was 2.9 as compared to 3.3 for the country as a whole.

The Scheme

Keeping in view the shortage and quality of housing, the Government of India since independence, has a number of developmental programmes for the rural areas, particularly for the rural poor living below poverty line. Policy legislations have been incorporated and planning process has been administered for improving the housing situation in the country. Taking the problem of houseless seriously, Government of India with a view to provide houses to the Scheduled Castes, Scheduled Tribes and Freed Bonded Laborers living below poverty line, launched Indira Awaas Yojana (IAY) in 1985-86, as a component of Rural Landless Employment Guarantee Programme (RLEGP). The RLEGP and National Rural Employment Programme (NREP) were merged into Jawahar Rozgar Yojana (JRY) on April 1, 1989. Six percent of the total resources under JRY were earmarked for construction of houses under IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non Scheduled Caste/Scheduled Tribe families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was increased from 6 percent to 10 percent of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Caste/Scheduled Tribe poor should not exceed 4 percent of the total JRY allocation. The IAY was de-linked from JRY with effect from 1st January, 1996 and is now being implemented as an independent scheme. Thus, IAY is being implemented by the state Governments through the District Rural Development Agencies/Zilla Parishads throughout the country. From 1995-96, the benefits of IAY have also been extended to widows or next-of-kin of defense personnel and paramilitary forces killed in action irrespective of the income criteria, ex-servicemen and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of the IAY subject to the condition that : i) they reside in rural areas; ii) they have not been covered under any other scheme of shelter rehabilitation; and iii) they are houseless or in need of shelter or shelter upgradation. Funds to the tune of three percent have been earmarked for the benefit of below poverty line physically and mentally challenged persons. The reservation of three percent of the funds under IAY for below

the poverty line physically and mentally challenged persons is a horizontal reservation i.e.; physically and mentally challenged persons belonging to sections like SCs, STs and others would fall in their respective categories. Like other parts of the country, IAY was launched in Jammu and Kashmir during the year 1985-86 and covers all the districts of the State.

Objectives of the Scheme

The Primary objective of the scheme is to help construction/upgradation of dwelling units of members of Scheduled/Castes/Scheduled Tribes, freed bonded labourers and other below poverty line non SC/ST rural households by providing them a lump sum financial assistance.

Organization

In Jammu and Kashmir, the Indira Awaas Yojana is being implemented by the Department of Rural Development. The two divisions of the State (Kashmir and Jammu) have separate Directorate of Rural Development. While the Directorate of Rural Development, Kashmir is responsible for implementing the scheme in Kashmir province including the two districts of Leh and Kargil, the Directorate of Rural Development, Jammu implements the scheme in Jammu province. These two Directorates are responsible for planning, implementation, allocation of state share to districts, coordination and monitoring of the IAY at the provincial level. The scheme is implemented by the Deputy Commissioners (DCs) at the District level and Block Development Officers (BDOs) at block level. The Deputy Commissioners (DCs) are responsible for planning, implementation, coordination and monitoring of the IAY Scheme. They are also responsible for allocation of funds among Community Development Blocks (CDB) and for according administrative approval of the IAY action plans. The Deputy Commissioners are assisted by the Additional Deputy Commissioners (ADCs), Assistant Commissioner Development (ACD), District Planning Officer (DPO), Executive Engineers of the Rural Engineering Wing and Block Development Officers (BDO) in the planning, according sanctions, implementing, coordination and monitoring of the IAY. Recently, the ADCs have been given the responsibility to monitor closely various rural development schemes including IAY.

At the block level the scheme is implemented by the Department of Rural Development, through the Block Development Offices. Each Block Development Officer is assisted by the Planning Officer, Panchayat Secretaries, Assistant Executive Engineer, Junior Engineers, Village Level Workers (VLW) and Multipurpose Workers (MPW). At the village level, the Village Panchayats/Dehi Committees help the VLW in identifying the list of potential IAY beneficiaries.

Planning and implementation

As mentioned above, the scheme is implemented by the Directorate of Rural Development Department. As per guidelines of IAY, the District Rural Development Agencies (DRDA)/ Zilla Parishads (ZP), on the basis of allocation made and target fixed, shall decide Panchayat-wise number of houses to be constructed/upgraded under IAY, during a particular financial year. These targets are thereafter intimated to Gram Panchayat. The Gram Saba select the beneficiaries from the list of eligible households.

It was observed that the planning and implementation of IAY in J&K at the district and block level was as per the IAY guidelines. The ACDs and the BDOs informed that once allocations were made to the blocks Panchayats, the beneficiaries were identified by the VLWs in consultation with the Panchayats or village representatives. In villages where the Panchayats were not functioning, the beneficiaries were identified by the VLWs in consultation with the members of "*Dehi Committees*". The VLWs prioritize and submit the list of all the identified potential beneficiaries to the office of the BDOs. In addition to it, some households also submit their applications directly in the offices of the BDOs. Such applicants were, however, asked to get their applications attested by the local Tehsildars/Patwaries and VLWs to the effect that the applicant was below poverty line and in need of the house. All these applications were scrutinized and prioritized by the block level committee in view of the eligibility for coverage under the Scheme.

Once this list is scrutinized, based on the availability of funds to each Panchayat, corresponding number of potential applicants are selected by the BDOs

and the remaining are put in the waiting list. Thereafter, the list is forwarded to the Deputy Commissioner for approval. Once the list is approved by the DC, it is vetted by the concerned Member Legislative Assembly (MLA) and is returned to the BDO via Deputy Commissioner for implementation. Of late, the list of the potential applicants is published in the local dailies by the BDO offices to ensure transparency in the selection of IAY beneficiaries.

The rural engineering wing of the Rural Development Department has prepared a design of the IAY houses, which consists of two rooms including a kitchen. This design is provided to the IAY beneficiaries and they are advised to follow this design. The Junior Engineers and the VLWs also provide other necessary information regarding the construction of the houses to beneficiaries.

The financial assistance for the construction/upgradation of the houses to beneficiaries is provided by Block Development Officers in two installments through account payees cheques. The first installment of Rs 10-15 thousands is usually released to the beneficiaries for starting the work of construction/upgradation. Once the house is constructed/upgraded, the VLW/Supervisor issues a certificate that the applicant has constructed/upgraded the house and also attaches the photograph of the house constructed/upgraded. After submission of the certificate and the photographic record, second installment of Rs 10-15 thousands is released to the beneficiaries. The beneficiaries are required to open an account in Jammu and Kashmir Bank. The cheques are usually distributed among the beneficiaries by the concerned Member Legislative Assembly in public gathering.

Monitoring

There is a State Level Vigilance and Monitoring Committee to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of all Rural Development Programmes in the state. Hon'ble Minister for Rural Development is its Chairman and Secretary, Rural Development Department is its Member Secretary. Members of the Committee include MPs, MLAs and Secretaries of Finance, Planning and Development, Roads and Buildings, Revenue,

Agriculture, Animal/Sheep Husbandry, Public Health Engineering, Social Welfare, and Forests; Chief Engineers of R&B and PHE; Directors of Rural Development, Finance Department and Social Welfare; and representatives of NGOs. The committee holds its meetings on quarterly basis to review the physical and financial aspects of various rural development schemes, including IAY.

The IAY Programme in the districts is regularly monitored by the office of the District Development Commissioner in accordance with the existing inbuilt mechanisms through periodical meetings, progress reports as well as through field visits by district officers and officers of the Department of Rural Development. In each district, there is a District Level Coordination Committee (DLCC), with Deputy Commissioner as its Chairman and Assistant Commissioner Development as its Member Secretary. The Executive Engineer (REW), District Planning Officer, Project Officer (DRDA) and Block Development Officers are the members of this Committee.

Although the DLCC regularly review the physical and financial progress of the scheme, but these Committees have not fixed any schedule to review the progress of the IAY. Besides in review meetings, the progress of the scheme is reviewed at the directions of the local MLAs. Recently, the state government has sanctioned the posts of Additional Deputy Commissioners (ADC) to monitor the implementation of all developmental programmes in each district, including IAY.

So far as the Block Level Monitoring Committees (BLMCs) are concerned, it was informed by most of the BDOs that BLMCs have not yet been constituted; however, the progress of the schemes at block level was monitored by the BDOs. The Assistant Engineers and Junior Engineers of the Rural Engineering Wing, Panchayat Secretaries, Planning officers and VLWs assist the BDOs in the implementation, monitoring and supervision of the IAY. It was found that the Junior Engineers, Supervisors, VLWs and MPWs pay at least two to three visits to each house being constructed/upgraded/renovated under IAY. But, the survey team observed that none of the officials involved with the implementation of IAY had prepared a schedule of visits for inspection of houses constructed/renovated under the scheme.

Evaluation

As per the IAY guidelines, the state governments is required to conduct periodical evaluation studies on the implementation of the programme. The states are free to have these studies conducted through their own evaluation cells or through reputed institutions and organizations. Copies of the evaluation studies conducted by the states are to be furnished to the Central Government and remedial action, if any, is to be taken by the States/ Union Territories. The Zilla Parishad/DRDA is also supposed to conduct studies from time to time. The Zilla Parishad/DRDA has to report the outcome of the studies to the State Government and the Central Government from time to time. The evaluation wing of the Directorate of Economics and Statistics (DES) has been entrusted with the job of evaluating the rural development programmes in Jammu and Kashmir. The DES has an evaluation cell in each districts of the state and they have evaluated the implementation of IAY in most of the districts. However, it could not be verified whether the findings of these reports have been discussed in the State Level Vigilance and Monitoring Committee or District Monitoring/review Committees or not ?

Allocation of funds

The IAY is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the States in 80:20 ratio. The Government of India allocates funds directly to the districts for the implementation of IAY. The information collected from the Department of Rural Development shows that the share of the State Government in IAY varied between 23 percent in 2001-02 to 37 percent in 2006-07. The Central share has declined from 77 percent in 2001 to 63 percent in 2006-07. At district level, the share of State Government in Anantnag district has increased from 24 percent in 2001-02 to 38 percent in 2006-07, in Doda district, State share has gone up from a low of 12 percent during 2001-02 to 38 percent during 2006-07, in Kupwara district, State share has gone up from 24 percent during 2001-02 to 46 percent during 2006-07 and in district Rajouri the State share has increased from 21 percent in 2001-02 to 42 percent during 2006-07. The Central share to all the districts of the state (except for Leh district) has generally declined over time during 2001-07. The maximum decline in the Central share among the selected districts was

observed in Doda district, where it has come down from 88 percent during 2001-02 to 62 percent during 2006-07 (Table 3.2).

Under IAY, the Central assistance is allocated to the States/Union Territories (UTs) on the basis of proportion of rural poor in the State/UTs to the total poor in the country. The poverty estimates prepared by the Planning Commission are used for allocation of funds to the states. The proportion of rural SC/ST population in a district to the total rural SC/ST population in the State/UT is the criteria of inter-district allocation of IAY funds within a State/UT. A glance on the district-wise allocation of funds under IAY during 2001-2007 shows that though, in general, this criterion has been followed for allocation of funds among districts, but there are lots of deviations as well (Table 3.1 and Table 3.2 and Table 3.3). For example, both Anantnag and Baramulla districts have almost same population size (11 percent) and almost identical percentage of population living below poverty line, but Anantnag has received 14.8 percent and 18.6 percent of the total funds during 2005-2006 and 2006-2007, whereas Baramulla has been allocated 18.1 percent and 11.8 percent of the funds during these two years, respectively. Similarly, both Udhampur and Doda, each account for 8.7 percent of the population of the state, but poverty is higher in Doda than in Udhampur. However, district Udhampur has received higher allocation during 2001-02 and 2003-07. Like-wise, both Kathua and Kupwara districts account for 7 percent of the state population, but percentage of BPL households is higher in Kupwara than in Kathua. However, Kathua has been allocated higher percentage of funds than Kupwara during 2001-2004. The trend of the allocation of the funds in these two districts has, however, reversed after 2004-05.

As far as allocation of funds within blocks is concerned, the ACDs mentioned that once the funds are released to the districts, the districts allocate funds to the blocks on the basis of : i) rural population, ii) percentage of BPL population iii) percentage of SC/ST population and iii) No. of Panchayats. But, it was found in most of the blocks in the selected districts that they received funds in accordance with their share of total rural population in the district and not on the basis of the number of Panchayats in the blocks. This is substantiated by the fact that Rajouri, Manjakote and

Nowshera blocks have almost identical number of Panchayats but the percentage of funds received by the three blocks is 17 percent, 8 percent and 13 percent, respectively. Thus, it appears that the district administration has used population as the main criterion for allocation of funds among the blocks. So far as the allocation of funds among Panchayats was concerned, it was mentioned by the BDOs that they initially allocate equal funds to all the Panchayats, but in case they do not receive applications from some of the Panchayats, then they select the most deserving households from other Panchayats for financial assistance under IAY. Therefore, the concept of equal allocation among Panchayats does not work well.

Financial performance

Table 3.4 shows the district wise availability of funds under IAY in Jammu and Kashmir during 2001-2007. During 2001-02, a total amount of 1173.6 lakhs were made available with the State, but during 2002-03 amount of Rs. 987.5 lakhs were made available with the state government for the implementation of IAY. The availability of funds available under IAY have progressively increased from less than Rs. 987.5 lakhs in 2002-03 to Rs. 2850 lakhs in 2006-2007. The availability of fund in Anantnag district has marginally declined from Rs. 118 lakhs in 2001-02 to Rs. 110 lakhs during 2004-05 but there was about three fold increase in the availability of funds under IAY in the district during 2005-06. During 2006-07, the availability of funds increased to Rs. 531.5 lakhs in the district. Same trend was also observed in Kupwara district where the availability of funds declined from Rs. 79 lakhs in 2001-02 to Rs. 39.6 lakhs during 2004-05. This district also witnessed much improvement in the availability of funds after 2005-06 and during 2006-07 Rs. 311 lakhs were available with the district under IAY. On the contrary, the availability of funds under the scheme in Rajouri district has steadily increased from Rs. 59.7 lakhs in 2001-02 to Rs. 139.5 lakhs in 2006-07. Doda district has received about Rs. 100 lakhs annually during 2001-06 and as such has not witnessed much improvement in the allocation of funds under IAY. The funding for the district has, however, slightly increased to Rs. 131.8 lakhs during 2006-07.

So far as the utilization of funds under IAY is concerned, the state has utilized more than 90 percent of the funds under the scheme during 2001-06 (Table 3.5). In fact out of 6 years under consideration in this study, the state has been in a position to utilize 97 percent of funds during three years. However, with an increase in the availability of funds during the last two years, the utilization rate has declined to 91 percent in 2005-06 and to 84 percent in 2006-07, which probably indicates that funding should not be increased drastically.

The data regarding the utilization of funds in the selected districts shows that Rajouri and Doda districts (Jammu division) have utilized more than 96 percent of funds during 2002-07 and in fact the utilization is about 100 percent during the last three years. Anantnag district also had a good record of utilizing IAY funds, except the last year (2006-07), when it could utilize just 65 percent of the funds. Kupwara district experienced a steady decline in the utilization of funds under IAY from 98 percent in 2001-02 to only 72 percent in 2006-07.

Expenditure on construction and up-gradation of houses

As per the guidelines of the IAY scheme, upto 20 percent of the funds can be utilized for upgradation/ renovation of existing houses. The information regarding the break-up of utilization of funds on construction of new houses and upgradation/renovation of existing houses at district level was, however, not made available. However, information regarding the number of new houses constructed and number of houses upgraded was made available. From the available information, it was estimated that the state has not devoted recommended funds for the upgradation of houses. Except the year 2004-05, the funds devoted for the upgradation of houses varied between 12 to 14 percent. During 2004-05, around 21 percent of the funds were allocated for the upgradation of houses (Table 3.6). Among the selected districts, barring Anantnag, none of the districts had allocated recommended funds for the upgradation of the existing houses. In fact, Out of six years under reference, the Anantnag district had also allocated adequate funds for the upgradation of houses only during three years. The situation was worst in Rajouri which has altogether neglected the concept of upgradation of houses.

Expenditure on Weaker Sections

The IAY guidelines envisage that 30 percent of the houses should be constructed for SC/ST population and other socially backward population. As per the Census 2001, the proportion of SC/ST population in Anantnag, Kupwara, Doda and Rajouri districts is 2 percent, 9 percent, 21 percent and 41 percent, respectively. Besides, these districts have a good number of households belonging to other backward classes. It can be seen from Table 3.7 that Anantnag district has given adequate representation to the under privileged sections in the district. This is substantiated by the fact that 32 percent of the total expenditure during 2000-07 has been incurred to meet the housing needs of SC\ST households in the district. In Kupwara district also, about 27 percent of the total expenditure under IAY was spent on SC/ST households during 2000-07. During the year 2005-06 such expenditure was as high as 38 percent. In Rajouri district, slightly more than 50 percent of the funds were devoted to this section of the society during 2000-01, 2003-04 and 2005-06. Even during 2002-03 and 2006-07, expenditure incurred on SC/ST population was 43 percent and 47 percent, respectively. In Doda district about 40 percent of the houses constructed/upgraded were for SC/ST population. Thus, it can be concluded that SC/ST and OBC households received adequate representation under IAY in the state.

Physical performance

Table 3.8 presents district-wise physical performance of IAY Scheme in Jammu and Kashmir. At state level under IAY during 2001-02, a total number of 8063 houses were taken up for construction and 2310 houses were taken-up for up-gradation/renovation. During the next three years (2002-05) the numbers of houses that were taken up for construction under IAY declined at both State and district level. This decline was also seen in case of up-gradation/renovation of houses during 2002-03 and 2003-04. However, with an increase in the availability of funds under IAY, during 2006-07 the number of houses taken up for construction increased to 12665 and the number of houses taken-up for up-gradation/renovation increased to 3558. Such increase was observed in most of the districts of the state. However, during the last two years (2005-06 and 2006-07), not even a single house in the two selected

districts of Jammu province (Rajouri and Doda) was taken-up for up-gradation/renovation under IAY (Table 3.8).

Table 3.9 and 3.10 presents detailed information on percentage of houses completed and upgraded/renovated during 2001-07 in the state. It is observed that during 2001-02, out of 8063 houses taken up for construction in the state, only 6016 (75 percent) houses were completed. During 2002-03 and 2005-07, more than 60 percent of the houses were completed. However, during 2003-05 the completion rate was about 90 percent. Among district, the percentage of house completed in Anantnag fluctuated between less than 40 percent in 2002-03 and 2005-06 to 87 percent in 2001-02. In Kupwara about two-third of the houses taken up for construction were completed during 2001-05 which declined to 43 percent in 2005-06 and to 34 percent in 2006-07. The performance was better in Doda district where during 2002-07 more than 91 percent of the houses undertaken for construction were completed. In Rajouri district also, there was improvement in physical completion of the houses during the last four years (2003-07).

Similarly, the percentage of renovated houses in the state was 70 percent during 2001-03, which increased to 97 percent in 2003-04, but it declined to 77 percent in 2005-06 and to 61 percent in 2006-07. In Anantnag this percentage has steadily declined from 99 percent in 2001-02 to 63 percent in 2006-07. A fluctuating but declining trend can be seen in Kupwara district. In contrast to the two selected districts of Kashmir valley, the other two selected districts of Jammu province have performed well with regard to renovation/upgradation of houses under IAY.

Both the BDOs and the ACDs were asked to mention the reasons as to why all the houses taken up for construction/upgradation could not be completed/renovated/upgraded by the end of each financial year. All of them mentioned that the main reason for lower performance of the scheme was delay in the finalization of IAY Action Plan and release of payments at the fag end of the financial year. They mentioned that the funds were generally released in December, when the winter had already started and it was very difficult for the beneficiaries to construct

houses during winter. As such, the beneficiaries started construction/upgradation work in March/April and consequently there was a lot of spill over to next financial year.

Socio-economic characteristics of beneficiaries and non- beneficiaries

As already mentioned, a total number of 193 beneficiaries who as per the records maintained by the BDO offices had received assistance under IAY during 2000-04 in the districts of Anantnag, Kupwara, Doda and Rajouri were interviewed to collect detailed information regarding the functioning of the scheme. Of these beneficiaries, 97 percent (188) accepted to have received assistance for construction of new houses/up-gradation of existing houses. All the selected beneficiaries belonging to districts of Kupwara and Doda reported that they received assistance under IAY, while in Anantnag district out of 50 respondents 2 declined to have received such assistance. Similarly, 3 out of 49 respondents from Rajouri denied their coverage under IAY. Further information from respondents who were not covered under IAY was not collected. Therefore, information relating to background characteristics of beneficiaries was collected from 188 respondents who had received assistance under IAY.

As per guidelines, the basic objective of the scheme was to help members of SC/ST, freed bonded labourers and non SC/ST categories living below poverty line to construct/up grade dwelling units by providing them financial assistance. The study revealed that of the total 188 beneficiaries interviewed, 22 percent belonged to SC/ST category, 35 percent belonged to OBC category and the remaining 43 percent belonged to general category. The district-wise analysis of the data shows that in district Rajouri, 39 percent of the IAY beneficiaries belonged to SC/ST category while in district Doda the proportion of SC/ST beneficiaries was 30 percent. In Anantnag district three-fourth of the beneficiaries covered under IAY belonged to other backward classes (OBC).

The information collected regarding the main occupation of the beneficiaries revealed that majority of beneficiaries in the state (63 percent) were working as labourers. The percentage of beneficiaries who were engaged in some petty business

was 7 percent, and another 15 percent of beneficiaries were engaged in agricultural related activities. Besides, 10 percent beneficiaries were skilled labourers. Though labourers accounted for more than 50 percent of the beneficiaries in all the districts but their percentage was very high in the two districts of Kashmir region. Beneficiaries engaged in some pretty business accounted for 11 percent of IAY beneficiaries both in Rajouri and Doda. Doda and Rajouri also accounted for a substantial proportion of farmers i.e. 20 percent and 28 percent respectively (Table 3.11).

Type of house is an important indicator of the household's economic status. The information collected regarding the housing facility before IAY assistance revealed that 80 percent of the beneficiaries in the state were residing in katcha houses and only 2 percent had pucca houses and 4 percent did not own a house (Table 3.11). The proportion of houseless households was highest in Rajouri district (9 percent) and in Anantnag district 4 percent were without a house. In district Kupwara none of the respondents was found to be houseless before the IAY intervention. In the districts of Anantnag and Kupwara none of the beneficiaries had pucca house before IAY. Overall three-fourth of the non beneficiary households used to live in katcha houses and 18 percent in semi-pucca houses in the selected districts of the state (Table 3.12).

The information collected regarding the number of living rooms before IAY assistance showed that beneficiaries on an average had 1.48 rooms for living. Housing problems seemed to be more acute in Rajouri, where the mean number of rooms available per household among beneficiaries was 1.17 compared to 1.76 in Kupwara, 1.59 in Doda and 1.33 in Anantnag. More than one-half (52 percent) of the beneficiary families in the state were living in one room house and 36 percent families were residing in two room houses. Further, 8 percent of the beneficiaries lived in houses with more than two rooms. In district Rajouri highest number (72 percent) of beneficiaries used to live in one room accommodation before IAY assistance, followed by 65 percent in Anantnag district. Fifty five percent of the beneficiaries in Doda and 13 percent in Rajouri had two room accommodation before IAY assistance. In case of

non-beneficiaries, one-third of the interviewed respondents in the state had a single room accommodation and 44 percent had two room houses (Table 3.11 & 3.12).

Information was also collected regarding the annual income of the selected households from all sources. Table 3.11 revealed that overall one-half of the IAY beneficiaries in the state had an annual income of less than Rs. 10,000 whereas 38 percent had an annual income ranging between Rs. 10000-20000. Further, it was found that 13 percent beneficiaries had an annual income of more than Rs. 20,000. Most of the beneficiaries (85 percent) in district Rajouri had an annual income of less than Rs. 10,000, while in district Anantnag only 15 percent beneficiaries had annual income of less than Rs. 10,000. Distribution of non-beneficiaries by income is presented in Table 3.12. Overall, 83 percent of non-beneficiaries had an annual income up to Rs.10, 000, while 17 percent had an annual income ranging between Rs. 10,001-20,000 in the state. Large majority of the non-beneficiaries from Rajouri (96 percent) were very poor as their annual income was less than Rs. 10,000, followed by district Anantnag with 93 percent. Thus, it appears that economic status for the selection of IAY beneficiaries has been followed strictly in all the selected districts of the state.

The ownership of land is also an important indicator of the socio-economic status of the household. Therefore, information regarding the ownership of land was collected from all the respondents. It can be seen from the information presented in Table 3.11 that 38 percent of beneficiaries were landless, 42 percent of the selected households were marginal farmers with 1-5 Kanals of land, another 11 percent households possessed 6-10 Kanals of land and 9 percent had more than 11 Kanals of land. Further, highest (56 percent) of the beneficiaries in Anantnag were landless, followed by Kupwara with 34 percent. District Rajouri had the highest number of beneficiary households (22 percent) who had more than 11 Kanals of land, while in districts of Anantnag and Kupwara none of the selected households had more than 11 Kanals of land. In case of non-beneficiaries, 56 percent were landless, 28 percent were marginal farmers with 1-5 Kanals of land, and 17 percent owned more than 6 Kanals of land (Table 3.12).

House hold size has a significant effect on the poverty status of the family. The district-wise family size of the beneficiaries and non-beneficiaries is presented in Tables 3.11 and Table 3.12 respectively. Overall 57 percent beneficiaries in the state had a family size of less than 6 members while 42 percent had a family of 6-10 members. The district-wise data collected in this regard showed that in district Doda 71 percent of the beneficiaries had a family size of less than 6 members followed by district Rajouri with 70 percent. As far the family size of non-beneficiaries was concerned, 57 percent of non-beneficiaries had a family size of less than 5 members, while 41 percent had 6-10 members in their families.

Information was also collected regarding the possession of certain household items by the beneficiary/non-beneficiary households in the selected districts of the state (Table 3.13 and Table 3.14). Pressure cooker was possessed by 20 percent of beneficiaries and 8 percent of non-beneficiaries. Eighteen percent of beneficiaries possessed clock or watch while only 9 percent of the non-beneficiaries possessed it. Thirty two percent of beneficiaries and 21 percent of non-beneficiaries possessed a radio set. Black and white TV was possessed by 7 percent and gas connection by 6 percent of the beneficiaries. The information regarding other items was also collected both from the beneficiaries as well as from the non-beneficiaries. Telephone was possessed by one percent of beneficiaries. Most of the non-beneficiaries mentioned that they did not possess any of the consumer items like gas connection, telephone, bicycle, TV or fan etc. Thus, the comparison of socio-economic status of the beneficiaries and non-beneficiaries revealed that some of the beneficiaries were economically better than the non-beneficiaries. The district-wise data collected did not show much variation in the possession of various items.

Knowledge about IAY

The success of rural development programmes is dependent on the mobilization of the rural population. The VLWs and other officials involved with the implementation of IAY are required to make people aware about the objective of the scheme, selection procedure and other aspects related to IAY. This information can

also be disseminated through electronic media, print media and by organizing seminars, debates and public gatherings.

The beneficiaries contacted during the survey in the state were asked to mention the main source from which they came to know about the Scheme. The information revealed that 30 percent of the respondents had come to know about the scheme through Panchayats. Though VLWs were supposed to propagate information about the scheme, but they were reported to be as a source of information by only 16 percent of the respondents. Villagers also provided information to a good number (32 percent) of the respondents. Further, 11 percent of the beneficiaries came to know about IAY through electronic and print media while 4 percent beneficiaries were informed about IAY by government officials (Table 3.15).

The Panchayat members played positive role in spreading the knowledge about IAY among the masses in two selected districts of Jammu division namely Rajouri and Doda as compared to two other selected districts of Kashmir valley. On the other hand, VLWs played some role in almost all the selected districts of the state in providing knowledge about IAY. Electronic media reported to be a good source of knowledge about IAY in district Anantnag whereas in other selected districts of the state, media played not much role in this regard.

Similar information was also collected from non-beneficiaries and it was observed that 78 percent of the non-beneficiaries had heard about the IAY before applying for the scheme. One-fourth of the non-beneficiaries came to know about the scheme through village Panchayats and more than one-half (54 percent) of the respondents reported that they came to know about the scheme through relatives. Further, 8 percent of the non-beneficiaries came to know about IAY through media while 7 percent had heard about the scheme from VLWs. The detailed district-wise information in this regard is given in Table 3.16.

All the selected beneficiaries were further asked to mention their awareness about other welfare schemes. It was found that most of the respondents (84 percent)

had no knowledge about other schemes run by the government in the state. Only 13 percent of the respondents were aware about National Old Age Pension Scheme (NOAPS), while SGSY and EAS/SGRY were reported by just 1 percent and 2 percent of the respondents respectively. The overall awareness of the respondents (both beneficiaries as well as non beneficiaries) in all the selected districts of the state regarding other developmental schemes was very limited as almost all the respondents were ignorant about other Centrally Sponsored Schemes like NOAPS, SGRY/EAS and SGSY etc (Table 3.15 and 3.16).

Identification of beneficiaries

The question regarding the identification of beneficiaries for the assistance under IAY Scheme was asked from all the respondents. Table 3.17 revealed that 80 percent of the beneficiaries in the state were identified by Panchayat/Village leaders and 16 percent were identified by MLAs. Further, 4 percent of the beneficiaries were identified by some government officials. District-wise information collected in this regard showed that in district Rajouri most of the beneficiaries (96 percent) were identified by Panchayat/Village leaders while none of the beneficiary was identified by any MLA in the district. In district Kupwara 32 percent beneficiaries were identified by MLAs, followed by 25 percent in district Doda. In Anantnag district also majority of the beneficiaries (81 percent) were identified by VLW/Panchayat members and 6 percent of beneficiaries were identified by local MLAs. In Anantnag district, VLWs helped 65 percent of the beneficiaries to complete formalities for getting financial assistance under IAY.

All the beneficiaries were further asked to report the mode/way they adopted to get the assistance under IAY. More than one-fourth (26 percent) of the beneficiaries reported that they submitted applications for getting the assistance under IAY. Further 28 percent were helped by local Panchayat members to get the assistance and another 28 percent beneficiaries were helped by VLWs in completing formalities and getting financial assistance under IAY. The data shows that 14 percent of the beneficiaries were helped by their local MLAs to get the IAY assistance. The district-wise data collected in this connection revealed that in district Rajouri, more than three-

fourth (78 percent) of the respondents were helped by the local Panchayat for getting the assistance under IAY, while in district Anantnag 65 percent beneficiaries were helped by VLWs and in district Doda, one-fourth of the beneficiaries were helped by local MLAs in getting their cases sanctioned (Table 3.17).

As per the guidelines, allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it should be allotted in the name of both husband and wife. However, it was found that houses were generally allotted on the names of male members if both husband and wife are alive. This is substantiated by the fact that most of the houses (70 percent) were allotted to male member of household in the state (Table 3.17). As far as district-wise breakup is concerned, only in district Rajouri more than one-half (52 percent) of the houses constructed under IAY have been allotted to female member of the household while in all other districts most of the houses constructed under IAY have been allotted to male members of the beneficiary household (Table 3.17).

To a question, whether the beneficiaries faced any problem in getting their cases sanctioned, more than three-fourth (79 percent) of beneficiaries in the state reported that they didn't face any problem in getting financial assistance under IAY. However, 21 percent respondents mentioned that they faced some problems in getting the IAY cases sanctioned. Majority (60 percent) of the beneficiaries who had faced problems in getting their cases sanctioned mentioned that the main problem faced by them was the delay in getting the cases sanctioned with the result they had to visit the office frequently. Further, 22 percent respondents reported that it took too much time to get their cases sanctioned, while another 10 percent reported that the money which was sanctioned to them was not released to them in time. The district-wise data in this regard showed that most of the beneficiaries (90 percent) who reported to have faced delays in the release of financial assistance on account of frequent visits belonged to district Rajouri. Overall, only 34 percent of the beneficiaries in the state reported that their cases were sanctioned within a year after they had applied for the assistance under IAY, while 66 percent had to wait for more than one year to get their cases

sanctioned. The district-wise detailed information in this regard is provide in Table 3.17.

Payment to beneficiaries

Under IAY the financial assistance is provided to beneficiaries both for up-gradation of existing dwellings as well as for the construction of new houses. Of the 188 beneficiaries, 14 percent were given assistance for the up-gradation of houses, while 86 percent received financial assistance for the construction of new houses. The district-wise information provided in Table 3.18 showed that all the selected beneficiaries in district Rajouri received financial assistance for construction of new houses, followed by remaining districts with about three fourth beneficiaries. Further 25 percent beneficiaries each in districts of Kupwara and Doda have received financial assistance for up-gradation of existing houses.

As per guidelines, the upper limit for sanction of grant for construction of IAY house in plain areas is Rs. 17, 500 and Rs. 19,500 in hilly areas. In case houses are not built in cluster/ micro habitats, Rs 2,500 was to be given to the beneficiaries for developing infrastructure and common facilities. Thus, a total amount of Rs. 20,000 is payable in plain areas and Rs. 22,000 in hilly areas. A maximum of Rs 10,000 is provided as assistance to the beneficiaries for the conversion of unserviceable katcha house into semi-pucca/pucca house, and to provide sanitary latrine and smokeless chulla. As per the IAY guidelines, the payment should be made to the beneficiaries on a staggered basis depending on the progress of the work. The guidelines also require that implementing agency should open a separate bank account for IAY households. The entire money should not be paid to the beneficiaries in lump sum and payment of installments should be linked to the progress of work.

It was reported by all the BDOs that an amount of Rs. 22,000 was paid to the beneficiaries for the construction of new houses, which was generally released in two installments. But release of the amount for construction of new houses was linked with the progress of the work. They also added that in case they felt that the amount released for the construction/ up gradation of house was not utilized by the

beneficiaries, the installments were released in phased manner to ensure its proper utilization. However, in some special cases, the whole amount was paid in a single installment. The beneficiaries themselves opened an account in bank. The payment was usually made in the form of account payees cheques and these cheques were distributed by the local MLA/MPs/Ministers or other political leaders in public gatherings. Although this system had delayed the timely payment of cheques to the beneficiaries but it ensured some transparency in the payments.

So far as the amount received by the beneficiaries was concerned, it was found most of the beneficiaries (96 percent) received an amount of Rs. 20,000 for the construction of new house and another 4 percent had received only Rs. 15,000 for the construction of new house in the state. The data further revealed that 69 percent of the beneficiaries had received the amount in two installments, while 10 percent had received the sanctioned amount in three installments. Sixty percent beneficiaries reported that they received the first installment before laying the plinth of the new house, while 40 percent had received it after construction of the plinth (Table 3.18). All the beneficiaries in the state who were provided assistance for the up-gradation of houses were provided an amount of Rs. 10,000 and most of them received the financial assistance after they had completed the renovation work (Table 3.18).

Availability of expertise

The IAY guidelines envisage that efforts should be made to the maximum possible extent, to utilize local material and cost effective technologies developed by various institutions. The implementing agencies were required to contact various organizations and institutions for seeking expertise and information on innovative technologies, materials, designs and methods to help beneficiaries in the construction of durable cost effective houses. The State Government was also to make available information on cost effective, environment friendly technologies, materials, designs etc, at block/district level. Besides, the Jammu and Kashmir State is located in an earthquake prone region and IAY beneficiaries should have been provided some information regarding the use of hazard-resistant material. However, study revealed that the implementing agencies apart from the design of the house had not provided

any expertise to the IAY beneficiaries for the construction of IAY houses. This could be substantiated by the fact that none of the beneficiaries in the state mentioned to have received any information on cost effective environment friendly technologies, low cost materials or hazard resistant features in the design of the IAY houses (Table 3.19).

Involvement of Non Governmental Organizations (NGOs)

Suitable local Non Governmental Organizations (NGOs) with a proven good track record were to be associated with the construction of IAY dwelling units. The supervision, guidance and monitoring of construction can be entrusted to these agencies. However, ACD's and BDO's mentioned that NGOs were not involved in the implementation of IAY in any of the selected districts due to the non-existence of credible NGOs in the state who have expertise in this field.

Design of IAY houses

As IAY guidelines envisage that no design should be prescribed for IAY dwelling unit, except that the plinth area of the house should not be less than 20 Sq. meters. The layout, size and type of design of IAY dwelling unit was to depend on the local conditions and preference of beneficiaries. It was mentioned by all the beneficiaries that the Rural Engineering Wing of the Department of Rural Development provided them the design of the house and they had followed this design but it was seen that the actual plinth area of the IAY houses in almost all the cases exceeded the minimum plinth area mentioned in the guidelines.

Type of material used

The IAY guidelines also envisage that high cost technologies using bricks, cement and steel on a large scale should be discouraged. As far as possible, cement should be substituted by lime *surkhi* manufactured locally. Bricks manufactured by beneficiaries themselves may be used. Table 3.20 revealed that 93 percent of the beneficiaries in the state had utilized local material in the construction of the house. More than one-half (57 percent) of the beneficiaries had used kiln bricks brought from market and 43 percent of the beneficiaries had also used homemade katcha bricks in

the inner walls of the IAY houses. Due to the differences in climatic conditions in two regions of the state, almost all the beneficiaries in the Kashmir valley had used tin sheets in the roof to protect their houses from snowfalls. Overall 67 percent beneficiaries have used wood in the construction of their houses and majority of them are from Kashmir valley. Further the data shows that one-half of the respondents had used cement in the construction of the dwellings (Table 3.20). The survey team reported that material used by the beneficiaries in the construction of houses was reasonably of good quality.

Location of IAY houses

The IAY dwelling unit should normally be built on individual plot in the main habitat of the village. The houses can also be built in a cluster within a habitation, so as to facilitate the development of common infrastructure, such as internal roads, drainage, drinking water supply and other facilities. The IAY guidelines also envisage that care should be taken to see that the houses to be constructed under IAY are located close to the village, so as to ensure safety, security, nearness to workplace and social communication. Table 3.21 revealed that 63 percent of the dwelling units under IAY were constructed within the village and remaining 37 percent were constructed in the peripheries. Thus, almost all the IAY houses in the state were as secure as other houses in the villages. The district-wise information collected in this regard showed that in Anantnag highest number (75 percent) of houses under IAY were constructed within the village, while in district Doda only 57 percent such houses were constructed within the village. Since cluster approach had not yet been implemented for the construction of IAY houses in the state, therefore, it was not possible for the implementing agencies to facilitate the development of common infrastructure, such as internal roads, drainage, drinking water supply etc. and other common facilities for the IAY houses. ACD's and BDO's mentioned that it was not possible for them to implement cluster approach in the state as the funds were available for one or two houses in a village and IAY beneficiaries from different villages will not like to leave their native villages/habitation and property to settle in a different village.

Residing in IAY dwelling

All the beneficiaries were asked to report whether they were residing in the constructed house or not and in this regard most of the respondents (84 percent) reported that they were residing in their newly constructed houses. The percentage of beneficiaries who were not living in the new houses was highest in Anantnag (29 percent) and lowest in Kupwara (8 percent). All the beneficiaries who were not residing in IAY houses reported that they were not residing in the new houses because they were incomplete (Table 3.21).

Involvement of beneficiary

As per the IAY guidelines, the beneficiaries were to be involved in all activities of the construction of the houses. They were to make their own arrangements for procurement of construction materials, engage skilled workmen and also contribute family labour. The beneficiaries were to be given complete freedom in the construction of the houses, to result in economy in cost; ensure quality of construction, lead to greater satisfaction and acceptance of the house by the beneficiary. The responsibility for the proper construction of the house was thus lying on the beneficiaries themselves. A committee was however to be formed, if so desired, to coordinate the work. Guidelines of IAY also imposed ban on deployment of contractors or departmental construction. If any case of construction through contractor comes to notice, the Govt. of India had the right to recover the allocation made to the district for those IAY houses. The Government Agency, NGOs and other organizations were, however, required to give technical assistance, arrange for coordinated supply of raw material such as cement, steel, or bricks, if the beneficiaries so desires.

The study revealed that all the beneficiaries in the state were involved in the construction of houses. The beneficiaries had made their own arrangement for procurement of construction material, engaged skilled workmen, and also contributed family labour. All the beneficiaries reported that they had complete freedom in construction of the houses and no contractor or middleman was involved in the construction of house. They also reported that VLW and the Junior Engineer and other technical staff of the Rural Development Department used to visit the construction site.

The purpose of their visit was to monitor the construction work and also to provide guidance in respect of space, ventilation, lying of roof and kitchen, etc. (Table 3.21).

Housing characteristics

Drinking water, sanitation, sewage, electricity, rural roads and urban transport influences human development outcomes. The education and health services has direct impact on human development. Construction of sanitary latrine and smokeless chullha forms an integral part of IAY dwelling unit. According to IAY guidelines, every IAY house should have a sanitary latrine and smokeless chullha. There is also a provision of imposing a fine of Rs. 600 and Rs. 100 for not having a sanitary latrine and smokeless chullha respectively. However, it was found that sanitary latrines had been constructed only in 34 percent of the IAY houses and some of the beneficiaries had constructed pit toilets, which however were unhygienic. The district-wise information collected in this regard showed that in district Kupwara 72 percent houses constructed under IAY had sanitary latrines whereas in district Rajouri only 2 percent houses had such facility (Table 3.22). It was also mentioned by the BDOs that the provision of imposing fine for not constructing sanitary latrines and smokeless chullhas was there but they were not yet imposing any fines if these facilities were not available in the IAY houses.

The scheme also envisages that efforts should be made to augment resources from other schemes, so that each IAY dwelling unit was provided with a smokeless chullha. It was found during the survey that 88 percent of the IAY beneficiaries in the state had now a separate room which was used for cooking purposes but none of the IAY houses was found to be provided with a smokeless chullha. Similarly, funds from the Rural Water Supply Scheme were not augmented to provide hand pumps to IAY dwellings. Table 3.22 revealed that 6 percent of the IAY houses had been provided water supply through hand pumps or wells. Six percent of beneficiaries had also dug wells on their own expenses. It was also reported that none of the houses constructed under IAY had been provided with drainage facility to avoid overflow of water and waste from the kitchen, bathroom etc (Table 3.22). It seemed that different rural development schemes were being implemented independently by the same implementing agency.

Display of IAY logo on houses

On completion of an IAY dwelling unit, the DRDA had to ensure that on each house so constructed, a display board is fixed, indicating the Government of India, Rural Housing logo, year of construction, name of the beneficiary etc. However, the survey team could not find any such sign boards displayed on any of the IAY dwellings. Instead IAY logo and “IAY House” was marked with lime on one house in Kulgam block. BDOs were asked why such sign boards were not displayed on IAY houses. They mentioned that they used to fix such boards earlier, but the beneficiaries did not feel comfortable with these boards and thus removed them.

Impact of the IAY on housing

The objective of the IAY is to provide houses to houseless population and also improve other housing facilities like kitchen, sanitation, drinking water, toilet facilities etc. Whether, the beneficiaries have experienced any improvement in the housing condition remains to be seen. It was therefore, thought prudent to compare the housing condition of the beneficiaries before and after IAY assistance. Table 3.23 shows the comparative picture of the housing situation and availability of various other facilities among the IAY beneficiaries before and after IAY in the state. It was observed that housing situation has improved considerably among all the beneficiaries. Before the coverage, majority of the households (80 percent) had a katcha house and only 2 percent of beneficiaries had a pucca house, but after the beneficiaries were covered under IAY, 31 percent owned a house made of pucca material and only 11 percent had a katcha house in the state. Further, 14 percent of the beneficiaries had a semi-pucca house before IAY but after IAY assistance, 57 percent had a semi pucca house. The district-wise data collected in this regard showed that the improvement in housing condition is almost uniform in all the districts. Beneficiaries on an average had 1.5 rooms before IAY, but the availability of rooms after IAY has increased to 2.5 rooms in the State. Further, 53 percent households before IAY had a separate kitchen but after the coverage under IAY, 88 percent of the households had a separate kitchen. The availability of sanitation position has also improved from 15 percent to 34 percent. As far as the facility of water supply is

concerned, only three percent of the households had water facility before IAY intervention while after IAY it had gone up to 9 percent.

Conclusion and suggestions

From the foregoing, it may be concluded that IAY has benefited a number of families in the state. Almost all the beneficiaries as well as non-beneficiaries were satisfied with the implementation of the scheme. However, on the basis of the above findings below mentioned suggestions need to be considered for making the Scheme more effective:

1. Every year there is an increase in the houseless population. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of funds, therefore, more funds should be allocated for IAY.
2. Due to the escalation in the cost of raw material and wages of skilled manpower, it is very difficult to build a house in just Rs. 0.20 lakhs. Due to the hilly terrain and topography of districts Rajouri and Doda and other mountainous parts of the state, the cost of transportation of raw material is very high. Keeping in view this aspect the upper limit for the construction should be enhanced to Rs. 50,000 for new houses and to Rs. 20,000 for up-gradation of the existing houses.
3. The BPL survey conducted by the Rural Development Department, has number of flaws, is being used for the selection of beneficiaries. Hence, there is a need to have a fresh BPL survey, which should be conducted under the close supervision of senior officials of the Directorate of Economics and Statistics. The BPL Census should be followed by Post Enumeration Checks Survey to improve the quality of BPL Census. Such Post Enumeration Checks can be assigned to some independent organization.
4. It has been observed that there is lot of political interference in the selection of beneficiaries under IAY. Hence, there is need to bring total transparency in the selection of beneficiaries. Wide publicity

should be given to the IAY Action Plan through Newspapers. The list of IAY applicants selected should be displayed at some public places, so as to invite objections. This would ensure total transparency in the selection of IAY beneficiaries. Besides, the applicants who are put in wait list category should be given preference in the next financial year.

5. The guidelines of IAY envisage that no design should be prescribed for IAY dwelling unit, except the plinth area of the house which should be less than 20 Sq metres. However, it was found that the implementing authority leaves it to the beneficiaries to decide about the plinth area of the house and beneficiaries had, in general, tendency to occupy more plinth area than their financial capacity, with the result some of them were not able to complete the house within the allotted assistance. Hence, it is suggested that the implementation agency should closely monitor the design of the house and its plinth area to ensure that the beneficiaries follow IAY norms.
6. It was also observed that IAY related cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, it is suggested that the practice of distributing cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.
7. The implementing authorities should ensure that the beneficiaries incorporate proper ventilation and sanitary facility in their houses. In order to augment resources from other schemes to provide Sanitation, Water Supply, Smokeless Chulla, etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of these schemes in the state.
8. There is lack of clarity in guideline as to which type of the houses are to be given assistance for gradation. Hence, in some of the cases the amount sanctioned for the up-gradation was mis-utilized by beneficiaries for other purposes. Hence, there should be proper

monitoring to ensure that the amount sanctioned for up-gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned.

9. The beneficiaries of IAY are very poor, but they are not being given any building material on concessional rates then. Hence, it is also suggested that cement, timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.
10. There is a need to have a periodic evaluation of IAY in the state. It is suggested that the Office of the REO, Chandigarh should reopen its office in Srinagar so that the evaluation studies can be taken-up on regular basis. Alternatively, such evaluation can be outsourced to reputed institutions, research centres and individual experts.

Table 2.1: District-wise Central/State Share (in lakhs) in Jammu and Kashmir under IAY during 2001-2007

District	Central Share						State Share						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	28.86	9.07	19.78	18.28	22.81	68.21	06.52	06.04	06.00	8.67	17.97	17.97	35.38	15.11	25.78	26.95	40.78	86.18
Budgam	52.42	28.99	26.41	34.75	180.53	120.46	14.74	13.76	13.60	11.58	37.28	74.30	67.16	42.75	40.01	46.33	217.81	194.76
Anantnag	88.81	59.15	57.49	74.43	192.33	201.22	27.79	25.56	25.50	25.21	99.71	123.21	116.60	84.71	82.99	99.64	292.04	324.43
Pulwama	53.85	24.15	21.29	28.00	91.01	94.55	18.03	16.10	16.00	09.33	35.33	57.67	71.88	40.25	37.29	37.33	126.34	152.22
Baramulla	87.67	76.21	51.97	68.36	277.30	144.04	28.05	25.31	25.15	22.79	64.79	90.71	115.72	101.52	77.12	91.15	342.09	234.75
Kupwara	48.46	37.00	23.77	25.04	98.05	101.87	14.90	13.92	13.75	10.42	34.42	86.53	63.36	50.92	37.52	35.46	132.47	188.40
Leh	15.90	00.00	23.07	30.35	27.39	28.45	08.10	00.00	00.00	10.12	11.00	14.20	24.00	00.00	23.07	40.47	38.39	42.65
Kargil	16.27	00.00	17.06	21.93	27.96	23.50	03.55	04.20	07.30	07.70	14.30	14.50	19.82	04.20	24.36	29.63	42.26	38.00
Jammu	103.30	43.58	148.95	195.94	132.12	196.81	28.93	29.05	49.65	65.31	72.51	72.51	132.23	72.63	198.60	261.25	204.63	269.32
Kathua	53.53	42.96	52.20	68.66	51.69	72.74	14.26	14.26	17.40	22.89	37.58	37.58	67.79	57.22	69.60	91.55	89.27	110.32
Udhampur	64.21	37.73	89.64	117.39	88.96	87.69	17.88	17.89	29.74	39.13	44.19	44.19	82.09	55.62	119.38	156.52	133.15	131.88
Rajouri	46.69	23.88	69.58	91.53	57.62	49.57	12.49	12.49	23.19	30.51	35.96	35.96	59.18	36.37	92.77	122.04	93.58	85.53
Poonch	23.38	19.31	34.07	42.00	44.01	20.29	17.44	09.15	11.36	14.94	23.96	23.96	40.82	28.46	45.43	56.94	67.97	44.25
Doda	64.54	52.54	63.29	83.25	68.26	67.91	09.15	17.52	21.10	27.75	41.30	41.30	73.69	70.06	84.39	111.00	109.56	109.21
J&K	747.9	454.57	698.57	899.91	1360.00	1277.30	221.83	205.25	259.74	306.35	570.30	734.59	969.73	659.82	958.31	1206.26	1930.30	2011.89

Table 2.2: District-wise percentage of Central/State Share in Jammu and Kashmir under IAY during 2001-2007

District	Percentage of Central Share						Percentage of State Share						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	81.57	60.03	76.73	67.83	55.93	79.15	18.43	39.97	23.27	32.17	44.07	20.85	100.00	100.00	100.00	100.00	100.00	100.00
Budgam	78.05	67.81	66.01	75.01	82.88	61.85	21.95	32.19	33.99	24.99	17.12	38.15	100.00	100.00	100.00	100.00	100.00	100.00
Anantnag	76.17	69.83	69.27	74.70	65.86	62.02	23.83	30.17	30.73	25.30	34.14	37.98	100.00	100.00	100.00	100.00	100.00	100.00
Pulwama	74.92	60.00	57.09	75.01	72.04	62.11	25.08	40.00	42.91	24.99	27.96	37.89	100.00	100.00	100.00	100.00	100.00	100.00
Baramulla	75.76	75.07	67.39	75.00	81.06	61.36	24.24	24.93	32.61	25.00	18.94	38.64	100.00	100.00	100.00	100.00	100.00	100.00
Kupwara	76.48	72.66	63.35	70.61	74.02	54.07	23.52	27.34	36.65	29.39	25.98	45.93	100.00	100.00	100.00	100.00	100.00	100.00
Leh	66.25	0.00	100.00	74.99	71.35	66.71	33.75	0.00	0.00	25.01	28.65	33.29	100.00	0.00	100.00	100.00	100.00	100.00
Kargil	82.09	0.00	70.03	74.01	66.16	61.84	17.91	100.00	29.97	25.99	33.84	38.16	100.00	100.00	100.00	100.00	100.00	100.00
Jammu	78.12	60.00	75.00	75.00	64.57	73.08	21.88	40.00	25.00	25.00	35.43	26.92	100.00	100.00	100.00	100.00	100.00	100.00
Kathua	78.96	75.08	75.00	75.00	57.90	65.94	21.04	24.92	25.00	25.00	42.10	34.06	100.00	100.00	100.00	100.00	100.00	100.00
Udhampur	78.22	67.84	75.09	75.00	66.81	66.49	21.78	32.16	24.91	25.00	33.19	33.51	100.00	100.00	100.00	100.00	100.00	100.00
Rajouri	78.89	65.66	75.00	75.00	61.57	57.96	21.11	34.34	25.00	25.00	38.43	42.04	100.00	100.00	100.00	100.00	100.00	100.00
Poonch	57.28	67.85	74.99	73.76	64.75	45.85	42.72	32.15	25.01	26.24	35.25	54.15	100.00	100.00	100.00	100.00	100.00	100.00
Doda	87.58	74.99	75.00	75.00	62.30	62.18	12.42	25.01	25.00	25.00	37.70	37.82	100.00	100.00	100.00	100.00	100.00	100.00
J&K	77.12	68.89	72.90	74.60	70.46	63.49	22.88	31.11	27.10	25.40	29.54	36.51	100.00	100.00	100.00	100.00	100.00	100.00

Table 2.3: Percent age of District-wise availability of funds under IAY in Jammu and Kashmir 2001-2007

District	Percentage Availability of Funds						% Rural	%BPL
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	Families	families
Srinagar	3.36	3.10	2.64	2.38	2.17	3.11	3.2	60.0
Budgam	7.51	8.53	4.95	3.84	11.19	7.30	6.6	62.2
Anantnag	10.08	11.69	10.69	8.86	14.82	18.65	11.7	52.8
Pulwama	6.66	5.46	3.70	3.05	6.41	8.56	7.1	36.4
Baramulla	13.83	13.16	8.77	7.56	18.17	11.81	11.4	57.2
Kupwara	6.76	6.60	4.07	3.19	6.99	10.91	7.2	45.7
Leh	2.08	1.02	2.91	3.47	1.94	2.01	1.5	35.6
Kargil	2.28	2.11	3.32	2.71	2.17	2.05	1.3	46.6
Jammu	11.43	11.05	18.78	21.26	10.46	12.12	14.4	30.2
Kathua	8.81	8.03	6.81	7.41	4.61	4.97	7.0	34.3
Udhampur	9.47	8.00	11.23	12.61	6.74	6.18	8.7	66.3
Rajouri	5.09	6.48	8.95	10.10	5.33	4.90	6.4	66.3
Poonch	3.87	4.47	4.92	4.64	3.52	2.81	4.8	60.1
Doda	8.76	10.30	8.26	8.93	5.48	4.62	8.7	73.6
J&K	100.00	100.00	100.00	100.00	100.00	100.00	100.0	51.8

Table 2.4: District-wise Availability of Total Funds (in lakhs) in Jammu and Kashmir under IAY during 2001-2007

District	Unspent Balance/ Miscellaneous						Central/State Share Total						Total Availability					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	4.04	15.52	2.35	2.67	2.69	2.46	35.38	15.11	25.78	26.95	40.78	86.18	39.42	30.63	28.13	29.62	43.47	88.64
Budgam	21.03	41.52	12.77	1.42	6.02	13.35	67.16	42.75	40.01	46.33	217.81	194.76	88.19	84.27	52.78	47.75	223.83	208.11
Anantnag	1.71	30.74	31.03	10.47	4.41	207.08	116.60	84.71	82.99	99.64	292.04	324.43	118.31	115.45	114.02	110.11	296.45	531.51
Pulwama	6.29	13.73	2.13	0.54	1.85	91.64	71.88	40.25	37.29	37.33	126.34	152.22	78.17	53.96	39.42	37.87	128.19	243.86
Baramulla	46.62	28.41	16.45	2.82	21.32	101.85	115.72	101.52	77.12	91.15	342.09	234.75	162.34	129.93	93.57	93.97	363.41	336.60
Kupwara	15.95	14.22	5.85	4.19	7.37	122.6	63.36	50.92	37.52	35.46	132.47	188.40	79.31	65.14	43.37	39.65	139.84	311.00
Leh	0.37	10.06	7.99	2.72	0.49	14.70	24.00	00.00	23.07	40.47	38.39	42.65	24.37	10.06	31.06	43.19	38.88	57.35
Kargil	6.9	16.59	11.07	4.06	01.10	20.55	19.82	4.20	24.36	29.63	42.26	38.00	26.72	20.79	35.43	33.69	43.36	58.55
Jammu	1.95	36.53	1.73	3.07	4.71	76.04	132.23	72.63	198.6	261.25	204.63	269.32	134.20	109.16	200.33	264.32	209.34	345.36
Kathua	35.64	22.04	2.99	0.53	3.04	31.19	67.79	57.22	69.60	91.55	89.27	110.32	103.43	79.26	72.59	92.08	92.31	141.51
Udhampur	29.06	23.38	0.40	0.21	1.62	44.21	82.09	55.62	119.38	156.52	133.15	131.88	111.15	79.00	119.78	156.73	134.77	176.09
Rajouri	0.54	27.66	2.73	3.52	13.11	54.02	59.18	36.37	92.77	122.04	93.58	85.53	59.72	64.03	95.50	125.56	106.69	139.55
Poonch	4.56	15.68	7.02	0.80	2.37	35.90	40.82	28.46	45.43	56.94	67.97	44.25	45.38	44.14	52.45	57.74	70.34	80.15
Doda	29.17	31.66	3.69	0.08	00.00	22.58	73.69	70.06	84.39	111.00	109.56	109.21	102.86	101.72	88.08	111.08	109.56	131.79
J&K	203.83	327.72	108.20	37.10	70.10	838.17	969.72	659.82	958.31	1206.26	1930.34	2011.89	1173.57	987.54	1066.51	1243.36	2000.44	2850.07

Table 2.5: District-wise Availability and Expenditure of funds (in lakhs) and percentage expenditure under IAY in Jammu and Kashmir during 2001-07

District	Total Availability						Expenditure Ending each year						Percentage of expenditure					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	39.42	30.63	28.13	29.62	43.47	88.64	38.33	28.81	25.47	28.80	40.14	82.00	97	94	91	97	92	93
Budgam	88.19	84.27	52.78	47.75	223.83	208.11	87.07	75.5	50.96	46.25	209.27	204.76	99	90	97	97	93	98
Anantnag	118.31	115.45	114.02	110.11	296.45	531.51	114.02	87.71	108.35	106.68	290.72	345.79	96	76	95	97	98	65
Pulwama	78.17	53.96	39.42	37.87	128.19	243.86	77.53	52.46	38.52	37.22	127.90	193.07	99	97	98	98	100	79
Baramulla	162.34	129.93	93.57	93.97	363.41	336.60	161.54	116.73	91.72	79.80	259.82	244.03	100	90	98	85	71	72
Kupwara	79.31	65.14	43.37	39.65	139.84	311.00	78.08	54.13	40.30	35.58	118.21	224.73	98	83	93	90	85	72
Leh	24.37	10.06	31.06	43.19	38.88	57.35	24.07	10.00	28.47	42.94	38.34	55.81	99	99	92	99	99	97
Kargil	26.72	20.79	35.43	33.69	43.36	58.55	19.96	19.30	32.05	32.56	42.07	54.50	75	93	90	97	97	93
Jammu	134.2	109.16	200.33	264.32	209.34	345.36	133.05	108.7	199.23	261.51	195.00	317.21	99	100	99	99	93	92
Kathua	103.43	79.26	72.59	92.08	92.31	141.51	102.18	77.34	72.16	89.42	89.55	133.72	99	96	99	97	97	94
Udhampur	111.15	79.00	119.78	156.73	134.77	176.09	110.39	78.62	119.56	156.62	134.27	174.84	99	100	100	100	100	99
Rajouri	59.72	64.03	95.50	125.56	106.69	139.55	49.20	63.73	93.71	124.78	103.73	139.36	82	100	98	99	97	100
Poonch	45.38	44.14	52.45	57.74	70.34	80.15	44.78	38.43	50.34	56.58	67.97	79.92	99	87	96	98	97	100
Doda	102.86	101.72	88.08	111.08	109.56	131.79	102.86	99.40	87.92	111.08	108.78	131.41	100	98	100	100	99	100
J&K	1173.57	987.54	1066.51	1243.36	2000.44	2850.07	1143.06	910.86	1038.76	1209.82	1825.77	2381.15	97	92	97	97	91	84

Table 2.6: Percent age expenditure incurred on new constructions and up-gradation of houses under IAY in Jammu and Kashmir during 2001-07

District	New Construction completed						Up-gradation done					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	93.4	93.8	87.9	86.2	86.9	86.9	6.6	6.2	12.1	13.8	13.1	13.1
Budgam	91.7	82.7	81.6	73.1	81.3	79.7	8.3	17.3	18.4	26.9	18.7	20.3
Anantnag	96.4	95.5	92.0	60.3	73.8	77.4	3.6	4.5	8.0	39.7	26.2	22.6
Pulwama	89.3	83.2	77.7	80.4	80.1	81.7	10.7	16.8	22.3	19.6	19.9	18.3
Baramulla	71.4	76.8	83.6	68.9	79.1	85.9	28.6	23.2	16.4	31.1	20.9	14.1
Kupwara	84.6	92.2	82.0	72.2	84.5	83.3	15.4	7.8	18.0	27.8	15.5	16.7
Leh	100.0	0.0	77.9	79.2	89.2	81.5	0.0	100.0	22.1	20.8	10.8	18.5
Kargil	92.1	97.5	92.2	85.7	60.5	42.1	7.9	2.5	7.8	14.3	39.5	57.9
Jammu	88.7	87.4	82.5	81.4	99.5	100.0	11.3	12.6	17.5	18.6	0.5	0.0
Kathua	83.9	86.7	79.5	79.4	96.1	100.0	16.1	13.3	20.5	20.6	3.9	0.0
Udhampur	88.7	82.6	82.0	80.5	98.6	100.0	11.3	17.4	18.0	19.5	1.4	0.0
Rajouri	100.0	100.0	97.5	94.8	100.0	100.0	0.0	0.0	2.5	5.2	0.0	0.0
Poonch	86.4	92.0	90.6	81.3	100.0	100.0	13.6	8.0	9.4	18.7	0.0	0.0
Doda	90.6	83.5	78.9	78.3	100.0	100.0	9.4	16.5	21.1	21.7	0.0	0.0
J&K	87.5	87.7	85.7	78.6	86.2	87.7	12.5	12.3	14.3	21.4	13.8	12.3

Table 2.7: Percentage expenditure of funds under IAY in selected districts of Jammu and Kashmir on up-gradation and percentage of expenditure on Scheduled Castes (SC)/Scheduled Tribes (ST) population during 2000-2007

Name of District	% of Expenditure on SC/ST population from Total Expenditure
Anantnag	
2000-01	20.41
2001-02	34.85
2002-03	32.77
2003-04	34.14
2004-05	19.22
2005-06	33.00
2006-07	33.40
Total	32.00
Kupwara	
2000-01	20.70
2001-02	32.27
2002-03	23.36
2003-04	28.66
2004-05	21.63
2005-06	38.32
2006-07	NA
Total	26.96
Rajouri	
2000-01	53.00
2001-02	NA
2002-03	43.00
2003-04	57.00
2004-05	00.00
2005-06	55.00
2006-07	47.00
Total	35.00
Doda*	
2000-01	56.43
2001-02	27.89
2002-03	NA
2003-04	52.75
2004-05	46.89
2005-06	36.29
2006-07	NA

*. Percentage of houses taken up for construction for SC/ST population.

NA= Information not available

Table 2.8: District-wise number of houses taken-up under IAY for construction/up-gradation in Jammu and Kashmir during 2001-07

District	New Construction						Up-gradation						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	341	312	196	134	185	328	48	41	54	43	56	99	389	353	250	177	241	427
Budgam	586	498	308	178	878	1004	106	208	139	131	405	510	692	706	447	309	1283	1514
Anantnag	1169	851	974	366	1473	1718	88	80	170	482	1048	1003	1257	931	1144	848	2521	2721
Pulwama	657	422	213	127	582	1074	158	171	122	62	289	480	815	593	335	189	871	1554
Baramulla	1115	667	502	281	1016	1567	895	402	197	254	537	516	2010	1069	699	535	1553	2083
Kupwara	582	501	269	223	842	1601	212	85	118	172	308	642	794	586	387	395	1150	2243
Leh	175	0	111	143	199	187	0	0	63	75	48	85	175	0	174	218	247	272
Kargil	87	59	166	171	127	81	15	3	28	57	166	223	102	62	194	228	293	304
Jammu	806	682	908	896	1307	1843	205	197	385	410	12	0	1011	879	1293	1306	1319	1843
Kathua	475	380	293	297	507	779	182	117	151	154	41	0	657	497	444	451	548	779
Udhampur	661	446	546	500	747	978	169	188	239	243	21	0	830	634	785	743	768	978
Rajouri	440	587	712	603	382	460	0	0	36	66	0	0	440	587	748	669	382	460
Poonch	296	318	242	194	322	470	93	55	50	89	0	0	389	373	292	283	322	470
Doda	673	495	333	329	570	575	139	196	178	182	0	0	812	691	511	511	570	575
J&K	8063	6218	5773	4442	9137	12665	2310	1743	1930	2420	2931	3558	10373	7961	7703	6862	12068	16223

Table 2.9: District-wise number of houses completed/up-graded under IAY in Jammu and Kashmir during 2001-07

District	New Construction completed						Up-gradation done						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	236	275	191	110	148	199	45	25	52	42	55	67	281	300	243	152	203	266
Budgam	407	340	290	120	600	393	101	139	147	118	301	201	508	479	437	238	901	594
Anantnag	1017	332	789	303	556	1062	87	68	160	408	645	633	1104	400	949	711	1201	1695
Pulwama	418	321	210	114	424	531	108	146	122	62	252	260	526	467	332	176	676	791
Baramulla	957	420	465	257	791	440	300	120	175	248	463	237	1257	540	640	605	1254	677
Kupwara	379	340	171	152	361	544	190	34	113	102	259	468	569	374	284	254	620	1012
Leh	156	0	108	124	129	88	0	0	63	72	76	86	156	0	171	196	205	174
Kargil	35	0	118	111	112	77	12	0	21	44	148	214	47	0	139	155	260	291
Jammu	553	482	858	870	654	1591	205	197	375	401	9	0	758	679	1233	1271	663	1591
Kathua	385	365	286	277	309	721	182	117	151	146	40	0	567	482	437	423	349	721
Udhampur	459	267	532	440	532	819	165	167	237	237	10	0	624	434	769	677	542	819
Rajouri	325	254	526	598	354	397	0	0	36	66	0	0	325	254	562	664	354	397
Poonch	214	176	204	141	322	336	93	55	50	89	0	0	307	231	254	230	322	336
Doda	475	470	330	322	520	575	128	191	175	181	0	0	603	661	505	503	520	575
J&K	6016	4042	5078	3939	5812	7773	1616	1259	1877	2216	2258	2166	7632	5301	6955	6155	8070	9939

Table 2.10 District-wise percentage of houses completed/up-graded under IAY in Jammu and Kashmir during 2001-07

District	New Construction completed						Up-gradation done					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	69.21	88.14	97.45	82.09	80.00	60.67	93.75	60.98	96.30	97.67	98.21	67.68
Budgam	69.45	68.27	94.16	67.42	68.34	39.14	95.28	66.83	105.76	90.08	74.32	39.41
Anantnag	87.00	39.01	81.01	82.79	37.75	61.82	98.86	85.00	94.12	84.65	61.55	63.11
Pulwama	63.62	76.07	98.59	89.76	72.85	49.44	68.35	85.38	100.00	100.00	87.20	54.17
Baramulla	85.83	62.97	92.63	91.46	77.85	28.08	33.52	29.85	88.83	97.64	86.22	45.93
Kupwara	65.12	67.86	63.57	68.16	42.87	33.98	89.62	40.00	95.76	59.30	84.09	72.90
Leh	89.14	0.00	97.30	86.71	64.82	47.06	0.00	0.00	100.00	96.00	158.33	101.18
Kargil	40.23	0.00	71.08	64.91	88.19	95.06	80.00	0.00	75.00	77.19	89.16	95.96
Jammu	68.61	70.67	94.49	97.10	50.04	86.33	100.00	100.00	97.40	97.80	75.00	0.00
Kathua	81.05	96.05	97.61	93.27	60.95	92.55	100.00	100.00	100.00	94.81	97.56	0.00
Udhampur	69.44	59.87	97.44	88.00	71.22	83.74	97.63	88.83	99.16	97.53	47.62	0.00
Rajouri	73.86	43.27	73.88	99.17	92.67	86.30	0.00	0.00	100.00	100.00	0.00	0.00
Poonch	72.30	55.35	84.30	72.68	100.00	71.49	100.00	100.00	100.00	100.00	0.00	0.00
Doda	70.58	94.95	99.10	97.87	91.23	100.00	92.09	97.45	98.31	99.45	0.00	0.00
J&K	74.61	65.00	87.96	88.68	63.61	61.37	69.96	72.23	97.25	91.57	77.04	60.88

Table 2.11: District-wise percentage distribution of IAY beneficiaries by their background characteristics in Jammu and Kashmir-2004

Background	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Assistance received										
Yes	48	96.0	50	100.0	44	100.0	46	93.9	188	97.4
No	02	04.0	00	00.0	00	00.0	03	06.1	005	02.6
Total	50	100.0	50	100.0	44	100.0	49	100.0	193	100.0
Background Characteristics										
Social Status										
SC	00	00.0	03	06.0	12	27.3	08	17.4	23	12.2
ST	05	10.4	02	04.0	01	02.3	10	21.7	18	09.6
OBC	36	75.0	16	32.0	04	09.1	10	21.7	66	35.1
Others	07	14.6	29	58.0	27	61.4	18	39.1	81	43.1
Main Occupation										
Labour	33	68.8	35	70.0	27	61.4	23	50.0	118	62.8
Business	00	00.0	03	06.0	05	11.4	05	10.9	13	06.9
Private Employee	00	0.00	01	02.0	02	04.5	03	06.5	06	03.2
Farmer	03	06.3	04	08.0	09	20.5	13	28.3	29	15.4
Skilled labour	12	25.0	07	14.0	00	00.0	00	00.0	19	10.1
House wife	00	00.0	00	00.0	01	02.3	02	04.3	03	01.6
Any Govt. Employee										
Yes	00	00.0	00	00.0	01	2.3	00	00.0	01	00.5
No	48	100.0	50	100.0	43	97.7	46	100.0	187	99.5
Type of house before IAY										
Pucca	00	00.0	00	00.0	02	04.5	01	02.2	03	01.6
Semi-pucca	04	08.3	16	32.0	07	15.9	00	00.0	27	14.4
Kutchha	42	87.5	34	68.0	34	77.3	41	89.1	151	80.3
None	02	04.2	00	00.0	01	02.3	04	08.7	07	03.7
No. of Rooms before IAY										
None	02	04.2	00	00.0	01	02.3	04	08.7	07	03.7
1	31	64.6	18	36.0	16	36.4	33	71.7	98	52.1
2	12	25.0	26	52.0	24	54.5	06	13.0	68	36.2
3 or more	03	06.3	06	12.0	03	06.8	03	06.6	15	08.0
Mean	1.33		1.76		1.59		1.17		1.48	
Annual Income										
< 10000	07	14.6	22	44.0	25	56.8	39	84.8	93	49.5
10001-20000	32	66.7	22	44.0	14	31.8	03	06.5	71	37.8
20001-30000	05	10.4	03	06.0	01	02.3	02	04.3	11	05.9
30001 & above	04	08.3	03	06.0	04	09.1	02	04.3	13	06.8
Land Holding										
No Land	27	56.3	17	34.0	12	27.3	15	32.6	71	37.8
1-5 kanals	20	41.7	27	54.0	16	36.4	15	32.6	78	41.5
6-10 kanals	01	02.0	06	12.0	08	18.2	06	13.0	21	11.2
11 & above kanals	00	00.0	00	00.0	08	18.2	10	21.8	18	09.5
Total Family Members										
Upto 5	22	45.8	23	46.0	31	70.5	32	69.6	108	57.4
6-10	25	52.1	26	52.0	13	29.5	14	30.4	078	41.5
11 & above	01	02.1	01	02.0	00	00.0	00	00.0	002	01.1
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.12: District-wise percentage distribution of IAY non-beneficiaries by their background characteristics in Jammu and Kashmir-2004

Background	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Any Assistance received under IAY										
Yes	00	00.0	00	00.0	00	00.0	00	000.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Background Characteristics										
Religion										
Hindu	00	00.0	00	00.0	07	33.3	19	67.9	26	23.2
Muslim	30	100.0	30	100.0	14	66.7	09	32.1	83	76.1
Sikh	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Social Status										
SC	00	00.0	00	00.0	00	00.0	09	32.1	09	08.3
ST	00	00.0	00	00.0	00	00.0	02	07.1	02	01.8
OBC	27	90.0	29	96.7	21	100.0	15	53.6	92	84.4
Others	03	10.0	01	03.3	00	00.0	02	07.1	06	05.5
Main Occupation										
Labour	22	73.3	22	73.3	14	66.7	18	64.3	76	69.7
Business	00	00.0	04	13.3	02	09.5	05	17.9	11	10.1
Private Employee	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Farmer	00	00.0	00	00.0	04	19.0	05	17.9	09	08.3
Skilled labour	08	26.7	04	13.3	00	00.0	00	00.0	12	11.0
House wife	00	00.0	00	00.0	01	04.8	00	00.0	01	00.9
Any Govt. Employee										
Yes	00	0.0	00	0.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Type of house										
Pucca	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Semi-pucca	04	13.3	10	33.3	02	09.5	04	14.3	20	18.3
Kutchra	22	73.3	20	66.7	16	76.2	24	85.7	82	75.2
None	04	13.3	00	00.0	03	14.3	00	00.0	07	06.5
No. of Rooms										
None	01	03.3	00	00.0	03	14.3	00	00.0	04	03.7
1	12	40.0	03	10.0	07	33.3	14	50.0	36	33.0
2	08	26.7	19	63.3	08	38.1	13	46.4	48	44.0
3	09	30.0	08	26.7	03	14.3	01	03.6	21	19.3
Annual Income										
< 10000	28	93.3	20	66.7	15	71.4	27	96.4	90	82.6
10001-20000	02	06.7	09	30.0	06	28.6	01	03.6	18	16.5
20001-30000	00	00.0	01	03.3	00	00.0	00	00.0	01	00.9
30001 & above	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Land Holding										
No Land	24	80.0	19	63.3	05	23.8	13	46.4	61	55.9
1-5 kanals	06	20.0	11	36.7	05	23.8	08	28.6	30	27.5
6-10 kanals	00	00.0	00	00.0	10	47.6	05	17.9	15	13.7
11 & above kanals	00	00.0	00	00.0	01	04.8	02	07.1	03	02.9
Total Family Members										
Upto 5	22	73.3	12	40.0	13	61.9	15	53.6	62	56.9
6-10	08	26.7	16	53.3	08	38.1	13	46.4	45	41.3
11 & above	00	00.0	02	06.7	00	00.0	00	00.0	02	01.8
Total	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0

Table 2.13: District-wise percentage distribution of IAY beneficiaries by possession of household items in Jammu and Kashmir-2004

Name of item	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Pressure Cooker										
Yes	11	22.9	09	18.0	08	18.2	09	19.6	37	19.7
No	37	77.1	41	82.0	36	81.8	37	80.4	151	80.3
Sofa Set										
Yes	01	02.1	00	00.0	01	02.3	00	00.0	02	01.1
No	47	97.9	50	100.0	43	97.7	46	100.0	186	98.9
Clock or watch										
Yes	08	16.7	12	24.0	06	13.6	07	15.2	33	17.6
No	40	83.3	38	76.0	38	86.4	39	84.8	155	82.4
Fan										
Yes	04	08.3	01	02.0	02	04.5	11	23.9	18	09.6
No	44	91.7	49	98.0	42	95.5	35	76.1	170	90.4
Bicycle										
Yes	00	00.0	03	06.0	00	00.0	03	06.5	06	03.2
No	48	100.0	47	94.0	44	100.0	43	93.5	182	96.8
Radio										
Yes	21	43.8	21	42.0	14	31.8	05	10.9	61	32.4
No	27	56.3	29	58.0	30	68.2	41	89.1	127	67.6
Sewing Machine										
Yes	00	0.00	02	04.0	03	06.8	03	06.5	08	04.3
No	48	100.0	48	96.0	41	93.2	43	93.5	180	95.7
Black and White TV										
Yes	05	10.4	03	06.0	02	04.5	03	06.5	13	06.9
No	43	89.6	47	94.0	42	95.5	43	93.5	175	93.1
Gas Connection										
Yes	03	06.3	02	04.0	02	04.5	04	08.7	11	05.9
No	45	93.8	48	96.0	42	95.5	42	91.3	177	94.1
Telephone										
Yes	00	0.0	00	00.0	01	02.3	01	02.2	02	01.1
No	48	100.0	50	100.0	43	97.7	45	97.8	186	98.9
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.14: District-wise percentage distribution of IAY non-beneficiaries by possession of household items in Jammu and Kashmir-2004

Name of item	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Pressure Cooker										
Yes	01	03.3	05	16.7	02	09.5	01	03.6	09	08.3
No	29	96.7	25	83.3	19	90.5	27	96.4	100	91.7
Sofa Set										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Clock or watch										
Yes	01	03.3	08	26.7	00	00.0	01	03.6	10	09.2
No	29	96.7	22	73.3	21	100.0	27	96.4	99	90.8
Fan										
Yes	00	00.0	00	00.0	00	00.0	01	03.6	01	00.9
No	30	100.0	30	100.0	21	100.0	27	96.4	108	99.1
Bicycle										
Yes	00	00.0	01	03.3	00	00.0	00	00.0	01	00.9
No	30	100.0	29	96.7	21	100.0	28	100.0	108	99.1
Radio										
Yes	03	10.0	15	50.0	04	19.0	01	03.6	23	21.1
No	27	90.0	15	50.0	17	81.0	27	96.4	86	78.9
Sewing Machine										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Black and White TV										
Yes	00	00.0	00	00.0	00	00.0	01	03.6	01	00.9
No	30	100.0	30	100.0	21	100.0	27	96.4	108	99.1
Gas Connection										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Telephone										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Total	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0

Table 2.15: District-wise percentage distribution of IAY beneficiaries by their source of knowledge regarding the scheme in Jammu and Kashmir-2004

Source of knowledge	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Source of knowledge regarding IAY										
Media	18	37.5	02	04.0	00	00.0	00	00.0	20	10.6
Government official	05	10.4	01	02.0	00	00.0	01	02.2	07	03.7
Village Level Worker (VLW)	10	20.8	05	10.0	09	20.5	06	13.0	30	15.9
Other villagers	04	08.3	29	58.0	22	50.0	05	10.9	60	31.9
Contractor	02	04.2	00	00.0	00	00.0	00	00.0	02	01.1
Through local Panchayat	00	00.0	13	26.0	13	29.5	31	67.4	57	30.3
Others	09	18.8	00	00.0	00	00.0	03	06.5	12	06.4
Knowledge about other schemes										
None	41	85.4	46	92.0	28	63.6	43	93.5	158	84.0
NOAPS	04	08.3	04	08.0	16	36.4	01	02.2	25	13.3
SGSY	01	02.1	00	00.0	00	00.0	01	02.2	02	01.1
EAS	02	04.2	00	00.0	00	00.0	01	02.2	03	01.6
SGSRY	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.16: District-wise percentage distribution of IAY non-beneficiaries by their source of knowledge regarding the scheme in Jammu and Kashmir-2004

Source of knowledge	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Any knowledge of scheme										
Yes	20	66.7	30	100.0	13	61.9	22	78.6	85	78.0
No	10	33.3	00	00.0	08	38.1	06	21.4	24	22.0
Source of knowledge regarding IAY										
Media	03	15.0	04	13.3	00	00.0	00	00.0	07	08.2
Village Level Worker (VLW)	01	05.0	02	06.7	03	23.1	00	00.0	06	07.0
Other villagers	02	10.0	02	06.7	01	07.7	00	00.0	05	05.9
Through local Panchayat	03	15.0	05	16.7	05	38.5	08	36.4	21	24.7
Relatives	11	55.0	17	56.7	04	30.8	14	63.6	46	54.2
Total	20	100.0	30	100.0	13	100.0	22	100.0	85	100.0
Knowledge of other scheme										
None	30	100.0	25	83.3	21	100.0	28	100.0	104	95.4
NOAPS	00	00.0	04	13.3	00	00.0	00	00.0	04	03.7
SGSY	00	00.0	01	03.4	00	00.0	00	00.0	01	00.9
Total	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0

Table 2.17: District-wise percentage distribution of IAY beneficiaries by procedures/ problems faced by them for getting assistance under IAY in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Person who identified										
Panchayat/VLW	39	81.3	34	68.0	33	75.0	44	95.6	150	79.8
MLA	03	06.3	16	32.0	11	25.0	00	00.0	30	15.9
Other politician	01	02.1	00	00.0	00	00.0	00	00.0	01	00.5
Govt. official	05	10.3	00	00.0	00	00.0	02	04.4	07	03.7
How you got assistance under IAY										
Submitted application	06	12.5	22	44.0	16	36.4	05	10.9	49	26.1
MLA helped	04	08.3	12	24.0	11	25.0	00	00.0	27	14.4
VLW helped	31	64.6	09	18.0	07	15.9	05	10.9	52	27.6
Panchayat helped	00	00.0	07	14.0	10	22.7	36	78.2	53	28.2
Bribed	01	02.1	00	00.0	00	00.0	00	00.0	01	00.5
Govt. official bribed	06	12.5	00	00.0	00	00.0	00	00.0	06	03.2
Allotment of dwelling										
Female member	13	27.1	11	22.0	09	20.5	24	52.2	57	30.3
Male member	35	72.9	39	78.0	35	79.5	22	47.8	131	69.7
Problem/problems faced										
Yes	15	31.2	08	16.0	07	15.9	10	21.7	40	21.3
No	33	68.8	42	84.0	37	84.1	36	78.3	148	78.7
Type of problem/problems										
Frequent visits	07	46.6	05	62.5	03	42.9	09	90.0	24	60.0
Took too much time	06	40.0	00	00.0	02	28.6	01	10.0	09	22.5
Repeated applications	01	06.7	00	00.0	00	00.0	00	00.0	01	02.5
In release of payments	01	06.7	03	37.5	00	00.0	00	00.0	04	10.0
Compelled for bribe	00	00.0	00	00.0	02	28.6	00	00.0	02	05.0
Total	15	100.0	08	100.0	07	100.0	10	100.0	40	100.0
Time taken for allotment										
< 1 year	06	12.5	15	30.0	21	47.7	22	47.8	64	34.0
1-2 years	36	75.0	34	68.0	22	50.0	21	45.6	113	60.1
3-4 years	00	00.0	01	02.0	00	00.0	00	00.0	01	00.5
> 4 years	06	12.5	00	00.0	01	02.3	03	06.6	10	05.4
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.18: District-wise percentage distribution of IAY beneficiaries by the amount of assistance and no. and timing of instalments received by them in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Purpose for which amount received										
For up-gradation of house	03	06.3	12	24.0	11	25.0	00	00.0	26	13.8
For construction of house	45	93.7	38	74.0	33	75.0	46	100.0	162	86.2
Amount received for construction of new house										
Rs. 20,000	41	91.1	36	94.7	32	97.0	46	100.0	155	95.7
Rs. 15000	03	06.7	02	05.3	01	03.0	00	00.0	06	03.7
Rs. 10,000	01	02.1	00	00.0	00	00.0	00	00.0	01	00.6
Number of instalments										
1	06	13.3	03	07.9	08	24.2	18	39.1	35	21.6
2	34	75.6	31	81.6	20	60.6	26	56.5	111	68.5
3	05	11.1	04	10.5	05	15.2	02	04.3	16	09.9
4	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Timing of instalments										
Before const. of plinth	23	51.1	24	63.2	30	90.9	21	45.7	98	60.5
After const. of plinth	22	48.9	14	36.8	03	09.1	25	54.3	64	39.5
Total	45	100.0	38	100.0	33	100.0	46	100.0	162	100.0
Amount received for up-gradation										
Rs. 15000	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Rs. 10,000	03	100.0	12	100.0	11	100.0	00	00.0	26	100.0
Timing of instalments										
Before renovation	01	33.3	00	00.0	00	00.0	00	00.0	01	03.8
After renovation	02	66.7	12	100.0	11	100.0	00	00.0	25	96.2
Total	03	100.0	12	100.0	11	100.0	00	00.0	26	100.0

Table 2.19: District-wise percentage distribution of IAY beneficiaries by the expertise and information provided to them in Jammu and Kashmir-2004

Expertise/information provided by Govt./NGO	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Innovative material										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Low cost material										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Design of house										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Cost effective technology										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Disaster resistant technology										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.20: District-wise percentage distribution of IAY beneficiaries by the type of material used for construction in Jammu and Kashmir-2004

Material used	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Local material										
Yes	48	100.0	41	82.0	41	93.2	44	95.6	174	92.6
No	00	00.0	09	18.0	03	06.8	02	04.4	14	07.4
Cement										
Yes	30	62.0	32	64.0	14	31.8	18	39.0	94	50.0
No	18	38.0	18	36.0	30	68.2	28	61.0	94	50.0
Bricks from the market										
Yes	43	90.0	18	36.0	33	75.0	14	30.4	108	57.4
No	05	10.0	32	64.0	11	25.0	32	69.6	80	42.6
Bricks prepared by beneficiary										
Yes	00	00.0	32	64.0	04	09.0	01	02.2	37	19.7
No	48	100.0	18	36.0	40	91.0	45	97.8	151	80.3
Tin sheets										
Yes	44	92.0	39	78.0	09	39.1	02	04.3	94	50.0
No	04	08.0	11	22.0	35	60.9	44	95.7	94	50.0
Wood										
Yes	46	96.0	36	72.0	25	56.8	19	41.3	126	67.0
No	02	04.0	14	28.0	19	43.2	27	58.7	62	33.0
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.21: District-wise percentage distribution of IAY beneficiaries by their involvement in the construction of house under IAY in Jammu and Kashmir-2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Location of dwelling unit										
In the village	36	75.0	30	60.0	25	56.8	28	60.9	119	63.3
Outside village	12	25.0	20	40.0	19	43.2	18	39.1	69	36.7
Residing in IAY dwelling										
Yes	34	70.8	46	92.0	39	88.6	39	84.8	158	84.0
No	14	29.2	04	08.0	05	11.4	07	15.2	30	16.0
Reasons for not utilizing IAY house										
Incomplete	14	100.0	04	100.0	05	100.0	07	100.0	30	100.0
Beneficiary involved in construction/up-gradation										
Yes	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
No	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Contractor involved										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Mode of involvement										
Family labour	48	100.0	50	100.0	44	100.0	01	02.2	143	76.1
Labour on daily-wages	00	00.0	00	00.0	00	00.0	45	97.8	45	23.9
Full freedom in construction of house										
Yes	48	100.0	50	100.0	44	100.0	45	97.8	187	99.5
No	00	00.0	00	00.0	00	00.0	01	02.2	01	00.5
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.22: District-wise percentage distribution of IAY beneficiaries by type of facilities in IAY house in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No	%
	No	%	No	%	No	%	No	%		
Kitchen										
Yes	48	100.0	47	94.0	38	86.4	33	71.7	166	88.3
No	00	00.0	03	06.0	06	13.6	13	28.3	22	11.7
Ventilation										
Yes	48	100.0	49	98.0	41	93.2	31	67.4	169	89.9
No	00	00.0	01	02.0	03	06.8	15	32.6	19	10.1
Sanitary facilities										
Yes	19	39.6	36	72.0	08	18.2	01	02.2	64	34.0
No	29	60.4	14	28.0	36	81.8	45	97.8	124	66.0
Smokeless Chula										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Water supply										
Yes	03	06.3	03	06.0	02	04.5	00	00.0	08	04.3
No	45	93.7	47	94.0	42	95.5	46	100.0	180	95.7
Well dug by Govt.										
Yes	01	02.1	02	04.0	00	00.0	00	00.0	03	1.6
No	47	97.9	48	96.0	44	100.0	46	100.0	185	98.4
Well dug by beneficiary										
Yes	08	16.7	02	04.0	00	00.0	02	04.3	12	06.4
No	40	83.3	48	96.0	44	100.0	44	95.7	176	93.6
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 2.23: District-wise percentage distribution of IAY beneficiaries by type of facilities before IAY and after IAY intervention in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		Before IAY	After IAY
	Before IAY	After IAY	Before IAY	After IAY	Before IAY	After IAY	Before IAY	After IAY		
Type of house										
Pucca	00.0	54.2	00.0	26.0	04.5	11.4	02.2	32.6	01.6	31.4
Semi-pucca	08.4	45.8	32.0	66.0	15.9	72.7	00.0	41.3	14.4	57.4
Kutcha	87.4	00.0	68.0	08.0	77.3	15.9	89.1	26.1	80.3	11.2
No house	04.2	00.0	00.0	--	02.3	00.0	08.7	00.0	03.7	00.0
Mean number of rooms	01.4	03.0	01.5	02.5	02.0	02.5	01.2	2.1	1.5	2.5
Separate kitchen	44.0	100.0	88.0	96.0	59.1	86.4	17.4	71.7	52.6	88.3
Sanitation	02.0	39.6	48.0	72.0	06.8	18.2	00.0	02.2	14.9	34.0
Water facility	07.0	23.0	04.0	06.0	00.0	04.5	00.0	00.0	02.7	08.5