RESEARCH STUDY ON "BEST PRACTICES IN INDIRA AWAAS YOJANA (IAY) – A STUDY IN 12 STATES" : EXECUTIVE SUMMARY

The provision of shelter to all the needy poor is a basic need and has become a big challenge for ensuring dignified living. Considering the need and importance, Government of India and various state governments are implementing several programmes to meet the housing needs of rural poor. Indira Awaas Yojana is an important programme of housing primarily for the members of Below Poverty Line (BPL) population. The National Rural Housing and Habitat policy focuses on the various needs of adequate housing as every citizen is to live with dignity. Adequate housing is not just the mere provision of four walls and a roof but implies, inter alia, access to basic services such as water, electricity, sanitation, healthcare, education, livelihood and security of tenure – all of which are essential for dignified living, personal growth and social well being in a productive society. Making these services available as a part of habitat development can be ensured through the convergence of schemes and mutual efforts of the government, the private sector and the people themselves. Besides, it is essential to promote the creation of habitats which are sustainable and inclusive. This will ensure balanced utilization of available resources and cater to the special needs of the vulnerable sections of society. The concerns of affordability, quality and sustainability will have to be addressed by harnessing appropriate technology.

Given the broad framework of NRH & HP and the programme guidelines of Indira Awaas Yojana (IAY), several state governments could come out with state specific schemes on rural housing such as Samathvapuram, Ashraya, INDIRAMMA, self-help housing etc., during the recent past. The way some of the states and selected districts within the states could interpret and implement within the broad framework of IAY guidelines in fulfilling the felt needs of rural people and the impact created by these 'good practices' is considered significant. Hence, it is felt to study and document some of these practices so as to come out with strategies for strengthening the rural housing policy at the national level.

Concept of Best Practice:

The best practice has been a feature of accredited management standards such as ISO 9000 and ISO 14001. The best practice is considered to be a buzzword in the developmental domain and can be defined as a way of doing things following processes and procedures for yielding superior results on a sustainable basis. The best practices may mean different things to different people at different times. What is best today may turn to be good practice at a later stage /time and usual /normal phenomenon at a still much later period.

In line with this, NIRD at the stance of Ministry of Rural Development (MORD) undertook a national wide study on 'best practices of Indira AwazYojana (IAY)' across twelve Indian states. The idea behind the study had been to identify the field tested best practices that have produced successful outcomes that are usually measured with the subject and objective data tools. The promising practices or the select components/elements of such practice which have potential for replication among other similar organisations involved in implementation of the same programmes could be recommended for wider application using cross country learning and for refinement of policy. The best practices can provide greater insight into the existing strategies and for refinement of the strategy / guidelines.

Context:

An attempt was made in the study to identify the best practices encompassing various aspects in management of IAY in respect of i) Selection process, ii) Unit cost, iii) Beneficiary's initiative /own contribution, iv) Appropriateness to livelihood / house-hold needs, v) adoption of Cost effective technology / techniques, vi) Disaster proof technologies, vii) Institutional Arrangements, viii) Convergence practices, ix) Transparency and accountability and X) NET working /Institutions involved / partnership development.

Limitations:

What is normal practice in a given agro ecological social setting as perceived by the communities may be best / good in the perception of the researchers/ outsiders and could escape without, it being captured, unless it is probed by the field investigator adopting appreciative learning approaches highlighting the strengths of the given socio economic milieu.

Need for the Study:

Given the broad framework of Shelter for all the poor and the programme guidelines of Indira Awaas Yojana (IAY), several state governments could come out with their own initiatives in rural housing such as INDIRAMMA, Ashraya, Sardar Patel Awas, Samathvapuram during the recent past. Several Good Practices are reported to have been adopted by different states in fulfilling the Housing Needs of the Poor. With this background the study was undertaken to document some of these practices so as to come out with strategies for strengthening the rural housing policy at the national level.

Objectives of the Study:

- To review the guidelines of IAY and their relevance to the socio-economic profile of beneficiaries and trace out the various problems of housing of rural poor;
- To understand the constraints, analyze provisions and the process of implementation of IAY programme;
- To identify different best practices adopted in the implementation of IAY;
- To suggest interventions for refinement of national rural housing policy for effective implementation of IAY

Methodology:

State level data is analyzed based on number of poor families as well as number of IAY houses constructed during 2009-10. Accordingly, districts, blocks and villages are identified based on their concentration for an in-depth study. In-depth study is based on data collection from the primary stakeholders (IAY housholds). Data is collected with the help of a questionnaire covering the several aspects:

Study Area:

Multipronged approach has been adopted in selection of study districts/ states i.e., a) expert opinions, b) geographical considerations, c) IAY performance and d) good governance.

Accordingly the study would be conducted in twelve states namely Assam, Andhra Pradesh, Karnataka, Tamil Nadu, Maharastra, Gujarat, Rajasthan, Chattisgarh, HP, Jharkhand, Kerala and Orissa.

- Ten households from each village
- Four Villages from each district and
- Two districts from each state were selected

Selection of the district, block and villages was done in consultation with the concerned officials, NGOs and other Civil Society organizations keeping in view of the concentration of poor and the proportion of IAY beneficiaries. Thus, in all a sample of 960 were covered in addition to collecting the data from secondary sources of information at different levels. Focussed Group Discussions were also conducted with different stakeholders. Interactions were also held with all the concerned including the representatives of NGOs, Nirmithi Kendras / RBCs, Other production Units, Banks etc. Details of the Sample is presented in Annexure – I.

Findings of the Study:

1. Most vulnerable sections like SCs, STs are need to be encouraged more in the states like Gujarath, Andhra Pradesh, Assam while providing the houses under IAY.

2. Due to migration of rural population to the urban areas and rapid growth of urbanization, the percentage share of rural population was declined from 72.19 per cent to 68.84 per cent over a period of 10 years i.e., from 2001 to 2010.

3. The positive decadal growth rate in the rural population was shown in almost of all the states except in Kerala where it was shown -25.96 per cent due to higher literacy rate, awareness among the people in the state.

4. The growth rate in the rural households was about 24.31 per cent in India as a whole during the period from 2001 to 2011. The highest growth rate in the same was appeared in Assam with 46.1 per cent whereas negative growth rate was seen in the state of Kerala with about -15.04 per cent among the states in the study area.

5. According to 2011 Census, the total literacy rate in Rural India was about 68.91 per cent in which Male literacy rate was about 78.57 per cent and female literacy rate was about 58.75 per cent. The average growth in the literacy rate was shown with 6.28 per cent in India as a whole during the years between 2001 and 2011.

6. About 33.8 per cent of the rural population still living under Below Poverty Line according to the 2009-10 calculations using the Tendulkar Methodology. Highest Percentage (60.8 per cent) of persons living under BPL were calculated in Odisha among the sampled states in the year 2004-05 whereas the same was found in Chattisgarh with 56.1 per cent in the year 2009-10. On the other hand, the least percentage of persons living under BPL were identified in Kerala with 20.2 per cent whereas it was found least in Himachal Pradesh with only 9.1 per cent in the year 2009-10.

7. Total Housing shortage estimated in the year 2001 was about 14.67 million units in India as a whole and it was increased to 14.83 million units in the year 2011 and the same was estimated / projected to 14.99 millions in the year 2021. In the states like Gujarat and Tamil Nadu, Housing shortage was declining over a period of decade from 1991 to 2001 and 2001 to 2011 whereas in rest of the states in the study area it was increasing.

8. About 69.3 per cent of the households were still not having the latrines in their houses in India as a whole as per 2011 census. Households using the latrines were found highest in Kerala with 93.2 per cent followed by Himachal Pradesh with 66.6 per cent, Assam with 59.6 per cent whereas the lowest households using the latrines were found in Jhakhand with only 7.6 per cent followed by Odisha with 14.1 per cent, Rajastan with 19.6 per cent. Highest growth in the construction of latrines was observed in Himachal Pradesh with a change of 38.9 per cent over a period of a decade from 2001 to 2011. It is observed zero change in the state of Assam and negligible change (-1 per cent) in Jharkhand.

9. About 51.9 per cent of the households in rural areas were still using the hand pump / tube wells for getting the drinking water as per housing census report 2011 whereas it was only 48.9 per cent in the year 2001. About 30.8 per cent of the households were connected with tap water as per the housing census report 2011 whereas it was only 24.3 per cent in the year 2001. Tap water connected households were found highest in Himachal Pradesh with 88.7 per cent followed by Tamil Nadu with 79.3 per cent whereas it was found least in Jharkhand with only 3.7 per cent followed by Assam with 6.8 per cent, Odisha with 7.5 per cent, Chattisgarh with 8.8 per cent so on in the year 2011.

10. About 55.3 per cent of the rural households were connected with electricity connection followed by 43.2 per cent of the rural households still using the kerosene based light flames and about 0.2 per cent of the households still doesn't have the power connection to their houses in India as a whole as per 2011 census of India.

11. About 47.2 per cent of the rural households were still not using any specified mode of transportation facilities followed by 46.2 per cent of the rural households were using the bicycle for the transportation, about 7.6 per cent were using the Scooter / Moped for the same whereas only negligible percentage of households were using the car / jeep / van for their transportation in India as a whole.

12. About 17.15 per cent of the rural households had issued the job cards under MGNREGA in India as a whole. Highest poverty states like Jharkhand, Chattisgarh, Odisha, Andhra Pradesh etc have issued the highest percentage of job cards under MGNREGA.

13. The Highest poverty head count ratio (%) using Tendulkar Methodology was found in the states like Orissa with 60.8 per cent followed by Bihar with 55.7 per cent whereas least poverty head count ratio had been found in the states like Nagaland with 10 per cent followed by Meghalaya with 14 per cent, Jammu and Kashmir with 14.1 per cent. On the other hand, relative Housing Shortage had been

identified highest in Arunachal Pradesh with 64.27 per cent followed by Assam with 53.11 per cent, Meghalaya with 45.11 per cent and so on whereas the same had been identified least in Himachal Pradesh with 1.45 per cent followed by Haryana with 2.26 per cent. Based on these two – Arunachal Pradesh is the highest priority states followed by Assam, Bihar whereas Himachal Pradesh was identified as the least priority state.

14. Highest share of available funds under IAY in the total revenue expenditure was observed in the state of Assam with 3.1 per cent whereas the states like Tamil Nadu and Jharkhand were enjoying with above one per cent of the share. But the states like Chattisgarh, Maharastra and Rajastan were enjoying with only 0.5 per cent of the state share equal to the Himachal Pradesh and Kerala states, which are least priority states. It is suggested that the percentage share of available funds in the total revenue expenditure should be increased to atleast 3 per cent.

15. Few states such as Gujarath, Maharastra and Andhra Pradesh had reported saturation of their targets for IAY in some districts as per BPL survey 2002. Consequently these states had requested the Ministry of Rural Development for reallocation of targets to other districts that have a greater housing deficit.

16. About 10 per cent of the beneficiaries had been sanctioned the houses under the IAY in the age group of 61 and above, who are mostly treated as vulnerable section in India as a whole. Most deserved of this category had been given top priority with 30 per cent of the allotment of houses under IAY in Rajastan whereas it was given least priority in the states like Jharkhand with only 1.7 per cent.

17. About 30 per cent of the respondents under SC category had been benefitted under IAY programme followed by 27 per cent of the beneficiaries were OBCs, 22 per cent of the beneficiaries were STs, 20 per cent of the beneficiaries under OC category.

18. About 84.2 per cent of the respondents benefitted under IAY were found married followed by 12 per cent were widows, 3.1 per cent were other disserted and only negligible percentage (0.7 per cent) of beneficiaries were identified as unmarried.

19. Widows had been given highest priority in allocating the houses under IAY in the states like Himachal Pradesh (32.5 per cent) followed by Kerala (26.3 per cent) whereas it was given least priority for the widows in the states like Jharkhand and Gujarat (1.3 per cent) followed by Assam and Andhra Pradesh with 3.8 per cent. There is a need to be allotted more number of houses to the vulnerable sections like widows.

20. More than National average of illiterates (31.09 per cent) were getting (about 38.02 per cent) benefitted under IAY, who needs to be educated or need to be provided the adult education in the study area.

21. In most of the villages in the states like Andhra Pradesh the beneficiaries had not been selected through the Gram Sabha. Further the selection as well as allocation among panchayats had been influenced by the PRIs / MLAs. There was

substantial demand for patronage by the MLA / MP who like to be involved in the selection of beneficiaries. The vocal and active segments of beneficiaries influence the selection process because of the limited allotment under IAY.

22. Due to the flexibility provided by the guidelines under IAY, in almost of all the states, the poorest among BPL households are left out, and non-BPL families also get selected for the IAY houses. Many of the families in greater need get left out.

23. Since our guidelines were not providing any guarantee under IAY for the land Beneficiaries who had house-sites were selected and thus, the very poor who did not have a plot of land get left out from the purview of the scheme.

24. Collection of illegal gratification for selection by Panchayati Raj Institutions (PRIs) and officials in almost of all the states, except in the states like Himachal Pradesh, was also major constraint for the difficulties in the selection of a beneficiary under IAY.

25. Due to cutoff set out by under the guidelines that minimum plinth area for the construction of IAY, many states like Tamil Nadu (211.8 sq.ft.) followed by Orissa (230.3 sq.ft), Rajastan (241.4 sq.ft), Gujarat (243 sq.ft), Assam (251.4 sq.ft.), Andhra Pradesh (272.5 sq.ft) restricted to construct the house as their capacity to construct was seemed to be very low.

26. As spatial house was the main traditional and cultural part of their life, in the states like Kerala, Himachal Pradesh people were constructing their house in the larger plinth area though there was high construction cost for the house.

27. The average construction cost of the house under IAY was observed about Rs.99,068/- in India as a whole as the material was playing very vital role.

28. The cost of labour for the construction of IAY house in the state of Kerala and Himachal Pradesh was observed very high due to the following reasons: 1. lack of availability of skilled masonries, less availability of labour due to higher income level, multiple employment opportunities, less willingness to work in the other individual work fields etc. observed especially in Kerala 2. Due to scattered houses, the houses had been constructed in the valley regions and less accessibility of transport facilities to the respective IAY houses, the cost of labour for the construction of the house under IAY was high in the state of Himachal Pradesh.

29. Due to high material cost and labour cost, average construction cost per one sq.ft of plinth area was about Rs.312/- in India as a whole. The same was observed Rs.618/- in Kerala followed by Tamil Nadu (Rs.418/-), Himachal Pradesh (Rs.379/-), Andhra Pradesh (Rs.339/-) and Rajastan (Rs.319/-). While providing the unit cost by the government cost of plinth area should be taken into consideration.

30. Many state governments were not providing additional amount to the beneficiaries except the states like Tamil Nadu (Rs.75,000/-), Kerala was providing Rs.1,25,000/- for STs, Rs. 1,00,000/- for SCs and Rs.75,000/- for General

Category, Maharastra was providing Rs.70,000/-, Andhra Pradesh was providing Rs.52,500/- and Karnataka was providing Rs.50,000/- including the amount provided by the central government under IAY.

31. Though it was playing crucial role in the completion of the dwelling unit, there is no uniformity in the number of installments, construction stages / level of payment and percentage of amount distribution in different stages among different states in India.

32. Though cost of material playing vital role in construction of the house, only states like Tamil Nadu and Andhra Pradesh were providing the material support with subsidized rates to the beneficiaries.

33. Unless the issues of demand forecasting, price escalations, cultural and traditional values, quality of the material taken into consideration supplying the material by the district authorities was not successful.

34. Andhra Pradesh, Maharastra and Rajastan were collecting the beneficiary contribution whereas rest of the states reluctant to collect the beneficiary contribution in terms of monetary value.

35. Except the state of Kerala, no other state is providing the unit cost according to the priority wise categories, for example Rs. 1,25,000/- has been provided to the STs followed by SC category with an amount of Rs. 1,00,000/- and for General category it was only Rs. 75,000/-.

36. Except Kerala State government, no other state was giving importance to strengthen the local self governments by providing the unit cost for the IAY beneficiaries in the ratio of 1:2:1 by District Panchayat, Block Panchayat and Gram Panchayats respectively.

37. Kerala and Himachal Pradesh states had been spending more amount than national average for the construction of IAY house because of its geographical conditions and availability of natural resources whereas no other state was spending more than the national average as these states had been utilizing the locally available resources for the maximum extent possible.

38. Out of the total construction cost for the house sanctioned under IAY, only half of the percentage of amount had been provided by the Government as a unit cost under IAY.

39. Institutional finance needs to be encouraged a lot. As of now, about 6.5 per cent of amount was able to mobilize from the institutional finance.

40. Due to lack of existence of Self Help Groups in three states namely Rajastan, Orissa and Gujarat the beneficiaries couldn't have benefitted the loan amount from the same whereas only meager percentage of share in total construction cost could be mobilized in the states like Himachal Pradesh (0.44%), Chattisgarh (0.54%),

Tamil Nadu (0.74%), Jharkhand (1.02%), Maharastra and Kerala (1.2%) and Assam (1.76%).

41. Except in Gujarat no other state had mobilized the Bank finance under DRI for about 50 per cent of the beneficiaries and about 15.05 per cent of amount incurred in the total construction cost.

42. It was very difficult to get the loans from the Banks where the managers were enjoying the discretionary powers for issuing the loans. The reasons for not getting the loans from the banks - when one of the far-off relative had a defaulter for previous loans which has given for any purpose, inquiring more securities and security deposits had to be submitted.

43. As banks available in the tribal areas were very less in number hence it was very difficult to meet the financial requirements of IAY beneficiaries.

44. Due to lack of proper guidelines from the RBI, it was very difficult to mobilize the housing cooperative societies to provide the loans to the IAY beneficiaries. In the states of Kerala and Tamil Nadu with the initiation of state government only very meager percentage of beneficiaries were getting the loans from the housing cooperative societies.

45. Due to non availability of institutional finance in the study area beneficiaries were getting the loans from local land lords / money lenders and paying 36 per cent to 60 per cent interest rates per month to them. About 16.17 per cent of the amount in the total construction cost was being gathered from the private sources i.e., non institutional finance in India as a whole.

46. About 19.7 per cent of the amount had been spent from the beneficiaries' own pockets along with engagement of self labour contribution for the construction of IAY house in India as a whole. It was found very high in the states like Himachal Pradesh (38.71%) and tribal areas of Jharkhand (27.64 %), Chattisgarh (25.62%), where average size of the family was very high in the study area and plinth area of the house had seemed to be very high.

47. Due to high cost of labour in the states like Himachal Pradesh and Kerala, the proportion of Labour cost to the Material Cost was four whereas in rest of the states it was calculated only 6.3 where convergence practices need to be initiated more.

48. Due to lack of awareness, low literacy rate, less convergence and maintenance of IHHL programme by the other agency, only about 25.3 per cent of the IAY households were still not having the IHHL in India as a whole. Highest percentage of houses which did not have the IHHL were found in Orissa with 72.5 per cent.

49. Due to lack of awareness on health and sanitation and due to continuity of the traditional practices, about 6.31 per cent of IHHLs among constructed IHHLs were being kept vacant or being utilized for other purposes like keeping material like firewood, construction material etc., 3.87 per cent of the IHHLs have been utilized

by female members in the family, 2.58 per cent of the IHHLs have been utilized by the old age persons in the family.

50. Due to lack of proper drainage facilities and water facility to the houses constructed under IAY, about 7.32 per cent of IHHLs had been utilized occasionally, only 3.01 per cent of the IHHLs had been used during the rainy season only whereas about 6.71 per cent of the IHHLs had not been used among constructed IHHLs available in India as a whole.

51. Least percentage of households using IHHLs were found highest in Assam with 35.71 per cent followed by Orissa with 59.09 per cent, Andhra Pradesh with 66.67 per cent, Rajastan with 71.11 per cent due to lack of drainage facility, lack of awareness among the poor, traditional values, lack of water facility etc. In these areas, water harvesting technology need to be initiated.

52. As Construction cost depends on technology used for the construction of the IHHL and topographical conditions existing in the area for example, it is observed from the field study especially in Gujarat, A.P., Tamil Nadu and Rajastan that due to availability of black saline soil it was very costlier to dig a pit for the construction of latrine and hence cost of construction was about Rs.12,000/- per one latrine.

53. Due to lack awareness on technical issues it is observed from the field study especially in Himachal Pradesh that the beneficiaries were digging pits in the area of 10”x10”x6” (height, width and depth respectively) where 4”x4”x6” is enough for pit construction according to the technical experts.

54. Due lack of involvement of the people to the extent possible, the IHHL was not being succeeded in almost of all the states. In Gujarat, though formation of functional committees a) Village Water and Sanitation committee b) Village Sanitation committee c) village Health and Sanitation committee have taken place due to lack of trainings and lack of initiations towards strengthening of the functional committees the programme has not been succeeded.

55. As shown in the states like Kerala, Rajastan, Maharastra, Chattisgarh, Gujarat it has been made compulsory before starting the construction of IAY, if it is not constructed before completing the construction of IAY house, then Rs.5,000/- amount would be deducting from the unit cost provision. Due to lack of compulsion the IHHL programme has been succeeded as much in other parts of the country.

56. Due to lack of convergence of majority of about 41.35 per cent of the households benefitted under IAY were still depending on Public Hand Pump for getting the drinking water in India as a whole.

57. Due to limited facility given under the DRWS for providing the connection to the houses directly, Piped Water connections connected directly to the house were found absent in the states like Orissa, Chattisgarh, Andhra Pradesh and it was found very negligible Assam, Jharkhand, Tamil Nadu with only 1.25 per cent.

58. Even though it is playing greater role in utilizing the amount for the construction of the house still about 23.02 per cent of the beneficiary households were still not having the job cards under MGNREGS programme in India as a whole.

59. Due to provision of less employment days and provision of low wage rate, restrictions in the provision of job cards to all the family members the MGNREGS programme was not able to stop the migration among the IAY beneficiaries.

60. Due to less provision of amount under homestead programme, it is very difficult to encourage the poorest of the poor categories while selecting the beneficiaries. Land cost was observed Rs. 2 to 3 lakh in the states like Kerala and Maharastra and less availability of CPR land / waste land it is not at all sufficient for encouraging the poorest of the poor to take up the IAY programme with the limited provision under homestead programme.

61. Due to provision of higher unit cost under different state government schemes and most of the states following the IAY waitlist for the construction of house under different state government schemes it is very difficult to mobilize the poorest of the poor to take up the IAY programme and hence national policy for the rural housing schemes need to be unified or all schemes under rural housing need to be brought into one umbrella.

62. As some of the beneficiaries not aware that houses also can construct in one part of agricultural field and hence most of the states were not enjoying with backyard area in the states like Gujarath, Karnataka and Andhra Pradesh where least backyard area was found with 72 sq.ft., 123.8 sq.ft and 129.5 sq.ft respectively.

63. About 38.02 per cent of the households were not found with smokeless chulas in India as a whole. Among them, Gas stoves were found in 83.48 per cent of the households.

64. In the state like Kerala, though the availability of sand was very high in and around the river coastal areas due to severe effect on the bridges and other buildings the officials were not giving permission for getting the sand. As contractors were playing the vital role in getting the sand the poor people like IAY beneficiaries were paying the huge amount (Rs.70,000/- per truck) for getting the sand from these area.

65. Majority of about 74.27 per cent of the housing walls constructed under IAY were made with burnt bricks, among these less quality (third quality) of bricks had been used for the construction and hence usage of cement, bricks, sand were being increasing.

66. Only about 10 per cent of the housing walls were made with locally available materials like Tabook in the state of Kerala, Ash bricks in Andhra Pradesh etc.

67. As required more number of Nirmithi Kendras, it was available in only two states like Kerala and Andhra Pradesh and as the IAY beneficiaries getting very low

quantity of materials from these centers and these were managed by the private parties Nirmithi Kendras were not at all useful for the IAY beneficiaries.

68. No one state was providing total details regarding IAY (Ex: Name of the beneficiary, fathers name, BPL points, BPL rank, IAY wait list number, which year got the IAY house, which year completed the construction) which was indicating transparency and accountability in selection of the beneficiary except the states like Maharastra and Tamil Nadu.

Best Practices in IAY:

The study is primarily taken up to identify a few good practices adopted by different agencies of Government for effective implementation of IAY. While listing out a few good practices, the study has also identified several problems associated with the planning and implementation of IAY. Further, the study also attempted to understand the constraints, analyze provisions and the process of implementation of IAY programme. The study could also come out with a few suggestions for integration of good practices in the National Rural Housing Policy.

I. Selection Process:

1. Most deserved category in the age group of above 60 years had been given top priority for the allotment of houses with 30 per cent under IAY in Rajastan followed by Chattisgarh with 17.5 per cent, Maharastra with 16.3 per cent and Himachal Pradesh with 12.5 per cent.

2. SC population had been given top priority while sanctioning the houses under IAY especially in Himachal Pradesh with 24.7 per cent among the study states followed by Tamil Nadu with 19 per cent, Rajastan with 17.2 per cent, Orissa with 16.5 per cent and Andhra Pradesh & Karnataka with 16.2 per cent.

3. Highest percentage of ST population had been given top priority while sanctioning the houses under IAY especially in the states of Chattisgarh with 31.8 per cent followed by Orissa with 22.1 per cent and Jharkhand with 26.3 per cent.

4. Widows had been given highest priority in allocating the houses under IAY in the states like Himachal Pradesh with 32.5 per cent, Kerala (26.3 per cent), Rajastan (21.25 per cent), Orissa (15 per cent) and Chattisgarh (13.8 per cent).

5. Other disserted people like divorcees, separated but not divorced had been given highest priority than the national average (3.1 per cent) while allocating the houses under IAY especially in the states like Andhra Pradesh and Karnataka with 10 per cent and Himachal Pradesh and Assam with 6.3 per cent.

6. Least percentage of illiterate rural people (6.25 per cent) had been encouraged by the housing programme in the state of Kerala, where the state average illiteracy rate was calculated about 7.08 per cent whereas in rest of the states are not taking into consideration of this illiteracy and hence these states were providing more houses to the illiterates.

7. Political interference was observed very low in entire North India where the programme was going very smoothly with greater accountability.

8. Identification of Below Poverty Line and preparation of IAY waitlist was observed very transparent in the states like Rajastan (especially in Nagaur district) and Maharastra.

9. In the state of Kerala, IAY selected beneficiaries list had been fixed on GP walls as well as in each ward. In the states like Kerala, Andhra Pradesh, Maharastra and Tamil Nadu states before selection of the beneficiaries, a team consists of GP President, Ward members, GP Secretary, Local level Assistant Engineer were attending transect walk for receiving the applications for allotment of ting the houses under IAY.

10. Temporary shelters were being provided for the needy beneficiaries by the Gram Panchayat President and ward members while construction of the house was going on.

11. Tamil Nadu and Maharashtra states were providing the unit cost amount to the beneficiaries as per the cost estimation report prepared by the District Rural Development Agency. These states had provided the three different house layouts for the sake of beneficiaries to construct the house under IAY.

12. Due to awareness among the beneficiaries and strict rules provided by the higher authorities it is observed from the field study that Himachal Pradesh was the example for the least corruption and hence the people were willing to take up the scheme and construct the house.

13. In the southern States and Gujarat, the number of houses constructed under state run schemes compared quite favourably with those constructed under IAY. Especially in Andhra Pradesh they had reached saturation point to allocate the houses under Indiramma programme. In some tribal areas of Maharashtra also they had reached saturation point to allocate the houses under IAY.

14. Gujarat, Himachal Pradesh, Jharkhand had state run schemes that provide full subsidy for rural housing.

15. Some State Governments had very large programmes that leverage loans in addition to budgetary support. In Andhra Pradesh and Karnataka, where the number of houses taken up is very large, these houses were funded through credit-cum-subsidy schemes where the credit was taken by the State Government from HUDCO and commercial banks and passed on to the beneficiaries.

16. The State-run schemes target different groups of beneficiaries and exhibit a range of unit costs with varying proportions of subsidy, credit and beneficiary contribution. And even for IAY scheme also Kerala government was providing an amount of Rs.1,25,000/- to STs, Rs.1,00,000/- for SCs and Rs.75,000/- for General Category. Gujarat was implementing four rural housing schemes. Among these, the main scheme was Sardar Patel Awaas Yojana for BPL families implemented by District Panchayats. The other schemes were Dr. Ambedkar Awaas Yojana for SC families, Adin Jati for tribals & primitive groups and Halpati Housing Scheme for ST families. The common feature of all these schemes was that the unit cost was Rs. 40,000 or above which is either fully

subsidised by the State Government or has part beneficiary contribution. Jharkhand was implementing the Dindayal Awas Yojana and Bisra Awas Yojana. The unit cost of Dindayal Awas Yojana was Rs. 25000 and was fully subsidised by the Government. The Bisra Awas Yojana was meant for Primitive Tribes Group. The unit cost of Rs. 70000 was fully subsidised by the Government. Himachal Pradesh was implementing Rajiv Gandhi Awaas Yojana for SC / ST and OBC in rural areas. The unit cost and other terms and conditions were as per IAY guidelines.

17. The implementation agencies also vary from scheme to scheme and from State to State. Kerala was implementing three different schemes – one through the Panchayats and the other two through the Scheduled Caste and Scheduled Tribe Development Departments.

18. To avoid disturbances from the APL families while selecting the beneficiaries under IAY, APL families will be entitled to interest-free loans in the state of Maharashtra.

19. In Karnataka and Andhra Pradesh, housing corporations had been set up which not only 18 leverage the finances, but also provide technical guidance to beneficiaries for construction of their houses through staff placed at the district and block level.

20. Karnataka, a waitlist had been prepared but which is periodically updated by Gram Panchayats through the Gram Sabha.

21. Andhra Pradesh used to follow the Principal Bank Branch System (PBBS) in handling of finances and release of funds to the beneficiaries.

22. In Gujarat, it is observed that plots were being provided under Sardar Patel Awas Yojana and construction was through NGOs.

23. In the state of Maharashtra, once the IAY waitlist prepared if any person found that he had the house and hence he is not eligible for getting the house under IAY then his name could be removed from the list but it is observed from the field study that no new number would be added to the IAY waitlist prepared on the basis of BPL list.

24. In the states like Tamil Nadu, Maharastra, Grama Sabha meetings were being conducted once in every three months in each panchayat. The meetings were being held on Jan., 26th, May 1st, Aug. 15th and Oct. 2nd. The practice of **Social Audit** was being done in Gram Sabha by submitting their work performance, financial allocations, expenditure reports etc. to the respective Grama Panchayat. In Grama Sabha one district level official would be attending that meeting.

25. Selection Process had been done very transparently depending on mainly where the locally available materials found cheap and free of cost and cost effective technology for the construction was being used for the construction of house under IAY. Ex: Tribal Areas of Maharastra, Chattisgarh, Jharkhand, Assam.

II. Construction Cost and Sources of Credit

1. Himachal Pradesh and Kerala, where the scattered houses appeared, generally used to construct the house in higher plinth area with 451.2 sq.ft., and 363.2 sq.ft respectively.

In Kerala and tribal areas of Maharastra (380.1 sq.ft.), people felt that individual housing structure and spatial house was their traditional and cultural part in their life.

2. In the states like Maharashtra, Chattisgarh, Assam, Jharkhand, Orissa the cost of construction for the IAY house was observed lower than the national average (Rs.99,068/-) due to availability and maximum utilization of locally available low cost material.

3. Due to maximum utilization of locally available low cost material, the mean construction cost per one square feet of plinth area in the states like Jharkhand (Rs.212/-), Chattisgarh and Maharastra (Rs.228/-), Gujarat (Rs.239/-), Assam (Rs.271/-), Karnataka (Rs.278/-) and Orissa (Rs. 295/-) was lower than the national average (Rs.312/-).

4. Kerala had been providing a range of unit cost according to the priority group. For example Rs.1,25,000/- was providing for STs, Rs. 1,00,000/- for SCs and Rs.75,000/- for General Category whereas some states like Andhra Pradesh, Karnataka, Rajastan states were providing subsidy amount for the SC and ST categories under IAY.

5. Instead of giving additional amount, Rajastan government was providing more number of houses by using the IAY guidelines.

6. Only the states like Andhra Pradesh, Maharashtra and Rajasthan were collecting the beneficiary contribution to get more involvement of beneficiaries in the construction process and own up of the house constructed under IAY.

7. Majority of states like Maharastra, Rajastan, Gujarat, Assam, Himachal Pradesh, Orissa, Chattisgarh and Jharkhand were paying the unit cost in three installments whereas Karnataka and Kerala governments were providing the unit cost in four installments.

8. Almost of all the states were providing the last installment of unit cost at completion stage only. According to this they were able to facilitate the beneficiaries to finish the construction of house sanctioned under IAY.

9. In Kerala, the state government is providing the unit cost in four different stages viz., at advanced stage 30 per cent of the unit cost, at basement level 40 per cent, at roof laid stage 20 per cent and at the completion stage only 10 per cent of the unit was being provided to the beneficiaries. When it compares from the other states Kerala government is providing the unit cost in scientific way. It is providing the unit cost in four equal intervals also. It is also providing the unit cost with higher amount in each installment where beneficiaries can afford to buy the required material at the stage of payment.

10. Seven out of 12 states (about 60 per cent states) were providing the advance payment while sanction of the house itself as the beneficiaries belong to poorest of the poor category.

11. It is observed from the field study from the state of Kerala that stages of installments and amount provided in each installment was more or less based on the technical categorization. Hence, it is advisable that with some modifications number of

installments, percentage of amount given in each installment and stages of payment should be applied to across the states in India.

12. The state government of Kerala was giving importance to strengthen the local self governments by providing the unit cost for the IAY beneficiaries in the ratio of 1:2:1 by District Panchayat, Block Panchayat and Gram Panchayat. It shows the self sustainment of the local self governments. For General Category, about 65 per cent of the unit cost was met from IAY assistance and rest of the 35 per cent of the amount was being provided by the local self governments. Likewise, SC Category had been provided about 48.5 per cent of the unit cost from IAY assistance whereas rest of about 51.5 per cent of the amount was being provided by the local self governments and to ST Category, about 38.8 per cent of the unit cost was being met from IAY assistance whereas rest of about 61.2 per cent of the unit cost was being provided by the local self governments. By the distribution of IAY amount, it is clear from the table that financial powers were being enjoyed by the local self governments like GP, Block Panchayat and District Panchayat etc.

13. In Tamil Nadu, district authorities were helping in getting the material like sand, cement, steel, doors and windows when the payment was being done. Likewise, the state government of Andhra Pradesh was also providing cement for the construction of the IAY house to the beneficiary with subsidized rates.

14. About 19.7 per cent in the construction cost of house under IAY could be afforded by the beneficiary respondents in the study area along with engaging total labour from the family.

15. About 11.7 per cent of amount was able to mobilize from the friends and relatives as it is called as friendly loan in India as a whole. Beneficiaries from Himachal Pradesh were getting highest percentage of friendly loans (about 19.89 per cent in the total construction cost).

16. In only two states Karnataka (5.72%) and Andhra Pradesh (5.21%) the beneficiaries could able to mobilize the credit facility from the SHGs due to existence of more number of SHGs and in these states SHG federations were functioning like a banks in most of mandals and villages.

17. About five per cent in the total construction cost had been mobilized from the Banks in India as a whole. About 15.05 per cent in the total construction cost had been mobilized under DRI loans in Gujarat to about 50 per cent of the beneficiaries.

18. Local level engineers were getting involved in the provision of DRI loans to the beneficiaries by the way of getting the certificates from the engineers at taluk level at lintel stage in Gujarath. Hence, the repayment was also observed very high in the state.

19. For getting the loans under DRI from the Banks one should follow the simple procedure in the state of Gujarat: a) IAY work order b) Ration Card c) Photos d) certificate from Talati and e) Election Proof for indicating the residence proof should be submitted by the beneficiary.

20. In the states of Kerala and Tamil Nadu housing cooperative societies were giving the loans to the beneficiaries for the construction of house sanctioned under IAY. The success goes to local community and officials also.

21. By initiations of the GP members it was proved that it is possible to mobilize the DRI loans from the Banks as it is proved in the village of Bommachakiapalayam of Erode district in Tamil Nadu state.

22. The share from non institutional finance was absent in Gujarat state and it was found very negligible with 0.85 per cent in Rajastan state. This was possible due to able to mobilize the DRI loan from the banks.

23. In some villages of Thane district in Maharashtra state, it was practicing that the bricks were made by the beneficiaries themselves (collective action with 4 to 5 members) with locally available mud hence the cost would be very less and these bricks were supplied to other beneficiaries with low rate where as in Solapur district, the bricks were purchased collectively in some areas and hence about Rs.200/- will be saving on purchasing 1,000 bricks.

III. Convergence Practices and Appropriateness to Household Needs:

1. Due to high literacy rate, more awareness among the people and high per capita income, highest percentage of households constructed the IHHLs in their houses sanctioned under IAY found in Kerala with 98.75 per cent followed by Himachal Pradesh with 96.25 per cent. Regularly using IHHLs were found highest in Kerala with cent percent usage followed by Gujarat with 98.4 per cent, Himachal Pradesh with 97.4 per cent because of high awareness and high literacy rate prevailing in the state.

2. In the states like Maharastra, Jharkhand, Himachal Pradesh, Gujarat, Assam and especially in Northern states the Total Sanitation Campaign programme had been implemented by separate department - Public Health and Engineering.

3. In Gujarat also, it was the duty for Water and Sanitation Management Organisation (WASMO) to provide the Toilets to the individual house in the state. WASMO is an autonomous body. One Engineer was working under WASMO and he used to work with the help of TDO at Block Level and Talatis at GP level. According to the FGD with officials, GP members and beneficiaries the two schemes should be brought under one umbrella.

4. In Himachal Pradesh, beneficiaries were digging pits for the construction of IHHL in the area of 10”x10”x6” (height, width and depth respectively). According to FGD with beneficiairies it will survive up to 50 to 60 years as it is traditional practice for them.

5. In Gujarath especially in Tribal areas, it is identified as best practice that soak pits were being constructed with the cost effective technique of **Honey Comb Masonry**. With this technique they were saving nearly 50 per cent of the bricks and cement for the construction of soak pits.

6. In the state of Gujarat, the government was trying to create the awareness among the people on health and sanitation by forming three functional committees at the village level viz., a) Village Water and Sanitation committee b) Village Sanitation committee c) village Health and Sanitation committee.

7. In the states like Kerala, Rajastan, Maharastra, Chattisgarh, Gujarat construction of IHHL had been made compulsory before starting the construction of IAY, if it is not constructed before completing the construction of IAY house, then Rs.5,000/- amount would be deducting from the unit cost provision. This practice was very much successful especially in the state of Kerala.

8. Piped Water connections connected directly to the house constructed under IAY were found highest (67.5 per cent) in Maharastra followed by Gujarath with 62.5 per cent, Himachal Pradesh with 40 per cent. This was possible by taking initiation by the government to provide the tap connection to the house with meager deposit collected from the beneficiaries. In the state of Gujarat, individual tap connections have been giving directly to the houses with free of cost for BPL families especially for IAY beneficiaries whereas for other APL families the Gram Panchayat was collecting the amount of Rs.200/- per each connection especially in Vadodara district.

9. About 67.5 per cent of the households were found in Karnataka using the drinking water from Public Tap connection connected to the street followed by Rajastan with 65 per cent, Andhra Pradesh with 38.75 per cent, Gujarat with 25 per cent. It was successful after launching the programme of District Rural Drinking Water Programme by the government.

10. In the state of Rajastan, it is practiced that water storage tanks had been constructed in outer side of the plinth area. For this, the state government was providing Rs.10,000/- for the construction of the same and it was connected to individual water tap connection also. For some summer storage tanks, where it was not connected with tap connection, especially in rainy season people were attaching the pipe from roof of the house to the summer storage tank and hence water would flowing through pipe to summer storage tank directly.

11. Kerala Government was also providing the amount of Rs.10,000/- under the Gram Panchayat plan fund for digging the drinking water well in their own land premises to the SC BPL beneficiary.

12. About 76.98 per cent of the rural household beneficiaries were having the job cards under MGNREGA in India as a whole. Households having the job cards under MGNREGA were found highest in Chattisgarh with 98.75 per cent followed by Orissa with 96.25 per cent, Jharkhand with 92.5 per cent, Andhra Pradesh with 91.25 per cent. Amount getting from the MGNREGA works had been utilized for the household consumption while construction was going on across the states in India.

13. In the state of Kerala, upto basement level for the construction of IAY house was converged with NREGA work in the state as a whole. In practice, along with self labor and one or two masonry, 5 women workers from the NREGA were being

engaged in the basement level construction for the IAY house for most of the housing construction and hence these beneficiaries would be saving the amount of Rs.2,500/-.

14. In the states like Himachal Pradesh, NREGA workers had been engaged, if it is required only, for the land leveling process.

15. According to the Block Development Officer and other officials in the state of Gujarat, they have been planning to incorporate the NREGA works by doing micro plans in the pit construction for the latrines for all the IAY houses in each village.

16. About 91.25 per cent of the households in the state of Kerala constructed their houses sanctioned under IAY in the Government provided land followed by Tamil Nadu with 78 per cent, Maharastra with 58.75 per cent, Andhra Pradesh with 50 per cent, Chattisgarh with 38.75 per cent, Gujarat with 32.5 per cent.

17. In the state of Gujarat, as per government records, it is observed that no one person was left out from the homestead programme.

18. The government of Kerala was providing Rs.37,500/- for General Category with half percent subsidy and Rs.70,000/- for SCs with full subsidy for purchase of land.

19. Highest backyard area was found in Rajastan with 1043.3 sq.ft. followed by Kerala with 570.7 sq.ft. because most of the beneficiaries were constructing their houses under IAY in the agriculture fields, Assam with 455.9 sq.ft where backyard area was using extensively for plantation of trees like flowers, vegetables and most of the tribal people were utilising the backyard area for cattle rearing activity.

20. Households using the gas stoves among the IAY beneficiaries were found cent percent in Kerala followed by Rajastan with 94.55 per cent, Himachal Pradesh with 91.94 per cent, 89.13 per cent in Gujarat.

IV. Cost Effective Technology / Techniques:

1. The beneficiary households of Kerala were using the M sand (getting from crushing the stone chips) instead of sand. This type of material was also using for making the concrete type of bricks (local name Tabook / Cement Block) with a size of 15 cm width x 20 cm height x 40 cm length for each brick**.**

2. In the state of Himachal Pradesh generally three types of sand was being used for the construction viz., 1. Coarse Sand 2. Fine sand and 3. Aggregate sand. Coarse sand was generally used for roof construction, where consumption of sand is very high as it is best suit roofing construction. Fine sand was being used for flooring and plastering of wall. Generally cost of coarse sand was higher than fine sand and it was higher than aggregate sand. Combined sand was being used for laying the foundation works.

3. Generally two types of foundations were observed in the study area.
   A. Columns and Beams Foundation:

In the states like Himachal Pradesh, Andhra Pradesh, Orissa, Jharkhand and other parts, where the houses were being constructed nearby the railway line, the foundation for the construction of IAY houses had been done with columns and beams structure. Due to the fact that housing construction will have to make at edge of the mountain especially in the state of Himachal Pradesh the people were using this type of structure for the construction of IAY house.

B. Raft Foundation:

In Vadodara district of Gujarat, Bikaner district of Rajastan, West Godavari district of Andhra Pradesh, especially in the areas of construction of house under IAY was done with raft foundation where the loose type of soil and sandy type of soil is existed. It had a ground beam which shuts out from the foundation base and was also attached to the ground floor slab to form a network of concrete embedded round the building space. The ground beam was usually from 600mm to 1200mm for almost of all the houses. For this raft foundation, generally beneficiaries were digging 10 to 12 feet for laying the foundation for the construction of the house under IAY. For this reason the cost of construction was also high in these areas for laying the foundation.

4. Majority of about 74.27 per cent of the housing walls constructed under IAY were made with burnt bricks followed by about 10 per cent of the housing walls were made with other materials like locally available materials like Tabook in the state of Kerala, Ash bricks in Andhra Pradesh etc and walls made with mud and cement bricks were given equal importance for constructing the IAY houses in the study area whereas only 4.49 per cent of the housing wall construction under IAY were made with locally available stones.

5. Cent percent of houses were found in Rajastan and Tamilnadu where the plastering of the wall was done followed by 97.5 per cent in Chattisgarh, Orissa with 96.25 per cent.

6. In the state of Assam, ikara was plastered on both sides with mud mortar. The plastering was done three times with a mixture of mud and cow dung.

7. The plaster of walls was done by using mud mortar (mixture of both locally available sandy mud and lime mortar) especially in Rajastan state.

8. RCC roofs were found cent percent in Kerala, Tamil Nadu followed by 97.5 per cent in Andhra Pradesh, Jharkhand with 83.75 per cent.

9. Roof layout is very critical in the state of Assam. The roof was in various levels and multi-cornered. But the same angle of inclination was seen for all the roofing structures. The Roofs were of corrugated iron sheet. Sheets are fixed in timber purling by nail. Rubber washer is used to protect the rain drop penetration through the side of the nail. The ceilings were made of wooden beams. Wooden beams were stick very close to each other. These wooden beams were supported by vertical wooden / steel column. Most of the housing roofs were covered with framework of bamboo structure for the lower part of the roofing construction. With this traditional practice the cost of construction for the roofing was very cheaper than any other areas. It is significant to note that Assam falls on high intensity seismic Zone-V, so all houses were being constructed with light weight materials for roofing & ceiling. In case of congested area, RCC structures were also provided.

10. In some parts of Coimbattore district of Tamil Nadu, Tribal areas of Thane district in Maharashtra state and Vadodara district of Gujarat state most of the housing roofs constructed under IAY were covered with ICC sheets made with asbestos tins / iron tins and these were supported with wooden sticks called as bullies with sufficient gauge and used more number of bullies for supporting the roof as it was easily available in forest areas without any cost.

11. In the state of Tamil Nadu it was practiced that the state government had encouraged that the tiles should be fixed on the top of the roofing to run / flow the rain water freely. For this, Rs.7,000/- was allocated in the unit cost for the construction of the house under IAY.

12. In Kerala concrete roofs were seen for the IAY houses. In this system, RCC was constructed with 9" inches with a mixture of small chips, cement, iron and sand. Even though its cost was very high people opting the RCC type of roofing structure because as the state is enjoying the two monsoons viz., south-west monsoon and north-east monsoon. It is also observed from the field study that RCC was constructed with sloping downward to both sides for flowing rain water.

13. In Rajastan, it is observed from the field study that almost of all the houses were identified and constructed with 3 layers. In the first layer stone patties were used with 4 inches, in the second layer bricks were used with mud mortar with 4 inches and in the third layer cement slabbing was done with 30mm as stone patties available abundantly in the state. In second layer of the roofing construction, most of the people were using the bricks with 4 inches height. Hence, the number of bricks for IAY house with 220 sq.ft. was 150 bricks. It is also observed from the field study that most of the households for their roofing structure using bricks with a shape of arc then it had been saved half of cost on cement mortar and bricks also.

14. It is observed from the field study that in Tribal areas, Himachal Pradesh and Kerala, the beneficiaries constructed their house sanctioned under IAY with more than three rooms as it was their traditional and cultural practice.

15. In the state of Rajastan and Kangra district of Himachal Pradesh, most of the IAY houses were identified with three rooms along with his old house and its shape was rectangular.

16. It is practiced that similar colouring for the IAY house is compulsory in Thane district of Maharashtra state.

Alternative Housing Construction:

In Pattakara GP of Kerala state, only two houses were found with inter locking brick construction. With this construction, the cost of construction was very low about Rs.1,75,000/- for 400 sq.ft. land area whereas for other housing constructions the cost was about Rs.2.5 to 3.0 lakhs. For this construction, there is no need to apply the mixture of cement and sand while construction of the wall for the house and more over there is no need to apply the plastering of wall also. Tabook Brick costs around Rs.18/- per each whereas other cement concrete brick costs around Rs.23/- per brick. For walling construction the company people will

arrange the construction workers with a similar cost i.e., for masonry Rs.600/- and for each helper Rs.500/-. Most of the people were willing to use this type of technology if skilled labour is available abundantly. It is also demanded that the government should give this type of skill upgradation programmes to the required masonries hence they can get more employment opportunities and income and moreover they can get skilled labour with cheaper rate.

V. Networking:

1. Andhra Pradesh state government has established a district level unit for effective implementation of the programme in the district. In this district unit, District Collector is being treated as Executive Director for the implementation of the integrated housing programme in the district. The District Managers / Housing Project Director will take the sole responsibility for the implementation of IAY in the district. The DRDA should have released all its contribution to the District Housing Unit. The district unit is expected to facilitate provision of all basic amenities for an IAY house. The Project Director / District Manger will be sole responsibility for the implementation of the IAY in the district. The Project Director will be assisted by number of staff from district level to the village level such as Deputy Executive Engineers at the Division level, Assistant Engineers and Work Inspectors at the Mandal level and Work Inspectors at the group of 4 to 5 panchayats in each mandal.

2. In the state of Maharastra, district officials were providing training to IAY beneficiaries after completion of the selection process. In this training, they trained about IAY guidelines, unit cost provision, cost effective technologies and techniques for the construction of IAY house etc.

Policy Suggestions:

I. Selection Process

Selection of beneficiaries for the assistance under IAY housing is clearly stated in the programme guidelines of MoRD. However, the implementing agencies are not able to strictly follow the guidelines in the selection of beneficiaries for various reasons. In order to ensure proper identification and selection of beneficiaries for IAY the workshop recommends:

- BPL Survey should be conducted by using multiple methods like Participatory method, Income method, Expenditure / Consumption method and it should be done once in five years. Grama Sabha can delete the names of the beneficiaries but it should not include any new beneficiaries once Grama sabha approved the BPL and IAY wait list.

- Selection should be made from the permanent IAY waiting list according to existing provision without any deviation

- Selection of the beneficiary should be strictly based on seniority

- Gram Sabha has to pass a resolution of such selection in public so as to ensure the transparency in the selection of genuine beneficiaries

- BPL survey should be taken up for every five years with a provision for deletion /inclusion of the real beneficiaries without any delay including legal

- Maximum income limit to determine the poverty line is not practicable. There is increase in wages and cost of living. This has led to the increase in income. The income ceiling of Rs.32,000 per annum fixed as BPL for IAY is unrealistic and the same needs to be enhanced considerably.

II. Access to land

- Wherever govt. Land / panchayat land is available it should be reserved for allotment of sites with free of cost to IAY beneficiaries.

- If the beneficiary is owning agriculture land then permission should be given to construct IAY house, in an area not exceeding 40 x 60 feet.

- Land acquisition problems must be addressed by the states involving PRIs at various levels and revenue Department authorities

- Although, the present strategy of entitling the tribals facilitating housing construction in the forest areas is desirable, there is a long way to go to get patta and title. The strategy of taking up IAY colony constructions in the Revenue Lands adjacent to the forests gained momentum relating to higher level of security, satisfaction, occupancy and access to livelihood opportunities of the beneficiaries. Hence, a policy initiative in this direction is all the more imperative for ensuring IAY for tribals in the Revenue Lands.

- It is compulsory to provide the temporary shelter while construction was going on.

- Display of Permanent IAY waitlist with all the details (1. Name of the Beneficiary; 2. Father / Husband Name 3. BPL Rank 4. IAY Waitlist Number 5. Year of Sanction 6. Year of Completion of IAY) on GP walls should be compulsory and GP Official should have given responsibility for this.

III. Convergence

a. TSC amount should be increased and the same can be made available with the IAY implementing agency on the lines of AP.

b. Both IAY and TSC should be taken up by a single agency across the country.

c. Convergence of IAY with NREGA would reduce the cost of construction of IAY house, increase the household income of IAY beneficiaries and enhance the value to the Habitat development. The following works should be identified / incorporated in the list of works to be taken up under MGNREGA:

    - Person days can be added for building of houses (tangible additions to days)
    - Land leveling
    - Making of rastas and gullies

- Nurseries and garden housing
- Drains & Fisheries channels
- Landslide protection in hilly areas
- Digging of ponds, wells & field channels making of community chaupals.
- Renovation of water Bodies
- Any other work, which enhances the value for Habitat on the lines of SAMATHWAPURAM scheme of Tamil Nadu

❖ All IAY houses should have Rashtriya Swasthya Bhima Yojana (RSBY) cards and it should be a continuous process

❖ BPL card itself (attested) should be a proof of insurance on the lines of Rajasthan for any claims.

❖ All IAY households should be linked to various employment oriented schemes so as to ensure full employment for at-least one member in each family.

❖ Income supplementation of all IAY households with the support to Kitchen Garden and Livelihood activities.

❖ Household amenities and other infrastructure facilities should be ensured by converging with other components of Bharat Nirman.

❖ All IAY beneficiaries should be encouraged and supported to use the Solar / Bio-Gas energy sources.

❖ Bankers should be encouraged to extent DRI Loans to IAY households through various incentives including deposits and the Govt. Institutions should help the Banks in recovery of loans.

❖ RBI should ensure the active involvement of RRBs and co-operative banks in extending DRI Loans for Housing under IAY.

❖ All IAY households should be encouraged for better training under Rural Artisan Programme and National Horticulture Mission.

❖ The specific convergence model must be indicated at state level and the same may be notified for adoption at the village level.

❖ All IAY beneficiaries should be extended with all other rural development schemes as they are poor and houseless.

❖ Committees should be formed for the Water and Sanitation purpose and it should be strengthened by providing proper monitor work to the same.

IV. Installment System for the Unit Cost:

❖ Four Installments should be provided:

1. Advance Payment is compulsory - 20% of amount should be provided

2. Second Installment should be given at Lintel Stage – 25% of should be provided
3. Third Installment should be given at Roof Stage – 35% amount should be provided
4. Completion Stage Payment – 20% in the total amount should be provided

- The minimum Unit Cost should be Rs.75,000/- as per cost estimation and it should be varied from state to state and community to community.

- Bank Credit should be compulsory and it should be at-least Rs.50,000/-. For repayment security purpose every household should have MGNREGA Cards and that amount should be provided through the banks only.

- SHGs formation and its strengthening process should be done in all the states. A.P. SHG system is advisable for all the states. Initiations from the SHGs should be encouraged through the awards and rewards.

- Initiations from the SHGs, SHG federations, NGOs, GPs, Officials should be encouraged by the way of awards and rewards.

- Initiations regarding the cost reduction techniques, utilization of locally available materials, Collective actions, Construction making units should be encouraged.

- Initiations from the beneficiaries itself should be encouraged by the way of awards and rewards.

V. Type design and cost effective techniques and technologies

Type Design:

- Minimum Plinth Area should be 300 Sq ft preferably with 3 rooms

- Design options should be left to the beneficiaries with a shelf of designs made available based on the local conditions including availability of space, availability of different resources, traditional practices etc.

- Type Design should be such that it takes care of livelihood activities of the household

- Type Design should be on the lines of Green building concept including compatible to Roof Water Harvesting

- Considering the scarcity of land G+1 design should be encouraged

Cost Effective Techniques & Technologies:

- Rural Building Centers be revived and established at Block Level and operational so as to ensure timely availability of cost effective building technologies to IAY housing

- Competent NGOs may also be given responsibility for setting up RBCs

- State level workshops on eco-friendly construction technologies for sustainable habitat management for IAY houses should be organized

- To construct model units (single and multiple) applying engineered traditional technologies in different geo-climatic zones.

- To award ISO codes to cost effective technologies

- Structural and stability certificates to be provided for these technologies from registered Engineers for acceptance by beneficiaries

- Although, proven housing technologies were developed in terms of roofing, walling, plinth, flooring etc., their suitability and relevance in terms of cost effectiveness varies widely across the regions. A proper mix of recommended practices / technologies in the construction should be encouraged in each state with various designs meeting the requirements of different occupational groups

VI. Disaster proof housing models

- The location specific technologies with specific design suited for a particular region of each state must be specified so that field functionaries can adopt such models and designs

- Necessary training should be given on the techniques and technologies required for different disaster proof housing to the local engineers and masons

- Technical Staff should work on technical aspects only. Initiatives are mandatory for the technical staff. Awards, rewards, punishments etc. should be mandatory.

- RBCs should work under the control of State Housing Corporation.

- Through RBCs:
  - ✓ Clusters should be identified based on availability of raw material for the construction; Cost effective techniques should be identified;
  - ✓ Cost effective technologies should be identified;
  - ✓ Demonstrative cost effective houses should be constructed at-least some in each Block;
  - ✓ Case studies should be collected in each block and it should be documented;

VII. Institutional networking

- In the states where institutions were built, the performance of IAY was remarkable especially in Southern states like Andhra Pradesh, Karnataka and Tamilnadu. Hence, separate institutions need to be developed, so as to fulfill the target to achieve shelterlessness by 2017.

- The under staffing was noticed in many DRDAs and achievement of targets was greatly affected. Hence, enough staff support must be ensured for effective implementation of IAY

- The monitoring mechanism at DRDA level has become weak due to absence of enough engineering staff. Hence, the need for strengthening the monitoring mechanism with the support of MIS applications

- The strategy of tapping the potential / charismatic leadership at different levels of some states seem to have yielded spectacular result which may be attempted in all the states

- The administrative cost should be allowed and must be paid for effective implementation of IAY

- Incentive mechanism may be evolved to the higher performing states, so that other states would join the suit on the lines of NGP awards for clean villages

- National Housing Boards should be established and State Housing Corporation should be established and it should be under the control of NHB.

VIII. MIS applications for transparency and accountability including AWAASSoft

- There should be integration of state level software, if any, to Awaassoft.
- Uploading of BPL List and IAY Permanent Wait List should be mandatory to Awaassoft either directly or through the states specific software.
- Video films on Best Practices including Rural Building Centre of RTP, NIRD should be made available on the website
- Post Offices should be encouraged to go for core banking so that e-payment should be facilitated.
- There should be a link of the beneficiary account of any type to IAY account
- There should be a provision for GPS based monitoring system for IAY
- Proceedings of the video-graphy of social audit should be uploaded on the website for public domain
- Soft ware should have a provision for generating DRI application form from the available data
- There should be a provision of contingency to mete out expenses regarding human deployment / monitoring / data entry / updation of AWAASSoft
- There should be a dedicated staff with technical knowhow on AWAASSoft for IAY
- There should be provision of separate administrative charges at-least 5 per cent towards MIS applications on the lines of MGNREGS
- Flexibility to be given to district level authorities for deciding the bank code

Conclusion:

The overall objective of having one's own house is to lead a safe, secure, comfortable and healthy life. The objectives of IAY remain the same as to assist the poor families in realizing their dream of having own house to fulfill their desire of comfortable living. The study observes that the programme of IAY could not succeed in integrating the housing needs of poor in the district. However, there are several instances, where an attempt is made either by the implementing agencies or the local leaders across the study. It is learnt from the study that separate structure for the housing programme, online system, preference to cluster type of houses, convergence with SHGs, NREGS, etc. made the IAY programme more effective than before. Based on the identified best practices, it is suggested that the unification / similar system should be made available in India as a whole for effective implementation of IAY to ensure better integration and convergence with all other social and occupational groups. The proposed National Rural Housing and Habitat Policy are likely to ensure the IAY programme with unique features / similar system for the effective implementation of the IAY in India as a whole.