Chapter No. 07

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Introduction:

The Indira Awaas Yojana was launched during 1985-86 as a part of RLEGP. Thereafter, from April, 1989, it became a part of JRY. It was delinked from JRY and made an independent scheme from 1996. Under the scheme, financial assistance is provided to SC / ST, freed bonded labour, non-SC/ST BPL families, etc. for construction/up-gradation of their dwelling units. During the course of field work, information was collected from 300 beneficiaries of IAY. The main findings / conclusions of the study are given below:

General Findings / Conclusions:

• It was found that most of the respondents had no knowledge about other schemes run by the Government through Zilla Parishad in the District. Only few of the respondents were aware about other rural development programmes of Central and State Government.

• The overall awareness of the respondents in the Osmanabad district regarding other rural developmental schemes was very limited as
almost maximum respondents were ignorant about other Centrally sponsored schemes like SGRY, EAS, SGSY, NREGA, etc.

- It was found that there is lack of information of IAY among the rural people. First instance the rural people consider Indira Awaas Yojana to be a *zhoppa-paati* scheme. The village people were very surprised with the idea and were not ready to speak at the time of interviewed but when assured, they gave their views freely. There is a corruption in the system but the people don’t have any say. Few houses are built in isolation without any infrastructure provisions. The space requirements for construction need to be carefully examined before designing the houses. There is a time lag between the planning and implementation and in the meantime, the needs and requirements grow manifold. The number of houses provided under IAY is very less and in case, people build their own houses, the Government doesn’t approve them.
• During the study it was found that Panchayat Raj Institutions are proactively involved in the planning, implementation and monitoring of the rural development schemes especially in IAY. And most of these schemes were rooted through District Rural Development Agency, intermediate Panchayat and Grampanchayat. But during the study the researcher could not find active role of Gramsabha in planning, implementation and monitoring of these schemes. It was also found that most of the Gramsabha are only for the namesake and the Sarpanch and the Gramsewak at Gram Panchayat level take up most of the decisions.

• The performance of the scheme was found up to the mark in Osmanabad district of Maharashtra. In some villages identification was not properly done by the Gramsabha, the really poor have either been left out.

• During the study it was found various deficiencies and problems while implementation of the IAY schemes in the Osmanabad
district such as the support (Funds) given by the Government under the scheme was found insufficient for the construction of the house.

- During the study irregularity were found in selection of the beneficiaries under the scheme and local leaders obliged their family members or close associates by providing them maximum benefits under the programmes.

- The existing organizational arrangement for planning, coordination, implementation and monitoring of IAY in the State was more or less as indicated in the guidelines. However, most of the officials involved with the implementation of IAY and also non-beneficiaries of the Scheme mentioned that local MLAs interfere in the selection of IAY beneficiaries.

- The participation of people, particularly the scheduled castes and scheduled tribes has not been impressive in the implementation of rural housing schemes despite the provision for their active
participation at different levels of planning and implementation. In most of the cases, their participation has been seen as labourers and they hardly exhibited a feel of ownership in the process of construction.

- There have been inadequacies in the identification of the genuine shelter less families to be eligible for housing schemes, even though the selection of eligible families is being done at the Gram Panchayat level.

- The present housing designs have not taken care of the socio-cultural and occupational requirements of various social groups particularly in the layout settlements. It may be due to inadequacy of unit cost and imposition of standard specifications and dimensions.
• The practice of using wood for doors, windows and frames has been prevalent to a larger extent in the non-layout settlements, because of socio-cultural reasons. The use of cost-effective technologies has been found to a negligible extent, and the people to a greater extent have not been convinced with the quality of cost-effective technologies. Hence the existing extension system should be revamped and reoriented towards promotion of such technologies.

• Smokeless chulhas and toilets, essential features of houses under the scheme, were not provided in most places.

• The use of smokeless chullahs has been seen in a few families, while the proportion of families using septic latrines particularly among SC/ST families has been very negligible in some villages in the district. Because of socio-cultural reasons the people are reluctant to accept the concept of septic latrine, and therefore, the purpose for which provision has been made in the unit cost is grossly defeated.
• Construction of sanitary latrines forms an integral part of IAY house. It has, however, been observed that in a large number of cases either the sanitary latrines in these houses are not constructed or if they are constructed, these are not put to proper use which is mainly due to the old habits of the people.

• Though most of the settlements have been provided with safe source of drinking water during summer for the fact that many of the hand pumps have been defunct due to lack of proper maintenance.

• Many families have been expressed concern over the poor quality and inadequacy of accommodation and they totally attributed these problems to the inadequacy of unit cost and imposition of prescribed specification. Due to poor quality and lack of proper maintenance, some of the houses have been abandoned in layout settlements.
• While fixing technical specifications, efforts are to be made to utilize to the maximum extent of local materials and low cost technology developed by various institutions. Technology using bricks, cement and steel on large scale is not to be encouraged. As far as possible, cement is substituted by lime manufactured locally. Due to increase in price of bricks, it is considered desirable to substitute burnt bricks with sun dried bricks of earth-soil-cement. Bricks manufactured by the beneficiaries themselves instead of it purchase may also be under taken for reduction.

• The grant of Rs 43,500 per house is insufficient. Over the period the construction costs is going up, the beneficiaries reported inability to complete the construction out of the grants provided. The grant provided is generally not sufficient and the beneficiaries had to contribute themselves for completion of the houses.

• The study concludes that most houses are incomplete or work in progress. In most cases, the beneficiaries had to take loans for completing the houses from local money lenders, thus entering into debt traps.
• One of the IAY norms that the house should be in the name of the female family member was flouted in some case. The ministries documents show that in 2005-06, 8.7 lakh out of the 1.5 million constructed houses are in the name of women family members. But the norm does not seem to have been applied in Osmanabad district. In the district, most of the IAY houses are in the name of the male family members.

• The findings of the study also showed that the knowledge about the scheme was widespread among the public. Though the scheme has helped many poor families to construct houses, but no standard economic criterion was followed to identify the beneficiaries. Around seven percent of the beneficiaries who had an annual income of twenty five thousand or more were selected whereas non-beneficiaries with an annual income of less than 10 thousand were left out. This indicated that APL families were also given benefits under the scheme whereas some BPL families were left uncovered despite applications.
• The scheme envisages that DRDA should make efforts to utilize, to the maximum possible extent, local materials and cost effective technologies developed by various institutions. However, neither DRDAs nor State Government has made any effort in this direction. The implementation agency till date had not involved for the transmission of expertise and information on innovative technologies and use of low cost materials or disaster resistant features.

• During the study period total amount available for construction of house under IAY in the Osmanabad district was Rs. 2,962.79 lakhs. Out of these funds the actual amount utilized for the construction was Rs. 2,895.58 lakh (93.73 per cent). A declining trend was observed in the allocation of funds as Central share as it has come down during 2005-06 and 2006-07. The Table No. 5.07 evident that the actual expenditure of construction of houses was come down during the year 2005-06 and 2006-07. Whereas the funds is extended in the year 2008-09.
• The physical progress of IAY in the Osmanabad district is revealed in the Table No. 5.08. Out of the amount utilized (Rs. 2895.58 lakh) under the scheme for construction of houses total number of houses was build 10,996. In the year 2004-05 2,130 houses was built but there after two year the declining trends are observed. In the year 2007-08 and 2008-09 upward trends are observed. The average cost of construction under the IAY during the five year is Rs. 26,333.

• The officials of ZP/DRDA pointed out those beneficiaries generally miss-use the money received for up-gradation. However, it was observed that the sufficient funds as per guidelines of the scheme were utilized for providing housing available to SC/ST population and backward classes under IAY.

• Suitable local Non-Governmental agencies with proven good track record were to be associated with the construction of IAY dwelling units. The supervision, guidance and the monitoring of construction was to be entrusted to such non-governmental organizations. Besides, NGOs were also to be involved to popularize
the use of sanitary latrine and smokeless chulhas. It was also observed that due to the non-existences of credible NGOs in the selected districts, the NGOs have not played any credible role in the implementation of the IAY in the state.

- The houses constructed were made of a combination of pucca bricks and locally made bricks. Neither low cost material nor timber nor tin sheets were made available to the beneficiaries in the district by the DRDAs at subsidized rates.

- Fuel efficient chullas, drinking water, sanitation and sanitary latrines were provided to only a few IAY dwelling. The system of drainage from the houses was not provided to avoid shortage of village paths due to overflow water and wastage from the kitchen, bathroom etc.

- The houses in all the cases were constructed by the beneficiaries and they had full freedom in construction, procurement of construction materials, engage skilled workmen and contribute family labour. This has resulted in economy of cost, quality of
construction and resulted in greater satisfaction and acceptance of the house by the beneficiary.

- The scheme envisages that the cluster approach should be adopted for the construction of houses, but due to peculiar geographical, economic and cultural set up of the district, cluster approach was not followed strictly for the implementation of IAY scheme. Consequently the community facilitates like the development of infrastructure, such as, internal roads, drainage, drinking water supply etc. and other common facilities were not provided to IAY dwellings.

- Overall the scheme has benefited thousands of poor households in the district, most of whom had no or very poor accommodation. Before coverage under IAY in the district, number of beneficiaries were houseless had kutchha house and only. Whereas after coverage under IAY, they had a pucca house. The number of rooms available and the availability of kitchen facility among the beneficiaries had also increased after IAY intervention.
• The payment was usually made in the form of account payees’ cheques and these cheques were distributed by the local MLA / MPs / Ministers or other political leaders in public gatherings. Although this system had delayed the timely payment of cheques to the beneficiaries.

• All the beneficiaries were asked to report whether they were residing in the constructed house or not and in this regard all the respondents reported that they were residing in their newly constructed houses.

**Specific Findings / Conclusions:**

• The information collected regarding the main occupation of the beneficiaries revealed that majority of beneficiaries in the district (49.33 percent) were Non-Agricultural labourers. The percentage of beneficiaries who were engaged in some Agricultural labour was 32 percent, and another 18.67 percent of beneficiaries were engaged in agricultural related activities. Though labourers
accounted for more than 81 percent of the beneficiaries in the districts, their percentage was very high (Table No. 6.01)

- Highest numbers of beneficiaries (48 per cent) selected are engaged in temporary type employment activities whereas lowest numbers of respondents (24 per cent) are working as seasonal employment. In another category 28 per cent respondent are engaged in permanent employment. (Table No. 6.02)

- Out of the total respondents selected for the study 184 respondents (61.33 per cent) are from male category and 116 (38.67 per cent) respondents are from female category. (Table No. 6.03)

- 108 respondents (36 per cent) are belongs from the age group of 40-50, followed by 96 respondents from 30-40 age group, 60 respondents are from 60 & above age group and 36 respondents are from 50-60 age group. (Table No. 6.04.)
The study revealed that of the total 300 beneficiaries, 56 percent belonged to SC, 20 per cent belong from ST category and 24 percent belonged from other category. *(Table No. 6.05)*

The family size of the beneficiaries is presented in *Tables 6.06*. Overall 72 percent beneficiaries in the district had a family size of less than 5 members while 24 percent had a family of 6-9 members and in the 4 per cent members’ family size is 10-12 members.

The maximum respondents (55.70 per cent) annual income is less than Rs. 20,000 followed by 28.30 per cent respondents earned Rs. 20,001 to 30,000 annually, in the range of Rs. 10,000 to 15,000 there are 9 per cent respondents and further, it was found that 7 percent beneficiaries had an annual income of more than Rs. 25,001. *(Table No. 6.07)*

Out of the total respondents 46.33 per cent respondents are owned agricultural land during 0.5 to 2.5 acre, whereas 38.33 per cent respondents are owned livestock like buffalo, cow, goat etc. and only 5.67 per cent respondents are owned another house other than
IAY house located other villages. Nobody has owned plots and other assets. *(Table No. 6.08.)*

- The *Table No. 6.09* shows the living status of beneficiaries before getting of IAY house. The information collected regarding the housing facility before IAY assistance revealed that 74.33 percent of the beneficiaries in the district were residing in *kutcha* houses, followed by 13 per cent respondents are living in hut, 7 per cent are living in farm house and only 5.67 percent had *pucca* rental houses.

- It is revealed that 30 percent of the beneficiaries in the study area were identified by Panchayat / Village leaders i.e. *Sarpanch*, 23.33 percent were identified by village officer i.e. *Gramsevak*, Further, 23 percent of the beneficiaries were identified by the *Gramsabha*, and 12.33 per cent and 8.34 per cent beneficiaries are known about the IAY from *Sabhapati* and *Local resident* in the village. *(Table No. 6.10)*
• 67.67 percent of beneficiaries in the district reported that they get sanctioned the IAY house within the 6 months. However, 13.67 percent respondents mentioned that they faced some problems in getting the IAY cases sanctioned during the 12 months. 10.33 per cent and 8.33 per cent of the beneficiaries who had faced problems in getting their cases sanctioned mentioned that i.e. 13-18 month and 19-24 months respectively. (Table No. 6.11)

• The study reveals that 38.33 per cent respondents are didn’t face any problem while sanctioning the assistance under IAY. 19 per cent respondents are reported that they suffer the problems of delayed in sanctioning, 18 per cent respondents are told that they are not knowing earlier about the schemes, 9.67 respondents are reported that they suffered corruption practices, 8 per cent expressed that the local leaders interfere in their matter and pressurized them, while 7 per cent respondents were told that heavy documentation is involved in the scheme. (Table No. 6.12)

• 53.67 per cent respondents told that the behaviours of ZP / DRDA officials are good, 23.33 per cent are reported that their attitude is
cooperative, 12 per cent respondents are not satisfied from their
behaviours while 11 per cent respondents feels that the behavior of
the officials are non-cooperative. *(Table No. 6.13.)*

- It reveals from the study that 51.33 percent houses were allotted to
  male member; only 42.33 percent of the houses constructed under
  IAY have been allotted to female member while 6.34 per cent
  houses have been allotted to male and female members jointly.
  *(Table No. 6.14.)*

- *Table No. 6.15* reveals that the year wise distribution of the
  respondents. 25 per cent respondents sanctioned during the year
  2005-06 followed by 24 per cent in the year 2008-09, 21.33 per cent
  in the year 2007-08, 17.67 per cent in the year 2006-07 and 12 per
  cent respondents have sanctioned in the year 2004-05.

- Out of the 300 beneficiaries, 42.67 percent were given assistance for
  Rs. 43,500, while 41 percent received financial assistance for Rs.
  28,500 for the construction of new houses and 16.33 per cent
  respondents were received Rs. 37,500. *(Table No. 6.16)*
• The **Table No. 6.17** evident that the respondent invested more than sanctioned amount for the construction of house. 17 per cent respondents are invested Rs. 70,001 to 80,000 for the construction of IAY house followed by 15.67 per cent are invested Rs. 30,000-40,000, and it is surprised that 14.66 per cent respondents are invested Rs. 1,10,001 to 1,20,000 and 6.33 per cent beneficiaries were invested more than Rs. 1,20,000.

• Out of total respondent selected; 93 per cent respondent received funds for new construction whereas only 7 per cent respondents are up-grade their houses from IAY sanctioned. The study shows that the selected beneficiaries in Osmanabad district received financial assistance for construction of new houses and for up-gradation of existing houses. (**Table No. 6.18.**)

• **Table No. 6.19** reveals that 73.67 per cent respondents are constructed IAY houses at their own land where as 26.33 percent of beneficiaries were landless. Landless respondents are provided land by respective Grampanchayats.
• All the beneficiaries told that they are involved in the construction. No external factors are involved in construction in IAY house in the study area. *(Table No. 6.20)*

• Out of the selected 300 respondents; 38 per cent respondents constructed 300-400 Sq. ft. followed by 35 per cent respondents that they constructed 300-500 sq. ft. area under IAY house. While 17.33 per cent respondents are cover the area 501-700 sq. ft., 6 per cent respondents constructed between 701-1000 sq. ft. and 3.67 per cent respondents are constructed more than 1,000 sq. ft. *(Table No. 6.21)*

• More than 69 per cent respondents are expressed that the construction of their house within the stipulated time period while 30.67 per cent told that a very long period are engaged for construction of house. *(Table No. 6.22)*

• 100 percent of the beneficiaries had used kiln bricks brought from market. 87 percent beneficiaries have used cement in the construction of their houses. 97.67 of the respondents had used
wood (other than teak wood), 87 per cent have used steel in the construction of the house. Sand and Stone used by 100 per cent beneficiaries, Teen used by 83.67 per cent respondents, only 13.67 per cent houses had paved flooring. Very fewer percentages i.e. 2.33 used teak wood for doors and windows. The beneficiaries reported that material used by the beneficiaries in the construction of houses was reasonably of good quality. *(Table No. 6.23)*

- The study revealed that all the beneficiaries in the district were involved in the construction of houses. The beneficiaries had made their own arrangement for procurement of construction material, engaged skilled workmen, and also contributed family labour. All the beneficiaries reported that they had complete freedom in construction of the houses and no contractor or middleman was involved in the construction of house. *(Table No. 6.24)*

- 73.67 per cent respondents told that their houses are electrified whereas no electricity is available in 26.33 per cent respondent’s house. *(Table No. 6.25)*
• It was found that sanitary latrines had been constructed only in 76.33 percent of the IAY houses and some of the beneficiaries had constructed pit toilets, which however were un-hygienic. 31 per cent respondents are having or provided smokeless chulha. 84.33 per cent respondents are told that internal road is cleared. 90.33 per cent respondents reported that under IAY had been provided with drainage facility to avoid overflow of water and waste from the kitchen, bathroom, etc. 93.67 per cent respondents are told that drinking water arrangement are provided under the scheme. While 37 per cent respondents are expressed that trees/plantation were provided under the scheme. *(Table No. 6.26)*

• The study revealed that 39.66 per cent respondents were received the monitoring and guidance both from Jr. Engineer, Gramsevak and BDO, 25.67 per cent respondents are told that only Gramsevak looked over the construction work, 23 per cent respondents expressed that BDO continuously visited their work site where as only 11.67 per cent received attention by Jr. Engineer only. *(Table No. 6.27)*
• 26.33 per cent respondents are faced problems in rainy seasons, 30.33 per cent respondents are told that paved flooring is not in the house, 34.67 per cent respondent suffer from hot specially in summer seasons, 22.33 complained that rain water comes in the house in heavy rain and Leakages problems are faced by 42 per cent. *(Table No. 6.28)*

• The researcher could not find any information / sign boards displayed on 73 per cent houses. Only 27 per cent houses are displayed by IAY information / logo. *(Table No. 6.29)*

• *Table No. 6.30* revealed that 18.33 percent of the dwelling units under IAY were constructed within the 0-200 meters from the connected roads, 11.33 per cent houses are far from 400 meters, 9 per cent house’s distance is 401-600 meters, highest 32.67 per cent houses distance is 601-800 meters from the roads, 15 per cent houses are as long as 801-1,000 meters whereas 13.67 percent respondents houses are far from more than one Km. *(Table No. 6.30)*
• 43 per cent respondents rating ‘Better’ quality of construction, followed by 34.67 per cent feel that the quality of construction is ‘Best’, 13.67 per cent respondents are told that the quality of construction was ‘Bad’, 6.33 per cent respondents are rated ‘Good’ quality while 2.33 per cent houses are under the group of ‘Very Bad’ quality. In all 84 per cent respondents are satisfied towards the quality of construction of IAY house. (Table No. 6.31)

• 83 per cent (249) respondents are told that no major repairs are done after the construction of house while 17 per cent respondents repair their house after the construction of house. (Table No. 6.32)

• Out of the 300 respondents; 257 (85.66 per cent) respondents feel that the house constructed under IAY is sufficient for their family size whereas 14.33 per cent respondent told that the house is not comfortable for their family; they require extra space of rooms for comfortable living. (Table No. 6.34)

• 86.33 per cent respondent expressed that they are fully satisfied from IAY house built for them, while 13.67 per cent respondents are
not satisfied from the house construction under IAY. *(Table No. 6.35)*

- It was observed that housing situation has improved considerably among all the beneficiaries. Before the coverage, majority of the households had a *kutchha* house and only few beneficiaries had a *pucca* house, the beneficiaries were covered under IAY; all beneficiaries owned a house made of *pucca* material. The data collected in this regard showed that the improvement in housing condition is almost uniform in all the talukas of the districts. Beneficiaries on an average had a room before IAY, but the availability of rooms after IAY has increased to two or more rooms. Before IAY they are not having a separate kitchen but after the coverage under IAY, all the households had a separate kitchen. The availability of sanitation position has also improved. As far as the facility of drinking water supply is concerned, only three percent of the households had water facility before IAY intervention while after IAY it had gone up to 93.67 percent.
Opinion of Respondents about IAY House: *(Table No. 6.35)*

- Maximum rural poor people are living in *cutcha* house or at huts before getting Indira Awas Yojana House. They have a dream to live in *pucka* house. But it is not possible to them because of their income pattern. But it is possible for few people due to IAY. Out of 300 respondents 281 (93.67 per cent) respondents told that their dreams are fulfilled under IAY housing scheme.

- 239 (79.67 per cent) respondents expressed that their existing status is improved in the society and village due to construction of own house under IAY.

- 227 (75.67 per cent) respondents told that the budget provided under the scheme is not sufficient; it is very less amount for construction of house.

- 197 (65.67 per cent) respondent think that there standard of living is improved after construction of IAY house and it is the symbol of developing of their family.
191 (63.67 per cent) respondent told that they are very satisfied that the arrangement of sanitary latrine made under the scheme, the facility is very important for their female family members.

187 (62.33 per cent) beneficiaries told that they are shelter-less before IAY; due to the scheme they are having a good shelter, so the scheme is very important for shelter-less rural poor’s.

181 (60.33 per cent) respondent told that they invested excess amount for the construction of IAY house from borrowing excess funds from the local money lenders, they expect that the Government will refund them the excess amount spend for the construction.

179 (59.67 per cent) respondents told that they feel proud for living in their own houses. Before IAY they have no fixed living source. After the construction of their houses they are stable at one place and their ward availing educational and medical facilities easily.
• 164 (54.67 per cent) respondents expressed that they are given full attention to their work due to complete their own house. They were freely going to their workplace due to the availability of their own residents.

• Shelters provide security to the human beings. In this regards 161 (53.67 per cent) respondents told that their family members feels secured after construction of IAY house.

**Problems Faced by Beneficiaries of IAY House: (Table No. 6.36)**

• 162 (54 per cent) respondents complained that the drainage system provided under the scheme is not proper. Sometimes the drain water is not passed properly. So attention will necessary to the drainage problems.

• 137 (45.67 per cent) respondents told that very much time lagged for sanctioned the proposal and construction of house under the scheme.

• 97 (32.33 per cent) respondents complained that the information
of various Rural Development schemes for them is not displayed at Grampanchayat or not told them by officials.

- 69 (23 per cent) respondents complained about the plastering of wall of constructed house. The plastering of wall is not done properly and it problematic them in rainy season.

- 58 (19.33 per cent) respondents told that their houses are not electrified or low supply of electricity. In the day time load shading is there and they can’t use the electricity for their employment purpose.

- 55 (18.33 per cent) respondents expressed that the banks in their areas are not provided loan facility to them on the mortgage of IAY house. After availing the micro-finance they can start any entrepreneurial activity at their house.

- 51 (17 per cent) respondents are complained that the internal roads are not in good condition or very long distance crossed by them to connect the main roads.
48 (16 per cent) respondents express their views that the Government should provide them micro-finance for business activity who covered under the IAY scheme.

41 (13.67 per cent) beneficiaries complained that they are not provided smokeless chulha under the scheme.

39 (13 per cent) told that the ZP/DRDA are not provided them tree plants for plantation in rainy seasons.

**Suggestion / Recommendations:**

Suggestions and recommendations have been put is as follows to achieve better results from the Indira Awas Yojana in the Osmanabad district as well as in the State.

- Selection of beneficiaries should be done in a participatory manner so that the rural poor are benefited under the programmes and wrong selections are avoided.
• Most of the rural development programmes targets BPL families therefore list of BPL families should be prepared with proper care and Government should prepare village wise database of the BPL families and it should be made available on-line.

• Emphasis should be given on the development of the human capital through organizing training programmes for the representatives of the PRIs and for the selected beneficiaries under various schemes.

• PRIs representatives should be provided adequate trainings in time for enhancing their skills and capacities for effective delivery mechanisms.

• Wider awareness generation campaign should be initiated for having wider outreach of various rural development programmes and benefits are accessed by the poor.

• The implementing officials should fully transform themselves from the state of being provider to the state of being facilitator and to that extent people should be adequately motivated to have a feel of ownership and construct the houses according to their own choices
with an in built arrangement to invest adequately on good housing and for which the schemes of IRDP should be dovetailed meticulously with housing schemes.

- Suggesting to State Governments to explore innovative ways to implement Indira Awaas Yojana, the Centre today asked them to provide rural poor with houses under the scheme which are compatible with their environment and geographical conditions.

- The Panchayat members played positive role in spreading the knowledge about IAY among the rural masses in the districts. The officials involved with the implementation of IAY are required to make people aware about the objective of the scheme, selection procedure and other aspects related to IAY. This information can also be disseminated through electronic media, print media and by organizing seminars, debates and public gatherings.

- The rural housing scheme for people below the poverty line named ‘Indira Awas Yojana coupled with the differential interest rate scheme in public sector banks.
• Under the scheme, the IAY beneficiaries will be extended a bank loan of Rs 20,000 each at 4 per cent rate of interest with an equated monthly installment. Following this, the banks especially the lead banks have come up with a scheme to assist them.

• The upper limit of grant for the construction of IAY houses is just Rs. 43,500. But the expected total cost of construction of a house in case of IAY beneficiaries worked out to be Rs. 70 thousand. The beneficiaries, therefore, had to spend on an average an amount of Rs 30 thousand from their own pockets. As such none of the beneficiaries was satisfied with the current amount paid under IAY. Hence, keeping in view the high cost of construction and the local climatic and topographic conditions, the upper limit for the construction of a new house should be enhanced to Rs. 70,000 and that for up-gradation to Rs. 25,000.

• The initiative is to prevent the beneficiaries from taking outside borrowings at exorbitant rate of interest to complete the construction, with the costs going up steeply in recent times.
• Every year there was an increase in the houseless population. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of funds, therefore, more funds should be allocated for IAY. Hence, there should be total transparency in the selection of beneficiaries.

• Wide publicity should be given to the IAY action plan through newspapers and the list of IAY applicants selected should be displayed at some public places, so as to invite objections. This would ensure total transparency in the selection of IAY beneficiaries. Besides, the applicants who are put in waiting list should be given preference in the next financial year.

• The guidelines of IAY envisage that no design should be prescribed for IAY dwelling unit, except the condition that the plinth area of the house should not be less than 20 Sq metres. It was observed that the implementing authority did not insist on the condition of the
plinth areas. The beneficiaries generally occupy more plinth area with the result they were not able to complete the house within the allotted amount. As a result, large number of houses was found incomplete during the study. Thus, the implementation agency should ensure that the beneficiaries stick to IAY norms of the plinth area of the house so that no house should remain incomplete.

- It was also found that cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, the practice of distributing cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.

- It was felt that there was need for giving more emphasis by the implementing authority on incorporation of the proper ventilation and sanitary facility in their houses by beneficiaries. In order to augment resources to provide sanitation, water supply, smokeless chullhas, etc. to IAY houses, there should be proper coordination
among various agencies involved with implementation of sanitation, water supply, smokeless chulla schemes in the district.

- The criteria for being a *pucca* house should be clearly defined and the *semi-pucca* structures should also be permitted under IAY.

- In the guidelines of the scheme, there were no clear cut directions as to which type of houses need up-gradation. In some of the cases the amount sanctioned for the up-gradation was not utilized for up-gradation of houses. So there should be proper monitoring to ensure that the amount sanctioned for up-gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned. The poor beneficiaries were not given any material on subsidized rates, hence, it is suggested that timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.

- There is a need to have a periodic evaluation of IAY in the district as well as in the State. It is suggested that the evaluation studies can be taken-up on regular basis. Alternatively, such evaluation could be outsourced to reputed institutions, research centers and individual experts.
• To check the issues of beneficiary selection and corrupt practices, BPL Census would be conducted; waiting list would be prepared and painted on the walls of Gram Panchayat office. This process will have been initiated by the States Government.

• It was noted that the landless cannot avail benefits under IAY. Efforts are being made to identify surplus land, regularize already built houses, etc.

• There should be representation from the local NGOs while preparing land use and management plans.

• List of houseless households (BPL/ non-BPL) should be prepared and presented before the Gram Sabha. NGO should be involved in the process.

• District planning committee should have representation from the Gramsabhas and local NGOs.

• All the housing scheme implemented through the DRDA.
- Self Help Groups should be involved in the implementation of the IAY schemes.

- Housing should be linked with NREGA, Bharat Nirman and other such development schemes.

- The Habitat Policy should be formulated in consensus with the existing acts and policies to avoid any conflicts and contradictions.

- House should be considered as productive and not just a product.

- No stamp duty should be levied to any household constructed under IAY.

- Non-agricultural families should also be provided with land and housing.

- Gram Panchayat should make an annual presentation to Gramsabha.

- Annual budgets of the Gram Panchayat should be raised to carry
out rural development works.

- Social audits of the programme in the district should be conducted for time to time.

- Minutes and decisions of the Gramsabha meetings should be made public to ensure transparency.

- Private partnership is essential for habitat development. Investment from public as well as private sector is essential for the habitat development. Private sector should be encouraged to invest in rural areas.

- Loans should be made available to the beneficiaries especially to women and disabled members for undertaking any business activities.

- Setting up of Monitoring Committee with representation from Government, private sector, NGOs, CSOs, Banks etc.

- A village level Advisory Committee should be set up to assist the
Gram panchayat in village planning. People should participate in the design; a set of options to be made available to the people to choose from NGOs, CSOs and SHGs should be involved in implementation works.

- The village level advisory committees should be made responsible for planning and implementing the habitat Projects.

- House design should be finalized based on the type of occupation. Traditional knowledge and skills should be used.

- A single window clearance system should be developed to avoid corruption practices.

- A grievance redresser mechanism should be set up within the Monitoring Committee in which there would be representation from all the departments.

- Provisions for Medical/Life Insurance security for the beneficiaries should be included in the policy.

- The schemes and their implementation should be based on local
needs and aspirations.

- It was highlighted that the Indira Awas Yojana cannot address the entire housing problem of the Nation. There is a need to look for the alternatives and increase the resource potential.

**Remedial Measures To Remove the Drawbacks:**

The implementation of present rural development programmes is far from satisfactory and it require rethinking on present strategy. Therefore an attempt is being made to point out some remedial measures to remove drawbacks of the strategy.

1. **Proper Integration** – There is not a proper co-ordination between various rural development programmes. Attempts should be made for combining various rural development programmes. In this connection, emphasis should be given to cover the same beneficiaries wherever it is felt necessary.

2. **Proper Co-ordination** – There should be a proper co-ordination among activities of different rural development agencies.
3. **Proper Supervision, Inspection and Guidance** – The existing systems of supervision, inspection and guidance for rural development programmes should be strengthened, by regular monitoring and follow-up of the beneficiaries by the staff of implementing agency.

4. **Optimum Utilization of Local Resources** – The block levels plans should be prepared, so that optimum utilization of local resources can become possible.

5. **Proper Identification of Beneficiaries** – for the removal of tendencies of wrong identification of beneficiaries, awareness should be generated among rural masses.