

Evaluation Study of Indira Awaas Yojana



सत्यमेव जयते

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PREFACE

Dwelling unit or a house is one of the most essentials of a household. It contributes not only to the welfare of households but also facilitates Nation's overall economic and social development. Ownership of a house provides significant economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house provides an individual with immense confidence to get involved into many social and economic activities. Stable, affordable and accessible housing is both directly and indirectly linked to human well-being.

Indira Awaas Yojana (IAY) is a flagship programme of Government of India launched since 1985-86 for providing houses to rural poor in the country. It is being implemented by the Ministry of Rural Development aiming to construct houses for the below poverty line (BPL) families in the rural areas. IAY started operating as a sub-scheme of Jawahar Rozgar Yojana and subsequently it became an independent scheme since January, 1996.

The Development Evaluation Advisory Committee (DEAC), Planning Commission entrusted Programme Evaluation Organisation (PEO) to conduct the evaluation study on IAY to know the ground reality about the implementation process, outcome and impact of the programme and, also to assess how far the programme has achieved its aims and objectives. An evaluation study on sample basis was commissioned by the Programme Evaluation Organisation (PEO) covering 34 districts, 68 blocks, 204 villages and 2040 beneficiaries spread over 12 states of the country.

It is revealed from the field study that eighty six per cent of the sample houses are of good quality, and in general eighty four per cent of the sample beneficiaries are fully satisfied with the scheme. Ninety two per cent of beneficiaries in the sample have informed that they have constructed their houses themselves by availing government incentives. Almost all the beneficiaries have expressed that their economic well-being has been improved due to the availability of pucca houses under the scheme. It has also been observed that the IAY beneficiaries have taken up new economic activities such as general kirana shops or tailoring activities after the possession of IAY houses. Moreover, seasonal migration has decreased due to the availability of a dwelling unit.

The study has also come up with various suggestions. Some of these are: prominence of Gram Sabhas' role in selecting the beneficiary, requirement of timely revision of financial assistance, variation of financial allocation from State to State, following up of uniform implementation pattern with specific monitoring mechanism, proper maintenance of records exclusively for IAY, development and promotion of the use of appropriate-local-environment-friendly technologies, designs and building materials, strengthening of local elected bodies and other stakeholders through capacity building, enhancement of monitoring, transparency and awareness, construction of houses with eco-friendly and cost effective technologies designed by the authorities.


The study was outsourced to Department of Social Work, University of Delhi. I extend my sincere thanks to Dr. A. Shahin Sultana, Assistant Professor, Department of Social Work, University of Delhi and her study team for conducting the field study and preparing the draft report. The necessary cooperation and suggestions by the officers of

the Ministry of Rural Development and concerned Division of the Planning Commission are gratefully acknowledged.

The study has received constant support and encouragement from Hon'ble Deputy Chairman, Planning Commission and Secretary, Planning Commission. The study has been designed and conducted by the officers of the PEO, Planning Commission under the guidance of Dr. R.C. Dey, Director, PEO and completed under my overall supervision.

I sincerely hope that this study serves the purpose of providing inputs to the Ministries and implementing agencies at various levels and the findings of the report will help in understanding the advantages, disadvantages and practical difficulties in implementing the programme and giving inputs for introducing improvements and taking suitable corrective measures, so that the scheme delivers the intended benefits.

New Delhi
February, 2013


(Ratna A. Jena)
Adviser, PEO

LIST OF ABBREVIATIONS

| | |
|-------|--|
| BDO | Block Development Officer |
| BHLS | Beneficiaries Household Level Schedules |
| BLS | Block Level Schedule |
| BPL | Below Poverty Line |
| CCS | Centrally Sponsored Schemes |
| DLS | District Level Schedule |
| DRDA | District Rural Development Authority |
| DRI | Differential Rate of Interest |
| FGD | Focus Group Discussion |
| IAY | Indira Awaas Yojana |
| JRY | Jawahar Rozgar Yojana |
| MIS | Monitoring of the Implementation of the Scheme |
| NBLS | Non-Beneficiaries Household Level Schedule |
| NIC | National Informatics Centre |
| NREGA | National Rural Employment Guarantee Act |
| NREP | National Rural Employment Programme |
| PRA | Participatory Rural Appraisal |
| PRI | Panchayati Raj Institution |
| RGVY | Rajiv Gandhi Grameen Vidyutikaran Yojana |
| RH | Rural Housing |
| RLEGP | Rural Landless Employment Guarantee Programme |
| RRA | Rapid Rural Appraisal |
| SC | Scheduled Caste |
| SLS | State Level Schedule |
| SPSS | Statistical Package for the Social Sciences |
| ST | Scheduled Tribe |
| STATA | Data Analysis and Statistical Software |
| TSC | Total Sanitation Campaign |
| UTs | Union Territories |
| VLS | Village Level Schedule |

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EXECUTIVE SUMMARY

Background:

Housing is one of the basic requirements for the survival of human beings. Ownership of a house provides significant economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house provides an individual with immense confidence to get involved into many social activities. Stable, affordable and accessible housing is directly and indirectly linked to human well-being.

Indira Awaas Yojana (IAY), hereafter referred as IAY, is the central government housing scheme which has the scope for a comprehensive solution for the rural poor. IAY is a flagship scheme of the Ministry of Rural Development to provide houses to the Below Poverty Line (BPL) families in the rural areas. It has been in operation since 1985-86. Present study is an evaluation of the implementation and impacts of this housing scheme.

Evaluation Issues:

- Assess the processes involved in the selection of the households, allotment of houses, construction of houses and the agencies involved in the construction;
- Study the implementation mechanism including the role of Panchayati Raj Institutions, especially Grama Sabhas;
- Examine the quality of houses constructed, extent of occupancy and level of satisfaction of beneficiaries;
- Examine the use of local resources including manpower in construction of rural houses, and hence the scope of productive employment of rural people;
- Assess the physical and financial performance of IAY;
- Assess the socio-economic impact of IAY on the quality of life of beneficiaries specially women in terms of health and sanitation;
- Explore the role of IAY in providing the social security to the weak and marginalized section of the society; and
- Assess the difficulties faced in implementation of the scheme and suggest remedial measures.

Period of Reference of this study:

The Period of 10th five year plan (2002-07) extending till 2009.

Methodology:

It was based on Rapid and Participatory Rural Appraisal (RRA & PRA). The study utilized both primary and secondary data. Interview of the beneficiary was given the prime importance.

Data Collection Tools:

All the designed interview schedules contained both quantitative and qualitative data. Seven types of schedules were developed, which are as follows: State Level Schedule, District Level Schedule, Block Level Schedule, Village Level Schedule, Beneficiaries Household Level Schedule, Non-beneficiaries Household Level Schedule, Focus Group Discussion.

Sampling Technique:

Multi stage stratified sampling had been done at various levels from State to household schedules.

Sample Size:

| <i>Zone</i> | <i>State</i> | <i>State Level</i> | <i>District Level</i> | <i>Block Level</i> | <i>Village Level</i> | <i>Beneficiary Level*</i> | <i>FGD</i> | <i>Non-Beneficiary Level</i> | <i>Total</i> |
|-------------|--------------|--------------------|-----------------------|--------------------|----------------------|---------------------------|------------|------------------------------|--------------|
| North | Uttarakhand | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| | Punjab | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| South | Kerala | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| | Karnataka | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| East | Orissa | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| | Bihar | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| West | Rajasthan | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| | Gujarat | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| North East | Assam | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| | Nagaland | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |

| | | | | | | | | | |
|---------|----------------|----|----|----|-----|------|-----|-----|------|
| Central | Madhya Pradesh | 1 | 4 | 8 | 24 | 241 | 24 | 72 | 374 |
| | Uttar Pradesh | 1 | 4 | 8 | 24 | 241 | 24 | 72 | 374 |
| Total | | 12 | 34 | 68 | 204 | 2052 | 204 | 612 | 3186 |

Major Findings:

1. Demographic Details of IAY Beneficiary Households:

- The study revealed majority of the respondents were men. Kerala (77.5%) and Rajasthan (70.7%) had highest number of women respondents. Nagaland had the least number of women respondents (13.2 %) followed by Uttar Pradesh (26.7 %). **(Pg No.18 Tb No.2.1)**
- Most of the households had men as head of the households and are of all the age groups. However, (18.65 %) of the households are headed by women. Bihar (8.9 %), U.P (12.5%) had the least number of women as head of households. **(Pg No.19 Tb No.2.2)**
- In about (83.4 %) of the households, the head of the households or their wives were the IAY beneficiaries.**(Pg No 20 Tb No.2.4)**

2. Socio-economic Status:

- It has been found that Scheduled Castes and Other Backward Castes were the majority of the IAY beneficiaries except in Nagaland, where all the beneficiaries are Scheduled Tribes.
- Bihar has the highest percentage for the Scheduled castes (88.3 %) and Kerala has the largest proportion of General category (41.7%). **(Pg No.23 Tb No.2.5)**
- Differently abled beneficiaries constituted only about (0.24%) and were found distributed in Kerala, Punjab, Rajasthan and U.P. **(Pg No.23 Tb No.2.5)**
- Minority category beneficiaries constituted only (2.6%) and Assam had the highest (27.8 %) minority beneficiaries followed by M.P. (1.3 %).**(Pg No.23 Tb No.2.5)**

- Majority of the IAY beneficiaries (73.9 %) who were in below poverty line category had the BPL card. **(Pg No.22 Tb No.2.6)**
- About (43 %) of the beneficiaries have identified them as labourers and about (2.2%) are unemployed.

3. Responsibility of Construction:

- Majority of the IAY houses have been constructed by the beneficiaries themselves (91.5 %).**(Pg No.24 Tb No.2.7)**
- However (4.3 %) of the houses were constructed by Contractors, (0.8%) by NGO's, (6.12%) by Community based Groups and (0.44%) by relatives. **(Pg No.24 Tb No.2.7)**

4. Release of IAY funds and Completion of Construction Work:

- IAY beneficiaries (71.2 %) were ignorant about the stages of fund release and when to complete the house construction. Nagaland (100%), Bihar (99.4 %) followed by U.P (97.9 %) fared poor as far as ignorance was concerned. **(Pg No.26 Tb No.2.8)**
- There had been a wide range of time period for the completion of the construction of the houses.

5. Display of IAY Board and Logo:

- Majority (66.94 %) of the IAY houses did not display IAY logo and several of them were unaware of its display. **(Pg No.28 Tb No.2.10)**

6. Role of Panchayati Raj Institutions in the implementation of the Scheme:

- Almost all the beneficiaries who heard about IAY have learnt about the scheme from village panchayats.
- All the panchayat functionaries have been playing the role of informant with regard to the implementation of IAY scheme, which is a good aspect of the project. **(Pg No.32 Tb No. 3.2)**

7. Public amenities and facilities available:

- About (70 %) of IAY houses are located within a distance of 0.5 kilometers from the main village. In Punjab (99.2%) and Nagaland (100%) the distance from the main village was within 0.2 kms whereas in Karnataka (36.1%) and Orissa (28.3%) the distance was more than 1.6 kms. **(Pg No.50 Tb No.4.1)**

- About (73 %) of IAY houses were within one km from the main road. Kerala (46.7%) and Assam (44.4%) had houses within 0.2 km whereas Nagaland (72.7%) and Uttarakhand (82.5%) had houses more than 1.6 km. **(Pg No.50 Tb No.4.2)**
- Schools situated less than 1 kilometer distance of most of the IAY houses constitute (79.7 %). In Orissa (49.4%) and Karnataka (38.3%) schools were within 0.2 km whereas Kerala (18.3%) and Karnataka (9.4%) had schools within 1.6 km or more. **(Pg No.51 Tb No.4.3)**
- Primary Health Centre is located at a distance below 1.5 kilometers for majority of the IAY households (65 %). In Karnataka (13.3%) and Orissa (16.7%) the PHC is less than 0.2 km, whereas in Nagaland (80.9%) and Uttarakhand (70.8%) the PHC is within 1.6 km or more. **(Pg No.51 Tb No.4.4)**
- Drinking water is available for most of the households (81.09 %) within a distance of half a kilometer. Punjab (86.7%) and Kerala (80.8%) had this facility within 0.2 km whereas in Nagaland (43.9%) it is available within 1.6 km or more. **(Pg No.52 Tb No.4.6)**
- Most of the houses (95.7 %) are constructed in the same location (at the same place or within 0.2 kilometers' distance from the old house) of the previous housing site especially Rajasthan (100%) and U.P. (99.2%). In Kerala (15%) and Punjab (9.2%) the distance is within 1.6 km or more. **(Pg No.53 Tb No.4.7)**
- With regard to work place, majority of the IAY beneficiaries have to travel more than one kilometer. U.P. (77.5%) had workplace within 0.3 to 0.5 km whereas in Nagaland (100%) and Uttarakhand (99.2%) the distance is within 1.6 km or more. **(Pg No.52 Tb No.4.5)**
- Most of the villagers are staying in clustered settlements and their farms and fields are located at an average distance of two kilometers. **(Pg No.53)**

8. Features and facilities of new IAY houses of the beneficiary households

- IAY beneficiaries have used all the locally available building materials for the construction of floor, wall and roof. **(Pg No.55)**

- Room, Kitchen, Store, Toilet & Bathroom have been the provisions available in IAY houses. **(Pg No.58)**
- Toilets were constructed separately and did not become the part of IAY houses. However, construction of sanitary latrines was taken up simultaneously as a compulsory part of the IAY houses. In Kerala (87.5%) and Uttarakhand (84.2%) had toilets constructed whereas in Nagaland (100%) and Bihar (99.4%) toilets were not constructed. **(Pg No.40 Tb No.3.13)**

9. Additional facilities available at IAY houses and in the neighbourhood:

- It has been found that drainage facilities have been provided to about (37.37 %) of the IAY beneficiaries. Drainage facilities have been mostly provided in Uttar Pradesh (95.8%) & Punjab (91.6 %) (However, the facilities provided were mostly open drainage) whereas Orissa (1.1%) and Assam (7.2 %) fared poor as far as drainage was concerned. **(Pg No.60 Tb No.4.15)**
- It was also seen that majority of the IAY households (about 57.64 %) have electricity at home and most of them are metered. Bihar (1.1%) and Assam (11.7%) scored the least and Nagaland, Madhya Pradesh, Punjab, Karnataka, Kerala, Gujarat and Uttarakhand fared more than 80%. **(Pg No.61 Tb No.4.17)**
- About one third of the IAY beneficiaries have planted trees in the vicinity of their houses. Bihar (0%), Uttarakhand (9.2%), Punjab (13.3%) scored poor in this component whereas Assam (63.3%), U.P. (60.4%) scored better. **(Pg No.62 Tb No.4.19)**

10.General quality of construction of IAY houses and level of satisfaction of IAY beneficiaries

- It has been found that majority of the IAY beneficiaries (about 86 %) have felt that the IAY houses are of good or of average quality. Gujarat (68.3%), Karnataka(63.8%), Kerala(82.5%), UP (95%) fared better. **(Pg No.63 Tb No.4.21)**
- At least (14 %) of the IAY beneficiaries have commented that the houses are of poor quality and require improvements. Bihar (57.7%) scored the highest in this category. **(Pg No.63 Tb No.4.21)**

- It has been found that disabled friendly design is adopted wherever applicable, especially with regard to the width of the door, placement of windows, placement of door knobs and handles, construction of ramp in place of stairs and design of sanitary latrine constructed. In Uttarakhand (12.5%) and M.P. (7.5%) had disabled friendly designs whereas Kerala, Nagaland, Punjab and Rajasthan scored nil. **(Pg No.64 Tb No.4.22)**
- It has been found that about (65.92 %) of the IAY beneficiaries are satisfied with the time taken for construction or up gradation of the IAY houses. **(Pg No.65 Tb No.4.24)**
- It is also seen that about (83.9 %) of the IAY beneficiaries are fully or partially satisfied with the scheme in general. **(Pg No.65 Tb No.4.25)**
- About (99.7%) of them have not received any assistance from State run scheme.
- The land has been predominantly allotted to male members (70.6%)
- About (84.72%) of the beneficiaries are living in the IAY house.
- The house is predominantly in the name of the female members (63.7%)
- The beneficiaries who have annual income between (10,000-15,000/-) are (31.5%).
- About (12.8%) of the female beneficiaries felt there is an impact of land ownership on them.
- About (55%) of the beneficiaries felt that there is a change in societal reaction after construction of IAY house.

11. Local resource mobilization

- It has been found that most of the local contribution on the part of the IAY beneficiaries was in terms of unskilled labour counted in certain number of man days.
- Supervision has also been a significant part of the local contribution.
- A good number of IAY beneficiaries have contributed in terms of material as well as monetary contribution.
- A large proportion of the IAY beneficiaries have contributed a combination of the above. **(Pg No.75)**

12 a. Financial Performance during 2008-09

| | |
|---------------------------|-------------------|
| Central budget for IAY | Rs. 8800 crore |
| Central Releases | Rs. 8795.79 crore |
| Total Available Funds | Rs.14460.35 crore |
| Utilization of Funds | Rs.8348.34 crore |
| Percentage of Utilization | 57.73% |

12 b. Physical Performance during 2008-2009:

| | |
|------------------------------------|-------------------|
| Physical Target for the year | 21.27 lakh houses |
| Houses Constructed | 21.34 lakh houses |
| Houses under Construction | 17.91 lakh houses |
| Percentage of Physical Achievement | 100.32 % |

12 c. Financial Performance during 2009-10:

| | |
|---------------------------|-------------------|
| Central budget for IAY | Rs. 8800 crore |
| Central Releases | Rs. 5846.30 crore |
| Opening balance | Rs.3468.74 crore |
| Total Available Funds | Rs.11324.85 crore |
| Utilization of Funds | Rs.7024.63 crore |
| Percentage of Utilization | 62.03% |

12 d. Physical Performance during 2009-2010 (as on 31/12/09):

| | |
|------------------------------------|-------------------|
| Physical Target for the year | 40.52 lakh houses |
| Houses Constructed | 21.18 lakh houses |
| Houses under Construction | 27.53 lakh houses |
| Percentage of Physical Achievement | 52.27 % |

(Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>))

13. Impact of IAY houses in the daily routine of the children of the IAY households

- The possession of the IAY house has not made any significant change in the school going activity of the children of the IAY beneficiaries. It has been observed that the poor parents send their children to school on account of the nutritional component of the schooling. The regularity and sustainability of the children of the IAY households have increased. School enrolment ratio has remained unchanged – Before IAY (46.5%) and After IAY (46.3%).**(Pg No.99&100 Tb No.7.1 & 7.2)**
- School going children before IAY and after IAY in Gujarat (100%), Kerala (94.2%), Bihar (16.7%) and Orissa (30%) remained unchanged.**(Pg No.100 Tb No.7.2)**
- It has also been found that the IAY beneficiaries have taken up new economic activities after the possession of IAY houses (about 4 %). They have started general shops or tailoring activities attached to their houses.**(Pg No.103 Tb No.7.9&7.10)**

14. Change in socio economic condition of sanitation after the possession of IAY house

- It has been found that less than (5 %) of the beneficiaries had a pucca structure for housing before the possession of IAY house which was rather inadequate for living. IAY has provided with a pucca house for (60.67%) of the beneficiaries. Uttarakhand (90 %), UP (96.6 %), Gujarat (98.3 %) has scored well whereas Nagaland (0.8%), Assam (13.8%) and Bihar (25 %) have fared poor. **(Pg No.104 &105 Tb No 7.12 & 7.13)**
- It can be seen that almost (48.43 %) of the IAY beneficiaries have started using sanitary toilets either at their houses or the community toilets. The corresponding figure before the possession of IAY home was about (22.29 %).**(Pg No.105 & 106 Tb No.7.14 & 7.15)**
- A large number of IAY beneficiaries are still going in the open for defecation (about 48.62 %). However the per cent of the IAY beneficiaries who were going in the open before the construction of sanitary toilets at home was above (73.91 %). **(Pg No.105&106 Tb No.7.14 &7.15)**

- Before IAY, Bihar (97.2%) accounted worse as far as open defecation was concerned whereas at present Bihar scored (98.3%) followed by Rajasthan (76.2%) whereas in Nagaland there is nil open defecation followed by Kerala where there is (10.8%). (**Pg No.105&106 Tb No.7.14 & 7.15**)
- It has been found that sanitary latrine has brought much change in the working efficiency of women and their health. About (30 %) of the IAY beneficiaries have stated that there are positive changes in the sanitation, personal hygiene, cleanliness, women's health and public health of the rural communities after the construction of sanitary toilets along with IAY housing. Assam (0.6%), Bihar (0.6%) and Rajasthan (2.2 %) scored poor in this component. Kerala (58.4%), MP (49.1%), UP (74.6%) and Uttarakhand (70 %) have scored the best. (**Pg No.106 Tb No.7.16**)

15.Change in Socio economic status – source of drinking water

- After the acquisition of IAY housing, the proportion of beneficiaries who had access to some source of drinking water has increased from (72 %) to more than (95.5 %). This shows the success of convergence. (**Pg No.107&108 Tb No.7.17 & 7.18**)
- It has been found that about (48 %) of the IAY beneficiaries have access to drinking water source of well within a distance of 0.5 kilometer. Nearly (40 %) of the IAY beneficiaries have access to drinking water source of tube well cum hand pump within a distance of 1.5 kilometer. About (46.57 %) of the IAY beneficiaries have access to water source of lake or pond. (**Pg No.108&109 Tb No.7.19,7.20 & 7.21**)
- Access to well within 0.2 km was in Assam (62.8%) and Orissa (56.1%) whereas in Uttarakhand (5.8%) the distance of well was within 1.6 km or more. (**Pg No.108 Tb No.7.19**)
- As far as tubewell/handpump accessibility was concerned in Kerala (32.8%) and Assam (30.6%) it was within a distance of 0.2 km whereas in Gujarat (22.2%) and Uttarakhand (20.8%) it was available within 1.6 km or more. (**Pg No.109 Tb No.7.20**)

16. Improvement in the economic status of the IAY beneficiary households

- It has been found that the possession of different types of livestock has increased from (9.3 %) to nearly (22.23 %) after the possession of IAY housing. There is also increase in the number of each livestock under the possession of IAY beneficiary after the acquisition of IAY house. IAY housing has definitely increased the scope for rearing more live stock. **(Pg No.111 Tb No.7.23 & 7.24)**
- Orissa had nil percentage of live stock possession before and present whereas in Rajasthan before IAY it was (1.1%) and presently it was (50.30%). **(Pg No.111 Tb No.7.23 & 7.24)**
- Total annual income of the IAY beneficiary has shown a marginal increase. Kerala had an income of above Rs 50,000 before IAY (18.3%) and presently (20.83%) and Punjab had before (15.83%) and presently (16%). **(Pg No.112&113 Tb No.7.25 &7.27)**
- Sources of income have not changed significantly. **(Pg No.112&114 Tb No.7.26 & 7.28)**
- There is some improvement in the clothing and adequacy of meals (two meals per day) of the households of IAY beneficiaries. Karnataka accounted for (15%) in the worse category whereas M.P. accounted for (9.2%) in the Lot better category. As far as clothing is concerned Karnataka accounted for much less category (18.9%) and M.P. accounted for (10.4%) in Lot more category. **(Pg No.115 Tb No.7.29 & 7.30)**
- There is also some improvement in the availability of loans and availability of employment for the IAY beneficiaries after the acquisition of IAY housing. Bihar accounted for (71.7%) in very difficult category followed by Punjab (58.3%). M.P scored (37.5%) in Easy category followed by Rajasthan (16.6%). **(Pg No.116 Tb No.7.31)**
- The standard of living has also been reported to be better after the possession of IAY house in the lives of the IAY beneficiaries. It is interesting to see that the possession of household assets has actually decreased after the acquisition of IAY houses. **(Pg No.116 Tb No.7.33)**

17. Socioeconomic Impact: Control of migration

- Seasonal migration of the children has marginally decreased after the acquisition of IAY house. Migration of children before IAY was (14.6% in M.P.) and after IAY it was reduced to (10%). Similarly in Kerala and U.P. (83.3%) did not migrate before but after IAY in Kerala migration was totally nil (100%) followed by Punjab (95.8%). **(Pg No.118&119 Tb No.7.35 & 7.36)**
- Around 4.7 per cent of the IAY beneficiaries or their family members had migrated in the past. **(Pg No.119 Tb No.7.37)**
- Reasons for migration included housing problems, searching for job, taking up a new job and proximity to work place. **(Pg No .119 Tb No 7.38)**
- At least one percent of IAY beneficiaries or their family members have refused to migrate after the possession of IAY house. **(Pg No.120 Tb No.7.40)**
- Owning the IAY house has certainly influenced decision of not migrating elsewhere. **(Pg No.120 Tb No.7.40)**

Problems faced by IAY beneficiary households

- Delay in releasing the installment causing delay in completion of the houses
- Inadequate funds
- IAY waiting list and long waiting period
- Opening of the bank account
- Lack of awareness about the exact terms and conditions of the scheme

Altogether they account for not less than 30 per cent of the problems.

About 51.97 per cent of the IAY beneficiaries have not faced any problems with regard to implementation of the scheme.

Suggestions by the respondents:

- Proper advertisement and publicity of IAY
- Timely revision of the criteria for the preparation of BPL categorization of the people

- Increase the IAY grant and ensure timely release of the funds (More than 50 %)
- Release of the funds directly to the beneficiaries bypassing all intermediaries including the banks
- Increase the amount of first installment, the grant for smokeless chulah and sanitary latrines
- Simplification of formalities and procedures, appropriate measures for checking corruption
- Increase the role and participation of Panchayats in the implementation of the scheme
- Provision of skilled worker for house construction
- Tax exemption for the materials purchased
- Timely revision of IAY waitlist
- Increase in plinth area of IAY houses
- Facilitate cooperation among various government departments

Recommendations:

- Selection criteria should be followed strictly
- BPL criteria should be reviewed and vary from State to State
- Gram sabhas' role in beneficiary selection should be made more prominent
- Timely revision of financial assistance
- Financial allocation should vary from State to State
- Uniform implementation pattern to be followed with specific monitoring mechanism
- Proper maintenance of records exclusively for IAY
- Authorities can themselves provide designs for construction with eco-friendly and cost effective technologies
- Every State should prepare an Action plan for achieving sustainable habitat development
- Develop, promote use of appropriate, local environment – friendly, energy efficient and disaster –resistant technology, designs and building materials
- Strengthen local elected bodies and other stakeholders through capacity building

- Timely release of funds
- Online submission of proposals by districts
- Ensure concerns of scheme are incorporated in BPL survey and Census 2011
- Provide for administrative expenses
- Enhance Monitoring, transparency and awareness

There should be a stipulated pattern of beneficiary selection in all states and it should be monitored that the selection criteria is followed strictly. Criteria for BPL should be reviewed and it should vary from state to state.

- ⇒ The role of Gram Sabha in beneficiary selection should be made more prominent and Gram Sabhas should be strengthened on emergency basis to ensure the validity of list approved therein.
- ⇒ There is a need for timely revision of the financial assistance provided and that has to be designed according to the socio economic status of each state. Financial Allocation should also vary from state to state in accordance to the socio economic status.
- ⇒ There is an increasing need for state specific implementation patterns and the same should be ensured by means of specific monitoring mechanisms at state levels.
- ⇒ Since there is no consolidated documentation on housing details such as no of rooms, kitchen and sanitary facilities etc, proper maintenance of records for IAY would be a better idea for proper follow up of the scheme.
- ⇒ Out of the houses constructed under IAY, only 3.83% of the houses were with all the facilities such as room, kitchen, store, toilet, smokeless chullha, and bathroom; the basic guidelines for house construction should be incorporated into the existing guidelines while ensuring the beneficiaries' involvement in choosing house design and other preferences. This should also be linked with agencies that can provide eco- friendly and cost effective technologies.
- ⇒ There is a need to address concerns of rural housing for all and to expand the scope of IAY to include sustainable habitat development. In such an effort, states need to partner with the Central Government.

- ⇒ There is a need to launch the National Rural Housing and Habitat Policy which is underway. Each State needs to prepare an action plan for the purpose of achieving the goals of the policy and to indicate therein source of funding and timelines.
- ⇒ There is a need for developing a comprehensive credit service system that connects all housing programme including IAY, so that the credit services should be made easily accessible to the beneficiaries.
- ⇒ The SHGs can act as a facilitator and take up a lead role in helping beneficiaries to access loan from financial institutions and DRDA. In addition, SHGs can play a critical role in extending credit services from its revolving funds.
- ⇒ There is already an existing provision for loan as per the direction of Reserve Bank of India, that any IAY beneficiary can avail loan upto Rs. 20000/- at 4% interest rate per annum. DRDA and SHGs at grass root level can facilitate access to the IAY beneficiaries.
- ⇒ Grama Sabha can actively involve in supervision of house construction and credit facilitating process along with DRDA.
- ⇒ Under IAY, the preference should be given when allotting grant for house construction to the poorest, vulnerable and the Below Poverty Line (BPL). Also make credit accessible at concessional rates of interest for BPL, Economically Weaker Sections (EWS) and at relatively low rates to enable Above Poverty Line (APL) for taking up rural housing.
- ⇒ Though current study has found improvement in household amenities including water and sanitation, there is a need for further acceleration to achieve hundred percent sanitation facilities. Hence it is critical to ensure access to basic amenities such as water, sanitation, electricity, clean fuel, health care, education as well as gainful employment through convergence of IAY with other schemes being implemented by the Government as well as through private enterprise and innovation in these fields.

1.1 Conclusion:

It has been found that the Ministry of Rural Development has already initiated several measures to solve the problems of rural housing, such as Vision Plan for Rural Housing (DO # K-11013/3/09-RH(Pt) dated 9 June 2010), The National

Rural Housing and Habitat Mission to ensure the provision of adequate, affordable safe basic housing, services and habitat for all the poorest, and vulnerable BPL households in rural India by 2018, and Draft “National Rural Housing & Habitat Policy”. Details of all the related documents are given in the annexure.

Several suggestions of the present study have already been incorporated in these documents especially the vision plan for rural housing. A sophisticated online monitoring system for the implementation of IAY has already been in place since July 2010. The felt need of the situation is the immediate approval, adaptation and application of these policies, mission and vision to every corners of the country. There is an urgent need for dissemination of these documents to all the stakeholders.

The online monitoring system has not been properly utilised till now. More training and persuasion is needed to the district, block and village level administrators of the scheme. It is envisaged that IAY does not require any new suggestions and recommendations for its effectiveness. It needs to implement without delay the suggestions and recommendations made available in the Rural Housing Policy, Vision Plan and National Rural Housing and Habitat Mission documents.

The present study has presented what the direct beneficiaries of the IAY feel about the scheme as of here and now. Such field based periodical reflection of the scheme is required for the improvement of the scheme. Such studies have helped the Ministry to form the future vision, mission and policy towards rural housing. This study has presented first hand information about IAY implementation process and impacts of the scheme in the lives of IAY beneficiary households.

INTRODUCTION

Housing is one of the basic requirements for the survival of human beings. Ownership of a house provides significant economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house provides an individual with immense confidence to get involved into many social activities. Stable, affordable and accessible housing is directly and indirectly linked to human well-being. One can easily understand the socio-economic status of a family just by watching physical attributes of their housing. Good housing and its surroundings indicate the standard of living of the family. Good housing provides facilities for education, recreation and many other facets of life. Housing provides the foundation for a home where a human being becomes human and cultivates his/her personality. A person deprived of this basic need faces all odds of life and remains discriminated and marginalized in the society. Housing contributes significantly towards the configuration of cultured human existence.

It can be seen that at least one third of the human populations in urban as well as rural areas in the country are deprived of adequate housing facilities. Out of the estimated 200 million families in India, approximately 65 to 70 million families do not have adequate housing facilities. They are not able to procure a house for want of financial resources. The situation of the Scheduled Tribes, Scheduled Castes and the other socially and economically backward class families are worst affected by poor housing conditions. Shelter is a basic need of a citizen which is critical for determining the quality of human life. A roof over the head endows a shelter-less person, with an essential asset and improves her/his physical and mental well being. Hence, fulfilling the need for rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the government.

Indira Awaas Yojana (IAY), hereafter referred as IAY, is the central government housing scheme which has the scope for a comprehensive solution for the rural poor. IAY is a flagship scheme of the Ministry of Rural Development to provide

houses to the Below Poverty Line (BPL) families in the rural areas. It has been in operation since 1985-86. Present study is an evaluation of the implementation and impacts of this housing scheme.

1.1 Rural Housing Schemes in India:

A housing programme for the rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugee Rehabilitation and this lasted till around 1960. Approximately 5 lakh families were housed in various centres mainly located in Northern India (<http://iay.nic.in>).

A Village Housing Scheme was also launched as part of the Community Development Movement in 1957, in which loans to individuals and cooperatives were provided up to a maximum of Rs. 5000/- per house. However, only 67,000 houses were built under this scheme by the end of the Fifth Plan (1980).

In 1972-73, the Estimate Committee of the Lok Sabha in its 37th Report pointed out that “the Committee is distressed to note that although 83% of India's population lives in villages and about 73% of the rural population reside in unsatisfactory kutcha structures, the problem of rural housing has not received the close attention of the Government”. Following this, certain initiatives were undertaken by the Government including the launching of the House Sites cum Construction Assistance Scheme which began as a Central Scheme in the 4th Plan and was transferred to the State Sector with effect from 1.04.1974 on the recommendation of the National Development Council (NDC) (<http://iay.nic.in>).

1.2 Origin of Indira Awaas Yojana (IAY):

The genesis of the Indira Awaas Yojana (IAY) can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1983. There was, however, no uniform policy for rural housing in the States. For instance, some States permitted only part of the construction cost to be borne from NREP/ RLEGP funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand, others permitted the entire expenditure to be borne from NREP/ RLEGP funds. Further, while some states allowed

construction of only new dwellings, others permitted renovation of existing houses of beneficiaries.

As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launch in April, 1989. 6% of the total JRY funds were allocated for implementation of IAY. During 1985-1992, altogether 1.06 million houses were constructed at a total cost of 1139.75 crores (Programme Evaluation Organization, 1992: i).

1.3 First Evaluation Study on Indira Awaas Yojana (1992):

A quick study was undertaken by Programme Evaluation Organisation on behalf of the Planning Commission, Govt. of India in the year 1992 with a view to ascertain the process involved in selection of households and construction of houses including agencies responsible; assess the quality of houses constructed, the extent of their occupation and the level of satisfaction of allottees. The period of the study was from 1985-86 till 1991-92. The study covered 14 districts, 28 blocks, 56 villages and 1195 beneficiaries of the scheme.

The study revealed that identification and selection of households for allotment of houses under IAY need to further be streamlined to ensure shelter to needy poor in a phased manner, participation of voluntary organisation in the construction of the houses particularly to motivate the use of sanitary latrines, and smokeless chullahs was almost nil, involvement of contractors in the construction of houses up to 16.6 per cent, the share of unskilled labour was meager (up to 10 per cent in 37 per cent of the houses), about 90 per cent of the houses were constructed in clusters around the main habitation of the village, 86.4 per cent of the houses allotted under IAY were occupied and lived in and about 84 per cent of the households expressed satisfaction / partial satisfaction with the houses allotted to them.

Taking into consideration the recommendations of the study from the year 1993-94, the scope of IAY was extended to cover below the poverty line Non-Scheduled Castes/Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10%

of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/ Scheduled Tribes poor should not exceed 4% of the total JRY allocation. IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996.

Since 1999-2000, a number of initiatives have been taken to improve the Rural Housing (RH) Programme by making provision for up gradation of unserviceable kutchra houses and by providing credit with subsidy for certain sections of the poor. Emphasis has also been laid on use of cost affective, disaster resistant and environment friendly technologies in rural housing.

1.4 Salient Features of Indira Awaas Yojana (IAY):

The Objective of Indira Awaas Yojana is primarily to help construction of dwelling units by members of Scheduled Castes/Scheduled Tribes, freed bonded labourers and also non - SC/ST rural poor below the poverty line. It had a definite pattern of funding to maintain transparency in all the dealings associated with the project and also had a definite gender perspective. All the basic units of Local administration such as Grama Sabhas, Village Panchayats, Zilla Panchayats and DRDA were actively involved in the implementation of the Programme.

The target groups for houses under the IAY are below poverty line households living in the rural areas belonging to Scheduled Castes/Scheduled Tribes, Freed Bonded Labourers and non-SC/ST BPL rural households, widows and next of kin to defense personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired members of paramilitary forces fulfilling the other conditions.

The funding of IAY is shared between the Centre and States in the ratio of 75:25. In the case of UTs, entire funds of IAY are provided by the Centre. However, in the case of North Eastern States, the funding pattern has been revised and at present is in the ratio of 90:10. The ceiling on construction assistance under IAY is Rs. 35,000 per unit in the plain areas and Rs. 38,500 in hilly/difficult areas. For up-gradation of kutchra house, the financial assistance is Rs. 15,000 per unit. In addition to the unit assistance availed under IAY, a beneficiary can also borrow a top-up loan up to Rs. 20,000/- from any nationalized Bank at 4% interest per annum under Differential Rate of Interest (DRI) Scheme.

The criteria for allocation of IAY funds to the States & UTs involve assigning 75% weight-age to housing shortage and 25% to poverty ratio. The allocation amongst districts is based on 75% weight age to housing shortage and 25% weight age to SC/ST component. Further, 60% of the IAY allocation is meant for benefiting SC/ST families, 3% for physically handicapped and 15% for minorities. Also the IAY houses are expected to be invariably allotted in the name of women. 5% of the central allocation can be utilized for meeting exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation and others.

In order to introduce transparency in the selection of beneficiaries permanent IAY waitlists have to be prepared gram panchayat wise by the States/UTs. These lists contain the names of deserving BPL families who need IAY houses in order of their poverty status based on the BPL list 2002. Gram Sabhas select the beneficiaries from the list of eligible BPL households/Permanent IAY Waitlist wherever it has been prepared.

Construction of an IAY house is the sole responsibility of the beneficiary. Engagement of contractors is prohibited and no specific type, design has been stipulated for an IAY house. However, sanitary latrine and smokeless chullah are required to be constructed along with each IAY house. For construction of a sanitary latrine, in addition to financial assistance provided under IAY, the beneficiary can avail of financial assistance as admissible under the Total Sanitation Campaign (TSC).

1.5 Convergence of various Centrally Sponsored Schemes with IAY:

IAY beneficiaries can get the benefits available under Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY), Total Sanitation Campaign (TSC), Janshree and Aam Aadmi Bima Yojana, Health Insurance Scheme and Differential Rate of Interest (DRI) Scheme etc. Necessary instructions have been issued all the DRDAs regarding Convergence of various Centrally Sponsored Schemes (CSS) with IAY.

To elaborate, under RGGVY each IAY beneficiary can get a free electricity connection to his house, under TSC an IAY beneficiary who will construct a sanitary latrine will get an amount of Rs.2200/- from TSC funds in addition to the unit assistance one has got under IAY, and all willing IAY beneficiaries can get the benefits available under Janshree Bima and Aam Aadmi Bima policies,

Health Insurance Scheme, Job Cards under NREGA and under DRI, an IAY beneficiary can borrow up to Rs.20,000/- from any Nationalized Bank at 4% interest per annum to top up the unit assistance he has got under IAY.

1.6 Credit Cum-Subsidy Scheme (CCSS):

The Credit-Cum-Subsidy Scheme for Rural Housing was launched w.e.f. 1.4.1999. The Scheme targets rural families having annual income up to Rs. 32,000/- While subsidy is restricted to Rs.12, 500/- the maximum loan amount that can be availed is Rs. 50,000/- The subsidy portion is shared by the Centre and the State in 75:25 ratio. The loan portion is to be disbursed by the commercial banks, housing finance institutions etc.

From the year 2002-2003, the Central allocation under IAY/CCSS has been combined and no separate allocation and target are made to the Scheme and option is given to the States /districts to utilize the funds under the Scheme from IAY. Upto 20% of the IAY funds earmarked for upgradation could be utilized for implementation of this Scheme also.

1.7 Incentives for the State Governments for Providing Homestead Sites to the Rural BPL households as Part of Indira Awaas Yojana (IAY):

A Scheme of incentive for the State Governments for providing homestead sites to the rural BPL households as part of Indira Awaas Yojana (IAY) has been rolled out. The main objective of this Scheme is to provide homestead sites to those rural BPL households who do not have either agricultural land or a plot of land to construct a house. All States/UTs have been asked to submit a proposal to get funds for this scheme.

1.8 Monitoring Mechanism:

The Indira Awaas Yojana is being continuously reviewed through Monthly and Annual Reports received from the States/UTs. Senior officers at the level of Deputy Secretaries and above in the Ministry are appointed as Area Officers for different States/UTs. These Area Officers visit the allotted States/UTs from time to time and inspect the actual implementation of the programme in the field. They also participate in the State Level Coordination Committee Meetings providing thereby, a source of effective link between the policy makers, i.e., Government of India and the implementing agencies (States/UT Governments). The programme is also reviewed at the meetings with the State Secretaries of

Rural Development and with the Project Directors of DRDAs in the workshops held every year.

From April 2007 onwards, an online monitoring mechanism has been put in place to enable DRDAs to upload their monthly progress reports onto the website of the Ministry. Further, database of beneficiaries is being computerized and software for IAY-MIS has been developed.

Introduction of IAY-MIS for data management of IAY beneficiaries has been undertaken via. DO No. M-12018/1/2007-RH dated 11 February 2009. It aimed at comprehensive computerized monitoring of the implementation of IAY scheme including creation of database of the BPL households who have been sanctioned houses under IAY. Monthly submission of district level progress reports – financial and physical - is to be done by this software through IAY website. National Workshop on AWAAS Soft, e-Governance Solution of IAY was held at National Informatics Centre (NIC), New Delhi on August 9-11, 2010.

1.9 Impact of IAY:

Since its inception in 1986 till date (up to 11/01/2010), about 218.69 lakh houses have been constructed / upgraded by spending an amount of Rs.52,365.76 crore under IAY. In the present form, IAY is one of the popular schemes of the Ministry of Rural Development. The popularity can be attributed to the fact that the scheme enables beneficiaries to participate & involve themselves in construction of their houses. The role of the State Government is limited to releases and to facilitate the use of appropriate technology. In spite of criticism from certain quarters about IAY being a full subsidy scheme, experience reveals that houses get completed more or less on time which may not have been the case if credit was part of the assistance. Not surprisingly, evaluation studies reveal high levels of occupancy and satisfaction.

Providing houses to the poorest also has a positive impact on people's physical & mental health. Once the basic need of housing is fulfilled, citizens develop a sense of opportunity for livelihood, for improving living conditions and for continuing children's education. Undoubtedly, there is a direct link between a safe and secure housing to better standards of living & reduction in vulnerability.

1.10 Evaluation Study:

Periodical evaluation of any welfare and development scheme facilitates suitable modification and an appropriate improvement in its implementation. Evaluation is recommended every five years of the implementation of a scheme. After the revised pattern of the IAY scheme in 1996, no countrywide evaluation has been undertaken till date. Therefore, the planning commission has decided to undertake national evaluation study of the scheme in 2009 with the assistance of the Department of Social Work, University of Delhi. University of Delhi, the reputed educational and research institute in the country has the expertise in conducting several evaluation studies at state, national and international levels. The study commenced in June 2009 and continued till December 2010.

1.10.1 Objectives of the Evaluation Study:

- ⇒ Assess the processes involved in the selection of the households, allotment of houses, construction of houses and the agencies involved in the construction.
- ⇒ Study the implementation mechanism including the role of Panchayat Raj Institutions, especially Grama Sabhas.
- ⇒ Examine the quality of houses constructed, extent of occupancy and level of satisfaction of beneficiaries;
- ⇒ Examine the use of local resources including manpower in construction of rural houses, and hence the scope of productive employment of rural people;
- ⇒ Assess the physical and financial performance of IAY;
- ⇒ Assess the socio-economic impact of IAY on the quality of life of beneficiaries specially women in terms of health and sanitation;
- ⇒ Explore the role of IAY in providing the social security to the weak and marginalized section of the society; and
- ⇒ Assess the difficulties faced in implementation of the scheme and suggest remedial measures.

1.10.2 Methodology:

Research methodology for the study was based on Rapid and Participatory Rural Appraisal (RRA & PRA). The study utilized both primary and secondary data. Interview of the beneficiary was given the prime importance. Both “with and without” and “before and after” approach was followed to gather primary data. These data were converted into soft through appropriated data entry form with due consideration for validation and authenticity of the data. Statistical software like SPSS and STATA were applied for data analysis and presentation.

1.10.3 Data Collection tools:

To capture the various aspects of evaluation of Indira Awaas Yojana, a set of interview schedules were designed to be used at all administrative levels of programme implementation starting from state rural development department to village Panchayat. All the designed interview schedules contained both quantitative and qualitative data. A set of guide points were also prepared for in-depth explanation and close observation of the primary data. In this way, 7 types of schedules were developed, which are as follows.

- ⇒ State level Schedule (SLS)
- ⇒ District level Schedule (DLS)
- ⇒ Block level Schedule (BLS)
- ⇒ Village level Schedule (VLS)
- ⇒ Beneficiaries Household Level Schedule (BHLS)
- ⇒ Non-Beneficiaries Household Level Schedule (NBLs)
- ⇒ Focus Group Discussion (FGD)

1.10.4 Sampling Technique:

Sampling is the way of universalizing the fact on the basis of limited exposure. To represent the national picture of the IAY, multi stage stratified sampling had been done at various levels for state to household schedules. The details of each level schedule have been discussed below.

1.10.4.1 State:

All the administrative division on the basis of State and UTs were considered for selecting the states with respect to zonal representation. Selection of the States is done on the basis of the physical progress of IAY during the Tenth Five Year Plan period. For the purpose of selection, all the States where IAY is implemented were divided into six zones (on the basis of geographical location i.e., North, South, East, West, Central and Northeast) and from each of the above mentioned zones on the basis of highest percentage of physical achievement and one with lowest percentage of achievement (number of houses constructed) is selected. Two States from each zone were selected purposively on the basis of number of houses constructed. A stratified random sampling technique is the sampling technique adopted and the list of states thus selected is given below:

Table 1.1

List of States selected for the study

| SN | Zones | States |
|-----------|--------------|--------------------------------|
| 1. | North | Uttarakhand & Punjab |
| 2. | East | Orissa & Bihar |
| 3. | West | Rajasthan & Gujarat |
| 4. | South | Kerala & Karnataka |
| 5. | Central | Madhya Pradesh & Uttar Pradesh |
| 6. | Northeast | Assam & Nagaland |

1.10.4.2 District:

The districts were selected from all the twelve states on the basis of district wise physical achievement (2007-2008) on simple random sampling basis on the following criteria:

Table 1.2**Criteria for selection of districts for the study**

| Total number of Districts in the State (N) | Number of Districts to be selected (n) |
|---|---|
| Up to 20 | 2 |
| 21-40 | 3 |
| Above 40 | 4 |

At least two or maximum four districts had been selected from each of the states based on the total number of the districts in the respective states. The selected Districts in the sample States are as under:

Table 1.3**List of Zones, States and Districts selected for the study**

| SN | Zone | State | Districts |
|-----------|-------------|-------------------|--|
| 1. | North | 1. Uttarakhand | Tehri Garhwal & Haridwar |
| | | 2. Punjab | Jalandhar & Gurudaspur |
| 2. | East | 3. Orissa | Jajpur, Deogarh & Koraput |
| | | 4. Bihar | Samsatipur, Sitamarhi & Jamui |
| 3. | West | 5. Rajasthan | Alwar, Baran & Jodhpur |
| | | 6. Gujarat | Sabarkantha, Vadodara & Bharauch |
| 4. | South | 7. Kerala | Kottayam & Malappuram |
| | | 8. Karnataka | Kolar, Belgaum & Mysore |
| 5. | Central | 9. Madhya Pradesh | Hosangabad, Katni, Tikamgrah & Rajgarh |
| | | 10. Uttar Pradesh | Bahraich, Jhansi, Barabanki & Mahoba |
| 6. | Northeast | 11. Assam | Dhemji, Karbi Anglong & Golaghat |
| | | 12. Nagaland | Peren & Tuensang |

1.10.4.3 Block:

From the selected districts two blocks were chosen for the evaluation study on the basis of maximum number of houses constructed during the reference period.

1.10.4.4 Village:

From each of the selected blocks, three Villages are selected randomly on the basis of maximum number of houses constructed.

1.10.4.5 Beneficiaries Household:

From each selected Village, 10 households who were allotted houses under IAY during the reference period are selected randomly. The households thus selected include if available, 2 non SC/ST beneficiaries, 1 freed bonded labour or physically handicapped person and 1 ex-serviceman or retired member of paramilitary forces. Moreover, information regarding the widows and next of kin to defence personnel/paramilitary forces killed in action residing in rural areas is also taken at the state level and one such beneficiary is included in the study. In this way, the sampling reached at the grassroots i.e. beneficiary household.

1.10.4.6 Non-Beneficiaries Household:

In the sample village, a maximum of 3 of the available non-beneficiaries who are eligible for the assistance under the IAY but are yet to receive it were canvassed as control group. They are selected as the control group for the comparative study with the beneficiaries of the IAY.

1.10.4.7 Focus Group Discussion (FGD):

FGD is another tool that was used to take out maximum information that is available with the people. For conducting the Group Discussion at the Village level, 5 people (minimum) were mobilized comprising of 2 beneficiaries (minimum), 1 non beneficiary (minimum) and 2 knowledgeable persons (minimum) in every village. This helped in streamlining the information gathered into qualitative format and it helped in cross checking the quantitative data and to know the other subjective facts related to IAY. FGD were conducted in each of the selected sample villages.

1.10.5 Sample size and Study area:

Table 1.4
Sampling Criteria for the study

| SN | Level at which Schedules will be canvassed | No. To be canvassed | Total Coverage |
|--------------|--|----------------------------|-----------------------|
| 1 | State | 12 | 12 |
| 2 | District | 34 | 34 |
| 3 | Block | 34 x 2 | 68 |
| 4 | Village | 68 x 3 | 204 |
| 5(i) | Beneficiary | 204 x 10 | 2040 |
| 5(ii) | Widows & next of kin to defense personnel / paramilitary forces killed in action | 12 x 1 | 12 |
| 6 | Non Beneficiary Households | 204 x 3 | 612 |
| 7 | Focus Group Discussion | 204 x 1 | 204 |
| | Total | | 3186 |

The evaluation area for the present report, ideally speaking, includes all the states where the scheme is being implemented and it is a national study. By following an appropriate sampling procedure the study has been made valid and reliable for the entire nation. To make the representative samples and the following sample size has been applied for the study.

The primary sources of information (units of data collection) are 3186. It is summarized in Table 1.5.

Table 1.5**Sources of information for the study**

| Zone | State | <i>State Level</i> | <i>District Level</i> | <i>Block Level</i> | <i>Village Level</i> | <i>Beneficiary Level*</i> | <i>FGD</i> | <i>Non-Beneficiary Level</i> | Total |
|--------------|----------------|--------------------|-----------------------|--------------------|----------------------|---------------------------|------------|------------------------------|--------------|
| North | Uttarakhand | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| | Punjab | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| South | Kerala | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| | Karnataka | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| East | Orissa | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| | Bihar | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| West | Rajasthan | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| | Gujarat | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| North East | Assam | 1 | 3 | 6 | 18 | 181 | 18 | 54 | 281 |
| | Nagaland | 1 | 2 | 4 | 12 | 121 | 12 | 36 | 188 |
| Central | Madhya Pradesh | 1 | 4 | 8 | 24 | 241 | 24 | 72 | 374 |
| | Uttar Pradesh | 1 | 4 | 8 | 24 | 241 | 24 | 72 | 374 |
| Total | | 12 | 34 | 68 | 204 | 2052 | 204 | 612 | 3186 |

* Includes in addition to 10 beneficiary household at village level, a war widow or next of kin to defense personnel / paramilitary forces killed in military action or encounter operation against terrorism selected at state level from among those relatives who reside in any of the sample villages.

1.10.6 Reference Time:

Though IAY was formally launched in the year 1985-85 and various attempts had been done to seek impact studies but the present study primarily focus on the last seven years i.e. Period of 10th five year plan (2002-07) extending till 2009.

1.10.7 Project Team:

An Evaluation Research Project Team has been constituted under Project Director at Department of Social Work, University of Delhi under the supervision of PEO, Planning Commission.

Project Director (handling the entire coordination work thereby monitoring, supervising and assisting the entire team on data collection, entry, analysis, interpretation and report writing) and team is being assisted by her secretariat staff comprising a Programme Coordinator (Central Secretariat level Coordination), (assisting her in coordination of data collection process, handling accounts, data analysis, entry, interpretation and report writing) Research Assistant (Central Secretariat level) (assisting her in data analysis and interpretation) and an Office Assistant (assisting her in entire official and data coordination and communication, work). In addition to these, there are 6 Regional Programme Coordinators in 6 different zones (coordinating data collection at the regional levels and assisting research assistants) under whom there are 12 Research Assistants (who handle the entire regional data collection process, coordinating field investigators and sending them to the secretariat office). Besides these a Project Consultant (a technical expert in the research works) assisting her in data analysis, interpretation and report writing. In addition, there are two members at the University level as Purchase Committee members. All these personnel form the research team.

1.11 Organization of the Report:

In order to achieve the predetermined aims and objectives of the study, the report has been divided into 9 chapters. The first chapter introduces the IAY scheme and the plan of the evaluation study. The second chapter assesses the processes involved in the selection of the households, allotment of houses, construction of houses and the agencies involved in the construction. The Third chapter studies the implementation mechanism including the role of Panchayati Raj Institutions, especially Grama Sabhas. The Fourth chapter examines the quality of houses constructed, extent of occupancy and level of satisfaction of beneficiaries. The Fifth chapter examines the use of local resources including manpower in construction of rural houses, hence the scope of productive employment of rural people. The Sixth chapter assesses the physical and financial performance of IAY. The seventh chapter explores and assesses the

socio-economic impact of IAY on the quality of life of beneficiaries specially women in terms of health and sanitation and the role of IAY in providing the social security to the weak and marginalized section of the society. The Eighth chapter assesses the difficulties faced in implementation of the scheme. The Ninth and the final chapter is the concluding chapter which suggests measures to overcome the challenges and enlists other recommendations of the study.

1.12 Limitations of the Study:

Geographical, climatic and financial constraints have limited the study to some extent. Geographical isolation of some villages has delayed unreasonably the data collection process. Flood situation has also miserably delayed the data collection process. Due to the unavoidable delay in the data collection, the financial resources were drained off. Due to the pressure on timely submission of the report, some of the data (collected late) could not be considered for analysis and interpretation. However, due care and caution has been applied in data analysis and interpretation process. The size of sample base for each table is mentioned invariably.

IAY IMPLEMENTATION PROCESS

In this chapter, the IAY implementation process is narrated with the support of first hand information derived from the beneficiaries of IAY from 12 states. The implementation process is explained in the context of IAY guidelines (see annexure 1). Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide houses to the poor in the rural areas. The objective of Indira Awaas Yojana is primarily to help construction/upgradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labourers, minorities in the below poverty line category (Vide Ministry's order No.L-11019/2/2006-RH dt. 08/02/2007) and other below poverty line non-SC/ST rural households by providing them a lump sum financial assistance. Indira Awaas Yojana is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the State Governments in the ratio of 75:25. However, in the case of North-Eastern States and Sikkim, funding will be shared between the Government of India and these States in the ratio of 90:10 respectively (Vide Ministry's order No.K-11017/1/2006-RH(P) dt. 21/11/2008). In the case of Union Territories, the entire funds under this Scheme are provided by the Government of India.

The target groups for houses under the IAY are below poverty line households living in the rural areas, belonging to Scheduled Castes/Scheduled tribes, freed bonded labourers, minorities in the BPL category and non-SC/ST BPL rural households, widows and next-of-kin to defense personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-servicemen and retired members of paramilitary forces fulfilling the other conditions (IAY Guidelines 1.4).

The available resources under the Scheme in a district are earmarked for various categories. (i) At least 60% of the total IAY funds and physical targets should be utilized for construction/upgradation of dwelling units for SC/ST BPL households. (ii) A maximum 40% for non-SC/ST BPL rural households. (iii) IAY funds and physical targets will be earmarked for BPL minorities in each State as indicated by the Ministry (iv) 3% of the above categories are for

physically and mentally challenged persons (IAY Guidelines 1.5). If any particular category is exhausted or not available in a district, allocation can be utilized for other categories as per priorities given in the Guidelines after it has been certified to this effect by the Zilla Parishad/DRDA concerned. Eligible minorities are those notified under section 2 (c) of the National Commission for Minorities Act, 1992 – Muslims, Christians, Sikhs, Budhists and Parsis. However, in the States where minorities are in a majority, only other minority population is treated as minority. Muslims in J&K, Sikhs in Punjab, and Christians in Meghalaya, Mizoram and Nagaland are not treated as minorities in the respective States (Vide Ministry’s order No.L-11019/2/2006-RH dt. 08/02/2007).

Demographical details of IAY beneficiary households:

Demographic information about the IAY beneficiaries reveals the details about allotment of IAY houses. As per the IAY guidelines, allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. However, if there is no eligible female member in the family available / alive, house can also be allotted to the male member of a deserving BPL family (IAY Guidelines 2.4). Tables 2.1 to 2.4 reveal the demographic information such as gender and age of the IAY beneficiaries (respondents). It has been observed that in most of the states, houses have been allotted jointly to the husband and wives. Even if it was recommended that the allotment should be made in the name of wife, due to non availability of suitable documents, it was conveniently allotted in joint name.

**Figure 2.1
Gender of the respondent**

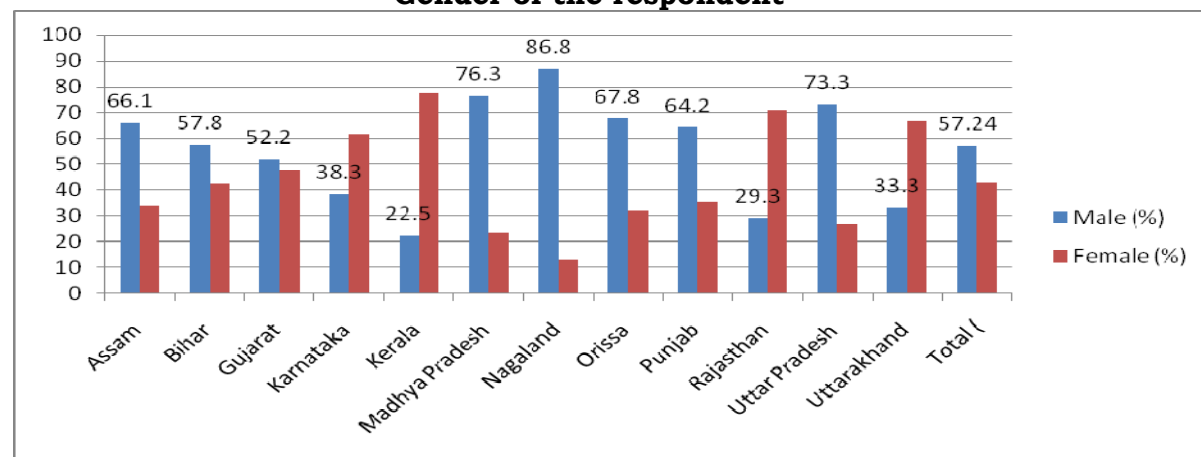


Figure 2.2
Gender of the head of the household

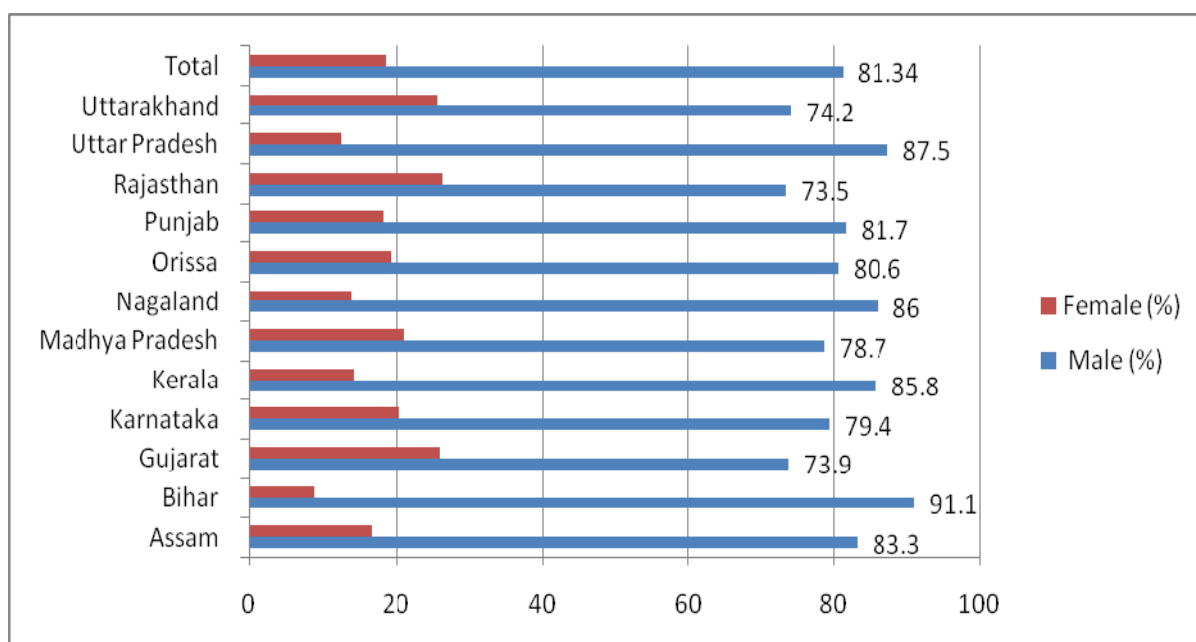


Table 2.3
Age of the Head of the household

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------|------------------|------------------|--------------------|----------------------|-------------------|-------------------|---------------------|-------------------|-------------------|----------------------|------------------|------------------------|-------------------|
| Age | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh | Uttarakhand (N=120) | Total (N=2042) |
| 18-25 | 3 | 30 | 11 | 8 | 1 | 3 | 3 | 1 | 0 | 16 | 7 | 5 | 88 |
| % | 1.7 | 16.7 | 6.1 | 4.4 | 0.8 | 1.3 | 2.5 | 0.6 | 0 | 8.8 | 2.9 | 4.2 | 4.3 |
| 25-30 | 18 | 32 | 18 | 29 | 6 | 29 | 11 | 3 | 2 | 35 | 13 | 12 | 208 |
| % | 10 | 17.8 | 10 | 16.1 | 5 | 12.0 | 9.1 | 1.6 | 1.7 | 19.3 | 5.4 | 10 | 10.2 |
| 30-35 | 23 | 30 | 19 | 29 | 15 | 34 | 13 | 9 | 10 | 36 | 38 | 21 | 278 |
| % | 12.8 | 16.7 | 10.6 | 16.1 | 12.5 | 14.2 | 10.8 | 5 | 8.3 | 19.9 | 15.8 | 17.5 | 13.6 |
| 35-40 | 48 | 22 | 29 | 38 | 16 | 55 | 26 | 36 | 20 | 31 | 51 | 28 | 400 |
| % | 26.7 | 12.2 | 16.1 | 21.1 | 13.3 | 22.9 | 21.5 | 20 | 16.7 | 17.1 | 21.3 | 23.3 | 19.6 |
| 40-45 | 20 | 11 | 28 | 30 | 17 | 39 | 17 | 20 | 20 | 12 | 47 | 21 | 282 |
| % | 11.1 | 6.1 | 15.6 | 16.7 | 14.2 | 16.3 | 14 | 11.1 | 16.7 | 6.6 | 19.6 | 17.5 | 13.8 |
| 45-50 | 16 | 20 | 31 | 21 | 25 | 29 | 12 | 29 | 21 | 19 | 49 | 11 | 282 |
| % | 8.9 | 11.1 | 17.2 | 11.7 | 20.8 | 12.0 | 9.9 | 16.1 | 17.5 | 10.5 | 20.4 | 9.2 | 13.8 |
| 50-55 | 15 | 7 | 15 | 9 | 15 | 24 | 9 | 19 | 8 | 7 | 12 | 7 | 147 |
| % | 8.3 | 3.9 | 8.3 | 5 | 12.5 | 10 | 7.4 | 10.6 | 6.7 | 3.9 | 5 | 5.8 | 7.2 |

| | | | | | | | | | | | | | |
|----------|------|-----|-----|-----|------|-----|------|------|------|-----|-----|-----|-----|
| 55-60 | 18 | 11 | 11 | 8 | 9 | 16 | 17 | 16 | 10 | 7 | 7 | 6 | 137 |
| % | 10 | 6.1 | 6.1 | 4.4 | 7.5 | 6.7 | 14 | 8.8 | 8.3 | 3.9 | 2.9 | 5 | 6.7 |
| Above 60 | 19 | 17 | 18 | 8 | 16 | 11 | 13 | 46 | 28 | 18 | 1 | 9 | 204 |
| % | 10.5 | 9.4 | 10 | 4.4 | 13.3 | 4.6 | 10.8 | 25.6 | 23.3 | 9.9 | 0.4 | 7.5 | 9.9 |
| Expired | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 15 | 0 | 16 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0.8 | 0 | 6.3 | 0 | 0.8 |

Table 2.4
Relation of IAY beneficiary with the head of household *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----------------|------------------|------------------|--------------------|----------------------|-------------------|-------------------|---------------------|-------------------|-------------------|----------------------|------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh | Uttarakhand (N=120) | Total (N=2042) |
| Self | 49.4 | 29.4 | 30 | 31.4 | 38.3 | 94.6 | 31.4 | 35.6 | 45.8 | 28.7 | 36.3 | 40 | 42 |
| Wife | 37.2 | 67.8 | 53.3 | 0 | 59.2 | 2.1 | 0 | 23.3 | 49.2 | 60.2 | 58.8 | 53.3 | 41.4 |
| Son | 0.6 | 0.6 | 1.7 | 0 | 0 | 0 | 0 | 3.3 | 0 | 1.1 | 0 | 1.7 | 0.8 |
| Daughter | 1.1 | 0.6 | 2.2 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0.8 | 0 | 0.7 |
| Mother | 1.1 | 1.1 | 5 | 0 | 1.7 | 1.3 | 0 | 1.7 | 0.8 | 1.1 | 0.4 | 0 | 1.3 |
| Daughter-in-law | 0 | 0.6 | 1.7 | 0 | 0 | 0 | 0 | 0.6 | 3.3 | 0.6 | 0.8 | 0 | 0.7 |
| Mother-in-law | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0.8 | 0 | 0.8 | 0 | 0.2 |
| Father | 3.3 | 0 | 0.5 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 4.2 | 0.7 |
| Brother | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.2 |
| Husband | 2.8 | 0 | 5 | 0 | 0 | 0.8 | 0 | 7.2 | 0 | 0.6 | 0 | 0 | 3.5 |
| Joint | 3.3 | 0 | 0 | 68.6 | 0 | 0 | 68.6 | 0 | 0 | 0 | 0 | 0 | 4.3 |
| Father-in-law | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 | 0.04 |
| Grand Daughter | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .04 |
| Not Given | 1.1 | 0 | 0 | 0 | 0.8 | 0 | 0 | 26.1 | 0 | 7.7 | 2.1 | 0 | 4.1 |

** All figures are in percentages only*

It has been found that majority of the respondents were men. Kerala and Rajasthan have highest number of women respondents. Most of the households have men as head of the households and are of all the age groups. However, 18.65 per cent of the households are headed by women. In about 83.4 per cent of the households, the head of the households or their wives were the IAY beneficiaries. It has been made clear that even if houses have been allotted to the wives, with regard to furnishing information, their husbands were deputed

by them. It was observed that in several states, husbands were more educated and knowledgeable and readily offered themselves as the respondents or key informants for the survey.

Socioeconomic status of IAY beneficiary households:

Regarding the identification of beneficiaries, IAY guidelines have prescribed stipulated procedure. Socially and economically the poorest of the poor of the rural areas are the IAY beneficiaries. The District Panchayat/Zilla Panchayat/District Rural Development Agencies (DRDAs) on the basis of allocations made and targets fixed shall decide the number of houses to be constructed / upgraded Panchayat-wise under IAY, during a particular financial year. The same shall be intimated to the Gram Panchayat concerned. Thereafter, the beneficiaries, restricting to this number, will be selected from the Permanent IAY Waitlists prepared on the basis of BPL lists in order of seniority in the list. The Gram Panchayats may draw out the shelterless families from the BPL List strictly in the order of ranking in the list. A separate list of SC/ST families in the order of their ranks may be derived from the larger IAY list so that the process of allotment of 60% of houses under the scheme is facilitated. Thus, at any given time, there would be two IAY Waitlists for reference, one for SC/ST families and the other for non-SC/ST families. Once the lists are prepared, they need to be approved by the Gram Sabha to be attended by a government servant who would be a nominee of the Collector. Selection by the Gram Sabha is final. No approval by a higher body is required. Zilla Parishads/DRDAs and Block Development Offices should, however, be sent a list of selected beneficiaries for their information. The Permanent IAY Waitlists so prepared will be displayed at a prominent place either in the Gram Panchayat office or any other suitable place in the village. The lists will also be put on the website by the concerned DRDAs (Vide Ministry's order No.H-11032/1/2005-RH dt.29/11/2005).

Prioritization of beneficiaries will be as follows:

- (i) Freed bonded labourers
- (ii) SC/ST households
 - SC/ST households who are victims of atrocity
 - SC/ST households, headed by widows and unmarried women.

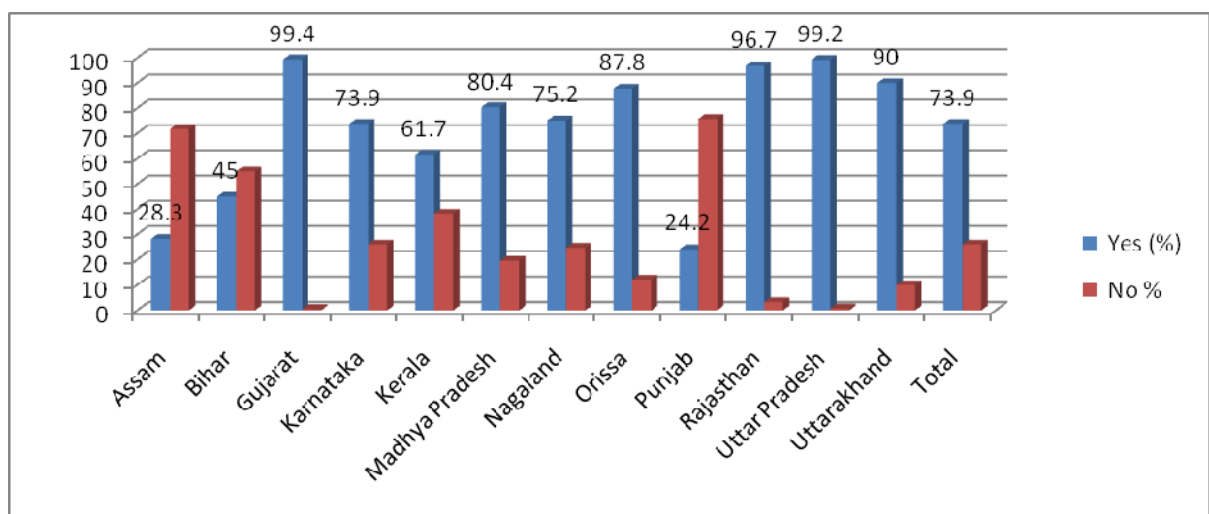
- SC/ST households affected by flood, natural calamities like earthquake, cyclone and man-made calamities like riot.
 - Other SC/ST households
- (iii) Families/widows of personnel from defense services/paramilitary forces, killed in action.
- (iv) Non- SC/ST BPL households.
- (v) Physically and mentally challenged persons.
- (vi) Ex-servicemen and retired members of the paramilitary forces.
- (vii) Displaced persons on account of developmental projects, nomadic/semi-nomadic, and de-notified tribal's, families with physically/mentally challenged members.
- (viii) The selection of the beneficiaries will be subject to the condition that the households of all the above categories except (iii) are Below Poverty Line (BPL) (IAY Guidelines 2.2)

Field study has revealed that the IAY guidelines have largely been followed in the identification of beneficiaries. The role of Panchayat in the selection procedure has been explained in chapter 3. Table 2.5 and 2.6 show the social and economic category of the IAY beneficiaries in 12 states studied.

Table 2.5
Social category of IAY beneficiary

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------------------------|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| SC | 43 | 159 | 53 | 70 | 56 | 90 | 0 | 83 | 101 | 74 | 123 | 77 | 929 |
| % | 23.8 | 88.3 | 29.4 | 38.9 | 46.6 | 37.5 | 0 | 46.1 | 84.2 | 40.9 | 51.3 | 64.2 | 45.5 |
| ST | 27 | 0 | 51 | 37 | 2 | 49 | 121 | 45 | 1 | 22 | 3 | 1 | 359 |
| % | 15 | 0 | 28.3 | 20.6 | 1.7 | 20.4 | 100 | 25 | 0.8 | 12.2 | 1.3 | 0.8 | 17.6 |
| OBC | 49 | 17 | 29 | 17 | 10 | 76 | 0 | 32 | 9 | 72 | 103 | 19 | 433 |
| % | 27.2 | 9.4 | 16.1 | 9.4 | 8.3 | 31.6 | 0 | 17.8 | 7.5 | 39.8 | 42.8 | 15.8 | 21.2 |
| GEN | 10 | 4 | 47 | 56 | 50 | 22 | 0 | 20 | 8 | 12 | 10 | 23 | 262 |
| % | 5.6 | 2.2 | 26.1 | 31.1 | 41.7 | 9.2 | 0 | 11.1 | 6.7 | 6.6 | 4.2 | 19.2 | 12.8 |
| Physically/ Mentally Challenged | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 5 |
| % | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0.8 | 0.5 | 0.4 | 0 | 0.24 |
| FBL | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |
| Minority | 50 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 53 |
| % | 27.8 | 0 | 0 | 0 | 0 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0 | 2.6 |

Figure 2.6
Below Poverty Line status (Availability of BPL card) of IAY beneficiary



It has been found that Scheduled Castes and Other Backward Castes were the majority of the IAY beneficiaries except in Nagaland, where all the beneficiaries are Scheduled Tribes. State wise distribution is proportionate to the social categorization of the state's population. Bihar has the highest allotment for the Scheduled castes and Kerala has the largest proportion of General category. Majority of the IAY beneficiaries belong to below poverty line category.

Responsibility of construction:

It has been prescribed that in all the possible situations, the beneficiaries themselves need to construct the IAY homes using the locally available construction materials. Where the IAY beneficiary is physically weak, aged, disabled, or sick, she or he may engage others for the construction. IAY guidelines states, 'The Programme will be implemented through the Zilla Parishads/DRDAs and houses will be constructed by the beneficiaries themselves' (IAY Guidelines 1.6). The study has confirmed that majority of the IAY houses have been constructed by the beneficiaries themselves (Table 2.7)

Table 2.7
Responsibility of construction

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------------|---------------------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Self | 130 | 177 | 174 | 161 | 119 | 239 | 59 | 158 | 120 | 179 | 231 | 120 | 1867 |
| % | 72.4 | 98.3 | 96.7 | 89.4 | 99.2 | 99.6 | 48.8 | 87.8 | 100 | 98.9 | 96.2 | 100 | 91.5 |
| Contractor | 39 | 3 | 6 | 13 | 0 | 1 | 0 | 22 | 0 | 1 | 2 | 0 | 87 |
| % | 21.7 | 1.7 | 3.3 | 7.2 | 0 | 0.4 | 0 | 12.2 | 0 | 0.6 | 0.8 | 0 | 4.3 |
| NGO | 9 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 12 |
| % | 4.8 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0.4 | 0 | 0.8 |
| Community Based groups | 0 | 0 | 0 | 5 | 0 | 0 | 62 | 0 | 0 | 0 | 0 | 0 | 67 |
| % | 0 | 0 | 0 | 2.8 | 0 | 0 | 51.2 | 0 | 0 | 0 | 0 | 0 | 6.12 |
| Others (Relatives) | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 9 |
| % | 1.1(Village/block people) | 0 | 0 | 0 | 0.8 (Relative) | 0 | 0 | 0 | 0 | 0 | 2.5 (Gram Pradhan) | 0 | 0.44 |

Financing IAY:

Financing of IAY houses is an important aspect of the implementation of the scheme. The financial and physical performance of IAY is explained in detail in chapter 6. Local resource mobilisation is a significant feature of IAY scheme and it is dealt with in chapter 5. IAY guidelines have given criteria for unit assistance for construction of IAY houses (IAY Guidelines 3.1). The ceiling on grant of assistance per unit cost under the Indira Awaas Yojana for construction of a new house and upgradation of an unserviceable kutcha house is: Construction of house including Sanitary latrine and smokeless Chulha - Rs. 45,000/- in Plain Areas and Rs. 48,500/- in Hilly/ Difficult Areas; and Upgradation of un-serviceable households - Rs. 15,000/- . In addition to the assistance provided under the IAY, an IAY beneficiary can avail a loan of upto Rs.20,000/- per housing unit under differential rate of interest (DRI) scheme at an interest rate of 4% per annum (vide Ministry's order No.J-11060/1/2007-RH(P) dt.31/03/2008).

Strict criteria for allocation and release of funds have been given under IAY guidelines chapter 4 (see annexure) as the following:

- 4.1 Criteria for Allocation of Resources:
- 4.2 Release of Central Assistance to Zilla Parishads/DRDAs:
- 4.3 Cuts to be imposed on late receipt of proposals:
- 4.4 Earmarking of Resources under the IAY:
- 4.5 Maintenance of Accounts:
- 4.6 Release of State share to DRDA's:
- 4.7 Separate Bank Account for the Indira Awaas Yojana:
- 4.8 Utilization of Interest Earned on Deposits:
- 4.9 Drawl of funds by the DRDA's:
- 4.10 Payment to beneficiaries:

Release of IAY funds and completion of construction work:

An IAY guideline has stipulated criteria for release of funds to the beneficiaries (IAY Guidelines, 4.10). Payment should be made to the beneficiary on a staggered basis depending on the progress of the work. The entire money should not be paid to the beneficiary in lump sum. Installments of payment to be linked to the progress of work can be decided by the State Government or at the District level. Funds under IAY should be transferred only directly into the

beneficiaries' accounts in a bank or post office. For this purpose, as soon as the beneficiaries are selected, they should be asked to open a Bank/Post Office account, in case they do not already have an account in any Bank or Post Office, and to intimate the account number to the Gram Panchayat/BDO/DRDA, as the case may be (Vide Ministry's order No.J-11012/1/06-RH(P) dt. 27/05/2008).

IAY guideline has also prescribed the duration of the construction of IAY houses. Completion of a dwelling unit in no case should take more than two years (IAY Guideline 5.10). It has been found that many IAY beneficiaries were ignorant about the stages of fund release and when to complete the house construction. General ignorance and illiteracy of the beneficiaries may be the reason for their lack of awareness in this regard. Table 2.8 and 2.9 show the details about the completion of IAY houses. There has also been found a wide range of time period for the completion of the construction of the houses.

Figure 2.8

Is there any stipulated time period for completion of construction work

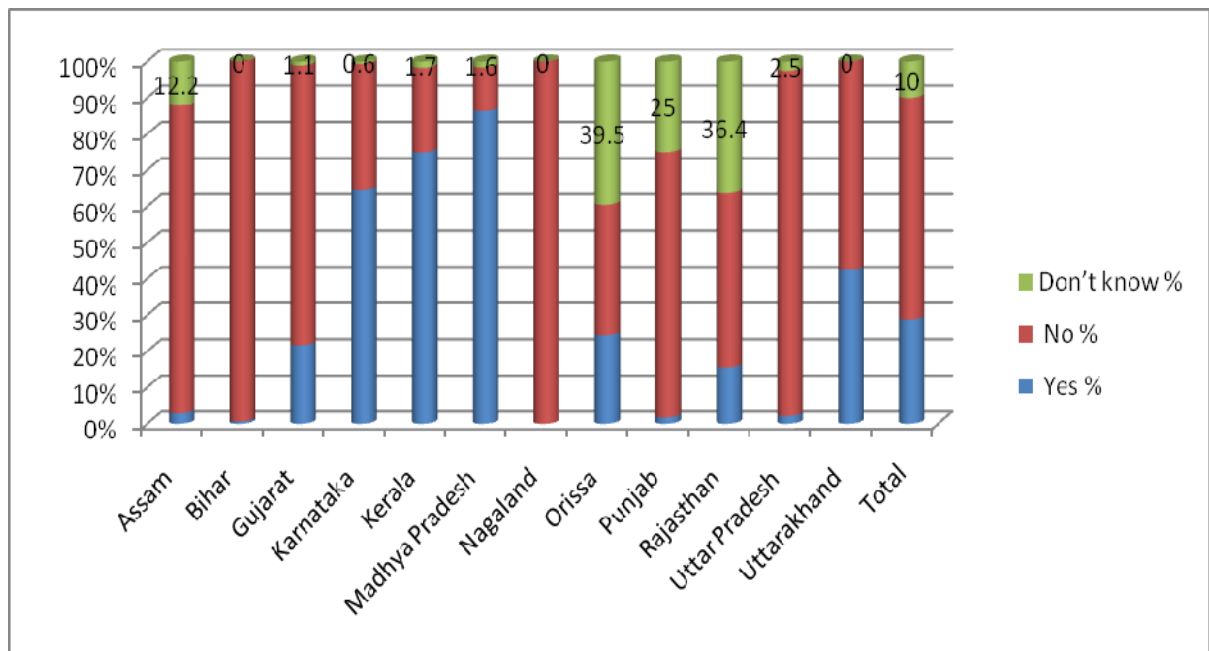


Table 2.9
If NO, how much time was taken for construction *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---|-------------------|------------------|--------------------|--------------------------|------------------|--------------------------|---------------------|------------------|------------------|---------------------|------------------|-----------------------|------------|
| STATES | Assam (N=153) | Bihar (N=179) | Gujarat (N=139) | Karnataka (N=63) | Kerala (N=28) | Madhya Pradesh (N=30) | Nagaland (N=121) | Orissa (N=65) | Punjab (N=88) | Rajasthan (N=87) | Uttar Pradesh | Uttarakhand (N=69) | Total (N=) |
| Less than a month | 0 | 0 | 0 | 3.2 | 0 | 0 | 0 | 1.5 | 29.5 | 0 | 0 | 17.4 | 3.45 |
| 1 month to 5 month | 11.1 | 0 | 0 | 42.8 | 17.9 | 30 | 0 | 9.2 | 61.4 | 54.0 | 93.4 | 75.4 | 36.1 |
| 6 month to 1 year | 10 | 60.9 | 97.8 | 28.6 | 21.4 | 3.3 | 76.9(1 year) | 15.4 | 0 | 10.3 | 4.4 | 0 | 34.25 |
| More than a year | 0 | 1.1 | 0 | 11.1(6.3% 2-3 years)] | 10.7 | 66.7 (up to 5 years) | 0 | 33.8 | 1.13 | 1.14 | 0 | 7.2 | 4.37 |
| No specific answer/No valid response due to incomplete construction | 34.5 (depends) | 0 | 0 | 1.6 | 25.0 | 0 | 23.1 (depends) | 0 | 0 | 0 | 0 | 0 | 7.49 |
| Do not remember/No idea/Not given | 44.4 | 37.9 | 2.2 | 12.7 | 25.0 | 0 | 0 | 40.0 | 7.9 | 34.5 | 2.2 | 0 | 18.68 |

* All figures are in percentages only

Display of IAY Board and Logo:

On completion of an IAY dwelling unit, the Zilla Parishad/DRDA concerned should ensure that for 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. The expenditure on this account can be met from the funds available under the scheme accruing due to interest. The cost of each logo should not exceed Rs.30/- (IAY Guideline 5.10). It has been found that majority of the IAY beneficiaries have failed in the display of IAY logo prominently on the newly constructed IAY house. Tables 2.10 to 2.12 explain the situation better.

Figure 2.10
Display of IAY logo

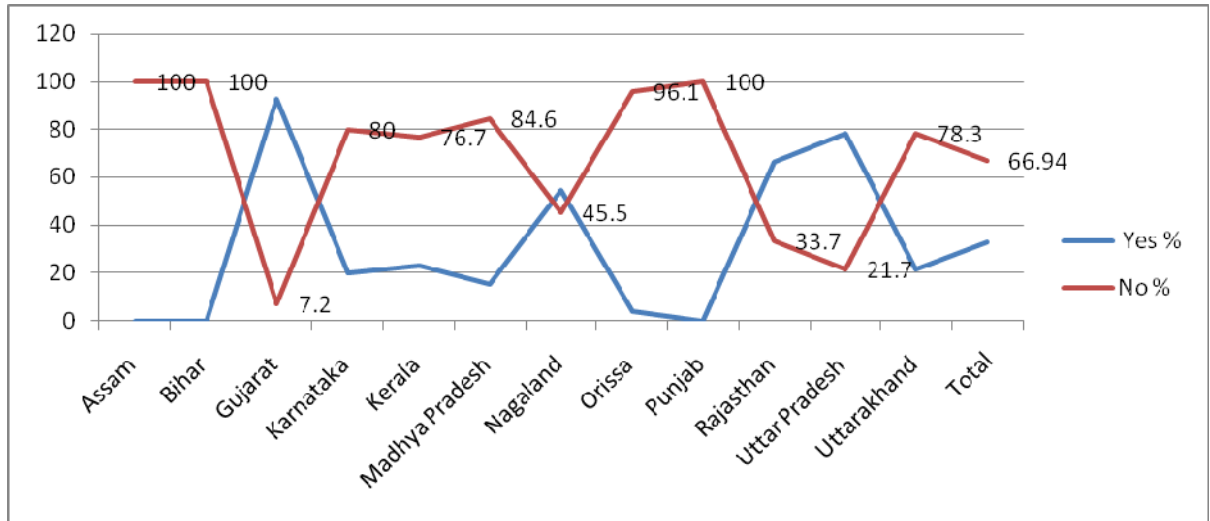


Figure 2.11
If not displayed, why?

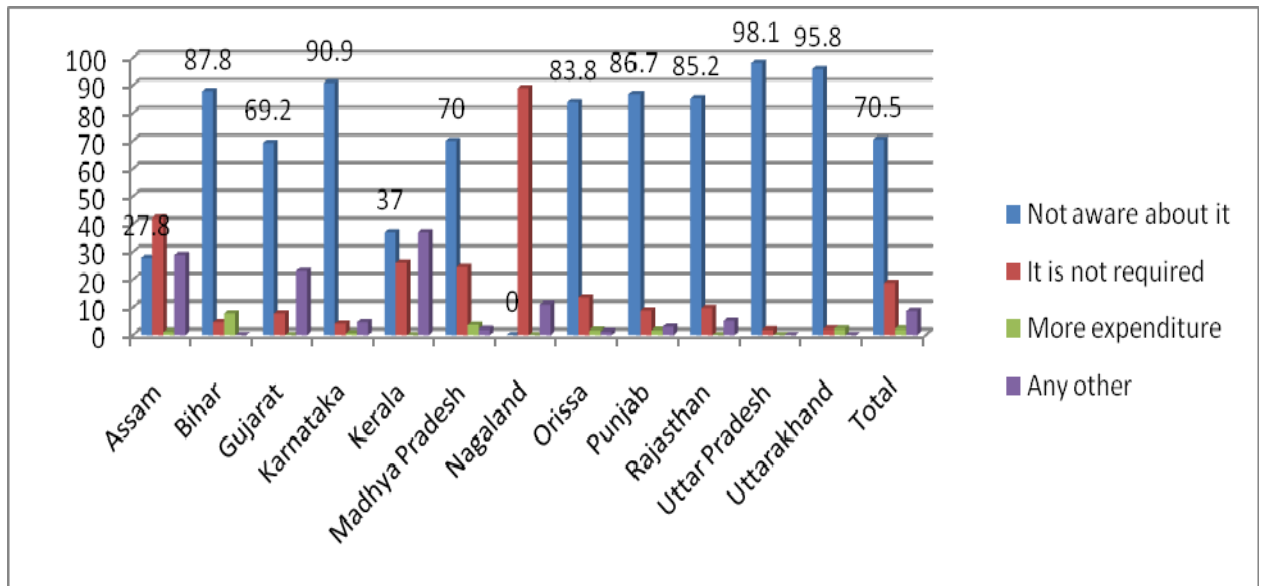


Table 2.12
Any other reason for not displaying IAY logo *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------------------|-------|-------|---------|-----------|--------|----------------|----------|--------|--------|-----------|---------------|-------------|-------|
| STATES | Assam | Bihar | Gujarat | Karnataka | Kerala | Madhya Pradesh | Nagaland | Orissa | Punjab | Rajasthan | Uttar Pradesh | Uttarakhand | Total |
| Construction not yet complete | 0 | 0 | 7.7 | 1.4 | 16.3 | 1.97 | 0 | 1.15 | 5.8 | 4.9 | 0 | 0 | 2.5 |
| No specific reason | 0 | 0 | 0 | 0 | 1.08 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.07 |
| Broken | 0 | 0 | 7.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.07 |
| Yet to occupy | 0 | 0 | 0 | 0 | 1.08 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.07 |
| Removed | 0 | 0 | 0 | 0 | 17.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.17 |
| Not asked to display | 0.6 | 0 | 0 | 4.9 | 3.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 |
| Not provided | 27.8 | 0 | 0 | 0 | 0 | 0 | 10.9 | 0 | 0 | 0 | 0 | 0 | 4.09 |

** All figures are in percentages only*

It has been found that majority of the IAY houses did not display IAY logo and several of them of unaware of its display. There are several reasons cited by the IAY beneficiaries for not displaying the logo.

Concluding remarks:

The general implementation procedure has been stated in this chapter, such as identification of beneficiaries, social and economic category of the beneficiaries, funding pattern, duration of IAY house construction, period of construction and the display of IAY logo on the newly constructed IAY house. It has been found that IAY guideline has been largely followed in the selection of IAY beneficiaries.

IAY AND ROLE OF PANCHAYATI RAJ INSTITUTIONS

IAY is a scheme channeled through Panchayati Raj and the Panchayati Raj Institutions (PRI). The role of PRI in implementation of the scheme is very significant. The Zilla Parishad / DRDAs on the basis of allocation made and targets fixed decide the number of houses to be constructed / upgraded Panchayat-wise. The ZP / DRDAs intimate the same to Gram Panchayats. Thereafter, beneficiaries are selected from the Permanent Waitlist approved by the Gram Sabha as per guidelines/priorities fixed restricting the number to the targets fixed. A list is sent to the Panchayat Samiti for information and records. The activities undertaken at Panchayat level are timely selection of beneficiaries, transparency in selection of beneficiaries, timely payment of financial assistance to the selected beneficiaries, monitoring of progress of house construction and display of BPL / IAY waitlist in a public place. In order to introduce transparency in selection of beneficiaries permanent IAY waitlists have to be prepared gram panchayat wise by the States / UTs. These lists contain the name of deserving BPL families who need IAY houses in order of their poverty status based on the latest BPL list.

IAY guideline has made adequate provisions for effective role of Panchayat Raj Institutions in the implementation of the scheme and to highlight the transparency of its implementation (IAY Guide line, 6.3). It requires greater transparency in the implementation of the IAY at various levels and hinges on the assumption that people should have access to information about implementation of these programmes in all their aspects. Disclosure of information should be the rule and withholding of information an exception. List of items (illustrative not exhaustive) on which information should invariably be made available to people to bring about greater transparency at village, block and district level is given below.

Information made available to people at village level:

- (i) List of people below poverty line in the village.

- (ii) Permanent IAY Waitlists both for SC/ST and non-SC/ST BPL households (Vide Ministry's Order No. H-11032/1/2005-RH dated 29.11.2005).
- (iii) List of disaster resistant construction features suitable for the region/locality.
- (iv) List of beneficiaries identified during preceding year and current year including details of SC/ST, women beneficiaries and physically/mentally challenged persons under Indira Awaas Yojana.
- (v) Allocation made to the village under Indira Awaas Yojana.
- (vi) Guidelines of Indira Awaas Yojana/ criteria of selecting beneficiaries.
- (vii) Display of Indira Awaas Yojana signboard/ logo on the allotted houses (IAY Guideline 6.3.2).

Information made available to people at Block level:

- (i) Details of houses taken up at Block level with cost, sources of funds and implementing agency.
- (ii) Distribution of funds village-wise for the scheme.
- (iii) Allocation/availability of funds and progress in implementation of the Indira Awaas Yojana (IAY Guideline 6.3.3).

Information made available to people at District level:

- (i) Distribution of the IAY funds block-wise/ village-wise for the scheme.
- (ii) Criteria for distribution of funds to blocks/ villages including norms for its selection under the Indira Awaas Yojana (IAY Guideline 6.3.4).

All these provisions make sure the transparency with which the scheme is being implemented at all levels of Panchayat Raj Institutions. Panchayats also play an important role of motivator with regard to the spread of smokeless chulah and sanitary latrine, which are essential components of IAY. Tables given below show how the IAY beneficiaries of 12 states under the study, experienced the role of Panchayats in the implementation of IAY. Panchayats have played key role in dissemination of information about IAY and the details of the scheme (Tables 3.1 to 3.3).

Figure-3.1

Were you given any information on how to construct your house?

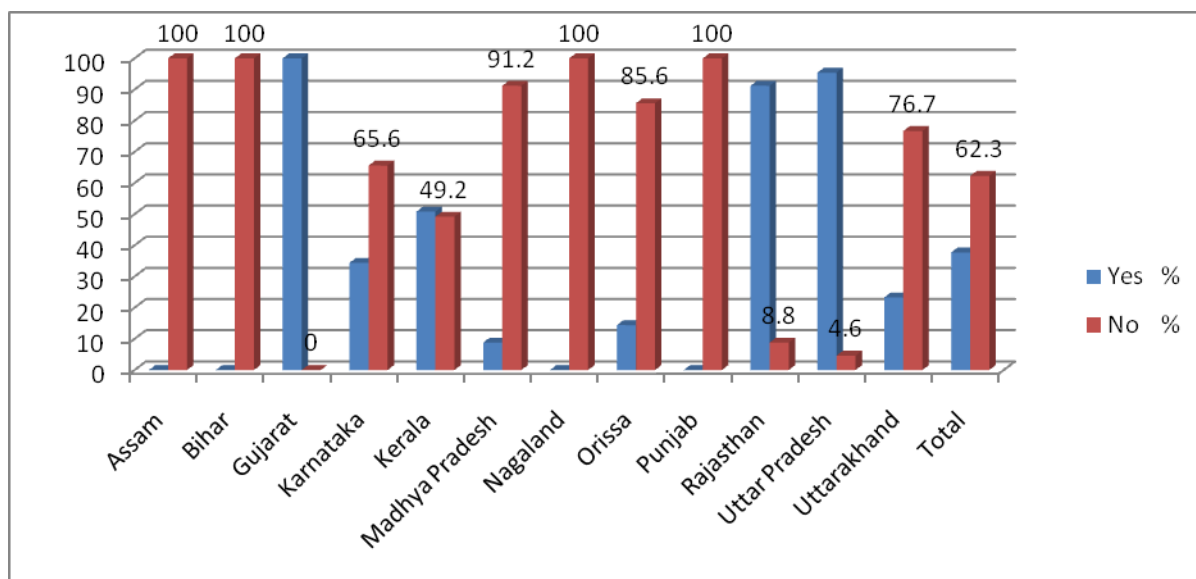


Table 3.2

If yes, then who provided this information?*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|---------------|---------------|-----------------|-------------------|----------------|-----------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| President-Sarpanch/VDB Secretary/Chairman (Nagaland) | 0 | 0 | 1.7 | 16.2 | 0 | 23.81 | 0 | 0 | 0 | 43.6 | 0.4 | 0 | 11.78 |
| Secretary/Taluti Gujarat/Ganon Buror (Nagaland) | 0 | 0 | 55.0 | 44.10 | 21.3 | 19.05 | 0 | 0 | 0 | 0 | 33.6 | 89.3 | 31.77 |
| VEO | 0 | 0 | 43.3 | 0 | 31.1 | 33.34 | 0 | 100 | 0 | 34.8 | 58.6 | 10.7 | 42.04 |
| BDO/Block Officials | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.26 |
| Ward members, VDB/VDC members (Nagaland) | 0 | 0 | 0 | 16.2 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.44 |
| Junior Engineer | 0 | 0 | 0 | 0 | 27.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.20 |
| Gram Panchayat | 0 | 0 | 0 | 6.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.52 |
| Others | 0 | 0 | 0 | 16.1 (Clerks) | 14.7 | 23.8 | 0 | 0 | 0 | 0 | 0 | 0 | 3.10 |
| Don't know/No Specific answer | 0 | 0 | 0 | 1.5 | 1.7 | 0 | 0 | 0 | 0 | 21.0 | 7.4 | 0 | 6.94 |
| Total (in number) | 0 | 0 | 180 | 62 | 61 | 21 | 0 | 26 | 0 | 165 | 229 | 28 | 100 |

* All figures are in percentages only

It can be seen that almost all the IAY beneficiaries who heard about IAY have learnt about the scheme from village panchayats. All the panchayat functionaries have been playing the role of informant with regard to the implementation of IAY scheme, which is a good aspect of the project.

Table 3.3
What information was provided to you?*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| About the Scheme/instalments | 0 | 0 | 0 | 0 | 20.0 | 37.9 | 0 | 0 | 0 | 1.7 | 0 | 0 | 2.97 |
| Construction in general | 0 | 0 | 100 | 14.5 | 60.8 | 28.8 | 0 | 0 | 0 | 72.9 | 0 | 3.6 | 45.78 |
| Labour cost | 0 | 0 | 0 | 0 | 10.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.85 |
| Construction of latrine and smokeless chulha | 0 | 0 | 0 | 0 | 0 | 28.8 | 0 | 0 | 0 | 0 | 0 | 96.4 | 4.28 |
| No specific answer | 0 | 0 | 0 | 0 | 6.7 | 0 | 0 | 0 | 0 | 16.6 | 7.9 | 0 | 6.42 |
| Other details | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.13 |
| Cost effective plan | 0 | 0 | 0 | 0 | 0 | 4.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0.12 |
| Building quality and Govt stipulations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.5 | 92.1 | 0 | 28.50 |
| Training | 0 | 0 | 0 | 85.5 | 0 | 0 | 0 | 100 | 0 | 3.3 | 0 | 0 | 10.94 |
| Total | 0 | 0 | 180 | 62 | 61 | 21 | 0 | 26 | 0 | 165 | 229 | 28 | 100 |

** All figures are in percentages only*

It has been found that the IAY beneficiaries have been informed about the key aspects of IAY housing schemes by the Panchayat officials, such as identification of the beneficiaries, volume of financial support, integrated components of smokeless chulha and sanitary latrine, size and design of the house and so on.

Construction of smokeless chulha in IAY houses of the beneficiary households:

Construction of smokeless chulha is an essential component of IAY housing scheme. It has been emphasized by the village panchayats in different ways. Construction of sanitary latrines and smokeless chulhas and provision of other basic amenities have been provided by IAY guidelines. Construction of sanitary latrine and smokeless Chulha should be taken up with each IAY house. The

latrine could be constructed separate from the IAY house on the site of the beneficiary. There should be convergence with activities and funds provided under the Total Sanitation Campaign (TSC), for providing sanitary latrines in the IAY houses. All efforts should be made to ensure that every IAY house is provided with a sanitary latrine under the Total Sanitation Campaign Programme (Vide Ministry's order No.J-11012/2/2006-RH dt.20/12/2006). Similarly, with a view to provide comprehensive benefits to the rural BPL families, Indira Awaas Yojana has been dovetailed with Rajiv Gandhi Grameen Vidyutikaran Yojana being implemented by the Ministry of Power (Vide Ministry's order No. J-16013/1/2007-RH dated 23/02/2009). Hence, the DRDAs shall give the list of IAY beneficiaries to the implementing authorities of RGGVY and co-ordinate with them to ensure free electricity connections to IAY houses. The State/District Administration and PRIs are expected to facilitate provision of all basic amenities for an IAY house (IAY Guideline, 3.2). Table 3.4 to 3.12 shows the details of the construction of smokeless chulha as part of IAY scheme.

**Figure 3.4
Facilities in the house- Smokeless Chulha- Constructed**

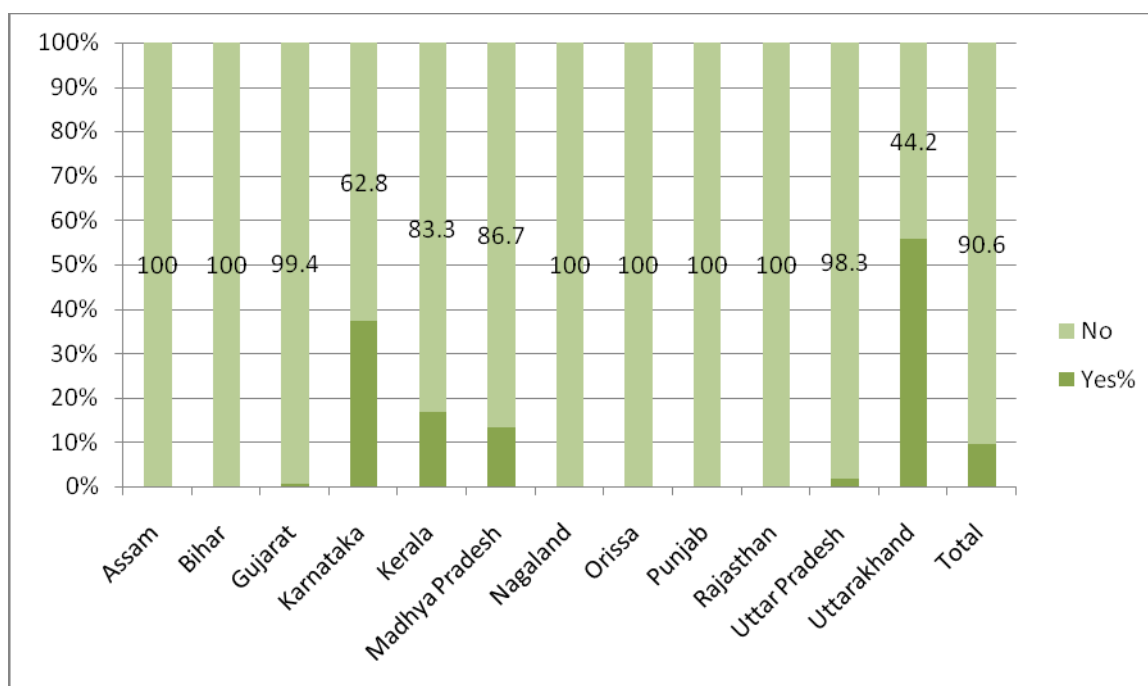


Table 3.5
Facilities in the house- Smokeless Chulha- Using*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------------------|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 7.22 | 0 | 75.00 | 32.78 | 28.33 | 15.83 | 0 | 56.67 | 15.83 | 95.58 | 98.33 | 65.00 | 43.44 |
| Using LPG | 0 | 0 | 0 | 4.44 | 11.67 | 0.83 | 0 | 0 | 33.33 | 1.10 | 0 | 5.00 | 3.52 |
| Using Kerosene | 0 | 23.89 | 23.33 | 30.00 | 9.17 | 3.33 | 0 | 0 | 5.83 | 1.10 | 0 | 11.67 | 8.86 |
| Any other | 83.89 | 76.11 | 1.67 | 31.67 | 50.00 | 79.58 | 100 | 0 | 10.00 | 1.66 | 1.67 | 12.50 | 36.93 |
| Using LPG, using Kerosene | 8.89 | 0 | 0 | 1.11 | 0.83 | 0.42 | 0 | 43.34 | 35.00 | 0.55 | 0 | 5.83 | 7.25 |

* All figures are in percentages only

Table 3.6
Reasons for not constructing Smokeless Chulha*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 0 | 0 | 0.6 | 37.2 | 16.7 | 13.3 | 0 | 0 | 0 | 0 | 1.7 | 55.8 | 9.36 |
| Using chulha | 0 | 28.64 | 50.1 | 10.0 | 7.81 | 59.6 | 2.5 | 0.6 | 17.68 | 49 | 30.74 | 12.5 | 25.22 |
| Wood | 0.6 | 15.26 | 1.1 | 1.7 | 0 | 0 | 0 | 67.8 | 0 | 0 | 27.14 | 2.5 | 10.96 |
| Leaves | 0 | 3.89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.34 |
| Straw | 0 | 2.78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.25 |
| Using chimney | 2.72 | 3.33 | 0 | 1.7 | 20.0 | 21.2 | 0 | 0 | 0.83 | 0 | 0 | 1.83 | 4.51 |
| Financial constraints | 30.02 | 0 | 47.6 | 0 | 29.2 | 2.1 | 0 | 31.6 | 41.16 | 49.15 | 35.00 | 0 | 22.48 |
| Lack of fuel wood | 57.16 | 0 | 0 | 13.9 | 3.00 | 0 | 0 | 0 | 40.33 | 0 | 0 | 15.00 | 9.69 |
| No space | 0 | 0 | 0 | 0 | 0.83 | 0.4 | 0 | 0 | 0 | 0.15 | 0 | 0 | 0.11 |
| No need | 0 | 0 | 0.6 | 0.6 | 2.5 | 0 | 0 | 0 | 0 | 0.6 | 5.42 | 10.67 | 1.57 |
| Plans to construct chimney | 7.2 | 0 | 0 | 0 | 12.5 | 0.4 | 0 | 0 | 0 | 1.1 | 0 | 0 | 1.51 |
| Chulha not available in panchayat house | 1.1 | 0 | 0 | 11.00 | 0.83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.12 |
| No upgradation | 0.6 | 0 | 0 | 0 | 0.83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Any Other | 0.6 | 46.1 | 0 | 23.9 | 5.8 | 3 | 97.5 | 0 | 0 | 0 | 0 | 1.7 | 12.79 |

* All figures are in percentages only

Figure 3.7
Reasons for not constructing Smokeless Chulha- Any other *

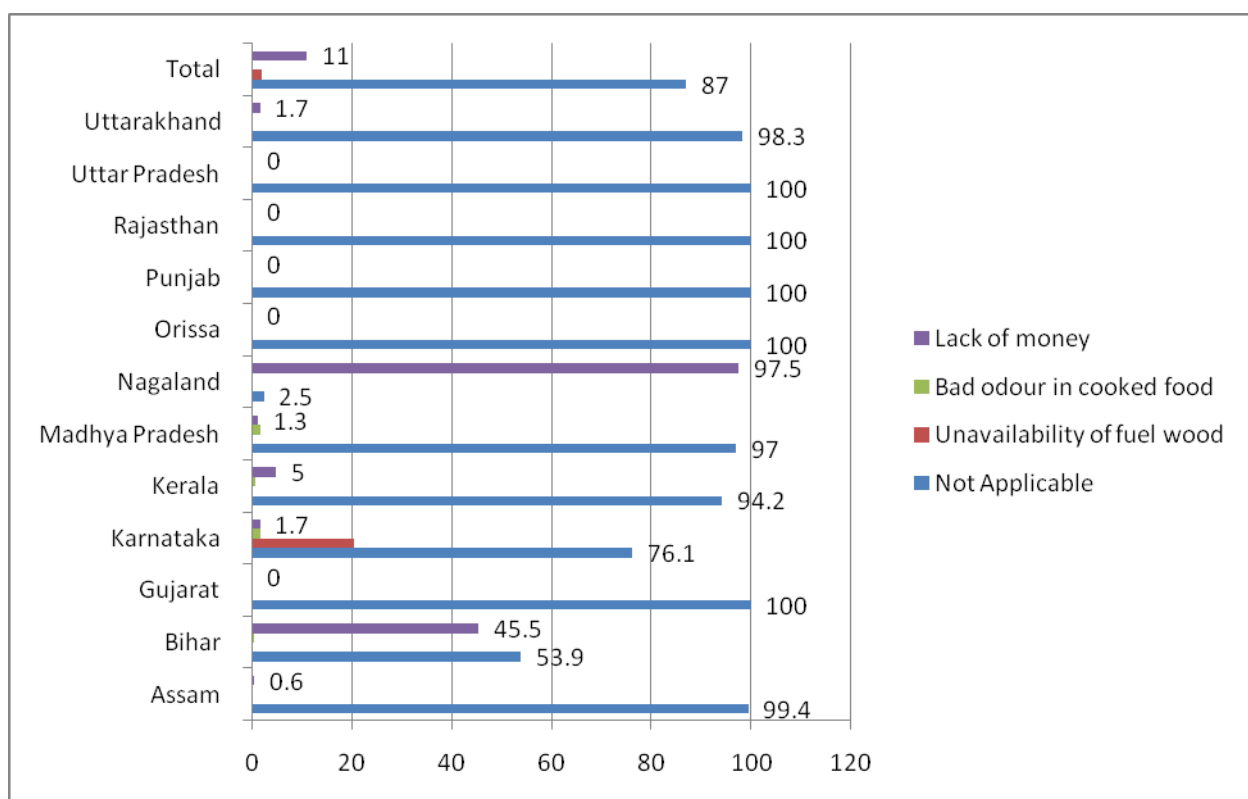


Table 3.8
Reasons for not using Smokeless Chulha *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable (Using Smokeless Chulah) | 7.22 | 0 | 75.00 | 32.78 | 28.33 | 15.83 | 0 | 56.67 | 15.83 | 95.58 | 98.33 | 65.00 | 43.44 |
| Using straw as fuel | 0 | 42.8 | 0 | 0 | 0 | 0.4 | 47.9 | 0 | 0 | 0 | 0 | 0 | 6.66 |
| Using chullah | 0 | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Using wood for cooking | 0 | 1.7 | 0 | 0 | 0.8 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.24 |
| Cow dung | 4.4 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.54 |
| Using LGP and simple chullah | 3.9 | 0 | 0 | 1.1 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.49 |
| Any Other | 84.48 | 54.4 | 25.00 | 66.12 | 68.37 | 83.37 | 52.1 | 43.33 | 84.17 | 3.82 | 1.67 | 35 | 48.54 |

* All figures are in percentages only

Table 3.9

Reasons for not using Smokeless Chulha- Any other*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------------|------------------|---------------|--------------------|----------------------|-------------------|-------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 15.52 | 45.6 | 75.00 | 33.88 | 31.63 | 16.63 | 47.9 | 56.67 | 15.83 | 96.18 | 98.33 | 65 | 51.46 |
| Using straw as fuel | 0 | 17.22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.52 |
| Using chullah | 0.6 | 4.44 | 1.11 | 1.11 | 13.33 | 66.27 | 52.1 | 0 | 50.00 | 2.12 | 0 | 0 | 15.43 |
| Using wood for cooking | 0 | 15.56 | 23.89 | 0 | 5.00 | 0 | 0 | 27.22 | 0 | 0 | 0 | 18.33 | 7.25 |
| Cow dung | 0.6 | 1.11 | 0 | 0 | 3.37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.35 |
| Using L.G.P and simple chullah | 0 | 1.11 | 0 | 0 | 2.50 | 0.4 | 0 | 0 | 8.35 | 0 | 0 | 6.67 | 1.17 |
| Using stove | 0 | 0.56 | 0 | 0 | 0.83 | 1.3 | 0 | 0 | 0.83 | 0 | 0 | 0 | 0.30 |
| Using kerosene, chulla | 0 | 14.4 | 0 | 1.11 | 20.00 | 0.4 | 0 | 0 | 3.33 | 0 | 0 | 9.17 | 3.32 |
| L.P.G , kerosene, simple chulla | 0 | 0 | 0 | 0 | 2.50 | 0 | 0 | 0 | 17.50 | 0 | 0 | 0 | 1.18 |
| Using L.P.G, Kerosene | 0 | 0 | 0 | 0 | 7.50 | 0 | 0 | 0 | 2.50 | 0 | 0 | 0 | 0.59 |
| Using L.P.G | 0 | 0 | 0 | 1.67 | 11.67 | 0.4 | 0 | 0 | 0.83 | 0 | 0 | 0 | 0.93 |
| They are not living in that room | 0 | 0 | 0 | 0 | 1.67 | 0 | 0 | 0 | 0.83 | 0 | 0 | 0 | 0.15 |
| Kerosene | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |
| Wooden Chulah | 3.8 | 0 | 0 | 0 | 0 | 12.9 | 0 | 16.11 | 0 | 0 | 0 | 0.83 | 3.32 |
| Using Kutcha Chulla (fire wood) | 20.6 | 0 | 0 | 1.67 | 0 | 0 | 0 | 0 | 0 | 1.7 | 1.67 | 0 | 2.31 |
| Using own made (traditional) | 30.48 | 0 | 0 | 24.44 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.84 |
| Using old Chulla | 16.2 | 0 | 0 | 6.66 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.02 |
| Kaccha Chulha (Self) | 4.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.39 |
| Firewood, Cowdung, Straw | 1.1 | 0 | 0 | 29.46 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.69 |
| Separate Kutcha Kitchen | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Fire wood, Cow dung | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Firewood | 3.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.33 |
| Firewood, Old Chulha | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Firewood, Straw | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |

** All figures are in percentages only*

Table 3.10

If not constructed/using - Alternatives available*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--------------------|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 99.44 | 83.33 | 99.44 | 67.78 | 85.00 | 86.3 | 100 | 30.56 | 100 | 100 | 99.58 | 48.33 | 83.89 |
| Rural Chulah | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 9.44 | 0 | 0 | 0.42 | 5.00 | 1.22 |
| Rural Stove | 0.56 | 0 | 0 | 0 | 0 | 2.1 | 0 | 20 | 0 | 0 | 0 | 10.0 | 2.65 |
| No alternative | 0 | 16.67 | 0 | 0 | 3.33 | 0 | 0 | 15 | 0 | 0 | 0 | 16.67 | 3.97 |
| Not given | 0 | 0 | 0 | 0 | 0 | 6.2 | 0 | 9.5 | 0 | 0 | 0 | 10.0 | 2.15 |
| As per convenience | 0 | 0 | 0.56 | 32.22 | 11.67 | 5.0 | 0 | 15.5 | 0 | 0 | 0 | 10.0 | 6.12 |

* All figures are in percentages only

Table 3.11

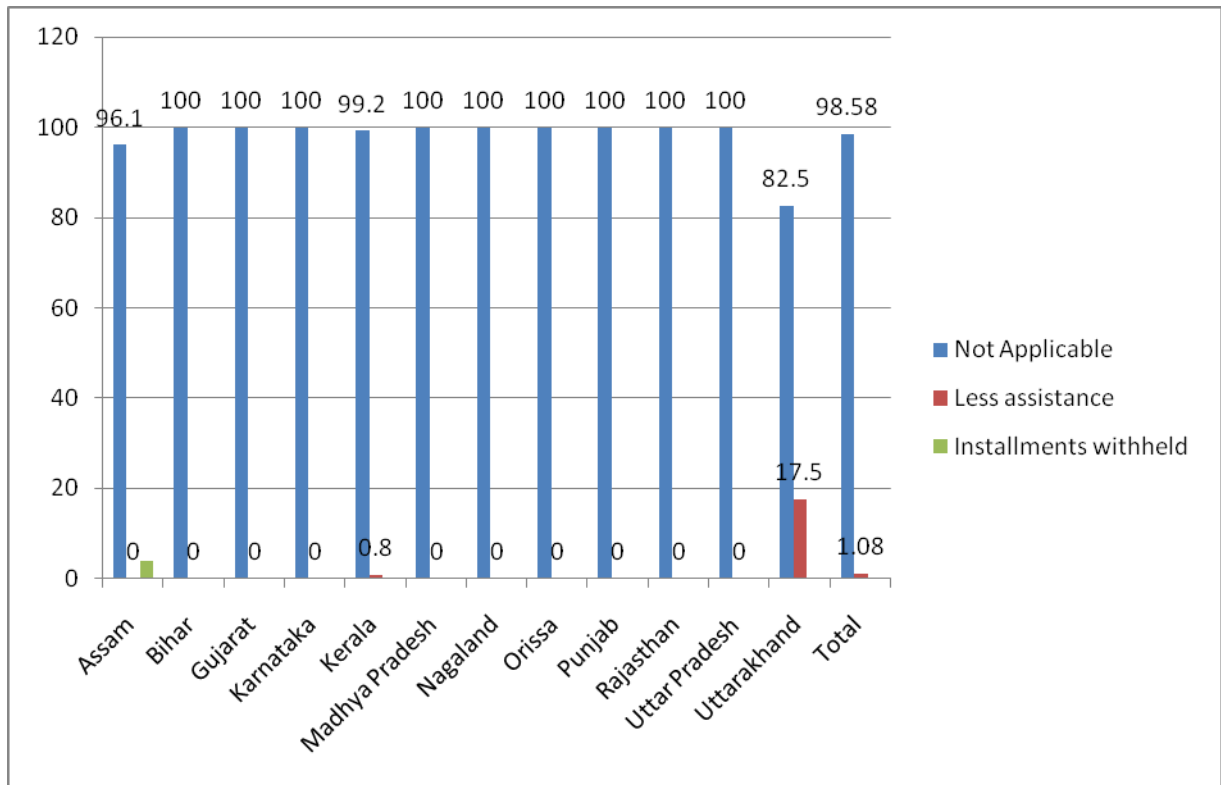
What is the action taken by GS in case of non construction of Smokeless Chulha*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------|------------------|---------------|--------------------|----------------------|-------------------|-------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 12.2 | 0 | 10.6 | 30.0 | 39.2 | 22.1 | 0 | 66.7 | 14.2 | 92.8 | 4.6 | 36.7 | 27.19 |
| Less assistance was given | 0.6 | 0 | 0 | 12.8 | 15.0 | 0 | 0 | 0.6 | 0.8 | 0 | 0.4 | 0 | 2.21 |
| Installments were stopped | 0 | 11.7 | 0 | 26.7 | 0.8 | 2.9 | 0 | 0 | 0.8 | 0 | 0 | 0.8 | 3.87 |
| Persuaded for construction | 0 | 0 | 0 | 2.8 | 10.8 | 0.8 | 0 | 20.0 | 0 | 0 | 0.4 | 12.5 | 3.52 |
| No action taken | 83.3 | 88.3 | 89.4 | 26.7 | 33.3 | 74.2 | 100 | 12.8 | 84.2 | 7.2 | 93.8 | 30.8 | 61.51 |
| Any other action | 3.9 | 0 | 0 | 1.0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0.8 | 19.2 | 1.70 |

* All figures are in percentages only

Figure 3.12

What is the action taken by GS in case of non construction of Smokeless Chulha- Any Other?



Smokeless chulah or the construction of economically viable chimneys is very much encouraged along with IAY housing scheme. Certain sum has been set apart for this purpose. Construction of smokeless chulah ensures quality of IAY houses. It has been found that only a few IAY beneficiaries (nearly 9.4 per cent) have constructed and are using the smokeless chulah as part of IAY housing scheme. Today, there are several options for fuel in the kitchen. There are valid reasons for not constructing smokeless chulah at home. Fire wood had been traditionally used in the villages and smokeless chulah is an essential part of kitchen where firewood is still in use. Today people are using LPG more than firewood, even in the villages. This is the reason for not constructing smokeless chulah at IAY houses. However, village panchayats have been insisting upon the building of smokeless chulahs at the IAY houses, by the use of several forms of threats and delay in paying the scheme grant.

Construction of sanitary latrine in IAY houses of the beneficiary households:

Construction of sanitary latrine is an essential component of IAY scheme. Tables 3.13 to 3.20 reveal the details of sanitary latrine constructed as part of IAY and the role of village panchayats in its implementation.

Figure 3.13
Facilities in the house- Sanitary Latrine- Constructed

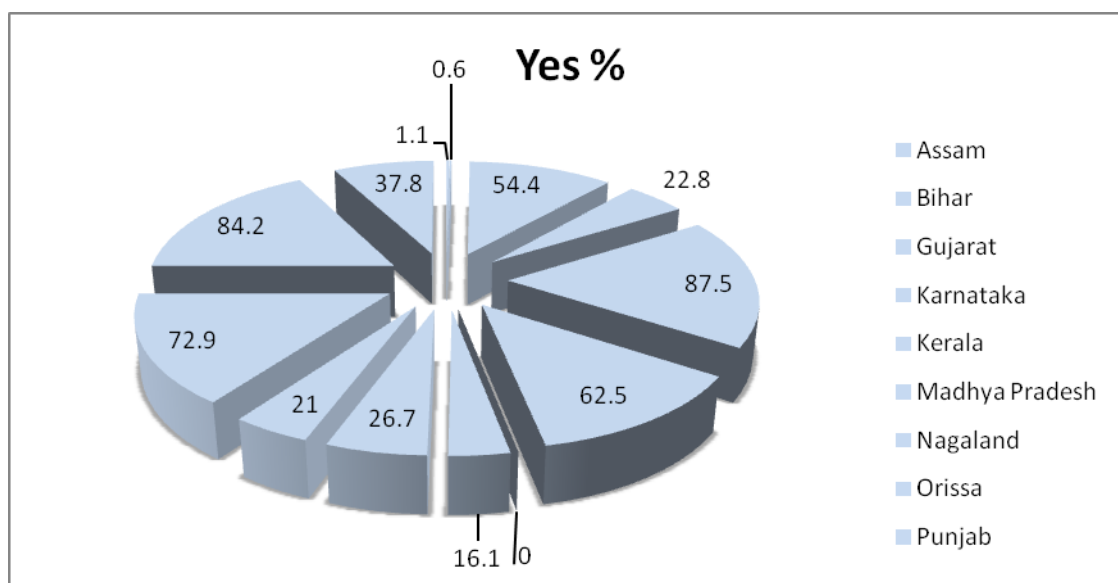


Table 3.14
Facilities in the house- Sanitary Latrine- Using *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 98.9 | 99.4 | 45.6 | 77.2 | 2.5 | 37.5 | 100 | 83.9 | 73.4 | 79 | 27.1 | 15.9 | 61.62 |
| Yes % | 1.1 | 0.6 | 38.9 | 11.7 | 77.5 | 41.7 | 0 | 13.3 | 13.3 | 13.8 | 49.1 | 60.8 | 26.59 |
| No % | 0 | 0 | 15.5 | 11.1 | 20.0 | 20.8 | 100 | 2.8 | 13.3 | 7.2 | 23.8 | 23.3 | 11.80 |

* All figures are in percentages only

Table 3.15

Reasons for not constructing Sanitary Latrine *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--------------------------------------|------------------|---------------|--------------------|----------------------|-------------------|-------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 1.1 | 0.6 | 54.4 | 22.8 | 87.5 | 62.5 | 0 | 16.1 | 26.7 | 21.0 | 72.9 | 84.2 | 37.81 |
| Lack of money | 78.3 | 99.4 | 27.2 | 58.9 | 11 | 19.6 | 0 | 37.2 | 62.2 | 36.6 | 18.3 | 15.0 | 39.41 |
| Delayed installments | 3.7 | 0 | 0.6 | 1.7 | 0 | 6.8 | 0 | 3.9 | 0 | 32.2 | 8.8 | 0.9 | 5.61 |
| Lack of space | 4.4 | 0 | 1.1 | 4.2 | 0 | 6.3 | 0.8 | 17.2 | 11.2 | 9.6 | 0 | 0 | 4.67 |
| Any other | 8.9 | 0 | 0 | 0.6 | 1.5 | 4.8 | 99.2 | 0 | 0 | 0 | 0 | 0 | 7.37 |
| Lack of money and Delay installments | 0.6 | 0 | 7.7 | 0 | 0 | 0 | 0 | 25.6 | 0 | 0.6 | 0 | 0 | 3.04 |
| Lack of Money, Lack of space | 3 | 0 | 9 | 11.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.10 |

* All figures are in percentages only

Figure 3.16

Reasons for not constructing Sanitary Latrine- Any other

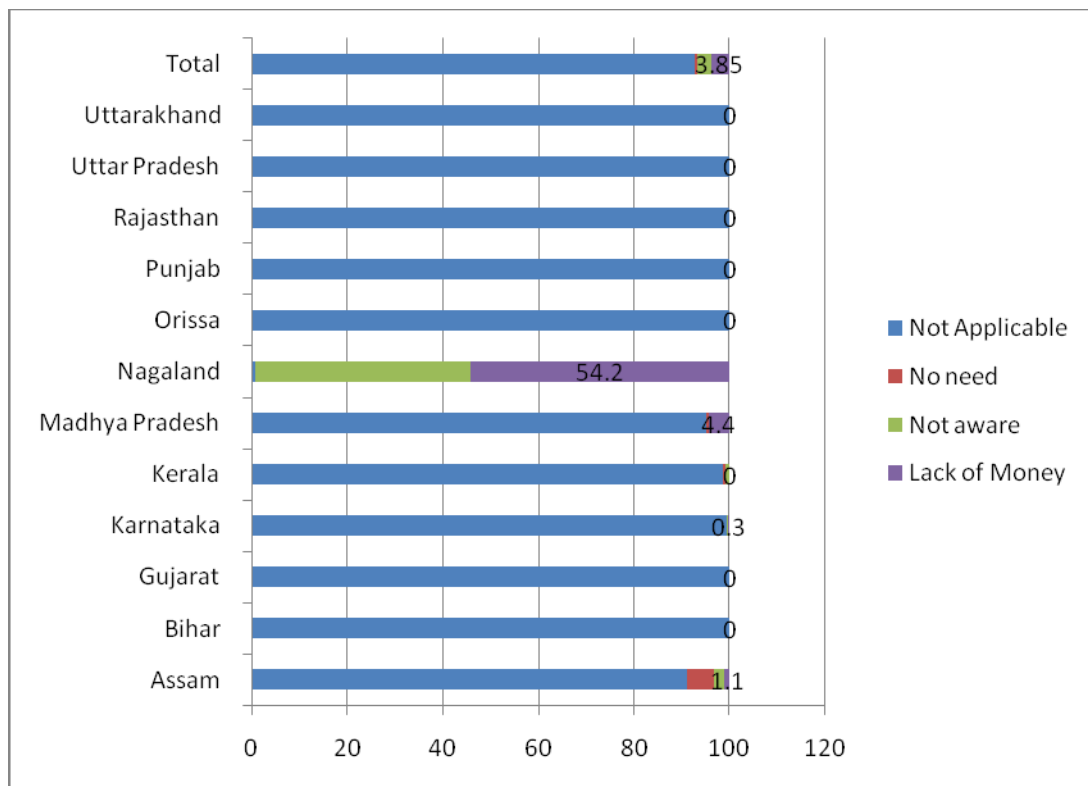


Table 3.17
Reasons for not using Sanitary Latrine *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------------------|------------------|---------------|--------------------|----------------------|-------------------|-------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Constructed | 98.9 | 99.4 | 45.6 | 77.2 | 2.5 | 37.5 | 100 | 83.9 | 73.4 | 79 | 27.1 | 15.9 | 61.62 |
| Not Applicable | 1.1 | 0.6 | 38.9 | 11.7 | 77.5 | 41.7 | 0 | 13.3 | 13.3 | 13.8 | 49.1 | 60.8 | 26.59 |
| Lack of Water | 0 | 0 | 2.5 | 10.0 | 15.9 | 1.7 | 45.00 | 0.6 | 6.5 | 0 | 20.8 | 15.6 | 6.03 |
| No drainage system | 0 | 0 | 13.0 | 1.1 | 0.8 | 0.9 | 32.3 | 0.6 | 0 | 2.2 | 0 | 1.7 | 1.74 |
| Availability of Public Toilet | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.05 |
| Any other | 0 | 0 | 0 | 0 | 3.3 | 9.9 | 12.7 | 0 | 0 | 0 | 0 | 0 | 1.36 |
| Not aware | 0 | 0 | 0 | 0 | 0 | 8.3 | 10.0 | 1 | 6.8 | 5 | 3.0 | 6 | 2.61 |

* All figures are in percentages only

Table 3.18
Reasons for not using Sanitary Latrine- Any other *

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------------|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 100 | 100 | 100 | 100 | 96.7 | 90.1 | 87.3 | 100 | 100 | 100 | 100 | 100 | 97.89 |
| Traditional | 0 | 0 | 0 | 0 | 0 | 3.4 | 4.3 | 0 | 0 | 0 | 0 | 0 | 0.65 |
| Not provided by Panchayat | 0 | 0 | 0 | 0 | 3.3 | 2.8 | 2.4 | 0 | 0 | 0 | 0 | 0 | 0.67 |
| Don't prefer | 0 | 0 | 0 | 0 | 0 | 3.7 | 6.0 | 0 | 0 | 0 | 0 | 0 | 0.79 |

* All figures are in percentages only

Table 3.19**If not constructed/using - Alternatives available***

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------------------|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 1.1 | 0.6 | 38.9 | 11.7 | 77.5 | 41.7 | 0 | 13.3 | 13.3 | 13.8 | 49.1 | 60.8 | 26.59 |
| Open field | 28.9 | 49.44 | 61.11 | 35.00 | 21.67 | 40.83 | 78.5 | 30.00 | 61.67 | 78.18 | 49.58 | 16.67 | 46.11 |
| Using relatives toilet | 0 | 31.67 | 0 | 20.0 | 0.83 | 0 | 0 | 6.7 | 0.83 | 0 | 0 | 0 | 5.24 |
| Using Kutcha latrine | 68.89 | 18.29 | 0 | 12.78 | 0 | 17.47 | 21.5 | 33.0 | 24.2 | 8.02 | 1.32 | 22.53 | 18.66 |
| Near the bank of the river | 1.11 | 0 | 0 | 20.52 | 0 | 0 | 0 | 17 | 0 | 0 | 0 | 0 | 3.41 |

* All figures are in percentages only

Table 3.20**What is the action taken by GS in case of non construction of sanitary latrine? ***

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 1.1 | 0.6 | 54.4 | 22.8 | 87.5 | 62.5 | 0 | 16.1 | 26.7 | 21.0 | 72.9 | 84.2 | 37.81 |
| Less assistance was given | 1.7 | 0 | 2.2 | 5.4 | 0.8 | 0.4 | 0 | 3.9 | 7.6 | 0 | 0 | 0.8 | 1.75 |
| Installments were stopped | 0 | 15.0 | 0.6 | 30.0 | 0 | 9.3 | 0 | 2.8 | 0 | 0.6 | 0 | 2.0 | 5.53 |
| Persuaded for construction | 0 | 0 | 0 | 6.7 | 0.8 | 0.4 | 0 | 15.0 | 0 | 0.6 | 0 | 3.7 | 2.28 |
| No action taken | 96.1 | 84.4 | 42.8 | 28.4 | 0.1 | 27.0 | 100 | 58.3 | 63.3 | 77.2 | 27.1 | 0.2 | 50.19 |
| Any other action | 1.1 | 0 | 0 | 1.7 | 0.8 | 0.4 | 0 | 0 | 2.5 | 0.6 | 0 | 9.2 | 1.08 |
| Delay last installment | 0 | 0 | 0 | 5.0 | 10 | 0 | 0 | 3.9 | 0 | 0 | 0 | 0 | 1.37 |

* All figures are in percentages only

It has been found that several IAY beneficiaries have not constructed sanitary latrine in spite of special emphasis made by village panchayats. Several reasons such as constraint of the funds have been cited by the people. Sanitation is a life style which has to be acquired by people consciously. More public awareness and health awareness is required to teach sanitation to the rural masses.

Concluding remarks:

The role of Panchayats in the selection of IAY beneficiaries has been stated in the previous chapter. Panchayat Raj Institutions have been the key implementer of IAY scheme. The observations as well as focused group discussion have revealed that village panchayats are active in the implementation of the scheme. The role of panchayat is from propagation of the scheme by information giving to the selection of the IAY beneficiaries, preparation of wait list, implementation and monitoring of the scheme, implementation of the construction of smokeless chulah and sanitary latrines. It has been found that the BPL list which is the basis for the selection of IAY beneficiaries needed to be updated annually.

QUALITY OF IAY HOUSES

IAY assures quality and economy houses for the rural poor. IAY houses have provisions for smokeless *chulha* and sanitary latrine (as has been explained in chapter 3). IAY has laid guidelines for the location, type of design, fuel efficient *chulah*, drinking water supply, environmental improvement and social forestry, and use of low cost building technology for construction and maintenance of IAY houses (IAY Guideline, 3.5, 5.3-5.6, and 7.1-7.3). Regarding the location, IAY guidelines state that the Indira Awaas Yojana dwelling units should normally be built on individual plots in the main habitation of the village. The houses can also be built in a cluster within a habitation, so as to facilitate the development of infrastructure such as internal roads, drainage, drinking water supply and other common facilities. Care should always be taken to see that the houses under the IAY are located close to the village and not far away, so as to ensure safety and security, nearness to work place and social communication. To the extent possible, the site should not be located in disaster prone areas for example frequently floodable areas.

There should be no prescribed type of design for the IAY dwelling units, except that the plinth area of the houses should not be less than 20 sq.mts. The layout, size and type design of the IAY dwelling units should depend on the local conditions and the preference of the beneficiary. The houses, should be designed in accordance with the desire of the beneficiaries, keeping in view the climatic conditions and the need to provide ample space, kitchen, ventilation, sanitary facilities, smokeless *chulha*, and the community perceptions, preferences and cultural attitudes. The barrier free concept may be incorporated in the houses meant for the physically challenged, with a view to facilitating their smooth and free movement in the house. In areas frequented by natural calamities such as fire, flood, cyclones, earthquakes, incorporation of disaster resistant features in design should be encouraged.

It should be ensured that each Indira Awaas Yojana dwelling unit is provided with a smokeless *chulha*, which is a fuel-efficient alternative, is smoke free, healthy for clean environment and more convenient to use. The availability of

drinking water supply should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana.

Plantation of trees in the entire habitation or around the individual house may be taken up simultaneously. Trees may be planted near the housing clusters so that, in due course, enough trees are available nearby, to enable the beneficiaries to source fuel/fodder/small timber. Such plantations can be taken up under the social forestry programme. Some of the popular indigenous species whose plantation can be undertaken include Neem (*Azadirachta indica*); Mahuva (*Madhuca indica*); Amla (*Emblica officianlis*); Coconut (*Cocos nucifera*); Deodar (*Cedreus deodora*); Mango (*Magnifera indica*); Oak (*Quercus & Spp.*); Rose wood (*Dalbergia latifolia*); Chandan (*Santalum album*); Pipal (*Ficus religiosa*) etc. This list is merely illustrative, and not exhaustive. Species may vary with region, location and geo/agro-climatic conditions. Cultivation of fruits and vegetables at household level in the houses may also be encouraged for improving nutritional status.

There is a felt need for standardizing, popularizing and replicating cost-effective, disaster resistant and environment-friendly housing construction technologies, designs and materials and also developing ideal sustainable rural human settlements consistent with geo-climatic variations and natural disaster proneness. There is also a need for skill upgradation of rural artisans and other functionaries engaged in the field of rural housing and Habitat Development for adoption of cost effective technologies, materials etc. For adoption of such technologies, necessary low cost material is also required to be reduced.

Under the Programme, efforts may be made to develop appropriate technologies and capacity building at the grassroot level in order to provide affordable house to the rural poor. This objective can be achieved by making use of the already established Rural Building Centres (RBCs) either by the Ministry or by HUDCO for transfer of technology, dissemination of information, skill upgradation through training, production of cost-effective and environment-friendly material/components, assistance and guidance to rural households/IAY beneficiaries in adoption of cost effective technologies/materials in construction of their houses.

Monitoring of the scheme is vital for quality assurance. The implementation of the already sanctioned ongoing projects of Innovative Stream for Rural Housing

and Habitat Development and Rural Building Centres (RBCs) shall be monitored by the Ministry of Rural Development. The implementing Agency will be required to furnish the physical and financial progress of the project on quarterly basis regularly in the Performa –III & IV respectively. Further, it shall be open to the Ministry of Rural Development to get the projects verified by HUDCO/NLM/Area Officers/any other agency to facilitate the release of funds to implementing agencies and completion of the projects. The Ministry of Rural Development can get these projects evaluated at any time and by any agency, if it so desires.

Recommendations of the Task Force regarding the quality of IAY houses constructed:

A Task Force was constituted under the Chairpersonship of Joint Secretary (Rural Housing) by the Ministry of Rural Development for examining various issues relating to construction of IAY houses particularly relating to improving the quality of IAY houses and to understand the best practices followed across the States in the implementation of IAY. The recommendations of the Task Force are as below:

Design & quality of the House:

Efforts should be made to ensure that the IAY house is a *pucca* one with permanent walls and permanent roofing. The permanent nature of the walls and roofing shall be determined in a manner such that the house is able to withstand the weather conditions of the place throughout the year, has minimum level of disaster resistant technology to be able to withstand minor earthquakes, cyclone, floods etc. and has walls that are plastered at least externally to ensure durability.

It is also desirable that the IAY house have: Adequate space for pursuing livelihood activities; A verandah; Stair case to go to the top of the house; and Rain water harvesting system. Each State Government is required to finalise type designs for the IAY house along with technical and material specifications based on the above principles. It is not necessary to have only one type design and one state can adopt more than one type designs depending upon local conditions. The type designs once finalized by the State Government will be required to be communicated to the Central Government for information and record.

It is essential that for all the type designs approved by the State Government, the State Government takes responsibility and trains sufficient number of masons and other mechanics for execution of the house as per the type designs. Similarly, the State Government shall also have a programme to ensure that sufficient tools and materials required for construction of the houses as per type design like centring material etc. are available in each district for execution of the IAY houses. The systematic education programme shall not only train the masons but also the beneficiaries.

Spatial spread of the programme:

As far as possible, the States shall follow the cluster approach to facilitate better supervision, convergence of schemes and economies in purchase. For this purpose, all the villages in a district/block may be divided into three groups and each group of villages may be provided funds every year. In this way, all the villages will be covered in three years. Thereafter first group of villages may again be taken up in the fourth year if there is still housing shortage, and so on.

Unit cost:

As soon as the beneficiary is finalized under IAY for sanction by the District Collector/DM/DC, on the consent of the beneficiary, an application form will be filled up simultaneously by the DRDA/concerned implementing agency for loan under DRI Scheme. All IAY applications for loan facility under DRI Scheme shall be forwarded to the concerned service area bank. The concerned bank should be given a time limit of (30 days) to accept the application or reject the application, giving reasons. The access to DRI scheme should be appropriately reviewed in DLCC/BLCC and separately by the DRDA and District Collector for necessary action.

Basic amenities:

In addition to providing sanitary latrine in every house by dovetailing funds from Total Sanitation Campaign (TSC), IAY scheme should also have convergence with DWS for providing drinking water, with Rajiv Gandhi Gramin Vidyutikaran Yojana for providing free electricity connection, with Insurance companies for Jan Shree/Aam Admi Bima and beneficiaries should be encouraged to use clean fuel as well as have kitchen gardens.

Release of Funds:

The funds should be released either in two or three instalments. Ideally, the funds should be distributed to the beneficiaries in two instalments, first instalment with the sanction order and the second instalment when the construction reaches the lintel level. It is critical that each State Government clearly define the stage-wise payment system along with the system to be in place for verification of the stage of construction. Each State Government may operationalize a computerized information system for recording of the stage of construction and the release of funds.

Technical Supervision, Monitoring and Transparency:

Technical supervision shall be provided at least at the foundation and the roof laying stages. The Government of India has already developed a computerized information system which will enable not only monitoring of the timely execution of the work but also the stage-wise progress and disbursement of funds. The State Governments shall operationalize this software. In addition, it is suggested that to deal with complaints, an effective complaint Monitoring System with adequate staff should be set up at the state level which can visit, independent of the regular execution wing and give a report to the implementing agencies about the short-comings/shortfalls, for effective redressal. System of social auditing of the Scheme shall be introduced by the State Governments.

Findings of the study regarding the quality of the houses constructed:

Several questions have been included in the beneficiary level interview schedules to ascertain the quality of the IAY houses constructed. Queries have been made regarding access to public amenities and facilities, features of the house constructed such as building materials, space available, quality of the construction and level of satisfaction. Observation of the field investigators has validated the data given by the IAY beneficiaries. The findings of the study have been presented in Tables 4.1 to 4.26.

Public amenities and facilities available for IAY beneficiary households:

Access to public amenities and facilities has been considered as an important indicator of quality of housing. IAY houses are to be located close to main village road and in the neighbourhood of schools, public health centre, schools, drinking water sources, and workplaces. Housing is not just a beautiful

building constructed in an isolated corner of a village. The quality of the house depends on its vicinity and access to the public amenities and facilities. Table 4.1 to 4.7 show the details regarding the access to public amenities and facilities for IAY beneficiary households.

Table 4.1
Distance of the house from main village

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|---------------|---------------|----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujrat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than 0.2 km | 135 | 72 | 18 | 111 | 20 | 160 | 121 | 118 | 119 | 34 | 0 | 107 | 1015 |
| % | 75.0 | 40.0 | 10.0 | 61.7 | 16.7 | 66.7 | 100 | 65.5 | 99.2 | 18.8 | 0 | 89.1 | 49.7 |
| 0.3 to 0.5 km | 41 | 58 | 108 | 2 | 21 | 52 | 0 | 10 | 0 | 74 | 44 | 6 | 416 |
| % | 22.8 | 32.2 | 60.0 | 1.1 | 17.5 | 21.7 | 0 | 5.6 | 0 | 40.8 | 18.3 | 5.0 | 20.4 |
| 0.6 Km to 1 Km | 3 | 21 | 10 | 2 | 37 | 18 | 0 | 1 | 0 | 32 | 38 | 5 | 167 |
| % | 1.7 | 11.7 | 5.6 | 1.1 | 30.8 | 7.5 | 0 | 0.6 | 0 | 17.7 | 15.8 | 4.2 | 8.2 |
| 1.1 Km-1.5 Km | 0 | 27 | 37 | 0 | 18 | 6 | 0 | 0 | 0 | 12 | 155 | 0 | 255 |
| % | 0 | 15.0 | 20.6 | 0 | 15.0 | 2.5 | 0 | 0 | 0 | 6.6 | 64.6 | 0 | 12.5 |
| 1.6 Km or more | 1 | 2 | 7 | 65 | 24 | 4 | 0 | 51 | 1 | 29 | 3 | 2 | 189 |
| % | 0.5 | 1.1 | 3.8 | 36.1 | 20.0 | 1.6 | 0 | 28.3 | 0.8 | 16.0 | 1.25 | 1.7 | 9.2 |

Table 4.2
Distance of the house from main road

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|---------------|---------------|----------------|-------------------|----------------|-----------------|------------------|----------------|----------------|-------------------|-----------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujrat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than 0.2 km | 80 | 11 | 4 | 84 | 31 | 51 | 4 | 64 | 34 | 20 | 4 | 0 | 387 |
| % | 44.4 | 6.1 | 2.2 | 46.7 | 25.83 | 21.3 | 3.3 | 35.6 | 28.3 | 11.0 | 1.7 | 0 | 18.9 |
| 0.3 to 0.5 Km | 73 | 42 | 136 | 46 | 27 | 126 | 14 | 47 | 7 | 86 | 192 | 6 | 802 |
| % | 40.5 | 23.3 | 75.6 | 25.5 | 22.5 | 52.5 | 11.6 | 26.1 | 5.8 | 47.5 | 80.0 | 5.0 | 39.3 |
| 0.6 Km to 1 Km | 16 | 62 | 18 | 22 | 31 | 40 | 4 | 13 | 19 | 45 | 22 | 13 | 305 |
| % | 8.9 | 34.4 | 10.0 | 12.2 | 25.83 | 16.7 | 3.3 | 7.2 | 15.8 | 24.8 | 9.2 | 10.8 | 14.9 |
| 1.1 Km-1.5 Km | 8 | 20 | 18 | 12 | 13 | 8 | 11 | 18 | 14 | 18 | 21 | 2 | 163 |
| % | 4.4 | 11.1 | 10.0 | 6.7 | 10.8 | 3.3 | 9.0 | 10 | 11.7 | 10 | 8.7 | 1.7 | 7.9 |
| 1.6 Km or more | 3 | 45 | 4 | 16 | 18 | 15 | 88 | 38 | 46 | 12 | 1 | 99 | 385 |
| % | 1.7 | 25.0 | 2.2 | 8.9 | 15.0 | 6.2 | 72.7 | 21.1 | 38.3 | 6.6 | 0.4 | 82.5 | 18.8 |

Table 4.3
Distance of the house from school

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than 0.2 km | 41 | 11 | 4 | 69 | 20 | 37 | 19 | 89 | 4 | 23 | 0 | 3 | 320 |
| % | 22.8 | 6.1 | 2.2 | 38.3 | 16.7 | 15.4 | 15.7 | 49.4 | 3.3 | 12.7 | 0 | 2.5 | 15.7 |
| 0.3 to 0.5 Km | 63 | 84 | 25 | 47 | 35 | 97 | 77 | 40 | 56 | 33 | 76 | 16 | 649 |
| % | 35.0 | 46.7 | 13.9 | 26.1 | 29.2 | 40.4 | 63.6 | 22.2 | 46.7 | 18.2 | 31.7 | 13.3 | 31.8 |
| 0.6 Km to 1 Km | 61 | 84 | 69 | 24 | 29 | 82 | 23 | 35 | 58 | 70 | 59 | 64 | 658 |
| % | 33.9 | 46.7 | 38.3 | 13.3 | 24.2 | 34.2 | 19.0 | 19.4 | 48.32 | 38.7 | 24.6 | 53.3 | 32.2 |
| 1.1 Km-1.5 Km | 11 | 1 | 71 | 23 | 14 | 19 | 2 | 7 | 1 | 40 | 104 | 29 | 322 |
| % | 6.1 | 0.5 | 39.4 | 12.8 | 11.7 | 7.9 | 1.6 | 3.9 | 0.84 | 22.0 | 43.3 | 24.2 | 15.8 |
| 1.6 Km or more | 4 | 0 | 11 | 17 | 22 | 5 | 0 | 9 | 1 | 15 | 1 | 8 | 93 |
| % | 2.2 | 0 | 6.1 | 9.4 | 18.3 | 2.1 | 0 | 5.0 | 0.84 | 8.3 | 0.4 | 6.7 | 4.5 |

Table 4.4
Distance of the house from PHC

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than 0.2 km | 10 | 0 | 0 | 24 | 13 | 16 | 1 | 30 | 1 | 22 | 3 | 1 | 121 |
| % | 5.6 | 0 | 0 | 13.3 | 10.8 | 6.7 | 0.8 | 16.7 | 0.8 | 12.2 | 1.2 | 0.8 | 6 |
| 0.3 to 0.5 Km | 12 | 14 | 24 | 30 | 27 | 33 | 7 | 43 | 8 | 54 | 129 | 2 | 383 |
| % | 6.6 | 7.8 | 13.3 | 16.7 | 22.5 | 13.8 | 5.8 | 23.9 | 6.7 | 29.8 | 53.7 | 1.7 | 18.7 |
| 0.6 Km to 1 Km | 28 | 37 | 27 | 31 | 26 | 75 | 10 | 24 | 89 | 22 | 6 | 6 | 381 |
| % | 15.6 | 20.6 | 15.0 | 17.2 | 21.7 | 31.2 | 8.3 | 13.3 | 74.2 | 12.2 | 2.5 | 5.0 | 18.6 |
| 1.1 Km-1.5 Km | 58 | 12 | 90 | 24 | 26 | 21 | 5 | 27 | 7 | 52 | 96 | 26 | 444 |
| % | 32.2 | 6.6 | 50.0 | 13.3 | 21.7 | 8.7 | 4.1 | 15 | 5.8 | 28.7 | 40.0 | 21.7 | 21.7 |
| 1.6 Km or more | 72 | 117 | 39 | 71 | 28 | 95 | 98 | 56 | 15 | 31 | 6 | 85 | 713 |
| % | 40.0 | 65.0 | 21.7 | 39.4 | 23.3 | 39.6 | 80.9 | 31.1 | 12.5 | 17.1 | 2.5 | 70.8 | 35 |

Table 4.5**Distance of the house from work place**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than 0.2 km | 21 | 11 | 4 | 24 | 23 | 15 | 0 | 39 | 15 | 10 | 3 | 0 | 165 |
| % | 11.7 | 6.1 | 2.2 | 13.3 | 19.2 | 6.3 | 0 | 21.7 | 12.5 | 5.6 | 1.2 | 0 | 8.0 |
| 0.3 to 0.5 Km | 21 | 0 | 29 | 33 | 16 | 13 | 0 | 26 | 7 | 69 | 186 | 0 | 400 |
| % | 11.7 | 0 | 16.1 | 18.4 | 13.3 | 5.4 | 0 | 14.4 | 5.9 | 38.1 | 77.5 | 0 | 19.6 |
| 0.6 Km to 1 Km | 25 | 10 | 13 | 20 | 16 | 37 | 0 | 25 | 6 | 17 | 5 | 1 | 175 |
| % | 13.9 | 5.6 | 7.2 | 11.1 | 13.3 | 15.4 | 0 | 13.9 | 5.0 | 9.4 | 2.0 | 0.8 | 8.6 |
| 1.1 Km-1.5 Km | 35 | 10 | 43 | 17 | 20 | 25 | 0 | 27 | 10 | 27 | 42 | 0 | 256 |
| % | 19.4 | 5.6 | 23.9 | 9.4 | 16.7 | 10.4 | 0 | 15 | 8.3 | 14.9 | 17.5 | 0 | 12.6 |
| 1.6 Km or more | 78 | 149 | 91 | 86 | 45 | 150 | 121 | 63 | 82 | 58 | 4 | 119 | 1046 |
| % | 43.3 | 82.7 | 50.6 | 47.8 | 37.5 | 62.5 | 100 | 35 | 68.3 | 32.0 | 1.7 | 99.2 | 51.2 |

Table 4.6**Distance of the house from Drinking water source**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than 0.2 km | 125 | 78 | 120 | 91 | 97 | 71 | 22 | 100 | 104 | 19 | 5 | 29 | 861 |
| % | 69.4 | 43.3 | 66.7 | 50.5 | 80.8 | 29.7 | 18.1 | 55.6 | 86.7 | 10.5 | 2.1 | 24.2 | 42.16 |
| 0.3 to 0.5 Km | 41 | 91 | 47 | 35 | 7 | 134 | 14 | 34 | 3 | 103 | 219 | 67 | 795 |
| % | 22.8 | 50.6 | 26.1 | 19.4 | 5.8 | 55.8 | 11.6 | 18.9 | 2.5 | 56.9 | 91.3 | 55.8 | 38.93 |
| 0.6 Km to 1 Km | 13 | 9 | 0 | 14 | 4 | 27 | 16 | 16 | 11 | 17 | 1 | 21 | 149 |
| % | 7.2 | 5.0 | 0 | 7.8 | 3.3 | 11.2 | 13.2 | 8.9 | 9.2 | 9.4 | 0.4 | 17.5 | 7.29 |
| 1.1 Km-1.5 Km | 1 | 0 | 8 | 21 | 4 | 3 | 16 | 15 | 2 | 23 | 14 | 0 | 107 |
| % | 0.6 | 0 | 4.4 | 11.7 | 3.3 | 1.3 | 13.2 | 8.3 | 1.6 | 12.7 | 5.9 | 0 | 5.23 |
| 1.6 Km or more | 0 | 2 | 5 | 19 | 8 | 5 | 53 | 15 | 0 | 19 | 1 | 3 | 130 |
| % | 0 | 1.1 | 2.8 | 10.6 | 6.8 | 2.1 | 43.9 | 8.3 | 0 | 10.5 | 0.4 | 2.5 | 6.36 |

Table 4.7
Distance of the house from Old House

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Same location | 137 | 12 | 160 | 121 | 90 | 182 | | 59 | 108 | 181 | 238 | 13 | 1301 |
| % | 76.1 | 6.7 | 88.9 | 67.2 | 75.0 | 75.8 | 0 | 32.8 | 90.0 | 100 | 99.2 | 10.8 | 63.7 |
| Less than 0.2 Km | 42 | 168 | 8 | 41 | 10 | 46 | 115 | 116 | 1 | 0 | 1 | 103 | 651 |
| % | 23.3 | 93.3 | 4.4 | 22.8 | 8.3 | 19.2 | 95.0 | 64.4 | 0.8 | 0 | 0.4 | 85.8 | 32.0 |
| 0.3 Km to 0.5 Km | 0 | 0 | 12 | 6 | 1 | 5 | 1 | 3 | 0 | 0 | 1 | 4 | 33 |
| % | 0 | 0 | 6.7 | 3.3 | 0.8 | 2.1 | 0.8 | 1.7 | 0 | 0 | 0.4 | 3.3 | 1.6 |
| 0.6 Km to 1 Km | 0 | 0 | 0 | 3 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 7 |
| % | 0 | 0 | 0 | 1.7 | 0 | 0.8 | 1.6 | 0 | 0 | 0 | 0 | 0 | 0.3 |
| 1.1 Km-1.5 Km | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 4 |
| % | 0.6 | 0 | 0 | 0 | 0.8 | 0 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0.2 |
| 1.6 Km or more | 0 | 0 | 0 | 9 | 18 | 0 | 3 | 0 | 11 | 0 | 0 | 0 | 41 |
| % | 0 | 0 | 0 | 5.0 | 15.0 | 0 | 2.5 | 0 | 9.2 | 0 | 0 | 0 | 2.0 |
| Same house | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| % | 0 | 0 | 0 | 0 | 0 | 2.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0.2 |

It has been found that majority of the IAY houses (about 70 per cent) are located within a distance of 0.5 kilometers from the main village and less than one kilometer from the main road (about 73 per cent). Village schools are situated less than 1 kilometer distance of most of the IAY houses (about 79.7 per cent). Public health centre is located at a distance below 1.5 kilometers for majority of the IAY households (65 per cent). Drinking water is available for most of the households (81.09 per cent) within a distance of half a kilometer. Most of the houses (about 95.7 per cent) are constructed in the same location (at the same place or within 0.2 kilometers' distance from the old house) of the previous housing site.

With regard to work place, majority of the IAY beneficiaries have to travel more than one kilometer. This is a common fact that most of villagers are staying in clustered settlements and their farms and fields are located at an average distance of two kilometers.

Features and facilities of new IAY houses of the beneficiary households:

Quality of the houses is dependent on the construction features and facilities available in the houses constructed. Tables 4.7 to 4.13 show the details regarding the newly constructed houses such as the materials used for construction of floor, wall and roof and the accommodation available in the house.

Table 4.8
Materials used for construction - Floor

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------------|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Cement | 3 | 11 | 174 | 87 | 59 | 25 | 5 | 70 | 0 | 128 | 1 | 14 | 577 |
| % | 1.7 | 6.1 | 96.7 | 48.3 | 49.2 | 10.4 | 4.1 | 38.9 | 0 | 70.7 | 0.4 | 11.7 | 28.3 |
| Concrete | 2 | 4 | 0 | 29 | 34 | 14 | 0 | 2 | 1 | 6 | 0 | 4 | 96 |
| % | 1.1 | 2.2 | 0 | 16.1 | 28.3 | 5.8 | 0 | 1.1 | 0.8 | 3.3 | 0 | 3.3 | 4.7 |
| Mud | 89 | 164 | 5 | 48 | 5 | 80 | 116 | 26 | 86 | 38 | 238 | 102 | 997 |
| % | 49.4 | 91.1 | 2.7 | 26.6 | 4.2 | 33.3 | 95.9 | 14.4 | 71.7 | 20.9 | 99.2 | 85 | 48.9 |
| Lime & Stone | 0 | 1 | 1 | 12 | 0 | 6 | 0 | 1 | 0 | 3 | 0 | 0 | 24 |
| % | 0 | 0.6 | 0.6 | 6.7 | 0 | 2.5 | 0 | 0.6 | 0 | 1.7 | 0 | 0 | 1.2 |
| Any other | 0 | 0 | 0 | 1 | 10 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 14 |
| % | 0 | 0 | 0 | 0.6 | 8.3 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0.7 |
| Cement, concrete | 32 | 0 | 0 | 0 | 9 | 15 | 0 | 52 | 22 | 0 | 0 | 0 | 130 |
| % | 17.8 | 0 | 0 | 0 | 7.5 | 6.3 | 0 | 28.9 | 18.3 | 0 | 0 | 0 | 6.4 |
| Not constructed | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 4 | 0 | 0 | 0 | 8 |
| % | 0 | 0 | 0 | 0 | 1.7 | 0.8 | 0 | 0 | 3.3 | 0 | 0 | 0 | 0.4 |
| Burnt bricks, cement, concrete | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |
| Cement, concrete, lime and stone | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 5 | 0 | 0 | 0 | 11 |
| % | 0 | 0 | 0 | 0 | 0 | 2.5 | 0 | 0 | 4.2 | 0 | 0 | 0 | 0.5 |
| Cement, concrete, mud | 13 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 1 | 0 | 0 | 0 | 18 |
| % | 7.2 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.9 |
| Cement, concrete, any other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.04 |
| Mud, lime and stone | 0 | 0 | 0 | 0 | 0 | 56 | 0 | 0 | 0 | 0 | 0 | 0 | 56 |
| % | 0 | 0 | 0 | 0 | 0 | 23.3 | 0 | 0 | 0 | 0 | 0 | 0 | 2.8 |
| Concrete, mud | 2 | 0 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| % | 1.1 | 0 | 0 | 0 | 0 | 6.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 |
| Cement, mud, lime and stone | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| % | 0 | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0.1 |

| | | | | | | | | | | | | | |
|------------------------|------|---|---|-----|---|-----|---|------|---|-----|-----|---|-----|
| Cement, mud | 32 | 0 | 0 | 3 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 37 |
| % | 17.8 | 0 | 0 | 1.7 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 1.8 |
| Cement, lime stone | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| % | 0 | 0 | 0 | 0 | 0 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0.1 |
| Concrete, Lime & stone | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 4 | 0 | 0 | 7 |
| % | 0.6 | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 2.2 | 0 | 0 | 0.3 |
| Not given | 6 | 0 | 0 | 0 | 0 | 5 | 0 | 29 | 0 | 2 | 1 | 0 | 43 |
| % | 3.3 | 0 | 0 | 0 | 0 | 2.1 | 0 | 16.1 | 0 | 1.1 | 0.4 | 0 | 2.1 |

Table 4.9
Materials used for construction - Floor any other

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 180 | 180 | 180 | 179 | 108 | 237 | 121 | 180 | 120 | 181 | 240 | 120 | 2026 |
| % | 100 | 100 | 100 | 99.4 | 90.0 | 98.8 | 100 | 100 | 100 | 100 | 100 | 100 | 99.2 |
| Wood | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sandstone | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |
| Tiles | 0 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| % | 0 | 0 | 0 | 0 | 2.5 | 1.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0.3 |
| Not complete | 0 | 0 | 0 | 1 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| % | 0 | 0 | 0 | 0.6 | 3.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.2 |
| Red Crude | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |
| Red oxide | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| % | 0 | 0 | 0 | 0 | 2.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.1 |

Table 4.10
Materials used for construction – Walls*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Burnt bricks | 13.9 | 98.3 | 98.3 | 81.1 | 13.3 | 20.1 | 2.5 | 40 | 13.4 | 76.7 | 99.6 | 69.2 | 55.88 |
| Stones packed with lime / cement | 1.1 | 0 | 1.1 | 12.8 | 35.8 | 12.9 | 0 | 10.0 | 0 | 22.7 | 0.4 | 30.8 | 9.69 |
| Cement | 0 | 1.1 | 0 | 2.8 | 7.5 | 15.8 | 2.5 | 6.1 | 0 | 0.6 | 0 | 0 | 3.38 |
| Concrete | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Timber | 0 | 0.6 | 0 | 0 | 0 | 0.4 | 21.5 | 0 | 0 | 0 | 0 | 0 | 1.37 |
| Ekra | 19.4 | 0 | 0 | 0 | 0 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0 | 1.86 |
| Any other | 61.1 | 0 | 0 | 0 | 32.5 | 5.4 | 73.5 | 0 | 0 | 0 | 0 | 0 | 12.29 |
| Burnt bricks, cement, concrete, timber | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 33.3 | 0 | 0 | 0 | 2.00 |
| Burnt bricks, cement, concrete, timber, ekra | 0 | 0 | 0 | 0 | 2.5 | 0 | 0 | 0 | 2.5 | 0 | 0 | 0 | 0.29 |
| Not constructed | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 3.3 | 0 | 0 | 0 | 0.29 |
| Cement, concrete | 0 | 0 | 0 | 0 | 4.2 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0.35 |
| Burnt bricks, cement | 0 | 0 | 0 | 3.3 | 0.8 | 14.6 | 0 | 39.4 | 25.8 | 0 | 0 | 0 | 7.04 |
| Burnt bricks, cement, any other | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0.6 | 0.8 | 0 | 0 | 0 | 0.15 |
| Burnt bricks, cement, concrete | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 13.3 | 0 | 0 | 0 | 0.83 |
| Burnt bricks ,stones packed with lime/ cement | 1.1 | 0 | 0 | 0 | 0 | 11.7 | 0 | 2.2 | 1.7 | 0 | 0 | 0 | 1.77 |
| Burnt bricks, cement, timber | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 3.3 | 0 | 0 | 0 | 0.24 |
| Burnt bricks, any other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.05 |
| Burnt bricks, stones packed with/cement, cement | 0 | 0 | 0 | 0 | 0 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Burnt bricks, concrete, ekra | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |
| Burnt bricks, stones with lime/cement, cement, ekra | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Burnt bricks, concrete, ekra | 0 | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0.09 |
| Cement, ekra | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Cement, timber | 0 | 0 | 0 | 0 | 0 | 11.3 | 0 | 0 | 0 | 0 | 0 | 0 | 1.33 |
| Burnt bricks, timber, ekra | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Stones packed with lime / cement & concrete | 2.3 | 0 | 0 | 0 | 0 | 1.2 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.49 |

*All figures are in percentages only

Table 4.11

Materials used for construction - Walls any other

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 70 | 180 | 180 | 180 | 81 | 227 | 32 | 180 | 120 | 181 | 240 | 120 | 1791 |
| % | 38.9 | 100 | 100 | 100 | 67.5 | 94.6 | 26.4 | 100 | 100 | 100 | 100 | 100 | 87.7 |
| Wood | 1 | 0 | 0 | 0 | 0 | 0 | 21 | 0 | 0 | 0 | 0 | 0 | 22 |
| % | 0.6 | 0 | 0 | 0 | 0 | 0 | 17.3 | 0 | 0 | 0 | 0 | 0 | 1.0 |
| Sandstone | 0 | 0 | 0 | 0 | 5 | 0 | 52 | 0 | 0 | 0 | 0 | 0 | 57 |
| % | 0 | 0 | 0 | 0 | 4.2 | 0 | 43 | 0 | 0 | 0 | 0 | 0 | 2.8 |
| Interlocking burnt bricks | 0 | | 0 | 0 | 1 | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 8 |
| % | 0 | 0 | 0 | 0 | 0.8 | 0.4 | 5.0 | 0 | 0 | 0 | 0 | 0 | 0.4 |
| Hollow bricks | 0 | | 0 | 0 | 3 | 12 | 10 | 0 | 0 | 0 | 0 | 0 | 25 |
| % | 0 | 0 | 0 | 0 | 2.5 | 5 | 8.3 | 0 | 0 | 0 | 0 | 0 | 1.2 |
| Latitude block | 109 | 0 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 123 |
| % | 60.5 | 0 | 0 | 0 | 11.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.0 |
| Laurite | 0 | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 |
| % | 0 | 0 | 0 | 0 | 12.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.7 |
| Not complete | 0 | | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |

Table 4.12

Materials used for construction - Roof*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Tiles | 0 | 7.8 | 1.6 | 41.1 | 5.00 | 38.8 | 0 | 16.1 | 0 | 47.5 | 1.2 | 0 | 15.08 |
| Galvanized Corrugated Iron (GCI) Sheets | 50.6 | 0 | 0 | 1.7 | 0 | 19.7 | 100 | 1.7 | 0.8 | 4.4 | 0 | 0.8 | 13.49 |
| Asbestos | 0 | 3.9 | 0 | 0 | 30.0 | 1.2 | 0 | 31.1 | 0 | 0 | 0 | 0 | 4.99 |
| Cement sheet | 0 | 0 | 27.2 | 24.4 | 0 | 2.5 | 0 | 1.1 | 2.5 | 6.1 | 0 | 0 | 5.63 |
| Reinforced Brick Concrete (RBC) | 0 | 4.4 | 0.6 | 0 | 42.5 | 0.8 | 0 | 3.3 | 8.3 | 0 | 20.2 | 53.3 | 9.32 |
| Reinforced Cement Concrete (RCC) | 0 | 46.7 | 63.3 | 0.6 | 9.2 | 17.9 | 0 | 25 | 76.7 | 17.9 | 75.0 | 45.0 | 32.15 |
| Lime & Stone | 0.6 | 0 | 0 | 30.6 | 0 | 0.8 | 0 | 0 | 0 | 0.6 | 0 | 0 | 2.90 |
| Metal Sheet | 0 | 0 | 5.6 | 0 | 0.83 | 0 | 0 | 0 | 1.7 | 4.9 | 0 | 0.9 | 1.13 |
| Any other | 48.8 | 37.2 | 0 | 0.6 | 8.3 | 13.8 | 0 | 17.8 | 0 | 8.3 | 3.2 | 0 | 12.42 |
| Not constructed | 0 | 0 | 0 | 0 | 2.5 | 2.9 | 0 | 0 | 9.2 | 1.7 | 0 | 0 | 1.18 |
| Tiles, GCI | 0 | 0 | 0 | 0.5 | 1.7 | 0.4 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.24 |
| Cement sheet, | 0 | 0 | 1.7 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |

| | | | | | | | | | | | | | |
|-------------------------|---|---|---|-----|---|-----|---|-----|---|-----|-----|---|------|
| lime stone | | | | | | | | | | | | | |
| Asbestos & Cement sheet | 0 | 0 | 0 | 0.5 | 0 | 0.4 | 0 | 3.9 | 0 | 0.6 | 0 | 0 | 0.49 |
| GCI & Asbestos | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 8.0 | 0.4 | 0 | 0.80 |

**All figures are in percentages only*

Table 4.13
Materials used for construction - Roof any other

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 92 | 113 | 180 | 180 | 110 | 207 | 121 | 148 | 120 | 166 | 232 | 120 | 1789 |
| % | 51.1 | 62.7 | 100 | 100 | 91.6 | 86.2 | 100 | 82.2 | 100 | 91.7 | 96.7 | 100 | 87.6 |
| Ekra | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 19 |
| % | 0 | 6.1 | 0 | 0 | 0 | 0 | 0 | 4.4 | 0 | 0 | 0 | 0 | 0.9 |
| Wood | 14 | 0 | 0 | 0 | 5 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 27 |
| % | 7.7 | 0 | 0 | 0 | 4.2 | 0 | 0 | 4.4 | 0 | 0 | 0 | 0 | 1.3 |
| Kapda | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 15 |
| % | 0 | 6.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.6 | 0 | 0.7 |
| Kabelu | 0 | 45 | 0 | 0 | 0 | 33 | 0 | 0 | 0 | 0 | 0 | 0 | 78 |
| % | 0 | 25 | 0 | 0 | 0 | 13.8 | 0 | 0 | 0 | 0 | 0 | 0 | 3.9 |
| Yet not completed | 58 | 0 | 0 | 0 | 5 | 0 | 0 | 16 | 0 | 7 | 0 | 0 | 86 |
| % | 32.2 | 0 | 0 | 0 | 4.2 | 0 | 0 | 9 | 0 | 3.9 | 0 | 0 | 4.2 |
| Stone Slab | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 4 | 0 | 28 |
| % | 8.9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.4 | 1.6 | 0 | 1.4 |

Table 4.14
Provisions of accommodation*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| All | 1.1 | 0 | 0 | 20.6 | 7.5 | 2.5 | 0 | 0.6 | 14.2 | 0.5 | 0 | 4.2 | 3.83 |
| Room | 39.5 | 73.3 | 26.1 | 6.1 | 0.8 | 27.5 | 90.1 | 57.2 | 22.5 | 35.6 | 25 | 2.5 | 34.00 |
| Room & Kitchen | 42.8 | 17.2 | 1.7 | 13.3 | 3.3 | 4.6 | 9.9 | 38.3 | 0.8 | 23.2 | 0 | 7.5 | 13.85 |
| Room, Kitchen & Store | 16.7 | 0.6 | 0.6 | 6.1 | 0.8 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0.8 | 2.26 |
| Room, Kitchen, Toilet & Bathroom | 0 | 0 | 5.00 | 8.9 | 67.5 | 7.5 | 0 | 0 | 5.0 | 7.7 | 0 | 9.17 | 7.59 |
| Room, Kitchen & Bathroom | 0 | 0 | 0.56 | 10.0 | 0.83 | 0.4 | 0 | 0 | 17.5 | 0.5 | 0 | 1.67 | 2.20 |
| Room, Kitchen & Toilet | 0 | 0 | 5.00 | 1.1 | 15.8 | 6.7 | 0 | 2.2 | 0 | 3.9 | 0 | 44.2 | 5.39 |
| Room and store | 0 | 8.3 | 0 | 0.6 | 0 | 3.3 | 0 | 0 | 0 | 9.4 | 0.42 | 0 | 2.00 |
| Room, store ,bathroom | 0 | 0.6 | 31.1 | 0 | 2.5 | 0 | 0 | 0 | 4.2 | 0.5 | 0 | 0.8 | 3.28 |

| | | | | | | | | | | | | | |
|---|---|---|------|------|-----|------|---|-----|------|-----|------|------|-------|
| Room, kitchen, store, bathroom | 0 | 0 | 0 | 21.5 | 0.8 | 0 | 0 | 0 | 4.2 | 0.5 | 0 | 0 | 2.23 |
| Room ,bathroom | 0 | 0 | 17.8 | 0 | 0 | 4.6 | 0 | 0 | 23.3 | 0 | 0.4 | 0 | 3.53 |
| Room, toilet, bathroom | 0 | 0 | 11.7 | 0 | 0 | 16.2 | 0 | 0 | 8.3 | 6.6 | 0 | 10.0 | 4.60 |
| Room, toilet | 0 | 0 | 0.6 | 1.1 | 0 | 22.1 | 0 | 1.7 | 0 | 5.5 | 74.2 | 14.2 | 12.94 |
| Toilet, bathroom | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Room, store, toilet, bathroom | 0 | 0 | 0 | 0.6 | 0 | 1.3 | 0 | 0 | 0 | 3.9 | 0 | 1.7 | 0.65 |
| Room, store, toilet | 0 | 0 | 0 | 0 | 0 | 2.9 | 0 | 0 | 0 | 0.5 | 0 | 2.5 | 0.53 |
| Room, Kitchen, Store, Toilet & Bathroom | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.5 | 0 | 0 | 0.04 |
| Bathroom | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0.5 | 0 | 0.8 | 0.14 |
| Kitchen, Toilet & Bathroom | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Kitchen & Bathroom | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Kitchen | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Store & Bathroom | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Kitchen, Store & Toilet | 0 | 0 | 0 | 2.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.19 |
| Kitchen, Store, Toilet & Bathroom | 0 | 0 | 0 | 2.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.19 |

**All figures are in percentages only*

It has been found that IAY beneficiaries have used all the locally available building materials for the construction of floor, wall and roof. Mud, lime, stone, cement, concrete, burnt bricks and various combinations of these were used as flooring materials by majority of the IAY beneficiaries (about 96.8 per cent). Nearly (0.48) per cent of the beneficiaries have used wood, sand stone, tiles or red oxide as flooring materials.

Burnt bricks, stones with lime/cement, cement, ekra (bamboo), concrete or timber were used as building material of walls by majority of the IAY beneficiaries (about 87.42 per cent). Nearly 12.1 per cent of the IAY beneficiaries have used wood, sand stone, interlocking burnt bricks, hollow bricks and latitude blocks are building materials of walls.

Galvanized Corrugated Iron (GCI) Sheets, Tiles, Asbestos, Cement sheet, Reinforced Brick Concrete (RBC), Reinforced Cement Concrete (RCC) or Lime & Stone were used as construction materials for roof by majority of the IAY beneficiaries (about 86.4 per cent). Nearly 8.2 per cent of the IAY beneficiaries used bamboo, wood, cloth, kabelu or stone slab as roofing materials.

Room, Kitchen, Store, Toilet & Bathroom have been the accommodation available in IAY houses. It has been found that most of the IAY houses constructed in all the states had two rooms excluding kitchen, toilet and

bathroom - one bed room house (one BHK) or two room set (LIG house). Some people have conveniently managed to include an additional store room in the construction. Toilets were constructed separately and did not become the part of IAY houses. However, construction of sanitary latrines was taken up simultaneously as a compulsory part of the IAY houses.

Additional facilities available at IAY houses and in the neighbourhood:

IAY houses have been provided with add on facilities such as drainage, electricity connection, tree plantation at the house site etc. These facilities are not the part of IAY scheme. However, these facilities were strongly recommended and emphasised by the village panchayats as part of the convergence strategy of IAY implementation. These facilities have added to the quality of IAY housing scheme. Tables 4.15 to 4.20 reveal the related information regarding the IAY beneficiary households.

Figure 4.15
Availability of drainage facility

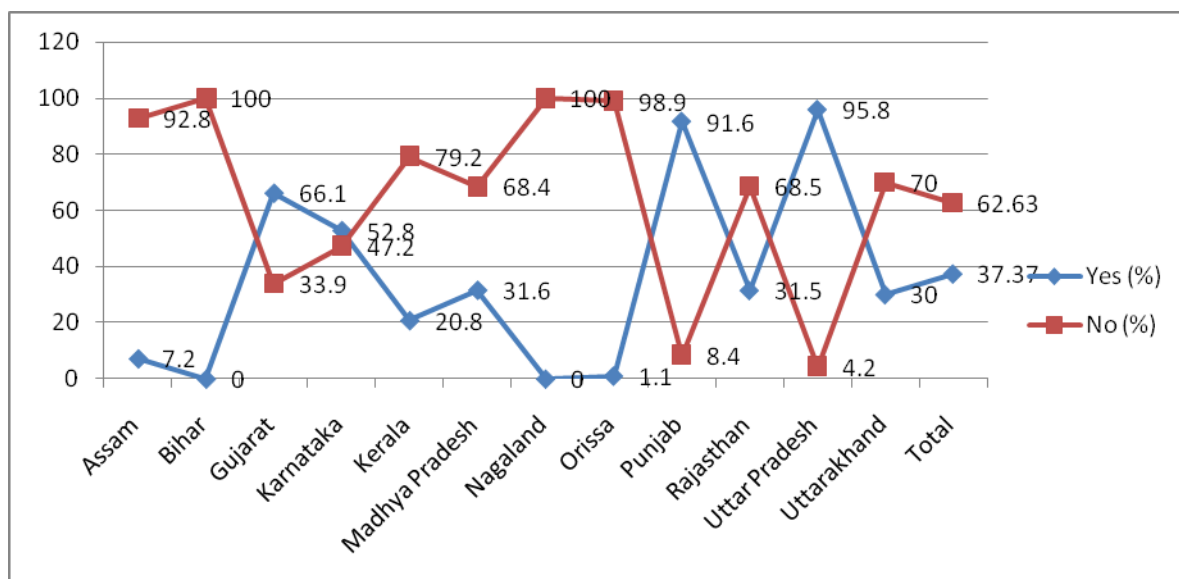


Table 4.16

If yes, type

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|-----------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 167 | 180 | 61 | 85 | 95 | 164 | 121 | 178 | 10 | 125 | 10 | 84 | 1280 |
| % | 92.8 | 100 | 33.9 | 47.2 | 79.2 | 68.4 | 100 | 98.9 | 8.4 | 68.9 | 4.2 | 70.0 | 62.69 |
| Open | 2 | | 97 | 75 | 15 | 53 | 0 | 2 | 100 | 34 | 141 | 33 | 552 |
| % | 1.1 | 0 | 53.9 | 41.7 | 12.5 | 22.0 | 0 | 1.1 | 83.4 | 18.9 | 58.8 | 27.5 | 27.03 |
| Covered | 11 | | 22 | 20 | 10 | 23 | 0 | 0 | 10 | 22 | 89 | 3 | 210 |
| % | 6.1 | 0 | 12.2 | 11.1 | 8.3 | 9.6 | 0 | 0 | 8.2 | 12.2 | 37 | 2.5 | 10.28 |

Figure 4.17

Availability of electricity

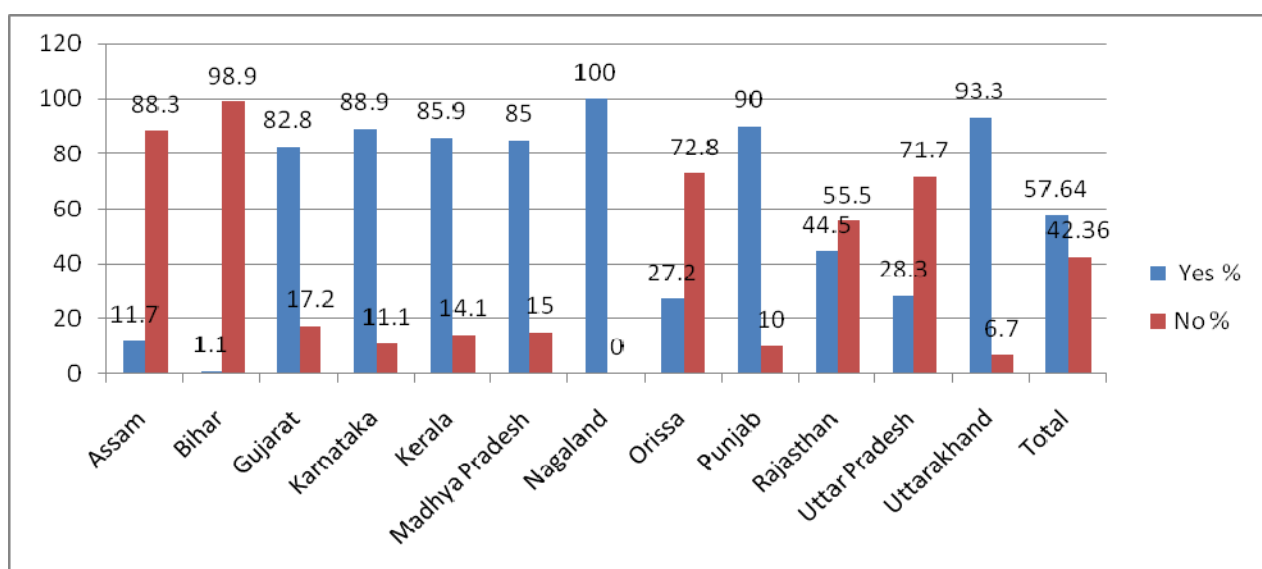


Table 4.18

If yes, whether meter is installed

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|-----------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 159 | 178 | 31 | 20 | 17 | 36 | 0 | 131 | 12 | 101 | 172 | 8 | 865 |
| % | 88.3 | 98.8 | 17.2 | 11.1 | 14.1 | 15.0 | 0 | 72.8 | 10.0 | 55.5 | 71.7 | 6.7 | 42.37 |
| Yes | 15 | 1 | 135 | 79 | 88 | 33 | 121 | 7 | 89 | 76 | 30 | 60 | 734 |
| % | 8.4 | 0.6 | 75.0 | 43.9 | 73.4 | 13.7 | 100 | 3.9 | 74.2 | 42.2 | 12.5 | 50.0 | 35.94 |
| No | 6 | 1 | 14 | 81 | 15 | 171 | 0 | 42 | 19 | 4 | 38 | 52 | 443 |
| % | 3.3 | 0.6 | 7.8 | 45.0 | 12.5 | 71.3 | 0 | 23.3 | 15.8 | 2.3 | 15.8 | 43.3 | 21.69 |

Figure 4.19

Have you planted trees in vicinity?

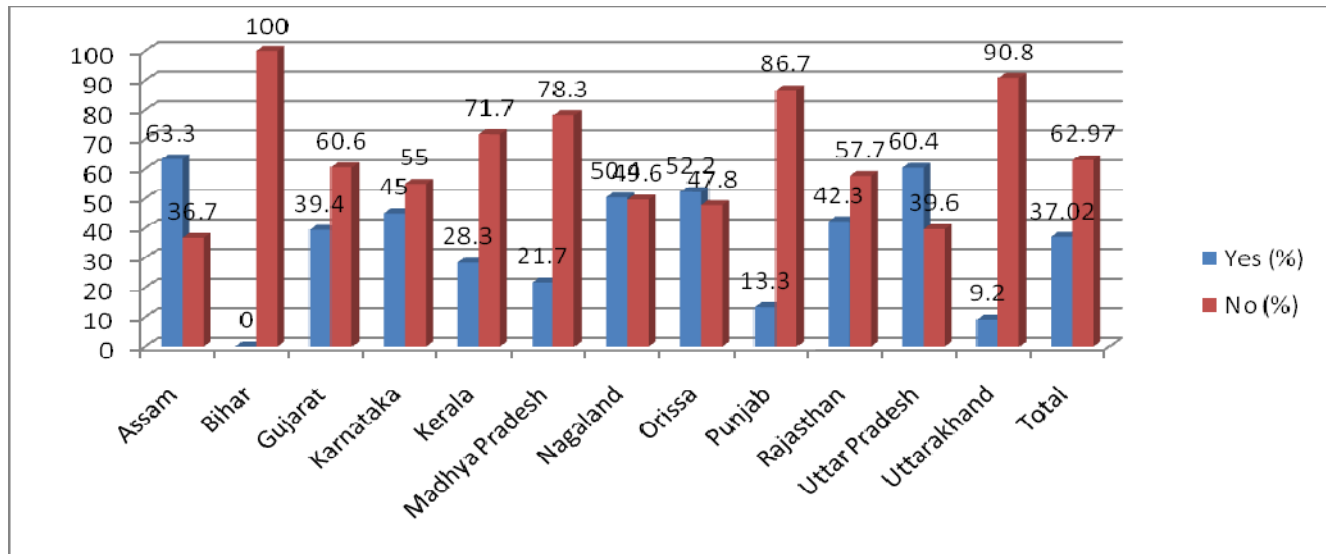


Table 4.20

If no, was any action taken by GS

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 114 | 180 | 109 | 99 | 100 | 52 | 61 | 120 | 27 | 104 | 95 | 109 | 1170 |
| % | 63.3 | 100 | 60.6 | 55.4 | 83.4 | 21.7 | 50.4 | 66.7 | 22.5 | 57.7 | 39.6 | 90.8 | 61.4 |
| Yes | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 1 | 6 |
| % | 0 | 0 | 0 | 0 | 1.7 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0.8 | 0.29 |
| No | 66 | 0 | 71 | 81 | 18 | 185 | 60 | 60 | 93 | 77 | 145 | 10 | 866 |
| % | 36.7 | 0 | 39.4 | 44.6 | 15.0 | 77 | 49.6 | 33.3 | 77.5 | 42.3 | 60.4 | 8.4 | 38.31 |

It has been found that drainage facilities have been provided to about 37.37 per cent of the IAY beneficiaries. Drainage facilities have been mostly provided in Punjab, Gujarat and Uttar Pradesh. However, the facilities provided were mostly open drainage. Drainage being an urban amenity is uncommon in most of the remote villages in India. Semi urban and suburban villages have been provided with this facility more and more. It is also seen that majority of the IAY households (about 57.64 per cent) have electricity at home and most of them are metered.

About (37.02 per cent) of the IAY beneficiaries have planted trees in the vicinity of their houses. It was strongly encouraged by village panchayats and very

rarely, some actions have been initiated by the gram panchayat for not following the direction of planting trees. Presence of trees in the vicinity of IAY houses adds to the quality of living of the people who reside at IAY houses.

General quality of construction of IAY houses and level of satisfaction of IAY beneficiaries:

Satisfaction of the IAY beneficiaries is dependent upon the quality of the construction. Construction of IAY houses should be disabled friendly. Otherwise, it would not satisfy the beneficiaries who are differently abled. Tables 4.21 to 4.26 show the general quality of the construction and the level of satisfaction of the beneficiaries.

Figure 4.21
Quality of construction

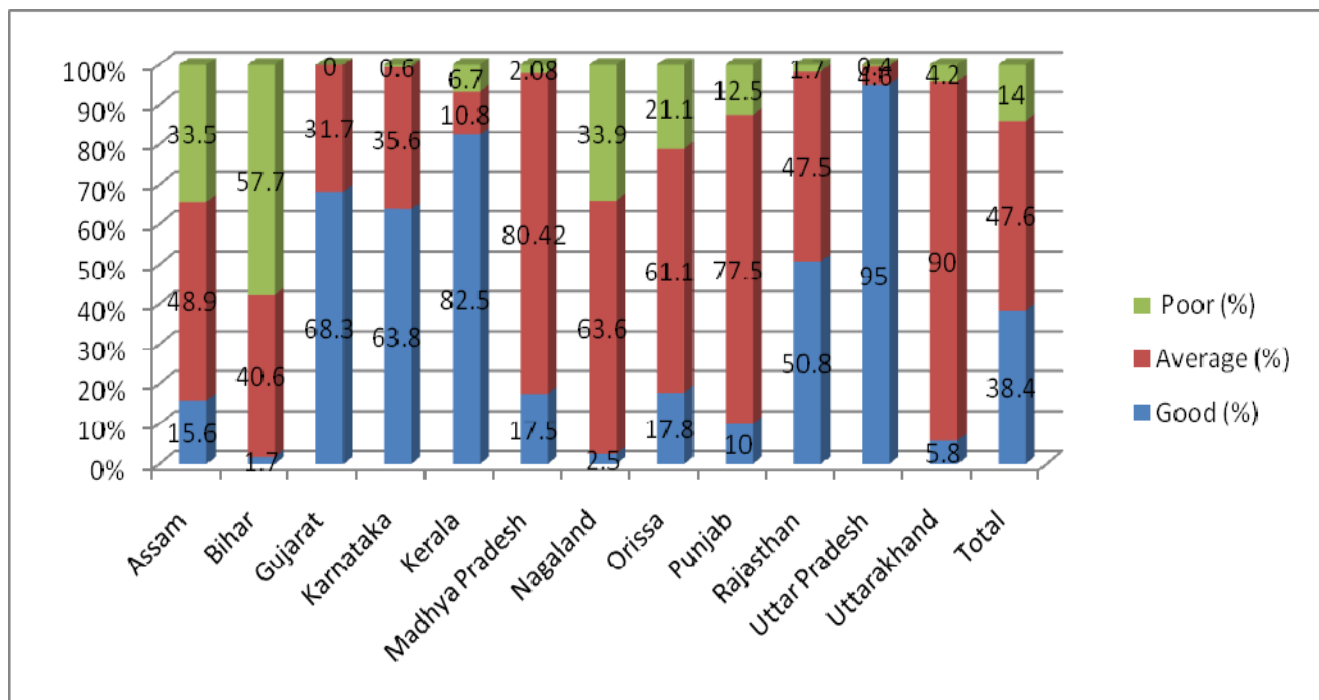


Figure 4.22

Observation of the difference in the design adopted by the person with disability

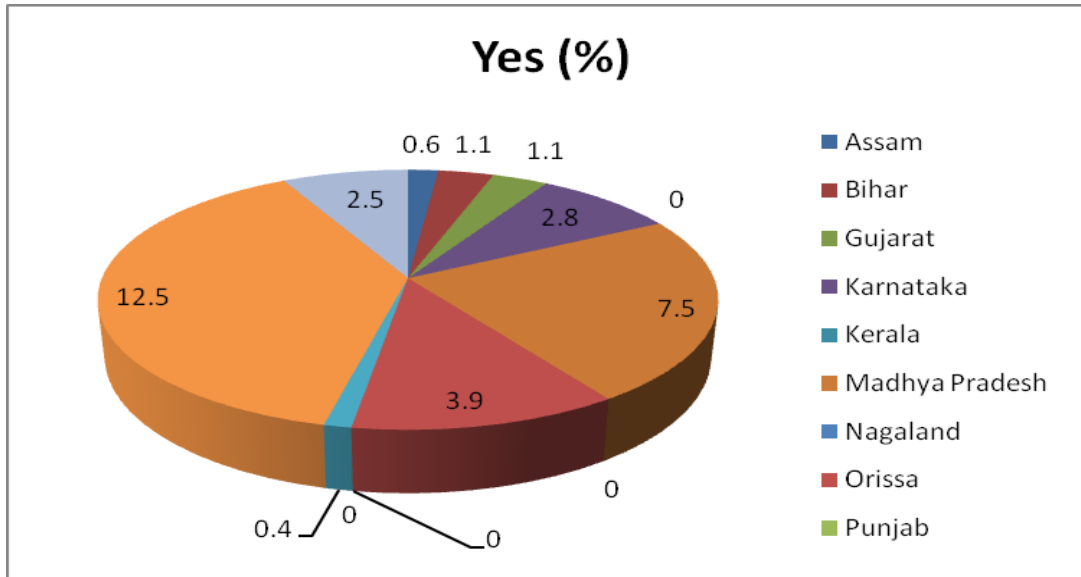


Table 4.23

If yes, Provide details

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|-----------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 179 | 178 | 178 | 175 | 120 | 222 | 121 | 173 | 120 | 181 | 239 | 105 | 1991 |
| % | 99.4 | 98.9 | 98.8 | 97.2 | 100 | 92.5 | 100 | 96.1 | 100 | 100 | 99.6 | 87.6 | 97.50 |
| Window placement | 0 | 0 | 1 | 1 | 0 | 15 | 0 | 3 | 0 | 0 | 1 | 10 | 31 |
| % | 0 | 0 | 0.6 | 0.6 | 0 | 6.3 | 0 | 1.7 | 0 | 0 | 0.4 | 8.33 | 1.5 |
| Avoidance of Steps/ stairs | 0 | 0 | 1 | 2 | 0 | 3 | 0 | 2 | 0 | 0 | 0 | 4 | 12 |
| % | 0 | 0 | 0.6 | 1.0 | 0 | 1.2 | 0 | 1.1 | 0 | 0 | 0 | 3.33 | 0.58 |
| Placement of doorknobs/ handles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.83 | 0.05 |
| Door width | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Sanitary Latrine constructed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0.1 |
| Any other | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| % | 0.6 | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| No design provided | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |

Figure 4.24

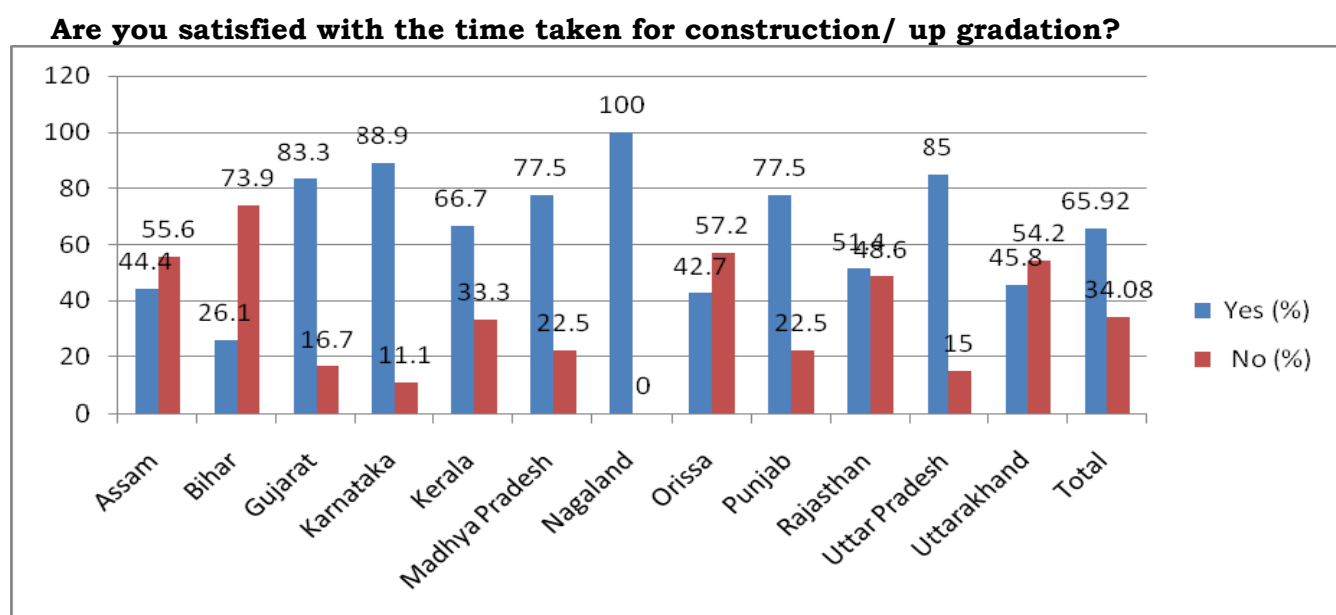


Table 4.25

Level of overall satisfaction about the scheme

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Fully satisfied | 26 | 3 | 146 | 142 | 97 | 113 | 3 | 10 | 20 | 96 | 230 | 4 | 890 |
| % | 14.5 | 1.7 | 81.1 | 78.9 | 80.8 | 47.1 | 2.5 | 5.6 | 16.6 | 52.8 | 95.8 | 3.3 | 43.6 |
| Partially satisfied | 98 | 71 | 33 | 37 | 16 | 114 | 78 | 100 | 87 | 80 | 10 | 99 | 823 |
| % | 54.4 | 39.4 | 18.3 | 20.5 | 13.4 | 47.5 | 64.2 | 55.6 | 72.5 | 44.4 | 4.2 | 82.5 | 40.3 |
| Not satisfied | 52 | 106 | 1 | 1 | 7 | 11 | 40 | 18 | 8 | 3 | 0 | 0 | 247 |
| % | 28.9 | 58.9 | 0.6 | 0.6 | 5.8 | 4.6 | 33.3 | 10.0 | 6.7 | 1.7 | 0 | 0 | 12.1 |
| N.G | 4 | 0 | 0 | 0 | 0 | 2 | 0 | 52 | 5 | 2 | 0 | 17 | 82 |
| % | 2.2 | 0 | 0 | 0 | 0 | 0.8 | 0 | 28.8 | 4.2 | 1.1 | 0 | 14.2 | 4.0 |

Table 4.26

If not satisfied what are the reasons*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 61.67 | 25.56 | 85.00 | 82.22 | 75.83 | 100 | 100 | 59.44 | 100 | 90.06 | 100 | 42.50 | 77.91 |
| Delay in arranging self contribution | 2.22 | 68.89 | 12.22 | 7.22 | 21.67 | 0 | 0 | 13.89 | 0 | 6.08 | 0 | 34.17 | 13.03 |
| Unavailability of manpower | 1.67 | 0 | 0 | 3.33 | 0.83 | 0 | 0 | 3.33 | 0 | 0.55 | 0 | 13.33 | 1.62 |
| Unavailability of construction material | 17.78 | 1.11 | 1.11 | 5.56 | 0 | 0 | 0 | 9.44 | 0 | 0 | 0 | 0 | 3.09 |
| Environmental conditions | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0.10 |
| Any other-insufficiency of funds | 1.11 | 1.67 | 1.11 | 0 | 0.83 | 0 | 0 | 0 | 0 | 0.55 | 0 | 0 | 0.88 |
| Delay in arranging self contribution & Unavailability of manpower | 0 | 1.67 | 0 | 1.11 | 0 | 0 | 0 | 1.11 | 0 | 0 | 0 | 7.50 | 0.34 |
| Delay in arranging self contribution & Unavailability of construction material | 0 | 1.11 | 0 | 0 | 0.83 | 0 | 0 | 4.44 | 0 | 0 | 0 | 0 | 0.64 |
| Unavailability of manpower & Unavailability of construction material | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.67 | 0.10 |
| Delay in Sanction , Unavailability of MP and CM | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 1.11 | 0 | 1.10 | 0 | 0.83 | 0.24 |
| Delay in getting assistance | 9.44 | 0 | 0 | 0 | 0 | 0 | 0 | 2.78 | 0 | 0.55 | 0 | 0 | 1.13 |
| Official in setting | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 3.89 | 0 | 1.10 | 0 | 0 | 0.49 |
| Unavailability of manpower unavailability of construction material | 0.56 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| unavailability of construction material environmental condition | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Unavailability of construction material, official delay | 2.22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |
| Delay arranging self contribution, construction material, official delay | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |

**All figures are in percentages only*

It has been found that majority of the IAY beneficiaries (about 86 per cent) have felt that the IAY houses are of good or of average quality. At least (14 per cent) of the IAY beneficiaries have commented that the houses are of poor quality and require improvements.

It has been found that disabled friendly design is adopted wherever applicable, especially with regard to the width of the door, placement of windows, placement of door knobs and handles, construction of ramp in place of stairs and design of sanitary latrine constructed. These features are essential for any private or public construction if it is to be used by person with disabilities and the elderly. Even the injured or the sick would require such conveniences in the construction.

It has been found that about (65.92) per cent of the IAY beneficiaries are satisfied with the time taken for construction or up gradation of the IAY houses. It is also seen that about (83.9) per cent of the IAY beneficiaries are fully or partially satisfied with the scheme in general. The reasons cited for dissatisfaction with the implementation of IAY scheme include delay in arranging self contribution, unavailability of manpower, unavailability of construction material, environmental conditions, insufficiency of funds, delay in getting assistance and official delay. Among these factors, the difficulty in arranging beneficiary contribution has been found the major one followed by non availability of construction materials and manpower at reasonable rate.

Concluding remarks:

Quality of IAY housing as felt by the beneficiaries has been discussed in this chapter. The quality of the house depends on the type of building materials used for the construction of the floor, wall and roof, the space available in the constructed house, other essential facilities at home such as electricity, drainage and greenery in the surroundings. It has been found that locally available building materials have been used for construction and drainage and electricity are provided wherever possible. Generally majority of the IAY beneficiaries are satisfied with the quality of construction and the implementation of the scheme. There are certain reasons cited by the beneficiaries regarding their dissatisfaction regarding IAY implementation. Suggestions for improvement made by the IAY beneficiaries have been presented in the final chapter.

IAY AND LOCAL RESOURCE MOBILISATION

Local resource mobilisation is an essential aspect of IAY implementation. IAY guideline gives directions in this regard. IAY guidelines have made provision for involvement of beneficiaries (2.3), provision for additional loans for IAY beneficiaries (3.3), credit-cum-subsidy for construction / up gradation of rural houses (3.4), ban on contractors or departmental construction (5.1), appropriate construction technologies and local materials (5.2), involvement of non-governmental organizations (5.8) and convergence with other schemes (5.11) to pool all the possible resources for the effective implementation of the scheme. Contingency Fund under IAY for Natural Calamities and Homestead scheme provide additional resources for IAY implementation.

Involvement of beneficiaries:

The beneficiaries should be involved in the construction of the house. To this end, the beneficiaries may make their own arrangements for procurement of construction material, engage skilled workmen and also contribute family labour. The beneficiaries will have complete freedom as to the manner of construction of the house. Zilla Parishads / DRDAs can help the beneficiaries in acquiring raw material on control rates, if they so desire or request the Zilla Parishads / DRDAs in this regard. This will 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 will thus be on the beneficiaries themselves. A Committee may be formed, if so desired, to coordinate the work. The Committee shall be sensitized to incorporate hazard-resistant features in the design of the houses (IAY Guideline 2.3).

Provision for additional loans for IAY beneficiaries:

In addition to the assistance provided under the IAY, an IAY beneficiary can avail himself of a loan of upto Rs.20,000/- per housing unit under differential rate of interest (DRI) scheme at an interest rate of 4% per annum (Vide Ministry's order No. J-11060/1/2007-RH(Pt.) dated 31/03/2008). It will be the

responsibility of the State Governments/DRDAs concerned to coordinate with the financial institutions to make available the credit facility to those beneficiaries who are interested (IAY Guideline 3.3).

Credit-cum-Subsidy for construction / up gradation of rural houses:

Up to 20% of the total funds can be utilized for upgradation of existing kutcha houses and toward subsidy for construction of houses with credit from Banks/Financial Institutions. Credit-cum-Subsidy will be provided subject to certain conditions. Rural households having an annual income of upto Rs.32,000/- only. Ceiling of subsidy under the Scheme Rs. 12,500 per household. The upper limit of construction loan under this scheme will be Rs.50,000/- only. Credit arrangement will be as mentioned in clause 3.3 (IAY Guideline 3.4). The credit component of the scheme is being disbursed by various housing financing institutions and through scheduled commercial banks. The subsidy component is borne by the Centre and the States jointly. From the year 2002-03 onwards no separate allocation and target are made to the Credit-cum-Subsidy Scheme and option is given to the States/Districts to utilize the funds under the Scheme from IAY.

Ban on contractors or departmental construction:

No contractor shall be involved in the construction of dwelling units under IAY, by the Zilla Parishad/DRDA/Implementing Agency. If any case of construction through contractors comes to notice, Government of India will have the right to recover the releases made to the State for those IAY houses. The house should also not be constructed by any Government department. Government departments or organizations can, however, give technical assistance or arrange for coordinated supply of raw materials such as cement, steel or bricks if the beneficiaries so desire. The spirit of IAY is that the house is not to be constructed and delivered by any external agency. On the other hand, the house is to be constructed by the beneficiary himself/herself (IAY Guideline 5.1).

Appropriate Construction Technologies and Local Materials:

Effort should be made to utilize, to the maximum possible extent, local materials and cost effective disaster resistant and environment friendly technologies developed by various institutions. Zilla Parishad / DRDA should contact various organizations/institutions for seeking expertise information on

innovative technologies, materials, designs and methods to help beneficiaries in the construction/upgradation of durable, cost effective houses and disaster resistant houses. Help of Building Centres may also be taken to get the information on cost effective technologies/materials and conducting training for rural artisans. The State Governments may also arrange to make available information on cost effective environment friendly technologies, materials, designs etc., at district/block level. This information should only be for guidance and any other suitable location specific technology can be adopted by the beneficiaries (IAY Guideline 5.2).

Involvement of Non-Governmental Organizations:

Suitable local Non-Governmental agencies with proven track record wherever available may be associated for assistance in construction of dwelling units under the Indira Awaas Yojana. The supervision, guidance and the monitoring of construction can be entrusted to these non-governmental organizations. In particular, non-governmental organizations should be made use of to popularize the use of sanitary latrine and smokeless chulhas, as well as innovative technologies, materials designs, etc for cost effective construction. If necessary, funds can be utilized for this purpose from the earmarked funds for training or by dovetailing with the total sanitation campaign (IAY Guideline 5.8).

Convergence with other Schemes:

The District Rural Development Agencies (DRDAs) will make concerted efforts to identify the programmes/schemes being implemented by various Ministries/Departments of the Central Govt., which could be dovetailed with Indira Awaas Yojana so as to ensure that IAY beneficiaries also derive the benefits of these schemes intended for rural BPL households.

As already provided in Para 3.2 above, there should be convergence with activities and funds provided under the Total Sanitation Campaign (TSC) for providing sanitary latrines in the IAY houses. An IAY beneficiary who will construct a sanitary latrine will get an amount under TSC funds in addition to the unit assistance he has got under IAY.

As provided in Para 3.2 above, IAY Scheme will be converged with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) being implemented by the Ministry of Power for providing free electricity connections to BPL households in rural

areas so that each IAY beneficiary could get a free electricity connection to his house.

As already laid down in para 5.5 of the IAY Guidelines, the availability of drinking water supply to an IAY household should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana. This can be ensured through convergence of the activities under National Rural Water Supply Programme (NRWSP) which is being implemented by the Department of Drinking Water Supply of this Ministry to provide every rural person with adequate water for drinking, cooking and other domestic basic needs on a sustainable basis.

The Reserve Bank of India has issued instructions to all the Nationalized Banks to disburse loans to IAY beneficiaries under Differential Rate of Interest (DRI) scheme. As provided in Para 3.1 and 3.3 above, under DRI Scheme, an IAY beneficiary can borrow up to Rs.20,000/- from any Nationalized Bank at 4% interest per annum to top up the unit assistance he has got under IAY. Through liaisoning with Nationalized Banks in the district, DRDA should render all possible assistance to IAY beneficiaries in procuring the top-up loans under DRI.

Life Insurance Corporation (LIC) of India has Insurance Policies called Janshree Bima for rural BPL families and Aam Aadmi Bima for the benefit of rural landless families. The DRDAs will furnish the particulars of all the willing IAY beneficiaries every month to the respective Nodal Agency which is implementing the Janshree Bima and Aam Aadmi Bima in the district so that all willing IAY beneficiaries derive the benefits available under these insurance policies.

In addition to the above convergence of schemes, efforts may also be made to ensure that a jobless IAY beneficiary gets a job card under National Rural Employment Guarantee Act 2005 (NREGA) and Self Help Group (SHG) membership under SGSY. For effective monitoring of the convergence of the above programmes/schemes, a Monthly Progress Report-3 (MPR-3) has been devised. The DRDAs will spare no effort in liaisoning with all the nodal agencies implementing the aforesaid schemes in the district in order to bring about the actual convergence of these programmes at the field level, will capture the data and furnish the same to this Ministry on line every month in

prescribed format (Vide Ministry's letter No. J-16013/1/2007-RH dated 23.2.2009) (IAY Guideline 5.11).

Contingency Fund under IAY for Natural Calamities:

5% of the total allocated funds under IAY are kept apart to meet the exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation under exceptional circumstances etc with a district-wise ceiling of 10% of annual allocation (including State share) or Rs.70.00 lakh whichever is higher. Proposals for this purpose have to come from State Governments/Administration of UTs showing the extent of damage and the estimated fund requirement in respect of the proposed IAY houses, provided assistance for construction of a house has not been obtained from any other source. The upper limit shall be 10% of the district's annual allocation or Rs.70.00 lakh, whichever is higher. However, this will be within the overall ceiling of 5% funds kept apart for natural calamities. The relief will be as per the norms with regard to per unit ceiling of assistance for an IAY house prescribed under the scheme.

In order to facilitate timely relief to victims in the case of fire, riots and arson and enable immediate reconstruction of damaged houses, District Collectors/District Magistrates/ Deputy Commissioners at the district level are authorized to first incur the expenditure and extend assistance to victims of such calamities. The expenditure may be from their own resources or from the district's IAY allocation. The ceiling of assistance to the beneficiaries will be as per IAY norms and the limits mentioned in the above paragraph. The central share of the expenditure so incurred by the DRDA will be reimbursed by the Ministry of Rural Development. The DRDA will submit the proposal for reimbursement of central share along with details of families assisted and Utilization Certificate for the amount spent, duly signed by the Collectors. The Collector will also certify the occurrence & extent of the damage and also provide a certificate to the effect that no assistance for construction of house has been extended to the said victims of fire/riots/arson from any other source. The Ministry of Rural Development will meet such reimbursement expenditure from the 5% IAY funds earmarked for calamities.

The unutilized amount, if any, of this provision of 5% of the funds of the scheme, will be utilized for allocation to the better performing States/Districts.

The Ministry of Home Affairs or any other Ministry/Department handling the natural calamity or other emergent situation will also be informed about the allocation of these funds, in order to avoid any duplication in relief work. Physical and financial progress reports of the funds so spent have to be furnished by the State Governments concerned on the work done within the provision of the allocation made for these contingencies.

Homestead Scheme:

A Scheme for providing homestead sites to those rural BPL households who have neither agricultural land nor a house site, has been launched, as part of IAY, w.e.f. 24th August, 2009. For the purpose of allotting homestead sites, the beneficiaries will be selected only from the Permanent IAY Waitlists as per their priority in the list. Only those BPL households who have neither land nor house site, will be eligible. Funding will be shared by Centre and States in the ratio of 50:50 while in the case of UTs Central Government will fund 100%.

In the first instance, the State Government will regularize the land as a homestead site if it is presently occupied by a BPL household and if regularization is permissible as per the existing acts and rules. If this is not the case, State Government will allot suitable Government land as homestead site to the eligible BPL household. The Government land includes community land (gocher etc.), land belonging to panchayats or other local authorities.

In case suitable Government land is not available for allotment as homestead sites, private land may be purchased or acquired for this purpose. However, before taking up land purchase or land acquisition, competent authority will certify that it was not possible to regularize occupied land, if any or that there is no suitable government land for allotment as homestead sites.

Financial assistance of Rs. 10,000/- per beneficiary or actual, whichever is less, will be provided for purchase/acquisition of a homestead site of an area around 100-250 sq.mt. The land is required to be either in the name of the woman or jointly owned by the wife and the husband (in that order).

Findings of the study regarding local resource mobilization:

As far as the beneficiaries are concerned, local resource mobilization is limited to their wholehearted participation in paid and voluntary physical labour extended to the construction of the house, monetary and material contribution towards IAY house construction, contribution towards supervision and management of construction, and procurement of local construction material and local technology. Financial resource mobilization converging various central and state government schemes such as sanitation and drinking water programmes is the responsibility of DRDA. The study reveals that, even if much has been achieved in some states, there is a long way to go with regard to convergence. Tables 5.1 to 5.8 show the nature and type of local contributions mobilized by the beneficiary household towards the construction of IAY houses.

Table 5.1

How have you contributed in the construction/up gradation of house?*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|---------------|---------------|-----------------|-------------------|----------------|-----------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| No Contribution at all | 23.3 | 3.3 | 1.1 | 26.8 | 4.2 | 2.5 | 0 | 0.6 | 0 | 30.4 | 15.8 | 2.5 | 10.10 |
| Material Procurement | 1 | 0 | 0 | 0 | 0 | 6.3 | 0 | 0 | 0 | 0 | 0 | 16.7 | 1.81 |
| Monetary contribution | 21.2 | 2.8 | 0 | 0 | 30 | 11.3 | 0 | 8.3 | 0 | 0 | 0 | 0 | 5.94 |
| Labour (man days) | 3.3 | 17.2 | 98.3 | 39.4 | 0 | 26.3 | 0 | 40 | 0 | 69 | 81.7 | 76.6 | 40.78 |
| Supervision | 0.6 | 33.3 | 0.6 | 2.2 | 5.9 | 9.2 | 0 | 0 | 0 | 0 | 0 | 0 | 4.66 |
| Supervision, man days, and monetary | 1.1 | 11.2 | 0 | 0 | 21.6 | 16.3 | 0 | 48.3 | 20.8 | 0 | 0 | 4.2 | 10.00 |
| Supervision and man days | 0 | 5 | 0 | 3.3 | 0.8 | 1.3 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.98 |
| Man days and monetary | 24.4 | 2.8 | 0 | 0 | 0 | 12.1 | 100 | 1.6 | 0 | 0 | 0 | 0 | 9.89 |
| Monetary and supervision | 0 | 24.4 | 0 | 0 | 23.4 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 3.58 |
| Material procurement, monetary contribution, supervision level | 0.6 | 0 | 0 | 0 | 2.5 | 0 | 0 | 0 | 74.2 | 0 | 0 | 0 | 4.56 |
| Material procurement, monetary contribution | 6.7 | 0 | 0 | 2.2 | 10.8 | 0 | 0 | 0 | 2.5 | 0 | 0 | 0 | 1.57 |
| Material procurement, monetary contribution, labour (man days) | 7.3 | 0 | 0 | 25 | 0.8 | 1.3 | 0 | 0 | 2.5 | 0 | 2.5 | 0 | 3.49 |
| Monetary contribution, labour (man days) | 7.8 | 0 | 0 | 0 | 0 | 7.1 | 0 | 0 | 0 | 0 | 0 | 0 | 1.52 |
| Material procurement, labour (man days) | 2.2 | 0 | 0 | 1.1 | 0 | 4.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0.78 |
| Material procurement, labour (man days), supervision | 0.13 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.11 |
| Monetary contribution, labour (man days), supervision | 0.28 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0.22 |

Table 5.2
If man days, details*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 46.1 | 68.9 | 1.6 | 33.9 | 65.8 | 45.8 | 0.8 | 67.2 | 97.6 | 30.4 | 16.3 | 93.3 | 44.32 |
| Less than 5 days | 7.8 | 0.6 | 0 | 1.7 | 0 | 0.8 | 1.7 | 0 | 0.8 | 0.6 | 0 | 0 | 1.19 |
| 5 -10 days | 24.5 | 0.6 | 0 | 0 | 0 | 9.1 | 35.5 | 1.2 | 0.8 | 0 | 0.8 | 0 | 5.63 |
| More than 10 days | 13 | 0.6 | 0.6 | 0 | 7.6 | 35 | 12.4 | 3.3 | 0.8 | 0 | 0 | 6.7 | 7.28 |
| Self (15 days) | 0 | 0 | 0 | 1.1 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.14 |
| Upto 1 month | 2.3 | 4.3 | 12.2 | 25.6 | 15.8 | 4.6 | 0 | 6.7 | 0 | 3.3 | 0 | 0 | 6.27 |
| 30 days | 0.6 | 0 | 0 | 4.4 | 0 | 0 | 0 | 0 | 0 | 0.6 | 1.3 | 0 | 0.65 |
| More than 1 month | 0.6 | 25 | 85.6 | 0 | 10.8 | 2.5 | 49.6 | 9.4 | 0 | 1.2 | 0 | 0 | 14.60 |
| 35 days | 0.6 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 5.5 | 0.4 | 0 | 0.74 |
| 40 days | 0 | 0 | 0 | 4.4 | 0 | 0 | 0 | 0 | 0 | 0 | 28.3 | 0 | 3.71 |
| 45 days | 2.2 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 7.2 | 30.8 | 0 | 4.89 |
| 50 days | 0.6 | 0 | 0 | 9.4 | 0 | 0 | 0 | 0 | 0 | 1.1 | 14.2 | 0 | 2.65 |
| 55 days | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| 60 days | 0.6 | 0 | 0 | 8.3 | 0 | 0.6 | 0 | 0 | 0 | 48.4 | 7.1 | 0 | 5.98 |
| 65 days | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 9.4 | 0 | 1.7 | 0 | 0 | 1.08 |
| 70 days | 0 | 0 | 0 | 2.2 | 0 | 0.4 | 0 | 2.8 | 0 | 0 | 0.4 | 0 | 0.53 |
| Above 70 days | 0 | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0.09 |
| 80 days | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.05 |
| 6 Months | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |

* All figures are in percentages only

Table 5.3
If monetary contribution, details*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 32.42 | 57.8 | 100 | 72 | 10.9 | 50.2 | 0 | 41.2 | 0 | 0 | 97.5 | 95.8 | 50.38 |
| Rs. 10 | 2.22 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.29 |
| Less than Rs. 5000 | 19.4 | 10.06 | 0 | 1.57 | 4.17 | 0 | 46.28 | 3.33 | 18.33 | 0 | 0.42 | 0.67 | 7.18 |
| Rs. 5,000 | 15 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.76 |
| Rs.5000-Rs.10000 | 16 | 20 | 0 | 10.52 | 3.33 | 16.67 | 0.82 | 3.33 | 20.83 | 0.55 | 2.08 | 2.5 | 8.26 |
| Rs.10000-Rs.15000 | 6.67 | 5 | 0 | 2.78 | 1.6 | 12.08 | 42.15 | 1.67 | 15 | 0 | 0 | 1 | 6.37 |
| Rs.15000-Rs.20000 | 3.85 | 3.81 | 0 | 0.56 | 4.17 | 4.17 | 5.79 | 2.22 | 10 | 0 | 0 | 0.03 | 2.59 |
| More than Rs.20000 | 3.33 | 2.22 | 0 | 0.56 | 70.83 | 1.25 | 4.96 | 0.56 | 15 | 0 | 0 | 0 | 6.07 |
| Rs.20000-Rs.50000 | 0 | 0 | 0 | 1.67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Rs. 50000 to 100000 | 1.11 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |
| Rs.125000 | 0 | 0 | 0 | 1.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.14 |
| Not Given | 0 | 1.11 | 0 | 1.56 | 5 | 15.63 | 0 | 47.69 | 20.84 | 99.45 | 0 | 0 | 16.61 |

* All figures are in percentages only

Table 5.4**If material procurement, details***

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 82 | 100 | 100 | 71.7 | 86 | 88.4 | 100 | 100 | 20.8 | 99.4 | 97.5 | 83.3 | 87.75 |
| Rs. 40 | 8.79 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.87 |
| Less than Rs.5000 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 2.5 | 16.7 | 1.59 |
| Rs.5000-Rs.10000 | 3 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.36 |
| Upto Rs.10000 | 1.56 | 0 | 0 | 0 | 2 | 5.6 | 0 | 0 | 24.13 | 0 | 0 | 0 | 2.33 |
| Rs.10000-Rs.15000 | 0 | 0 | 0 | 1.67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Rs.15000-Rs.18000 | 0 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Up to Rs.20000 | 0 | 0 | 0 | 3.33 | 3 | 5 | 0 | 0 | 14.17 | 0 | 0 | 0 | 1.89 |
| More than Rs.20000 | 1.56 | 0 | 0 | 1.11 | 9 | 1 | 0 | 0 | 40.9 | 0 | 0 | 0 | 3.29 |
| Rs.20000-Rs.30000 | 0 | 0 | 0 | 8.33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.73 |
| Rs.30000-Rs.40000 | 0 | 0 | 0 | 3.89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.34 |
| Rs.40000-Rs.50000 | 0 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| More than Rs.50000 | 0 | 0 | 0 | 3.89 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.34 |
| Rs.50000-Rs.100000 | 0 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Rs.100000-Rs.150000 | 0 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Rs. 1,25,000 | 0 | 0 | 0 | 0.52 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |

* All figures are in percentages only

Table 5.5**Supervision***

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 97.22 | 25.1 | 99.44 | 94.5 | 45.8 | 71.4 | 100 | 50.5 | 5 | 99.45 | 100 | 95.8 | 75.83 |
| Foundation | 0 | 45 | 0 | 1 | 20.03 | 12.17 | 0 | 0 | 75 | 0 | 0 | 0 | 11.07 |
| Self | 1.11 | 0 | 0 | 0 | 0 | 0.42 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| 10 days | 1.11 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.19 |
| 60 days | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.55 | 0 | 0 | 0.05 |
| Rs.1000-Rs.5000 | 0 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Rs. 5,000 | 0 | 0 | 0 | 0.78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.07 |
| Rs.5000-10000 | 0 | 0 | 0 | 0.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |
| Rs.10000-Rs.20000 | 0 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Entire Construction | 0 | 14.44 | 0.56 | 0 | 34.17 | 16 | 0 | 0 | 1 | 0 | 0 | 0 | 5.27 |
| Not Given | 0.56 | 15.46 | 0 | 0 | 0 | 0 | 0 | 49.5 | 19 | 0 | 0 | 4.2 | 7.14 |

Figure 5.6

Employment opportunity in house construction

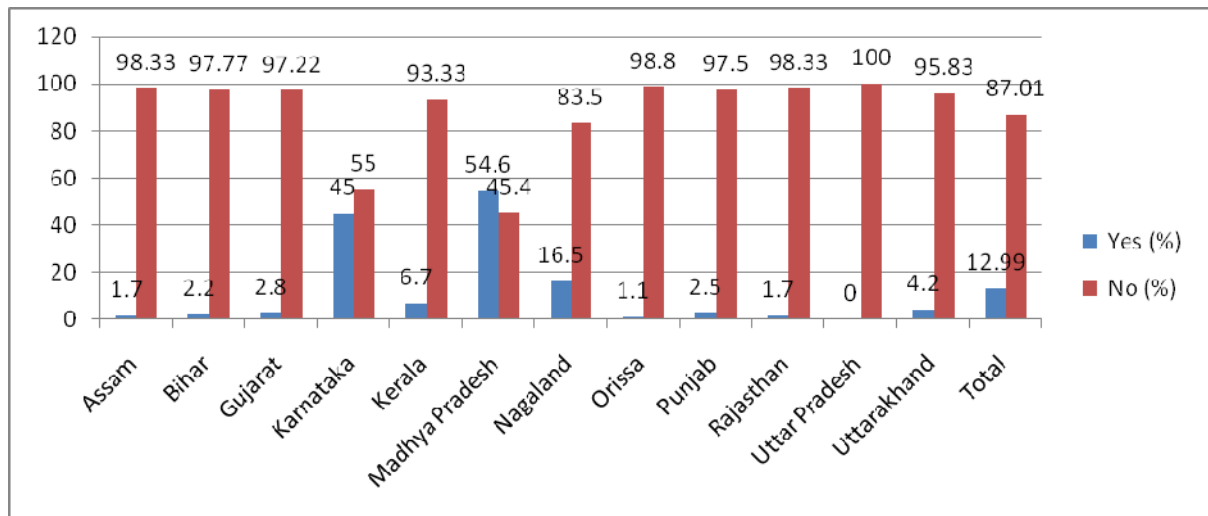


Table 5.7

If Yes (Employment opportunity) how many days*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 98.32 | 97.78 | 97 | 55 | 93.33 | 45.4 | 83.5 | 98.88 | 97.51 | 98.34 | 100 | 95.83 | 87.00 |
| Less than 5 days | 0 | 0 | 0 | 0 | 0.83 | 1.83 | 0 | 0 | 0.83 | 0 | 0 | 0 | 0.31 |
| 5-10 days | 0 | 0 | 0 | 0 | 0 | 3.5 | 4.96 | 0 | 0.83 | 0 | 0 | 0 | 0.75 |
| More than 10 days | 0.56 | 0 | 3 | 0 | 0.83 | 43.02 | 8.23 | 0.56 | 0.83 | 0 | 0 | 0.83 | 6.05 |
| 15 days | 0 | 0 | 0 | 4.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.40 |
| 20 days | 0 | 0 | 0 | 8.87 | 0 | 0 | 0 | 0.56 | 0 | 0.55 | 0 | 1.67 | 0.98 |
| 1 month | 0.56 | 0 | 0 | 0.56 | 0.83 | 6.25 | 2.48 | 0 | 0 | 0 | 0 | 0 | 1.03 |
| 40 days | 0 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| 55 days | 0 | 0 | 0 | 1.67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| 60 days | 0 | 0 | 0 | 2.22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |
| More than 1 month | 0 | 0 | 0 | 0 | 0.83 | 0 | 0.83 | 0 | 0 | 0 | 0 | 1.67 | 0.20 |
| 70 days | 0 | 0 | 0 | 1.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| 80 days | 0 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| 3 months | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.53 |
| 4 months | 0 | 0 | 0 | 7.22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.64 |
| 5 months | 0 | 0 | 0 | 5.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.49 |
| 6 months | 0.56 | 0 | 0 | 6.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.59 |
| Don't Know | 0 | 2.22 | 0 | 0 | 3.35 | 0 | 0 | 0 | 0 | 1.11 | 0 | 0 | 0.49 |

* All figures are in percentages only

Table 5.8
Average daily wage received*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--------------------------------|------------------|---------------|-------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| STATES | Assam (N=180) | Bihar (N=180) | Odisha (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 98.33 | 97.98 | 100 | 82.22 | 96.67 | 50.42 | 83.47 | 99.44 | 97.5 | 98.9 | 100 | 95.83 | 90.57 |
| Rs. 10 to 20 | 0 | 0 | 0 | 1.67 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Rs. 50 to Rs. 100 | 0 | 0 | 0 | 0.56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Less than Rs.100 (Rs.75-90) | 1.11 | 0 | 0 | 0.56 | 0 | 12.08 | 0.83 | 0.56 | 0.83 | 0 | 0 | 0 | 1.71 |
| 80 per day | 0.56 | 0 | 0 | 2.78 | 0 | 0 | 0 | 0 | 0 | 1.1 | 0 | 0 | 0.39 |
| Rs. 100 | 0 | 0 | 0 | 6.67 | 0 | 34.58 | 15.7 | 0 | 0 | 0 | 0 | 3.33 | 5.78 |
| Between Rs.100- 200 | 0 | 0 | 0 | 1.11 | 2.5 | 1.25 | 0 | 0 | 0.83 | 0 | 0 | 0.83 | 0.49 |
| More than 150 | 0 | 0 | 0 | 0.56 | 0 | 0.83 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Between Rs.200- 300 | 0 | 0 | 0 | 0.56 | 0.83 | 0.42 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Between Rs.300- 400 | 0 | 0 | 0 | 3.33 | 0 | 0.42 | 0 | 0 | 0.83 | 0 | 0 | 0 | 0.39 |
| Don't know | 0 | 2.22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |

* All figures are in percentages only

It has been found that most of the local contribution on the part of the IAY beneficiaries was in terms of unskilled labour counted in certain number of man days. Supervision has also been a significant part of the local contribution. A good number of IAY beneficiaries have contributed in terms of material as well as monetary contribution. A large proportion of the IAY beneficiaries have contributed a combination of the above. The type, the volume and range of contribution varies a lot. Labour contribution ranges from 15 days to several months. Monetary contribution extends up to Rs. 100,000. Material procurement has a range up to the worth of Rs. 150,000. Contribution in terms of supervision has a range from foundation to the entire construction. Some beneficiaries have valued their supervision in monetary terms and it ranges from Rs. 5000 to Rs. 20000. Only a few (13 per cent) of the beneficiaries have found the scope for employment (paid labour) in the construction of IAY houses which range from a few days to 6 months. The daily wage received has been up to Rs. 400.

Concluding Remarks:

It has been found that IAY has made a number of provisions for mobilisation of local, state and national resources (by means of convergence) for the comprehensive implementation of IAY. It has widened the scope of application of IAY. The success of the scheme depends on the kind, type and volume of local resources mobilised towards the implementation of IAY. Even if, the financial assistance provided under IAY for house construction in modern terms is very meagre, the kind of resource mobilisation in terms of human, capital and material resources, attempted by IAY is commendable. This leads to a new way of implementing various government schemes through a single window strategy.

PHYSICAL AND FINANCIAL PERFORMANCE OF IAY

Physical and financial performance of IAY refers to the volume of the outcome and achievements of the scheme in monetary terms. It is financial outlay (total income and expenses of the scheme) as well as the physical achievement (actual number of IAY houses constructed) during the past two years. Since the launching of IAY website in July 2010, there is scope for monthly update of the financial and physical performance of the scheme. It was observed that actual financial and physical performance related data of the past five years were not available in most of the states studied. Therefore the findings presented in this chapter are mainly based on the secondary data available in the official websites of IAY and the Ministry of Rural Development (iay.nic.in and rural.nic.in). Bharat Nirman is the comprehensive community development (mainly infrastructural) programme of the Ministry of Rural Development. Funds for IAY are presently being allocated from Bharat Nirman project.

Under phase I of the Bharat Nirman Programme (2005-09), as against envisaged construction of 60 lakh houses 71.76 lakh houses were constructed at an expenditure of Rs. 21720.39 crore. Under phase II of the Bharat Nirman Programme, the target has been doubled to 120 lakh houses in the 5 year period starting from 2009-10. Since inception 218.69 lakh houses have been constructed / upgraded at an expenditure of Rs. 52365.76 crore. During 2009-10, against the physical target of 40.52 lakh houses 21.18 lakh houses have been constructed till January 2010 and 27.53 lakh houses are under construction.

Financial Performance during 2008-09:

| | |
|--|-------------------|
| Central budget for IAY | Rs. 8800 crore |
| Central Releases | Rs. 8795.79 crore |
| Total Available Funds (including OB & State share) | Rs.14460.35 crore |
| Utilization of Funds | Rs.8348.34 crore |
| Percentage of Utilization | 57.73% |

Physical Performance during 2008-2009:

| | |
|------------------------------------|-------------------|
| Physical Target for the year | 21.27 lakh houses |
| Houses Constructed | 21.34 lakh houses |
| Houses under Construction | 17.91 lakh houses |
| Percentage of Physical Achievement | 100.32 % |

Financial Performance during 2009-10:

| | |
|--|-------------------|
| Central budget for IAY (including economic stimulus package) | Rs. 8800 crore |
| Central Releases | Rs. 5846.30 crore |
| Opening balance | Rs.3468.74 crore |
| Total Available Funds (including OB & State share) | Rs.11324.85 crore |
| Utilization of Funds | Rs.7024.63 crore |
| Percentage of Utilization | 62.03% |

Physical Performance during 2009-2010 (as on 31/12/09):

| | |
|------------------------------------|-------------------|
| Physical Target for the year | 40.52 lakh houses |
| Houses Constructed | 21.18 lakh houses |
| Houses under Construction | 27.53 lakh houses |
| Percentage of Physical Achievement | 52.27 % |

Economic Stimulus Package:

To stimulate the economy, out of total package allocated for Rural Development Rs. 3050.00 crore was provided for Rural Housing in January, 2009. This was in addition to the normal allocation of Rs.5750 crore. The details of total release of funds under economic stimulus are as under.

Allocation & physical target under Stimulus Package

| | <i>Amount (Rs. in crores)</i> | <i>Released Target (In lakhs)</i> |
|--|-----------------------------------|---------------------------------------|
| – As part of normal IAY programme | 2428.48 | 18.01 |
| – For Kaalazar affected districts of Bihar | 96.00 | 0.73 |

| | | | | |
|---------------|----------------------------------|----------------|--------------|-------------|
| _ | For Naxal affected districts | 412.91 | 3.15 | |
| _ | For Border Districts | 20.80 | 0.23 | |
| _ | For Primitive Tribes | 35.25 | 0.27 | |
| _ | Revision of funding pattern (NE) | 56.60 | -- | |
| | <i>Total</i> | <i>3050.00</i> | <i>22.39</i> | |
| Rural Housing | Outlays | 2008-2009 | 2009-2010 | 2010-2011 |
| | | 8800.00 cr | 8800.00 cr | 10000.00 cr |

Provision for SCs, STs, OBCs and others:

Under Indira Awaas Yojana, a minimum of 60% of the funds are required to be utilized for the benefits of Scheduled Castes and Scheduled Tribes and a maximum of 40% are utilized for non-SC/ST BPL rural households. During the last year i.e. 2008-09, out of total utilization of Rs.8348.34 crore, Rs.4931.46 crore were utilized for Scheduled Castes and Scheduled Tribes (59.07%). As per IAY guidelines, 3% of the funds allocated are utilized for construction of houses for the physically and mentally challenged persons. During 2008-09, 53750 houses were sanctioned for physically handicapped persons. From the financial year 2000-2001 onwards, a separate non-lapsable provision working out to 10% of the total budget of Rural Housing is being earmarked for North-Eastern States. During the year 2008-2009, an amount of Rs. 881.00 crore was earmarked for the North Eastern Region including Stimulus Package which was released during the year. Further against physical target of 1.96 lakh houses, 1.84 lakh houses were constructed in the North Eastern States under the Indira Awaas Yojana (IAY).

Provision for Homestead Sites:

A scheme to provide homestead sites for deserving BPL households has been approved by the Ministry. This will enable a permanent asset to be given to those BPL families who have neither land nor house site. It will also help them to fulfil their need for shelter. As on 31/12/2009, proposals from 26 DRDAs of three States i.e. Karnataka, Kerala and Sikkim have been received and Rs.86.93 crore have already been released to them.

New Construction and Up gradation under IAY:

The financial assistance provided for new construction in the form of full grant is Rs.45,000/- per unit for plain areas & Rs.48,500/- for hilly/difficult areas.

Further, an IAY beneficiary can avail top-up loan upto Rs 20,000/- under the Differential Rate of Interest (DRI Scheme) from any Nationalized Bank at an interest rate of 4% per annum. The assistance for up-gradation of unserviceable kutcha house to pucca/semi pucca house is Rs.15, 000/- . Upto 20% of the total funds can be utilized for upgradation of existing kutcha houses and toward subsidy for construction of houses under credit-cum-subsidy scheme.

Special Package:

Funds provided for Rural Housing during the year are allocated to the States for release under Indira Awaas Yojana in accordance with pre-determine criteria assigning due weightage to housing shortage and poverty ratio. There is no provision for sanctioning special packages under IAY except for release of small amount out of 5% IAY funds meant for natural calamity to meet the exigencies of certain natural calamities like heavy rains, floods, cyclones, earthquakes, fire, etc. However, during the year 2008-09, an additional amount of Rs. 3050 crore was provided for Rural Housing out of Stimulus Economic Package for revival of economy, in the month of January, 2009. As this amount was provided in addition to the funds already allocated to the States in the beginning of the year, a portion of this amount was allocated and released as special packages for the following purposes:

Rs. 412.91 crore allocated to 31 naxal affected districts as first instalment for construction of 3.15 lakh houses; Rs. 5.04 crore allocated to Border districts of NE States as first instalment for construction of 2908 houses in Manipur, Arunachal Pradesh and Assam; Rs. 15.72 crore allocated to Border districts of J & K and Himachal Pradesh as first installment for construction/up-gradation of 19912 houses. The full amount was released; Rs. 96.00 crore allocated to Bihar for Kala-Azar affected districts for construction of 73140 houses; and Rs. 35.25 crore were allocated and released for Primitive Tribal Groups for construction of 26860 houses in Andhra Pradesh, Jharkhand, Rajasthan and West Bengal. Altogether 564.92 crore (4.38 % of the total expenses) was allocated in this way. The DRDAs are required to upload the monthly financial and physical performance of these special packages separately.

Tables 6.1 to 6.16 show the financial and physical performance of IAY scheme in India with special reference to the 12 states and 34 districts (wherever applicable) under the study.

Table 6.1
Financial Progress of Indira Awaas Yojana (2009-10): Receipt of Funds

| Sr. No. | State Name | Opening Balance | Total Allocation | Total Release | Funds with DRDA (including misc. receipts) |
|---------------------------|---------------------|-------------------|-------------------------|---------------------|--|
| | | | (Central + State) 75:25 | (Central + state) | |
| 1 | Andhra Pradesh | 7,919.28 | 125,223.30 | 107,469.96 | 115,389.24 |
| 2 | Arunachal Pradesh | 300.67 | 2,001.37 | 2,227.76 | 2,543.01 |
| 3 | Assam | 23,668.54 | 74,150.15 | 57,998.28 | 96,103.57 |
| 4 | Bihar | 178,331.73 | 304,303.25 | 253,718.25 | 434,324.56 |
| 5 | Goa | 77.69 | 178.28 | 677.71 | 799.74 |
| 6 | Gujarat | 16,318.02 | 63,572.70 | 54,773.41 | 71,406.96 |
| 7 | Haryana | 1,449.95 | 7,842.53 | 7,139.51 | 8,715.90 |
| 8 | Himachal Pradesh | 625.86 | 3,856.14 | 2,722.17 | 3,431.22 |
| 9 | Jammu And Kashmir | 1,860.78 | 7,566.71 | 6,715.61 | 8,471.53 |
| 10 | Karnataka | 33,531.36 | 42,964.47 | 42,964.60 | 76,495.96 |
| 11 | Kerala | 6,419.99 | 21,682.05 | 21,701.69 | 28,337.25 |
| 12 | Madhya Pradesh | 1,100.35 | 34,122.45 | 34,204.56 | 35,512.76 |
| 13 | Maharashtra | 2,842.45 | 101,771.01 | 129,283.43 | 139,176.11 |
| 14 | Manipur | 931.36 | 2,987.07 | 1,564.38 | 2,511.57 |
| 15 | Meghalaya | 406.20 | 4,466.76 | 3,848.67 | 4,270.28 |
| 16 | Mizoram | 10.49 | 1,078.78 | 1,354.34 | 1,415.20 |
| 17 | Nagaland | 160.27 | 3,263.24 | 3,026.22 | 3,186.50 |
| 18 | Orissa | 42,024.94 | 54,386.04 | 69,521.55 | 115,425.07 |
| 19 | Punjab | 3,007.99 | 6,044.68 | 6,979.56 | 10,155.96 |
| 20 | Rajasthan | 8,090.83 | 24,812.82 | 26,495.81 | 34,593.31 |
| 21 | Sikkim | 100.33 | 624.10 | 612.48 | 715.35 |
| 22 | Tamil Nadu | 660.44 | 53,301.98 | 44,020.34 | 45,134.92 |
| 23 | Tripura | 46.63 | 2,372.49 | 5,455.13 | 5,559.50 |
| 24 | Uttar Pradesh | 53,292.35 | 140,772.56 | 146,676.33 | 202,295.23 |
| 25 | West Bengal | 35,500.03 | 75,539.80 | 77,930.09 | 114,031.04 |
| 26 | Andaman And Nicobar | 597.01 | 338.70 | 99.66 | 716.91 |
| 27 | Puducherry | 13.50 | 479.48 | 239.74 | 260.09 |
| 28 | Uttarakhand | 2,991.70 | 6,531.00 | 6,511.25 | 9,819.73 |
| 29 | Chattisgarh | 8,472.60 | 29,420.63 | 27,024.13 | 35,656.89 |
| 30 | Jharkhand | 17,831.36 | 28,076.84 | 40,217.87 | 58,349.45 |
| Total >>> | | 448,584.73 | 1,223,731.38 | 1,183,174.50 | 1,664,804.80 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.2
Financial Progress of Indira Awaas Yojana (2009-10): Utilization of Funds

| Sr. No. | State Name | Utilization of Funds on | | | | | Percentage Utilization |
|---------------------------|---------------------|-------------------------|-------------------|-------------------|-------------------|---------------------|------------------------|
| | | SC | ST | Minority | Others | Total | |
| 1 | Andhra Pradesh | 50,947.90 | 32,058.15 | 15,340.34 | 32,449.90 | 130,796.29 | 113.35 |
| 2 | Arunachal Pradesh | - | 2,390.74 | - | 10.64 | 2,401.38 | 94.43 |
| 3 | Assam | 22,206.31 | 27,077.41 | 14,295.51 | 22,776.00 | 86,355.23 | 89.86 |
| 4 | Bihar | 153,235.52 | 9,253.78 | 46,729.47 | 90,375.64 | 299,594.40 | 68.98 |
| 5 | Goa | 38.81 | 81.13 | 25.60 | 397.60 | 543.14 | 67.91 |
| 6 | Gujarat | 5,377.11 | 24,520.23 | 3,302.70 | 23,615.90 | 56,815.94 | 79.57 |
| 7 | Haryana | 4,906.48 | - | 1,284.53 | 2,353.46 | 8,528.37 | 97.85 |
| 8 | Himachal Pradesh | 1,422.39 | 234.77 | 138.48 | 1,260.20 | 3,019.48 | 88.00 |
| 9 | Jammu And Kashmir | 966.38 | 2,023.74 | 23.91 | 3,115.62 | 6,336.26 | 74.79 |
| 10 | Karnataka | 18,363.53 | 8,749.86 | 5,776.45 | 20,744.51 | 53,634.35 | 70.11 |
| 11 | Kerala | 9,967.63 | 1,507.77 | 3,649.47 | 6,132.05 | 21,256.92 | 75.01 |
| 12 | Madhya Pradesh | 9,137.25 | 11,723.24 | 2,439.05 | 10,754.49 | 34,054.03 | 95.89 |
| 13 | Maharashtra | 31,242.91 | 35,556.00 | 13,458.52 | 48,692.01 | 127,527.72 | 91.63 |
| 14 | Manipur | 55.53 | 963.70 | 193.97 | 470.97 | 1,684.17 | 67.06 |
| 15 | Meghalaya | 37.35 | 3,717.03 | 61.60 | 37.73 | 3,853.71 | 90.24 |
| 16 | Mizoram | - | 1,422.31 | - | - | 1,422.31 | 100.50 |
| 17 | Nagaland | - | 3,038.92 | - | - | 3,038.92 | 95.37 |
| 18 | Orissa | 24,929.93 | 22,262.37 | 3,552.22 | 26,139.59 | 76,884.11 | 66.61 |
| 19 | Punjab | 5,975.77 | - | 369.23 | 1,298.08 | 7,596.08 | 74.79 |
| 20 | Rajasthan | 13,289.34 | 5,269.17 | 3,353.59 | 7,954.52 | 29,866.63 | 86.34 |
| 21 | Sikkim | 54.77 | 213.10 | 267.87 | 245.27 | 781.01 | 109.18 |
| 22 | Tamil Nadu | 25,546.73 | 1,082.75 | 6,671.12 | 11,186.69 | 44,487.29 | 98.57 |
| 23 | Tripura | 928.67 | 2,061.35 | 621.07 | 1,017.42 | 4,628.51 | 83.25 |
| 24 | Uttar Pradesh | 91,119.06 | 727.33 | 18,645.65 | 48,247.35 | 158,739.38 | 78.47 |
| 25 | West Bengal | 36,355.30 | 11,396.15 | 22,629.55 | 18,957.16 | 89,338.15 | 78.35 |
| 26 | Andaman And Nicobar | - | - | - | 167.30 | 167.30 | 23.34 |
| 27 | Puducherry | 15.30 | - | - | 23.00 | 38.30 | 14.73 |
| 28 | Uttarakhand | 2,912.32 | 243.65 | 1,030.17 | 3,642.04 | 7,828.16 | 79.72 |
| 29 | Chattisgarh | 4,084.22 | 18,014.91 | 650.05 | 9,616.60 | 32,365.78 | 90.77 |
| 30 | Jharkhand | 7,421.16 | 15,496.20 | 4,059.85 | 9,020.58 | 35,997.79 | 61.69 |
| Total >>> | | 520,537.67 | 241,085.75 | 168,569.95 | 400,702.30 | 1,329,581.08 | 79.86 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iaay.nic.in>)

Table 6.3
Financial Progress of Indira Awaas Yojana (2009-10): Allocation of Funds
(States under study)

| Sr. No. | States under study | Opening Balance | Allocation | | |
|---------|--------------------|-----------------|------------|-----------|------------|
| | | | Central | State | Total |
| 1 | Assam | 23,668.54 | 67,535.43 | 6,614.72 | 74,150.15 |
| 2 | Bihar | 178,331.73 | 232,389.98 | 71,913.27 | 304,303.25 |
| 3 | Gujarat | 16,318.02 | 47,207.65 | 16,365.05 | 63,572.70 |
| 4 | Karnataka | 33,531.36 | 29,242.52 | 13,721.95 | 42,964.47 |
| 5 | Kerala | 6,419.99 | 16,261.55 | 5,420.50 | 21,682.05 |
| 6 | Madhya Pradesh | 1,100.35 | 25,926.31 | 8,273.14 | 34,122.45 |
| 7 | Nagaland | 160.27 | 2,936.92 | 326.32 | 3,263.24 |
| 8 | Orissa | 42,024.94 | 42,642.27 | 11,743.77 | 54,386.04 |
| 9 | Punjab | 3,007.99 | 4,745.23 | 1,299.45 | 6,044.68 |
| 10 | Rajasthan | 8,090.83 | 18,725.73 | 6,087.09 | 24,812.82 |
| 11 | Uttar Pradesh | 53,292.35 | 105,520.32 | 35,250.24 | 140,772.56 |
| 12 | Uttarakhand | 2,991.70 | 4,926.80 | 1,604.20 | 6,531.00 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iaay.nic.in>)

Table 6.4
Financial Progress of Indira Awaas Yojana (2009-10): Release of Funds
(States under study)

| Sr. No. | States under study | Releases | | | | Total |
|---------|--------------------|------------|------------|-----------|-----------|------------|
| | | Central-I | Central-II | State-I | State-II | |
| 1 | Assam | 36,827.23 | 14,695.88 | 6,411.65 | 63.53 | 57,998.28 |
| 2 | Bihar | 151,038.71 | 34,803.73 | 62,969.65 | 2,888.27 | 253,718.25 |
| 3 | Gujarat | 31,867.35 | 7,559.78 | 12,969.64 | 2,364.10 | 54,773.41 |
| 4 | Karnataka | 14,621.32 | 14,621.32 | 6,860.98 | 6,860.98 | 42,964.60 |
| 5 | Kerala | 10,283.13 | 5,978.42 | 3,447.37 | 1,992.77 | 21,701.69 |
| 6 | Madhya Pradesh | 15,210.89 | 10,403.90 | 5,271.55 | 3,415.83 | 34,204.56 |
| 7 | Nagaland | 1,545.58 | 1,317.48 | 163.16 | - | 3,026.22 |
| 8 | Orissa | 30,775.28 | 16,533.57 | 17,635.35 | 5,019.93 | 69,521.55 |
| 9 | Punjab | 4,279.68 | 598.14 | 1,950.22 | 197.69 | 6,979.56 |
| 10 | Rajasthan | 12,235.59 | 6,740.04 | 4,642.03 | 2,878.15 | 26,495.81 |
| 11 | Uttar Pradesh | 59,792.35 | 43,688.23 | 26,539.22 | 15,856.30 | 146,676.33 |
| 12 | Uttarakhand | 3,180.43 | 1,873.78 | 907.99 | 558.46 | 6,511.25 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iaay.nic.in>)

Table 6.5
Financial Progress of Indira Awaas Yojana (2009-10): Funds with DRDA
(States under study)

| Sr. No. | States under study | Funds With DRDA | | | Total Availability |
|---------|--------------------|-------------------|-----------------|--------------|--------------------|
| | | Central Share(CS) | State Share(SS) | Misc Receipt | |
| 1 | Assam | 9,616.23 | 1,496.40 | 14,436.74 | 96,103.57 |
| 2 | Bihar | 18,142.04 | 6,100.09 | 2,234.40 | 434,324.56 |
| 3 | Gujarat | 8,496.81 | 3,397.79 | 315.53 | 71,406.96 |
| 4 | Karnataka | - | - | - | 76,495.96 |
| 5 | Kerala | 1,923.40 | 641.13 | 215.57 | 28,337.25 |
| 6 | Madhya Pradesh | 2,751.17 | 940.43 | 94.69 | 35,512.76 |
| 7 | Nagaland | - | - | - | 3,186.50 |
| 8 | Orissa | - | 68.66 | 3,878.59 | 115,425.07 |
| 9 | Punjab | 11.60 | - | 169.05 | 10,155.96 |
| 10 | Rajasthan | 1,851.37 | 712.21 | 70.51 | 34,593.31 |
| 11 | Uttar Pradesh | 31,353.79 | 12,858.54 | 2,626.56 | 202,295.23 |
| 12 | Uttarakhand | 7,334.47 | 1,957.76 | 316.78 | 9,819.73 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.6
Financial Progress of Indira Awaas Yojana (2009-10): Utilisation of Funds
(States under study)

| Sr. No. | States under study | Utilization of Funds on | | | | | % Utilization |
|---------|--------------------|-------------------------|-----------|-----------|-----------|------------|---------------|
| | | SC | ST | Minority | Others | Total | |
| 1 | Assam | 22,206.31 | 27,077.41 | 14,295.51 | 22,776.00 | 86,355.23 | 89.86 |
| 2 | Bihar | 153,235.52 | 9,253.78 | 46,729.47 | 90,375.64 | 299,594.40 | 68.98 |
| 3 | Gujarat | 5,377.11 | 24,520.23 | 3,302.70 | 23,615.90 | 56,815.94 | 79.57 |
| 4 | Karnataka | 18,363.53 | 8,749.86 | 5,776.45 | 20,744.51 | 53,634.35 | 70.11 |
| 5 | Kerala | 9,967.63 | 1,507.77 | 3,649.47 | 6,132.05 | 21,256.92 | 75.01 |
| 6 | Madhya Pradesh | 9,137.25 | 11,723.24 | 2,439.05 | 10,754.49 | 34,054.03 | 95.89 |
| 7 | Nagaland | - | 3,038.92 | - | - | 3,038.92 | 95.37 |
| 8 | Orissa | 24,929.93 | 22,262.37 | 3,552.22 | 26,139.59 | 76,884.11 | 66.61 |
| 9 | Punjab | 5,975.77 | - | 369.23 | 1,298.08 | 7,596.08 | 74.79 |
| 10 | Rajasthan | 13,289.34 | 5,269.17 | 3,353.59 | 7,954.52 | 29,866.63 | 86.34 |
| 11 | Uttar Pradesh | 91,119.06 | 727.33 | 18,645.65 | 48,247.35 | 158,739.38 | 78.47 |
| 12 | Uttarakhand | 2,912.32 | 243.65 | 1,030.17 | 3,642.04 | 7,828.16 | 79.72 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.7
Financial Progress of Indira Awaas Yojana (2009-10): Allocation of Funds
(Districts under study)

| SN | States | Districts | Opening Balance | Allocation | | |
|-------|----------------|---------------|-----------------|------------|-----------|-----------|
| | | | | Central | State | Total |
| 1 | Assam | Dhemaji | 70.78 | 3255.81 | 325.66 | 3581.47 |
| | | Golaghat | 438.63 | 2120.7 | 235.63 | 2356.33 |
| | | Karbi Anglong | 438.63 | 2120.7 | 235.63 | 2356.33 |
| 2 | Bihar | Jamui | 584.28 | 2360.93 | 786.98 | 3147.91 |
| | | Samsatipur | 7193.59 | 11729.1 | 3909.71 | 15638.81 |
| | | Sitamarhi | 12861.3 | 9328.91 | 3109.63 | 12438.54 |
| 3 | Gujarat | Bharauch | 444.79 | 1743.6 | 576.2 | 2319.8 |
| | | Sabarkantha | 411.19 | 2140.43 | 713.47 | 2853.9 |
| | | Vadodara | 1248.52 | 5290.99 | 1763.68 | 7054.67 |
| 4 | Karnataka | Belgaum | 2722.02 | 3445.94 | 1616.95 | 5062.89 |
| | | Kolar | 534.84 | 565.69 | 272.81 | 838.5 |
| | | Mysore | 1001.89 | 977.8 | 458.83 | 1436.63 |
| 5 | Kerala | Kottayam | 400.72 | 832.69 | 277.56 | 1110.25 |
| | | Malappuram | 599.43 | 1485.19 | 495.06 | 1980.25 |
| 6 | Madhya Pradesh | Hosangabad | 16.34 | 655.256 | 218.41 | 873.666 |
| | | Katni | 16.34 | 655.256 | 218.41 | 873.666 |
| | | Rajgarh | 4.4 | 1446.89 | 482.32 | 1929.21 |
| | | Tikamgrah | 34.42 | 870.88 | - | 870.88 |
| 7 | Nagaland | Peren | 5.47 | 204.49 | 22.72 | 227.21 |
| | | Tuensang | 15.93 | 344.90 | 38.32 | 383.22 |
| 8 | Orissa | Deogarh | 434.51 | 411.98 | 137.33 | 549.31 |
| | | Jajpur | 2,281.93 | - | - | - |
| | | Koraput | 1,443.30 | 1,712.49 | 586.20 | 2,298.69 |
| 9 | Punjab | Gurudaspur | 319.48 | 840.02 | 280.00 | 1,120.02 |
| | | Jalandhar | 7.63 | 465.02 | 155.00 | 620.02 |
| 10 | Rajasthan | Alwar | 259.35 | 726.50 | - | 726.50 |
| | | Baran | 187.50 | 896.93 | 298.97 | 1,195.90 |
| | | Jodhpur | 998.42 | 782.63 | 260.88 | 1,043.51 |
| 11 | Uttar Pradesh | Bahraich | 985.82 | 3,423.40 | 1,141.13 | 4,564.53 |
| | | Barabanki | 2,635.10 | 2,949.58 | 1,143.93 | 4,093.51 |
| | | Jhansi | 5.59 | 373.21 | 124.40 | 497.61 |
| | | Mahoba | 22.90 | 188.25 | 62.75 | 251.00 |
| 12 | Uttara Khand | Haridwar | 451.75 | 1,129.92 | 376.64 | 1,506.56 |
| | | Tehri Garhwal | 130.28 | 554.31 | 184.77 | 739.08 |
| Total | | | 39,207.08 | 66,030.39 | 20,509.98 | 86,540.38 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.8
Financial Progress of Indira Awaas Yojana (2009-10): Release of Funds
(Districts under study)

| SN | States | Districts | Releases | | | | |
|-------|----------------|---------------|-----------|------------|-----------|----------|------------|
| | | | Central-I | Central-II | State-I | State-II | Total |
| 1 | Assam | Dhemaji | 1265.56 | 0 | 270.55 | 0 | 1536.11 |
| | | Golaghat | 1060.35 | 909.2 | 227.96 | 0 | 2197.51 |
| | | Karbi Anglong | 1060.35 | 909.2 | 227.96 | 0 | 2197.51 |
| 2 | Bihar | Jamui | 1993.93 | 0 | 839.917 | 0 | 2833.847 |
| | | Samsatipur | 6854.19 | 0 | 2652.93 | 0 | 19014.24 |
| | | Sitamarhi | 4774.5 | 4664.45 | 2482.39 | 0 | 11921.34 |
| 3 | Gujarat | Bharauch | 0 | 1525.42 | 0 | 508.48 | 3952.69 |
| | | Sabarkantha | 799.75 | 947.51 | 423.62 | 315.84 | 4973.44 |
| | | Vadodara | 4292.44 | 0 | 1430.82 | 0 | 11366.94 |
| 4 | Karnataka | Belgaum | 1722.97 | 1722.97 | 808.47 | 808.47 | 10125.76 |
| | | Kolar | 282.85 | 282.85 | 136.41 | 136.41 | 1677.04 |
| | | Mysore | 488.9 | 488.9 | 229.42 | 229.42 | 2873.28 |
| 5 | Kerala | Kottayam | 416.34 | 421.84 | 138.78 | 140.61 | 2235.14 |
| | | Malappuram | 742.6 | 752.38 | 247.53 | 250.79 | 3986.6 |
| 6 | Madhya Pradesh | Hosangabad | 254.69 | 254.69 | 86.902 | 84.888 | 1294.22 |
| | | Katni | 254.69 | 254.69 | 86.902 | 84.888 | 1294.22 |
| | | Rajgarh | 907.759 | 562.39 | 302.15 | 190.21 | 3728.759 |
| | | Tikamgrah | 657.16 | - | 221.63 | - | 1,669.83 |
| 7 | Nagaland | Peren | 102.25 | 88.24 | 11.36 | - | 201.85 |
| | | Tuensang | 172.45 | 142.88 | 19.16 | - | 334.49 |
| 8 | Orissa | Deogarh | 205.99 | 616.67 | 267.18 | 205.56 | 1,979.86 |
| | | Jajpur | 2,395.67 | - | 1,420.67 | - | 3,846.36 |
| | | Koraput | 1,712.49 | - | 586.20 | - | 2,298.69 |
| 9 | Punjab | Gurudaspur | 557.79 | - | 313.49 | - | 1,568.28 |
| | | Jalandhar | 180.74 | - | - | - | 325.33 |
| 10 | Rajasthan | Alwar | 363.24 | - | 121.08 | - | 484.32 |
| | | Baran | 415.43 | 302.89 | 138.48 | 106.88 | 2,066.17 |
| | | Jodhpur | 391.32 | 391.32 | 130.44 | 130.44 | 1,043.51 |
| 11 | Uttar Pradesh | Bahraich | 3,463.78 | - | 1,471.28 | - | 9,870.12 |
| | | Barabanki | 1,342.29 | 1,342.29 | 570.47 | 570.47 | 3,825.51 |
| | | Jhansi | 186.61 | 186.61 | 126.66 | 34.85 | 534.72 |
| | | Mahoba | 94.13 | 94.13 | 31.38 | 31.38 | 251.00 |
| 12 | Uttara Khand | Haridwar | 391.71 | 726.23 | 130.57 | 182.50 | 1,431.01 |
| | | Tehri Garhwal | 492.04 | - | 86.73 | - | 1,157.54 |
| Total | | | 40,296.94 | 17,587.73 | 16,239.48 | 4,012.07 | 120,097.24 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.9
Financial Progress of Indira Awaas Yojana (2009-10): Funds with DRDA
(Districts under study)

| SN | States | Districts | Funds With DRDA | | | Total Availability |
|-------|----------------|---------------|-------------------|-----------------|--------------|--------------------|
| | | | Central Share(CS) | State Share(SS) | Misc Receipt | |
| 1 | Assam | Dhemaji | 1265.56 | 270.55 | 893.22 | 2500.11 |
| | | Golaghat | 0 | 0 | 27.109 | 2663.249 |
| | | Karbi Anglong | 0 | 0 | 27.109 | 2663.249 |
| 2 | Bihar | Jamui | 0 | 0 | 0 | 3418.127 |
| | | Samsatipur | 0 | 0 | 172.585 | 16873.295 |
| | | Sitamarhi | 0 | 0 | 31.65 | 24814.29 |
| 3 | Gujarat | Bharauch | 1525.42 | 508.48 | 0 | 2478.69 |
| | | Sabarkantha | 0 | 0 | 0 | 2897.91 |
| | | Vadodara | 0 | 0 | 0 | 6971.78 |
| 4 | Karnataka | Belgaum | 0 | 0 | 0 | 7784.9 |
| | | Kolar | 0 | 0 | 0 | 1373.36 |
| | | Mysore | 0 | 0 | 0 | 2438.53 |
| 5 | Kerala | Kottayam | 0 | 0 | 3.27 | 1521.56 |
| | | Malappuram | 0 | 0 | 5.84 | 2598.57 |
| 6 | Madhya Pradesh | Hosangabad | 0 | 0 | 2.35 | 699.86 |
| | | Katni | 0 | 0 | 2.35 | 699.86 |
| | | Rajgarh | 0 | 0 | 5.39 | 1972.299 |
| | | Tikamgrah | - | - | 1.34 | 914.55 |
| 7 | Nagaland | Peren | - | - | - | 207.31 |
| | | Tuensang | - | - | - | 350.42 |
| 8 | Orissa | Deogarh | - | 68.66 | 5.01 | 1,734.91 |
| | | Jajpur | - | - | 130.75 | 6,229.02 |
| | | Koraput | - | - | - | 3,741.99 |
| 9 | Punjab | Gurudaspur | - | - | 4.33 | 1,195.09 |
| | | Jalandhar | - | - | 29.47 | 217.84 |
| 10 | Rajasthan | Alwar | - | - | 9.43 | 753.10 |
| | | Baran | - | - | - | 1,151.18 |
| | | Jodhpur | 45.22 | 15.07 | - | 2,041.93 |
| 11 | Uttar Pradesh | Bahraich | 3,463.78 | 1,471.28 | 27.27 | 5,948.15 |
| | | Barabanki | - | - | 17.51 | 6,478.12 |
| | | Jhansi | - | - | 3.40 | 543.71 |
| | | Mahoba | 188.25 | 62.75 | 4.24 | 278.14 |
| 12 | Uttara Khand | Haridwar | 1,448.78 | 404.28 | 11.97 | 1,894.73 |
| | | Tehri Garhwal | 589.76 | 119.29 | - | 709.05 |
| Total | | | 8,526.77 | 2,920.37 | 1,415.60 | 118,758.89 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iaay.nic.in>)

Table 6.10
Financial Progress of Indira Awaas Yojana (2009-10): Utilisation of Funds
(Districts under study)

| SN | States | Districts | Utilization of Funds on | | | | | %age Utilization |
|-------|----------------|---------------|-------------------------|-----------|-----------|-----------|-----------|------------------|
| | | | SC | ST | Minority | Others | Total | |
| 1 | Assam | Dhemaji | 266.42 | 1253.18 | 16.55 | 888.97 | 2425.12 | 97.00 |
| | | Golaghat | 582.89 | 873.95 | 364.21 | 607.15 | 2428.2 | 91.17 |
| | | Karbi Anglong | 582.89 | 873.95 | 364.21 | 607.15 | 2428.2 | 91.17 |
| 2 | Bihar | Jamui | 1460.36 | 234.7 | 469.4 | 443.32 | 2607.78 | 76.29 |
| | | Samsatipur | 8713.49 | 0 | 2010.8 | 2681.07 | 13405.36 | 79.45 |
| | | Sitamarhi | 10276.4 | 0 | 2569.11 | 4281.85 | 17127.36 | 69.02 |
| 3 | Gujarat | Bharauch | 129.05 | 1227.85 | 246.8 | 716.1 | 2319.8 | 93.59 |
| | | Sabarkantha | 285.66 | 1276.49 | 53.66 | 933.63 | 2549.44 | 87.98 |
| | | Vadodara | 343.41 | 3488.42 | 363.57 | 1764.63 | 5960.03 | 85.49 |
| 4 | Karnataka | Belgaum | 2491.98 | 961.94 | 918.44 | 2604.16 | 6976.52 | 89.62 |
| | | Kolar | 440.64 | 83.75 | 69.61 | 366.61 | 960.61 | 69.95 |
| | | Mysore | 736.45 | 422.64 | 258.56 | 529.94 | 1947.59 | 79.87 |
| 5 | Kerala | Kottayam | 540.44 | 57.45 | 203.96 | 372.26 | 1174.11 | 77.16 |
| | | Malappuram | 880.46 | 58.52 | 543.08 | 394.32 | 1876.38 | 72.21 |
| 6 | Madhya Pradesh | Hosangabad | 208.715 | 208.715 | 11.75 | 265.82 | 695 | 99.31 |
| | | Katni | 208.715 | 208.715 | 11.75 | 265.82 | 695 | 99.31 |
| | | Rajgarh | 634.11 | 508.47 | 53.37 | 733.71 | 1929.66 | 97.84 |
| | | Tikamgrah | 315.02 | 135.02 | 31.47 | 418.57 | 900.08 | 98.42 |
| 7 | Nagaland | Peren | - | 201.09 | - | - | 201.09 | 97.00 |
| | | Tuensang | - | 343.42 | - | - | 343.42 | 98.00 |
| 8 | Orissa | Deogarh | 376.95 | 608.65 | 86.10 | 507.50 | 1,579.20 | 91.03 |
| | | Jajpur | 1,725.03 | 1,150.00 | 718.72 | 1,197.94 | 4,791.69 | 76.93 |
| | | Koraput | 252.35 | 1,068.25 | 93.80 | 702.46 | 2,116.86 | 56.57 |
| 9 | Punjab | Gurudaspur | 724.27 | - | 180.50 | 288.68 | 1,193.45 | 99.86 |
| | | Jalandhar | 37.05 | - | - | - | 37.05 | 17.01 |
| 10 | Rajasthan | Alwar | 331.01 | 93.80 | 85.65 | 185.39 | 695.85 | 92.40 |
| | | Baran | 186.90 | 318.70 | 75.55 | 183.95 | 765.10 | 66.46 |
| | | Jodhpur | 1,039.05 | 75.75 | 278.73 | 464.62 | 1,858.15 | 91.00 |
| 11 | Uttar Pradesh | Bahraich | 3,502.10 | 21.35 | 889.35 | 1,459.50 | 5,872.30 | 98.72 |
| | | Barabanki | 2,447.20 | - | - | 1,529.50 | 3,976.70 | 61.39 |
| | | Jhansi | 282.68 | - | 14.00 | 208.72 | 505.40 | 92.95 |
| | | Mahoba | 167.09 | - | 6.16 | 103.85 | 277.10 | 99.63 |
| 12 | Uttara Khand | Haridwar | 761.10 | - | 260.50 | 246.90 | 1,268.50 | 66.95 |
| | | Tehri Garhwal | 375.55 | - | 4.20 | 291.92 | 671.67 | 94.73 |
| Total | | | 41,305.43 | 15,754.77 | 11,253.56 | 26,246.01 | 94,559.77 | 2,855.45 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.11
Physical Progress of Indira Awaas Yojana (2009-10): Houses Sanctioned

| Sr. No. | State | Annual Target | Houses Sanctioned during the year for | | | | |
|---------------------------|----------------------|------------------|---------------------------------------|----------------|----------------|------------------|-------------------|
| | | | SC | ST | Minorities | Others | Total Col. 4 to 7 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 | Andhra Pradesh | 371,982 | 171,462 | 109,099 | 54,325 | 105,731 | 440,617 |
| 2 | Arunachal Pradesh | 10,873 | - | 6,063 | - | 14 | 6,077 |
| 3 | Assam | 240,446 | 64,882 | 81,655 | 40,652 | 61,110 | 248,299 |
| 4 | Bihar | 1,098,001 | 481,040 | 31,758 | 158,745 | 284,263 | 955,806 |
| 5 | Goa | 2,291 | 51 | 418 | 108 | 1,726 | 2,303 |
| 6 | Gujarat | 182,429 | 17,485 | 84,125 | 11,996 | 76,971 | 190,577 |
| 7 | Haryana | 25,611 | 15,487 | - | 4,029 | 9,429 | 28,945 |
| 8 | Himachal Pradesh | 8,212 | 4,318 | 891 | 400 | 3,689 | 9,298 |
| 9 | Jammu And Kashmir | 25,508 | 2,744 | 16,102 | 379 | 14,977 | 34,202 |
| 10 | Karnataka | 143,311 | 85,671 | 39,126 | 29,413 | 85,955 | 240,165 |
| 11 | Kerala | 79,695 | 32,858 | 4,407 | 12,143 | 19,543 | 68,951 |
| 12 | Madhya Pradesh | 114,396 | 27,441 | 39,115 | 9,113 | 32,565 | 108,234 |
| 13 | Maharashtra | 224,323 | 62,425 | 71,184 | 25,976 | 98,011 | 257,596 |
| 14 | Manipur | 9,439 | 170 | 3,436 | 422 | 1,114 | 5,142 |
| 15 | Meghalaya | 16,440 | 97 | 9,799 | 180 | 98 | 10,174 |
| 16 | Mizoram | 3,504 | - | 4,851 | - | - | 4,851 |
| 17 | Nagaland | 10,878 | - | 12,145 | - | - | 12,145 |
| 18 | Orissa | 215,715 | 77,923 | 65,659 | 15,709 | 78,358 | 237,649 |
| 19 | Punjab | 30,561 | 24,048 | - | 1,323 | 5,125 | 30,496 |
| 20 | Rajasthan | 91,670 | 38,491 | 17,933 | 11,455 | 26,941 | 94,820 |
| 21 | Sikkim | 2,080 | 326 | 839 | 911 | 1,006 | 3,082 |
| 22 | Tamil Nadu | 148,929 | 95,847 | 5,106 | 25,900 | 42,956 | 169,809 |
| 23 | Tripura | 21,182 | 3,037 | 7,123 | 1,953 | 3,096 | 15,209 |
| 24 | Uttar Pradesh | 493,156 | 271,141 | 1,705 | 57,565 | 143,294 | 473,705 |
| 25 | West Bengal | 297,564 | 121,047 | 37,799 | 78,318 | 75,947 | 313,111 |
| 26 | Andaman And Nicobar | 2,750 | - | - | - | 570 | 570 |
| 27 | Dadra & Nagar Haveli | 458 | - | - | - | - | - |
| 28 | Daman & Diu | 205 | - | - | - | - | - |
| 29 | Lakshadweep | 229 | - | - | - | - | - |
| 30 | Puducherry | 1,370 | - | - | - | - | - |
| 31 | Uttarakhand | 22,476 | 8,148 | 710 | 3,937 | 9,531 | 22,326 |
| 32 | Chattisgarh | 57,520 | 12,874 | 55,968 | 2,238 | 33,167 | 104,247 |
| 33 | Jharkhand | 97,926 | 30,828 | 65,793 | 17,005 | 36,442 | 150,068 |
| Total >>> | | 4,051,130 | 1,649,841 | 772,809 | 564,195 | 1,251,629 | 4,238,474 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iaav.nic.in>)

Table 6.12
Physical Progress of Indira Awaas Yojana (2009-10): Houses Allotted and Under Construction

| Sr. No. | State | Out of Houses Sanctioned during the year, houses allotted in the name of | | | Houses under construction | | |
|-----------|----------------------|--|--------------------------|-------------------------|--|-----------------------------|--------------------|
| | | Women | husband and wife jointly | Physically handi-capped | Sanctioned during last or current year | Sanction prior to last year | Total (Col. 12+13) |
| 1 | 2 | 9 | 10 | 11 | 12 | 13 | 14 |
| 1 | Andhra Pradesh | 366,051 | 5,931 | 4,070 | 5,884 | - | 5,884 |
| 2 | Arunachal Pradesh | 1,594 | 2,881 | 66 | 419 | - | 419 |
| 3 | Assam | 123,392 | 82,922 | 19,846 | 112,747 | 2,760 | 115,507 |
| 4 | Bihar | 615,959 | 242,587 | 15,263 | 844,964 | 236,109 | 1,081,073 |
| 5 | Goa | 1,381 | 245 | 1 | 2,248 | 3,350 | 5,598 |
| 6 | Gujarat | 162,091 | 28,129 | 391 | 47,369 | 3,821 | 51,190 |
| 7 | Haryana | 11,660 | 12,294 | 349 | 5,357 | 296 | 5,653 |
| 8 | Himachal Pradesh | 3,503 | 5,635 | 135 | 2,709 | 89 | 2,798 |
| 9 | Jammu And Kashmir | 4,153 | 9,175 | 326 | 17,950 | 85 | 18,035 |
| 10 | Karnataka | 233,132 | - | 6,097 | 120,474 | 5,927 | 126,401 |
| 11 | Kerala | 54,143 | 11,597 | 1,488 | 46,180 | 2,264 | 48,444 |
| 12 | Madhya Pradesh | 35,988 | 53,650 | 1,660 | 63,247 | 9,244 | 72,491 |
| 13 | Maharashtra | 50,486 | 170,961 | 1,846 | 96,022 | 12,973 | 108,995 |
| 14 | Manipur | 3,254 | 2,521 | 194 | 5,562 | 511 | 6,073 |
| 15 | Meghalaya | 4,827 | 4,240 | 256 | 3,971 | 5 | 3,976 |
| 16 | Mizoram | 2,497 | 2,243 | 111 | 602 | - | 602 |
| 17 | Nagaland | 84 | 11,696 | 365 | 500 | - | 500 |
| 18 | Orissa | 48,849 | 126,127 | 1,485 | 135,752 | 230 | 135,982 |
| 19 | Punjab | 16,175 | 11,098 | 238 | 5,486 | - | 5,486 |
| 20 | Rajasthan | 73,384 | 18,742 | 1,186 | 17,905 | 850 | 18,755 |
| 21 | Sikkim | 1,252 | 913 | 220 | - | - | - |
| 22 | Tamil Nadu | 117,305 | 52,257 | 5,064 | 58 | - | 58 |
| 23 | Tripura | 6,222 | 7,242 | 349 | 11,581 | 1,206 | 12,787 |
| 24 | Uttar Pradesh | 340,626 | 10,289 | 7,263 | 39,716 | 21 | 39,737 |
| 25 | West Bengal | 130,130 | 123,656 | 3,432 | 143,049 | 9,859 | 152,908 |
| 26 | Andaman And Nicobar | 114 | 208 | 2 | 768 | 326 | 1,094 |
| 27 | Dadra & Nagar Haveli | - | - | - | - | - | - |
| 28 | Daman & Diu | - | - | - | - | - | - |
| 29 | Lakshadweep | - | - | - | - | - | - |
| 30 | Puducherry | - | - | - | 150 | 6 | 156 |
| 31 | Uttarakhand | 17,439 | 2,936 | 39 | 2,818 | 7 | 2,825 |
| 32 | Chattisgarh | 22,514 | 78,515 | 354 | 70,053 | 189 | 70,242 |
| 33 | Jharkhand | 90,105 | 20,686 | 2,382 | 166,791 | 3,634 | 170,425 |
| Total >>> | | 2,538,310 | 1,099,376 | 74,478 | 1,970,332 | 293,762 | 2,264,094 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iaav.nic.in>)

Table 6.13
Physical Progress of Indira Awaas Yojana (2009-10): Houses Completed Construction

| Sr. No. | State | Houses Completed Construction | | | | | % of target Achieved |
|---------------------------|----------------------|-------------------------------|----------------|----------------|------------------|---------------------|----------------------|
| | | SC | ST | Minorities | Others | Total Col. 15 to 18 | |
| 1 | 2 | 15 | 16 | 17 | 18 | 19 | 20 |
| 1 | Andhra Pradesh | 171,462 | 103,215 | 54,325 | 105,731 | 434,733 | 100.00 |
| 2 | Arunachal Pradesh | - | 6,012 | - | 14 | 6,026 | - |
| 3 | Assam | 46,670 | 56,210 | 29,807 | 48,475 | 181,162 | 95.85 |
| 4 | Bihar | 327,098 | 18,697 | 100,592 | 206,827 | 653,214 | 81.68 |
| 5 | Goa | 101 | 179 | 61 | 1,523 | 1,864 | 0.72 |
| 6 | Gujarat | 14,661 | 77,898 | 9,691 | 64,510 | 166,760 | - |
| 7 | Haryana | 13,942 | - | 3,408 | 6,788 | 24,138 | 106.46 |
| 8 | Himachal Pradesh | 4,239 | 938 | 546 | 3,572 | 9,295 | 106.89 |
| 9 | Jammu And Kashmir | 2,758 | 5,734 | 13 | 10,089 | 18,594 | - |
| 10 | Karnataka | 56,919 | 26,634 | 16,495 | 58,369 | 158,417 | 15.85 |
| 11 | Kerala | 24,011 | 2,766 | 9,082 | 15,731 | 51,590 | 10.77 |
| 12 | Madhya Pradesh | 27,162 | 33,501 | 6,759 | 29,455 | 96,877 | 12.00 |
| 13 | Maharashtra | 50,993 | 53,224 | 22,071 | 81,407 | 207,695 | 99.17 |
| 14 | Manipur | 88 | 1,756 | 431 | 1,021 | 3,296 | - |
| 15 | Meghalaya | 72 | 9,660 | 65 | 78 | 9,875 | 10.70 |
| 16 | Mizoram | - | 4,851 | - | - | 4,851 | 39.81 |
| 17 | Nagaland | - | 11,645 | - | - | 11,645 | 107.27 |
| 18 | Orissa | 54,700 | 51,148 | 8,905 | 56,013 | 170,766 | 128.41 |
| 19 | Punjab | 21,128 | - | 1,373 | 4,607 | 27,108 | 29.36 |
| 20 | Rajasthan | 36,381 | 15,872 | 9,996 | 24,743 | 86,992 | - |
| 21 | Sikkim | 209 | 664 | 233 | 713 | 1,819 | 31.20 |
| 22 | Tamil Nadu | 95,803 | 5,080 | 25,894 | 42,976 | 169,753 | 23.34 |
| 23 | Tripura | 1,538 | 4,128 | 875 | 1,781 | 8,322 | 32.08 |
| 24 | Uttar Pradesh | 275,449 | 1,745 | 57,646 | 149,109 | 483,949 | - |
| 25 | West Bengal | 93,520 | 27,579 | 60,369 | 48,687 | 230,155 | 66.20 |
| 26 | Andaman And Nicobar | - | - | - | 242 | 242 | - |
| 27 | Dadra & Nagar Haveli | - | - | - | - | - | - |
| 28 | Daman & Diu | - | - | - | - | - | - |
| 29 | Lakshadweep | - | - | - | - | - | - |
| 30 | Puducherry | 15 | - | - | 32 | 47 | 3.43 |
| 31 | Uttarakhand | 8,216 | 561 | 3,140 | 8,456 | 20,373 | 55.68 |
| 32 | Chattisgarh | 7,510 | 30,899 | 1,559 | 18,481 | 58,449 | 0.61 |
| 33 | Jharkhand | 20,990 | 35,901 | 9,531 | 21,102 | 87,524 | - |
| Total >>> | | 1,355,635 | 586,497 | 432,867 | 1,010,532 | 3,385,531 | 83.57 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.14
Physical Progress of Indira Awaas Yojana (2009-10) in the Districts studied:
Houses Sanctioned

| Sr. No. | State | Districts under study | Annual Target | Houses Sanctioned during the year for | | | | |
|--------------|----------------|-----------------------|----------------|---------------------------------------|---------------|---------------|---------------|-------------------|
| | | | | SC | ST | Minorities | Others | Total Col. 4 to 7 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 | Assam | Dhemaji | 9,376 | 938 | 4,689 | 45 | 3,704 | 9,376 |
| | | Golaghat | 7,855 | 1,890 | 2,826 | 1,176 | 1,963 | 7,855 |
| | | Karbi Anglong | 13,599 | 15 | 11,312 | 2,156 | 116 | 13,599 |
| 2 | Bihar | Jamui | 8,994 | 5,029 | 828 | 1,305 | 1,832 | 8,994 |
| | | Samsatipur | 44,683 | 27,410 | - | 6,650 | 10,874 | 44,934 |
| | | Sitamarhi | 45,721 | 15,850 | - | 3,963 | 6,604 | 26,417 |
| 3 | Gujarat | Bharauch | 6,376 | 391 | 4,015 | 728 | 2,086 | 7,220 |
| | | Sabarkantha | 7,748 | 783 | 4,281 | 248 | 2,842 | 8,154 |
| | | Vadodara | 11,935 | 1,352 | 13,367 | 1,591 | 6,151 | 22,461 |
| 4 | Karnataka | Belgaum | 16,888 | 10,259 | 4,812 | 4,201 | 9,861 | 29,133 |
| | | Kolar | 3,277 | 2,881 | 761 | 717 | 1,762 | 6,121 |
| | | Mysore | 4,792 | 3,371 | 1,762 | 1,185 | 1,926 | 8,244 |
| 5 | Kerala | Kottayam | 4,081 | 1,444 | 136 | 651 | 969 | 3,200 |
| | | Malappuram | 7,279 | 2,422 | 123 | 1,423 | 1,281 | 5,249 |
| 6 | Madhya Pradesh | Hosangabad | 2,496 | 752 | 752 | 339 | 1,008 | 2,851 |
| | | Katni | 1,653 | 373 | 1,329 | 109 | 663 | 2,474 |
| | | Rajgarh | 5,509 | 1,700 | 2,115 | 170 | 2,262 | 6,247 |
| | | Tikamgrah | 3,201 | 758 | 448 | 254 | 1,050 | 2,510 |
| 7 | Nagaland | Peren | 757 | - | 837 | - | - | 837 |
| | | Tuensang | 1,277 | - | 1,372 | - | - | 1,372 |
| 8 | Orissa | Deogarh | 2,019 | 866 | 1,348 | 278 | 1,265 | 3,757 |
| | | Jajpur | 12,470 | 4,040 | 2,707 | 1,692 | 2,840 | 11,279 |
| | | Koraput | 5,595 | 685 | 2,745 | 567 | 2,267 | 6,264 |
| 9 | Punjab | Gurudaspur | 3,201 | 2,314 | - | 584 | 990 | 3,888 |
| | | Jalandhar | 1,771 | 1,316 | - | - | - | 1,316 |
| 10 | Rajasthan | Alwar | 3,647 | 1,576 | 721 | 567 | 816 | 3,680 |
| | | Baran | 1,658 | 544 | 1,284 | 320 | 561 | 2,709 |
| | | Jodhpur | 3,928 | 1,944 | 413 | 624 | 982 | 3,963 |
| 11 | Uttar Pradesh | Bahraich | 16,778 | 10,067 | - | 2,517 | 4,194 | 16,778 |
| | | Barabanki | 13,156 | 6,992 | - | - | 4,370 | 11,362 |
| | | Jhansi | 1,829 | 1,066 | - | 40 | 742 | 1,848 |
| | | Mahoba | 922 | 434 | - | 16 | 272 | 722 |
| 12 | Uttara Khand | Haridwar | 3,490 | 2,240 | - | 754 | 472 | 3,466 |
| | | Tehri Garhwal | 969 | 1,073 | - | 12 | 808 | 1,893 |
| Total | | | 278,930 | 112,775 | 64,983 | 34,882 | 77,533 | 290,173 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iav.nic.in>)

Table 6.15
Physical Progress of Indira Awaas Yojana (2009-10) in the Districts studied:
Houses Allotted and Under Construction

| Sr. No. | State Name | District | Out of Houses Sanctioned during the year, houses allotted in the name of | | | Houses under construction | | |
|--------------|----------------|---------------|--|--------------------------|------------------------|--|-------------------------------|--------------------|
| | | | Women | husband and wife jointly | Physically handicapped | Sanctioned during last or current year | Sanctioned prior to last year | Total (Col. 12+13) |
| | 1 | 2 | 9 | 10 | 11 | 12 | 13 | 14 |
| 1 | Assam | Dhemaji | 3,832 | 5,544 | 193 | 4,729 | - | 4,729 |
| | | Golaghat | 4,781 | 2,798 | 276 | 5,791 | - | 5,791 |
| | | Karbi Anglong | 4,839 | 8,754 | 6 | 13,599 | - | 13,599 |
| 2 | Bihar | Jamui | 8,279 | 642 | 73 | 8,994 | 6,997 | 15,991 |
| | | Samsatipur | 2,342 | 20,357 | 700 | 66,369 | 7,272 | 73,641 |
| | | Sitamarhi | 25,624 | - | 793 | 7,917 | - | 7,917 |
| 3 | Gujarat | Bharauch | 7,220 | - | - | 20 | - | 20 |
| | | Sabarkantha | 8,182 | - | - | 464 | - | 464 |
| | | Vadodara | 13,967 | 13,979 | 44 | 7,477 | - | 7,477 |
| 4 | Karnataka | Belgaum | 28,553 | - | 911 | 13,267 | 86 | 13,353 |
| | | Kolar | 5,938 | - | 111 | 3,495 | 280 | 3,775 |
| | | Mysore | 8,243 | - | 153 | 4,409 | 246 | 4,655 |
| 5 | Kerala | Kottayam | 2,424 | 604 | 33 | 2,029 | 4 | 2,033 |
| | | Malappuram | 3,783 | 669 | 65 | 5,866 | 398 | 6,264 |
| 6 | Madhya Pradesh | Hosangabad | 252 | 365 | 12 | - | 724 | 724 |
| | | Katni | 35 | 1,839 | - | 940 | - | 940 |
| | | Rajgarh | 1,993 | 2,166 | 53 | 1,461 | - | 1,461 |
| | | Tikamgrah | 706 | 1,142 | 19 | 2,756 | 555 | 3,311 |
| 7 | Nagaland | Peren | 6 | 806 | 25 | 25 | - | 25 |
| | | Tuensang | 9 | 1,321 | 42 | 27 | - | 27 |
| 8 | Orissa | Deogarh | 866 | 3,646 | 45 | 348 | - | 348 |
| | | Jajpur | 728 | 10,453 | 336 | 2,472 | - | 2,472 |
| | | Koraput | - | 4,012 | 5 | 4,012 | - | 4,012 |
| 9 | Punjab | Gurudaspur | 3,145 | 743 | 21 | - | - | - |
| | | Jalandhar | 135 | - | - | 24 | - | 24 |
| 10 | Rajasthan | Alwar | 3,550 | 64 | 66 | 736 | - | 736 |
| | | Baran | - | 1,675 | 6 | 1,572 | - | 1,572 |
| | | Jodhpur | 35 | 3,928 | - | 246 | - | 246 |
| 11 | Uttar Pradesh | Bahraich | 12,825 | - | 164 | 335 | - | 335 |
| | | Barabanki | 7,658 | - | 305 | - | - | - |
| | | Jhansi | 1,760 | - | - | 15 | - | 15 |
| | | Mahoba | 566 | 156 | - | 9 | - | 9 |
| 12 | Uttara Khand | Haridwar | 3,418 | 48 | - | 7 | - | 7 |
| | | Tehri Garhwal | 1,419 | 469 | 5 | - | - | - |
| Total | | | 167,113 | 86,180 | 4,462 | 159,411 | 16,562 | 175,973 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

Table 6.16
Physical Progress of Indira Awaas Yojana (2009-10) in the Districts studied:
Houses Completed Construction

| Sr. No. | State Name | District | Houses Completed | | | | | % of target Achieved |
|---------|----------------|---------------|------------------|--------|------------|--------|---------------------|----------------------|
| | | | SC | ST | Minorities | Others | Total Col. 15 to 18 | |
| | 1 | 2 | 15 | 16 | 17 | 18 | 19 | 20 |
| 1 | Assam | Dhemaji | 692 | 3,255 | 43 | 2,309 | 6,299 | 67.18 |
| | | Golaghat | 1,287 | 1,930 | 804 | 1,340 | 5,361 | 68.25 |
| | | Karbi Anglong | 5 | 4,981 | 732 | 72 | 5,790 | 42.58 |
| 2 | Bihar | Jamui | 4,191 | 870 | 1,503 | 1,344 | 7,908 | 87.93 |
| | | Samsatipur | 23,399 | - | 5,400 | 7,199 | 35,998 | - |
| | | Sitamarhi | 15,527 | - | 3,882 | 6,469 | 25,878 | 56.60 |
| 3 | Gujarat | Bharauch | 391 | 4,015 | 688 | 2,284 | 7,378 | 16.25 |
| | | Sabarkantha | 713 | 4,308 | 152 | 3,009 | 8,182 | - |
| | | Vadodara | 1,012 | 8,691 | 939 | 5,332 | 15,974 | 6.92 |
| 4 | Karnataka | Belgaum | 6,928 | 3,273 | 2,471 | 6,511 | 19,183 | 0.52 |
| | | Kolar | 1,446 | 277 | 256 | 1,266 | 3,245 | - |
| | | Mysore | 2,557 | 1,277 | 792 | 1,654 | 6,280 | 4.01 |
| 5 | Kerala | Kottayam | 1,126 | 104 | 443 | 748 | 2,421 | 13.87 |
| | | Malappuram | 2,358 | 60 | 1,222 | 1,008 | 4,648 | 20.41 |
| 6 | Madhya Pradesh | Hosangabad | 829 | 766 | 41 | 750 | 2,386 | 19.59 |
| | | Katni | 362 | 584 | 93 | 530 | 1,569 | 21.23 |
| | | Rajgarh | 1,808 | 1,683 | 37 | 2,349 | 5,877 | 22.76 |
| | | Tikamgrah | 640 | 284 | 210 | 966 | 2,100 | 17.34 |
| 7 | Nagaland | Peren | - | 812 | - | - | 812 | 107.27 |
| | | Tuensang | - | 1,345 | - | - | 1,345 | 105.33 |
| 8 | Orissa | Deogarh | 1,077 | 1,739 | 246 | 1,450 | 4,512 | 95.15 |
| | | Jajpur | 3,787 | 2,524 | 1,578 | 2,630 | 10,519 | 83.50 |
| | | Koraput | 433 | 2,477 | 311 | 1,809 | 5,030 | 89.90 |
| 9 | Punjab | Gurudaspur | 2,656 | - | 671 | 1,148 | 4,475 | 50.58 |
| | | Jalandhar | 111 | - | - | - | 111 | 2.32 |
| 10 | Rajasthan | Alwar | 1,294 | 562 | 481 | 617 | 2,954 | 81.00 |
| | | Baran | 524 | 624 | 144 | 455 | 1,747 | 3.92 |
| | | Jodhpur | 2,228 | 32 | 565 | 942 | 3,767 | 95.90 |
| 11 | Uttar Pradesh | Bahraich | 9,805 | 61 | 2,541 | 4,036 | 16,443 | - |
| | | Barabanki | 6,992 | - | - | 4,370 | 11,362 | 86.36 |
| | | Jhansi | 948 | - | 40 | 841 | 1,829 | 100.00 |
| | | Mahoba | 425 | - | 16 | 272 | 713 | 77.33 |
| 12 | Uttara Khand | Haridwar | 2,401 | - | 819 | 534 | 3,754 | 77.71 |
| | | Tehri Garhwal | 1,073 | - | 12 | 808 | 1,893 | - |
| Total | | | 99,025 | 46,534 | 27,132 | 65,052 | 237,743 | 81.93 |

Source: Department of Rural Development (2010) *Bharat Nirman-Rural Housing*, Govt. of India, Ministry of Rural Development (<http://iay.nic.in>)

IMPACT OF IAY UPON HEALTH, SANITATION AND SOCIAL SECURITY

Acquisition of a house under IAY has made positive impacts in the lives of IAY beneficiaries, especially their health, sanitation and social security aspects. Poor housing exposes the poor rural population to hazardous diseases, poor sanitation and social insecurity. Housing is basic human rights as reflected in the National Housing Policy (yet to be approved by the Parliament). IAY has brought positive changes in the lives of the beneficiary households. The chief focus of the present study is to highlight the socio economic impact of IAY houses in the life of the beneficiary households. It also has some impacts in the migration tendency of the IAY beneficiaries. Various impacts of IAY in the lives of IAY beneficiary households are presented in the Tables 7.1 to 7.40.

Impact of IAY houses in the daily routine of the children of the IAY households:

Socio economic impact of IAY houses in the life of beneficiary households is reflected in the daily routine of the children of the IAY households. Tables 7.1 to 7.12 analyze the daily routine of the children of IAY households before and after the acquisition of IAY houses to assess relevant socio economic impacts.

Table 7.1
Routine of children- Going to school - Before

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----|------------------|------------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|-----------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| N.A | 74 | 150 | 0 | 180 | 7 | 112 | 21 | 126 | 76 | 82 | 240 | 24 | 1092 |
| % | 41.1 | 83.3 | 0 | 100 | 5.8 | 46.7 | 17.4 | 70.0 | 63.3 | 45.3 | 100 | 20.0 | 53.5 |
| Yes | 106 | 30 | 180 | 0 | 113 | 128 | 100 | 54 | 44 | 99 | 0 | 96 | 950 |
| % | 58.9 | 16.7 | 100.0 | 0 | 94.2 | 53.3 | 82.6 | 30.0 | 36.7 | 54.7 | 0 | 80.0 | 46.5 |

Figure 7.2
Routine of children- Going to school - After

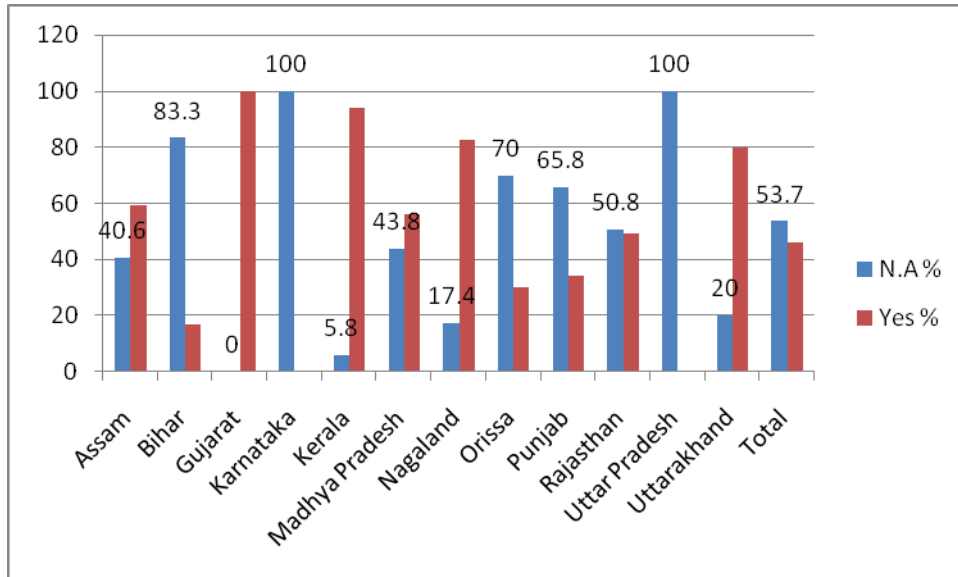


Figure 7.3
Routine of children- Not going to school - Before

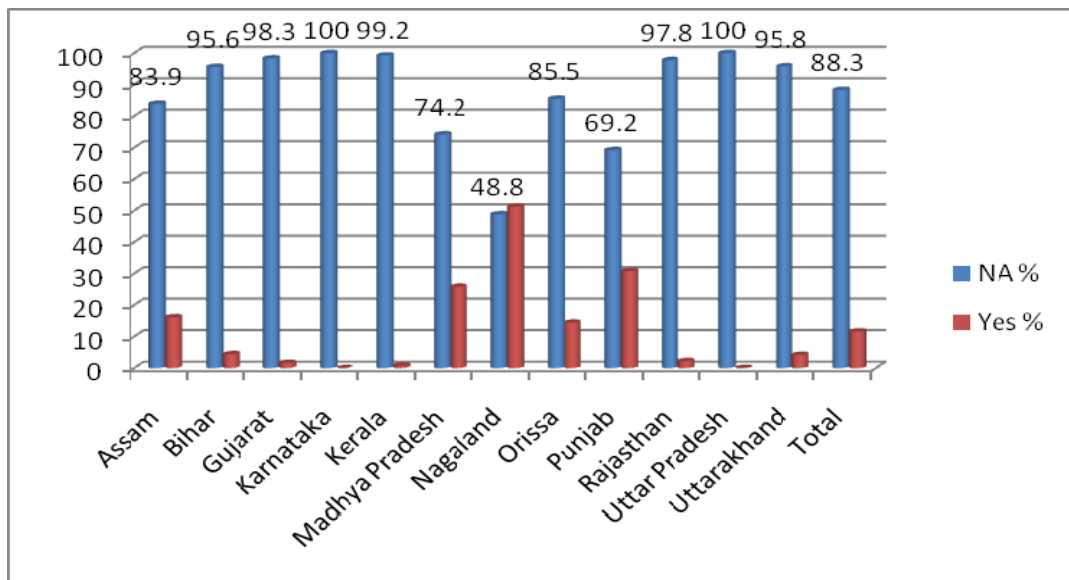


Figure 7.4
Routine of children- Not going to school - After

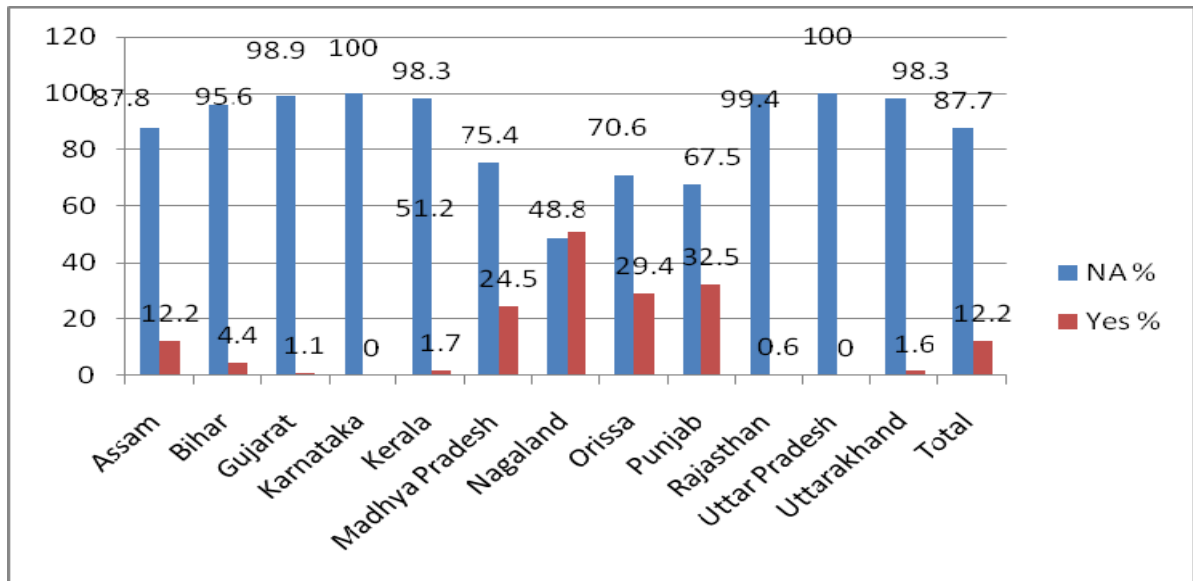


Figure 7.5
Routine of children- Engaged in IGA - Before

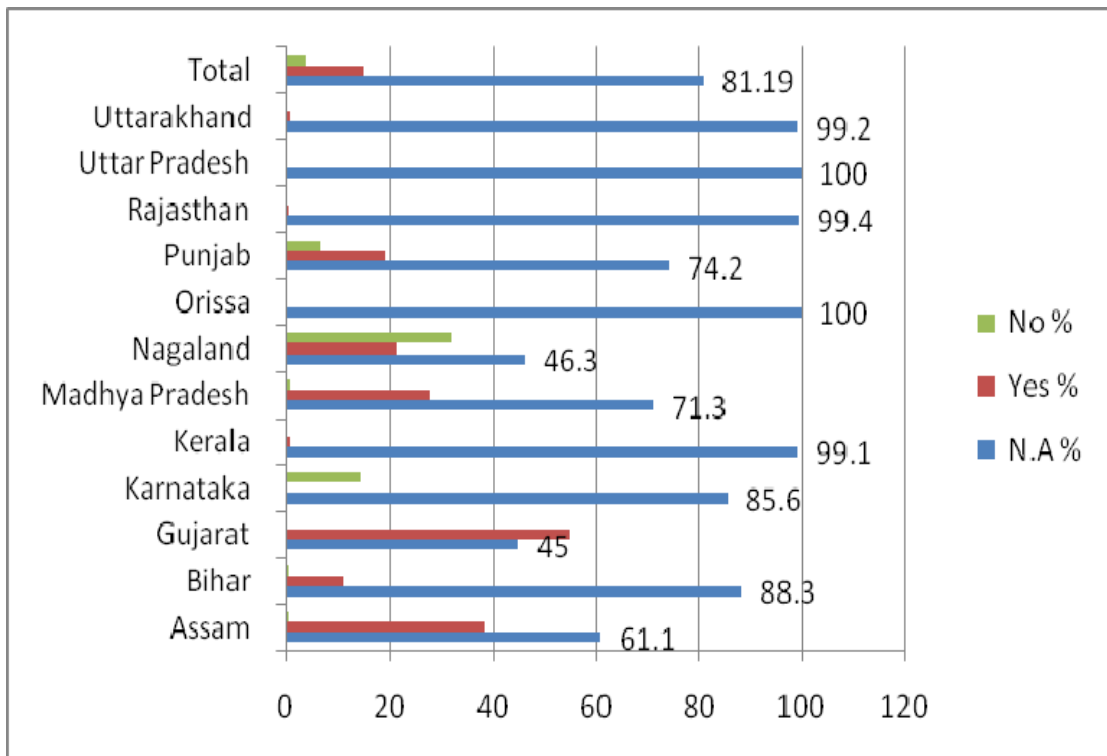


Figure 7.6

Routine of children- Engaged in IGA - After

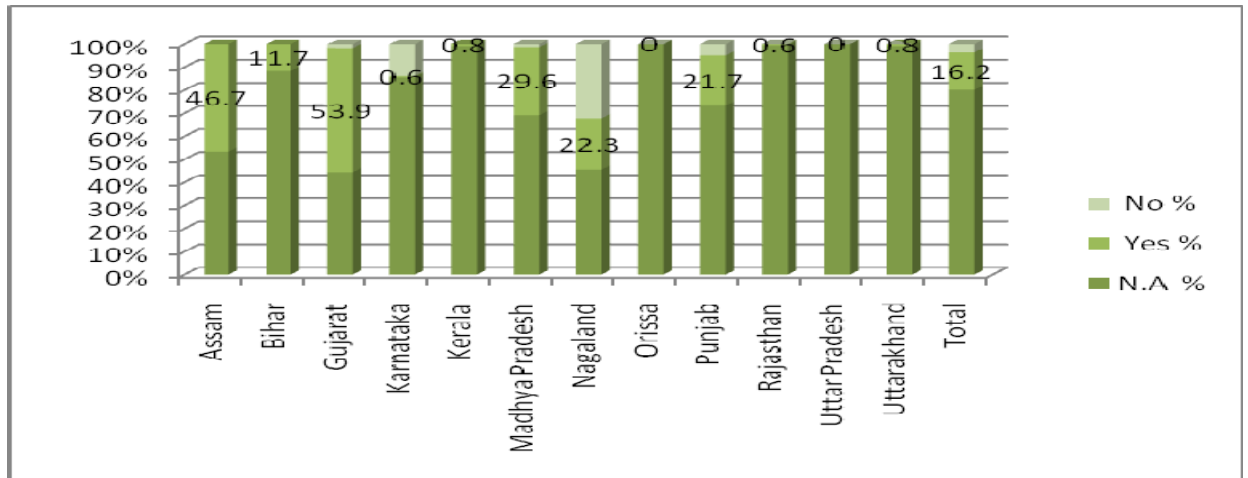


Table 7.7

Routine of children- Not engaged in IGA - Before

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| N.A | 170 | 179 | 177 | 129 | 67 | 185 | 27 | 180 | 112 | 180 | 240 | 120 | 1766 |
| % | 94.4 | 99.4 | 98.3 | 71.7 | 55.8 | 77.1 | 22.3 | 100 | 93.3 | 99.4 | 100 | 100 | 86.4 |
| Yes | 10 | 1 | 3 | 51 | 53 | 55 | 94 | 0 | 8 | 1 | 0 | 0 | 276 |
| % | 5.6 | 0.6 | 1.7 | 28.3 | 44.2 | 22.9 | 77.6 | 0 | 6.6 | 0.6 | 0 | 0 | 13.5 |

Figure 7.8-Routine of children- Not engaged in IGA – After

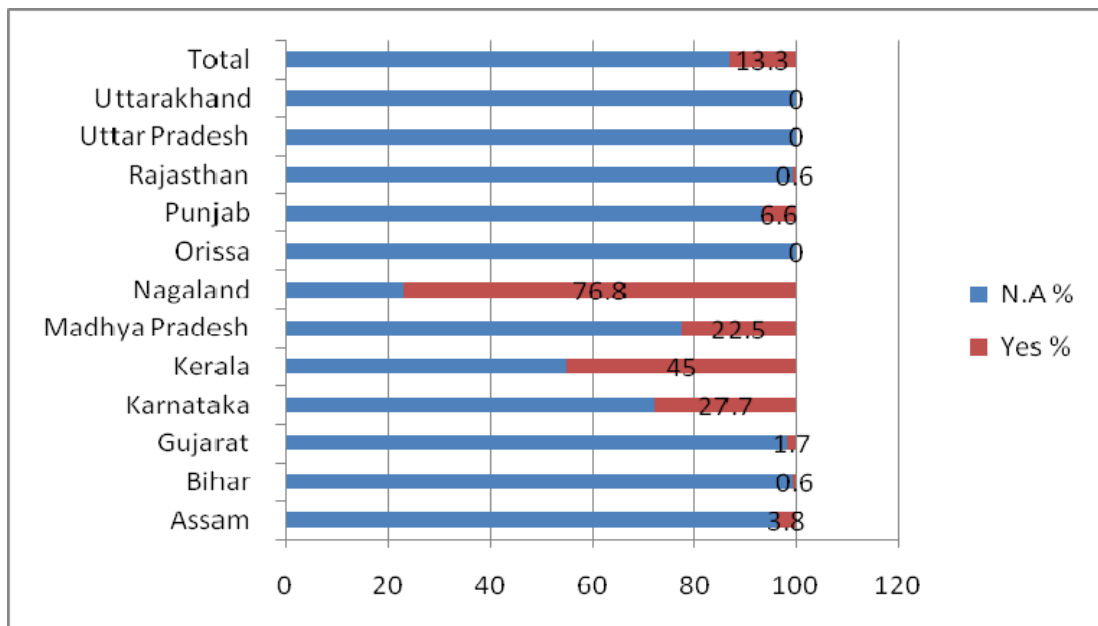


Table 7.9 - Whether you have started any additional IGA after the construction of IAY house?

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Yes | 10 | 4 | 3 | 5 | 2 | 0 | 0 | 3 | 12 | 17 | 19 | 5 | 80 |
| % | 5.6 | 2.2 | 1.7 | 2.8 | 1.7 | 0 | 0 | 1.7 | 10.0 | 9.4 | 7.9 | 4.2 | 3.9 |
| No | 170 | 176 | 177 | 175 | 118 | 240 | 121 | 177 | 108 | 164 | 221 | 115 | 1962 |
| % | 94.4 | 97.8 | 98.3 | 97.2 | 98.3 | 100 | 100 | 98.3 | 90 | 90.6 | 92.1 | 95.8 | 96.1 |

Table 7.10 - If yes, details of the activity

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| N.A | 170 | 176 | 177 | 175 | 118 | 240 | 121 | 177 | 108 | 164 | 221 | 115 | 1962 |
| % | 94.4 | 97.8 | 98.3 | 97.4 | 98.3 | 100 | 100 | 98.3 | 90.0 | 90.6 | 92.1 | 95.8 | 96.08 |
| General shop | 0 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 4 | 0 | 11 |
| % | 0 | 0.5 | 1.1 | 0 | 0 | 0 | 0 | 0 | 3.3 | 0 | 1.6 | 0 | 0.54 |
| Tailoring | 1 | 1 | 0 | 3 | 1 | 0 | 0 | 0 | 1 | 12 | 3 | 2 | 24 |
| % | 0.5 | 0.5 | 0 | 1.7 | 0.8 | 0 | 0 | 0 | 0.8 | 6.6 | 1.3 | 1.7 | 1.18 |
| Vegetable shop | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 5 | 4 | 8 | 1 | 21 |
| % | 1.1 | 0 | 0 | 0.5 | 0 | 0 | 0 | 0 | 4.2 | 2.2 | 3.3 | 0.8 | 1.03 |
| Repair shop | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 5 |
| % | 0.5 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1 | 0 | 0 | 0.8 | 0 | 0.24 |
| Any other | 6 | 2 | 1 | 1 | 1 | 0 | 0 | 1 | 2 | 1 | 2 | 2 | 19 |
| % | 3.3 | 1.1 | 0.6 | .05 | .8 | 0 | 0 | 0.6 | 1.7 | 0.5 | 0.8 | 1.6 | 0.93 |

Table 7.11 - Give reasons for choosing the above activity?

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 170 | 176 | 177 | 175 | 118 | 240 | 121 | 177 | 108 | 164 | 221 | 115 | 1962 |
| % | 94.4 | 97.8 | 98.3 | 97.2 | 98.3 | 100 | 100 | 98.3 | 90.0 | 91.5 | 92.1 | 95.8 | 96.08 |
| More scope | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 1 | 5 | 0 | 0 | 1 | 10 |
| % | 0 | 0.6 | 0.6 | 0 | 0.8 | 0 | 0 | 0.6 | 4.2 | 0 | 0 | 0.8 | 0.49 |
| Self interest | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 5 |

| | | | | | | | | | | | | | |
|-------------------------|-----|-----|-----|-----|-----|---|---|-----|-----|-----|-----|-----|------|
| % | 0.6 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0.8 | 0.24 |
| No facility for storage | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Handicapped | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.05 |
| Not Given | 9 | 2 | 2 | 4 | 1 | 0 | 0 | 2 | 5 | 15 | 19 | 3 | 62 |
| | 5 | 1.1 | 1.1 | 2.2 | 0.8 | 0 | 0 | 1.1 | 4.1 | 8.3 | 7.9 | 2.5 | 3.04 |

It has been found that the possession of the IAY house has not made any significant change in the school going activity of the children of the IAY beneficiaries. It has been observed that the poor parents send their children to school on account of the nutritional component of the schooling. It has been observed that the regularity and sustainability of the children of the IAY households have increased. School enrolment ratio has remained unchanged. It has been found that there is marginal decrease in the number of children not attending school after the possession of IAY houses.

It has also been found that the IAY beneficiaries have taken up new economic activities after the possession of IAY houses (about 4 per cent). They have started general shops or tailoring activities attached to their houses. Now that they have a pucca building, has given them the encouragement to begin new enterprises.

Change in socio economic condition of sanitation after the possession of IAY house:

Tables 7.12 to 7.16 reveal the improvement in the socio economic condition of the IAY house owners especially with regard to the sanitation and women's health of family of the beneficiaries.

Table 7.12

Change in Socio economic status - Type of house - Present

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| No house | 0 | 1 | 0 | 5 | 6 | 2 | 0 | 0 | 0 | 9 | 2 | 6 | 31 |
| % | 0 | 0.6 | 0 | 2.8 | 5 | 0.8 | 0 | 0 | 0 | 5.0 | 0.8 | 5.0 | 1.52 |
| Kutcha | 40 | 105 | 3 | 16 | 3 | 14 | 0 | 72 | 9 | 10 | 3 | 5 | 281 |
| % | 22.2 | 58.3 | 1.7 | 8.9 | 2.5 | 5.8 | 0 | 40 | 7.5 | 5.5 | 1.086 | 4.2 | 13.76 |

| | | | | | | | | | | | | | |
|--------------------|------|------|------|------|------|------|------|------|------|------|------|-----|-------|
| Semi pucca | 115 | 29 | 0 | 52 | 21 | 72 | 120 | 42 | 15 | 11 | 4 | 1 | 482 |
| % | 64 | 16.1 | 0 | 28.9 | 17.5 | 30.0 | 99.2 | 23.3 | 12.5 | 6.1 | 1.6 | 0.8 | 23.60 |
| Pucca | 25 | 45 | 177 | 107 | 87 | 148 | 1 | 66 | 96 | 149 | 231 | 108 | 1240 |
| % | 13.8 | 25.0 | 98.3 | 59.4 | 72.5 | 61.6 | 0.8 | 36.6 | 80 | 82.3 | 96.6 | 90 | 60.67 |
| Under construction | 0 | 0 | 0 | 0 | 3 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| % | 0 | 0 | 0 | 0 | 2.5 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0.34 |
| Not yet occupied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1 | 0 | 0 | 0.10 |

Table 7.13

Change in Socio economic status - Type of house - before IAY

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| No house | 4 | 2 | 2 | 54 | 22 | 19 | 0 | 15 | 0 | 15 | 4 | 36 | 173 |
| % | 2.2 | 1.1 | 1.1 | 30 | 18.3 | 7.9 | 0 | 8.3 | 0 | 8.3 | 0.6 | 29.2 | 8.47 |
| Kutcha | 157 | 148 | 174 | 100 | 56 | 202 | 121 | 104 | 84 | 134 | 215 | 68 | 1561 |
| % | 87.2 | 82.2 | 96.6 | 55.5 | 46.4 | 84.16 | 100 | 57.7 | 70 | 74 | 89.9 | 57.2 | 76.44 |
| Semi pucca | 16 | 16 | 0 | 16 | 26 | 12 | 0 | 46 | 24 | 24 | 20 | 6 | 206 |
| % | 8.8 | 8.8 | 0 | 8.9 | 22 | 5 | 0 | 25.5 | 20 | 13.2 | 8.3 | 5.0 | 10.09 |
| Pucca | 3 | 14 | 4 | 10 | 16 | 7 | 0 | 15 | 12 | 8 | 3 | 10 | 102 |
| % | 1.6 | 7.8 | 2.2 | 5.6 | 13.3 | 2.9 | 0 | 8.3 | 10 | 4.4 | 1.25 | 8.3 | 5.00 |

Table 7.14

Change in Socio economic status - Defecation - present IAY

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| In house toilet | 142 | 2 | 64 | 45 | 99 | 142 | 121 | 39 | 36 | 37 | 175 | 86 | 995 |
| % | 78.8 | 1.1 | 35.6 | 25.0 | 82.7 | 59.2 | 100 | 22 | 30 | 20.4 | 72.9 | 71.6 | 48.43 |
| Community toilet | 10 | 1 | 0 | 3 | 8 | 7 | 0 | 20 | 0 | 6 | 4 | 0 | 59 |
| % | 5.5 | 0.6 | 0 | 1.7 | 6.6 | 2.9 | 0 | 11.9 | 0 | 3.3 | 1.6 | 0 | 2.95 |
| In open | 28 | 177 | 116 | 132 | 13 | 91 | 0 | 119 | 84 | 138 | 61 | 34 | 993 |
| % | 15.5 | 98.3 | 64.4 | 73.3 | 10.8 | 37.9 | 0 | 66.1 | 70 | 76.2 | 25.4 | 28.3 | 48.62 |

Table 7.15**Change in Socio economic status - Defecation - before IAY**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| In house toilet | 124 | 0 | 6 | 15 | 99 | 22 | 120 | 25 | 19 | 7 | 10 | 7 | 448 |
| % | 69.1 | 0 | 3.3 | 8.3 | 82.5 | 9.1 | 99.2 | 13.8 | 15.8 | 3.8 | 4.6 | 5.8 | 22.29 |
| Community toilet | 9 | 5 | 0 | 1 | 7 | 13 | 1 | 22 | 3 | 7 | 9 | 2 | 79 |
| % | 1.57 | 2.7 | 0 | 0.6 | 5.8 | 5.4 | 0.8 | 12.2 | 2.5 | 3.8 | 3.7 | 1.6 | 3.56 |
| In open | 53 | 175 | 174 | 164 | 9 | 205 | 0 | 133 | 98 | 167 | 220 | 111 | 1508 |
| % | 29.4 | 97.2 | 96.7 | 91.1 | 7.5 | 85.5 | 0 | 73.8 | 81.6 | 92.2 | 91.7 | 92.5 | 73.91 |
| Relative's toilet | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| % | 0 | 0 | 0 | 0 | 4.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.24 |

Table 7.16**Has sanitary latrine brought any change in the working efficiency of women & their health?***

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| N.A | 98.9 | 99.4 | 61.1 | 77.2 | 40.8 | 44.2 | 100 | 84.4 | 75.8 | 97.8 | 25.4 | 25.8 | 68.25 |
| Yes | 0.6 | 0.6 | 38.9 | 17.2 | 58.4 | 49.1 | 0 | 13.3 | 24.2 | 2.2 | 74.6 | 70 | 29.92 |
| No | 0.6 | 0 | 0 | 5.5 | 0.8 | 6.6 | 0 | 2.2 | 0 | 0 | 0 | 4.2 | 1.80 |

* All figures are in percentages only

It has been found that 5 per cent of the beneficiaries had a pucca structure for housing before the possession of IAY house which was rather inadequate for living. IAY has provided with a pucca house for all the beneficiaries.

It can be seen that almost 48.43 per cent of the IAY beneficiaries have started using sanitary toilets either at their houses or the community toilets. The corresponding figure before the possession of IAY home was about 22.29 per cent. A large number of IAY beneficiaries are still going in the open for defecation (about 48.62 per cent). However the per cent of the IAY beneficiaries who were going in the open before the construction of sanitary toilets at home was above 73.91 per cent, which shows a definite increase in the number of people using sanitary toilets on account of IAY housing.

It has been found that sanitary latrine has brought much change in the working efficiency of women and their health. About 30 per cent of the IAY beneficiaries have stated that there are positive changes in the sanitation, personal hygiene, cleanliness, women's health and public health of the rural communities after the construction of sanitary toilets along with IAY housing. The element of the persuasion on the part of gram panchayat has also been revealed in the statements of the IAY beneficiaries.

Change in Socio economic status – source of drinking water

Possession of IAY house has also brought better access to the drinking water for the IAY beneficiaries. Tables 7.17 to 7.22 show the relevant changes in this regard.

Table 7.17

Change in Socio economic status - Main source of drinking water - present IAY

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------------|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 11 | 0 | 1 | 0 | 12 | 2 | 0 | 47 | 7 | 2 | 6 | 3 | 91 |
| % | 6.1 | 0 | 0.6 | 0 | 10.0 | 0.8 | 0 | 26.1 | 5.8 | 1.1 | 2.5 | 2.5 | 4.5 |
| Piped water | 5 | 3 | 123 | 149 | 9 | 24 | 53 | 15 | 77 | 65 | 43 | 55 | 621 |
| % | 2.8 | 1.7 | 68.3 | 82.8 | 7.5 | 10.0 | 43.8 | 8.3 | 64.2 | 35.9 | 17.9 | 45.8 | 30.4 |
| Hand pump | 130 | 166 | 51 | 28 | 3 | 194 | 0 | 107 | 25 | 99 | 191 | 61 | 1055 |
| % | 72.2 | 92.2 | 28.3 | 15.6 | 2.5 | 80.8 | 0 | 59.4 | 20.8 | 54.7 | 79.6 | 50.8 | 51.7 |
| Well | 11 | 11 | 4 | 3 | 90 | 14 | 32 | 7 | 0 | 15 | 0 | 1 | 188 |
| % | 6.1 | 6.1 | 2.2 | 1.6 | 75.0 | 5.8 | 26.4 | 3.9 | 0 | 8.3 | 0 | 0.8 | 9.2 |
| Any other | 6 | 0 | 1 | 0 | 5 | 1 | 0 | 4 | 1 | 0 | 0 | 0 | 18 |
| % | 3.3 | 0 | 0.6 | 0 | 4.2 | 0.4 | 0 | 2.2 | 0.8 | 0 | 0 | 0 | 0.9 |
| AO- River | 1 | 0 | 0 | 0 | 1 | 0 | 36 | 0 | 10 | 0 | 0 | 0 | 48 |
| % | 0.6 | 0 | 0 | 0 | 0.8 | 0 | 29.8 | 0 | 8.3 | 0 | 0 | 0 | 2.4 |
| Piped water, Hand pump | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16 |
| % | 8.9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 |
| Hand pump, Well | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| % | 0 | 0 | 0 | 0 | 0 | 2.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0.2 |

Table 7.18

Change in Socio economic status - Main source of drinking water - before IAY

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 25 | 3 | 2 | 180 | 23 | 7 | 0 | 50 | 8 | 25 | 240 | 4 | 567 |
| % | 13.9 | 1.7 | 1.1 | 100 | 19.2 | 2.9 | 0 | 27.8 | 6.7 | 13.8 | 100 | 3.3 | 27.8 |
| Piped water | 5 | 3 | 116 | 0 | 7 | 20 | 53 | 6 | 54 | 40 | 0 | 38 | 342 |
| % | 2.8 | 1.7 | 64.4 | 0 | 5.7 | 8.3 | 43.8 | 3.3 | 45.0 | 22.1 | 0 | 31.7 | 16.7 |
| Hand pump | 119 | 163 | 54 | 0 | 3 | 184 | 0 | 100 | 47 | 99 | 0 | 78 | 847 |
| % | 66.1 | 90.6 | 30.0 | 0 | 2.5 | 76.7 | 0 | 55.6 | 39.2 | 54.7 | 0 | 65.0 | 41.5 |
| Well | 8 | 11 | 6 | 0 | 77 | 20 | 32 | 21 | 0 | 16 | 0 | 0 | 191 |
| % | 4.4 | 6.1 | 3.3 | 0 | 64.2 | 8.3 | 26.4 | 11.6 | 0 | 8.8 | 0 | 0 | 9.4 |
| Any other | 6 | 0 | 2 | 0 | 8 | 4 | 0 | 3 | 1 | 1 | 0 | 0 | 25 |
| % | 3.3 | 0 | 1.1 | 0 | 6.7 | 1.7 | 0 | 1.7 | 0.8 | 0.6 | 0 | 0 | 1.2 |
| AO- River | 0 | 0 | 0 | 0 | 2 | 0 | 36 | 0 | 10 | 0 | 0 | 0 | 48 |
| % | 0 | 0 | 0 | 0 | 1.7 | 0 | 29.8 | 0 | 8.3 | 0 | 0 | 0 | 2.4 |
| Hand pump Well | 17 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 22 |
| % | 9.4 | 0 | 0 | 0 | 0 | 2.1 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1 |

Table 7.19

Nearest source of water - Well

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 15 | 3 | 5 | 180 | 115 | 6 | 121 | 55 | 29 | 56 | 240 | 24 | 849 |
| % | 8.3 | 1.7 | 2.8 | 100 | 95.8 | 2.5 | 100 | 30.6 | 24.2 | 30.9 | 100 | 20.0 | 41.6 |
| Less than 0.2 Km | 113 | 26 | 0 | 0 | 4 | 60 | 0 | 101 | 65 | 0 | 0 | 30 | 399 |
| % | 62.8 | 14.4 | 0 | 0 | 3.3 | 25.0 | 0 | 56.1 | 54.2 | 0 | 0 | 25.0 | 19.5 |
| 0.3 Km to 0.5 Km | 43 | 150 | 76 | 0 | 0 | 139 | 0 | 24 | 16 | 95 | 0 | 42 | 585 |
| % | 23.9 | 83.3 | 42.2 | 0 | 0 | 57.9 | 0 | 13.3 | 13.3 | 52.5 | 0 | 35.0 | 28.6 |
| 0.6 Km to 1 Km | 2 | 1 | 46 | 0 | 0 | 30 | 0 | 0 | 8 | 18 | 0 | 16 | 121 |
| % | 1.1 | 0.6 | 25.6 | 0 | 0 | 12.5 | 0 | 0 | 6.7 | 9.9 | 0 | 13.3 | 5.9 |
| 1.1 Km-1.5 Km | 3 | 0 | 47 | 0 | 0 | 2 | 0 | 0 | 2 | 12 | 0 | 1 | 67 |
| % | 1.7 | 0 | 26.1 | 0 | 0 | 0.8 | 0 | 0 | 1.6 | 6.6 | 0 | 0.8 | 3.3 |
| 1.6 Km or more | 4 | 0 | 6 | 0 | 1 | 3 | 0 | 0 | 0 | 0 | 0 | 7 | 21 |
| % | 2.2 | 0 | 3.3 | 0 | 0.8 | 1.3 | 0 | 0 | 0 | 0 | 0 | 5.8 | 1.0 |

Table 7.20**Nearest source of water - Hand pump/tube well**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 42 | 157 | 6 | 111 | 117 | 214 | 121 | 103 | 119 | 61 | 5 | 62 | 1118 |
| % | 23.3 | 87.2 | 3.3 | 61.6 | 97.5 | 89.2 | 100 | 57.2 | 99.2 | 33.7 | 2.1 | 51.7 | 54.8 |
| Less than 0.2 Km | 55 | 0 | 0 | 59 | 3 | 1 | 0 | 12 | 0 | 4 | 0 | 1 | 135 |
| % | 30.6 | 0 | 0 | 32.8 | 2.5 | 0.4 | 0 | 6.7 | 0 | 2.2 | 0 | 0.8 | 6.6 |
| 0.3 Km to 0.5 Km | 20 | 0 | 5 | 5 | 0 | 5 | 0 | 21 | 0 | 5 | 1 | 0 | 62 |
| % | 11.1 | 0 | 2.8 | 2.8 | 0 | 2.1 | 0 | 11.7 | 0 | 2.8 | 0.4 | 0 | 3.0 |
| 0.6 Km to 1 Km | 17 | 22 | 19 | 4 | 0 | 17 | 0 | 29 | 0 | 24 | 4 | 18 | 154 |
| % | 9.4 | 12.2 | 10.6 | 2.2 | 0 | 7.1 | 0 | 16.1 | 0 | 13.2 | 1.7 | 15.0 | 7.5 |
| 1.1 Km-1.5 Km | 31 | 1 | 110 | 1 | 0 | 2 | 0 | 7 | 0 | 82 | 226 | 14 | 474 |
| % | 17.2 | 0.6 | 61.1 | 0.6 | 0 | 0.8 | 0 | 3.9 | 0 | 45.3 | 94.2 | 11.7 | 23.2 |
| 1.6 Km or more | 15 | 0 | 40 | 0 | 0 | 1 | 0 | 8 | 1 | 5 | 4 | 25 | 99 |
| % | 8.4 | 0 | 22.2 | 0 | 0 | 0.4 | 0 | 4.4 | 0.8 | 2.8 | 1.6 | 20.8 | 4.8 |

Table 7.21**Nearest source of water - Lake/ Pond**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 100 | 157 | 6 | 60 | 120 | 213 | 109 | 84 | 101 | 73 | 5 | 63 | 1091 |
| % | 55.6 | 87.2 | 3.3 | 33.3 | 100 | 88.8 | 90.1 | 46.7 | 84.2 | 40.3 | 2.1 | 52.5 | 53.43 |
| Less than 0.2 Km | 6 | 0 | 0 | 78 | 0 | 3 | 0 | 13 | 1 | 0 | 0 | 0 | 101 |
| % | 3.3 | 0 | 0 | 43.3 | 0 | 1.3 | 0 | 7.2 | 0.8 | 0 | 0 | 0 | 4.95 |
| 0.3 Km to 0.5 Km | 17 | 0 | 9 | 24 | 0 | 2 | 0 | 7 | 3 | 0 | 234 | 0 | 296 |
| % | 9.4 | 0 | 5.0 | 13.3 | 0 | 0.8 | 0 | 3.9 | 2.5 | 0 | 97.5 | 0 | 14.50 |
| 0.6 Km to 1 Km | 31 | 0 | 9 | 15 | 0 | 19 | 0 | 22 | 12 | 3 | 1 | 2 | 114 |
| % | 17.2 | 0 | 5.0 | 8.3 | 0 | 7.9 | 0 | 12.2 | 10.0 | 1.7 | 0.4 | 1.7 | 5.58 |
| 1.1 Km-1.5 Km | 4 | 0 | 81 | 2 | 0 | 2 | 0 | 25 | 0 | 95 | 0 | 3 | 212 |
| % | 2.2 | 0 | 45.0 | 1.1 | 0 | 0.8 | 0 | 13.9 | 0 | 52.5 | 0 | 2.5 | 10.38 |
| 1.6 Km or more | 22 | 23 | 75 | 1 | 0 | 1 | 12 | 29 | 3 | 10 | 0 | 52 | 228 |
| % | 12.2 | 12.8 | 41.7 | 0.6 | 0 | 0.4 | 9.9 | 16.1 | 2.5 | 5.5 | 0 | 43.3 | 11.17 |

Table 7.22 - Nearest source of water - River

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 177 | 180 | 95 | 114 | 120 | 239 | 30 | 153 | 118 | 177 | 5 | 120 | 1528 |
| % | 98.3 | 100 | 52.8 | 63.3 | 100 | 99.6 | 24.8 | 85.0 | 98.3 | 97.8 | 2.1 | 100 | 74.83 |
| Less than 0.2km | 1 | 0 | 83 | 03 | 0 | 0 | 23 | 10 | 2 | 0 | 0 | 0 | 123 |
| % | 0.6 | 0 | 46.5 | 1.7 | 0 | 0 | 19.0 | 5.6 | 1.7 | 0 | 0 | 0 | 6.02 |
| 0.3 Km to 0.5 Km | 1 | 0 | 0 | 8 | 0 | 0 | 0 | 1 | 0 | 1 | 10 | 0 | 21 |
| % | 0.6 | 0 | 0 | 4.4 | 0 | 0 | 0 | 0.6 | 0 | 0.6 | 4.2 | 0 | 1.04 |
| 0.6 Km to 1 Km | 0 | 0 | 0 | 20 | 0 | 1 | 0 | 0 | 0 | 0 | 30 | 0 | 51 |
| % | 0 | 0 | 0 | 11.1 | 0 | 0.4 | 0 | 0 | 0 | 0 | 12.5 | 0 | 2.49 |
| 1.1 Km-1.5 Km | 0 | 0 | 1 | 15 | 0 | 0 | 0 | 16 | 0 | 2 | 190 | 0 | 224 |
| % | 0 | 0 | 0.6 | 8.3 | 0 | 0 | 0 | 8.9 | 0 | 1.1 | 81.1 | 0 | 11.20 |
| 1.6km or more | 1 | 0 | 0 | 20 | 0 | 0 | 68 | 0 | 0 | 1 | 0 | 0 | 57 |
| % | 0.6 | 0 | 0 | 11.1 | 0 | 0 | 56.1 | 0 | 0 | 0.6 | 0 | 0 | 4.41 |

It has been found that after the acquisition of IAY housing, the proportion of beneficiaries who had access to some source of drinking water has increased from 72 per cent to more than 95.5 per cent. This shows the success of convergence. Even if provision for the source of safe drinking water was envisaged by IAY guidelines, there was no fund allocation in this regard. However, the local panchayat was strongly recommended to create provision for safe drinking water to all the IAY beneficiaries.

It has been found that about 48 per cent of the IAY beneficiaries have access to drinking water source of well within a distance of 0.5 kilometer. Nearly 40 per cent of the IAY beneficiaries have access to drinking water source of tube well cum hand pump within a distance of 1.5 kilometer. About 46.57 per cent of the IAY beneficiaries have access to water source of lake or pond. In Nagaland the IAY beneficiary households have good access to the nearest waterfall, river, piped river water or water fall. Access to sources of water is an important indicator of socio economic improvement in the life of IAY beneficiary households.

Improvement in the economic status of the IAY beneficiary households:

Possession of IAY houses has given an incentive for the IAY beneficiaries to begin more income generation activities such as animal husbandry. It has increased the annual income of the IAY beneficiaries in several ways. The assets

of the IAY beneficiaries have also increased. The standard of living has also improved. Tables 7.23 to 7.34 reveal the economic progress in the lives of the IAY beneficiary households.

Figure 7.23

Change in Socio economic status - Total live stock – present

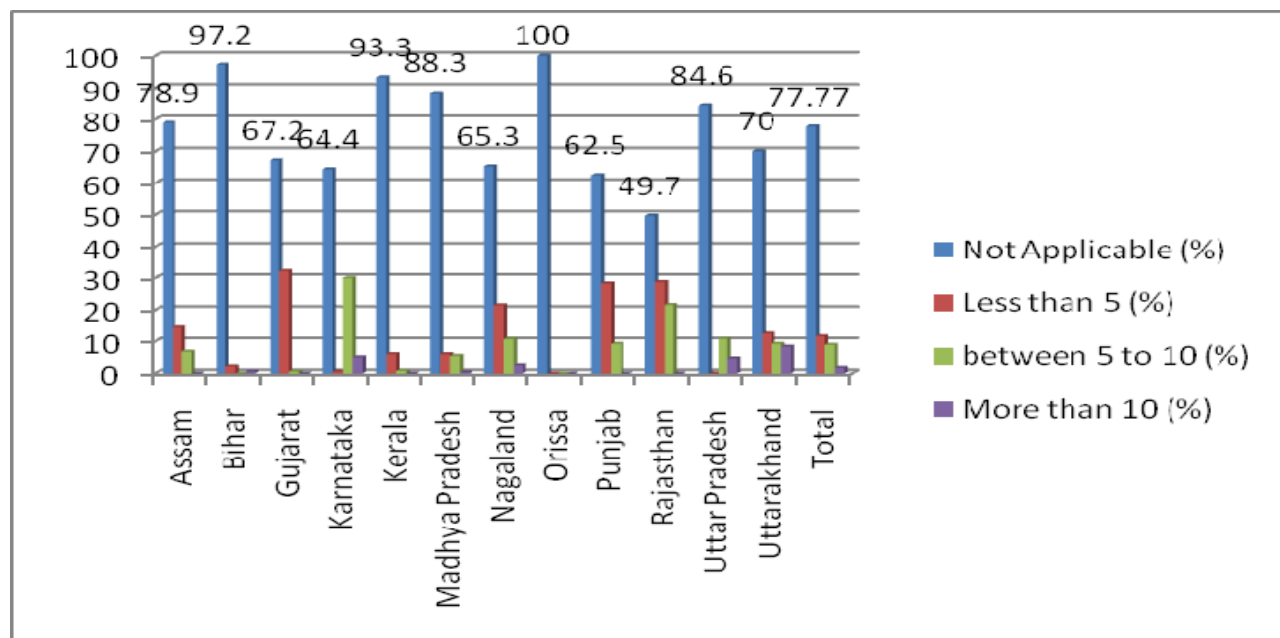


Table 7.24

Change in Socio economic status - Total live stock – before*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable % | 81.1 | 95.6 | 96.1 | 97.2 | 95.83 | 89.2 | 65.3 | 100 | 61.7 | 98.9 | 100 | 87.5 | 90.70 |
| Less than 5 % | 12.1 | 3.9 | 3.3 | 2.8 | 2.5 | 5.8 | 23.8 | 0 | 29.2 | 0 | 0 | 10.8 | 6.54 |
| Between 5 to 10 % | 6.8 | 0 | 0.6 | 0 | 0.8 | 5 | 8.3 | 0 | 7.5 | 0.6 | 0 | 1 | 2.33 |
| More than 10 % | 0 | 0.6 | 0 | 0 | 0.8 | 0 | 2.5 | 0 | 1.7 | 0.6 | 0 | 0.7 | 0.44 |

* All figures are in percentages only

Table 7.25
Total Annual Income - present

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than Rs.5000 | 0 | 30 | 0 | 10 | 0 | 1 | 0 | 22 | 4 | 0 | 0 | 0 | 38 |
| % | 0 | 0.6 | 0 | 5.6 | 0 | 0.4 | 0 | 12.2 | 3.3 | 0 | 0 | 0 | 1.86 |
| Rs.5000- Rs.10000 | 11 | 67 | 30 | 130 | 16 | 16 | 28 | 33 | 4 | 0 | 14 | 1 | 342 |
| % | 6.1 | 33.3 | 16.7 | 72.2 | 13.3 | 6.7 | 23.1 | 18.3 | 3.3 | 0 | 5.8 | 0.8 | 16.78 |
| Rs.10000-Rs.15000 | 15 | 11 | 90 | 23 | 21 | 112 | 57 | 38 | 11 | 0 | 131 | 19 | 517 |
| % | 8.3 | 2.2 | 50 | 12.7 | 17.5 | 46.7 | 47.1 | 21.1 | 6.7 | 0 | 54.5 | 15.8 | 25.35 |
| Rs.15000-Rs.20000 | 45 | 8 | 36 | 5 | 16 | 100 | 31 | 58 | 14 | 90 | 71 | 62 | 526 |
| % | 25 | 0.6 | 20 | 2.8 | 13.3 | 41.7 | 25.6 | 32.2 | 9.2 | 49.7 | 29.6 | 51.7 | 25.77 |
| Rs.20,000 – 50000 | 109 | 114 | 20 | 12 | 42 | 8 | 5 | 29 | 74 | 31 | 24 | 38 | 566 |
| % | 60.6 | 63.30 | 11.1 | 6.7 | 35 | 3.3 | 4.1 | 16.1 | 61.7 | 50.3 | 10 | 31.7 | 27.72 |
| Above Rs. 50000 | 0 | 0 | 4 | 0 | 25 | 1 | 0 | 0 | 19 | 0 | 0 | 0 | 51 |
| % | 0 | 0 | 2.2 | 0 | 20.83 | 0.4 | 0 | 0 | 16 | 0 | 0 | 0 | 2.5 |

Table 7.26
Source of Income – present*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Farming | 39.4 | 0 | 0 | 15 | 0 | 1.3 | 46.3 | 7.8 | 3.5 | 5.5 | 0 | 0 | 9.07 |
| Farm Labour work | 15.6 | 17.8 | 96.7 | 55.6 | 2.5 | 18.8 | 0 | 34.4 | 7.5 | 0 | 96.3 | 5 | 33.81 |
| Non farm Labour work | 6.1 | 76.1 | 0.6 | 16.7 | 54.2 | 54.2 | 0 | 35.6 | 74.2 | 49.2 | 2.1 | 88.3 | 35.62 |
| Service | 0 | 0 | 0.6 | 0 | 10 | 0.4 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0.78 |
| Self employment | 6.7 | 0 | 0.6 | 1.1 | 2.5 | 2.5 | 0 | 3.3 | 2.5 | 29.8 | 1.7 | 0.8 | 4.51 |
| Animal husbandry | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.8 | 5.5 | 0 | 0.8 | 0.58 |
| Other Service | 2.2 | 6.1 | 1.6 | 1.1 | 0 | 0 | 0 | 2.2 | 7.5 | 5.5 | 0 | 5 | 2.39 |
| Not given | 0 | 0 | 0 | 0 | 2.5 | 0 | 38 | 0 | 1.7 | 0 | 0 | 0 | 2.50 |
| Farm labour work, Non farm labour work | 1.1 | 0 | 0 | 0 | 21.7 | 15 | 14.9 | 5.6 | 0.8 | 0 | 0 | 0 | 4.56 |
| Pension | 4.4 | 0 | 0 | 0 | 0.8 | 0 | 0.8 | 0.6 | 0.8 | 0 | 0 | 0 | 0.58 |
| Farming, other service | 0 | 0 | 0 | 1.1 | 0.8 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.19 |

| | | | | | | | | | | | | | |
|--|------|---|---|-----|-----|-----|---|-----|---|-----|---|---|------|
| Farm labour work, non farm labour work, animal husbandry | 0 | 0 | 0 | 0 | 1.7 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Non farm labour work, animal husbandry | 0 | 0 | 0 | 0.6 | 0.8 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0.30 |
| Farming, non farm labour work | 0.6 | 0 | 0 | 0 | 1.7 | 0.8 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.40 |
| Farm labour work, animal husbandry | 0 | 0 | 0 | 0.6 | 0.8 | 2.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0.39 |
| Farming, farm labour work | 12.2 | 0 | 0 | 0.6 | 0 | 2.5 | 0 | 3.7 | 0 | 0 | 0 | 0 | 1.75 |
| Farming & Animal husbandry | 7.2 | 0 | 0 | 5.6 | 0 | 0 | 0 | 1.1 | 0 | 3.3 | 0 | 0 | 1.52 |
| Farm labour work, Self Employment | 1.7 | 0 | 0 | 0.6 | 0 | 0 | 0 | 1.1 | 0 | 0.6 | 0 | 0 | 0.35 |
| Farm labour work, Non farm labour work | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0.6 | 0 | 0 | 0.20 |
| Farming, Farm labour work, Animal Husbandry | 0.6 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.16 |
| Farming & Service | 1.1 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.20 |

* All figures are in percentages only

Table 7.27
Total Annual Income - before

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-------------------|------------------|---------------|--------------------|----------------------|-------------------|---------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Less than Rs.5000 | 0 | 30 | 0 | 12 | 0 | 2 | 0 | 25 | 1 | 0 | 0 | 0 | 70 |
| % | 0 | 16.7 | 0 | 6.7 | 0 | 0.8 | 0 | 13.9 | 0.8 | 0 | 0 | 0 | 3.43 |
| Rs.5000- Rs.10000 | 10 | 75 | 4 | 150 | 20 | 14 | 11 | 36 | 0 | 0 | 118 | 13 | 452 |
| % | 5.6 | 42 | 2.2 | 83.3 | 16.7 | 5.8 | 9.1 | 20 | 0 | 0 | 49.2 | 10.8 | 22.12 |
| Rs.10000-Rs.15000 | 14 | 45 | 25 | 6 | 21 | 105 | 68 | 41 | 10 | 22 | 55 | 42 | 454 |
| % | 7.8 | 25 | 13.9 | 3.3 | 17.5 | 43.8 | 56.2 | 22.8 | 8.3 | 12.15 | 23 | 35 | 22.25 |
| Rs.15000-Rs.20000 | 44 | 29 | 80 | 5 | 20 | 101 | 38 | 53 | 16 | 35 | 56 | 42 | 519 |
| % | 24.4 | 16.1 | 44.4 | 2.8 | 16.7 | 42.08 | 31.4 | 29.4 | 13.3 | 19.5 | 23.3 | 35 | 25.42 |
| Rs.20,000 - 50000 | 112 | 0 | 70 | 7 | 37 | 17 | 4 | 25 | 74 | 47 | 0 | 23 | 416 |
| % | 62.2 | 0 | 38.9 | 3.9 | 31 | 7.1 | 3.3 | 13.9 | 61.7 | 26 | 0 | 19.2 | 20.39 |
| Rs. 22000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 0 | 0 | 19 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10.5 | 0 | 0 | 0.93 |
| Rs. 25000/- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 11 | 0 | 32 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11.6 | 4.6 | 0 | 1.57 |
| Above Rs. 50000 | 0 | 0 | 1 | 0 | 22 | 1 | 0 | 0 | 90 | 18 | 0 | 0 | 61 |
| % | 0 | 0 | 0.6 | 0 | 18.3 | 0.4 | 0 | 0 | 15.83 | 10 | 0 | 0 | 2.99 |
| Pension | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 | 18 |
| % | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0.89 |

Table 7.28
Source of Income – before*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Farming | 38.89 | 0 | 0 | 15 | 0 | 1.3 | 46.3 | 22.22 | 3.3 | 1.1 | 0 | 0.8 | 9.94 |
| Farm Labour work | 14.44 | 15 | 96.67 | 58.33 | 2.5 | 18.8 | 0 | 25.56 | 7.5 | 6.08 | 97.08 | 3.3 | 33.45 |
| Non farm Labour work | 7.8 | 76.11 | 0.6 | 15.56 | 54.17 | 52.92 | 0 | 27.22 | 75 | 77.90 | 1.7 | 88.33 | 37.33 |
| Service | 0 | 0 | 0.6 | 0.6 | 10 | 0.4 | 0 | 1.1 | 0 | 0.6 | 0 | 1.7 | 0.99 |
| Self employment | 6.7 | 0 | 0.6 | 1.1 | 2.5 | 2.5 | 0 | 4.44 | 2.5 | 3.87 | 1.3 | 0.8 | 2.26 |
| Animal husbandry | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.8 | 0.6 | 0 | 0.8 | 0.15 |
| Other Service | 2.2 | 8.89 | 1.7 | 0.6 | 0 | 0 | 0 | 0 | 6.67 | 1.7 | 0 | 4.2 | 1.97 |
| Not given | 0 | 0 | 0 | 0 | 1.7 | 0 | 38 | 0 | 1.7 | 0 | 0 | 0 | 2.45 |
| Farm labour work, non farm labour work | 2.2 | 0 | 0 | 0 | 23.33 | 15 | 14.9 | 6.11 | 0.8 | 0 | 0 | 0 | 4.80 |
| Other source (pension) | 2.8 | 0 | 0 | 0 | 0.8 | 0 | 0.8 | 0 | 0.8 | 0 | 0 | 0 | 0.39 |
| Farming, other service | 0 | 0 | 0 | 1.1 | 1.7 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.24 |
| Non farm labour work, animal husbandry | 0 | 0 | 0 | 0 | 0.8 | 1.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0.20 |
| Non farm labour work, animal husbandry | 0.6 | 0 | 0 | 0 | 1.7 | 1.7 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.41 |
| Farming, non farm labour work | 0 | 0 | 0 | 0 | 0.8 | 0.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0.14 |
| Non farm labour work, self employment | 12.8 | 0 | 0 | 0 | 0 | 0.4 | 0 | 2.2 | 0 | 0 | 0 | 0 | 1.37 |
| Farm labour work, animal husbandry | 6.7 | 0 | 0 | 0.6 | 0 | 2.1 | 0 | 1.7 | 0 | 0 | 0 | 0 | 1.04 |
| Farming, farm labour work | 1.7 | 0 | 0 | 1.1 | 0 | 2.5 | 0 | 4.44 | 0 | 0 | 0 | 0 | 0.93 |
| Farming & Animal husbandry | 1.1 | 0 | 0 | 5 | 0 | 0.4 | 0 | 0.6 | 0 | 2.21 | 0 | 0 | 0.83 |
| Farm labour work, Self employment | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0.6 | 0 | 0 | 0.16 |
| Farm labour work, Non farm labour work | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0.6 | 0 | 0 | 0.30 |
| Driver | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0.6 | 0 | 0 | 0.16 |
| Tailoring | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 3.87 | 0 | 0 | 0.40 |
| Farming, Farm labour work, Animal Husbandry | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |

| | | | | | | | | | | | | | |
|-------------------|---|---|---|-----|---|---|---|---|---|---|---|---|------|
| Farming & Service | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
|-------------------|---|---|---|-----|---|---|---|---|---|---|---|---|------|

* All figures are in percentages only

Table 7.29

Current situation - Clothing

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Much less | 0 | 0 | 0 | 34 | 3 | 0 | 0 | 17 | 0 | 0 | 0 | 0 | 54 |
| % | 0 | 0 | 0 | 18.9 | 2.5 | 0 | 0 | 9.4 | 0 | 0 | 0 | 0 | 2.64 |
| A little less | 15 | 1 | 0 | 17 | 14 | 3 | 0 | 18 | 0 | 7 | 0 | 1 | 76 |
| % | 8.13 | 0.6 | 0 | 9.4 | 11.7 | 1.3 | 0 | 10 | 0 | 3.8 | 0 | 0.8 | 3.70 |
| Same as before | 132 | 172 | 2 | 63 | 102 | 120 | 104 | 37 | 119 | 28 | 0 | 37 | 916 |
| % | 73.3 | 95.6 | 1.1 | 35 | 85 | 50 | 86.0 | 20.6 | 99.2 | 15.5 | 0 | 30.8 | 44.86 |
| Little more | 32 | 7 | 178 | 60 | 0 | 92 | 17 | 108 | 1 | 144 | 240 | 80 | 959 |
| % | 17.8 | 3.8 | 98.9 | 33.3 | 0 | 38.3 | 14.0 | 60 | 0.8 | 79.6 | 100 | 66.7 | 46.97 |
| Lot more | 1 | 0 | 0 | 6 | 1 | 25 | 0 | 0 | 0 | 2 | 0 | 2 | 37 |
| % | 0.6 | 0 | 0 | 3.3 | 0.8 | 10.4 | 0 | 0 | 0 | 1.1 | 0 | 1.7 | 1.82 |

Table 7.30

Current situation - Food (Two meals)

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Much worse | 0 | 0 | 0 | 27 | 3 | 0 | 0 | 10 | 0 | 0 | 0 | 1 | 41 |
| % | 0 | 0 | 0 | 15 | 2.5 | 0 | 0 | 5.5 | 0 | 0 | 0 | 0.8 | 2 |
| A little worse | 21 | 0 | 0 | 26 | 9 | 5 | 0 | 10 | 2 | 18 | 0 | 6 | 97 |
| % | 11.6 | 0 | 0 | 14.4 | 7.5 | 2.1 | 0 | 5.5 | 1.6 | 9.9 | 0 | 5.0 | 4.74 |
| Same as before | 109 | 165 | 1 | 70 | 105 | 120 | 118 | 69 | 117 | 26 | 2 | 37 | 939 |
| % | 60.5 | 91.7 | 0.6 | 38.8 | 87.5 | 50 | 97.5 | 38.4 | 97.7 | 14.3 | 0.8 | 30.8 | 46.0 |
| Little better | 43 | 15 | 179 | 54 | 2 | 93 | 3 | 91 | 2 | 135 | 236 | 72 | 924 |
| % | 23.8 | 8.3 | 99.4 | 30 | 1.7 | 38.7 | 2.5 | 50.6 | 0.6 | 74.5 | 98.3 | 60.0 | 45.24 |
| Lot better | 7 | 0 | 0 | 3 | 1 | 22 | 0 | 0 | 0 | 2 | 2 | 4 | 41 |
| % | 3.8 | 0 | 0 | 1.6 | 0.8 | 9.2 | 0 | 0 | 0 | 1.1 | 0.8 | 3.3 | 2.01 |

Table 7.31
Current situation - Availability of loan

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Very difficult | 31 | 129 | 0 | 17 | 6 | 0 | 1 | 15 | 70 | 2 | 0 | 24 | 295 |
| % | 17.2 | 71.7 | 0 | 9.4 | 5 | 0 | 0.8 | 8.3 | 58.3 | 1.1 | 0 | 20.0 | 14.44 |
| Difficult | 67 | 36 | 0 | 118 | 23 | 51 | 50 | 90 | 30 | 11 | 3 | 79 | 558 |
| % | 37.2 | 20.0 | 0 | 65.6 | 19.16 | 21.3 | 41.2 | 50 | 25 | 6.1 | 1.25 | 65.8 | 27.32 |
| Neither difficult nor easy | 73 | 14 | 174 | 38 | 73 | 73 | 70 | 57 | 16 | 137 | 222 | 15 | 962 |
| % | 40.5 | 7.7 | 96.7 | 21.1 | 60.8 | 30.4 | 58 | 31.7 | 13.3 | 75.6 | 92.5 | 12.5 | 47.12 |
| Easy | 5 | 1 | 6 | 7 | 15 | 90 | 0 | 18 | 4 | 30 | 15 | 2 | 193 |
| % | 2.7 | 0.6 | 3.3 | 3.8 | 12.5 | 37.5 | 0 | 10 | 3.3 | 16.6 | 6.25 | 1.7 | 9.45 |
| Very easy | 4 | 0 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 1 | 0 | 0 | 31 |
| % | 2.2 | 0 | 0 | 0 | 0 | 10.8 | 0 | 0 | 0 | 0.6 | 0 | 0 | 1.52 |
| Not tried | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| % | 0 | 0 | 0 | 0 | 2.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |

Table 7.32
Current situation - employment/ labour work

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Very difficult | 31 | 119 | 0 | 4 | 7 | 0 | 0 | 19 | 38 | 85 | 0 | 12 | 314 |
| % | 17.2 | 66.1 | 0 | 2 | 5.8 | 0 | 0 | 10.5 | 31.5 | 46.9 | 0 | 10.0 | 14.39 |
| Difficult | 60 | 45 | 0 | 75 | 12 | 54 | 1 | 70 | 30 | 0 | 2 | 63 | 412 |
| % | 33.3 | 25.0 | 0 | 41.7 | 10.0 | 22.5 | 0.8 | 38.8 | 25.0 | 0 | 0.8 | 52.5 | 20.17 |
| Neither difficult nor easy | 87 | 15 | 172 | 77 | 88 | 76 | 9 | 73 | 48 | 95 | 213 | 9 | 962 |
| % | 48.3 | 8.3 | 95.5 | 43 | 73.3 | 31.7 | 7.4 | 40.5 | 40 | 52.4 | 88.7 | 7.5 | 48.13 |
| Easy | 2 | 1 | 8 | 24 | 11 | 87 | 111 | 18 | 4 | 1 | 25 | 33 | 325 |
| % | 1.1 | 0.6 | 4.4 | 13.3 | 9.2 | 36.3 | 91.7 | 10.0 | 3.3 | 0.6 | 10.4 | 27.5 | 15.9 |
| Very easy | 0 | 0 | 0 | 0 | 2 | 23 | 0 | 0 | 0 | 0 | 0 | 3 | 28 |
| % | 0 | 0 | 0 | 0 | 1.7 | 9.6 | 0 | 0 | 0 | 0 | 0 | 2.5 | 1.4 |

Table 7.33
Current situation - Economic status/ standard of living of your family

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|----------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Much worse | 0 | 0 | 0 | 36 | 1 | 2 | 115 | 1 | 0 | 1 | 4 | 1 | 161 |
| % | 0 | 0 | 0 | 20.0 | 0.8 | 0.8 | 95.0 | 0.6 | 0 | 0.6 | 1.6 | 0.8 | 7.8 |
| A little worse | 14 | 4 | 0 | 25 | 10 | 1 | 5 | 2 | 3 | 10 | 0 | 6 | 80 |
| % | 7.7 | 2.2 | 0 | 13.9 | 8.3 | 0.4 | 4.1 | 1.1 | 2.5 | 5.5 | 0 | 5.0 | 3.9 |
| Same as before | 90 | 156 | 1 | 59 | 101 | 38 | 1 | 45 | 116 | 19 | 0 | 25 | 651 |
| % | 50.0 | 86.7 | 0.6 | 32.8 | 84.2 | 15.8 | 0.8 | 25 | 96.6 | 10.5 | - | 20.8 | 31.88 |

| | | | | | | | | | | | | | |
|---------------|------|------|------|------|-----|------|---|------|-----|------|------|-------|-------|
| Little better | 75 | 20 | 178 | 55 | 7 | 170 | 0 | 132 | 0 | 150 | 236 | 83 | 1106 |
| % | 41.6 | 11.1 | 98.8 | 30.5 | 5.8 | 70.8 | 0 | 73.3 | 0 | 82.8 | 98.3 | 69.16 | 54.16 |
| Lot better | 1 | 0 | 1 | 5 | 1 | 29 | 0 | 0 | 1 | 1 | 0 | 5 | 44 |
| % | 0.6 | 0 | 0.6 | 2.8 | 0.8 | 12.1 | 0 | 0 | 0.8 | 0.6 | 0 | 4.2 | 2.2 |

Table 7.34
Change in the assets of the household

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|------------------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Cycle -present | 117 | 7 | 19 | 1 | 9 | 28 | 1 | 60 | 106 | 18 | 0 | 34 | 400 |
| % | 65.0 | 3.9 | 10.6 | 0.6 | 7.5 | 11.7 | 0.8 | 33.3 | 88.3 | 9.9 | 0 | 28.3 | 19.6 |
| Cycle - before | 116 | 7 | 42 | 75 | 22 | 34 | 1 | 52 | 108 | 51 | 46 | 26 | 580 |
| % | 64.4 | 3.9 | 23.3 | 41.7 | 18.3 | 14.2 | 0.8 | 28.9 | 90.0 | 28.2 | 19.2 | 21.7 | 28.4 |
| Motor Cycle -present | 1 | 0 | 1 | 12 | 4 | 3 | 0 | 0 | 21 | 2 | 0 | 2 | 46 |
| % | 0.6 | 0 | 0.6 | 6.7 | 3.3 | 1.3 | 0 | 0 | 17.5 | 1.1 | 0 | 1.7 | 2.3 |
| Motor Cycle - before | 2 | 0 | 5 | 18 | 3 | 2 | 0 | 0 | 20 | 1 | 0 | 0 | 51 |
| % | 1.1 | 0 | 2.8 | 10.0 | 2.5 | 0.8 | 0 | 0 | 16.7 | 0.6 | 0 | 0 | 2.5 |
| Radio - present | 43 | 2 | 2 | 22 | 12 | 13 | 16 | 7 | 40 | 1 | 0 | 15 | 173 |
| % | 23.9 | 1.1 | 1.1 | 12.2 | 10.0 | 5.4 | 13.2 | 3.9 | 33.3 | 0.6 | 0 | 12.5 | 8.5 |
| Radio - before | 40 | 3 | 6 | 31 | 14 | 19 | 15 | 3 | 41 | 1 | 0 | 13 | 186 |
| % | 22.2 | 1.7 | 3.3 | 17.2 | 11.7 | 7.9 | 12.4 | 1.7 | 34.2 | 0.6 | 0 | 10.8 | 9.1 |
| T.V - present | 8 | 0 | 3 | 35 | 24 | 23 | 1 | 1 | 98 | 3 | 0 | 52 | 248 |
| % | 4.4 | 0 | 1.7 | 19.4 | 20.0 | 9.6 | 0.8 | 0.6 | 81.7 | 1.7 | 0 | 43.3 | 12.1 |
| T.V - before | 7 | 0 | 9 | 66 | 66 | 29 | 1 | 0 | 103 | 9 | 0 | 23 | 313 |
| % | 3.9 | 0 | 5.0 | 36.7 | 55.0 | 12.1 | 0.8 | 0 | 85.8 | 5.0 | 0 | 19.2 | 15.3 |
| Sewing machine - present | 2 | 1 | 1 | 4 | 7 | 0 | 0 | 1 | 103 | 5 | 0 | 15 | 139 |
| % | 1.1 | 0.6 | 0.6 | 2.2 | 5.8 | 0 | 0 | 0.6 | 85.8 | 2.8 | 0 | 12.5 | 6.8 |
| Sewing machine - before | 2 | 1 | 1 | 11 | 14 | 0 | 0 | 0 | 106 | 10 | 1 | 7 | 153 |
| % | 1.1 | 0.6 | 0.6 | 6.1 | 11.7 | 0 | 0 | 0 | 88.3 | 5.5 | 0.4 | 5.8 | 7.5 |
| Gas/kerosene stove – present | 1 | 17 | 2 | 18 | 21 | 0 | 1 | 87 | 3 | 0 | 21 | 171 | |
| % | 0 | 0.6 | 9.4 | 1.1 | 15.0 | 8.8 | 0 | 0.6 | 72.5 | 1.7 | 0 | 17.5 | 8.4 |
| Gas/kerosene stove – before | 1 | 24 | 8 | 54 | 26 | 0 | 0 | 88 | 5 | 0 | 15 | 221 | |
| % | 0 | 0.6 | 13.3 | 4.4 | 45.0 | 10.8 | 0 | 0 | 73.3 | 2.8 | 0 | 12.5 | 10.8 |
| Washing Machine – present | | 0 | 1 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 4 | |
| % | 0 | 0 | 0 | 0.6 | 0.8 | 0.4 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.2 |
| Washing Machine – before | | 0 | 3 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 7 | |
| % | 0 | 0 | 0 | 1.7 | 1.7 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.3 |
| Chair at present | | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | |
| % | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.1 |
| Chair before | | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | |
| % | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.1 |

It has been found that the possession of different types of livestock has increased from 9.3 per cent to nearly 22.23 per cent after the possession of IAY housing. There is also increase in the number of each livestock under the possession of IAY beneficiary after the acquisition of IAY house. IAY housing has definitely increased the scope for rearing more live stock. Total annual income of the IAY beneficiary has shown a marginal increase. Sources of income have not changed significantly. There is some improvement in the clothing and adequacy of meals (two meals per day) of the households of IAY beneficiaries. There is also some improvement in the availability of loans and availability of employment for the IAY beneficiaries after the acquisition of IAY housing. The standard of living has also been reported to be better after the possession of IAY house in the lives of the IAY beneficiaries. It is interesting to see that the possession of household assets has actually decreased after the acquisition of IAY houses.

Socioeconomic Impact: Control of migration:

Tendency for migration is more among the people who do not have a house on their own. Possession of IAY house has prevented migration of IAY beneficiary households from their villages. Tables 35 to 40 show the information regarding migration of IAY beneficiary family members.

Figure 7.35 - Routine of children- Undertaking seasonal migration - Before

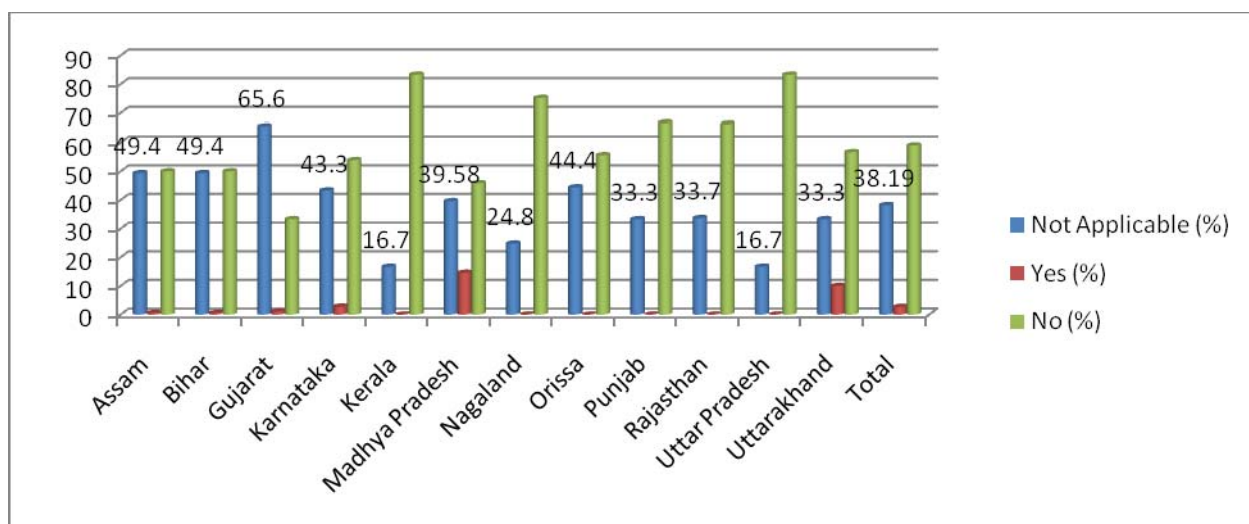


Figure 7.36 - Routine of children- Undertaking seasonal migration - After

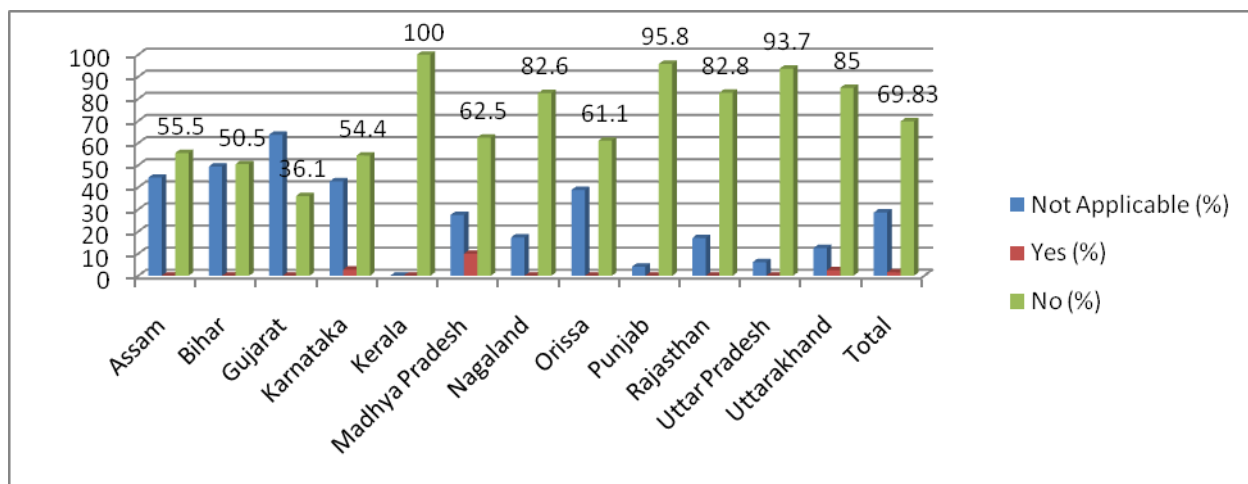


Table 7.37 - Did you migrate before owning the IAY house in the past?

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----|------------------|---------------|--------------------|----------------------|-------------------|------------------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Yes | 3 | 1 | 4 | 20 | 1 | 32 | 0 | 14 | 0 | 3 | 11 | 6 | 95 |
| % | 1.7 | 0.6 | 2.2 | 11.1 | 0.8 | 13.3 | 0 | 7.8 | 0 | 1.7 | 4.6 | 5.0 | 4.7 |
| No | 177 | 179 | 176 | 160 | 119 | 208 | 121 | 166 | 120 | 178 | 229 | 114 | 1947 |
| % | 98.3 | 99.4 | 97.8 | 88.8 | 99.2 | 86.6 | 100 | 92.2 | 100 | 98.3 | 95.4 | 95.0 | 95.3 |

Table 7.38 - If yes, what were the reasons for migration?

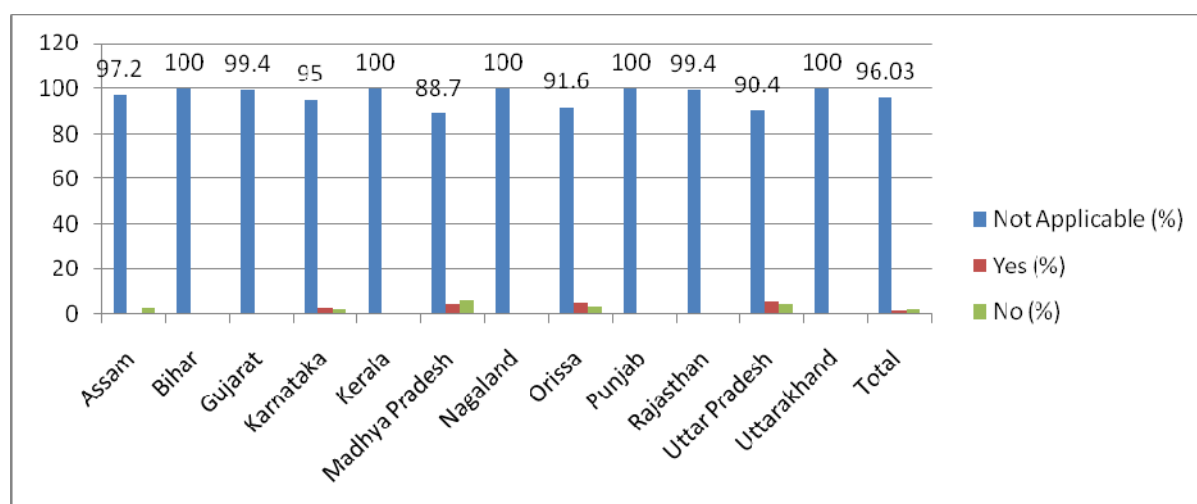
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|--------------------------------|------------------|---------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Not Applicable | 177 | 179 | 176 | 160 | 119 | 208 | 121 | 166 | 120 | 178 | 229 | 114 | 1947 |
| % | 98.3 | 99.4 | 97.8 | 89.4 | 99.2 | 86.6 | 100 | 92.2 | 100 | 98.3 | 95.4 | 95 | 95.3 |
| In search of better employment | 2 | 1 | 0 | 14 | 0 | 0 | 0 | 1 | 0 | 1 | 11 | 4 | 36 |
| % | 1.1 | 0.6 | 0 | 7.7 | 0 | 0 | 0 | 0.6 | 0 | 0.6 | 4.5 | 3.3 | 1.76 |
| To take up employment | 1 | 0 | 3 | 2 | 0 | 32 | 0 | 2 | 0 | 1 | 0 | 0 | 40 |
| % | 0.6 | 0 | 1.6 | 1.1 | 0 | 13 | 0 | 1.1 | 0 | 0.6 | 0 | 0 | 2 |
| Proximity to place of work | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| % | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.04 |
| Housing problems | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 11 | 0 | 0 | 0 | 1 | 15 |
| % | 0 | 0 | 0.6 | 0.6 | 0.8 | 0 | 0 | 6.1 | 0 | 0 | 0 | 0.8 | 0.73 |

| | | | | | | | | | | | | | |
|-----------|---|---|---|-----|---|---|---|---|---|-----|---|-----|------|
| Any other | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 3 |
| % | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0.8 | 0.14 |
| Not Given | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 7.39
Did you or any other adult member of your family migrated after owning the IAY house?

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----|------------------|------------------|--------------------|----------------------|-------------------|--------------------|---------------------|-------------------|-------------------|----------------------|--------------------------|------------------------|-------------------|
| | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Yes | 5 | 0 | 1 | 9 | 0 | 27 | 0 | 15 | 0 | 1 | 23 | 0 | 81 |
| % | 2.8 | 0 | 0.6 | 5.0 | 0 | 11.3 | 0 | 8.3 | 0 | 0.6 | 9.6 | 0 | 4.0 |
| No | 175 | 180 | 179 | 171 | 120 | 213 | 121 | 165 | 120 | 180 | 217 | 120 | 1961 |
| % | 97.2 | 100 | 99.4 | 95 | 100 | 88.7 | 100 | 91.6 | 100 | 99.4 | 90.4 | 100 | 96.03 |

Figure 7.40
If any, does owning a house influence your decision of not migrating?



It has been found that seasonal migration of the children of IAY beneficiaries has marginally decreased after the acquisition of IAY house. It can be seen that around 4.7 per cent of the IAY beneficiaries or their family members had migrated in the past. The reasons for migration included housing problems, searching for job, taking up a new job and proximity to work place. At least one percent of IAY beneficiaries or their family members refused to migrate after the possession of IAY house. It is also encouraging to find that IAY beneficiaries have stated that owning the IAY house has influenced their decision of not migrating elsewhere.

Concluding remarks:

It has been found that there are significant socio economic impacts in the lives of IAY beneficiaries. Possession of IAY house has improved the living standard of the beneficiaries. Health, sanitation and social security of the beneficiaries have improved. The economic status of the beneficiaries has also improved to a great extent. Ownership of IAY house has also influenced their decision of not to migrate from their own village to any other place. There are tangible and intangible benefits to the beneficiary households on account of the acquisition of IAY houses.

CHALLENGES FOR THE IMPLEMENTATION OF IAY

As any other government schemes, IAY also faces several challenges and problems. Some of major problems faced by the beneficiaries of IAY are the delay in releasing the installment causing delay in completion of the houses, non availability of labour, non availability of construction materials, inadequate funds, regarding IAY waiting list and long waiting period, opening bank account, corruption, waiting for gram sabha decision regarding release of grant, lack of awareness about the exact terms and conditions of the scheme, delay in application processing and finally regarding the quality of the houses. IAY being a nationwide housing scheme has a major administrative challenge.

The Ministry of Rural Development has taken several steps to deal with various challenges of the scheme. Online monitoring through IAY website has solved a number of issues regarding centralized monitoring of the scheme. Beneficiaries are now able to track the process of their application and release of grants online. Training and research are two strategies for dealing with any type of challenges of IAY. There are IAY guidelines in this regard also. In this chapter, we present the different problems faced by the IAY beneficiaries and some possible remedies for the same. Table 8.1 shows the problems faced by IAY beneficiaries.

Table 8.1- Problems faced by IAY beneficiary households*

| Various Problems | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
|--|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| Nothing | 82.8 | 71.7 | 0 | 40.6 | 40.8 | 79.8 | 100 | 48.6 | 97.6 | 25.0 | 29.6 | 23.0 | 51.97 |
| Delay in releasing the instalment caused delay in completion | 6.10 | 3.0 | 0 | 1.7 | 2.5 | 0 | 0 | 0 | 0 | 11.1 | 25 | 37.9 | 7.25 |
| Non availability of labour | 0 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.15 |
| Non availability of construction materials | 0 | 5.6 | 0 | 0.6 | 0 | 0.4 | 0 | 1.8 | 0 | 0 | 0 | 0 | 0.75 |
| Insufficiency of money | 0 | 1.1 | 0 | 0 | 11.7 | 5.0 | 0 | 3.9 | 0 | 1.1 | 0 | 0 | 1.81 |
| Waiting for BPL list serial number | 0 | 8.7 | 6.7 | 0 | 0 | 1.3 | 0 | 0 | 0 | 0.6 | 25 | 4.2 | 4.75 |
| Problems in opening bank account | 0.6 | 1.1 | 93.3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8.37 |
| Long waiting period | 1.7 | 0.6 | 0 | 0.6 | 2.5 | 7.1 | 0 | 0 | 0 | 0 | 0 | 11.7 | 1.92 |
| Bribing mukhia, PRI | 0 | 5.8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.51 |
| Waiting for gram sabha decision | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Delay in receiving cheque | 1.7 | 0.6 | 0 | 0.6 | 0 | 0 | 0 | 0.6 | 0 | 1.7 | 0 | 0 | 0.46 |

| | | | | | | | | | | | | | |
|--|-----|-----|---|------|------|-----|---|-----|-----|------|------|------|------|
| Not aware about the exact terms | 0.6 | 0.6 | 0 | 0 | 22.5 | 0 | 0 | 3.3 | 0.8 | 0.6 | 0 | 2.5 | 1.97 |
| Faced problems in receiving the cheque | 0 | 0.6 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.20 |
| Takes a lot of time and effort | 0 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.09 |
| Authorities are not releasing the amount on time | 0 | 0 | 0 | 0 | 4.2 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.29 |
| Process is very slow | 0 | 0 | 0 | 0 | 13.3 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0.8 | 0.93 |
| Did not get the last installment | 0 | 0 | 0 | 0 | 0 | 0.8 | 0 | 3.9 | 0 | 0 | 0 | 15.8 | 1.37 |
| Lack of proper planning | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 8.9 | 0 | 0 | 0 | 0.8 | 0.88 |
| Fund was insufficient and and it was not released on time | 0 | 0 | 0 | 2.2 | 0 | 0.4 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.29 |
| Allowance for toilet was given after a long time | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 5.6 | 0 | 0 | 0 | 3.3 | 0.73 |
| Delay in releasing 2nd installment | 5.0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0.58 |
| Less fund for construction | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.10 |
| Borrowed money before and got the cheque after construction | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 9.4 | 0 | 0 | 0 | 0 | 0.93 |
| No additional fund for toilet | 1.1 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.20 |
| Entire fund should be provided in 1 installment | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 3.3 | 0 | 0 | 0 | 0 | 0.34 |
| Delay in allotment, sarpanch and secretary are not helpful | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.10 |
| Wasted time and money to get the benefit | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.20 |
| Require only Rs 20,000 hence could not complete the house | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0.14 |
| Due to less fund quality of house is very poor | 0 | 0 | 0 | 0.6 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Raw Material funding is so less | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1 | 0 | 0.6 | 0 | 0 | 0.15 |
| Village level inter politics is present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.3 | 0 | 10.5 | 0 | 0 | 1.22 |
| Grant received so late | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.3 | 0 | 0 | 0.29 |
| Funded allotment, Village politics also effect | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.05 |
| State Govt. has not received the grants yet | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.05 |
| Delay in payment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.05 |
| Separate Staff should be there for IAY | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7.2 | 0 | 0 | 0.64 |
| Opening A/C in Bank & getting Raw Materials has been a problem. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33.1 | 0 | 0 | 2.93 |
| Grant should be more especially for Raw Materials | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.1 | 0 | 0 | 0.10 |
| Raw Material & Water Problem is also a major hindrance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0.15 |
| Getting selected among BPL's | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20.4 | 0 | 2.40 |
| Grants not available in time, and department is not co-operative | 0 | 0 | 0 | 34.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.01 |
| Communication was the main problem, not providing any information | 0 | 0 | 0 | 15.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.38 |
| Work is stopped for many days because of lack of money | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Panchayat members are giving so much problem, not giving instructions and instalments properly | 0 | 0 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |

* All figures are in percentages only

Worst felt problems faced by IAY beneficiaries were delay in releasing the installment causing delay in completion of the houses, inadequate funds, regarding IAY waiting list and long waiting period, opening bank account and lack of awareness about the exact terms and conditions of the scheme. Altogether they account for not less than 30 per cent of the problems. It is also seen that about 51.97 per cent of the IAY beneficiaries have not faced any problems with regard to implementation of the scheme.

Facing the challenges of IAY:

Government has several measures to face the challenges of IAY. Training, inventory procedure, online monitoring, and evaluation studies are the key strategies to deal with various problems faced in the implementation of IAY. There are also several other measures which will be discussed in chapter 9 (suggestions and recommendations of the study).

Training Programme:

Training and capacity building of the human resources is the first aspect of problem solving strategy. IAY Guideline has laid down the relevant procedure. Officers dealing with the IAY at the State, District and Block levels must be trained in various disaster resistant features to be adopted in the houses and they should ensure that this is complied with during their field visits. In addition, local carpenters and masons should be trained for skill upgradation and use of low cost technology and local material under the SGSY. The awareness among the beneficiaries must be created about the disastrous resistant and environment friendly technology through exhibitions of low cost technologies at the district and block level, seminars, workshops and other programmes as well. The services of State Institutes of Rural Developments (SIRDs), Extension Training Centres may be taken up for this purpose (IAY Guideline 5.7).

NIRD, Hyderabad has been entrusted for conducting Training programme on Planning & Management of IAY for the year 2010-11 for organization of training programmes for programme implementing agencies. With the enhanced unit cost of IAY house, bank linkage for assistance, preference to minorities, extended coverage of convergence and the new homestead policy, the programme implementers need to be acquainted with managerial skills for

smooth implementation and achievement of expected outcome/outreach. The proposal submitted by NIRD is for a total no. of 114 programmes with 35 participants in each programme with a total estimated expenditure of Rs. 1,50,89,400 /- in which a total of 4000 stakeholders/participants will be imparted training through 114 programmes, which would be held at District level at NIRD, SIRDs and other related institutes.

Inventory of Houses:

The implementing agencies should have a complete inventory of houses constructed/upgraded under the IAY, giving details of the date of start and the date of completion of construction of dwelling unit, name of the village and Block in which the house is located; occupation and category of beneficiaries and other relevant particulars (IAY Guideline 5.9).

Monitoring:

Officers dealing with the IAY at the State headquarters should visit districts regularly and ascertain through field visits whether the programme is being implemented satisfactorily and whether construction of houses is in accordance with the prescribed procedure. Likewise, officers at the district, sub-division and block levels must closely monitor all aspects of the IAY through visits to work sites. A schedule of inspection which prescribes a minimum number of field visits for each supervisory level functionary from the State level to the block level should be drawn up and strictly adhered to. The State Government should prescribe the periodical reports/ returns through which it should monitor the performance of IAY in the districts and also get appropriate reports and returns prescribed, to be collected by the Zilla Parishads / DRDAs.

The monitoring of the programme at the State Level will be the responsibility of State Level Vigilance and Monitoring Committee for Rural Development Programmes. A representative or nominee of the Ministry of Rural Development, Government of India should invariably be invited to participate in the meetings of the Committee (IAY Guideline 6.1). A monthly progress report separately in respect of the Indira Awaas Yojana will be furnished to the Government of India by Telex/Fax/E-mail/ Nicnet in Performa (MPR 1 to 3) (Vide Ministry's letter No. J-16013/1/2007-RH dated 23.2.2009) on or before 10th of every succeeding month.

Evaluation Studies:

The Central Government may conduct periodic evaluation studies on the implementation of the Indira Awaas Yojana. These Evaluation studies may be got conducted by institutions and organizations of repute on the implementation as well as the issues thrown up by the Concurrent Evaluation, conducted by the Government of India. The States/UTs may also conduct Evaluation Studies on their own regarding the implementation and impact of the programme in their State. Copies of the reports of these evaluation studies conducted by the States/UTs should be furnished to the Government of India. Remedial action should be taken by the States/UTs on the basis of the observations made in these evaluation studies and also in the Concurrent Evaluation conducted by or on behalf of Government of India (IAY Guideline 6.2).

NIRD, Hyderabad has been entrusted a research study entitled “Best Practices” on Rural Housing for a total budget of Rs. 32.34 lakhs. The objectives of the Study are: To understand & trace out the various aspirations of housing of rural poor; To understand the provisions of IAY & the process of implementation in the realization of aspirations of IAY beneficiaries; To identify different components of best practices & study their contribution in better reach out of housing for the rural poor; and To come out with possible strategies that could facilitate better implementation of IAY programme.

Concluding remarks:

There are several challenges faced by the administration in the implementation of the schemes that are reflected in the problems presented by the IAY beneficiaries. Due care is to be given to address these challenges, so that IAY implementation would go smoothly. The Ministry has devised certain measures such as training, research, inventory of houses and several monitoring measures. The administration has to go a long way ahead in this direction in order to effectively address all the challenges of IAY implementation.

CHAPTER - 9

CONCLUSION AND RECOMMENDATIONS

Summary of the major findings and recommendations of the study are included in this concluding chapter. The national level evaluation study on the implementation and impacts of Indira Aawas Yojana (IAY) undertaken by the Department of Social Work, University of Delhi on behalf of the Planning Commission, Government of India, in 2009 has consumed one year for its completion. Data has been collected from selected 12 states from all the corners of the nation. Primary data was collected from the IAY beneficiaries, non beneficiaries, village officials, block officials, district level officers (DRDA) and state level. Focused group discussions were also conducted at village level for qualitative data collection. The summary of the major findings of the study along with suitable suggestions are presented below.

Summary of major findings of the study:

The research has fulfilled all the objectives set for the study. First hand data have been obtained on the implementation IAY, role of Panchayat Raj Institutions in its implementation, quality of the IAY houses, local resource mobilization for IAY implementation, physical and financial performance of IAY, Impact of IAY upon health, sanitation and social security, problems and challenges for the implementation of IAY. It has also presented some suggestions in the light of the findings of the study.

Demographical details of IAY beneficiary households:

It has been found that majority of the respondents were men. Kerala and Rajasthan have highest number of women respondents. Most of the households have men as head of the households and are of all the age groups. However, 18.65 per cent of the households are headed by women. In about 83.4 per cent of the households, the head of the households or their wives were the IAY beneficiaries. It has been made clear that even if houses have been allotted to the wives, with regard to furnishing information, their husbands were deputed by them. It was observed that in several states, husbands were more educated and knowledgeable and readily offered themselves as the respondents or key informants for the survey.

Socioeconomic status of IAY beneficiary households:

It has been found that Scheduled Castes and Other Backward Castes were the majority of the IAY beneficiaries except in Nagaland, where all the beneficiaries are Scheduled Tribes. State wise distribution is proportionate to the social categorisation of the state's population. Bihar has the highest allotment for the Scheduled castes and Kerala has the largest proportion of General category. Majority of the IAY beneficiaries belong to below poverty line category.

Responsibility of construction:

The study has confirmed that majority of the IAY houses have been constructed by the beneficiaries themselves.

Release of IAY funds and completion of construction work:

It has been found that many IAY beneficiaries were ignorant about the stages of fund release and when to complete the house construction. There has been found a wide range of time period for the completion of the construction of the houses.

Display of IAY Board and Logo:

It has been found that majority of the IAY beneficiaries have failed in the display of IAY logo prominently on the newly constructed IAY house. It has been found that majority of the IAY houses did not display IAY logo and several of them of unaware of its display. There are several reasons cited by the IAY beneficiaries for not displaying the logo.

Role of Panchayati Raj Institutions in the implementation of the scheme:

It can be seen that almost all the IAY beneficiaries who heard about IAY have learnt about the scheme from village panchayats. All the panchayat functionaries have been playing the role of informant with regard to the implementation of IAY scheme, which is a good aspect of the project. It has been found that the IAY beneficiaries have been informed about the key aspects of IAY housing schemes by the Panchayat officials, such as identification of the beneficiaries, volume of financial support, integrated components of smokeless chulah and sanitary latrine, size and design of the house and so on. The role of panchayat is from propagation of the scheme by information giving to the selection of the IAY beneficiaries, preparation of wait list, implementation and

monitoring of the scheme, implementation of the construction of smokeless chulah and sanitary latrines.

Public amenities and facilities available for IAY beneficiary households:

It has been found that majority of the IAY houses (about 70 per cent) are located within a distance of 0.5 kilometers from the main village and less than one kilometer from the main road (about 73 per cent). Village schools are situated less than 1 kilometer distance of most of the IAY houses (about 79.7 per cent). Public health centre is located at a distance below 1.5 kilometers for majority of the IAY households (65 per cent). Drinking water is available for most of the households (81.09 per cent) within a distance of half a kilometer. Most of the houses (about 95.7 per cent) are constructed in the same location (at the same place or within 0.2 kilometers' distance from the old house) of the previous housing site.

With regard to work place, majority of the IAY beneficiaries have to travel more than one kilometer. This is a common fact that most of villagers are staying in clustered settlements and their farms and fields are located at an average distance of two kilometers.

Features and facilities of new IAY houses of the beneficiary households:

It has been found that IAY beneficiaries have used all the locally available building materials for the construction of floor, wall and roof. Mud, lime, stone, cement, concrete, burnt bricks and various combinations of these were used as flooring materials by majority of the IAY beneficiaries (about 96.8 per cent). Nearly 0.48 per cent of the beneficiaries have used wood, sand stone, tiles or red oxide as flooring materials.

Burnt bricks, stones with lime/cement, cement, ekra (bamboo), concrete or timber were used as building material of walls by majority of the IAY beneficiaries (about 87.42 per cent). Nearly 12.1 per cent of the IAY beneficiaries have used wood, sand stone, interlocking burnt bricks, hollow bricks and latitude blocks as building materials of walls.

Galvanized Corrugated Iron (GCI) Sheets, Tiles, Asbestos, Cement sheet, Reinforced Brick Concrete (RBC), Reinforced Cement Concrete (RCC) or Lime & Stone were used as construction materials for roof by majority of the IAY

beneficiaries (about 86.4 per cent). Nearly 8.2 per cent of the IAY beneficiaries used bamboo, wood, cloth, kabele or stone slab as roofing materials.

Room, Kitchen, Store, Toilet & Bathroom have been the accommodation available in IAY houses. It has been found that most of the IAY houses constructed in all the states had two rooms excluding kitchen, toilet and bathroom - one bed room house (one BHK) or two room set (LIG house). Some people have conveniently managed to include an additional store room in the construction. Toilets were constructed separately and did not become the part of IAY houses. However, construction of sanitary latrines was taken up simultaneously as a compulsory part of the IAY houses.

Additional facilities available at IAY houses and in the neighbourhood:

It has been found that drainage facilities have been provided to about 37.37 per cent of the IAY beneficiaries. Drainage facilities have been mostly provided in Punjab and Gujarat. However, the facilities provided were mostly open drainage. Drainage being an urban amenity is uncommon in most of the remote villages in India. Semi urban and suburban villages have been provided with this facility more and more. It is also seen that majority of the IAY households (about 57.64 per cent) have electricity at home and most of them are metered.

About one third of the IAY beneficiaries have planted trees in the vicinity of their houses. It was strongly encouraged by village panchayats and very rarely, some actions have been initiated by the gram panchayat for not following the direction of planting trees. Presence of trees in the vicinity of IAY houses adds to the quality of living of the people who reside at IAY houses.

General quality of construction of IAY houses and level of satisfaction of IAY beneficiaries:

It has been found that majority of the IAY beneficiaries (about 86 per cent) have felt that the IAY houses are of good or of average quality. At least 14 per cent of the IAY beneficiaries have commented that the houses are of poor quality and require improvements.

It has been found that disabled friendly design is adopted wherever applicable, especially with regard to the width of the door, placement of windows, placement of door knobs and handles, construction of ramp in place of stairs and design of sanitary latrine constructed. These features are essential for any

private or public construction if it is to be used by person with disabilities and the elderly. Even the injured or the sick would require such conveniences in the construction.

It has been found that about 65.92 per cent of the IAY beneficiaries are satisfied with the time taken for construction or up gradation of the IAY houses. It is also seen that about 83.9 per cent of the IAY beneficiaries are fully or partially satisfied with the scheme in general. The reasons cited for dissatisfaction with the implementation of IAY scheme include delay in arranging self contribution, unavailability of manpower, unavailability of construction material, environmental conditions, insufficiency of funds, delay in getting assistance and official delay. Among these factors, the difficulty in arranging beneficiary contribution has been found the major one followed by non availability of construction materials and manpower at reasonable rate.

Local resource mobilization:

It has been found that most of the local contribution on the part of the IAY beneficiaries was in terms of unskilled labour counted in certain number of man days. Supervision has also been a significant part of the local contribution. A good number of IAY beneficiaries have contributed in terms of material as well as monetary contribution. A large proportion of the IAY beneficiaries have contributed a combination of the above. The type, the volume and range of contribution varies a lot. Labour contribution ranges from 15 days to several months. Monetary contribution extends up to Rs. 100,000. Material procurement has a range up to the worth of Rs. 150,000. Contribution in terms of supervision has a range from foundation to the entire construction. Some beneficiaries have valued their supervision in monetary terms and it ranges from Rs. 5000 to Rs. 20000. Only a few (13 per cent) of the beneficiaries have found the scope for employment (paid labour) in the construction of IAY houses which range from a few days to 6 months. The daily wage received has been up to Rs. 400.

Financial Performance during 2008-09

| | |
|--|-------------------|
| Central budget for IAY | Rs. 8800 crore |
| Central Releases | Rs. 8795.79 crore |
| Total Available Funds (including OB & State share) | Rs.14460.35 crore |

| | |
|---------------------------|------------------|
| Utilization of Funds | Rs.8348.34 crore |
| Percentage of Utilization | 57.73% |

Physical Performance during 2008-2009

| | |
|------------------------------------|-------------------|
| Physical Target for the year | 21.27 lakh houses |
| Houses Constructed | 21.34 lakh houses |
| Houses under Construction | 17.91 lakh houses |
| Percentage of Physical Achievement | 100.32 % |

Financial Performance during 2009-10

| | | |
|--|-----|----------------|
| Central budget for IAY (including economic stimulus package) | Rs. | 8800 crore |
| Central Releases | Rs. | 5846.30 crore |
| Opening balance | Rs. | 3468.74 crore |
| Total Available Funds (including OB & State share) | Rs. | 11324.85 crore |
| Utilization of Funds | Rs. | 7024.63 crore |
| Percentage of Utilization | | 62.03% |

Physical Performance during 2009-2010 (as on 31/12/09)

| | |
|------------------------------------|-------------------|
| Physical Target for the year | 40.52 lakh houses |
| Houses Constructed | 21.18 lakh houses |
| Houses under Construction | 27.53 lakh houses |
| Percentage of Physical Achievement | 52.27 % |

Impact of IAY houses in the daily routine of the children of the IAY households

It has been found that the possession of the IAY house has not made any significant change in the school going activity of the children of the IAY beneficiaries. It has been observed that the poor parents send their children to school on account of the nutritional component of the schooling. It has been observed that the regularity and sustainability of the children of the IAY households have increased. School enrolment ratio has remained unchanged. It

has been found that there is marginal decrease in the number of children not attending school after the possession of IAY houses.

It has also been found that the IAY beneficiaries have taken up new economic activities after the possession of IAY houses (about 4 per cent). They have started general shops or tailoring activities attached to their houses. Now that they have a pucca building, has given them the encouragement to begin new enterprises.

Change in socio economic condition of sanitation after the possession of IAY house:

It has been found that less than 5 per cent of the beneficiaries had a pucca structure for housing before the possession of IAY house which was rather inadequate for living. IAY has provided with a pucca house for all the beneficiaries.

It can be seen that almost 48.43 per cent of the IAY beneficiaries have started using sanitary toilets either at their houses or the community toilets. The corresponding figure before the possession of IAY home was about 22.29 per cent. A large number of IAY beneficiaries are still going in the open for defecation (about 48.62 per cent). However the per cent of the IAY beneficiaries who were going in the open before the construction of sanitary toilets at home was above 73.91 per cent, which shows a definite increase in the number of people using sanitary toilets on account of IAY housing.

It has been found that sanitary latrine has brought much change in the working efficiency of women and their health. About 30 per cent of the IAY beneficiaries have stated that there are positive changes in the sanitation, personal hygiene, cleanliness, women's health and public health of the rural communities after the construction of sanitary toilets along with IAY housing. The element of the persuasion on the part of gram panchayat has also been revealed in the statements of the IAY beneficiaries.

Change in Socio economic status – source of drinking water:

It has been found that after the acquisition of IAY housing, the proportion of beneficiaries who had access to some source of drinking water has increased from 72 per cent to more than 95.5 per cent. This shows the success of

convergence. Even if provision for the source of safe drinking water was envisaged by IAY guidelines, there was no fund allocation in this regard. However, the local panchayat was strongly recommended to create provision for safe drinking water to all the IAY beneficiaries.

It has been found that about 48 per cent of the IAY beneficiaries have access to drinking water source of well within a distance of 0.5 kilometer. Nearly 40 per cent of the IAY beneficiaries have access to drinking water source of tube well cum hand pump within a distance of 1.5 kilometer. About 46.57 per cent of the IAY beneficiaries have access to water source of lake or pond. Access to sources of water is an important indicator of socio economic improvement in the life of IAY beneficiary households.

Improvement in the economic status of the IAY beneficiary households:

It has been found that the possession of different types of livestock has increased from 9.3 per cent to nearly 22.23 per cent after the possession of IAY housing. There is also increase in the number of each livestock under the possession of IAY beneficiary after the acquisition of IAY house. IAY housing has definitely increased the scope for rearing more live stock. Total annual income of the IAY beneficiary has shown a marginal increase. Sources of income have not changed significantly. There is some improvement in the clothing and adequacy of meals (two meals per day) of the households of IAY beneficiaries. There is also some improvement in the availability of loans and availability of employment for the IAY beneficiaries after the acquisition of IAY housing. The standard of living has also been reported to be better after the possession of IAY house in the lives of the IAY beneficiaries. It is interesting to see that the possession of household assets has actually decreased after the acquisition of IAY houses.

Socioeconomic Impact: Control of migration:

It has been found that seasonal migration of the children of IAY beneficiaries has marginally decreased after the acquisition of IAY house. It can be seen that around 4.7 per cent of the IAY beneficiaries or their family members had migrated in the past. The reasons for migration included housing problems, searching for job, taking up a new job and proximity to work place. At least one percent of IAY beneficiaries or their family members refused to migrate after the possession of IAY house. It is also encouraging to find that the IAY beneficiaries

have stated that owning the IAY house has influenced their decision of not migrating elsewhere.

Problems faced by IAY beneficiary households:

Worst felt problems faced by IAY beneficiaries were delay in releasing the installment causing delay in completion of the houses, inadequate funds, regarding IAY waiting list and long waiting period, opening bank account and lack of awareness about the exact terms and conditions of the scheme. Altogether they account for not less than 30 per cent of the problems. It is also seen that about 51.97 per cent of the IAY beneficiaries have not faced any problems with regard to implementation of the scheme.

Suggestions and Recommendations of the study:

Suggestions and recommendations are the most important part of any research study. The present study has also presented several suggestions to improve implementation of the programme. First of all, the IAY beneficiaries have been asked to make their suggestions towards the improvement of the scheme, in the context of various problems they have been facing. The suggestions of the primary beneficiaries of the scheme are very important and relevant to listen to. Table 9.1 presents the suggestions and recommendations made by the primary IAY beneficiaries.

Table 9.1
Suggestions by IAY beneficiary households*

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---|---------------|---------------|-----------------|-------------------|----------------|------------------------|------------------|----------------|----------------|-------------------|-----------------------|---------------------|----------------|
| Various Suggestions | Assam (N=180) | Bihar (N=180) | Gujarat (N=180) | Karnataka (N=180) | Kerala (N=120) | Madhya Pradesh (N=240) | Nagaland (N=121) | Orissa (N=180) | Punjab (N=120) | Rajasthan (N=181) | Uttar Pradesh (N=240) | Uttarakhand (N=120) | Total (N=2042) |
| Nothing | 15.2 | 30.6 | 0 | 3.9 | 29.2 | 16.7 | 19.8 | 48.9 | 63.3 | 0 | 11.3 | 15.8 | 19.52 |
| Increase the amount | 23.3 | 44.4 | 100 | 19.4 | 60.8 | 73.3 | 0 | 4.8 | 26.7 | 71.3 | 0 | 30.8 | 46.16 |
| Make the process easier | 0 | 2.2 | 0 | 1.7 | 0.8 | 0.4 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.49 |
| Don't delay the release of installments | 0 | 0.6 | 0 | 1.1 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.25 |
| Publicize widely | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.5 | 0.15 |
| Proper beneficiaries should avail the benefit | 0 | 8.3 | 0 | 1.1 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.88 |
| Eliminate BPL serial no. | 0 | 6.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.54 |
| Increase in programme awareness and amount | 1.1 | 1.1 | 0 | 0.6 | 0 | 0 | 0 | 7.8 | 0.8 | 0 | 0 | 5.0 | 1.28 |
| Materials should be provided | 0 | 3.9 | 0 | 0 | 0 | 0.8 | 0 | 0 | 1.7 | 0 | 0 | 0 | 0.54 |
| Grant should be increased and | 0 | 0.6 | 0 | 0.6 | 8.3 | 0 | 0 | 2.8 | 5.0 | 1.7 | 0 | 0 | 1.28 |

| | | | | | | | | | | | | | |
|---|------|-----|---|-----|-----|-----|------|------|-----|------|------|------|------|
| materials should be provided | | | | | | | | | | | | | |
| Grant should be increased and awareness as well | 0 | 2.2 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.8 | 0 | 0 | 0 | 0.29 |
| Provide material on cheaper rates | 0 | 0 | 0 | 0 | 0 | 0 | 80.2 | 12.2 | 0.8 | 0 | 0 | 18.3 | 6.95 |
| Reduce scope of corruption | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.4 | 0.8 | 0 | 0 | 14.2 | 1.27 |
| Responsibility of gram panchayat should be increased | 19.4 | 0 | 0 | 0 | 0 | 0.4 | 0 | 1.1 | 0 | 0 | 0 | 0 | 1.85 |
| Increase fund for toilet and smokeless chullah | 1.1 | 0 | 0 | 0 | 0 | 1.7 | 0 | 2.2 | 0 | 0 | 0 | 0 | 0.49 |
| Provide Skilled worker for construction | 20.0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 6.7 | 0 | 0 | 0 | 0 | 2.40 |
| Waiting list is for such a long term it has to be attended to | 1.7 | 0 | 0 | 0 | 0 | 0.4 | 0 | 3.9 | 0 | 0 | 0 | 0 | 0.54 |
| Direct money should be transferred to the beneficiary | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 1.1 | 0 | 0 | 0 | 0 | 0.20 |
| Give all equally according to socio-economic status | 2.2 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0.6 | 0 | 0 | 0.35 |
| Verification procedure is complex | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 1.7 | 0 | 0 | 0 | 0 | 0.25 |
| Criteria for BPL card should be changed | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.6 | 0 | 0 | 0 | 0 | 0.15 |
| Must build toilet and kitchen on time hence timely grant is required | 4.4 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.43 |
| There is a delay in raising the money hence amount needs to be increased | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0.6 | 0.4 | 0 | 0.20 |
| Deliver installments on time | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Must avoid delay | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.05 |
| Funds should be given in instalment | 2.8 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.29 |
| Advertisement about IAY should be made and displayed everywhere | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Use of some new technology should be entertained | 1.1 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.20 |
| Government should appoint an adequate member for sarpanch | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.15 |
| IAY is good for poor people hence more attention is required for this programme | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| On construction materials there should be tax exemption | 0.6 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0.10 |
| Govt. should allot the land and increase the fund | 0.6 | 0 | 0 | 2.2 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.30 |
| Increase the fund and Flow of fund should be immediate | 1.1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.15 |
| Increase the fund and N.G.O should take part | 0.6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12.2 | 0 | 0 | 1.13 |
| N.G.O. should be involved | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.0 | 0 | 0 | 0.44 |
| Increase the fund & design should be changed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.2 | 0.4 | 0 | 0.24 |
| Up-gradation of the scheme is needed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0.15 |
| Increase the fund and release the fund at the door step of the beneficiary | 0 | 0 | 0 | 2.2 | 0 | 0 | 0 | 0 | 0 | 1.7 | 0 | 0 | 0.34 |
| Further strengthening of Gram Sabha is recommended | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 0 | 0 | 0.05 |
| Increase the fund, More plinth area should be given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.6 | 29.6 | 0 | 3.53 |

| | | | | | | | | | | | | | | |
|---|---|---|---|------|---|---|---|---|---|---|---|-----|---|------|
| Fund need to be increased and BPL Survey needs to be revised | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.05 |
| Increase the plinth area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.05 |
| Increase the no. of house allotments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.4 | 0 | 0.05 |
| Need for more grant and need more co-operation from department | 0 | 0 | 0 | 35.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3.09 |
| Improve the communication, provide full information, more funds | 0 | 0 | 0 | 15.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.32 |
| Increase the total amount and give more benefits to beneficiaries | 0 | 0 | 0 | 15.0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.32 |
| Give more facility in this scheme and provide some extra material | 0 | 0 | 0 | 2.2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.19 |

** All figures are in percentages only*

IAY beneficiaries have suggested regarding proper advertisement and publicity of IAY, timely revision of the criteria for the preparation of BPL categorization of the people, increasing the IAY grant, timely release of the funds, release of the funds directly to the beneficiaries bypassing all intermediaries including the banks, increasing the amount of first installment, procurement of materials for the construction by the implementing agencies, increasing the grant for smokeless chulah and sanitary latrines, better participation of the NGOs in IAY implementation, allotment of land for IAY house construction, simplification of formalities and procedures, taking appropriate measures for checking corruption, increasing the role and participation of Panchayats in the implementation of the scheme, provision of skilled worker for house construction, tax exemption for the materials purchased for IAY implementation, timely revision of IAY waitlist, increasing the plinth area of IAY houses, increase in the annual allotment of the number of the IAY houses, getting better cooperation from various government departments and finally furnishing the correct information, terms and conditions of the scheme in advance to the prospective beneficiaries. It has been found that more than 50 per cent of the IAY beneficiaries have suggested for increase in the IAY grant.

All the suggestions given by the beneficiaries are to be given due attention by the implementers of the scheme. In addition to their suggestions, various other recommendations have been put forward by the research team.

- ⇒ There is a significant variance observed in the presence of SCs/STs and other marginalized sections such as minorities and economically weaker sections across states studied. Thus, there is an increasing need for developing state specific and well defined beneficiary selection procedure to cater to the varying needs of individual states. Hence, there should be a stipulated pattern of beneficiary selection in all states and it should be monitored that the selection criteria is followed strictly. Criteria for BPL should be reviewed and it should vary from state to state. This recommendation should be viewed in the context of varying presence of social groups and other marginalized sections across states.
- ⇒ The study showed the critical role of Grama Sabha's in terms of meetings and house visits in most selected states for disseminating IAY related information. In Nagaland, Village Development Councils engaged predominantly in dissemination of IAY related information. However, in comparison to other states, the state of Assam used multiple means to deliver IAY related information. In addition, observation visits by the research team and discussion with respondents also suggests the need for strengthening Grama Sabha. Hence, the role of Gram Sabha in beneficiary selection should be made more prominent and Gram Sabhas should be strengthened on emergency basis to ensure the validity of list approved therein.
- ⇒ The existing pattern of fund allocation under IAY house construction seems to be flexible to cater the need for different states. For instance, social category of IAY beneficiaries, their BPL status, stipulated time period for completion of house construction, time used for construction, information on how to construct house support this inference. But there should be timely revision of the financial assistance provided and that has to be designed according to the socio economic status of each state. Financial Allocation should also vary from state to state in accordance to the socio economic status.
- ⇒ Since different states have varied grass root democratic organizations, for example Grama Sabha in most of the states and VDC in Nagaland; IAY implementation should be tailor made to cater to the context specific

needs of individual implementing states. Therefore, there is an increasing need for state specific implementation patterns and the same should be ensured by means of specific monitoring mechanisms at state levels.

- ⇒ IAY document refers to maintenance of accounts in Chapter-6: Monitoring & Evaluation in IAY Policy Guidelines. In this study Tables 4.5 & 4.14 deals with ongoing practices. However, there is no consolidated documentation on housing details such as no of rooms, kitchen and sanitary facilities etc. Hence, proper maintenance of records for IAY would be a better idea for proper follow up of the scheme.

- ⇒ As per IAY Policy Guidelines in Chapter-5 Miscellaneous, 5.5-type design had mentioned no type design should be prescribed for the IAY dwelling units, except the plinth area which should not be less than 20 sq. mts. The layouts, size and type design of the IAY dwelling units should depend on the local conditions and preference of the beneficiaries. The houses should be designed in accordance with the desire of the beneficiaries, keeping in view of the climatic conditions and the needs to provide ample space and kitchen etc in community perceptions, preference and cultural attitudes. The barrier concepts may be incorporated in the houses meant for the physically challenged. Disaster resistance features should be encouraged. However, in houses constructed under IAY, it was found that only 3.83% of the houses were with all the facilities such as room, kitchen, store, toilet, smokeless chullha, and bathroom. Therefore, the basic guidelines for house construction should be incorporated into the existing guidelines while ensuring the beneficiaries' involvement in choosing house design and other preferences. This should also be linked with agencies that can provide eco- friendly and cost effective technologies.

- ⇒ There is a need to address concerns of rural housing for all and to expand the scope of IAY to include sustainable habitat development. In such an effort, states need to partner with the Central Government. In addition, there is need to launch the National Rural Housing and Habitat Policy which is underway. Each State needs to prepare an action plan for

the purpose of achieving the goals of the policy and to indicate therein source of funding and timelines.

- ⇒ In this study Table 2.6, 4.25, and 7.31 shows that most households found it difficult to avail credit services such as bank loans. Thus, there is a need for developing a comprehensive credit service system that connects all housing programme including IAY, so that the credit services should be made easily accessible to the beneficiaries. The SHGs can act as a facilitator and take up a lead role in helping beneficiaries to access loan from financial institutions and DRDA. In addition, SHGs can play a critical role in extending credit services from its revolving funds. There is already an existing provision for loan as per the direction of Reserve Bank of India, that any IAY beneficiary can avail loan upto Rs. 20000/- at 4% interest rate per annum. DRDA and SHGs at grass root level can facilitate access to the IAY beneficiaries. Grama Sabha can actively involve in supervision of house construction and credit facilitating process along with DRDA. In this background, preference should be given when allotting grant for house construction to the poorest, vulnerable and the Below Poverty Line (BPL). Also make credit accessible at concessional rates of interest for BPL, Economically Weaker Sections (EWS) and at relatively low rates to enable Above Poverty Line (APL) for taking up rural housing.
- ⇒ The current study has found improvement in household amenities including water and sanitation [Page no-96]. But there is a need for further acceleration to achieve hundred percent sanitation facilities. Therefore, it is critical to ensure access to basic amenities such as water sanitation, electricity, clean fuel, health care, education as well as gainful employment through convergence of IAY with other schemes being implemented by the Government as well as through private enterprise and innovation in these fields.
- ⇒ The study has found positive impact of IAY on women beneficiaries due to land ownership across all states selected. Karnataka, Rajasthan and Uttarakhand have reported high level of change in women's status

(66.1%; 24.3%; 16.6% respectively). Assam and Nagaland report no impact on women beneficiaries but the average was 12.8% which is minimal. However, these changes were observed in exercising ownership rights, involvement in decision making, increased involvement in social functions, and increase in self confidence and decrease in ill treatment by husband and family. However, these observed changes are minimal. The changes in the societal reaction were observed from many states such as Gujarat, Kerala and Nagaland reported to have 100% changes. These were in terms of involvement in social function, change in social status and easing in bank formalities etc. Thus, if social security measures such as life insurance etc are provided to women beneficiaries, this would help further accelerate the positive impact on women empowerment through IAY project.

- ⇒ Village Panchayat disseminate information to IAY beneficiaries which is mostly restricted to eligibility for housing, features of construction as per the localities and pattern of fund allocation. But the cost of housing, sources of fund and amount of fund in each installment was not provided to a majority of informants. Further, the beneficiaries should be provided with detailed information in advance for a sustainable and planned habitat.
- ⇒ In the current study Table 4.14, 4.12, and 4.13 showed that IAY beneficiaries were using locally available, cost effective materials. But the beneficiaries were not aware of the application of disaster resistance techniques in house construction. Thus, the beneficiaries should be given awareness and provided with skills training on disaster resistance techniques in house construction depending on the geographical locations and disaster proneness and probabilities. The DRDA and Panchayat functionaries should also be sensitized so as to facilitate incorporation of disaster resistance techniques in house construction.
- ⇒ In the current study, Chapter 6 observes that the actual financial and physical performance information for the past five years were not available in most of states studied. Physical progress of IAY 2009-2010,

houses completed construction, houses sanctioned, (Table numbers 4.14: provision of accommodation in the report). Thus, it is increasingly realized that the need for assistance in designing and developing house construction plan at local level. An yearly state wise directory of IAY beneficiaries can be published with beneficiary details in which best house models can be displayed which is consistent with the guidelines.

⇒ There is need for improved coordination among the centre, the states, district, PRIs, target groups and stakeholders.

Conclusion:

It has been found that the Ministry of Rural Development has already initiated several measures to solve the problems of rural housing, such as Vision Plan for Rural Housing (DO # K-11013/3/09-RH(Pt) dated 9 June 2010), The National Rural Housing and Habitat Mission to ensure the provision of adequate, affordable safe basic housing, services and habitat for all the poorest, and vulnerable BPL households in rural India by 2018, and Draft “National Rural Housing & Habitat Policy”. Details of all the related documents are given in the annexure.

Several suggestions of the present study have already been incorporated in these documents especially the vision plan for rural housing. A sophisticated online monitoring system for the implementation of IAY has already been in place since July 2010. The felt need of the situation is the immediate approval, adaptation and application of these policies, mission and vision to every corners of the country. There is an urgent need for dissemination of these documents to all the stakeholders.

The online monitoring system has not been properly utilised till now. More training and persuasion is needed to the district, block and village level administrators of the scheme. It is envisaged that IAY does not require any new suggestions and recommendations for its effectiveness. It needs to implement without delay the suggestions and recommendations made available in the Rural Housing Policy, Vision Plan and National Rural Housing and Habitat Mission documents.

The present study has presented what the direct beneficiaries of the IAY feel about the scheme as of here and now. Such field based periodical reflection of the scheme is required for the improvement of the scheme. Such studies have helped the Ministry to form the future vision, mission and policy towards rural housing. This study has presented first hand information about IAY implementation process and impacts of the scheme in the lives of IAY beneficiary households.

Annexure – 1

INDIRA AWAAS YOJANA (IAY) GUIDELINES

[Updated up to 31st March, 2009]

Government of India
Ministry of Rural Development
Department of Rural Development
Krishi Bhawan
New Delhi-110001

CHAPTER – I

BROAD OUTLINES AND OBJECTIVES

1.1. Indira Awaas Yojana (IAY):

Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide houses to the poor in the rural areas.

1.2 Objective:

The objective of the Indira Awaas Yojana is primarily to help construction/upgradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labourers, minorities in the below poverty line category (Vide Ministry's order No.L-11019/2/2006-RH dt. 08/02/2007) and other below poverty line non-SC/ST rural households by providing them a lump sum financial assistance.

1.3 Funding Pattern:

Indira Awaas Yojana is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the State Governments in the ratio of 75:25. However, in the case of North-Eastern States and Sikkim, funding will be shared between the Government of India and these States in the ratio of 90:10 respectively (Vide Ministry's order No.K-11017/1/2006-RH(P) dt. 21/11/2008). In the case of Union Territories, the entire funds under this Scheme are provided by the Government of India.

1.4 Target Group:

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

1.5 Earmarking of Funds for SC/ST/Minority Beneficiaries:

The available resources under the Scheme in a district are earmarked for various categories as under:

- (i) At least 60% of the total IAY funds and physical targets should be utilized for construction/upgradation of dwelling units for SC/ST BPL households.
- (ii) A maximum 40% for non-SC/ST BPL rural households.
- (iii) IAY funds and physical targets will be earmarked for BPL minorities in each State as indicated by the Ministry.¹
- (iv) 3% of the above categories are for physically and mentally challenged persons.

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

NB: Eligible minorities are those notified under section 2 (c) of the National Commission for Minorities Act, 1992 – Muslims, Christians, Sikhs, Budhists and Parsis. However, in the States where minorities are in a majority, only other minority population is treated as minority. Muslims in J&K, Sikhs in Punjab, and Christians in Meghalaya, Mizoram and Nagaland are not treated as minorities in the respective States (Vide Ministry's order No.L-11019/2/2006-RH dt. 08/02/2007).

1.6 Strategy for the implementation of the Programme:

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

CHAPTER – II

IDENTIFICATION AND SELECTION OF BENEFICIARIES

2.1. Identification of beneficiaries:

The District Panchayat/Zilla Panchayat/District Rural Development Agencies (DRDAs) on the basis of allocations made and targets fixed shall decide the number of houses to be constructed / upgraded Panchayat-wise under IAY, during a particular financial year. The same shall be intimated to the Gram Panchayat concerned. Thereafter, the beneficiaries, restricting to this number, will be selected from the Permanent IAY Waitlists prepared on the basis of BPL lists in order of seniority in the list. The Gram Panchayats may draw out the shelterless families from the BPL List strictly in the order of ranking in the list. A separate list of SC/ST families in the order of their ranks may be derived from the larger IAY list so that the process of allotment of 60% of houses under the scheme is facilitated. Thus, at any given time, there would be two IAY Waitlists for reference, one for SC/ST families and the other for non-SC/ST families. Once the lists are prepared, they need to be approved by the Gram Sabha to be attended by a government servant who would be a nominee of the Collector. Selection by the Gram Sabha is final. No approval by a higher body is required. Zilla Parishads/DRDAs and Block Development Offices should, however, be sent a list of selected beneficiaries for their information. The Permanent IAY Waitlists so prepared will be displayed at a prominent place either in the Gram Panchayat office or any other suitable place in the village. The lists will also be put on the website by the concerned DRDAs (Vide Ministry's order No.H-11032/1/2005-RH dt.29/11/2005).

2.2. Priority in Selection of Beneficiaries:

Prioritization of beneficiaries will be as follows:

- (i) Freed bonded labourers
- (ii) SC/ST households
 - SC/ST households who are victims of atrocity
 - SC/ST households, headed by widows and unmarried women.
 - SC/ST households affected by flood, natural calamities like earthquake, cyclone and man-made calamities like riot.
 - Other SC/ST households
- (iii) Families/widows of personnel from defence services/paramilitary forces, killed in action.
- (iv) Non- SC/ST BPL households.
- (v) Physically and mentally challenged persons.
- (vi) Ex-servicemen and retired members of the paramilitary forces.
- (vii) Displaced persons on account of developmental projects, nomadic/semi-nomadic, and de-notified tribals, families with physically/mentally challenged members.

The selection of the beneficiaries will be subject to the condition that the households of all the above categories except (iii) are Below Poverty Line (BPL)

2.3. Involvement of beneficiaries:

The beneficiaries should be involved in the construction of the house. To this end, the beneficiaries may make their own arrangements for procurement of construction material, engage skilled workmen and also contribute family labour. The beneficiaries will have complete freedom as to the manner of construction of the house. Zilla Parishads/DRDAs can help the beneficiaries in acquiring raw material on control rates, if they so desire or request the Zilla Parishads/DRDAs in this regard. This will 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 will thus be on the beneficiaries themselves. A Committee may be formed, if so desired, to coordinate the work. The Committee shall be sensitized to incorporate hazard-resistant features in the design of the houses.

2.4. Allotment of Houses:

Allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife.

However, if there is no eligible female member in the family available / alive, house can also be allotted to the male member of a deserving BPL family.

CHAPTER – III

UNIT ASSISTANCE FOR A HOUSE UNDER INDIRA AWAAS YOJANA

3.1. Unit Assistance for Construction of IAY Houses and Upgradation:

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

- (a) Construction of house including Sanitary latrine and smokeless Chulha - Rs. 45,000/- in Plain Areas and Rs. 48,500/- in Hilly/ Difficult Areas
- (b) Upgradation of un-serviceable households - Rs. 15,000/-

In addition to the assistance provided under the IAY, an IAY beneficiary can avail a loan of upto Rs.20,000/- per housing unit under differential rate of interest (DRI) scheme at an interest rate of 4% per annum (vide Ministry's order No.J-11060/1/2007-RH(P) dt.31/03/2008).

3.2 Construction of sanitary latrines and smokeless chulhas and provision of other basic amenities:

Construction of sanitary latrine and smokeless Chulha should be taken up with each IAY house. The latrine could be constructed separate from the IAY house on the site of the beneficiary. There should be convergence with activities and funds provided under the Total Sanitation Campaign (TSC), for providing sanitary latrines in the IAY houses². All efforts should be made to ensure that every IAY house is provided with a sanitary latrine under the Total Sanitation Campaign Programme (Vide Ministry's order No.J-11012/2/2006-RH dt.20/12/2006).

Similarly, with a view to provide comprehensive benefits to the rural BPL families, Indira Awaas Yojana has been dovetailed with Rajiv Gandhi Grameen Vidyutikaran Yojana being implemented by the Ministry of Power (Vide Ministry's order No. J-16013/1/2007-RH dated 23/02/2009).

Hence, the DRDAs shall give the list of IAY beneficiaries to the implementing authorities of RGGVY and co-ordinate with them to ensure free electricity connections to IAY houses.

The State/District Administration and PRIs are expected to facilitate provision of all basic amenities for an IAY house.

3.3 Loan for IAY Beneficiaries:

In addition to the assistance provided under the IAY, an IAY beneficiary can avail himself of a loan of upto Rs.20,000/- per housing unit under differential rate of interest (DRI) scheme at an interest rate of 4% per annum (Vide Ministry's order No. J-11060/1/2007-RH(Pt.) dated 31/03/2008). It will be the responsibility of the State Governments/DRDAs concerned to coordinate with the financial institutions to make available the credit facility to those beneficiaries who are interested.

3.4 Credit-cum-Subsidy for construction / upgradation of rural houses:

Upto 20% of the total funds can be utilized for upgradation of existing kutcha houses and toward subsidy for construction of houses with credit from

Banks/Financial Institutions. Credit-cum-Subsidy will be provided subject to the following conditions:

- i. Rural households having an annual income of upto Rs.32,000/- only.
- ii. Ceiling of subsidy under the Scheme Rs. 12,500 per household.
- iii. The upper limit of construction loan under this scheme will be Rs.50,000/- only. Credit arrangement will be as mentioned in para 3.3.

3.5 Location of the Indira Awaas Yojana:

The Indira Awaas Yojana dwelling units should normally be built on individual plots in the main habitation of the village. The houses can also be built in a cluster within a habitation, so as to facilitate the development of infrastructure such as internal roads, drainage, drinking water supply etc. and other common facilities. Care should always be taken to see that the houses under the IAY are located close to the village and not far away, so as to ensure safety and security, nearness to work place and social communication. To the extent possible, the site should not be located in disaster prone areas for example frequently floodable areas.

CHAPTER – IV

CRITERIA FOR ALLOCATION AND RELEASE OF FUNDS

4.1 Criteria for Allocation of Resources:

Central assistance under the Indira Awaas Yojana will be allocated among the States/UTs giving 75% weightage to rural housing shortage as per Census data and 25% weightage to poverty ratio. Similarly, inter-district's allocation within a State/UT will be made by giving 75% weightage to housing shortage and 25% weightage to rural SC/ST population of the concerned districts. The targets for the Blocks within a District and Village Panchayats within the Blocks will be decided on the same principles. Diversion of resources from one district to another is strictly prohibited. Upto 20% of the total funds can be utilized for upgradation of existing kutchha houses and towards subsidy for construction of houses with credit in accordance with Para 3.1 and 3.4(Vide Ministry's order No.H-11027/1/2004-RH dt. 01/07/2005).

4.2 Release of Central Assistance to Zilla Parishads/DRDAs:

The Indira Awaas Yojana funds are operated by the Zilla Parishads/DRDAs at the district level. Central assistance will be released every year to the Zilla Parishads/DRDAs, in two instalments, subject to the fulfilment of the following conditions: -

- (a) The first instalment amounting to 50% of the total allocation for a particular district is released in the beginning of the financial year. This is subject to condition that the second instalment during previous year was claimed and released without any condition. However, if any specific conditions had been imposed at the time of release of the last instalment of the previous year, its compliance will have to be ensured before release of the first instalment.

- (b) The second instalment for the districts will be released on receipt of request from the DRDAs as per Performa at Annexure - I on fulfilment of the following conditions: -
- (i) 60% of the total available funds, that is opening balance of the year (in case of proposal for the first instalment, opening balance of the previous year) plus the amount received including the State share (if the State share has not been released against the first instalment, notional State share will be taken into account for the purpose of calculation of total availability) and other receipts should have been utilized at the time of submitting the proposal for the second instalment.
 - (ii) The opening balance of the District should not exceed 10% (Vide Ministry's order No.H-11011/6/2004-RH(P) dt. 05/08/2005) of the funds available during the previous year. In case, the opening balance exceeds this limit, the Central share of the excess will be deducted proportionately at the time of release of the second instalment.
 - (iii) The State Government has made sufficient provision in their Budget to match the Central financial assistance.
 - (iv) The State Government should have released all its contribution (including that of the previous years) due, up to the date of the application. In the event of shortfall in State share, corresponding amount of Central share (i.e. three times the shortfall of State share) will be deducted from the amount of Central share of the second installment of the current year.
 - (v) Submission of Audit Reports for the IAY for the last year and submission of Action Taken Report on the comments made in the audit report of the previous year. The Audit Report should consist of Bank Reconciliation Statement and a Certificate from the Chartered Accountant that while auditing the district account of the IAY, the accounts of all Implementing Agencies such as block-wise expenditure etc have been taken into account. Where funds are released to the beneficiaries through blocks, block-wise expenditure statement duly countersigned by Chartered Accountant should be enclosed with the Audit Report. Where funds are released through Gram Panchayat without going through the blocks, the expenditure should be compiled at block level and block-wise expenditure statement duly countersigned by the Chartered Accountant, should be submitted. In that case, the Auditor will also certify that the block-wise expenditure statement is based on the UCs received from the Gram Panchayats. However, where funds are released to the beneficiaries directly by the DRDA, block-wise expenditure statement is not required. In that case, the Auditor will certify that the funds have been released to the beneficiaries directly by the DRDA (Vide Ministry's Order No. J-12024/1/2008-RH(A/c) dated 28.8.2008).
 - (vi) Submission of Utilization Certificates of cash component from DRDAs based on reports received from the other Implementing Agencies such as Block Development Office etc. for the previous year should be submitted in the prescribed Performa as per Annexure - II.
 - (vii) Submission of non-diversion and non-embezzlement certificate.

- (viii) Annual Plan should have been approved by the Zilla Parishad or the Governing Body of the DRDA as the case may be.
 - (ix) All pending progress/monitoring reports should have been sent.
 - (x) Any other condition imposed from time to time will also have to be complied with.
 - (xi) All documents must be checked/enclosed with the proposal as per the Checklist. (Annexure – III)
- (c) In the case of districts/UTs having limited working season or any peculiar problem such as Kinnaur, Lahaul and Spiti, Leh, Kargil, Andaman and Nicobar Islands and Lakshadweep and any other areas as decided, the entire Central assistance may be released in one instalment. The State shall also release its share in one instalment. In the case of these districts, to which funds are released in one instalment, funds will be released on fulfilment of the following conditions:
- (i) at least 60% of the total available funds, i.e. opening balance of the previous year plus the amount received during the previous year including the State share, wherever applicable (if the State share has not been released, notional State share will be taken into account for the purpose of calculation of total availability) and other receipts, if any, should have been utilized at the time of submitting the proposal for lump sum release of funds. Utilization Certificate in form GFR 19-A should be furnished in this regard.
 - (ii) Audit Report for the IAY for the year previous to last year, should be submitted along with the proposal. The Audit Report should consist of Bank Reconciliation Statement and Block-wise Expenditure Statement or a certificate from the Chartered Accountant, in lieu thereof, that the funds are being transferred to the beneficiaries directly from the DRDA.
 - (iii) Utilization Certificates of cash component from DRDAs based on reports received from the other Implementing Agencies such as Block Development Office etc. for the year previous to last year should be submitted in the prescribed proforma as per Annexure-II.
 - (iv) All other conditions stated in Para 4.2 (b) will be applicable (Vide Ministry's order No.H-11011/6/2004-RH(P) dt. 04/12 /2008)

4.3 Cuts to be imposed on late receipt of proposals:

4.3.1 The proposal for release of second installment by the Zilla Parishad/DRDA complete in all respects should be submitted latest by 31st December every year.

4.3.2 To maintain financial discipline, a mandatory deduction (s) on account of late submission of proposal by the State Government shall be imposed depending upon the date of receipt of complete proposal for release of second installment under IAY. Under the system, there will be progressive deductions for proposal (s) received in the month of January and February @ 10% and 20% respectively on the total Central allocation for the year. Incomplete proposals

will not be accepted. The date on which last information is received from the State shall be treated as date of receipt of the proposal.

4.3.3 Notwithstanding the above provision (Para 4.3.2), State should submit the proposal for the second instalment before 15th February every year.

Acceptance of proposal(s) after 15th February up to 28th February will be considered only in exceptional circumstances. Proposals will not be accepted after February. However, if the proposal received in the month of March is accepted under special circumstances, 30% cut in the allocation will be imposed.

4.3.4 Zilla Parishads/DRDAs are required to complete all the incomplete houses sanctioned/taken up in the previous years first (with the funds available during the current year) even if there is a deduction while releasing the 2nd installment in the previous year due to unavoidable circumstances. The targets fixed at the time of allocation of funds to the districts/states during the current year would be adjusted accordingly keeping in view the deduction/additional release, if any, during the previous year.

4.4 Earmarking of Resources under the IAY:

4.4.1 5% of the total allocated funds under IAY will be kept apart to meet the exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation under exceptional circumstances etc with a district-wise ceiling of 10% of annual allocation (including State share) or Rs.70.00 lakh whichever is higher.¹

Proposals for this purpose have to come from State Governments/Admn. of UTs showing the extent of damage and the estimated fund requirement in respect of the proposed IAY houses provided assistance for construction of a house has not been obtained from any other source. The upper limit shall be 10% of the district's annual allocation or Rs.70.00 lakh, whichever is higher. However, this will be within the overall ceiling of 5% funds kept apart for natural calamities. The relief will be as per the norms with regard to per unit ceiling of assistance for an IAY house prescribed under the scheme (Vide Ministry's orders No.H-11011/6/2004-RH(P) dt. 18/08/2008).

In order to facilitate timely relief to victims in the case of fire, riots and arson and enable immediate reconstruction of damaged houses, District Collectors/District Magistrates/ Deputy Commissioners at the district level are authorized to first incur the expenditure and extend assistance to victims of such calamities. The expenditure may be from their own resources or from the district's IAY allocation. The ceiling of assistance to the beneficiaries will be as per IAY norms and the limits mentioned in the above para. The central share of the expenditure so incurred by the DRDA will be reimbursed by the Ministry of Rural Development. The DRDA will submit the proposal for reimbursement of central share along with details of families assisted and Utilization Certificate for the amount spent, duly signed by the Collectors. The Collector will also certify the occurrence & extent of the damage and also provide a certificate to the effect that no assistance for construction of house has been extended to the said victims of fire/riots/arson from any other source. The Ministry of Rural Development will meet such reimbursement expenditure from the 5% IAY funds earmarked for calamities (Vide Ministry's orders No.H-11011/6/2004-RH(P) dt. 18/08/2008).

4.4.2 The unutilized amount, if any, of this provision of 5% of the funds of the scheme, will be utilized for allocation to the better performing States/Districts. The Ministry of Home Affairs or any other Ministry/Department handling the natural calamity or other emergent situation will also be informed about the allocation of these funds, in order to avoid any duplication in relief work. Physical and financial progress reports of the funds so spent have to be furnished by the State Governments concerned on the work done within the provision of the allocation made for these contingencies.

4.5 Maintenance of Accounts:

Zilla Parishads/DRDAs will follow the accounting procedures prescribed by the Ministry of Rural Development. The finalized accounts of the previous year shall be got approved by the General Body of the concerned DRDA on or before 30th June and got audited on or before 31st August of the same year. Copies of the Audit Report as accepted by the General Body of the concerned DRDA shall be sent to the State Government and Central Government on or before 30th September of the year. The above procedure will be in addition to any other procedures to be followed and requirements to be fulfilled by the DRDA as per the Articles of Memorandum of the Association.

4.6 Release of State share to DRDAs:

The State Government shall release its share to the Zilla Parishads/DRDAs within one month after the release of Central assistance and copy of the same should be endorsed to Ministry of Rural Development.

4.7 Separate Bank Account for the Indira Awaas Yojana:

The IAY funds (Central share as well as State share) shall be kept in a nationalized/scheduled or cooperative bank or a Post Office in an exclusive and separate savings bank account by the DRDAs.

4.8 Utilization of Interest Earned on Deposits :

The interest amount accrued on the deposits of the IAY funds shall be treated as part of the IAY resources.

4.9 Drawal of funds by the DRDAs:

Drawal of funds from the accounts shall only be made for incurring expenditure under the IAY.

4.10 Payment to beneficiaries:

Payment should be made to the beneficiary on a staggered basis depending on the progress of the work. The entire money should not be paid to the beneficiary in lump sum. Instalments of payment to be linked to the progress of work can be decided by the State Government or at the District level.

Funds under IAY should be transferred only directly into the beneficiaries' accounts in a bank or post office. For this purpose, as soon as the beneficiaries are selected, they should be asked to open a Bank/Post Office account, in case they do not already have an account in any Bank or Post Office, and to intimate the account number to the Gram Panchayat/BDO/DRDA, as the case may be (Vide Ministry's order No.J-11012/1/06-RH(P) dt. 27/05/2008).

CHAPTER - V

MISCELLANEOUS

5.1 Ban on contractors or departmental construction:

No contractor shall be involved in the construction of dwelling units under the IAY, by the Zilla Parishad/DRDA/Implementing Agency. If any case of construction through contractors comes to notice, Government of India will have the right to recover the releases made to the State for those IAY houses. The house should also not be constructed by any Government department. Government departments or organizations can, however, give technical assistance or arrange for coordinated supply of raw materials such as cement, steel or bricks if the beneficiaries so desire. The spirit of the IAY is that the house is not to be constructed and delivered by any external agency. On the other hand, the house is to be constructed by the beneficiary himself/herself.

5.2 Appropriate Construction Technologies and Local Materials :

Effort should be made to utilize, to the maximum possible extent, local materials and cost effective disaster resistant and environment friendly technologies developed by various institutions. Zilla Parishad/DRDA should contact various organizations/institutions for seeking expertise information on innovative technologies, materials, designs and methods to help beneficiaries in the construction/upgradation of durable, cost effective houses and disaster resistant houses. Help of Building Centres may also be taken to get the information on cost effective technologies/materials and conducting training for rural artisans. The State Governments may also arrange to make available information on cost effective environment friendly technologies, materials, designs etc., at district/block level. This information should only be for guidance and any other suitable location specific technology can be adopted by the beneficiaries.

5.3 Type Design:

No type design should be prescribed for the IAY dwelling units, except that the plinth area of the houses should not be less than 20 sq.mts. The layout, size and type design of the IAY dwelling units should depend on the local conditions and the preference of the beneficiary. The houses, should be designed in accordance with the desire of the beneficiaries, keeping in view the climatic conditions and the need to provide ample space, kitchen, ventilation, sanitary facilities, smokeless chullha, etc. and the community perceptions, preferences and cultural attitudes. The barrier free concept may be incorporated in the houses meant for the physically challenged, with a view to facilitating their smooth and free movement in the house. In areas frequented by natural calamities such as fire, flood, cyclones, earthquakes, etc., incorporation of disaster resistant features in design should be encouraged.

5.4 Fuel Efficient Chulhas:

It should be ensured that each Indira Awaas Yojana dwelling unit is provided with a smokeless chulha, which is a fuel-efficient alternative, smoke free, healthy for clean environment and more convenient to use.

5.5 Drinking Water Supply:

The availability of drinking water supply should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana.

5.6 Environmental Improvements and Social Forestry:

Plantation of trees in the entire habitation or around the individual house may be taken up simultaneously. Trees may be planted near the housing clusters so that, in due course, enough trees are available nearby, to enable the beneficiaries to source fuel/fodder/small timber. Such plantations can be taken up under the social forestry programme. Some of the popular indigenous species whose plantation can be undertaken include Neem (*Azadirachta indica*); Mahuva (*Madhuca indica*); Amla (*Emblica officianlis*); Coconut (*Cocos nucifera*); Deodar (*Cedreus deodora*); Mango (*Mangifera indica*); Oak (*Quercus & Spp.*); Rose wood (*Dalbergia latifolia*); Chandan (*Santalum album*); Pipal (*Ficus religiosa*) etc. This list is merely illustrative, and not exhaustive. Species may vary with region, location and geo/agro-climatic conditions. Cultivation of fruits and vegetables at household level in the houses may also be encouraged for improving nutritional status.

5.7 Training:

Officers dealing with the IAY at the State, district and Block levels must be trained in various disaster resistant features to be adopted in the houses and they should ensure that this is complied with during their field visits. In addition, local carpenters and masons should be trained for skill upgradation and use of low cost technology and local material under the SGSY. The awareness among the beneficiaries must be created about the disastrous resistant and environment friendly technology through exhibitions of low cost technologies at the district and block level, seminars, workshops etc. The services of State Institutes of Rural Developments (SIRDs), Extension Training Centres may be taken up for this purpose.

5.8 Involvement of Non-Governmental Organizations :

Suitable local Non-Governmental agencies with proven good track record wherever available may be associated for assistance in construction of dwelling units under the Indira Awaas Yojana. The supervision, guidance and the monitoring of construction can be entrusted to these non-governmental organizations. In particular, non-governmental organizations should be made use of to popularize the use of sanitary latrine and smokeless chulhas, as well as innovative technologies, materials designs, etc for cost effective construction. If necessary, funds can be utilized for this purpose from the earmarked funds for training or by dovetailing with the total sanitation campaign.

5.9 Inventory of Houses:

The implementing agencies should have a complete inventory of houses constructed/upgraded under the IAY, giving details of the date of start and the date of completion of construction of dwelling unit, name of the village and Block in which the house is located; occupation and category of beneficiaries and other relevant particulars.

5.10 Display of IAY Board and Logo:

Completion of a dwelling unit in no case should take more than two years. On completion of an IAY dwelling unit, the Zilla Parishad/DRDA concerned should ensure that for 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. The expenditure on this account can be met from the funds

available under the scheme accruing due to interest. The cost of each logo should not exceed Rs.30/-.

5.11 Convergence with other Schemes:

- (i) The District Rural Development Agencies (DRDAs) will make concerted efforts to identify the programmes/schemes being implemented by various Ministries/Departments of the Central Govt., which could be dovetailed with Indira Awaas Yojana so as to ensure that IAY beneficiaries also derive the benefits of these schemes intended for rural BPL households.
- (ii) As already provided in Para 3.2 above, there should be convergence with activities and funds provided under the Total Sanitation Campaign (TSC) for providing sanitary latrines in the IAY houses. An IAY beneficiary who will construct a sanitary latrine will get an amount under TSC funds in addition to the unit assistance he has got under IAY.
- (iii) As provided in Para 3.2 above, IAY Scheme will be converged with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) being implemented by the Ministry of Power for providing free electricity connections to BPL households in rural areas so that each IAY beneficiary could get a free electricity connection to his house.
- (iv) As already laid down in para 5.5 of the IAY Guidelines, the availability of drinking water supply to an IAY household should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana. This can be ensured through convergence of the activities under National Rural Water Supply Programme (NRWSP) which is being implemented by the Department of Drinking Water Supply of this Ministry to provide every rural person with adequate water for drinking, cooking and other domestic basic needs on a sustainable basis.
- (v) The Reserve Bank of India has issued instructions to all the Nationalized Banks to disburse loans to IAY beneficiaries under Differential Rate of Interest (DRI) scheme. As provided in Para 3.1 and 3.3 above, under DRI Scheme, an IAY beneficiary can borrow up to Rs.20,000/- from any Nationalized Bank at 4% interest per annum to top up the unit assistance he has got under IAY. Through liaisoning with Nationalized Banks in the district, DRDA should render all possible assistance to IAY beneficiaries in procuring the top-up loans under DRI.
- (vi) Life Insurance Corporation (LIC) of India has Insurance Policies called Janshree Bima for rural BPL families and Aam Aadmi Bima for the benefit of rural landless families. He DRDAs will furnished the particulars of all the willing IAY beneficiaries every month to the respective Nodal Agency which is implementing the Janshree Bima and Aam Aadmi Bima in the district so that all willing IAY beneficiaries derive the benefits available under these insurance policies.

- (vii) In addition to the above convergence of schemes, efforts may also be made to ensure that a jobless IAY beneficiary gets a job card under National Rural Employment Guarantee Act 2005 (NREGA) and Self Help Group (SHG) membership under SGSY.
- (viii) For effective monitoring of the convergence of the above programmes/schemes, a Monthly Progress Report-3 (MPR-3) has been devised. The DRDAs will spare no effort in liaising with all the nodal agencies implementing the aforesaid schemes in the district in order to bring about the actual convergence of these programmes at the field level, will capture the data and furnish the same to this Ministry on line every month in prescribed format (Vide Ministry's letter No. J-16013/1/2007-RH dated 23.2.2009).

CHAPTER – VI

MONITORING & EVALUATION

6.1 Monitoring

Officers dealing with the IAY at the State headquarters should visit districts regularly and ascertain through field visits whether the programme is being implemented satisfactorily and whether construction of houses is in accordance with the prescribed procedure. Likewise, officers at the district, sub-division and block levels must closely monitor all aspects of the IAY through visits to work sites. A schedule of inspection which prescribes a minimum number of field visits for each supervisory level functionary from the State level to the block level should be drawn up and strictly adhered to. The State Government should prescribe the periodical reports/ returns through which it should monitor the performance of IAY in the districts and also get appropriate reports and returns prescribed, to be collected by the Zilla Parishads/DRDAs. The monitoring of the programme at the State Level will be the responsibility of State Level Vigilance and Monitoring Committee for Rural Development Programmes. A representative or nominee of the Ministry of Rural Development, Government of India should invariably be invited to participate in the meetings of the Committee

A monthly progress report separately in respect of the Indira Awaas Yojana will be furnished to the Government of India by Telex/Fax/E-mail/ Nicnet in Proformae (MPR 1 to 3) (Vide Ministry's letter No. J-16013/1/2007-RH dated 23.2.2009) on or before 10th of every succeeding month.

6.2. Evaluation Studies:

The Central Government may conduct periodic evaluation studies on the implementation of the Indira Awaas Yojana. These Evaluation studies may be got conducted by institutions and organizations of repute on the implementation as well as the issues thrown up by the Concurrent Evaluation, conducted by the Government of India. The States/UTs may also conduct Evaluation Studies on their own regarding the implementation and impact of the programme in their State. Copies of the reports of these evaluation studies conducted by the States/UTs should be furnished to the Government of India. Remedial action should be taken by the States/UTs on the basis of the

observations made in these evaluation studies and also in the Concurrent Evaluation conducted by or on behalf of Government of India.

6.3. Transparency in Implementation of Indira Awaas Yojana

6.3.1 This requires greater transparency in the implementation of the IAY at various levels and hinges on the assumption that people should have access to information about implementation of these programmes in all their aspects. Disclosure of information should be the rule and withholding of information an exception. List of items (illustrative not exhaustive) on which information should invariably be made available to people to bring about greater transparency at village, block and district level is given below.

6.3.2 VILLAGE LEVEL:

- (i) List of people below poverty line in the village.
- (ii) Permanent IAY Waitlists both for SC/ST and non-SC/ST BPL households (Vide Ministry's Order No. H-11032/1/2005-RH dated 29.11.2005).
- (iii) List of disaster resistant construction features suitable for the region/locality.
- (iv) List of beneficiaries identified during preceding year and current year including details of SC/ST, women beneficiaries and physically/mentally challenged persons under Indira Awaas Yojana.
- (v) Allocation made to the village under Indira Awaas Yojana.
- (vi) Guidelines of Indira Awaas Yojana/ criteria of selecting beneficiaries.
- (vii) Display of Indira Awaas Yojana signboard/ logo on the allotted houses.

6.3.3. BLOCK LEVEL:

- (i) Details of houses taken up at Block level with cost, sources of funds and implementing agency.
- (ii) Distribution of funds village-wise for the scheme.
- (iii) Allocation/availability of funds and progress in implementation of the Indira Awaas Yojana.

6.3.4 DISTRICT LEVEL:

- (i) Distribution of the IAY funds block-wise/ village-wise for the scheme.
- (ii) Criteria for distribution of funds to blocks/ villages including norms for its selection under the Indira Awaas Yojana.

CHAPTER – VII

USE OF LOW COST TECHNOLOGY

7.1 There is a felt need for **standardizing, popularizing and replicating cost-effective, disaster resistant and environment-friendly housing construction technologies, designs and materials** and also developing ideal sustainable rural human settlements consistent with geo-climatic variations and natural disaster proneness. There is also a need for skill upgradation of rural artisans and other functionaries engaged in the field of rural housing and Habitat Development for adoption of cost effective technologies, materials etc.

For adoption of such technologies, necessary low cost material is also required to be reduced.

7.2 Development of Low Cost Rural Housing Technology through RBC:

Under the Programme, efforts may be made to develop appropriate technologies and capacity building at the grassroot level in order to provide affordable house to the rural poor. This objective can be achieved by making use of the already established Rural Building Centres (RBCs) either by the Ministry or by HUDCO for transfer of technology, dissemination of information, skill upgradation through training, production of cost-effective and environment-friendly material/components, assistance and guidance to rural households/IAY beneficiaries in adoption of cost effective technologies/materials in construction of their houses.

7.3 Monitoring of the on going Projects for their successful completion:

The implementation of the already sanctioned ongoing projects of Innovative Stream for Rural Housing and Habitat Development and Rural Building Centres (RBCs) shall be monitored by the Ministry of Rural Development. The implementing Agency will be required to furnish the physical and financial progress of the project on quarterly basis regularly in the Performa -III & IV respectively. Further, it shall be open to the Ministry of Rural Development to get the projects verified by HUDCO/NLM/Area Officers/any other agency to facilitate the release of funds to implementing agencies and completion of the projects. The Ministry of Rural Development can get these projects evaluated at any time and by any agency, if it so desires.

Annexure 2

Draft “National Rural Housing & Habitat Policy”

1. PREAMBLE:

Shelter is universally recognized as a basic human need next only to food and clothing. The right to adequate housing has been widely interpreted as a human right in international and national forums. This right is considered integral to the realization of the right to live with dignity. The Government is thus, obliged to respect, protect and fulfil its citizens’ need for housing. There is urgency for addressing housing shortage as a major part of the country’s population continues to live in inadequate housing conditions. At the same time, investment in housing accelerates the pace of development and has a high multiplier effect on income and employment. The earlier National Habitat Policy of 1998 did not adequately address the specific concerns of the rural areas. The National Urban Housing and Habitat Policy of 2007 deals with housing for urban areas only. The country clearly needs a ‘Rural Housing & Habitat Policy’ to ensure that the specific character, priorities and potential of life in rural India are adequately and realistically addressed. Adequate housing is not just the mere provision of four walls and a roof but implies, inter alia, access to basic services such as water, sanitation, clean fuel, electricity, healthcare, education and livelihood – all of which are essential for dignified living, personal growth and social well-being in a productive society. Making these services available as part of habitat development needs to be ensured through convergence of schemes and joint efforts of all the stakeholders. Besides, it is essential to promote the creation of sustainable and inclusive habitats to ensure balanced utilization of available resources for all sections of the society including vulnerable sections. The concerns of affordability, quality and sustainability need to be addressed by harnessing appropriate technology. The task of addressing rural housing needs presents unique challenges. Large segments of rural population have low levels of income and the poorest may not own house-sites. Financing options for the rural populace are either exploitative in nature or are inaccessible. The Central and State Governments, working as partners, need to resolve the issue of homestead plots and house sites, as also to strengthen and expand the existing government support for housing for the poorest and the vulnerable. At the same time, ensuring greater credit flow into rural areas would require administrative, legal and fiscal reforms. The Goal of the Policy is to ensure adequate and affordable housing for all and to facilitate development of sustainable and inclusive habitats by expanding Government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj.

2. Aims of the Policy:

The aims of National Rural Housing and Habitat Policy are as follows:

2.1.1 To set up systems to facilitate and maintain a sustained growth of the housing stock to ensure adequate and affordable housing for all.

2.1.2 To create within the timeframe of the Twelfth Five Year Plan, adequate and affordable rural housing stock that would cater to the rural housing shortage to the extent of existing kutchra houses.

2.1.3 To provide homestead plots for the poorest and the vulnerable who do not have agricultural land or house sites.

2.1.4 To promote adequate flow of grant from Government to support housing for the poorest and the vulnerable.

2.1.5 To promote larger flow of funds from Governmental and private sources for fulfilling housing and infrastructure needs by designing innovative financial products, concessions and instruments which are correctly targeted and utilized and to also facilitate access to such funds.

2.1.6 To address the special needs of marginal and weaker sections of the society such as Scheduled Castes, Scheduled Tribes, other backward classes, minorities, disabled, women-headed households, single women etc., in relation to housing serviced by basic amenities.

2.1.7 To develop planned rural habitats with an assembly of basic services and livelihood infrastructure that provide for dignified living and that promote healthy environment in a sustainable manner.

2.1.8 To develop, promote and transfer use of appropriate, environment-friendly, energy-efficient and disaster-resistant technology.

2.1.9 To develop required technical and managerial capacity of delivery agents including upgradation of construction skills.

2.1.10 To strengthen the functioning of Panchayati Raj Institutions (PRIs) and encourage strong partnership among civil society, public and private sectors to ensure that aims of the policy are achieved in a well coordinated manner.

3. Specific Areas of Action:

The recommendations in critical areas of concern are as follows:

3.1 Land – Access and Management:

An essential pre-requisite to accessing shelter in rural areas is ownership of house site. The poorest who are landless get marginalized and are unable to avail opportunities with regard to housing. Concrete and focused action alone can help achieve the goal of homestead for all in a time-bound manner. Access to land for the poorest will also trigger asset creation thereby alleviating long-term vulnerability and poverty. Land use planning and management is a first step for habitat development. This would promote effective utilisation of village land for housing, agriculture and industry while factoring in concerns of sustainability. PRIs need to have a clear role in making land available for the poorest and vulnerable while being responsible for sustainable usage of land.

3.1.1 Gram Panchayats will have a complete record of Government, surplus, waste and community land available and its uses within its areas. For this purpose, a 'land and resource inventory' will be developed and maintained by the Gram Panchayats.

3.1.2 Gram Panchayats will also maintain a record of the landless and houseless. These records will be available at the village level for easy access and understanding by all.

3.1.3 PRIs will have a major role to play in land use planning and management for housing, civic infrastructure, community and livelihood infrastructure, development of greenery and afforestation, energy plantations, water bodies, earmarking land for industrial and institutional uses.

3.1.4 State Governments will develop aggregated database of available land collected at the gram panchayats. This will help in reallocation of land suitably to accommodate the demand for homestead land and habitat development.

3.1.5 Existing land use policy will be reviewed and statutory support will be given to gram panchayats for simplified land assembly and development particularly for enabling land allocation for the poorest and the vulnerable and for sustainable habitat development.

3.1.6 Attempt will be made to allot in the first instance homestead plots for the landless poorest and the vulnerable and then the below poverty line (BPL) families. Homestead plots will provide additional space in addition to mere house-sites. Such plots will cater to local requirements of livelihood, dairying, kitchen garden, etc. Only, if adequate land is not available, house sites will be allotted. Regional Planning approach will be followed to ensure a rural to urban continuance which is ecologically sustainable.

3.1.7 Government will facilitate the gram panchayats to allot homestead plots / housesites to the poorest and the vulnerable.

3.1.8 State Government will be encouraged to regularize the land on which kutchra houses have been built by landless BPL families if otherwise permissible as per existing acts and rules.

3.1.9 Wherever suitable Government land is not available, State Governments will be encouraged and incentivized to acquire / purchase land for allotting homestead plots / house-sites for the poorest and the vulnerable. In case land is acquired the National Rehabilitation and Resettlement Policy will be made applicable.

3.1.10 Central Government will in addition also collaborate with States to fund acquisition / purchase of land where government land is not available for distribution as homestead plots.

3.1.11 Land and housing will be allotted in the name of the woman of the household.

3.1.12 Persons affected by natural disasters and relocated due to development projects will be provided appropriate land for housing by the State Government in accordance with the National Rehabilitation Policy.

3.2 Access to Finance:

In the rural areas, informal sources of finance continue to be exploitative, especially for the poor. Formal finance options, on the other hand, are still few and mostly remain inaccessible to the rural population. The poorest of the poor and the marginalized require grant support for housing. For those in the rural areas who do not have access to grant funding for housing, access to credit is critical. It is important to create conditions that encourage financial institutions to lend in rural areas. Emerging successes of community-based finance mechanisms provide reasons for optimism. There is need for flexible and easily accessible credit products and appropriate institutional mechanisms that respond to the needs and conditions of the rural areas such as irregular and seasonal income streams and low cash surpluses. Success in repayment of housing loans can be enhanced through dovetailing of habitat development with income-generating opportunities for the poor.

3.2.1 The Centre / States / UTs will clearly spell out the definition of the poorest, vulnerable, BPL and Economically Weaker Sections (EWS). Rural areas will be defined as the areas under Gram Panchayat.

3.2.2 With regard to rural housing, the need for providing grant for the poorest and vulnerable and financial concessions for the BPL and EWS and access to credit by the rural populace will be recognised.

3.2.3 Central Government along with State Governments will provide grant assistance for the poorest and the vulnerable.

3.2.4 In consultation with Ministry of Finance (MoF), the DRI scheme will be leveraged to not only supplement unit assistance under IAY, but also to provide concessional and affordable funding to BPL households for purpose of Rural Housing.

3.2.5 Bankable products will be introduced in consultation with Ministry of Finance to enable borrowers in the category of BPL/EWS to get loans for Rural Housing at concessional and affordable rates.

3.2.6 A National Rural Shelter Fund, to be administered by the National Housing Bank (NHB) will be created to provide financial assistance to primary lending institutions (PLIs) to enable them to lend for rural housing at lower interest rates and to provide equity and debt for rural housing for small and marginal farmers, small village artisans, self-employed, etc. through institutions recognised for the purpose.

3.2.7 The Rural Housing Fund set up to enhance the refinance operations of NHB will be stabilized and supplemented on year to year basis. RHF will increase flow of credit for rural housing at affordable rates and will thus help to mitigate the rural housing shortage. If necessary in consultation with Ministry of Finance, NHB will be allowed to access further funds through special provisions for supplementing RHF.

3.2.8 Mechanisms will be developed in consultation with Ministry of Finance to encourage PLIs to enhance credit flow for rural housing.

3.2.9 Rural Housing and Sustainable Habitat Development will be recognised as a sub-target of the Priority Sector Lending for PLIs and target will be set for this sector.

3.2.10 In case of non-fulfilment of priority sector target including that of rural housing, funds will be deposited with NHB.

3.2.11 Pay-back cycles as also norms for non-performing assets will be reviewed periodically as per requirement and on consultation with Ministry of Finance.

3.2.12 Appropriate risk mitigants will be evolved and introduced, to enable PLIs to increase their lending for rural housing. These will include title indemnity scheme, rural risk fund and credit guarantee scheme.

3.2.13 The risk weight on rural housing will be reviewed regularly in consultation with Ministry of Finance.

3.2.14 Rural Housing loans may be brought under insurance after working out cost implications.

3.2.15 Deleted

3.2.16 Deleted

- 3.2.17 Stamp-duty and registration charges will be rationalized.
- 3.2.18 Equitable mortgage created by PLIs in rural areas will be allowed to be registered without any stamp duty.
- 3.2.19 PLIs will actively involve Self-help groups (SHGs) and microfinance institutions (MFIs) to extend credit to the rural population.
- 3.2.20 Rural Housing micro-finance set ups will be encouraged through private sector participation with partnership arrangements with reputed Financial Institutions.
- 3.2.21 Appropriate and customized housing loan products will be introduced to cater to the different requirements of various segments of the rural households, SHG federations, housing cooperatives and village institutions for infrastructure development.
- 3.2.22 Productive housing schemes will be introduced where loan is provided both for housing and income generation. Productive housing-cum-livelihood loans will be considered at same rate of interest as housing loan, and at DRI for the BPL.
- 3.2.23 Government and civil society partnership will be encouraged to extend necessary support to BPL to improve their livelihood opportunities and income levels that will enable them in due course to invest in housing.
- 3.2.24 Livelihood and income generating schemes will be linked with savings for housing and habitat development.
- 3.2.25 Incentives in the form of lower interest rates for rural housing loans for energy efficient, eco-friendly habitat development by individual home owners and village mechanism will be provided by evolving appropriate rating mechanism.
- 3.2.26 Fiscal incentives will be extended to producers of eco-friendly appropriate construction materials in order to promote the use of these materials.
- 3.2.27 A National Technical Assistance Fund will be created by MoRD for technical support, capacity building, upgradation of skill etc. NHB will also be associated by MoRD in the administration of the Fund.
- 3.2.28 Rural housing and infrastructure plan will be included in the district credit plan to be monitored by bankers coordination committees at different levels. These plans will take into consideration the need for housing and infrastructure development as projected through annual village, block and district development plans prepared by the PRIs.
- 3.2.29 Deleted
- 3.2.30 Rural Housing will be considered on par with infrastructure in order to encourage investments in the sector.
- 3.2.31 Public – private partnership for development of rural housing and habitats with suitable checks and balances will be encouraged.
- 3.2.32 Private sector will be encouraged and facilitated for investment in rural infrastructure.
- 3.2.33 The loan documentation and proforma etc. for rural housing will be simplified and standardized which will be transparent and easily

understandable by the rural masses e.g. “Saral Housing Loan Document” by NHB in consultation with banks and HFCs on the lines of agriculture loans.

3.2.34 NHB in collaboration with MORD will bring in awareness about the various schemes and programmes including the customized innovative products (financial as well as cost effective technological products) for the benefits of the rural masses.

3.2.35 Method of cross subsidization will be worked out to increase flow of funds/credit for rural housing for the poorest.

3.3 Infrastructure & Habitat Development:

There is need to promote access to housing, water, hygienic environment, power supply, medical care, education, livelihood and community infrastructure – all woven into a basket of facilities that contribute to an improved quality of life and a habitat that facilitates dignified living, with self respect. Any one of these, without the others, is ineffective in improving the quality of life, while together their impact is much greater. At the same time, rural infrastructure development will enhance local skills and capacities leading to development of rural areas.

3.3.1 Habitat development will be promoted and will necessarily include provision of drinking water, sanitation, waste disposal, power supply and roads. Attempt will also be made to provide for clean fuel, education, healthcare, recreation and livelihood infrastructure in the neighbourhood.

3.3.2 To enable planned development, Master Plans along with Regional and District plans will be prepared and updated by concerned agencies at State and district level.

3.3.3 Gram panchayats will be responsible for developing, and managing the village infrastructure for the purpose of habitat development. Technical support will be provided to the gram panchayats on need basis.

3.3.4 Infrastructure planning will be based on local needs and will involve consultation of the community. It will be sensitive to needs of women, elderly, children and disabled persons and will take into account diversities in lifestyle of rural communities.

3.3.5 Civil society organizations, academic and professional institutions will be involved to extend professional support for habitat development.

3.3.6 Infrastructure will be designed and implemented in tandem with relevant policies and guidelines of corresponding departments and other line ministries.

3.3.7 Flexible access to resources from various schemes will be encouraged and permitted for the development and maintenance of basic infrastructure.

3.3.8 Gram panchayats will be empowered to mobilize finances for habitat development through the generation of revenue from common lands, forests and other community resources including economic infrastructure.

3.3.9 Investment by Central, State and Local Governments will be enhanced to improve the availability of basic infrastructure and services in the rural areas.

3.3.10 Various strategies will be devised to encourage the flow of private sector funds to develop rural housing and infrastructure. These could include increase of FSI norms, tax exemption on steel and cement, tax benefits during construction, single window clearance, providing land etc.

3.4 Sustainability Concerns:

One cannot afford to ignore the present day crisis of depletion of natural resources and degradation of the environment caused mainly due to human activities. Housing and habitat development will have to be designed keeping in mind efficient and sustainable management of resources.

3.4.1 Sustainability will include recycling of waste materials, efficient use of energy, use of renewable sources of energy, rainwater harvesting, water conservation, use of local materials, afforestation and conservation of natural resources.

3.4.2 Panchayats and other stakeholders will be sensitised about the need for sustainability and will be responsible for developing sustainable housing and habitats.

3.4.3 Efforts will be made to promote local building materials based on recycling of agricultural and industrial waste.

3.4.4 Use of locally available, sustainable materials such as bamboo, wherever it can be grown in abundance will be particularly encouraged.

3.4.5 Use of renewable resources for decentralized power generation will be encouraged.

3.4.6 Water bodies / water channels need to be conserved with special emphasis on keeping the flood plains of tropical rivers free from construction or encroachment. Efforts will be made to protect large depressions from being filled up since they are natural drainage points for conservation of water and can be developed as suitable water bodies.

3.4.7 Social forestry will be encouraged and plantation will be taken up on community lands. Besides families will be motivated to take up plantation in and around their homes.

3.4.8 Home owners using sustainable / low energy building materials will be given incentives like credit at a rate lower than the prevalent market rates.

3.4.9 Fiscal policy will be conducive to encourage small and micro enterprises involved in production of sustainable / green building.

3.4.10 Innovative strategies like carbon credits will be leveraged to promote sustainable practices in habitat development.

3.5 Technology support and its transfer:

Appropriate designs for houses should involve adequate consideration for cultural, geo-climatic, environmental and livelihood concerns. Such designs result in houses that are culturally acceptable, durable, safe, healthy, environmentally sustainable, affordable and are equipped with basic amenities. Construction of such houses will involve the adaptation of indigenous technologies, the use of locally appropriate building materials and cost effective technologies. There is need to develop technology and equip the local communities, delivery agents and government agencies with adequate knowledge and skills with regard to various alternative technologies and processes.

3.5.1 While no type designs will be prescribed, designs which provide for basic amenities (water, toilet and electricity), good ventilation, smokeless chulhas and kitchen garden, suit occupational requirements and meet local needs of dairying, storage of agricultural produce, etc., will be promoted.

3.5.2 Technology based on local materials, affordability, sustainability and norms for disaster safety will be encouraged.

3.5.3 Central and State Government will invest in technology development, promotion, application and dissemination of these technologies.

3.5.4 Panchayats will be equipped with suitable knowledge bank of technological inputs for the effective monitoring of house and habitat construction.

3.5.5 Skilled workers like masons, plumbers, carpenters and construction related artisans will be identified and trained.

3.5.6 Women are major participants as labour, both skilled and unskilled in the house construction industry and will be given special training.

3.5.7 Standardisation of various building components, based on local conditions will be emphasised so as to get better quality products.

3.5.8 Local enterprises for supply of cost-effective materials will be promoted to play a greater role in rural habitat development.

3.5.9 Special attention will be given to disaster prone areas which have been identified by the vulnerability atlas of the country through the incorporation of disaster resistant designs in house construction.

3.5.10 Disaster resistant practices will be included in all habitat and housing schemes promoted by the government as well as Housing Financial Institutions.

3.5.11 Regional nodal agencies will be designated to provide advice on disaster resistant construction practices.

3.5.12 The Rural Building Centres spread all over the country will be geared up so that the building technologies that they specialise in are employed.

3.5.13 Transfer of proven cost-effective building materials and technologies, from 'lab to land' will be intensified through institutions at the village or district level.

3.5.14 Networking of implementing agencies with R&D institutions will be promoted to bridge the gap between the availability, dissemination and deployment of the latest technologies.

3.5.15 Technology business incubator centres will be set up for commercialisation of new sustainable technologies for habitat development.

3.6 Delivery Mechanisms and Capacity Development:

State and district functionaries play a central role in the housing and habitat development in rural areas. The PRIs have to take a lead in micro-planning and prioritising housing and habitat development needs. The potential of self-help groups in rural housing needs to be recognised. NGOs have been reluctant to enter the area of rural housing and they need to be involved and activated. The critical role played by the targeted beneficiaries has to be recognised. The role of private sector and manufacturing units will have to be harnessed suitably.

Effective delivery will require capacity building of all the stakeholders involved in housing and habitat development.

3.6.1 The district / block functionaries will play a central role in the delivery mechanism and their capacity will be enhanced for planning and effective delivery of house and habitat development. For this purpose, a rural housing and habitat cell will be created at the district level and at each sub-divisional level.

3.6.2 The capacity of Panchayats will be enhanced to deepen the understanding of housing and habitat needs and the linkage with sustainability and livelihood, the availability of resources and the role to be played by them.

3.6.3 SHGs will serve as a useful link in orienting people to various financing options for accessing housing and also for extending credit for rural housing. As one of their many activities, self-help groups can also take up housing and habitat with the sites and services coming under their common ownership.

3.6.4 NGOs can play the role of facilitator for all the aspects related to rural housing and habitat i.e., design, technology, finance and supervision. Government will recognise the role of NGOs, and provide them the necessary technical and financial support in their facilitation.

3.6.5 Government agencies will be identified / set up and private developers involved for developing wherever feasible, group housing schemes along with sites and services.

3.6.6 Capacity development of households for participating in planning, design and monitoring of construction through Panchayats with the support from technical institutes will be promoted.

3.6.7 Rural Housing will require greater participation of engineers, architects and masons and their services will be made available.

3.6.8 Availability of adequate number of manufacturing units will be ensured.

3.6.9 States will provide decentralised training. Several schemes of the government for imparting training and skill enhancement will be converged to integrate efforts in this direction. Building centres will provide decentralised training, both for men and women. Capacity building of producers of building materials will be serviced through technical institutions at the State and District levels.

3.6.10 Besides training and capacity development programmes, exposure visits and experience sharing programmes will be organised.

3.6.11 Innovative building materials, cost-effective, environment-friendly house construction practices, construction techniques, and energy optimising features will be made an integral part of the curricula in architecture, engineering colleges, polytechnics and training institutions in order that their use and application can be mainstreamed.

3.6.12 The private sector, especially large construction companies, the cement manufacturing industry and related corporate agencies, will be encouraged to support the development of improved skill base.

3.6.13 Flexibility at all levels will be promoted in planning, implementation, technology choices and accessing financial resources.

3.6.14 Marginalized groups and the various stakeholders at all levels of decision will be involved in planning, design and management of housing and habitat development.

3.6.15 The State Governments will prepare an Action Plan to implement the National Policy. The State Government may also formulate the State Policy in line with the National Policy.

3.7 Monitoring and Access to Information:

Several problems related to effective housing & habitat development can be addressed through consistent monitoring and transparent information flow. At the field level social audit is a powerful means of monitoring. . IT solutions can be very effective both for monitoring and information flow.

3.7.1 High level Monitoring Committees will be set up at the Central and State Government level to periodically review the implementation of the National Policy and the various related Schemes.

3.7.2 A Management Information System in the housing and habitat sector based on IT systems will be set up to strengthen monitoring.

3.7.3 Village and block level data will be collated at the district and state level and fed into the national level MIS, to keep track of the progress.

3.7.4 Panchayats will be enabled to play an effective role in information dissemination and monitoring through extensive use of information and communication technologies.

3.7.5 Participatory monitoring at the local level with representation from the households, Panchayats and civil society as part of social audit will be set in place.

3.7.6 The planning of housing and habitat infrastructure at various levels will be available for public scrutiny under the Right to Information framework.

3.7.7 Complete information related to local building codes, norms and specifications especially in relation to sustainable habitat building and safe construction will be made available.

3.7.8 Information related to land, pricing, local resources and materials will also be made available.

3.7.9 A Rural Housing and Habitat Report will be prepared every two years that will keep track and report on the progress in developing of rural housing habitats and their quality. Evaluation will be done at district level and the findings will be aggregated at the State and National levels.

4. Agency Roles and Responsibilities:

4.1 Central Government will:

4.1.1 Set up institutional arrangements to operationalise National Rural Housing and Habitat Policy.

4.1.2 Advise and guide respective State Governments to adopt and implement the National Rural Housing and Habitat Policy in a time bound manner.

4.1.3 Continue to pursue land reforms with focus on revision of laws, simplification of procedural framework and allotment of homestead plots.

4.1.4 Devise macroeconomic policies to enable flow of resources to the housing and infrastructure sector.

4.1.5 Make the necessary arrangements for enabling flow of fund under National Rural Shelter Fund, Credit Guarantee Fund and Technical Support Fund.

4.1.6 Ensure integration of the habitat policy with land use policy, water policy, mining policy, environment policy and other related policies.

4.1.7 Support and promote R&D in Housing and Habitat technology and capacity building systems.

4.1.8 Set up and monitor a nation-wide Management Information System on Rural Housing.

4.1.9 Set up a high level Monitoring Committee at the Central Government level to periodically review, monitor and oversee processes of planning and implementation of National Rural Housing and Habitat Policy.

4.2 State Governments will:

4.2.1 Formulate and prepare the State Rural Housing and Habitat Policy (SRHHP) and the Action Plans and monitor progress.

4.2.2 Facilitate allotment of homestead plots to the poorest and the vulnerable.

4.2.3 Provide State contribution towards schemes of Government of India and provide State contribution towards support for BPL housing in rural areas.

4.2.4 Prepare and update Master Plans along with District Plans and Regional Plans through concerned agencies.

4.2.5 Promote and provide incentives to the local private sector and corporate sector for undertaking rural housing and habitat development projects in the states.

4.2.6 Prepare medium term and long term strategies for tackling problems relating to provision of adequate water supply, drainage, sewerage, sanitation, waste management, power supply and transport connectivity.

4.2.7 Promote decentralized production of building materials, and facilitate training of habitat services providers.

4.2.8 Ensure development and adaptation of indigenous building technologies to ensure disaster safety and environmental sustainability in buildings.

4.2.9 Review defunct Building Centres and bolster their capacity to function as habitat resource centres at the block / district level in a financially self-sustaining mode.

4.2.10 Facilitate training of Panchayats for effective design, implementation and monitoring of habitat and livelihood initiatives of the State.

4.2.11 Develop appropriate Management Information System for different level of governance.

4.3 District level Governments will:

4.3.1 Compile Habitat Action Plans at district level and monitor implementation. Such plans will be finalized by the District Planning Committee and the Policy will be implemented under the guidance of the Zilla Parishad.

4.3.2 Ensure allotment of homestead plots to the poorest and the vulnerable.

4.3.3 Facilitate access to credit for rural housing.

4.3.4 Facilitate planning of infrastructure services including safe water supply, water disposal, roads, energy, public transport, power supply, and health, educational and recreational facilities.

4.3.5 Facilitate implementation of habitat development programmes sponsored by the government.

4.3.6 Effectively enforce regulatory measures for planned development.

4.3.7 Facilitate decentralized supply of building materials and skills and capacity building programmes of masons and other artisans.

4.3.8 Devise capacity building programmes for district and village level functionaries.

4.3.9 Ensure establishment and effective functioning of Information Centres at block and village levels for disseminating information related to technology and habitat development.

4.4 Panchayats and Local Bodies will:

4.4.1 Develop, maintain, update the “Land and Resource Inventory” and the list of landless / houseless / poorest / vulnerable / BPL / EWS households eligible for government support.

4.4.2 Identify specific housing shortage and consolidate village level Housing and Habitat Action Plans based on housing, infrastructure and related livelihood needs of the people.

4.4.3 Provide homestead land through land assembly and sharing of Panchayat lands under its jurisdiction.

4.4.4 Play a significant role in accessing finance for the housing sector.

4.4.5 Participate in the implementation of government schemes at the local level and monitor quality.

4.4.6 Facilitate and monitor development of sustainable housing and infrastructure through convergence, mobilising resources, usage of appropriate technology and capacity building.

4.4.7 Promote participation of rural families in planning and implementation of housing and habitat infrastructure development.

4.4.8 Undertake management of village and community infrastructure, including water bodies, roads and energy infrastructure.

4.4.9 Promote a healthy environment with special emphasis on plantation.

4.4.10 Develop suitable models for private sector’s participation in assembly of land and its development for housing in accordance with the Master Plan.

4.4.11 Wherever PRIs do not exist, the different forms of Village Councils and Autonomous District Councils etc., will be responsible for action as proposed by the Policy

4.5 Financial Institutions will:

4.5.1 Reassess their strategies to be more inclusive in terms of both the poor and coverage of backward areas.

4.5.2 Ensure inclusion of rural housing and habitat requirements in the annual district plans.

4.5.3 Develop flexible, customized finance products that address the needs of the rural housing and facilitate easy repayment by the rural clients.

4.5.4 Adopt a more flexible and innovative approach in credit appraisal norms.

4.5.5 Facilitate use of safe and sustainable construction practices and building systems by offering financial incentives for application of these practices.

4.6 Civil Society will:

4.6.1 Promote common public opinion in favour of safe and healthy habitat environment and re-orient the people, government functionaries and other stakeholders towards holistic habitat development.

4.6.2 Aggregate rural customers for making large scale housing and habitat interventions effective and manageable and also private investments viable.

4.6.3 Participate in Social Audits of habitat development initiatives at the village level.

4.6.4 Facilitate exposure and access to innovative technological and institutional solutions for habitat development by panchayats.

4.6.5 Provide services related to capacity development of Panchayats, SHGs, artisans and other agents of planning and implementation at the village and district levels.

4.6.6 Provide monitoring support to Rural infrastructure development programmes at village level.

4.7 Private Sector will:

4.7.1 Develop innovative ways to realize the potential of rural areas as viable markets for private sector products and services with regard to habitat development.

4.7.2 Customize habitat related products and services for rural markets and promote local entrepreneurship for the same.

4.7.3 Work with panchayats and Government for developing viable rural habitat initiatives that can be effectively implemented.

4.7.4 Invest in the development of habitat infrastructure in village in partnership with panchayats and Government.

4.7.5 Use the Corporate Social responsibility mandate to promote housing and habitat development in rural areas.

4.7.6 Partner with academic and technology development agencies for research and development for low-cost building material and sustainable technology development.

4.7.7 Provide services related to capacity development of rural work-force as well as their absorption in industry.

4.8 Research and Technology Transfer Agencies will:

4.8.1 Integrate new sustainable technology with conventional and traditional building practices.

4.8.2 Develop regionally applicable technologies that promote use of locally available raw materials and reduce the use of scarce resources.

4.8.3 Develop guidelines and new technical options for safe construction in regions vulnerable to natural disasters for new constructions as well as strengthening of the existing ones.

4.8.4 Share information and technologies with the stakeholders and facilitate awareness creation on new, innovative and sustainable methods of construction.

4.8.5 Work with Panchayats / Government / NGOs / SHGs for imparting training and knowledge to rural communities and other stakeholders.

4.8.6 Lead the standardization of various building components based on local conditions.

4.8.7 Work with the Financial Institutions to develop guidelines and eco-rating for materials and technologies for obtaining incentives.

4.8.8 Help transfer proven cost-effective building materials and technologies, from 'lab to land', through institutions at the village or district level.

5. Action Plan:

5.1 The Central Government will encourage and support the States / UTs in preparing the Action Plan to implement the “National Rural Housing and Habitat Policy” as also in preparing the “State Rural Housing and Habitat Policy”.

5.2 The Central Government will enable and facilitate the States / UTs in implementing their Action Plans.

5.3 The Centre and States / UTs will undertake the necessary legal, fiscal and administrative reforms to achieve the objectives of the National & State’s Policy.

5.4 The Centre and States / UTs will make an assessment of the budget support required as per the policies and action plans and provide for the same.

5.5 The financial institutions led by NHB will set in motion the development of appropriate rural housing and habitat financial products as well as the setting up of mechanisms to deliver and monitor the utilization of these products for the various sections of rural society.

5.6 In order to ensure effective and time-bound implementation of the policy, the National Rural Housing and Habitat Mission (NRHHM) will be set up. The NRHHM will comprise of seven sub-missions. The objectives of the mission and the sub-missions are detailed in the annexure.

5.7 A monitoring framework at the Centre / States / UTs level will be set up to periodically review the implementation of the Policy and the concomitant Action Plan.

5.8 A high level monitoring committee at the Central Government level will be set up to periodically review the implementation of the Policy and to suggest modifications to the Policy as deemed necessary.

Annexure 3

NATIONAL RURAL HOUSING AND HABITAT MISSION

Objective of the Mission:

The National Rural Housing and Habitat Mission will ensure the provision of adequate, affordable safe basic housing, services and habitat for all the poorest, and vulnerable BPL households in rural India by 2018, in a mission mode through a mix of Central and State assistance and banking sector DRI support. It will also create the institutional capacity; appropriate financial arrangements; incentives and enabling conditions for the building materials, skill upgradation and technology supply to enable the extension of these houses and sustainable provision of housing to other rural households via self-help, small entrepreneurs and other private providers.

Objectives of the Sub-Missions:

The NRHHM will be composed of seven sub missions:

1. **House-sites for the landless Sub-Mission** will provide house-sites to the rural BPL households that do not possess a house site or agricultural land. This priority will be targeted at the poorest and the vulnerable groups. Such groups will be identified by the States.
2. **In-situ Kutcha House Reconstruction Sub-Mission** will provide for the in-situ construction of basic core house built out of appropriate permanent materials with a minimum plinth area of 20 sqm on existing house-sites, where the building is kutcha. The definition of a kutcha house will be based on State Government norms.
3. **Upgradation of the Vulnerable Houses Sub-Mission** will be targeted at the upgradation and strengthening of vulnerable rural houses in multi-hazard prone regions as defined by the National Vulnerability Atlas of India. This Sub-Mission will also draw upon resources from the National Seismic Safety Programme and the National Cyclone Risk Mitigation Programme.
4. **Village Infrastructure and Habitat Development Sub-Mission** will enable the provision and access of basic village infrastructure and services for water supply, sanitation, road and power in a planned manner at cluster and household level as per the norms of Bharat Nirman programme. In addition, access to clean fuel, education, health, social and telecom infrastructure will be facilitated.
5. **Building Livelihood and Technology Development Sub-Mission:** will enable the creation of sustainable employment via the construction and upgradation of NRHHM houses. The Sub-Mission will focus on the creation of village, sub-Block and Block level micro and mini-building enterprises that will produce appropriate building materials to ensure that supply bottlenecks do not constrain programme functioning. It will also provide on-the-job training and certification of semi-skilled and skilled building construction artisans and workers and the integration of appropriate building technologies into mainstream building practice. It will enable the development and dissemination of appropriate building technology packages for each major region of each state.

6. **Financial Mobilisation and Delivery Sub-Mission** will focus on development and delivery of financial products via SHGs, micro-credit organizations and the banking system as deemed appropriate at local level.

7. **Institutional Capacity Building and Community Mobilisation Sub-Mission** will focus on the establishment, management and coordination of the Mission at national, state, district, block and village level. It will also provide incentives and enabling conditions for the building materials, skill upgradation and technology supply.

Annexure 4

Vision Plan for Rural Housing

(DO # K-11013/3/09-RH(Pt) dated 9 June 2010)

Vision of the Government of India is to eradicate houselessness by 2016-17. To achieve this goal a Vision Plan has been drawn up for the Rural Housing Sector. The strategy and action points are also indicated as part of the Vision Plan. Successful implementation of the strategy as well as achievement of the various goals listed in the Vision Plan depends upon the active cooperation of the State Government / implementing agencies. In this regards, all the States are kindly requested to prepare Action Plans for achieving various goals of the Vision Plan and particularly the goal of replacing of all kutcha houses in rural areas by 2016-17.

1. Provision of affordable housing in rural areas and thereby ensuring homestead plots to all rural poor by 2011-12 & replacement of all kutcha houses by 2016-17.

- a. **Finalization of National Rural Housing & Habitat Policy:** The scope of IAY is limited to providing grant as per budget allocation. There is need to address concerns of rural housing for all and to expand scope of IAY to include sustainable habitat development. In such an effort States need to partner with Central Government and there is need to launch the National Rural Housing & Habitat Policy
- b. **Preparation of State Action Plans:** Each State needs to prepare an Action Plan for the purpose of achieving the goals of the vision / policy and to indicate therein source of funding and timelines.
- c. **Access to Land:** Provide adequate funds for land purchase/acquisition and to incentivize states to allot homestead to all poor within the prescribed timeframe.
- d. **Access to Finance:** Provide grant for house construction for the poorest, vulnerable and the Below Poverty Line (BPL). Also make credit accessible at concessional rates of interest for BPL, Economically Weaker Sections (EWS) and at relatively low rates to enable Above Poverty Line (APL) for taking up rural housing.
- e. **Availability of Grants:** Grants are to be provided for the poorest and vulnerable under IAY so that these category of people need not depend on credit from banks
- f. **Formulation of Bankable Schemes:** Bankable schemes need to be rolled out so that funding is available at concessional rates and is affordable for rural housing for BPL, EWS & APL
- g. **Involvement of Self Help Groups (SHGs):** SHGs can act as facilitators in generating additional investment and in constructing houses

2. Provision of adequate housing

- a. **Access to Basic Amenities:** Ensure access to basic amenities such as water sanitation, electricity, clean fuel, health care, education as well as gainful employment through convergence of IAY with other schemes being implemented by the Government as well as through private enterprise and innovation in these fields.

- b. **Provision of Kitchen Garden:** This will help improve nutritional status and provide additional source of income
- c. **Access to Insurance Coverage:** Such coverage is part of risk management which is very critical for BPL families
- 3. Development of sustainable and inclusive housing & habitat.**
 - a. **Access to Information:** Disseminate information to enable development of sustainable & planned habitats.
 - b. **Access to Technology & Building Materials:** Develop, promote and transfer use of appropriate, local environment – friendly, energy efficient and disaster-resistant technology, designs and building materials for rural housing and habitats.
 - c. **Skill upgradation:** Impart training to masons and others for upgrading their skills according to latest & sustainable technologies
 - d. **Directory of Houses:** Such a directory would include designs of IAY houses, the estimates and special features
- 4. Participation and capacity building of stake-holders**
 - a. **Access to Participation:** Improved coordination among Centre, States, District, PRIs, target groups & stakeholders.
 - b. **Access to Training:** Strengthen local elected bodies such as Panchayati Raj Institutions(PRIs) and other stakeholders through, capacity building
- 5. Effective implementation of IAY scheme**
 - a. Timely release of funds
 - b. Online submission of proposals by districts
 - c. Creation of core accountancy system for cashless transfer of funds
 - d. Achievement of physical target
 - e. Transparency in selection of beneficiaries
 - f. Ensure concern of scheme are incorporated in BPL Survey and Census 2011
 - g. Improve quality of houses
 - h. Facilitate disbursement of loan under DRI
 - i. Provide for administrative expenses
 - j. Launching of MIS to capture complete data on real time basis in respect of IAY
 - k. Enhance Monitoring, transparency and Awareness