

Indira Awas Yojanaa Rural Housing Programme in India

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Received 01/09/2021; **Accepted** 15/09/2021

Abstract: House provides significant economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house provides an individual with immense confidence to get involved into many social activities. Stable, affordable and accessible housing is directly and indirectly linked to human well-being. A person deprived of this basic need faces all odds of life and remains discriminated and marginalized in the society. The Indira Awaas Yojana (renamed as Pradhan Mantri Grameen Awaas Yojana on 1st April 2016) centrally sponsored scheme of Ministry of Rural Employment, Government of India is one of the most important poverty alleviation programme in the country which play a vital role in the up liftment of the living standard of poor people in rural areas. Indira Awaas Yojana (IAY) is a rural housing scheme meant for providing dwelling units free of cost to the rural poor. The scheme is meant to provide assistance for construction of dwelling units to members of Scheduled Castes (SCs), Scheduled Tribes (STs) and Freed Bonded Labourers (FBLs) and Non- Scheduled Castes (NSCs), Non - Scheduled Tribes (NSTs) living Below Poverty Line (BPL) in the rural areas. The beneficiaries under the scheme are not only provided houses but also the houses are sanctioned for homeless people, Housing is one of the basic requirements for the survival of human beings. The study aims to highlight the concept, nature, objectives and role of Indira Awas Yojana in India and to trace its extent, strategy and to locate various gaps in its strategy and implementation

Keywords: homeless, Rural, living conditions, dwelling units, accessible housing, beneficiaries, implementation.

1. INTRODUCTION

Housing is a basic requirement for human survival as well as for a decent life. Basically houses afford shelter from the elements of nature and provide privacy and protection from the extremities of the external world. As an abode place, it provides security and enables access to different facilities based on its location. Going beyond, mere shelter, dwelling house, ultimately everyone desires a home which gives a sense of ownership and identity and affords psychological satisfaction and promotes self-worth and confidence. A home ensures wellbeing and facilitates development. It supports livelihoods and allows social integration. A good home would be in harmony with the natural environment and would have the right external connectivity for mobility, for facilities, for economic activities and for natural resources.

In the Five Year Plans of India, housing has been recognized as a social need and assigned

priority. In the first plan National Housing Policy (NHP) was framed and an institutional base for housing was outlined. In the second plan, two important RHSs were introduced viz., (VHPS) 1957 and the PLHS 1956. In both the schemes, the financial assistance was to be provided in the form of loan. Due to inadequate coverage and non-fulfilment of the needs of the rural poor, another scheme, i.e. Housing Site- Cum Construction assistance was launched in the fourth five year plan adding another dimension to the approach to rural housing. The scheme was later transferred to states by the recommendation of National Development Council (NDC). Similarly, from the beginning of the 1980, the most popular Scheme Indira Awaas Yojana (IAY) is being implemented with a provision to supply housing units to the weaker sections free of cost. Thus, there was a major shift in the RHP from 1985. In other words, the housing schemes from the total loan based scheme shifted to a fully

subsidized one. This scheme was implemented under the National Rural Employment Programme (NREP) which became part of Rural Landless Employment Guarantee Programme (RLEGP). Later both programmes were merged in the JRY in April 1989. With the merger of RLEGP and NREP into JRY, IAY became a component of JRY [5]. During 1993-94 a new RHS was launched by the Central Government. Under the scheme, funds were provided by the Ministry of Rural Areas and Employment (MRAE) to the State Governments in proportion not exceeding 50 percent of the allocation made by them for a Rural Housing Programme. In pursuance of the recommendations of the committee for streamlining and restructuring of Rural Employment Programmes (REP), the ministry decided to merge RHSs with the IAY with effect from January 1, 1996. Due to its merger with the IAY, the Centrally Sponsored RHS launched in 1993 is not in existence any more. At the same time IAY has been taken out of JRY and has been made independent scheme with effect from January 1, 1996. Now IAY is the only Centrally Sponsored Scheme for housing in the rural areas [6]. Thus, it can be concluded that various housing schemes were launched by GOI from time to time but at present IAY is the only centrally sponsored scheme for providing free housing to the rural poor.

Purpose of the Study

The present study aims to study the concept, nature, objectives and role of Indira Awas Yojana in India, and traces its evolution and locates various gaps in its strategy and implementation. After the comprehensive literature survey, results of various studies were correlated in a systematic manner for further analyses to reveal the findings and draw conclusions.

2. METHODOLOGY

The comprehensive literature survey was conducted through various online and offline secondary sources to observe the concept, nature, objectives and role of Indira Awas Yojana in India and correlate the data available in order to reveal the findings.

Indira Awaas Yojana (Iay):

Indira Awaas Yojana (IAY) is a flagship rural housing scheme meant for providing dwelling units free of cost to the rural poor. The Government of India (GOI) is implementing IAY since the year 1985-86 to provide assistance for construction of dwelling units to members of Scheduled Castes (SCs), Scheduled Tribes (STs) and Freed Bonded Labourers (FBLs) and Non- Scheduled Castes (NSCs), Non - Scheduled Tribes (NSTs) living Below Poverty Line

(BPL) in the rural areas. It was a sub scheme of Jawahar Rozgar Yojana (JRY). Three percent of the houses are reserved for the BPL disabled persons living in the rural areas. IAY is the core programme for providing free housing to below poverty line families in rural areas and to raise them from below poverty line to Above Poverty Line (APL) [7]. The beneficiaries under the scheme are not only provided houses but also the houses are sanctioned along with the basic facilities like drinking water, sanitary latrines and fuel efficient chullahs. This scheme also envisages provision of house-sites to the landless people so that they could also come under the domain of IAY Scheme. Providing housing units and minimum basic facilities for a healthy living is very important, but it is no less important to ensure proper utilization of the facilities provided like windows, ventilators, toilet, drainage and even drinking water [8]. This scheme was first merged with (JRY) since in 1989 and then rolled off into a separate housing scheme for the rural poor in 1996. The allocation of funds under this scheme is done keeping in view the prevalence of poverty and household shortage of any particular area. Further, the allotment of dwelling units under the scheme is done in the name of a female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. Sanitary latrine and smokeless chullah are integral parts of the IAY house. The construction of the house is the responsibility of the beneficiary. The IAY house is not to be constructed and delivered by any external agency such as Government Departments (GDs), Non- Governmental Organisations (NGOs) etc. No specific type of design has been stipulated for an IAY house. Choice of design, technology and materials for construction of an IAY house is the sole discretion of the beneficiaries [9]. Thus; the beneficiaries are given freedom to construct their houses according to their own choice without the intervention of concerned officials.

The main focus of this scheme is to provide all types of basic facilities related to housing to the rural poor people so that they could lead a comfortable life, achieve significant economic security and dignity in society, create their own identity in the society, thus integrating them with their immediate social milieu.

Nature and Scope of Indira Awaas Yojana (Iay)

Initially, the scheme of Indira Awaas Yojana (IAY) was meant for providing dwelling units free of cost to the rural poor, i.e. Freed Bonded Labourers (FBLs) living below poverty line, members of Scheduled Caste (SC), Scheduled Tribe (ST) households, SC and ST households headed by widow and unmarried women, SC and ST households affected by flood, fire, earthquake, cyclone and similar natural calamities but from 1993-94 its scope has been extended to cover Non Scheduled Castes (NSCs) and Non Scheduled Tribe (NST) rural poor. The benefits of the scheme have also been extended to families of servicemen of the armed and paramilitary forces killed in action subject to the condition that:

- They reside in rural areas,
- They have not been covered under any other scheme of shelter rehabilitation,
- and
- They are house less or in need to have shelter or shelter up-gradation.

IAY is 100 percent subsidized sponsored scheme with the resources being shared on 75:25 percent basis between Centre and State respectively. The funds allocated under the scheme to the States / Union territories are further distributed to the districts in proportion to the SC and ST population of the respective districts. The IAY has proved to be a popular scheme and its targets have been exceeded in almost every year since its inception. A total of more than 76

lakh houses have been constructed from 1985-86 to 2004-05 under the scheme. The IAY is being implemented by State Governments through District Rural Development Agency (DRDA) specially setup in each districts in each state of the country. At the district level, Deputy Commissioner (DC) is responsible for implementing the scheme, Block Development Officer (BDO) is responsible for implementing the scheme at the block level and Panchayati Gram Sabah is responsible for selection of beneficiaries at the village level. The beneficiaries of the IAY Scheme are also encouraged to use local material and low cost technology while constructing their houses. It is further ensured that every house constructed under IAY is provided by the fuel efficient chullah, and sanitary latrines to help the beneficiaries to live a healthy and hygienic life.

Objectives

The objectives of the Indira Awaas Yojana are listed below:

To provide support during the construction of houses in rural areas.

To support the construction of houses with adequate provisions, including workplaces within the house.

To design the houses based on the requirements of the dweller.

To promote the use of technology and material that is affordable, conducive for generating employment, environment-friendly and sustainable.

To empower and encourage Panchayats to take a lead role at the village level for the implementation of this housing scheme.

To provide smokeless chullahs to the rural poor under the IAY scheme.

To provide land to landless poor people for their house construction

Salient Features

The salient features of the Indira Awaas Yojana (IAY) are as follows:

Joint Ownership

The houses provided under the Indira Awaas Yojana (IAY) will be under the joint ownership of the husband and wife, except in the case of an unmarried, widow or divorced individual.

Construction

The construction of the houses should be carried out by the beneficiary. The contractors should not be involved in the construction of houses under IAY. If the beneficiary has assigned a contractor, then the State Government will withdraw the funds used on the same.

Technical Support

The support in the form of technical and managerial guidance is provided for the construction of the IAY house. Also, the services of reputed NGOs, charitable organisations, youth clubs can be utilised to provide necessary service support to the beneficiaries.

Design and Construction Standards

The eco-friendly housing techniques are promoted by the State Government to improvise houses with the facilities such as water supply, internal and approach roads, sewerage, drainage, street lighting and social infrastructure amenities in slums.

Target Group

The target group covers households that are Below Poverty Line (BPL) as identified by the Gram Sabha of a village. The Central Government will extend its assistance to the households headed by women, SC/ST individuals, non-SC/ST rural households below the poverty line, ex- servicemen, widows, disabled individual, freed bonded labourers and marginalised sections of society.

Special Projects by Iay

Under Indira Awaas Yojana (IAY), the Central Government will provide funds for special projects initiated for the following purposes are:

Rehabilitation of rural families below the poverty line.

To provide settlement for liberated manual scavengers and freed bonded labourers.

To provide a settlement for vulnerable tribal societies.

Rehabilitation of individuals who are affected by occupational diseases.

Settlement of families who are covered under the Scheduled Tribes and other Traditional Forest Dwellers Act.

Settlement of families who are required to relocate from districts.

Demonstration of new technology with a focus on affordable and eco-friendly technologies.

Funding Pattern of Indira Awaas Yojana (Iay)

The cost norms under Indira Awaas Yojana (IAY) Scheme have been changed from time to time. The expenditure for the IAY is shared by Central and state governments. The funding pattern is shown in Table-1 below:

Table 1: Funding Pattern of Indira Awaas Yojana

	Centre share	State share
North –Eastern State and Sikkim	90%	10%
States other than North –Eastern State and Sikkim	75%	25%
Union Territories	100%	----

Initially the unit cost was fixed at Rs. 10,000 which was enhanced to Rs. 12,700 in plain areas and 14,500 in hilly difficult areas in 1990. In the year 1994, this unit cost was later on increased to Rs 14000 to plain areas and 15,800 in hilly difficult areas. With effect from 1st August 1996, the ceiling of assistance for house construction under IAY rural housing scheme was Rs 20,000 per unit in the plain areas and Rs. 22,000 per unit in the hilly and other difficult areas [16]. Later on it was increased to Rs. 25,000 and 27,500 in 2004, Rs. 35,000 and 38,500 in 2008, Rs. 45,000 and 48,500 in 2010 and at present cabinet has approved enhancement of the unit assistance from 45,000 to Rs. 70,000 in plain areas and from Rs. 48, 500 to Rs. 75,000 in hilly areas with effect from 1st August 2013.

Identification and Selection of Beneficiaries Under indira Awaas Yojana

The basis for identification of beneficiary household under this scheme is the poverty level. As per the guidelines of the Ministry of Rural Areas and Employment (MRAE), the beneficiary for an Indira Awaas Yojana (IAY) house has to be identified by the Gram Sabha from the list of eligible household. This is in conformity with the 73rd Constitutional Amendment. Thus, the basis for identification of beneficiaries under the IAY Scheme is generally poverty level but the order of priority should be Scheduled Caste (SC), Scheduled Tribe (ST) households and households headed by widows and divorced women, Freed Bonded Labour (FBL), SC, and ST households who are victims of atrocities, households below the poverty line headed by widows and divorced women, SC, ST households below the

poverty line as well as those affected by floods, fire, earthquakes and similar natural calamities. The selection of the beneficiaries to be truly effective ought to have the mandate of the village communities. Towards this goal, it is essential to activate the Village Community Organisations (VCO), Gram Panchayat Gram Sabah to approve the selection of the beneficiaries. Details regarding estimated cost and material, wage component, etc. including progress should also be displayed at each work site. Each state has to identify its thrust areas and formulate district-wise suitable perspective plans for long term focus on rural areas and the poor, which are being emphasized by the Government of India (GOI) again and again. In order to bring transparency in the selection process of the scheme and to bring improvements in the living standards of the rural poor, the target groups under the scheme should be properly identified and selected on the basis of the guidelines of the scheme. The funds allocated by the State and Central Government for the beneficiaries except in the north- east regions/UT are tabulated below:

Table -2 : Funds Allocation By The State And Centre

S. No	Beneficiary Category	Fund Allocated
1.	SC/ST Category	60%
2.	Minority sections of society	15%
3.	Individual with disabilities	3%

The allocations of funds made are as follows:

To the extent of 90% of the fund allocated under this scheme will be used for the purchase of items for new houses, upgradation of houses and also for other expenses.

The balance 5% of the fund will be used for the special projects undertaken by the Indira Awaas Yojana (IAY).

The Ministry of Rural Development will allocate the funds based on the following conditions:

The priority is given to the housing shortage in rural regions and the next priority is given to the individuals of the Below Poverty Line category (BPL).

The assistance of 20% can be utilised for the upgradation of kutch houses for the families that are BPL category.

District Rural Development Agency (DRDA), Zilla Parishads (ZPs)

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 Sabah will select the beneficiaries restricting its number to the target allotted from the list of eligible households, according to the guidelines and as per priorities fixed. No approval of Panchayat Samiti will be required. The Panchayat Samiti should, however, be sent a list of selected beneficiaries for their information. This amendment in the IAY guidelines came into force with effect from 1.4.1998. The implementation of these guidelines of IAY scheme for identification and selection of deserving beneficiaries is a crucial step which can bring transparency in the scheme and with the help of which the benefits of this scheme can reach the target groups. Displaying the list of below poverty families in public places like school buildings with poorest shelter less family on top followed the next poorest one would bring transparency and the families would know in advance who is going to get the money first and unscrupulous persons would not be able to tamper with the list. However, most of the States including Jammu and

Kashmir have not yet done this which is a matter of concern.

Implementation

The Indira Awaas Yojana (IAY) Scheme is implemented through District Rural Development Agency (DRDA) specially set up in each district of the country for the implementation of rural development programmes or through Zilla Parishads (ZPs). However, at the local level, the Village Panchayats are responsible for the implementation of guidelines set under the Indira Awaas Yojana (IAY). If there is an absence of Village Panchayat in a State, then the concerned authority which is equivalent to the same is responsible. In case the Village Panchayats is not capable of undertaking the task, then the State Government can hand over the intermediate level responsibility to the Panchayat.

Construction Time Limit

The prescribed time limits for the completion of the project are given below:

Table -3: Time Limits for The Completion Of The Project

S. No	Level of Construction	Timelimit
1.	First Stage (Initial level of Construction)	9 months from the day of receipt of 1st instalment
2.	Second Stage (Completion of the project)	9 months from the day of receipt of 2nd instalment

RELEASE OF FUND

- The annual allocation of the fund will be released in two instalments.
- The first instalment of 25% of the project cost is provided along with the sanction letter.
- The second instalment of 60% of the project cost is released upon reaching the level of the lintel, and the final instalment of 15% of the project cost is released to the beneficiary on completion of the project.

Monitoring and Evaluation

The regular monitoring and evaluation of the rural development programmes introduced from time to time is a routine activity of the official agencies of ministry of rural areas and employment such as 'Evaluation Organisation' of the planning commission. Most of these evaluations are undertaken to improve the effectiveness of implementation within the existing framework and design of the major project. During 1992-93 the Indira Awaas Yojana (IAY) Scheme was evaluated through a quick study conducted by the programme evaluation organisation of the planning commission. However, there are very few systematic and empirical studies concerning the assessment of implementation and impact of these programmes on the rural poor. The exact nature and magnitude of change brought about by these programmes is significant to have an impartial and objective assessment of their achievements and failures. Monitoring and evaluation mechanism of IAY Scheme is an important tool to bring the rural economy on the path of development. For removing competition, regular evaluation of IAY and physical verification of houses are necessary. This would help in removing any discrepancy in its implementation like ineligible beneficiaries, construction by contractors, long time taken for sanctioning and disbursement of money, inadequate allocation, and no sanitary facilities being constructed in IAY houses.

Also to effectively deal with the problem of shelter, Government of India (GOI) should adopt a “bottom to top” approach with the center taking data and “Action Plan” from States which in turn should get it from districts and from village Panchayat.

Besides monitoring and evaluation, development of awareness among the people about the programmes is an important area which needs immediate attention. It is essential to have intensive campaigning and dissemination of information about the programmes through electronic media (Radio and TV) in local languages and through conventional and non-conventional systems like an advertisement in the vernacular newspapers, local songs, dance, posters and drama etc. Besides, awareness campaign indicated earlier, people's involvement in the implementation is an important area for improving the quality of the programmes. People's involvement is also a tool to ensure transparency in the implementation of rural development programmes.

Financial and Physical Performance of Indira Awas Yojana

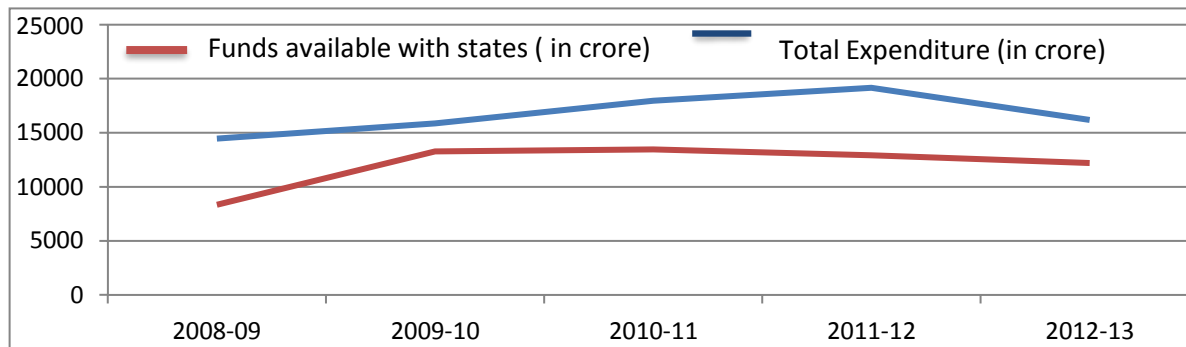
During 2008-09 to 2012-13 expenditure incurred ranged between 58% and 85% of the total available funds with the states as given below:

Table 4: Expenditure Incurred Under IAY

Particulars	2008-09	2009-10	2010-11	2011-12	2012-13
Opening balance (₹ in crore)	2,373.62	4,231.01	4,321.81	5,994.76	5,316.83
Central share (₹ in crore)	8,795.79	8,635.74	10,139.45	9,864.78	8,402.67
State share (₹ in crore)	2,931.25	2,681.16	3,155.77	3,055.58	2,176.24
Miscellaneous receipts (₹ in crore)	359.69	304.43	339.51	244.18	276.61
Funds available with states (₹ in crore)	14,460.35	15,852.35	17,956.54	19,159.30	16,172.35
Total Expenditure (₹ in crore)	8,348.34	13,292.46	13,465.73	12,926.33	12,206.83
Percentage of expenditure	58	85	75	67	75
Target of houses to be constructed (in lakh)	21.27	40.52	29.09	27.27	30.10
Houses constructed (in lakh)	21.34	33.86	27.15	24.71	21.86

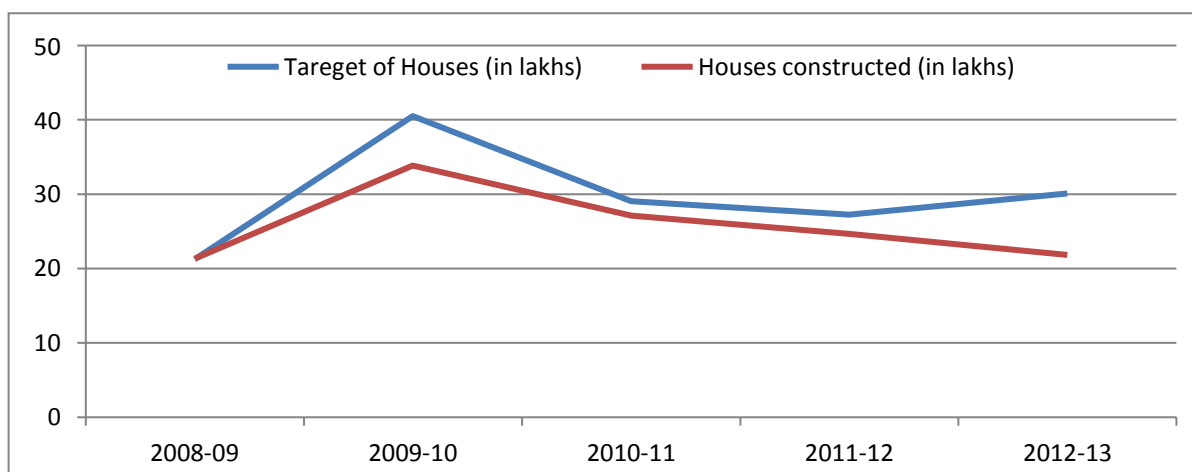
Figure below shows that the expenditure on the IAY during the last four years had not increased significantly; rather it remained almost static. It also indicates that the margin between funds available and the expenditure is widening and it was significant in 2011-12.

Fig. 1: Financial performance under the IAY during 2008-09 to 2012-13



The figure 2 below shows that targets of houses were never achieved and the difference between targets and house constructed is even greater from 2011-12 onwards.

Fig. 2: Physical performance under the IAY during 2008-09 to 2012-13



Construction of Houses and Quality

Physical Target and Achievement

The Working Group under the Planning Commission on Rural Housing assessed a housing shortage of 426.90 lakh in rural areas for BPL families for XIth Five Year Plan (2007-12). Out of this, shortage of 150 lakh (30 lakh houses per year) houses was to be met under the IAY. Further, 50 lakh housing shortage was assessed for 2012-13 at the beginning year of XIIth Five Year Plan. Thus, the Working Group fixed the targets of construction of 170 lakh houses under the IAY for 2008-13. However, for the same period the Ministry fixed a target of only 148.25 lakh houses to be constructed under the IAY based on budgetary outlay provided by the Ministry of finance every year. We noted that against the target of 148.25 lakh houses, 128.92 lakh houses (86.96 per cent against Ministry's target and 75.84 per cent against Working Groups target) were constructed as shown in Table-5 below:

Table-5: Physical target and achievement (Figures in lakh)

YEAR	Target as per working Group	Target as per the Ministry	Houses actually completed
2008-09	30.00	21.27	21.34
2009-10	30.00	40.52	33.86
2010-11	30.00	29.09	27.15
2011-12	30.00	27.27	24.71
2012-13	50.00	30.10	21.86
TOTAL	170.00	148.25	128.92

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.

Unfruitful Expenditure on Incomplete Houses

According to the IAY guidelines, the construction of the IAY houses should not take more than two years.

In 48 selected districts of nine states viz. Assam, Bihar, Gujarat, Jammu & Kashmir, Jharkhand, Karnataka, Maharashtra, Meghalaya and Rajasthan, 61,293 houses remained incomplete despite a lapse of more than two years which resulted in unfruitful expenditure of Rs.150.22 crore in respect of these incomplete houses. The details are given in Table-6 below:

Table 6: Details of incomplete IAY houses

State / UT	No. of District	Incomplete Houses beyond two years	Amount involved in Incomplete Houses (in crore)
Assam	02	750	1.48
Bihar	10	13,405	36.87
Gujrat	06	16,607	34.91
J & K	05	1,035	1.94
Jharkhand	06	6,396	14.80
Karnataka	08	13,625	15.78
Maharashtra	05	6,432	35.19
Meghalaya	01	83	0.25
Rajasthan	05	2,9600	8.7
Total	40	61293	150.22

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.45.

Rural houses always suffered on qualitative ground than quantitative and the qualitative assessment of housing units depends not only on the material used for house construction but also depends on the provision of basic amenities like drinking water, bathroom facility, and toilet facility. A recent study on Census 2011 reveals that there is a substantial improvement in housing quality with respect to material used for roof, wall, and provision of basic amenities like bathroom and toilet facilities as shown in below tables.

Table 7-: Rural Households by Material of Roof- India 2001- 2011 (in % age)

Material used	2001 Census	2011 Census	Change
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Grass thatch/bamboo	27.7	20.0	-7.7
Tiles	37.6	28.7	-8.9
Concrete	11.0	18.3	-7.3
Others	14.0	17.1	3.1

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.7.

The above table clearly shows that the houses with grass, thatch or bamboo as roof building material has decreased by 7.7% between 2001 to 2011 while as the percentage of houses using tiles as roof building material has decreased by 8.9% during the same period. Similarly, the percentage of houses with concrete roof building material has risen to 7.3% during the same period. The above findings clearly indicate improvement made in the quality of houses.

Table- 8 : Rural Households by Material of Wall- India 2001-2011 (in % age)

Material used	2001	2011	Change
Grass/thatch	12.6	11.9	-0.7
Mud un burnt bricks	39.7	30.5	-9.2
Stone	10.5	13.6	3.1
Burnt bricks	34.2	40.0	5.8

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.8

The above table reveals that the use of grass, thatch remained the choice of rural people while as the use of mud or un burnt bricks have fallen by 9.2 percent between 2001- 2011. The use of stone and burnt bricks has increased by 3.1 and 5.8 percent respectively during the same period. The increase in the percentage of households using stone and burnt bricks for their house construction clearly indicates quality improvement.

Table-9: Rural Households by Material of Floor- India 2001- 2011 (in % age)

Material used	2001	2011	Change
Mud	72.3	62.6	-9.7
Stone	4.5	6.2	1.7
Cement	18.0	24.2	6.2
Floor Tiles	2.2	3.7	1.5
Others	3.0	3.2	0.2

Source: Ministry of Housing and Urban Poverty Alleviation, GOI.p.9.

The above table clearly indicates that the cement usage as floor material has increased considerably by 6.2 % during 2001 and 2011 whereas the use of mud as floor material has remained the least choice of people and has fallen drastically by 9.7% during the decade. The above data also depicts that the usage of stone and tiles as floor material has increased by 1.7 and 1.5 respectively during the same period. Thus the preference given by people to cement and floor tiles over mud as material for floor clearly signifies the quality improvement in rural housing conditions. Housing alone cannot support sustainable development and is not sufficient for a comfortable life unless supported by basic amenities like drinking water, sanitary latrines, garbage disposal sanitation and many other basic amenities. The percentage of households having toilet facility in India is shown in below table:

Table-10: Rural Households Having Toilet Facility 2001-2011 Census (in percentage)

	Households having toilet facility		Households not having toilet facility	
	2001	2011	2001	2011
Rural	21.9%	30.7%	78.1%	69.3%
Urban	73.7%	81.4%	26.3%	18.6%
Total	36.4%	46.9%	63.6%	53.0%

Source: Ministry of Housing and Urban Poverty Alleviation, GOI,p.45.

Table 10 reveals that the rural households having toilet facility has increased from 21.9% to 30.7% between Census 2001 to Census 2011. Similarly, in urban areas the percentage of households having toilet facility has increased from 73.7% to 81.4%. Thus, the above findings indicate that up to Census 2001; only 36.4% of households were having toilet facilities which have now increased to 46.9% according to 2011 Census. Although, open defecation has come down from 78.1 % in 2001 to 69.3% in 2011 Census, but still there is a serious need for provision of toilet facilities in the rural areas of India.

Financial Management

Funding and Cost- Sharing

The IAY is funded on cost- sharing basis between the Government of India (Gol) and the state governments in the ratio of 75:25. However, in the case of North-Eastern states, funding is in the ratio of 90:10 whereas to Union Territories, the entire funds are provided by the Gol. Central assistance under the IAY is allocated among states/UTs giving 75% weightage to rural housing shortage as per census of 2001 and 25% weightage to poverty ratio of state/UT as fixed by the Planning Commission in 2004-05. Inter-district allocation within a state/UT is to be made giving 75 per cent weightage to rural housing shortage as per census of 2001 and 25% weightage to rural SC/ST population of the concerned district. The annual financial allocations for the blocks within a district and village panchayats within the blocks are to be decided on the same principles.

Utilisation of Funds For Sc/St/Minority Beneficiaries

According to the IAY guidelines, available resources were to be earmarked for various categories in a district as under:

- i. At least 60% of the total funds and physical targets to be utilized for construction/upgradation of dwelling units for SC/ST BPL households.
- ii. States/DRDAs to earmark 15% of their financial /Physical targets for the year, for minorities & from district to the panchayat level.
- iii.

Unfruitful Expenditure on Incomplete Houses

According to the IAY guidelines, the construction of the IAY houses should not take more than two years. In 48 selected districts of nine states viz. Assam, Bihar, Gujarat, Jammu & Kashmir, Jharkhand, Karnataka, Maharashtra, Meghalaya and Rajasthan, 61,293 houses remained incomplete despite a lapse of more than two years which resulted in unfruitful expenditure of Rs. 150.22 crore in respect of these incomplete houses. The details are given in Table-11 below:

Table: Details of incomplete IAY houses

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Karnataka	08	13,625	15.78
Maharashtra	05	6,432	35.19
Meghalaya	01	83	0.25
Rajasthan	05	2,960	8.70
Total	48	61,293	150.22

Some irregularities noticed in respect of incomplete houses are as under:

- In Goa, 4,111 new houses and 1,316 up-gradation cases sanctioned upto 2010-11 were incomplete as on 31 March 2013 due to lack of proper inspection by the state/district level officers at the work sites and ineffective monitoring at various stages of construction of houses.
- In Himachal Pradesh, at the beginning of 2008-09, 1,442 houses were under construction. During 2008-13, 31,570 houses were sanctioned. Against 33,012 houses sanctioned, 32,049 houses were completed, leaving 963 houses incomplete as of March 2013. Director, RDD however, reported 269 houses as incomplete to the Ministry. The reason for mismatch in the reported figures was awaited from the department.
- In Madhya Pradesh, in 13 selected districts, 21,574 incomplete houses were reported as completed in the monthly progress reports during 2008-13 due to wrong calculation in MPR.

Constraints

- Only one national level evaluation study on the implementation and impact of the IAY was undertaken during 2008-13 by the Department of Social Work, University of Delhi on behalf of the Planning Commission in 12 states in June 2009.
- Delay in releasing instalments,
- Inadequate funds,
- Un-awareness regarding the IAY waitlist and long waiting period,
- Non-opening of bank account and lack of awareness about the exact terms and conditions of the IAY,
- Revision of the criteria for BPL,
- Ineffective role of Gram Sabha in beneficiary selection, etc. were some findings of the evaluation study.

Suggestions

- Giving more prominence to Gram Sabhas in selecting the beneficiary,
- Requirement of timely revision of financial assistance,
- Financial allocation from state to state depending on socio-economic status,
- Following up of uniform implementation pattern with specific monitoring mechanism,

transparency and awareness, etc.

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Non-Disposal/Delay in Disposal of Complaints

Non-establishment of effective complaint monitoring system has resulted in accumulation of large number of complaints which are still pending with the concerned states. The measure taken by the Ministry has not addressed the shortcomings.

- In no, of States no record of complaints and their disposal was maintained.
- In block Gobardhana, 18 complaints were lodged between February 2010 and August 2011 by the beneficiaries on demand of bribe, inferior quality of materials supplied by JE to beneficiaries, misappropriation of funds, non-receipt of fund despite allotment, etc. Follow up action taken on the grievances, if any, was not available on record.
- In district Cachar, seven complaint cases of irregular allotment of IAY houses, rejection of list of beneficiaries without observing norms including one case of irregular withdrawal of fund of T 0.72 lakh remained unsettled.
- In district Karimganj, 30 complaints relating to non- conducting of paon sabhas were lodged during 2008-13, illegal selection of the IAY beneficiaries, etc. were not disposed of and were lying at enquiry level with the blocks.
- Nine beneficiaries who had been earlier allotted houses during 2002-03 to 2005-06 were again given assistance against the allotment for the year 2008-09 leading to irregular double allotment of nine houses involving expenditure of T 3.33 lakh. No steps were taken for recovery of the amount.
- Eight beneficiaries to whom fund of T 2.00 lakh was released as first instalment @ T 25,000 were, however, not released the second instalment resulting in non-completion of their houses as of July 2013. The reasons for the same were not on record.
- One beneficiary whose name did not appear in the approved list of 91 beneficiaries was also released T 37,350 without approval of the competent authority.
- Further, the GP released second instalment of T 4.57 lakh (out of T 10.02 lakh) to the genuine beneficiaries during May 2012 and July 2013. The balance amount of T 5.44 lakh remained unutilised with the GP /block.

Recommendations

- Periodical assessment of housing shortages in the states may be done so that the allocation of funds under IAY is linked to more realistic and current requirements.
- Selection of beneficiaries under the IAY should be made transparent by ensuring preparation of permanent wait lists in every Gram Panchayat and its regular updation.
- Updated inventory of houses with the names of beneficiaries must be maintained by all implementing agencies.
- Grievance redressal mechanism should be strengthened by encouraging on line registration of complaints and their prompt disposal. Concerned officers should monitor this exercise on quarterly basis and ensure that no grievance remains pending beyond a reasonable period.
- Social Audit can be employed as an effective means to ensure that eligible beneficiaries are being selected and good quality houses are constructed for them in time. Engaging reputed ngos in the process may be considered for strengthening social audit.
- Keeping in view the present situations, this financial assistance of Rs. 70,000 is not sufficient for constructing a house. This amount of financial assistance must be increased so that the beneficiaries are not forced to incur their personal expenditure on the construction of their houses.
- State level evaluation studies may be encouraged to identify weaknesses in implementation of the IAY.
- Enhancement of assistance under the IAY,
- Rectification of the BPL list,



- Transparency in selection of beneficiaries,
- Convergence of scheme and strong monitoring and supervision

3. CONCLUSIONS

IAY is a flagship scheme of the Government of India (GoI) primarily intended to provide houses to the shelterless BPL households living in the rural areas of the country. The IAY was implemented through the gram panchayats (GP) and Zilla Parishads (ZP)/District Rural Development Agencies (DRDA). The beneficiaries were to be selected by GP from the BPL list and the houses were to be constructed/up-graded by the beneficiaries themselves. We observed various shortcomings and lapses in the implementation of the IAY. Transparent and fair selection of the beneficiaries is an important aspect for successful implementation of the IAY. The selection process was however not undertaken in accordance with the prescribed norms everywhere. Assessment of the housing shortages was not undertaken in 14 states and as a result ineligible beneficiaries were selected. In some states, beneficiaries were also selected more than once due to non-preparation of inventory leading to irregular financial assistance. In contravention of the scheme norms, allotment of dwelling unit in the name of female member of the household was not preferred in six states. Timely completion and quality aspect of houses was also overlooked during implementation of the IAY. The authorities failed to exercise due diligence in the construction activity and houses costing Rs. 7.88 crore were constructed by the contractors or departmentally in 12 blocks of eight selected districts of five states/UTs in contravention of the scheme provisions. In 48 selected districts of nine states 61,293 houses remained incomplete even after a lapse of more than two years. The required quality checks/technical supervisions to ensure quality of houses constructed were largely absent. No perceptible efforts were made by the implementing agencies to assist the IAY beneficiaries to upgrade or to construct durable, cost effective and disaster resistant houses in 18 states /UT. In majority of the states, the IAY beneficiaries were deprived of safe drinking water, free electricity connection and sanitary latrine due to non- convergence with other schemes as envisaged. The AwaasSoft app could not be made fully functional leading to poor monitoring by the Ministry. Poor internal controls and lack of cross-verification had seriously eroded the reliability and credibility of the data in the MIS. It is suggested to provide training and comprehensive manuals entailing the process of using the app and the website to the concerned officials. Frequent changes in the applications, i.e., AwaasSoft and AwaasApp, take time to adapt and may slow down the pace of implementation if the officials lack knowledge. Periodic meetings via video conferencing of the technical staff at the district level with the technical expert at NIC may be very useful to keep the officials updated about the new features of AwaasSoft and AwaasApp. There were deficiencies in the system of approval and release of funds by the Ministry. Audit found instances where the Ministry released grants in breach of its own conditionalities. The short and delayed release of state share, embezzlement and diversion of funds were also noted. The scheme for providing homestead sites to those rural BPL households who have neither agriculture land nor a house site was launched in August 2009. The scheme was not implemented in 17 states/UTs. Further, the funds released by the Ministry to the states for construction of additional houses under homestead scheme remained either unutilized or were diverted towards the construction of houses of those beneficiaries under the regular IAY. It is recommended to organize sensitization programmes regarding the construction process at GP level in local language, and beneficiaries should be provided with user manuals either in print or audio forms with special focus on information

regarding the good quality construction material. The Ministry is required to take corrective measures as pointed out by the audit and rectify the defects so that the objective of the Scheme is achieved.

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