



# Study Report on “Evaluation of Rural Housing Programme (IAY) under Economic Stimulus Package (ESP) in Selected Naxal Affected Districts in Jharkhand, Bihar and Odisha”

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Conducted by



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**(Ambuj Mohapatra)**

President, Development Facilitators, New Delhi  
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## **Glossary of Abbreviations**

AAP	Annual Action Plan
BDO	Block Development Officer
BPL	Below Poverty Line
DRDA	District Rural Development Agency
DRI	Differential Rate of Interest
DWSM	District Water Sanitation Mission
ESP	Economic Stimulus Package
FGD	Focus Group Discussion
GoI	Government of India
GP	Gram Panchayat
HUDCO	Housing and Urban Development Corporation
IAY	Indira Awaas Yojana
IDI	In-Depth Interview
IEC	Information Education Communication
IHHL	Individual Household Latrine
LWE	Left Wing Extremist
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIS	Management Information System
MDWS	Ministry of Drinking Water and Sanitation
MoRD	Ministry of Rural Development
NBA	Nirmal Bharat Abhiyan
NGO	Non Governmental Organization
NITI Aayog	National Institution for Transforming India Aayog
NRDWP	National Rural Drinking Water Programme
NRLM	National Rural Livelihood Mission
NSAP	National Social Assistance Programme
ODF	Open Defecation Free
PD	Project Director
PHED	Public Health Engineering Department
PRI	Panchayati Raj Institution
PWL	Permanent Wait List
RGGVK	Rajiv Gandhi Grameen Vidyutikarn Yojana
RD	Rural Development
SBM	Swachh Bharat Mission
SGSY	Swarnjayanti Gram Swarozgar Yojana
SHG	Self Help Group
SPSS	Statistical Package for Social Science
TSC	Total Sanitation Campaign
V&MC	Vigilance and Monitoring Committee
ZP	Zilla Parishad





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## **Executive Summary**

### **Study Background**

1. Left wing extremists (LWEs) are popularly known as Naxalites in India. For the last few years, LWEs are posing the single most internal security threats to largest number of states and outfits indulged in LWE activities have been preventing planning and execution of developmental programmes in the countryside. The Government of India (GoI) has been holistic in its approach in dealing with LWE activities and has been providing need based attention to districts affected by left wing extremism in terms of operationalisation of development interventions in general and integrated housing and habitat development initiatives in particular.
2. The GoI for the first time in the year 2009 allocated a total package of Rs.3050 crore for rural housing under Economic Stimulus Package (ESP) to LWE affected states, of which, Rs.2429 crore was as part of normal Indira Awaas Yojana (IAY) and Rs.413 crore was allotted for building houses for poor in 33 LWE affected districts in 8 states.
3. In order to ascertain the extent to which the implementation of IAY under ESP has helped in creation of rural housing for rural poor and to document its consequential impact in LWE affected districts, NITI Aayog (National Institution for Transforming India Aayog) sponsored a research study on “Evaluation of Rural Housing Programme (IAY) under ESP in selected Naxal affected districts in Jharkhand, Bihar and Odisha” to Development Facilitators, a Delhi based not-for-profit organization primarily engaged in monitoring and evaluation (M&E) of rural development programmes of the GoI.
4. The specific objectives of the study were to document: (i) the systems and processes adopted in operationalising ESP under IAY at the grassroots; (ii) planning, execution and time bound realization of objectives pertaining to ESP under IAY; (iii) socio-economic impact of IAY on beneficiary households and (iv) to draw action interventions based on the study findings so as to strengthen ESP component in general and over-all IAY implementation in particular in areas affected by LWE.
5. Although the Terms of Reference (ToR) of the study had included 4 states, the study could only be taken up in 3 states i.e. Jharkhand, Bihar and Odisha. The state of Chhattisgarh which was also approved under the study could not be included due to denial of permission by the Government of Chhattisgarh owing to security concerns. Thus, the database mandated analysis of 600 technical contacts instead of 800 as originally proposed.

### **Methodology & Sample Size**

6. The study was taken up in a participatory manner and with an overall consultative approach. Efforts were made to adhere highest quality standards and had endeavoured at







all times to meet the expectations of the NITI Aayog especially to conform to the quality of deliverables expected under this assignment.

7. Interplay of both quantitative and qualitative method was adopted to secure primary information. Key methodological imperatives such as household visits, interview method and in-depth interactions were leveraged to capture experiences and perceptions of project beneficiaries and key stakeholders across states.
8. In each allotted state, two districts having maximum number of IAY beneficiaries under ESP and in each district, 2 blocks and in each block, 5 villages were selected for coverage under the study. Thus, a total number of 600 IAY beneficiaries were contacted in 60 villages in 6 LWE affected districts in the states of Jharkhand, Bihar and Odisha.
9. Under qualitative method, 12 Focus Group Discussions (FGDs) and 49 In-Depth Interviews (IDIs) were conducted to acquire insights on key aspects of planning and execution of ESP component under IAY in studied states. Of the total IDIs undertaken, 33 were conducted with implementing officials at the state, district and block levels and 16 were taken up with functionaries of the Panchayati Raj Institutions (PRIs).
10. Two types of semi-structured interview schedules were developed and pre-tested prior to use in the actual field situation. For the purpose of qualitative study, a question guide was developed for undertaking FGDs and for the purpose of undertaking IDIs, appropriate check-list was developed. The analysis of quantitative data was carried out using Statistical Package for Social Science (SPSS) software.

#### **Operational Arrangements of ESP under IAY**

11. The ESP component was noted to be operationalised by the Department of Rural Development in all the three studied states. At the district level, the Zilla Parishad (ZP) through District Rural Development Agency (DRDA) were overseeing the organization of planning, execution and monitoring by using IAY structure and Gram Panchayats (GPs) were playing key roles with regard to ESP implementation at the grassroots.
12. The block panchayats/panchayat samitis had very limited role in operationalisation of IAY including ESP, other than making general verification of the consolidated lists provided by gram sabhas through GPs before endorsing the list to their respective ZPs/DRDAs. However, as per IAY guidelines, block panchayats/ panchayat samitis were expected to ensure effective implementation through supportive supervision.
13. On records, gram sabhas were noted to have selected the IAY beneficiaries from the Permanent Wait List (PWL) of eligible Below Poverty Line (BPL) households restricting the number to the target allotted in a given year. The ESP allocation was utilized to have additional target over and above the original target earmarked under





IAY which was noted to have paved ways for construction of additional numbers of IAY dwelling units in the studied districts in all 3 selected states.

### **Financial and Physical Achievements**

14. Central allocation of ESP under IAY was released to all the studied states in two instalments. All three state governments had also released the central allocation to the ZPs/DRDAs. The state share, however, was noted to be released late and the ZPs/DRDAs at the district level were asked to cope up the belated ESP allocation and utilise as per IAY guidelines.
15. ESP funds disbursed by states were received by the studied districts in the financial year (FY) 2009-10. Of the total ESP funds allocated to states till the month of July, 2011, the state of Odisha and Jharkhand had attained almost full utilization (97%) whereas Bihar had utilized only 10%, thus had substantial financial backlogs to clear.
16. Different states had set different physical targets under ESP and it was noted that of the total physical targets earmarked, Jharkhand had achieved full target by FY 2011-12, Odisha could achieve 97% of the target under the same time whereas Bihar had achieved 48% of the total target.

### **Selected Profiles of Respondents**

17. Most of the respondents of the study were noted agricultural labourer (60%). One fifth (20%) respondents were engaged in non-agricultural labourer 18% were not meaningfully engaged in any productive work during the last one year prior to taking up the present study. With regard to household income, a majority (70%) had household income up to Rs.10,000/-, 22% had income between Rs.10,001/- and Rs.15,000/- and the rest 8% had income above Rs.15,000/-.
18. Almost 88% respondents had indicated participation in on-going RD programmes, most specifically; a majority (85%) had worked under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

### **Field Findings on ESP Operational Practices**

19. While 79% respondents indicated that their names appeared in IAY Permanent Wait List (PWL) prepared by the gram sabhas, in rest of the cases, their names were either not included in PWL or had no knowledge about it. From among the states, maximum proportion of beneficiaries (36%) of this category was noted in Odisha.
20. IAY beneficiaries had received Rs.35,000/- till 1<sup>st</sup> April, 2010 and Rs.48,500/- thereafter. As large chunk of sample (95%) had availed Rs.35,000/-. It may be noted that the prevalent IAY unit cost in LWE districts is Rs.75,000/-. It thus was understandable





that 83% respondents who had received assistance during FY 2010-11 had shown unhappiness with regard to adequacy of the amount assisted.

21. Release of instalments under ESP to IAY beneficiaries was noted to be different in the studied states. While in Bihar and Jharkhand, the assisted amount was disbursed in two instalments, beneficiaries in Odisha had received the same in four instalments. While satisfactory progress of construction was the norm for release of second instalment in the studied states, Odisha had set predetermined stages of construction linked to the release of instalments under ESP.
22. A majority of respondents (84%) were noted to have spent additional amount for construction of their houses. The additional amount, however, was not availed from institutional sources especially availing Differential Rate of Interest (DRI) scheme. 73% respondents were not aware that they can get loan of Rs.20,000/- from banks to meet out the additional cost for construction of IAY units with 4% rate of interest.
23. More than half (58%) of the respondents had completed IAY units within 1 year and one fifth (20%) had taken one and half year. 12% houses were not fully constructed. Of those who had either not constructed or had taken more than 1 year to construct, 19% indicated instalments not received in time, 37% indicated rising prices of raw materials/high construction costs and 40% stated non-availability of skilled hands/trained mason as reasons for time over-run.
24. 59% beneficiaries contacted had constructed a single room only, 34% had constructed a single room along with a verandah, 3% had constructed a separate living room along with a verandah and 4% beneficiaries had constructed separate kitchen attached to the single room having no verandah. It was noted that 51% houses had no smokeless chullah and half of the respondents had not built toilets. Less than one third (31%) completed IAY units were having logos.
25. In none of the studied states, involvement of Non Governmental Organization (NGO) under IAY implementation was noted. The Public Health Engineering Department (PHED) in all three states had not been able to generate demand for construction toilets at household level among IAY beneficiaries, thus non-prioritization of convergence noted with on-going sanitation programmes of the GoI.
26. Ownership of houses was not positively discriminated in favour of women in any studied state. However, in Odisha, giving preference to senior members in terms of physical age while selecting beneficiaries from the IAY wait list was noted. By passing a resolution in the gram sabha, prioritization was accorded to senior most members in the selection process.





### **Impact Accruals as perceived by Beneficiaries**

27. Earning of respondents in post ESP regime was noted to have increased marginally. However, number of beneficiary in the income slab of earning Rs.20,000/- or more had gone up three fold. Proportion of beneficiaries not meaningfully engaged in any activity prior to ESP intervention noted to be declined (58%) in the post assistance period.
28. Scope for additional work or income after the assistance was peripheral in nature. However, 52% respondents indicated supplementary mandays of work generated for households due to better engagement under wage employment programme of the GoI, especially in MGNREGS.
29. Increased scope for work opportunities were reported by 64% respondents as beneficiaries were engaged in construction activities of other fellow IAY beneficiaries, 44% reported scope for exposure to other avenues of employment as women IAY beneficiaries were engaged in small business activities by becoming members in Self Help Groups (SHGs) under Swarnajayanti Gram Swarozgar Yojana (SGSY)/ National Rural Livelihood Mission (NRLM).
30. Other valued non-monetary outcomes perceived by a majority of beneficiaries (79%) was reduction of discomforts or inconveniences after having pucca units and 58% indicating possession of pucca IAY dwelling units had impacted sustainable living.
31. Augmentation of social security was indicated to be one of the impacts as about 55% respondents had indicated that migration by younger people leaving behind elderly persons was reduced after possession of IAY houses. Increased wage employment opportunity nearby through MGNREGS was stated to have diminishing effects on seasonal migration of adolescents and youths.
32. Perceived impact indicated to have accrued by 38% respondents due to federated and organized way of living facilitated through IAY. 50% respondents stated units constructed through convergence had provided better facilities like sanitary latrines, approach roads etc. which were conspicuously absent in their previous houses.
33. IAY units by being self-built and labour component provided by household members, 61% respondents indicated that IAY structures had ensured less maintenance leading to increased saving. 49% attributed household savings to better health of household members by ensuring sanitation and drinking water within households. 54% indicated to have possessed livestock after acquisition of IAY.
34. Over-all, the level of satisfaction owing to possession of IAY units depicted positive valuation of dwelling units by respondents in terms of fostering societal rejuvenation and improved social status.





### **Programme Shortfall**

35. Poor utilization of ESP allocation by states was one of the major shortfalls noted under the study. Two out of the three studied states were defaulters in spending allocated amount under ESP. It was noted that state governments were not willing to aggressively take benefits to the people due to financial burden as they had to contribute 25 per cent of the funds for the scheme.
36. Poor utilization of ESP allocation was also resulted owing to inabilities of the state governments to adhere the timeline for release the state share to the district. The state government's belated release of state share of ESP component had accounted for belated utilization/non-utilization by the studied districts.
37. Poor utilization of ESP allocation had also occurred due to non-compliance of IAY guidelines by the district with regard to preparation of Annual Action Plans (AAPs). In the absence of such important document before commencement of the Financial Year (FY), planning for ESP component was not clearly articulated which resulted in delayed and in some cases non-utilization of funds allocated under special package of ESP.
38. Non completion of IAY units was also noted under the study. In the studied state of Bihar, a little more than 1 lakh IAY houses were targeted to be constructed under the ESP, of which, only 48% were completed and the rest were under construction even after three years of receiving ESP allocation. Non completion of IAY houses in LWE districts within specified timeframe is an issue of non-prioritization of physical monitoring. Reluctance by block officials to undertake monitoring visits to areas affected by LWE was also indicated during qualitative consultations.
39. There were issues of transparency in selection of beneficiaries in states as 11% of respondent's names were not included in the list and 10% beneficiaries were not sure of inclusion of their names in the PWL. Maximum proportion (22%) of non-inclusion of beneficiaries' names in PWL was noted in Odisha.
40. Inadequacy of unit cost under ESP was perceived by beneficiaries a constraint as 84% respondents indicated the amount sanctioned was not sufficient and therefore were not satisfied. 12% of the assisted beneficiary households were not able to complete the houses in all respects because of insufficient amount assisted.
41. It was noted that ESP operationalised in a silo mode. Not enough efforts to integrate ESP component with other schemes was envisioned. Need was therefore felt to ensure purposive convergence with Rajiv Gandhi Grameen Vidyutikarn Yojana (RGGVK), NBA/SBM, NRDWP etc. was needed.
42. Ineffective monitoring was also an issue noted under ESP operationalisation. A large majority of respondents (83%) indicated that no monitoring was done by officials during





- construction of IAY units. State-wise data suggests that officials had not made appropriate visits to physically monitor progress while construction was under progress.
43. Almost three fourth (73%) of the respondents indicated to have any idea about Differential Rate of Interest (DRI) scheme and one fourth indicated that they had idea about it but did not possess full knowledge about it especially the source.
  44. Unsupportive financial institutions to extend additional finance to ESP beneficiaries were noted. Banks used to provide funds only when potential borrowers provided sufficient proof of their capacity to repay loans in prescribed manner.
  45. In none of the states, involvement of NGO was noted under IAY programme implementation. Quite a number of credible, registered, village based local organizations were noted in the study area but their involvement was not sought.

### **Suggested Interventions**

46. Adoption of strategic approach to address housing shortage on a real time basis must be made by states affected by LWE. Separate and specific AAPs need to be prepared by districts under ESP and so also implementation mechanism. ESP, being a special package needs prioritization. System of supervision, compliance and complaints redressal need to be set up preferably at the local level to bring in efficacy. ESP must not be seen as one time intervention and thereby jeopardize its avowed objectives.
47. Under ESP, all sections of population, both BPL and other segments, whose houses were destroyed in Naxal violence, should be made eligible for assistance. Since states do not have state funded specific rural housing programmes for LWE affected areas, ESP should be viewed as an ideal intervention to address the issue of housing shortage.
48. In districts affected by LWE, ESP should be advantaged to exhaust the BPL /PWL houseless population. There are states like Gujarat, Punjab and some districts in Uttar Pradesh, have almost attained saturation of IAY intervention for BPL category.<sup>1</sup> Instead of shying away to contribute matching share under ESP, there is a need to use ESP allocation to ensure saturation of BPL/PWL
49. To ensure transparency in selection of beneficiaries, it is needed that districts should follow the Socio Economic Caste Census (SECC) instead of the BPL survey of 2002 for finalizing list of eligible IAY beneficiaries. It may be noted that the methodology adopted under SECC is more objective and enabled with simplified process for

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<sup>1</sup> Fully saturated districts under IAY : (1) Uttar Pradesh: Baghpat, Gautam Budh Nagar, Ghaziabad, Meerut, Ferozabad, Mathura, Muzaffar Nagar, Hathras, Aligarh (2) Gujarat: Ahmedabad, Jamnagar, Junagadh, Kutch, Navsari, Porbander, Bhavnagar. (3) Punjab: Bhatinda, Hoshiarpur, Jalandhar, Kapurthala, Ludhiana, Moga. Source: Grameen Bharat, A monthly Newsletter of MoRD. Vol-8, Issue-31, May, 2011





beneficiary identification. The three-fold classification of rural households under SECC would expectedly ensure identification of those who require the most under IAY.

50. Till the time the SECC is fully finalized, as many district have not been able do so, the PWL needs to be prepared GP-wise by the state governments. The list prepared and approved by GPs must be diligently verified at block and district level. Giving it a miss at block and district was evident in the studied states. Moreover, the validity of such list needs to be on yearly basis, not 5 years as currently in vogue. The PWL must be displayed at noticeable places in the village for public scrutiny, which is not strictly pursued by GPs in studied states.
51. Physical monitoring needs to be strengthened to keep a track of progress of construction as well as completion of dwelling units. Third party monitoring of ESP operationalisation at the grassroots may be experimented. Special social audits and participatory monitoring with greater involvement of stakeholders need to be taken up. Up to 5% funds under ESP must be kept aside for monitoring purpose.
52. In order to ensure qualitative construction of dwelling units under ESP, training to beneficiaries on matters related to construction methodology, type design and masonry skill may be imparted at GP level. Cost effective and environment friendly indigenous technologies need to be identified and popularized.
53. The study recommended that in LWE affected districts, it is highly essential that homestead sites are made available to those BPL households whose names are included in the PWL but do not possess house sites. Under ESP, Rs.30,000/- per homestead site be made available to such categories of people in LWE affected areas.
54. Awareness generation need to be undertaken on convergence of IAY with other schemes and programmes for ensuring additional facilities. Dissemination of information pertaining to DRI scheme to avail top up loan from banks, getting IAY houses electrified under RGGVY etc. need prioritization.
55. Comprehensive demand generation for individual household level latrines (IHHL) among IAY beneficiaries and proactive convergence of NBA with IAY to attain Open Defecation Free (ODF) status in IAY clusters need prioritization for which the District Water Sanitation Mission (DWSM) must work in tandem with DRDA.

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## **Chapter-I**

### **Overview, Study Reference & Methodology**

#### **1.1 Background**

- 1.1.1 India, with its predominantly rural populace dispersed in villages with marginal to low levels of economic development, faces challenges in the task of addressing affordable housing to the rural poor. The task is multi dimensional and factors like area specific geo-climatic features, low level of disposable income of majority of rural people, technological and information gaps and inadequate delivery mechanisms come into play. Realizing this, the GoI has been assisting the state governments to tackle housing problems of the rural poor through schematic interventions. Although housing is primarily a state subject, the GoI has been providing relevant guidance to state governments to meet the growing housing shortage through housing policies.
- 1.1.2 The first ever housing policy in India was formulated in May, 1988 and post liberalization, India adopted a more inclusive National Housing Policy in 1994 primarily seeking increased supply of land serviced by basic minimum services to promote healthy environment.<sup>2</sup> Based on Habitat-II, India rearticulated its existing housing policy and introduced National Housing and Habitat Policy, 1998 which laid greater emphasis on “habitat” as a supplementary focus to housing. Providing both quality and cost-effectiveness housing to vulnerable sections of society was also emphasized in this policy. It also took cognizance of threat to the housing stock by major natural calamities and advocated pre-disaster mitigation techniques by construction of dwellings in disaster-prone regions to prevent or minimize loss of life and shelter. It also placed strong emphasis on legal and administrative reforms in housing sector with regulatory procedures for time-bound approval of projects.<sup>3</sup>
- 1.1.3 Over time and with experience it was realized that adequate housing is not just mere provisioning of four walls and a roof but implies access to basic amenities of water, sanitation and domestic energy, offering a sense of privacy, safety and dignity and opportunities for income generation. It was also realized that large segments of rural population have low levels of income and the poorest do not even have house-sites.
- 1.1.4 Especially for BPL households in the rural areas, access to credit is critical and access to affordable housing is constrained primarily on account of low level of household income and negligible savings. Therefore, a need was felt to improve the house infrastructure in rural areas by moving from allocation-based schemes to a broader perspective having a basket of bankable schemes to eradicate shelterlessness from the country.

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<sup>2</sup> <http://mhupa.gov.in/PQAS/housing.pdf>

<sup>3</sup> NICMAR, New Delhi study conducted by Prof. M. P. Monga, Mr. Pramod Misra and Ms. Charu Dhawan.







1.1.5 Based on this process of reflection and learning, the MoRD, GoI developed a vision document entitled “Vision Document for Rural Housing” with the objectives of: (i) providing affordable housing for all irrespective of their income status to enable dignified living and to replace all kutchha houses by 2016-17, (ii) provision of adequate housing, (iii) development of sustainable and inclusive housing and habitat and effective implementation of IAY, the largest rural housing scheme in the country to provide financial assistance to rural BPL families.<sup>4</sup>

1.1.6 Strengthening the ongoing efforts to ensure sustainable and inclusive development of rural human settlements and promoting adequate shelter and better quality of life for all in the rural areas, the erstwhile Planning Commission, now NITI Aayog, GoI, while finalizing the 12<sup>th</sup> Five Year Plan, constituted a “Working Group on Rural Housing” to provide a perspective and approach to rural housing sector. The key recommendations of the “Working Group on Rural Housing” were derived from intent to enable meaningful collaborations between diverse stakeholders to address housing shortage in rural India, estimated at 40 million households until the end of the 12<sup>th</sup> plan period. The Working Group advocated measures to address the need for safe and sustainable housing by all segments of rural population with state governments taking primary roles in facilitating access, supported by other stakeholders for ensuring quality as part of a “holistic habitat development” approach.<sup>5</sup>

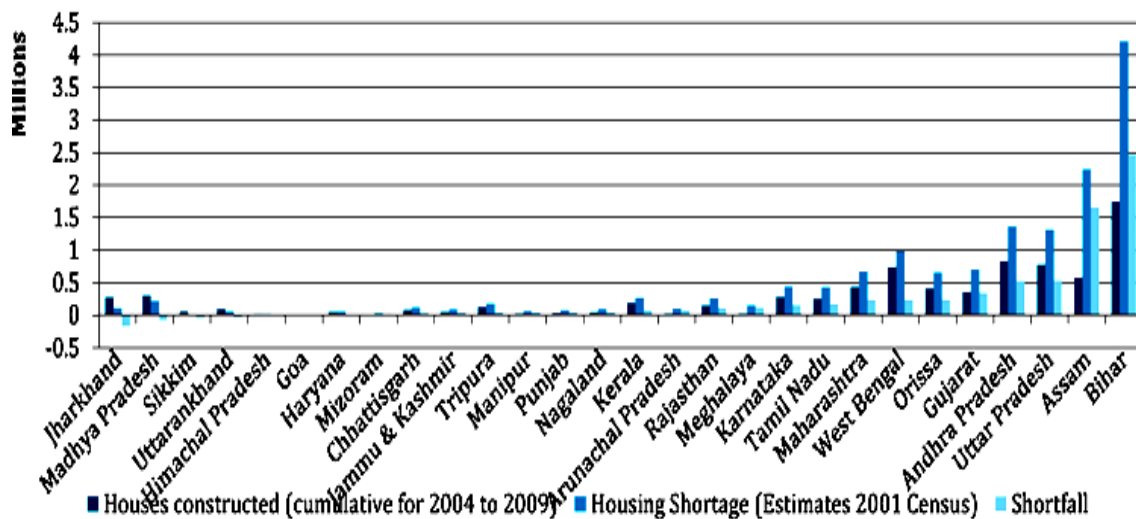


Figure-1: State-wise housing constructed and shortfall<sup>6</sup>

<sup>4</sup> www.rural.nic.in.

<sup>5</sup> Working Group on Rural Housing for XII Five Year Plan, September, 2011, Ministry of Rural Development, Government of India

<sup>6</sup> Source: www.indiastat.com





## **1.2 Housing in Rural Areas: Intervention under IAY**

- 1.2.1 IAY, the flagship rural housing scheme for BPL families has been in operation since May 1985, first as a sub-scheme of Jawahar Rojgar Yojana (JRY) and later as an independent scheme since January, 1996. It is a 100% grant based scheme. It is the largest scheme in the country to provide financial assistance to rural BPL families for construction of dwelling units. Many state governments are also supplementing this effort and have launched their own housing schemes. Some state governments have taken the initiative to plan for eradication of houselessness within a definite time frame. The Indiramma scheme of Andhra Pradesh and similar schemes in Tamil Nadu and Kerala are examples in this direction.
- 1.2.2 Prior to IAY becoming an independent scheme, specific housing scheme for the rural poor in India was almost generic and there was no uniform policy for rural housing in the states. Although in early 1980s, construction of houses for the poor was initiated under the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP), having no uniform policy prescription, the states had their own approach in operationalising these programmes. It was noted that some states had permitted only part of the cost of construction to be borne from these two programme funds and balance amount was met by beneficiaries out of their own savings or loans obtained by them. Some states allowed construction of only new dwellings while others permitted renovation of existing houses of beneficiaries. However, IAY heralded new vistas not only fulfilling the need for housing for rural poor but also tackling housing shortage particularly for the poorest comprehensively.
- 1.2.3 IAY was initially funded on cost-sharing basis between the GoI and the states in the ratio of 80:20 which was later revised to 75:25 from 1st April, 1999. In the case of north eastern states, the funding pattern was revised in the ratio of 90:10. The criteria for allocation of IAY funds to the states and UTs involve assigning 75% weightage to housing shortage and 25% to poverty ratio. The allocation amongst districts is based on 75% weightage to housing shortage and 25% weightage to Scheduled Caste (SC)/Scheduled Tribe (ST) component. Further, 60% of the IAY allocation is meant for benefitting SC/ST families, 15% for minorities, 3% for physically handicapped and a maximum of 40% are utilized for non SC/ST/BPL rural households. IAY houses are invariably allotted in the name of women and 5% of the IAY allocation is permitted to be utilized to meet the expenses arising out of natural calamities and emergent situations such as rehabilitation in case of riot, arson, fire etc.
- 1.2.4 In the initial years, the selection of beneficiaries was made in the gram sabha from the BPL list. Subsequently, in order to introduce transparency, GP wise “Permanent Wait List” is prepared from among the deserving BPL families needing houses. Gram sabhas select beneficiaries from the said list to prioritize financial assistance under IAY in their respective GPs. Since there are different geographical regions in the country, the ceiling of assistance per house is provided differently. For hilly and





difficult areas, level of assistance under the IAY is higher than the level of assistance in the plain areas. The ceiling of assistance for new construction in LWE affected districts was fixed as Rs.35,000/-till 1<sup>st</sup> April, 2010 and Rs.48,500/- thereafter. It may be noted that the present unit cost prevalent in LWE districts is Rs.75,000/-. Additionally, a beneficiary can borrow a top up loan up to Rs.20,000/- from any nationalized bank at 4% under the DRI scheme. Financial assistance for upgradation of kutchha houses under IAY is fixed as Rs.15,000/- per unit. Convergence of other centrally sponsored schemes is also prioritized with IAY especially the SBM for construction of sanitary latrine and RGGVY for free electricity.

- 1.2.5 Under IAY, central allocation of Rs.949120 lakh have been made to states against which 27.3 lakh houses are targeted to be completed during the year 2011-12.<sup>7</sup> Till January, 2010, a little more than 2 crore IAY houses (218.69 lakh) were built and about 21.4 lakh houses were constructed under IAY in the previous year. Rural housing through IAY is also one of the six components of Bharat Nirman Programme. Under the Phase-I of Bharat Nirman Programme, of about 60 lakh IAY houses were additionally constructed and more than 1 crore IAY houses are planned to be constructed under Bharat Nirman Programme Phase-II.

### 1.3 Economic Stimulus Package- Prioritizing Rural Housing for the Poor

- 1.3.1 For the first time, the GoI in January 2009 allocated a total package known as ESP of Rs.3050 crore for rural housing of which Rs.2429 crore was as part of under normal IAY and Rs.413 crore was allotted for building houses for the poor in 33 districts reeling under violence from LWE. Moreover, fiscal provisions for rural housing programmes were also made for Kaalazar affected districts in Bihar (Rs.96 crore), for border districts (Rs.21 crore), for primitive tribal groups (Rs. 35 crore) and Rs.57 crore was allocated as revision of funding pattern for the north eastern states. The details of total release of funds under the ESP are presented below:

<b>Table-1 Economic Stimulus Package: Financial Allocation and Physical Targets</b>		
<u>Category</u>	<u>Amount Released</u> (Rs. in crore)	<u>Physical Target</u> (in lakh)
As part of normal IAY programme	2428.48	18.01
For Kaalazar affected districts in Bihar	96.00	0.73
For Naxal affected districts	412.91	3.15
For border districts	20.80	0.23
For Primitive Tribes	35.25	0.27
Revision of funding pattern	56.60	0
<b>Total</b>	<b>3050.00</b>	<b>22.39</b>

Source: Annual Report-2010, MoRD, GoI

<sup>7</sup> IAY-State-wise allocation and target, MoRD, GoI. : [www.rural.nic.in](http://www.rural.nic.in)





1.3.2 The Government of India is committed to minimize the shortage of housing to the rural poor in general and people in areas reeling under violence from left-wing extremists in particular. The Census had revealed a shortage of 472,846 houses in the Naxal affected districts of which 10 districts were in Jharkhand, 7 in Chhattisgarh, 6 in Bihar, 5 in Odisha, 2 in Maharashtra and 1 each in Andhra Pradesh, Madhya Pradesh and Uttar Pradesh.

<b>Box-1 Naxal affected districts under Economic Stimulus Package</b>		
States	No. of LWE Districts	LWE affected districts covered under ESP
Jharkhand	10	Bokaro, Chatra, Garhwa, Gumla, Hazaribagh, Latehar, Lohardoga, East Singhbhum, Palamu, West Singhbhum
Chhattisgarh	7	Bastar, Dantewada, Kanker, Rajnandgaon, Surguja, Narayanpur, Bijapur
Bihar	6	Arwal, Aurangabad, Gaya, Jamui, Jehanabad, Rohtas
Odisha	5	Rayagada, Deogarh, Gajapati, Malkangiri, Sambalpur
Maharashtra	2	Gadchiroli, Gondia
Andhra Pradesh	1	Khammam
Madhya Pradesh	1	Balaghat
Uttar Pradesh	1	Sonebhadra

Source: Registrar General of India, Ministry of Home Affairs, GoI

1.3.3 Keeping in view of the housing shortage estimated by the Census, the GoI had in January 2009 special allocation in 6 states prioritizing 3.15 lakh additional houses in 33 Naxal affected districts. Although till October 2009, less than 5% of the additional funds allocated under the special housing scheme for 33 Naxal affected districts across 8 states had been utilized and less than 1% of the housing targets were met, by March 2010, the MoRD, GoI had received proposals for second instalment from 6 of the 8 states indicating thereby that the states had utilized 60% of the first instalment. Since building houses in Naxal affected areas require more meticulous initial planning compared with other rural areas, as well as careful selection of villages in which to build houses, the take off time was little longer. Going by the trend, it was assumed that considerable progress must have been made with regard to construction of IAY houses under the special housing scheme in these 33 districts.

## 1.4 Study References

1.4.1 Keeping these perspectives in the forefront and to understand as to what extent the attempts of the GoI to build IAY houses for the poor under ESP has come good in areas affected with left-wing extremism, NITI Aayog intended to institute a study for the purpose so as to identify programmatic interventions further required to accomplish the task of enabling the poor to possess livable dwelling units in these areas.





- 1.4.2 Furthermore, as some states were reportedly taken initial advantage of the ESP, (Maharashtra and Odisha), NITI Aayog intended to understand the state-specific programme operational processes and to ascertain state specific implementation pattern especially utilization of ESP component under IAY in Naxal affected districts.
- 1.4.3 It was also intended to ascertain as to what extent dwelling units created under IAY has been able to reduce the infrastructural deficit in the Naxal affected districts in the light of suggestions made by the Ministry of Home Affairs while reviewing development work in Naxal affected districts. It was noted that the Ministry of Home Affairs had opinionated that providing housing is the most crucial aspect of development and the state government should ensure that there is a prioritization in favour of the Naxal affected districts when implementing IAY on the ground.
- 1.4.4 There also a need felt to assess the socio-economic impact of IAY on the beneficiary households especially the economic security and dignity and the endowment of their identity and purposeful existence. Keeping all these view in mind the Planning Commission assigned the present study on the “Evaluation of Rural Housing Programme (IAY) under Economic Stimulus Package in selected Naxal affected Districts in Jharkhand, Bihar and Odisha” to our organization, Development Facilitators, Delhi.

## 1.5 Study Objectives

- 1.5.1 While the over-all objectives of the study was to empirically ascertain to what extent the implementation of IAY especially under ESP facilitated rural housing and habitat development initiatives in selected Naxal affected districts thereby minimizing infrastructural/developmental deficit and to identify interventions to strengthen implementation of IAY at the grassroots, the specific objectives of the study were the followings:

### **Box-2 Objectives of the study**

- ✓ To examine specific operational processes of IAY in selected Naxal affected districts
- ✓ To study the planning, execution and time bound realization of IAY programme objectives
- ✓ To ascertain the socio-economic impact of IAY on the beneficiary households especially the economic security, endowment of identity and purposeful existence, integration of beneficiaries with the immediate social milieu etc.
- ✓ To draw programme specific inferences for effective implementation of IAY with a view to ensure minimal operational constraints in general and for adoption of suitable mechanism for providing free dwelling units to the vulnerable rural poor in an effective, realistic and need based manner in Naxal affected districts





## **1.6 Study Approach & Methodology**

- 1.6.1 The study was undertaken in a participatory manner and with an overall consultative approach. Moreover, efforts were made to adhere highest quality standards and had endeavoured at all times to meet the expectations of the NITI Aayog especially to conform the quality of deliverables expected under the assignment.
- 1.6.2 While quantitative and qualitative data collection techniques were employed under the assignment, household visits, interview method and in-depth interaction with beneficiaries and stakeholders were also taken up.
- 1.6.3 To secure information from primary sources, semi-structured interview schedules was administered and under qualitative method, focus group discussions (FGDs) and other participatory method such as administration of in-depth interviews (IDIs) were taken up to acquire insights on key aspects of project objectives, planning and execution.
- 1.6.4 The study was intended to be taken up in selected states where additional funds were allocated under the ESP for 33 Naxal affected districts. The states of Jharkhand, Bihar and Odisha were allotted for coverage under the study, the finalization of which was undertaken by the erstwhile Planning Commission.
- 1.6.5 Interview schedules used under the study were pre-tested prior to use in actual field situation. On the basis of feedback received from pre testing, necessary modifications were undertaken and the modified version of study tools was submitted and approved by the erstwhile Planning Commission.

## **1.7 Statistical Design**

- 1.7.1 In each allotted state, two districts having maximum coverage of beneficiary/ maximum number of dwelling units constructed under IAY were selected for coverage under the study. In each district, two blocks and in each block, five villages depending upon the beneficiaries availing benefits under IAY were included under the sample.
- 1.7.2 In each selected village, ten beneficiaries were contacted on a random basis. Thus, 4 states, 8 districts, 16 blocks and 80 villages and 800 beneficiaries were supposed to be covered under the study. However, owing to permission problem from the State Government, field study could not be taken up in Chhattisgarh. Thus, under the study, 600 IAY beneficiaries were contacted spread over 60 villages in 6 districts. (Annexure-C)
- 1.7.3 Additionally, state, district and block level programme officials, functionaries of the PRI and non-beneficiaries were also interviewed. A total number of 48 in-depth interviews conducted to acquire insights on key aspects of project planning and





effective execution of IAY in the studied states, 32 were conducted with implementing officials at the state, district and block levels and 16 were taken up with the PRI functionaries. (Annexure-A&B)

## **1.8 Survey Instruments**

1.8.1 Interview method was primarily used and to elicit information, 4 types of study formats (Annexure-F) were used such as: (i) beneficiary schedule, (ii) state official schedule (c) FGD question guide and (iv) IDI format for interviewing implementing officials

1.8.2 As most of these survey instruments have been semi-structured, some questions also involved psychometric measurements and on a maximum of nine point scale. So far as the content of the question are concerned, the numbers of reaction seeking questions have been greater than the number of information seeking questions.

## **1.9 Data Tabulation**

1.9.1 All the filled-in interview schedules underwent a process of editing, necessary coding, data entry and machine editing. The filled-in interview schedules were further processed using SPSS data entry and editing software package.

1.9.2 The data processing was carried out with the help of trained office editor and trained data entry operators under the supervision of the Data Analyst. Once the data got entered and edited, the analysis of data was taken up and the final tables were generated. The narratives and analytical framework were conjured upon to prepare the Draft Report which was shared with NITI Aayog for observations and comments. The study report was finalized with incorporation of observations received on the draft deliverable from NITI Aayog.

## **1.10 Report Structure**

1.10.1 The study report has been comprised of five major chapters. While Chapter-I is devoted to illustrate study methodology and study processes, Chapter-II elucidates the IAY programme achievements especially the financial and physical tenets. Chapter-III makes a brief profile of the study respondents. Chapter-IV delineates the programme operational highlights and impact of the assistance on respondent beneficiary households and Chapter-V makes an inventory of problems associated with implementation of IAY as well as action interventions suggested thereof in order to make ESP purposive. Annexure appended to the study report reflects specifics of key contacts-both beneficiaries and officials under the study, important statistical inferences used under the narratives of the present study report and research tools used under the present study.

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## **Chapter-II**

### **ESP Operationalisation & Levels of Programme Achievements**

#### **2.1 Operational Arrangements**

- 2.1.1 Under the present study, it was noted that either the Department of Rural Development or the Department of Panchayati Raj looks after the implementation of IAY in their respective states. As a natural corollary, the ESP component too is administered by the said departments in the studied states along with IAY allocation. The Vigilance and Monitoring Committee (V&MC) constituted for the purpose at the state level to monitor the IAY programme implementation was also mandated to oversee the ESP operationalisation. The state governments were expected to have implemented the ESP component largely according to the guidelines issued by the central government under IAY with necessary modification to suit local realities.
- 2.1.2 In all the studied states, ESP provided under IAY is being implemented by the DRDA /ZP at the district level. On the basis of allocations made and targets fixed in a given financial year by the ZP/DRDA, numbers of IAY houses were constructed panchayat-wise. Gram sabhas were noted to have selected the IAY beneficiaries from the PWL of eligible BPL households restricting the number to the target allotted. However, the ESP allocation was utilized to have additional target to the original target earmarked under IAY which paved ways for construction of more numbers of IAY dwelling units in the allotted districts. The selection of beneficiaries by the gram sabha was noted to be final although field realities had different stories to tell.
- 2.1.3 IAY funds along with ESP allocation were noted to be operated by ZP/DRDA at the district level. In all three states, the central allocation under IAY was by and large released in two instalments subject to the progress of the scheme. The state governments were noted to have released its share to ZP/DRDA late. The beneficiaries were personally involved in the construction of houses and had occasionally sought the help of ZP/DRDA. There were no traces of involvement of contractors although role of intermediaries especially the PRI functionaries were felt. ZP/DRDA was the monitoring authority to ensure completion of sanctioned houses under IAY including the ESP but not much monitoring was noted to be undertaken by district level officials.
- 2.1.4 The block or the intermediate panchayats had very limited role in the operationalisation of IAY including the ESP in the studied states. It was noted that on receiving the list of selected BPL households from gram panchayats, the block panchayats had merely made general verification of the list before endorsing it their respective ZP/ DRDAs. In the given structure, GPs were noted to have played proactive roles for implementation of ESP under IAY.







## 2.2 Financial Achievements

2.2.1 With regard to funds allocated under ESP, the studied states espoused varying picture in different financial years. Data collected from states indicated that in 2009 the very first year, Bihar and Jharkhand had utilized almost 50% whereas Odisha had utilized merely 5% of the total funds allocated to the state under the ESP. In the following years, it was noted that Bihar could not make much headway in utilizing the available funds whereas Odisha could fare much better than the previous year. Odisha way forwarded the utilization to almost cent percent in the third year which is noteworthy and Jharkhand leading all the way had utilized cent percent funds allocated under ESP for IAY in the second year.

**Table-2 State-wise financial performance under ESP-rural housing (IAY) (Rs.in lakhs)**

Financial Year	Opening Balance	Central Share	State Share	Total funds Available	Funds Utilized	% Utilized
<b>Bihar</b>						
2009-10	13834.81	11249.43	8159.56	33243.81	17274.42	51.96
2010-11	16428.38	2585.36	861.78	19877.56	15747.53	79.22
2011-12*	5162.37	00	00	5162.37	517.62	10.02
<b>Jharkhand</b>						
2009-10	5970.99	10689.51	5352.32	22012.83	10925.20	48.6
2010-11	11087.63	1617.16	404.24	13109.03	12603.50	96.14
2011-12*	505.53	00	00	505.53	505.53	100
<b>Odisha</b>						
2009-10	0	7411.96	2470.66	9882.62	455.85	4.61
2010-11	9426.77	00	00	9426.77	7075.68	75.05
2011-12*	2351.09	00	00	2351.09	2288.28	97.32

\*Up to July, 2011

2.2.2 In Bihar, the two districts (Aurangabad and Gaya) visted under the study indicated not very encouraging picture in terms utilization of funds. In the first year, barely half and in the succeeding year, three-fourth of the total funds released was utilized by the districts.

**Table-3 Financial performance under ESP-Bihar (Rs.in lakhs)**

Financial Year	Opening Balance	Central Share	State Share	Total funds Available	Funds Utilized	% Utilized
<b>Aurangabad</b>						
2009-10	2528.27	2528.27	1685.51	6742.05	3368.27	49.96
2010-11	3373.78	00	00	3373.78	2734.90	81.06
2011-12*	638.88	00	00	638.88	64.77	10.14
<b>Gaya</b>						
2009-10	5269.56	5269.55	3513.03	14052.14	6905.87	49.14
2010-11	7146.27	00	00	7146.27	4903.13	67.71
2011-12*	2243.14	00	00	2243.14	110.77	4.02

\*Up to July, 2011





2.2.3 In selected districts in Jharkhand (Palamu and Bokaro), better utilization trend with regard to funds allocated under ESP was noted under the study. Having poor utilization in the very first year, both the districts in the second year noted almost cent percent utilization (94% and 100%) and in the third year, while district Palamu completely utilized the unspent balance, district Bokaro had exhausted the ESP allocated funds in the second year itself thereby indicating very efficient utilization of ESP funds under IAY.

<b>Table-4 Financial performance under ESP-Jharkhand (Rs.in lakh)</b>						
<u>Financial Year</u>	<u>Opening Balance</u>	<u>Central Share</u>	<u>State Share</u>	<u>Total funds Available</u>	<u>Funds Utilized</u>	<u>% Utilized</u>
<b>Palamu</b>						
2009-10	1239.13	1239.13	827.11	3305.34	1143.25	34.58
2010-11	2162.09	00	00	2162.09	2040.65	94.38
2011-12*	121.447	00	00	121.44	121.44	100
<b>Bokaro</b>						
2009-10	1458.85	1458.85	972.56	3890.26	1467.09	37.45
2010-11	2423.17	00	00	2423.17	2423.17	100
2011-12*	00	00	00	00	00	00

\*Up to July, 2011

2.2.4 In Odisha, on the other hand, a very poor utilization trend of ESP funds allocated for IAY was noted in the very first year, moderate utilization in the second year and cent percent utilization in the third year. An over-all analysis of ESP funds utilization in the state tends to suggest good performance as cent percent utilization noted by districts.

<b>Table-5 Financial performance under ESP-Odisha (Rs.in lakh)</b>						
<u>Financial Year</u>	<u>Opening Balance</u>	<u>Central Share</u>	<u>State Share</u>	<u>Total funds Available</u>	<u>Funds Utilized</u>	<u>% Utilized</u>
<b>Sambalpur</b>						
2009-10	00	906.5	101.07	1007.57	35.90	4
2010-11	971.67	906.5	503.47	2381.64	1858.4	78
2011-12*	523.24	00	00	523.24	523.24	100
<b>Rayagada</b>						
2009-10	00	879.64	0	879.64	85	10
2010-11	794.64	879.64	586.42	2260.70	940.29	42
2011-12*	1320.41	00	00	1320.41	1320.41	100

\*Up to July, 2011

## 2.3 Physical Achievements

2.3.1 In the studied state of Bihar, a little more than 1 lakh IAY houses were targeted to be constructed under the ESP, of which, only 48% were completed (50248) and the rest 55160 (52%) houses were under construction. It indicates that although construction of houses was prioritized, completion aspect was not seriously pursued. Year-wise data suggests that of the total houses completed, 28% were completed during





FY2009-10, 54% were completed during FY 2010-11 and the rest 18% were completed during FY 2011-12, up to the month of July.

<b>Table-6 Physical performance under ESP-Bihar</b>				
Financial Year	Total Target	Work order Issued	No of houses Constructed	No of houses Completed
2009-10	105408	54876	54876	14096
2010-11	0	45905	45905	27184
2011-12*	0	4627	4627	8968
<b>Total</b>	<b>105408</b>	<b>105408</b>	<b>105408</b>	<b>50248</b>

\*Up to July, 2011

2.3.2 District level data in Bihar suggests that in Aurangabad 17530 IAY houses were targeted to be constructed under ESP of which only 8756 houses were completed till July, 2011 indicating thereby that more than half of the targeted IAY houses were yet to be completed. Similarly in district Gaya, 40149 houses were to be built of which only 14951 houses were completed till the date of survey which is only 37% of the total houses targeted. Year-wise details of houses constructed & completed in the studied districts & blocks are annexed.

2.3.3 In Jharkhand, a total number of 57874 IAY houses were targeted under ESP and the said target was fully accomplished in three years-initiated in 2009-10 it was completed by 2011-12. While during the first year, 20% houses were completed, in second year 78% houses were completed and the rest 2% houses were completed in the third year. In the studied district of Palamu, 7553 houses were targeted and despite a poor start (638 units) in the first year (2009-10), in the second year (2010-11) the target was achieved by completing 6915 IAY units. Similarly in Bokaro, 10753 IAY units were targeted of which 817 houses were completed in 2009-10 and the rest 9936 IAY units were completed in the next year (2010-11). Year-wise details of houses constructed and completed in the studied districts and blocks are annexed.

<b>Table-7 Physical performance under ESP-Bihar</b>				
Financial Year	Total Target	Work order Issued	No of houses Constructed	No of houses Completed
2009-10	57874	55943	55943	11039
2010-11	0	1931	1931	45395
2011-12*	0	0	0	1440
<b>Total</b>	<b>57874</b>	<b>57874</b>	<b>57874</b>	<b>57874</b>

\*Up to July, 2011

2.3.4 In the studied state of Odisha, a total number of 28236 IAY houses were targeted to be constructed under ESP of which 27374 (97%) houses were fully constructed till July, 2011 and only 862 (3%) houses were yet to be constructed.





<b>Table-8 Physical performance under ESP-Odisha</b>				
Financial Year	Total Target	Work order Issued	No of houses Constructed	No of houses Completed
2009-10	28236	957	957	957
2010-11	0	17617	17617	17617
2011-12*	0	9662	9662	8800
<b>Total</b>	<b>28236</b>	<b>28236</b>	<b>28236</b>	<b>27374</b>

\*Up to July, 2011

2.3.5 In both the studied districts of Rayagada and Sambalpur in Odisha, about 13611 IAY units were targeted under ESP with a break-up of 6702 in Rayagada and 6909 in Sambalpur. It was noted that against the target set under the ESP, in both the districts, the completion of houses was fully achieved. It may be noted that during the first year of ESP allocation to the districts, none of the districts had achieved completion status of houses constructed. In fact, in district Sambalpur, no work orders were issued under IAY for construction of dwelling units in the first year i.e. during 2009-10. Year-wise details of houses constructed and completed in the studied districts and blocks are annexed to this report.

## 2.4 Concluding Remarks

2.4.1 From the above analysis, it is inferred that the state of Bihar had shown poor performance in terms of physical and financial parameters in comparison to other two studied states of Jharkhand and Odisha. The study noted that poor utilization of ESP allocation by the LWE affected districts was resulted owing to inability of the state government to adhere timeline in releasing state share to the districts. The state government's belated release of state share of ESP component had accounted for belated utilization/ poor utilization by the studied LWE districts in Bihar.

While the state had erred in not releasing financial allocation in time to the districts, the two LWE districts in Bihar had not complied with the IAY guidelines with regard to preparation of Annual Action Plans. In the absence of such important document before commencement of the financial year, planning for ESP component was not clearly articulated which resulted in poor utilization of funds allocated under special package of ESP.

Moreover, the financial allocation remained unutilized in the studied LWE districts in Bihar due to delay in disbursement of second instalment to beneficiaries. The state of Bihar had adopted a strategic operational mistake by disbursing IAY assisted amount in 2 instalments. Since the construction is linked to release of instalments, the beneficiaries usually had defaulted in achieving physical progress, thus the districts had piled up financial allocation due to non-disbursement.

The study also observed that in general, poor physical achievement had led to poor financial achievement in the state of Bihar. Lack of physical monitoring of IAY construction by block and GP officials in LWE districts in the state of Bihar had





made things easier for a majority of beneficiaries to divert IAY assisted amount for other pursuits, thus completion of IAY units remained incomplete (48% houses were noted to be completed fully and the rest were under construction even after three years of receiving ESP allocation). This had amounted to poor physical achievement in the studied state of Bihar.

The two-instalment disbursal mechanism in place in Bihar had provided enough scope to IAY beneficiaries in Bihar to spend the IAY amount for other purposes. As the beneficiaries had received only half of the amount, it was impossible for them to complete the dwelling units up to the desired level so that they become eligible for the second and final instalment. It may be noted that more than two instalments method used by other studied states, especially the 4 instalments mechanism adopted by Odisha had proved to be advantageous.

2.4.2 Thus, it could be concluded that construction and completion of IAY houses needs prioritization on equal footing in the state of Bihar. An incomplete house cannot provide the socio-psychological edge which IAY aims at. ESP was provided to state to expedite habitat development as well as instilling confidence in the people living in fears of left wing extremism. On such counts, lots remain to be achieved by the studied state of Bihar.

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## Chapter-III

### Socio Demographic Profile of Respondent Households

Under the present study, a total number of 600 IAY beneficiaries were interviewed, 200 in each studied state. Selected randomly from the total ESP assisted IAY beneficiaries between FY 2009-10 and 2011-12, the sample respondents were covered from 60 villages spread over 12 blocks and 6 Naxal affected districts in the states of Bihar, Jharkhand and Odisha. This chapter focuses on the socio-economic, demographic as well as programmatic profiles of respondent beneficiaries.

#### 3.1 Background Characteristics

3.1.1 It was noted that a majority (59%) of the respondents contacted under the study were women. State level data indicates that in Bihar, an overwhelming majority (98%) were women, whereas in Jharkhand, the distribution of men and women were almost equal in proportion. In Odisha, the number of male respondents was higher with 65% and female constituted a little over one-third (35%) of the total respondents contacted in the state.

<b>Table-9 Gender distribution of respondents</b>				
<u>State</u>	<u>District</u>	<u>Male</u>	<u>Female</u>	<u>N</u>
Bihar	Aurangabad	7	93	100
	Gaya	6	94	100
	Sub Total	13	187	200
Jharkhand	Bokaro	50	50	100
	Palamu	51	49	100
	Sub Total	101	99	200
Odisha	Rayagada	50	50	100
	Sambalpur	80	20	100
	Sub Total	130	70	200
<b>Total</b>		244	356	600

3.1.2 By and large, respondents contacted in the study area were in the productive age-group, as more than half (53%) of the respondents was 40-50 years old followed by one-third (33%) in the age bracket of 30-40 years.

3.1.3 In Bihar, 55% were in the age group of 40-50 years followed by 30% in the age group 30-40 years. Jharkhand showed a similar trend too with 63% respondents were 40-50 years, followed by 20% in the age group 30-40 years and the least falling under above 50 category. Odisha has somewhat different composition as compared to other states with 46% of the respondents falling under the age group of 30-40 years and 40% were in the age group of 40-50 years.





State	District	Age (in completed years)				N
		20-30	30-40	40-50	50 above	
Bihar	Aurangabad	9	30	53	8	100
	Gaya	6	31	58	5	100
	<b>Sub Total</b>	<b>15</b>	<b>61</b>	<b>111</b>	<b>13</b>	<b>200</b>
Jharkhand	Bokaro	12	25	60	3	100
	Palamu	9	16	67	8	100
	<b>Sub Total</b>	<b>21</b>	<b>41</b>	<b>127</b>	<b>11</b>	<b>200</b>
Odisha	Rayagada	8	49	38	5	100
	Sambalpur	10	44	42	4	100
	<b>Sub Total</b>	<b>18</b>	<b>93</b>	<b>80</b>	<b>9</b>	<b>200</b>
<b>Total</b>		<b>54</b>	<b>195</b>	<b>318</b>	<b>33</b>	<b>600</b>

3.1.4 Of about 50% respondents contacted in the study area were illiterate or functionally literate, 28% were educated up to primary level and the rest 22% had education up to upper primary level. Less than 2% of the sample was noted to be educated high school level. State-wise data revealed in Bihar 43% of the respondents were illiterate/functionally literate, 41% had completed education up to upper primary with only 2 respondents with high school education. In Jharkhand a big chunk of the respondents was under the illiterate/functionally literate category (61%) and one fourth (25%) of the respondents had completed primary level of education. In Odisha 45% of respondents were illiterate/functionally literate, 44% were educated up to primary level and 10% had passed upper primary.

State	District	Illiterate/Functionally Literate	Primary	Upper Primary	High School	N
Bihar	Aurangabad	43	9	47	1	100
	Gaya	42	22	35	1	100
	<b>Sub Total</b>	<b>85</b>	<b>31</b>	<b>82</b>	<b>2</b>	<b>200</b>
Jharkhand	Bokaro	59	26	13	2	100
	Palamu	62	23	14	1	100
	<b>Sub Total</b>	<b>121</b>	<b>49</b>	<b>27</b>	<b>3</b>	<b>200</b>
Odisha	Rayagada	50	39	10	1	100
	Sambalpur	40	48	10	2	100
	<b>Sub Total</b>	<b>90</b>	<b>87</b>	<b>20</b>	<b>3</b>	<b>200</b>
<b>Total</b>		<b>296</b>	<b>167</b>	<b>129</b>	<b>8</b>	<b>600</b>

3.1.5 Half of the total beneficiaries contacted under the study belonged to Scheduled Castes (SCs) followed by 27% Scheduled Tribe (ST) and the rest 23% were from other castes. State-wise variations indicated that in Bihar & Jharkhand a majority of the respondents were SCs, and in Odisha, a majority (73%) belonged to the STs. No ST respondents were noted in any of the districts in Bihar. In one of the selected district in Odisha (Rayagada), 90% respondents were noted to be STs.





State	District	Caste Group			N
		SC	ST	Others	
Bihar	Aurangabad	63	0	37	100
	Gaya	58	0	42	100
	<b>Sub Total</b>	<b>121</b>	<b>0</b>	<b>79</b>	<b>200</b>
Jharkhand	Bokaro	70	10	20	100
	Palamu	75	5	20	100
	<b>Sub Total</b>	<b>145</b>	<b>15</b>	<b>40</b>	<b>200</b>
Odisha	Rayagada	5	90	5	100
	Sambalpur	29	55	16	100
	<b>Sub Total</b>	<b>34</b>	<b>145</b>	<b>21</b>	<b>200</b>
<b>Total</b>		<b>300</b>	<b>160</b>	<b>140</b>	<b>600</b>

3.1.6 Most of the respondents were noted to be married (94%). Nevertheless, 6% of the total respondents were either widow or widower. This segment of respondent was noted proportionately more in Bihar.

State	District	Married	Unmarried	Widowed	N
Bihar	Aurangabad	89	0	11	100
	Gaya	93	0	7	100
	<b>Sub Total</b>	<b>182</b>	<b>0</b>	<b>18</b>	<b>200</b>
Jharkhand	Bokaro	96	0	4	100
	Palamu	95	0	5	100
	<b>Sub Total</b>	<b>191</b>	<b>0</b>	<b>9</b>	<b>200</b>
Odisha	Rayagada	99	0	1	100
	Sambalpur	93	2	5	100
	<b>Sub Total</b>	<b>192</b>	<b>2</b>	<b>6</b>	<b>200</b>
<b>Total</b>		<b>565</b>	<b>2</b>	<b>33</b>	<b>600</b>

## 3.2 Select Economic Characteristics

3.2.1 Respondents were asked to indicate their occupations at the time of selection and it was noted that 60% respondents were agricultural wage labourer and one-fifth of them were engaged in non-agricultural activities. Little less than one fifth (18%) were not meaningfully engaged in any productive work.

State	District	Ag. Lab.	Non-Ag. Lab.	Self employed	Unemployed	Housewife	N
Bihar	Aurangabad	65	17	0	16	2	100
	Gaya	59	14	2	23	2	100
	<b>Sub Total</b>	<b>124</b>	<b>31</b>	<b>2</b>	<b>39</b>	<b>4</b>	<b>200</b>
Jharkhand	Bokaro	48	38	1	10	3	100
	Palamu	69	8	0	22	1	100
	<b>Sub Total</b>	<b>117</b>	<b>46</b>	<b>1</b>	<b>32</b>	<b>4</b>	<b>200</b>
Odisha	Rayagada	62	22	2	13	1	100
	Sambalpur	58	18	1	21	2	100
	<b>Sub Total</b>	<b>120</b>	<b>40</b>	<b>3</b>	<b>34</b>	<b>3</b>	<b>200</b>
<b>Total</b>		<b>361</b>	<b>117</b>	<b>6</b>	<b>105</b>	<b>11</b>	<b>600</b>







3.2.2 In order to assess the annual income levels of respondent households, they were asked to divulge their annual income of the last twelve months prior to selection. It was noted that 70% had household income up to Rs.10,000/-, 22% had income between Rs.10001/- and Rs.15,000/-. The rest 8% beneficiaries had income level of Rs.15,001/- and above. Across the state, the same trend was noted which supports the fact that the beneficiary households were poor and needy at the time of selection.

State	District	Up to 10000/-	10001/- 15000/-	15001/- 20000/-	Above 20000/-	N
Bihar	Aurangabad	57	33	8	2	100
	Gaya	72	18	6	4	100
	<b>Sub Total</b>	<b>129</b>	<b>51</b>	<b>14</b>	<b>6</b>	<b>200</b>
Jharkhand	Bokaro	52	35	6	7	100
	Palamu	82	10	3	5	100
	<b>Sub Total</b>	<b>134</b>	<b>45</b>	<b>9</b>	<b>12</b>	<b>200</b>
Odisha	Rayagada	81	14	3	2	100
	Sambalpur	72	23	2	3	100
	<b>Sub Total</b>	<b>153</b>	<b>37</b>	<b>5</b>	<b>5</b>	<b>200</b>
<b>Total</b>		<b>416</b>	<b>133</b>	<b>28</b>	<b>23</b>	<b>600</b>

### 3.3 Awareness & Participation Particulars

3.3.1 Under the study it was also ascertained whether respondents had knowledge about one on-going centrally sponsored RD programme, other than IAY and their level of participation in that RD programme. It was noted that a majority (88%) had knowledge about one more centrally sponsored RD programme being implemented in their areas and cent percent indicated to have participated in that programme. It thus indicates that their knowledge stems from their participation in the RD programme.

State	District	Participated	Not Participated	Couldn't Answer	N
Bihar	Aurangabad	81	12	7	100
	Gaya	88	7	5	100
	<b>Sub Total</b>	<b>169</b>	<b>19</b>	<b>12</b>	<b>200</b>
Jharkhand	Bokaro	89	7	4	100
	Palamu	83	9	8	100
	<b>Sub Total</b>	<b>172</b>	<b>16</b>	<b>12</b>	<b>200</b>
Odisha	Rayagada	91	6	3	100
	Sambalpur	93	4	3	100
	<b>Sub Total</b>	<b>184</b>	<b>10</b>	<b>6</b>	<b>200</b>
<b>Total</b>		<b>525</b>	<b>45</b>	<b>30</b>	<b>600</b>

3.3.2 Those who had participated in RD programme implementation were further asked to specify which RD programme they had participated. A majority of them indicated it to be MGNREGS. 73% in Aurangabad, 83% in Gaya districts of Bihar, 81% in Bokaro, 86% in Palamu districts in Jharkhand, 88% in Rayagada and 89% in





Sambalpur districts of Odisha indicated so. Other programmes in which participation was noted were Total Sanitation Campaign (TSC)/Nirmal Bharat Abhiyan (NBA), Swarnajayanti Gram Swarozgar Yojana (SGSY)/National Rural Livelihood Mission (NRLM) and National Social Assistance Programme (NSAP).

**Table-17 Distribution of beneficiary by participation in specific RD programmes\***

<u>State</u>	<u>District</u>	<u>MG NREGS</u>	<u>NSAP</u>	<u>TSC</u>	<u>NRDWP</u>	<u>SGSY</u>
Bihar	Aurangabad	69	32	49	7	10
	Gaya	73	33	48	3	8
Jharkhand	Bokaro	72	46	57	3	4
	Palamu	71	51	51	11	6
Odisha	Rayagada	80	34	46	9	7
	Sambalpur	83	38	47	2	4
<b>N</b>		<b>525</b>				

\* Multiple Answers

### 3.4 Concluding Remarks

3.4.1 Landless poor needs IAY more than others and hence, they must be given priority over land owning poor people even if they are poorer in comparison. Elderly in general and elderly women in particular must be given priority than others. Visits to the ESP assisted villages in the studied states support the viewpoint that housing shortage has affected the living patterns of the elderly and elderly women in their twilight years. It has also become imperative to reach out to poor belonging to minority community as well under ESP.

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## **Chapter-IV**

### **Assessment of ESP Implementation:**

#### **Field Level Findings**

#### **4.1 Key Operational Tenets**

##### Preparation of Annual Action Plan

4.1.1 According to para 4.2 b (viii) of the IAY guidelines, an Annual Action Plan (AAP) is to be prepared to ensure adherence with Permanent Wait List in selection of beneficiaries. The AAP is required to be approved by ZP or the Governing Board of DRDA before commencement of the year.

4.1.2 It was, therefore, that through qualitative consultations with Project Director (PD), DRDA and other concerned officials at the district level undertaken and it was noted that none of the districts had prepared AAPs before commencement of the year which could have helped in timely implementation of ESP component under IAY.

##### Official Training on Disaster Resistant Feature

4.1.3 In none of the districts officials dealing with IAY both at district and block level were noted to have undergone training in various disaster resistant features to be adopted in construction of IAY houses. It was also envisioned in the IAY guidelines that these officials should ensure that these features are adhered to in the construction protocols during their field visits to physical monitor the progress of construction. Also, training programmes organized by the State Institute for Rural Development (SIRD) in all three states did not reveal of organizing these programmes in their Training Calendars.

4.1.4 Local carpenters and masons, as per IAY guidelines, should have been trained for skill upgradation, use of low cost technology and local materials. However, were no record was available at DRDAs to show that local carpenters and masons were trained.

##### Permanent Wait List

4.1.5 As per the guidelines of the IAY, to ensure transparency in the process of selection of beneficiaries, every gram sabha is mandated to finalize a PWL from BPL Census, 2002 in such a way that poorest of the poor is placed at the top. The list is to be strictly followed while allotment of houses is done.

4.1.6 Keeping in mind that one of the key eligibility requirements under the selection procedure was that the name of the beneficiary must be figured in the PWL, respondents were asked to indicate whether their names had appeared in such list or not. It was noted that about 79% respondents were very sure about the inclusion of their names whereas 10% were not very sure and almost equal proportion (11%) indicated that their names were not included in the list.





<b>Table-18 Distribution of beneficiary households by inclusion in PWL</b>					
<u>State</u>	<u>District</u>	<u>Included</u>	<u>Not Included</u>	<u>Couldn't Answer</u>	<u>N</u>
Bihar	Aurangabad	80	9	11	100
	Gaya	90	0	10	100
	<b>Sub Total</b>	<b>170</b>	<b>9</b>	<b>21</b>	<b>200</b>
Jharkhand	Bokaro	90	5	5	100
	Palamu	83	10	7	100
	<b>Sub Total</b>	<b>173</b>	<b>15</b>	<b>12</b>	<b>200</b>
Odisha	Rayagada	59	34	7	100
	Sambalpur	70	10	20	100
	<b>Sub Total</b>	<b>129</b>	<b>44</b>	<b>27</b>	<b>200</b>
<b>Total</b>		<b>472</b>	<b>68</b>	<b>60</b>	<b>600</b>

4.1.7 From among the states, maximum number of beneficiaries whose name was not included in the PWL was in Odisha (44) which is almost one fourth (22%) of the total respondents contacted under the study. As per the guidelines of the IAY, to ensure transparency in the process of selection of beneficiaries, every gram sabha is mandated to finalize a Permanent IAY Waitlist from BPL List 2002 in such a way that poorest of the poor is placed at the top. The list is to be strictly followed while allotment of houses is done. The non-compliance of the said provision indicates non-transparent way of selection of IAY beneficiaries in the state.

#### Separate List for SC/ST and non-SC/ST Households

4.1.8 As per IAY guidelines, while the PWL is prepared out of the BPL lists in order of seniority, a separate list of SC/ST households in the order of their ranks is also required to be derived from the larger IAY Wait List so that the process of allotment of 60% houses under IAY is facilitated. Thus, at any given time, there should be two IAY PWLs for reference. However, selection of beneficiaries was made from one PWL prepared for all categories of BPL households that includes SC, ST, non SC/ST and minority.

#### Ownership of Dwelling Unit

4.1.9 As per the IAY guidelines, allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. However, if there is no eligible female member in the household available or alive, allotment can be made in the name of male member of the deserving BPL household.

4.1.10 Field data indicated that of the 600 respondents contacted, 71 respondents were not completed IAY houses and 529 respondents had fully completed houses. Hence 529 respondents were asked to indicate their ownership status. It was noted that 61% units were in the name of male members, 16% in the name of female members and 23% units were jointly owned. The officials indicated that more houses were in the name of male because in BPL census, the name of head of the household was reflected as





male, thus more numbers of houses were in the name of male members. Changing BPL census questionnaire might solve this issue.

**Table-19 Distribution of beneficiary households by ownership of IAY dwelling units**

<u>State</u>	<u>District</u>	<u>Male ownership</u>	<u>Female ownership</u>	<u>Jointly owned</u>	<u>Houses yet to be completed</u>	<u>N</u>
Bihar	Aurangabad	51	14	12	23	100
	Gaya	63	8	8	21	100
	<b>Sub Total</b>	<b>114</b>	<b>22</b>	<b>20</b>	<b>44</b>	<b>200</b>
Jharkhand	Bokaro	57	17	22	4	100
	Palamu	51	19	22	8	100
	<b>Sub Total</b>	<b>108</b>	<b>36</b>	<b>44</b>	<b>12</b>	<b>200</b>
Odisha	Rayagada	52	14	26	8	100
	Sambalpur	53	11	29	7	100
	<b>Sub Total</b>	<b>105</b>	<b>25</b>	<b>55</b>	<b>15</b>	<b>200</b>
<b>Total</b>		<b>327</b>	<b>83</b>	<b>119</b>	<b>71</b>	<b>600</b>

#### Display of Logo on IAY Unit

4.1.11 Display of logo in front of the dwelling units, either printed or affixed, helps to distinguish IAY units from other houses. As per IAY guidelines, after completion of an IAY dwelling unit, the DRDA must ensure that on constructed units, logos be fixed indicating the name of beneficiary, year of construction and the housing logo. However, in the study area, only 31% respondent households had logo affixed in front of their houses.

**Table-20 Distribution of beneficiary households by logo affixed**

<u>State</u>	<u>District</u>	<u>Logo printed</u>	<u>No logo</u>	<u>N</u>
Bihar	Aurangabad	18	59	77
	Gaya	29	50	79
	<b>Sub Total</b>	<b>47</b>	<b>109</b>	<b>156</b>
Jharkhand	Bokaro	24	72	96
	Palamu	25	67	92
	<b>Sub Total</b>	<b>49</b>	<b>139</b>	<b>188</b>
Odisha	Rayagada	33	59	92
	Sambalpur	36	57	93
	<b>Sub Total</b>	<b>69</b>	<b>116</b>	<b>185</b>
<b>Total</b>		<b>165</b>	<b>364</b>	<b>529</b>

#### Location and Quality of IAY House

4.1.12 The IAY dwelling units should normally be built on individual plot owned by beneficiary in the main habitat of the village. Houses can also be built in cluster within a habitation to facilitate common infrastructures. If on a cluster, these should be constructed close to village so that safety and security are ensured for occupants. From the table below it can be noted that over-all, 92% houses were constructed close by the old house of the beneficiary household and only 8% were in other places.

4.1.13 As per IAY guidelines, the houses to be constructed under IAY should have minimum level of disaster resistant technology to be able to withstand minor





earthquakes, cyclone, flood etc. However, in the studied states, no such technology adoption noted with regard to construction of IAY dwelling units.

**Table-21 Distribution of beneficiary households by location of newly built house**

<u>State</u>	<u>District</u>	Constructed nearby <u>the old house</u>	Constructed in <u>other place</u>	<b>N</b>
Bihar	Aurangabad	91	9	100
	Gaya	93	7	100
	<b>Sub Total</b>	<b>184</b>	<b>16</b>	<b>200</b>
Jharkhand	Bokaro	89	11	100
	Palamu	97	3	100
	<b>Sub Total</b>	<b>186</b>	<b>14</b>	<b>200</b>
Odisha	Rayagada	88	12	100
	Sambalpur	91	9	100
	<b>Sub Total</b>	<b>179</b>	<b>21</b>	<b>200</b>
<b>Total</b>		<b>549</b>	<b>51</b>	<b>600</b>

## 4.2 Select Beneficiary Particulars

### Year of Assistance

4.2.1 Across the studied states, a majority of respondents (87%) had received the assistance for constructing IAY dwelling units during the year 2009-10. Only 13% reported availing it in the succeeding year i.e. 2010-11. State specific data indicated that as high as 90% respondents in Odisha indicated to have received the assistance during 2009-10 followed by Jharkhand (87%) and Bihar (84%).

**Table-22 Distribution of respondents by year of assistance**

<u>State</u>	<u>District</u>	<u>2009-2010</u>	<u>2010-2011</u>	<b>N</b>
Bihar	Aurangabad	90	10	100
	Gaya	77	23	100
	<b>Sub Total</b>	<b>167</b>	<b>33</b>	<b>200</b>
Jharkhand	Bokaro	84	16	100
	Palamu	89	11	100
	<b>Sub Total</b>	<b>173</b>	<b>27</b>	<b>200</b>
Odisha	Rayagada	92	8	100
	Sambalpur	87	13	100
	<b>Sub Total</b>	<b>179</b>	<b>21</b>	<b>200</b>
<b>Total</b>		<b>519</b>	<b>81</b>	<b>600</b>

### Amount Received

4.2.2 Under ESP, Rs.35,000/- was disbursed to beneficiary households for construction of IAY houses. More than 95% of the respondents indicated to have received Rs.35,000/- and only 5% indicated to have received Rs.24,000/- under ESP for construction of IAY houses. In the state of Odisha, in one of the studied districts (Sambalpur), cent percent respondents indicated to have received Rs.35,000/-. It may be mentioned that with effect from 01.04.2010 LWE districts were supposed to release higher rate of unit assistance i.e. Rs.48,500/- under IAY but till July, 2011 the IAY beneficiaries were getting Rs.35,000/- only.





<b>Table-23 Distribution of respondents by amount of assistance received</b>				
<u>State</u>	<u>District</u>	<u>Rs.24,000/-</u>	<u>Rs.35,000/-</u>	<u>N</u>
Bihar	Aurangabad	4	96	100
	Gaya	8	92	100
	Sub Total	12	188	200
Jharkhand	Bokaro	9	91	100
	Palamu	3	97	100
	Sub Total	12	188	200
Odisha	Rayagada	5	95	100
	Sambalpur	0	100	100
	Sub Total	5	195	200
<b>Total</b>		29	571	600

#### Disbursement of Instalments

4.2.3 While in Bihar and Jharkhand, IAY assistance was disbursed in two instalments, in Odisha, 4 instalments were noted. In Bihar and Jharkhand, the beneficiary was provided Rs.24,000/- as first instalment and Rs.11,000/- was paid as second instalment. In Odisha, on approval, Rs.5,000/- was paid to each beneficiary and on receiving a visual proof that construction work has already begun, the rest Rs.30,000/- was paid in three equal instalments of Rs.10000/-each.

4.2.4 It was noted that time limit for disbursing the second instalment in Bihar was maximum six months and in Jharkhand, no time limit was fixed but satisfactory progress of construction. In Odisha, the release of second, third & fourth instalments were released on accomplishing the predetermining stages.

#### Sufficiency of Assisted Amount

4.2.5 On being asked 834 respondents indicated that the amount sanctioned under ESP for construction of an IAY unit is not sufficient. This could have been an issue if the unit of assistance under IAY had not been enhanced. It may be noted that since 2010-11, the unit of assistance under IAY has been enhanced from Rs.35,000/- to Rs.48,500/- in LWE affected districts. Since the ESP was provided during 2009-10, so the beneficiary had received the old funding and therefore had shown unhappiness regarding the unit cost.

<b>Table-24 Distribution of respondents by sufficiency of amount assisted</b>				
<u>State</u>	<u>District</u>	<u>Sufficient</u>	<u>Insufficient</u>	<u>N</u>
Bihar	Aurangabad	34	66	100
	Gaya	21	79	100
	Sub Total	55	145	200
Jharkhand	Bokaro	7	93	100
	Palamu	5	95	100
	Sub Total	12	188	200
Odisha	Rayagada	10	90	100
	Sambalpur	22	78	100
	Sub Total	32	168	200
<b>Total</b>		99	501	600





### Additional Expenses Incurred on Construction

- 4.2.6 It was interesting to note that all the 501 respondents who indicated that the amount was insufficient had spent additional amount for construction of IAY units. A majority (79%) of respondents stated to have spent Rs.15,000/- across all the studied states vindicated the revision of IAY assistance by the GoI to Rs.48,500/- for LWE affected districts with effect from 1<sup>st</sup> April, 2010.
- 4.2.7 The proportion of respondents spending additional amount between Rs.15,001/- and Rs.20,000/- for construction was 11% and beneficiaries spent more than Rs.20,000/- constituted 10% of the total sample. Also very interestingly, cent percent respondents who spent additional amount indicated that they borrowed amount from non-institutional sources.

State	District	Up to Rs. 15,000/-	Rs. 15,001/- to Rs. 20,000/-	Rs. 20,001/- and above	N
Bihar	Aurangabad	53	5	8	66
	Gaya	71	0	8	79
	<b>Sub Total</b>	<b>124</b>	<b>5</b>	<b>16</b>	<b>145</b>
Jharkhand	Bokaro	84	4	5	93
	Palamu	79	9	7	95
	<b>Sub Total</b>	<b>163</b>	<b>13</b>	<b>12</b>	<b>188</b>
Odisha	Rayagada	53	31	6	90
	Sambalpur	55	8	15	78
	<b>Sub Total</b>	<b>108</b>	<b>39</b>	<b>21</b>	<b>168</b>
<b>Total</b>		<b>395</b>	<b>57</b>	<b>49</b>	<b>501</b>

### Knowledge on DRI Scheme

- 4.2.8 Since cent percent respondents indicated borrowing from non-institutional sources, it was further ascertained to gauge the awareness of beneficiaries on DRI scheme through which a beneficiary could have availed loan up to Rs.20,000/- at 4% rate of interest. Three fourth of the respondents indicated not to have idea about the scheme and one fourth indicated they had some idea about it but did not possess full knowledge.

State	District	Aware	Not Aware	N
Bihar	Aurangabad	35	65	100
	Gaya	60	40	100
	<b>Sub Total</b>	<b>95</b>	<b>105</b>	<b>200</b>
Jharkhand	Bokaro	20	80	100
	Palamu	27	73	100
	<b>Sub Total</b>	<b>47</b>	<b>153</b>	<b>200</b>
Odisha	Rayagada	5	95	100
	Sambalpur	13	87	100
	<b>Sub Total</b>	<b>18</b>	<b>182</b>	<b>200</b>
<b>Total</b>		<b>160</b>	<b>440</b>	<b>600</b>







#### Time taken for constructing IAY unit

4.2.9 It was noted that 12% houses were not completely constructed and on being asked to indicate time for completion, it was noted that a majority (58%) of respondents had completed construction within 12 months, 20% had taken 18 months to complete and 10% indicated to have taken more than 18 months to fully complete their units.

State	District	Not fully completed	Up to 12 months	Up to 18 months	More than 18 months	N
Bihar	Aurangabad	23	50	17	10	100
	Gaya	21	39	26	14	100
	Sub Total	44	89	43	24	200
Jharkhand	Bokaro	4	71	14	11	100
	Palamu	8	57	28	7	100
	Sub Total	12	128	42	18	200
Odisha	Rayagada	8	68	15	9	100
	Sambalpur	7	63	19	11	100
	Sub Total	15	131	34	20	200
<b>Total</b>		71	348	119	62	600

#### Reasons for consuming time for construction

4.2.10 Those who had either not completed their houses or taken more than 12 months to complete construction had accounted for 42% of the total sample. They were further asked to specify reasons for delay of construction and it was noted that about 19% indicated of instalments received late, 37% indicated high construction cost and 40% indicated time over-run owing to non-availability of trained mason.

State	District	Instalments not received in time	High construction cost	Non Availability of skilled hands	N
Bihar	Aurangabad	7	19	24	50
	Gaya	17	22	22	61
	Sub Total	24	41	46	111
Jharkhand	Bokaro	5	13	11	29
	Palamu	7	18	11	43
	Sub Total	12	28	22	62
Odisha	Rayagada	8	8	16	32
	Sambalpur	5	16	16	37
	Sub Total	13	24	32	69
<b>Total</b>		49	93	100	252

#### Type of House Possessed

4.2.11 During the field survey, it was physically verified to have an idea of the dwelling units possessed by the beneficiaries and it was noted that of the 529 fully completed units, 59% were single room only, 34% were single room along with a verandah, 3% had constructed a separate living room along with the single room without verandah and 4% beneficiaries had constructed separate kitchen attached to the single room having no verandah.





<u>State</u>	<u>District</u>	Fully completed units	Single room only	Single room with verandah	Separate living room	Separate kitchen room
Bihar	Aurangabad	77	43	34	0	0
	Gaya	79	46	29	0	4
	<b>Sub Total</b>	<b>156</b>	<b>89</b>	<b>63</b>	<b>0</b>	<b>4</b>
Jharkhand	Bokaro	96	47	44	3	2
	Palamu	92	54	29	5	4
	<b>Sub Total</b>	<b>188</b>	<b>101</b>	<b>73</b>	<b>8</b>	<b>6</b>
Odisha	Rayagada	92	60	22	4	6
	Sambalpur	93	63	21	5	4
	<b>Sub Total</b>	<b>185</b>	<b>123</b>	<b>43</b>	<b>9</b>	<b>10</b>
<b>Total</b>		<b>529</b>	<b>313</b>	<b>179</b>	<b>17</b>	<b>20</b>

#### Provision of Physical Amenities

4.2.12 IAY houses constructed by beneficiaries had sanitary latrines and smokeless chullhas. It was noted that 49% houses had smokeless chullah and 50% houses have sanitary latrines. It may be noted that the NBA/SBM along with IAY’s emphasis on toilet provision, has resulted in quite a few households constructing individual toilets. However, it was noted that most of these were of poor quality and most of these are seldom used as toilets because the inadequacy of water. It is therefore imperative to create awareness about the benefits of using them under IAY and NBA/SBM.

<u>State</u>	<u>District</u>	Houses with Smokeless Chullah	Houses with Sanitary Latrine
Bihar	Aurangabad	43	49
	Gaya	42	48
	<b>Sub Total</b>	<b>85</b>	<b>97</b>
Jharkhand	Bokaro	51	57
	Palamu	47	51
	<b>Sub Total</b>	<b>98</b>	<b>108</b>
Odisha	Rayagada	51	46
	Sambalpur	58	47
	<b>Sub Total</b>	<b>109</b>	<b>93</b>
<b>Total</b>		<b>292</b>	<b>298</b>

\*Multiple Answer

#### Monitoring Practices

4.2.13 A large majority of respondents (84%) indicated that monitoring was not done by officials during the course of construction of IAY units. State-wise data suggests that 14% in Bihar, 10% in Jharkhand and 25% beneficiaries in Odisha had indicated that officials have made one visit while the construction was under progress. Quality construction and timely completion of dwelling units are achieved if monitoring is taken up in right earnest. These vital tenets of programme implementation were not adequately followed in the studied states.





<b>Table-31 Distribution of respondents by monitoring done by officials</b>				
<u>State</u>	<u>District</u>	Officials visited during construction	Officials not visited during construction	N
Bihar	Aurangabad	8	92	100
	Gaya	20	80	100
	<b>Sub Total</b>	<b>28</b>	<b>172</b>	<b>200</b>
Jharkhand	Bokaro	5	95	100
	Palamu	15	85	100
	<b>Sub Total</b>	<b>20</b>	<b>180</b>	<b>200</b>
Odisha	Rayagada	23	77	100
	Sambalpur	28	72	100
	<b>Sub Total</b>	<b>51</b>	<b>149</b>	<b>200</b>
<b>Total</b>		<b>99</b>	<b>501</b>	<b>600</b>

#### Involvement of Non-Governmental Organization

4.2.14 In none of the states, involvement of Non-Governmental Organizations (NGOs) were noted under the programme operationalisation. Neither in the construction process nor in the procurement of building materials for the authorities or the beneficiaries, NGOs involvement was traced.

4.2.15 Quite a number of local organizations working for the betterment of the masses in the area by organizing health, education and empowerment interventions were noted but their involvement was not sought as revealed through discussion with the NGOs. On the other hand, the discussion with officials revealed that though procurement of building materials could have been hurdle free and could have saved money if arranged with NGO intervention, owing to occurrences of malpractices or corruption, the district authorities did not encourage involvement of NGOs. With regard to generating awareness on availing DRI for construction of IAY units, use of sanitary latrines by beneficiaries etc. with the help of local NGOs, the implementing officials did not show much interest by citing no provision in the guideline.

#### **4.4 Concluding Remarks**

4.4.1 Permanent IAY waitlists are prepared to ensure transparency in the process of selection of beneficiaries. Further, the permanent IAY waitlists for each gram sabha to display it in ascending order based on the score of the BPL households as worked out through BPL Census 2002 is also mandated under the IAY Guidelines. To paint the permanent IAY waitlist at noticeable places or on the wall of the GP building, to keep its printed copies and also post this list on the websites of the district are some of the key attributes of transparency need concerted attention by the implementing authorities in the studied districts. However, all the six studied districts had deficiencies in attaining these non-negotiable.

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## Chapter-V

### Programme Impact:

### Perception of Assisted Households

#### 5.1 Impact Accruals

##### Attendant Objectives

5.1.1 One of the primary objectives of the IAY in the studied states was to help assisted households to help construction/up-gradation of living units with the help of the allocated financial assistance. Additionally, the involvement of beneficiary was prioritized for ensuring the concept of self-help i.e. by allowing the beneficiaries to make their own arrangements for procurement of construction material, in engaging skilled workmen and to organize family labour for construction of living units.

5.1.2 It is in this context, attempts were made to specify the impact of IAY on participating respondent households in terms of both economic and non-economic parameters. Thus, data gathered with regard to impact on living conditions, impact on employment and opportunities to work, improvement of income levels, increased access to basic services, reducing household indebtedness, improvement in social status, reduction of shelterlessness etc. were analyzed and findings thus emerged are presented below.

##### Improvement in Physical Status of IAY Unit

5.1.3 The opinion of the beneficiaries with regard to status of their houses was elicited and was compared with their present status. As 529 units were fully completed, all these houses were physically verified and the same beneficiaries were asked to specify the status of their houses prior to availing assistance under ESP. It was noted that 97% respondents were having kutcha houses and 3% were having semi-pucca houses. But after ESP intervention, 91% houses were pucca and 9% houses were semi-pucca.

<b>Table-32 Distribution of respondents by physical status of houses</b>								
<u>State</u>	<u>District</u>	Beneficiaries with fully completed <u>IAY units</u>	Status of houses before ESP			Status of houses after ESP		
			<u>Pucca</u>	<u>Semi pucca</u>	<u>Kutcha</u>	<u>Pucca</u>	<u>Semi pucca</u>	<u>Kutcha</u>
Bihar	Aurangabad	77	0	0	77	70	7	0
	Gaya	79	0	3	76	70	9	0
	<b>Sub Total</b>	<b>156</b>	<b>0</b>	<b>3</b>	<b>153</b>	<b>140</b>	<b>16</b>	<b>0</b>
Jharkhand	Bokaro	96	0	2	94	86	10	0
	Palamu	92	0	6	86	89	3	0
	<b>Sub Total</b>	<b>188</b>	<b>0</b>	<b>8</b>	<b>180</b>	<b>175</b>	<b>13</b>	<b>0</b>
Odisha	Rayagada	92	0	2	90	88	4	0
	Sambalpur	93	0	3	90	87	6	0
	<b>Sub Total</b>	<b>185</b>	<b>0</b>	<b>5</b>	<b>180</b>	<b>175</b>	<b>10</b>	<b>0</b>
<b>Total</b>		<b>529</b>	<b>0</b>	<b>16</b>	<b>513</b>	<b>484</b>	<b>45</b>	<b>0</b>





### Improvement in Household Income

5.1.4 In order to assess the impact of assistance under ESP, only sample beneficiaries who have completed their house fully (529) were asked to indicate their present annual income of the last twelve months prior to the date of survey. The information so collected was compared with that of their annual income at the time of selection. A comparison of income levels both pre and post assistance years indicated that earning of respondents in post ESP regime was noted marginally and the increase was noted especially in the higher income slab. Before assistance only 27 beneficiaries were having income Rs.20,000/- and above, but after availing assistance of IAY, 58 respondents were noted in the same earning slab. It thus indicates that in the post assistance period, beneficiaries had earned Rs.20,000/- or more three times more and beneficiaries earning income up to Rs.10,000/- were fewer in post assistance period.

**Table-33 Distribution of respondents by household annual income: pre & post assistance**

State	District	Income at Selection			Present Income		
		Up to 10,000/-	10,001/-to 20,000/-	20,000/- and above	Up to 10,000/-	10,001/-to 20,000/-	20,000/- and above
Bihar	Aurangabad	49	26	2	37	32	8
	Gaya	64	12	3	52	19	8
	Sub Total	113	38	5	89	51	16
Jharkhand	Bokaro	44	41	11	37	42	17
	Palamu	74	13	5	50	37	5
	Sub Total	118	54	16	87	79	22
Odisha	Rayagada	73	17	2	55	23	14
	Sambalpur	63	26	4	54	33	6
	Sub Total	136	43	6	109	56	20
<b>Total</b>		367	135	27	285	186	58

### Scope for Increased Income

5.1.5 Respondents were asked to indicate if there was any scope for additional income created after the ESP assistance to which 52% indicated scope for supplementary mandays of work, 64% indicated increased scope for better work opportunities and 44% indicated scope for exposure to other avenues of employment. Although these may not be incidental to IAY assistance, such factors have contributed to the economic upsurge of beneficiaries to a great extent.

**Table-34 Distribution of respondents by scope for increased income \***

State	Districts	Generation of supplementary mandays	Increased scope for better work opportunities	Exposure to other avenues of employment
Bihar	Aurangabad	48	60	51
	Gaya	57	67	37
Jharkhand	Bokaro	53	63	44
	Palamu	68	78	44
Odisha	Rayagada	58	65	56
	Sambalpur	62	71	50
<b>N</b>			529	

\*Multiple Answer





### Reduction in Not Meaningfully Engaged Occupations

5.1.6 About 18% in the sample were not meaningfully engaged at the time of selection under IAY. Thus they were specifically asked to indicate their current status of occupations of the last twelve months prior to the date of survey. It was noted that the number of unemployed household members decreased from 105 to 44 between one year prior to selection and one year after availing assistance under ESP.

State	District	Status of Non Productive Occupations at Selection		Current Status of Non Productive Occupations	
		Unemployed	Housewife	Unemployed	Housewife
Bihar	Aurangabad	16	2	6	2
	Gaya	23	2	11	2
	<b>Sub Total</b>	<b>39</b>	<b>4</b>	<b>17</b>	<b>4</b>
Jharkhand	Bokaro	10	3	3	1
	Palamu	22	1	7	1
	<b>Sub Total</b>	<b>32</b>	<b>4</b>	<b>10</b>	<b>2</b>
Odisha	Rayagada	13	1	6	0
	Sambalpur	21	2	11	0
	<b>Sub Total</b>	<b>34</b>	<b>3</b>	<b>17</b>	<b>0</b>
<b>Total</b>		<b>105</b>	<b>11</b>	<b>44</b>	<b>6</b>

5.1.7 The other economically unproductive category of household members was the housewives. Their proportion was also noted to be decreased from 11 to 6 in absolute figures. It was noted through qualitative consultations that unemployed respondents and housewives, earning at the time of survey but not earning at the time of selection under IAY, were noted to be engaged both under MGNREGS and income generation activities under SGSY/NRLM by becoming members of Self Help Groups. The occupational shift from non-productive to productive category of respondents was noted to be one of the positive findings under the study.

### Impact on Deprivation & Social Segregation

5.1.8 At least 79% respondents indicated reduction of discomforts, inconveniences and annoyances of kutcha shelters by virtue of being possessed pucca IAY dwelling units, 55% indicated dwelling units under IAY had amounted to less migration by younger people in search of work and 58% indicated possessing dwelling units had instilled a sense of sustainable living and ownership in them.

State	Districts	Arresting discomforts of kutcha house	Less migration of younger members	Sustainable living ensured
Bihar	Aurangabad	67	54	50
	Gaya	69	41	51
Jharkhand	Bokaro	73	48	49
	Palamu	70	50	52
Odisha	Rayagada	54	53	55
	Sambalpur	86	46	48
	<b>N</b>		<b>529</b>	

\*Multiple Answer





### Impact on Living & Savings

5.1.9 It was noted that 9 out of 10 beneficiaries contacted indicated satisfaction for having durable pucca structure, 7 out of 10 felt that they had saved as no maintenance expenses were incurred on IAY houses. 5 out of every 10 respondents indicated that better sanitary and drinking water facilities had improved work efficiencies of women and 5 out of 10 respondents stated to have bought livestock after possession of IAY house.

<b>Table-37 Distribution of respondents by impact on living and saving *</b>					
<u>State</u>	<u>District</u>	Pucca structure more safe and secured	No expenditure on maintenance	Better facilities ensured work efficiencies	Savings helped to acquire livestock
Bihar	Aurangabad	89	59	34	51
	Gaya	88	61	42	39
Jharkhand	Bokaro	86	68	55	44
	Palamu	91	52	47	56
Odisha	Rayagada	89	59	39	49
	Sambalpur	79	61	44	51
<b>N</b>			<b>529</b>		

\*Multiple Answer

### Improvement in Social Status

5.1.10 In poorer village communities, pucca house is still considered a symbol of prosperity. Households possessing pucca houses are more socially acceptable to functions and rituals. It was noted that pucca house advantages the positive favour in fixing marriage negotiations within communities. Getting a bride from a family having pucca house is considered respectable. It was therefore that respondents were asked to indicate whether after possession of house improved their social status to which 81% indicated positively. Respondents affirmed that possessing a house is more significant from societal point of view than of any economic significance. In Bihar, 85%, in Jharkhand 88% and in Odisha, 71% respondents opined that possessing a house is certainly a status determinant.

<b>Table-38 Distribution of respondents by perception on social status</b>				
State	Districts	Status Determinant	Not Necessarily	Total
Bihar	Aurangabad	68	9	77
	Gaya	58	21	79
	Sub Total	126	30	156
Jharkhand	Bokaro	92	4	96
	Palamu	83	9	92
	Sub Total	175	13	188
Odisha	Rayagada	71	21	92
	Sambalpur	70	23	93
	Sub Total	141	44	185
<b>Total</b>		<b>442</b>	<b>87</b>	<b>529</b>





## **5.2 Concluding Remarks**

5.2.1 As observed under the field investigation, in all three studied states, development interventions in rural areas have the potential to accrue economic and social benefits. IAY in particular, in ESP programmatic arrangements had resulted in economy of cost, adherence of quality in construction, generation of greater satisfaction and complete acceptability of end products. It was also noticed that in the process of construction of houses in rural communities, beneficiaries had also generated income and earning opportunities for themselves and for their family members.

5.2.1 It is evident also that the pucca structure had provided better living conditions to the respondent beneficiaries. Safety and security concerns of the members of the households were very much taken care by the new living units. An improved living condition by way of improved social milieu was one of the positive findings derived under the field findings. Improved community relations after taking the possession of new house were encouraging field findings.

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## **Chapter-VI**

### **Operational Shortfalls**

### **& Suggested Interventions**

#### **6.1 Unmet Housing Needs in LWE affected Districts**

6.1.1 Housing is a societal requirement and adequate shelter for each and every household is a fundamental pre-requisite for an inclusive living. Along with housing, requirements of proper habitat and congenial environment are also important for sustainable development of social collectivities.

6.1.2 Viewed from this perspective, a house provides significant economic security and status in society. For a shelterless person a house brings about a profound social change in his existence, endowing him with an identity. A house or a shelter, howsoever tiny it may be, serves basic existential needs to a family. It provides them with physical, mental and psychological strength to access other basic needs such as food, clothing, etc. A house constitutes an asset that can be offered as a collateral security for a loan during difficult period. For the poor, it protects them from the vagaries of nature, in the absence of which they are forced to live in open.

6.1.3 In India nearly three-fourth of population lives in rural areas. The countryside is fast changing with the emergence of new socio economic power structure, agrarian reforms, developmental initiatives introduced by the government, system of wage payment, newer avenues for work and rural economy opening up to the market economy. As a result, more and more people are displaced from their existing shelter, induced migration makes them transitioned and spatially vulnerable and it is thus that the housing needs are mostly unmet. As a matter of fact, the problems of homelessness in urban areas are largely spillover problems of inadequate rural habitat.

6.1.4 During the last couple of years, LWEs have also had its share in making rural poor shelter less. Violence in villages in districts affected by LWEs have increased manifold affecting the poor most. Burning of villages, deaths and devastations have become a common norm in Naxal affected areas. As a result more and more people have been uprooted from their place of origin and become vulnerable.

#### **6.2 Approaches & Need for Institutional Structures**

6.2.1 Considering the importance of housing to the rural poor, the GoI has come out with specific programmatic interventions and has set up suitable institutional structures at state, district and village levels to meet the needs of the housing sector. A paradigm shift by the GoI in its approach has led to the conviction that the government do not view rural housing confined to mere provisioning of a roof over the head. Rural housing is viewed with providing substantial improvements in quality of life of the





rural households and their aspirations, all round development of the personalities of the members of the rural households, facilitating all basic amenities which have direct impact on the familial health, vigour and efficiency, internal and external environment of the dwelling to have aesthetic value, should be able to provide women and children inspirational opportunities to pursue meaningful economic and social activities.

- 6.2.3 In areas affected with left wing extremism, special attentions have been given to development and governance issues particularly at the cutting edge level. Identification of critical infrastructural deficits including housing and provision of other basic amenities has also been taken up. In 2009, the special package on rural housing was extended to districts affected by LWEs. It is in this background, the present study had made attempts to identify areas of concern in the operationalisation of ESP under IAY and based on field observations suggested interventions that could have been way forwarded to ensure programme efficacy of IAY in the studied states.

### **6.3 Key Operational Shortfalls**

#### Non utilization of ESP allocation by states

- 6.3.1 ESP allocations disbursed to states were not fully utilized by studied states clearly shows that the governments in these states are not willing to aggressively take benefits to the people due to financial burden as they have to contribute 25% of the funds for the scheme. It is time that these states should learn from other states like Gujarat, Punjab and some districts in Uttar Pradesh who succeeded in exhausting their existing BPL lists for the IAY and now making move to eye to include non-BPL households under IAY. Advantaging ESP, the saturation effect must be tried by states; however, intentions to take advantage need to be nurtured.
- 6.3.2 It is observed that in Odisha, the DRDAs could not ensure timely utilization of fund at the levels of panchayat samitis and there were problems of submission of utilization certificate to the centre, as a result, central assistance for construction of 40,561 IAY houses (worth of Rs.168.72 crore) in the state could not be availed. If the state government was serious in its business, such situation would not have cropped up. The study thus stresses that monitoring mechanism needs to be pursued seriously and ESP needs to be viewed as an advantage.
- 6.3.3 It was also noted that in all three states the timeline for release the state share was not adhered to by the state governments. As per IAY guidelines, the state government must release its share to the DRDAs within one month from the date of release of central share. The state government's inordinate delay in release of state share to the ESP component had accounted for belated utilization and non-utilization of ESP funds by the studied districts.





6.3.4 None of the selected districts had prepared AAPs before commencement of the year which is a serious lapse that needs focused attention. More than anything else, AAP helps timely implementation with achievement of target and funding efficacy. ESP component under IAY was a casualty of such programme anomaly in the studied districts.

#### Non-prioritisation to complete construction of IAY units

6.3.5 In Bihar non-completion of IAY dwelling units under ESP was noted due to: delay in releasing second instalment to beneficiaries which was critical for timely completion of IAY units, lack of physical monitoring by officials thus making it easier for some beneficiaries to divert IAY assisted amount for other pursuits, thus units remained incomplete, strategic operational mistake by Bihar to release IAY assisted amount in 2 instalments where as adoption of 4 instalments by other studied state (Odisha) was proved to be advantageous. However, non-completion of IAY units within specified timeframe due to whatever reasons is an issue needs to be addressed.

#### Transparency in selection of beneficiaries not fully ensured

6.3.6 The study reports of 10% respondents had no idea of PWL and 11% beneficiaries names not included in the PWL. Through FGDs it was further brought to notice that some proportion of these beneficiaries had the patronage of PRIs and there were BPL households in greater need of IAY were not included in the PWL. Wait listed IAY beneficiaries having land were prioritized in selection for operational convenience and waitlisted poor households without homestead land were left out.

#### Inadequacy of unit cost

6.3.7 On being asked, 83% respondents under the study indicated that the amount sanctioned Rs.35,000/- under ESP for construction of IAY unit was not sufficient and therefore were not satisfied with the amount provided under the scheme. Inadequacy of cash assistance for construction has resulted in 79% beneficiaries borrowed funds to complete the construction of a pucca house from non-institutional sources. It was also noted that even after contributing their labour and borrowing from local sources, 12% of the assisted beneficiary households were not able to complete the house in all respects. This calls for an overwhelming demand to increase the unit cost and to base it on local conditions and socio-economic requirements. A need was also felt that a mechanism should be in place to respond to the requirement for upward revision of the unit cost of assistance in areas affected by left wing extremism. Unit assistance may be enhanced incrementally each year to absorb escalation in cost of materials and labour.

#### Non integration of ESP with other schemes

6.3.8 Under the study it was noted that 59% respondents had constructed a single room, another 34% had additionally constructed a verandah to the room and half of the total houses constructed had sanitary latrines and smokeless chullah. There were not enough efforts to integrate the ESP with other schemes for providing basic amenities





especially like drainage, drinking water, internal roads and electricity as noted under the study indicates that there is a need to enable coordinated growth of rural habitat instead of just housing facilities.

#### Improper and ineffective monitoring

6.3.9 A large majority of respondents (84%) indicated that no monitoring was done by any officials during the course of construction of IAY units. State-wise data suggests that 14% in Bihar, 10% in Jharkhand and 25% beneficiaries in Odisha had indicated that officials have made one visit while the construction was under progress. This is caused by shortage of grass-roots level implementing officials as well as other responsibilities assigned to such officials resulting in inadequate monitoring and delays in implementation. Amount of assistance directly transferred to the accounts of the beneficiaries avowedly narrowed down the possibilities of obligations expected on the part of the implementing officials which generated less motivation by the officials to monitor the construction in stages. There is need to expand the availability of technical assistance also at the block and village levels.

#### Poor uptake of DRI Scheme by beneficiaries

6.3.10 Almost three fourth of the respondents indicated to have no idea about DRI scheme and one fourth indicated that they had idea about it but had superficial knowledge about the source and certainty of getting the amount when it is required. It is of the interest of the beneficiary to avail DRI loan from institutional sources with very low rate of interest. Under the guidelines, an IAY beneficiary is eligible and should be encouraged to avail a loan up to Rs.20,000/- at 4% rate of interest under the DRI scheme. This necessitates organizing necessary awareness building measures for making the DRI scheme popular more specifically in the LWE districts. Generating awareness on DRI would have made the beneficiary not to borrow from non-institutional sources and thereby avoid being trapped in to indebtedness.

#### Non-involvement of NGOs/civil societies

6.3.11 In none of the states, involvement of NGOs were noted under the programme operationalisation. Quite a number of local organizations working for the betterment of the masses in the area by organizing health, education and empowerment interventions were noted in the study area but their involvement was not sought as revealed through discussion with the NGOs. On the other hand, the discussion with officials revealed that though procurement of building materials could have been undertaken in coordination with NGOs if the beneficiaries were in need of it. With regard to generating awareness on availing DRI for construction of IAY units, use of sanitary latrines by beneficiaries etc. with the help of local NGOs, the implementing officials did not show much interest by citing no provision in the guideline.

#### Unsupportive Local Financial Institutions

6.3.12 Under qualitative consultations, especially through in-depth interview it was noted that bank officials contacted under the study in the study area were quite candid in





saying that they provide funds only when potential borrowers provided sufficient proof of their capacity to repay loans in the prescribed manner. This is another way of saying that housing loans usually go to economically well-placed households. Under the study, 27% respondents indicated that they had idea about DRI but not full knowledge about the source and certainty of getting loan because of bank apathy as a result of which they did not pursue.

#### **6.4 Suggested Interventions**

##### Adoption of Strategic Approach under ESP

6.4.1 States reeling under left wing extremism must adopt a strategic approach to address housing shortage in a time bound manner especially for special packages received like that of the ESP. Annual Action Plans need to be developed by each state under ESP and meticulous implementation need to be organized. ESP, being a special package needs to be pursued seriously and with extra vigour. System of supervision, compliance and complaints redressal need to be set up preferably at the local level to bring in efficacy. ESP needs not be seen as one time intervention and thus jeopardize its avowed objectives.

##### ESP Eligibility criteria needs to be changed

6.4.2 In areas affected with left wing extremism, the Government needs to address the issue of housing from the perspective that in addition to general housing shortage, there are shortages on account of violence in areas in which houses have been destroyed. It is therefore imperative that the Government must make attempts to proactively consider that all sections of people whose houses have been destroyed in Naxal violence or otherwise should be eligible under IAY, no matter whether they belong to BPL or above.

##### Augmenting utilization of ESP allocation

6.4.3 In order to effectively utilize ESP allocations disbursed to states, state governments should not be much worried about its share rather leverage the allocation for better reduction of shelterlessness in LWE affected areas. It is time that states must learn from other states like Gujarat, Punjab and some districts in Uttar Pradesh, who have succeeded in exhausting their existing BPL lists for the IAY and now making move to eye to include non-BPL households under IAY.

6.4.4 Moreover, states should adhere timeline for release the state share to the ESP allocation for a given FY and timely release it to the districts during the same FY so that unnecessary burden of physical achievement for districts is avoided. It was noted that state government’s belated release of state share of ESP component had accounted for belated utilization/non-utilization by the studied districts. On the other hand, the districts should prepare AAPs before commencement of each FY and submit it to the state for timely financial allocation and disbursement by states which would ultimately help in effective implementation of ESP component under IAY.





#### Ensuring Transparency in Beneficiary Selection

6.4.5 To ensure transparency in selection of beneficiaries, it is needed that the districts follow the Socio Economic Caste Census (SECC) instead of the BPL survey of 2002 while finalizing the list of eligible IAY beneficiaries. It may be noted that the methodology adopted under SECC is more objective and is enabled with simplified process for beneficiary identification. The three-fold classification of rural households under SECC would expectedly ensure identification of those who truly require assistance under IAY the most.

6.4.6 Till the time the SECC is fully finalized, as many a district has not been able do so, the PWL needs to be prepared GP-wise. The list prepared and approved by GPs must be verified at block and district level. Giving it a miss at block and district was evident in the studied states. Moreover, validity of such list needs to be on yearly basis, not 5 years as currently in vogue. PWL must be displayed at noticeable places in villages for public scrutiny, which is not strictly pursued by GPs in studied states.

#### Prioritization of Physical Monitoring at grassroots

6.4.7 There is no systematic verification mechanism during and after construction. Monitoring of construction is one of the bigger issues that have severely dented the effective operationalization of the ESP at the grassroots. Officials fear to tread and travel to Naxal affected areas as a result of which physical monitoring is not taken up as desired. Social audits and participatory monitoring with greater involvement of PRI functionaries and representatives of households can be taken up in areas mostly affected with left wing extremism. Up to 5% funds under ESP must be kept aside for monitoring purpose. Ground Positioning System (GPS) based monitoring of physical targets with photographs to ensure correct reporting needs to be pursued.

6.4.8 Physical monitoring needs to be strengthened to keep a track of progress of construction as well as completion of dwelling units assisted under ESP. Third party monitoring of ESP operationalisation at the grassroots may be experimented. Special social audits and monitoring with greater involvement of stakeholders need to be taken up. Up to 5% funds under ESP must be kept aside for monitoring purpose.

#### Qualitative dwelling units to be targeted

6.4.9 Since the beneficiary takes up the responsibility to construct the house on its own, quality guidance or technical guidance is of paramount importance. Trained and skilled hands cannot be hired by beneficiaries due to affordability factor as well as the assisted amount under ESP is not sufficient. It is, therefore, suggested that training to beneficiaries on matters related to construction methodology, type design and masonry may be imparted at the GP level. Proven alternate and indigenous technologies that are cost effective and environment friendly needed to be popularized through GPs.





6.4.10 Officials dealing with IAY both at block and district level need to be imparted training in disaster resistant features to be adopted in construction of IAY house. SIRDs should organize such training programmes for implementing officials and PRI functionaries. There is a need to expand the availability of technical assistance at block and village levels as 84% respondents in the study area indicated that technical training or support guidance would be highly beneficial for IAY quality construction.

#### Increased Involvement of Local Stakeholders

6.4.11 Upfront efforts to involve stakeholders under IAY are needed. The need for improving efficiency, local stakeholders need to be involved effectively in IAY deliverance. NGOs must be professionally engaged to support PRIs to facilitate safe and sustainable habitat development under IAY system operationalisation.

#### Making available of homestead land

6.4.12 In Naxal affected areas, it is highly essential that homestead sites are made available to BPL households whose names are included in the PWL but do not possess house sites. Under ESP, Rs.30,000/- per homestead site be made available to beneficiaries in states where utilization of ESP funds is at lowest.

#### Generating awareness on additional financing option and convergence

6.4.13 Awareness generation through intensive IEC activities using electronic media, print, press advertisements, outreach contacts, panchayat meetings, village level meetings, and interpersonal communication etc. on the availability of top up loan up to Rs.20,000/- under the DRI from any nationalized bank at an interest of 4% per annum. Also, awareness needs to be generated about provision for electricity connection to IAY houses through convergence approach with RGGVY.

### **6.5 Concluding Remarks**

6.5.1 It is necessary to significantly step up the quantum of rural housing being added every year in LWE affected districts and to provide assistance for meeting the housing needs of the BPL that remained excluded under the present scheme. Above poverty line households may also be included, if need be. This could be achieved through a judicious mix of various modes of financing rural housing and by encouraging livelihood-based habitats. In this context, it is important to strengthen the existing credit-related products and to introduce new products to cater to a wider spectrum of housing needs.

6.5.2 Inconvenience caused to beneficiaries by not releasing instalments of ESP hampers the timely completion of houses. Implementing officials need to be sensitive to the needs of the beneficiary keeping in mind that they are agonized by activities under left wing extremism and thus, need more care and extra caution.

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## Annexure







**Annex-A**

**Officials Contacted**

S. No	Name of the Officials	Designation, Address & Contact Number
<b>GOVT. OF BIHAR</b>		
1	Mr. A. Mathew IAS	Principal Secretary, Rural Development Department, Secretariat, Patna
2	Mr. Kamal Kishore Rai	Joint. Secretary, R D. Deptt. Secretariat, Patna Mobile: 09431818386
3	Mr. Ramnivas Pandey	Deputy Development Commissioner. Aurangabad Mobile:09431818354
4	Mr. Krishna Kumar	Dealing Assistant-IAY, DRDA., Aurangabad, Mobile: 09931717057
5	Mr. Uday Pratap Singh	B.D.O, Aurangabad Block, Aurangabad, Mobile: 09431818098
6	Mr. Radhe Kishore Jha	Director NREP, DRDA, Gaya. Mobile: 09931793939
7	Mr. Kunjal Prasad	Dealing Assistant IAY, DRDA, Gaya Mobile: 09472547909
8	Mr. Nandalal Choudhury	B.D.O, Block Barachati, Gaya
9	Mr. Bateswar Singh	Head Clerk, Block Barun, Aurangabad. Mobile: 09955457057
10	Mr. Pankaj Kumar Singh	B.D.O, Block Barun, Aurangabad
12	Mr. Shrinivas	B.D.O, Block Tikari, Gaya Mobile:09431818480
13	Mr. Lalan Prasad	Dealing Assistant-IAY, Tikari, Gaya Mobile: 09431256622
<b>GOVT. OF JHARKHAND</b>		
14	Mr. Paritosh Upadhaya IAS	Special Secretary-IAY, Secretariat, Ranchi,
15	Mr. Binod Kumar	Dealing Assistant-IAY, Ranchi, Landline:0651-2400916
16	Mr. Chandra B. Tiwari	District. Planning Officer DRDA, Bokaro. Mobile: 09431166341
17	Mr. Baldev Raj	DDC, Bokaro Landline: 06542-249955
18	Mr. Kasal Krishna Agarwal	B.D.O, Block Gomiya, Bokaro. Mobile: 09570190720
19	Mr. Sanjaya Kumar	B.D.O, Block Nabadih, Bokaro. Mobile: 08986724331
20	Mr. Narendra Kumar Jha	Project Director, DRDA. Palamu
21	Mr. Abadesh Upadhaya	DDC, Palamu Landline: 06524-223085
22	Ms. Ruby Kumari	B.D.O. Block Chainpur. Mobile: 07549509430)
23	Mr. Amit Kumar	B.D.O In Charge, Block Patan. Mobile:07677979900
<b>GOVT. OF ODISHA</b>		
24	Mr. Sarat Chandra Mishra	Joint Secretary, Panchayati Raj Department, Secretariat, Bhubaneswar
25	Dr Arabinda Padhi	Director, Panchayati Raj Deptt. Secretariat, BBSR, Tel. 0674-2536680
26	Mr. Lalchurs Lakra	Project Director, DRDA, Sambalpur. Mobile: 09437254845
27	Mr. Sushant Panda	Assistant. PD. DRDA, Sambalpur, 0663-2410158
28	Mr. S. Bihari Patnaik	Dealing Assistant-IAY, DRDA, Sambalpur, Mobile: 09938332140
29	Mr. Danish Ekka	B.D.O.Jujomara, Sambalpur, Mobile: 08763145169
30	Mr. Ashok Kumar	B.D.O, Maneswar, Sambalpur
31	Mr. Balram Paro	B.D.O.Bisam Cuttak, Rayagada Mobile:094370240026
32	Mr. Purna Chandra Dash	B.D.O., Rayagada Mobile: 08895911339
<b>CHHATTISGARH</b>		
33	Mr. Debasish Das IAS	Secretary, Rural Development Department., Raipur
34	Ms. Sangita P. IAS	Development Commission, Secretary. RD Deptt. Landline: 0771-2423745





**Annex-B**

**Panchayat Officials and PRI Functionaries Contacted**

S. No	Name of the Officials	Designation, Address & Contact Number
<b>BIHAR</b>		
1	Lalmohan Choudhary	Mukhia,GP Kochad, Barun, District Aurangabad. Mobile: 9973914603
2	Jayasankar Singh	Mukhia,GP Kajichak Barun, District Aurangabad. Mobile: 9934233431
3	Rabindra Kumar Bhagat	Mukhia,GP Bhopatpur, District Aurangabad. Mobile: 9471608116
4	Pushpa Devi	Mukhia,GP Dudhar, Barun, District Aurangabad. Mobile: 9973006335
5	Chanda Devi	Mukhia, GP Barun, Barun, District Aurangabad. Mobile: 9308823686
6	Kunti Devi	Mukhia, GP Lav, Tikari, District Gaya. Mobile: 9471335154
7	Abhishek Raj	Gram Sevak, GP Patluka, Barachati, Distt. Gaya. Mobile: 9031101681
<b>JHARKHAND</b>		
8	Anita Devi	Mukhia,GP Basariakala, Block Chenpur, District Palamu
9	Arun Kumar Dube	Mukhia,GP Purvdiha, Block Chenpur, District Palamu
10	Ramlakhan Choudhari	Mukhia,GP Kankri, Block Chenpur, District Palamu
11	Jasmatiya Kumari	Mukhia,GP Khurakla, Block Chenpur, District Palamu
12	Nagma Sahim	Mukhia,GP Shahpur Uttari, Block Chenpur, District Palamu
<b>ODISHA</b>		
13	S.N. Patra	Panchayat Extension Officer, Chanchadaguda, Bisam Cuttack, Rayagada
14	Karunakar Senapati	Panchayat Extension Officer, Jhigidi, Bisam Cuttack, Rayagada
15	Manoj Vidyabhusan	Panchayat Extension Officer, Bhatapur, Bisam Cuttack, Rayagada
16	Gopal Gantayat	Panchayat Extension Officer, Dumur Nali,Bisam Cuttack





## IAY Beneficiaries Contacted

### Bihar

<b>District-I (Aurangabad)</b>			
1	Parmila Devi, GP Bhopat pur, Block Barun	51	Karnti Devi, GP Naugada, Block Aurangabad
2	Usha Devi, GP Bhopat pur, Block Barun	52	Chita Devi, GP Naugada, Block Aurangabad
3	Manmati Devi, GP Bhopat pur, Block Barun	53	Manmati , GP Naugada, Block Aurangabad
4	Tetri Devi, GP Bhopat pur, Block Barun	54	Lila Devi, GP Naugada, Block Aurangabad
5	Vimala Devi, GP Bhopat pur, Block Barun	55	Devanti , GP Naugada, Block Aurangabad
6	Muniya Kuar, GP Bhopat pur, Block Barun	56	Ajay, GP Naugada, Block Aurangabad
7	Reshmi Devi, GP Bhopat pur, Block Barun	57	Kaosalya,GP Naugada, Block Aurangabad
8	Basanti Devi, GP Bhopat pur, Block Barun	58	Shankutala, GP Naugada, Block Aurangabad
9	Mina Devi, GP Bhopat pur, Block Barun	59	.Nilai Devi, GP Naugada, Block Aurangabad
10	Somariya Devi, GP Bhopat pur, Block Barun	60	Chita Devi, GP Naugada, Block Aurangabad
11	Dasarath Paswan, GP Dudhar, Block Barun	61	Najbun Nisha, GP Bisoli, Block Aurangabad
12	Lalita Devi, GP Dudhar, Block Barun	62	Sunena Devi, GP Bisoli, Block Aurangabad
13	Mina Devi, GP Dudhar, Block Barun	63	Indrawati , GP Bisoli, Block Aurangabad
14	Kaushalya Devi, GP Dudhar, Block Barun	64	Maitree Devi, GP Bisoli, Block Aurangabad
15	Motilal Ram, GP Dudhar, Block Barun	65	Chinta Devi, GP Bisoli, Block Aurangabad
16	Utami Devi, GP Dudhar, Block Barun	66	Sada Devi, GP Bisoli, Block Aurangabad
17	Dilip Ram, GP Dudhar, Block Barun	67	Shardha Devi, GP Bisoli, Block Aurangabad
18	Jagrani Devi, GP Dudhar, Block Barun Barun	68	Roshan Khatun, GP Bisoli, Block Aurangabad
19	Premni Devi, GP Dudhar, Block Barun Barun	69	Jarina Khatun, GP Bisoli, Block Aurangabad
20	Mina Devi, GP Dudhar, Block Barun Barun	70	Sabhra Bano, GP Bisoli, Block Aurangabad
21	Chinta Devi, GP Kochad, Block Barun Barun	71	Kaoslya, GP Kapsiya, Block Aurangabad
22	Kunti Devi, GP Kochad, Block Barun Barun	72	Samyndri, GP Kapsiya, Block Aurangabad
23	Usma Devi, GP Kochad, Block Barun	73	Kamla , GP Kapsiya, Block Aurangabad
24	Vimla Devi, GP Kochad, Block Barun	74	Murti Devi, GP Kapsiya, Block Aurangabad
25	Urmila Devi, GP Kochad, Block Barun	75	Manorama, GP Kapsiya, Block Aurangabad
26	Ramashish Ram, GP Kochad, Block Barun	76	Kamla , GP Kapsiya, Block Aurangabad
27	Sunita Devi, GP Kochad, Block Barun	77	Siv Kumari ,GP Kapsiya, Block Aurangabad
28	Pramila Devi, GP Kochad, Block Barun	78	Manju , GP Kapsiya, Block Aurangabad
29	Kismatiya Devi, GP Kochad, Block Barun	79	Phulkuari, GP Kapsiya, Block Aurangabad
30	Piyari Devi, GP Kochad, Block Barun	80	Lalo Devi, GP Kapsiya, Block Aurangabad
31	Sharda Devi, GP Barun, Block Barun	81	Urmila , GP Nehuta, Block Aurangabad
32	Jasho Devi, GP Barun, Block Barun	82	Pulekha , GP Nehuta, Block Aurangabad
33	Mankeshri Devi, GP Barun, Block Barun	83	Anisha, GP Nehuta, Block Aurangabad
34	Budhiya Devi, GP Barun, Block Barun	84	Siva Devi, GP Nehuta, Block Aurangabad
35	Nepuri Devi, GP Barun, Block Barun	85	Sajra Khatun, Nehuta, Block Aurangabad
36	Nagmatiya Devi, GP Barun, Block Barun	86	Khamini , GP Nehuta, Block Aurangabad
37	Tetri Devi, GP Barun, Block Barun	87	Samjal , GP Nehuta, Block Aurangabad
38	Gita Devi, GP Barun, Block Barun	88	Aaysa GP Nehuta, Block Aurangabad
39	Urmila Devi, GP Barun, Block Barun	89	Muni Devi, GP Nehuta, Block Aurangabad
40	Rupkaliya Devi, GP Barun, Block Barun	90	Kanti Devi, GP Nehuta, Block Aurangabad
41	Ahilya Devi, GP Kajichak, Block Barun	91	Hasina, GP Nehuta, Block Aurangabad
42	Dhanrajiya Devi, GP Kajichak, Block Barun	92	Salma, GP Nehuta, Block Aurangabad
43	Kausalya Devi, GP Kajichak, Block Barun	93	Tahrn, GP Nehuta, Block Aurangabad
44	Dulariya Devi, GP Kajichak, Block Barun	94	Sunita Devi, GP Nehuta, Block Aurangabad
45	Aananda Devi, GP Kajichak, Block Barun	95	Manju Devi, GP Nehuta, Block Aurangabad





46	Shobha Devi, GP Kajichak, Block Barun	96	Manti Devi, GP Nehuta, Block Aurangabad
47	Kushum Devi, GP Kajichak, Block Barun	97	Hasina GP Nehuta, Block Aurangabad
48	Sakuntla Devi, GP Kajichak, Block Barun	98	Majbun Nisa, GP Nehuta, Block Aurangabad
49	Manju Devi, GP Kajichak, Block Barun	99	Kusum Devi, Nehuta, Block Aurangabad
50	Lalmuni Devi, GP Kajichak, Block Barun	100	Kalawati , GP Nehuta, Block Aurangabad

<b>District-II (Gaya)</b>			
101	Muni Devi, GP Lav, Block Tikari	151	Satiya Devi, GP Patluka, Block Barachati
102	Rukumini Devi, GP Lav, Block Tikari	152	Keshiya Devi, GP Patluka, Block Barachati
103	Samya Devi, GP Lav, Block Tikari	153	Sanam Devi, GP Patluka, Block Barachati
104	Akhileswar, GP Lav, Block Tikari	154	Kleshri Devi, GP Patluka, Block Barachati
105	Sumita Devi, GP Lav, Block Tikari	155	Anita Devi, GP Patluka, Block Barachati
106	Rekha Devi, GP Lav, Block Tikari	156	Savitri Devi, GP Patluka, Block Barachati
107	Lalita Devi, GP Lav, Block Tikari	157	Phulva Devi, GP Patluka, Block Barachati
108	Ashok Kekebat, GP Lav, Block Tikari	158	Muniya Devi, GP Patluka, Block Barachati
109	Bina Devi, GP Lav, Block Tikari	159	Aetvjuita Devi, GP Patluka, Block Barachati
110	Parbati Devi, GP Lav, Block Tikari	160	Kliya Devi, GP Patluka, Block Barachati
111	Urmila Devi, GP Matai, Block Tikari	161	Dhneshari Devi, GP Bhalua, Block Barachati
112	Debanti Devi, GP Matai, Block Tikari	162	Sharda Devi, GP Bhalua, Block Barachati
113	Keshari Devi, GP Matai, Block Tikari	163	Kamodhva, GP Bhalua, Block Barachati
114	Munaka Devi, GP Matai, Block Tikari	164	Urmila Devi, GP Bhalua, Block Barachati
115	Sarita Devi, GP Matai, Block Tikari	165	Pipriya Devi, GP Bhalua, Block Barachati
116	Bedamiya Devi, GP Matai, Block Tikari	166	Keelu Singh, GP Bhalua, Block Barachati
117	Sunena Devi, GP Matai, Block Tikari	167	Piyri Devi, GP Bhalua, Block Barachati
118	Sabuja Devi, GP Matai, Block Tikari	168	Sharda Devi, GP Bhalua, Block Barachati
119	Dalati Devi, GP Matai, Block Tikari	169	Shanti Devi, GP Bhalua, Block Barachati
120	Saraswati Devi, GP Matai, Block Tikari	170	Shyam Bhuiya, GP Bhalua, Block Barachati
121	Sabita Devi, GP Gopalpur, Block Tikari	171	Prcma Devi, GP Jaygir, Block Barachati
122	Gaori Devi, GP Gopalpur, Block Tikari	172	Mina Devi, GP Jaygir, Block Barachati
123	Senapati Devi, GP Gopalpur, Block Tikari	173	Sargun Devi, GP Jaygir, Block Barachati
124	Rajamani Devi, GP Gopalpur, Block Tikari	174	Rajiya Devi, GP Jaygir, Block Barachati
125	Janaki Devi, GP Gopalpur, Block Tikari	175	Ratni Devi, GP Jaygir, Block Barachati
126	Sakhichandra Das, GP Gopalpur, Block Tikari	176	Rameshvri, GP Jaygir, Block Barachati
127	Babita Devi, GP Gopalpur, Block Tikari	177	Ritu Devi, GP Jaygir, Block Barachati
128	Sumanti Devi, GP Gopalpur, Block Tikari	178	Vasanti Devi, GP Jaygir, Block Barachati
129	Shamya Devi, GP Gopalpur, Block Tikari	179	Kari Devi, GP Jaygir, Block Barachati
130	Lalita Devi, GP Baramath, Block Tikari	180	Sarshwati Devi , GP Jaygir, Block Barachati
131	Sunita Devi, GP Baramath, Block Tikari	181	Kalo Devi, GP Bjrkar, Block Barachati
132	Rajapati Devi, GP Baramath, Block Tikari	182	Rajmanti Devi, GP Bjrkar, Block Barachati
133	Lalmuni Devi, GP Baramath, Block Tikari	183	Kaushalya Devi, GP Bjrkar, Block Barachati
134	Sakuntala Devi, GP Baramath, Block Tikari	184	Shiviya Devi, GP Bjrkar, Block Barachati
135	Dharamaniya Devi, GP Baramath, Tikari	185	Lalita Devi, GP Bjrkar, Block Barachati
136	Anju Devi, GP Baramath, Block Tikari	186	Malti Devi, GP Bjrkar, Block Barachati
137	Lalati Devi, GP Baramath, Block Tikari	187	Kayli Devi, GP Bjrkar, Block Barachati
138	Kusumari Devi, GP Baramath, Block Tikari	188	Jamful Devi, GP Bjrkar, Block Barachati
139	Sumari Devi, GP Baramath, Block Tikari	189	Rani Devi, GP Bjrkar, Block Barachati
140	Rita Devi, GP Baramath, Block Tikari	190	Mahesh Misra, GP Bjrkar, Block Barachati
141	Saraswti Devi, GP Dighora, Block Tikari	191	Bugli Devi, GP Kahudag, Block Barachati
142	Senapati Devi, GP Dighora, Block Tikari	192	Lasho Devi, GP Kahudag, Block Barachati
143	Sonama Devi, GP Dighora, Block Tikari	193	Jungiya Devi, GP Kahudag, Block Barachati





144	Amita Devi, GP Dighora, Block Tikari	194	Devnti Devi, GP Kahudag, Block Barachati
145	Sarita Devi, GP Dighora, Block Tikari	195	Samundri, GP Kahudag, Block Barachati
146	Manana Devi, GP Dighora, Block Tikari	196	Shanti Devi, GP Kahudag, Block Barachati
147	Ramita Sapera, GP Dighora, Block Tikari	197	Kbutri Devi, GP Kahudag, Block Barachati
148	Dulari Devi, GP Dighora, Block Tikari	198	Smp hulka, GP Kahudag, Block Barachati
149	Rupana Devi, GP Dighora, Block Tikari	199	Satiya Devi, GP Kahudag, Block Barachati
150	Nila Devi, GP Dighora, Block Tikari	200	Magiya Devi, GP Kahudag, Block Barachati

## Jharkhand

<b>District-I (Palamu)</b>			
201	Bodi Uranv, GP Pachkadia, Block Patan	251	Shankutala, GP Basariakala, Block Chenpur
202	Bihari Uranv, GP Pachkadia, Block Patan	252	Sita Devi, GP Basariakala, Block Chenpur
203	Chinta Kuanvr, GP Pachkadia, Block Patan	253	Satani Devi, GP Basariakala, Block Chenpur
204	Uday Manjhi, GP Pachkadia, Block Patan	254	Sanja Vutia, GP Basariakala, Block Chenpur
205	Tulsi Bhuiya, GP Pachkadia, Block Patan	255	Pratima, GP Basariakala, Block Chenpur
206	Shanit Devi, GP Pachkadia, Block Patan	256	Kanaia, GP Basariakala, Block Chenpur
207	Rajkishor Manjhi, GP Pachkadia, Block Patan	257	Sujay Devi, GP Basariakala, Block Chenpur
208	Vinod Manjhi, GP Pachkadia, Block Patan	258	Moramania, GP Basariakala, Block Chenpur
209	Vanshi Bhuiya, GP Pachkadia, Block Patan	259	Samudi, GP Basariakala, Block Chenpur
210	Lalan Manjhi, GP Pachkadia, Block Patan	260	Rudani , GP Basariakala, Block Chenpur
211	Ram Prasad Pasvan, GP Simiri, Block Patan	261	Manti Devi, GP Pubradiha, Block Chenpur
212	Ramlal Bhuiya, GP Simiri, Block Patan	262	Gaura Devi, GP Pubradiha, Block Chenpur
213	Shivnath Bhuiya, GP Simiri, Block Patan	263	Muna Devi, GP Pubradiha, Block Chenpur
214	Sitaram Bhuiya, GP Simiri, Block Patan	264	Hajara Bibi, GP Pubradiha, Block Chenpur
215	Paru Uranv, GP Simiri, Block Patan	265	Hamida Bibi, GP Pubradiha, Block Chenpur
216	Ramjeet Singh, GP Simiri, Block Patan	266	Sunili Rama, GP Pubradiha, Block Chenpur
217	Shyam Vihari Singh, GP Simiri, Block Patan	267	Nabijam Bibi, GP Pubradiha, Block Chenpur
218	Shivnandan Singh, GP Simiri, Block Patan	268	Chinta Devi, GP Pubradiha, Block Chenpur
219	Sudama Uranv, GP Simiri, Block Patan	269	Sarifani Bibi, GP Pubradiha, Block Chenpur
220	Santosh Prasad, GP Simiri, Block Patan	270	Fatama Bibi, GP Pubradiha, Block Chenpur
221	Brijdev Bhuiya, GP Pahalikala, Block Patan	271	Sima Devi, GP Kankari, Block Chenpur
222	Durchand Bhuiya, GP Pahalikala, Block Patan	272	Sunita Devi, GP Kankari, Block Chenpur
223	Dukhan Bhuiya, GP Pahalikala, Block Patan	273	Panapati Devi, GP Kankari, Block Chenpur
224	Ganesh Bhuiya, GP Pahalikala, Block Patan	274	Sukali Devi, GP Kankari, Block Chenpur
225	Nard Ram, GP Pahalikala, Block Patan	275	Rita Devi, GP Kankari, Block Chenpur
226	Kameshvr Ram , GP Pahalikala, Block Patan	276	Asha Devi, GP Kankari, Block Chenpur
227	Uday Singh, GP Pahalikala, Block Patan	277	Tatari Kumbara, GP Kankari, Block Chenpur
228	Kirani Singh, GP Pahalikala, Block Patan	278	Bimali Devi, GP Kankari, Block Chenpur
229	Bhikhari Singh, GP Pahalikala, Block Patan	279	Bishali Devi, GP Kankari, Block Chenpur
230	Jayram Singh, GP Pahalikala, Block Patan	280	Manamati Devi, GP Kankari, Block Chenpur
231	Mohan Ram, GP Shole, Block Patan	281	Gamila, GP Khurakala, Block Chenpur
232	Budhan Ram, GP Shole, Block Patan	282	Basia Devi, GP Khurakala, Block Chenpur
233	Suresh Ram, GP Shole, Block Patan	283	Muga, GP Khurakala, Block Chenpur
234	Jamuna Bhuiya, GP Shole, Block Patan	284	Sukani Devi, GP Khurakala, Block Chenpur
235	Prahlad Beatha, GP Shole, Block Patan	285	Enaramania, GP Khurakala, Block Chenpur
236	Bhardul Beatha, GP Shole, Block Patan	286	Anti Devi, GP Khurakala, Block Chenpur
237	Munarika Paswan , GP Shole, Block Patan	287	Sukani Devi, GP Khurakala, Block Chenpur
238	Dipnarayan Paswan, GP Shole, Block Patan	288	Bashamati, GP Khurakala, Block Chenpur
239	Hjrat Miya, GP Shole, Block Patan	289	Rina Devi, GP Khurakala, Block Chenpur





240	Hakam Miya, GP Shole, Block Patan	290	Butana Mochi, GP Khurakala, Chenpur
241	Denesh Uranv, GP Navakhas, Block Patan	291	Hasina, GP Sahapur Uttari, Block Chenpur
242	Ludhr Bhuiya, GP Navakhas, Block Patan	292	Samunu, GP Sahapur Uttari, Block Chenpur
243	Kirani Bhuiya, GP Navakhas, Block Patan	293	Pramod, GP Sahapur Uttari, Block Chenpur
244	Hrkosh Ram, GP Navakhas, Block Patan	294	Shanti, GP Sahapur Uttari, Block Chenpur
245	Brinda Bhuiya, GP Navakhas, Block Patan	295	Lilavati, GP Sahapur Uttari, Block Chenpur
246	Mhendra Ram, GP Navakhas, Block Patan	296	Ramnath, GP Sahapur Uttari, Block Chenpur
247	Lakhan Chauhan, GP Navakhas, Block Patan	297	Binda, GP Sahapur Uttari, Block Chenpur
248	Lalan Chauhan, GP Navakhas, Block Patan	298	Sivsankar, GP Sahapur Uttari, Chenpur
249	Jlaidin Ansari, GP Navakhas, Block Patan	299	Rampati, GP Sahapur Uttari, Block Chenpur
250	Moktar Miya, GP Navakhas, Block Patan	300	Sahida, GP Sahapur Uttari, Block Chenpur

**District-II (Bokaro)**

301	Talo Devi, GP Tikahara, Block Gomiya	351	Anvar Ansari, GP Ahrdih, Block Nabadih
302	Kavita Devi, GP Tikahara, Block Gomiya	352	Lepa Manjhi, GP Ahrdih, Block Nabadih
303	Parvati Devi, GP Tikahara, Block Gomiya	353	Khedee Manjhi, GP Ahrdih, Block Nabadih
304	Klavti Devi, GP Tikahara, Block Gomiya	354	Bhearo Mahto, GP Ahrdih, Block Nabadih
305	B santi Devi, GP Tikahara, Block Gomiya	355	Arjun Mahto, GP Ahrdih, Block Nabadih
306	Sangita Devi, GP Tikahara, Block Gomiya	356	Khema Mahto, GP Ahrdih, Block Nabadih
307	Budhni Devi, GP Tikahara, Block Gomiya	357	Bansi Singh, GP Ahrdih, Block Nabadih
308	Ludgi Devi, GP Tikahara, Block Gomiya	358	Mihilal Saron, GP Ahrdih, Block Nabadih
309	Pyajo Devi, GP Tikahara, Block Gomiya	359	Phutu Manjhi, GP Ahrdih, Block Nabadih
310	Dheni Devi, GP Tikahara, Block Gomiya	360	Jethu Kamar, GP Ahrdih, Block Nabadih
311	Sanpti Devi, GP LPniyan, Block Gomiya	361	Kalimudin, GP Kachho, Block Nabadih
312	Rekha Devi, GP LPniyan, Block Gomiya	362	Mo Mumtaj, GP Kachho, Block Nabadih
313	Susma Devi, GP LPniyan, Block Gomiya	363	Taj Muhmamd, GP Kachho, Block Nabadih
314	Gita Devi, GP LPniyan, Block Gomiya	364	Estak Ansari, GP Kachho, Block Nabadih
315	Mukhi Devi, GP LPniyan, Block Gomiya	365	Mariyam Ansari, GP Kachho, Nabadih
316	Mogiya Devi, GP LPniyan, Block Gomiya	366	Riyajudin Ansari, GP Kachho, Nabadih
317	Chandmuni Devi, GP LPniyan, Block Gomiya	367	Usman Ansari, GP Kachho, Block Nabadih
318	Laxmi Devi, GP LPniyan, Block Gomiya	368	Aktar Ansari, GP Kachho, Block Nabadih
319	Y shada Devi, GP LPniyan, Block Gomiya	369	Naum Ansari, GP Kachho, Block Nabadih
320	Somri Devi, GP LPniyan, Block Gomiya	370	Esuph Ansari, GP Kachho, Block Nabadih
321	Idha Devi, GP Dhveaya, Block Gomiya	371	H. Aansari, GP Gaunjardih, Block Nabadih
322	Pale Devi, GP Dhveaya, Block Gomiya	372	Moin Aansari, GP Gaunjardih, Nabadih
323	Sarvi Devi, GP Dhveaya, Block Gomiya	373	M. Miyan, GP Gaunjardih, Block Nabadih
324	Lalmuni Devi, GP Dhveaya, Block Gomiya	374	Sultan, GP Gaunjardih, Block Nabadih
325	Tikli Devi, GP Dhveaya, Block Gomiya	375	Ramr Mahto, GP Gaunjardih, Nabadih
326	Deni Devi, GP Dhveaya, Block Gomiya	376	Bal Mahto, GP Gaunjardih, Block Nabadih
327	Mina Devi, GP Dhveaya, Block Gomiya	377	Bhola Matho, GP Gaunjardih, Nabadih
328	Budhni Devi, GP Dhveaya, Block Gomiya	378	K. Mahto, GP Gaunjardih, Block Nabadih
329	Sruj Devi, GP Dhveaya, Block Gomiya	379	J. Mahto, GP Gaunjardih, Block Nabadih
330	Rashmi Devi, GP Dhveaya, Block Gomiya	380	Kokil Mahto, GP Gaunjardih, Nabadih
331	Chukni Devi, GP Kander, Block Gomiya	381	Nandlal Das, GP Chirudih, Block Nabadih
332	Ianjri Devi, GP Kander, Block Gomiya	382	Babulal Manjhi, GP Chirudih, Nabadih
333	Chandmuni Devi, GP Kander, Block Gomiya	383	Lakhan Manjhi, GP Chirudih, Nabadih
334	Soniya Devi, GP Kander, Block Gomiya	384	Ramesh Das, GP Chirudih, Block Nabadih
335	Virasmuni Devi, GP Kander, Block Gomiya	385	Nirmal Das, GP Chirudih, Block Nabadih
336	Jila Devi, GP Kander, Block Gomiya	386	Jageshvar Das, GP Chirudih, Block Nabadih
337	Vhamuni Devi, GP Kander, Block Gomiya	387	Lakhi Manjhi, GP Chirudih, Block Nabadih





338	Somri Devi, GP Kander, Block Gomiya	388	Sital Manjhi, GP Chirudih, Block Nabadih
339	Bhamuni Devi, GP Kander, Block Gomiya	389	Gandi Das, GP Chirudih, Block Nabadih
340	Phagni Devi, GP Kander, Block Gomiya	390	Karmi Das, GP Chirudih, Block Nabadih
341	Jethni Devi, GP Tileama, Block Gomiya	391	Habib Miyan, GP Chapri, Block Nabadih
342	Surti Devi, GP Tileama, Block Gomiya	392	Mo.Ruksna, GP Chapri, Block Nabadih
343	Akli Devi, GP Tileama, Block Gomiya	393	Mo. Manir, GP Chapri, Block Nabadih
344	Nilam Devi, GP Tileama, Block Gomiya	394	Mo. Guphar, GP Chapri, Block Nabadih
345	Surajmuni Devi, GP Tileama, Block Gomiya	395	Kasim Ansari, GP Chapri, Block Nabadih
346	Virsi Devi, GP Tileama, Block Gomiya	396	Mahbub Miyan, GP Chapri, Block Nabadih
347	Virajo Devi, GP Tileama, Block Gomiya	397	Ajmaru Khtum, GP Chapri, Block Nabadih
348	Savitra Devi, GP Tileama, Block Gomiya	398	Sagir Ansari, GP Chapri, Block Nabadih
349	Rama Devi, GP Tileama, Block Gomiya	399	Rinku Miyan, GP Chapri, Block Nabadih
350	Suvaso Devi, GP Tileama, Block Gomiya	400	Mumtaj Ansari, GP Chapri, Block Nabadih

## Odisha

<b>District-I (Rayagada)</b>			
401	Bhima Kusulia, GP PDGuda, Bisam Cuttack	451	Bhanumati , Pipalaguda, Block Rayagada
402	Hajari Kandamake, GP PDGuda, Bisam Cuttack	452	Pana Palan, Pipalaguda, Block Rayagada
403	Sugri Srambuka, GP PDGuda, Bisam Cuttack	453	Kadraka,Pipalaguda, Block Rayagada
404	Kanista Pradhani, GP PDGuda, Bisam Cuttack	454	Kamachali, Pipalaguda, Block Rayagada
405	Chitrasen Hial, GP PDGuda, Bisam Cuttack	455	Misi Maangi, Pipalaguda, Block Rayagada
406	Huta Dandasena, GP PDGuda, Bisam Cuttack	456	S. Tudingi, Pipalaguda, Block Rayagada
407	Sambra Hikaka, GP PDGuda, Bisam Cuttack	457	Kamla, Pipalaguda, Block Rayagada
408	Sarabu Kupasika, GP PDGuda, Bisam Cuttack	458	Shyama, Pipalaguda, Block Rayagada
409	Sabara Kalaka, GP PDGuda, Bisam Cuttack	459	Rella Jilkara, Pipalaguda, Block Rayagada
410	Valas Mirdha, GP PDGuda, Bisam Cuttack	460	Enkama, Pipalaguda, Block Rayagada
411	Pidikaka Rama, GP Ch. Guda, Bisam Cuttack	461	Enkama, Jangili, Block Rayagada
412	Dhanusti Kulusika, GP Ch. Guda, Bisam Cuttack	462	Rosi Jillakara, Jangili, Block Rayagada
413	Ramia Urlaka, GP Ch. Guda, Bisam Cuttack	463	Indira, Jangili, Block Rayagada
414	Sarabu Saraka, GP Ch. Guda, Bisam Cuttack	464	Nile Sirika, Jangili, Block Rayagada
415	Kasali Jakasika, GP Ch. Guda, Bisam Cuttack	465	Simana, Jangili, Block Rayagada
416	Laxamana Karkaia, GP Ch. Guda, Bisam Cuttack	466	Sabi, GP Jangili, Block Rayagada
417	Gouranga Kasi, GP Ch. Guda, Bisam Cuttack	467	Radhamani, Jangili, Block Rayagada
418	Saiba Tuika, GP Ch. Guda, Bisam Cuttack	468	Ambe Himirika, Jangili, Block Rayagada
419	Jagili Hikaka, GP Ch. Guda, Bisam Cuttack	469	Puni Munda, Jangili, Block Rayagada
420	Bisu Hikaka, GP Ch. Guda, Bisam Cuttack	470	Matallani, Jangili, Block Rayagada
421	Harichandra Saraka, GP Jhigidi,Bisam Cuttack	471	Tilme Tadingi, Jangili, Block Rayagada
422	Darma Hikaka, GP Jhigidi,Bisam Cuttack	472	Ankama Jillakare, Baisinga, Bl.Rayagada
423	Kumutadi Pidinaka, GP Jhigidi,Bisam Cuttack	473	Sati Stadinga, Baisinga, Block Rayagada
424	Gopinath Pidikakg, GP Jhigidi,Bisam Cuttack	474	Gunjli Tadinga,Baisinga, Block Rayagada
425	Dangiria Tuika, GP Jhigidi,Bisam Cuttack	475	Kamla, Baisinga, Block Rayagada
426	Purra Kusulia, GP Jhigidi,Bisam Cuttack	476	Rajana Lipika,Baisinga, Block Rayagada
427	Haju Kar Akaria, GP Jhigidi,Bisam Cuttack	477	Mangate, Baisinga, Block Rayagada
428	Urbasi Namal Puri, GP Jhigidi,Bisam Cuttack	478	Nuki, Baisinga, Block Rayagada
429	Madhu Are, GP Jhigidi,Bisam Cuttack	479	Dase, Baisinga, Block Rayagada
430	Biswanath Hikaka, GP Jhigidi,Bisam Cuttack	480	Bidika Padma, Baisinga, Block Rayagada
431	Pulu Hikaka, GP Bhatapur, Bisam Cuttack	481	Minaka Gunalu, Hatasesikhal, Rayagada
432	Dasasathi Hirnirika, GP Bhatapur, Bisam Cuttack	482	Minati Mamata, Hatasesikhal, Raygaada
433	Rajuurlaka, GP Bhatapur, Bisam Cuttack	483	Mandagni Ramana, Hatasesikhal, Raygada





434	Mathara Kusulguda, GP Bhatapur, Bisam Cuttack	484	Yarra Bharati, Hatasesikhal, Rayagada
435	Dhanasing Karia, GP Bhatapur, Bisam Cuttack	485	Bora Ramulama, Hatasesikhal, Rayagada
436	Kantha Kusulia, GP Bhatapur, Bisam Cuttack	486	Jeneit Naranamma, Hatasesikhal, Raygada
437	Jagabandhu Hikaka, GP Bhatapur, Bisam Cuttack	487	Hirka Naranamma, Hatasesikhal, Raygada
438	Dalsingh Kadraka, GP Bhatapur, Bisam Cuttack	488	Kilaka Kancheli, Hatasesikhal, Rayagada
439	Danu Minika, GP Bhatapur, Bisam Cuttack	489	Swarna Haripriya, Hatasesikhal, Rayagada
440	Indra Adangaraka, GP Bhatapur, Bisam Cuttack	490	Ranjita Kilench, Hatasesikhal, Rayagada
441	Panda Kumburuk, GP Dumur Nali, Bisam Cuttack	491	Puala Minama, Lumbesu, Rayagada
442	Laki Kalaka, GP Dumur Nali, Bisam Cuttack	492	Kilaka Kancheli, Lumbesu, Rayagada
443	Rama Hiraks, GP Dumur Nali, Bisam Cuttack	493	Melaka Dunduri, Lumbesu, Rayagada
444	Tuika Bheme, GP Dumur Nali, Bisam Cuttack	494	Puala Painde, Lumbesu, Rayagada
445	Sudarsans Nala, GP Dumur Nali, Bisam Cuttack	495	Kolak Diku, Lumbesu, Rayagada
446	Sarma Muhdiks, GP Dumur Nali, Bisam Cuttack	496	Kilaka Poste, Lumbesu, Rayagada
447	Gopi Hikuka, GP Dumur Nali, Bisam Cuttack	497	Tikawa, Lumbesu, Rayagada
448	Butuna Palakg, GP Dumur Nali, Bisam Cuttack	498	Mandagni Erka, Lumbesu, Rayagada
449	Rajen Kulusike, GP Dumur Nali, Bisam Cuttack	499	Sina Kolaka, Lumbesu, Rayagada
450	Surendra Bidiks, GP Dumur Nali, Bisam Cuttack	500	Samal Prabha, Lumbesu, Rayagada

**District-II (Sambalpur)**

501	Bila Roy, GP Baduapali, Block Maneswar	551	Pramila Munda, Kansar, Block Jujumura
502	Bisakha Beg, GP Baduapali, Block Maneswar	552	Janaki Munda, Kansar, Block Jujumura
503	Kasturi Bhoi, GP Baduapali, Block Maneswar	553	Malatimunda, Kansar, Block Jujumura
504	Surubali Beg, GP Baduapali, Block Maneswar	554	Gandha Munda, Kansar, Block Jujumura
505	Binodini Pradhan, Baduapali, Maneswar	555	Gopi Munda, Kansar, Jujumura
506	Tapaswini Singh, Baduapali, Block Maneswar	556	Anadi Pradhan, Kansar, Block Jujumura
507	Ambika Beg, GP Baduapali, Block Maneswar	557	Uendra Patel, Kansar, Block Jujumura
508	Narngi Beg, GP Baduapali, Block Maneswar	558	Kamala Bagarati, Kansar, Jujumura
509	Purnima Bhoi, GP Baduapali, Maneswar	559	Manabo Pradhan, Kansar, Jujumura
510	Chandan Bhoi, GP Baduapali, Maneswar	560	Narayan Rana, Kansar, Block Jujumura
511	Sankhali Sahu, GP Bargaon, Block Maneswar	561	Radha Biswal, Birsingharh, Jujumura
512	Alekha Kumbher, GP Bargaon, Maneswar	562	Surendra Naik, Birsingharh, Jujumura
513	Panibudi Suna, GP Bargaon, Block Maneswar	563	Jayadev Bhoi, Birsingharh, Jujumura
514	Baisistha Kumbher, Bargaon, Block Maneswar	564	Antrajyami Bhoi, Birsingharh, Jujumura
515	Alekha Dip, GP Bargaon, Block Maneswar	565	Vima Mirdha, Birsingharh, Jujumura
516	Biswa Kumbher, GP Bargaon, Maneswar	566	Sanyasi Bhoi, Birsingharh, Jujumura
517	Purna Bharasagar, Bargaon, Block Maneswar	567	Bharat Pradhan, Birsingharh, Jujumura
518	Seshade Kumhar, Bargaon, Block Maneswar	568	Kartik Pradhan, Birsingharh, Jujumura
519	Abhimanyu Jal, GP Bargaon, Maneswar	569	Reena Rana, Birsingharh, Jujumura
520	Biranchi Beg, GP Bargaon, Block Maneswar	570	Jagamohan Ain, Birsingharh, Jujumura
521	Rameswari Suna, GP Batemura, Maneswar	571	Ramia Oram, Jayantpur, Block Jujumura
522	Menka Chand, GP Batemura, Maneswar	572	Pramod Singh, Jayantpur, Jujumura
523	Rahash Chand, GP Batemura, Maneswar	573	Shayam Bhoi, Jayantpur, Block Jujumura
524	Arjon Bhoi, GP Batemura, Maneswar	574	Chaturbhuj Bhoi, Jayantpur, Jujumura
525	Tirtha Mudra, GP Batemura, Maneswar	575	Jagat Behera, Jayantpur, Block Jujumura
526	Rabi Barik, GP Batemura, Maneswar	576	Narayan Munda, Jayantpur, Jujumura
527	Gopal Singh, GP Batemura, Maneswar	577	Ranjit Khadia, Jayantpur, Jujumura
528	Akura Luha, GP Batemura, Maneswar	578	Bidyadhar Rana, Jayantpur, Jujumura
529	Gulapi Beg, GP Batemura, Maneswar	579	Dutia Munda, Jayantpur, Block Jujumura
530	Linga Kumbhar, GP Batemura, Maneswar	580	Purna Sabar, Jayantpur, Block Jujumura
531	Indura Beg, GP Dakra, Block Maneswar	581	Surendra Patel, Baham, Block Jujumura







532	Santan Babi, GP Dakra, Block Maneswar	582	Shankar Meher, Baham, Block Jujumura
533	Mulidhar Seth, GP Dakra, Block Maneswar	583	Kishore Bariha, Baham, Block Jujumura
534	Samaru Beg, GP Dakra, Block Maneswar	584	Biranchi Jaypuria, Baham, Jujumura
535	Chaitan Beg, GP Dakra, Block Maneswar	585	Ramesh Thapa, Baham, Block Jujumura
536	Panchanan Badi, GP Dakra, Block Maneswar	586	Saahi Behera, Baham, Block Jujumura
537	Bholanath Urma, GP Dakra, Block Maneswar	587	Bijaya Bhoi, Baham, Block Jujumura
538	Kirtan Majhi, GP Dakra, Block Maneswar	588	Kalpa Naik, Baham, Block Jujumura
539	Sapna Mirdha, GP Dakra, Block Maneswar	589	Ramesh Mirdha, Baham, Block Jujumura
540	Goberdhan Beg, GP Dakra, Block Maneswar	590	Rajendra Luha, Baham, Block Jujumura
541	Sarat Jhankar, GP Deogaon, Block Maneswar	591	Prahallad Bhoi, Lipinda, Block Jujumura
542	Kunja Beg, GP Deogaon, Block Maneswar	592	Rajesh Minz, Lipinda, Block Jujumura
543	Dasrath Padhan, GP Deogaon, Maneswar	593	Govinda Rana, Lipinda, Block Jujumura
544	Pankh Kujur, GP Deogaon, Block Maneswar	594	Josehp Tete, Lipinda, Block Jujumura
545	Ganga Mendli, GP Deogaon, Block Maneswar	595	Malati Patra, Lipinda, Block Jujumura
546	Sarathi Seth, GP Deogaon, Block Maneswar	596	Subashini Mirdha, Lipinda, Jujumura
547	Sripati Mahling, GP Deogaon, Maneswar	597	Maithali Mirdha, GP Lipinda, Jujumura
548	Gajapti Bhoi, GP Deogaon, Block Maneswar	598	Kalpana Pradhan, GP Lipinda, Jujumura
549	Dekeswar Beg, GP Deogaon, Block Maneswar	599	Purnami Mirdha, GP Lipinda, Jujumura
550	Surubali Majhi, GP Deogaon, Maneswar	600	Ahalya Seth, GP Lipinda, Block Jujumura





## **Annex-D** **Financial Performance**

### **Block-wise Data**

#### **Bihar**

##### District Aurangabad

Table-1 Financial Performance- <b>block Aurangabad</b> , district Aurangabad (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	0	405.11	405.11	232.75	57.45
2010-2011	172.36	60.39	232.75	183.85	79.0
2011-2012*	48.9	0	48.9	48.9	100.0

\*Up to July, 2011

Table-2 Financial Performance- <b>block Barun</b> , district Aurangabad (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	0	497.24	497.24	282.24	56.76
2010-2011	215.0	68.02	218.02	239.05	85.06
2011-2012*	41.97	0	41.97	16.20	38.59

##### District Gaya

Table-3 Financial Performance- <b>block Tikari</b> , district Gaya (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	303.42	399.23	702.66	305.29	43.44
2010-2011	397.37	72.3	469.67	308.52	65.68
2011-2012*	161.15	0	161.15	35.57	22.07

Table-4 Financial Performance- <b>block Barachati</b> , district Gaya (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	00	438.67	438.67	184.36	42.02
2010-2011	254.31	45.52	299.83	162.62	54.23
2011-2012*	137.21	0	137.21	14.97	10.91

#### **Jharkhand**

##### District Palamu

Table-5 Financial Performance- <b>block Chainpur</b> , district Palamu (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	0	168.29	168.29	166.945	99.20
2010-2011	1.345	0	1.345	0	0

Table-6 Financial Performance- <b>block Patan</b> , district Palamu (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	0	135.21	135.21	122.82	90.83
2010-2011	12.39	0	12.39	12.39	100.0

\*Up to July, 2011





District Bokaro

Table-7 Financial Performance- <b>block Gomiya</b> , district Bokaro (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	92.50	710.40	802.90	275.37	34.3
2010-2011	527.53	0	527.53	527.53	100.0

Table-8 Financial Performance- <b>block Nawadih</b> , district Palamu (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	65.50	799.0	864.5	201.81	23.34
2010-2011	662.69	0	662.69	662.69	100.0

**Odisha**

District Rayagada

Table-9 Financial Performance- <b>block Bisam Cuttack</b> , district Rayagada (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	60.53	162.96	223.49	110.74	50
2010-2011	112.75	0	112.75	112.75	100.0

Table-10 Financial Performance- <b>block Rayagada</b> , district Rayagada (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	119.83	199.71	319.54	127.10	40
2010-2011	192.44	0	192.44	192.44	100.0

District Sambalpur

Table-11 Financial Performance- <b>block Jujumara</b> , district Sambalpur (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	60.53	162.96	223.49	110.74	50
2010-2011	112.75	0	112.75	112.75	100.0

Table-12 Financial Performance- <b>block Maneswar</b> , district Sambalpur (Rs.in Lakhs)					
Year	Opening Balance	Funds from DRDA	Funds Available	Funds Utilised	% Utilized
2009-2010	68.81	146.59	215.40	184.80	86
2010-2011	30.60	0	30.60	30.60	100.0





## **Annex-E** **Physical Achievement**

### **Block-wise Data**

#### **Aurangabad**

Table-13 Physical Performance- <b>block Aurangabad</b> , district Aurangabad				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	1,390	959	26
2010-2011	431	0	431	510
2011-2012	0	0	0	854

Table-14 Physical Performance- <b>block Barun</b> , district Aurangabad				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	1,615	1,615	598
2010-2011	0	0	0	393
2011-2012	0	0	0	110

#### **Gaya**

Table-15 Physical Performance- <b>block Tikari</b> , district Gaya				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	2,494	1,540	723
2010-2011	954	0	954	358
2011-2012	0	0	0	0

Table-16 Physical Performance- <b>block Barachati</b> , district Gaya				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	1,567	940	564
2010-2011	627	0	627	241
2011-2012	0	0	0	92

#### **Palamu**

Table-17 Physical Performance- <b>block Patan</b> , district Palamu				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	584	525	409
2010-2011	59	0	59	59

Table-18 Physical Performance- <b>block Chainpur</b> , district Palamu				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	962	938	914
2010-2011	24	0	24	0

#### **Bokaro**

Table-19 Physical Performance- <b>block Gomiya</b> , district Bokaro				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	2,444	1,365	285
2010-2011	1,079	0	1,079	1,079





Table-20 Physical Performance- <b>block Nawadih</b> , district Bokaro				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	2,645	1,496	0
2010-2011	1,149	0	1,149	2,645

### **Ravagada**

Table-21 Physical Performance- <b>block Bisam Cuttack</b> , district Rayagada				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	745	745	168
2010-2011	0	0	0	577

Table-22 Physical Performance- <b>block Rayagada</b> district Rayagada				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	913	913	270
2010-2011	0	0	643	643

### **Sambalpur**

Table-23 Physical Performance- <b>block Jujumara</b> , district Sambalpur				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	1,381	1,381	1,082
2010-2011	0	0	0	299

Table-24 Physical Performance- <b>block Maneswar</b> district Sambalpur				
Year	Spill over Target	Total Target	Work order issued	Houses completed
2009-2010	0	718	718	0
2010-2011	0	0	0	452
2011 (July)	0	0	0	266





**Annex-F**  
**STUDY TOOLS**





**Evaluation of Rural Housing Programme (Indira Awaas Yojana-IAY) under Economic Stimulus Package in Selected Naxal Affected Districts in Jharkhand, Bihar and Orissa**

**Beneficiary Schedule**

**Identification**

I Name of the selected state:

II Name of the studied district:

III Name of the respondent:

IV Name of the head of the household:

V Complete address of the respondent:

**Interviewer Details**

I Name of the interviewer:

II Date of interview: Day  Month  Year

III Result:

Completed.....1

No household member at home.....2

Postponed.....3

Refused.....4

Others (specify)..... 5

**SUPERVISOR/EDITOR DETAILS**

Supervisor	Field Editor	Office Editor	Data Entry
Name & Date			

**Beneficiary Particulars**

Q. No	Questions	Coding Categories	Code
1. 1	Sex:	Male-1, Female-2	<input type="checkbox"/>
1. 2	Age:	Age (in completed years) _____ (15-19 years-1, 20-24 years-2, 25-29 years-3, 29-34 years-4, 35-39 years-5, 40-44 years-6, 45-49 years-7 50 years and above-8)	<input type="checkbox"/>
1.3	Caste:	SC-1, ST-2, Others (specify) _____-3	<input type="checkbox"/>
1. 4	Educational background:	Class _____ (1 <sup>st</sup> -5 <sup>th</sup> class-1, 6 <sup>th</sup> -7 <sup>th</sup> class-2, 8 <sup>th</sup> -10 <sup>th</sup> class-3, +2 and above-4)	<input type="checkbox"/>
1. 5	Marital status:	Married-1, Unmarried-2, Widow/Widower-3, Divorced/Separated-4, Others (specify) _____-5	<input type="checkbox"/>
1. 6	Occupation:	Agricultural labour -1, Non-agricultural daily wage earner-2, Self employed-3, Service-4, Unemployed-5, Homemaker-6, Others (specify) _____-7	<input type="checkbox"/>
1. 7	Annual household income:	Rs. _____ (Up to 20,000-1, 20,001-30,000-2, 30,001-40,000-3, 40,001-50,000-4, Above 50,000-5)	<input type="checkbox"/>
1. 8	Is your family listed as BPL ?	Yes-1, No-2	<input type="checkbox"/>
1.9	Was your family included under the permanent IAY waitlists prepared by the gram sabha ?	Yes-1, No-2	<input type="checkbox"/>
1. 10	Do you possess land ?	Yes-1, No-2 <b>(If no, skip to Q. No-2.1)</b>	<input type="checkbox"/>
1. 11	If yes, how much (in acre):	Total land (in acre) _____ Agricultural land _____ Homestead land _____	<input type="checkbox"/>





Awareness			
Q. No	Questions	Coding Categories	Code
2.1	Do you know any centrally sponsored development schemes/programmes currently implemented in your area ?	Yes-1, No-2 (If no, skip to Q. No-3.1)	<input type="checkbox"/>
2.2	If yes, name schemes/ programmes you know: (Multiple Answer)	NAREGA (Wage employment): Yes-1, No-2 SGSY (Self employment) : Yes-1, No-2 PMGSY (Rural road) : Yes-1, No-2 Swajaldhara (Drinking water) : Yes-1, No-2 TSC (Community sanitation) : Yes-1, No-2 Watershed-(IWDP/DDP/DPAP) : Yes-1, No-2 NSAP- (Old Age Pension etc.) : Yes-1, No-2 RGGVY (Village electrification) : Yes-1, No-2	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2.3	How did you know about these programmes ? (Multiple Answer)	Friends-1, Relatives/Neighbours-2, Gram Sabha-3, Gram Panchayat-4, Block Office/Panchayat Samiti-5, DRDA/Zilla Parishad-6, Awareness campaign organized by the Government-7, Village beneficiaries-8, Others (specify)_____9	<input type="checkbox"/>
2.4	Have you ever participated in any of these ?	Yes-1, No-2 (If no, skip to Q. No-3.1)	<input type="checkbox"/>
2.5	If yes, mention programmes you participated and year of participation (Multiple Answer)	NAREGA: Yes-1, No-2 Year _____ SGSY: Yes-1, No-2 Year _____ PMGSY: Yes-1, No-2 Year _____ Swajaldhara: Yes-1, No-2 Year _____ TSC: Yes-1, No-2 Year _____ Watershed: Yes-1, No-2 Year _____ NSAP: Yes-1, No-2 Year _____ RGGVY: Yes-1, No-2 Year _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Assistance Details			
Q. No	Questions	Coding Categories	Code
3.1	Year in which assisted under IAY:	Year:_____	<input type="checkbox"/>
3.2	Amount sanctioned under IAY:	Rs._____	
3.3	Amount received so far by beneficiary:	Rs._____	
3.4	In how many installments the IAY amount was received by beneficiary ?	One-1, Two-2, Three-3, Four-4, Others (specify)_____5	<input type="checkbox"/>
3.5	If any installments yet to be received ?	None-1, (If none, skip to Q. No-3.7) Second-2, Third-3, Fourth-4, Others (specify)_____5	<input type="checkbox"/>
3.6	If any amount yet to be received ?	Rs._____	
3.7	Time lag/periodicity between installments: (approximate number of days)	1 <sup>st</sup> & 2 <sup>nd</sup> installment_____, 2 <sup>nd</sup> & 3 <sup>rd</sup> installment_____, 3 <sup>rd</sup> and 4 <sup>th</sup> installment_____	<input type="checkbox"/>
3.8	Can you specify reasons for receiving delayed installments ?		
3.9	In case of delayed installments, how did you manage to complete the construction ?	Borrowed from money lenders-1, Loan from nationalized bank-2, Family members/friends -3, From own savings-4, Others (specify)_____5	<input type="checkbox"/>
3.10	Do you know about DRI schemes under which banks give loans at 4% interest ?	Yes-1, Don't know -2	<input type="checkbox"/>
3.11	Was the amount received under IAY sufficient to build a good quality house ?	Yes-1, No-2 (If yes, skip to Q. No-3.13)	<input type="checkbox"/>
3.12	If no, how much additional amount did you spend for construction ?	Rs._____	
3.13	Is it that those who couldn't spend additional amount for construction of IAY houses are living in inferior IAY quality houses ?	Yes-1, Don't know -2	<input type="checkbox"/>
3.14	In whose name the IAY house is allotted: Whether your IAY house is built on	Wife-1, Husband-2, Joint -3, Others (specify)_____4	







3. 15	homestead land site belonging to you ? Do you own a house in any other village ?	Site owned by beneficiary-1, Site allotted by the government-2, Others (specify)_____3	<input type="checkbox"/>
3. 16	Since when your family living in this village ?	Yes-1, No-2	
3. 17		Year_____	
3. 18	What type of house you had before IAY ?	None-1, Kutcha-2, Semi-pucca-3, Pucca-4	<input type="checkbox"/>

#### Dwelling Specificity

4.1	For which assistance availed under IAY:	Construction of new house-1, Upgradation of kutcha house-2, Additional construction to already existing house-3, Others (specify)_____4	<input type="checkbox"/>
4.2	Your house has permanent walls and roof ?	Permanent walls: Yes-1, No-2 Permanent roofing: Yes-1, No-2	
4.3	What is the plinth area of the your house ?	20 sq. mts-1, No idea-2, Others (specify)_____3	<input type="checkbox"/>
4.4	Facilities exist in your house: <b>(Multiple Answer)</b>	Separate kitchen: Yes-1, No-2 Sanitary latrine: Yes-1, No-2 Electricity connection: Yes-1, No-2 Smoke less chullah: Yes-1, No-2 Drainage system: Yes-1, No-2 Water supply: Yes-1, No-2	
4.5	Any type design prescribed by the government for construction of your house?	Yes-1, No-2, Don't know -3	<input type="checkbox"/>
4.6	Any technical supervision provided by officials during laying foundation and roof laying stages ?	Yes-1, No-2	<input type="checkbox"/>
4.7	Any construction materials provided by officials/ PRI funct. for which you paid ?	Yes-1, No-2	<input type="checkbox"/>
4.8	Whether construction materials used for your house are low cost ?	Yes-1, No-2, Don't know -3	<input type="checkbox"/>
4.9	Whether construction materials used for your house are disaster resistant ?	Yes-1, No-2	<input type="checkbox"/>
4.10	Did you construct your house at one go or in phases ?	At one go-1, Had to stop in between-2, Others (specify)_____3	<input type="checkbox"/>
4.11	Time consumed for completing your house:	Months_____	
4.12	What reasons can be attributed for delayed completion of IAY houses in your area ?		
4.13	What can be done to avoid such delay ?		
4.14	Criteria adopted for construction of IAY houses in your village:	In situ construction-1, Constructed on individual plots in the main habitation of the village-2, By adopting cluster approach-3, Built on micro-habitat approach-4 Others (specify)_____5	<input type="checkbox"/>

#### Procedural Details

Q. No	Questions	Coding Categories	Code
5. 1	Are you aware about gram sabha?	Yes-1, No-2, Don't know -3	<input type="checkbox"/>
5. 2	Whether regular gram sabha meetings are held in your village ?	Yes-1, No-2, Don't know -3, <b>(If 2 &amp; 3, skip to Q. No-5.6)</b>	<input type="checkbox"/>
5. 3	If yes, have you ever participated in it ?	Yes-1, No-2 <b>(If yes, skip to Q. No-5.5)</b>	<input type="checkbox"/>
5. 4	If no, give reasons for non-participation:	Not interested-1, No time-2, Gram sabha do not care for your opinion-3, Suggestions given were never considered-4, Only opinions/suggestions of influential villagers are considered-5,	<input type="checkbox"/>
5. 5	What is the frequency of full gram sabha meeting in your village ?	Monthly-1, Quarterly-2, Half yearly-3, Yearly-4, As and when necessary-5, Can't say-6, Others (specify)_____7	<input type="checkbox"/>
5. 6	Any idea as to who approves the annual plan for your gram panchayat ?	BDO-1, Sarpanch-2, Gram Sabha-3, Don't know-4, Others (specify)_____5	<input type="checkbox"/>





**IMPACT ACCRUALS**

6. 1	Has there been any positive impact of IAY on beneficiaries in your village during the last 2-3 years ?	Yes-1, No-2, Don't know -3 <b>(If 2 &amp; 3, skip to Q. No-7.1)</b>	<input type="checkbox"/>
6. 2	If yes, does IAY house contribute to improved living conditions ? <b>(Multiple Answer)</b>	IAY houses are strong and durable (structurally better) which ensure protection from natural calamities-1, IAY houses are spatially adequate thereby ensure privacy and dignity of living -2, IAY houses provide safety and security to vulnerable members (elderly, children and women) of a household-3, IAY houses are built adopting better planning for common facilities and social infrastructure-4, Smokeless chullah, sanitary latrine, room for kitchen in IAY house contribute to better living conditions-5, Others (specify)_____6	<input type="checkbox"/>
6. 3	Has there been any impact of IAY on employment/work opportunities for beneficiaries?	Yes-1, No-2, Don't know -3 <b>(If 2 &amp; 3, skip to Q. No-6.5)</b>	<input type="checkbox"/>
6. 4	If yes, specify in details: <b>(Multiple Answer)</b>	Increased wage/skilled labour opportunities within and nearby villages due to construction of IAY houses-1, Increased wage/skilled labour opportunities within and nearby villages due to carrying out local infrastructure activities for IAY houses-2, Convergence with other development programmes with IAY such as TSC, PMGSY, RGGVY etc. also provides better work opportunities for the local residents/villagers-3, Others (specify)_____4	<input type="checkbox"/>
6. 5	Do you think IAY has facilitated increased access to qualitative basic services in your village ?	Yes-1, No-2, Don't know -3 <b>(If 2 &amp; 3, skip to Q. No-6.7)</b>	<input type="checkbox"/>
6. 6	If yes, indicate its effectiveness: <b>(Multiple Answer)</b>	Convergence with TSC and RGGVY programmes ensures electricity, sanitation and drinking water facilities in villages-1, Approach roads built for IAY habitations under PMGSY, MGNAREGA or state scheme improve communication facilities for villages-2, IAY houses built in clusters or micro habitat approach facilitate better physical/environmental surroundings-3, IAY habitations ensures community living and community maintenance of infrastructures thus better and sustained utilisation of basic infrastructures-4, Others (specify)_____5	<input type="checkbox"/>
6. 7	Do you think that IAY has impacted in reducing household indebtedness in your village ?	Yes-1, No-2, Don't know -3 <b>(If 2 &amp; 3, skip to Q. No-6.9)</b>	<input type="checkbox"/>
6. 8	If yes, how ? <b>(Multiple Answer)</b>	Greater work opportunities under IAY reduce household indebtedness-1, Strong and durable IAY houses decrease households borrowing to meet the expenses of renovation of shelter/dwelling units-2, Improved health of household members due to good living conditions in IAY houses reduces health expenditure which is a common source of household indebtedness-3, Savings made by IAY households help beneficiaries to avoid taking loans at high interest rate from local money lenders-an unavoidable debt trap for villagers-4, Others (specify)_____5	<input type="checkbox"/>
6. 9	Would you subscribe to the fact that improvement in social status for IAY beneficiaries increases by possessing pucca houses ?	Yes-1, No-2, Don't know -3 <b>(If 2 &amp; 3, skip to Q. No-6.11)</b>	<input type="checkbox"/>
6. 10	If yes, give reasons supporting your opinion: <b>(Multiple Answer)</b>	Possession of a pucca house considered a status symbol, thus IAY house contributes to status enhancement -1, Persons in possession of pucca houses are respected and trusted by community members, thus opinions of IAY beneficiaries in village matters command respect-2, Beneficiaries in possession of IAY houses help fellow villagers at the time disaster strikes, thus command respect and	<input type="checkbox"/>





6.11	In your opinion, what proportion of eligible, needy and poor people in your village have already possessed houses under IAY ?	social status-3, Others (specify)_____4 Percentage (%)_____ -1, Can't say-2, Others (specify)_____3	<input type="checkbox"/>
6.12	In your opinion, what proportion of IAY beneficiaries are happy for possessing houses under IAY ?	Percentage (%)_____ -1, Can't say-2, Others (specify)_____3	<input type="checkbox"/>
6.13	Can it be said that the happiness of possession of permanent houses by villagers under IAY has resulted in reduction of armed/violent methods ?	Yes-1, No-2, Can't say-3, Others (specify)_____4	<input type="checkbox"/>
6.14	Can it be said that the responsiveness of the Government towards fulfilling the basic needs of shelter for villagers through IAY has helped in reduction of armed/violent methods ?	Yes-1, No-2, Can't say-3, Others (specify)_____4	<input type="checkbox"/>

### Suggested Interventions

Q. No	Questions	Response
7.1	Can you specify some deficiencies in the implementation of IAY in your area	
7.2	What would you suggest to make IAY more responsive to the growing needs of shelterlessness in villages affected with naxalites ?	
7.3	What would you suggest to reduce faith of people in armed/violent methods in villages affected with naxalites ? Please suggest:	
7.4	What could be done to ensure that village people get maximum benefits from centrally sponsored development programmes in naxalite affected districts ? Please suggest:	
7.5	What could be done to ensure rural prosperity through central government in villages affected with naxalites ? Please suggest:	

### Observation of the Research Investigator

Thank and close the interview





## Evaluation of Rural Housing Programme (Indira Awaas Yojana-IAY) under Economic Stimulus Package in Selected Naxal Affected Districts in Jharkhand, Bihar and Orissa

### State Official Schedule

#### Introduction

We are from **Development Facilitators**, a research organization based in Delhi. On behalf of the **NITI Aayog, GoI**, we are conducting an evaluation study on rural housing programme (Indira Awaas Yojana) under the Economic Stimulus Package. In this regard, we would like to interact with key officials in your department so as to have in-depth understanding and need based information pertaining to IAY. During the course of our interaction, whatever information is shared with us shall be used only for research purpose. We would be thankful to you if you can give us some time and provide us insights on the implementation of **IAY under the Economic Stimulus Package (ESP)** in your state.

#### Background of the Study

In January 2009, the Government of India (GoI) under the Economic Stimulus Package (ESP) had provided an additional amount of Rs.3050 crore for "Rural Housing" out of which Rs. 412.91 crore were disbursed to 33 Naxal affected districts as first installment for construction of 3.15 lakh houses.

Since building houses in Naxal affected areas require more meticulous initial planning compared with other rural areas, as well as careful selection of villages in which to build houses, the take off time was little longer. However, with the mist of time, considerable progress have been made by states with regard to construction of IAY houses under the special housing scheme in these 33 districts.

In order to make an assessment of ground situation to understand as to what extent the Economic Stimulus Package for rural housing has been able to reduce the infrastructural/developmental deficit in the Naxal affected districts and its consequential impact on the IAY beneficiary households, the NITI Aayog has instituted the present study. Under the study, the following hypothetical assertions are to be tested.

#### Study Hypotheses

Hypothetical assertions to be tested under the Study

Evidence of improvements in socio-economic conditions and quality of life noted in the lives of the beneficiaries in the study area in the aftermath of possessing dwelling units under IAY.  
The special housing stimulus package fulfilled its mandate of providing free dwelling units to the vulnerable poor in an effective, realistic and need based manner and helped reducing the infrastructural/developmental deficit in Naxal affected districts.

#### Methodology

The study will be conducted in three states i.e. **Jharkhand, Bihar and Orissa**. In each state, **2 districts having maximum coverage of IAY beneficiaries/ maximum number of IAY dwelling units constructed under ESP** will be selected for field coverage. In each district, **2 blocks** and in each block, **5 villages** depending upon the beneficiaries availing benefits under IAY will be included under the sample. In each selected village, **10 beneficiaries** will be contacted on a random basis. Thus, **3 states, 6 districts, 12 blocks, 60 villages and 600 beneficiaries** will be contacted under the study. Additionally, **state, district, block level officials, PRI functionaries and non-beneficiaries** will also be interviewed under the study.

States	Sample to be covered under the study			
	Districts	Blocks	Villages	Beneficiaries
Jharkhand	2	4	20	200
Bihar	2	4	20	200
Orissa	2	4	20	200
<b>Total</b>	<b>6</b>	<b>12</b>	<b>60</b>	<b>600</b>

#### Co-operation

Keeping in view the enormous tasks mandated, we gratefully seek your co-operation and facilitation support so as to successfully complete the study in time. Based on data (a) **districts having maximum coverage of IAY beneficiaries**, and/or (b) **maximum number of IAY dwelling units constructed under ESP**, please **help the study team to select 2 districts for field coverage**. Also, issue **official communication** to the **officials dealing with IAY in these 2 selected districts** to provide necessary field support to the study team on their field visits and share with them data on implementation of IAY under ESP as desired under the study.

#### Identification Particulars

- 1 Name of the state:
- 2 Name of the respondent:
- 3 Designation:





Financial & Physical Performance				
5	Year of operationalisation of IAY under Economic Stimulus Package (ESP):	Year : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
6	IAY funds available under ESP for the state: (Rs. in lakh)	2009-10	2010-11	2011-12
		Central Release:		
		State Share		
		Unspent Balance:		
		Total Fund Available:		
7	IAY-ESP funds utilised by the state: (Rs. in lakh)	2009-10	2010-11	2011-12
		Total Fund Available:		
		Fund Utilised:		
		% Utilisation:		
8	Reasons for not full utilisation/ underutilisation of IAY-ESP funds during the last two years, if any :	2009-10		
		2010-11		
9	Physical target and achievement for last three years:	2009-10	2010-11	2011-12
<b>Target</b>				
(a) Number of IAY house construction targeted under ESP				
<b>Achievement</b>				
(a) Number of IAY houses constructed under ESP :				
(b) Number of fully completed IAY houses under ESP:				
10	What specific reasons can be attributed for <b>delay in construction and completion of IAY houses</b> ?			
11	<b>Permanent IAY waitlists</b> are not comprehensive and also not displayed in public places/walls of gram panchayat (GP) buildings.  Moreover, mostly the <b>permanent waitlists are not fully complied</b> with while allotting houses under IAY to eligible, needy and poor beneficiaries by the GPs.  What steps would you suggest which would mandate the GPs to address issues stated above. Please explain.			
12	<b>Inferior quality IAY houses</b> without the capacity to withstand natural calamity are constructed by beneficiaries need specific attention.  Suggest suitable steps for construction of durable houses under IAY.			
13	<b>Technical supervision/monitoring</b> during construction especially at laying foundation and roof laying stages are needed so that durability of dwelling units could be ensured.  Is that practically possible ? How can that be undertaken? Suggest some possible steps:  Do you think prescribing specific type design for construction of IAY house would be of any help ? Please suggest :			
Implementation Approach				
14	For construction of IAY houses, what approach do you follow and why ?  Please explain advantages of the approach adopted:	<u>Approach</u> Built on individual plots in the main habitation of the village-1 <input type="checkbox"/> IAY houses are built on micro habitat approach-2 IAY houses are built or in a cluster within a habitation-3 Others (specify) _____ <u>Advantages of the Approach</u>		





15 What approach is followed to allot IAY houses in case of BPL households having no homestead land whose name appear in the **Permanent IAY waitlists** ? Please explain

16 In 2010 July, the Government of India has launched IAY Management Information System (IAY-MIS) software '**AWAASSoft**', a local language enabled workflow based transaction level Management Information System (MIS) to facilitate e-governance in the system.  
  
Kindly explain as to what hinders the district/block to upload the monthly financial and physical performance of ESP in this format ?

#### **Impact Imperatives**

17 Do you think there has been positive impact of IAY on beneficiaries especially with regard to their living conditions ? Kindly explain:

18 Has there been any impact of IAY on employment/work opportunities for beneficiaries? Kindly explain:

19 Do you think IAY has facilitated increased access to qualitative basic services for rural households ? Kindly explain:

20 Do you believe that IAY has impacted in reducing indebtedness of beneficiary households ? Kindly explain:

21 Do you believe that possession of dwelling units under IAY has positively impacted the mindsets of people that resulted in reduction of armed violence especially the left wing extremism in the area ? Please explain:

22 Would you subscribe to the view that the positive responsiveness of the Government towards addressing development deficit needs of rural population through special package like ESP has helped in reduction of armed violence especially the left wing extremism ?

23 What could be done to ensure that village people get maximum benefits from centrally sponsored development programmes in naxalite affected districts ? Please suggest:

24 What would you suggest to reduce faith of people in armed/violent methods in your area affected with naxalites ?

#### **Perceptions**

25 Any idea whether IAY beneficiaries are given priority under any other development programmes (NREGA, RGGVY, PMGSY etc.)? Explain with examples and actual incidences.

26 Would be beneficial to involve suitable local non-governmental agencies with proven track record for construction, supervision, guidance and monitoring of IAY construction ? Give your views and provide name and addresses of any such organization.

**Thank and close the interview**





## Evaluation of Rural Housing Programme (Indira Awaas Yojana-IAY) under Economic Stimulus Package in Selected Naxal Affected Districts in Jharkhand, Bihar and Orissa

FGD Question Guide	
Greetings to all ! We are from Development Facilitators, a research organization based in Delhi. Today, we are in your village to conduct a survey on Indira Awaas Yojana (IAY) on behalf of the NITI Aayog, Gol. In this regard, we intend to discuss with you on IAY for some time. Your views, information and ideas will help us understanding the IAY implementation in your area. We would be thankful to you all if you participate in this group discussion. <b>–THANK ALL &amp; BEGIN THE GROUP DISCUSSION-</b>	
STIMULUS	RESPONSE REFERENCES
1 Assessment of housing needs:	Whether <u>assessment of housing needs for various social groups</u> under BPL categories are done in gram sabhas ? Whether <u>permanent waitlists for IAY beneficiaries</u> are prepared and approved in the gram sabhas ? Whether such <u>list is painted on the walls</u> of gram panchayat building ?
2 Allotment of site/plot in case beneficiaries do not possess land:	Whether <u>landless beneficiaries are given land</u> before allotment of IAY houses ?
3 Release of instalments:	<u>Number of instalments received</u> under IAY and time lag between instalments. Whether <u>payment received is sufficient</u> to complete construction ? Whether have <u>idea on DRI scheme</u> to avail loan at lower rate of interest i.e. 4% up to Rs.20,000/- and 7% up to Rs.50,000/- ? Whether <u>payment ever deducted</u> owing to supply of construction raw material ?
4 Convergence with other development programmes:	Whether <u>facilitation support provided for other basic amenities</u> (such as electricity, drinking water, drainage, school and health care) not covered under IAY ?
5 Gender sensitivity in planning and implementation	Promotion of <u>participation of women</u> in designing and construction of IAY unit Consideration of <u>locational advantages and disadvantages</u> from the women’s point of view particularly with reference to basic amenities in implementing IAY Attempts to ensure availability, accessibility and acceptability of basic <u>amenities in the interest of women</u> in IAY houses Promotion of <u>women friendly technologies</u> to reduce drudgery and promote comfort
6 Quality of construction and technical guidance	Whether houses are built with specific <u>focus on durability</u> ? Construction has <u>strength to withstand adverse effect of natural calamities</u> Any <u>technical guidance</u> received during construction? Total <u>time needed</u> for a good quality IAY house Total <u>amount needed</u> for a durable and disaster resistant IAY house
7 Transparency and social audit	Any <u>influence of PRI/officials</u> in the selection process of IAY beneficiaries? <u>Practice of collection of illegal gratification</u> by selecting non eligible? Conducting <u>social audit</u> to ensure transparency-both physical and financial
8 Delayed completion of IAY houses	Main reasons for delayed completion of IAY houses: (i) Irregular instalments, (ii) Inadequate Instalments, (iii)Unable to arrange additional amount for construction (iv)No specific conditionality on plinth area
9 Positive impact of IAY	(i) Improved living conditions, (ii) Adequate living space thereby ensures privacy and dignity of living, (iii) Safety and security to vulnerable members, (iv) Integration of common facilities and social infrastructure, (v)Better employment opportunities, (vi) increased access to qualitative basic services, (viii) Reduction of household indebtedness
10 Habitation approach under IAY	Existing approach (in situ, micro-habitat, cluster) Advantages and disadvantages of approach adopted under IAY
11 Reduction of faith in armed violence	Whether possession of dwelling units under IAY has positively impacted the mindsets of people that resulted in reduction of armed violence especially the left wing extremism in the area? Whether positive responsiveness of the Government towards addressing development deficit needs of rural population through special package like ESP has helped in reduction of armed violence especially the left wing extremism? Whether priority given to IAY beneficiaries under other development programmes (MGNREGS, RGGVY, PMGSY etc.) has helped in reduction of armed violence especially the left wing extremism?
<b>Thank again and wind up the group discussion</b>	





## Evaluation of Rural Housing Programme (Indira Awaas Yojana-IAY) under Economic Stimulus Package in Selected Naxal Affected Districts in Jharkhand, Bihar and Orissa

### IN-DEPTH INTERVIEW (IDI) FORMAT FOR IMPLEMENTING OFFICIALS

Identification Particulars	
1	Name of the selected state:
2	Name of the selected district
3	Name of the selected block:
4	Name of the respondent
5	Since when dealing with IAY
6	Present responsibility under IAY: (Select only one main functional responsibility)
	Field Implementation-1 Field Monitoring-2 Technical Support-3 Technical Monitoring-4 Policy/ Co-ordination Support-5 Policy/ Co-ordination Monitoring-6 Others (specify)_____7
Financial & Physical Performance	
7	Since when dealing with IAY
8	Year of operationalisation of IAY under Economic Stimulus Package (ESP):
9	IAY funds disbursement under ESP to the district/block: (Rs. in lakh)
	2009-10      2010-11      2011-12
	Central Release: State Release: Unspent Balance: Total Fund Available:
10	IAY funds utilized under ESP to the district/block: (Rs. in lakh)
	2009-10      2010-11      2011-12
	Central Release: State Release:
11	Reasons for not full utilisation/ underutilisation of IAY-ESP funds during the last two years, if any :
12	Physical target and achievement for last three years:
	2009-10      2010-11      2011-12
	<b>Target</b> (b) Number of IAY house construction targeted under ESP
	<b>Achievement</b> (c) Number of IAY houses constructed under ESP :
	(d) Number of fully completed IAY houses under ESP:
Implementation Problems	
13	What specific reasons can be attributed for <i>delay in construction</i> and <i>completion</i> of IAY houses under ESP in the district/block ?







<p>14 <b>Permanent IAY waitlists</b> are not comprehensive and also not displayed in public places/walls of gram panchayat (GP) buildings.</p>	<p>What steps would you suggest which would mandate the GPs to address issues stated above. Please explain.</p>
<p>15 Moreover, mostly the <b>permanent waitlists are not fully complied</b> with while allotting houses under IAY to eligible, needy and poor beneficiaries by the GPs.</p>	<p>What steps would you suggest which would mandate the GPs to address issues stated above. Please explain.</p>
<p>16 <b>Inferior quality IAY houses</b> without the capacity to withstand natural calamity are constructed by beneficiaries need specific attention.</p> <p>Suggest suitable steps for construction of durable houses under IAY.</p>	
<p>17 <b>Technical supervision/monitoring</b> during construction especially at laying foundation and roof laying stages are needed so that durability of dwelling units could be ensured.</p> <p>Is that practically possible ? How can that be undertaken? Suggest some possible steps:</p> <p>Do you think prescribing specific type design for construction of IAY house would be of any help ? Please suggest :</p>	
<p>18 For construction of IAY houses, what approach do you follow and why ?</p> <p>Please explain advantages of the approach adopted:</p>	<p><u>Approach</u> Built on individual plots in the main habitation of the village-1 IAY houses are built on micro habitat approach-2 IAY houses are built or in a cluster within a habitation-3 Others (specify) _____</p>
<p>19 What approach is followed to allot IAY houses in case of BPL households having no homestead land whose name appear in the <b>Permanent IAY waitlists</b> ? Please explain</p>	
<p>20 In 2010 July, the Government of India has launched IAY Management Information System (IAY-MIS) software '<b>AWAASSoft</b>', a local language enabled workflow based transaction level Management Information System (MIS) to facilitate e-governance in the system.</p> <p>Kindly explain as to what hinders the district/block to upload the monthly financial and physical performance of ESP in this format ?</p>	<p><b>MIS Upload</b></p>
<p><b>Perception on Impact</b></p>	
<p>21 Do you think there has been positive impact of IAY on beneficiaries especially with regard to their living conditions ? Kindly explain:</p>	
<p>22 Has there been any impact of IAY on employment/work opportunities for beneficiaries? Kindly explain:</p>	
<p>23 Do you think IAY has facilitated increased access to qualitative basic services for rural households ? Kindly explain:</p>	





24	Do you believe that IAY has impacted in reducing indebtedness of beneficiary households ? Kindly explain:	
25	Do you believe that possession of dwelling units under IAY has positively impacted the mindsets of people that resulted in reduction of armed violence especially the left wing extremism in the area ? Please explain:	
26	Would you subscribe to the view that the positive responsiveness of the Government towards addressing development deficit needs of rural population through special package like ESP has helped in reduction of armed violence especially the left wing extremism ?	
27	What could be done to ensure that village people get maximum benefits from centrally sponsored development programmes in naxalite affected districts ? Please suggest:	
28	What would you suggest to reduce faith of people in armed/violent methods in your area affected with naxalites ?	
<b>Perception on Programme Operational Aspects</b>		
29	Any idea whether IAY beneficiaries are given priority under any other development programmes (NREGA, RGGVY, PMGSY etc.)? Explain with examples and actual incidences.	
30	Would be beneficial to involve suitable local non-governmental agencies with proven track record for construction, supervision, guidance and monitoring of IAY construction ? Give your views and provide name and addresses of any such organization.	
<b>Best Practices</b>		
31	Please elucidate some innovative action initiatives or best practices adopted under ESP	
<b>Lesson Learned</b>		
32	What are the major lessons learned under IAY especially with regard to ESP.	
<b>Thank &amp; Close the Interview</b>		

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