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GOVERNMENT OF HARYANA

Evaluation Study

of

Indira Awaas Yojana

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Foreword

The Indira Awaas Yojana (IAY), a centrally sponsored scheme of Ministry of Rural Development, Government of India is one of the most important poverty alleviation programmes in the country. This scheme is being implemented in all the districts of the state through Rural Development Department, Haryana on 75:25 cost sharing basis between centre and state respectively since January, 1996.

The main objective of the scheme is to provide a financial aid to the members of scheduled castes/scheduled tribes, freed bonded labourers and also to other non scheduled castes/scheduled tribes rural poor specially preferred widows/war widows and physically handicapped below the poverty line for the construction of their dwelling units by providing them a lump sum amount as financial assistance.

I hope that the findings and recommendations made in the study would be useful to the concerned department in improving the implementation of the scheme.

I appreciate the efforts made by the Director, Department of Economic & Statistical Analysis, Haryana and his official staff of Evaluation Wing to undertake & complete this Evaluation Study.

S.M.Mahajan
Special Secretary,
Planning Department, Haryana

Preface

Evaluation means determining the worth or significance of an activity, policy or programme. Evaluation of developmental schemes is necessary to assess the fruits of development for the needy people. That is why, evaluation of developmental schemes becomes a very important part of planning process.

Since independence, the GOI has launched a number of schemes, centrally sponsored schemes and community/ area development programmes both in rural and urban areas of the country to improve the living standard of poor people.

An evaluation study entitled “Indira Awaas Yojana” has been conducted to assess the implementation and impact of the scheme. The IAY, a centrally sponsored scheme of the Ministry of Rural Development is one of the most important poverty alleviation programmes in the country which play a vital role to uplift the living standard of poor people in rural areas by providing them shelters . Indira Awaas Yojana was launched during the year 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme and continued as a sub scheme of Jawahar Rozgar Yojana since its launching from April, 1989. It has been de-linked from the JRY and has been made an independent scheme with effect from 1st January,1996 and is being implemented in all the districts of the state through Rural Development Deptt., Haryana on 75:25 cost sharing basis between centre and state respectively with an objective to provide a financial aid to the members of scheduled castes/scheduled tribes, freed bonded labourers and also to other non scheduled castes/scheduled tribes particularly widows/war widows and physically handicapped rural poor below the poverty line for the construction of their

dwelling units by providing them a lump sum amount as financial assistance. The study reveals that by and large, the scheme has been successful and appreciated by the people due to good results over the years. The study has tried to find out the scope of improvement based on the findings of the sample survey.

I would take the opportunity to thank the Director and Special Secretary, Rural Development Department, Haryana and his staff for their co-operation in supplying the necessary information/ data required for the evaluation study.

I also extend my thanks to all the beneficiaries who patiently replied most of the questions and without their co-operation the field survey/ research could not have been completed.

The report has been prepared by Sh. Krishan Kumar, Research Officer with the assistance of Sh. Ramesh Chand, Assistant Research Officer under the supervision of Sh. Anand Prakash and Dr. Rajvir Bhardwaj Deputy Directors and dynamic guidance of Sh. D.S. Chhikara, Additional Director.

I expect that the study would be extremely useful to the Planners, Researchers, Educationists, Policy Makers, concerned Central Ministries and Implementing Agencies at the state level to make the improvements and take suitable corrective actions to ensure that the intended benefits of the scheme reach the target group.

Dated:13-09-2012
Place: Panchkula

R.K. BISHNOI
Director, Department of Economic &
Statistical Analysis, Haryana.

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1. EXECUTIVE SUMMARY

The Indira Awaas Yojana (IAY), a centrally sponsored scheme of ministry of Rural Development, Government of India is one of the most important poverty alleviation programmes in the country which play a vital role to uplift the living standard of poor people in rural areas. This scheme is being implemented in all the districts of the state through Rural Development Department, Haryana on 75:25 cost sharing basis between centre and state respectively since January, 1996.

The main objective of the scheme is to provide a financial aid to the members of scheduled castes/scheduled tribes, freed bonded labourers and also to other non scheduled castes/scheduled tribes rural poor below the poverty line for the construction of their dwelling units by providing them a lump sum amount as financial assistance.

Evaluation Study:

The Economic and Statistical Analysis Department took up the Evaluation Study of IAY for assessing to what extent benefit of the scheme was provided to the sampled beneficiaries.

Objectives of the Evaluation Study:

1. To assess whether the objective of the scheme is being achieved.
2. Whether the specific lump sum amount is reaching to the genuine beneficiaries.
3. Whether the flow of funds is proper and timely.

4. Whether the funds are being properly utilized by the beneficiaries or not.
5. Whether the houses are being constructed as per guidelines and within time.

Methodology

The study is based on the primary and secondary data. Both primary and secondary data was collected through instruments structured at different levels. The secondary data was collected from the Rural Development Department, Haryana and offices of ADC-Cum-CEO, DRDA, Gurgaon, Hisar, Kaithal, Panchkula, Panipat, Rewari, Rohtak and Sirsa through state and district level questionnaires. Detailed discussions were held with the officials/officers at various levels to gather information on implementation of the scheme. The primary data was collected from beneficiaries as well as non-beneficiaries of the scheme 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 sampled beneficiaries and the non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in implementation of the scheme. For assessing the impact of Indira Awaas Yojana, work done during the years 2007-08 to 2010-11 was covered under the Sample Study.

Main findings of the study are as under:-

1. Out of 160 sampled beneficiaries, 56 (35%) beneficiaries were literate while 104 (65%) beneficiaries were illiterate.
2. District Sirsa was on top with eleven literate sampled beneficiaries. On the other hand, district Rewari was on top with 15 illiterate sampled beneficiaries.
3. Out of 160 sampled beneficiaries, there were 98 (61.25%), scheduled castes, 47 (29.37%) backward classes and only 15 (9.38%) beneficiaries from general categories.
4. The highest number of 19 scheduled caste beneficiaries was recorded in district Sirsa while no scheduled caste beneficiary was recorded in district Gurgaon.
5. The highest No. of 15 backward classes and 5 general categories beneficiaries were recorded in district Gurgaon.
6. There were 113 (70.62%) sampled beneficiaries having family size of 4-6 members followed by 38 (23.75%) household with family size of 1-3 members and only 9 (5.63%) sampled households having family size of 7-9 members while there was no household having family size of 10 and above members.
7. All these 160 sampled beneficiaries were found engaged in labour work, out of which 120 beneficiaries were seasonal labour and 30 (18.75%) beneficiaries were found directly engaged as agricultural labour and 10 (6.25%) beneficiaries were found engaged in other hereditary occupations.
8. Out of 160 sampled beneficiaries, 114 (71.25%) beneficiaries got awareness about the scheme from Panchayat workers

while only 18 (11.25%) beneficiaries got this awareness from Govt. officials and remaining 24 (15%) beneficiaries got awareness about the scheme from here and there. However the role of media in spreading the awareness among poor people about IAY is negligible i.e. 2.5% only.

9. Out of 160 sampled beneficiaries, 136 (85%) beneficiaries were having Katcha houses while 24 (15%) beneficiaries were having semi pucca houses before implementation of Indira Awas Yojana.
10. After implementation of Indira Awas yojana all 160 sampled beneficiaries were provided Pucca houses.
11. Out of 160 sampled beneficiaries, 113 (70.63%) beneficiaries had one room asset while 47 (29.37%) beneficiaries had two room asset with the help of financial assistance under Indira Awas Yojana and also spent some money from their own pockets as per their requirements.
12. An amt. of Rs. 6270000/- i.e. 70.35 % of total cost of const. i.e. Rs. 8912000 was released during the years 2007-08 to 2010-11 for 160 sampled beneficiaries under the scheme.
13. An expenditure of Rs. 2642000 i.e. 29.65% of total cost of construction i.e. Rs. 8912000 was borne by 160 sampled beneficiaries from their own resources by taking loan on high rate of interest during 2007-08 to 2010-11 as difference of estimated cost of dwelling units and released amount.
14. Out of 160 sampled beneficiaries, only 17(10.63%) beneficiaries were satisfied while 143 (89.37%) beneficiaries were satisfied upto some extent with the performance of the scheme.

15. Some violations of rules/norms were found in selection of beneficiaries under the scheme due to relationship, personal and political influence.
16. There was an achievement of 28506 (116.37%) dwelling units against the physical target of 24496 dwelling units in selected 8 districts during the years 2007-08 to 2010-11.
17. The overall physical performance was between 102.54% to 115.64% in selected 8 districts during the years 2007-08 to 2010-11.

Shortcomings faced in implementation of the scheme:

Although performance of IAY has been improved since its inception, yet a great deal remains to be done. The IAY scheme was not going as per the guidelines and unable to achieve its all objectives. Most of the beneficiaries and non beneficiaries, even some of the officials of DRDAs were not fully aware of the components of the scheme and their responsibilities in implementing the scheme.

During the course of evaluation study, some important weak points/shortcomings of the scheme have been witnessed as under:-

1. There was a lack of awareness among rural people about Indira Awaas Yojana.
2. Media is playing no meaningful role to spread awareness of Indira Awaas Yojana among rural poor people.
3. There was lack of responsibility among the concerned people/ officials in implementing the scheme regarding quality of raw material used and proper utilization of funds.

4. The system of parameter for selection of beneficiaries was not found adequate. The possibility of partiality, biasedness was found in selection of beneficiaries by panchayats and concerned officers/officials also.
5. During the work of evaluation study, it has also been witnessed that there was no meaningful involvement of NGOs for improving the implementation of IAY scheme.
6. Monitoring was not properly done by the concerned authorities as it was observed during the exercise of sample survey work.
7. Skilled labour was not used for construction of dwelling units under the scheme.
8. It was also found that no latest technology was being used in construction of dwelling units so that some improvement may be made with low cost of construction.
9. Covered area of dwelling units was found very smaller than it was required for basic needs of the beneficiaries.
10. No special attention was paid on basic amenities like supply of water and drainage etc. in these dwelling units.
11. It was found that lump-sum amount of Rs.45000 in plain areas and Rs. 48500 in hilly area is less than estimated cost of these dwelling units to complete the house in all respect.

Recommendations:

On the basis of various findings and observations the following recommendations have been made for qualitative improvement in implementation of this scheme and other similar schemes:

1. There is a need to create awareness about the scheme. It can be done by giving wide publicity to the scheme through electronic and print media.
2. The concerned officers/officials should discharge their duties with responsibility in implementing the scheme.
3. The covered area of the dwelling units under the scheme should also be enhanced.
4. The lump sum amount being provided presently to the beneficiaries under the scheme should be increased upto estimated cost of dwelling units.
5. The authorities should pay a special attention to the basic amenities like supply of water and drainage in these dwelling units under the scheme.
6. The authorities should also use the latest and the cheapest technology for durable construction of these dwelling units.
7. The authorities should also engage technical/ skilled labour for construction of dwelling units under the scheme.
8. There is need to have strong monitoring mechanism.
9. Further there is urgent need to connect the Panchayats and block/ district /state level officers through LAN /WAN to improve flow of information from primary source that will, in

turn, improve monitoring as well as corrective mechanism at grass root level.

10. The duties of the officers /officials of DRDA and other concerned authorities are not limited to provide the financial assistance to the poor people for dwelling units under the scheme. In fact their real duty starts beyond this point to keep the beneficiaries vigilant towards optimum utilization of financial assistance?
11. The authorities should prepare success stories to create awareness among poor people about Indira Awaas Yojana scheme.

2. Introduction

Rural Housing Programme

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. Housing is one of the basic requirements for survival. For a normal citizen, owning a house provides significant social economic security and social status in society, for a shelterless 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. 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. As per the census of 1991, the rural housing shortage was 13.72 million, consisting of 3.4 million households without houses and 10.32 million living in unserviceable katcha houses.

The data of housing, household amenities and assets, based on 2001 census as released by Census Commissioner, India recently, provided an important insight on the subject. As per 2001 Census, there were about 249 million census houses in India. About 80 percent (192 million) of the census houses in India were wholly or partly used for residential purposes. Of these

residential houses, half of the houses have been categorized as good houses, 44 percent are categorized as “Livable” and remaining 6 percent are “Dilapidated” census houses.

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 or other hand, others permitted the entire expenditure to be borne from NREP/ RLEGP funds. Further, while some states allowed construction of only new dwellings, others permitted renovation of existing houses of beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY, thereafter, continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its 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 kutchha 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.

Evaluation Study:

The Economic and Statistical Analysis Department took up the Evaluation Study of IAY for assessing to what extent, benefit of the scheme was provided to the sampled beneficiaries. Following were the objectives of this Evaluation Study:

1. To assess whether the objective of the scheme is being achieved.
2. Whether the specific lump sum amount is reaching to the genuine beneficiaries.
3. Whether the flow of funds is in proper manner and at right time.
4. Whether the funds are being properly utilized by the beneficiaries or not.
5. Whether the houses are being constructed as per guidelines and within time.

3. Organizational Set Up And Programme Implementation

Organizational Set Up:

Hon'ble Chief Minister, Haryana is the Minister-In-Charge of Indira Awaas yojana (IAY). He is being supported by Financial Commissioner and Principal Secretary, Rural Development Department and Special/Joint Secretary and Director, Rural Development Department at Government level. The Special/Joint Secretary and Director is being assisted by Project Economist, Research officers, Project officer, Programmer and Assistant at Directorate level and all Additional Deputy Commissioner-cum-Chief Executive Officers, DRDAs at District Level. Further all ADC-Cum-CEOs have support of line Departments, Block Agencies and Gram Panchayats to interact with the poor people at village level. The Department of Rural Development under the Ministry of Rural Development (GOI), has the overall responsibility of policy formation, implementation, monitoring and evaluation of the programme.

Programme Implementation:

This chapter is devoted to analyse the implementation and achievement of Indira Awaas Scheme. This Scheme is a centrally sponsored scheme and is being implemented on 75:25 cost sharing basis between centre and state with an objective to help in construction/upgradation of dwelling units of members of scheduled castes/scheduled tribes, freed bonded laborers and other below the poverty line non SC/ST rural households by providing them lump sum amount as financial assistance. The District Rural Development Agency has a vital role in implementation of this scheme. The Gram Panchayats in the

meeting of Gram Sabhas also play an important role to approve the list of families living below poverty line and to monitor the activities under the scheme. The IAY scheme is being implemented in all the districts of the state since January, 1996. The analysis of the scheme is based on field survey, secondary data and other information collected from the Rural Development Department Haryana and selected District Development Agencies for the years 2007-08 to 2010-11.

The District Rural Development Agencies on the basis of allocations made and targets fixed decide the panchayat-wise number of houses to be constructed / upgraded under IAY during a particular financial year. The same is intimated to the Gram Panchayats concerned. There after, the Gram Sabha select the beneficiaries from the list of eligible BPL households, restricting this number to the target allotted as per the programme guidelines. Selection by the Gram Sabha is final and no approval by a higher body is required. However a list of selected beneficiaries is sent to Zila Prishads, DRDAs and Block Development officers for their information.

4. Methodology

The study is based on the primary and secondary data. Both primary and secondary data was collected through instruments structured at different levels. The secondary data was collected from the Rural Development Department, Haryana and offices of ADC-Cum-CEO, DRDA, Gurgaon, Hisar, Kaithal, Panchkula, Panipat, Rewari, Rohtak and Sirsa through state and district level questionnaires. Detailed discussions were held with the officials/officers at various levels to gather information on implementation of the scheme. The primary data was collected from beneficiaries as well as non-beneficiaries of the scheme 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 sampled beneficiaries and the non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in implementation of the scheme. For assessing the impact of Indira Awaas Yojana, work done during the years 2007-08 to 2010-11 was covered under the Sample Study.

Sampling design and coverage:

The following multistage sampling design was adopted for the sample study keeping in view the objectives and methodology of the study:

It was decided to select eight districts namely: Gurgaon, Hisar, Kaithal, Panchkula, Panipat, Rewari, Rohtak and

Sirsa to conduct the evaluation study. Sixteen blocks i.e. two blocks from each selected district were taken into consideration for survey work. Further thirty two villages i.e two villages from each selected block were also taken into consideration for survey work. About 160 beneficiaries as well as 96 non beneficiaries were questioned during this field survey work.

Tools of the Study:

The following schedules were designed for collecting requisite data and information to conduct this evaluation study:

1. District Level Schedule: This schedule was designed to obtain the secondary data from State Headquarter as well as district level information regarding IAY scheme and its beneficiaries from ADC-cum-CEO, DRDAs. Thus different aspects regarding financial allocation, expenditure, physical targets and physical achievement for the year 2007-08 to 2010-11 were collected under this schedule.

2. Beneficiary Schedule: This schedule was designed to collect detailed information from the sampled beneficiaries regarding their socio economic status as well as implementation of IAY scheme.

3. Non Beneficiary Schedule: This schedule was designed to collect detailed information from non-beneficiaries regarding implementation of this scheme and sampled beneficiaries.

Reference Period:

The requisite necessary data for the year 2007-08 to 2010-11 was collected from the Rural Development Department, Haryana and concerned District Rural Development Agencies to conduct this evaluation study. The survey work was carried out from May, 2011 to July, 2011.

5 Field Sample Survey

This chapter is based on the findings of field survey. As per requirement of the study, a sample survey was conducted in 32 villages of 16 blocks in 8 selected districts namely: Gurgaon, Hisar, Kaithal, Panchkula, Panipat, Rewari, Rohtak and Sirsa by covering 160 beneficiaries and 96 non beneficiaries with a view to evaluate the implementation and performance of “Indira Awaas Yojana (IAY) in state of Haryana. During the exercise of sample survey information/data on different components of the scheme in question was collected from individual beneficiaries, non beneficiaries panches, sarpanches of the villages and other functionaries engaged in the scheme. The secondary data was collected from State Headquarter i.e. Rural Development Department, Haryana and concerned District Rural Development Agencies at district level for the year 2007-08 to 2010-11. The main emphasis was given to assess to what extent benefit of the scheme was provided to the sampled beneficiaries. The field work of sample survey was carried out during the period from May, 2011 to July, 2011.

5.1 Sampled Beneficiaries

As mentioned above, there were 160 beneficiaries and 96 non beneficiaries of selected 32 villages falling in 16 blocks of 8 selected districts viz. Gurgaon, Hisar, Kaithal, Panchkula, Panipat, Rewari, Rohtak and Sirsa under the IAY scheme. The selection of districts, blocks, villages, beneficiaries and non beneficiaries has been shown in the table given below:

Table 5.1
Selected districts, blocks, villages and No. of beneficiaries

Selected Districts	Selected Blocks	Selected Villages	No.of Beneficiaries	No.of Non-Beneficiaries
1	2	3	4	5
Gurgaon	1.Gurgaon	Dohrka,Doltabad	10	6
	2.Sohna	Raipur,Dunela	10	6
Hisar	1.Hansi	Hasnpur,Umra	10	6
	2.Hisar	Mangali,M.Anklan	10	6
Kaithal	1.Kaithal	Guhna,padla	10	6
	2.Pundri	Mohna,Teontha	10	6
Pachkula	1.RaipurRani	Taber,Gadigotaha	10	6
	2.Barwala	Barwala.Jaloli	10	6
Panipat	1.Panipat	Beswala,Gadsarnai	10	6
	2.Bapoli	Dadoli,jalalpur	10	6
Rewari	1.Khol	Basdudha,Ucha	10	6
	2.Rewari	Sahwas,Ramgarh	10	6
Rohtak	1.Kalanor	Bali,Laholi	10	6
	2.Rotak	Mokhra,Madina	10	6
Sirsa	1.Sirsa	Kanganpur,S.begu	10	6
	2.Baragudaha	Veewala,Dolatpur	10	6
Total			160	96

The above table reveals that eight districts were selected for this evaluation study. Then sixteen blocks i.e. two

blocks from each selected district were taken into consideration. Further, 32 villages i.e. two villages from each selected block were also selected to conduct this study. The table further indicates that we have questioned as many as 160 beneficiaries and 96 non beneficiaries to conduct this evaluation study of IAY scheme in Haryana state.

5.2 Educational status of beneficiaries covered under field survey

During the field survey work it has been examined that what was the educational status of the sampled beneficiaries. Thus district-wise bifurcation in this regard has been shown in the table given below:-

Table 5.2
Districtwise educational status of sampled beneficiaries

Name of district	Literate beneficiaries	Illiterate beneficiaries	Total beneficiaries
1	2	3	4
Gurgaon	6	14	20
Hisar	6	14	20
Kaithal	8	12	20
Panchkula	7	13	20
Panipat	6	14	20
Rewari	5	15	20
Rohtak	7	13	20
Sirsa	11	9	20
Total	56 (35%)	104 (65%)	160

The data given in the above table reveals that out of 160 sampled beneficiaries, 56 (35%) sampled beneficiaries were found literate while 104 (65%) beneficiaries were illiterate. Literacy rate of the sampled beneficiaries was found highest i.e. 11 (55%) in Sirsa district while it was lowest i.e. 5(25%) in Rewari district.

5.3 Social/category wise status of the sampled beneficiaries:

As many as 160 sampled beneficiaries have been questioned during the course of sample survey. These 160 sampled beneficiaries have been classified as per their social/category-wise status which has been reflected in the table below:-

Table 5.3
District-wise social / category-wise status of the sampled beneficiaries

District	Gen.	BC	SC	Total
1	2	3	4	5
Gurgaon	5	15	-	20
Hisar	2	3	15	20
Kaithal	1	7	12	20
Panchkula	4	4	12	20
Panipat	-	6	14	20
Rewari	1	5	14	20
Rohtak	2	6	12	20
Sirsa	-	1	19	20
Total	15 (9.38%)	47 (29.37%)	98 (61.25%)	160

The above table shows that out of 160 sampled beneficiaries, there were 98 (61.25%) scheduled castes, 47 (29.37%) backward classes and 15 (9.38%) beneficiaries from general categories. The highest number of 19 scheduled caste beneficiaries was recorded in Sirsa district while no scheduled caste beneficiary was recorded in Gurgaon district. The highest number of 15 backward classes and 5 general category beneficiaries was recorded in Gurgaon district.

5.4 Classification of sampled beneficiaries according to size of household.

During the field survey work it has been examined that what was the size of household of sampled beneficiaries. As per schedule designed for the field survey size of household of sampled beneficiaries was bifurcated in four categories i.e. having family members 1-3, 4-6, 7-9 and 10 & above. The district-wise bifurcation of households according to family size has been shown in the table given below:

Table 5.4
District-wise No. of households according to family size.

District	Households having family size of				Total
	1-3 members	4-6 members	7-9 members	10 & above members	
1	2	3	4	5	6
Gurgaon	1	15	4	-	20
Hisar	1	19	-	-	20
Kaithal	7	12	1	-	20
Panchkula	5	15	-	-	20
Panipat	7	12	1	-	20
Rohtak	3	16	1	-	20
Rewari	9	9	2	-	20
Sirsa	5	15	-	-	20
Total	38 (23.75%)	113 (70.62%)	9 (5.63%)	-	160

The above table reveals that 113 (70.62%) sampled beneficiaries had a size of 4-6 family members followed by 38 (23.75%) households with size of 1-3 family members and 9 (5.63%) sampled households with size of 7-9 family members. The table further shows that there was no household with size of 10 &

above family members. It also showed in the table that Rewari district has as many as 9 households with size of 1-3 family members, Hisar district has 19 households with size of 4-6 family members and district Gurgaon has 4 households in the family size of 7-9 members.

5.5 Classification of beneficiaries according to their family occupation:

What was the main occupation of the sampled beneficiaries was also a point of attention in the survey schedules. District-wise occupation of sampled beneficiaries has been indicated in the table given below:

Table 5.5
District-wise and occupation-wise beneficiaries.

District	Agricultural labour	Seasonal labour	Subsidiary occupation	Other occupation	Total
1	2	3	4	5	6
Gurgaon	-	15	4	1	20
Hisar	8	12	-	-	20
Kaithal	--	18	--	2	20
Panchkula	4	16	-	-	20
Panipat	4	15		1	20
Rewari	-	20	-	-	20
Rohtak	6	14	-	-	20
Sirsa	8	10		2	20
Total	30 (18.75%)	120 (75%)	4 (2.5%)	6 (3.75%)	160

The above table reveals that all these 160 sampled beneficiaries were working as labour. However 120 (75%) beneficiaries were working as seasonal labour while 30 (18.75%) were found engaged as agricultural labour. The table further shows that the engagement of beneficiaries in subsidiary/hereditary and other activities was 4(2.5%) and 6(3.75%) respectively and just negligible.

5.6 Sources of awareness about Indira Awaas Yojana

As per schedules designed for field survey, the sampled beneficiaries were asked about the sources for awareness about Indira Awaas Yojana among them. A statistical view in this regard has been reflected in the table given below:

Table 5.6

District-wise sources of awareness about Indira Awaas Yojana

District	From Panchayat workers	From Govt.officials	From media	From other Villagers/relatives	Total beneficiaries
1	2	3	4	5	6
Gurgaon	15	2	-	3	20
Hisar	20	-	-	-	20
Kaithal	10	4	2	4	20
Panchkula	12	4	1	3	20
Panipat	14	2	-	4	20
Rewari	16	1	-	3	20
Rohtak	16	2	1	1	20
Sirsa	11	3	-	6	20
Total	114 (71.25%)	18 (11.25%)	4 (2.5%)	24 (15%)	160

The above table reveals that out of 160 sampled beneficiaries, 114 (71.25%) beneficiaries told that they had got the awareness of Indira Awaas Yojana through panchayat workers of the concerned village. As many as 18 (11.25%) and 24 (15%) beneficiaries were of the view that they had got the

information/knowledge about Indira Awaas Yojana from other Govt. officials and villagers/relatives respectively. Only 4 (2.5%) beneficiaries got the awareness about Indira Awaas Yojana from media, meaning there-by the media has played just negligible role in this regard.

5.6 Status of houses before and after the implementation of Indira Awaas Yojana

During the field survey work, the houses status of the sampled beneficiaries before and after the implementation of Indira Awaas Yojana was also examined. The district-wise status of the houses has been shown in the table given below:

Table 5.7

District wise status of houses before and after the implementation of IAY.

District	No. of beneficiaries	Status of houses before IAY			Status of houses after IAY		
		Pucca	Semi Pucca	Kutcha	Pucca	Semi Pucca	Kutcha
1	2	3	4	5	6	7	8
Gurgaon	20	-	-	20	20	-	-
Hisar	20	-	4	16	20	-	-
Kaithal	20	-	2	18	20	-	-
Panchkula	20	-	6	14	20	-	-
Panipat	20	-	4	16	20	-	-
Rewari	20	-	2	18	20	-	-
Rohtak	20	-	3	17	20	-	-
Sirsa	20	-	3	17	20	-	-
Total	160		24 (15%)	136 (85%)	160	-	-

The status of houses of selected beneficiaries before and after the implementation of the IAY was examined. Thus above table shows that out of 160 sampled beneficiaries, 136 beneficiaries had kutcha houses and 24 beneficiaries had semi

pucca houses before the implementation of the scheme. After implementation of IAY scheme all these 160 sampled beneficiaries were having pucca houses. The table further reveals that the IAY scheme was remained very useful for the beneficiaries in improving the conditions of their houses.

5.7 Facilities in the houses constructed for sampled beneficiaries under IAY:

It was also added in the schedules designed for filled survey work that how many facilities like kitchen, smokeless chullha, water supply, well dug by Govt., sanitary and ventilation were being enjoyed by the sampled beneficiaries in their dwelling units. District-wise and facility wise data has been shown in the table given below:

Table 5.8
District-wise facilities in the houses for sampled beneficiaries under IAY:

District	Total beneficiaries	Kitchen	Smokeless chullha	Water supply	Well dug by Govt.	Sanitary facilities	Ventilation
1	2	3	4	5	6	7	8
Gurgaon	20	18	16	-	-	20	20
Hisar	20	16	18	10	-	17	20
Kaithal	20	12	15	-	-	4	20
Panchkula	20	16	15	-	-	3	18
Panipat	20	18	12	-	-	18	19
Rewari	20	15	10	-	-	20	20
Rohtak	20	15	20	8	-	15	20
Sirsa	20	12	14	4	-	10	20
Total	160	122	120	22	-	107	157

The table reveals that out of 160 selected beneficiaries in 8 selected districts, 122 (76%) beneficiaries were having the facility of kitchen, 120 (75%) beneficiaries were having the facility of smokeless chullha.

Availability of sanitary and ventilation facilities were found in 107 (67%) and 157 (98%) IAY houses respectively. So far as facility regarding water supply is concerned, only 22 beneficiaries were taking this facility. There was no drinking water supply for the houses of sampled beneficiaries in Gurgaon, Kaithal, Panchkula, Panipat and Rewari districts. No well dug by Govt. was also found for the sampled beneficiaries in all the 8 selected districts.

5.8 Status of assets created under Indira Awaas Yojana during the year 2007-08 to 2010-11.

During the survey work the surveyor asked the sampled beneficiaries about the assets created in form of room/rooms under the Indira Awaas Yojana during the year 2007-08 to 2010-11. The district- wise status of assets has been shown in the table given below:

Table 5.9
District-wise status of assets created under Indira Awaas Yojana.

District	No.of beneficiaries	Assets created		
		One Room	Two Room	Three & More Room
1	2	3	4	5
Gurgaon	20	11	9	-
Hisar	20	6	14	-
Kaithal	20	19	1	-
Panchkula	20	18	2	-
Panipat	20	16	4	-
Rewari	20	18	2	-
Rohtak	20	15	5	-
Sirsa	20	10	10	-
Total	160	113 (70.63%)	47 (29.37%)	-

The table reveals that the constructed houses of one room, two rooms or more were the assets of the sampled beneficiaries under the Indira Awaas Yojana. Out of 160 sampled beneficiaries, 113 (70.63%) beneficiaries were occupying one

room houses while 47 (29.37%) beneficiaries were occupying two room houses by arranging funds from their own resources/loan also. Kaithal district was on top with 19 beneficiaries having one room houses while Hisar district was on top with 14 beneficiaries having two room houses.

5.9 Amount released to beneficiaries during the years 2007-08 to 2010-11

The information regarding release of funds to the selected beneficiaries in the selected districts during the years 2007-08 to 2010-11 was also taken into consideration during the field survey work. Hence district-wise and year-wise release of funds to selected beneficiaries has been reflected in the table given at next page:

Table 5.10**District-wise and year wise-release of funds: (in Rs.)**

District	2007-08		2008-09		2009-10		2010-11		Total	
	No. of beneficiaries	Amount released	No. of beneficiaries	Amount released	No. of Beneficiaries	Amount released	No. of Beneficiaries	Amount released	No. of beneficiaries	Amount released
1	2	3	4	5	6	7	8	9	10	11
Gurgaon	-	-	2	70000	8	280000	10	450000	20	800000
Hisar	-	-	6	210000	7	245000	7	315000	20	770000
Kaithal	1	25000	1	35000	6	210000	12	540000	20	810000
Panchkula	2	50000	10	350000	2	70000	6	270000	20	740000
Panipat	5	125000	7	245000	6	210000	2	90000	20	670000
Rewari	-	-	1	35000	-	-	19	855000	20	890000
Rohtak	-	-	6	210000	5	175000	9	405000	20	790000
Sirsa	-		4	140000	6	210000	10	450000	20	800000
Total	8	200000	37	1295000	40	1400000	75	3375000	160	6270000

The above table reveals that during the exercise of field survey in 8 selected districts, only 8 beneficiaries were taken into consideration for the year 2007-08 who got an amount of Rs. 2.00 lacs @ Rs. 25000/- per dwelling unit. During the year 2008-09, 37 selected beneficiaries got an amount of Rs. 12.95 lacs and during 2009-10, 40 selected beneficiaries got an amount of Rs. 14.00 lacs @ Rs. 35000/-per dwelling unit while the amount per dwelling unit was increased from Rs. 35000/- to Rs. 45000/- in the year 2010-11 and 75 selected beneficiaries got an amount of Rs. 33.75 lacs in the year.

5.11 Estimated, released and balance amount paid by beneficiaries

During the course of field survey work the surveyors asked the sampled beneficiaries about the estimated cost of the dwelling units for which they were provided financial aid from the State Govt. They had to paid an amount as a difference of estimated amount and amount released to them for construction of houses under Indira Awas Yojana. Resultantly, it has come to know that the sampled beneficiaries had to paid an handsome amount from their own Pockets by borrowing the same. A statistical analysis has been given in the table given below:

Table 5.11
District-wise estimated, released and balance amount

District	Total cost for construction of houses	Total funds released by Govt.	Balance amount Paid by the beneficiaries
1	2	3	4
Gurgaon	1445000	800000 (55.36%)	645000 (44.64%)
Hisar	1230000	770000 (62.60%)	460000 (37.40%)
Kaithal	916000	810000 (88.43%)	106000 (11.57%)
Panchkula	925000	740000 (80.00%)	185000 (20.00%)
Panipat	945000	670000 (70.90%)	275000 (29.10%)
Rewari	1195000	890000 (74.48%)	305000 (25.52%)
Rohtak	1075000	790000 (73.49%)	285000 (26.51%)
Sirsa	1181000	800000 (67.74%)	381000 (32.26%)
Total	8912000	6270000 (70.35%)	2642000 (29.65%)

The above table reveals that the sampled beneficiaries had to paid an amount as difference of estimated amount and

amount released to them for constructing the houses under Indira Awas Yojana in all selected 8 districts. During the reference period i.e. year 2007-08 to 2010-11, the total estimated cost/amount for construction of houses in all selected 8 districts was Rs. 89.12 lacs and the released amount to the sampled beneficiaries was Rs. 62.70 lacs (70.35% of estimated amount). Thus the difference of Rs. 26.42 lacs (29.65% of estimated amount) was paid by the sampled beneficiaries from their own pockets by way of borrowing the same.

5.12. Violation of rules for selection of beneficiaries under Indira Awaas Yojana

During the sample survey work, the sampled beneficiaries were also questioned to know that whether there was any violation of rules/norms of the scheme for selection of beneficiaries under Indira Awaas Yojana or not. In this regard, the sampled beneficiaries told that there was some violations of rules/norms for selection of beneficiaries under the scheme. In this context a statistical view has been reflected in the table given below:

Table 5.12

District-wise type of violations of rules for selection of beneficiaries

District	Relation-ship	Personal effect	Political influence	Bribe	Religious effect
1	2	3	4	5	6
Gurgaon	-	10	-	-	-
Hisar	8	8	-	-	-
Kaithal	8	8	-	4	-
Panchkula	-	-	-	-	-
Panipat	2	4	-	-	-
Rewari	4	5	-	5	-
Rohtak	8	9	7	-	-
Sirsa	-	9	12	-	-
Total	30	53	19	9	-

The above table shows that 53 sampled beneficiaries told that some selections were made with personal effect. 30 beneficiaries told that some beneficiaries were selected under

the influence of relationship with the selectors. There were 19 sampled beneficiaries who told that selection were also made under political influence and only 9 sampled beneficiaries told that some selections of beneficiaries were also made under influence of bribe. The table further shows that no selection was made under religious effect.

5.13 Satisfaction of the beneficiaries with the performance of IAY

There was also a point in the schedules framed for evaluation study of Indira Awaas Yojana scheme that whether the sampled beneficiaries were satisfied with the performance of Indira Awaas Yojana scheme or not, if yes, then upto what extent. A statistical analysis in this regard has been reflected in the table given below:

Table 5.13

District-wise analysis of satisfaction of beneficiaries

District	Highly satisfied	Satisfied	Satisfied up to some extent	Not satisfied	Total beneficiaries
1	2	3	4	5	6
Gurgaon	-	-	20	-	20
Hisar	-	1	19	-	20
Kaithal	-	5	15	-	20
Panchkula	-	2	18	-	20
Panipat	-	2	20	-	20
Rewari	-	1	19	-	20
Rohtak	-	6	14	-	20
Sirsa	-	-	20	-	20
Total	-	17 (10.63%)	143 (89.37%)	-	160

The above table shows that no sampled beneficiary was either highly satisfied or not satisfied with the performance of the scheme. However, there were 143 (89.37%) beneficiaries who were satisfied upto some extent. Only 17 (10.63%) beneficiaries were found satisfied.

5.14 Selected district-wise funds and expenditure for the year 2007-08 to 2010-11.

The data regarding allocation of funds and expenditure for the year 2007-08 to 2010-11 was collected from the concerned DRDAs. An analysis of allocation of funds and expenditure is one of the most important parameters to adjudge the performance of any scheme. Hence, a statistical analysis of allocation of funds and expenditure has been given in the below table:

TABLE 5.14

Districtwise funds and expenditure for the year 2007-08 to 2010-11. (Rs.In Lakh)

District	year	Opening balance	Released		Interet earned	Total released	Total expend.
			Centre	State			
Gurgaon	2007-08	4.619	92.25	32.964	0.07	129.903	129.75
	2008-09	0.154	190.157	63.385	0.069	253.765	196.7
	2009-10	57.065	194.36	64.788	0.766	316.979	316.75
	2010-11	0.23	222.2	74.067	0.325	296.822	269.85
	Total		62.068	698.967	235.204	1.23	997.469
Hisar	2007-08	2.318	146.599	61.273	2.434	212.624	212.1
	2008-09	0.52	372.818	124.27	4.906	502.514	501.994
	2009-10	69.04	387.268	129.088	7.362	592.758	592.55
	2010-11	0.21	442.75	147.584	4.625	595.169	595.15
	Total		72.088	1349.435	462.215	19.327	1903.065
Kaithal	2007-08	0.146	77.25	25.75	0.643	103.789	103.5
	2008-09	0.29	159.236	53.087	0.53	213.143	186.55
	2009-10	26.54	162.74	54.247	0.292	243.819	219.7
	2010-11	24.12	186.05	62.016	0.51	272.696	271.85
	Total		51.096	585.276	195.1	1.975	833.447
panchkula	2007-08	0.117	73.35	22.991	0.783	97.241	97.19
	2008-09	0.15	146.93	51.855	2.7	201.635	184.28
	2009-10	19.21	154.53	51.51	1.57	226.82	217.53
	2010-11	13.54	176.674	58.89	2.26	251.364	251.36
	Total		33.017	551.484	185.246	7.313	777.06
Panipat	2007-08	6.963	63.384	21.1284	4.21	95.685	87.45
	2008-09	8.23	127.417	42.473	1.12	179.24	168.05
	2009-10	11.19	135.745	45.248	0.6	192.783	169.75
	2010-11	23.033	157.46	52.487	1.03	234.01	206.35
	Total		49.416	484.006	161.3364	6.96	701.718
Rewari	2007-08	0.736	93.03	31.01	1.027	125.803	121.35
	2008-09	16.48	185.726	61.904	6.191	270.301	246.3
	2009-10	24.59	195.98	65.328	0.8	286.698	269.1
	2010-11	18.85	224.06	74.69	2.749	320.349	297.45
	Total		60.656	698.796	232.932	10.767	1003.151
Rohtak	2007-08	0.104	68.09	22.697	0.79	91.681	91.5
	2008-09	0.16	140.364	46.791	0.76	188.075	183.95
	2009-10	0.12	143.47	47.823	1.93	193.343	189.45
	2010-11	0.74	164.02	54.673	1.9	221.333	220.05
	Total		1.124	515.944	171.984	5.38	694.432
Sirsa	2007-08	2.684	243.9	81.3	0.37	328.254	327.1
	2008-09	56.22	494.641	161.886	--	712.747	252.4
	2009-10	471.88	513.84	173.28	3.63	1162.63	1074.73
	2010-11	115.05	587.45	195.816		898.316	685.31
	Total		645.834	1839.831	612.282	4	3101.947
Grand total		975.299	6723.743	2256.299	56.952	10012.289	8937.094

The above table reveals that an amount of Rs. 10012.29 lakh was released for the selected eight districts

namely Gurgaon, Hisar, Kathal, Panchkula, Panipat, Rohtak, Rewari and Sirsa during the year **2007-08 to 2010-11**. Against this released amount an expenditure of Rs. **8937.09** lakh was incurred which makes 89.26% financial performance. The highest amount of Rs. 3101.95 lakh was released in district Sirsa during the years 2007-08 to 2010-11 and an expenditure of Rs. 2339.54 lakh was incurred during this period while the lowest amount of Rs. 694.43 was released in district Rohtak and an amount of Rs. 684.95 lakh was incurred during this period. 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. 89.26% during the period in question i.e. 2007-08 to 2010-11.

5.14 Selected district-wise physical performance under IAY during the year 2007-08 to 2010-11.

The data regarding physical performance has also been collected from the concerned DRDAs for the years 2007-08 to 2010-11. The analysis of physical performance is the best parameter to adjudge the success or failure of any scheme. Statistical data in this regard has been given in a table on next page:

Table 5.15

Selected district-wise physical performance of IAY.

Selected District	Year	Target	SC	Other	Total	%of achievement
Gurgaon	2007-08	492	351	184	535	108.74%
	2008-09	492	518	133	651	132.32%
	2009-10	952	494	322	816	85.71%
	2010-11	658	395	263	658	100%
	Total		2594	1758	902	2660
Hisar	2007-08	980	510	338	848	86.53%
	2008-09	980	1066	347	1413	144.18%
	2009-10	1898	1157	741	1898	100%
	2010-11	1312	795	528	1323	100.76%
	Total		5170	3528	1954	5482
Kaithal	2007-08	412	237	177	414	100.49%
	2008-09	412	323	210	533	129.37%
	2009-10	798	479	319	798	100%
	2010-11	551	329	222	551	100%
	Total		2173	1368	928	2296
Pachkula	2007-08	391	211	137	348	89.00%
	2008-09	391	463	238	701	179.27%
	2009-10	758	449	309	758	100%
	2010-11	523	315	208	523	100%
	Total		2063	1438	892	2330
Panipat	2007-08	349	132	180	312	89.40%
	2008-09	349	311	190	501	143.55%
	2009-10	675	405	270	675	100%
	2010-11	467	293	199	492	105.35%
	Total		1840	1141	839	1980
Rohtak	2007-08	363	262	104	366	100.83%
	2008-09	363	398	259	657	180.99%
	2009-10	704	422	282	704	100%
	2010-11	486	319	170	489	100.61%
	Total		1916	1401	815	2216
Rewari	2007-08	496	276	159	435	87.70%
	2008-09	496	514	212	726	146.37%
	2009-10	961	562	419	981	102.08%
	2010-11	664	377	278	655	98.64%
	Total		2617	1729	1068	2797
Sirsa	2007-08	1301	797	308	1105	84.93%
	2008-09	2480	1610	870	2480	100%
	2009-10	2517	2145	920	3065	121.77%
	2010-11	1741	1414	681	2095	120.33%
	Total		8039	5966	2779	8745
Grand total		24496	18329	10177	28506	116.37%

The above table reveals that against the target of 24496 dwelling units in all these 8 selected districts 28506 dwelling units have been completed which makes 116.37%

physical achievement during the years 2007-08 to 2010-11. Out of these 28506 completed dwelling units, 18329 dwelling units belong to scheduled caste beneficiaries. During the years 2007-08 to 2010-11, the highest target of dwelling units i.e. 8039 dwelling units was in district Sirsa. Against this target, physical performance was 108.78% followed by district Hisar where the target was 5170 dwelling units and the physical performance was 106.03%. The lowest physical target i.e. 1840 dwelling units was in district Panipat and the physical achievement was 107.61% in this district. During the years 2007-08 to 2010-11, the overall physical performance was remained between 102.54% to 115.64% meaning thereby the performance of Indira Awaas Yojana scheme was very good and running successfully.

6. Summary of findings and recommendations

The Indira Awaas Yojana scheme is being implemented in all the districts of the state through Rural Development Department, Haryana on 75:25 cost sharing basis between centre and state respectively since Jan, 1996. The main objective of IAY scheme is to provide a financial aid to the members of scheduled castes/scheduled tribes, freed bonded labourers and also to other non scheduled castes/scheduled tribes rural poor below the poverty line for the construction of their dwelling units by providing them a lump sum amount as financial assistance. The Financial Commissioner & Principal Secretary to Govt. Haryana, Planning Deptt. had approved that an evaluation study be carried out to ascertain the utility and impact of IAY scheme in its implementation and to suggest necessary corrective measures. The study is based on primary as well as secondary data.

As per requirement of the study, a sample survey was conducted in 32 selected villages of 16 blocks in Gurgaon, Hisar, Kaithal, Panchkula, Panipat, Rewari, Rohtak and Sirsa districts. During the course of sample survey, 160 beneficiaries and 96 non beneficiaries were taken into consideration to conduct this evaluation study.

Information/data on different aspects for the year 2007-08 to 2010-11 was collected from various sources to make the study useful and valuable.

Main findings of the study :

1. Out of 160 sampled beneficiaries, 56(35%) beneficiaries were literate while 104 (65%) beneficiaries were illiterate.
2. District Sirsa was on top with eleven literate sampled beneficiaries. On the other hand, district Rewari was on top with 15 illiterate sampled beneficiaries.
3. Out of 160 sampled beneficiaries, there were 98 (61.25%), scheduled castes, 47 (29.37%) backward classes and only 15 (9.38%) beneficiaries from general categories.
4. The highest number of 19 scheduled caste beneficiaries was recorded in district Sirsa while no scheduled caste beneficiary was recorded in district Gurgaon.
5. The highest No. of 15 backward classes and 5 general categories beneficiaries was recorded in district Gurgaon.
6. There were 113 (70.62%) sampled beneficiaries having family size of 4-6 members followed by 38 (23.75%) household with family size of 1-3 members and only 9 (5.63%) sampled households having family size of 7-9 members while there was no household having family size of 10 and above members.
7. All these 160 sampled beneficiaries were found working as labour, out of which 120 beneficiaries were seasonal labour and 30 (18.75%) beneficiaries were found directly engaged as agricultural labour and 10 (6.25%) beneficiaries were found engaged in other hereditary occupation.
8. Out of 160 sampled beneficiaries, 114 (71.25%) beneficiaries got awareness about the scheme from Panchayat workers while only 18 (11.25%) beneficiaries got this awareness from

Govt. officials and remaining and 24 (15%) beneficiaries got awareness about the scheme from here and there. However the role of media in spreading the awareness among poor people about Indira Awaas Yojana is negligible i.e. 2.5% only.

9. Out of 160 sampled beneficiaries, 136 (85%) beneficiaries were having Katcha houses while 24 (15%) beneficiaries were having semi pucca houses before implementation of Indira Awaas Yojana.
10. After implementation of Indira Awaas yojana all 160 sampled beneficiaries were provided Pucca houses.
11. Out of 160 sampled beneficiaries, 113 (70.63%) beneficiaries had one room assets while 47 (29.37%) beneficiaries had two room assets with the help of financial assistance under Indira Awaas Yojana and also some money from their own pockets as per their requirement.
12. An amount of Rs. 6270000/- i.e. 70.35% of total cost of construction i.e. Rs. 8912000 was released during the years 2007-08 to 2010-11 for 160 sampled beneficiaries under the scheme.
13. An expenditure of Rs. 2642000 i.e 29.65% of total cost of construction i.e. Rs. 8912000 was borne by 160 sampled beneficiaries from their own pockets by taking loan on high rate of interest during 2007-08 to 2010-11 as difference of estimated cost of dwelling units and released amount.
14. Out of 160 sampled beneficiaries, only 17(10.63%) beneficiaries were satisfied while 143 (89. 37%) beneficiaries

were satisfied upto some extent with the performance of the scheme.

15. Some violation of rules/norms were found in selection of beneficiaries under the scheme due to relationship, personal and political influence.
16. There was an achievement of 28506 (116.37%) dwelling units against the physical target of 24496 dwelling units in selected 8 districts during the years 2007-08 to 2010-11.
17. The overall physical performance was between 102.54% to 115.64% in selected 8 districts during the years 2007-08 to 2010-11.
18. In the light of objectives of the study, it has been observed that the scheme is running successfully by achieving its objectives. However some shortcomings have been mentioned in the report.

Shortcomings faced in implementation of the scheme:

Although performance of Indira Awaas Yojana has been improved since its inception, yet a great deal remains to be done. The Indira Awaas Yojana scheme was not going as per the guidelines and unable to achieve its all objectives. Maximum beneficiaries and non beneficiaries even some of the officials of DRDAs were not fully aware of the components of the scheme and their responsibilities in implementing the scheme.

During the course of evaluation study, some important weak points/shortcomings of the scheme have been witnessed as under:-

1. There was a lack of awareness among rural people about Indira Awaas Yojana.

2. Media is playing just negligible role to spread awareness of Indira Awaas Yojana among rural poor people.
3. There was a lack of responsibility among the concerned people/ officials in implementing the scheme regarding quality of raw material used and proper utilization of funds.
4. The system of parameter for selection of beneficiaries was not found adequate. The possibility of partiality, biasedness was found in selection of beneficiaries by panchayats and concerned officers/officials also.
5. During the work of evaluation study, it has also been witnessed that there was negligible involvement of NGOs for improving the implementation of IAY scheme.
6. Monitoring was not properly done by the concerned authorities as it was observed during the exercise of sample survey work.
7. Skilled labour was not used for construction of dwelling units under the scheme.
8. It was also found that no latest technology was being used in construction of dwelling units so that some improvement may be made with low cost of construction.
9. Covered area of dwelling units was found very smaller than it was required.
10. No special attention was paid on basic amenities like supply of water and drainage etc. in these dwelling units.
11. It was found that lump-sum amount of Rs.45000 in plain areas and Rs. 48500 in hilly area is less than estimated cost of these dwelling units.

Recommendations:

On the basis of various findings and observations the following recommendations have been proposed for qualitative improvement in implementation of this scheme and other similar schemes:

1. There is a need to create awareness about the scheme. It can be done by giving wide publicity to the scheme through electronic and print media.
2. The concerned officers/officials should discharge their duties with responsibility in implementing the scheme.
3. The covered area of the dwelling units under the scheme should also be enhanced.
4. The lump sum amount being provided presently to the beneficiaries under the scheme should be increased upto estimated cost of dwelling units.
5. The authorities should pay a special attention to the basic amenities like supply of water and drainage in these dwelling units under the scheme.
6. The authorities should also use the latest and the cheapest technology for durable construction of these dwelling units.
7. The authorities should also engage technical/ skilled labour for construction of dwelling units under the scheme.
8. The monitoring of Indira Awaas Yojana should be made an essential feature in functioning of panchyats and staff engaged in rural development schemes and they should be assigned the responsibility to monitor/ encourage all the activities under the scheme.

9. Further there is an urgent need to connect the Panchyats and block/ district /state level officers through LAN /WAN to improve flow of information from primary source that will, in turn, improve monitoring as well as corrective mechanism at grass root level.
10. The duties of the officers /officials of DRDA and other concerned authorities are not limited to provide the financial assistance to the poor people for dwelling units under the scheme. In fact their real duty starts beyond this point to keep the beneficiaries vigilant towards optimum use of financial assistance and building being provided to them for dwelling units under Indira Awaas yojana scheme.
11. The authorities should prepare success stories to create awareness among poor people about Indira Awaas Yojana scheme.
