

## Economic Analysis of Indira Awaas Yojana (IAY) in District Kulgam of Jammu and Kashmir.

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**Abstract:** *The survival of the human being largely depends on fulfillment of basic needs. So far as the basic necessities of a person are concerned, he needs food, clothes and shelter to live in. Indira Awaas Yojana (renamed as Pradhan Mantri Grameen Awas Yojana on 20<sup>th</sup> November 2016), a flagship scheme of the Ministry of Rural Development has since inception been providing assistance to BPL families who are either houseless or having inadequate housing facilities for constructing a safe and durable shelter. The attempt of the authors in this paper is to analyze the functioning of IAY in district Kulgam of Jammu and Kashmir. The paper contains history, objectives of the study, data, findings, conclusions, etc.*

**Keywords:** *survival, housing, IAY, basic needs*

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### I. A Brief History Of IAY

The survival of the human being largely depends on fulfillment of basic needs. So far as the basic necessities of a person are concerned, he needs food, clothes and shelter to live in. Indira Awaas Yojana (IAY), a flagship scheme of the Ministry of Rural Development has since inception been providing assistance to BPL families who are either houseless or having inadequate housing facilities for constructing a safe and durable shelter. This effort has been part of a larger strategy of poverty eradication effort, supporting the development of an environmentally sound habitat with adequate provisions for incremental expansion and improvement. The commitment of “shelter for all” gained further momentum when India became a signatory to the Istanbul Declaration on Human Settlement in June 1996 recognizing thereby the need for access to safe and healthy shelter and basic services for a person’s physical, psychological, social and economic wellbeing. The object of the habitat approach is to achieve adequate shelter for all, especially the underprivileged urban and rural people through an enabling approach leading to development, improvements and access to basic facilities like infrastructure, safe drinking water, sanitation, electricity etc. In India a substantial proportion of the households either do not own house or have inadequate housing. As the population of the country is increasing rapidly, the number of houseless families is increasing at an alarming rate. India is the second largest country in the world as far as the population is concerned. For such a huge country, to study the availability of housing condition of the people is always a daunting task.

The genesis of the Indira Awaas Yojana (IAY) can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1983. There was, however, no uniform policy for rural housing in the States. For instance, some states permitted only part of the construction cost to be borne from NREP/ RLEGP funds and the balance was to be met by the beneficiaries from their savings, loans etc, others permitted the entire expenditure to be borne from NREP/RLEGP funds. Further, while some states allowed construction of only new dwellings, some states permitted renovation of existing houses of beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April, 1989. 6% of the total JRY funds were allocated for implementation of IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non- Scheduled Castes/ Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/ Scheduled Tribes poor should not exceed 4% of the total JRY allocation. IAY was de-linked from JRY and made an independent scheme with effect from 1st January 1996. Since 1999-2000, a number of initiatives have been taken to improve the Rural Housing (RH) Programme by making provision for upgradation of unserviceable kutcha houses and by providing credit with

subsidy for certain sections of the poor Communities. Emphasis has also been laid on use of cost affective, disaster resistant and friendly environment technologies in rural housing.

Due to increase in population, absence of private sector, poor industrial growth and lack of employment opportunities in the public sector, there has been a high rise in unemployment in the state of J&K in general and in the district in particular. This has been a major obstacle in the way of development. In rural areas, the development in basic infrastructure and basic amenities/facilities is not perceptible unemployment and disguised unemployment is found to be more than in the urban areas. The government at central level as well as at state level has tried to resolve the issue of unemployment by introducing different employment generation schemes. IAY being a housing scheme, intending to fulfill one of the very basic needs of mankind I,e shelter. This scheme directly has tried to tackle the issue of unemployment among poor people by engaging them in house construction and other allied activities. The impact of IAY on various issues and sectors is too many. Change in employment and pattern of livelihood is one of them.

According to Indian constitution the subject of rural housing falls under the “State List”. So it is the prerogative of state governments to provide dwelling houses to its people. Keeping in view the financial incapability of state governments the central Government has been implementing IAY as part of the enabling approach to shelter for all, taking cognizance of the fact that rural housing is one of the major anti-poverty measures for the weaker sections of society. Housing is one of the basic requirements for survival. For a normal citizen, owning a house is recognized not merely as a shelter and a dwelling place but also as an asset which supports livelihood, signifies socio-economic security and social status in society, it is also a cultural expression. For a shelter less person, a house brings about a profound social change in his existence endowing him with an identity, thus integrating him with his immediate social milieu. A good home would be in harmony with the natural environment protecting the household from extreme weather conditions and other natural adversaries.

## **II. Objectives Of The Scheme**

The objectives of Indra Awas Yojna (IAY) is primarily to help construction/upgradation of dwelling units by members of Scheduled Castes/ Schedule Tribe, free bonded labourers, minorities in the BPL Category and non-SC/ST, BPL rural households, widows and next of kin to defense personnel/ paramilitary forces killed in action residing in rural areas, ex-servicemen and retired members of paramilitary forces fulfilling the other conditions. Like other districts, the scheme is in operation in the District Kulgam also through Rural Development Department Kashmir.

In order to ascertain the impact and success of the scheme in the district, the District Development Commissioner, Kulgam in the capacity of chairman District Level Technical Advisory Committee (DLTAC) on Evaluation desired to conduct an evaluation study of the scheme in District Kulgam through District Statistics & Evaluation Officer, Kulgam with the following objectives.

## **III. Objectives Of The Study**

1. To assess as to what extent the programme has succeeded in covering houseless Population
2. To ascertain whether the guidelines/norms of the scheme have been followed in identification/selection of the deserving families.
3. To know whether the funds earmarked under the scheme have been utilized for the specified purpose.
4. To know the opinion of the beneficiaries about the official procedure in sanctioning of the cases & release of payments.
5. To assess the bottlenecks /difficulties faced, if any, in implementation of the Scheme.

## **IV. Source Of Data**

The study is based on the primary and secondary data. Both primary and secondary data was collected by author and his team through instruments of investigation structured at different levels. The secondary data was collected from office of the Assistant Commissioner Development Kulgam. In addition to it detailed discussions were held with the officials/officers at various levels to gather the information on implementation of the scheme. The primary data was collected from the sample beneficiaries as well as knowledgeable persons through field surveys. The survey schedules covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the scheme, problems encountered, utilization of funds, impact of scheme etc. Experiences of the sample beneficiaries and the knowledgeable persons were collected with a view to identify and analyze the possible shortcomings in implementation of the scheme.

### V. Sample Size & Selection Procedure

The study has been conducted in three Community Development Blocks viz, Devsar, D.H Pora and Qiomoh. A sample of 91 (50%) beneficiaries was drawn/ selected through Simple Random Sampling Technique for detailed field investigation. Opinion of 10 knowledgeable persons from each Community Development Block has been taken as a part of the study. The final sample which emerged in respect of the sample blocks is reproduced as under:

**Table No. 5.1  
Sample Abstract**

S. No	Name of Sample Block	No. of Sample Villages	Total No. of Beneficiaries Covered 2013-14	No. of Beneficiaries during selected for the study	No. of Sample Beneficiaries for the persons	No. of Knowledgeable persons
01	D.H Pora	13	71	35		10
02	Devsar	08	60	30		10
03	Qiomoh	10	52	26		10
	Total	31	183	91		30

### VI. Analytical Tools

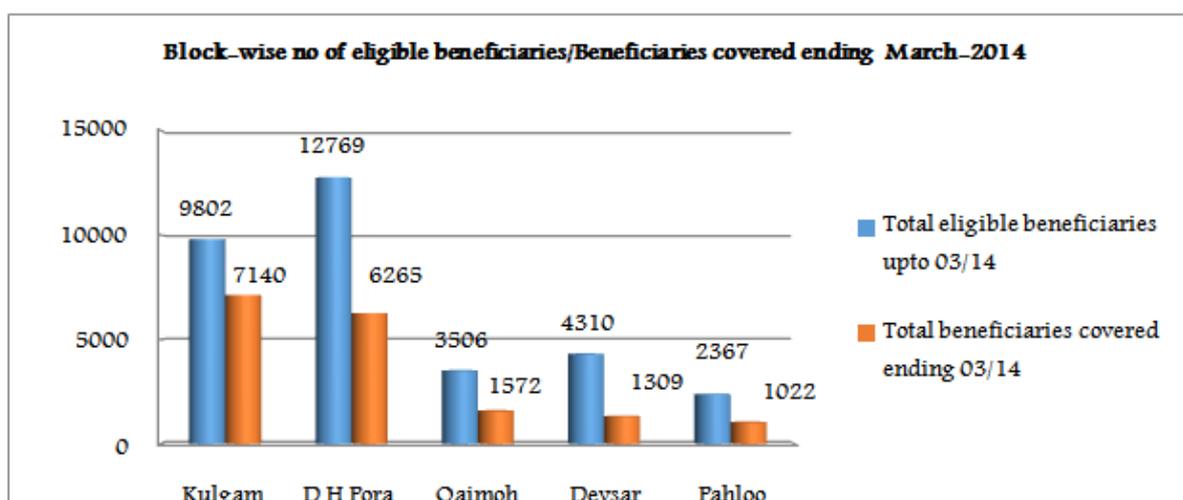
The analysis of data was done by using Simple Averages, Percentages, ratios, bar charts, pie diagrams, frequency graphs/curves etc to enhance and simplify the presentation of evaluation report

#### Indira Awash Yovanna (IAY) in District Kulgam (2011-2014):

The scheme targets to provide housing facilities to the Below Poverty Line families who are either houseless or living in a dilapidated and kutcha houses. The beneficiaries to be covered are identified by the community through gram panchayats. The following table indicates the block-wise number of eligible beneficiaries and number of beneficiaries covered in the district as on March 2014.

**Table No 7.1  
Block-wise no of eligible beneficiaries**

Sr No	Block	Total Eligible Beneficiaries upto 03/2014	Beneficiaries covered upto ending 03/2014
1	2	3	4
01	Kulgam	9802	7140
02	D H Pora	12769	6265
03	Qaimoh	3506	1572
04	Devsar	4310	1309
05	Pahloo	2367	1022
	Total	32754	17308



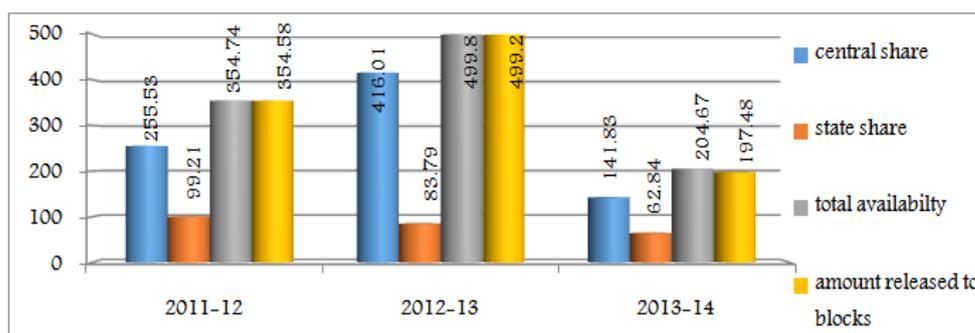
The District consists of 163 panchayat Halqas falling under five Community Development blocks as on march 2014. As per the latest survey conducted by the block level authorities 17308 (53%) beneficiaries out of 32754 eligible beneficiaries stand covered under the scheme as on March 2014. The highest number of beneficiaries covered 7140 (41%) were from block Kulgam followed by block D H Pora with 6265 beneficiaries, Qoimoh with 1572 (9.08%) beneficiaries and Devsar with 1309 (7.56%) beneficiaries respectively. The lowest number of beneficiaries covered viz. 1022 (7%) were from block Pahloo.

### VII. Year-Wise Financial Allocation & Expenditure

As per the guidelines of scheme 95% of the total funds are utilized for new construction, up-gradation of house, provision for house sites and administrative expenses. The remaining 5% of funds are reserved at central level for special projects. The cost of scheme except the provision for housing sites is shared between central government and state government in the ratio of 75:25. The information provided by the Assistant Commissioner Development, Kulgam regarding the financial allocation and expenditure for the period 2011-12 to 2013-14 is reproduced in the table as hereunder.

**Table No. 7.2**  
**Year-wise Financial Allocation & Expenditure of District Kulgam for the period 2011-12 to 2013-14**  
(Amount in lacs)

Sr. No	Year	Amount Received					Total Availability			Amount Released to Blocks (Exp. Incurred)			Amount Retained at District Level	Expenditure out of Col. 14	Total Expenditure Col. 13+15	Closing Balance
		Opening Balance	Interest earned on IAY Deposits	Central Share + Audited Balance	State Share	Total	Central Share	State Share	Total	Central Share	State Share	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	2011-12	1.74	2.42	251.37	99.21	354.74	255.53	99.21	354.74	255.37	99.21	354.58	0.16	0	354.58	0.16
2	2012-13	0.16	0	415.85	83.79	499.64	416.01	83.79	499.80	415.41	83.79	499.2	0.6	0	499.2	0.6
3	2013-14	0.60	2.29	138.94	62.84	204.67	141.83	62.84	204.67	134.64	62.84	197.48	7.19	1.41	198.89	5.78
	Total	---	4.71	806.16	245.84	1052.0	813.37	245.84	1059.21	805.42	245.84	1051.26	7.95	1.41	1052.67	---



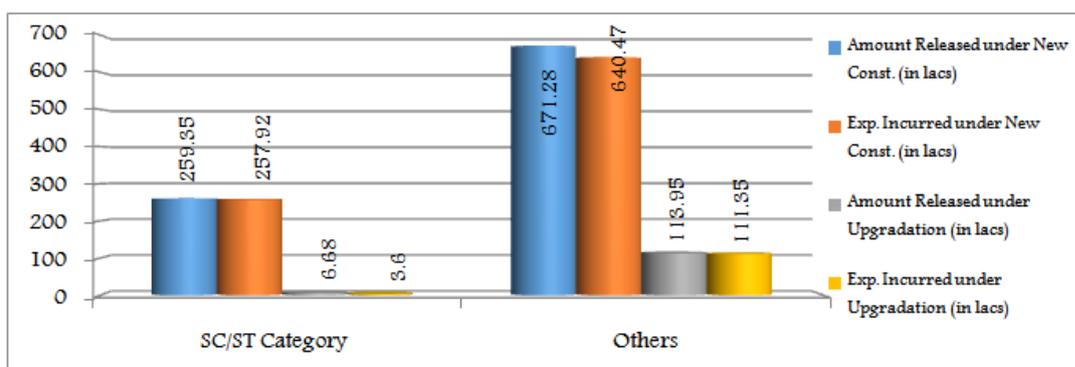
The data from table reveals that the central share of 251.37 lacs released for the year 2011-12 has increased to Rs415.85 lacs for year 2012-13 and the central share for the year 2013-14 has declined to 138.94 lacs thus, showing the decline of 66.59% from 2012-13. Whereas the state share has consistently declined from 99.21 lacs in 2011-12 to 62.84 lacs in 2013-14, showing a decline of 36.65% from the same period. The central and state share of the total available funds for the period 2011-12 to 2013-14 was 77% and 23% respectively and for the year 2012-13 it was 83% and 17% respectively and in year 2013-14 it further declined to 69% and 31% respectively. Out of total availability of Rs 1059.21 lacs an amount of Rs 1051.26 lacs comprising of Rs 805.42 lacs (76.61%) as central share and 245.84 lacs (23.38%) as state share was released to blocks during the reference period 2011-12 to 2013-14. The expenditure of Rs 1052.67 lacs including Rs1.41 lacs expenditure from retained fund was incurred by the blocks during the reference period. The cost sharing pattern between the centre and state has remained largely within the prescribed ratio of 75:25. The total expenditure incurred during the period 2011-12 to 2013-14 was 99% of total available funds.

### 7.3 Category And Year-Wise Allotment & Expenditure

The data regarding category wise and year-wise allotment and expenditure for the reference period 2011-12 to 2013-14 was collected from the concerned department. An analysis of allotment of funds and expenditure is one of the most important parameters to evaluate the performance of any scheme. The statistical analysis of allotment and expenditure is reproduced as follows.

**Table No 7.3**  
**Category-wise /Year-wise Allotment & Expenditure in the District**

Sr No	Year	Amount Released to blocks under:					Expenditure Incurred by blocks under:				
		New Constt.		Up-gradation		Total	New Constt.		Up-gradation		Total
		SC/ST	Others	SC/S	Others	(3+4+5+6)	SC/ST	Others	SC/ST	Others	(8+9+10+11)
1	2011-12	95.35	188.75	4.58	65.90	354.58	95.34	188.75	1.95	65.90	351.94
2	2012-13	119.00	333.35	1.50	45.35	499.20	119.00	304.96	1.50	45.36	470.82
3	2013-14	45.00	149.18	0.60	2.70	197.48	43.58	146.75	0.15	0.10	190.58
Total		259.35	671.28	6.68	113.95	1051.26	257.92	640.47	3.60	111.350	1013.34



The above table reveals that an amount of Rs 1051.26 lacs comprising of Rs 930.63 under new construction and Rs 120.63 lacs under up-gradation was released to blocks during the period 2011-12 to 2013-14 and the expenditure amount of Rs 1013.34 (96.38%) lacs comprising of Rs 898.39 lacs under new construction and Rs 114.95 lacs under up-gradation was incurred during the same period. In case of SC/ST beneficiaries the amount of Rs 266.03 lacs comprising of Rs 259.35 lacs under new construction and Rs 6.68 lacs under up-gradation was released to blocks during the reference period and an expenditure of Rs 261.52 (25.80%) lacs comprising Rs 257.92 lacs under new construction and Rs 3.60 lacs under up-gradation was incurred during the same period. The amount of Rs 354.58lacs, Rs 499.20 lacs and Rs 197.48 lacs were released to blocks for the year 2011-12, 2012-13 and 2013-14 respectively and the expenditure of Rs 351.94 lacs, Rs 470.82 and Rs 190.58 lacs were incurred by the blocks for the year 2011-12, 2012-13 and 2013-14 respectively. The amount released and expenditure incurred has increased by 40.78% and 33.77% from year 2011-12 to year 2012-13and declined by 60.44%and 59.52% fromyear 2012-13 to year 2013-14 respectively. The data reveals overall financial achievement of 96 % and achievement of 98% in case of SC/ST categories during the reference period of 2011-12 to 2013-14.

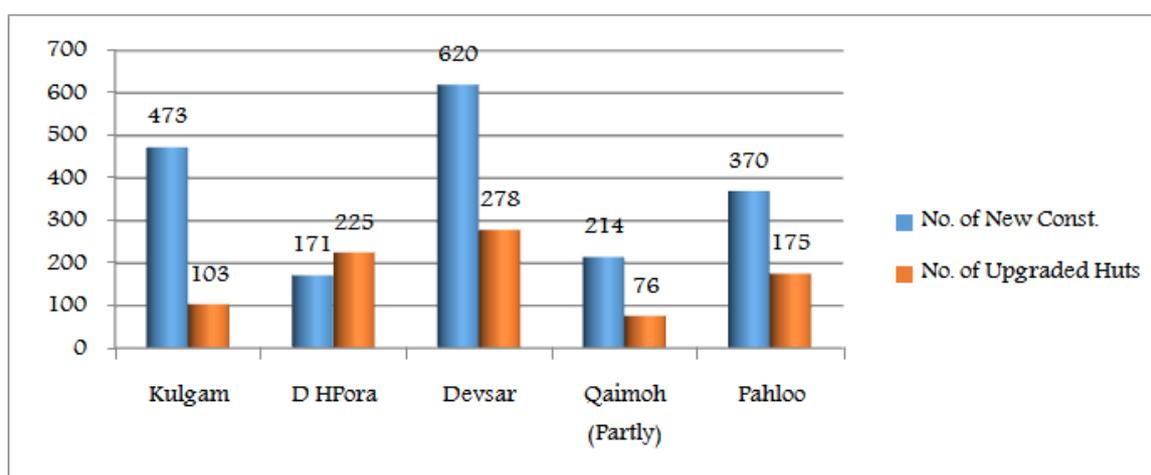
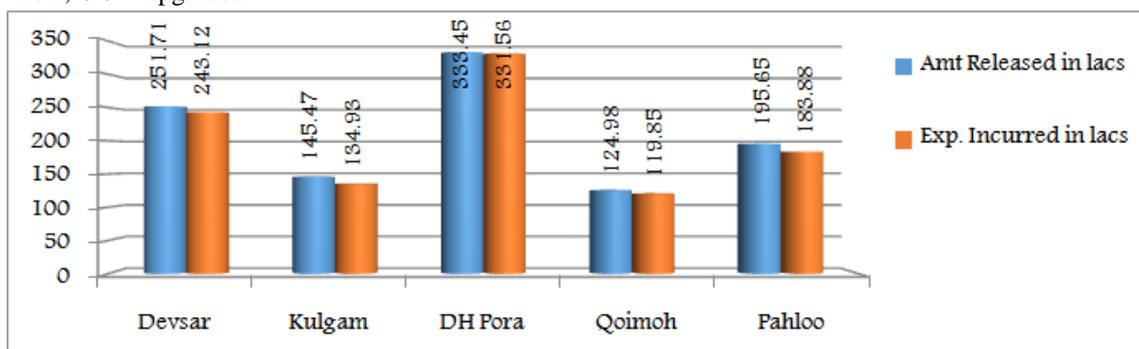
### 7.4 Block-Wise Physical & Financial Achievements

As per the guidelines the total allocation of funds at district level is to be distributed among SC/ST and minority beneficiaries on the basis of proportionate population of these categories as per latest census i.e. 2011. Further 20% of allocation can be used for up-gradation of katcha /dilapidated houses of BPL families.

**Table No: 7.4**  
**Block – wise Physical & Financial Achievements during the reference period 2011-12 to 2013-14**

Sr.No	Block	(Amount In Lacs)											
		2011-12				2012-13				2013-14			
		Amt. released	Exp. Inc.	No. of IAY Huts		Amt. released	Exp. Inc.	No. of IAY Huts		Amt. Released.	Exp. Inc.	No. of IAY Huts	
				N	UG			N	UG			N	UG
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
01	Kulgam	55.27	55.27	49	99	63.34	52.80	61	107	26.86	26.86	61	19
02	D HPora	127.46	127.42	212	215	157.60	156.75	337	63	48.39	47.39	71	--
03	Devsar	77.14	74.55	203	42	119.01	116.01	210	61	55.56	52.56	60	--
04	Qaimoh (Partly)	41.28	41.27	107	36	52.72	48.60	55	40	30.98	29.98	52	--
05	Pahloo	53.43	53.43	142	76	106.53	96.66	126	96	35.69	33.79	102	03
	<b>Total</b>	<b>354.58</b>	<b>351.94</b>	<b>713</b>	<b>468</b>	<b>499.20</b>	<b>470.82</b>	<b>789</b>	<b>367</b>	<b>197.48</b>	<b>190.58</b>	<b>346</b>	<b>22</b>

N= New, UG = upgraded



The above table reveals that an amount of Rs.1051.26 lacs was released for the five blocks namely Kulgam, DH Pora, Devsar, Qoimoh and Pahloo during the period 2011-12 to 2013-14. Against this released amount an expenditure of Rs. 1013.34 lac was incurred which implies 96.39% financial performance. The highest amount of Rs. 333.45 lac was released to block D.H Pora during the same period and an expenditure of

Rs. 331.56 lac was incurred during the period while the amount of Rs. 124.98 lacs was released to block Qoimoh and an expenditure amount of Rs. 119.85 lac was incurred during the same period. In terms of physical achievements 713, 789 and 346 units were constructed and 468, 367 and 22 units were upgraded during the year 2011-12, 2012-13 and 2013-14 respectively. Similarly during the reference period 541, 620, 473, 214 and 370 units were constructed and 225, 278, 103, 76 and 175 units were upgraded in blocks Kulgam, D H Pora, Devsar, Qoimoh and Pahloo respectively. Thus the statistical analysis of allocation/release of funds and expenditure reflects that the overall performance of Indira Awaas Yojana remained very good i.e. 96.39% during the period in question.

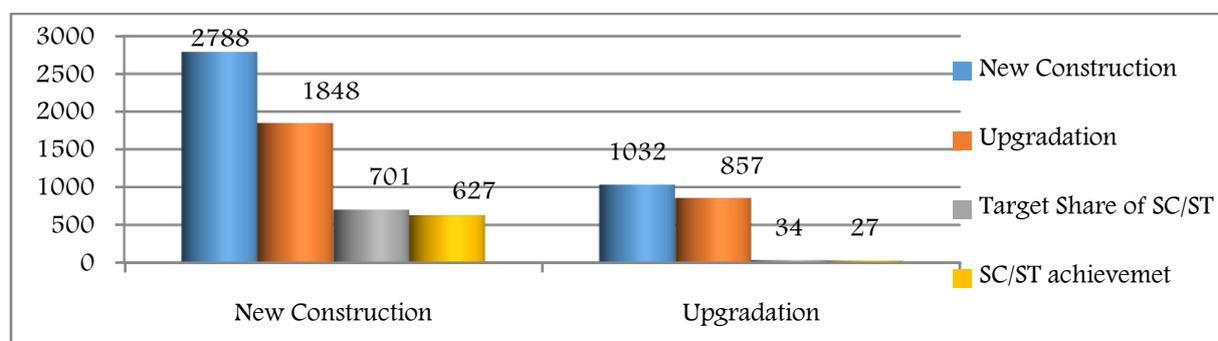
### 7.5 Year-Wise Coverage In The District

According to IAY guidelines habitation approach is to be followed for deciding the proportion of eligible beneficiaries to be taken for new construction and up-gradation. The habitations are to be prioritized on the basis of Participatory Identification of Poor approach (PIP). The following table indicates the coverage of the beneficiaries against the targets fixed for the period 2011-12 to 2013-14.

**Table No: 7.5**

**Year-wise Physical Targets & Achievements in the district**

Sr No	Year	Target				Achievement			
		New Construction		Up-gradation		New Construction		Up-gradation	
		SC/ST	Others	SC/ST	Others	SC/ST	Others	SC/ST	Others
1	2	3	4	5	6	7	8	9	10
01	2011-12	213	704	20	589	200	513	13	455
02	2012-13	260	922	10	391	249	540	10	357
03	2013-14	228	461	4	18	178	168	4	18
Total		701	2087	34	998	627	1221	27	830



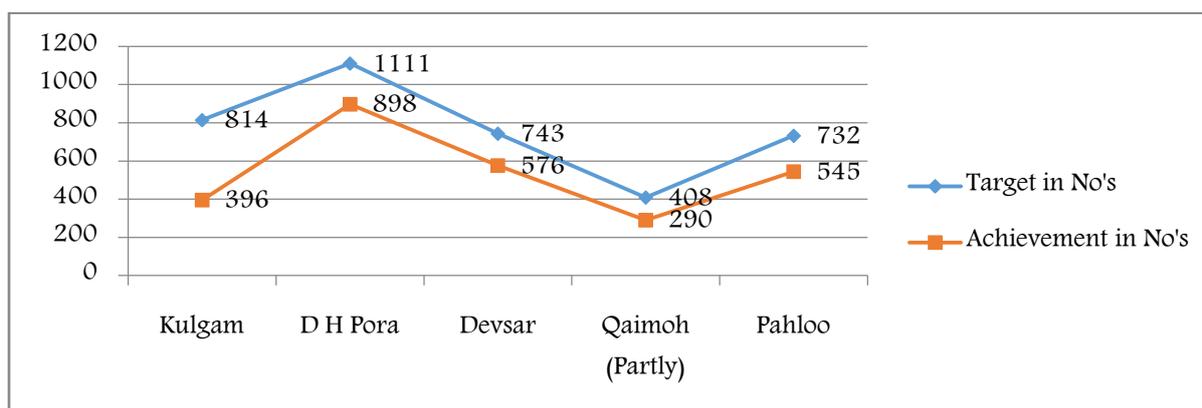
The table reveals that out of physical target of 2788 units under new construction and 1032 units under up-gradation during the reference period, 1848 units were constructed and 867 units were upgraded respectively during 2011-12 to 2013-1. The overall physical target of 66% under new construction and 83% under up-gradation was achieved during the period 2011-12 to 2013-14. The physical target of 78%, 67% and 50% under new construction and 77%, 91% and 100% under up-gradation was achieved during the year 2011-12, 2012-13 and 2013-14 respectively. In case of SC and ST beneficiaries the target of 89% and 79% was achieved under new construction and up-gradation respectively. The gap between targets and achievements under new construction has widened from 2011-12 to 2013-14 and declined under up-gradation during the same period.

### 7.6 Category-Wise/Block-Wise Physical Targets & Achievements

The data regarding category wise and block-wise physical target and achievement for the reference period 2011-12 to 2013-14 was collected from the concerned department. An analysis of physical target and achievement is one of the most important parameters to evaluate the performance of any scheme. The statistical analysis of allotment and expenditure is reproduced as follows.

**Table No: 7.6**  
**Category-wise/Block-wise Physical Targets & Achievements**

Block	2011-12				2012-13				2013-14			
	Target (No)		Achievement (No)		Target (No)		Achievement (No)		Target (No)		Achievement (No)	
	Total	Of which SC/ST	Total	Of which SC/ST	Total	Of which SC/ST	Total	Of which SC/ST	Total	Of which SC/ST	Total	Of which SC/ST
1	2	3	4	5	6	7	8	9	10	11	12	13
Kulgam	331	---	148	--	307	--	168	--	176	--	80	--
D H Pora	455	108	427	103	470	100	400	100	186	89	71	68
Devsar	286	40	245	35	331	60	271	50	126	58	60	47
Qaimoh (Partly)	179	--	143	--	147	--	95	--	82	--	52	--
Pahloo	275	85	218	75	327	110	222	109	140	85	105	67
Total	1526	233	1181	213	1583	270	1156	259	711	232	368	182



The statistical data from the table reveals that against the target of 3820 dwelling units in all the five blocks of district, 2705 dwelling units have been completed implying physical achievement of 70.81% during the period 2011-12 to 2013-14. Out of these 2705 completed dwelling units, 654 dwelling units belong to scheduled caste and schedule tribe beneficiaries collectively. During the years 2011-12 to 2013-14, the highest target of 1111 dwelling units for block DH Pora with physical performance of 81% was followed by block Devsar with target of 743 dwelling units and physical performance of 78%. In Block Qaimoh against the target of 408 dwelling units, 290 dwelling units stand constructed/upgraded during the reference period, thus reporting the achievement of 71% against the target. The lowest physical performance was shown by block Kulgam with target of 814 dwelling units and achievement of just 396 units i.e. 48.64% achievement. Moreover, it may be mentioned here that in block Kulgam and block Qaimoh not a single dwelling unit was constructed or upgraded under Schedule Caste or Schedule Tribe category. During the reference period 2011-12 to 2013-14, the overall physical performance ranged between 71% to 81% which indicates that the performance of scheme in the district has remained satisfactory.

## VIII. Social and Economic Status of Beneficiaries

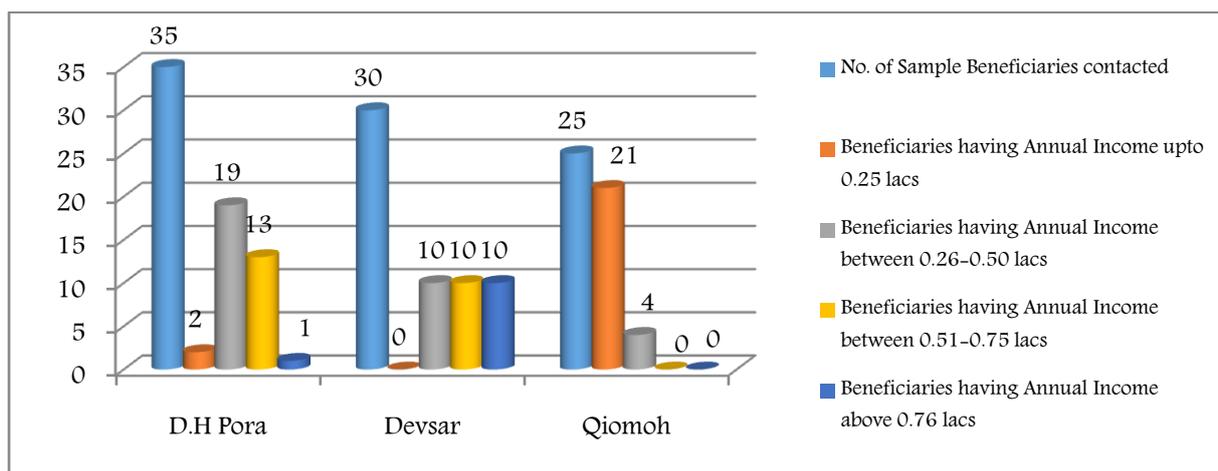
### 8.1 Economic Status Of Sample Beneficiaries

Income level of beneficiary is considered most important indicator of economic status. The block wise economic status of sample beneficiaries measured in terms of annual income has been classified into three categories. The information collected regarding the income status of sample beneficiaries is reproduced as follows.

**Table No 8.1**

**Block-wise income status of sample Beneficiaries**

S. No	Name of Sample Block	No. of Sample Beneficiaries contacted	Beneficiaries having Annual Income (in lacs)			
			Upto 0.25	0.26-.50	0.51- 0.75	Above 0.76
1	2	3	4	5	6	7
01	D.H Pora	35	02	19	13	01
02	Devsar	30	00	10	10	10
03	Qiomoh	25	21	04	00	00
Total		90	23	33	23	11



The above table reveals that out of 90 sample beneficiaries 23 sample beneficiaries (25.55%) were having annual income up to rupees twenty five thousands and 33 sample beneficiaries (36.66%) were having annual income in the range of rupees twenty six thousands to fifty thousand *whereas 23 sample beneficiaries (25.55%) were having annual income in the range of rupees fifty one thousand to seventy five thousands and 11 sample beneficiaries (12.22%) were having annual income of rupees seventy six thousands and above.* 19 (54%) sample beneficiaries from block D H Pora were having annual income in the range of rupees twenty six thousand to Rupees fifty thousand. In block Qoimoh 21 (81%) sample beneficiaries were having income up to Rs twenty five thousand and annual income in case of 4 (16%) sample beneficiaries was in the range of Rs twenty six thousand to Rs fifty thousand.

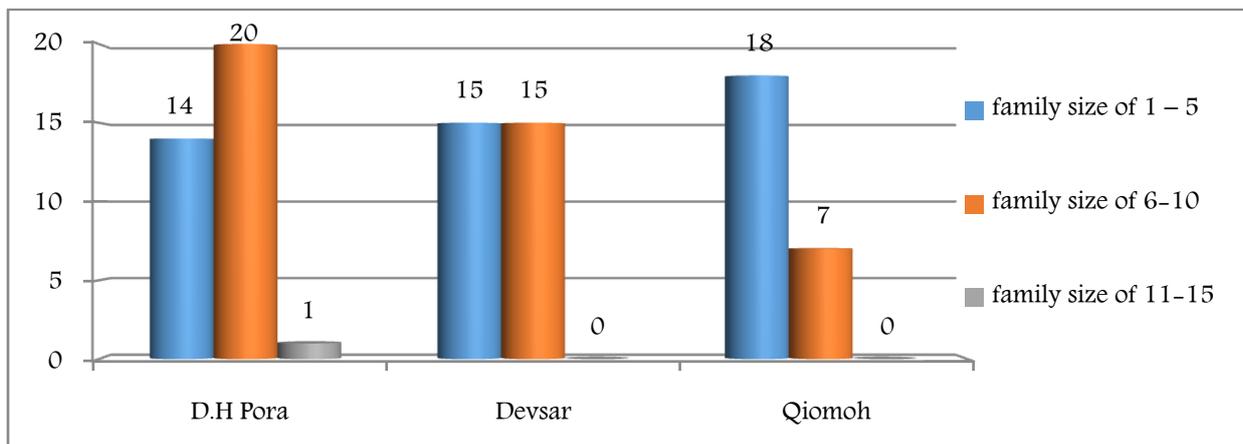
**8.2 Family Profile Of Sample Beneficiaries**

Since the scheme targets to provide housing facilities to the Below Poverty Line families who are either houseless or living in a dilapidated and kutcha houses. The size of family has direct impact on the amount of assistance being provided for the construction of residential hut. As per the approved schedule the block-wise family size of sample beneficiaries has been classified into three categories as depicted in the table below.

**Table No 8.2**

**Block-wise classification of sample beneficiaries according to family size**

S. No	Name of Sample Block	No. of Sample Beneficiaries contacted	Beneficiaries having family size		
			1 – 5	6 - 10	11 - 15
1	2	3	4	5	6
01	D.H Pora	35	14	20	1
02	Devsar	30	15	15	00
03	Qiomoh	25	18	07	00
Total		90	47	42	01



As is evident from the table that 52% (47) sample beneficiaries have family size of 1 to 5 members followed by 46% (42) sample households with family size of 6 to 10 members and only one sample household from block D.H Pora is having family size of 11 to 15 members. The table also shows that 20 (57%) of sample beneficiaries from block D H Pora are having family size of 6 to 10 members followed by (14) 40% of sample beneficiaries having family size of 1 to 5 members. In block Devsar (15) 50% of sample beneficiaries are having family size of 1 to 5 members and (15) 50% are having family size of 6 to 10 members. In block Qiomoh 18 (72%) of sample beneficiaries are having family size of 1 to 5 members followed by 7 (28%) of sample beneficiaries having family size of 6 to 10 members.

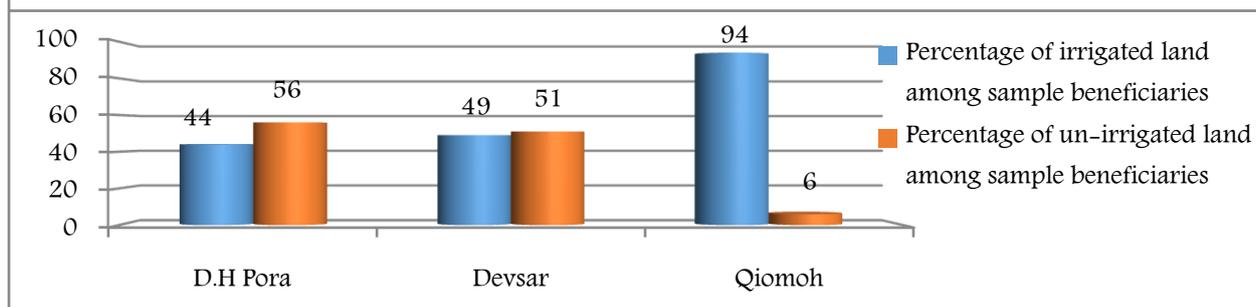
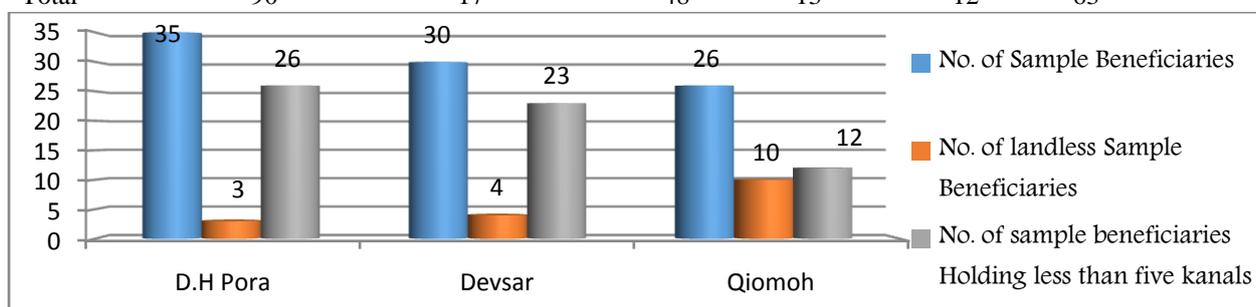
### 8.3 Classification Of Sample Beneficiaries On The Basis Of Landholdings

As per the schedule the landholdings of sample beneficiaries were classified into two categories viz. Irrigated and Un-irrigated. The block-wise findings regarding size and category of land held by sample beneficiaries is reproduced as follows.

**Table No 8.3**

#### Block-wise findings regarding size and category of landholdings of sample beneficiaries

S. No	Name of Sample Block	No. of Sample Beneficiaries contacted	No. of landless Sample Beneficiaries	No. of Sample Beneficiaries having landholding upto 2 kanals	Sample Beneficiaries size of (in kanals)	Percentage of irrigated land among sample beneficiaries
01	D.H Pora	35	03	19	3 - 5	44
02	Devsar	30	04	17	6 - 8	49
03	Qiomoh	25	10	12	03	94
Total		90	17	48	13	63



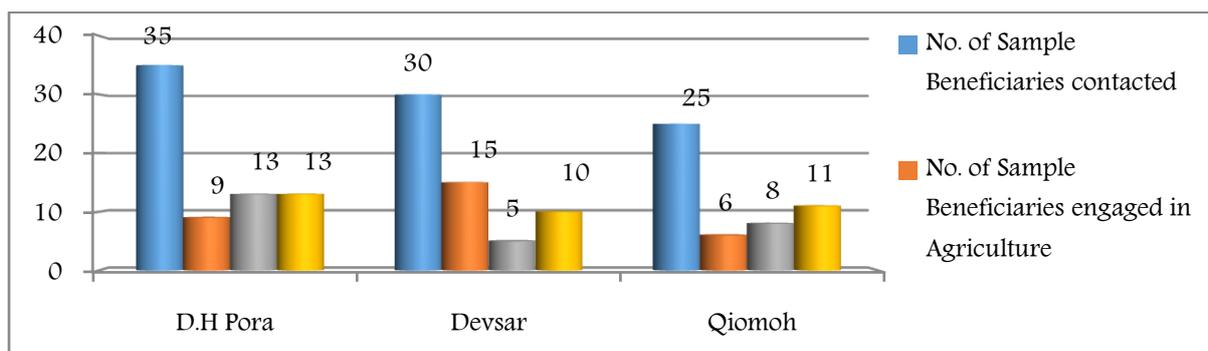
The above data reveals that 17 sample beneficiaries (18.88%) were landless and 48 sample beneficiaries (53.33%) were having landholdings of less than two kanals, 13 sample beneficiaries (14.44%) were having land holdings of 3 to 5 kanals and the rest 12 (13.33%) were holding more than six kanals of land. In block D H Pora 3 (8.57%) sample beneficiaries were landless and 26 sample beneficiaries (74%) were marginal farmers with land holdings of less than five kanals. In block Devsar 4 (13%) sample beneficiaries were landless and 23 sample beneficiaries (77%) were marginal farmers with land holdings of less than five kanals. In block Qoimoh 10 (40%) sample beneficiaries were landless and 12 (48%) sample beneficiaries were having land holdings of less than five kanals. The ratio of irrigated land to the total landholdings of sample beneficiaries was found to be 44%, 49% and 94% for blocks D.H Pora, Devsar and Qoimoh respectively. 77 (85.55%) of the sample beneficiaries who were marginal farmers or having no land were found to be eligible and deserving for the benefit under the scheme.

#### 8.4 Occupational Status Of Sample Beneficiaries

The economic status of the beneficiary or head of the household can also be ascertained from the type of occupation in which he or she is engaged. As per the devised schedules and the field investigation the occupational pattern of the sample beneficiaries was classified into two categories viz. Main occupation and subsidiary occupation. The block-wise occupational status is given as per the following table.

**Table No 8.4**  
**Block-wise occupational status of Sample Beneficiaries**

S. No	Name of Sample Block	No. of Sample Beneficiaries contacted	No. of Sample Beneficiaries engaged in			Subsidiary occupation
			Main occupation Agriculture	Laborer	Other	
01	D.H Pora	35	09	13	13	20
02	Devsar	30	15	05	10	04
03	Qiomoh	25	06	08	11	07
	Total	90	30	26	34	31



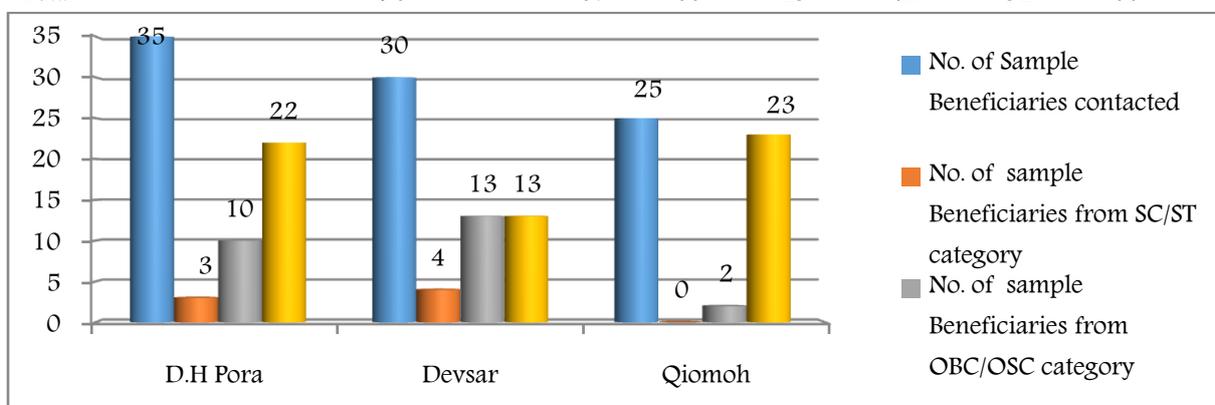
The above table depicts that out of ninety (90) sample beneficiaries 30 (33.33%) were engaged in agricultural activities and 26 (28.88%) were engaged in labor activities related to horticulture and agricultural sectors of the district. 34 sample beneficiaries (37.77%) were engaged in other activities including small business activities like retail kiriyana shops, barbers, tailors, bakers etc. Besides the main occupation thirty one (31) sample beneficiaries (34.44%) were engaged in subsidiary occupations as seasonal laborers.

#### 8.5 category-Wise Social-Status Of Sample Beneficiaries

As per guidelines, the scheme is designed to provide housing facilities to the households which are living below poverty line. The information collected from 90 sample beneficiaries questioned during the field operations have been classified into different social categories as reflected in the following table.

**Table No 8.5**  
**Block-wise Social-status of Sample Beneficiaries**

S. No	Name of Block	Sample No. of Sample Beneficiaries contacted	Category-wise no. of sample Beneficiaries					
			SC/ST		OBC/OSC		Others	
			BPL	APL	BPL	APL	BPL	APL
01	D.H Pora	35	03	00	08	02	18	04
02	Devsar	30	04	00	13	00	12	01
03	Qiomoh	25	00	00	02	00	22	01
Total		90	07	00	23	02	52	06



The above data reveals that out of 90 sample beneficiaries 07 (7.77%) were from SC/ST category falling below poverty line, 25 (27.77%) sample beneficiaries were from other backward categories including other social castes (OSC) such as Teelis, Kumhars, Najars, Hajams, Chopans, Shairgojris etc out of these twenty five, 2 sample beneficiaries were from Above Poverty Line category and 23 (92%) from Below Poverty Line category. 58 (64.44%) sample beneficiaries were from general category (52 sample beneficiaries from BPL sub-category and 6 from Above Poverty Line sub-category). In block Devsar 2 sample beneficiaries were from uncovered Below Poverty Line sub-category. In block Qiomoh 23 (92%) sample beneficiaries were from general category comprising of 22 (95.6%) sample beneficiaries from BPL sub-category and 1 (4.4%) from APL sub-category whereas 2 sample beneficiaries were from OBC/OSC category. Out of 8 Sample beneficiaries falling under APL sub-category, 6 are from block D H Pora, 1 from block Devsar and 1 from block Qiomoh respectively.

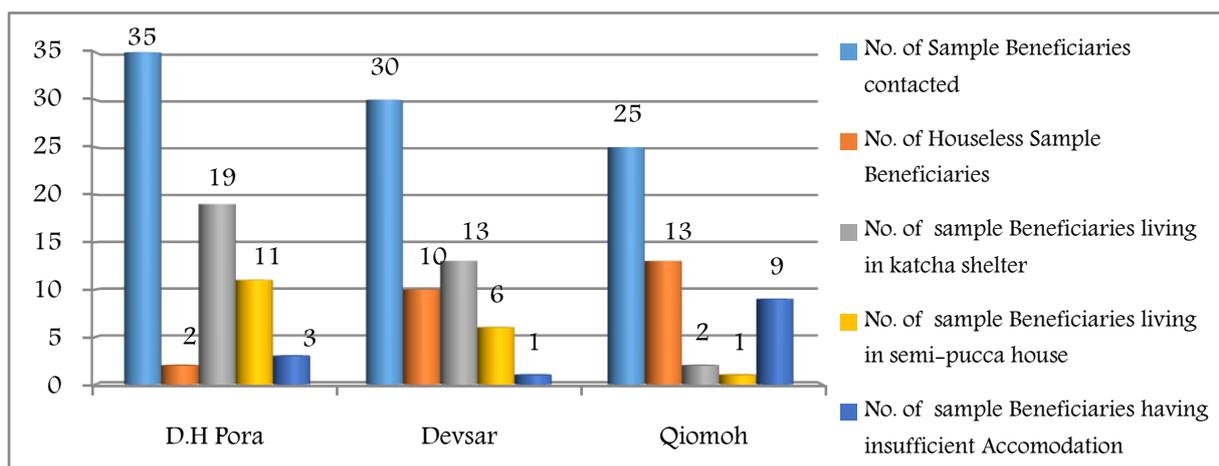
## IX. Impact of IAY Scheme:

### 9.1 Status Of House Before Assistance Under Iay

The scheme envisages to provide housing facilities to the BPL families who are either houseless or living in a katcha/dilapidated house. The information regarding the status of shelter possessed by the sample beneficiaries before the assistance is categorized and tabulated as per the below format.

**Table No 9.1**  
**Status of shelter possessed by the Sample Beneficiaries before the Assistance**

S. No	Name of Sample Block	No. of Sample Beneficiaries contacted	No. of Houseless Sample Beneficiaries	No. of sample Beneficiaries having Katcha shelter	Semi-Pucca	Insufficient Accomodation
1	2	3	4	5	6	7
01	D.H Pora	35	02	19	11	03
02	Devsar	30	10	13	06	01
03	Qiomoh	25	13	02	01	09
Total		90	25	34	18	13



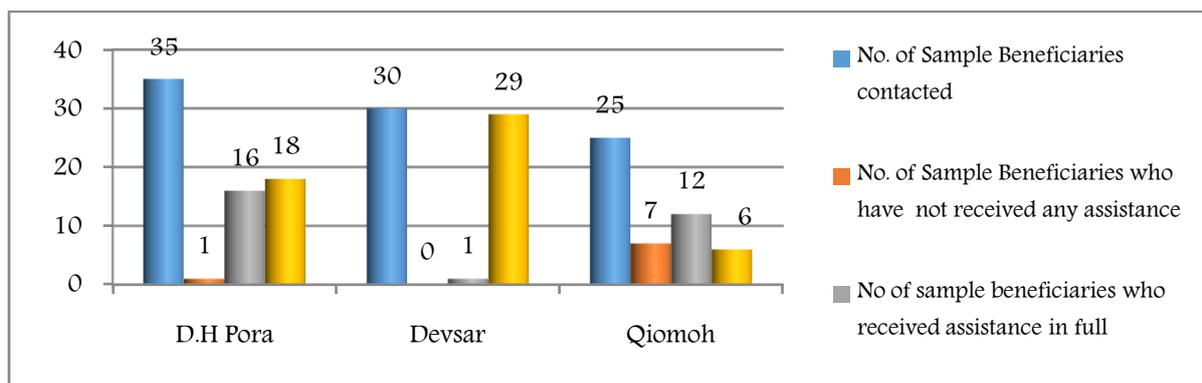
The above table reflects that out of 90 sample beneficiaries 25 sample beneficiaries (27.77%) were houseless at the time of identification/selection under the scheme and 34 sample beneficiaries (37.77%) were living in Katcha houses. 18 sample beneficiaries (20%) were living in Semi-Pucca houses and 13 sample beneficiaries (14.44%) were having insufficient accommodation. Out of 35 sample beneficiaries from block D H Pora 2 sample beneficiaries (6%) were houseless, 19 sample beneficiaries (54%) were living in kacha shelter, 11 sample beneficiaries (31%) were living in Semi-Pucca houses and 3 sample beneficiaries (8.5%) were having insufficient accommodation. Out of 30 sample beneficiaries from block Devsar 10 sample beneficiaries (33%) were houseless, 13 sample beneficiaries (43%) were living in kacha shelter, 6 sample beneficiaries (20%) were living in semi-pucca houses and 1 sample beneficiary (3%) was having insufficient accommodation. Similarly out of 25 sample beneficiaries from block Qiomoh 13 sample beneficiaries (52%) were houseless, 02 sample beneficiaries were living in katcha shelter, 1 sample beneficiary (4%) was living in semi-pucca house and 9 sample beneficiaries (36%) were having insufficient accommodation. The problem of insufficient accommodation was observed due to large size of households owing to joint family system prevalent in the valley.

### 9.2 Type And Amount Of Assistance

As per the guidelines two types of assistance are provided to the eligible beneficiaries depending upon the need of beneficiary and the availability of funds. Assistance of Rs 48500 has been provided up to year 2012-13 and Rs 75000 from year 2013-14 onwards for construction of a new pucca house that should withstand normal wear and tear due to usage and climatic conditions with reasonable maintenance, for at least thirty years. Assistance of Rs 15000 is being provided for upgradation of roof/walls, repairs/replacement of parts and the like. Upgradation may reuse/recycle materials for enhancing durability of katcha house, which is made of un-burnt bricks, mud, grass, reeds, thatch, loosely packed stones etc. The information regarding type and amount of assistance provided to sample beneficiaries is given below as per the following table.

**Table No 9.2**  
**Block-wise amount of assistance provided to sample beneficiaries**

S. No.	Name of Sample Block	No. of Sample Beneficiaries contacted	No. of Sample Beneficiaries who have not received any assistance	No of sample beneficiaries who received assistance:	
				In Full	less than the sanctioned amount
1	2	3	4	5	6
01	D.H Pora	35	01	16	18
02	Devsar	30	00	01	29
03	Qiomoh	25	07	12	06
	Total	90	08	29	53



The above data reveals that out of 90 sample beneficiaries contacted only 82 sample beneficiaries have received the assistance. Out of 82 sample beneficiaries who received the assistance 29 (32.22%) claimed to have received full amount of assistance for construction of their dwelling units, 53 (58.88%) claimed to have received amount of assistance which is less than the sanctioned amount whereas 8 (8.88%) sample beneficiaries (1 from block D H Pora and 7 from block Qiomoh) forming annexure 'C' to this report, claimed to have not received any kind of assistance either from block level authorities or district level authorities. However, as per the reports of concerned Sarpanch, the beneficiary namely Ab Gani Allie S/O Ab Satar Allie R/O D.H Pora has received the assistance. The observation, thus contradicts the claim furnished by the concerned office which needs to be looked into. In block D.H Pora 16 sample beneficiaries (45.71%) have received full amount of assistance and 18 sample beneficiaries (51.42 %) have received assistance less than the sanctioned amount prescribed under the scheme whereas 1 sample beneficiary refused to have received any amount of assistance from the concerned officials. 4 sample beneficiaries (10%) were unaware about the type of assistance sanctioned in their favour and 1 sample beneficiary (2.85%) was unaware about the amount of assistance received by him. In block Devsar 1 sample beneficiary has received full amount of assistance while in case of 29 (96.66%) sample beneficiaries an amount of Rs 1400 per beneficiary has been retained at block level due to non-construction of sanitary latrines by the sample beneficiaries under Nirmal Bharat Abhiyan convergence scheme. In block Qiomoh 12 (48%) sample beneficiaries have received full amount of assistance, 6 (24%) sample beneficiaries have received assistance less than the sanctioned amount whereas 7 (28%) sample beneficiaries claimed to haven't received any amount of assistance from the concerned officials either at district level or at block level. The observation needs to be investigated at appropriate level in order to establish the substantiality of facts and fixation of the responsibility.

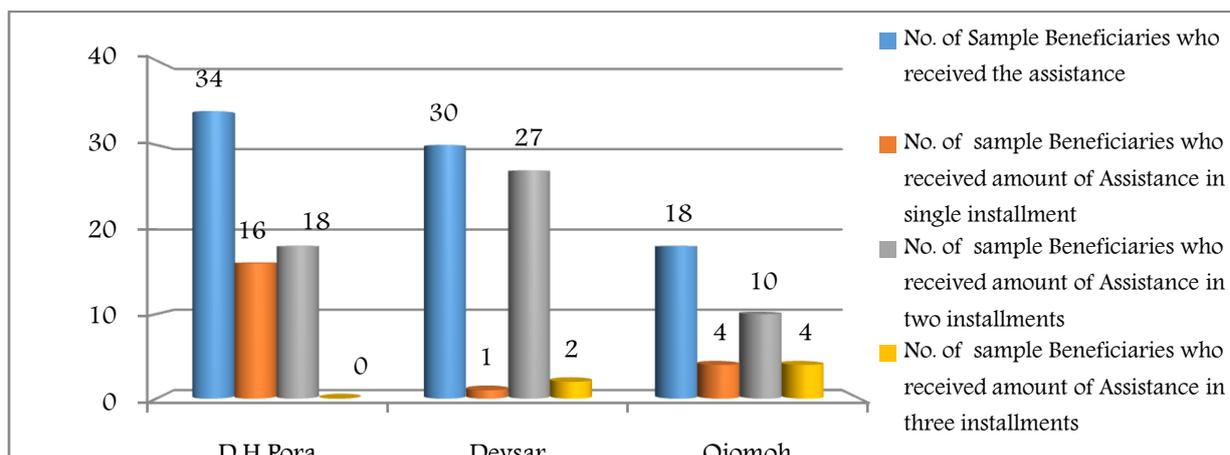
### 9.3 NUMBER OF INSTALLMENTS TAKEN TO GET THE ASSISTANCE

According to the guidelines the number of installments given to the beneficiaries should be fixed at three. The release of installment should be linked to the level of construction reached. The first installment of less than 25% should be given on the Awaas Diwas along with the sanction order. The 2<sup>nd</sup> installment not less than 60% of the unit cost should be released on reaching the lential level. The 3<sup>rd</sup> installment should be released only when more than 85% construction of the unit has been completed. The information regarding the number of installments taken to get the assistance as enquired from the sample beneficiaries is reproduced as follows.

Table No 9.3

#### Block-wise number of Installments taken to get the Assistance

S. No	Name of Sample Block	No. of Sample Beneficiaries who received the assistance	No. of sample Beneficiaries who received amount of Assistance in Single Installment	Two Installments	Three installments
1	2	3	4	5	6
01	D.H Pora	34	16	18	00
02	Devsar	30	01	27	02
03	Qiomoh	18	04	10	04
Total		82	21	55	06



The table reveals that out of 82 sample beneficiaries who received the assistance 21 sample beneficiaries (25.60%) have received the amount of assistance in single installment and 55 sample beneficiaries (67%) have received the assistance in two installments while as 6 sample beneficiaries (7.31%) have received the amount of assistance in three installments.

Out of 34 sample beneficiaries from block D H Pora 16 (47%) have received the amount of assistance in one installment and 18 sample beneficiaries (52.94%) have received in two installments. The dwelling unit of one sample beneficiary exists on the ground however, it is reported to have been constructed some ten to twelve years ago. In block Devsar 1 sample beneficiary (3%) has received the assistance in single installment and 27 sample beneficiaries (90%) received the assistance in two installments while as 2 sample beneficiaries (7%) received the assistance in three installments.

In block Qiomoh, out of 18 sample beneficiaries who received the assistance, 4 sample beneficiaries (22.22%) have received in single installment and 10 sample beneficiaries (55.55%) have received the assistance in two installments while as 4 sample beneficiaries (22.22%) received in three installments.

#### 9.4 Physical Status Of Asset Created Under The Scheme

As per the guidelines of the scheme, construction of the unit should be managed within two stages. In stage 1<sup>st</sup> the unit should reach at the lenthil level nine months from the date of release of first installment. Nine months from date of release of 2<sup>nd</sup> installment the unit should be at the completion stage. Normally the completion of dwelling unit should not take more than 2 years from the date of sanction. The data regarding the physical status of dwelling units as enquired from the sample beneficiaries is as follows.

Table No 9.4

S. No	Name of Sample Block	No. of Sample Beneficiaries covered under the scheme	No. of sample Beneficiaries having dwelling unit				No. of Sample Beneficiaries who have utilized the amount for upgradation	No. of Sample Beneficiaries who have Not utilized the assistance either for new construction or for upgradation
			Complete	At Plinth Level	At Lenthil Level	At Roof level		
01	D.H Pora	34	24	04	02	00	02	02
02	Devsar	30	28	01	01	00	00	00
03	Qiomoh	18	12	01	02	00	01	02
Total		82	64	06	05	00	03	04

The above table reflects that out 82 sample beneficiaries covered under the scheme, 64 (78%) had completed the construction of their dwelling units and 6 sample beneficiaries (7.31%) had constructed the units up to plinth level where as 5 sample beneficiaries (6.09%) had constructed their dwelling units up to lenthil level. 3 sample beneficiaries (3.65%) have utilized the assistance for upgradation of their existing houses instead of

new construction as claimed by the concerned officials. Thus only 78 sample beneficiaries (95.12) were able to either construct their dwelling units or upgrade their existing houses.

In case of block D H Pora 24 sample beneficiaries (70.58%) had completed the construction of dwelling units, 6 sample beneficiaries (17.64%) have failed to complete the construction of their dwelling units, 2 sample beneficiaries (5.88%) have utilized the amount of assistance for upgradation of their existing house instead for the new construction as claimed by the concerned officials whereas 2 sample beneficiaries (5.88%) have failed to utilize the 1<sup>st</sup> installment of assistance either for new construction or for up gradation of their existing house.

In block Devsar 28(93.33) sample beneficiaries have completed the construction of dwelling units and 2 sample beneficiaries (6.66%) have failed to complete the construction of their dwelling units.

In case of block Qoimoh, out of 18 sample beneficiaries who have been covered under the scheme 12 sample beneficiaries (66.66%) had completed the construction of their dwelling units, 1 sample beneficiary (5.55%) has constructed the unit upto plinth level and 2 sample beneficiaries have constructed upto lential level, 1 sample beneficiary(5.55%) has utilized the amount of assistance for upgradation of their existing house instead for the new construction as claimed by the concerned officials whereas 2 sample beneficiaries (11.11%) have failed to utilize the 1<sup>st</sup> installment of assistance either for new construction or for up gradation of their existing house they are yet to start the construction of their dwelling units despite receiving the 1<sup>st</sup> installment of assistance to the tune of Rs 25000 and Rs 9000 respectively.

### 9.5 Status Of Facilities In The Houses Of Sample Beneficiaries

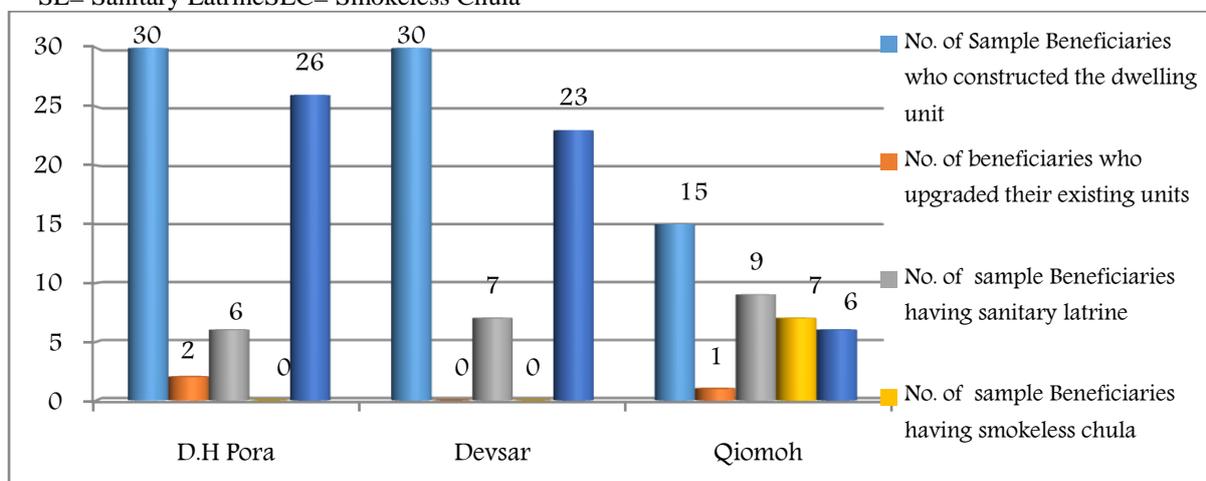
Facilities like construction of sanitary latrines for all IAY dwelling units under Nirmal Bharat Abhiyan (NBA) are mandatory. Construction of smokeless Chula, availability of potable drinking water etc should be provided to the beneficiaries under different convergence schemes. As per the revised guidelines the BDO shall ensure that the houses constructed under IAY are also provided the benefit of toilet point under NBA as a special dispensation for which the provision should always be kept in the micro plan to be prepared at the Panchayat level and in the Panchayats where NBA is not yet under implementation a special quota shall be kept apart for IAY houses. The following table provides the response of sample beneficiaries with respect to the status of facilities available in the dwelling units.

**Table No 9.5**

**Block-wise Status of Facilities in the houses of Sample Beneficiaries**

S. No	Name of Block	No. of Sample Beneficiaries:		No. of sample Beneficiaries having			No. of sample Beneficiaries having neither	
		Who constructed the dwelling unit	Who upgraded their existing dwelling units	SL *	SLC*	Both SL& SLC	SL nor SLC	neither SL nor SLC
01	D.H Pora	30	02	06	00	00	26	
02	Devsar	30	00	07	00	00	23	
03	Qiomoh	15	01	09	07	07	06	
	Total	75	03	22	07	07	55	

\* SL= Sanitary Latrine SLC= Smokeless Chula



Out of 78 sample beneficiaries 75 (96.15%) have constructed their dwelling units whereas 3 (3.84%) have upgraded their existing houses. 22 sample beneficiaries (28.20%) were able to construct the sanitary latrine, 7 sample beneficiaries (9%) have constructed smokeless chula whereas seven sample beneficiaries

(8.97%) have constructed both sanitary latrine as well as smokeless chula. 55 sample beneficiaries (70.51%) have failed to construct either of the facilities. In block D H Pora out of 32 sample beneficiaries only 6 sample beneficiaries (18.75%) have constructed sanitary latrine while none of the sample beneficiaries was able to construct either smokeless chula or both of the facilities. In case of block Devsar 7 sample beneficiaries (23.33%) have constructed sanitary latrine and none of the sample beneficiary was able to construct smoke less chula or both the facilities. In block Qoimoh out of 16 sample beneficiaries 9 (56.25%) have constructed sanitary latrine whereas 7 sample beneficiaries (43.75%) were able to construct both sanitary latrine and smokeless chula. 55sample households (70.51%) were found without the basic facilities as explained above. The main reason for non-construction of sanitary latrine as well as smokeless chula was inadequacy of assistance being provided to the beneficiaries and lack of proper monitoring and supervision by the concerned officials.

### 9.6 Supervision By Field Staff

Supervision and monitoring are the most important aspects of programme implementation. The concerned officials must monitor, supervise and facilitate the beneficiaries to complete the house within the stipulated time period. As per the guidelines the Block level officers should inspect 10% of houses at each stage of construction and the district level officers should inspect 2% of houses at each stage of construction. The data regarding supervision by field staff as enquired from the sample beneficiaries is described in the table as follows.

**Table No 9.6**

**Block-wise, stage-wise supervision by the concerned officials**

S. No	Name of Sample Block	No. of Sample dwelling units either constructed or upgraded existing units	Sample beneficiaries who either constructed or upgraded existing units	Construction work supervised	Supervised by whom*			Stage of supervision		
					VLW/ RDD	JE /RDD	PRI	PL	LL	All levels
01	D.H Pora	32	29	29	29	29	00	03	00	26
02	Devsar	30	30	30	02	28	03	02	01	27
03	Qiomoh	16	14	14	14	00	00	13	14	02
Total		78	73	73	45	54	03	18	15	55

\* VLW= Vilage level Worker JE= Jr. EngineerPRI= Panchayat Raj Institional representative  
PL /LL= Plinth level/ Lentil level

Out of 78 sample beneficiaries who have either constructed their dwelling units or upgraded their existing houses, construction work in case of 73 sample beneficiaries (93.58%) has been supervised by field functionaries (VLW/JE/PRI) of the rural development department. The construction work in case of 18 sample beneficiaries (23.07%) has been supervised at plinth level and construction work of 15 sample beneficiaries (19.23%) has been supervised up to the lentil stage where as construction work in case of 55 sample beneficiaries (70.51%) has been supervised at all levels.

In case of block DH Pora construction work in case of 3 (9.37%) dwelling units was not supervised at any stage. In case of block Devsar the construction work of all the dwelling units was supervised at different stages as shown in the table. In block Qoimoh Construction work in case of 2 (12.5%) sample beneficiaries was not supervised at any stage.

## X. Major Findings and Recommendations of the Study

### Main Findings Of The Study

The scheme has been under implementation in all the blocks of district through District Rural Development agency Kulgam under the direction of department of rural development Kashmir. The main objective of the scheme is to provide financial assistance to the houseless members of SC/ST, freed bonded labourers and other weaker sections of society for construction of dwelling units. As per the requirement of study, a sample of 91 sample beneficiaries and 30 knowledgeable persons from three blocks viz D H Pora, Devsar and Qoimoh were selected for field observations. The summary of main findings is given hereunder:

1. Out of 32754 eligible beneficiaries 17308 (53%) stand covered under the scheme as on 31 march 2014.
2. During the reference period the total availability of funds was 1059.21 lacs comprising of Rs 813.37 lacs as central share and Rs 245.84 lacs as state share, an amount of Rs1051.26 lacs comprising of 805.42 lacs as central share and 245.84 lacs as state share was released to blocks and an expenditure amount of Rs 1052.67 lacs (including Rs 1.41 lacs from retained funds) was incurred by the blocks. The official data shows a closing balance of Rs 6.54 lacs (0.62%) as retained funds at district level. The central share of funds has increased from Rs 255.53 lacs lacs in 2011-12 to Rs 416.64 lacs in 2012-13

- and then declined to Rs 141.83 lacs in 2013-14. The state share has consistently declined from 99.21 lacs in 2011-12 to 83.79 lacs in 2012-13 and further declined to 62.84 lacs in 2013-14 respectively. The financial achievement during the period was 99% which is a healthy trend in itself.
3. The statistical analysis of category wise and year wise financial allotment and expenditure during the reference period revealed that in case of SC/ST category an amount of Rs 259.35 lacs and Rs 6.68 lacs was released to blocks under new construction and upgradation respectively from this amount an expenditure of Rs 257.92 lacs and Rs 3.60 lacs was incurred by the blocks under the respective heads. The financial achievement for the year 2011-12, 2012-13 and 2013-14 was 99%, 94% and 96% respectively.
  4. During the reference period an amount of Rs 145.47 lacs, 333.45 lacs, 251.71, 124.98 lacs and 195.65 lacs was released to block Kulgam, DH Pora, Devsar, Qoimoh and Pahloo respectively from this the expenditure amount of Rs 134.93 lacs, 331.56 lacs, 243.12 lacs, 119.85 lacs and Rs 183.88 lacs was incurred by these blocks respectively. The combined financial performance was 96.39 % during the period in question.
  5. In terms of year-wise physical achievements 713, 789 and 346 dwelling units were constructed and 468, 367 and 22 units were upgraded during the year 2011-12, 2012-13 and 2013-14 respectively. In case of block-wise physical achievement 541, 620, 473, 214 and 370 dwelling units were constructed and 225, 278, 103, 76 and 175 units were upgraded in block Kulgam, DH Pora, Devsar, Qoimoh and Pahloo respectively.
  6. During the reference period 2011-12 to 2013-14 the physical target of 2788 dwelling units under new construction and 1032 dwelling units under upgradation was set and out of this target, 1848 dwelling units were constructed and 867 units were upgraded during the same period. The physical achievement of 66% and 83% was observed for new construction and upgradation respectively. The gap between physical targets and achievements has widened from 2011-12 to 2013-14 in case of new construction.
  7. The highest number of 271 scheduled caste/scheduled tribe beneficiaries were benefitted in block D H Pora whereas no scheduled caste/scheduled tribe beneficiary has been covered in Kulgam and Qoimoh blocks.
  8. The field investigation revealed that out of 90 sample beneficiaries contacted 25% sample beneficiaries were having annual income up to Rs 25000 and 36.66% sample beneficiaries were having annual income in the range Rs 26000 to Rs 50000 whereas 25% sample beneficiaries were having annual income in the range of Rs 51000 to Rs 75000 and 12.22% sample beneficiaries were having annual income of rupees seventy six thousands and above.
  9. There were 52.22% sample beneficiaries having family size of 1-5 members followed by 46.66% household with family size of 6-10 members and only 1 (1.09%) sample household having family size of 11-15 members while there was no household having family size of 16 and above members.
  10. 19% sample beneficiaries were landless and 52% sample beneficiaries were having landholdings of less than two kanals, 14% sample beneficiaries were having land holdings of 3 to 5 kanals and **the rest 13% were holding more than six kanals of land.**
  11. Out of 90 sample beneficiaries contacted 27.47% sample beneficiaries were houseless, 36.26% sample beneficiaries were living in Katcha houses and 18.68% beneficiaries were having semi pucca houses whereas 12% were living in insufficient accommodation before implementation of Indira Awaas Yojana.
  12. Out of 90 sample beneficiaries, 58 sample beneficiaries (64.44%) were from general category, 25 sample beneficiaries (27.90%) were from backward classes/other social castes and only 7 sample beneficiaries (7.77%) from scheduled tribes.
  13. 56 sample beneficiaries (62.22%) were found directly or indirectly engaged in agricultural and related activities, 34 sample beneficiaries (37.77%) were found engaged in other small businesses and seasonal or hereditary occupations like barbers, milkmen, bakers, cobblers etc.
  14. Out of 90 sample beneficiaries contacted 75 (83.33%) have been covered under new construction and 3 sample beneficiaries (3.33%) have been covered under upgradation. **4 sample beneficiaries were unable to utilize the first installment of assistance either for new construction or upgradation of their existing units whereas, 8 sample beneficiaries (1 from block D H Pora and 7 from block Qoimoh) claimed to haven't received any kind of assistance either from block level or district level authorities.** However, as per the reports of concerned Sarpanch, the beneficiary namely Ab Gani Allie S/O Ab Satar Allie R/O D.H Pora has received the assistance.
  15. **The amount of assistance received by 53 sample beneficiaries (58.88%) covered under new construction was less than the amount prescribed under the scheme.**
  16. In block D.H Pora 2 sample beneficiaries (5.71%) were covered under upgradation instead of new construction as claimed by department. The amount of assistance received by 18 sample beneficiaries

- (56.25%) out of 32 covered under new construction was less than the amount prescribed under the scheme.
17. In case of 29 sample beneficiaries (96.66%) from block Devsar an amount of Rs 1400 has been retained at block level due to non-construction of sanitary latrines by the sample beneficiaries under Nirmal Bharat Abhiyan.
  18. Out of 26 sample beneficiaries selected from block Qoimoh 1 was untraceable, 1 sample beneficiary was covered under upgradation instead of new construction as claimed by the officials concerned, 15 were covered under new construction, 2 were unable to utilize the first installment of assistance and 7 claimed to haven't received any amount of either from block level authorities or district level authorities, the observation contradicts the claim furnished by the concerned office which needs to be looked into. ***The amount of assistance received by 6 (40%) sample beneficiaries out of 15 covered under new construction was less than the amount prescribed under the scheme.***
  19. In terms of stage of construction, 64 sample beneficiaries (78%) had completed the construction of their dwelling units and 6 sample beneficiaries (7.31%) had constructed the units up to plinth level where as 5 sample beneficiaries (6.09%) had constructed the units up to lenth level whereas 4 (4.87%) have failed to utilize the first installment of assistance either for new construction or upgradation.
  20. All the sample beneficiaries who have been covered under the scheme have claimed that the amount of assistance being provided is insufficient for construction of a house during the current socio-economic conditions.
  21. Regarding the satisfaction level of sample beneficiaries in terms of overall implementation of scheme out of 78 sample beneficiaries who have either constructed dwelling units or upgraded their existing units, 61 (78.20%) were satisfied with the installment system, 67 (85.89%) were satisfied with the time taken for processing of application and 66 (84.61%) were satisfied with the attitude of concerned officials towards beneficiaries while as 15.39% sample beneficiaries reported otherwise. 74 (95%) sample beneficiaries were satisfied with the selection criteria being adopted for identification of beneficiaries whereas, 71 (91.02%) sample beneficiaries were satisfied with the office formalities regarding the assistance.
  22. Out of 78 sample beneficiaries who have either constructed dwelling units or upgraded their existing units, 22 (28.20%) beneficiaries had constructed sanitary latrine and 7 (8.97%) beneficiaries had constructed smokeless Chula whereas 07 sample beneficiaries (8.97%) had both sanitary latrine and smokeless Chula and 55 sample beneficiaries (70.51%) have neither constructed smokeless Chula nor sanitary latrine.
  23. Despite strict guidelines not a single dwelling unit out of 78 sample beneficiaries covered under new construction or under upgradation was found with IAY logo or sign board.
  24. ***Some violations of rules/norms were found in identification and selection of beneficiaries under the scheme due to relationship, personal and political influence.***

### **Shortcomings Observed**

Although the performance of Indra Awas Yojna was found satisfactory to some extent, yet a great deal remains to be done to accomplish the desired objectives.. Some important shortcomings observed during the process of evaluation are reproduced as follows.

1. Majority of sample beneficiaries, knowledgeable persons and even some concerned officials were not fully aware about the different components of the scheme
2. No special attention was paid to certain basic facilities like sanitary latrine, water supply, electricity facility etc.
3. Role of NGOs to spread the awareness about the scheme and its implementation was found to be negligible.
4. The criteria for identification and selection of beneficiaries was found to be based on political affiliations rather on socio-economic conditions as envisaged in the guidelines.
5. The implementing agencies have demonstrated lack of responsibility regarding monitoring, supervision and proper utilization of funds.
6. Error of inclusion in case of some non-deserving beneficiaries and error of exclusion in case of some deserving beneficiaries was also observed during the field investigation.
7. Various constraints like fragmented release of installments, delayed payment, slow process of identification and limited work season were felt at operational level which has increased/widened the gap between targets and achievements.
8. Many sample beneficiaries have neither constructed the dwelling unit nor upgraded their existing units during the reference period 2011-12 to 2013-14.
9. No technical assistance regarding cost effective design of dwelling unit has been given to the sample beneficiaries which has pushed up the cost of construction.

## **Major Recommendations**

On the basis of overall observations and shortcomings of the scheme and its implementation in the district the following recommendations have been proposed for better implementation, accomplishment of the desired objectives and to ensure that the intended benefits of the scheme reach out to the target group.

### **I. Allocation needs to be enhanced:**

Almost all sample beneficiaries echoed the same response that the amount of assistance isn't sufficient for construction of a dwelling unit during the current socio-economic conditions. As such, the amount of assistance needs to be enhanced from Rs 0.75 lacs to at least Rs 2.00 lacs as majority of the sample beneficiaries had invested additional amount of money to complete the construction of their dwelling units, only few sample beneficiaries had constructed the dwelling unit without any additional investment on their own.

### **II. Supervision and Monitoring:**

The construction work needs to be monitored right from the foundation stage to completion stage by different implementing agencies including the gram panchayats.

### **III. Awareness and sensitization:**

There is need to create awareness about the scheme and the eligible beneficiaries need to be sensitized about the different components of scheme including the amount of assistance being paid under different convergence schemes like Niramal Bharat Abhiyan or Swach Bharat Abhiyan. This would ensure availability of certain basic facilities like sanitary latrine, smokeless chula, supply of safe drinking water etc.

### **IV. Duty and Responsibility:**

The concerned authorities should discharge their duties with responsibility to accomplish the objectives of the scheme.

### **V. The error of inclusion and the error of exclusion:**

The error of inclusion and the error of exclusion needs to be minimized if not eliminated so that the benefit reaches to the needy and deserving beneficiary.

### **VI. The information system:**

The Panchayat, block and district level officers/officials need to maintain, manage and consolidate the information/data to ensure uniformity and to avoid variation in the official data regarding physical and financial targets and achievements.

### **VII. The problem of Identification:**

The identification of beneficiary should be based on the socio-economic conditions rather on the political affiliations and political influence. The procedure should be fair and transparent.

### **VIII. Timely Completion of the unit:**

To ensure timely completion of the dwelling unit a stipulated time frame should be given to the beneficiary and the whole amount of assistance needs to be released within the timeframe.

### **IX. Bad practices need to be rooted out:**

Many sample beneficiaries have neither constructed their dwelling unit nor upgraded their existing house during the reference period but reported to have received partial amount of assistance in cash. Such practices need to be checked at an earliest by putting in place an effective supervision and monitoring mechanism at multiple levels. The department at higher level must look into the matter to ascertain the facts.

### **X. Payments should be released on time:**

It was observed that the disbursement of funds has been delayed from higher authorities to the district level authorities and consequently to the block level authorities and finally to the beneficiary which puts stress on timely completion of the dwelling unit and overall achievement of the scheme. The funds should be disbursed in a single installment instead of fragmented installments.

### **XI. Supply of raw material:**

The beneficiary being poor have low bargaining as well as purchasing power in the market which increases the cost of raw materials and puts pressure on their budget. To avoid such situation, the raw material should be supplied at the work place of the beneficiary at concessional rates.

### **XII. Comprehensive participation:**

Dehi Majlis and/or panchayat bodies including Awqaf Committees need to be taken into confidence to avoid malafide coverage and misuse of allocated funds. The same committee or body should certify and guarantee the construction of dwelling unit already sanctioned in favour of the deserving beneficiary.

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