

**Evaluation of Indira Awaas Yojana
in
Orissa**

**Sponsored by
Planning Commission
(Rural Development Division)
Government of India**

**Conducted by
COUNCIL FOR ECONOMIC AND SOCIAL RESEARCH
NEW DELHI**

Acknowledgements

We are grateful to the Rural Development Division, Planning Commission, Government of India for sponsoring this Evaluation Study. In particular, we wish to thank Dr Rohini Nayyar, Advisor (RD), for the overall guidance on the study.

We take this opportunity to thank Mr. S. N. Tripathi, Secretary and Commissioner, Panchayati Raj Department, Government of Orissa for briefing our team on the mechanics of implementation of IAY Programme in Orissa and all the DRDA officials of the district surveyed who were very helpful in ensuring smooth and speedy collection of necessary data at District, Block and Gram Panchayat level.

We would like to thank our research staff for making the field survey and this report possible.

Dr Prakash Chandra Mathur

Director

CONTENTS

EXECUTIVE SUMMARY	i
CHAPTER I: Introduction	1
CHAPTER II: Socio-Economic Background of Districts, Blocks and Beneficiaries	7
CHAPTER III: Performance and Implementation of IAY Programme: Implementing Agency Level	12
CHAPTER IV: Performance and Implementation of IAY Programme: Beneficiaries' Perspective	25
CHAPTER V: Problems in Implementation of IAY	34
CHAPTER VI: Conclusion, Suggestion and Recommendations	37
Annexure	

ABBREVIATIONS

IAY	Indira Awaas Yojana
BPL	Below Poverty Line
DRDA	District Rural Development Agency
PRI	Panchayati Raj Institution
ND	New Dwellings
UG	Upgradation
SC	Schedule Caste
ST	Schedule Tribe
PD	Project Director
BDO	Block Development Officer
GP	Gram Panchayat

EXECUTIVE SUMMARY

Executive Summary

I Introduction

Indira Awaas Yojana (IAY) programme is being implemented by Government of India to assist rural persons living below poverty line to construct or upgrade its dwelling unit. Under IAY, about Rs 20,000 is given per beneficiary for construction of house and should include sanitary latrine and smokeless chullah. The land for the house is to be provided by the beneficiary. Beneficiaries themselves have to construct their houses and have to make their own arrangement for the construction, engage skilled workmen on their own and also contribute family labour. The beneficiaries have complete freedom as to the manner of construction of the house that is their own.

During the Ninth Five Year Plan Period (1997-2002), 45 lakh houses were constructed under IAY in the State. In order to assess the impact of the programme on the intended beneficiaries, we have undertaken evaluation of the IAY during Ninth Five-Year Plan (1997-2002) in following districts of Orissa:

- | | |
|---------------|----------------|
| 1. Cuttack | 6. Ganjam |
| 2. Kendrapara | 7. Khurda |
| 3. Koraput | 8. Nabarangpur |
| 4. Puri | 9. Rayagada |
| 5. Sambhalpur | 10. Sundergarh |

The study dwells on issues ranging from the identification of beneficiaries, time, cost, design and implementation of the entire programme within a given time framework, and overall impact on asset improvement and quality of life of the beneficiaries.

In addition to its regular housing schemes, Ministry of Rural Development has sanctioned seven lakh houses for the cyclone-affected victims in Orissa. Therefore, the study has laid emphasis on IAY houses in cyclone-affected districts (Kendrapara, Khurda, Cuttack and Puri). Care has been taken to evaluate houses that have been built for cyclone victims by external agencies

also. While selecting districts for survey, Schedule V areas have also been covered. These districts are Koraput, Nabarangpur and Rayagada.

A. Objectives of the Study

The major objective of the evaluation study is to examine whether houses constructed under Indira Awaas Yojana have catered to genuine housing needs in the ninth five-year plan. Whether they have survived or are being used, whether they are cost effective and whether the programme has brought about improvement in the living conditions of the poor in rural areas.

B Hypothesis of the Study

The hypotheses of the study are as follows:

- ❖ Selection of IAY beneficiaries at the village level is not according to the genuine housing needs of the rural poor.
- ❖ IAY guidelines regarding smokeless chullah and latrine are being overlooked.
- ❖ Despite a ban, contractors build most IAY dwellings.
- ❖ Inadequacy/insufficiency of capital deployed for construction.
- ❖ There is lack of transparency and misappropriation of funds.

C. Type and Method

This study is empirical and includes collection of data/information from:

1. Primary sources
2. Secondary
3. Participatory discussions

The following sampling design has been followed in this study:

- ❖ Ten districts have been selected in Orissa.
- ❖ Two blocks have been identified for in-depth study from each of the ten selected districts.
- ❖ Five Gram Panchayats have been selected from each block.
- ❖ From each GP, 10 IAY beneficiaries have been selected..
- ❖ Specifically in each of the cyclone affected districts, another 50 beneficiary households have been randomly selected who have been provided houses by external agencies.

D Limitations of the Study

The following are some of the limitations of the study:

- ❖ Certain fields have not been filled in a few district and block schedules.
- ❖ While every effort has been made to elicit true information from beneficiaries, they have not been forthcoming on some problems.

II Socio-Economic Background of Districts, Blocks and Beneficiaries

A Profile of Districts surveyed

The percentage of female population to total population is more than 50 per cent in Kendrapara and Rayagada. Khurda (47.4 per cent) has the lowest percentage of female population to total population and are below the Orissa State average of 49.29 per cent. Percentage of SC and ST BPL (rural) households to total (rural) households in rural areas are the highest in Koraput at 83.89 per cent among the ten sample districts. Puri (27.92 per cent) has the lowest percentage of SC and ST BPL (rural) households to total (rural) households.

B Profile of Blocks surveyed

The percentage of female rural population is the lowest in Jharigam and Umerkote Blocks of Nabarangpur District and Tangi Choudwar of Cuttack District. It is the highest in Rayagada Block of Rayagada district. SC and ST rural households are the highest in Rayagada and Kolnara Blocks of Rayagada District, and Badgaon Block of Sundergarh district. SC and ST population is the lowest in Derabish Block of Kendrapara District, Khurda and Bhubaneshwar Block of Khurda District.

C Profile of Beneficiaries surveyed

Of the total respondents, 49.6 per cent beneficiaries are males and 50.4 per cent are females. Three-fourths of the beneficiaries are in the productive age group of 20 to 50 years. Education status among sample beneficiaries is poor with 62.3 per cent of the beneficiaries being illiterate. 63.1 per cent of the beneficiaries belong to the SC and ST category. Majority of beneficiaries (90.4 per cent) are married. 79.1 per cent of the beneficiary households are nuclear 5 per cent of the beneficiaries are physically challenged. 35.3 per cent of the beneficiaries are agriculture wage earners and 37.9 per cent are non-agricultural unskilled wage earners. Interestingly, 1.3

per cent of the beneficiaries are not BPL. 45.8 per cent of the respondents' families possess landed property and over 90 per cent of these have very small holding. Over 90 per cent beneficiaries owned Kutcha houses before availing benefit under IAY programme.

III Performance and Implementation of IAY Programme: Implementing Agency Level.

A Physical and Financial Performance

1 The State

There is a 6.73 per cent shortfall in achieving target for new construction and 39.06 per cent shortfall in achieving target for upgradation during the Ninth Five Year Plan. In addition, 7 lakh houses have been allotted to the State towards cyclone and flood victims in 1999 and 2001 respectively as special packages. 94.64 per cent of the funds allocated under special package has been utilised and 95.12 per cent of the houses targeted to be built under the special package have been constructed.

2 The Districts

Percentage of allocated funds utilised in seven districts is above the state average of 79 per cent with Schedule V districts showing more than 100 per cent utilisation of allocated funds during the reference period. Ganjam and Kendrapara have shown poor utilisation of allocated funds.

3 The Blocks

86.19 per cent of allocated funds have been utilised and about 80 per cent of the houses planned for new construction have been built in the sample blocks. Pipli Block of Puri district is the worst performer with only 29.25 per cent utilisation of allocated funds due to virtual stoppage of construction work during 1999 super cyclone and 2001 floods. Sundergarh block of Sundergarh district, on the other hand, has shown 150 per cent utilisation of allocated funds.

B Implementation of IAY

1 District and Block Level

- ❖ It has been found that all districts, except Puri, select beneficiaries according to Central Government guidelines.
- ❖ Nine blocks State Government Guidelines.
- ❖ In six districts SC/ST BPL households are given first preference in the selection process. In the remaining four districts, Freed Bonded Labourer is given first preference in the selection process Similar ranking is seen in the sample blocks with some deviations.
- ❖ Monitoring of the programme is carried out by DRDA in all the sample districts. Quality monitoring is done by JE/AE at the block level fortnightly.
- ❖ Supervisory checks (including progress monitoring) are carried out by BDOs at block level and Collector/PD/APD (Tech) during their field visits.
- ❖ Transparency in implementation of IAY programme is ensured through display of beneficiaries' list in various ways like in GP office or Block office, DRDA and project site.
- ❖ Site selection according to district and block officials is done as per beneficiary's choice in most blocks and districts.
- ❖ None of the blocks have reported construction of houses on a turn key basis or through petty contractors.
- ❖ Most block administration provides technical support to beneficiaries for construction of IAY houses.
- ❖ On an average, a house in sample districts costs about Rs 24,500.
- ❖ Provision of stipulated sanitary latrine and smokeless chullah in IAY houses is completely ignored in Khurda, Puri and Kendrapara districts. In six districts, there is a provision for both facilities in IAY houses.
- ❖ Since IAY houses built during the ninth five year plan are relatively new, their condition is generally good and need no major maintenance yet.

C Special Packages under IAY Programme.

Seven districts have been given special packages under IAY programme to meet special needs after natural disasters like super cyclone and floods. Their unit cost is Rs 22,000 and in some districts there is provision for excise free cement from the State Government.

D Implementation of rural houses programme for the poor by External Agencies

- ❖ Action Aid India has built 193 houses in Erasama block of Jagatsinghpur district. Their selection process was through 'Participatory Method' Parameters for beneficiaries were fixed and were ranked. On these parameters beneficiaries were selected by the villagers themselves. They also monitored the construction.
- ❖ Caritas India has built 524 core houses (20 ft x 10 ft) with six columns and asbestos roof and no walls. Their only criteria for selection of beneficiary have been to provide basic shelter to the poorest of poor.

IV Performance and Implementation of IAY Programme: Beneficiaries' Perspective

In the sample, 90.9 per cent of beneficiaries have built new houses and 9.1 per cent have upgraded their house under the programme. Their perception on implementation of IAY programme is:

- ❖ Gram Panchayats appear to be the best source of information about IAY programme, followed by Gram Sabhas and Block office.
- ❖ Most beneficiaries have been recommended by Sarpanch/Panchayat Presidents followed by BDOs.
- ❖ In most cases (44.5 per cent) final selection of beneficiaries has taken less than one month after submission of application.
- ❖ In 43.9 per cent cases, the time gap between final selection of beneficiary and allotment of house is less than one month. In 8.2 per cent cases this time gap has exceeded three months.
- ❖ 44.48 per cent houses in the sample have been allotted in the name of husband and in 44.31 per cent cases it is in the name of female members.
- ❖ In 98.8 per cent cases, houses have been allotted near or on the site of the previous house owned by the beneficiary. Only in 0.0011 per cent cases these houses are away from the main area of villages.
- ❖ Only 33.36 per cent of the houses surveyed have sanitary latrine and their utilisation is still lower at 29.58 per cent of the existing latrines.
- ❖ Percentage of houses with Smokeless chullah is even lower than the percentage of sanitary latrine at 28.8 per cent.

- ❖ Only 10.4 per cent of beneficiaries surveyed constructed their house without any help from outside their own family while 77.5 per cent beneficiaries employed skilled workers to work with unskilled labour provided by the family.
- ❖ Only 17.2 per cent beneficiaries received only money, 81.8 per cent received part money and part of the benefit in the form of material and 1 per cent beneficiaries received readymade houses.
- ❖ 83.8 per cent of the beneficiaries in the sample think that they have received good material while 11.4 per cent feel that the quality is average.
- ❖ Only 43.8 per cent beneficiaries feel that the money and material received by them is sufficient.
- ❖ Of those beneficiaries who have borrowed additional funds, 24.3 per cent borrowed from friends and relatives, 22.5 per cent from neighbours, 13.4 per cent from money lenders and 39.8 per cent from other sources.
- ❖ 49 per cent of beneficiaries have borrowed additional funds at an interest rate of 20 to 30 per cent and 41.4 per cent beneficiaries at interest rate of 0 to 20 per cent.
- ❖ Only 5.8 per cent of the borrowers had to mortgage their property/belongings like land and coconut trees.
- ❖ 96.9 per cent of the houses surveyed have been completed. Of these, 27.38 per cent house has been built in more than four months.
- ❖ 35.5 per cent beneficiaries adopted their own design for construction of houses, while 63.6 per cent followed the design followed by Block/DRDA.
- ❖ 90.1 per cent beneficiaries found the design of their house suitable to their requirements. (refer Annexure III Table 24 & 25).
- ❖ 86.6 per cent beneficiaries feel that they have significantly comfort of living condition in new IAY house as compared to their earlier one.
- ❖ 50 per cent beneficiaries have demolished their old house, while 39.5 per cent beneficiaries still retained the old house.
- ❖ 85.5 per cent beneficiaries faced no problems in completion of house. 7.7 per cent faced problems relating to time and expense, 0.8 per cent reported problem relating to payment of consideration for availing benefit, 6 per cent related to material and other causes.
- ❖ 84.4 per cent beneficiaries have expressed their overall satisfaction with their new IAY house. Dissatisfaction is mainly due to inadequacy of space for the family.

- ❖ Most of the beneficiaries perceived that the new IAY house had positive impact on their lives mainly because they now possess a house and it has enhanced their social status. Only 4.2 per cent beneficiaries complained of negative impact on their lives as it has plunged their family into debt.
- ❖ 94.5 per cent houses are occupied according to physical verification.
- ❖ Most houses being fairly new are in good condition. Houses not found in satisfactory condition is mainly due to sanitary condition and white wash.

V Problems in Implementation of IAY

A: Problems Perceived by DRDA

Following major problems have been listed by DRDA's:

- ❖ Non-receipt of funds on time (especially 2nd installment);
- ❖ Insufficient unit cost of house; and
- ❖ Inadequate targets.
- ❖ Time delay in construction of house.
- ❖ Unable to construct their own house;
- ❖ Reluctant to have sanitary latrines; and
- ❖ Construction of big houses resulting in non-completion.
- ❖ RCC roof is required for disaster prone areas for which allotted money of Rs. Twenty thousand is less; and
- ❖ In areas with black cotton soil, foundation becomes expensive making the allotted money insufficient.
- ❖ Since beneficiaries belong to BPL category, it is difficult for them to make initial investment;
- ❖ Due to poor economic conditions, beneficiaries need assistance at every level of construction.

B: Problems Perceived by Blocks

Following major problems have been listed by Blocks:

- ❖ With respect to Central and State Government problems faced is non-receipt of funds on time (especially 2nd installment)
- ❖ DRDAs do not make material available on time

- ❖ Long time in construction;
- ❖ Start houses with bigger plinth area and run short of money to complete the house;
- ❖ Demand advance for starting construction;
- ❖ Beneficiaries divert funds for other purposes;
- ❖ Slacken pace of construction after receiving 3rd installment; and
- ❖ Difficulty in raising additional funds for completion of house.
- ❖ It is difficult to carry material to site during rainy season. In Koraput block of Koraput district, quality of sand available is very poor.
- ❖ Houses are too small for traditional way of living; and
- ❖ At times selected site is suitable for construction of house.

C: Problems Perceived by Gram Panchayat

Problems perceived by Gram Panchayat are:

- ❖ It has been found that due to the shortage of personnel, one GP secretary is required to look after more than one GP.
- ❖ The selection is not based on the suitability, but under the pressure of influential groups.
- ❖ Literacy and awareness among the rural masses is low.
- ❖ The conflict between groups within GP and between GP Sarpanch and IP/ZP Chairman leads to delay in finalizing the Annual Action Plan.
- ❖ In most cases, there are only one or two junior engineers for technical supervision of the works, which adversely affects the quality of works.
- ❖ Non-receipt/late receipt of funds from the government leads to difficulty in getting the work done at grass-root level.

D: Problems Faced in availing benefit

Problems faced by beneficiaries are:

- ❖ 85.5 per cent beneficiaries have faced no problems in completion of house.
- ❖ 7.7 per cent faced problems relating to time and expense,
- ❖ 0.8 per cent had to make payment of consideration for availing benefit,
- ❖ 6 per cent related to material and other causes.

VI Conclusions, Suggestions and Recommendations

A. Conclusions

- ❖ Guidelines have been mostly followed with regards to selection of beneficiaries. However, there are complaints of undue preference to some beneficiaries by Palli Sabha/Sarpanches.
- ❖ Funds allocated have been properly utilised in accordance with guidelines.
- ❖ Selection of beneficiary and allotment of houses is done within acceptable time frame (refer para 4.3 and 4.4).
- ❖ For transparency, list of beneficiary is posted in GP offices according to DRDA and Block officials. However, on actual visit to many GP, Block and District offices, such lists have not been seen.
- ❖ In 87.9 per cent cases beneficiaries are fully involved in construction of houses as per guidelines.
- ❖ In costal districts, houses are made of laterite stones with slab roof. In the interior districts like Sundergarh and Sambhalpur, houses are made of bricks with sand, cement/mud plaster and have roofs with tiles, asbestos or GI sheets. Some beneficiaries have used materials salvaged from their old dwelling units to cut down costs. Doors are made either from wood or iron frames. Tribals did not build any windows or ventilators as per their traditional style of living.
- ❖ Cost of IAY houses have been found to be cost effective when compared with similar structures built by PWD.
- ❖ Some beneficiaries in backward areas used skilled workers employed by them to assist them in matters like procurement of material and interaction with block office for a consideration.
- ❖ 98.8 per cent IAY houses have been constructed on or near the site of beneficiaries' old dwelling and within the village habitation
- ❖ 94.5 per cent of houses are occupied Most houses being fairly new construction are in good condition.
- ❖ 84.4 per cent beneficiaries have expressed their overall satisfaction with their new houses.
- ❖ Most beneficiaries perceive that new IAY house has positive impact on their lives. Only 4.2 per cent beneficiaries complain of negative impact on their lives by plunging their family into debt.

- ❖ Only 28.48 per cent houses have smokeless chullah. General non-acceptance of chullah as it is unsuitable for traditional cooking utensils.
- ❖ Only 33.36 per cent of IAY houses surveyed has sanitary latrine and their utilisation is still lower at 29.58 per cent of the latrines constructed.
- ❖ Housing shortage has been brought down by 2,24,709 houses in the state and 1,28,291 in the ten districts of the sample. In Schedule V districts, the shortage has come down by roughly ten thousand houses per district during the 9th Five Year Plan.

B. Lessons from Similar Programmes on Rural Houses for Poor by External Agencies

The following lessons have been learnt:

1. Quality and time standards are not very specific in IAY programme.
2. External agencies have constructed on their behalf. This eliminates the possibility of mis-appropriating funds provided under the programme.
3. Problem of middlemen is also eliminated by external agencies by providing ready houses as mentioned above.

C. Change in Living Conditions of the poor during Ninth Five Year Plan through IAY Programme

To assess the changes in living condition during ninth five year plan through IAY Programme, a comparison has been made of the findings of this study with

- a) Impact Assessment of IAY, Ministry of Rural Development (1997)
- b) Concurrent Evaluation of IAY, Ministry of Rural Development (1998-99)

This comparison is not limited to the changes in living conditions, but also extended to implementation of the programme which has an impact on the living condition. Salient features of this comparison are as follows:

- ❖ Number of beneficiaries satisfied with their houses has increased to 84.8 per cent compared to 25 per cent in earlier findings.
- ❖ From 47 per cent houses built by contractors, it has come down to 11 per cent.
- ❖ 75 per cent beneficiaries were selected through gram sabhas according to earlier findings, while our findings show all beneficiaries have been selected by Palli/Gram Sabhas irrespective of how their names were recommended.
- ❖ There has been an improvement in selection of beneficiaries from Gender perspective.

- ❖ Percentage of SC/ST beneficiaries has increased to 63.1 per cent from 37 per cent reported earlier.
- ❖ Almost the entire rural population is now aware of the programme. This is partly because of publicity effort by PRIs and partly from observing IAY houses being constructed in the neighbourhood.

From the above comparison, it is inferred that implementation of IAY in Orissa, which earlier was very tardy has improved to an extent. However, much more needs to be done on implementation of the programme.

D. Suggestions & Recommendations

- ❖ Alternative guidelines may be developed and the option of adopting one of them is left to the local administration/PRIs.
- ❖ Uniform and specific instructions should be framed for providing better transparency in implementation of the programme.
- ❖ Mechanism for independent audit and review of the actions of PRI in selection of beneficiaries may be installed.
- ❖ In non-disaster prone areas, beneficiaries should be encouraged to construct their houses in traditional way with local material. But in disaster prone, suitable disaster resistant designs should be developed and encouraged.
- ❖ Construction of house should be primarily left to the beneficiaries except in disaster prone areas.
- ❖ Design of smokeless chullah which are suitable for traditional way of cooking should be developed.
- ❖ Options of making common toilets for IAY beneficiaries outside the house premises with provision of hand pumps may be explored.
- ❖ There should be some monetary involvement of beneficiary.
- ❖ Provision of excise free cement and other material should continue.
- ❖ Acceptance of the scheme is widespread and should be continued
- ❖ More emphasis needs to be laid on allotment of houses to female members of the family.
- ❖ Services of NGOs or independent trained individuals should be provided by the Government and its cost should be built into funds provided under the programme.
- ❖ Housing shortage data should be maintained at all levels.

Introduction

1.1 Background

Shortage of housing units in India is estimated to be 22.90 million. More than 90 per cent of this shortage is in low cost housing sector intended for economically weaker sections. The rural housing shortage is estimated to be about 14 million (1991 Census) in the country. In Orissa alone, the rural housing shortage is estimated to be 6,84,655 units (1991 Census).

According to 2001 Census there are over 31 million temporary houses in the rural areas of the country, accounting for 23.2 per cent (14 per cent are serviceable and 8.4 per cent are non-serviceable) of the total rural houses. In addition there are about 3.36 million temporary houses in the state (51.75 per cent of total rural houses) according to the 2001 Census. Given this housing scenario, the Government of India has committed itself to providing housing for all in the "National Agenda for Governance".

Towards this end, the Government has pledged to facilitate construction of 20 lakh additional housing units annually and has started various schemes for poor and economically weaker sections. The Government of India had launched Indira Awaas Yojana (IAY) in 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) in order to assist rural persons living below poverty line to construct or upgrade its dwelling unit. It continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launch in April 1989. From January 1, 1996, it was de-linked from the JRY and has been made an independent scheme.

From 1995-96, the IAY benefits have been extended to ex-servicemen, widows or next-of-kin of Defence personnel and para military forces killed in action irrespective of the income criteria subject to certain conditions.

The order of priority for selection of beneficiaries amongst target group below poverty line is as follows: (i) Freed bonded labourers, (ii) SC/ST households who are victims of atrocities, (iii) SC/ST households, headed by widows and unmarried women, (iv) SC/ST households affected by flood, fire earthquake, cyclone and similar natural calamities, (v) Other SC/ST

households, (vi) Non- SC/ST households, (vii) Physically handicapped, (viii) Families/widows of personnel of defence services / para-military forces, killed in action, (ix) displaced persons on account of developmental projects, nomadic, semi-nomadic, and de-notified tribals, families with disabled members and internal refugees, subject to the households being below poverty line.

One of the uniqueness of IAY is the allotment of houses to the female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. As per the IAY guidelines, District Rural Development Agencies/Zilla Parishad on the basis of allocations made and targets fixed shall decide Panchayat-wise number of houses to be constructed under IAY, during a particular financial year and intimate the same to the Gram Panchayat. Thereafter, the Gram Sabha will select the beneficiaries restricting its number to the target allotted, from the list of eligible households, according to IAY guidelines and as per priorities fixed.

Under IAY, about Rs 20,000 is given per beneficiary for construction of house and should include sanitary latrine and smokeless chullah. The land for the house is to be provided by the beneficiary. Beneficiaries themselves have to construct their houses and have to make their own arrangement for the construction, engage skilled workmen on their own and also contribute family labour. The beneficiaries have complete freedom as to the manner of construction of the house that is their own.

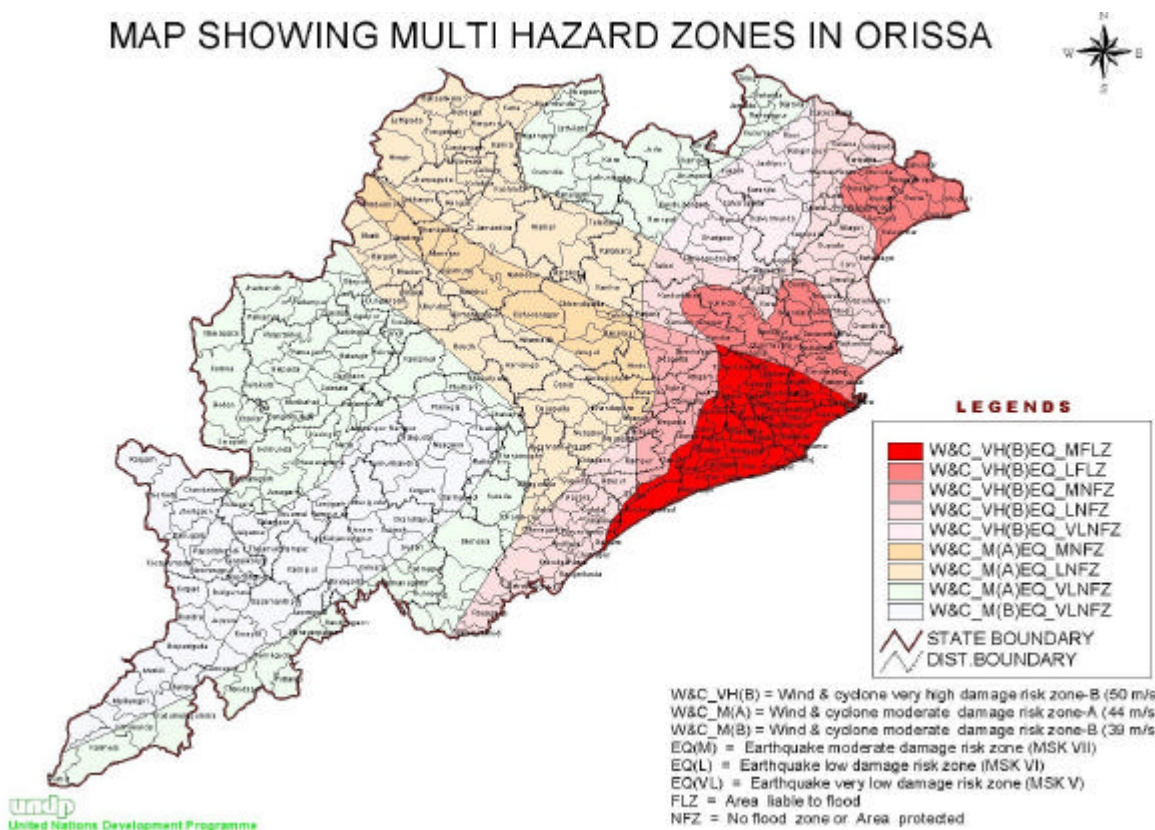
IAY has gone through changes over a period of time, from that of pre-determined designs to that of self-design modules and micro-habitat programmes. During the Ninth Five Year Plan Period (1997-2002), 45 lakh houses were constructed under IAY in the State. In order to assess the impact of the programme on the intended beneficiaries, we have undertaken evaluation of the IAY during Ninth Five Year Plan (1997-2002) in following districts of Orissa:

- | | |
|---------------|----------------|
| 1. Cuttack | 6. Ganjam |
| 2. Kendrapara | 7. Khurda |
| 3. Koraput | 8. Nabarangpur |
| 4. Puri | 9. Rayagada |
| 5. Sambhalpur | 10. Sundergarh |

The study dwells on issues ranging from the identification of beneficiaries, time, cost, design and implementation of the entire programme within a given time framework, and overall impact on asset improvement and quality of life of the beneficiaries.

In addition to its regular housing schemes, Ministry of Rural Development has sanctioned seven lakh houses for the cyclone-affected victims in Orissa. Therefore, the study has laid emphasis on IAY houses in cyclone-affected districts (Kendrapara, Khurda, Cuttack and Puri).

MAP SHOWING MULTI HAZARD ZONES IN ORISSA



Care has been taken to evaluate houses that have been built for cyclone victims by external agencies. While selecting districts for survey, Schedule V areas have also been covered. These districts are Koraput, Nabarangpur and Rayagada.

Orissa has been selected since it is a chronically backward state and poses special difficulties. Even after fifty years of planning, appalling poverty and low standards of living plagues the state. The percentage of rural families living below poverty line is high in the State at 66.37 per cent according to 1997 BPL Census. Besides structural poverty, the state also faces the poverty like conjectural poverty due to cyclones, floods etc. and destitute poverty. The living conditions of the people in Orissa are considerably lower than the

national average. There are inter-district variations in the living conditions of the people. Housing is one sector that is in extremely deplorable in Orissa.

We hope that findings from this study would serve as a powerful tool for plan formulation and implementation on rural housing in India. Recommendations and suggestions from this study can be replicated at all India level.

1.2 Objectives of the Study

The major objective of the evaluation study is to examine whether houses constructed under Indira Awaas Yojana have catered to genuine housing needs in the Ninth Five Year Plan. Whether they have survived or are being used, whether they are cost effective and whether the programme has brought about improvement in the living conditions of the poor in rural areas. The specific objectives are:

- ❖ To examine whether the guidelines on IAY have been followed with reference to selection of beneficiaries, utilisation of funds allocated, allotment of house, location, transparency and involvement of people in the programme during the Ninth Five Year Plan period.
- ❖ To physically examine the survival of houses created during the Ninth Five Year Plan period, in particular whether houses created under IAY have survived, are in use and are cost effective.
- ❖ To assess whether IAY has improved living conditions of the poor after availing assistance under the programme during the Ninth Five Year Plan period.
- ❖ To physically verify the houses constructed under the programme during the Ninth Five Year Plan period, quality of construction and maintenance of the houses.
- ❖ To verify whether the houses constructed during the Ninth Five Year Plan have smokeless chullah and latrines.
- ❖ To examine whether the beneficiary or contractor or any Government department has constructed the houses.
- ❖ To evaluate housing programmes funded by external agencies and compare them with the Government of India's IAY programme.
- ❖ To specially evaluate implementation of IAY programme in Schedule V areas in the State.

1.3 Hypothesis of the Study

The hypotheses of the study are as follows:

- ❖ Selection of IAY beneficiaries at the village level is not according to the genuine housing needs of the rural poor.
- ❖ IAY guidelines regarding smokeless chullah and latrine are being overlooked.
- ❖ Despite a ban, contractors build most IAY dwellings.
- ❖ Inadequacy/insufficiency of capital deployed for construction.
- ❖ There is lack of transparency and misappropriation of funds.

1.4. Type and Method

This study is empirical and includes collection of data/information from:

1. **Primary sources** i.e. from the beneficiaries, local leaders, Panchayat officials, NGOs etc.
2. **Secondary sources** i.e. records, reports, returns, studies, data/figures available with concerned agencies and departments in the State Government, DRDA and BDOs (it can be both published and un-published).
3. **Participatory discussions** with community groups.

Collection of primary data is primarily through sample survey and some case studies have been taken up to supplement the study. Methodology of the study is both extensive and intensive in nature to ensure that conclusions drawn in the study are representative.

For collection of primary data, three teams were formed, each under one experienced team leader. These team leaders besides collecting secondary data from State Government, DRDAs and BDOs through structured questionnaire had detailed discussions with officials to elicit more qualitative information, their impressions and comments. These team leaders also carried out discussions with villagers who were not part of the IAY programme but observed its implementation closely to get value added independent view on the same.

Further, all IAY houses of sample beneficiaries have been physically verified by surveyors to assess existence, occupancy and maintenance status of the house. Of these houses, some houses have also been physically verified on a random basis by team leaders. To assess improvements in living conditions of the poor over the Ninth Five Year Plan period, our

primary survey for the end of the Ninth Five Year Plan is compared and contrasted with the following studies already done by the Ministry of Rural Development in the first and mid year of the Ninth Five Year Plan:

1. Impact Assessment of IAY, Ministry of Rural Development (1997)
2. Concurrent Evaluation of IAY, Ministry of Rural Development (1998-99)

The study has measured the cost effectiveness of the houses constructed under the IAY, by comparing cost of IAY houses with PWD building rates available at the district level and the rates in which the private contractors/builders execute the work.

The following sampling design has been followed in this study:

- ❖ Ten districts have been selected in Orissa on purposive sampling basis so as to select five developed and five underdeveloped districts of Orissa. In particular cyclone affected district as well as Schedule V areas in the state form a part of the sample.
- ❖ Two blocks have been identified for in-depth study from each of the ten selected districts.
- ❖ Five Gram Panchayats have been selected from each block.
- ❖ From each GP, 10 IAY beneficiaries have been selected. Households within a village have been selected on random basis.
- ❖ The total IAY beneficiary households in ten districts covering twenty blocks are 1,000 households i.e. on an average 50 households per block.
- ❖ Specifically in each of the cyclone affected districts, another 50 beneficiary households have been randomly selected who have been provided houses by external agencies.

The above research design will meet both the criteria of extensive and intensive coverage of beneficiary households keeping cost and time constraints into consideration.

1.5 Limitations of the Study

The following are some of the limitations of the study:

- ❖ Certain fields have not been filled in a few districts and block schedules. This is because of inadequacy in maintenance of records.
- ❖ While every effort has been made to elicit true information from beneficiaries, they have not been forthcoming on some problems like payment of consideration for availing benefit, use of middlemen and procedural delays.

Socio-Economic Background of Districts, Blocks and Beneficiaries

2.1 Profile of Districts surveyed

As has been mentioned in the previous chapter, selection of district has been through purposive sample method, so as to include Schedule V and super cyclone affected areas along with relatively more developed districts of Orissa. Table 2.1 presents demographic profile of select districts.

Table 2.1 Demographic Profile of Select Districts

District	Male*	Female*	Total Rural Population*	SC**	ST**	Total BPL (Rural) household#	SC BPL (Rural) households#	ST BPL (Rural) households #	Other BPL (Rural) household#
Khurda	986003 (52.60%)	888402 (47.40%)	1069630 (57.065%)	204564	77242	134192	29881 (22.27%)	12894 (9.61%)	91417 (68.12%)
Puri	761397 (50.81%)	737204 (49.19%)	1294802 (86.40%)	242289	3481	163639	44434 (27.15%)	1256 (0.77%)	117949 (72.08%)
Cuttack	1207569 (51.59%)	1133117 (48.41%)	1699109 (72.59%)	359000	69000	179221	48238 (26.91%)	9457 (5.28%)	121526 (67.81%)
Ganjam	1568568 (50.01%)	1568369 (49.99%)	2598746 (82.84%)	484187	79120	301581	100343 (33.27%)	21624 (7.17%)	179614 (59.56%)
Kendrapara	646356 (49.65%)	655500 (50.35%)	1227728 (94.31%)	227943	4552	131424	41511 (31.59%)	724 (0.55%)	89189 (67.86%)
Nabarangpur	511004 (50.19%)	507167 (49.81%)	958945 (94.18%)	127800	467919	158684	37080 (23.37%)	81384 (51.29%)	40220 (25.34%)
Rayagada	405631 (49.29%)	417388 (50.71%)	707645 (85.98%)	115665	463418	135785	22290 (16.42%)	91615 (67.47%)	21880 (16.11%)
Koraput	589438 (50.04%)	588516 (49.96%)	979835 (83.18%)	138169	521849	221846	59996 (27.04%)	111917 (50.45%)	49933 (22.51%)
Sambhalpur	472000 (50.81%)	457000 (49.19%)	674617 (72.63%)	138096	283801	126722	19555 (15.43%)	46190 (36.45%)	60977 (48.12%)
Sundergarh	934902 (51.10%)	894510 (48.90%)	1200520 (65.62%)	114036	685751	185969	25182 (13.54%)	126788 (68.18%)	33999 (18.28%)

(* Census 2001 Provisional **Census 1991 & # BPL Census 1997)

The percentage of female population to total population is more than 50 per cent in Kendrapara and Rayagada, followed closely by Ganjam at around 50 per cent. Khurda (47.4 per cent), Cuttack (48.41 per cent), Sundergarh (48.90 per cent) and Puri (49.19 per cent) have the lowest percentage of female population to total population and are below the Orissa State average of 49.29 per cent. This indicates that more developed districts have a poorer female to male ratio than the less developed one. Kendrapara and Nabarangpur districts have the highest percentage of rural population to total population and Khurda has the lowest rural population percentage.

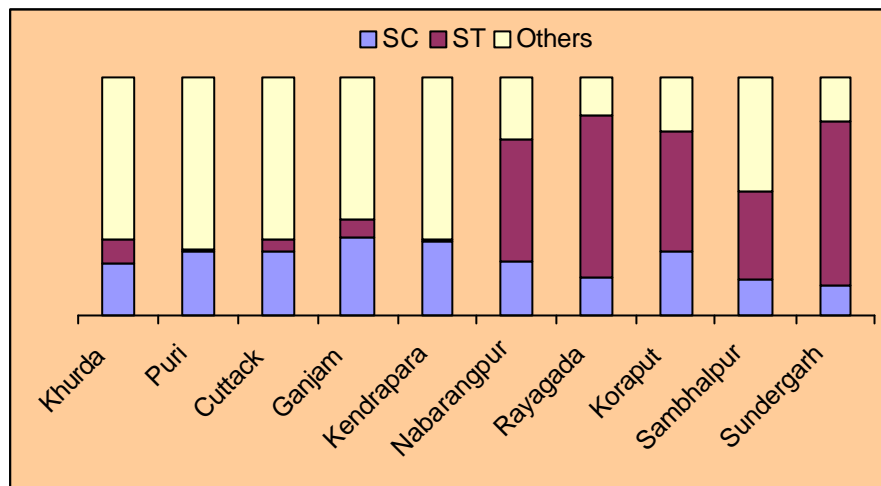
Figure 2.1: Social Classification of Population

Table 2.1 and Figure 2.1 indicates that percentage of SC and ST BPL households to total households in rural areas are the highest in Koraput at 83.89 per cent among the ten sample districts. This is followed by Sundergarh (81.72 per cent), Koraput (77.49 per cent) and Nabarangpur (74.66 per cent). Puri (27.92 per cent), Khurda (31.88) and Cuttack (32.18 per cent) have the lowest percentage of SC and ST BPL (rural) households to total (rural) households.

2.2 Profile of Selected Blocks

Two blocks have been identified for in-depth study from each of the ten selected districts. Their brief demographic profile is represented in Table 2.2 and Annexure 1 Table 1. The percentage of female rural population is the lowest in Jharigam and Umerkote Blocks of Nabarangpur District and Tangi Choudwar of Cuttack District. It is the highest in Rayagada Block of Rayagada district, Pottangi and Koraput Blocks of Koraput District and Badgaon Block of Sundergarh District.

Table 2.2 shows that SC and ST rural households are the highest in Rayagada and Kolnara Blocks of Rayagada District, and Badgaon Block of Sundergarh district. SC and ST population is the lowest in Derabish Block of Kendrapara District, Khurda and Bhubaneshwar Block of Khurda District.

Table 2.2: Demographic Profile of Selected Blocks

District	Block	Total BPL (Rural) households	SC BPL (Rural) households	ST BPL (Rural) households	Other BPL (Rural) household
Khurda	Khurda*	23936	2394 (10.00%)	2393 (10.00%)	19149 (80.00%)
	Bhubaneswar**	24125	2647 (10.97%)	1435 (5.95%)	20043 (83.08%)
Puri	Pipli*	14753	4081 (27.66%)	68 (0.46%)	10604 (71.88%)
	Satyabadi*	13515	4042 (29.91%)	52 (0.38%)	9421 (69.71%)
Cuttack	Cuttack Sadar*	8894	2566 (28.85%)	185 (2.08%)	6143 (69.07%)
	Tangi Choudwar*	28114	2607 (9.27%)	5331 (18.96%)	20176 (71.77%)
Ganjam	Kukuda Khandi*	23091	6366 (27.57%)	1385 (6.00%)	15340 (66.43%)
	Rangeilunda*	16250	5320 (32.74%)	92 (0.57%)	10838 (66.69%)
Kendrapara	Derabish*	30536	5130 (16.80%)	40 (0.13%)	25366 (83.07%)
	Rajnagar	14318	1614 (11.27%)	161 (1.12%)	12543 (87.61%)
Nabarangpur	Jharigam*	20072	3637 (18.12%)	11569 (57.64%)	4866 (24.24%)
	Umerkote*	30089	5416 (18.00%)	18655 (62.00%)	6018 (20.00%)
Rayagada	Rayagada*	17832	2117 (11.87%)	14027 (78.66%)	1688 (9.47%)
	Kolnara*	16392	1501 (9.16%)	13109 (79.97%)	1782 (10.87%)
Koraput	Koraput*	11578	1707 (14.74%)	6288 (54.31%)	3583 (26.43%)
	Pottangi*	13558	959 (7.07%)	11034 (81.38%)	1565# (11.54%)
Sambhalpur	Jujomura*	16347	2450 (14.99%)	7510 (45.94%)	6387 (39.07%)
	Manesar*	19582	6150 (31.41%)	7532 (38.46%)	5900 (30.13%)
Sundergarh	Sundergarh*	8675	1220 (14.06%)	4402 (50.74%)	3053 (35.20%)
	Badgaon*	11452	3436 (30.00%)	6871 (60.00%)	1145 (10.00%)

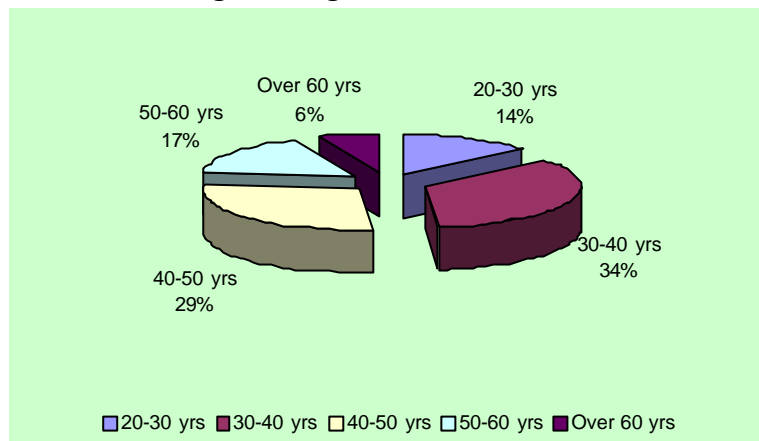
(*BPL Census 1997, **BPL Census 2002)

2.3 Profile of Beneficiaries surveyed

Five Gram Panchayats (GPs) have been selected from each block and from each GP, 10 IAY beneficiaries have been selected. Households within a village have been selected on random basis. The total IAY beneficiary households in ten districts covering twenty blocks are 1,000 households i.e. on an average 50 households per block (refer Annexure 1 Table 1). Specifically in each of the cyclone affected districts, another 50 beneficiary households have been randomly selected who have been provided houses by external agencies.

Of the total respondents, 49.6 per cent beneficiaries are males and 50.4 per cent are females (District-wise gender classification of beneficiaries is presented in Annexure 1 Table 2. Three-fourths of the beneficiaries are in the productive age group of 20 to 50 years as is presented in Figure 2.2.

Fig 2.2: Age of Beneficiaries

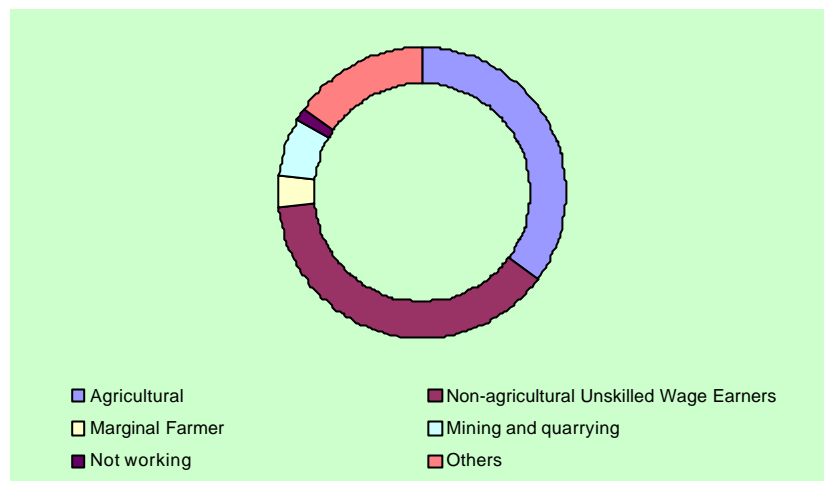


Education status among sample beneficiaries is poor with 62.3 per cent of the beneficiaries being illiterate. Only 23.1 per cent are literates and about 15 per cent have primary education or more (refer Annexure 1 Table 3). 63.1 per cent of the beneficiaries belong to the SC and ST category.

Majority of beneficiaries (90.4 per cent) are married and only 0.9 per cent are unmarried (refer annexure 1 table 5). 79.1 per cent of the beneficiary households are nuclear and about 20 per cent are joint families. About 5 per cent of the beneficiaries are physically challenged.

In terms of principal occupation of beneficiaries (refer Fig 2.3 and Annexure 1 Table 8) 35.3 per cent of the beneficiaries are agriculture wage earners and 37.9 per cent are non-agricultural unskilled wage earners. Since Orissa has mines in some districts like Sundergarh and Koraput, 6.3 per cent of beneficiaries are employed in mining activities.

Even though, IAY is for those living below the poverty line, it is interesting to note that 1.3 per cent of the beneficiaries in the sample are not BPL. This is because these respondents are either physically challenged and are just above the poverty line or they have crossed the poverty line after availing the benefit.

Fig 2.3 Current Principal Occupation of IAY Beneficiaries

45.8 per cent of the respondents' families possess landed property and over 90 per cent of these have very small holding of 2 decimals or less land (refer Annexure 1 Table 9 &10). It may be noted that decimal is a local land measurement where one thousand decimal is approximately equal to one acre.

Table 2.3: Type of House before Availing Benefit

Type of House	Percentage of Beneficiaries
Kutcha	90.5
Semi Pucca	7.8
Pucca	0.4
None	1.3
Total	100

Table 2.3 indicates that over 90 per cent beneficiaries owned kutcha houses before availing benefit under IAY programme. Despite the fact that IAY benefits should be targeted at homeless or persons with kutcha or semi pucca houses, 0.4 per cent households owned pucca houses before availing benefit.

Chapter III

Performance and Implementation of IAY Programme: Implementing Agency Level

This chapter analyses in detail the financial and physical performance, delivery mechanism in implementation at district and block level. Financial and physical performance of the state is also looked into. Further, implementation of similar rural houses for those affected by super cyclone by external agencies is discussed to compare and contrast the performance and delivery mechanism of Government programme vis-à-vis a non-Government one.

3.1 Physical and Financial Performance

3.1.1 The State

Table 3.1 and 3.2 indicate the physical and financial performance of Orissa's IAY programme during the Ninth Five Year Plan. According to secondary data from the State Government, there is a 6.73 per cent shortfall in achieving target for new construction and 39.06 per cent shortfall in achieving target for upgradation during the Ninth Five Year Plan.

Table 3.1 Physical Performance of Orissa's IAY Programme (1997-2002) (Number)

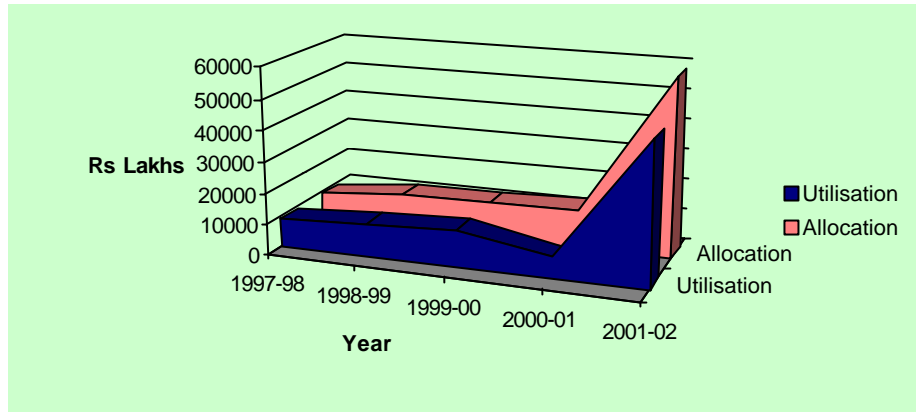
Year	Target		Achievement	
	New	Upgradation	New	Upgradation
1997-98	45483		50023	
1998-99	67682		50671	
1999-00	55221	11612	53328	2861
2000-01	21888	10946	43293	13405
2001-02	50639	25231	27394	12857
Total	240913	47789	224709	29123

In terms of financial achievements, 84.53 per cent of funds allocated for new construction and 40.28 per cent of funds allocated for upgradation have been utilised making the total utilisation of funds (new construction and upgradation) to 79 per cent of the allocation.

As can be seen from the figure 3.1 below, utilisation of funds is poor in the last two years (i.e. 2000-01 and 2001-02) of the Ninth Five Year Plan. Utilisation of allocated funds is the

highest in 1997-98 at 97.22 per cent. After a slight setback in 1998-99 when utilisation is 88.63 per cent of the allocated funds, it comes back to 97.21 per cent in the year 1999-2000.

Fig 3.1: Utilisation and Allocation of Funds



There is relatively low shortfall in achieving targets for new houses as against upgradation of houses. And there is relatively high utilisation of funds for new houses as against upgradation of houses. This may be because the allocation against upgradation in cyclone affected districts during 1999-00 and 2000-01 had been utilised under new construction.

Table 3.2 Financial Performance of Orissa's IAY Programme (1999-2002) (Rs. Lakhs)

Year	Allocation		Utilisation	
	New	Upgradation	New	Upgradation
1997-98	9097.18		8844.81	
1998-99	11967.56		10607.79	
1999-00	9764.19	2441.05	11525.98	339.40
2000-01	9764.27	2441.07	6475.92	1396.41
2001-02	10127.99	2531.99	5418.31	1250.59
Total	50721.19	7414.11	42872.81	2986.40

In addition to the above, 7 lakh houses have been allotted to the State towards cyclone and flood victims which occurred during 1999 and 2001 respectively as special packages. Of this 6 lakh additional houses have been allotted for cyclone victims and one lakh additional houses for flood victims. Physical and financial targets and achievements of these additional houses are given in Table 3.3.

Table 3.3 Physical & Financial Performance of Additional Houses

Scheme	Allocation (Rs in lakhs)	Expenditure (Rs in lakhs)	Target (No. of Houses)	Achievement (No. of Houses)
2 Lakh additional IAY (Cyclone)	44,000	44,000	2,00,000	2,00,000
4 Lakh additional IAY (Cyclone)	88,000	80,894.28	4,00,000	3,71,638
1 Lakh additional IAY (Flood)	22,000	20,848.60	1,00,000	94,223
Total	1,54,000	1,45,742.88	7,00,000	6,65,861

(Achievement reflected is till May, 2004)

94.64 per cent of the funds allocated under the special package has been utilised and 95.12 per cent of the houses targeted to be built under the special package have been constructed.

3.1.2 The Districts

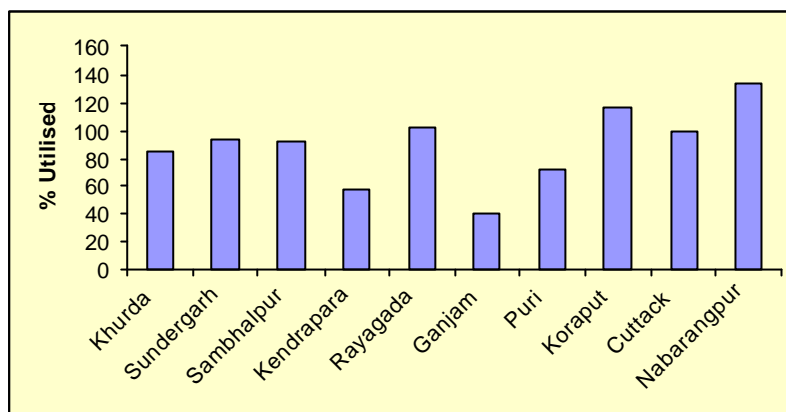
Table 3.4 indicates the total physical and financial performance during Ninth Five Year Plan of the ten sample districts. Detailed year-wise financial and physical performance of each district is given in Annexure II.

Table 3.4: Physical & Financial Performance of Districts (1997-2002)

District	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs) (% utilised)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
Khurda	994.29	994.29	841.64 (84.65 %)	6420	828	6420	828	3784	526
Sundergarh	2892.875	2884.28	2721.43 (94.07 %)	12883	2976		2976		
Sambhalpur	2039.73	1906.82	1875.93 (91.97 %)	8418	2577	9249	3752	7231	2278
Kendrapara	11767.53	7817.99	6774.45 (57.57 %)	98951	940	110142	637	24457	1065
Rayagada	1694.74	1706.04	1721.57 (101.58 %)	9328	1747	10479	1747	7933	1125
Ganjam	13092.56	6157.21	5337.33 (40.77 %)	57867		57867		20772	
Puri	9919.25	9919.25	7183.77 (72.42 %)	61377	934	61377	934	31981	347
Koraput	2476.52	2476.52	2864.29 (115.66 %)	16901	4613	16901	4613	11459	2703
Cuttack	15216.64	15216.64	15210.95 (99.96 %)	8204	1613	8204	1613	8204	1613
Nabarangpur	1853.85	1853.85	2492.06 (134.43 %)	11329	2767	11329	2767	12470	1600
Total	61947.985	50932.89	47023.42 (75.91 %)	291678	18995	291968	19867	128291	11257

Percentage of allocated funds utilised in seven districts is above the state average of 79 per cent with Schedule V districts showing more than 100 per cent utilisation of allocated funds during the reference period. Ganjam and Kendrapara have shown poor utilisation of allocated funds.

Fig 3.2: Percentage of Allocated Funds Utilised



3.1.3 The Blocks

Table 3.5 indicates the total physical and financial performance during the Ninth Five Year Plan of twenty blocks in the sample.

Detailed year-wise financial and physical performance of each block is presented in Annexure II. 86.19 per cent of allocated funds have been utilised and about 80 per cent of the houses planned for new construction have been built in the sample blocks.

Pipli Block of Puri district is the worst performer with only 29.25 per cent utilisation of allocated funds, followed by Satyabadi block of Puri district with 50.20 per cent utilisation of funds. This poor performance is due to virtual stoppage of construction work during 1999 super cyclone and 2001 floods.

Sundergarh block of Sundergarh district, on the other hand, has shown 150 per cent utilisation of allocated funds due to spillover from pre-ninth plan period. Khurda, Bhubaneshwar, Jharigam, Umerkote, Rayagada and Koraput blocks have utilised 100 per cent of allocated funds

Table 3.5: Physical & Financial Performance of Selected Blocks (1997-2002)

District	Block	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
					New	U/G	New	U/G	New	U/G
Khurda	Khurda	163.86	163.86	163.86	984		984		984	
	Bhubaneswar	363.76	363.76	363.76	6703	36	4323	36	3682	27
Puri	Pipli	798.22	798.22	233.54	3801	88	2905	72	1136	45
	Satyabadi	516.62	516.62	259.34	2452	88	2452	47	1171	17
Cuttack	Cuttack Sadar	1865.88	1865.88	1721.92	8536	51	8536	51	7865	51
	T Choudwar	1388.24	1388.18	1140.1	6391	67	6391	67	4055	33
Ganjam	K Khandi*									
	Rangailunda*	685.95	525.19	525.19	3942		3520		3498	
Kendrapara	Derabish	2581.36	2426.51	2426.51	13588	106	13588	106	12885	106
	Rajnagar	1523.58	1410.74	1410.74	7585	8	7585	8	6885	8
Nabarangpur	Jharigam	319.12	319.12	319.12	1323	326	1323	244	1241	244
	Umerkote	334.94	334.94	334.94	1439	275	1407	275	1407	275
Rayagada	Rayagada	156.65	156.65	156.65	744		744		744	
	Kolnara	121.32	101.86	101.86	668	70	638	70	337	36
Koraput	Koraput	146.07	146.07	146.07	598	145	598	145	598	145
	Pottangi	200.98	193.98	193.98	801	247	801	247	801	
Sambhalpur	Jujomura	211.2	211.96	159.1	672	138	672	138	628	138
	Manesar	202.92	202.92	202.92	766	283	766	283	766	283
Sundergarh	Sundergarh	194.69	311.87	293.05	964	174	964	171	879	150
	Badgaon	139.73	139.73	117.36	673	141	673	141	673	141
Total		11915.09	11578.06	10270.01	62630	2243	58870	2101	50235	1699

*Data not given by block as records not maintained properly.

3.2 Implementation of IAY

3.2.1: An Overview

DRDA is the agency for overall supervision and coordination of the scheme in conjunction with the PRIs. At the beginning of the year, DRDAs inform GPs on the availability of funds. On the basis of allotment of funds to it, Palli Sabhas select beneficiaries in the open meeting which is attended by all the inhabitants. This list is then consolidated and finalized by the Sarpanch/Gram Panchayat and forwarded to the BDO/Panchayat Samiti, which accords its approval. DRDA or BDO do not play any role in selection of the beneficiaries. Though the block offices apprise of the guidelines for selection of beneficiaries, they do not carry out checks or audit to determine whether the guidelines are followed. The loan amount is disbursed by BDO in four installments through cheques. Supervision of quality is conducted by the engineers of block office and monitoring of progress is done by both BDO and DRDA officials.

No technical assistance by way of design of the houses or construction or selection of material is given by DRDA/BDO. However, in certain cases DRDA/BDO have provided

materials like cement, steel, bricks, doors/windows etc to beneficiaries in remote areas where these materials are not easily available.

In coastal districts, DRDAs have also advised beneficiaries to construct houses of laterite stones with RCC roof to enable houses to withstand cyclones. But this entails higher cost and there is a need for higher loan amount. This need for higher loan amount for coastal region has been proposed by the State Government this year in the Chief Minister's conference.

After the super cyclone, several external agencies like Action Aid had built houses for rehabilitating the rural poor. In this case there is no involvement of the Central Government as well as the State Government. Some NGOs have got funds from the Central Government for rehabilitating the rural poor after the super cyclone, but the State Government is not associated with the same.

3.2.2: District and Block Level

The manner of implementation of IAY programme at the district level has been gathered through structured questionnaire and detailed discussions with DRDA and Block officials and is presented below:

3.2.2.1: Selection of Beneficiaries

It has been found that all districts, except Puri, select beneficiaries according to Central Government guidelines. In Puri district, however, it is modified according to local conditions by the Palli Sabha (refer Table 3.6).

Table 3.6: Selection of Beneficiaries as per Central Government Guidelines

District	As per Guidelines	Deviations
Khurda	Yes	
Puri	No	Modified according to local conditions
Cuttack	Yes	
Ganjam	Yes	
Kendrapara	Yes	
Nabarangpur	Yes	
Rayagada	Yes	
Koraput	Yes	
Sambhalpur	Yes	
Sundergarh	Yes	

At the block level (refer Annexure II Table 31), however, officials in nine blocks have stated that they follow State Government Guidelines. From this anomaly it is inferred that if the blocks deviate from Central Government guidelines, they do so due to direct directions from the State Government and not on their own. In other words, Central Government guidelines in selection of beneficiaries are being followed in all the blocks.

In six districts SC/ST BPL households are given first preference in the selection process. In the remaining four districts, Freed Bonded Labourer is given first preference in the selection process (refer Table 3.7). Other than Nabarangpur district, all others rank physically/mentally challenged rural households before ex-servicemen. Similar ranking is seen in the sample blocks with some deviations (refer Annexure II Table 32).

Table 3.7: Ranking of Beneficiaries for Selection

District	SC/ST	Freed Bonded Labourer	Ex-servicemen	Physically/mentally challenged	Others
Khurda	3	1	4	2	5
Puri	1	N.A	3	2	4
Cuttack	1	5	3	2	4
Ganjam	1	N.A	N.A	3	2
Kendrapara	3	1	4	2	5
Nabarangpur	1	N.A	2	3	4
Rayagada	1	4	5	3	2
Koraput	1	2	5	3	4
Sambhalpur	2	1	4	3	5
Sundergarh	2	1	5	4	3

3.2.2.2: Monitoring of the Programme

Monitoring of the programme is carried out by DRDA in all the sample districts (periodicity of monitoring at different levels is presented in Annexure II Table 33). Quality monitoring is done by JE/AE at the block level fortnightly (refer Annexure II Table 34). Tangi Choudwar and Kolnara are the only blocks in the sample that have reported quality control by beneficiaries themselves and not JE/AE. Supervisory checks (including progress monitoring) are carried out by BDOs at block level and Collector/PD/APD (Tech) at the district level during their field visits.

3.2.2.3: Transparency

Transparency in implementation of IAY programme is ensured through display of beneficiaries' list in various ways like in GP office or Block office, DRDA and project site. (District-wise measure of achieving transparency is shown in Table 3.8 and Block-wise measures for transparency are presented in Annexure II Table 35).

Table 3.8: Measures for Transparency

District	Measures to achieve transparency in implementation of scheme
Khurda	List of beneficiaries is displayed in GP office
Puri	List of beneficiaries is displayed in GP office and a copy is sent to BDO office
Cuttack	Display board on wall of IAY houses and block office
Ganjam	On display board of DRDA office
Kendrapara	Information is displayed at GP office. Ensuring proper holding of Gram Sabha meeting for selection of beneficiaries after giving wide publicity.
Nabarangpur	Information not given
Rayagada	Information board at district level
Koraput	Display of information board at project site
Sambhalpur	Selection is made in open Palli sabha and is vetted at GP office and approved by Panchayat.
Sundergarh	Information board at block office

3.2.2.4: Site Selection

Site selection according to district and block officials is done as per beneficiary's choice in most blocks and districts. Thirteen blocks have also reported that selection of house site is near existing habitation (refer Annexure II Table 36). In addition to the above, Tangi Choudwar Block has used patta land provided by the Government.

Though some districts and blocks have built IAY houses in cluster outside existing habitations, none of the sample districts or blocks has reported the same.

3.2.2.5: Construction of IAY House

None of the blocks have reported construction of houses on a turn key basis. No petty contractors have been appointed by the block administration.

Most block administration provides technical support to beneficiaries for construction of IAY houses. This can be in the form of design of the house, construction technique, selection of material, selection of skilled labour or a combination of these.

Three blocks provide all the above mentioned technical support to the beneficiaries and six blocks provide all the technical support except selection of skilled labour. However, there are five blocks in the sample that do not provide any technical support.

Table 3.9: Technical Support Provided by BDO

District	Block	Design	Construction Technique	Selection of material	Selection of Skilled labour
Khurda	Khurda	Y	Y	Y	Y
	Bhubaneswar	Y	Y	Y	N
Puri	Pipli	N	N	N	N
	Satyabadi	Y	Y	Y	Y
Cuttack	Cuttack Sadar	Y	Y	Y	Y
	Tangi Choudwar	Y	N	Y	N
Ganjam	Kukuda Khandi	N	Y	N	N
	Rangeilunda	Y	Y	Y	N
Kendrapara	Derabish	N	N	N	N
	Rajnagar	N	N	N	N
Nabarangpur	Jharigam	N	N	N	N
	Umerkote	Y	Y	Y	N
Rayagada	Rayagada	Y	Y	Y	N
	Kolnara	N	Y	Y	N
Koraput	Koraput	Y	Y	Y	N
	Pottangi	Y	Y	Y	N
Sambhalpur	Jujomura	Y	Y	Y	Y
	Manesar	Y	Y	Y	N
Sundergarh	Sundergarh	N	N	N	N
	Badgaon	N	N	N	N

3.2.2.6: Average Cost of Construction

Average cost of construction of IAY houses is a minimum of Rs 20,000 per house in Cuttack, Ganjam and Kendrapara and maximum of Rs 35,000 in Khurda and Puri districts. On an average, a house in sample districts costs about Rs 24,500.

Sample Blocks also indicate similar cost of construction as those given by their respective districts'. Block-wise average cost of houses are shown in Annexure II Table 37. Khurda, Bhubaneswar blocks followed by Tangi Choudwar block have the highest average cost of

houses. Pipli and Satyabadi blocks on the other hand have the lowest average cost of houses.

Table 3.10: Average cost of IAY Houses

District	Average cost (Rs)
Khurda	35000
Puri	35000
Cuttack	20000
Ganjam	20000
Kendrapara	20000 (22000 in difficult areas)
Nabarangpur	22000
Rayagada	22000
Koraput	22000
Sambhalpur	24000
Sundergarh	250 per sq foot
Total	24,500

It may be noted that cost of construction in Sundergarh are based on PWD estimates. IAY houses are constructed at a much lower cost in this district and are bigger than average IAY houses.

3.2.2.7: Provision of Sanitary Latrines & Smokeless Chullahs

Provision of stipulated sanitary latrine and smokeless chullah in IAY houses is completely ignored in Khurda, Puri and Kendrapara districts. In Rayagada district, provision of sanitary latrine is ignored while smokeless chullah is provided. In the remaining six sample districts, there is a provision for both facilities in IAY houses.

Table 3.11: Provision of Sanitary Latrines & Smokeless Chullahs

District	Sanitary Latrines	Smokeless chullahs
Khurda	No	No
Puri	No	No
Cuttack	Yes	Yes
Ganjam	Yes	Yes
Kendrapara	No	No
Nabarangpur	Yes	Yes
Rayagada	No	Yes
Koraput	Yes	Yes
Sambhalpur	Yes	Yes
Sundergarh	Yes	Yes

Block-wise information on provision of these facilities in IAY houses is indicated in Annexure II Table 38. The table indicates that there is no provision of either sanitary latrine or smokeless chullah in ten sample blocks. On the other hand, there is provision for both

facilities in five blocks. Eight blocks have provision for sanitary latrine and seven blocks have provision for smokeless chullah (it include five blocks that have both the said facilities and hence these blocks are not mutually exclusive).

3.2.2.8: Maintenance of Houses:

Since IAY houses built during the Ninth Five Year Plan are relatively new, their condition is generally good and need no major maintenance yet. There are, however, some upgradations during the Ninth Five Year Plan and these have been mostly satisfactory. Some districts have been given special packages under IAY programme to meet special needs after natural disasters like super cyclone and floods. These are listed below in Table 3.12. Special packages offered to the blocks in our sample are given in Annexure II Table 39.

3.3: Special Packages under IAY Programme.

Table 3.12: Special Packages to Districts

District	Special Packages
Khurda	<ol style="list-style-type: none"> 1. Additional houses sanctioned after super cyclone for Rs. 22,000 per unit. 2. Excise free cement was supplied to beneficiaries by Orissa Govt.
Puri	<ol style="list-style-type: none"> 1. After super cyclone, RCC roof has been made mandatory for IAY houses 2. Additional houses sanctioned after super cyclone for Rs. 22,000 per unit. 3. Excise free cement was supplied to beneficiaries by Orissa Govt
Cuttack	<ol style="list-style-type: none"> 1. Additional houses sanctioned after super cyclone for Rs. 22,000 per unit. 2. Excise free cement was supplied to beneficiaries by Orissa Govt
Ganjam	<ol style="list-style-type: none"> 1. Additional houses sanctioned after super cyclone for Rs. 22,000 per unit. 2. Excise free cement was supplied to beneficiaries by Orissa Govt
Kendrapara	<ol style="list-style-type: none"> 1. Additional houses sanctioned after super cyclone for Rs. 22,000 per unit. 2. Excise free cement was supplied to beneficiaries by Orissa Govt
Nabarangpur	None
Rayagada	None
Koraput	None
Sambhalpur	In 2000-01, 7882 houses were sanctioned extra due to floods at a unit cost of Rs. 22000.
Sundergarh	Additional houses were provided in 2001-02 due to floods.

3.4: Implementation of rural houses programme for the poor by External Agencies

Action Aid India and Caritas India are the two main external agencies that have been approached in the study to compare and contrast their performance in providing shelter to the rural poor with that of the Government agencies'. This will help in understanding ways of improving implementation of IAY programme. Their implementation mechanism is given as follows:

3.4.1: Action Aid India

The agency has built 193 houses in Erasama block of Jagatsinghpur district. Of these, 158 houses (funds from Action Aid) have been built at an average cost of Rs 80,000. It includes two rooms, kitchen space and RCC roof built over 14.6 feet x 16 feet with a height of 10 feet.

Six houses (funds from Canco housing) have been built at an average cost of Rs 55,000. The remaining 29 houses (funded by Friends for Disaster Emergency Committee) have been built on 20 sqm area at an average cost of Rs 62,000.

Their selection process was through 'Participatory Method' Parameters for beneficiaries were fixed and were ranked as follows:

1. Widows with children
2. Siblings without parents.
3. Single orphans.
4. Persons with disability.
5. Widows without children.
6. Uncared ageds.

On these parameters beneficiaries were selected by the villagers themselves. They also monitored the construction. Implementation of these housing schemes was as follows:

1. Targets for completion and quality were fixed before construction.
2. Quality standards were told to the beneficiaries.
3. Beneficiaries were encouraged to monitor the progress of their houses.

4. Grass root monitors were appointed to give feedback to Action Aid and to counsel the beneficiaries.
5. Action Aid kept the donors informed regularly.
6. At the end of the project a social audit was conducted.
7. Boards were put up in front of the houses.

3.4.2: Caritas India:

Caritas India has built core houses (20 ft x 10 ft) with six columns and asbestos roof and no walls. They have built 524 houses in Astarang block of Puri district and Erasama block of Jagatsinghpur district.

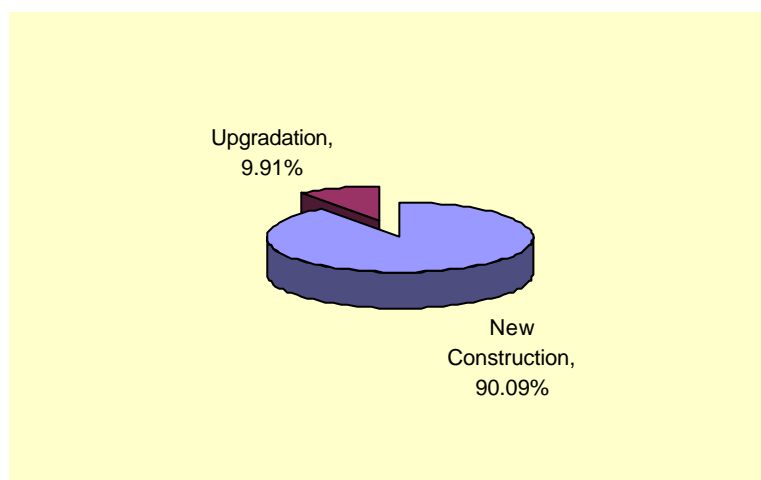
Their only criteria for selection of beneficiary have been to provide basic shelter to the poorest of poor.

Performance and Implementation of IAY Programme: Beneficiaries' Perspective

This chapter analyses in detail the perception of beneficiaries regarding performance and implementation of IAY programme. This is based on primary data collected by administering structured questionnaire to sample beneficiaries. In addition, physical verification of houses has also been done of sample IAY houses to understand whether they exist, are maintained and utilised.

In the sample, 90.9 per cent of beneficiaries have built new houses and 9.1 per cent have upgraded their house under the programme.

Figure 4.1: Type of Benefit Availed



4.1: Source of Information

Gram Panchayats appear to be the best source of information about IAY programme as 35 per cent respondents have learnt about the programme through them (refer Annexure III Table 1). This is followed by Gram Sabhas (31.3 per cent) and Block office (24.5 per cent). Social workers, TV/AIR, extension officers and DRDA are poor source of information with 2.55 per cent, 0.3 per cent, 1.94 per cent and 0.9 per cent beneficiaries having learnt from these sources respectively. Only 2.3 per cent beneficiaries got information from other

sources. However, in Nabarangpur district, Gram Sabha is the best source of information with about 83 per cent respondents learning from this source.

4.2: Recommendation of Beneficiaries for Selection

Most of the beneficiaries (69.36 per cent) have been recommended by Sarpanch/Panchayat Presidents followed by BDOs (14.57 per cent), Mandal Presidents (6.34 per cent), DRDA (0.1 per cent). Recommendation from other sources account for 9.54 per cent (refer Annexure III Table 2).

4.3: Time taken for Final Selection and Allotment of House

In most cases (44.5 per cent) final selection of beneficiaries has taken less than one month after submission of application (refer Annexure III Table 3). In 25.5 per cent cases time taken for the same is between one to two months and in 19.9 per cent cases it is between two to three months. In 10.1 per cent cases final selection took more than three months. In Koraput and Nabarangpur districts, time taken for final selection after submission of application is less than one month in 100 per cent cases. On the other hand, Sundergarh accounted for maximum cases (41.3 per cent) where time for selection of beneficiary exceeds three months.

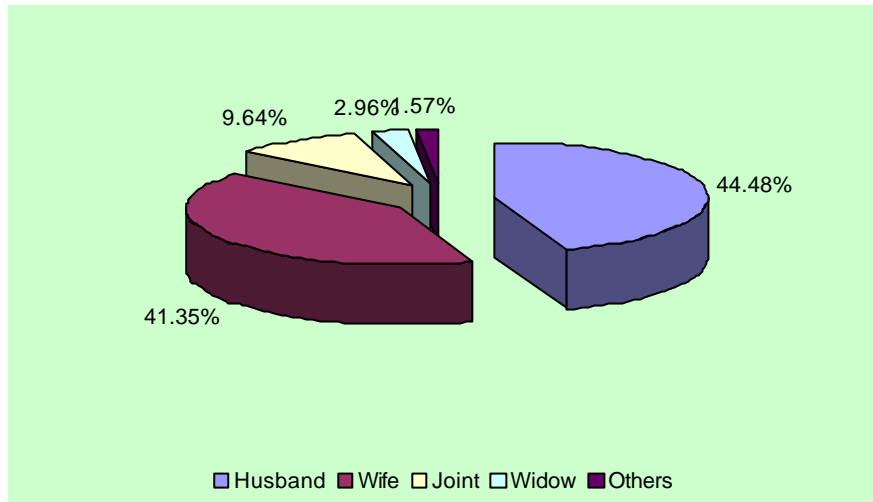
In most cases (43.9 per cent), the time gap between final selection of beneficiary and allotment of house is less than one month (refer Annexure III Table 4). In 20.2 per cent cases this gap is between one and two months and in 27.7 per cent cases it is between two and three months. In 8.2 per cent cases this time gap has exceeded three months. In Kendrapara, in 97.1 per cent cases, allotment has been made within one month after selection of beneficiary. While in Koraput, in 43.4 per cent cases the gap exceeded three months.

4.4 House Allotment

44.48 per cent houses in the sample have been allotted in the name of husband and in 44.31 per cent cases it is in the name of female members (41.35 per cent to wives and 2.96

per cent to widows). In 9.64 per cent cases, allotment is jointly to husband and wife and in 1.57 per cent cases to others (refer Annexure III Table 5).

Fig 4.2: House allotted to which Family Member

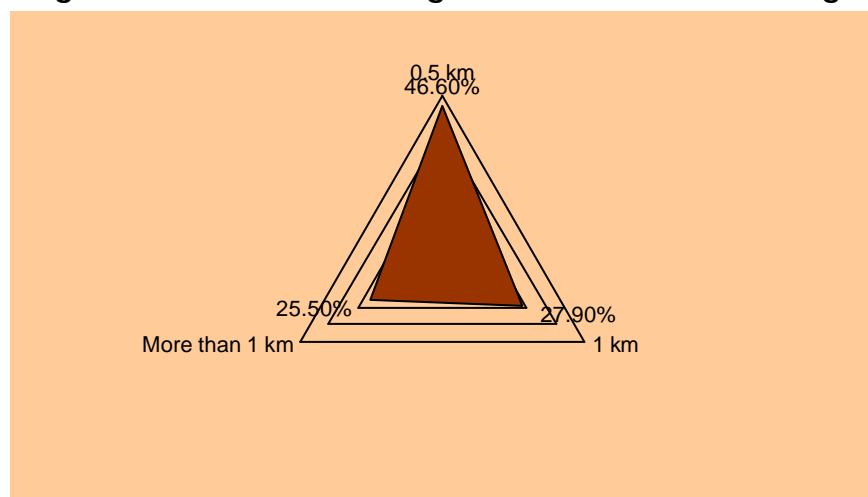


Despite clear guidelines on allotment of house to female member of the family, in Kendrapara and Cuttack districts, 88 per cent and 85 per cent of houses have been allotted to male members of the family. In Rayagada district, 74.7 per cent allotments are in the name of wife.

4.5 Site of House Allotted

In 98.8 per cent cases, houses have been allotted near or on the site of the previous house owned by the beneficiary (refer Annexure III Table 6).

Fig 4.3: Distance from Village for Houses Outside Village



Only in 1.1 per cent cases these houses are away from the main area of villages and in 0.1 per cent (all in Puri district) these are outside village limits. Only in four districts namely Kendrapara, Koraput, Sambhalpur and Sundergarh, some houses have been constructed outside the village limits (refer Annexure III Table 7). In these cases also, 46.6 per cent houses are within half a kilometer distance from the main habitation, 27.9 per cent about one kilometer and 25.5 per cent more than one km away.

4.6: Existence and Utilisation of Sanitary Latrine, Smokeless Chullah

Only 33.36 per cent of the houses physically verified have sanitary latrine and their utilisation is still lower at 29.58 per cent of the existing latrines (refer Annexure III Table 8&9). Only in Nabarangpur and Sundergarh districts, 100 per cent houses have latrines, but their utilisation is zero per cent and 28.6 per cent respectively.

Percentage of houses with Smokeless chullah is even lower than the percentage of sanitary latrine at 28.8 per cent (refer Annexure II Table 10 & 11). In Sundergarh district 100 per cent IAY houses surveyed have smokeless chullah, but utilisation is only 56.3 per cent. The general non-acceptance of smokeless chullah may be due to the fact that they are not suitable to traditional cooking and hence not acceptable to the beneficiary.

4.7: Labour for Construction of House

Table 4.1: Who Constructed the House?

House Construction	Houses (%)
By beneficiary and family	10.4 per cent
Help of skilled workers	77.5 per cent
Through contractors	11.0 per cent
Through BDO-DRDA	0.2 per cent
Others	0.9 per cent

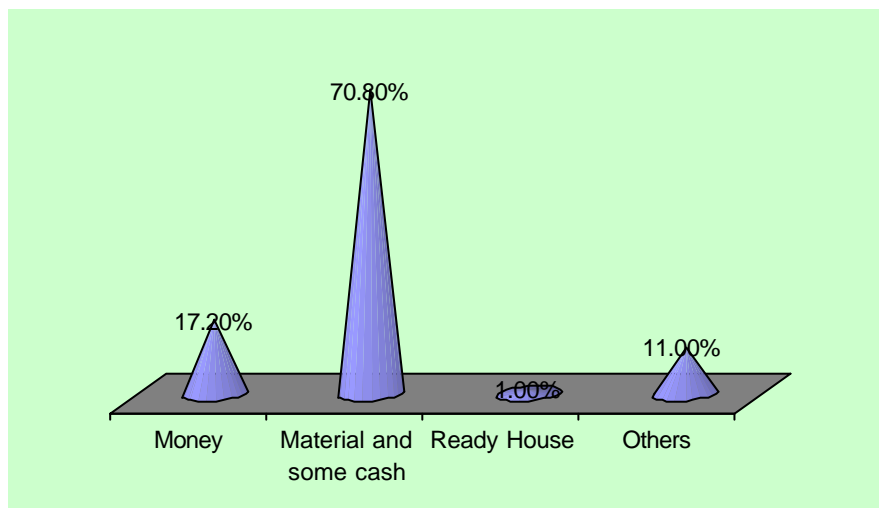
Only 10.4 per cent of beneficiaries surveyed constructed their house without any help from outside their own family (refer Annexure III Table 14). Maximum beneficiaries (77.5 per cent) employed skilled workers to work with unskilled labour provided by the family. 11 per cent houses have been constructed by contractors, 2 per cent through DRDA.

4.8: Mode of Benefit Received

Only 17.2 per cent of the beneficiaries surveyed received only money. Most beneficiaries (81.8 per cent) received part money and part of the benefit in the form of material (refer Annexure III Table 15). Some beneficiaries in Sundergarh and Sambhalpur districts (1 per cent respondents) have received readymade houses.

Materials received included excise free cement by the State Government, bricks, sand and wooden material which was difficult to procure by the beneficiaries themselves in remote areas (refer Annexure III Table 16, 17 & 18). 98 per cent of the beneficiaries received material in the form of cement.

Fig 4.4: Mode of Benefit Received.



83.8 per cent of the beneficiaries in the sample think that they have received good material while 11.4 per cent feel that the quality is average.

Only 43.8 per cent beneficiaries feel that the money and material received by them is sufficient while 56.2 per cent feel this is insufficient. Some beneficiaries used some material salvaged from the demolition of their old dwellings.

4.9: Additional Funds Requirement of Beneficiaries

Of those beneficiaries who have admitted to have borrowed additional funds to complete their houses, 24.3 per cent borrowed from friends and relatives, 22.5 per cent from

neighbours, 13.4 per cent from money lenders and 39.8 per cent from other sources (refer Annexure III Table 19, 20 & 21).

Table 4.2: Rate of Interest on Additional Funds Borrowed

Rate of Interest	Percentage of Beneficiaries
0-10 per cent	29.7
10-20 per cent	11.7
20-30 per cent	49
30-40 per cent	1.3
40-50 per cent	1.3
50 per cent and above	7

49 per cent beneficiaries have borrowed additional funds at an interest rate of 20 to 30 per cent and 41.4 per cent beneficiaries at interest rate of 0 to 20 per cent.

Only 5.8 per cent of the borrowers had to mortgage their property/belongings like land and coconut trees.

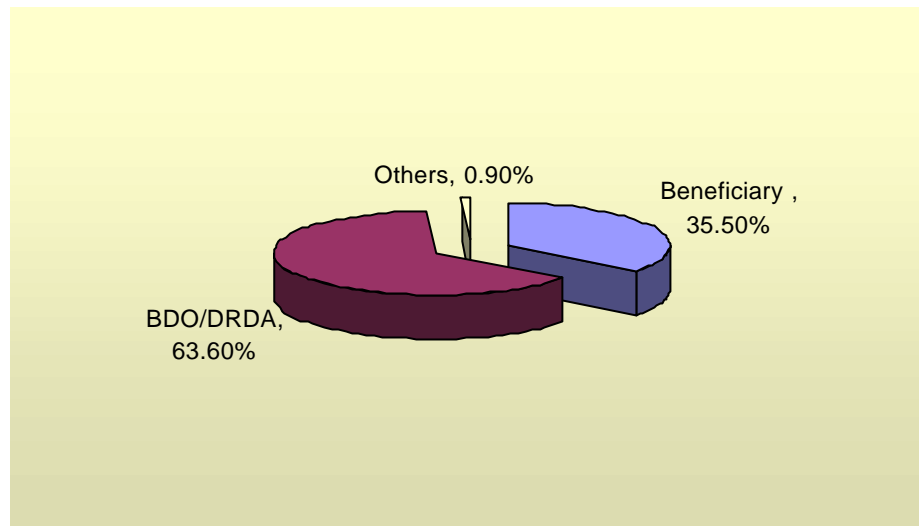
4.10: Status of Dwelling and Time taken for Construction

96.9 per cent of the houses surveyed have been completed (refer Annexure III Table 22 & 23). Of these completed houses, 16.19 per cent houses took less than one month to complete, 24.95 per cent between one and two months, 16.76 per cent between two and three months, 14.9 per cent between three and four months and 27.38 per cent more than four months.

4.11: Design of the House and its Suitability

35.5 per cent beneficiaries adopted their own design for construction of houses, while 63.6 per cent followed the design followed by DRDA/Block Office. In Ganjam, Khurda and Nabarangpur districts, all houses physically verified have been constructed on design provided by DRDA/Block Office. On the other hand, Cuttack, Sambhalpur and Kendrapara districts had 100 per cent, 89.3 per cent and 85.7 per cent houses respectively constructed on beneficiaries' own design.

Fig 4.5: Agency for Designing of House



90.1 per cent beneficiaries found the design of their house suitable to their requirements. (refer Annexure III Table 24 & 25).

4.12: Comfort of IAY House

86.6 per cent beneficiaries feel that they have significantly improved comfort of living condition in new IAY house as compared to their earlier one. 5.2 per cent beneficiaries feel marginally more comfortable. 8.2 per cent beneficiaries think that they were more comfortable in their old houses (refer Annexure III Table 26).

Positive feeling about the new house is high in Cuttack (100 per cent), Nabarangpur (99 per cent), Sundergarh (98.9 per cent), Sambhalpur (94.6 per cent) and Kendrapara (90 per cent). This is because beneficiaries have used traditional construction method using local material to construct bigger houses at the same cost.

Dissatisfaction with IAY house is high in Khurda (34.7 per cent) and Puri (24.5 per cent) because houses in these districts have smaller plinth area as compared to similar houses elsewhere. Houses in these districts which are cyclone prone require expensive RCC roof to withstand cyclones. To construct houses in the same budget with expensive roof material, beneficiaries tend to reduce the plinth area.

4.13: Status of Previous Dwelling

50 per cent beneficiaries have demolished their old house, while 39.5 per cent beneficiaries still retained the old house. The remaining 10.5 per cent beneficiaries have either sold old house or have used it for other uses like cowshed etc (refer Annexure III Table 27).

4.14: Problems Faced in Availing Benefit

85.5 per cent beneficiaries have reported to have faced no problems in completion of house. 7.7 per cent faced problems relating to time and expense, 0.8 per cent reported problem relating to payment of consideration for availing benefit, 6 per cent related to material and other causes (refer Annexure III Table 28).

4.15: Beneficiary's Satisfaction with IAY House

Most beneficiaries (84.4 per cent) have expressed their overall satisfaction with their new IAY house (refer Annexure III Table 29 & 30). Causes of dissatisfaction are:

- a) Inadequate space for the family (54.76 per cent)
- b) Poor quality of material (10.43 per cent)
- c) Poor design and construction (2.21 per cent)
- d) Unsatisfactory location (1.68 per cent)
- e) Others (30.93 per cent)

4.16: Impact of IAY Programme on Lives of Beneficiaries

Most of the beneficiaries perceived that the new IAY house had positive impact on their lives due to multiple factors (refer Annexure III Table 31 to 35). Benefits perceived by them are:

- a) Receiving land tenure (29.4 per cent)
- b) Ownership of house (75 per cent)
- c) Enhanced social status (65.2 per cent)

Only 4.2 per cent beneficiaries complained of negative impact on their lives as it has plunged their family into debt.

4.17: Maintenance of IAY Houses

IAY houses of the beneficiary respondents have been physically verified by the survey team to assess their state of maintenance (refer Annexure III Table 36 to 42). 94.5 per cent houses are occupied. Status of maintenance is assessed on the condition of approach, condition of plaster, whitewash, roof, plinth and the general sanitary condition around it. Most houses being fairly new are in good condition. Houses not found in satisfactory condition is due to:

- ❖ Approach to house (5 per cent)
- ❖ Plastering (4.9 per cent)
- ❖ White wash (6.8 per cent)
- ❖ Roof (6 per cent)
- ❖ Plinth (4.5 per cent)
- ❖ Sanitary condition (17 per cent)

Problems in Implementation of IAY

5.1 Introduction

This chapter lists out problems faced by District and Block administration in implementation of IAY programme.

5.2 Problems in IAY Programme Perceived by DRDAs

Following major problems have been listed by DRDAs (refer Appendix IV, Table 1):

- a) With respect to Central and State Government problems faced are:
 - ❖ Non-receipt of funds on time (especially second installment);
 - ❖ Insufficient unit cost of house; and
 - ❖ Inadequate targets.

- b) With respect to beneficiaries, problems faced are:
 - ❖ Time delay in construction of house resulting in delayed release of next installments;
 - ❖ They are unable to construct their own house;
 - ❖ Reluctant to have sanitary latrines; and
 - ❖ Construction of big houses resulting in non-completion.

- c) With respect to natural causes, problems faced are:
 - ❖ RCC roof is required for disaster prone areas for which allotted money of Rs. Twenty thousand is less; and
 - ❖ In areas with black cotton soil, expenditure on foundation becomes expensive making the allotted money insufficient.

- d) Other problems faced are:
 - ❖ Since beneficiaries belong to BPL category, it is difficult for them to make initial investment; and

- ❖ Due to poor economic conditions, beneficiaries need assistance at every level of construction.

5.3 Problems in IAY Programme Perceived by Blocks

Following major problems have been listed by Block Offices (refer Appendix IV, Table 2):

- a) With respect to Central and State Government problems faced is non-receipt of funds on time (especially second installment)
- b) Koraput block of Koraput district has reported problem with DRDA in terms of material not made available on time
- c) With respect to beneficiaries, problems faced are:
 - ❖ Long time in construction;
 - ❖ Start houses with bigger plinth area and run short of money to complete the house;
 - ❖ Demand advance for starting construction;
 - ❖ Beneficiaries divert funds for other purposes;
 - ❖ Slacken pace of construction after receiving third installment; and
 - ❖ Difficulty in raising additional funds for completion of house.
- d) It is difficult to carry material to site during rainy season. In Koraput block of Koraput district, quality of sand available is very poor.
- e) Other problems are:
 - ❖ Houses are too small for traditional way of living; and
 - ❖ At times selected site is suitable for construction of house.

5.4 Problems in IAY Programme Perceived by Gram Panchayats

Problems faced by Gram Panchayat are:

- a. It has been found that due to the shortage of personnel, one GP secretary is required to look after more than one GP.

- b. The selection is not based on the suitability, but under the pressure of influential groups.
- c. Literacy and awareness among the rural masses is low.
- d. The conflict between groups within GP and between GP Sarpanch and IP/ZP Chairman leads to delay in finalizing the Plan
- e. In most cases, there are only one or two junior engineers for technical supervision of the works, which adversely affects the quality of works.
- f. Non-receipt/late receipt of funds from the government leads to difficulty in getting the work done at grass-root level.

5.5: Problems in IAY Programme Perceived by Beneficiaries in Availing Benefit

Problems faced by beneficiaries are (refer Annexure IV Table 3):

- a. 85.5 per cent beneficiaries have reported to have faced no problems in completion of house.
- b. 7.7 per cent faced problems relating to time and expense,
- c. 0.8 per cent reported problem relating to payment of consideration for availing benefit, 6 per cent related to material and other causes.

Conclusions, Suggestions and Recommendations

This chapter contains conclusions of the study, lessons learnt from similar programmes by external agencies, comparison of finding from earlier studies on IAY programme and the recommendations

6.1 Conclusions

1. Guidelines have been mostly followed with regards to selection of beneficiaries. However, certain complaints have been voiced by beneficiaries and some independent observers regarding undue preference to some beneficiaries by Palli Sabha/Sarpanches.
2. Funds allocated have been properly utilised in accordance with guidelines. Overall utilisation of allocated funds for new construction is as high as 84.5 per cent and 40.28 per cent for upgradations. The lower utilisation of funds for upgradations has been because of focus given to new construction to meet additional demand for new houses as an aftermath of disasters like super-cyclone and floods. It may be noted that allocation of funds for upgradation of houses has been only in the last latter part of the Ninth Five Year Plan period.
3. Selection of beneficiary and allotment of houses is done within acceptable time frame (refer paragraphs 4.3 and 4.4 in Chapter 4).
4. Primarily selection of beneficiary is done in open Palli Sabha. The list of selected beneficiaries of Palli Sabha is consolidated by GP and approved by Panchayat Samiti. However, it was stated by those who were not involved in the selection process that this procedure is deviated from in many cases and that the Sarpanch shows favoritism (or takes consideration fee) while recommending the names for allotment of the house.

5. For transparency, list of beneficiary is posted in GP offices according to DRDA and Block officials. However, on actual visit to many GP offices, such lists have not been seen. Similarly, no such list has been posted either in Block offices or at DRDAs.
6. In most cases beneficiaries are fully involved in construction of houses as per guidelines. 87.9 per cent houses have been constructed exclusively by beneficiaries' family or with the help of skilled workers only. However, in certain cases, unskilled labour has also been employed where the beneficiary is a woman or an infirm person.
7. In costal districts, houses are made of laterite stones with slab roof. This is necessary in light of frequent cyclones. In the interior districts like Sundergarh and Sambhalpur, houses are made of bricks with sand, cement/mud plaster and have roofs with tiles, asbestos or GI sheets. Some of the beneficiaries have used materials salvaged from their old dwelling units to cut down costs. Doors are made either from wood or iron frames. Tribals did not build any windows or ventilators as per their traditional style of living.
8. Cost of IAY houses have been found to be cost effective when compared with similar structures built by PWD.
9. Some beneficiaries in backward areas used skilled workers employed by them to assist them in matters like procurement of material and interaction with block office for a consideration.
10. Most IAY houses have been constructed on or near the site of beneficiaries' old dwelling and within the village habitation (98.8 per cent). In some cases of landless person, land has been provided by revenue department on patta wherever available. Even in such cases the distance from main village is more than one kilometer. Only 0.1 per cent houses are outside the village limit and only 25 per cent of these are more than one kilometer away.
11. Physical verification of IAY houses has been conducted to assess the state of maintenance and occupancy. 94.5 per cent of houses are occupied. Status of maintenance is assessed on condition of approach, plaster, whitewash, roof and plinth

area and general sanitary condition around the house. Most houses being fairly new construction are in good condition. Houses that are not in satisfactory condition are due to unsatisfactory condition of approach (5 per cent), plastering (4.9 per cent), whitewash (6.8 per cent), roof (6 per cent), plinth area (45 per cent) and sanitary condition (17 per cent).

12. Most beneficiaries (84.4 per cent) have expressed their overall satisfaction with their new houses. Causes of dissatisfaction of the beneficiaries are

- a) Inadequate space for the family (54.76 per cent)
- b) Poor quality of material (10.43 per cent)
- c) Poor design and construction (2.21 per cent)
- d) Unsatisfactory location (1.68 per cent)
- e) Other reasons (30.93 per cent)

13. Most beneficiaries perceive that new IAY house has had a positive impact on their lives due to multiple factors. Benefits perceived by them are

- a) Receiving land tenure (29.4 per cent)
- b) Ownership of house (75 per cent)
- c) Enhancement in social status (65.2 per cent)
- d) Only 4.2 per cent beneficiaries complain of negative impact on their lives by plunging their family into debt.

14. Only 28.48 per cent houses have smokeless chullah. In Sundergarh district 100 per cent houses surveyed have smokeless chullah but utilisation of the same is 56.3 per cent. General non-acceptance of chullah as it is unsuitable for traditional cooking utensils.

15. Only 33.36 per cent of IAY houses physically verified have sanitary latrine and their utilisation is still lower at 29.58 per cent of the latrines constructed. Use of sanitary toilet was universally unacceptable because of the following reasons:

- a. Culture (Going for defecation in the open fields is widely acceptable in all strata of the society)
- b. Non-acceptance of toilet near the living room

- c. Non-availability of water (people fetch drinking water from large distances and hence will not use for toilet)
- d. In many place, there was no place to make the septic tank

16. Housing shortage has been brought down by 2,24,709 houses in the state and 1,28,291 in the ten districts of the sample. An assessment on performance of IAY can be made by comparing housing shortage before and after the Ninth Five Year Plan. Off the ten districts surveyed, only the three Schedule V districts responded to housing shortage. As seen from Table 6.1, in Schedule V districts, the shortage has come down by roughly ten thousand houses per district during the Ninth Five Year Plan.

Table 6.1: Housing Shortage before and after Ninth Five Year Plan

District	Before Ninth Five Year Plan	After Ninth Five Year Plan
Khurda	X	x
Puri	X	X
Cuttack	X	X
Ganjam	X	X
Kendrapara	X	x
Nabarangpur	127453	117453
Rayagada	134298	123314
Koraput	158393	141684
Sambhalpur	X	X
Sundergarh	X	X

Note: X shows data not made available by DRDA

6.2 Lessons from Similar Programmes on Rural Houses for Poor by External Agencies

As has been mentioned earlier rural houses built by external agencies for the poor after super cyclone have been studied. By comparing such programmes with IAY programme, the following lessons have been learnt:

1. Quality and time standards are not very specific in IAY programme. Whereas external agencies have drawn quality and time specification before taking up construction.

2. External agencies have not given funds to beneficiaries, but houses were constructed on their behalf with full liberty and encouragement to the beneficiaries to monitor construction of their house. This eliminates the possibility of mis-appropriating funds provided under the programme.
3. Orissa being a very backward state, poor beneficiary are not capable of managing funds and administrative details associated with the construction. This leads to involvement of middlemen and leakages to the disadvantage of the beneficiary. This problem is also eliminated by external agencies by providing ready houses as mentioned above.

6.3 Change in Living Conditions of the poor during Ninth Five Year Plan through IAY Programme

To assess the changes in living condition during Ninth Five Year Plan through IAY Programme, a comparison has been made of the findings of this study with

- a) Impact Assessment of IAY, Ministry of Rural Development (1997)
- b) Concurrent Evaluation of IAY, Ministry of Rural Development (1998-99)

This comparison is not limited to the changes in living conditions, but also extended to implementation of the programme which has an impact on the living condition.

Salient features of this comparison are as follows:

1. In the three Schedule V districts, namely Rayagada, Koraput and Nabarangpur, shortages of housing have been reduced by about ten thousand each (refer table 6.).
2. Number of beneficiaries satisfied with their houses has increased to 84.8 per cent compared to 25 per cent in earlier findings.
3. Earlier findings indicate 47 per cent IAY houses have been built by contractors. Our findings, however, indicate 11 per cent IAY houses built by contractors. But in some cases an informal arrangement between beneficiaries and skilled workers or third party exists to assist beneficiaries in provisioning of material and interaction with Government officials for some consideration. The present situation is an improvement over the earlier situation, though it is not fully satisfactory.

4. 75 per cent beneficiaries were selected through gram sabhas according to earlier findings, while our findings show all beneficiaries have been selected by Palli/Gram Sabhas irrespective of how their names were recommended.
5. There has been an improvement in selection of beneficiaries from Gender perspective. Earlier findings show that only 31 per cent-41 per cent beneficiaries were women. This number has increased to 53.6 per cent in the present study.
6. Percentage of SC/ST beneficiaries has increased to 63.1 per cent from 37 per cent reported earlier.
7. Earlier studies have not reported anything about awareness of the programme among target population. In our focus group discussion, it has been found that practically the entire rural population is now aware of the programme. This is partly because of publicity effort by PRIs and partly from observing IAY houses being constructed in the neighbourhood.
8. Previous study on IAY programme is silent about the impact of the programme as perceived by beneficiaries on their lives. In the current study, it has been highlighted (refer Annexure III Tables 31-35). Of the total beneficiaries surveyed, 95.8 per cent perceive positive impact on their lives due to multiple reasons like improvement in social status, ownership of house and land etc.

From the above comparison, it is inferred that implementation of IAY in Orissa, which earlier was very tardy has improved to an extent. This has a positive impact on living conditions of the poor and hence their quality of life. However, much more needs to be done on implementation of the programme which is discussed in detail under suggestions and recommendations section below.

6.4 Suggestions & Recommendations

- 1) Because of the diversity in social, economic, cultural and climatic (including being a disaster prone area) within the state, constraints appear in uniform application of single set of guidelines for implementation of the programme. It is therefore recommended that

alternative guidelines may be developed and the option of adopting one of them is left to the local administration/PRI. In this respect, model followed by Action Aid India is worth further studying as it combines incorporation of beneficiary involvement and outside technical expertise, economies of scale and synergy in logistics.

- 2) Uniform and specific instructions should be framed for providing better transparency in implementation of the programme. Presently, there is a wide variation in this respect.
- 3) Mechanism for independent audit and review of the actions of PRI in selection of beneficiaries, especially at Palli Sabha/Gram Panchayat level may be installed.
- 4) In non-disaster prone areas, beneficiaries should be encouraged to construct their houses in traditional way with local material. But in disaster prone, suitable disaster resistant designs should be developed and encouraged. Such houses will entail higher cost of construction than the traditional houses and therefore, extra funds should be given to such beneficiaries.
- 5) At some places, Junior Engineers have tried to impose their quality standards in construction which has led to some conflict between the beneficiary and engineering department. There is a lot of traditional knowledge and skill with beneficiaries for construction of traditional houses. This may not be in line with technical standards followed by engineering departments. Therefore, it is recommended that construction of house should be primarily left to the beneficiaries except in disaster prone areas. Hence, in non-disaster prone areas, technical supervision should be confined to ensuring that the expenditure on construction is not less than the money allotted.
- 6) Design of smokeless chullah which are suitable for traditional way of cooking should be developed to make them more acceptable to the beneficiaries.
- 7) There is a general rejection of the concept of toilets due to abhorrence of toilets near living and cooking space and non-availability of water. Thus, options of making common toilets for IAY beneficiaries outside the house premises with provision of hand pumps may be explored.

- 8) In districts like Koraput, Rayagada it has been found that IAY houses (either in clusters or independent) have been abandoned as beneficiaries did not find it convenient to live. Since, beneficiaries had no stakes or no involvement in the house, they did not hesitate to abandon these houses and move out. This amounts to wastage of nation's money. This can be avoided by insisting on nominal monetary involvement of the beneficiary.
- 9) State Government has provisioned excise free cement and other construction material within the sanctioned funds. This has benefited beneficiaries in a big way. This practice should continue.
- 10) Despite the shortcoming, the acceptance of the scheme is widespread and should be continued
- 11) More emphasis needs to be laid on allotment of houses to female members of the family.
- 12) Due to illiteracy, poor knowledge of procedures and difficulty in sourcing material for construction of the house, beneficiaries seek the help of middlemen/contractors for a fee. To remove this practice and help beneficiaries in these matters, services of NGOs or independent trained individuals should be provided by the Government and its cost should be built into funds provided under the programme.
- 13) Housing shortage data should be maintained at all levels, to enable the administration to project housing requirements correctly.

ANNEXURES

ANNEXURES I

Table 1: Population of the selected Blocks

District	Block	Male (Rural)	Female (Rural)	Total Rural Population	SC	ST
Khurda	Khurda	52910 (50.25%)	52378 (49.75%)	105288	10210	10072
	Bhubaneswar	44796 (51.05%)	42951 (48.95%)	87747	16116	7923
Puri	Pipli	55953 (50.09%)	55760 (49.81%)	11713	25150	304
	Satyabadi	45952 (50.18%)	45615 (49.82%)	91567	18379	261
Cuttack	Cuttack Sadar	58540 (50.87%)	56539 (49.13%)	115079	32506	2095
	Tangi Choudwar	67834 (52.41%)	61597 (47.59%)	12943	20526	12038
Ganjam	Kukuda Khandi	60761 (51.60%)	56985 (48.40%)	117746	30464	5519
	Rangailunda	58703 (50.05%)	58574 (49.95%)	117277	22489	286
Kendrapara	Derabish	60663 (52.00%)	55996 (48.00%)	116659	25660	267
	Rajnagar	73037 (50.28%)	72223 (49.72%)	145260	16366	1377
Nabarangpur	Jharigam	58100 (60.46%)	38000 (39.54%)	96100	14982	57200
	Umerkote	54422 (53.00%)	48260 (47.00%)	102682	19023	63984
Rayagada	Rayagada	46931 (48.07%)	50706 (51.93%)	97637	10821	67530
	Kolnara	38615# (54.55%)	32171 (45.65%)	60786	5562	42330
Koraput	Koraput	26609 (49.56%)	27082 (50.44%)	53691	8215	24491
	Pottangi	28040 (49.95%)	28097 (50.05%)	56137	4395	37741
Sambhalpur	Jujomura	34915 (51.00%)	33546 (49.00%)	68461	10366	33278
	Manesar	40677 (50.72)	39524	80201	23432	24625
Sundergarh	Sundergarh	28651 (50.85%)	27690 (49.15%)	56341	7772	28315
	Badgaon	28082 (49.997%)	28085 (50.003%)	56167	4361	35526

(Census 1991)

Table 2: District wise Gender Classification of IAY Beneficiary

District	Male	Female
Cuttack	83.0%	17.0%
Ganjam	48.0%	52.0%
Kendra Para	89.1%	10.9%
Khurda	49.0%	51.0%
Koraput	23.0%	77.0%
Nabarangpur	52.0%	48.0%
Puri	47.0%	53.0%
Rayagada	24.0%	76.0%
Sambhalpur	44.3%	55.7%
Sundergarh	36.0%	64.0%
Total	49.6%	50.4%

Table 3: Education Status of IAY Beneficiary

District	Illiterate	Literate	Primary	Middle school	Matriculate	Plus 2	Graduate and above
Cuttack	46.1%	37.1%	11.2%	4.5%	1.1%	0.0%	0.0%
Ganjam	77.0%	15.0%	4.0%	4.0%	0.0%	0.0%	0.0%
Kendrapara	28.7%	42.6%	12.9%	13.9%	1.0%	0.0%	1.0%
Khurda	56.0%	16.0%	21.0%	5.0%	2.0%	0.0%	0.0%
Koraput	98.0%	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Nabarangpur	81.1%	18.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Puri	44.4%	39.4%	10.1%	4.0%	0.0%	2.0%	0.0%
Rayagada	71.0%	9.0%	16.0%	4.0%	0.0%	0.0%	0.0%
Sambhalpur	51.6%	31.6%	13.7%	2.1%	1.1%	0.0%	0.0%
Sundergarh	68.8%	20.8%	5.2%	4.2%	1.0%	0.0%	0.0%

Table 4: Social Category of IAY Beneficiary

District	SC	ST	Others
Cuttack	38.0%	0.0%	62.0%
Ganjam	73.0%	0.0%	27.0%
Kendrapara	33.3%	0.0%	66.7%
Khurda	51.0%	13.0%	36.0%
Koraput	24.0%	61.0%	15.0%
Nabarangpur	25.8%	58.8%	15.5%
Puri	70.7%	1.0%	28.3%
Rayagada	13.0%	66.0%	21.0%
Sambhalpur	8.1%	20.2%	71.7%
Sundergarh	13.0%	62.0%	25.0%
Total	35.0%	28.1%	36.9%

Table 5: Marital Status of IAY Beneficiary (Percent)

District	Married	Widow/ Widower	Separated	Unmarried
Cuttack	88.6	11.4	0.0	0.0
Ganjam	80.0	17.0	1.0	2.0
Kendrapara	87.8	11.2	0.0	1.0
Khurda	89.0	9.9	0.0	1.1
Koraput	96.9	0.0	0.0	3.1
Nabarangpur	94.3	5.7	0.0	0.0
Puri	95.0	4.0	1.0	0.0
Rayagada	95.0	3.0	2.0	0.0
Sambhalpur	86.3	9.5	3.2	1.1
Sundergarh	91.5	6.4	1.1	1.1
Total	7.8	0.8	0.9	100.0

Table 6: Physically Challenged IAY Beneficiary

District	Yes	No
Cuttack	2.3%	97.7%
Ganjam	.0%	100.0%
Kendrapara	3.3%	96.7%
Khurda	7.2%	92.8%
Koraput	1.1%	98.9%
Nabarangpur	6.5%	93.5%
Puri	2.1%	97.9%
Rayagada	10.5%	89.5%
Sambhalpur	15.1%	84.9%
Sundergarh	6.3%	93.8%
Total	5.0%	95.0%

Table 7: BPL Family Member

District	Yes	No
Cuttack	100%	0%
Ganjam	100%	0%
Kendrapara	100%	0%
Khurda	99%	1%
Koraput	100%	0%
Nabarangpur	98%	2%
Puri	95%	5%
Rayagada	99%	1%
Sambhalpur	93%	7%
Sundergarh	97%	3%
Total	98.10%	1.90%

Table 8: Type of Family of IAY Beneficiary

District	Nuclear	Joint	Extended
Cuttack	100.0%	0.0%	0.0%
Ganjam	100.0%	0.0%	0.0%
Kendrapara	82.4%	17.6%	0.0%
Khurda	99.0%	1.0%	0.0%
Koraput	98.0%	2.0%	0.0%
Nabarangpur	27.8%	72.2%	0.0%
Puri	99.0%	1.0%	0.0%
Rayagada	39.0%	51.0%	10.0%
Sambhalpur	53.0%	45.0%	2.0%
Sundergarh	91.8%	8.2%	0.0%
Total	79.1%	19.7%	1.2%

Table 9: Current Principal Occupation of IAY Beneficiary

District	Agricultural Wage Earners	Non-agricultural Unskilled Wage Earners	Marginal Farmer	Live stock, forestry etc.	Minig and quarrying	Household Industry	Const	Trade and Com.	Transport, communication, etc.	Traditional artisans	Service	Not working	House wife	Others
Cuttack	5.30%	78.70%	0.00%	1.10%	0.00%	1.10%	0.00%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	5.30%
Ganjam	42.00%	53.00%	1.00%	1.00%	0.00%	0.00%	0.00%	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Kendra Para	19.80%	69.30%	6.90%	0.00%	0.00%	0.00%	1.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%
Khurda	50.00%	5.80%	0.00%	0.00%	0.00%	3.50%	0.00%	0.00%	2.30%	0.00%	0.00%	0.00%	31.40%	7.00%
Koraput	51.00%	49.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nabarangpur	24.70%	73.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.10%	0.00%	0.00%	1.10%
Puri	59.60%	1.00%	11.10%	0.00%	0.00%	1.00%	0.00%	1.00%	0.00%	3.00%	0.00%	5.10%	13.10%	5.10%
Rayagada	27.00%	40.00%	0.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	0.00%	22.00%	1.00%
Sambhalpur	0.00%	1.00%	13.50%	0.00%	62.50%	3.10%	0.00%	2.10%	0.00%	1.00%	1.00%	7.30%	7.30%	1.00%
Sundergarh	74.50%	4.30%	4.30%	0.00%	1.10%	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	2.10%	0.00%	12.80%
Total	35.30%	37.90%	3.70%	1.1%	6.3%	0.9%	0.1%	1.7%	0.2%	0.4%	0.3%	1.5%	7.2%	3.3%

Table 10: Ownership of Landed Property by IAY Beneficiary

District	Yes	No
Cuttack	97.90%	2.10%
Ganjam	2.00%	98.00%
Kendrapara	73.50%	26.50%
Khurda	44.00%	56.00%
Koraput	3.00%	97.00%
Nabarangpur	0.00%	100.00%
Puri	100.00%	0.00%
Rayagada	22.40%	77.60%
Sambhalpur	58.00%	42.00%
Sundergarh	59.80%	40.20%
Total	45.80%	54.20%

Table 11: Possession of house by IAY Beneficiary before availing Benefit

District	Kutcha	Semi-Pucca	Pucca	None
Cuttack	99.0%	1.0%	0.0%	0.0%
Ganjam	100.0%	0.0%	0.0%	0.0%
Kendrapara	95.0%	2.0%	3.0%	0.0%
Khurda	98.9%	1.1%	0.0%	0.0%
Koraput	100.0%	0.0%	0.0%	0.0%
Nabarangpur	100.0%	0.0%	0.0%	0.0%
Puri	87.9%	2.0%	0.0%	10.1%
Rayagada	73.5%	25.5%	0.0%	1.0%
Sambhalpur	95.7%	1.1%	1.1%	2.1%
Sundergarh	54.6%	45.4%	0.0%	0.0%
Total	90.5%	7.8%	0.4%	1.3%

Table 12: Type of Benefit Availed by IAY Beneficiary

District	New Construction	Upgradation
Cuttack	100.0%	0.0%
Ganjam	100.0%	0.0%
Kendrapara	98.0%	2.0%
Khurda	98.8%	1.2%
Koraput	100.0%	0.0%
Nabarangpur	99.0%	1.0%
Puri	100.0%	0.0%
Rayagada	99.0%	1.0%
Sambhalpur	98.4%	1.6%
Sundergarh	97.7%	2.3%
Total	90.09%	0.91%

Table 13: Time Lag between Submission of Request and Final Selection

District	Within one month	One to two months	Two to three months	More than three months
Cuttack	19.2%	33.3%	23.2%	24.2%
Ganjam	13.0%	84.0%	3.0%	0.0%
Kendrapara	33.7%	23.5%	36.7%	6.1%
Khurda	70.0%	28.9%	1.1%	0.0%
Koraput	100.0%	.0%	0.0%	0.0%
Nabarangpur	100.0%	.0%	0.0%	0.0%
Puri	79.0%	15.0%	2.0%	7.0%
Rayagada	10.2%	25.5%	43.9%	20.4%
Sambhalpur	10.9%	.0%	83.7%	5.4%
Sundergarh	8.7%	42.4%	7.6%	41.3%
Total	44.5%	25.4%	19.9%	10.4%

Annexure II

I Physical and Financial Performance of Districts

Table 1: Physical and Financial Performance of Khurda District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	123.40	123.40	148.39	868	-	868		783	
1998-99	248.84	248.84	202.89	1285	-	1285		945	
1999-2000	145.78	145.78	120.23	877	-	877		499	
2000-01	354.34	354.39	242.90	1598	-	1598		921	
2001-02	121.93	121.93	127.23	1792	828	1792	828	636	526
Total	994.29	994.29	841.64	6420	828	6420	828	3784	526

Table 2: Physical and Financial Performance of Sundergarh District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	708.71	619.68	592.76	2254	-	2254	-	2917	-
1998-99	919.017	998.81	834.70	5671	-	5671	-	4062	-
1999-2000	650.136	650.60	592.71	2786	1111	2786	1111	3236	1111
2000-01	327.002	327.18	384.03	1180	873	1180	873	1853	479
2001-02	288.01	288.01	317.23	992	992	992	992	1024	612
Total	2892.875	2884.28	2721.43	12883	2976		2976		

Table 3: Physical and Financial Performance of Sambhalpur District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	Houses Planned		Houses Started		Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	293.68	339.94	286.95	1468	-	1468	-	1262	-
1998-99	457.86	440.54	268.69	2185	-	1026	-	1026	-
1999-2000	628.94	557.48	530.61	2516	1258	2905	1250	1844	440
2000-01	323.76	242.67	458.25	1295	648	2356	1463	1816	1090
2001-02	335.49	326.19	331.43	954	671	1494	1039	1283	748
Total	2039.73	1906.82	1875.93	8418	2577	9249	3752	7231	2278

Table 4: Physical and Financial Performance of Kendrapara District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	Houses Planned		No. of Houses Started		Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	191.10	83.46	80.29	885	315	885	315	457	743
1998-99	232.93	232.62	155.14	1317		1745		506	
1999-2000	118.79	171.25	236.68	1205		2444		1089	
2000-01	5556.92	4442.50	4000.33	28867		30222		8712	
2001-02	5667.79	2888.16	2302.01	66677	625	74846	322	13693	322
Total	11767.53	7817.99	6774.45	98951	940	110142	637	24457	1065

Table 5: Physical and Financial Performance of Rayagada District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	Houses Planned		No. of Houses Started		Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	519.55	415.80	441.45	1931		2687		2687	
1998-99	471.03	564.60	495.38	2873		2873		2296	
1999-2000	318.45	262.97	340.92	1036		1431		1431	
2000-01	251.38	327.19	262.88	1716	858	1716	858	876	701
2001-02	134.33	135.48	180.94	1772	889	1772	889	643	424
Total	1694.74	1706.04	1721.57	9328	1747	10479	1747	7933	1125

Table 6: Physical and Financial Performance of Ganjam District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	407.22	397.67	361.34	2039	-	2039		2039	
1998-99	586.60	610.62	446.17	3030	-	3030		2049	
1999-2000	1460.36	1460.36	676.06	5243	-	5243		2214	
2000-01	2024.15	1332.26	2284.94	8808	-	8808		9998	
2001-02	1046.88	660.95	495.80	4350	-	4350		2437	
2001-02 IAY(GP)	7567.35	1695.35	1073.02	34397		34397		2035	
Total	13092.56	6157.21	5337.33	57867		57867		20772	

Table 7: Physical and Financial Performance of Puri District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	171.06	171.06	108.25	903		903		483	
1998-99	338.89	338.89	322.41	1344		1344		2142	
1999-2000	915.03	915.03	598.59	4268		4268		1038	
2000-01	4329.97	4329.97	2614.04	18175		18175		14159	
2001-02	4164.30	4164.30	3540.48	36687	934	36687	934	14159	347
Total	9919.25	9919.25	7183.77	61377	934	61377	934	31981	347

Table 8: Physical and Financial Performance of Koraput District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	673.70	673.70	796.43	3890	---	3890	---	3549	---
1998-99	462.68	462.68	456.99	3634	---	3634	---	1903	---
1999-2000	881.20	881.21	737.63	2942	1697	2942	1697	1927	1049
2000-01	398.21	398.21	741.14	4126	1761	4126	1761	3487	1519
2001-02	57.73	57.73	132.10	2309	1155	2309	1155	593	135
Total	2476.52	2476.52	2864.29	16901	4613	16901	4613	11459	2703

Table 9: Physical and Financial Performance of Cuttack District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	312.65	312.65	312.65	1452	---	1452	---	1452	---
1998-99	426.65	426.65	420.96	2161	---	2161	---	2161	---
1999-2000	1377.69	1377.69	1377.69	2733	684	2733	684	2733	684
2000-01	5253.41	5253.41	5253.41	---	---	---	---	---	---
2001-02	7846.24	7846.24	7846.24	1858	929	1858	929	1858	929
Total	15216.64	15216.64	15210.95	8204	1613	8204	1613	8204	1613

Table 10: Physical and Financial Performance of Nabarangpur District

Year	Funds Allotted (Rs Lakhs)	Funds Disbursed (Rs Lakhs)	Funds Utilised (Rs Lakhs)	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	545.12	545.12	699.82	2329	0	2329	0	2530	0
1998-99	721.56	721.56	545.93	3466	0	3466	0	3742	0
1999-2000	246.50	246.50	544.60	1250	625	1250	0	2371	0
2000-01	293.54	293.54	552.51	2103	1052	2103	1052	2721	1212
2001-02	47.13	47.13	149.20	2181	1090	0	0	1106	388 (spillover)
Total	1853.85	1853.85	2492.06	11329	2767	11329	2767	12470	1600

II Physical and Financial Performance of Blocks**Table11: District: Khurda****Block: Khurda**

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	Houses Planned		Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	17.42	17.42	17.42	87		87		87	
1998-99	25.0	25.0	25.0	125		125		125	
1999-2000	15.5	15.5	15.5	70		70		70	
2000-01	41.3	41.3	41.3	257		257		257	
2001-02	64.64	64.64	64.64	445		445		445	
Total	163.86	163.86	163.86	984		984		984	163.86

Table12: District: Khurda**Block: Bhubaneswar**

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	Houses Planned		Houses Started		Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	16.16	16.16	16.16	91		91		91	
1998-99	20.0	20.0	20.0	136		136		136	
1999-2000	22.62	22.62	22.62	50		50		50	
2000-01	68.22	68.22	68.22	3173	36	793	36	407	27
2001-02	236.76	236.76	236.76	3253		3253		2998	
Total	363.76	363.76	363.76	6703	36	4323	36	3682	27

Table13: District: Puri

Block: Pipli

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	16.60	16.6	16.6	83		83		83	
1998-99	40.8	40.8	32.8	204		204		164	
1999-2000	71.4	71.4	7.8	357		357		39	
2000-01	298.8	298.8	111.2	1494		1494		556	
2001-02	370.62	370.62	65.14	1663	88	767	72	294	45
Total	798.22	798.22	233.54	3801	88	2905	72	1136	45

Table14: District: Puri

Block: Satyabadi

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	16.4	16.4	16.4	82		82		82	
1998-99	41.8	41.8	39.8	209		209		199	
1999-2000	65.6	65.6	10.0	328		328		50	
2000-01	170.0	170.0	109.2	850		850		456	
2001-02	222.82	222.82	83.94	983	88	983	47	384	17
Total	516.62	516.62	259.34	2452	88	2452	47	1171	17

Table15: District: Cuttack

Block: Cuttack Sadar

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	23.8	23.8	17.00	119		119		85	
1998-99	34.0	34.0	34.0	170		170		170	
1999-2000	54.0	54.0	54.0	270		270		270	
2000-01	612.92	612.92	612.92	2786		2786		2786	
2001-02	1141.16	1141.16	1004.0	5191	51	5191	51	4554	51
Total	1865.88	1865.88	1721.92	8536	51	8536	51	7865	51

Table16: District: Cuttack

Block: Tangi Choudwar

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	15.0	15.0	15.0	135		135		135	
1998-99	26.2	26.2	26.2	154		154		154	
1999-2000	61.8	61.8	50.96	287		287		287	
2000-01	484.66	484.60	412.26	2203		2203		1479	
2001-02	800.58	800.58	635.68	3612	67	3612	67	2000	33
Total	1388.24	1388.18	1140.1	6391	67	6391	67	4055	33

Table17: District: Ganjam

Block: Kukuda Khandi

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98									
1998-99									
1999-2000									
2000-01									
2001-02									

Note: Data was not given as they were not properly maintained in the Block office

Table18: District: Ganjam

Block: Rangeilunda

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98									
1998-99									
1999-2002	685.95	525.19	525.19	3942		3520		3498	
Total	685.95	525.19	525.19	3942		3520		3498	

Note: Data was not given as they were not properly maintained in the Block office

Table19: District: Kendrapara

Block: Derabish

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	24.40	24.40	24.40	122		122		122	
1998-99	23.20	23.20	23.20	116		116		116	
1999-2000	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2000-01	593.33	593.33	593.33	3438		3438		3438	
2001-02	1940.43	1785.58	1785.58	9912	106	9912	106	9209	106
Total	2581.36	2426.51	2426.51	13588	106	13588	106	12885	106

Table20: District: Kendrapada

Block: Rajnagar

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	4.0	4.0	4.0	20		20		20	
1998-99	44.8	44.8	44.8	224		224		224	
1999-2000	2.0	2.0	2.0	10		10		10	
2000-01	687.94	687.94	687.94	3127		3127		3127	
2001-02	784.84	672	672	4204	8	4204	8	3504	8
Total	1523.58	1410.74	1410.74	7585	8	7585	8	6885	8

Table21: District: Nabarangpur Block: Jharigam

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	53.46	53.46	53.46	243		243		243	
1998-99	74.80	74.80	74.80	340		340		340	
1999-2000	44.60	44.60	44.60	164	82	164		82	
2000-01	60.80	60.80	60.80	243	122	243	122	243	122
2001-02	85.46	85.46	85.46	333	122	333	122	333	122
Total	319.12	319.12	319.12	1323	326	1323	244	1241	244

Table22: District: Nabarangpur Block: Umerkote

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	55.1	55.1	55.1	260		260		260	
1998-99	70.62	70.62	70.62	350		321		321	
1999-2000	32.82	32.82	32.82	124	62	121	62	121	62
2000-01	77.42	77.42	77.42	286	145	286	145	286	145
2001-02	98.98	98.98	98.98	419	68	419	68	419	68
Total	334.94	334.94	334.94	1439	275	1407	275	1407	275

Table23: District: Rayagada Block: Rayagada

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	33.10	33.10	33.10	274		274		274	
1998-99	37.25	37.25	37.25	225		225		225	
1999-2000	22.3	22.3	22.3	60		60		60	
2000-01	37.8	37.8	37.8	125		125		125	
2001-02	26.2	26.2	26.2	60		60		60	
Total	156.65	156.65	156.65	744		744		744	

Table24: District: Rayagada Block: Kolnara

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	38.61	38.61	38.61	212		212		114	
1998-99	36.56	36.56	36.56	233		203		145	
1999-2000	7.25	7.25	7.25	78		78		6	
2000-01	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2001-02	38.9	19.44	19.44	145	70	145	70	72	36
Total	121.32	101.86	101.86	668	70	638	70	337	36

Table25: District: Koraput

Block: Koraput

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	60.34	60.34	60.34	274		274		274	
1998-99	49.11	49.11	49.11	223		223		223	
1999-2000	34.77	34.77	34.77	101	126	101	126	101	126
2000-01	1.85	1.85	1.85		19		19		19
2001-02	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	146.07	146.07	146.07	598	145	598	145	598	145

Table26: District: Koraput

Block: Pottangi

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	48.4	48.4	48.4	220		220		220	
1998-99	48.46	48.46	48.46	220		220		220	
1999-2000	54.30	54.30	54.30	200	103	200	103	200	103
2000-01	21.64	21.64	21.64	67	69	67	69	67	69
2001-02	28.18	21.18	21.18	94	75	94	75	94	75
Total	200.98	193.98	193.98	801	247	801	247	801	247

Table27: District: Sambhalpur

Block: Jujomura

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	35.03	35.03	31.80	99		99		89	
1998-99	44.37	44.37	42.60	220		220		208	
1999-2000	77.21	77.97	24.90	106	23	106	23	101	23
2000-01	28.91	28.91	34.60	148	72	148	72	138	72
2001-02	25.68	25.68	25.20	99	43	99	43	92	43
Total	211.2	211.96	159.1	672	138	672	138	628	138

Table28: District: Sambhalpur

Block: Manesar

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	35.03	35.03	35.03	29		29		29	
1998-99	47.38	47.38	47.38	240		240		240	
1999-2000	84.44	84.44	84.44	272	134	272	134	272	134
2000-01	25.63	25.63	25.63	139	69	139	69	139	69
2001-02	30.45	30.45	30.45	86	40	86	40	86	40
Total	222.93	222.93	222.93	766	243	766	243	766	243

Table29: District: Sundergarh

Block: Sundergarh

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	22.50	22.50	25.99	132		132		127	
1998-99	37.40	72.96	72.96	372		372		353	
1999-2000	65.20	65.20	47.29	208	65	208	65	201	59
2000-01	24.19	24.19	19.79	68	51	68	51	66	48
2001-02	45.40	127.02	127.02	184	58	184	55	132	43
Total	194.69	311.87	293.05	964	174	964	171	879	150

Table30: District: Sundergarh

Block: Badgoan

Year	Funds Allotted Rs. Lakhs	Funds Disbursed Rs. Lakhs	Funds Utilised Rs. Lakhs	No. of Houses Planned		No. of Houses Started		No. of Houses Completed	
				New	U/G	New	U/G	New	U/G
1997-98	31.78	31.78	23.32	132		132		132	
1998-99	56.91	56.91	53.24	318		318		318	
1999-2000	28.04	28.04	22.48	121	53	121	53	121	53
2000-01	12.14	12.14	10.70	56	42	56	42	56	42
2001-02	10.86	10.86	7.62	46	46	46	46	46	46
Total	139.73	139.73	117.36	673	141	673	141	673	141

III Implementation of IAY

Table 31: Selection of Beneficiaries as per Central Government Guidelines

District	Block	As per guidelines	Deviations
Khurda	Khurda	Yes	
	Bhubaneshwar	No	Modified according to State Govt. directions
Puri	Pipli	No	Modified according to State Govt. directions
	Satyabadi	No	Modified according to State Govt. directions
Cuttack	Cuttack Sadar	No	Modified according to State Govt. directions
	Tangi Choudwar	No	Modified according to State Govt. directions
Ganjam	Kukuda Khandi	Yes	
	Rangailunda	No	Modified according to State Govt. directions
Kendrapara	Derabish	No	Modified according to State Govt. directions
	Rajnagar	No	Modified according to State Govt. directions
Nabarangpur	Jhariqam	Yes	
	Umerkote	Yes	
Rayagada	Rayagada	Yes	
	Kolnara	No	Modified according to State Govt. directions
Koraput	Koraput	Yes	
	Pottangi	Yes	
Sambhalpur	Jujomura	Yes	
	Manesar	Yes	
Sundergarh	Sundergarh	Yes	
	Badgoan	Yes	

Table 32: Ranking of Beneficiaries According to Block Office

District	Block	SC/ST	Free bonded labour	Ex-servicemen	Physically challenged	Others
Khurda	Khurda	2	1	N.A	3	4
	Bhubaneswar	2	1	4	3	5
Puri	Pipli	1	N.A	4	2	3
	Satyabadi	1	3	4	2	5
Cuttack	Cuttack Sadar	1	5	4	2	3
	Tangi Choudwar	3	1	4	2	5
Ganjam	Kukuda Khandi	2	1	3	4	5
	Rangeilunda	1	3	4	2	5
Kendrapara	Derabish	1	N.A	N.A	2	3
	Rajnagar	1	N.A	N.A	2	3
Nabarangpur	Jharigam	1	4	5	2	3
	Umerkote	1	4	5	2	3
Rayagada	Rayagada	1	4	5	3	2
	Kolnara	1	3	4	2	5
Koraput	Koraput	1	2	5	3	4
	Pottangi	1	2	5	3	4
Sambhalpur	Jujomura	1	2	4	3	5
	Manesar	2	1	N.A	3	4
Sundergarh	Sundergarh	1	N.A	3	2	4
	Badgoan	1		3	2	4

Table 33: Periodicity of Monitoring at Different levels (Months)

District	State	District	Block
Khurda	1	1	1
Puri	1	1	0.5
Cuttack	-	1	0.5
Ganjam	1	1	1
Kendrapara	1	1	0.5
Nabarangpur*	-	-	-
Rayagada		1	0.5
Koraput		1	0.5
Sambhalpur	3	1	0.25
Sundergarh	1	1	1

(* information not given)

Table 34: Quality Control of IAY houses (Block-wise)

District	Block	Done by	Periodicity	Any problems
Khurda	Khurda	JE/AE	Weekly/ Fortnightly	Nil
	Bhubaneswar	JE/AE	Weekly/ Fortnightly	Quality norms not clear
Puri	Pipli	JE/AE	Weekly/ Fortnightly	Nil
	Satyabadi	JE/AE	Weekly/ Fortnightly	Nil
Cuttack	Cuttack Sadar	JE/AE	Weekly/ Fortnightly	Nil
	Tangi Choudwar	Beneficiary themselves	-	Nil
Ganjam	Kukuda Khandi	JE/AE	6 months	Nil
	Rangailunda	JE/AE	Not given	Nil
Kendrapara	Derabish	JE/AE	Weekly/ Fortnightly	Nil
	Rajnagar	JE/AE	Weekly/ Fortnightly	Nil
Nabarangpur	Jharigam	JE/AE	1 month	Nil
	Umerkote	JE/AE	1 month	Nil
Rayagada	Rayagada	JE/AE	Weekly/ Fortnightly	Nil
	Kolnara	Beneficiary themselves	Continuous	Nil
Koraput	Koraput	JE/AE	1 month	Nil
	Pottangi	JE/AE	1 month	Nil
Sambhalpur	Jujomura	JE/AE	1 month	Nil
	Manesar	JE/AE	Fortnightly	Nil
Sundergarh	Sundergarh	JE/AE	2 months	Only 2 JE to supervise 150-200 houses located in distant villages
	Badgoan	JE/AE	1 month	Nil

Table 35: Transparency of Information (Response of Block Office)

District	Block	Measures to achieve transparency in implementation of scheme
Khurda	Khurda	Beneficiary list displayed in GP office
	Bhubaneswar	Beneficiary list displayed in Block office
Puri	Pipli	Beneficiary list displayed in GP office
	Satyabadi	Beneficiary list displayed in GP office and discussed in Panchayat Samiti meeting
Cuttack	Cuttack Sadar	Beneficiary list displayed in GP office
	Tangi Choudwar	Beneficiary list displayed in GP office
Ganjam	Kukuda Khandi	Beneficiary list displayed in GP office
	Rangailunda	Beneficiary list displayed in GP office
Kendrapara	Derabish	Beneficiary list displayed in GP & Block office
	Rajnagar	Beneficiary list displayed in GP office
Nabarangpur	Jharigam	Beneficiary list displayed in GP & Block office
	Umerkote	Information not given
Rayagada	Rayagada	Beneficiary list displayed in GP & block office
	Kolnara	Beneficiary list displayed in GP & block office
Koraput	Koraput	Beneficiary name at work site
	Pottangi	Beneficiary name at work site
Sambhalpur	Jujomura	Beneficiary list displayed in GP & block office
	Manesar	Beneficiary list displayed in GP office and completed IAY house
Sundergarh	Sundergarh	Beneficiary list displayed in GP & block office
	Badgoan	Beneficiary list displayed in GP office and circulated in Panchayat Samiti meetings

Table 36: Selection of IAY Housing Site

District	Block	Near Existing habitation	In cluster outside village	Beneficiary choice	Others (specify)
Khurda	Khurda	X		X	
	Bhubaneswar	X		X	
Puri	Pipli	X		X	
	Satyabadi	X		X	
Cuttack	Cuttack Sadar	X		X	
	Tangi Choudwar			X	On given land on Patta by Govt.
Ganjam	Kukuda Khandi	X			
	Rangeilunda	X		X	
Kendrapara	Derabish	X		X	
	Rajnagar	X		X	
Nabarangpur	Jharigam	X			
	Umerkote	X			
Rayagada	Rayagada			X	
	Kolnara			X	
Koraput	Koraput			X	
	Pottangi			X	
Sambhalpur	Jujomura	X		X	
	Manesar	X		X	
Sundergarh	Sundergarh			X	
	Badgaon			X	

Table 37: Block-wise Average Cost of IAY Houses

District	Block	Average Cost
Khurda	Khurda	35000
	Bhubaneswar	35000
Puri	Pipli	20000
	Satyabadi	20000-22000
Cuttack	Cuttack Sadar	30000
	Tangi Choudwar	32500
Ganjam	Kukuda Khandi	20000-22000
	Rangeilunda	20000-22000
Kendrapara	Derabish	30000
	Rajnagar	30000
Nabarangpur	Jharigam	22000
	Umerkote	22000
Rayagada	Rayagada	22000
	Kolnara	22000
Koraput	Koraput	25000
	Pottangi	25000
Sambhalpur	Jujomura	25000
	Manesar	24000
Sundergarh	Sundergarh	30000
	Badgaon	25000

Table 38: Sanitary Latrines & Smokeless chullahs

District	Block	Sanitary Latrines	Smokeless Chullahs
Khurda	Khurda	N	N
	Bhubaneshwar	N	N
Puri	Pipli	N	N
	Satyabadi	N	N
Cuttack	Cuttack Sadar	Y	Y
	Tangi Choudwar	N	N
Ganjam	Kukuda Khandi	Y	N
	Rangeilunda	Y	N
Kendrapara	Derabish	N	N
	Rajnagar	N	N
Nabarangpur	Jharigam	N	N
	Umerkote	N	N
Rayagada	Rayagada	Y	Y
	Kolnara	N	Y
Koraput	Koraput	Y	Y
	Pottangi	N	Y
Sambhalpur	Jujomura	Y	Y
	Manesar	Y	Y
Sundergarh	Sundergarh	Y	N
	Badgoan	N	N

Table 39: Special Packages for IAY Programme Offered to Blocks

District	Block	Special Packages
Khurda	Khurda	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement were supplied to beneficiaries by Orissa Govt
	Bhubaneshwar	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement & MS rods were supplied to beneficiaries by Orissa Govt
Puri	Pipli	<ul style="list-style-type: none"> ➤ After super cyclone, RCC roof has been made mandatory for IAY houses ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
	Satyabadi	<ul style="list-style-type: none"> ➤ After super cyclone, RCC roof has been made mandatory for IAY houses ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
Cuttack	Cuttack Sadar	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
	Tangi Choudwar	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt

Table 39: Special Packages for IAY Programme Offered to Blocks (Continued)

District	Block	Special Packages
Ganjam	Kukuda Khandi	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
	Rangeilunda	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
Kendrapara	Derabish	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
	Rajnagar	<ul style="list-style-type: none"> ➤ Additional houses were sanctioned after super cyclone with unit cost of Rs. 22,000. ➤ Excise free cement was supplied to beneficiaries by Orissa Govt
Nabarangpur	Jhariqam	Nil
	Umerkote	Nil
Rayagada	Rayagada	Nil
	Kolnara	Nil
Koraput	Koraput	Nil
	Pottangi	Nil
Sambhalpur	Jujomura	Nil
	Manesar	In 2001-02, Rs 168.74 lakhs given for IAY house for flood victims.
Sundergarh	Sundergarh	Nil
	Badgaon	In 2000-01, 29 houses were sanctioned for flood affected beneficiaries

ANNEXURES III

Table 1: Source of Information on IAY

District	Through local dailies-TV-AIR	Through Extension Officers	Gram Sabha	Block	Gram Panchayat	DRDA - Zilla Parishad	Social Workers	Others
Cuttack	0.0%	0.0%	36.0%	44.0%	17.0%	0.0%	0.0%	3.0%
Ganjam	0.0%	0.0%	9.0%	69.0%	22.0%	0.0%	0.0%	0.0%
Kendrapara	0.0%	0.0%	22.6%	38.3%	37.3%	0.0%	0.0%	1.8%
Khurda	0.0%	0.0%	18.2%	35.0%	41.4%	0.0%	0.0%	5.4%
Koraput	0.0%	4.0%	50.0%	7.0%	21.0%	9.0%	0.0%	9.0%
Nabarangpur	1.0%	0.0%	82.8%	13.2%	0.0%	0.0%	0.0%	3.0%
Puri	0.0%	0.0%	7.0%	4.0%	88.0%	0.0%	0.0%	1.0%
Rayagada	0.0%	0.0%	75.0%	2.0%	23.0%	0.0%	0.0%	0.0%
Sambhalpur	2.1%	0.0%	0.0%	17.7%	76.0%	0.0%	1.0%	3.2%
Sundergarh	0.0%	15.4%	12.2%	15.3%	26.5%	0.0%	24.5%	6.1%
Total	0.3%	1.94%	31.3%	24.55%	35.22%	0.9%	2.55%	3.24%

Table 2: Persons Recommending Beneficiaries for Selection

District	Sarpanch-Panchayat President	Block-Mandal President	BDO	DRDA	Others
Cuttack	70.8%	29.2%	0.0%	0.0%	0.0%
Ganjam	32.0%	0.0%	68.0%	0.0%	0.0%
Kendrapara	86.0%	3.0%	11.0%	0.0%	0.0%
Khurda	32.8%	7.8%	59.4%	0.0%	0.0%
Koraput	53.2%	0.0%	0.0%	0.0%	46.8%
Nabarangpur	55.6%	0.0%	0.0%	1.0%	43.4%
Puri	98.0%	2.0%	0.0%	0.0%	0.0%
Rayagada	96.0%	1.0%	1.0%	0.0%	2.0%
Sambhalpur	78.6%	20.4%	1.0%	0.0%	0.0%
Sundergarh	90.6%	0.0%	5.3%	.0%	4.1%
Total	69.36%	6.34%	14.57%	0.1%	9.54%

Table 3: Time Gap between Submission and Final Selection

District	Within one month	One to two months	Two to three months	More than three months
Cuttack	19.2%	33.3%	23.2%	24.2%
Ganjam	13.0%	84.0%	3.0%	.0%
Kendrapara	33.7%	23.5%	36.7%	6.1%
Khurda	70.0%	28.9%	1.1%	.0%
Koraput	100.0%	.0%	.0%	.0%
Nabarangpur	100.0%	.0%	.0%	.0%
Puri	79.0%	18.0%	2.0%	4.0%
Rayagada	10.2%	25.8%	43.9%	20.4%
Sambhalpur	10.9%	.0%	83.7%	5.4%
Sundergarh	8.7%	42.4%	7.6%	41.3%
Total	44.5%	25.5%	19.9%	10.1%

Table 4: Time Gap between Final Selection and Allotment of House

District	Within one month	One to two months	Two to three months	More than three months
Cuttack	51.5%	44.4%	4.0%	.0%
Ganjam	1.0%	11.0%	84.0%	4.0%
Kendrapara	97.1%	2.9%	.0%	.0%
Khurda	70.9%	19.8%	7.0%	2.3%
Koraput	56.6%	.0%	.0%	43.4.0%
Nabarangpur	49.0%	43.8%	7.3%	.0%
Puri	37.4%	46.5%	15.2%	1.0%
Rayagada	12.1%	22.2%	46.5%	19.2%
Sambhalpur	9.9%	1.1%	79.1%	9.9%
Sundergarh	54.4%	8.9%	34.4%	2.2%
Total	43.9%	20.2%	27.6%	8.24.0%

Table 5: House Allotment to which Family Member

District	Husband	Wife	Joint	Widow	Others
Cuttack	85.0%	14.0%	0.0%	1.0%	0.0%
Ganjam	45.0%	53.0%	0.0%	0.0%	2.0%
Kendrapara	88.1%	3.0%	5.0%	4.0%	0.0%
Khurda	45.2%	51.2%	1.2%	2.4%	0.0%
Koraput	24.4%	73.3%	1.1%	0.0%	1.1%
Nabarangpur	34.7%	16.8%	47.4%	1.1%	0.0%
Rayagada	21.2%	74.7%	.0%	4.0%	0.0%
Sambhalpur	19.7%	25.4%	32.4%	11.3%	11.3%
Sundergarh	35.7%	60.2%	1.0%	3.1%	0.0%
Puri	45.8%	41.9%	8.31%	2.69%	1.3%
Total	44.48%	41.35%	9.64%	2.96%	1.57%

Table 6: Site of House Allotted

	Near your previous house	Far from the village main area	Outside the village limit
Cuttack	100.0%	0.0%	0.0%
Ganjam	100.0%	0.0%	0.0%
Kendrapara	98.9%	1.1%	0.0%
Khurda	100.0%	0.0%	0.0%
Koraput	100.0%	0.0%	0.0%
Nabarangpur	100.0%	0.0%	0.0%
Puri	100.0%	0.0%	0.0%
Rayagada	98.0%	1.0%	1.0%
Sambhalpur	90.3%	9.7%	0.0%
Sundergarh	95.2%	4.8%	0.0%
Total	98.8%	1.1%	0.1%

Table 7: Distance from the village, if house site outside the village

District	0.5 km	1 km	More than 1 km
Kendrapara	0.0%	0.0%	100.0%
Koraput	95.9%	2.1%	2.0%
Sambhalpur	90.5%	9.5%	0.0%
Sundergarh	0.0%	100.0%	0.0%
Total	46.6%	27.9%	25.5%

Table 8: Existence of Sanitary Latrine

District	Exists	Does not Exist
Cuttack	80.0%	20.0%
Khurda	41.9%	58.1%
Koraput	8.8%	91.3%
Nabarangpur	0.0%	100.0%
Kendrapara	0.0%	100.0%
Ganjam	0.0%	100.0%
Puri	100.0%	0.0%
Rayagada	0.0%	100.0%
Sambhalpur	1.1%	98.9%
Sundergarh	100.0%	0.0%
Total	33.36	66.64

Table 9: Utility of Sanitary Latrine

District	Utilised	Not Utilised
Cuttack	80.0%	20.0%
Khurda	0.0%	100.0%
Koraput	12.1%	87.9%
Puri	100.0%	0.0%
Sambhalpur	1.1%	98.9%
Sundergarh	28.6%	71.4%
Total	36.97%	63.03%

Table 10: Existence of Smokeless Chullah

District	Exists	Does not Exist
Cuttack	80.0%	20.0%
Khurda	41.9%	58.1%
Koraput	44.2%	55.8%
Nabarangpur	0.0%	100.0%
Kendrapara	0.0%	100.0%
Ganjam	0.0%	100.0%
Puri	75.0%	25.0%
Rayagada	46.7%	53.3%
Sambhalpur	0.0%	100.0%
Sundergarh	100.0%	0.0%
Total	28.48%	71.52%

Table 11: Utility of Smokeless Chullah

District	Utilised	Not Utilised
Cuttack	80.0%	20.0%
Khurda	0.0%	100.0%
Koraput	32.8%	67.2%
Puri	100.0%	0.0%
Rayagada	100.0%	0.0%
Sundergarh	25.0%	75.0%
Total	56.3%	43.7%

Table 12: Existence of Living Room

District	Exists	Does not Exist
Cuttack	100.0%	0.0%
Khurda	100.0%	0.0%
Koraput	100.0%	0.0%
Nabarangpur	100.0%	0.0%
Kendrapara	100.0%	0.0%
Ganjam	100.0%	0.0%
Puri	100.0%	0.0%
Rayagada	100.0%	0.0%
Sambhalpur	100.0%	0.0%
Sundergarh	100.0%	0.0%
Total	100.0%	0.0%

Table 13: Utility of Living Room

District	Utilised	Not Utilised
Cuttack	100.0%	0.0%
Khurda	100.0%	0.0%
Koraput	100.0%	0.0%
Nabarangpur	100.0%	0.0%
Kendrapara	100.0%	0.0%
Ganjam	100.0%	0.0%
Puri	100.0%	0.0%
Rayagada	100.0%	0.0%
Sambhalpur	100.0%	0.0%
Sundergarh	100.0%	0.0%
Total	100.0%	0.0%

Table 14: Who Constructed the House?

District	By beneficiary and family	Help of skilled workers	Through contractors	Through BDO-DRDA	Others
Cuttack	0.0%	100.0%	0.0%	0.0%	0.0%
Khurda	41.9%	58.1%	0.0%	0.0%	0.0%
Koraput	49.1%	49.1%	1.8%	0.0%	0.0%
Nabarangpur	0.0%	100.0%	0.0%	0.0%	0.0%
Kendrapara	0.0%	100.0%	0.0%	0.0%	0.0%
Ganjam	0.0%	100.0%	0.0%	0.0%	0.0%
Puri	0.0%	74.5%	24.5%	0.0%	1.1%
Rayagada	1.0%	90.9%	0.0%	2.0%	6.1%
Sambhalpur	31.8%	0.0%	67.0%	0.0%	1.1%
Sundergarh	0.0%	84.6%	15.4%	0.0%	0.0%
Total	10.4%	77.5%	11.0%	.2%	.9%

Table 15: Mode of Benefit Received

District	Received money	Received material and some cash	Received ready constructed house	Others
Cuttack	1.2%	98.8%	0.0%	0.0%
Ganjam	100.0%	0.0%	0.0%	0.0%
Kendrapara	0.0%	100.0%	0.0%	0.0%
Khurda	9.3%	90.7%	0.0%	0.0%
Koraput	0.0%	100.0%	0.0%	0.0%
Nabarangpur	0.0%	100.0%	0.0%	0.0%
Puri	0.0%	0.0%	0.0%	100.0%
Rayagada	0.0%	100.0%	0.0%	0.0%
Sambhalpur	2.3%	96.5%	1.2%	0.0%
Sundergarh	45.5%	45.5%	9%	0.0%
Total	17.2%	70.8%	1.0%	11.0%

Table 16: Material Received under the Scheme

District	Bricks	Sand	Cement	Wooden materials	Locally available material	Others
Cuttack	0.0%	0.0%	98.0%	0.0%	0.0%	0.0%
Ganjam	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Kendrapara	0.0%	1.0%	98.0%	0.0%	1.0%	0.0%
Khurda	1.1%	0.0%	96.8%	0.0%	0.0%	0.0%
Koraput	1.1%	0.0%	44.6%	5.4%	0.0%	0.0%
Nabarangpur	0.0%	1.0%	16.0%	0.0%	0.0%	3.0%
Puri	0.0%	0.0%	51.0%	0.0%	0.0%	0.0%
Rayagada	0.0%	0.0%	80.0%	0.0%	2.0%	0.0%
Sambhalpur	0.0%	0.0%	44.3%	0.0%	0.0%	1.0%
Sundergarh	0.0%	0.0%	43.6%	0.0%	46.8%	0.0%
Total	0.2%	0.2%	57.4%	0.5%	4.8%	0.4%

Table 17: Quality of Material Received under the Scheme

District	Good	Average or Poor	Not Applicable
Cuttack	100.0%	0.0%	0.0%
Ganjam	0.0%	97.0%	3.0%
Kendrapara	100.0%	0.0%	0.0%
Khurda	98.0%	1.0%	1.0%
Koraput	100.0%	0.0%	0.0%
Nabarangpur	100.0%	0.0%	0.0%
Puri	49.5%	9.1%	41.4%
Rayagada	99.0%	1.0%	0.0%
Sambhalpur	93.6%	4.3%	2.1%
Sundergarh	100.0%	0.0%	0.0%
Total	83.8%	11.4%	4.8%

Table 18: Sufficiency of Money/Material Received under the Scheme

District	Sufficient	Not Sufficient
Cuttack	1.0%	99.0%
Ganjam	0.0%	100.0%
Kendrapara	2.0%	98.0%
Khurda	44.7%	55.3%
Koraput	72.9%	27.1%
Nabarangpur	100.0%	0.0%
Puri	2.1%	97.9%
Rayagada	58.0%	42.0%
Sambhalpur	88.4%	11.6%
Sundergarh	73.4%	26.6%
Total	43.8%	56.2%

Table 19: Source of Additional Funds Required by Beneficiaries

District	Through friends	Through neighbours	Through money lenders	Others
Cuttack	36.4%	7.1%	9.1%	47.5%
Ganjam	39.4%	49.5%	0.0%	11.1%
Kendrapara	23.3%	13.1%	5.1%	58.6%
Khurda	29.2%	35.4%	29.2%	6.3%
Koraput	2.3%	5.7%	0.0%	92.0%
Puri	15.2%	6.1%	53.1%	25.5%
Rayagada	44.9%	49.0%	6.1%	0.0%
Sambhalpur	0.0%	0.0%	0.0%	100.0%
Sundergarh	0.0%	75%	0.0%	25.0%
Total	24.3%	22.5%	13.4%	39.8%

Table 20: Rate of Interest on Additional Funds Borrowed

District	Rate of Interest (0-10%)	Rate of Interest (10-20%)	Rate of Interest (20-30%)	Rate of Interest (30-40%)	Rate of Interest (40-50%)	Rate of Interest (50-60%)
Cuttack	0%	0%	0%	0%	0%	100.0%
Ganjam	0%	0%	97.9%	2.1%	0%	0%
Kendrapara	0%	8.3%	8.3%	8.3%	25.0%	50.0%
Khurda	4.2%	49.9%	45.8%	0%	0%	0%
Puri	100%	0%	0%	0%	0%	0%
Rayagada	0%	100%	0%	0%	0%	0%
Sundergarh	100%	0%	0%	0%	0%	0%
Total	29.7%	11.7%	49.0%	1.3%	1.3%	7.0%

Table 21: Beneficiaries Mortgaging Asset against Additional Funds Borrowed

District	Mortgaged	Not Mortgaged
Cuttack	0.0%	100.0%
Ganjam	0.0%	100.0%
Kendrapara	0.0%	100.0%
Khurda	3.9%	96.1%
Puri	5.6%	94.4%
Rayagada	0.0%	100.0%
Sundergarh	3.8%	96.2%
Total	5.8%	94.2%

Table 22: Status of Dwelling

District	Completed	Under Progress
Cuttack	94.5%	5.5%
Ganjam	96.0%	4.0%
Kendrapara	93.5%	6.5%
Khurda	93.5%	6.5%
Koraput	100.0%	0.0%
Nabarangpur	100.0%	0.0%
Puri	96.9%	3.1%
Rayagada	100.0%	0.0%
Sambhalpur	96.5%	3.5%
Sundergarh	97.8%	2.2%
Total	96.9%	3.1%

Table 23: Time taken to construct the Dwelling

District	Less than One month	One to two months	Two to three months	Three to four months	Over four months
Cuttack	10.0%	51%	0%	0%	39%
Ganjam	3.0%	23%	74%	0%	0%
Kendrapara	3.9%	80.5%	10.8%	1%	3.8%
Khurda	15.0%	22%	14%	42%	7%
Koraput	5.0%	35%	1%	11%	48%
Nabarangpur	3.0%	0%	0%	17%	80%
Puri	3.0%	5%	10%	42%	42%
Rayagada	.0%	29%	15%	2%	54%
Sambhalpur	74.0%	2%	23%	1%	0%
Sundergarh	45.0%	2%	20%	33%	0%
Total	16.19%	24.95%	16.76%	14.9%	27.38%

Table 24: Agency for Providing Design of House

District	Beneficiary	BDO/DRDA	Others
Cuttack	100.0%	0.0%	0.0%
Ganjam	0.0%	100.0%	0.0%
Kendrapara	85.7%	13.3%	1.0%
Khurda	0.0%	100.0%	0.0%
Koraput	27.7%	71.3%	1.1%
Nabarangpur	0.0%	100.0%	0.0%
Puri	2.1%	96.9%	1.0%
Rayagada	25.0%	74.0%	1.0%
Sambhalpur	89.3%	8.0%	2.7%
Sundergarh	42.4%	55.4%	2.2%
Total	35.5%	63.6%	.9%

Table 25: Suitability of House Design for the Beneficiary

District	Suitable	Not Suitable
Cuttack	100.0%	0.0%
Ganjam	91.0%	9.0%
Kendrapara	81.2%	18.8%
Khurda	70.2%	29.8%
Koraput	92.7%	7.3%
Nabarangpur	99.0%	1.0%
Puri	73.7%	26.3%
Rayagada	99.0%	1.0%
Sambhalpur	96.8%	3.2%
Sundergarh	100.0%	0.0%
Total	90.1%	9.9%

Table 26: Beneficiary's Perception on Better Comfort in New House

District	Yes	No	Somewhat
Cuttack	100.0%	0.0%	0.0%
Ganjam	84.8%	1.0%	14.1%
Kendrapara	90.0%	9.0%	1.0%
Khurda	65.3%	34.7%	0.0%
Koraput	87.9%	9.1%	3.0%
Nabarangpur	99.0%	0.0%	1.0%
Puri	73.5%	24.5%	2.0%
Rayagada	72.7%	1.0%	26.3%
Sambhalpur	94.6%	3.2%	2.2%
Sundergarh	98.9%	0.0%	1.1%
Total	86.6%	8.2%	5.2%

Table 27: Status of Previous House (if there was one)

District	Still with beneficiary	Sold out	Demolished to construct this new house	Others
Cuttack	100.0%	0.0%	0.0%	0.0%
Ganjam	.0%	0.0%	100.0%	0.0%
Kendrapara	89.2%	0.0%	10.8%	0.0%
Khurda	22.4%	1.2%	76.5%	0.0%
Koraput	.0%	0.0%	96.8%	3.2%
Nabarangpur	50.0%	0.0%	50.0%	0.0%
Puri	11.1%	0.0%	4.0%	84.8%
Rayagada	10.0%	0.0%	89.0%	1.0%
Sambhalpur	81.2%	0.0%	9.4%	9.4%
Sundergarh	29.5%	0.0%	67.0%	3.4%
Total	39.5%	0.1%	50.0%	10.4%

Table 28: Beneficiary's Satisfaction with IAY House

District	Satisfied	Not Satisfied
Cuttack	84.8%	15.2%
Ganjam	13.7%	86.3%
Kendrapara	60.2%	39.8%
Khurda	93.0%	7.0%
Koraput	100.0%	0.0%
Nabarangpur	59.8%	40.2%
Puri	74.5%	25.5%
Rayagada	73.1%	26.9%
Sambhalpur	98.8%	1.2%
Sundergarh	71.7%	28.3%
Total	84.8%	15.2%

Table 29: Reasons for Dissatisfaction with IAY Houses

District	Inadequate for family	Unsatisfactory location	Poor quality of material	Poor quality of design and construction	None
Cuttack	73.9%	0.0%	0.0%	0.0%	26.1%
Ganjam	100.0%	0.0%	0.0%	0.0%	0.0%
Kendrapara	89.8%	0.0%	0.0%	0.0%	10.2%
Khurda	94.0%	6.0%	0.0%	0.0%	0.0%
Koraput	15.1%	0.0%	0.0%	0.0%	84.9%
Nabarangpur	0.0%	0.0%	0.0%	0.0%	100.0%
Puri	78.5%	4.8%	0.0%	16.7%	0.0%
Rayagada	96.3%	3.7%	0.0%	0.0%	0.0%
Sundergarh	0.0%	0.0%	100.0%	0.0%	0.0%
Sambhalpur	0.0%	2.2%	4.3%	5.4%	88.0%
Total	54.76%	1.68%	10.43%	2.21%	30.92%

Table 30: Benefit of Receiving Land Tenure due to IAY

District	Benefited	Not Benefited
Cuttack	69.0%	31.0%
Ganjam	0.0%	100.0%
Kendrapara	100.0%	0.0%
Khurda	0.0%	100.0%
Koraput	50.0%	50.0%
Nabarangpur	0.0%	100.0%
Puri	42.0%	58.0%
Rayagada	17.0%	83.0%
Sambhalpur	15.0%	85.0%
Sundergarh	0.0%	100.0%
Total	29.4%	70.6%

Table 31: Benefit of Asset Ownership (the house) Received due to IAY

District	Benefited	Not Benefited
Cuttack	100.0%	0.0%
Ganjam	97.0%	3.0%
Kendrapara	99.0%	1.0%
Khurda	52.0%	48.0%
Koraput	74.0%	26.0%
Nabarangpur	50.0%	50.0%
Puri	97.0%	3.0%
Rayagada	99.0%	1.0%
Sambhalpur	78.0%	22.0%
Sundergarh	3.0%	97.0%
Total	75.0%	25.0%

Table 32: Benefit of getting Space for Cattle due to IAY

District	Benefited	Not Benefited
Cuttack	4.0%	96.0%
Ganjam	0.0%	100.0%
Kendrapara	9.8%	90.2%
Khurda	1.0%	99.0%
Koraput	51.0%	49.0%
Nabarangpur	50.0%	50.0%
Puri	30.0%	70.0%
Rayagada	4.0%	96.0%
Sambhalpur	11.0%	89.0%
Sundergarh	8.0%	92.0%
Total	16.9%	83.1%

Table 33: Improved Social Status due to IAY

District	Improved	Not Improved
Cuttack	100.0%	0.0%
Ganjam	13.0%	87.0%
Kendrapara	100.0%	0.0%
Khurda	51.0%	49.0%
Koraput	95.0%	5.0%
Nabarangpur	50.0%	50.0%
Puri	40.0%	60.0%
Rayagada	65.0%	35.0%
Sambhalpur	89.0%	11.0%
Sundergarh	48.0%	52.0%
Total	65.2%	34.8%

Table 34: Family Plunged into Debt due to IAY

District	Yes	No
Cuttack	8.0%	92.0%
Ganjam	0.0%	100.0%
Kendrapara	23.5%	76.5%
Khurda	0.0%	100.0%
Koraput	1.0%	99.0%
Nabarangpur	0.0%	100.0%
Puri	2.0%	98.0%
Rayagada	0.0%	100.0%
Sambhalpur	4.0%	96.0%
Sundergarh	3.0%	97.0%
Total	4.2%	95.8%

Table 35: Quality and Maintenance of IAY House: House Occupied; Unoccupied

District	Occupied	Unoccupied
Cuttack	92.9%	7.1%
Ganjam	97.0%	3.0%
Kendrapara	96.9%	3.1%
Khurda	98.2%	1.8%
Koraput	100.0%	.0%
Nabarangpur	100.0%	.0%
Puri	69.7%	30.3%
Rayagada	97.8%	2.2%
Sambhalpur	97.5%	2.6%
Sundergarh	98.9%	1.1%
Total	94.5%	5.5%

Table 36: Quality and Maintenance of IAY House: Approach to the House

District	Good	Satisfactory	Bad
Cuttack	50.0%	45.9%	4.1%
Ganjam	72.0%	28.0%	0.0%
Kendrapara	19.6%	80.4%	0.0%
Khurda	70.7%	29.3%	0.0%
Koraput	17.0%	83.0%	0.0%
Nabarangpur	89.0%	11.0%	0.0%
Puri	43.0%	55.0%	2.0%
Rayagada	69.0%	30.0%	1.0%
Sambhalpur	22.4%	36.7%	40.8%
Sundergarh	81.4%	17.5%	1.0%
Total	52.7%	42.4%	5.0%

Table 37: Quality and Maintenance of IAY House: Condition of Plaster

District	Good	Satisfactory	Bad
Cuttack	53.6%	44.3%	2.1%
Ganjam	24.1%	75.9%	0.0%
Kendrapara	20.8%	74.3%	5.0%
Khurda	75.0%	25.0%	0.0%
Koraput	15.0%	85.0%	0.0%
Nabarangpur	50.5%	49.5%	0.0%
Puri	52.3%	45.5%	2.3%
Rayagada	48.0%	51.0%	1.0%
Sambhalpur	25.0%	43.7%	31.3%
Sundergarh	63.2%	33.7%	2.1%
Total	41.2%	53.9%	4.9%

Table 38: Quality and Maintenance of IAY House: Condition of White Wash

District	Good	Satisfactory	Bad
Cuttack	52.1%	44.7%	3.2%
Ganjam	12.2%	87.8%	.0%
Kendrapara	20.6%	70.6%	8.8%
Khurda	66.7%	22.8%	10.5%
Koraput	40.2%	59.8%	.0%
Nabarangpur	20.7%	79.3%	.0%
Puri	55.0%	45.0%	.0%
Rayagada	48.5%	51.5%	.0%
Sambhalpur	22.2%	45.6%	32.2%
Sundergarh	57.4%	36.2%	6.4%
Total	38.5%	54.7%	6.8%

Table 39: Quality and Maintenance of IAY House: Condition of Roof

District	Good	Satisfactory	Bad
Cuttack	88.2%	10.8%	1.1%
Ganjam	76.8%	23.2%	0.0%
Kendrapara	82.0%	18.0%	0.0%
Khurda	50.6%	49.4%	0.0%
Koraput	79.8%	19.2%	1.0%
Nabarangpur	42.9%	57.1%	0.0%
Puri	62.9%	24.7%	12.3%
Rayagada	56.7%	23.7%	19.6%
Sambhalpur	31.2%	44.1%	24.7%
Sundergarh	81.4%	17.5%	1.0%
Total	65.8%	28.2%	6.0%

Table 40: Quality and Maintenance of IAY House: Plinth Conditions

District	Good	Satisfactory	Bad
Cuttack	75.3%	24.7%	.0%
Ganjam	39.0%	61.0%	.0%
Kendrapara	87.3%	12.7%	.0%
Khurda	47.6%	51.2%	1.2%
Koraput	60.0%	40.0%	.0%
Nabarangpur	72.0%	28.0%	.0%
Puri	50.0%	48.0%	2.0%
Rayagada	55.1%	42.9%	2.0%
Sambhalpur	24.5%	38.3%	37.2%
Sundergarh	55.9%	43.0%	1.1%
Total	56.7%	38.8%	4.5%

**Table 41: Quality and Maintenance of IAY House: General Sanitation Conditions
(Stagnation of water, dirt and filth, etc)**

District	Good	Satisfactory	Bad
Cuttack	25.8%	64.9%	9.3%
Ganjam	6.0%	94.0%	.0%
Kendrapara	10.2%	86.7%	3.1%
Khurda	43.4%	.0%	56.6%
Koraput	66.7%	31.1%	2.2%
Nabarangpur	44.9%	55.1%	.0%
Puri	16.7%	83.3%	.0%
Rayagada	90.6%	9.4%	.0%
Sambhalpur	31.6%	18.4%	50.0%
Sundergarh	19.8%	37.4%	42.9%
Total	36.3%	46.7%	17.0%

Annexure IV

Table 1: Problems at District level

District	Central Govt	State Govt	Beneficiaries	Natural Causes	Socio Cultural Factors
Khurda	Non receipt of funds in time (especially 2 nd installment)	Non receipt of funds in time (especially 2 nd installment)	Construction of big houses resulting in non-completion	After 1999 super cyclone, RCC roof houses are only constructed for which Rs. 20,000 is insufficient.	People of lower strata find it difficult to make the 1 st investment
Puri	Nil	Nil	Since beneficiaries are expected to construct their own house, they do not construct on time. As a result, expenditure suffers and release of installment becomes difficult	Nil	Nil
Cuttack	Unit cost is insufficient.	Unit cost is insufficient.	Do not complete house in allocated time	Due to black cotton soil in some blocks, expenditure on foundation becomes expensive in comparison to those built on normal soil	Nil
Ganjam*	Nil	Nil	Nil	Nil	Nil
Kendrapara	Nil	Nil	Do not complete house in allocated time	During rainy season, progress of work suffers	Nil
Nabarangpur	Target is inadequate.	Nil	Unable to construct their own house	Nil	Nil
Rayagada	Nil	Nil	Do not complete house in allocated time	Nil	Nil
Koraput	Keeping in view higher number of shelter-less people in this district, target should be increased	Keeping in view higher number of shelter-less people in this district, target should be increased	Nil	Quality of sand is not good in the district; hence RCC slab houses are not taken up.	Due to poor economic conditions, beneficiaries need assistance at every level of construction.
Sambhalpur	Nil	Nil	Nil	Nil	Nil
Sundergarh	Non receipt of funds in time (especially 2 nd installment)	Non receipt of funds in time (especially 2 nd installment)	Reluctant to have sanitary latrines.	Nil	Some beneficiaries do not have adequate space for construction of toilet and consider it unhealthy to have the toilet attached to dwelling

Table 2: Problem at Block Level

District	Block	Central Govt	State Govt	DRDA	Beneficiaries	Natural Causes	Socio Cultural Factors
Khurda	Khurda	Nil	Nil	Nil	Long time in construction	Nil	Nil
	Bhubaneshwar	Non-receipt of funds on time	Nil	Nil	Start with bigger plinth area and run short of money to complete house Long time in construction	Nil	Houses too small for traditional way of living
Puri	Pipli	Nil	Nil	Nil	Demand advance for start of construction	Nil	Nil
	Satyabadi	Nil	Nil	Nil	Demand advance for start of construction	Nil	Nil
Cuttack	Cuttack Sadar	Nil	Nil	Nil	Demand advance for start of construction	Nil	Nil
	Tangi Choudwar	Nil	Nil	Nil	Slacking of pace of construction after receiving 3 rd installment.	Nil	Poverty and starting const. of houses with larger areas.
Ganjam	Kukuda Khandi	Nil	Sanction of no of houses and funds less than the requirement	Nil	Nil	Nil	Nil
	Rangeilunda	Nil	Nil	Nil	Nil	Nil	Nil

Problem at Block Level (continued)

District	Block	Central Govt	State Govt	DRDA	Beneficiaries	Natural Causes	Socio Cultural Factors
Kendrapara	Derabish				Demand advance for start of construction		
	Rajnagar				Demand advance for start of construction	Face difficulty in rainy season to carry material to site	
Nabarangpur	Jharigam	Nil	Nil	Nil	Nil	Nil	Nil
	Umerkote	Nil	Nil	Nil	Nil	Nil	Nil
Rayagada	Rayagada	Nil	Nil	Nil	Nil	Nil	Nil
	Kolnara	Nil	Nil	Nil	Long time for beneficiaries to complete the houses	Nil	Nil
Koraput	Koraput	Amount insufficient for construction	Amount insufficient for construction	Material not made available on time	Difficulty in raising additional funds for completion of house	Availability of poor quality san	Selected sit not suitable for construction of house
	Pottangi	Nil	Nil	Nil	Construction not properly done	Nil	Nil
Sambhalpur	Jujomura	Nil	Nil	Nil	Delay in completion of house in certain cases due to shortage of funds	Nil	Beneficiaries divert funds for other purposes
	Manesar	Nil	Nil	Nil		Nil	Nil
Sundergarh	Sundergarh	Nil	Nil	Nil	Nil	Nil	Nil
	Badgaon	Nil	Nil	Nil	Nil	Nil	Nil

Table 3: Problems Faced by beneficiaries in Availing Benefit

District	None	Time/- expense related	Consideration for availing benefit	Material related	Others
Cuttack	100.0%	0.0%	0.0%	0.0%	0.0%
Ganjam	35.0%	45.0%	0.0%	20.0%	0.0%
Kendrapara	100.0%	0.0%	0.0%	.0%	0.0%
Khurda	57.0%	18.3%	0.0%	24.7%	0.0%
Koraput	100.0%	0.0%	0.0%	0.0%	0.0%
Nabarangpur	100.0%	0.0%	0.0%	0.0%	0.0%
Puri	91.8%	0.0%	2.0%	6.1%	0.0%
Rayagada	94.0%	5.0%	0.0%	1.0%	0.0%
Sambhalpur	92.6%	1.1%	2.1%	0.0%	4.3%
Sundergarh	84.6%	7.7%	2.2%	5.5%	0.0%
Total	85.5%	7.7%	0.8%	5.6%	0.4%

Annexure V

Table 1: Comments of DRDA

District	Comments
Puri	<p>PD, Puri</p> <ul style="list-style-type: none"> ➤ Since the beneficiaries are expected to construct their houses, they are not constructing on time. As a result financial achievements suffer and release of next installment is delayed ➤ Some beneficiaries are unable to their complete houses due to the fact that they are daily wage earners and cannot devote time to construct the house ➤ Unit cost is also insufficient and the beneficiaries find extremely difficult to raise additional funds causing delay ➤ As per guidelines, beneficiaries are to be selected in Palli sabha and list forwarded to Sarpanch. In many of the cases, Sarpanches change priority fixed by Palli sabha with ill intention. In a bid to get a house, beneficiaries indulge in gratifying PRI members. There is no remedy either in law or in executive instructions to compel a Sarpanch to convene Palli sabha or Gram sabha if he does not do so willfully. There is no accountability for PRIs either in selection of ineligible beneficiaries or changing priority without assigning reason. No period has been prescribed for convening Palli sabha or making it obligatory on part of Sarpanch for convening Palli sabha. Because of these problems, selection of beneficiaries is delayed leading to delay in completion of projects. ➤ Penal provision should be made so that PRIs can be punished for violation of executive instructions and statute
Rayagada	<p>APD, Rayagada</p> <ul style="list-style-type: none"> ➤ Present procedure is not suitable. Due to the socio economic factors, beneficiaries are unable to complete the houses within the stipulated time frame. Further, payment is made to beneficiaries in 4 installments
Koraput	<p>PD, Koraput</p> <ul style="list-style-type: none"> ➤ One technical person in the block should be given exclusively for IAY projects for focused supervision and monitoring.

Comments of DRDA (continued)

Sambhalpur	<p>PD, Sambhalpur</p> <p>Usually IAY is given to BPL beneficiaries. Norms are for him to complete the house upto plinth level before beneficiary receives 1st installment. To complete the house upto plinth level, initial installment of upto Rs. 3000 is required which sometimes is difficult for beneficiary to arrange especially in backward areas. Such a situation leads to the entry of middlemen in some cases and money lenders in majority of cases. To obviate this problem, following alternatives are suggested:</p> <ul style="list-style-type: none"> ➤ Involvement of financial institute for providing bridge loan ➤ BDOs may be allowed to make payment of one or more installments of Rs 3000 for digging upto plinth level prior to the 1st installment ie. Rs. 5000 which is being allowed in the prevailing norms of release of funds ➤ Local materials manufacturing and supplying units may be geared up to supply materials to beneficiaries on credit. ➤ NGOs may be asked to play role in this.
Khurda	<p>PD, Khurda</p> <ul style="list-style-type: none"> ➤ Central Govt. & State Govt. should release the 2nd installment by end of December so that houses are completed in the same financial year
Cuttack	<p>PD, Cuttack</p> <ul style="list-style-type: none"> ➤ IAY houses may be made fire proof by using only asbestos sheet roof, GI sheet roof and tiled roof and not only RCC roof
Ganjam	<p>PD, Ganjam: No comments given</p>
Kendrapara	<p>No comments given</p>
Nabarangpur	<p>APD, Nabarangpur</p> <ul style="list-style-type: none"> ➤ Cost of construction of houses has gone up. Rs. 40,000 are required to build a quality house.
Sundergarh	<p>PD, Sundergarh</p> <ul style="list-style-type: none"> ➤ Instead of individual units, blocks of building could be constructed complete with all basic amenities on Govt lands wherever available. Allocation of quarters can be made in favour of beneficiaries. This would help in easy monitoring and speedy implementation. ➤ Beneficiaries, especially the aged, usually engage a middleman to do the work. Pilferage and delay cannot be ruled out. Comment one above would automatically take care of this shortcoming.

Comments of DRDA (continued)

General Comments	<p>1) The main problem faced by DRDAs in implementation with regard to the Central Government is the availability of funds as per allotment. Generally a beneficiary takes an average seven to eight months for completion of house. By the time target for a given year is fixed, action plan is approved and selection of beneficiaries are made, it is almost mid-August and practically no construction can be taken up as it is a rainy season and cultivation period. As a result the first installment of 50 per cent remains mostly unutilized by September, when it is time for submission of proposal for second installment. When the first installment is utilised and proposal for second installment submitted and funds received from the Centre, it is too late. Therefore, either 75% of allotment should be released as first allotment or DRDA should be allowed to submit proposal with 40% utilisation of funds by September end.</p> <p>2) With regard to beneficiaries, DRDA's main problem is ensuring construction of house by beneficiaries themselves. In case of non construction after the work order is issued, taking recourse to cancellation of work order is not a proper method of ensuring construction of IAY houses. Instead, block/GP should be allowed to construct houses on their behalf, where the beneficiary will work as labour to get wages. By releasing funds to GP, houses construction can be taken up in pre-planned manner and will ensure economies of scale as well as ensure timely construction of houses. Due to lack of flexibility in design and unit cost for different areas, sometimes uniformity in design and cost is a hindrance to provide a IAY house as per climatic and geographical conditions.</p> <p>3) Suggestions for improved performance of IAY are</p> <ol style="list-style-type: none"> a. Instead of uniformity in design and unit cost, there should be flexibility in design and cost. Beneficiaries should have the choice of 4 to 5 models to choose from as geo-climatic and socio-economic conditions differ from place to place. b. Direct release of funds to GP to construct houses on behalf of beneficiaries will ensure <p>4) DRDA should have the power to design as per local requirement as well as to vary cost within the district as per local conditions.</p>
---------------------	---

Table 2: Comments of Blocks

District	Block	Comments of BDOs
Khurda	Khurda	<ul style="list-style-type: none"> Amount for construction should be increased to at least Rs 35,000.
	Bhubaneshwar	<ul style="list-style-type: none"> There should be cluster.
Puri	Pipli	<ul style="list-style-type: none"> Space and amount is insufficient.
	Satyabadi	<ul style="list-style-type: none"> Space insufficient to live with a family.
Cuttack	Cuttack Sadar	<ul style="list-style-type: none"> Space is not sufficient Amount is also not sufficient.
	Tangi Choudwar	<ul style="list-style-type: none"> The third installment should be made available to the beneficiaries after roof casting for earlier completion of houses.
Ganjam	Kukuda Khandi	<ul style="list-style-type: none"> The cost of house should be raised.
	Rangailunda	<ul style="list-style-type: none"> BDOs should be given extra liberty to decide the method of construction of IAY house in cases where the beneficiary is not capable of doing it himself/herself.
Kendrapara	Derabish	<ul style="list-style-type: none"> Space and amount is insufficient.
	Rajnagar	<ul style="list-style-type: none"> Size of living room is small. Inadequate funds provided.
Nabarangpur	Jharigam	<ul style="list-style-type: none"> It is difficult for a beneficiary who is a BPL to collect raw materials for foundation of the house, as there is no provision of advance. So, the work can be entrusted to NGO/SHG for execution after obtaining agreement and condition to complete in time. The house once constructed can be handed over to the beneficiary.
	Umerkote	<ul style="list-style-type: none"> Size of the house can be extended Estimated cost of the house should be enhanced. Slab casting should be provided instead of sheet roof.
Rayagada	Rayagada	Nil
	Kolnara	<ul style="list-style-type: none"> Instead of making bills, certificate payment at plinth level, lintel level, roof level and completion stage should be ensured as per guidelines for additional IAY houses.

Comments of Blocks continued

District	Block	Comments of BDOs
Koraput	Koraput	<ul style="list-style-type: none"> • Unit cost should be a minimum of Rs 35,000.
	Pottangi	<ul style="list-style-type: none"> • Cost estimate should be revised. • Plinth area not sufficient.
Sambhalpur	Jujomura	<ul style="list-style-type: none"> • Funds should be increased and earthquake-resistant buildings should be specified as this area comes under seismic zone III.
	Manesar	<ul style="list-style-type: none"> • Implementation of IAY should be given completely to Gram Panchayat. Progress and quality can then be monitored by Block officers.
Sundergarh	Sundergarh	<ul style="list-style-type: none"> • Cost of IAY house should be enhanced to at least Rs 30,000.
	Badgaon	<ul style="list-style-type: none"> • At the time of issue of work orders, some orientation training/briefing should be imparted to the beneficiaries in construction of house viz making the layout, selection of material etc.